

2021 EU-wide Stress Test

Bank Name	Banco Bilbao Vizcaya Argentaria S.A.
LEI Code	K8MS7FD7N5Z2WQ51AZ71
Country Code	ES



2021 EU-wide Stress Test: Summary

Ranco Rilhao	Vizcava	Argentaria S.A.
Dalico Diibao	VIZCAVA	Argentaria S.A.

		1	2	3	4	5	6	7
		Actual		Baseline Scenario			Adverse Scenario	
Rov Nur	(mln FLID 96)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	16,470	15,898	16,005	15,902	13,524	12,940	12,090
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	891	511	511	511	-461	383	383
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-5,608	-6,813	-4,153	-3,746	-14,837	-6,331	-6,571
4	Profit or (-) loss for the year	2,001	2,610	4,396	4,458	-6,286	181	-38
5	Coverage ratio: non-performing exposure (%)	50.36%	49.79%	46.95%	45.32%	52.77%	50.76%	49.98%
6	Common Equity Tier 1 capital	42,931	44,200	45,506	46,700	36,163	33,858	33,091
7	Total Risk exposure amount (all transitional adjustments included)	353,273	357,420	358,239	357,214	361,289	364,010	369,239
8	Common Equity Tier 1 ratio, %	12.15%	12.37%	12.70%	13.07%	10.01%	9.30%	8.96%
9	Fully loaded Common Equity Tier 1 ratio, %	11.72%	12.02%	12.52%	13.00%	8.79%	8.71%	8.69%
10	Tier 1 capital	49,597	50,867	52,173	53,367	42,829	40,525	39,757
11	Total leverage ratio exposures	741,095	741,095	741,095	741,095	741,095	741,095	741,095
12	Leverage ratio, %	6.69%	6.86%	7.04%	7.20%	5.78%	5.47%	5.36%
13	Fully loaded leverage ratio, %	6.49%	6.71%	6.97%	7.18%	5.18%	5.18%	5.24%
			Memoran	dum items				
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	Yes (static and dynamic)
18	New definition of default?	No



		Banco Bilbao Vizcaya Argentaria S.A.															
				1	2	3	4	5	6	7	8	9 10	11	12	13	14	15
											Actual						
											31/12/2020						
					Exposur	e values			Risk expos	ure amounts							
				A-I	RB	F-IR	В	A-II	RB	F-I	RB	Stage 1 expecure Stage 2 expe	cura Staga 2 avnacur	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio ·
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 expo	sure Stage 3 exposur		Stage 2 exposure		Chago 2 ovenocum
1		Central banks		484	0	0	C	39	(0		0 350	0	0 (0	r) -
2		Central governments		13,812	32	0	C	806	4	0		0 7,502	415	2	0	Δ	12.79%
3		Institutions		94,434	21	0	C	7,081	3	0		0 12,129 0 95,947	853 2	1 15	3	15	72.72% 5 72.72% 6 53.43% 40.90%
4		Corporates		105,912	3,134	6,081	54	54,620	792	4,912		0 95,947 1	0,825 3,18	8 278	365	1,703	53.43%
5		Corporates - Of Which: Specialised Lending		0	0	6,081	54	1 0	(4,912		0 4,579	650 5	4	<u>'</u> 7'	22	40.90%
6		Corporates - Of Which: SME		14,120	1,614	0	C	10,946	506	0		0 10,659	3,323 1,61		, 131	. 801	49.66%
7		Retail		90,977	4,258	0	C	17,997	474	0			1,537 4,25			1,923	45.169
8	Banco Bilbao Vizcaya	Retail - Secured on real estate property		69,109	2,715	0		6,969	350	0		0 61,141	7,968 2,71	5 116	, 264	749	45.169 45.169 27.619 75.009
9		Retail - Secured on real estate property - Of Which: SME		3	0	0		1	(0		0 3	0	0	<u>/</u> 0'	0	75.00%
10	Argentaria S.A.	Retail - Secured on real estate property - Of Which: non-SME		69,105	2,715	0		6,968	350	0		,	7,968 2,71	5 116	, 264	749	27.619 81.589 74.569
11	, gerrearra en	Retail - Qualifying Revolving		8,716	319	0	C	5,973	12	0		0 7,715	1,001 31	9 287	187	260	81.58%
12		Retail - Other Retail		13,153	1,224	0	C	5,055	110	0			2,568 1,22	4 98	, 147'	913	74.56%
13		Retail - Other Retail - Of Which: SME		2,793	418	0	С	1,209	80	0		0 2,062	728 41	8 13	, 27'	256	61.20% 81.50%
14		Retail - Other Retail - Of Which: non-SME		10,360	806	0	C	3,846	30	0		0 8,519	1,841 80	6 85	<u>, 120</u> '	657	81.50%
15		Equity		6,123	0			14,532	(0	0	0 0	<u>/</u> 0'	0	-
16		Securitisation															
17		Other non-credit obligation assets		0	0			0	(0	0	0 (<u>/</u> 0'	0	-
18		IRB TOTAL		311,743	7,444	6,081	54	95,076	1,274	4,912		0 195,365 23	7,49	796	965	3,645	48.61%

											Actual							
											31/12/2020							
					Exposur	e values			Risk exposi	ure amounts								
				A-I	RB	F-I	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chago 2 ovenogues
19		Central banks		9	0	0	0	6	0	0	(9	0	0	0	0	0	-
20		Central governments		183	0	0	0	130	0	0	(171	11	. 0	1	0	0	-
21		Institutions		16,856	21	0	0	2,121	3	0	(3,805	275	21	13	1	15	72.72%
22		Corporates		45,261	2,648	2,438	53	25,396	598	1,988	(39,781	5,620	2,701	237	264	1,449	53.65%
23		Corporates - Of Which: Specialised Lending		0	0	2,438	53	0	0	1,988	(1,926	275	53	4	6	22	41.89%
24		Corporates - Of Which: SME		11,270	1,512	0	0	7,509	434	0	(8,483	2,714	1,512	85	107	748	49.45%
25		Retail		84,461	3,997	0	0	12,146	444	0	(73,726	10,731	3,997	219	428	1,723	43.11%
26		Retail - Secured on real estate property		68,621	2,702	0	0	6,879	333	0	(60,709	7,912	2,702	115	263	746	27.61%
27	CDAIN	Retail - Secured on real estate property - Of Which: SME		3	0	0	0	1	0	0	(3	0	0	0	0	0	75.00%
28	SPAIN	Retail - Secured on real estate property - Of Which: non-SME		68,618	2,702	0	0	6,878	333	0	(60,706	7,911	2,702	115	263	746	27.61%
29		Retail - Qualifying Revolving		2,711	73	0	0	219	2	0	(2,456	255	73	6	18	66	90.22%
30		Retail - Other Retail		13,129	1,222	0	0	5,047	109	0	(10,561	2,564	1,222	98	147	911	. 74.55%
31		Retail - Other Retail - Of Which: SME		2,792	417	0	0	1,209	79	0	(2,061	727	417	13	27	255	61.15%
32		Retail - Other Retail - Of Which: non-SME		10,337	805	0	0	3,839	30	0	(8,500	1,837	805	84	120	656	81.49%
33		Equity		4,074	0			9,514	0			0	0	0	0	0	0) -
34		Securitisation																
35		Other non-credit obligation assets		0	0			0	0			0	0	0	0	0	0) -
36		IRB TOTAL		150,843	6,665	2,438	53	49,313	1,045	1,988	O	117,492	16,638	6,718	470	693	3,187	47.43%

									Actual						
			Evnosu	re values			Pick evnos	ure amounts	31/12/2020		1			l	
		A-		F-II	 RB	A-1	IRB	F-1				Stock of	Stock of	Stock of	
RowN um	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure		provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	Central banks	145	C	0	C	1	C	0		0 31	0	0	0	(J -
38	Central governments	6,994	C	0	(41	(0		0 1,468 2	9	0	0	() <u>-</u>
39	Institutions	3,929	C	0	(540	(0		0 1,055 5	4	0	0	() <u>-</u>
40	Corporates	12,368	28	260	(4,512	4	183		0 11,409 86	3 2	3	9	2	2 6.55%
41	Corporates - Of Which: Specialised Lending	0	C	260	(0	(183		0 208 2	7	0	0	() -
42	Corporates - Of Which: SME	2	C	0	(1	(0		0 2	0	0 0	0	(0 81.78%
43	Retail	34	C	0	C	6	(0		0 30	4	0 0	0	(J 73.219
44	Retail - Secured on real estate property	32	C	0	(5	(0		0 28	4	0 0	0	(0 73.21% 0 65.28%
45 LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	C	0	(0	(0		0 0	0	0 0	0	(J -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	32	C	0	(5	(0		0 28	4	0 0	0	(0 65.28%
47	Retail - Qualifying Revolving	1	C	0	(0	(0		0 1	0	0 0	0	(0 88.57%
48	Retail - Other Retail	1	C	0	C	0	(0		0 1	0	0 0	0	(0 80.00%
49	Retail - Other Retail - Of Which: SME	0	C	0	(0	(0		0 0	0	0 0	0	(J -
50	Retail - Other Retail - Of Which: non-SME	1	C	0	(0	(0		0 1	0	0 0	0	(0 80.00%
51	Equity	234	C			535	(0	0	0	0	(J -
52	Securitisation														
53	Other non-credit obligation assets	0	C			0	(0	0	0	0	(J -
54	IRB TOTAL	23,705	28	260	C	5,635	4	183		0 13,993 95	0 28	3 4	9	2	6.82%

										Actual							
										31/12/2020							
				Exposu	re values			Risk expos	ure amounts								
			A-IF	₹B	F-II	RB	A-I	RB	F-1	RB				Stock of	Stock of	Stock of	Coverage Ratio
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure Stage	ovisions for ge 3 exposure	Stage 3 exposui
55	Central banks		0	C	0		0 0	C	0		0 (((0	0	0	<i>,</i>
56	Central governments		25	C	0		0 12	C	0		0 24	. ()	0	0	0	-
57	Institutions		86	C	0		0 51	C	0		0 82		(0	0	0	-
58	Corporates		17,932	346	2		0 12,991	159	1		0 15,923	1,616	346	24	77	224	64.76
59	Corporates - Of Which: Specialised Lending		0	C	2		0 0	C	1		0 (()	0	0	0	-
60	Corporates - Of Which: SME		2,756	91	. 0		0 3,352	55	0		0 2,106	586	91	. 11	23	51	55.97
61	Retail		6,001	245	0		0 5,755	13	0		0 5,255	746	245	281	168	194	. 55.97 78.91 20.16
62	Retail - Secured on real estate property		12	C	0		0 2	C	0		0 11	1		0	0	0	20.16
63 MEXICO	Retail - Secured on real estate property - Of Which: SME		0	C	0		0 0	C	0		0 (()	0	0	0	-
64 MEXICO	Retail - Secured on real estate property - Of Which: non-SME		12	C	0		0 2	C	0		0 11	1	. (0	0	0	20.16
65	Retail - Qualifying Revolving		5,987	245	0		0 5,753	13	0		0 5,243	744	245	281	168	194	20.16 78.97 82.93
66	Retail - Other Retail		2	C	0		0 1	C	0		0 1	()	0	0	0	82.93
67	Retail - Other Retail - Of Which: SME		0	C	0		0	C	0		0 (()	0	0	0	-
68	Retail - Other Retail - Of Which: non-SME		2	C	0		0	C	0		0	(0	0	0	82.93
69	Equity		886				2,169	C			((0	0	0	4-
70	Securitisation																
71	Other non-credit obligation assets		0	C			0	C			(()	0	0	0	-
72	IRB TOTAL		24,931	592	2		20,978	172	1		0 21,285	2,367	592	305	245	418	70.63%



		Banco Bilbao Vizcaya Argentaria S.A.																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			1								Actual							
											31/12/2020							
					Exposu	ıre values			Risk expos	ure amounts								
				A-I	RB	F-1	IRB	A-I	RB	F-I	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR,%)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
73		Central banks		0		0		0 0	(0		0	0 (0	(0 -
74		Central governments		1		0		0 1	(0		0	1	0	0	(0	0 -
75		Institutions		22		0		0 29	(0		0 2	.0	1 (0		0	0 -
76		Corporates		102		0 206		0 68	(209		0 27	30	0	0		0	0 -
77		Corporates - Of Which: Specialised Lending		0		0 206)	0 0	(209		0 17	7 23	3 (0	(0	0 -
78		Corporates - Of Which: SME		0		0		0 0	(0		0	0 (0	0	() (0 -
79		Retail		1		0		0 0	(0		0	1 (0	0	(0	0 -
80		Retail - Secured on real estate property		1		0		0 0	(0		0	1	0 (0	(0	0 -
81	TURKEY	Retail - Secured on real estate property - Of Which: SME		0		0		0 0	(0		0	0 (0 (0	(0	0 -
82	TORKLI	Retail - Secured on real estate property - Of Which: non-SME		1		0		0 0	(0		0	1 (0 (0	(0	0 -
83		Retail - Qualifying Revolving		0		0		0 0	(0		0	0 (0 (0	(0	0 -
84		Retail - Other Retail		0		0		0 0	(0		0	0 (0 (0	(0	0 -
85		Retail - Other Retail - Of Which: SME		0		0		0 0	(0		0	0 (0 (0	(0 (0 -
86		Retail - Other Retail - Of Which: non-SME		0		0 0		0 0	(0		0	0 (0 (0	(0 (0 -
87		Equity		164		0		391	(O .			0 (0 (0	(0	0 -
88		Securitisation																
89		Other non-credit obligation assets		0		0		0	(0 (0 (0	(0 (0-
90		IRB TOTAL		290		206		0 489	(209		0 293	3 31	L O	0	(<u>ง</u>

										Actual							
										31/12/2020							
				Exposu	re values			Risk expos	ure amounts								
			A-	IRB	F-1	IRB	A-I	IRB	F-1	IRB	6 1	G	Ct 2	Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR,	Non-defaulted %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks			0	0	0	(0		0	C	0	0	0	0	-
92		Central governments)	0	0	0	(0		0	C	0	0	0	0	-
93		Institutions	29,996	(0	0	878	(0		1,137	82	0	0	0	0	-
94		Corporates	4,774		1 660	0	1,698	1	. 476		4,612	436	4	2	1	1	24.43%
95		Corporates - Of Which: Specialised Lending		(660	0	0	(476		384	55	0	0	0	0	-
96		Corporates - Of Which: SME	16	;	. 0	0	17	(0		11	4	1	0	0	0	0.85%
97		Retail	33	:	. 0	0	7	2	2		29	4	1	0	0	0	33.08%
98		Retail - Secured on real estate property	29)	. 0	0	7	2	2		25	3	1	0	0	0	21.62%
99	FRANCE	Retail - Secured on real estate property - Of Which: SME)	0	0	0	(0		0	C	0	0	0	0	-
100	FRANCE	Retail - Secured on real estate property - Of Which: non-SME	29)	. 0	0	7	2	2		25	3	1	0	0	0	21.62%
101		Retail - Qualifying Revolving	2	2	0	0	0	(0		2	C	0	0	0	0	92.77% 77.02%
102		Retail - Other Retail	2	2	0	0	1	(0		2	C	0	0	0	0	77.02%
103		Retail - Other Retail - Of Which: SME			0	0	0	(0		0	C	0	0	0	0	-
104		Retail - Other Retail - Of Which: non-SME	2	2.	0	0	1	(0		2	C	0	0	0	0	77.02%
105		Equity	28	(91	(0	C	0	0	0	0	-
106		Securitisation															
107		Other non-credit obligation assets					0	(0	C	0	0	0	0	-
108		IRB TOTAL	34,832	. 6	660	0	2,674	2	476		5,778	522	6	3	1	1	26.42%

									Actual							
									31/12/2020							
			Expos	ure values			Risk expos	ure amounts								
			A-IRB	F-	IRB	A-1	IRB	F-C	IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
		Non-defaulted (mln EUR, %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Stage 2 exposure	Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks		0	0 0	(0	(0		0	()	0	0	() -
	Central governments		1	0 0		0	(0		0 1	(0	0	() -
	Institutions	15,7	43	0 0)	917	(0		0 348	25	5	0	0	() -
	Corporates	3,8	77	1 737	'	1,427	(555	5	0 3,785	368	3	. 2	0	(66.72%
	Corporates - Of Which: Specialised Lending		0	0 737	'	0	(555	5	0 492	70)	0	0	() -
	Corporates - Of Which: SME		14	1 0) (11	(0)	0 11	3	3	L C	C	(66.72%
	Retail		23	3 0	(22	4	1 0)	0 108	14	1	3 0	0	1	26.20%
	Retail - Secured on real estate property		18	3 0	(21	4	1 0)	0 104	14	1	3 0	0	1	24.58%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0	0 0	(0	(0)	0 0	() (0	0	() -
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		18	3 0	(21	4	1 0)	0 104	14	1	3 0	0	1	24.58%
	Retail - Qualifying Revolving		2	0 0	(0	(0)	0 2	() (0	0	(91.36%
	Retail - Other Retail		3	0 0	() 1	(0)	0 3	1	L (0	C	(33.33%
	Retail - Other Retail - Of Which: SME		0	0 0	(0	(0)	0 0	() (0	0	(100.00%
	Retail - Other Retail - Of Which: non-SME		3	0 0) (1	(0)	0 2	1	L (0	C	(27.27%
	Equity	1	16	0		264	()		C	() (0	C	() -
	Securitisation															
	Other non-credit obligation assets		0	0		0	(C	()	0	C	() -
	IRB TOTAL	19,8	59	4 737	C	2,631	4	555		4,243	407	/	2	0	1	. 32.78%

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts	02,12,2020							
				A-IF		F-II	RB	A-I	_	F-II	RB				Stock of	Stock of	Stock of	
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for	provisions for	Coverage Ratio - Stage 3 exposure
127		Central banks		6	(0		0 1	0	0		0	5 C	0	0	0	() -
128		Central governments		157	(0		18	0	0		0 13	9 3	0	0	0	() -
129		Institutions		7	(0		0 1	0	0		0	4 C	0	0	0	() -
130		Corporates		238	(29		143	0	26		0 24	3 24	0	0	0	() -
131		Corporates - Of Which: Specialised Lending		0	(29		0	0	26		0 2	5 4	0	0	0	() -
132		Corporates - Of Which: SME		4	(0		0 4	0	0		0	3 1	. 0	0	0	() -
133		Retail		3	1	. 0		0	1	. 0		0	3 0	1	0	0	1	1 74.25% 0 67.97%
134		Retail - Secured on real estate property		3	(0		0	0	0		0	3 0	0	0	0	(67.97%
135	PERU	Retail - Secured on real estate property - Of Which: SME		0	(0		0	0	0		0	0	0	0	0	() -
136	PLRU	Retail - Secured on real estate property - Of Which: non-SME		3	(0		0	0	0		0	3 0	0	0	0	(0 67.97%
137		Retail - Qualifying Revolving		0	(0	(0	0	0		0	0	0	0	0	(1 75.77% 1 75.67%
138		Retail - Other Retail		0	1	. 0		0	1	. 0		0	0	1	0	0	1	75.77%
139		Retail - Other Retail - Of Which: SME		0	1	. 0		0	1	. 0		0	0	1	0	0	1	75.67%
140		Retail - Other Retail - Of Which: non-SME		0	(0		0	0	0		0	0 0	0	0	0	(0 100.00%
141		Equity		8	(19	0)			0	0	0	0	() -
142		Securitisation																
143		Other non-credit obligation assets		0	(0	0)			0	0	0	0	()-
144		IRB TOTAL		419		29		183	1	. 26		0 39	1 27	1	0	0	1	T4.82%



		Banco Bilbao Vizcaya Argentaria S.A.																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	sure amounts								
				A-IRE	В	F-IR	lB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 avenagues
145		Central banks		0	(0	(0	(0 0		0 0	(0	0	0	-
146		Central governments		0	(0	(0	(0		0	()	0	0	0	-
147		Institutions		3,800	(0	(391	(0		0 763	55	5	1	0	0	-
148		Corporates		3,869		3 211	(1,561	(0 149		0 3,587	331	1 3	3	1	0	0.34%
149		Corporates - Of Which: Specialised Lending		0		211	(0	(0 149		0 170	24	1 (0	0	0	-
150		Corporates - Of Which: SME		2	(0	(1	(0		0 1	()	0	0	0	-
151		Retail		9	(0	(2	(0		0 8	1		0	0	0	48.72%
152		Retail - Secured on real estate property		8	(0	(1	(0		0 7	1	. (0	0	0	17.39%
153	ITALY	Retail - Secured on real estate property - Of Which: SME		0		0	(0	(0 0		0 0	()	0	0	0	-
154	11/(_1	Retail - Secured on real estate property - Of Which: non-SME		8		0	(1	(0 0		0 7	1	[0	0	0	17.39%
155		Retail - Qualifying Revolving		0		0	(0	(0		0 0	() (0	0	0	93.75%
156		Retail - Other Retail		1		0	(0	(0 0		0 1	() (0	0	0	-
157		Retail - Other Retail - Of Which: SME		1		0	(0	(0		0 0	() (0	0	0	-
158		Retail - Other Retail - Of Which: non-SME		0		0	(0	(0 0		0 0	() (0	0	0	-
159		Equity		18				59	(0		0	() (0	0	0	-
160		Securitisation																
161		Other non-credit obligation assets		7.607				0	(0		0	((0	0	0	- 4 F00/
162		IRB TOTAL		7,697	3	211		2,012		149		0 4,358	387	<u>'</u>	3	1	0	1.59%

										Actual						
										31/12/2020						
				Expos	ure values			Risk expos	ure amounts							
			A-	IRB	F-	IRB	A-II	RB	F-I	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(min EU	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 expos	sure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure S	provisions for tage 3 exposure	Stage 3 exposure
163		Central banks	1		0 0		0 0	(0		0 1	0 (0	0	0	-
164		Central governments	31		0 0		0 5	(0		0 28	1 (0	0	0	-
165		Institutions	141		0		0 36	(0		0 99	7	0	0	0	-
166		Corporates	342	2	0		0 125	(0		0 298	27 (0	0	0	-
167		Corporates - Of Which: Specialised Lending	C)	0 0		0 0	(0		0 0	0 (0	0	0	-
168		Corporates - Of Which: SME	3	3	0		0 3	(0		0 3	1	0	0	0	-
169		Retail	5	5	0 0		0 2	(0		0 5	1 (0	0	0	88.64%
170		Retail - Secured on real estate property	5	5	0 0		0 2	(0		0 4	1 (0	0	0	-
171	COLOMBIA	Retail - Secured on real estate property - Of Which: SME	C)	0		0 0	(0		0 0	0 (0	0	0	-
172	COLOMBIA	Retail - Secured on real estate property - Of Which: non-SME	5	5	0 0		0 2	(0		0 4	1 (0	0	0	-
173		Retail - Qualifying Revolving	C)	0 0		0 0	(0		0 0	0 (0	0	0	86.96%
174		Retail - Other Retail	C)	0 0		0 0	(0		0 0	0 (0	0	0	86.96% 89.53%
175		Retail - Other Retail - Of Which: SME	C)	0 0		0 0	(0		0 0	0 (0	0	0	-
176		Retail - Other Retail - Of Which: non-SME	C)	0 0		0 0	(0		0 0	0 (0	0	0	89.53%
177		Equity	259)	0		630	()		0	0 (0	0	0	-
178		Securitisation														
179		Other non-credit obligation assets	C)	0		0	(0	0 (0	0	0	-
180		IRB TOTAL	780		0		0 799	0	0		0 430	36 0	0	0	0	88.64%

									Actual						
									31/12/2020						
			Exposi	ure values			Risk expos	ure amounts							
			A-IRB	F-II	RB	A-:	IRB	F-I	RB			Stock of	Stock of	Stock of	Coverage Ratio
RowN um	(m	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chago 2 ovenous
181	Central banks		1	0 0		0	(0		0 1	0	0 (0		0 -
182	Central governments		.5	0 0		0 3	(0		0 14	1	0 (0		0 -
183	Institutions	5,7	78	0		328	(0		0 244 1	8	0 (0		0 -
184	Corporates	3,4	93	0 76		1,183	(170		0 3,036 27	7	0	2 1		0 100.00%
185	Corporates - Of Which: Specialised Lending		0	0 76		0	(170		0 59	9	0 (0		0 -
186	Corporates - Of Which: SME		.0	0 0		0 10	(0		0 8	2	0 (0		0 100.00%
187	Retail		24	1 0		0 5	(0		0 21	3	1 (0		0 40.11%
188	Retail - Secured on real estate property		22	1 0		0 5	(0		0 20	3	1 (0		0 30.43%
189 GERMANY	Retail - Secured on real estate property - Of Which: SME		0	0		0	(0		0 0	0	0 (0		0 -
190 GLRIMANI	Retail - Secured on real estate property - Of Which: non-SME		22	1 0		0 5	(0		0 20	3	1 (0		0 30.43% 0 88.24%
191	Retail - Qualifying Revolving		1	0		0	(0		0 1	0	0 (0		0 88.24°
192	Retail - Other Retail		1	0		0	(0		0	0	0 (0		0 97.44%
193	Retail - Other Retail - Of Which: SME		0	0		0	(0		0	0	0 (0		0 -
194	Retail - Other Retail - Of Which: non-SME		1	0		0	(0		0 0	0	0 (0		0 97.44%
195	Equity		.0	0		22	()		0	0	0 (0		0 -
196	Securitisation														
197	Other non-credit obligation assets		0	0		0	()		0	0	0 (0		0 -
198	IRB TOTAL	9,3:	9	1 76		1,540	(170		0 3,315 29	3	L 2	2 1		0 40.82%



	Banco Bilbao Vizcaya Argentaria S.A.																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
owN um		(mln EUR, %)	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
1	Central banks	(2014 10)	35	0 0	(0 0	-	350		0	0 (0 0	(-	350	0	0	0	C	0	-
2	Central governments		7,49	8 415	36	5 1		2 14	40.00%	7,494	41.	5 3	9	1 1	16	40.00%	7,490	415	43	1	1	17	40.00
3	Institutions		11,96	6 940	96	5	3	.8 34	35.43%	11,905	940	0 15	8	7 18	50	31.72%	11,820	967	215	7	19	65	30.29
4	Corporates		91,98	3 12,565	5,413	217	7 58	3 2,404	44.42%	89,199	13,57	7,18	9 192	2 632	2,875	39.99%	86,922	14,124	8,914	186	656	3,323	37.28
	Corporates - Of Which: Specialised Lending		4,49	8 615	170	7	7 4	0 58	34.07%	4,445	579	9 25	9	6 39	85	32.61%	4,367	578	338	6	40	108	31.9
	Corporates - Of Which: SME		10,79	9 2,735	2,063	41	11	.6 958	46.47%	10,824	2,38	8 2,38	4 39	9 101	1,043	43.74%	10,758	2,163	2,675	39	91	1,119	41.8
7	Retail		79,18	4 10,142	5,906	368	80	2,818	47.72%	78,624	9,36	1 7,24	7 340	0 735	3,514	48.50%	77,900	8,851	8,481	319	691	4,158	49.0
Dance Dilbae Vivesus	Retail - Secured on real estate property		61,42	7,260	3,144	26	43	903	28.72%	61,535	6,783	3 3,50	6 28	8 409	1,035	29.52%	61,520	6,450	3,854	28	389	1,165	30.2
Banco Bilbao Vizcaya	Retail - Secured on real estate property - Of Which: SME			3 0	(()	0 0	21.52%	3	3	0	0 (0 0	(20.89%	3	1	0	0	C	0	20.7
Argentaria S.A.	Retail - Secured on real estate property - Of Which: non-SME		61,41	7 7,259	3,144	26	43	903	28.72%	61,532	6,782	2 3,50	6 28	8 409	1,035	29.53%	61,517	6,450	3,853	28	389	1,165	30.22
1 Argentaria S.A.	Retail - Qualifying Revolving		7,30	1 696	1,038	244	13	687	66.14%	6,863	583	7 1,58	5 211	1 108	1,012	63.87%	6,457	530	2,048	193	96	1,289	62.9
2	Retail - Other Retail		10,46	4 2,186	1,724	98	23	1,228	71.26%	10,226	1,99	2 2,15	5 101	1 218	1,467	68.05%	9,923	1,871	2,580	98	206	1,704	66.04
3	Retail - Other Retail - Of Which: SME		2,17	7 494	537	'	3	.4 278	51.74%	2,185	402	2 62	1 8	8 20	293	47.28%	2,148	361	699	8	18	308	44.07
.4	Retail - Other Retail - Of Which: non-SME		8,28	7 1,693	1,186	90	21	.1 950	80.11%	8,041	1,590	0 1,53	5 93	3 198	1,173	76.45%	7,776	1,510	1,881	89	188	1,396	74.21
15	Equity			0 0		0)	0 0	-	0		0	0 (0 0	(-	0	0	0	0	C	0	-
16	Securitisation																						
17	Other non-credit obligation assets			0 0	())	0 0	-	0		0	0 (0 0	(-	0	0	0	0	C	0	-
	TRR TOTAL		100 08	24 063	11 <i>4</i> 50	504	1 40	6 5 271	46 03%	187 572	24 289	14 63	5/0	1 387	6.455	44 11%	184 484	24 357	17 652	512	1 366	7 563	42 840

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19		Central banks		9	0	0		0	0	-	9	0	0	0	0	0	-	9	C	0	((0	<i>j</i> -
20		Central governments		171	11	0		0	0	40.00%	171	11	0	0	0	0	40.00%	171	11	. 0	(C	0	40.00%
21		Institutions		3,806	263	32		1 3	17	54.24%	3,806	252	42	2	. 2	. 19	46.15%	3,807	242	. 52	1	2	. 21	1 41.21%
22		Corporates		39,284	5,364	3,454	5	3 197	1,642	47.55%	38,853	5,235	4,014	52	192	1,765	43.97%	38,415	5,133	4,553	52	188	1,884	41.37%
23		Corporates - Of Which: Specialised Lending		1,919	236	99		2 7	30	30.51%	1,906	217	131	2	2	35	26.39%	1,889	206	159	2	ϵ	38	3 24.15% 5 40.79%
24		Corporates - Of Which: SME		8,615	2,257	1,837	1	8 82	839	45.69%	8,669	1,979	2,061	18	71	. 884	42.88%	8,652	1,791	. 2,267	18	64	925	40.79%
25		Retail		73,894	9,613	4,947	13	2 692	2,210	44.68%	73,769	8,925	5,760	136	644	2,598	45.11%	73,442	8,462	6,551	133	611	2,982	45.52%
26		Retail - Secured on real estate property		60,992	7,207	3,124	2	6 435	898	28.73%	61,111	6,732	3,480	28	406	1,029	29.55%	61,099	6,402	3,822	28	386	1,157	30.27%
27	SPAIN	Retail - Secured on real estate property - Of Which: SME		3	0	0		0	0	21.52%	3	0	0	0	0	0	20.89%	3	1	. 0	(C	0	20.71%
28	SPAIN	Retail - Secured on real estate property - Of Which: non-SME		60,989	7,206	3,124	2	6 435	898	28.74%	61,108	6,732	3,480	28	406	1,029	29.56%	61,097	6,401	. 3,822	28	386	1,157	7 30.27%
29		Retail - Qualifying Revolving		2,456	225	103		8 22	87	84.67%	2,448	206	130)	20	107	82.14%	2,434	194	156	8	19	126	80.73% 9 66.04% 7 44.01%
30		Retail - Other Retail		10,446	2,181	1,720	9	8 235	1,225	71.26%	10,210	1,987	2,150	100	217	1,463	68.05%	9,908	1,866	2,573	97	205	1,699	66.04%
31		Retail - Other Retail - Of Which: SME		2,176	493	536		8 24	277	51.69%	2,184	402	619	9	20	292	47.22%	2,147	361	. 697	8	18	307	44.01%
32		Retail - Other Retail - Of Which: non-SME		8,270	1,688	1,184	9	0 210	949	80.12%	8,026	1,585	1,531	. 92	198	1,171	76.47%	7,761	1,505	1,876	89	188	1,392	. 74.23%
33		Equity		0	0	0		0	0	-	C	0	0)	0	0	-	0	C	0	(C	0	<i>/</i> -
34		Securitisation																						
35		Other non-credit obligation assets		0	0	0		0	0	-	0	0	0	(0	0	-	0	C	0	((0	<i>/</i> -
36		IRB TOTAL		117,165	15,251	8,433	18	891	3,870	45.89%	116,608	14,424	9,817	189	839	4,383	44.65%	115,844	13,848	11,156	186	802	4,887	43.80%

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR,		ge 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposi	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for Stage 3 exposur	Coverage Ra Stage 3 expo
	Central banks	31	0	0	0 0	(0 -	31	0	0	0	0	0 -	3	31	0	0 0		0	0 -
	Central governments	1,467	29	1	0 0	(0 40.00%	1,466	30	1	0	0	0 40.00%	1,46	55	30	2 0		0	1 40.
	Institutions	1,021	78 1	0	1 1	2	21.62%	1,028	66	15	0	1	3 18.79%	1,00	8	31 2	0 0		1	3 17.3
	Corporates	9,830	1,952 51	7 2	7 86	134	4 25.96%	8,848	2,604	848	17	115	192 22.70%	8,11	.7 3,02	21 1,16	2 16	13	3 23	9 20.5
	Corporates - Of Which: Specialised Lending	183	42 10	0	1 2	3	30.68%	189	30	16	0	2	5 28.65%	17	7 0	14 2	0 0		3	6 27.6
	Corporates - Of Which: SME	1	0	0	0 0	(0 63.86%	1	0	0	0	0	0 56.95%		1	0	1 0		0	0 53.14
	Retail	29	4	1	0 0	(33.54%	29	4	1	0	0	0 32.04%	2	29	4	2 0		0	1 31.04
	Retail - Secured on real estate property	28	4	1	0 0	(26.57%	27	4	1	0	0	0 24.33%	2	27	4	1 0		0	0 22.5
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	(0 -	0	0	0	0	0	0 -		0	0	0 0		0	0 -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	28	4	1	0 0	(26.57%	27	4	1	0	0	0 24.33%	2	27	4	1 0		0	0 22.51
	Retail - Qualifying Revolving	1	0	0	0 0	(81.20%	1	0	0	0	0	0 78.83%		1	0	0		0	0 77.39
	Retail - Other Retail	1	1	0	0 0	(0 66.01%	1	1	0	0	0	0 64.31%		1	1	0		0	0 63.53
	Retail - Other Retail - Of Which: SME	0	0	0	0 0	(0 40.97%	0	0	0	0	0	0 39.73%		0	0	0		0	0 38.87
	Retail - Other Retail - Of Which: non-SME	1	1	0	0 0	(0 66.18%	1	1	0	0	0	0 64.44%		1	1	0 0		0	0 63.64
	Equity	0	0	0	0 0	(0 -	0	0	0	0	0	0 -		0	0	0 0		0	0 -
	Securitisation																			
	Other non-credit obligation assets	0	0	0	0 0	(0 -	0	0	0	0	0	0 -		0	0	0 0		0	0 -
	IRB TOTAL	12,379	2,064 528	3 28	8 87	137	7 25.90%	11,402	2,704	865	18	116	.96 22.67%	10,650	0 3,13	7 1,18	5 16	13	4 24	4 20.589

													Baseline Scenario										
					3	31/12/2021							31/12/2022							31/12/2023			
Rov	N	(mln E	Stage 1 exposure Stage	ge 2 exposure Stage 3	exposure pr	Stock of rovisions for ge 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of St provisions for provi Stage 2 exposure Stage 3	tock of isions for 3 exposure	Coverage Ratio - Stage 3 exposure	• 1 exposure Stag	je 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55		Central banks	0	0	0	0	0	0	-	0		0 0	0	0	0 -		0	0	0	0	0	0	1-
56		Central governments	24	0	0	0	0	0	40.00%	24		0 0	0	0	0	40.00%	24	0	0	0	0	0	40.00%
57		Institutions	76	8	2	0	3	2	66.85%	71		9 6	0	3	4	70.58%	67	9	10	0) 3	7	72.00%
58		Corporates	15,145	1,973	768	90	134	412	53.68%	14,600	2,12	25 1,160	82	144	572	49.29%	14,171	2,176	1,538	79	147	726	47.20%
59		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	20.50%	0		0	0	0	0	21.00%	0	0	0	0	0	0	21.27%
60		Corporates - Of Which: SME	2,113	458	211	22	33	112	52.98%	2,084	39	93 306	21	28	151	49.43%	2,038	356	389	20	26	186	47.87%
61		Retail	4,841	471	935	236	108	599	64.07%	4,411	38	1,455	203	88	905	62.21%	4,019	336	1,891	185	77	1,162	61.46%
62		Retail - Secured on real estate property	10	2	1	0	0	0	26.50%	10		2 1	0	0	0	24.09%	10	2	1	0	0	0	23.00%
63	MEXICO	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0		0 0	0	0	0 -	-	0	0	0	0	0	0	_
64	MLXICO	Retail - Secured on real estate property - Of Which: non-SME	10	2	1	0	0	0	26.50%	10		2 1	0	0	0	24.09%	10	2	1	0	0	0	23.00%
65		Retail - Qualifying Revolving	4,829	469	934	235	108	598	64.09%	4,400	37	79 1,453	203	87	904	62.23%	4,008	334	1,890	185	77	1,162	61.48%
66		Retail - Other Retail	1	0	0	0	0	0	75.52%	1		0 0	0	0	0	75.00%	1	0	1	0	0	0	74.85%
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	50.43%	0		0 0	0	0	0	50.25%	0	0	0	0	0	0	50.14%
68		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	75.71%	1		0 0	0	0	0	75.19%	1	0	1	0	0	0	75.05%
69		Equity	0	0	0	0	0	0	-	0		0 0	0	0	0 -		0	0	0	0	0	0	
70		Securitisation																					
71		Other non-credit obligation assets	0	0	0	0	0	0	-	0		0 0	0	0	0 -		0	0	0	0	0	0	_
72		IRB TOTAL	20,086	2,452	1,705	325	246	1,013	59.39%	19,107	2,51	2,621	285	235	1,481	56.51%	18,282	2,521	3,440	264	228	1,896	55.11%



			16 17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
					31/12/2021				T			Baseline Scenario 31/12/2022							31/12/2023			
		(mln EUR, %)	tage 1 exposure Stage 2 ex	posure Stage 3 exposu	Stock of re provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 expos	ure Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	STAME I AVBOSITE	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage 3 es
	Central banks		0	0	0	0	0 0	-	C	O	0	0 (0		0 -		0	0	0	0	0	/ -
	Central governments		1	0	0	0	0	40.00%	6	1	0	0 (0)	0 40.00%		1	0	0	0	0	4
	Institutions		20	1	1	0	0 0	33.63%	6 20	0	0	1 (0 0)	0 34.16%	20	0	0 1	. 0	0	0	4
	Corporates		255	37	10	1	6 5	50.45%	242	2	40 1	.9	1 6	5	9 49.98%	23:	1 4	2 28	3	7	14	1
	Corporates - Of Which: Specialised Lending		167	28	5	1	5 4	68.62%	159	9	31 1	.0	0 5	5	7 70.73%	153	3	3 14	1 0	5	10	A
	Corporates - Of Which: SME		0	0	0	0	0	25.97%	6	0	0	0 (0)	0 25.37%		0	0	0	0	0	A
	Retail		1	0	0	0	0	23.54%	6	1	0	0 (0)	0 23.32%		1	0	0	0	0	A
	Retail - Secured on real estate property		1	0	0	0	0 0	15.27%	o 1	1	0	0 (0 0)	0 15.13%		1	0 (0	0	0)
TUDVEV	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0 0	-	()	0	0 (0 0)	0 -		0	0 (0	0	0	/-
TURKEY	Retail - Secured on real estate property - Of Which: non-SME		1	0	0	0	0 0	15.27%	ю	1	0	0 (0 0)	0 15.13%		1	0 (0	0	0	1
	Retail - Qualifying Revolving		0	0	0	0	0 0	47.92%	o C)	0	0 (0 0)	0 47.58%		0	0 (0	0	0)
	Retail - Other Retail		0	0	0	0	0 0	34.47%	o C)	0	0 (0 0)	0 34.13%		0	0 (0	0	0	/
	Retail - Other Retail - Of Which: SME		0	0	0	0	0 0	-	C)	0	0 (0 0)	0 -		0	0 (0	0	0	/-
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0 0	34.47%	o C)	0	0 (0 0)	0 34.13%		0	0 (0	0	0)
	Equity		0	0	0	0	0 0	-	()	0	0 (0 0)	0 -		0	0 (0	0	0	/-
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0	0 0	-	(D	0	0 (0 0		0 -		0	0 (0	0	0	/-
	IRB TOTAL		277	37	LO	1	6 5	49.50%	264	ı	41 2	0 1	1 6	1	0 49.21%	253	3 42	2 29	1	7	14	49

															Baseline Scenario										
								31/12/2021							31/12/2022							31/12/2023			
Row	rN n			(mln EUR, %)	Stage 1 exposure Stag	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91			Central banks		0	0	0		0 0	() -		0 0	(0 (0	0	-	0		0 0	0	C	, C	<i>)</i> -
92			Central governments		0	0	0		0 0	(0 -		0 0	(0 0	C	0	-	0		0	0	C	<u> </u>	1-
93			Institutions		1,137	79	9 4		0 1		20.51%	1,13	7 75		7 (] 1	. 1	20.50%	1,136	7	2 11	0	1	2	2 20.48%
94			Corporates		4,557	441	. 55	•	4 11	11	19.55%	4,50	5 443	105	5	10	19	18.49%	4,455	44	3 155	4	8	28	8 18.16%
95			Corporates - Of Which: Specialised Lending		386	46	7		0 1	1	1 10.39%	38	5 40	14	4 (1	. 1	10.63%	383	3	7 19	0	1	2	2 10.82%
96			Corporates - Of Which: SME		12	3	3 1		0 0	(40.57%	1	2 2		1 (0	1	36.45%	12		2 2	0	C	1	1 34.25% 1 35.24%
97			Retail		29	3	3 2		0 0]	35.99%	2	9 3	-	2 (0	1	35.53%	29)	3 2	0	C	1	. 35.24%
98			Retail - Secured on real estate property		25	3	1		0 0	(25.12%	2	6 3		1 (0	0	25.35%	26		2 2	0	C	0	0 25.50%
99	FRΔ	ANCE	Retail - Secured on real estate property - Of Which: SME		0	0	0		0 0	() -		0 0		0 (0	0	-	0)	0 0	0	C	0	/-
10		TITCL	Retail - Secured on real estate property - Of Which: non-SME		25	3	1		0 0	(25.12%	2	6 3		1 (0	0	25.35%	26		2 2	0	C	0	0 25.50% 0 78.72%
10			Retail - Qualifying Revolving		2	0	0		0 0	(85.70%		2 0		0 (0	0	81.80%	2	<u>'-</u>	0 0	0	C	0	78.72%
10	i i		Retail - Other Retail		2	0	0		0 0	(74.78%		2 0		0 (0	0	69.33%	2	<u>'</u>	0 0	0	C	0	65.70%
10.			Retail - Other Retail - Of Which: SME		0	0	0		0 0	(13.88%		0 0		0	0	0	13.93%	0		0	0	C	0	0 13.97%
10			Retail - Other Retail - Of Which: non-SME		2	0	0		0 0	(75.66%		2 0		0 (0	0	70.42%	2		0	0	C	0	0 66.88%
10			Equity		0	0	0		0 0	() -		0 0		0 (0	0	-	0		0	0	C	0	4-
10			Securitisation																						
10			Other non-credit obligation assets		0	0	0		0 0	() -		0 0		0 0) <u>C</u>	0		0		0	0	C	0	4-
10	3		IRB TOTAL		5,722	523	60	4	4 13	12	20.05%	5,670	0 522	114	4 4	· 11	. 22	18.90%	5,620	513	168	4	9	1 31	1 18.53%

												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)		2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exp	oosure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposu		Coverage R Stage 3 exp
	Central banks	, ,	0	0 (0 0	(0 -	(0	0 0	0	0	0	-	(0	0	0	0	0	0 -
	Central governments		1	0 (0	0 0	(40.00%	1	1	0 0	0	0	0	40.00%		1	0	0	0	0	0 40
	Institutions		349	24	1	0 0	(20.52%	348	8	23 2	. 0	0	0	20.50%	348	8 2	2	3	0	0	1 20
	Corporates		3,742	369 43	3	3 9	7	7 17.32%	3,700	0	368 85	3	8	14	17.08%	3,660	0 36	7 12	26	3	7	22 17.
	Corporates - Of Which: Specialised Lending		495	59	Э	0 2	1	1 10.37%	494	4	52 17	0	1	2	10.60%	490	0 4	8 2	25	0	1	3 10.
	Corporates - Of Which: SME		11	3	1	0 0	1	1 51.65%	11	1	2 1	0	0	1	45.21%	1:	1	2	1	0	0	1 41.
	Retail		109	12 4	4	0 1	1	1 27.20%	110	0	11 5	0	0	1	27.51%	110	0 1	0	6	0	0	2 27.
	Retail - Secured on real estate property		105	12	4	0 1	1	1 25.18%	106	6	10 5	0	0	1	25.43%	106	6	9	6	0	0	1 25.
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0	0 (0	0 0	() -	(0	0 0	0	0	0	-	(0	0	0	0	0	0 -
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		105	12	4	0 1	1	1 25.18%	106	6	10 5	0	0	1	25.43%	106	6	9	6	0	0	1 25.
	Retail - Qualifying Revolving		2	0	O	0	(84.42%	2	2	0 0	0	0	0	80.76%	2	2	0	0	0	0	0 78.
	Retail - Other Retail		2	0	O	0	(50.03%	3	3	0 0	0	0	0	48.43%		2	0	0	0	0	0 47.
	Retail - Other Retail - Of Which: SME		0	0	O	0	(22.70%	(0	0 0	0	0	0	19.45%	(0	0	0	0	0	0 18.
	Retail - Other Retail - Of Which: non-SME		2	0	O .	0	(52.48%	2	2	0 0	0	0	0	50.89%		2	0	0	0	0	0 50.
	Equity		0	0	D	0	(0 -	(0	0 0	0	0	0	-	(0	0	0	0	0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0 (0	0 0	(0 -	(0	0 0	0	0	0	-	(0	0	0	0	0	0 -
	IRB TOTAL		4,200	405 48	3	3 10	9	18.28%	4,160	0	402 92	3	9	16	17.74%	4,120	39	9 13	5	3	7	24 17.6

												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
łowN um		(mln EUR, %)		exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur	- Stage 1 exposu	ıre Stage 2 exposuı	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	Central banks		6	0	0	0 (0 (-	6		0 0) (0 0	0	0 -		6	0	0	0	0 (0 -
128	Central governments		139	3	0	0 (0 (40.00%	139		3 () (0 0	0	0 40.00	1%	138	3	0	0	0 (40.00%
129	Institutions		3	1	0	0 (0 (29.22%	2		1 0	0	0 0	0	0 29.88	9%	2	1	1	0	0	30.34%
130	Corporates		192	64	10	1	6	34.77%	161	8	34 22	2	1 7	7	8 37.50	19%	140	92 34	4	1	8 13	39.25%
131	Corporates - Of Which: Specialised Lending		21	7	2	0	1	30.91%	17		9	3	0 1	1	1 30.92	.%	15	9	5	0	1	2 31.08%
132	Corporates - Of Which: SME		2	1	0	0 (0	51.12%	2		1 0)	0 0	0	0 48.17	' %	2	1	1	0	0	47.42%
133	Retail		3	0	1	0 (0 1	71.32%	3		1 1	1	0 0	0	1 68.72	.%	3	1	2	0	0	1 66.44%
134	Retail - Secured on real estate property		3	0	0	0 (0	57.95%	3		0 0)	0 0	0	0 51.39	%	2	0	0	0	0	46.75%
PERU PERU	Retail - Secured on real estate property - Of Which: SME		0	0	0	0 (0 (-	0		0 0)	0 0	0	0 -		0	0	0	0	0	0 -
136	Retail - Secured of real estate property - Or Which. Hori-Sine		3	0	0	0 (0 (57.95%	3		0 0)	0 0	0	0 51.39		2	0	0	0	0	46.75%
137	Retail - Qualifying Revolving		0	0	0	0 (0 (77.20%	0		0 0	0	0 0	0	0 69.41	-	0	0	0	0	0	65.76%
138	Retail - Other Retail		0	0	1	0 (0 1	75.63%	, and the second		0 1	1	0 0	0	1 75.46		0	0	1	0	0	1 75.29%
139	Retail - Other Retail - Of Which: SME		0	0	1	0 (0 1	75.63%	0		0 1	1	0 0	0	1 75.59	%	0	0	1	0	0	1 75.55%
140	Retail - Other Retail - Of Which: non-SME		0	0	0	0 (0 (75.63%	0		0 0)	0 0	0	0 71.27	' %	0	0	0	0	0	69.45%
141	Equity		0	0	0	0 (0 (-	0		0 0)	0 0	0	0 -		0	0	0	0	0	0 -
142	Securitisation																					
143	Other non-credit obligation assets		0	0	0	0 (0 (-	0		0 0)	0 0	0	0 -		0	0	0	0	0 (0 -
144	IRB TOTAL		342	68	12	1 6	5	38.76%	310	8	⁸ 24	1	1 8	8	9 39.23	% 2	89	9/ 36	b	1	8 15	40.22%



Bar	าсо	Bil	bao	Viz	zca	ya A	Arge	enta	ria	S.	۹.		

		Dalico dilbao vizcaya Argentaria S.A.																						
				16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
vN n			(mln EUR, %)		Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 expo
5		Central banks		0		0 0	(0 0	0) -	(0 0		0	0 0	0	-	0		0 0	0	0	(0 -
5		Central governments		0)	0 0	(0 0	0) -	(0 0		0	0 0	0	-	0		0 0	0	0	(0 -
1		Institutions		762	2 5	53 3	(0 1	1	20.49%	762	2 50	!	5	0 1	. 1	20.48%	762	4	8	0	1	2	2 20 21 18
		Corporates		3,532	2 34	40		3 9	8	19.69%	3,484	4 359	78	8	3 8	15	18.70%	3,440	36	4 116	3	6	21	21 18.
		Corporates - Of Which: Specialised Lending		170) 2	21 3	(0 1	0	10.36%	169	9 19	(6	0 0	1	10.56%	168	1	7 9	0	0		1 10.0 0 12.0 0 333.0 0 26.0
		Corporates - Of Which: SME		1		0 0	(0	0	12.63%	:	1 0	(0	0	0	12.75%	1		0	0	0	(0 12.
		Retail		8	3	1 0	(0	0	39.51%	8	8 1	(0	0 0	0	35.68%	8		1 0	0	0	(0 33
		Retail - Secured on real estate property		7	7	1 0	(0	0	25.99%	-	7 1		0	0	0	26.31%	7		1 0	0	0	(0 26
	ITALY	Retail - Secured on real estate property - Of Which: SME		0)	0 0	(0	0) -	(0	(0	0 0	0	-	0		0 0	0	0	(0 -
	IIVEI	Retail - Secured on real estate property - Of Which: non-SME		7	7	1 0	(0	0	25.99%	7	7 1	(0	0 0	0	26.31%	7		1 0	0	0	(0 26 0 83
		Retail - Qualifying Revolving		0)	0 0	(0	0	88.84%	(0	(0	0	0	85.62%	0		0	0	0	(0 83
		Retail - Other Retail		1		0 0	(0	0	21.69%	:	1 0	(0	0 0	0	22.13%	1		0	0	0	(0 22.
		Retail - Other Retail - Of Which: SME		0)	0 0	(0	0	13.88%	(0	(0	0	0	13.94%	0		0	0	0	(0 22 0 13 0 48
		Retail - Other Retail - Of Which: non-SME		0)	0 0	(0	0	48.86%	(0	(0	0 0	0	48.87%	0		0	0	0	(0 48
		Equity		0)	0 0	(0	0) -	(0	(0	0 0	0	-	0		0 0	0	0	(0 -
		Securitisation																						
		Other non-credit obligation assets		0)	0 0	(0 0	0) -	(0 0		0	0 0	0	-	0		0 0	0	0	(0 -
2		IRB TOTAL		4,302	402	2 43]	3 10	8	19.82%	4,254	4 410	83	3 3	3 9	16	18.86%	4,210	413	3 124] 3	 7	23	18.5

													Baseline Scenario										4
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure Stage 2	exposure Stage 3	exposure p	Stock of provisions for tage 1 exposure	Stock of Sto provisions for provis Stage 2 exposure Stage 3	ock of Sions for Exposure Stage 3 ex	Ratio - posure	Stage 1 exposure Stag	ge 2 exposure	Stage 3 exposure	Stock of provisions for provisions for Stage 1 exposure	Stock of provisions for age 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	re
	Central banks		1	0	0	0	0	0 -		1	0	C	0	0	C	-		1	0	0 (0		(
	Central governments		28	1	0	0	0	0	40.00%	28	1	C	0	0	C	40.00%	2	8	1	0 (0		0
	Institutions		86	19	1	0	1	1	57.18%	77	27	2	0	1	1	65.51%	7	3:	1	3 (2		2
	Corporates		259	48	18	4	11	10	54.74%	230	59	36	3	13	21	. 57.71%	20	7 6.	5 5	4 3	14	3	32
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -		0	0	C	0	0	C) <u> </u>		0 (0	0 (0		C
	Corporates - Of Which: SME		2	1	0	0	0	0	69.28%	2	1	C	0	0	C	68.89%		2	1	1 (0		C
	Retail		4	1	1	0	0	0	31.57%	3	1	1	0	0	C	24.16%		3	1	1 (0		0
	Retail - Secured on real estate property		3	1	0	0	0	0	8.98%	3	1	1	0	0	C	9.68%		3	1	1 (0		0
COLOMBIA	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -		0	0	C	0	0	C) -		0 (0	0 (0		0
COLOMBIA	Retail - Secured on real estate property - Of Which: non-SME		3	1	0	0	0	0	8.98%	3	1	1	0	0	C	9.68%		3	1	1 (0		0
	Retail - Qualifying Revolving		0	0	0	0	0	0	78.80%	0	0	C	0	0	C	73.85%		0 (0	0 (0		0
	Retail - Other Retail		0	0	0	0	0	0	79.52%	0	0	C	0	0	C	70.72%		0 (0	0 (0		0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -		0	0	C	0	0	C) -		0	0	0 (0		0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	79.52%	0	0	C	0	0	C	70.72%		0 (0	0 (0		0
	Equity		0	0	0	0	0	0 -		0	0	C	0	0	C) -		0	0	0 (0		0
	Securitisation																						
	Other non-credit obligation assets		0	0	0	0	0	0 -		0	0	C	0	0	C) -		0	0	0 (0		0
	IRB TOTAL		377	69	20	4	12	11 5	4.24%	339	88	39	3	15	22	57.33%	31	0 98	5	3	16	34	34

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
RowN um	(mln E	Stage 1 exposure Stage 1.	tage 2 exposure Stage 3 exposi	Stock of ure provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposur	Coverage Ratio Stage 3 exposure		e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	Central banks	1	0	0	0 0	0 0	-	1	1	0 0	0		0	0 -		1	0	0	0 0	0	-
182	Central governments	14	1	0	0 (0 0	40.00%	6 14	1	1 0	0)	0	0 40.00	% 1	14	1	0	0 0	0	40.00%
183	Institutions	244	17	1	0 (0 0	20.49%	6 244	1	16 2	2 0)	0	0 20.47	% 24	44	15	3	0 (1	20.45%
184	Corporates	2,986	292	34	2 7	7 6	18.05%	6 2,953	3 29	95 65	5 2	2	6	12 18.05	% 2,92	21 29	95 9	5	2 5	17	18.05%
185	Corporates - Of Which: Specialised Lending	60	7	1	0 (0 0	10.50%	6 59	9	6 2	2 0)	0	0 10.63	% 5	59	6	3	0 (0	10.78%
186	Corporates - Of Which: SME	8	2	0	0 (0 0	29.23%	6 8	3	2 1	1 0)	0	0 28.21	%	8	1	1	0 0	0	27.86%
187	Retail	21	2	1	0 (0	37.77%	6 21	1	2 1	1 0		0	0 36.24	% 2	21	2	1	0 0	0	35.22%
188	Retail - Secured on real estate property	20	2	1	0	0	29.59%	6 20)	2 1	1 0		0	0 29.05	% 1	19	2	1	0 0	0	28.69%
189 GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 (0	-	C		0 0	0		0	0 -		0	0	0	0 0	0	-
190 GLRMANT	Retail - Secured on real estate property - Of Which: non-SME	20	2	1	0 (0	29.59%	6 20		2 1	1 0		0	0 29.05	% 1	19	2	1	0 0	0	28.69%
191	Retail - Qualifying Revolving	1	0	0	0	0	79.32%	6 1	1	0	0		0	0 75.09	%	1	0	0	0 0	0	72.07%
192	Retail - Other Retail	0	0	0	0 0	0	87.95%	6 C	D	0 0	0		0	0 82.67	%	0	0	0	0 0	0	78.70%
193	Retail - Other Retail - Of Which: SME	0	0	0	0	0	-	C	O	0	0		0	0 -		0	0	0	0 0	0	-
194	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	87.95%	6 C		0 0	0		0	0 82.67	%	0	0	0	0 0	0	78.70%
195	Equity	0	0	0	0	0	-	C)	0 0	0		0	0 -		0	0	0	0 0	0	-
196	Securitisation																				
197	Other non-credit obligation assets	0	0	0	0 (0 0	-	C)	0 0	0		0	0 -		0	0	0	0 0	0	-
198	IRB TOTAL	3,266	312	36	3 8	7	18.65%	3,232	31	4 68	3		7 1	L3 18.43°	% 3,20	00 31	.4 100		2 5	18	18.36%



	Banco Bilbao Vizcaya Argentaria S.A.																						
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
wN m		(mln EUR, ⁻⁽	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposur	
	Central banks	(2014	35	0	(C		0 0	-	350		0		0	(0 -	350		0	0	0	0	0 -
	Central governments		7,49	3 415	36	1	1	2 14	40.00%	7,494	41	15 39	9 1	. 1	16	6 40.00%	7,490) 4	15 4	43	1	1	17 40.00%
	Institutions		11,73	885	379	75	3	0 143	37.68%	6 11,441	. 92	22 64	56	31	236	36.83%	11,199	9	62 84	42 4	6	,2 3	07 36.54%
	Corporates		89,21	12,434	8,312	966	719	9 3,777	45.44%	84,182	13,32	26 12,453	720	740	5,360	43.04%	80,57!	13,7	07 15,63	78 59	9 72	.6 6,€	16 42.20%
	Corporates - Of Which: Specialised Lending		4,179	548	556	62	8	3 203	36.62%	3,873	50	91	1 42	. 72	320	5 35.82%	3,653	3 4	66 1,10	64 3	3 6	,3 4	14 35.57%
	Corporates - Of Which: SME		10,33	2,585	2,683	140	12	1 1,214	45.30%	9,997	2,15	58 3,442	2 106	101	1,470	6 42.88%	9,71!	1,9	11 3,9	70 9	1 9	,0 1,6	62 41.86%
	Retail		78,51	9,194	7,528	569	1,00	1 3,732	49.57%	77,270	8,14	9,81	467	883	4,848	49.39%	76,018	7,7	26 11,48	88 40	7 83	,4 5,6	94 49.57%
Panca Pilhaa Vizcaya	Retail - Secured on real estate property		61,19	6,363	4,269	51	643	2 1,462	34.26%	60,945	5,64	5,230	5 46	568	1,790	34.18%	60,562	5,4	07 5,8!	55 4	3 54	ر ₄ 3 1,9	<i></i> √7 34.119
Banco Bilbao Vizcaya	Retail - Secured on real estate property - Of Which: SME			0	(O		0	20.21%	6		0	0	0	(19.92%		2	0	1	0	0	0 19.84%
Argentaria S.A.	Retail - Secured on real estate property - Of Which: non-SME		61,18	6,363	4,268	51	643	2 1,462	34.26%	60,943	5,64	5,23	5 46	568	1,789	34.18%	60,559	5,4	06 5,85	54 4	3 54	.3 1,9	<i>y</i> 7 34.12%
1 Aigentaria S.A.	Retail - Qualifying Revolving		7,07	663	1,297	335	133	2 834	64.32%	6,480	54	2,000	5 270	106	1,253	62.47%	5,97	7 4	90 2,50	69 22	8	/3 1,5°	37 61.78%
2	Retail - Other Retail		10,24	2,168	1,962	182	22	7 1,435	73.14%	9,845	1,95	57 2,57	2 151	. 210	1,80	70.17%	9,480	1,8	3,00	64 13	6 19	8 2,1	10 68.86%
3	Retail - Other Retail - Of Which: SME		2,08	7 483	638	17	7 2	0 309	48.41%	2,037	38	33 788	12	15	344	43.59%	1,978	3	39 89	91 1	1	4 3	67 41.16%
4	Retail - Other Retail - Of Which: non-SME		8,15	7 1,685	1,324	166	5 20	1,126	85.05%	7,808	1,57	74 1,78 ^c	139	194	1,46	1 81.91%	7,502	1,4	91 2,1	73 12	5 18	<i>A</i> 1,7	43 80.22%
.5	Equity			0	(0		0	-	0		0	0	0	() -	()	0	0	0	0	0 -
6	Securitisation																						
7	Other non-credit obligation assets			0	(0		0	-	0		0	0	0	(0 -)	0	0	0	0	0 -
8	IRB TOTAL		187,31:	22,929	16,255	1,611	1,752	7,666	47.16%	180,737	22,81	.2 22,946	1,244	1,655	10,459	45.58%	175,633	22,8:	10 28,05	1,05	2 1,59	12,63	36 45.05%

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln E	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19		Central banks	9	C	0		0 0	C) -	Ġ	9 0	0	0	0	0 0	-	9		0 0		0	ر د	J-
20		Central governments	171	11	. 0		0	C	40.00%	17:	1 11	1	1	0	0	40.00%	171	1	1 1		0	<u>) </u>	0 40.00%
21		Institutions	3,800	254	47		2 3	22	46.16%	3,796	6 237	68	3	2	3 27	39.47%	3,793	3 22	4 84		2	3!	36.43%
22		Corporates	38,020	5,117	4,965	30	209	2,176	43.84%	36,639	9 4,821	6,642	2 208	8 19	5 2,693	40.55%	35,630	4,66	5 7,807	17	7 188	3,057	2 39.10%
23		Corporates - Of Which: Specialised Lending	1,831	215	209	1	.6 13	63	30.26%	1,752	2 185	318	3	1	1 90	28.45%	1,690	17	0 394		9 10	J 10°	9 27.65%
24		Corporates - Of Which: SME	8,210	2,112	2,387	8	92	1,039	43.51%	7,955	5 1,756	2,998	5	7 7.	7 1,219	40.67%	7,757	1,55	1 3,402	4	.9 68	3 1,338	8 39.32%
25		Retail	73,451	8,696	6,307	24	887	2,978	47.22%	72,803	3 7,747	7,905	5 200	6 794	4 3,696	46.76%	72,045	7,37	9,036	18	8 750	٥ 4,22 ^c	9 46.80%
26		Retail - Secured on real estate property	60,777	6,307	4,239	5	637	1,454	34.30%	60,543	3 5,587	5,193	3 4!	5 563	3 1,777	34.23%	60,168	5,35	5,802	4	2 539	1,98?	34.17%
27	SPAIN	Retail - Secured on real estate property - Of Which: SME	3	C	0		0 0	C	20.21%	2	2 0	0	0	0	0 0	19.92%	2	2	0 1		0	<u>)</u>	0 19.84% 2 34.17% 2 79.96%
28	SPAIN	Retail - Secured on real estate property - Of Which: non-SME	60,775	6,306	4,239	5	637	1,454	34.30%	60,540	0 5,587	5,192	2 4!	5 563	3 1,777	34.23%	60,166	5,35	2 5,802	4	2 539	1,987	2 34.17%
29		Retail - Qualifying Revolving	2,447	226	110	1	.1 23	93	83.84%	2,43	1 208	145	5 1:	1 22	2 118	81.22%	2,411	19	6 177	1	0 20	J 147	2 79.96%
30		Retail - Other Retail	10,227	2,162	1,958	18	32 227	1,432	73.13%	9,830	0 1,951	2,566	5 150	0 209	9 1,801	70.16%	9,466	1,82	5 3,056	13	6 19	/ 2,105	68.86%
31		Retail - Other Retail - Of Which: SME	2,086	482	636	1	.7 19	308	48.35%	2,036	6 382	787	7 17	2 1!	5 342	43.54%	1,978	33	8 889	1	1 14	4 36.F	41.11%
32		Retail - Other Retail - Of Which: non-SME	8,140	1,680	1,322	16	55 207	1,124	85.07%	7,794	4 1,569	1,780	138	8 193	3 1,458	81.93%	7,489	1,48	6 2,167	12	5 183	3 1,73°	9 80.25%
33		Equity	0	C	0	_	0 0	0	-	(0 0	0	0 (0	0 0	-	0		0 0	_	0 (J	J -
34		Securitisation																					
35		Other non-credit obligation assets	0	C	0		0 0	C) -	(0 0	0	0	0 (0 0	-	0)	0 0		0	J	J-
36		IRB TOTAL	115,452	14,078	11,319	55:	1 1,100	5,176	45.73%	113,417	7 12,816	14,615	416	992	2 6,416	43.90%	111,648	12,27	16,928	367	7 947	7 7,312	2 43.20%

										Adv	verse Scenario									
				31/12/2021						3	31/12/2022						31/12/2023			
	(mln EUR,		ge 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage	ge 3 exposure pr Stag	Stock of rovisions for ge 1 exposure S	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra
	Central banks	31	0	0	0 0	() -	31	0	0	0	0	0 -	3:	1	0	0 0		C	-
	Central governments	1,467	29	1	0 0	(40.00%	1,466	30	1	0	0	0 40.00%	1,465	5 3	80	2 0		1	40
	Institutions	1,018	77 1	5	3 2	4	30.36%	984	98	27	2	2	8 28.55%	954	4 11	.8 3	38 2		10	27
	Corporates	9,761	1,934 60	5 9	0 102	267	7 44.20%	8,694	2,570	1,036	61	142 45	8 44.21%	7,935	5 2,94	8 1,41	.6 49	16	627	44.
	Corporates - Of Which: Specialised Lending	181	42 1	3	2 3	Ĺ	39.09%	162	49	25	1	4	9 36.84%	148	8	3	35 1		13	36.
	Corporates - Of Which: SME	1	0	0	0 0	(62.57%	1	1	0	0	0	0 54.74%	:	1	1	1 0		C	49.
	Retail	29	4	1	0 0	(36.72%	28	4	2	0	0	1 36.89%	28	8	4	2 0		1	37.
	Retail - Secured on real estate property	28	4	1	0 0	(30.98%	27	4	1	0	0	0 31.38%	27	7	4	2 0		1	32.1
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	() -	0	0	0	0	0	0 -	(0	0	0 0		C	-
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	28	4	1	0 0	(30.98%	27	4	1	0	0	0 31.38%	27	7	4	2 0		1	32.1
	Retail - Qualifying Revolving	1	0	0	0 0	(77.02%	1	0	0	0	0	0 73.70%		1	0	0		C	71.9
	Retail - Other Retail	1	1	0	0	(67.54%	1	1	0	0	0	0 66.04%		1	1	0		C	65.2
	Retail - Other Retail - Of Which: SME	0	0	0	0 0	(42.27%	0	0	0	0	0	0 40.53%	(0	0	0		C	39.6
	Retail - Other Retail - Of Which: non-SME	1	1	0	0 0	(67.71%	1	1	0	0	0	0 66.19%		1	1	0		C	65.3
	Equity	0	0	0	0 0	() -	0	0	0	0	0	0 -	(0	0	0		C	-
	Securitisation																			
	Other non-credit obligation assets	0	0	0	0 0) -	0	0	0	0	0	0 -	(0	0	0 0		C	-
	IRB TOTAL	12,307	2,044 62:	LI 92	2 104	272	43.86%	11,204	2,702	1,066	63	145 46	7 43.80%	10,413	3,10	1 1,45	8 51	169	638	43.79

													Adverse Scenario										
					31	1/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR)	Stage 1 exposure Stag	e 2 exposure Stage 3 e	exposure pro	Stock of ovisions for ge 1 exposure St	Stock of provisions for tage 2 exposure Si	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Sto provisions for provis Stage 2 exposure Stage 3	ock of sions for exposure	Coverage Ratio - Stage 3 exposure	1 exposure Stage 2	exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55		Central banks	0	0	0	0	0	0	-	0		0 0	0	0	0 -	-	0	0	0	0	0	0	(-
56		Central governments	24	0	0	0	0	0	40.00%	24		0	0	0	0	40.00%	24	0	0	0	0	0	40.00%
57		Institutions	74	6	6	0	2	2	35.41%	68		7 11	0	3	5	41.87%	62	7	16	0	3	8	46.55%
58		Corporates	14,650	1,947	1,289	344	106	796	61.71%	13,755	2,05	59 2,072	288	112	1,243	59.98%	13,070	2,074	2,742	240	112	1,624	59.24%
59		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	14.11%	0		0	0	0	0	14.08%	0	0	0	0	0	0	14.06%
60		Corporates - Of Which: SME	2,053	453	276	55	27	167	60.44%	1,978	38	421	316	71	246	58.47%	1,898	344	540	41	20	312	57.68%
61		Retail	4,624	437	1,186	324	108	741	62.47%	4,046	34	1,860	259	84	1,134	60.97%	3,562	294	2,391	217	72	1,444	60.40%
62		Retail - Secured on real estate property	10	2	1	0	0	0	25.63%	10		2 1	0	0	0	23.19%	9	2	1	0	0	0	22.14%
63	MEXICO	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0		0	0	0	0 -	-	0	0	0	0	0	0	1-
64	MEXICO	Retail - Secured on real estate property - Of Which: non-SME	10	2	1	0	0	0	25.63%	10		2 1	0	0	0	23.19%	9	2	1	0	0	0	22.14%
65		Retail - Qualifying Revolving	4,613	435	1,185	324	108	740	62.48%	4,035	33	1,858	259	84	1,133	60.99%	3,552	292	2,389	217	72	1,443	60.42%
66		Retail - Other Retail	1	0	0	0	0	0	76.09%	1		0	0	0	0	75.30%	1	0	1	0	0	0	75.05%
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	49.76%	0		0	0	0	0	49.53%	0	0	0	0	0	0	49.39%
68		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	76.31%	1		0	0	0	0	75.53%	1	0	1	0	0	0	75.28%
69		Equity	0	0	0	0	0	0	-	0		0 0	0	0	0 -	-	0	0	0	0	0	0	<u>-</u>
70		Securitisation																					
71		Other non-credit obligation assets	0	0	0	0	0	0	-	0		0 0	0	0	0 -	-	0	0	0	0	0	0	1-
72		IRB TOTAL	19,372	2,390	2,481	668	217	1,538	62.01%	17,892	2,40	3,943	547	199	2,381	60.39%	16,719	2,375	5,149	457	188	3,076	59.74%



			37 38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
					31/12/2021							Adverse Scenario 31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposi	ure Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ige 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage 3 ex
	Central banks		0	0 (0	0	0 0	-	(0	0	0 0	0		0 -	0	(0	0	0) (<u> ၁</u> -
	Central governments		1	0	0	0	0	40.00%	1	1	0	0	0)	0 40.00%	1	(0	0)	J
	Institutions		16	1	4	1	0 2	44.64%	14	4	0	7 1	1 0)	3 44.68%	12	(9	1	0)	4
	Corporates		217	27 57	7	7	11 25	43.35%	184	4	24 93	3	5 9	9 4	1 43.72%	160	22	119	3	8	52	52
	Corporates - Of Which: Specialised Lending		130	.8 5:	1	6	10 23	44.71%	103	3	15 82	2 4	4 8	3	7 45.55%	85	13	102	2	7	47	1
	Corporates - Of Which: SME		0	0	0	0	0 0	29.39%	(0	0	0	0)	0 29.17%	0	(0	0	0) (J
	Retail		1	0 (0	0	0 0	24.99%	1	1	0	0 0	0 0)	0 23.98%	1	(0	0	0	(J
	Retail - Secured on real estate property		1	0 (0	0	0 0	16.22%	1	1	0	0 0	0 0)	0 15.49%	1	(0	0	0	(J
TUDKEV	Retail - Secured on real estate property - Of Which: SME		0	0 (0	0	0 0	-	(0	0	0 0	0 0)	0 -	0	(C	0	0	(J -
TURKEY	Retail - Secured on real estate property - Of Which: non-SME		1	0 (0	0	0 0	16.22%	1	1	0	0 0	0 0)	0 15.49%	1	(O	0	0	(0
	Retail - Qualifying Revolving		0	0 (0	0	0 0	51.53%	(0	0	0 0	0 0)	0 51.02%	0	(0	0	0) (J !
	Retail - Other Retail		0	0 (0	0	0 0	36.76%	(0	0	0 0	0 0)	0 36.35%	0	(0	0	0) (J :
	Retail - Other Retail - Of Which: SME		0	0 (0	0	0 0	-	(0	0	0 0	0 0)	0 -	0	(0	0	0) (ა -
	Retail - Other Retail - Of Which: non-SME		0	0 (0	0	0 0	36.76%	(0	0	0 0	0 0)	0 36.35%	0	(0	0	0) (0
	Equity		0	0 (0	0	0 0	-	(0	0	0 0	0 0		0 -	0	(O C	0	0) (δ -
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0	0 0	-	(0	0	0 0	0 0		0 -	0	(o c	0	0) (ύ -
	IRB TOTAL		235 2	8 62	2	8 1	1 27	43.44%	199	9	25 100	0 6	5 9	4	4 43.78%	173	23	128	4	8	56	6 43

			1											Adverse Scenario										
			- 1				31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks		0	0	0		0	C) -		0	(0 (C	0	-	0		0 0	() (<u>, </u>	0 -
92		Central governments		0	0	0	(0	C) -		0	(0 0	C	0	-	0		0 0	() (<u>, </u>	0 -
93		Institutions		1,128	77	14		1 2	3	3 23.36%	1,12	5 74	20	0 1	. 2	2 5	23.39%	1,124	7	1 25		. 1	<u>.</u>	6 23.41% 15 28.47%
94		Corporates		4,434	510	110	28	8 44	32	28.93%	4,157	2 604	297	7 12	. 35	85	28.59%	4,062	58	7 404	10	25	115	5 28.47%
95		Corporates - Of Which: Specialised Lending		375	50	14		3 4	3	18.91%	354	51	34	4 1	. 4	7	19.92%	347	4	6 46			<u>;</u>	9 19.58%
96		Corporates - Of Which: SME		11	3	2		0	1	43.14%	13	1 3		3	C) 1	39.48%	10		2 3	() (<u></u>	1 38.39%
97		Retail		28	4	2		1	1	39.42%	2.	4		3 () 1	40.26%	27		4 3	(4'	1 40.88%
98		Retail - Secured on real estate property		25	3	2		0	C	27.93%	24	4 4	4	2	C) 1	29.89%	23		4 3	() (1 31.03%
99	FRANCE	Retail - Secured on real estate property - Of Which: SME		0	0	0		0	C) -		0	(0	0	0	- 20.000/	0		0 0	(0 -
100	TIVITOL	Retail - Secured on real estate property - Of Which: non-SME		25	3	2		0	C	27.93%	24	4 4	4	2) 1	29.89%	23		4 3	() (<u></u>	1 31.03%
101		Retail - Qualifying Revolving		2	0	0		0	C	87.97%		2 0		0			85.63%	2		0 0	(· · · · · · · · · · · · · · · · · · ·	0 84.02%
102		Retail - Other Retail		2	0	0		0	C	79.76%	•	2 0		0			76.89%			0 1	(· · · · · · · · · · · · · · · · · · ·	0 75.30%
103		Retail - Other Retail - Of Which: SME		0	0	0		0	C	23.95%		0		0			23.97%	0		0 0	(0 23.99% 0 76.81%
104		Retail - Other Retail - Of Which: non-SME		2	0	0		0	C	80.91%	•	2 0		0			/8.30%			0 0	(0 /6.81%
105		Equity		U	0	0		<u> </u>) -		U U	(U	C	<u>ر</u> ا	-	0		0)		0 -
106		Securitisation											,	0						0 0	,		4	
107		Other non-credit obligation assets		- T-00	<u> </u>	126	9	0		7 -	·	0	200	0	0	0	-	5.040		0	()		0 -
108		IRB TOTAL		5,589	591	126	29	9 47	36	28.48%	5,304	682	320	Մ 13	37	' 91	28.36%	5,212	66	2 432	13	. 27	7 122	22 28.27%

													Adverse Scenario	1									
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	Central banks		(0	0	0	0	0	-	C		0 0	() (0 () -	0		0	0 0		0	-
110	Central governments		1	1 0	0	0	0	0	40.00%	o 1		0 0)	0	0 (40.00%	1		0	0 0	(0	40.00%
111	Institutions		345	5 24	5	0	1	1	23.33%	343	2	2 9	9) :	1 2	23.34%	341	2	21 1	1 0	:	. 3	23.35%
112	Corporates		3,584	442	. 128	16	39	36	28.07%	3,433	47	249	9 14	4 33	3 70	28.04%	3,320	47	76 35	8 11	2!	101	. 28.04%
113	Corporates - Of Which: Specialised Lending		473	66	24	2	6	5 5	20.10%	456	6	2 45	5	2	5	20.01%	442	5	58 6	3 2	:	12	19.94%
114	Corporates - Of Which: SME		10	3	2	0	0	1	45.35%	6		2	2		0 1	40.51%	10		2	3 0		1	. 38.42%
115	Retail		103	17	6	0	2	2	31.34%	6 101	1	7	3	2	2	33.80%	100	1	17	0		. 3	35.25%
116	Retail - Secured on real estate property		100	16	5	0	1	1 2	28.67%	98	1	6 7	7)	1 2	30.48%	97	1	15	9 0		. 3	31.53%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		(0	0	0	0	0	-	0		0 0	(0) -	0		0	0		0	(-
118 UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		100	16	5	0	1	1 2	28.67%	98	1	6 7	7) 1	1 2	30.48%	97	1	15	9 0		. 3	31.53%
119	Retail - Qualifying Revolving		2	2 0	0	0	0	0	87.02%	ó 1		0			0 (84.40%	1		0	0		0	82.95%
120	Retail - Other Retail		2	2 1	. 0	0	0	0	69.35%	6		1 0			0 (69.09%	2		1	1 0		0	69.11%
121	Retail - Other Retail - Of Which: SME		(0	0	0	0	0	29.11%	6		0 0)		0 (26.87%	0		0	0		0	26.14%
122	Retail - Other Retail - Of Which: non-SME		2	2 1	. 0	0	0	0	72.97%	2		1 0)) (0 (72.55%	1		1	1 0		0	72.44%
123	Equity		(0	0	0	0	0	-	0		0 0)) (0 (-	0		0	0 0		0	-
124	Securitisation																						
125	Other non-credit obligation assets		(0	0	0	0	0	-	0		0 0)) (0 () -	0		0	0 0		0	-
126	IRB TOTAL		4,033	482	138	17	41	. 39	28.02%	3,878	51:	1 265	14	35	5 74	28.05%	3,761	51	37	9 12	26	107	28.09%

												Adverse Scenario									
					31/12/2021							31/12/2022						31/12/2023			
		(mln EUR, %)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	re Stage 2	2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	sure Stage 2 exposu	e Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposu	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		6 0	0	C		0 0) -		6	0 (0	0 0)	0 -	6	0 (0	0	0	0 -
	Central governments		139 3	0	C	0	0	40.00%	139	39	3 (0	0)	0 40.00%	138	3 (0	0	0	0 40.00%
	Institutions		3 1	0	C) (0	37.02%	2	2	1 1	1	0)	0 38.12%	2	1	1	0	0	0 38.73%
	Corporates		182 63	22	4	4	7 10	44.87%	140	46	79 41	1	3 8	3	0 48.46%	124	85 58	8	2	9 29	9 50.64%
	Corporates - Of Which: Specialised Lending		20 7	2	C) :	1 1	. 38.43%	10	16	8	4 (0 1		2 39.12%	14	9 6	6	0	1	39.50%
	Corporates - Of Which: SME		2 1	0	C	0	0	56.45%	7	2	1 1	1	0)	0 57.32%	2	1	1	0	0	0 58.15%
	Retail		3 0	1	C) (0 1	. 74.64%		3	1 1	1	0)	1 71.83%	3	1 2	2	0	0	1 69.40%
	Retail - Secured on real estate property		3 0	0	C) (0	58.06%	;	3	0 (0	0)	0 51.70%	2	0 (0	0	0	0 47.34%
PERU	Retail - Secured on real estate property - Of Which: SME		0 0	0	C	0	0	-	(0	0 (0	0)	0 -	0	0 (0	0	0	0 -
I LIVO	Retail - Secured on real estate property - Of Which: non-SME		3 0	0	C	0	0	58.06%	;	3	0 (0	0)	0 51.70%	2	0 (0	0	0	0 47.34%
	Retail - Qualifying Revolving		0 0	0	C) (0	82.36%)	0	0 (0	0)	0 75.41%	0	0 (0	0	0	0 71.96%
	Retail - Other Retail		0 0	1	C	0	0 1	. 80.05%)	0	0 1	1	0)	1 79.81%	0	0 :	1	0	0	1 79.58%
	Retail - Other Retail - Of Which: SME		0 0	1	C) (0 1	. 80.14%)	0	0 1	1	0)	1 80.10%	0	0 :	1	0	0	1 80.06%
	Retail - Other Retail - Of Which: non-SME		0 0	0	C	0	0	75.31%)	0	0 (0	0)	0 71.32%	0	0 (0	0	0	0 69.66%
	Equity		0 0	0	C) (0) -	(0	0 (0	0)	0 -	0	0 (0	0	0	0 -
	Securitisation																				
	Other non-credit obligation assets		0 0	0	C) (0 0	-		0	0 (0	0 0)	0 -	0	0 (0	0	0	0 -
	IRB TOTAL		332 67	24	5	5	7 11	46.43%	295	95	83 44	4 3	3 8	3 2	1 49.08%	272	90 60	0	2	9 3:	50.93%



ITALY

2021 EU-wide Stress Test: Credit risk IRB

Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME

Securitisation
Other non-credit obligation assets
IRB TOTAL

Banco Bilbao Vizcaya Argentaria S.A.																						
		37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
												Adverse Scenario	0									
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %))																				
s		(O	0	0	0	0	0 -	0	0	C)	0	O	0 -	(0	0	0	0	0	-
rnments		(0	0	0	0	0	0 -	0	0	C)	0 (0	0 -	(0	0	0 0	0	0	-
		757	7 5	52	9	1	2	2 23.36%	752	49	16	5	1	2	4 23.37%	749	9 4	7 2	2 1	1	5	23.37% 29.43% 21.38%
		3,461	1 37	70 90	0 2	27 4	4 2	7 29.76%	3,267	400	254	1 2	27 4:	1 7	⁷ 5 29.47%	3,086	6 40	7 42	27 22	31	126	29.43%
- Of Which: Specialised Lending		166	5 2	21	7	1	2	1 19.51%	158	19	17	7	1	2	3 20.89%	150	0 1	8 2	26 1	2	6	21.38%
- Of Which: SME		1	1	0	0	0	0	0 21.97%	1	0	C		0	O	0 22.43%		1	0	0	0	0	22.63%
		8	3	1	0	0	0	0 43.88%	8	1	C		0	O	0 41.58%	8	8	1	0	0	0	40.50%
cured on real estate property		7	7	1	0	0	0	0 31.71%	7	1	C		0	0	0 33.23%		7	1	0 0	0	0	40.50% 33.83%
Secured on real estate property - Of Which: SME			0	0	0	0	0	0 -	0	0			0 (0	0 -		0	0	0 0	0	0	-
Secured on real estate property - Of Which: non-SME		7	7	1	0	0	0	0 31.71%	7	1	C		0 (0	0 33.23%		7	1	0 0	0	0	33.83% 86.94%
ualifying Revolving		(0	0	0	0	0	0 91.13%	0	0	(0	0	0 88.87%		0	0	0 0	0	0	86.94%

												Adverse Scenario										
					31	1/12/2021						31/12/2022							31/12/2023			
		(mln EUR, %)		2 exposure Stage 3 e	exposure pro Stag	Stock of ovisions for ge 1 exposure	Stock of Stock provisions for provision Stage 2 exposure Stage 3 e	k of ons for exposure Coverage Ratio Stage 3 exposure	- e Stage 1 expos	ure Stage 2 expo	osure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera Stage
	Central banks		1	0	0	0	0	0 -		1	0	0 0	C)	0 -		1	0 ((0	(0 -
	Central governments		28	1	0	0	0	0 40.00	%	28	1	0 0	C	(0 40.00%	2	8	1 ((0	(0
	Institutions		82	15	9	2	2	4 46.22	%	71	20 1	.5 1	. 3	3	7 49.48%	6	4 2:	3 19	1	. 3	10	٠0
	Corporates		231	47	48	10	12	22 47.21	%	188	54 83	6 3	14	42	2 51.18%	16	0 50	6 109	Ţ	14	58	8ر
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -		0	0	0 0	C		0 -		0	0	(0	(0 -
	Corporates - Of Which: SME		2	1	1	0	0	0 61.31	%	2	1	1 0	C)	1 63.17%		1	1	(0	1	1
	Retail		4	1	1	0	0	0 28.09	%	3	1	1 0	C	(0 22.15%		3	1		0	(0
	Retail - Secured on real estate property		3	1	0	0	0	0 8.97	%	3	1	1 0	C	(0 9.54%		3	1	(0	(0
COLOMBIA	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -		0	0	0 0	C)	0 -		0	0	(0	(0 -
COLOMBIA	Retail - Secured on real estate property - Of Which: non-SME		3	1	0	0	0	0 8.97	. •	3	1	1 0	C)	0 9.54%	<u> </u>	3	1	(0	(0
	Retail - Qualifying Revolving		0	0	0	0	0	0 77.97		0	0	0 0	C)	0 73.47%		0	0	(0	(0
	Retail - Other Retail		0	0	0	0	0	0 79.29	%	0	0	0 0	C)	0 71.76%		0	0	(0	(0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -		0	0	0 0	C)	0 -		0	0	(0	(0 -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 79.29	%	0	0	0 0	C)	0 71.76%		0	0	(0	(0
	Equity		0	0	0	0	0	0 -		0	0	0 0	C) (0 -		0	0 ((0	(0 -
	Securitisation																					4
	Other non-credit obligation assets		0	0	0	0	0	0 - 27 46 839		0	0	0 0	0	0	0 - 0 - 50 57%		0	0 ((0	(0 -

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		1	1 0	0	0	(0	-	1		0 0) (0 () -	1		0	0	0	0	<u>'</u>
	Central governments		14	1	0	0	(0	40.00%	6 14		1 0	(0	40.00%	14		1	0	0	0	40.00%
	Institutions		242	2 16	3	0	1	1	23.35%	6 241	1	5 6	5) 1	1	. 23.34%	239	1	4	8 0	0	2	23.34%
	Corporates		2,927	7 322	63	9	23	18	28.55%	2,836	34	6 130	9	20	0 37	28.57%	2,756	35	8 198	7	16	57	28.58%
	Corporates - Of Which: Specialised Lending		58	8	2	0	1	1 0	18.45%	6 57		7 4	1		0 1	18.62%	56		7	6 0	0	1	18.76%
	Corporates - Of Which: SME		7	7 2	1	0	(0	37.24%	ó 7	1	2 1	L		0	36.73%	7		1	2 0	0	1	36.58%
	Retail		21	1 3	1	0	(0	39.88%	6 20		3 2	2		0 1	. 39.58%	20		2	2 0	0	1	39.66%
	Retail - Secured on real estate property		19	2	1	0	(0	32.14%	ю́ 19		2 1	L (0 (32.98%	19		2	2 0	0	1	33.42%
GERMANY	Retail - Secured on real estate property - Of Which: SME		(0	0	0	(0	-	0		0 0			0 (-	0		0	0	0	0	/-
GLRMANT	Retail - Secured on real estate property - Of Which: non-SME		19	2	1	0	(0	32.14%	6 19		2 1	L () (0 (32.98%	19		2	2 0	0	1	33.42%
	Retail - Qualifying Revolving		1	1 0	0	0	(0	84.49%	о́ 1	,	0 0			0 (82.52%	1		0	0	0	0	81.10%
	Retail - Other Retail		(0	0	0	(0	91.16%	6		0) (0 (87.30%	0		0	0	0	0	84.40%
	Retail - Other Retail - Of Which: SME		(0	0	0	(0	-	0		0 0) () (0 () -	0		0	0	0	0	/-
	Retail - Other Retail - Of Which: non-SME		(0	0	0	(0	91.16%	6 0		0 0) () (0 (87.30%	0		0	0	0	0	84.40%
	Equity		(0	0	0	(0	-	0		0 0) () (0 () -	0		0	0	0	0	/-
	Securitisation																						
	Other non-credit obligation assets		(0	0	0	(0	-	0		0 0) () (0 () -	0		0	0	0	0	/-
	IRB TOTAL		3,205	342	67	9	24	19	28.50%	3,112	36	5 137	9	21	1 39	28.47%	3,030	37	5 208	8	16	59	28.48%



		Barres Bribas Vizeaya / li gerrearia 51/ li											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/2020					
	<u></u>		Exposure	values	Risk exposu	re amounts				Charle of	Stock of	Charle of	
Row	N		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)			1.005								2.222
1		Central banks	11,006	0	4,325	0	7,534		C	0	0'	0'	0.00%
2		Central governments	196,201	16	25,067	4	124,034		16	65	60		75.01%
3		Regional governments or local authorities	7,235		2,317	63	6,574		52	16	13	5	10.35%
4		Public sector entities	1,836		768	0	1,620		C	1	1'	0'	83.10%
5		Multilateral Development Banks	303	0	7	0	302	0	C	0	0	0'	0.00%
6		International Organisations	0	0	0	0	0	0	C	0	0	0	0.00%
7		Institutions	17,084		7,827	4	10,994		4	33	3	2	55.08%
8		Corporates	81,441	3,648		2,208			3,648	727			49.24%
9		of which: SME	11,180			650		1,390	1,239	102			53.08%
10	Banco Bilbao Vizcaya	Retail	50,793			1,266			2,409				
11		of which: SME	15,327	1,037	8,837	573			1,037	180		526	50.71%
12	Argentaria S.A.	Secured by mortgages on immovable property	34,932			936			2,011	106			54.86%
13		of which: SME	12,524			34	11,190		89	62			
14		Items associated with particularly high risk	3,052	665	4,758	0	1,681	909	665	25	136	383	57.58%
15		Covered bonds	0	0	0	0	0	0	C	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	1	0	1	0	1	0	C	0	0	0	0.00%
17		Collective investments undertakings (CIU)	3	0	3	0	3	0	C	0	0	0	0.00%
18		Equity	0	0	0	0	0	0	C	0	0	0	0.00%
19		Securitisation											
20		Other exposures	20,389	0	12,071	0	3,717		C	0	0	0	0.00%
21		Standardised Total	424,278	8,806	182,096	4,481	298,642	25,992	8,806	1,913	2,060	4,566	51.85%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
Rowl um	N	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	123	0	15	0	71	0	(0	0	0	0.00%
23		Central governments	109,756	0	13,337	0	62,264	887	() 6	0	0	100.00%
24		Regional governments or local authorities	7	18	0	15	7	1	18	3 4	0	4	20.50%
25		Public sector entities	0	0	0	0	0	0	(0	0	0	55.56%
26		Multilateral Development Banks	70	0	0	0	70	0	(0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	(0	0	0	0.00%
28		Institutions	1,418	0	320	0	769	6	(0	1	0	97.80%
29		Corporates	3,635	207	3,209	121	2,964	184	207	222	7	116	56.10%
30		of which: SME	1,181	166		113	,		166			78	46.61%
31		Retail	6,914	644	4,196	436	0,000		644	152	58	257	39.89%
32	SPAIN	of which: SME	5,310			270	,			51	40	246	51.27%
33		Secured by mortgages on immovable property	2,926	618	960	254	2,691	234	618	5	25	364	58.87%
34		of which: SME	590	0	204	0	543	47	() 4	6	0	0.00%
35		Items associated with particularly high risk	96	45	179	0	74	23	45	5	13	6	12.59%
36		Covered bonds	0	0	0	0	0	0	(0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	(0	0	0	0.00%
38		Collective investments undertakings (CIU)	1	0	1	0	1	0	(0	0	0	0.00%
39		Equity	0	0	0	0	0	0	(0	0	0	0.00%
40		Securitisation											
41		Other exposures	6,918	0	5,506	0	970			0	0	0	0.00%
42		Standardised Total	131,866	1,534	27,724	826	75,860	2,406	1,534	393	104	747	48.71%

								Actual					
								31/12/202)				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	provisions roi	Coverage Ratio - Stage 3 exposure
43		Central banks	47	0	0	0	25	0	C	0	0'	0	0.00%
44		Central governments	31,507	0	309	0	16,441		C	0	0	0	0.00%
45		Regional governments or local authorities	5,547	33	1,106	48	4,926		33	8	10	2	4.80%
46		Public sector entities	903	0	181	0	900	3	C	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	0	0	0	C	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	C	0	0	0'	0.00%
49		Institutions	3,846	0	852	0	1,849		C	1	0	0	0.00%
50		Corporates	34,676	857		883	29,824		857	201	205	177	
51		of which: SME	2,776	60	2,721	69	2,279		60	23	15	10	16.48%
52		Retail	8,324	88	5,928	48	6,158		88	107	212	46	52.03%
53	UNITED STATES	of which: SME	444	0	247	0	353		C	8	6	0	0.00%
54	0.1.2.2.2.0.1.1.20	Secured by mortgages on immovable property	9,529	220	3,444	163	8,563		220	26	6	72	32.93%
55		of which: SME	281	0	0	0	249	32	C	0	1	0	0.00%
56		Items associated with particularly high risk	168	0	249	0	151	17	C	1	0	0	1.07%
57		Covered bonds	0	0	0	0	0	0	C	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	C	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	C	0	0'	0	0.00%
60		Equity	0	0	0	0	0	0	C	0	0	0	0.00%
61		Securitisation											
62		Other exposures	2,461	0	1,855	0	1,090	71	C	0	0	0	0.00%
63		Standardised Total	97,007	1,199	47,801	1,142	69,927	8,053	1,199	344	434	297	24.80%

							Actual					
							31/12/202	0				
		Exposure	values	Risk exposu	re amounts							
owN Im	(mln EUR, ^o	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposul
4	Central banks	6	0	1	(5	C	0	0	0	0	0.00
55	Central governments	31,537	0	3,429	(27,209	86	C	3	0	0	0.00
66	Regional governments or local authorities	890	0	562	(890	C	0) 2	0	0	0.00
57	Public sector entities	135	0	70	(8	1	. C	0	0	0	0.00
8	Multilateral Development Banks	0	0	0	(0	C	0	0	0	0	0.00
59	International Organisations	0	0	0	(0	C	0	0	0	0	0.00
0	Institutions	4,300		3,478	(3,451	C	0	2	0	0	0.00
1	Corporates	3,703	24	3,637	Ç	2,215	921	. 24	1 9	26	16	65.62
2	of which: SME	1,321	9	1,306	4	879	115	5	9 2	11	. 5	57.88
3	Retail	9,782	272		126	8,899	882	272	432	181	149	31.70
4 MEXICO	of which: SME	1,969		,	65	1,816	153	141	50	49	78	55.37
	Secured by mortgages on immovable property	10,777	821	3,947	366	9,787	990	821	L 47	21	459	55.899
5	of which: SME	10,047	0	3,420	(9,139	908	C	45	13	0	0.00
7	Items associated with particularly high risk	513	0	764	(425	89	0	2	3	0	0.00
8	Covered bonds	0	0	0	(0	C	0	0	0	0	0.00
9	Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	C	0	0	0	0	0.000
0	Collective investments undertakings (CIU)	0	0	0	(0	C	O	0	0	0	0.00
1	Equity	0	0	0	(0	C	O	0	0	0	0.00
2	Securitisation											
3	Other exposures	5,056	0	2,528	(531	78	B C	0	0	0	0.00
4	Standardised Total	66,701		24,968	501	53,419	3,049	1,118	495	230	624	55.83°



			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202)				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	3,786	0	2,191	0	3,075	0	C	0	0	0	0.00%
86		Central governments	10,140	0	5,838	0	8,085		0	50	0	0	0.00%
87		Regional governments or local authorities	155	0	155	0	155		C	1	0	0	0.00%
88		Public sector entities	38	0	37	0	34		C	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
91		Institutions	1,939		1,332	0	1,846		0	23		0	0.00%
92		Corporates	20,644	1,584		866			1,584	216	251	820	
93		of which: SME	3,049		,	289	2,596		437	32	15		38.25%
94		Retail	12,460	593		303	9,988		593	83			53.73%
95	TURKEY	of which: SME	4,878	309		198				34	103		
96		Secured by mortgages on immovable property	2,407			14	1,976			3	9	23	
97		of which: SME	185		388	0	152			0	1	0	0.00%
98		Items associated with particularly high risk	1,831	614	2,957	0	664	705	614	5	92	377	
99		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
102		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
103		Securitisation											
104		Other exposures	2,128	0	969	0	249		0	0	0	0	0.00%
105		Standardised Total	55,528	2,829	41,759	1,184	43,683	6,522	2,829	382	555	1,538	54.38%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks	0	(0	(0	C	(0	0	0	0.00%
107		Central governments	274	(25	(125	1	(0	0	0	0.00%
108		Regional governments or local authorities	14	(3	(14	·	(0	0	0	0.00%
109		Public sector entities	0	(0	(0	C	(0	0	0	0.00%
110		Multilateral Development Banks	0	(0	(0	C	(0	0	0	0.00%
111		International Organisations	0	(0	(0	C	(0	0	0	0.00%
112		Institutions	1,848	(438	(1,234	. 9	(0	0	0	100.00%
113		Corporates	232	2	2 246	(218	14	. 2	2	2	2	80.71%
114		of which: SME	10	(9	(9	1	(0	0	0	0.00%
115		Retail	50	17	7 38	17	7 46	5	17	0	0	0	0.76%
116	FRANCE	of which: SME	0	(0	(0	C	(0	0	0	40.00%
117		Secured by mortgages on immovable property	10	(3	(9	1	(0	0	0	39.05%
118		of which: SME	0	(0	(0	C	(0	0	0	0.00%
119		Items associated with particularly high risk	0	(0	(0	C	(0	0	0	0.00%
120		Covered bonds	0	(0	(0	C	(0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	(0	(0	C	(0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	(0	(0	C	(0	0	0	0.00%
123		Equity	0	(0	(0	C	(0	0	0	0.00%
124		Securitisation											
125		Other exposures	33	(0	(29		. (0	0	0	0.00%
126		Standardised Total	2,463	20	753	18	1,675	35	20	6	2	2	10.23%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	0	C	0	C	C	0	C	0	0	0	0.00%
128		Central governments	20	C	1	C	20	0	C	0	0	0	0.00%
129		Regional governments or local authorities	0	C	0	C	C	0	C	0	0	0	0.00%
130		Public sector entities	0	С	0	С	C	0	C	0	0	0	0.00%
131		Multilateral Development Banks	1	С	0	C	C	0	C	0	0	0	0.00%
132		International Organisations	0	C	0	C	C	0	C	0	0	0	0.00%
133		Institutions	1,581	C	491	C	693	5	C	0	0	0	0.00%
134		Corporates	450		7 380	2	403	26	7	1	0	7	100.00%
135		of which: SME	30	C	29	C	9	1	C	0	0	0	0.00%
136		Retail	64	1	L 47	C	57	6	1	. 0	0	0	59.07%
137	UNITED KINGDOM	of which: SME	2	C	2	C	2	0	C	0	0	0	61.11%
138		Secured by mortgages on immovable property	71	2	27	1	65	6	2	2	0	1	61.07%
139		of which: SME	1	C	0	C	1	. 0	C	0	0	0	0.00%
140		Items associated with particularly high risk	0	C	0	C	C	0	C	0	0	0	0.00%
141		Covered bonds	0	C	0	С	C	0	C	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	C	0	C	C	0	C	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	C	0	C	C	0	C	0	0	0	0.00%
144		Equity	0	C	0	C	C	0	C	0	0	0	0.00%
145		Securitisation											
146		Other exposures	57	C	11	C	50	,	C	0	0	0	0.00%
147		Standardised Total	2,243	9	957	3	1,288	50	9	1	1	8	90.49%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, ^c	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	3,881	0	1,216		2,904		0	0	(0	0.00%
149		Central governments	1,119	0	351	С	838		0	0	(0	0.00%
150		Regional governments or local authorities	29	0	15	C	29		0	0	(0	0.00%
151		Public sector entities	324	0	169	C	299		0	0	(0	0.00%
152 153		Multilateral Development Banks	36	0	1	C	36	0	0	0	(0	0.00%
		International Organisations	0	0	0	C	0	0	0	0	(0	0.00%
154		Institutions	0	0	0	C	0	0	0	0	(0	0.00%
155		Corporates	6,871	595	,		-,			34	102		
156		of which: SME	1,295		,					3	28	329	
157		Retail	3,277		-/		2// 03			73	87	7 160	5711270
158	PERU	of which: SME	1,317		825		1,131			22			67.36%
159 160		Secured by mortgages on immovable property	3,300		1,388		2,778		0	16	31	L C	13.51%
160		of which: SME	1,172		389		888		. 0	10	28	3	0.00%
161		Items associated with particularly high risk	249	4	364	C	216	32	. 4	6	4	1 C	4.49%
162		Covered bonds	0	0	0	C	0	0	0	0	(0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	1	0	1	C	1	0	0	0	(0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	C	0	0	0	0	(0	0.00%
165		Equity	0	0	0	C	0	0	0	0	(0	0.00%
166 167		Securitisation											
167		Other exposures	1,002	0	332	C	159	15	0	0	(0	0.00%
168		Standardised Total	20,089	877	12,483	351	15,651	2,184	877	129	224	569	64.91%

atio - osure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 61.74% 68.25% 63.73% 63.76% 61.77% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%			
0.00% 0.00%			
0.00% 0.00%			
0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.7.41% 0.7.36% 0.3.51% 0.00% 4.49% 0.00% 0.00% 0.00% 0.00% 0.00%			



			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202)				
			Exposure	values	Risk exposu	re amounts							
Rowl	N	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks	8	0	0		0 8	0	0	0	0	C	0.00%
170		Central governments	6,837		14		0 6,732	94	0	4	0		0.00%
171		Regional governments or local authorities	0	C	0		0 0	0	0	0	0	0	0.00%
172		Public sector entities	0	C	0		0 0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	C	0		0 0	0	0	0	0	0	0.00%
174		International Organisations	0	C	0		0 0	0	0	0	0	0	0.00%
175		Institutions	123	C	82		0 121	1	0	0	0	0	0.00%
176		Corporates	48	C	48		0 45	3	0	0	0	0	0.00%
177		of which: SME	41	C	41		0 39	2	0	0	0	0	0.00%
178		Retail	8	2	2		0 7	1	2	. 0	0	2	99.66%
179	ITALY	of which: SME	0	C	0		0	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property	9	C	3		0	1	0	0	0	0	0.00%
181		of which: SME	0	C	0		0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	C	0		0	0	0	0	0	0	0.00%
183		Covered bonds	0	C	0		0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	C	0		0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	C	0		0	0	0	0	0	0	0.00%
186		Equity	0	C	0		0 0	0	0	0	0	0	0.00%
187		Securitisation											
188		Other exposures	38	C	1		0 33	_	0	0	0	0	0.00%
189		Standardised Total	7,071	2	153	(6,954	104	2	4	0	2	99.66%

								Actual					
								31/12/202					
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
191		Central governments	1,919	0	932		1,225	44	0	0	0	0	0.00%
192		Regional governments or local authorities	531		446		493		C	1	2	0	0.00%
193		Public sector entities	399		275	C	342		C	0	1	0	0.00%
194		Multilateral Development Banks	0	0	0	C	0	0	C	0	0	0	0.00%
195		International Organisations	0	0	0	C	0	0	C	0	0	0	0.00%
196		Institutions	0	0	0	C	0	0	C	0	0	0	0.00%
197		Corporates	3,223	97	3,028	35	2,846	213	97	30	53	63	64.34%
198		of which: SME	79	15		ϵ	71		15	4	0	9	61.46%
199		Retail	5,191			144	,		373	66	100	230	
200	COLOMBIA	of which: SME	548			36	364		92	. 12			61.41%
201		Secured by mortgages on immovable property	2,885			76	2,537		195	8	48	120	
202		of which: SME	98	89		34	86		89	3	3	55	61.82%
203		Items associated with particularly high risk	194	1	245	C	151	43	1	. 7	24	0	16.39%
204		Covered bonds	0	0	0	C	0	0	С	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	C	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	C	0	0	C	0	0	0	0.00%
207		Equity	0	0	0		0	0	C	0	0	0	0.00%
208		Securitisation	760		101		75						0.000/
209		Other exposures	760		194	25.4	/3	1	0	0	0	0	0.00%
210		Standardised Total	15,101	667	9,768	254	11,533	2,039	667	113	264	413	61.93%

								Actual					
								31/12/202	0				
			Exposur	e values	Risk exposi	ire amounts							
RowN um		(mln EUR	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks			0		0 0	(0	0	(0.00%
212		Central governments	117	7	0		0 1	(0	0	() (0.00%
213		Regional governments or local authorities			0		0	(0	0	() (0.00%
214		Public sector entities) (0		0	(0	0	() (0.00%
215		Multilateral Development Banks) (0		0 0	(0	0	() (0.00%
216		International Organisations) (0		0 0	(0	0	((0.00%
217		Institutions	22:	5 (9		0 79	1	. 0	0	((0.00%
218		Corporates	207	7 (205		0 194	12	2 0	0	1	L (0.00%
219		of which: SME		3 (3		0 3	(0	0	((0.00%
219 220		Retail	17	7 (13		0 15	2	2 0	0	(69.96%
221	GERMANY	of which: SME		L (0		0 1	(0	0	() (100.00%
222	S=1.1. II 11 11 11 11 11 11 11 11 11 11 11 11	Secured by mortgages on immovable property	10) (3		0 9	1	. 0	0	() (31.77%
222 223		of which: SME) (0		0 0	(0	0	((0.00%
224		Items associated with particularly high risk) (0		0 0	(0	0	((0.00%
225		Covered bonds) (0		0 0	(0	0	(0.00%
226		Claims on institutions and corporates with a ST credit assessment			0		0 0	(0	0	(0.00%
227		Collective investments undertakings (CIU)) (0		0 0	(0	0	() (0.00%
228		Equity) (0		0 0	(0	0	() (0.00%
229 230 231		Securitisation											
230		Other exposures	26	5 (1		0 23	3	0	0	() (0.00%
231		Standardised Total	603		271		0 321	10	0	0	1		54.53%

	Banco Bilbao Vizcaya Argentaria S.A.																						
	, ,		12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure Stage	e 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	e Stage 2 exposure Sta	age 3 exposure	Stock of provisions for p Stage 1 exposure Sta	Stock of provisions for age 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
1	Central banks		7,534	0	0		0 (0	0.00%	- /	4 0		0 0	0	C	0.00%				0 0		<i>,</i> 0	0.00%
2	Central governments		123,935	1,657	91	2	6 11	1 4	46.32%	6 123,83	7 1,681	16	5 25	8	72	43.49%	123,740		5 23	8 25	6	101	42.41%
3	Regional governments or local authorities		6,571	660	55		0 1	1 2	22 40.00%	6,56	7 660	58	8 0	6	23	39.05%	6,564	660	6	2 0	6	24	38.21%
4	Public sector entities		1,619	63	3 1		0 1	1	0 39.68%		8 63		2 0	1	<u> </u>	31.69%	1,618	63	3	2 0	1	1	28.33%
5	Multilateral Development Banks		302	0	0		0 (0	0 11.57%		2 0		0 0	0	0	11.57%	301	0')	0 0	0	0	11.56%
6	International Organisations		0	0	0	_	0 (0	0 23.14%		0 0	(0 0	0	0	23.13%	0	0')	0 0	0	0	23.12%
7	Institutions		10,527	56/	192	7	3 34	4 9	50.08%		6/5	378	8 64	46	190	50.17%	10,014 52,571	713	550	9 60	51	280	50.11%
8	Corporates		61,680	13,381	7,116	26	8 1,023	3 3,46	48.63%	,	0 15,655	9,992	2 212	1,162	4,370	43.74%	52,571	16,880	12,72	5 196	1,227	5,238	41.16%
9	of which: SME		8,404	1,827	7 1,725	3	2 141	1 96	55.89%	,	2,062	2,14	5 27	155	1,079	50.32%	7,238		2,54	7 25	161	1,190	46.71%
Banco Bilbao Vizcaya Argentaria S.A.	Retail		37,737	10,132	5,299	72	5 1,102	2 3,24	61.16%		2 10,488	7,948	8 625	1,133	4,627	58.22%	32,354		2 10,42	2 572	1,115	5,910	56.71%
11 Argentaria C A	of which: SME		11,699	2,849	1,607	11	6 213	92	24 51.15%	,	3,052	2,537	2 99	229	1,157	45.69%	10,068	3,058	3,22	9 90	227	1,378	42.68%
Argentaria S.A.	Secured by mortgages on immovable property		29,028	4,466	3,448	23	331	1 1,5/	72 45.61%	6 27,48	4,/13	4,/4.	3 194	352	1,987	41.90%	26,2/0	4,/2/	5,94	6 1/5	350	2,36/	39.82%
13	of which: SME		9,688	1,/82	1,143	21	0 203	3 44	45 38.90%	6 8,58	1,896	2,129	9 1/6	214	/99	3/.55%	/,/1/	1,861	3,03	5 15/	208	1,125	37.05%
14	Items associated with particularly high risk		1,679	832	743		4 99	9 43	58.48%	6 1,67	7 763	81.	5 4	90	464	56.88%	1,673	700	88.	2 4	82	491	55.66%
15	Covered bonds		0	0	0		0 (0	0.00%	6	0 0		0 0	0	0	0.00%	0	0')	0 0	0	0	0.00%
16	Claims on institutions and corporates with a ST credit assessment	nt	1	0	0		0 (U	0 23.14%		1 0		0	0	<u> </u>	23.13%		0')	0	0	0	23.13%
17	Collective investments undertakings (CIU)		3	0	0		0 (0	0 22.62%		3 0		0	0	<u> </u>	22.61%		0'		0	0	0	22.60%
18	Equity		0	0) 0		0 (0	0.00%	6	0 0		0	0	<u>C</u>	0.00%	0	<u></u> 0'		0	0	0	0.00%
19	Securitisation																					4	
20	Other exposures		3,716	403	3		0 4	4	0 19.85%	6 3,71	4 402		4 0	4	1	19.85%		401		7 0	4	1	19.85%
21	Standardised Total		284,333	32,160	16,947	1,32	8 2,605	5 8,87	0 52.34%	o 274,23	6 35,099	24,105	1,126	2,803	11,734	48.68%	266,355	36,242	30,843	3 1,034	2,841	14,414	46.73%

												Baseline Scenario								
						31/12/2021						31/12/2022					31/12/2023			
RowN um		(mln EUR,	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of S provisions for provisions Stage 2 exposure	Stock of visions for 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of Stock of provisions for Stage 1 exposure Stage 2 expos	Stock of Corprovisions for Stage 3 exposure	overage Ratio - age 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	71		0 0	(0	0	0.00%	71	0	0 0	0 0	0.00%	71	0	0	0	0	0 0.00%
23		Central governments	62,207	89	8 46	16	5 8	18	40.01%	62,150	909	92 16	6 37	40.01%	62,093	19 13	39 1	.6	4 5:	55 40.00%
24		Regional governments or local authorities	7		1 18	(0	7	40.00%	7	1	18 0	0 7	40.00%	7	1	18	0	0	7 40.00%
25		Public sector entities	0		0 0	(0	0	55.55%	0	0	0 0	0 0	55.55%	0	0	0	0	0	0 55.55%
26		Multilateral Development Banks	70		0 0	(0	0	11.57%	70	0	0 0	0 0	11.57%	70	0	0	0	0	0 11.56%
27		International Organisations	0		0 0	(0	0	23.14%	0	0	0 0	0 0	23.13%	0	0	0	0	0	0 23.12%
28		Institutions	767		6 2	(0	1	36.67%	766	7	3 0	0 1	29.38%	764	7	4	0	0	1 26.41%
29		Corporates	2,855	25	4 247	4	9	134	54.23%	2,776	299	280 4	11 141	50.32%	2,712	27 31	16	4 1	2 149	49 47.05%
30		of which: SME	1,051	10	1 185	2	2 3	90	48.61%	1,011	125	201 2	4 93	46.25%	979 14	40 21	19	2	5 90	96 44.06%
31		Retail	5,798	89	7 861	28	57	465	54.02%	5,636	876 1,0	28	56 517	49.51%	5,473	54 1,22	29 2	27 5	570	70 46.39%
32	SPAIN	of which: SME	4,410	72	0 659	16	35	297	45.10%	4,296	689	803 16	34 324	40.34%	4,176	64 94	18	.6	35:	51 37.02%
33		Secured by mortgages on immovable property	2,630	25	9 655	4	16	374	57.06%	2,583	272	588 4	17 383	55.60%	2,541	78 72	25	4 1	.7 393	93 54.23%
34		of which: SME	500	7	0 20	2	2 4	4	19.47%	470	82	39 2	5 8	19.71%	445	87	57	2	5 1:	11 19.89%
35		Items associated with particularly high risk	74	2	1 47	(4	24	51.70%	73	20	49 0	4 25	51.38%	73	18	50	0	4 20	26 51.11%
36		Covered bonds	0		0	(0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0		0	(0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	1		0 0	(0	0	23.14%	1	0	0 0	0 0	23.13%	1	0	0	0	0	0 23.12%
39		Equity	0		0 0	(0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0	0	0.00%
40		Securitisation																		
41		Other exposures	970	13	9 1	(1	0	19.50%	970	139	2 0	1 0	19.50%	969 1:	39	2	0	1	0 19.50%
42		Standardised Total	75,449	2,470	6 1,876	52	95	1,023	54.54%	75,102	2,522 2,1	.77 52	95 1,111	51.05%	74,774 2,54	14 2,48	4 5	1 9	3 1,202	

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
lowN um	(mln EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure Stag	Stock of ovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure Stage 3 exposu	Stock of ire provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks	25	0 0	(0	0	0.00%	25		0	0 (0	0	0.00%	6 25	0	0	0	0	0.00%
44	Central governments	16,43	1 106 5	2	2 0	2	40.00%	16,421	11	10	0	2 0	4	40.00%	6 16,412	115	15	2	0 6	40.00%
45	Regional governments or local authorities	4,924	4 620 36	(0 1	14	40.00%	4,921	62	20 39	9	6	15	38.58%	6 4,919	620	42	0	5 16	37.35%
46	Public sector entities	899	9 4 0	(0	O	19.12%	899		4	1	0	0	19.12%	6 898	4	1	0	0	19.12%
47	Multilateral Development Banks		0 0	(0	0	0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
48	International Organisations		0 0	(0	O	0.00%	0		0	0	0	0	0.00%	S S	0	0	0	0	0.00%
49	Institutions	1,79	1 282 27	1	1 4	5	18.52%	1,773	28	34 43	2	1 4	7	16.29%	,	282	54	1	4 8	14.98%
50	Corporates	25,828	6,364 2,362	120	0 272	936	39.62%	23,298	7,93	3,31	9 84	4 339	1,264	38.08%	6 21,493 8	,871 4,	190	78 37	1,561	37.26%
51	of which: SME	2,003	3 624 208		5 27	49	23.52%	1,830	71	1 29	5	30	64	21.53%	6 1,704	761	370	3	75	20.13%
52	Retail	5,270	2,666 462	76	6 269	299	64.65%	4,714	2,84	18 830	6	4 287	532	63.59%	6 4,325 2	,870 1,2	204	59 28	760	63.10%
UNITED STATES	of which: SME	312	2 105 27	3	3 7	11	41.45%	282	11	17 40	6	2 7	18	40.02%	6 259	127	59	2	3 23	39.06%
54	Secured by mortgages on immovable property	8,305	5 1,029 414	. 9	9 39	117	28.23%	8,156	1,06	57 52	5	5 41	139	26.53%	6 8,047	,081	520	6	1 155	25.00%
55	of which: SME	219	50 11	1	1 3	3	30.68%	200	6	52 19	9	1 4	5	28.65%	6 186	69	26	0	4 7	27.40%
56	Items associated with particularly high risk	150	17 2	. (0 2	1	44.43%	148	1	.6	3	2	1	44.58%	6 147	16	4	0	2 2	44.64%
57	Covered bonds		0 0	(0 0	O	0.00%	0		0	0	0	0	0.00%	6	0	0	0	0	0.00%
58	Claims on institutions and corporates with a ST credit assessment		0 0	(0 0	0	0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
59	Collective investments undertakings (CIU)		0 0	(0 0	0	19.07%	0		0	0 (0	0	19.07%	6 0	0	0	0	0	19.08%
60			0 0	(0 0	0	0.00%	0		0	0 (0	0	0.00%	6 0	0	0	0	0	0.00%
61	Equity Securitisation																			
62	Other exposures	1,090	72 0	(0 1	0	19.66%	1,089	7	72	1 (0 1	0	19.66%		72	1	0	1 0	19.66%
63	Standardised Total	64,712	2 11,158 3,310	208	587	1,374	41.52%	61,445	12,95	9 4,776	158	679	1,962	41.09%	59,118 13,	930 6,1	31 14	72	L 2,508	19.66% 40.90%

													Baseline Scenario								
						31/12/2021							31/12/2022						31/12/2023		
	(r	Stage	1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	itage 2 exposure	Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposu	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		5	0	0		0	0	0.00%	5	0		0	0	0.00%	5		0	0 0	0	0.00%
	Central governments		27,193	94	8	;	3	0	3 40.00%	27,177	102	. 1	7 3	0	7 40.00%	27,161	11	0 2	5 3	0 1	10 40.00%
	Regional governments or local authorities		889	0	0		0	0	0 40.00%	889	1		1 0	0	0 40.00%	888		1	1 0	0	0 40.00%
	Public sector entities		8	1	0		0	0	0 20.67%	8	1		0 0	0	0 20.67%	8		1	0	0	0 20.67%
	Multilateral Development Banks		0	0	0		0	0	0.00%	0	0		0 0	0	0.00%	0		0	0	0	0.00%
	International Organisations		0	0	0		0	0	0.00%	0	0		0 0	0	0.00%	0		0	0	0	0.00%
	Institutions		3,087	240	124	6	1 2	9 74	4 60.15%	2,848	338	26	4 54	41 15	54 58.46%	2,671	37	4 40	6 50	46 23	<u>/</u> 4 57.53%
	Corporates		2,327	694	140	1	1 4	7 6!	5 46.35%	2,363	573	22	6 10	38 10	0 44.15%	2,358	50	4 29	8 10	34 12	.9 43.19%
	of which: SME		841	129	32	•	4	9 1!	5 48.18%	814	135	5	3	9 2	44.78%	792	13	7 7	3 3	9 3	,2 43.37%
	Retail		7,885	952	1,216	362	2 21	6 829	9 68.17%	7,089	929	2,03	6 311 2	09 1,34	9 66.29%	6,418	87	6 2,76	0 281 1	.96 1,80	/8 65.54°
MEXICO	of which: SME		1,608	211	291	4:	2 3	3 194	4 66.50%	1,451	229	43	0 36	36 26	60.90%	1,323	22	9 55	8 33	36 32	.5 58.259
	Secured by mortgages on immovable property		8,593	1,312	1,693	18	1 14	8 780	0 46.05%	7,705	1,386	2,50	7 153 1	56 1,07	7 42.97%	6,987	1,35	8 3,25	138	.53 1,35	0 41.48°,
	of which: SME		7,973	1,221	853	179	9 14	31	7 37.16%	7,108	1,292	1,64	8 151 1	51 61	.1 37.06%	6,410	1,26	2 2,37	5 137 1	.47 87	9 37.02%
	Items associated with particularly high risk		423	86	5		1	3	2 44.94%	421	84		9 1	3	4 44.98%	419	8	1 1	4 1	3	6 45.03%
	Covered bonds		0	0	0		0	0	0.00%	0	0		0	0	0.00%	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0.00%	0	0		0	0	0.00%	0		0	0	0	0.00%
	Collective investments undertakings (CIU)		0	0	0		0	0	0.00%	0	0		0 0	0	0.00%	0		0	0 0	0	0.009
	Equity		0	0	0		0	0	0.00%	0	0		0	0	0.00%	0		0	0	0	0.00%
	Securitisation																				
	Other exposures		530	78	0		0	1	0 20.48%	530	78		1 0	1	0 20.48%	530	7	8	1 0	1	0 20.489
	Standardised Total		50,941	3,459	3,186	620	0 44	4 1,754	55.03%	49,035	3,492	5,05	532 44	19 2,69	1 53.20%	47,445	3,383	6,75	8 484 4	32 3,53	52.34%



	Banco Bilbao Vizcaya Argentaria S.A.																						
	, -		12	13 1	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
													Baseline Scenari	io									
						31/12/2021							31/12/2022						3	31/12/2023			
owN im	(m	Sta	age 1 exposure Stage	e 2 exposure Stage 3	exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3	exposure p Sta	Stock of provisions for age 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
85	Central banks		3,075	0	0	0		0	0.00%	3,075		0 (0	0	0	0.00%	3,073	0	0	0	0	C	J 0.00%
86	Central governments		8,080	151	3	1		0	1 40.00%	8,075	15	53 6	5	1	0	3 40.00%	-,	154	10	1	0	4	40.00%
37	Regional governments or local authorities		155	0	0	0		0	0 40.00%	155		0)	0	0	0 40.00%	200	0	0	0	0	0	J 40.00%
38	Public sector entities		34	4	0	0		0	19.06%	34		4	0	0	0	0 19.06%		4	0	0	0	C	ປ 19.06%
9	Multilateral Development Banks		0	0	0	0		0	0.00%	0		0	0	0	0	0.00%	6	0	0	0	0	C	J 0.00%
0	International Organisations		0	0	0	0		0	0.00%	0		0)	0	0	0.009		0	0	0	0	C	J 0.00%
1	Institutions		1,822	7	27	9		1 12	2 43.08%	1,803		5 48	3	7	0	43.169		4	66	7	0	29	9 43.28%
2	Corporates		16,129	2,877	2,938	71	36	1,414	48.14%		, -	23 4,286	6	63 35	7 1,74	7 40.77%		2,701	5,574	58	342	2,065	5 37.05%
	of which: SME		2,378	424	637	10	5	34!	5 54.08%		41	16 836	5	9 5	39	47.10%		398	1,026	9	50	440	0 42.95%
4	Retail		9,484	2,491	1,074	67	17	' 9 60:	1 55.95%	,		71 1,509	Θ	62 17	2 76	51.00%		2,424	1,918	60	165	928	8 48.40%
TURKEY	of which: SME		3,657	1,055	473	30	5	268	8 56.79%	3,348	1,19	94 642	2	27 5	8 33	51.30%	6 3,131	1,241	813	25	60	391	48.06%
6	Secured by mortgages on immovable property		1,940	434	71	2		5 28	8 39.76%	1,906	43	37 101	1	2	5	32.26%	6 1,876	438	130	2	5	37	7 28.43%
7	of which: SME		139	42	4	0		0	1 17.60%	129	4	48 7	7	0	0	1 16.829	6 121	53	11	0	0	2	2 16.35%
8	Items associated with particularly high risk		665	637	680	2	8	403	3 59.22%	666	57	76 741	1	2 7	8 42	7 57.629	666	521	796	2	71	449	<i>5</i> 6.39%
99	Covered bonds		0	0	0	0		0	0.00%	0		0	0	0	0	0.009	6	0	0	0	0	C	J 0.00%
.00	Claims on institutions and corporates with a ST credit assessment		0	0	0	0		0	0.00%	0		0 ()	0	0	0.00%	6	0	0	0	0	C	J 0.00%
.01	Collective investments undertakings (CIU)		0	0	0	0		0 (0.00%	0		0 ()	0	0	0.00%	6	0	0	0	0	r	ົ້ນ 0.00%
02	Equity		0	0	0	0		0 (0.00%	0		0 ()	0	0	0.00%	6	0	0	0	0	C	J 0.00%
03	Securitisation																						
04	Other exposures		249	4	0	0		0	0 21.74%	249		4 (0	0	0 21.73%	6 249	5	0	0	0	ſ	ປີ 21.73%
OF The second se	Shandaydicad Total		41 633	6 606	4 70E	151	63	2 460	51 30%	30 860	6.47	6 601	12	C1'	2 00	0 44 830	28 287	6 252	9.405	120	F04	3 512	2 41 340/2

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stoc provisions for provision Stage 2 exposure Stage 3 e	k of ons for xposure	e Ratio - exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0 0	C	0)	0.00%	0		0	0	0	0	0.00%	0 0		0	0	0	0.00%
	Central governments	12:	5 1 0	C	0	(40.00%	125		1 0	0	0	0	40.00%	125 1		0	0	0	0 40.00%
	Regional governments or local authorities	1	4 0 0	C	0)	40.00%	14		0	0	0	0	40.00%	14 0		0	0	0	0 40.00%
	Public sector entities		0 0	C	0		0.00%	0		0	0	0	0	0.00%	0 0		0	0	0	0.00%
	Multilateral Development Banks		0 0	C	0)	0.00%	0		0	0	0	0	0.00%	0 0		0	0	0	0.00%
	International Organisations		0 0	C	0)	0.00%	0		0	0	0	0	0.00%	0 0		0	0	0	0.00%
	Institutions	1,23	1 10 2	C	0)	20.03%	1,228	1	.1 5	0	0	1	19.90%	1,225 12		7	0	0	1 19.86%
	Corporates	213	2 18 5	C	0 1	. 2	47.25%	207	2	.0 7	0	1	3	36.02%	202 22	. 1	.1	0	0	30.63%
	of which: SME		9 1 0	C	0		15.37%	8		1 0	0	0	0	15.00%	8 1		1	0	0	0 14.75%
	Retail	4	4 5 18	C	0 1	. 15	84.96%	43		6 19	0	1	16	83.20%	42 6	2	20	0	0 1	6 81.50%
FRANCE	of which: SME		0 0	C	0)	32.83%	0		0	0	0	0	27.18%	0 0		0	0	0	0 24.12%
	Secured by mortgages on immovable property		9 1 0	C	0)	38.46%	9		1	0	0	0	38.10%	9 1		1	0	0	0 37.80%
	of which: SME		0 0	C	0)	19.17%	0		0	0	0	0	19.48%	0 0		0	0	0	0 19.66%
	Items associated with particularly high risk		0 0	C	0		42.58%	0		0	0	0	0	42.66%	0 0		0	0	0	0 42.74%
	Covered bonds		0 0	C	0	(0.00%	0		0	0	0	0	0.00%	0 0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	C	0)	0.00%	0		0	0	0	0	0.00%	0 0		0	0	0	0.00%
	Collective investments undertakings (CIU)		0 0	C	0) (0.00%	0		0 0	0	0	0	0.00%	0 0		0	0	0	0.00%
	Equity Securitisation		0 0	C	0)	0.00%	0		0 0	0	0	0	0.00%	0 0		0	0	0	0.00%
	Securitisation																			
	Other exposures	29	9 4 0	C	0)	19.50%	29		4 0	0	0	0	19.50%	29 4		0	0	0	0 19.50%
	Standardised Total	1,664	40 26	1	1	. 18	71.38%	1,654	4:	3 32	1	1	20	62.17%	1,645 46	39	9	1	1 2	1 55.34%

										Baseline Scenario								
				31/12/2021						31/12/2022					31/12/2023			
RowN um	(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of provisions for pStage 1 exposure	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for provisions for Stage 2 exposure	JVISIONS TOP	Coverage Ratio - Stage 3 exposure
127	Central banks	C	0 0	0	0)	0.00%	С	0 0	0	0	0.00%	0	0 ()	0	0	0.00%
128	Central governments	20	0 0	0	0)	0 40.00%	20	0 0	0	0	0 40.00%	20	0 ()	0	0	40.00%
129	Regional governments or local authorities	C	0 0	0	0)	0.00%	C	0 0	0	0	0.00%	0	0 0)	0	0	0.00%
130	Public sector entities	C	0 0	0	0)	0.00%	C	0 0	0	0	0.00%	0	0 ()	0	0	0.00%
131	Multilateral Development Banks	C	0 0	0	0)	0.00%	<u> </u>	0 0	0	0	0.00%	0	0 ()	0	0	0.00%
132	International Organisations	(0 0	0	0)	0.00%	C	0 0	0	0	0.00%	0	0 ()	0	0	0.00%
133	Institutions	691	. 6 1	0	0)	0 19.76%	690	6 2	2 0	0	0 19.76%	688	7	1	0	1	19.77%
134	Corporates	394	32 10	0	1		7 70.85%	387	35 14	0	1	8 57.05%	381	37 18	3	0 1	9	48.47%
135	of which: SME	g	1 0	0	0)	0 15.28%	9	1 0	0	0	0 14.92%	9	1)	0	0	14.68%
136	Retail	56	5 7 2	. 0	1		1 59.24%	55	6 3	0	1	2 54.88%	55	5	1	0	2	52.97%
UNITED KINGDOM	of which: SME	2	2 0 0	0	0)	0 23.45%	2	0 0	0	0	0 19.91%	2	0)	0	0	18.44%
138	Secured by mortgages on immovable property	65	5 2	0	0)	1 54.91%	65	5 2	2	0	1 51.18%	65	5	3	0	1	48.57%
139	of which: SME	1	. 0 0	0	0)	0 15.08%	C	0 0	0	0	0 15.30%	0	0		0	0	15.43%
140	Items associated with particularly high risk	0	0 0	0	0)	0.00%	C	0 0	0	0	0.00%	0	0		0	0	0.00%
141	Covered bonds	0	0 0	0	0)	0.00%	C	0 0	0	0	0.00%	0	0		0	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0		0.00%	C	0 0	0	0	0.00%	0	0)	0	0	0.00%
143	Collective investments undertakings (CIU)	(0 0	0	0		0.00%	C	0 0	0	0	0.00%	0	0 ()	0	0	0.00%
144	Equity	(0 0	0	0		0.00%		0 0	0	0	0.00%	0	0 (0	0	0.00%
145	Securitisation																	
146	Other exposures	50	7 0	0	0		0 19.50%	50	7 0	0	0	0 19.50%	50	7 ()	0	0	19.50%
147	Standardised Total	1,275	57 16	1	2	2 10	0 63.35%	1,266	59 22	. 1	1 2 1	2 51.81%	1,257	51 29		1	13	45.27%

											Baseliı	ine Scenario									
					31/12/2021						31/	/12/2022						31/12/2023			
RowN um		(min El		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 ex	Si posure prov Stage	Stock of visions for 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Sto provisions for provis Stage 2 exposure Stage 3	ck of ions for exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	2,90	4 0 0	0	0	C	0.00%	2,904	1 0	0	0	0	0.00%	2,904	0	0	(0	0	0.00%
149		Central governments	83	7 0 0	0 0	0	C	40.00%	837	7 1	1	0	0	0 40.00%	836	1	1	(0	0	40.00%
150		Regional governments or local authorities	2	9 0 0	0 0	0	C	40.00%	29	0	0	0	0	0 40.00%	29	0	0	(0	0	40.00%
151		Public sector entities	29	8 25 (0	0	C	21.30%	298	3 25	0	0	0	0 21.30%	298	25	0	(0	0	21.30%
152		Multilateral Development Banks	3	6 0 0	0	0	C	11.57%	36	0	0	0	0	0 11.57%	36	0	0	(0	0	11.57%
153		International Organisations		0 0	0 0	0	C	0.00%	(0	0	0	0	0.00%	0	0	0	(0	0	0.00%
154		Institutions		0 0	0	0	C	0.00%	(0	0	0	0	0.00%	0	0	0	(0	0	0.00%
155		Corporates	4,66	0 1,933 711	1 13	190	505	71.04%	4,011	2,452	841	10	241 5	70 67.83%	3,590	2,739	975	g	270	640	65.62%
156		of which: SME	85	6 373 528	8 6	37	383	72.48%	728	3 443	586	4	44 4	12 70.31%	642	472	643		46	441	68.62%
157		Retail	2,17	4 833 542	2 51	99	316	58.32%	1,832	895	822	42	105 4	24 51.61%	1,589	870	1,089	37	102	526	48.31%
158	PERU	of which: SME	83	8 346 132	2 11	33	25	18.72%	646	392	278	9	37	54 19.30%	512	382	421		36	83	19.68%
159		Secured by mortgages on immovable property	2,49	3 615 193	3 29	55	59	30.68%	2,287	633	380	24	55 1	15 30.22%	2,130	615	555	20	53	166	29.91%
160		of which: SME	68	5 340 146	6 24	44	50	33.86%	542	2 341	289	19	44	97 33.43%	436	316	419	15	41	139	33.19%
161		Items associated with particularly high risk	21	5 32 6	6 1	1	3	50.18%	213	31	8	1	1	4 49.23%	212	31	10	1	. 1	5	48.66%
162		Covered bonds		0 0	0	0	C	0.00%	(0	0	0	0	0.00%	0	0	0	(0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment		1 0 0	0	0	C	23.14%	1	0	0	0	0	0 23.13%	1	0	0	(0	0	23.13%
164		Collective investments undertakings (CIU)		0 0	0	0	C	0.00%	C	0	0	0	0	0 0.00%	0	0	0	(0	0	0.00%
165		Equity		0 0	0 0	0	C	0.00%	C	0	0	0	0	0.00%	0	0	0	(0	0	0.00%
166		Securitisation																			
167		Other exposures	15	9 15 (0	0	C	21.14%	159	15	0	0	0	0 21.14%	159	15	0	(0	0	21.14%
168		Standardised Total	13,80	6 3,454 1,452	93	345	883	60.84%	12,606	4,053	2,051	77	404 1,11	L3 54.27%	11,784	4,296	2,631	67	426	1,337	50.83%



	Banco Bilbao Vizcaya Argentaria S.A.																					
			12 13	14	15	16	17	18	19	20 2	21	22	23	24	25	26	27	28	29	30	31	32
												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
owN Im		(mln EUR, %)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3	exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
69	Central banks		8 0		0	0		0.00%		8 0	0	0	(0	0.00%	8	3	0	0	(0.00%
70	Central governments		6,722 94	1	9	3 1		4 40.00%	6,71	2 95	18	3	1	. 7	40.00%	6,703	3	96 2	7	1	. 1	1 40.00%
71	Regional governments or local authorities		0 0)	0	0	(0.00%		0 0	0	0	(0	0.00%	(ס	0	0	(0.00%
72	Public sector entities		0 0)	0	0	(0.00%		0 0	0	0	(0	0.00%	(ס	0	0	(0.00%
73	Multilateral Development Banks		0 0)	0	0		0.00%		0	0	0	(0	0.00%	(ס	0	0	(0.00%
74	International Organisations		0 0		0	0		0.00%		0	0	0	(0	0.00%	(O	0	0	(0.00%
75	Institutions		121 1		0	0		0 19.75%	12	0 1	0	0	(0	19.76%	120	ס	1	1 0	(0 19.77%
76	Corporates		44	1	1	0		0 15.54%	4	2 5	1	0	(0	15.20%	41	1	5	2 0	(0 14.97%
7	of which: SME		37	3	0	0		0 15.24%	3	6 4	1	0	(0	14.87%	35	5	5	2 0	(0 14.62%
78	Retail Retail		7 1		2	0		2 95.32%	,	7 1	2	. 0	(2	91.84%	7	7	1	2 0	(2 88.88%
79 ITALY	of which: SME		0 0)	0	0	(0 14.09%		0 0	0	0	(0	14.10%	(ס	0	0	(0 14.11%
80	Secured by mortgages on immovable property		8 1	. (0	0		0 35.32%		8 1	0	0	(0	35.33%	3	3	1	0	(0 35.33%
81	of which: SME		0 0)	0	0		0.00%		0 0	0	0	(0	0.00%	(0	0	0	(0.00%
82	Items associated with particularly high risk		0		0	0		0.00%		0	0	0	(0	0.00%	(0	0	0	(0.00%
83	Covered bonds		0		0	0		0.00%		0	0	0	(0	0.00%	(ס	0	0	(0.00%
84	Claims on institutions and corporates with a ST credit assessment		0 0	(0	0		0.00%		0	0	0	(0	0.00%	(D	0	0	(0.00%
85	Collective investments undertakings (CIU)		0 0		0	0 0		0.00%		0 0	0	0	(0	0.00%	(0	0	0 0	(0.00%
86	Equity		0 0		0	0 0		0.00%		0 0	0	0	(0	0.00%	(0	0	0	(0.00%
87	Securitisation																					
88	Other exposures		33	5	0	0 0		0 19.50%	3	5	0	0	(0	19.50%	33	3	5	0	(0 19.50%
The state of the s																						

											Baseline Scenario)							
				31/12/2021							31/12/2022					31/12/2023			
wN m	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposu	Stock of ure provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exp	for Coverage Rati osure Stage 3 exposi	Stage 1 exposure Stage 2 expo	sure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
90	Central banks		0 0	(0 0		0.00%	0		0	0 0	0	0.0	0%	0	0	0	<u>) </u>	J 0.00%
91	Central governments	1,22	5 44 0	(0		40.00%	1,224	4	14	1 0	0	0 40.0	0% 1,224	45	1)	<u>) 1</u>	1 40.00%
92	Regional governments or local authorities	49	3 38 0	(0		40.00%	493	3	38	0	0	0 40.0	0% 492	37	1		<u>ა</u>	0 40.00%
93	Public sector entities	34	2 29 0	(0		20.75%	342	2	29	0	0	0 20.7	5% 342	28	1	0	υ r	J 20.75%
94	Multilateral Development Banks		0 0	(0		0.00%	0		0	0 0	0	0.0	0%	0	0	O	υ r	0.00%
95	International Organisations		0 0	(0 0		0.00%	0		0	0 0	0	0.0	0%	0	0	D	υ r	0.00%
96	Institutions		0 0	(0 0		0.00%	0		0	0 0	0	0.0	0%	0	0	D	υ r	J 0.00%
97	Corporates	2,48	5 406 265	33	3 94	164	61.86%	2,222	50)3	430 26	116	265 61.7	3% 2,017	545 5	94 24	1 12	ő 37r	J 62.27%
98	of which: SME	6	2 8 18	1	1 2	13	69.72%	55	1	11	22 1	1 3	15 67.8	8% 50	13	26	1	3 17	7 67.09%
99	Retail	3,20	7 1,612 743	62	2 198	46.	62.52%	2,767	1,72	27 1,0	.068 46	5 212	638 59.7	2% 2,451	1,750 1,3	60 4	1 21	4 797	2 58.19%
oo COLOMBIA	of which: SME	20	6 265 166	7	7 43	108	64.85%	127	27	78	233 4	4 46	138 59.1	9% 84	262 2	91	2 4	3 164	4 56.32%
01	Secured by mortgages on immovable property	2,29	3 533 255	2	2 52	139	54.68%	2,140	61	12	328 1	1 60	154 46.9	9% 2,035	642 4	03	1 6	2 16°	9 41.95%
02	of which: SME	4	8 39 100	2	2 7	68	67.54%	29	4	17	111 1	1 8	73 65.6	9% 18	47 1	22	1	8 78	8 64.20%
03	Items associated with particularly high risk	15	3 39 3	(0 3		45.26%	154	3	35	6 0	2	3 44.4	0% 155	32	8)	2	4 44.14%
04	Covered bonds		0 0 0	(0 0		0.00%	0		0	0 0	0	0.0	0% 0	0	0)	J r	0.00%
05	Claims on institutions and corporates with a ST credit assessment		0 0 0	(0 0		0.00%	0		0	0 0	0	0.0	0% 0	0	0)	0 1	0.00%
06	Collective investments undertakings (CIU)		0 0 0	(0 0		0.00%	0		0	0 0	0	0.0	0%	0	0)	0 1	0.00%
07	Equity		0 0	(0 0		0.00%	0		0	0 0	0 0	0.0	0%	0	0		ol r	0.00%
08	Securitisation																		
09	Other exposures	7	5 1 0		0 0		22.52%	75		1	0 0	0	0 22.5	1% 75	1	0		0 1	J 22.51%
10	Standardised Total	10,27	1 2,701 1,267	98	B 347	770	60.74%	9,416	2,99	0 1,8	333 74	391	L,060 57.8 ⁴	1% 8,792 3	,081 2,36	67 60	40!	5 1,335	5 56.38%

									Baseline Scenario							
				31/12/2021					31/12/2022					31/12/2023		
RowN um	(mln E	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock provisions for Stage 1 exposure	k of Stock of provisions for exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	or Stage 3 exposure
211	Central banks		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
212	Central governments		1 0 0	0	0	0 40.00%	1	0 0	C	0	0 40.00%	1	0 0		0 0	0 40.00%
213	Regional governments or local authorities		0 0	0	0	0.00%	0	0 0	C	0	0.00%	0	0 0		0 0	0.00%
214	Public sector entities		0 0	0	0	0.00%	0	0 0	C	0	0.00%	0	0 0		0 0	0.00%
215	Multilateral Development Banks		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
216	International Organisations		0 0	0	0	0.00%	0	0 0	C	0	0.00%	0	0 0		0 0	0.00%
217	Institutions	79	9 1 0	0	0	0 19.75%	78	1 0	O	0	0 19.76%	78	1 1		0 0	0 19.76%
218	Corporates	188	8 16 2	0	1	0 18.24%	184	18 5	0	0	1 18.17%	180 1	9 7		0 0	1 18.13%
219	of which: SME		3 0 0	0	0	0 15.37%	3	0 0	0	0	0 14.99%	2	0 0		0 0	0 14.74%
220	Retail	1.	5 2 1	0	0	0 63.40%	14	2 1	. 0	0	1 57.85%	14	2 1		0 0	1 55.06%
GERMANY	of which: SME		1 0 0	0	0	0 20.88%	1	0 0	0	0	0 18.01%	1	0 0		0 0	0 16.85%
222	Secured by mortgages on immovable property		9 1 0	0	0	0 31.16%	9	1 0	0	0	0 30.77%	9	1 0		0 0	0 30.53%
223	of which: SME		0 0	0	0	0 14.60%	0	0 0	0	0	0 14.83%	0	0		0 0	0 14.98%
224	Items associated with particularly high risk		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%
225	Covered bonds		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%
226	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%
227	Collective investments undertakings (CIU)		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%
228	Equity		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
229	Securitisation															
230	Other exposures	23	3 0	0	0	0 19.50%	23	3 0	0	0	0 19.50%	23	3 0		0 0	0 19.50%
231	Standardised Total	314	23 3	0	1	1 28.85%	309	25 6	0	1	2 25.57%	304 2	6 10		0 1	2 24.29%

	Banco Bilbao Vizcaya Argentaria S.A.																						
	, 3		33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure Stage	2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	e Stage 2 exposure Sta	age 3 exposure	Stock of e provisions for p Stage 1 exposure Sta	Stock of rovisions for ge 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
1	Central banks		7,534	0	0	(0 0		0.00%	- /	0		0 0	0	0	0.00%	/		C	0	C	<i>,</i> 0	0.00%
2	Central governments		123,893	1,650	141	4	9 22	. 6	62 44.08%	6 123,73	1,665	28	52 52	17	118	42.04%		1,0,0	434	48	11	179	41.32%
3	Regional governments or local authorities		6,571	660	55		1 1	. 2	22 40.00%	6,56	660	5	58 1	1	23	40.00%	-/	660	62	2 1	1	25	40.00%
4	Public sector entities		1,619	63	3 1		0 1		0 39.68%		8 63		2 0	1	0	31.69%	1,618	63	2	2 0	1	1	28.33%
5	Multilateral Development Banks		302	0	0		0 0		0 11.57%		0		0 0	0	0	11.57%	301	0	C	0	C	0	11.56%
6	International Organisations		0	0	0		0 0		0 23.14%		0 0		0 0	0	0	23.13%	0	0	(0	(0	23.12%
	Institutions		10,015	559	/13	22	4 2/	33	47.23%		4 688	1,22	25 1/0	36	5/9	47.30%	,	/55	1,630	13/	39	7/2	47.36%
8	Corporates		60,394	13,281	8,502	79	0 1,065	4,66	54.85%		15,1/1	12,79	586	1,007	6,499	50.78%	49,614	16,009	16,554	4 4/5	1,243	8,135	49.14%
9	of which: SME		8,167	1,803	1,986	11	1 149	1,18	59.66%		1,980	2,62	82	162	1,420	54.04%	6,744 30,949	2,040	3,173	66	165	1,619	51.04%
Banco Bilbao Vizcaya Argentaria S.A.	Retail		37,089	9,985	0,051	1,11	1 1,802	3,99	01 65.50%	· · · · · · · · · · · · · · · · · · ·	10,167	9,39	895	1,409	5,947	63.30%	30,949	9,953	12,265	759	1,842	7,627	62.19%
11 Argentaria C A	of which: SME		11,465	2,808	2,002	17	4 222	1,03	9 49.93%		2,954	3,03	135	233	1,364	44.90%	9,577		3,852	2 115	226	1,639	42.56%
Argentaria S.A.	Secured by mortgages on immovable property		28,534	4,414	3,995	57.	2 381	2,08	52.18%	6 26,57	4,572	5,79	96 4/3	395	2,973	51.30%	25,045 6,987	4,503	7,395	372	384	3,761	50.86%
13	of which: SME		9,393	1,756	1,463	51.	3 209	87	75 59.81%	6 8,02	1,816	2,75	429	215	1,632	59.35%	6,987	1,730	3,896	333	204	2,308	59.23%
14	Items associated with particularly high risk		1,679	832	743	•	4 99	43	58.48%	6 1,67	763	81	.5 4	90	464	56.88%	1,673	700	882	2 4	82	491	55.66%
15	Covered bonds		0	0	0		0 0		0.00%	6	0 0		0 0	0	0	0.00%	0	0	C	0	C	0	0.00%
16	Claims on institutions and corporates with a ST credit assessmen	nt	1	0	0		0 0		0 23.14%		1 0		0 0	0	0	23.13%		0	C	0	C	0	23.13%
17	Collective investments undertakings (CIU)		3	0	0		0 0		0 22.62%		3 0		0 0	0	0	22.61%		0	C	0	C	0	22.60%
18	Equity		0	0	0		0 0		0.00%	6	0 0		0 0	0	0	0.00%	0	0	C	0	C	0	0.00%
19	Securitisation																						
20	Other exposures		3,716	403	3		0 4		0 19.85% 6 57.28%	6 3,71	4 402		4 0	4	1	19.85%	3,712	401	7	7 0	4	1	19.85% 53.51%
21	Standardised Total		281,348	31,846	20,246	2,75	1 3,402	11,59	6I 57.28%	6 268,91	34,151	30,37	5 1 2,183	2,959	16,606	54.67%	259,487	34,723	39,230)	3,607	20,992	53.51%

												Adverse Scenario									
						31/12/2021						31/12/2022						31/12/2023			
RowN um		(mln EUR, %	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 expos	Stock of sure provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur	- e Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	Central banks		71	0	0	(0	0	0.00%	71	0	0 0	(0	0.00	% 71	0	0	0	0	0.00%
23	Central governments		62,169	892	90	3!	5 17	36	40.01%	62,064	894	193 37	13	77	40.00	% 61,955	896 30	0 33	3	120	40.00%
24	Regional governments or local authorities		7	1	18	3	0	7	40.00%	7	1	18 0	(7	40.00	% 7	1 1	8	0	7	7 40.00%
25	Public sector entities		0	0	0	(0	0	55.55%	C	0	0 0	(0	55.55	% 0	0	0	0	0	55.55%
26	Multilateral Development Banks		70	0	0	(0	0	11.57%	70	0	0 0	(0	11.57	% 70	0	0	0	0	11.56%
27	International Organisations		0	0	0	(0	0	23.14%	(0	0 0	(0	23.13	% 0	0	0	0	0	23.12%
28	Institutions		766	6	3	3	0	1	32.54%	764	6	5 0	() 2	28.50	% 761	7	7	0	2	26.93%
29	Corporates		2,762	245	348	24	4 10	167	47.94%	2,616	279	461 16	11	201	43.58	% 2,513	300 54	2 13	3 12	. 225	41.58%
30	of which: SME		1,007	97	234	1:	1 4	105	44.95%	935	114	288 7	Ţ	121	41.79	% 885	124 32	8	5	132	40.15%
31	Retail		5,634	883	1,039	5-	4 50	533	51.27%	5,354	845 1	.,357 41	49	631	46.47	% 5,145	815 1,59	6 37	7 48	707	7 44.32%
32 SP	AIN of which: SME		4,260	707	822	. 34	4 29	342	41.68%	4,040	660 1	.,089 24	27	7 403	37.03	% 3,880	627 1,28	1 22	2 25	446	34.81%
33	Secured by mortgages on immovable property		2,534	242	768	14	4 23	407	52.97%	2,429	243	872 7	23	435	49.90	% 2,360	244 94	0	7 23	453	48.17%
34	of which: SME		480	67	43	3	4 5	8	19.08%	436	74	80 3	Ţ	15	19.25	% 405	77 10	9	3 6	21	1 19.32%
35	Items associated with particularly high risk		74	21	47	(0 4	24	51.70%	73	20	49 0	4	1 25	51.38	% 73	18 5	0 (0 4	26	51.11%
36	Covered bonds		0	0	0	(0	0	0.00%	(0	0 0	(0	0.00	% 0	0	0 (0 0	0	0.00%
37	Claims on institutions and corporates with a ST credit asse	essment	0	0	0	(0	0	0.00%	(0	0 0	(0	0.00	% 0	0	0 (0 0	0	0.00%
38	Collective investments undertakings (CIU)		1	0	0	(0	0	23.14%	1	0	0 0	(0	23.13	% 1	0	0 (0	0	23.12%
39	Equity		0	0	0)	0	0	0.00%	(0	0 0	(0	0.00	% 0	0	0 (0 0	0	0.00%
40	Securitisation																				
41	Other exposures		970	139	1	. (0 1	0	19.50%	970	139	2 0		L	19.50	% 969	139	2	0 1	. 0	19.50% 4 4.58%
42	Standardised Total		75,057	2,429	2,314	129	105	1,175	50.78%	74,416	2,428 2,	957 102	101	1,378	46.619	/ ₀ 73,924 2,	121 3,45	6 91	L 96	1,541	44.58%

											Adverse Scenario										
				31/12/2021							31/12/2022						3	31/12/2023			
vN n	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for tage 3 exposure	Coverage Ratio Stage 3 exposur	Stage 1 exposure Stage 2 ex	osure Stage 3	exposure pr Sta	Stock of rovisions for ge 1 exposure S	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	25	0 0	(0	0	0.00%	25		0	(0	0	0.00	6 25	0	0	0	0	0	0.00%
1	Central governments	16,431	106 5	2	2 0	2	40.00%	16,421	110	10	2	2 0	4	40.009	/6 16,412	115	15	2	0	6	40.00%
	Regional governments or local authorities	4,924	620 36	1	1 1	14	40.00%	4,921	620	39	:	1 1	16	40.009	4,919	620	42	1	1	17	40.00%
j	Public sector entities	899	9 4 0	(0	0	19.12%	899	4	1	(0	0	19.129	% 898	4	1	0	0	0	19.12%
1	Multilateral Development Banks		0 0	(0	0	0.00%	0		0	(0	0	0.00	% 0	0	0	0	0	0	0.00%
	International Organisations		0 0	(0	0	0.00%	0		0	(0	0	0.00	% 0	0	0	0	0	0	0.00%
	Institutions	1,790	278 31	(1)	3 7	7	21.97%	1,733	30	59		8	13	21.169	1,678	335	85	3	8	18	20.93%
	Corporates	25,556	6,346 2,652	321	1 300	1,374	51.82%	22,657	7,64	4,249	224	4 172	2,053	48.319	-, -	8,343	5,610	182	395	2,632	46.92%
	of which: SME	1,982	2 624 230	18	3 29	62	26.81%	1,779	68 [,]	372	13	32	100	26.81°	/6 1,633	715	488	11	34	131	26.89%
2	Retail	5,242	2 2,652 504	100	788	356	70.57%	4,659	2,81	924	79	9 400	651	70.50 ⁹	4,257	2,830	1,311	70	876	926	70.63%
UNITED STATES	of which: SME	309	9 104 31		5 7	13	43.03%	275	114	56		3	23	41.019	6 250	123	71	2	9	29	40.02%
	Secured by mortgages on immovable property	8,258	1,035 455	29	59	141	31.10%	8,038	1,07	634	25	61	199	31.419	7,866	1,097	785	21	63	251	31.98%
i e	of which: SME	217	7 49 15	2	2 4	6	39.10%	193	58	30	7	2 5	11	36.85°	6 177	63	42	1	5	15	36.11%
j i	Items associated with particularly high risk	150	17 2	C	2	1	44.43%	148	10	3	(0 2	1	44.589	/ 6 147	16	4	0	2	2	44.64%
7	Covered bonds		0 0	(0	0	0.00%	0		0		0	0	0.00	6	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	(0 0	(0	0	0.00%	0		0	(0	0	0.00	6	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	(0 0	(0	0	19.07%	0		0	(0	0	19.07°	6 0	0	0	0	0	0	19.08%
	Equity	(0 0	(0	0	0.00%	0		0	(0	0	0.00	6 0	0	0	0	0	0	0.00%
	Securitisation																				
	Other exposures	1,090	72 0		1	0	19.66%	_,	7.	2 1	(0 1	0	19.66°	6 1,089	72	1	0	1	0	19.66%
	Standardised Total	64,365	3,686	456	1,157	1,896	51.43%	60,591	12,669	5,920	334	644	2,937	49.61%	6 57,893	.3,432	7,855	279	1,344	3,852	49.04%

										Adverse Scenari	0								
				31/12/2021						31/12/2022						31/12/2023			
RowN um	(mln E		Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 expos	Stock of sure provisions for Stage 1 exposu	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposu			ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stage	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks		5 0	0 0	C		0.00%	5	0	0	0 0	0 0.00%	0 3	0	0		0 0	0	0.00%
65	Central governments	27,193	3 94	8 3	0		40.00%	27,177	102	17	3 0	7 40.00%	2,7101	110	25		3 0	10	40.00%
66	Regional governments or local authorities	889	9 0	0 0	0		40.00%	889	1	1	0 0	0 40.00%	6 888	1	1		0 0	0	40.00%
67	Public sector entities		8 1	0 0	0		20.67%	8	1	0	0 0	0 20.67%	6 8	1	0		0 0	0	20.67%
68	Multilateral Development Banks		0 0	0 0	0		0.00%	0	0	0	0 0	0 0.00%	6 0	0	0		0 0	0	0.00%
69	International Organisations		0 0	0 0	0) (0.00%	0	0	0	0 0	0 0.00%	6 0	0	0		0 0	0	0.00%
70	Institutions	2,99	9 233 21	.9 98	19	124	56.89%	2,/02	325	423	33 26 7	238 56.23%	6 2,486	35/	608	/	1 29	340	55.89%
71	Corporates	2,25	1 683 22	27 43	3/	129	56.61%	2,228	555	3/8	38 30 7	209 55.23%	6 2,1/9	482	500	3	3 26	2/2	54.52%
72	of which: SME	81.	3 12/ 6	16	200	34	55.08%	/66	131	105	13 /	57 53.67%	729	131	143	1	1 /	76	53.11%
73	Retail	7,64	6 92/ 1,48	5//	289	1,1/9	/9.59%	6,680	880 2	.,494 4	73 275 1,9	78.829	6 5,896	810	3,34/	39	1 253	2,625	/8.42%
74 MEXIC	of which: SME	1,56	5 206 33	63	32	219	64.55%	1,3/1	21/	522	54 34 .	308 59.029	6 1,212	211	687	4	4 33	388	56.55%
75	Secured by mortgages on immovable property	8,32	8 1,292 1,97	78 4/4	143	1,18	59.91%	7,212	1,326 3	3,060 4	00 146 1,	60.949	6,313	1,255	4,030	31	0 138	2,4/4	61.39%
76	of which: SME	/,/1	1 1,202 1,13	34 4/1	13/	/2.	2 63.66%	6,623	1,233 2	2,192	98 140 1,	39/ 63./39	5,/4/	1,162	3,139	30	8 132	2,002	63.77%
7/	Items associated with particularly high risk	42.	3 86	5 1	3	3	2 44.94%	421	84	9	3	4 44.98%	113	81	14		1 3	6	45.03%
78	Covered bonds		0 0	0 0	0)	0.00%	0	0	0	0 0	0 0.00%	0	0	0		0 0	0	0.00%
79	Claims on institutions and corporates with a ST credit assessment		0 0	0 0	C		0.00%	C	0	0	0 0	0 0.00%	-	0	0		0 0	0	0.00%
80	Collective investments undertakings (CIU)		0 0	0 0	C		0.00%	C	0	0	0 0	0 0.00%	•	0	0		0 0	0	0.00%
81	Equity Equity		0 0	0 0	0		0.00%	C	0	0	0 0	0 0.00%	6 0	0	0		0 0	0	0.00%
82	Securitisation																		
83	Other exposures	53	0 78	0 0	1		20.48%	530	78	1	0 1	0 20.48%	6 530	78	1		0 1	0	20.48%
84	Standardised Total	50,272	2 3,395 3,91	9 1,197	491	2,623	66.92%	47,852	3,352 6,	381 99	<u> </u>	88 67.19%	45,884	3,176	8,525	80	9 450	5,728	67.19%



	Banco Bilbao Vizcaya Argentaria S.A.																					
	, -		33 34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %	Stage 1 exposure Stage 2 exposu	re Stage 3 expos	Stock of ure provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	age 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
	Central banks		3,075	0	0	0	0	0.00%	3,07	5 0		0	(O	0.00%	3,075	0		0	(0.00
	Central governments		8,080	.51	3	1	0	1 40.00%	8,07	5 153		6	() 3	40.00%	8,071	154	1	0 1	()	40.00
	Regional governments or local authorities		155	0	0	0	0	0 40.00%	15	5 0		0	(0	40.00%	155	0		0	((40.0
	Public sector entities		34	4	0	0	0	0 19.06%	3	4 4		0 0	(0	19.06%	34	4		0	()	19.00
	Multilateral Development Banks		0	0	0	0	0	0.00%		0 0		0	(0	0.00%	0	0		0	((0.00
	International Organisations		0	0	0	0	0	0.00%		0 0		0 0	(0	0.00%	0	0		0	()	0.00
	Institutions		1,457	7	392 10	06	0 17	8 45.46%	1,22	6 5	62	25 72	(284	45.46%		•	783	3 53	(356	45.4
	Corporates		15,810 2,8	344 3	.290 18	34	1,72	3 52.37%	14,30	7 2,788	4,85	50 153	341	2,318	47.80%	13,024	2,649	6,27	2 125	324	2,858	45.5
	of which: SME		2,331	19	689	25 5	51 37	2 53.97%	2,10	9 411	91	.9 20	50	439	47.80%	1,920	390	1,12	8 16	48	498	44.0
	Retail		9,480 2,4	99 1	.070	18	38 62	0 57.96%	9,04	2 2,466	1,54	11 75	179	813	52.73%	8,652	2,401	1,99	7 70	172	994	49.78
TURKEY	of which: SME		3,656	56	473	57	54 27	7 58.46%	3,33	5 1,189	66	51 32	61	1 348	52.71%	3,106	1,229	84	9 29	63	417	7 49.14
	Secured by mortgages on immovable property		1,939	34	71	2	6 2	9 40.06%	1,90	4 434	10	06 2	6	5 34	31.71%	1,872	433	139	9 2		38	27.63
	of which: SME		139	42	4	0	0	1 18.92%	12	9 48		8	() 1	. 17.77%		53	1	2 0	1		17.13
	Items associated with particularly high risk		665	37	680	2	36 40	3 59.22%	66	6 576	74	11 2	78	3 427	57.62%	666	521	79	6 2	. 71	449	56.39
	Covered bonds		0	0	0	0	0	0.00%		0		0	(0	0.00%	0	0		0	(0.00
	Claims on institutions and corporates with a ST credit assessmen	nt	0	0	0	0	0	0.00%		0 0		0	(0	0.00%	0	0		0	((0.00
	Collective investments undertakings (CIU)		0	0	0	0	0	0.00%		0 0		0 0	(0	0.00%	0	0		0	()	0.00
	Equity		0	0	0	0	0	0.00%		0 0		0 0	(0	0.00%	0	0		0 0	(0.00
	Securitisation																					
	Other exposures		249	4	0	0	0	0 21.74%		9 4	<u> </u>	0 0	(0	21.73%	249	5		0 0	(21.73
	Chandardized Total		40 04E 6 E	01 E	500 20	0 62	2 05	1 53 640%	29 72	6 431	7 96	0 205	604	2 979	40 280/	36 866	6 171	0.004	252	E73	4.600	47.010

													Adverse Scenario									
							31/12/2021						31/12/2022						31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage	ge 2 exposure Stage	3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu	re Stage 1 exposure Stage 2 exposure	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks		0	0	0	0		0	0.009		0 0	0 0	0	0	0.00		0	0	0	0 (0.00%
107		Central governments		125	1	0	0		0	0 40.00%		5 1	0 0	0	0 (0 40.00		1	0 (0	0 0	0 40.00%
108		Regional governments or local authorities		14	0	0	0)	0 40.009	%	4 0	0 0	0	0 (40.00	0% 14	0	0 ()	0 (0 40.00%
109		Public sector entities		0	0	0	0)	0.009	%	0 0	0 0	0	0 (0.00	0	0	0)	0 (0.00%
110		Multilateral Development Banks		0	0	0	0)	0.009	%	0 0	0 0	0	0	0.00	0	0	0)	0 (0.00%
111		International Organisations		0	0	0	0))	0.009	%	0 0	0 0	0	0	0.00	0	0	0 ()	0	0.00%
112		Institutions		1,222	11	10	1	. ()	22./29	% 1,2:	7 12 1	.4 1	1	0	22./2	2% 1,213	13 1	7	L	0 2	22./3%
113		Corporates		205	21	8	1	. 4	2	39.469	70 18	9 28 1	.8 1	1	2	30.89	1/9	29 2	/		2 8	28.63%
114		of which: SME		8	1	0	0))	21.019	%o	7 1	1 0	1	0 (20.35	¹ / ₂₀	1 2	1)	0 (J 19.88%
115	FDANCE	Retail		42	6	19	1			6 84.949	%o	0 6 2	1	1	1	83.14	38	6 2	3		19	81.54%
116	FRANCE	of which: SME		0	0	0	0)	30.339	%o	0 0	0 0	0	0	26.00	770	0	0)	0	0 24.02%
11/		Secured by mortgages on immovable property		9	1	1	0)	0 40.589	%o	8 1	1 0	0	0	41.86	8	1	1)	0	0 42.75%
118		of which: SME		0	0	0	0)	0 29.079	%	0 0	0 0	0	0	29./3	3% 0	0	0)	0	0 30.15%
119		Items associated with particularly high risk		0	0	0	0		<u>)</u>	0 42.589	% 0	0 0	0	0		42.66	0	0	0	7		0 42.74%
120		Covered bonds		0	0	0	0)	0.009	% 0	0 0	0 0	0	0	0.00	1% U	0	0	7	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment		0	0	0	0)	0.009	70	0 0	0 0	0	0 (0.00		0	0)	0 (0.00%
122		Collective investments undertakings (CIU)		0	0	0	0)	0.009	70	0 0	0 0	0	0	0.00	0	0	0)	0 (0.00%
123		Equity		0	0	0	0)	0.009	%	0	0	U	0	0.00	0	0	0	<u> </u>	U (J 0.00%
124		Securitisation					_			40												10 = 221
125		Other exposures		29	4	0	0) (0	0 19.50%		9 4	0 0	0	0 (19.50		4	0 ()	0 (0 19.50% 1 45.16%
126		Standardised Total		1,646	46	38	3	4	1 2:	2 58.02%	6 1,62	2 53 54	4 2	2	4 27	49.19	% 1,60 6	66 6	8	2	3 31	45.16%

										Adverse Scenario							
					31/12/2021					31/12/2022				31/12/2023			
Rov	N	(mln EUR,	Stage 1 exposure Stage 2	exposure Stage 3 exposure		Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure			Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of Coverage Rations for Stage 3 exposure	re Stage 1 exposure Stage 2 exposure St			Stock of provisions for p Stage 2 exposure Sta	Stock of rovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure
12		Central banks	0	0	0 (0	0.00%	C	0 0	0	0 0.0	,,,,	0	0	0	0	0.00%
12		Central governments	20	0	0 (0	0 40.00%	20	0 0	0 0	0 0 40.0	0% 20 0	0	0	0	0	40.00%
12		Regional governments or local authorities	0	0	0	0	0.00%	C	0 0	0	0 0.0	0 0	0	0	0	0	0.00%
13		Public sector entities	0	0	0	0	0.00%	C		0	0 0.0	0 0	0	0	0	0	0.00%
13		Multilateral Development Banks	0	0	0	0	0.00%	C	U U	0	0 0.0	0 0	0	0	0	0	0.00%
13		International Organisations	0	0	0	0	0.00%	(0 0	0	0 0.0	0 0	0	0	0	0	0.00%
13		Institutions	685	6	7	0	2 22.65%	6/9	/ 12	2 1	0 3 22.6	7% 6/5 8	15	1	0	3	22.69%
13		Corporates	3/5	41 2	0	2 3 1	0 49./5%	353	48 34	1	3 13 39.1	339 50	4/	1	2	16	35.15%
13		of which: SME	8	1	0	0	0 21.12%	8	1 1	0	0 0 20.3	7/% / 1	1	0	0	0	19.90%
13	LINITED KINICDOM	Retail	48	13	3	3	2 67.46%	41	16 /	1	3 5 65.2		11	1	3	/	64.58%
13	UNITED KINGDOM	of which: SME	2	1	0 (0	0 23.88%]	1 0	0	0 0 21.1	-	0	0	0	0	20.26%
13		Secured by mortgages on immovable property	62	8	3 (1 56.76%	60	9 3	0	1 2 55.2	35	4	0	1	2	54.46%
13		of which: SME	0	0	0 (0	0 34.60%	C	0 0	0 0	0 0 35.4	0 0	0	0	0	0	35.83%
14		Items associated with particularly high risk	0	0	0 (0	0.00%	C	0 0	0	0 0.0	0 0	0	0	0	0	0.00%
14		Covered bonds	0	0	0	0	0.00%	C	0 0	0	0 0.0	0 0	0	0	0	0	0.00%
14		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.00%	C	0 0	0	0 0.0	0 0	0	0	0	0	0.00%
14		Collective investments undertakings (CIU)	0	0	0 (0	0.00%	C	0 0	0	0 0.0	0 0	0	0	0	0	0.00%
14		Equity Securitisation	0	0	0 (0	0.00%	C	0 0	0	0 0.0	0 0	0	0	0	0	0.00%
14																	
14		Other exposures	50	7	0	0	0 19.50%	50	7 0	0	0 0 19.5	0% 50 7	0	0	0	0	19.50% 38.07%
14		Standardised Total	1,239	75 3	3	1 8 1	5 46.23%	1,204	87 57	3	8 23 39.99	% 1,180 90	77	2	6	29	38.07%

												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
RowN um		(min EU		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage	e 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ige 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	2,90	4 0 (0 0	0	(0.00%	2,904	0	0	0	0	0	0.00%	2,904	0	0		0 0	0	0.00%
149		Central governments	83	7 0 0	0 0	0	(40.00%	837	7 1	1	0	0	0	40.00%	836	1	. 1		0 0	0	40.00%
150		Regional governments or local authorities	2	9 0 0	0 0	0	(40.00%	29	0	0	0	0	0	40.00%	29	0	0		0 0	0	40.00%
151		Public sector entities	29	8 25 (0 0	0	(21.30%	298	3 25	0	0	0	0	21.30%	298	25	5 0		0 0	0	21.30%
152		Multilateral Development Banks	3	6 0 0	0 0	0	(11.57%	36	0	0	0	0	0	11.57%	36	0	0		0 0	0	11.57%
153		International Organisations		0 0	0 0	0	(0.00%	(0	0	0	0	0	0.00%	0	0	0		0 0	0	0.00%
154		Institutions		0 0	0 0	0	(0.00%	(0	0	0	0	0	0.00%	0	0	0		0 0	0	0.00%
155		Corporates	4,62	1 1,882 803	1 55	237	683	85.29%	3,920	2,336	1,048	48	294	857	81.84%	3,443	2,534	1,327	3	6 319	1,064	80.18%
156		of which: SME	80	6 359 592	2 26	45	512	86.48%	656	412	690	18	52	578	83.75%	559	427	772	. 1	3 54	635	82.31%
157		Retail	2,16	5 832 553	1 61	110	344	62.43%	1,815	894	840	51	117	469	55.80%	1,566	867	1,116	4	3 113	586	52.53%
158	PERU	of which: SME	83	7 347 132	2 13	37	30	22.50%	644	394	277	10	42	63	22.81%	510	386	419		8 41	97	23.05%
159		Secured by mortgages on immovable property	2,48	8 614 198	8 36	66	73	36.99%	2,278	631	392	. 30	66	141	36.06%	2,117	611	. 573	2	4 63	203	35.49%
160		of which: SME	68	4 339 148	8 29	53	61	41.43%	539	340	293	23	53	118	40.34%	433	314	425	1	8 49	169	39.74%
161		Items associated with particularly high risk	21	5 32 6	6 1	1	3	50.18%	213	31	8	1	1	4	49.23%	212	31	. 10		1 1	5	48.66%
162		Covered bonds		0 0	0 0	0	(0.00%	(0	0	0	0	0	0.00%	0	0	0		0 0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment		1 0 (0 0	0	(23.14%	1	0	0	0	0	0	23.13%	1	0	0		0 0	0	23.13%
164		Collective investments undertakings (CIU)		0 0	0 0	0	(0.00%	(0	0	0	0	0	0.00%	0	0	0		0 0	0	0.00%
165		Equity		0 0 (0 0	0	(0.00%	(0	0	0	0	0	0.00%	0	0	0		0 0	0	0.00%
166		Securitisation																				
167		Other exposures	15	9 15 (0 0	0	(21.14%	159	15	0	0	0	0	21.14%	159	15	5 0		0 0	0	21.14%
168		Standardised Total	13,75	4 3,401 1,557	152	414	1,104	70.90%	12,490	3,933	2,289	129	479	1,472	64.31%	11,600	4,084	3,027	10	4 497	1,859	61.40%



		Banco Bilbao Vizcaya Argentaria S.A.																					
		, -		33 34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %	Stage 1 exposure Stage 2 exposure	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks		8	0 0		0 0		0.00%		8 (O	0 0		0	0.00%	6	j	0 (0	C		0.00%
170		Central governments		6,716	94 16		7 4	1	6 40.00%	6,69	93	3	35 9		3 14	40.00%	6,674	<u>,</u>	91 61	. 8	2	2	40.00%
171		Regional governments or local authorities		0	0 0		0 ()	0.00%		0	ס	0 0	(0	0.00%	o C	/	0 (0	C		0.00%
172		Public sector entities		0	0 0		0 ()	0.00%		0)	0 0	(0	0.00%	o C	/	0 (0	C		0.00%
173		Multilateral Development Banks		0	0 0		0 ()	0.00%		0)	0 0	(0	0.00%	o C	/	0 (0	C		0.00%
174		International Organisations		0	0 0		0 0)	0.00%		0	ו	0 0	(0	0.00%	o C	/	0 0	0	C		0.00%
175		Institutions		120	1 1		0 0)	0 22.66%	11	9 1	1	2 0		0	22.68%	6 118	,	1 2	0	C		1 22.69%
176		Corporates		43	4 1		0 ()	0 21.14%	4	0 5	5	3 0		0	1 20.75%	37		6	0	C		1 20.44%
177		of which: SME		36	4 1		0 ()	0 20.77%	3	4	5	3 0		0	1 20.33%	6 31		5	0	C		1 19.99%
178		Retail		7	1 2		0 ()	2 95.83%		7	1	2 0		0	91.95%		,	1 3	0	C		2 88.34%
179	ITALY	of which: SME		0	0 0		0 ()	0 18.82%	4	0)	0 0		0	18.84%		/	0 (0	C		0 18.84%
180		Secured by mortgages on immovable property		8	1 0		0 ()	0 41.48%		8	1	0 0		0	41.40%	6	,	1 (0	C		0 41.32%
181		of which: SME		0	0 0		0 0		0.00%)	0	0	0 0	(0	0.00%	6	1	0 (0	C		0.00%
182		Items associated with particularly high risk		0	0 0		0 ()	0.00%		0	0	0 0	(0	0.00%	ίο C	/	0 (0	C		0.00%
183		Covered bonds		0	0 0		0 0)	0.00%)	0	0	0 0	(0	0.00%	ó C	<u>/</u>	0 (0	C		0.00%
184		Claims on institutions and corporates with a ST credit assessmen	nt	0	0		0 0		0.00%		0)	0		0	0.00%	o C	/	0	0	C		0.00%
185		Collective investments undertakings (CIU)		0	0 0		0 0		0.00%		0 (0 0		0	0.00%	o C	/	0 0	0	C		0.00%
186		Equity		0	0 0		0 0		0.00%		0 (0 0		0	0.00%	o C	/	0 0	0	C		0.00%
187		Securitisation																					
188		Other exposures		33	5 0		0 0		0 19.50%	3	3	5	0 0		0	19.50%	6 33	,	5 (0	C		0 19.50%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln El	Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exp	osure Stage 3 exposu	Stock of re provisions for Stage 1 exposu	Stock of provisions for Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exp
	Central banks		0 0	0	0 0	0	0.00%	0	(0	C	0	0	0.009		0	0	0	0	
	Central governments	1,2	25 44 (0	0	0	40.00%	1,224	44	1	0	0	0	40.009	6 1,224	45	1	0	0 1	
	Regional governments or local authorities	4	93 38 (0	0 0	0	40.00%	493	38	0	O	0 0	0	40.009	6 492	37	1	0	0	4
	Public sector entities	34	42 29 (0	0 0	0	20.75%	342	29	0	0	0 0	0	20.759	6 342	28	1	0	0	2
	Multilateral Development Banks		0 0	0	0 0	0	0.00%	0	(0	0	0 0	0	0.009	6 0	0	0	0	0 0	C
	International Organisations		0 0	0	0 0	0 (0.00%	0	(0	O	0 0	0	0.009	6 0	0	0	0	0 0	(
	Institutions		0 0	0	0 0	0 (0.00%	0	(0	O	0 0	0	0.009	6 0	0	0	0	0 0	C
	Corporates	2,2	22 397 536	6 9	94 84	4 268	50.10%	1,832	469	854	61	1 100	437	51.219	6 1,580	488 1,0	87	47 10	4 572	52
	of which: SME		55 8 2!	5	2 2	2 1!	61.64%	45	10	32	2	2 2	19	59.169	6 39	11	38	1	2 22	58
	Retail	3,0	74 1,514 974	4 12	27 288	643	66.07%	2,556	1,540	1,465	82	2 292	929	63.409	6 2,200	1,506 1,8	356	64 28	5 1,144	61
COLOMBIA	of which: SME	19	88 245 209	5 1	.1 54	4 130	63.37%	107	236	294	5	5 52	173	58.749	67	211 3	359	3 '	7 204	56
33231 1317 (Secured by mortgages on immovable property	2,2	86 522 27:	1	3 61	1 147	54.17%	2,127	575	379	2	2 67	170	44.829		568 5	501	1	6 193	38. 65.
	of which: SME		44 37 100	6	3 9	9 7:	69.05%	24	41	122	1	1 9	82	67.099	6 14	39 1	.34	1	9 88	65
	Items associated with particularly high risk	1.	53 39 3	3	0 3	3	45.26%	154	35	6	C	0 2	3	44.409	6 155	32	8	0	2 4	44.
	Covered bonds		0 0 (0	0 0	0 (0.00%	0	(0	O	0 0	0	0.009	6 0	0	0	0	0 0	0.
	Claims on institutions and corporates with a ST credit assessment		0 0 (0	0 0	0 (0.00%	0	(0	C	0 0	0	0.009	6 0	0	0	0	0 0	0.0
	Collective investments undertakings (CIU)		0 0	0	0 0	0	0.00%	0	(0	C	0 0	0	0.009	6 0	0	0	0	0 0	0.
	Equity		0 0	0	0 0	0	0.00%	0	(0	C	0 0	0	0.009	6 0	0	0	0	0 0	0.
	Securitisation																			
	Other exposures		75 1 (0	0 0	0	22.52%	75	1	. 0	C	0 0	0	22.519	6 75	1	0	0	0 0	22.
	Standardised Total	9,86	59 2,585 1,785	22	4 436	1,061	59.41%	8,803	2,731	. 2,706	145	5 461	1,539	56.89%	8,079	2,706 3,4	55 1:	13 45	7 1,914	55.40

									Adverse Scenario							
				31/12/2021					31/12/2022					31/12/2023		
RowN um	(mln E	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Sto provisions for provis Stage 1 exposure Stage 2	ck of ions for exposure Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	or Stage 3 exposure
211	Central banks		0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 (O	0 0	0.00%
212	Central governments		1 0 0	0	0	0 40.00%	1	. 0 0	0	0	0 40.00%	1	0 (O	0 0	0 40.00%
213	Regional governments or local authorities		0 0	0	0	0.00%		0 0	0	0	0.00%	0	0 0	O .	0 0	0.00%
214	Public sector entities		0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 0	O .	0 0	0.00%
215	Multilateral Development Banks		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 (O	0 0	0.00%
216	International Organisations		0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 (O .	0 0	0.00%
217	Institutions	73	8 1 1	0	0	0 22.66%	77	' 1 1	1	0	0 22.67%	77	1 2	2	0 0	0 22.68%
218	Corporates	18	4 18 4	1	1	1 24.47%	175	22 10) 1	1	2 24.36%	167	23 16	5	1 1	4 24.28%
219	of which: SME		3 0 0	0	0	0 20.90%	2	0 0	0	0	0 20.28%	2	0 (O	0 0	0 19.85%
220	Retail	14	4 2 1	0	0	1 71.07%	14	1 2 1	1	0	1 67.62%	13	2 2	2	0 0	1 66.07%
GERMANY	of which: SME		1 0 0	0	0	0 23.77%	1	. 0 0	0	0	0 21.36%	0	0 (O	0 0	0 20.45%
222	Secured by mortgages on immovable property		9 1 0	0	0	0 38.92%	8	3 1 0	0	0	0 41.73%	8	1 1	1	0 0	0 43.17%
223	of which: SME		0 0	0	0	0 31.17%	C	0 0	0	0	0 31.62%	0	0 (0	0 0	0 31.93%
224	Items associated with particularly high risk		0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 (0	0 0	0.00%
225	Covered bonds		0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 ()	0 0	0.00%
226	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	O	0 0	0	0	0.00%	0	0	O .	0 0	0.00%
227	Collective investments undertakings (CIU)		0 0	0	0	0.00%	C	0 0	0	0	0.00%	0	0 (O .	0 0	0.00%
228	Equity		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0	0	0 0	0.00%
229	Securitisation															
230	Other exposures	2	3 0	0	0	0 19.50%	23	3 0	0	0	0 19.50%	23	3 ()	0 0	0 19.50%
231	Standardised Total	309	25 6	1	2	2 31.33%	298	29 13	3 1	. 2	4 29.49%	288 3	1 21		1 2	6 29.09%

ERA EUROPEAN BANKING

2021 FIL-wide Stress Test: Credit risk COVID-19 IDR

EBA EUROPEAN BANKING AUTHORITY		[1	2	3	4	2021 EU		anco Bilbac	o Vizcaya Ar 8)-19 IRE	12	13	14
Row				re values	+	sure amounts	Stage 1 exposure	Stage 1 exposure, of which expired		2/2020 Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rati
Num 1 2	Central banks Central governments	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure
3 4 5	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		104	1	0 8	4	0 1,070	976	382	2 344	4 3	22 25	5 (2	2 4	4 11.50
Banco Bilbao Vizcaya	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		3,081		0 86	3	0 3,924							93	78	9.97
Argentaria S.A.	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		3,072	2	0 85	9	2,576	966	1,714	377	7 56	8 165	5 3	88	72	2 12.73
13 14 15 16	Retail - Other Retail - Of Which: non-SME Equity Securitisation															
17 18	Other non-credit obligation assets IRB TOTAL		3,185	5	0 94	7	0 4,994	3,069	2,381	. 922	2 81	0 379	5	95	5 81	1 10.03
										ia - Actual 2/2020						
Row			Exposu A-IRB	re values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ration Stage 3 exposure
Num 19 20	Central banks Central governments	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure
21 22 23	Institutions Corporates Corporates - Of Which: Specialised Lending		104	1	0 8	4	0 100	6	53	3 15	5	8 1	. (2	2 4	4 48.11
24 25 26	Corporates - Of Which: SME Retail Retail - Secured on real estate property		3,081	1	0 86	3	0 2,822	991	1,812	2 390	58	9 165	5 5	93	3 78	8 13.16
27 28 29	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		3,072	2	0 85	9	0 2,576	966	1,714	377	7 56	8 165	5 3	88	72	2 12.73
31 32 33	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
34 35 36	Securitisation Other non-credit obligation assets IRB TOTAL		3,185	5	0 94	7	0 2,922	997	1,865	5 406	5 59	7 166	5 5	95	5 81	1 13.61
			,	•			,		,	ia - Actual						
			Exposu	re values	Risk expos	sure amounts	Share 4	Stage 1		2/2020 Stage 2	Change 2	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio
Row Num	Control hands	(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
37 38 39	Central banks Central governments Institutions Corporates				0	0	0 0	0				0				0 -
41 42 43	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail				0	0	0 0	0				0 (0 -
UNITED STATES	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		(0	0	0	0 0	0	(0 (0 -
47 48 49	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
50 51 52	Retail - Other Retail - Of Which: non-SME Equity Securitisation															
54	Other non-credit obligation assets IRB TOTAL		C		0	D (0 0	0	0	0		0 0	0	0	0	0 -
										ia - Actual 2/2020						
ow		() = 11= (()	Λ_IDR	re values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ration Stage 3 exposure
um 55 56 57	Central banks Central governments Institutions	(mln EUR, %)						moratoria		moratoria		moratoria	exposure	exposure	exposure	
58 59 50	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		()	0	0	970		329	329	2	24 24	4 C	C	0	0.00
MEXICO	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		(0	0	0	1,102	1,102	187	7 187	7 18	9 189			0	0.00
5 5 7	Retail - Secured on real estate property - Or Which: Horr-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME						0 0	0								
68 69 70	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other per gradit obligation assets															
72	Other non-credit obligation assets IRB TOTAL		C	D	0	0	2,072	2,072	516	516	5 21	3 213	3 0	0	0	0.00
										ia - Actual 2/2020						
Row			Λ-IDR	re values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ration Stage 3 exposure
um 73 74	Central banks Central governments Institutions	(mln EUR, %)	77 170		And			moratoria		moratoria		moratoria	exposure	exposure	exposure	
75 76 77 78	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		(0	0	0	0 0	0	() C		0 ((C	0	0 -
TURKEY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME)	0	0	0 0	0	(0 ((0	0 -
33 TOTALE	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME			J	U	0	0 0	U			J	U (0 -
86 87 88	Retail - Other Retail - Of Which: non-SME Equity Securitisation															
90	Other non-credit obligation assets IRB TOTAL		C	D	0	D (0 0	0	0	0	D	0 0	0	0	0	0 -
										ia - Actual 2/2020						
ow.				re values		sure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ration Stage 3 exposure
91 92	Central banks Central governments	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		moratoria		moratoria		moratoria	exposure	exposure	exposure	CAPOSUIC
93 94 95 96	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		()	0	0	0 0	0	C	0)	0 (C) <u>C</u>	0 -
FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		(0	0	0 0	0	(0		0 (C	0	0 -
.00 FRANCE	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			J	U	U	0	0)	J	U () 		0	U -
102 03	Refail - Other Petail - Ot Which CWL														4	
102 103 104 105 106	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets															

			1	2	3	4	5	6 	7	Vizcaya Arg	gentaria S.	A. 10	11	12	13	14
							_	Chara I		2/2020		Starr 2	Charles 6	Charles of	Charles	
		(mln EUR, %)	Exposu A-IRB	re values F-IRB	Risk expo	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks Central governments Institutions	(Timi Lotty 70)														
	Corporates Corporates - Of Which: Specialised Lending		C)	0	0	0 (0 0	(0	(0	() (0	0 -
	Corporates - Of Which: SME Retail Retail - Secured on real estate property		C		0	0	0 (0	(0		0	() (0	0 -
NITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		C		0	0	0 (0 0	(0	(0	() (0	0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation Other non-credit obligation assets															
	IRB TOTAL		0		0	0	0 (0		0		0		0	0	0 -
					1			Stage 1		ia - Actual 2/2020		Stage 2	Stock of	Stock of	Stock of	
		() = = = = = = = = = = = = = = = = = =	Exposu A-IRB	re values F-IRB	Risk expo	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ra Stage 3 exposure
	Central banks Central governments	(mln EUR, %)						moratoria		moratoria		moratoria	exposure	exposure	exposure	
	Institutions Corporates Corporates - Of Which: Specialised Lending		C		0	0	0 (0 0	(0		0	() (0	0 -
	Corporates - Of Which: SME Retail Retail - Secured on real estate property		C		0	0	0 (0 0	(0	(0	() (0	0 -
PERU	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		C		0	0	0 (0 0	(0		0	() (0	0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME Equity Securitisation															
	Other non-credit obligation assets IRB TOTAL		0		0	0	0 0	0	C	0	(0	(0	0 -
										ia - Actual 2/2020						
			Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	· ·	Coverage Ra Stage 3
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central governments Institutions Corporates		C		0	0	0 (0 0	(0	(0	() (0	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0		0	0	0 (0 0		0		0			0	0 -
ITALY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		ſ		0	0	0	0	(0	(0	0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME Equity Securitisation															
	Other non-credit obligation assets IRB TOTAL		0		0	0	0 0	0 0		0		0 0			0	0 -
									Morator	ia - Actual						
			Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	31/1 Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Institutions															
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		C		0	0	0 (0		0		0) (0	0 -
COLOMBIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		(0	0	0 (0	(0		0	(0 (0	0 -
COLOMBIA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		C		0	0	0 (0	(0		0	(0	0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
	Securitisation Other non-credit obligation assets IRB TOTAL		0		0	0	0 0	0		0		0			D (0 -
	TRO TOTAL				•		•		Morator	ia - Actual						•
								Stage 1		2/2020		Stage 2	Stock of	Stock of	Stock of	
		(mla EUD 0/)	Exposu A-IRB	re values F-IRB	Risk expo	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks Central governments	(mln EUR, %)						moratoria		moracona		moratoria	exposure	exposure	exposure	
	Institutions Corporates Corporates - Of Which: Specialised Lending		C		0	0	0 (0 0	(0		0	() (0	0 -
	Corporates - Of Which: SME Retail Retail - Secured on real estate property		C		0	0	0 (0 0	(0		0	(0 (0	0 -
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		C		0	0	0 (0 0	(0		0	() (0	0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Petail - Of Which, pen CME															
	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets															

ED A EUROPEAN BANKING

	BA EUROPEAN BANKING AUTHORITY		[15	16	17	2021 E	U-wide S B	Stress T anco Bilbao 20)-19 IRE	3 25	26	27	28
											antees - Actual 2/2020						
Row Num		Central banks	(mln EUR, %)	A IDD	re values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
2 3 4		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		1,852	2	0 1,969	9	0 6,683	4,999	76	7 618	66	6 46	5 11	19	12	2 18.26
6 7 8	Panco Pilhao Vizcava	Corporates - Of Which: SME Retail Retail - Secured on real estate property		749 451	9 1 0	0 812 0 306 0 (5 0	0 2,701 0 1,627 0 0		31 18		2!	5 18 5 11 0 0	3 1 0	3	3	3 12.18 1 7.61 D -
9 10 11	Banco Bilbao Vizcaya Argentaria S.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		(0	0 (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0))	0 0 0	0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 (0		() -) -) -
12 13 14		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity		451 451 (1	0 300	5	0 1,627 0 1,627 0 0		18 18		1:	5 11	1 1 1 0 C	3	3	7.61 7.61 7.61
16 17 18		Securitisation Other non-credit obligation assets IRB TOTAL		C		0 0		0 8,310	6,217	95	5 770	81	1 57	15	20	13	3 15.89 ⁶
										Public guara	antees - Actual						
				Exposu	re values	Risk expos	ure amounts		Stage 1 exposure, of		2/2020 Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Rati
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
19 20 21		Central banks Central governments Institutions		4.055		1000		0 6 602	4.000	7.0							40.26
22 23 24		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		1,852		0 1,969		0 6,683						11	19	1,	18.26
25 26 27 28 29	SPAIN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		(0	0 306	0	0 1,627	0	18	9 152 0 0	1!	0 () C	(7.61
31 32 33		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
34 35 36		Securitisation Other non-credit obligation assets IRB TOTAL		0		0 (0 8,310	6,217	95	5 770	81	1 57	15	20	13	3 15.89
30						•		5,520	0,227		antees - Actual						15105
				Evenous	ua valuas	Diek eynee			Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
Row Num			(mln EUR, %)	Λ_IDR	F-IRB	A-IRB	ure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
37 38 39		Central banks Central governments Institutions							amount		amount		amount				
40 41 42		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		(0	0 (0 0	0		0 0	(0 (C	() -
43 44 45	UNITED STATES	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		(0	0 (0 0	0		0	(0 (0	() -
46 47 48 49 50	ONTILDSTATES	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		(0	0 (0 0	0		0 0		0 () C	() -
51 52 53 54		Equity Securitisation Other non-credit obligation assets IRB TOTAL				0 0		0 0	0		0 0) -
31		INDIOIAL								Public guara	antees - Actual						
				Evnocu	re values	Dick ovnoc	ure amounts		Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
Row Num			(mln EUR,%)	A IDD	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
55 56 57		Central banks Central governments Institutions															
58 59 60		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		() 			0 0	0		0 0		n () - -
62 63 64	MEXICO	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		(0	0 (0 0	0		0 0		0 () -
65 66 67		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
68 69 70		Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets															
72		IRB TOTAL		C)	0 ()	0 0	0		0	(0	0	C) -
											antees - Actual 2/2020						
Row				Exposu A-IRB	re values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ration Stage 3 exposure
73 74		Central banks Central governments	(mln EUR, %)	A-IKD	F-IKD	A-IRD	F-IRD		amount		amount		amount	exposure	exposure	exposure	Схрозите
75 76 77		Institutions Corporates Corporates - Of Which: Specialised Lending		(0	0 (0 0	0		0 0	(0 () C	() -
78 79 80 81	TUDICEV	Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		(0	0 ()	0 0	0		0	(0 (C	() -
82 83 84	TURKEY	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		(0 (0 0	0		0 0		0 (O C	() -
85 86 87 88		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation															
89 90		Other non-credit obligation assets IRB TOTAL		C)	0 (0 0	0		0 0	(0	0	C) -
											antees - Actual 2/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio
Row Num		Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
92 93 94		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		(0	0 ()	0 0	0		0 0	(0 0	0 0	() -
96 97 98		Corporates - Of Which: SME Retail Retail - Secured on real estate property		(0	0 (0 0	0		0 0	(0 () C	(() -
99 100 101	FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		(0	0 ()	0 0	0		0 0	(0 0	0	() -
102 103 104 105		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
106 107 108		Securitisation Other non-credit obligation assets IRB TOTAL				0 0		0 0	0		0 0		0 0	0	0) -
										<u></u>							-

	BA EUROPEAN BANKING AUTHORITY						2021 E				edit risk rgentaria S.)-19 IRI	В			
				15	16	17	18	19	20	21 Public guara	22 antees - Actual	23	24	25	26	27	28
				Exposu	ire values	Risk expos	sure amounts		Stage 1 exposure, of		.2/2020 Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio
Row Num			(mln EUR, %)	Λ_IDR	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
109 110		Central banks Central governments							amount		amount		amount				
111 112 113		Institutions Corporates Corporates - Of Which: Specialised Lending			0	0	0	0	0 0		0 0	(0 () ()	0	0 -
114 115		Corporates - Of Which: SME Retail			0	0	0	0	0 0		0 0		0 () ()	0	0 -
116 117 118 119 120	UNITED KINGDOM	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			0	0	0	0	0 0		0 0	(0 (0 ()	0	0 -
121 122		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
123 124 125		Equity Securitisation Other non-credit obligation assets															
126		IRB TOTAL			D	0	D (0	0 0		0		0			5 (0 -
											antees - Actual						
				Fxnosi	re values	Risk expos	sure amounts		Stage 1 exposure, of	31/1	.2/2020 Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio
Row			(mala EUD 0/)	Λ_IDR	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
127 128		Central banks Central governments	(mln EUR, %)						amount		amount		amount	CAPOSUIC	САРОЗИГС	Схрозигс	
129 130		Institutions Corporates			0	0	0	0	0 0		0 0	(0 () ()	0	0 -
131 132 133		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0	0	0	0	0 0		0 0		0 () ()	0	0 -
134 135	PERU	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME															
136 137	PLRU	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0	0	0	0 0		0 0		0 () ()	0	0 -
138 139 140		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
141 142		Equity Securitisation															
143 144		Other non-credit obligation assets IRB TOTAL			D .	0	0	0	0 0		0 0	(0 () (0 (0 -
										Public guara	antees - Actual						
									Stage 1	31/1	.2/2020 Stage 2		Stage 3	Stock of	Shork of	Shork of	
Row					re values		sure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3
Num 145		Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
146 147 148		Central governments Institutions Corporates			n	0	n	0	0 0		0 0		0	<u> </u>		0	0 -
149 150		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME															
151 152		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0	0	0	0	0 0		0 0	(0 (0)	0 (0 -
154 155	ITALY	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0	0	0	0 0		0 0	(0 (0 ()	0 (0 -
156 157		Retail - Other Retail Retail - Other Retail - Of Which: SME															
159 160		Retail - Other Retail - Of Which: non-SME Equity Securitisation															
161 162		Other non-credit obligation assets IRB TOTAL			0	0	0	0	0 0		0 0	(0 () (0	0 -
			ĺ							Public guara	antees - Actual						
									Stage 1	31/1	.2/2020 Stage 2		Stage 3	Charles C	Charles C	Charles C	
Row					re values		sure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3
Num 163		Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
164 165 166		Central governments Institutions Corporates			n	0	n	0	0 0		0 0		0 (ור		0	0 -
167 168		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME															
169 170		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0	0	0	0	0 0		0 0		0 (0 ()	0	0 -
172 173	COLOMBIA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0	0	0	0 0		0 0	(0 () ()	0	0 -
174 175		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
177 178		Equity Securitisation															
179 180		Other non-credit obligation assets IRB TOTAL			0	0	0	0	0 0		0 0		0			0	0 -
										Public guara	antees - Actual						
									Stage 1	31/1	.2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
Row					re values		sure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1		provisions for Stage 3	Stage 3
Num 181		Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
182 183 184		Central governments Institutions Corporates			0	0	0	0	0		0 0		0			0	0 -
185 186		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME															
187 188		Retail Retail - Secured on real estate property			0	0	0	0	0 0		0 0		0 0			0	0 -
190 191	GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0	0	0	0 0		0 0	(0 (0		0	0 -
192 193		Retail - Other Retail Retail - Other Retail - Of Which: SME															
194 195 196		Retail - Other Retail - Of Which: non-SME Equity Securitisation															
197 198		Other non-credit obligation assets IRB TOTAL			D	0	D (0	0 0		0 0		0			0	0 -

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

BANKING AUTHORITY		20	20	21	27	22	2/1	25	2021 EU		Stress T Banco Bilbac				-19 IRB	//2	44	AF.	16	47	10	40
		2.9	30	31	31/12/2021	33	3 1	33	30	3/	Moral	oria - Baseline So 31/12/2022	enario	41	42	1 3		45	31/12/2023	4/	40	43
Row	(min Ell	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3	Central banks Central governments Institutions (mln EU	JR, %)			exposure	exposure	exposure					exposure	ехрозите	exposure					exposure	exposure	exposure	
4 5 6 7	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	4,16		9 978	89	9 22	26	6 30.25% 1 45.13%	1,103 4,206	1,14	7 62 2 877	8:	17	7 42 7 609	67.86% 69.46%	1,085 4,153	918	53 921	9 62	90	756	106.68%
Banco Bilbao Vizcaya Argentaria S.A.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	2,90	03 1,300	0 654	5	5 58	118	8 18.03%	3,122	1,01	3 723		45	5 140	19.37%	3,259	810	789	7	36	161	20.42%
12 13 14 15	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
16 17 18	Securitisation Other non-credit obligation assets IRB TOTAL	5,26	57 1,739	9 1,063	98	3 157	467	7 43.93%	5,308	1,35	940	92	124	652	69.36%	5,238	1,106	974	71	105	812	2 83.42%
					31/12/2021						Morat	oria - Baseline So 31/12/2022	enario						31/12/2023			
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 19 20	Central banks Central governments	JR, %)			exposure	exposure	exposure	ехрозите				exposure	exposure	exposure	ехрозите				exposure	exposure	exposure	exposure
21 22 23 24	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	10	04 29	9 27	1	1 2	7	7 27.27%	103	1	8 20		. 2	2 10	49.13%	99	13	17	1	1	11	67.86%
25 26 27 28 SPAIN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	2,90			30	5 58	328	8 41.71% 8 18.03%	3,310	1,07		3:	87	417	56.03% 19.38%	3,356		812	17	73	499	61.39%
29 30 31	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	2,30	1,300	0 034	J	30		10.03 //	J 3,122	1,01	722		73	110	19.50 %	3,239	010	700	,	30	101	20.4470
32 33 34 35	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets																					
36	IRB TOTAL	3,26	1,404	814	30	111	336	41.23%	3,413	1,09		33 oria - Baseline S	00	427	55.85%	3,455	870	829	18	74	510	61.52%
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio			Morat	31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num	(mln EU	Stage 1 exposure JR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
38 39 40	Central governments Institutions Corporates		0 0	0 0	0	0 0		0 -	0		0 0		0) 0	-	0	0	0	0	0	0) -
41 42 43 44	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0 0	0	0 0	(0 -	0		0 0		0	0	-	0	0	0	0	0	0) -
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0 0	0	0 0	(0 -	C		0 0	(0	0	-	0	0	0	0	0	0) -
49 50 51	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
52	Securitisation																					
54	Other non-credit obligation assets IRB TOTAL		0 0	0 0	0	0	(D -	0		0	(0	0	-	0	0	0	0	0	0	-
53			0 0	0 0	31/12/2021	0		D -	0		D 0	oria - Baseline So 31/12/2022	cenario	0	-	0	0	0	31/12/2023	0	0	-
80W Num	IRB TOTAL	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Morat Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57	IRB TOTAL (min EU Central banks Central governments Institutions	JR, %)	exposure	Stage 3	Stock of provisions for	Stock of provisions for	provisions for	Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	provisions for	Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	provisions for	Stock of provisions for Stage 3 exposure	exposure
Row Num 55 56 57 58 59 60 61	IRB TOTAL (mln EU Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	exposure	exposure 00 241	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure 8 31.64%	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 65	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	exposure JR, %) 1,00	exposure 00 241	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 8 31.64%	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 76.53%	Stage 1	Stage 2 exposure 176 61	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	exposure 124.77%
Row Num 55 56 57 58 59 60 61 62 63 64 MEXICO 65 66 67 68 69	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure JR, %) 1,00	exposure 00 241	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 8 31.64%	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	76.53% 144.83%	Stage 1	Stage 2 exposure 176 61	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	exposure 124.77%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: SME	exposure JR, %) 1,00	00 241 05 94	Stage 3 exposure 1 58 4 191 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	7	Stage 3 exposure 8 43	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	provisions for Stage 3	76.53% 144.83% 2.07%	Stage 1	176 61 0	Stage 3 exposure 36	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	237.24% 1.16%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1,00 1,00	00 241 05 94	Stage 3 exposure 1 58 4 191 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3 exposure	Stage 3	1,000 1,000 0 895	7	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure 3 33 0 192	76.53% 144.83%	986 797	176 61 0	Stage 3 exposure 36 108	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3 exposure 45 257	237.24% 1.16%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	2,000 Stage 1 exposure	00 241 05 94 0 0	Stage 3 exposure 1 58 4 191 0 0 0	Stock of provisions for Stage 1 exposure 8 60 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 8 19 0 27 0 0 0 Stock of provisions for Stage 2	stock of provisions for Stage 3	Stage 3	1,000 1,000 1,000 1,000 1,000	7	Stage 3	Stock of provisions for Stage 1 exposure 55 57 Stock of provisions for Stage 1 exposure 58 59 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 10 16 20 20 36 2enario Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure Stock of stage 3	76.53% 144.83%	986 797 0 1,783	176 61 0	Stage 3 exposure 36 108 145	Stock of provisions for Stage 1 exposure 8 45 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 14 17 17 Stock of provisions for Stage 2	Stage 3 exposure 45 257 0 302 Stock of provisions for Stage 3	exposure 124.77% 237.24% 1.16% 209.01%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Innon-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (min EU Central banks Central governments Institutions	2,000 Stage 1 exposure	00 241 05 94 0 0 0	Stage 3 exposure 1 58 4 191 0 0 0 5 249	Stock of provisions for Stage 1 exposure 8 60 31/12/2021 Stock of provisions for	Stock of provisions for Stage 2 exposure 8 19 0 27 0 0 46 Stock of provisions for	stock of provisions for	Stage 3	1,000 1,000 1,000 1,895	19 7 26	Stage 3 exposure 8	Stock of provisions for Stage 1 exposure 55 57 58 59 Toria - Baseline Servisions for Stock of provisions for Stock of Stock of provisions for Stock of Stock	Stock of provisions for Stage 2 exposure 20 20 36 Stock of provisions for	stage 3 exposure 3 33 9 192 0 225 Stock of provisions for	76.53% 76.53% 144.83% 2.07% 128.20% Coverage Ratio - Stage 3	986 797 0 1,783	176 61 0 237	36 108 0	Stock of provisions for Stage 1 exposure 8 45 0 31/12/2023 Stock of provisions for	stage 2 exposure 14 17 31 Stock of provisions for	Stage 3 exposure 45 257 0 302 Stock of provisions for	237.24% 237.24% 237.24% 209.01% Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	2,000 Stage 1 exposure	00 241 05 94 0 0 0	Stage 3 exposure 1 58 4 191 0 0 0 5 249	Stock of provisions for Stage 1 exposure 8 60 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 8 19 0 27 0 0 0 Stock of provisions for Stage 2	stock of provisions for Stage 3	Stage 3	1,000 1,000 1,000 1,895	19 7 26	Stage 3 exposure 8	Stock of provisions for Stage 1 exposure 55 57 Stock of provisions for Stage 1 exposure 58 59 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 10 16 20 20 36 2enario Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure Stock of stage 3	76.53% 76.53% 144.83% 2.07% 128.20% Coverage Ratio - Stage 3	986 797 0 1,783	176 61 0 237	36 108 0	Stock of provisions for Stage 1 exposure 8 45 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 14 17 17 Stock of provisions for Stage 2	Stage 3 exposure 45 257 0 302 Stock of provisions for Stage 3	237.24% 237.24% 237.24% 209.01% Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	2,000 Stage 1 exposure	00 241 05 94 0 0 0	Stage 3 exposure 1 58 4 191 0 0 0 5 249	Stock of provisions for Stage 1 exposure 8 60 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 8 19 0 27 0 0 0 Stock of provisions for Stage 2	stock of provisions for Stage 3	Stage 3	1,000 1,000 1,000 1,895	19 7 26	Stage 3 exposure 8	Stock of provisions for Stage 1 exposure 55 57 Stock of provisions for Stage 1 exposure 58 59 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 10 16 20 20 36 2enario Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure Stock of stage 3	76.53% 76.53% 144.83% 2.07% 128.20% Coverage Ratio - Stage 3	986 797 0 1,783	176 61 0 237	36 108 0	Stock of provisions for Stage 1 exposure 8 45 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 14 17 17 Stock of provisions for Stage 2	Stage 3 exposure 45 257 0 302 Stock of provisions for Stage 3	237.24% 237.24% 237.24% 209.01% Coverage Ratio - Stage 3
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME Retail - Other Retail - Of Which: Non-SME Retail - Other Retail - Of Which: Non-SME	2,000 Stage 1 exposure	00 241 05 94 0 0 0	Stage 3 exposure 1 58 4 191 0 0 0 5 249	Stock of provisions for Stage 1 exposure 8 60 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 8 19 0 27 0 0 0 Stock of provisions for Stage 2	stock of provisions for Stage 3	Stage 3	1,000 1,000 1,000 1,895	19 7 26	Stage 3 exposure 8	Stock of provisions for Stage 1 exposure 55 57 Stock of provisions for Stage 1 exposure 58 59 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 10 16 20 20 36 2enario Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure Stock of stage 3	76.53% 76.53% 144.83% 2.07% 128.20% Coverage Ratio - Stage 3	986 797 0 1,783	176 61 0 237	36 108 0	Stock of provisions for Stage 1 exposure 8 45 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 14 17 17 Stock of provisions for Stage 2	Stage 3 exposure 45 257 0 302 Stock of provisions for Stage 3	237.24% 237.24% 237.24% 209.01% Coverage Ratio - Stage 3
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	2,000 Stage 1 exposure	00 241 05 94 0 0 0	Stage 3 exposure 1 58 4 191 0 0 0 5 249	Stock of provisions for Stage 1 exposure 8 60 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 8 19 0 27 0 0 0 Stock of provisions for Stage 2	stock of provisions for Stage 3	Stage 3	1,000 1,000 1,000 1,895	19 7 26	Stage 3 exposure 8	Stock of provisions for Stage 1 exposure 55 57 Stock of provisions for Stage 1 exposure 58 59 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 10 16 20 20 36 2enario Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure Stock of stage 3	76.53% 76.53% 144.83% 2.07% 128.20% Coverage Ratio - Stage 3	986 797 0 1,783	176 61 0 237	36 108 0	Stock of provisions for Stage 1 exposure 8 45 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 14 17 17 Stock of provisions for Stage 2	Stage 3 exposure 45 257 0 302 Stock of provisions for Stage 3	237.24% 237.24% 237.24% 209.01% Coverage Ratio - Stage 3
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65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: son-SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sme	Stage 1 exposure Stage 1 exposure	exposure	Stage 3 exposure 1	Stock of provisions for Stage 1 exposure 8 60 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure 8	Stage 1 exposure	26 Stage 2 exposure	Stage 3 exposure 8	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure 76.53% 144.83% 2.07% 128.20% Coverage Ratio - Stage 3 exposure	986 797 0 1,783 Stage 1 exposure 0 0 0 0 Stage 1	176 61 0 0 237 Stage 2 exposure 0 0	36 108 108 145 Stage 3 exposure	Stock of provisions for Stage 1 exposure 8 45 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 1 0 0 1 1 1 2 31/12/2023	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 45 257 0 302 Stock of provisions for Stage 3 exposure 0 0 0	coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
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Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 90	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: Retail - Other Retail - Retail - Other Retail - Retail - Other Retail - Retail - Secured on real estate property - Of Which: Retail - Retail - Other Retail - Retail - Secured on real estate property - Of Which: Retail - Retail - Secured on real estate property - Of Which: Retail - Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: DME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure Stage 1 exposure	exposure	Stage 3 exposure 1	Stock of provisions for Stage 1 exposure 8 60 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure 8	Stage 1 exposure	26 Stage 2 exposure	Stage 3 exposure 8	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure 76.53% 144.83% 2.07% 128.20% Coverage Ratio - Stage 3 exposure	986 797 0 1,783 Stage 1 exposure 0 0 0 0 Stage 1	176 61 0 0 237 Stage 2 exposure 0 0	36 108 108 145 Stage 3 exposure	Stock of provisions for Stage 1 exposure 8 45 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 1 0 0 1 1 1 2 31/12/2023	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 45 257 0 302 Stock of provisions for Stage 3 exposure 0 0 0	coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 90	Central banks Central governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	Stage 1 exposure Stage 1 exposure	exposure	Stage 3 exposure 1	Stock of provisions for Stage 1 exposure 8 60 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure 8	Stage 1 exposure	26 Stage 2 exposure	Stage 3 exposure 8	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure 76.53% 144.83% 2.07% 128.20% Coverage Ratio - Stage 3 exposure	986 797 0 1,783 Stage 1 exposure 0 0 0 0 Stage 1	176 61 0 0 237 Stage 2 exposure 0 0	36 108 108 145 Stage 3 exposure	Stock of provisions for Stage 1 exposure 8 45 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 1 0 0 1 1 1 2 31/12/2023	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 45 257 0 302 Stock of provisions for Stage 3 exposure 0 0 0	coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure

EBA EUROPEAN BANKING AUTHORIT

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

AUTHORITY												Vizcaya Arg										
		29	30	31	32	33	34	35	36	37	38 Mora	39 toria - Baseline Sce	40	41	42	43	44	45	46	47	48	49
					31/12/2021						Мога	31/12/2022	mario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for			Coverage Stage
	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central banks Central governments																					
	Institutions Corporates	C	0	0	0)	0 0	-	C	0 0	(0	0	0	-	0	(0	0 (0	0 0	-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
	Retail Retail - Secured on real estate property	(0	0	0		0 0	-	(0 0	(0	0	0	-	0	(0	0 (0	0	-
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	(0	0	0)	0 0	-	(0 0	(0	0	0	-	0	(0 (0 (0	0 0	-
	Retail - Qualifying Revolving Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL	O	0	0	0		0	-	O	0	(0	0	0	-	0	(0	0)	0	-
											Mora	toria - Baseline Sce	enario									
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Covera Sta
	(mln EUR, %) Central banks		, , , , ,	,,,,,,,	exposure	exposure	exposure	exposure	. , ,		,,,,,,	exposure	exposure	exposure	exposure		. ,		exposure	exposure	exposure	exp
	Central governments Institutions																					
	Corporates Corporates - Of Which: Specialised Lending	C	0	0	0		0	-	C	0 0	(0	0	0	-	0	(0	0 (0	0	-
	Corporates - Of Which: SME Retail		0		0 0		0 0	-				0	0	0	-	0	(0	0 (0 0	-
DED!!	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																					
PERU	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	C	0	0	0		0 0	-	C	0 0	(0	0	0	-	0	(0	0 (0	0 0	-
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Securitisation																					
	Other non-credit obligation assets IRB TOTAL	0	0	0	0		0	-	0	0	(0	0	0	-	0	(0	0 0		0	-
											Mora	toria - Baseline Sce	enario									
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Cove
	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	ех
	Central banks Central governments																					
	Institutions Corporates	(0	0	0)	0 0	-	(0 0	(0	0	0	-	0	(0 (0 (0	0 0	-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
	Retail Retail - Secured on real estate property	C	0	0	0		0 0	-	C	0 0	(0	0	0	-	0	(0	0 (0	0 0	-
ITALY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	C	0	0	0)	0 0	-	C	0 0	(0	0	0	-	0	(0 (0 (0	0 0	-
	Retail - Qualifying Revolving Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL	0	0	0	0		0	-	0	0		0	0	0	-	0		0	0 0		0	-
											Mora	toria - Baseline Sce	ppario									
					31/12/2021						Piora	31/12/2022	STATIO						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio Stage 3	Stage 1	Stage 2 exposure	Stage 3			Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3 exposure	Stock of provisions for	Stock of provisions for		Cover
	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	ex
	Central banks Central governments																					
	Institutions Corporates	C	0	0	0)	0 0	-	(0 0	(0	0	0	-	0	(0	0 (0	0 0	-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
	Retail Retail - Secured on real estate property	(0	0	0		0 0	-	(0 0	(0	0	0	-	0	(0	0 (0	0	-
COLOMBIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	C	0	0 0	0)	0 0	-	C	0 0	(0	0	0	-	0	(0	0 (0	0 0	-
	Retail - Qualifying Revolving Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL	O	0	0	0		0	-	0	0	(0	0	0	-	0	(0 (0 (0	-
					31/12/2021						Мога	toria - Baseline Sce 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Cove
	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	е
	Central banks Central governments																					
	Institutions Corporates	(0	0 0	0 0		0 0	-	(0 0	(0	0	0	-	0	(0	0 (0	0 0	-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
	Retail Retail - Secured on real estate property	(0	0	0		0 0	-	(0 0	(0	0	0	-	0	(0	0 (0	0 0	-
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0				0 0	-				0	0	0	-	0	(0	0 (0 0	-
	Retail - Qualifying Revolving Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL							-						^	-	^		0	0			-
	TRO TOTAL					1	- 1	<u>I</u>		- ₁		<u> </u>	U	U	<u>. </u>	U		- 1	- 1	- [- <u> </u>	

2021 EU-wide Stress Test: Credit risk COVID-19 IRB Banco Bilbao Vizcaya Argentaria S.A.

			33 31		<u> </u>	55 56	3/	50	59 6	61	62	63 64	65 tees - Baseline Scenario		67	68 69	70	71	/2	/3	/1	/3	, ,		
			Stage 1	Stag	31/12/202	L Stage 3				Stage 1			1/12/2022 Stage 3					Stage 1	1	Stage 2	31/12	/2023 Stage 3			
Row			Stage 1 exposure, of which	Stage 2 exposure whi	re, of Stage 3 ex	oosure, of which Stage 1	f Stock of for provisions for Stage 2	Stock of provisions for Stage 3	expo	ge 1 exposure, of which guaranteed amount	Stage 2 ex	oosure, of Stage 3 which exposure	overacura of	Stock of provisions for p Stage 1	provisions for pro	Stock of Coverage R Stage 3 exposure		exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of sprovisions for pro Stage 2	Stock of Coverage Rati Stage 3
Num 1		Central banks	%) guaranteed amount	amo	int gt	aranteeu exposure	e exposure	exposure	exposure	amount	gt gt	aranteeu	amount	exposure	exposure 6	Stage 3 exposure		amount		guaranteed amount		amount	exposure	exposure e	exposure
3 4		Central governments Institutions Corporates	6,508 4,8	58 784	632 224	156	8 35	40	17.96%	6,372 4,76	7 798	643	346 241	8	36	62 17	.78% 6,246	4,672	2 801	. 645	469	327	7 8	36	83 17.71
6 7		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	1,579 1,1	81 176	142 76	53	8 11	19	24.29%	1,538 1,15	1 168	135	125 87	9	10	31 25	.14% 1,496	1,119	9 161	. 130	174	121	. 8	10	44 25.48
	o Bilbao Vizcaya gentaria S.A.	Retail - Secured on real estate property - Of Which: non-SME																							
11 12 13		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																							
14 15 16		Retail - Other Retail - Of Which: non-SME Equity Securitisation																							
17 18		Other non-credit obligation assets IRB TOTAL	0 6,05	50 0	774 0	209	0 0	0	-	0 5,918	8 0	778	0 328	0	0	0 -	0	5,792	2 0	775	0	448	0	0	0 -
													tees - Baseline Scenario)											
			Stage 1 exposure, of	Stage 2 exposu	31/12/202 e 2 re_of	L Stage 3 Stock of	f Stock of	Stock of	Coverage Ratio -	Stage 1	ey		1/12/2022 Stage 3 exposure, of	Stock of	Stock of	Stock of Coverage R	atio -	Stage 1		Stage 2 exposure, of	31/12	/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of Coverage Rati
Row Num		(mln EUR,	exposure which	Stage 2 whi exposure guarar	ch exposure gu	which aranteed exposure	for provisions for Stage 2 e exposure	provisions for Stage 3 exposure	Stage 3 exposure	ge 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 Dosure, of Stage 3 Which exposure aranteed	e which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure e	Stage 3 exposure Stage 3 exposure
19 20		Central banks Central governments Institutions	amount							amount			amount					amount		amount		amount			
22 22 23		Corporates Corporates - Of Which: Specialised Lending	6,508 4,8	58 784	632 224	156	8 35	40	17.96%	6,372 4,76	7 798	643	346 241	8	36	62 17	.78% 6,246	4,672	2 801	. 645	469	327	8	36	83 17.71
24 25 26		Corporates - Of Which: SME Retail Retail - Secured on real estate property	1,579 1,1	81 176	142 76	53	8 11	19	24.29%	1,538 1,15	1 168	135	125 87	9	10	31 25	.14% 1,496	1,119	9 161	. 130	174	121	. 8	10	44 25.48
27 28	SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0 0	0 0	0	0 0	0	-	0	0 0	0	0 0	0	0	0 -	0	0	0 0	0	0	0	0	0	0 -
30 31		Retail - Other Retail Retail - Other Retail - Of Which: SME																							
32 33 34		Retail - Other Retail - Of Which: non-SME Equity Securitisation																							
35 36		Other non-credit obligation assets IRB TOTAL	0 6,05	50 0	774 0	209	0 0	0	-	0 5,918	8 0	778	0 328	0	0	0 -	0	5,792	2 0	775	0	448	0	0	0 -
												Public guaran	tees - Baseline Scenario) 											
			Stage 1	Stag	31/12/202	L Stage 3 Stock of	f Stock of	Stock of	Coverage Poli	Stage 1		Stage 2	Stage 3	Stock of	Stock of	Stock of Coverage R	atio	Stage 1		Stage 2	31/12	/2023 Stage 3	Stock of	Stock of	Stock of
Row		(mln EUR,	Stage 1 exposure, of which guaranteed	Stage 2 exposure whi		which aranteed exposure	for provisions for Stage 2 e exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	guaranteed	Stage 2 exposure gu	oosure, of Stage 3 which exposure aranteed	guaranteeu	provisions for p	provisions for pro	Coverage R Stage 3 exposure Coverage R Stage 3 exposure	atio - Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for pro Stage 2 exposure	ovisions for Stage 3 exposure
37 38		Central banks Central governments	amount	amo		amount				amount		amount	amount					amount		amount		amount			
39 40 41		Institutions Corporates Corporates - Of Which: Specialised Lending	0	0 0	0 0	0	0 0	0	-	0	0 0	0	0 0	0	0	0 -	0	0	0 0	0	0	0	0	0	0 -
42 43 44		Corporates - Of Which: SME Retail Retail - Secured on real estate property	0	0 0	0 0	0	0 0	0	-	0	0 0	0	0 0	0	0	0 -	0	0	0 0	0	0	0	0	0	0 -
45 46 UN	ITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0 0	0	0 0	0	-	0	0 0	0	0 0	0	0	0 -	0	0	0 0	0	0	0	0	0	0 -
47 48 49		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																							
50 51 52		Retail - Other Retail - Of Which: non-SME Equity Securitisation																							
53 54		Other non-credit obligation assets IRB TOTAL	0	0 0	0 0	0	0 0	0	-	0	0 0	0	0 0	0	0	0 -	0	0	0	0	0	0	0	0	0 -
																•			•	<u>- </u>	<u> </u>	•			
												Public guaran	tees - Baseline Scenario)						,	9				
			Stage 1	Stag		Stage 3 Stock of	f Stock of	Stock of	Coverage Batis	Stage 1		3	1/12/2022		Stock of	Stock of		Stage 1		Stage 2	31/12	/2023 Stage 3	Stock of	Stock of	Stock of
Row		(mln FLIR	Stage 1 exposure, of which guaranteed	Stage 2 exposu exposure guarar	e 2 re, of Stage 3 ch exposure teed gu	Stage 3 Stock of provisions stage 1	for provisions for Stage 2	provisions for	Coverage Ratio - Stage 3 exposure	guaranteeu	Stage 2 exposure gu	Stage 2 Dosure, of Stage 3 Which exposure	1/12/2022	Stock of provisions for p	provisions for pro	Stock of Coverage Rovisions for Stage 3 exposure		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	31/12 Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	provisions for pro Stage 2	ovisions for Stage 3 Stage 3
Row Num 55 56		(mln EUR, Central banks Central governments	Stage 1 exposure, of which	Stage 2 exposure whi	e 2 re, of Stage 3 ch exposure teed gu	Stage 3 Stock of provisions which Stage 1	for provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ge 1 psure Stage 1 exposure, of which guaranteed amount	Stage 2 exposure gu	3	1/12/2022 Stage 3	Stock of		Coverage R		Stage 1 exposure, of which guaranteed amount	Stage 2 exposure			Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	provisions for pro Stage 2	ovisions for Stage 3
Row Num 55 56 57 58 59		Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	Stage 1 exposure, of which guaranteed	Stage 2 exposu exposure guarar	e 2 re, of Stage 3 ch exposure teed gu	Stage 3 Stock of provisions stage 1	for provisions for Stage 2	provisions for	Coverage Ratio - Stage 3 exposure	ge 1 exposure, of which guaranteed amount	Stage 2 exposure gu	Stage 2 Dosure, of Stage 3 Which exposure	1/12/2022	Stock of provisions for p	provisions for pro	COVERAGE		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which		provisions for pro Stage 2	ovisions for Stage 3 Stage 3
Row Num 55 56 57 58 59 60 61 62		Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	Stage 1 exposure, of which guaranteed	Stage 2 exposu exposure guarar	e 2 re, of Stage 3 ch exposure teed gu	Stage 3 Stock of provisions stage 1	for provisions for Stage 2	provisions for	Coverage Ratio - Stage 3 exposure	ge 1 psure Stage 1 exposure, of which guaranteed amount	Stage 2 exposure gu 0 0 0	Stage 2 Dosure, of Stage 3 Which exposure	1/12/2022	Stock of provisions for p	provisions for pro	COVERAGE		exposure, of which guaranteed	Stage 2 exposure 0 0	exposure, of which guaranteed		Stage 3 exposure, of which		provisions for pro Stage 2	ovisions for Stage 3 Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65	MEXICO	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving	Stage 1 exposure, of which guaranteed	Stage 2 exposu exposure guarar	e 2 re, of Stage 3 ch exposure teed gu	Stage 3 Stock of provisions stage 1	for provisions for Stage 2	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure gu	Stage 2 Dosure, of Stage 3 Which exposure	1/12/2022	Stock of provisions for p	provisions for pro	COVERAGE		exposure, of which guaranteed	Stage 2 exposure 0 0 0	exposure, of which guaranteed		Stage 3 exposure, of which		provisions for pro Stage 2	ovisions for Stage 3 Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68	MEXICO	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	Stage 1 exposure, of which guaranteed	Stage 2 exposu exposure guarar	e 2 re, of Stage 3 ch exposure teed gu	Stage 3 Stock of provisions stage 1	for provisions for Stage 2	provisions for	Coverage Ratio - Stage 3 exposure	ge 1 psure Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure gu 0 0 0 0 0	Stage 2 Dosure, of Stage 3 Which exposure	1/12/2022	Stock of provisions for p	provisions for pro	COVERAGE		exposure, of which guaranteed	Stage 2 exposure 0 0 0	exposure, of which guaranteed		Stage 3 exposure, of which		provisions for pro Stage 2	ovisions for Stage 3 Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	MEXICO	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure, of which guaranteed	Stage 2 exposu exposure guarar	e 2 re, of Stage 3 ch exposure teed gu	Stage 3 Stock of provisions stage 1	for provisions for Stage 2	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure gu 0 0 0 0 0 0 0	Stage 2 Dosure, of Stage 3 Which exposure	1/12/2022	Stock of provisions for p	provisions for pro	COVERAGE		exposure, of which guaranteed	Stage 2 exposure 0 0 0	exposure, of which guaranteed		Stage 3 exposure, of which		provisions for pro Stage 2	ovisions for Stage 3 Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	MEXICO	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure, of which guaranteed	Stage 2 exposu exposure guarar	e 2 re, of Stage 3 ch exposure teed gu	Stage 3 Stock of provisions stage 1	for provisions for Stage 2	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure gu	Stage 2 Dosure, of Stage 3 Which exposure	1/12/2022	Stock of provisions for p	provisions for pro	COVERAGE		exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed		Stage 3 exposure, of which		provisions for pro Stage 2	ovisions for Stage 3 Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	MEXICO	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure, of which guaranteed	Stage 2 exposu exposure guarar	e 2 re, of Stage 3 ch exposure teed gu	Stage 3 Posure, of which aranteed amount	for provisions for Stage 2	provisions for	Coverage Ratio - Stage 3 exposure	ge 1 exposure, of which guaranteed amount 0 0 0	Stage 2 exposure gu 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 posure, of which aranteed amount 0 0 Public guaran	1/12/2022	Stock of provisions for Stage 1 exposure	provisions for pro	COVERAGE		exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed		Stage 3 exposure, of which guaranteed amount 0 0		provisions for pro Stage 2	ovisions for Stage 3 Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	MEXICO	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure Stage 1 exposure, of which guaranteed amount	Stage 2 exposure Stage 2 exposure O O O O Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2	Stage 3 exposure guarant	Stage 3 Posure, of which aranteed amount O O O O O O O O O O O O O	for provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 f Stock of provisions for	provisions for Stage 3 exposure 0 0 0 Stock of provisions for	Coverage Patio.	amount 0 0 0 0 Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 posure, of which aranteed amount 0 0 Public guaran Stage 2 exposure O Public guaran	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 tees - Baseline Scenario 1/12/2022 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 Stock of	provisions for Stage 2 exposure 0	O - Stage 3 exposure O - O - O - O - Stock of Coverage R	Stage 1 exposure 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 31/12	Stage 3 exposure, of which guaranteed amount 0 0 /2023 Stage 3 exposure, of	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 O Stock of provisions for pro	O - Stock of ovisions for Stage 3 exposure Coverage Rati Stage 3 exposure O - O - Coverage Rati Stage 3 exposure Coverage Rati Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num	MEXICO	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (mln EUR,	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure white guarant amount of the stage of the	stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 3 Stock of provisions Stage 1 exposure 0 0 0 0 1 Stage 3 Stock of provisions Stage 1 exposure	for provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 f Stock of provisions for Stage 2	provisions for Stage 3 exposure 0 0 0 0		O Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 posure, of which aranteed amount 0 0 Public guaran	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 tees - Baseline Scenario 1/12/2022 Stage 3	Stock of provisions for Stage 1 exposure 0 0 Stock of provisions for provision	provisions for Stage 2 exposure 0	Ovisions for Stage 3 exposure O - O - O - O - Stock of	Stage 1 exposure 0 0 0 0 0 0 0	exposure, of which guaranteed amount	Stage 2 exposure O O O O O Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 0 /2023	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stock of provisions for Stage 2 exposure	O - O - O - O - O - O - O - O -
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 72	MEXICO	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME INDICATE OF TAIL Retail - Other Retail - Of Which: non-SME	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure O O O O Stage 2 exposure Stage 2 exposure Stage 2 exposure whit guarar amounts Stage 2 exposure whit guarar	stage 3 exposure O	Stage 3 Stock of provisions Stage 1 exposure O Stage 3 O O O Stage 3 O O O Stage 3 O O O Stage 3 O Stock of provisions Stage 1 exposure O Stage 3 O Stage 1 exposure O O O O O O O O O O O O O	for provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 f Stock of provisions for Stage 2	provisions for Stage 3 exposure 0 0 0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3	amount 0 0 0 0 Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 posure, of which aranteed amount 0 0 Public guaran Stage 2 exposure O Public guaran	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 tees - Baseline Scenario 1/12/2022 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 Stock of	provisions for Stage 2 exposure 0	O - Stage 3 exposure O - O - O - O - Stock of Coverage R	Stage 1 exposure 0 0 0 0 0 0 0	exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed		exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 31/12	Stage 3 exposure, of which guaranteed amount 0 0 /2023 Stage 3 exposure, of which guaranteed	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 O Stock of provisions for Stage 2	O - Stock of ovisions for Stage 3 exposure Coverage Rati Stage 3 exposure O - Coverage Rati Stage 3 exposure Coverage Rati Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 72	MEXICO	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure O O O O Stage 2 exposure Stage 2 exposure Stage 2 exposure whit guarar amounts Stage 2 exposure whit guarar	stage 3 exposure O	Stage 3 Stock of provisions Stage 1 exposure O Stage 3 O O O Stage 3 O O O Stage 3 O O Stage 3 O O O O O O O O O O O O O	for provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 f Stock of provisions for Stage 2	provisions for Stage 3 exposure 0 0 0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3	amount 0 0 0 0 Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 posure, of which aranteed amount 0 0 Public guaran Stage 2 exposure O Public guaran	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 tees - Baseline Scenario 1/12/2022 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 Stock of	provisions for Stage 2 exposure 0	O - Stage 3 exposure O - O - O - O - Stock of Coverage R	Stage 1 exposure 0 0 0 0 0 0 0	exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed		exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 31/12	Stage 3 exposure, of which guaranteed amount 0 0 /2023 Stage 3 exposure, of which guaranteed	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 O Stock of provisions for Stage 2	O - Stock of ovisions for Stage 3 exposure Coverage Rati Stage 3 exposure O - Coverage Rati Stage 3 exposure Coverage Rati Stage 3 exposure
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2021 EU-wide Stress Test: Credit risk COVID-19 IRB Banco Bilbao Vizcaya Argentaria S.A.

		50	51	52	53	54 55	56	57	58	59 60	61	62	63	64 65 c guarantees - Baseline Scen	66	67	68 69	70	71	72	73			76	77 7	8 79
Pow		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12/2021 Stag Stage 3 exposure whi	re, of	Stock of for provisions for pr Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	WillCil	31/12/2022 Stage 3 exposure, of which	Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	. Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12, Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of Stoc provisions for provisi Stage 2 Sta	ck of Coverage Ra Stage 3 exposure
Num 109 110	Central banks Central governments	The second secon	guaranteed amount		guaranteed amount	guarar	reed		exposure	exposure	guaranteed amount		guaranteed amount	guaranteed amount	OVBOCUEO	exposure	exposure exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure expo	exposure
111 112 113 114	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0 0	0	0	0 0	0 -	-	0 0	0	0	0	0 0	0	0 -		0	0 0	0	0	0	0	0	0 -
115 116 117 118 UNITED KINGD	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	0 (0 0	0	0	0 0	0 -	-	0 0	0	0	0	0 0	0	0 -		0	0 0	0	0	0	0	0	0 -
118 119 120	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		0 0	0	0 0	0	0	0 0	0 -	-	0 0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	0 -
122 123 124	Retail - Other Retail - Of Which: non-SME Equity Securitisation																									
125 126	Other non-credit obligation assets IRB TOTAL		0 0		0	0	0	0 0	0	-	0 0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	0 -
			Stage 1		Stage 2	31/12/2021 Stag	e 3	St. J. C	St. J. of		Stage 1		Public Stage 2	guarantees - Baseline Scen 31/12/2022 Stage 3		Charles C			Stage 1		Stage 2	31/12	/2023 Stage 3	St. J. S		
Row Num	(mln EUR, %	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure whi	re, of provisions for the stage 1	Stock of for provisions for pr Stage 2 e exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which	Stage 3 exposure, of which guaranteed	Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	. Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for Stage 2 Stage 2 exposure expo	ons for ge 3
127 128 129	Central banks Central governments Institutions		amount		amount	anno					amount		amount	amount					amount		aniount		amount			
130 131 132 133	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0 0	0 0	0	0 0	0 -	-	0 0	0	0	0	0 0	0	0 -		0	0 0	0 0	0	0	0	0	0 -
134 135 136 PERU	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0 (0 0	0	0	0 0	0 -	-	0 0	0	0	0	0 0	0	0 -		0	0 0	0	0	0	0	0	0 -
137 138 139 140	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																									
141 142 143	Equity Securitisation Other non-credit obligation assets IRB TOTAL		0				0	0	0		0	0	0		0 0	0	0 -		0			0	0	0	0	
144	IRB TOTAL		<u> </u>				J		5			J.	Public	c guarantees - Baseline Scen	nario		J ₁				,		3			VI
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Row Num	(mln EUR, %	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure guarar	oth Stage 1 unt exposure	Stage 2 e exposure	Stage 3 exposure	Stage 3 exposure	which guaranteed amount	Stage 2 exposure	which	exposure which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 Sta exposure expo	ge 3 Stage 3
146 147 148	Central governments Institutions Corporates		0 0	0 (0 0	0	0	0 0	0 -	-	0 0	0	0	0	0 0	0	0 -		0	0 0	0	0	0	0	0	0 -
149 150 151	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0 (0 0	0	0	0 0	0 -	-	0 0	0	0	0	0 0	0	0 -		0	0 0	0 0	0	0	0	0	0 -
153 154 155 ITALY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 (0 (0 0	0	0	0 0	0 -	-	0 0	0	0	0	0 0	0	0 -		0	0 0	0	0	0	0	0	0 -
156 157 158 159	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																									
160 161 162	Securitisation Other non-credit obligation assets IRB TOTAL		0 0		0 0	0	0	0 0	0 -	-	0 0	0	0	0	0 0	0	0 -		0	0	0 0	0	0	0	0	0 -
						31/12/2021							Public	guarantees - Baseline Scen 31/12/2022	nario							31/12,	/2023			
Dow		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure whi	re, of provisions t	Stock of for provisions for provising 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure		Stage 3 exposure which which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of Stoc provisions for provisi Stage 2 Sta	ck of ons for ge 3 csure
Num 163 164	Central banks Central governments		guaranteed amount		guaranteed amount	guarar amo	iteed exposure		exposure	exposure	guaranteed amount		guaranteed amount	guaranteed amount	exposure	exposure	exposure exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure expo	exposure
165 166 167 168	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0 (0 0	0	0	0 0	0 -	-	0 0	0	0	0	0 0	0	0 -		0	0 0	0	0	0	0	0	0 -
169 170 171 172 COLOMBIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	0	0 0	0	0	0 0	0 -	-	0 0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	0 -
172 173 174 175	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		0 0	0	0 0	0	0	0 0	0 -	-	0 0	0	0	0	0 0	0	0 -		0	0 0	0	0	0	0	0	0 -
176 177 178	Retail - Other Retail - Of Which: non-SME Equity Securitisation																									
179 180	Other non-credit obligation assets IRB TOTAL		0 0		0	0	0	0 0	0	-	0 0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	0 -
			Stage 1		Stage 2	31/12/2021 Stag	e 3 Stock of	Stock of	Stock of		Stage 1		Public Stage 2	guarantees - Baseline Scen 31/12/2022 Stage 3	ario Stock of	Stock of	Stock of Control Provided to the Control Provided to t		Stage 1		Stage 2	31/12,	/2023 Stage 3	Stack of	Stock of Stock	dr of
Row Num	(mln EUR, %	Stage 1 exposure %)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure exposure guarar	re, of provisions to Stage 1	for provisions for pr Stage 2	orovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure Coverage Ratio	. Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for provisi	ons for Stage 3
181 182 183	Central banks Central governments Institutions		0				0								0				0							
185 186 187	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0 0		0	0 0	0 -	-	0 0	0	0	0	0 0	0	0 -		0	0 0	0	0	0	0	0	0 -
188 189 190 GERMANY	Retail Secured of real estate property of Which. Hori Site		0 0	0	0 0	0	0	0 0	0 -	-	0 0	0	0	0	0 0	0	0 -		0	0 0	0 0	0	0	0	0	0 -
191 192 193 194	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																									
195 196 197	Equity Securitisation Other non-credit obligation assets		0					0											0							
198	IRB TOTAL		<u>u_l 0</u>	•1	<u>σ</u> 0	, U	υl	<u>U</u> U	0 -	<u> </u>	0	0	U	U	0 0	0	υ <u> </u> -	1	<u>u</u>	<u>, 0</u>	<u>, </u>	0	0	1 0	υ	<u>υ</u> -

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

BANKING AUTHORITY								4	ZOZI LO	-wide S Ba			gentaria S.A			,						
		80	81	82	83	84	85	86	87	88	89	90 oria - Adverse Sce	91	92	93	94	95	96	97	98	99	100
			_		31/12/2021							31/12/2022							31/12/2023			
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 1	Central banks			•	exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure			·	exposure	exposure	exposure	exposure
2 3 4	Central governments Institutions Corporates	1,07	71 25	5 132	41	20	76	57.58%	1.040	206	108	39	16	135	124.28%	13,127	2,085	1,190	5 457	171	937	78.34%
5 6	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,07		102	110	452	70		2,007	200	1 527	33		199		,	2,000	224	137	1/1	1 202	
Banco Bilbao Vizcay	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	4,169	,	1,3/3	140	153	691	50.31%	3,997	825	1,52/	89	60	505	37.03%	6,183	853	2,344	4 265	162	1,393	59.45%
Argentaria S.A.	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	2,847	95	1,060	41	82	283	26.65%	2,816	720	1,322	23	62	369	27.90%	2,820	573	1,46	5 20	49	416	28.43%
13 14	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
15 16 17	Equity Securitisation Other non-credit obligation assets																					
18	IRB TOTAL	5,240	1,34	1,506	181	173	767	50.95%	5,037	1,030	1,635	128	75	700	42.82%	19,310	2,938	3,539	721	333	2,330	65.83%
					24 /42 /2024						Morat	oria - Adverse Sce	enario						24/42/2022			
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -	<u> </u>			31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num	(mln EUR, ^o	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
19 20	Central banks Central governments																					
21 22	Institutions Corporates Corporates - Of Which: Specialised Lending	99	99 1	7 44	1	2	11	24.26%	93	12	39	1	1	13	33.34%	87	9	3!	5 0	1	15	41.14%
24 25	Corporates - Of Which: SME Retail	3,21:	.1 1,00	5 1,127	61	127	547	48.50%	3,181	762	1,362	27	41	324	23.77%	2,904	606	1,509	9 26	87	803	53.21%
26 27 28 SPAIN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	2.04	17 05	1.000	41	02	202	26 6504	2.016	720	1 222	22	62	200	27.010/	2 020	E72	1.46	4 20	40	416	20.440/
29 30	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	2,847	95	1,060	41	82	283	26.65%	2,816	720	1,322	23	62	369	27.91%	2,820	5/3	1,464	20	49	416	28.44%
31 32 33	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
34 35	Equity Securitisation Other non-credit obligation assets																					
36	IRB TOTAL	3,311	1,02	1,171	62	129	557	47.59%	3,274	773	1,401	28	42	337	24.04%	2,992	615	1,545	5 26	88	818	52.93%
											Morat	oria - Adverse Sco	enario									
					31/12/2021 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row	(mln EUR, ^o	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
37 38	Central banks Central governments	%)			exposure	exposure	ехрозите					ехрозите	ехрозите	ехрозите					ехрозите	ехрозите	ехрозите	
39 40	Institutions Corporates		0	0 0	0	0	0	-	0	0	0	0	0	0	-	0	0	(0 0	0	0	-
41 42 43	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	1	0	0	0	-	0	0	0	0	0	0	-	0	0		0	0	0	-
44 45 46 UNITED STATES	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME					0	0		0	0	0	0	0	0		<u> </u>				0	J	
46 47	Retail - Qualifying Revolving		0	0 0	0	0	0	-	0	0	0	0	0	0	-	0	0		0 0	0	0	-
48 49 50	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
51 52	Equity Securitisation																					
FO	Other year gradit abligation agests																					
53 54	Other non-credit obligation assets IRB TOTAL	(0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	(0	0	0	-
53 54			0	0	0	0	0	-	0	0	0 Morat	0 oria - Adverse Sco	0 enario	0	-	0	0		0	0	0	-
53 54			0	0	31/12/2021 Stock of	Stock of	O Stock of	- Coverage Ratio -	0	0		31/12/2022 Stock of	Stock of	O Stock of	- Coverage Ratio -	0	0		31/12/2023 Stock of	0 Stock of	0 Stock of	Coverage Ratio -
53 54 Row Num	IRB TOTAL	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Morat Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
53 54 Row Num 55 56	IRB TOTAL (mln EUR, 9) Central banks Central governments	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	provisions for	Stock of provisions for Stage 3 exposure	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	provisions for	provisions for	Stage 3
80w Num 55 56 56 57 58 59	IRB TOTAL (mln EUR, 9) Central banks Central governments Institutions Corporates	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Fow Num 55 56 57 58 59 60 61 62	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 MEXICO	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	exposure	Stage 2 exposure 22 23 37 8	Stage 3 exposure 8 88	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure 947 816	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure 12,921 3,279	Stage 2 exposure 2,038	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 79.66%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	exposure	Stage 2 exposure 22 23 37 8	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure 947 816	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure 12,921 3,279	Stage 2 exposure 2,038	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 79.66%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	Stage 2 exposure 22 23 37 8	Stage 3 exposure 8 88	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure 947 816	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure 12,921 3,279	Stage 2 exposure 2,038	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 79.66%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	22 23 57 8 0	8 88 88 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2 exposure 18 26	Stage 3	74.23% 58.54%	947 816 0	63	Stage 3 exposure 69 164	Stock of provisions for Stage 1 exposure 38 62	Stock of provisions for Stage 2 exposure 15 19	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure 12,921 3,279 0	2,038	1,138 83!	Stock of provisions for Stage 1 exposure 8 454 5 238	provisions for Stage 2 exposure 154 74	907 590	79.66% 70.74%
Fow Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	972 957	22 23 57 8 0	8 88 88 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 40 79	provisions for Stage 2 exposure 18 26	5tage 3 exposure 66 144	74.23% 58.54%	947 816	63	Stage 3 exposure 69 164	Stock of provisions for Stage 1 exposure 38 62	Stock of provisions for Stage 2 exposure 15 19 34	122 242	175.25% 146.95% 1.84%	12,921 3,279	2,038	1,138 83!	Stock of provisions for Stage 1 exposure 8 454 5 238	provisions for Stage 2 exposure 154 74	907 590	79.66% 70.74%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	972 957	22 23 57 8 0	8 88 88 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 40 79 0 119	provisions for Stage 2 exposure 18 26 0	66 144 210	74.23% 58.54%	947 816	63	Stage 3 exposure 69 164	Stock of provisions for Stage 1 exposure 38 62 0 100 oria - Adverse Scenario 31/12/2022	Stock of provisions for Stage 2 exposure 15 19 34	122 242 0	175.25% 146.95% 1.84%	12,921 3,279	2,038	1,138 83!	Stock of provisions for Stage 1 exposure 8 454 5 238 0 0 0 1 0 31/12/2023	provisions for Stage 2 exposure 154 74 229	907 590 1,497	79.66% 70.74%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	972 957 957 1,929	exposure 22 23 37 8 0 0 9 324	exposure 8 88 6 247 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 40 79 0 119 31/12/2021 Stock of provisions for	stage 2 exposure 18 26 0 44 Stock of provisions for	Stage 3 exposure 66 144 0 210 Stock of provisions for	Stage 3 exposure 74.23% 58.54% - 62.68% Coverage Ratio - Stage 3	947 816 0 1,763	194 63 0	Stage 3 exposure 69 164 0 234 Morat	Stock of provisions for Stage 1 exposure 38 62 0 100 oria - Adverse Sce 31/12/2022 Stock of provisions for	Stock of provisions for Stage 2 exposure 15 19 0 34 Stock of provisions for	stage 3 exposure 122 242 0 Stock of provisions for	175.25% 146.95% 1.84% 155.36% Coverage Ratio - Stage 3	12,921 3,279 0 16,199	2,038 247 0 2,285	1,138 839 1,973	Stock of provisions for Stage 1 exposure 8 454 5 238 6 0 0 7 0 8 692 31/12/2023 Stock of provisions for	stage 2 exposure 154 74 0 229 Stock of provisions for	907 907 590 1,497 Stock of provisions for	79.66% 70.74% 1.84% 75.89% Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (mln EUR, 9) Central banks	977 957 1,929 Stage 1 exposure	exposure 22 23 37 8 0 9 324	exposure 8 88 6 247 0 0 0	Stock of provisions for Stage 1 exposure 40 79 0 1119 31/12/2021 Stock of	provisions for Stage 2 exposure 18 26 0	66 144 210	Stage 3	947 816 0 1,763	194 63 0	Stage 3 exposure 69 164 234	Stock of provisions for Stage 1 exposure 38 62 0 100 oria - Adverse Scott 31/12/2022 Stock of	Stock of provisions for Stage 2 exposure 15 19 0 34 Stock of	stage 3 exposure 122 242 0 Stock of	Stage 3 exposure 175.25% 146.95% 1.84% 1.55.36% Coverage Ratio -	12,921 3,279 0	2,038	1,138 83!	Stock of provisions for Stage 1 exposure 8 454 5 238 0 0 0 1 31/12/2023 Stock of	provisions for Stage 2 exposure 154 74 229	907 907 590 1,497	79.66% 70.74% 1.84% 75.89%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	977 957 1,929 Stage 1 exposure	exposure 22 23 37 8 0 0 9 324	exposure 8 88 6 247 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 40 79 0 119 31/12/2021 Stock of provisions for Stage 1	stage 2 exposure 18 26 0 0 Stock of provisions for Stage 2	Stage 3 exposure 66 144 0 210 Stock of provisions for Stage 3	Stage 3 exposure 74.23% 58.54% - 62.68% Coverage Ratio - Stage 3	947 816 0 1,763	194 63 0	Stage 3 exposure 69 164 0 234 Morat	Stock of provisions for Stage 1 exposure 38 62 0 100 oria - Adverse Scenario Stage 1 provisions for Stage 1	Stock of provisions for Stage 2 exposure 15 19 0 34 Stock of provisions for Stage 2	stage 3 exposure 122 242 0 Stock of provisions for Stage 3	175.25% 146.95% 1.84% 155.36% Coverage Ratio - Stage 3	12,921 3,279 0 16,199	2,038 247 0 2,285	1,138 839 1,973	Stock of provisions for Stage 1 exposure 8 454 5 238 0 0 0 1 0 31/12/2023 Stock of provisions for Stage 1	stock of provisions for Stage 2 exposure 154 74	907 Stage 3 exposure 907 590 1,497 Stock of provisions for Stage 3	79.66% 70.74% 1.84% 75.89% Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME Retai	977 957 1,929 Stage 1 exposure	exposure 22 23 37 8 0 0 9 324	exposure 8 88 6 247 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 40 79 0 119 31/12/2021 Stock of provisions for Stage 1	stage 2 exposure 18 26 0 0 Stock of provisions for Stage 2	Stage 3 exposure 66 144 0 210 Stock of provisions for Stage 3	Stage 3 exposure 74.23% 58.54% - 62.68% Coverage Ratio - Stage 3	947 816 0 1,763	194 63 0	Stage 3 exposure 69 164 0 234 Morat	Stock of provisions for Stage 1 exposure 38 62 0 100 oria - Adverse Scenario Stage 1 provisions for Stage 1	Stock of provisions for Stage 2 exposure 15 19 0 34 Stock of provisions for Stage 2	stage 3 exposure 122 242 0 Stock of provisions for Stage 3	175.25% 146.95% 1.84% 155.36% Coverage Ratio - Stage 3	12,921 3,279 0 16,199	2,038 247 0 2,285	1,138 839 1,973	Stock of provisions for Stage 1 exposure 8 454 5 238 0 0 0 1 0 31/12/2023 Stock of provisions for Stage 1	stock of provisions for Stage 2 exposure 154 74	907 Stage 3 exposure 907 590 1,497 Stock of provisions for Stage 3	79.66% 70.74% 1.84% 75.89% Coverage Ratio - Stage 3
Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Oualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME	977 957 1,929 Stage 1 exposure	exposure 22 23 37 8 0 0 9 324	exposure 8 88 6 247 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 40 79 0 119 31/12/2021 Stock of provisions for Stage 1	stage 2 exposure 18 26 0 0 Stock of provisions for Stage 2	Stage 3 exposure 66 144 0 210 Stock of provisions for Stage 3	Stage 3 exposure 74.23% 58.54% - 62.68% Coverage Ratio - Stage 3	947 816 0 1,763	194 63 0	Stage 3 exposure 69 164 0 234 Morat	Stock of provisions for Stage 1 exposure 38 62 0 100 oria - Adverse Scenario Stage 1 provisions for Stage 1	Stock of provisions for Stage 2 exposure 15 19 0 34 Stock of provisions for Stage 2	stage 3 exposure 122 242 0 Stock of provisions for Stage 3	175.25% 146.95% 1.84% 155.36% Coverage Ratio - Stage 3	12,921 3,279 0 16,199	2,038 247 0 2,285	1,138 839 1,973	Stock of provisions for Stage 1 exposure 8 454 5 238 0 0 0 1 0 31/12/2023 Stock of provisions for Stage 1	stock of provisions for Stage 2 exposure 154 74	907 Stage 3 exposure 907 590 1,497 Stock of provisions for Stage 3	79.66% 70.74% 1.84% 75.89% Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83 84	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving	977 957 1,929 Stage 1 exposure	exposure 22 23 37 8 0 0 9 324	exposure 8 88 6 247 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 40 79 0 119 31/12/2021 Stock of provisions for Stage 1	stage 2 exposure 18 26 0 0 Stock of provisions for Stage 2	Stage 3 exposure 66 144 0 210 Stock of provisions for Stage 3	Stage 3 exposure 74.23% 58.54% - 62.68% Coverage Ratio - Stage 3	947 816 0 1,763	194 63 0	Stage 3 exposure 69 164 0 234 Morat	Stock of provisions for Stage 1 exposure 38 62 0 100 oria - Adverse Scenario Stage 1 provisions for Stage 1	Stock of provisions for Stage 2 exposure 15 19 0 34 Stock of provisions for Stage 2	stage 3 exposure 122 242 0 Stock of provisions for Stage 3	175.25% 146.95% 1.84% 155.36% Coverage Ratio - Stage 3	12,921 3,279 0 16,199	2,038 247 0 2,285	1,138 839 1,973	Stock of provisions for Stage 1 exposure 8 454 5 238 0 0 0 1 0 31/12/2023 Stock of provisions for Stage 1	stock of provisions for Stage 2 exposure 154 74	907 Stage 3 exposure 907 590 1,497 Stock of provisions for Stage 3	79.66% 70.74% 1.84% 75.89% Coverage Ratio - Stage 3
Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Off Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	977 957 1,929 Stage 1 exposure	exposure 22 23 37 8 0 0 9 324	exposure 8 88 6 247 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 40 79 0 119 31/12/2021 Stock of provisions for Stage 1	stage 2 exposure 18 26 0 0 Stock of provisions for Stage 2	Stage 3 exposure 66 144 0 210 Stock of provisions for Stage 3	Stage 3 exposure 74.23% 58.54% - 62.68% Coverage Ratio - Stage 3	947 816 0 1,763	194 63 0	Stage 3 exposure 69 164 0 234 Morat	Stock of provisions for Stage 1 exposure 38 62 0 100 oria - Adverse Scenario Stage 1 provisions for Stage 1	Stock of provisions for Stage 2 exposure 15 19 0 34 Stock of provisions for Stage 2	stage 3 exposure 122 242 0 Stock of provisions for Stage 3	175.25% 146.95% 1.84% 155.36% Coverage Ratio - Stage 3	12,921 3,279 0 16,199	2,038 247 0 2,285	1,138 839 1,973	Stock of provisions for Stage 1 exposure 8 454 5 238 0 0 0 1 0 31/12/2023 Stock of provisions for Stage 1	stock of provisions for Stage 2 exposure 154 74	907 Stage 3 exposure 907 590 1,497 Stock of provisions for Stage 3	79.66% 70.74% 1.84% 75.89% Coverage Ratio - Stage 3
Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: smc Securitisation Other non-credit obligation assets IRB TOTAL (min EUR, 9 Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	977 957 1,929 Stage 1 exposure	exposure 22 23 37 8 0 0 9 324	exposure 8 88 6 247 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 40 79 0 119 31/12/2021 Stock of provisions for Stage 1	stage 2 exposure 18 26 0 0 Stock of provisions for Stage 2	Stage 3 exposure 66 144 0 210 Stock of provisions for Stage 3	Stage 3 exposure 74.23% 58.54% - 62.68% Coverage Ratio - Stage 3	947 816 0 1,763	194 63 0	Stage 3 exposure 69 164 0 234 Morat	Stock of provisions for Stage 1 exposure 38 62 0 100 oria - Adverse Scenario Stage 1 provisions for Stage 1	Stock of provisions for Stage 2 exposure 15 19 0 34 Stock of provisions for Stage 2	stage 3 exposure 122 242 0 Stock of provisions for Stage 3	175.25% 146.95% 1.84% 155.36% Coverage Ratio - Stage 3	12,921 3,279 0 16,199	2,038 247 0 2,285	1,138 839 1,973	Stock of provisions for Stage 1 exposure 8 454 5 238 0 0 0 1 0 31/12/2023 Stock of provisions for Stage 1	stock of provisions for Stage 2 exposure 154 74	907 Stage 3 exposure 907 590 1,497 Stock of provisions for Stage 3	79.66% 70.74% 1.84% 75.89% Coverage Ratio - Stage 3
Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Eaulty Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	977 957 1,929 Stage 1 exposure	exposure 22 23 37 8 0 0 9 324	exposure 8 88 6 247 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 40 79 0 119 31/12/2021 Stock of provisions for Stage 1	stage 2 exposure 18 26 0 0 Stock of provisions for Stage 2	Stage 3 exposure 66 144 0 210 Stock of provisions for Stage 3	Stage 3 exposure 74.23% 58.54% - 62.68% Coverage Ratio - Stage 3	947 816 0 1,763	194 63 0	Stage 3 exposure 69 164 0 234 Morat	Stock of provisions for Stage 1 exposure 38 62 0 100 oria - Adverse Scenario Stage 1 provisions for Stage 1	Stock of provisions for Stage 2 exposure 15 19 0 34 Stock of provisions for Stage 2	stage 3 exposure 122 242 0 Stock of provisions for Stage 3	175.25% 146.95% 1.84% 155.36% Coverage Ratio - Stage 3	12,921 3,279 0 16,199	2,038 247 0 2,285	1,138 839 1,973	Stock of provisions for Stage 1 exposure 8 454 5 238 0 0 0 1 0 31/12/2023 Stock of provisions for Stage 1	stock of provisions for Stage 2 exposure 154 74	907 Stage 3 exposure 907 590 1,497 Stock of provisions for Stage 3	79.66% 70.74% 1.84% 75.89% Coverage Ratio - Stage 3
Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: smc Securitisation Other non-credit obligation assets IRB TOTAL (min EUR, 9 Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	977 957 1,929 Stage 1 exposure	exposure 22 23 37 8 0 0 9 324	exposure 8 88 6 247 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0	stage 2 exposure 18 26 0 0 Stock of provisions for Stage 2	Stage 3 exposure 66 144 0 210 Stock of provisions for Stage 3	Stage 3 exposure 74.23% 58.54% - 62.68% Coverage Ratio - Stage 3	947 816 0 1,763	194 63 0	Stage 3	Stock of provisions for Stage 1 exposure 100 oria - Adverse Scott 31/12/2022 Stock of provisions for Stage 1 exposure 0 0 0 0 oria - Adverse Scott Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O	stage 3 exposure 122 242 0 Stock of provisions for Stage 3	175.25% 146.95% 1.84% 155.36% Coverage Ratio - Stage 3	12,921 3,279 0 16,199	2,038 247 0 2,285	1,138 839 1,973	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0	stock of provisions for Stage 2 exposure 154 74	907 Stage 3 exposure 907 590 1,497 Stock of provisions for Stage 3	79.66% 70.74% 1.84% 75.89% Coverage Ratio - Stage 3
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Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Of Which: SME Retail - Other Retail Of Which: SME Retail - Other Retail Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central sovernments Institutions Corporates - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	Stage 1 exposure %) Stage 1 exposure	exposure	Stage 3 Stag	Stock of provisions for Stage 1 exposure 40 79 79 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0 119 31/12/2021	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 66 144 0 210 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure 74.23% 58.54% 62.68% Coverage Ratio - Stage 3 exposure	947 816 0 1,763 Stage 1 exposure 0 0 0	194 63 0 0 257 Stage 2 exposure 0 0	Stage 3 exposure 69 164 Morat Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 38 62 0 100 oria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1 exposure 0 0 oria - Adverse Sce 31/12/2022	Stock of provisions for Stage 2 exposure 15 19 19 Contact of provisions for Stage 2 exposure Contact of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 242 363 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure 175.25% 146.95% 1.84% 1.55.36% Coverage Ratio - Stage 3 exposure	12,921 3,279 0 16,199 Stage 1 exposure 0 0 0	2,038 247 0 2,285 Stage 2 exposure 0 0 0	1,138 839 1,973 Stage 3 exposure	Stock of provisions for Stage 1 exposure 3 454 3 454 3 692 3 1/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 79.66% 70.74% 1.84% 75.89% Coverage Ratio - Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates Of Which: Specialised Lending Corporates Corporates Corporates Corporates Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: smE Retail - Other Retail - Of Which: smSE Retail - Secured on real estate property Retail - Secured on real estate property Retail - Other Retail - Of Which: smSE	Stage 1 exposure %) Stage 1 exposure	exposure	Stage 3 Stag	Stock of provisions for Stage 1 exposure 40 79 79 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0 119 31/12/2021	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 66 144 0 210 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure 74.23% 58.54% 62.68% Coverage Ratio - Stage 3 exposure	947 816 0 1,763 Stage 1 exposure 0 0 0	194 63 0 0 257 Stage 2 exposure 0 0	Stage 3 exposure 69 164 Morat Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 38 62 0 100 oria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1 exposure 0 0 oria - Adverse Sce 31/12/2022	Stock of provisions for Stage 2 exposure 15 19 19 Contact of provisions for Stage 2 exposure Contact of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 242 363 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure 175.25% 146.95% 1.84% 1.55.36% Coverage Ratio - Stage 3 exposure	12,921 3,279 0 16,199 Stage 1 exposure 0 0 0	2,038 247 0 2,285 Stage 2 exposure 0 0 0	1,138 839 1,973 Stage 3 exposure	Stock of provisions for Stage 1 exposure 3 454 3 454 3 692 3 1/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 79.66% 70.74% 1.84% 75.89% Coverage Ratio - Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80 81 82 TURKEY 83 84 85 86 87 88 89 90 80 81 82 83 84 85 86 87 88 89 90	Central banks Central governments Institutions Corporates Of Which: Specialised Lending Corporates Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property	Stage 1 exposure %) Stage 1 exposure	exposure	Stage 3 Stag	Stock of provisions for Stage 1 exposure 40 79 79 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0 119 31/12/2021	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 66 144 0 210 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure 74.23% 58.54% 62.68% Coverage Ratio - Stage 3 exposure	947 816 0 1,763 Stage 1 exposure 0 0 0	194 63 0 0 257 Stage 2 exposure 0 0	Stage 3 exposure 69 164 Morat Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 38 62 0 100 oria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1 exposure 0 0 oria - Adverse Sce 31/12/2022	Stock of provisions for Stage 2 exposure 15 19 19 Contact of provisions for Stage 2 exposure Contact of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 242 363 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure 175.25% 146.95% 1.84% 1.55.36% Coverage Ratio - Stage 3 exposure	12,921 3,279 0 16,199 Stage 1 exposure 0 0 0	2,038 247 0 2,285 Stage 2 exposure 0 0 0	1,138 839 1,973 Stage 3 exposure	Stock of provisions for Stage 1 exposure 3 454 3 454 3 692 3 1/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 79.66% 70.74% 1.84% 75.89% Coverage Ratio - Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80 81 82 TURKEY 83 84 85 86 87 88 89 90 80 81 82 83 84 85 86 87 88 89 90	Central banks Central governments Institutions Corporates Of Which: Specialised Lending Corporates Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Secured on real estate property	Stage 1 exposure %) Stage 1 exposure	exposure	Stage 3 Stag	Stock of provisions for Stage 1 exposure 40 79 79 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0 119 31/12/2021	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 66 144 0 210 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure 74.23% 58.54% 62.68% Coverage Ratio - Stage 3 exposure	947 816 0 1,763 Stage 1 exposure 0 0 0	194 63 0 0 257 Stage 2 exposure 0 0	Stage 3 exposure 69 164 Morat Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 38 62 0 100 oria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1 exposure 0 0 oria - Adverse Sce 31/12/2022	Stock of provisions for Stage 2 exposure 15 19 19 Contact of provisions for Stage 2 exposure Contact of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 242 363 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure 175.25% 146.95% 1.84% 1.55.36% Coverage Ratio - Stage 3 exposure	12,921 3,279 0 16,199 Stage 1 exposure 0 0 0	2,038 247 0 2,285 Stage 2 exposure 0 0 0	1,138 839 1,973 Stage 3 exposure	Stock of provisions for Stage 1 exposure 3 454 3 454 3 692 3 1/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 79.66% 70.74% 1.84% 75.89% Coverage Ratio - Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80 81 82 TURKEY 83 84 85 86 87 88 89 90 80 81 82 83 84 85 86 87 88 89 90	Central banks Central overments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure %) Stage 1 exposure	exposure	Stage 3 Stag	Stock of provisions for Stage 1 exposure 40 79 79 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0 119 31/12/2021	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 66 144 0 210 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure 74.23% 58.54% 62.68% Coverage Ratio - Stage 3 exposure	947 816 0 1,763 Stage 1 exposure 0 0 0	194 63 0 0 257 Stage 2 exposure 0 0	Stage 3 exposure 69 164 Morat Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 38 62 0 100 oria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1 exposure 0 0 oria - Adverse Sce 31/12/2022	Stock of provisions for Stage 2 exposure 15 19 19 Contact of provisions for Stage 2 exposure Contact of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 242 363 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure 175.25% 146.95% 1.84% 1.55.36% Coverage Ratio - Stage 3 exposure	12,921 3,279 0 16,199 Stage 1 exposure 0 0 0	2,038 247 0 2,285 Stage 2 exposure 0 0 0	1,138 839 1,973 Stage 3 exposure	Stock of provisions for Stage 1 exposure 3 454 3 454 3 692 3 1/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 79.66% 70.74% 1.84% 75.89% Coverage Ratio - Stage 3 exposure

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

BANKING								1	ZUZI E			l est: Cre o Vizcaya Ar			-19 IKD	•						
		80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
					31/12/2021						Mora	atoria - Adverse Sc 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln l	exposure EUR, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109 110	Central banks Central governments																					
111 112	Institutions Corporates		0	0 0	0		0 0	-	(0		0 0	0	C) -	0	(0 () (0	0	-
113 114	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
115 116	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0 0	0			-		0		0 0	0	C	-	0) (0	0	-
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0 0	0		0 0	-	(0		0 0	0	C	-	0	(0 (0 0	0	-
120 121	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
122 123	Retail - Other Retail - Of Which: non-SME Equity																					
124 125 126	Securitisation Other non-credit obligation assets IRB TOTAL		0	0 0	0			-		0		0 0	0	0	-	0				0	0	-
					31/12/2021						Mora	atoria - Adverse Sc 31/12/2022	enario						31/12/2023			
		Change 4	Chara 2	Characa Characa	Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Charact	Chara 2	Chara 2	Stock of	Stock of	Stock of	Coverage Ratio -	Channel	Chara 2	Channa 2	Stock of	Stock of	Stock of	Coverage Ratio -
Row	(mln.)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
127 128	Central banks Central governments											<u> </u>										
129 130	Institutions Corporates		0	0 0	0		0 0	-	(0		0 0	0	() -	119	38	3 22	2 3	3 16	15	69.88%
131 132	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
134 135	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		U	U] 0	0		u _l C	-		0 اد		U 0	0	(-	0		J ((0 اد	0	-
135 136 137	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0 0	0)	0 0	-	(0		0 0	0	C) -	0	(0 () (0	0	-
138 139	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
140 141	Retail - Other Retail - Of Which: non-SME Equity																					
142 143	Securitisation Other non-credit obligation assets IRB TOTAL			0	0			-				0 0	0		-	110	35	3 25		16	15	69.88%
144	IRB TOTAL		<u>v </u>	<u> </u>	<u> </u>	<u> </u>	<u>, </u>			<u>,, </u>	<u> </u>	<u> </u>	<u>, </u>		1	113		21	<u>- 1</u>	<u>, 10</u>	15	05.0070
											Mora	atoria - Adverse Sc	enario									
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio ·				31/12/2022 Stock of	Stock of	Stock of	Coverna Batia				31/12/2023 Stock of	Stock of	Stock of	Coverno Batio
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 145	Central banks	EUR, %)			exposure	exposure	exposure					exposure	exposure	exposure	<i></i>				exposure	exposure	exposure	
146 147	Central governments Institutions				0								0								0	
148 149 150	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0		J C	-		J U		0	U		-	0		J () (J O	U	-
151 152	Retail Retail - Secured on real estate property		0	0 0	0		0 0	-	(0		0 0	0	C	-	0	(0 () (0	0	-
153 154 ITALY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0		0 0	-	(0		0 0	0	() -	0	(0 () (0	0	-
155 156	Retail - Qualifying Revolving Retail - Other Retail																					
157 158 159	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
160 161	Securitisation Other non-credit obligation assets																					
162	IRB TOTAL		0	0	0		0	-		0		0 0	0	0]-	0			0	0	0	-
											Mora	atoria - Adverse Sc	enario									
					31/12/2021 Stock of	Stock of	Stock of	Course Patie				31/12/2022 Stock of	Stock of	Stock of	Course Potio				31/12/2023 Stock of	Stock of	Stock of	Coverna de Batia
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 163	Central banks	EUR, %)			exposure	exposure	exposure					exposure	exposure	exposure	·				exposure	exposure	exposure	
164 165	Central governments Institutions Corporates		0	0 0	0							0 0	0			0				2 0	0	
167 168	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0							0	0		, -	0				0	Ü	-
169 170	Retail - Secured on real estate property		0	0 0	0		0 0	-	(0		0 0	0	() -	0	() () (0	0	-
171 COLOMBIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0		0 0	-	(0		0 0	0	C) -	0	(0 () (0	0	-
173 174	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
175 176 177	Retail - Other Retail - Of Which: non-SME Equity																					
178 179	Securitisation Other non-credit obligation assets																					
180	IRB TOTAL		0	0	0		0	-		0		0	0	C	-	0				0	0	-
											Mora	atoria - Adverse Sc	enario									
			<u> </u>		31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio · Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1		provisions for	Coverage Ratio - Stage 3
Num	Central banks (min	EUR, %)			exposure	exposure	Stage 3 exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	Stage 3 exposure	exposure
182 183	Central governments Institutions																					
184 185	Corporates Corporates - Of Which: Specialised Lending		0	0 0	0		0 0	-	(0		0 0	0	() -	0	(0 () (0	0	-
186 187	Corporates - Of Which: SME Retail		0	0 0	0		0 0	-	(0 0		0 0	0	(-	0) () (0 0	0	-
188 189 190 GERMANY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0			1	-	,			0			-			1		1 ^	0	
191 192	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			0	0		U C	-		0		0	0	(-	0		((0	U	
193 194	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
195 196	Equity Securitisation																					
197 198	Other non-credit obligation assets IRB TOTAL		0	0	0		0	-		0		0	0	O	-	0	(0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB Banco Bilbao Vizcaya Argentaria S.A.

			100										o Vizcaya Arger					100				100	100	100
		101	102	103	104	105 106	107	108 109	110 111	112	113 1		es - Adverse Scenario	117 118	119 120	121	122	123	124 125	126	127	128	129	130
						31/12/2021							12/2022							31/12/2023				
			Stage 1		Stage 2	Stage 3	Stock of	Stock of Stock of	Coverage Ratio -	Stage 1	Sta	je 2	Stage 3	Stock of Stock of	Stock of Coverage Pati		Stage 1	av.	Stage 2	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio ·
Row		Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 exposure, which	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	r Stage 3 Stage	re WillCii	exposure w	ich Stage 3 exposure	exposure, of which	visions for provisions fo Stage 1 Stage 2	provisions for Stage 3	Stage 1 exposure	which	expositre	which exposu	re WillCii	provisions for Stage 1	provisions for Stage 2	orovisions for Stage 3	Stage 3 exposure
Num	(mln EUR, %	a)	guaranteed amount		guaranteed	guarantee	exposure	exposure exposure	exposure	guaranteed amount		ount '	guaranteed	exposure exposure	exposure exposure		guaranteed amount	gu	aranteed exposu	guaranteed amount	exposure	exposure	exposure	exposure
2	Central banks Central governments																							
3 4	Institutions Corporates	6,266	4,688	3 76	60 612	2 490	341 34	36	78 15.86%	5,966 4,463	752	606 79	98 556	23	36 125 15.67	% 5,763	4,311	748	603	1,005 7	00 19	37	157	15.60%
5	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																							
7	Retail	1,523	1,139	9 16	57 135	141	98 22	10	41 28.81%	1,442 1,078	155	125 23	35 164	15	10 69 29.58	% 1,385	1,036	147	119	299 2	08 13	9	89	29.84%
Banco Bilbao Vizc																								
Argentaria S.A.	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving																							
12	Retail - Other Retail Retail - Other Retail - Of Which: SME																							
14	Retail - Other Retail - Of Which: non-SME																							
16	Securitisation																							
17 18	Other non-credit obligation assets IRB TOTAL	0	5,827	7	0 747	0	439 0	0	0 -	0 5,542	0	731	0 720	0	0 0-	0	5,347	0	722	0 90	08	0	0 -	•
												Public guarantee	es - Adverse Scenario											
			Cha wa		Ct	31/12/2021				Chara d			12/2022				Cha ma d			31/12/2023				
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure,	Stock of provisions for	Stock of Stock of	Coverage Ratio - Stage	Stage 1 exposure, of	Stage 2 expos	je 2 ure, of Stage 3	exposure, of	Stock of Stock of	Stock of Coverage Rati	o - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 posure, of Stage	AVNOCIIFA OT	Stock of	Stock of	Stock of or oversions for	Coverage Ratio - Stage 3
Row		exposure	which guaranteed	exposure	which guaranteed	exposure which guarantee	d Stage 1	Stage 2 Stage 3	Stage 3 exposu exposu	which	exposure guar	ich exposure nteed	which guaranteed	Stage 1 Stage 2	Stage 3 exposure	exposure	which guaranteed	exposure	which exposu	Which	Stage 1	Stage 2		Stage 3 exposure
Num 19	(mln EUR, %	o)	amount		amount	amount	exposure	exposure exposure		amount	am	ount	amount	xposure exposure	exposure		amount		amount	amount	exposure	exposure	exposure	
20	Central governments Institutions																							
22	Corporates	6,266	4,688	3 76	60 612	490	341 34	36	78 15.86%	5,966 4,463	752	606 79	98 556	23	36 125 15.67	% 5,763	4,311	748	603	1,005 7	00 19	37	157	15.60%
23 24	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																							
25	Retail - Secured on real estate property	1,523	1,139	9 16	57 135	141	98 22	10	41 28.81%	1,442 1,078	155	125 23	35 164	15	10 69 29.58	% 1,385	1,036	147	119	299 2	08 13	9	89	29.84%
SPAIN	Retail - Secured on real estate property - Of Which: SME																							
28 29 29 29 29 29 29 29 29 29 29 29 29 29	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0	J I	0	0	U C	0	U-	0	0	U	0	U	υ 0 -	0	0	0	0	U	0	0	0 -	
30	Retail - Other Retail Retail - Other Retail - Of Which: SME																							
32	Retail - Other Retail - Of Which: non-SME																							
34	Equity Securitisation																							
35	Other non-credit obligation assets IRB TOTAL	0	5.827	7	0 747	0	439	0	0 -	0 5,542	0	731	0 720	0	0 0-	0	5,347	0	722	0 00	08	0	0	
		<u> </u>	J,021	· 1	-1 /4/	<u>, </u>	<u>V</u>	<u>, </u>	<u>-1</u>	- J ₁ 342	<u> </u>		720	<u> </u>	<u>-,</u>	<u>, </u>	J,J7/	J	, 44	<u> </u>	I U	U	<u> </u>	
												Public quarantee	es - Adverse Scenario											
						31/12/2021							12/2022							31/12/2023				
			Stage 1		Stage 2	Stage 3	Stock of	Stock of Stock of	Coverage Patio	Stage 1	ovno	je 2	Stage 3	Stock of Stock of	Stock of Coverage Patri	n -	Stage 1	OVI	Stage 2	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
Row		Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 which	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	r Stage 3 Stage exposu	e Wnich	exposure w	ich Stage 3 exposure	which pro	visions for provisions for Stage 1 Stage 2	or provisions for Stage 3	Stage 1 exposure	which	exposure	which exposu	re Wnich	provisions for Stage 1	provisions for provisions for provisions for providing provides [additional color blue c	orovisions for Stage 3	Stage 3
Num	(mln EUR, %	<u> </u>	guaranteed amount		guaranteed amount	guarantee amount	exposure	exposure exposure	exposure	guaranteed amount		nteed ount	guaranteed amount	exposure exposure			guaranteed amount	gu	aranteed	guaranteed amount	exposure	exposure	exposure	exposure
37 38	Central banks Central governments																							
39 40	Institutions Corporates	0	0	1	0 0	0	0 0	0	0 -	0 0	0	0	0 0	0	0 0-	0	0	0	0	0	0 0	0	0 -	
41	Corporates - Of Which: Specialised Lending	J	O		0			O O		0	J .	0		0		0		J	- U	0		J	Ů,	
42 43	Corporates - Of Which: SME Retail	0	0	0	0 0	0	0 0	0	0 -	0 0	0	0	0 0	0	0 0-	0	0	0	0	0	0 0	0	0 -	
44	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																							
45 UNITED STATE	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0 0	0	0 0	0	0 -	0 0	0	0	0 0	0	0 0-	0	0	0	0	0	0 0	0	0 -	
47 48	Retail - Qualifying Revolving Retail - Other Retail																							
49	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																							
51	Equity																							
52 53	Securitisation Other non-credit obligation assets																							
54	IRB TOTAL	0	0		0 0	0	0 0	0	0 -	0 0	0	0	0 0	0	0 0-	0	0	0	0	0	0 0	0	0 -	•
31																								
												Public quarantee	es - Adverse Scenario											
31						31/12/2021							es - Adverse Scenario 12/2022							31/12/2023				
			Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of Stock of	Coverage Ratio -	Stage 1	ovno	31/: je 2	12/2022 Stage 3	Stock of Stock of	Stock of Coverage Rati	o -	Stage 1	AVI	Stage 2	31/12/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
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Row Num 55 56	(mln EUR, % Central banks Central governments	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 Stage 3 exposure which	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	otage 5	exposure, of which guaranteed	Stage 2 exposure exposure guard	ge 2 ure, of ich nteed	Stage 3 exposure, of which	visions for provisions fo	provisions for Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure gu	Stage 2 posure, of Stage which exposu	Stage 3 exposure, of which	provisions for	provisions for Stage 2	orovisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58	(mln EUR, % Central banks Central governments Institutions Corporates	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 Stage 3 exposure which	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	otage 5	exposure, of which guaranteed	Stage 2 exposure exposure guard	ge 2 ure, of ich nteed	Stage 3 exposure, of which	visions for provisions fo	provisions for Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure gu	Stage 2 posure, of Stage which exposu	Stage 3 exposure, of which	provisions for	provisions for Stage 2	orovisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60	(mln EUR, % Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 Stage 3 exposure which	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	otage 5	exposure, of which guaranteed	Stage 2 exposure exposure guard	ge 2 ure, of ich nteed	Stage 3 exposure, of which	visions for provisions fo	provisions for Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure gu	Stage 2 posure, of Stage which exposu	Stage 3 exposure, of which	provisions for	provisions for Stage 2	orovisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 Stage 3 exposure which	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	otage 5	exposure, of which guaranteed	Stage 2 exposure exposure guard	ge 2 ure, of ich nteed	Stage 3 exposure, of which	visions for provisions fo	provisions for Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure gu	Stage 2 posure, of Stage which exposu	Stage 3 exposure, of which	provisions for	provisions for Stage 2	orovisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 MEXICO	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 Stage 3 exposure which	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	otage 5	exposure, of which guaranteed	Stage 2 exposure exposure guard	ge 2 ure, of ich nteed	Stage 3 exposure, of which	visions for provisions fo	provisions for Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure gu	Stage 2 posure, of Stage which exposu	Stage 3 exposure, of which	provisions for	provisions for Stage 2	orovisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 Stage 3 exposure which	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	otage 5	exposure, of which guaranteed	Stage 2 exposure exposure guard	ge 2 ure, of ich nteed	Stage 3 exposure, of which	visions for provisions fo	provisions for Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure gu	Stage 2 posure, of Stage which exposu	Stage 3 exposure, of which	provisions for	provisions for Stage 2	orovisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 Stage 3 exposure which	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	otage 5	exposure, of which guaranteed	Stage 2 exposure exposure guard	ge 2 ure, of ich nteed	Stage 3 exposure, of which	visions for provisions fo	provisions for Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure gu	Stage 2 posure, of Stage which exposu	Stage 3 exposure, of which	provisions for	provisions for Stage 2	orovisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 Stage 3 exposure which	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	otage 5	exposure, of which guaranteed	Stage 2 exposure exposure guard	ge 2 ure, of ich nteed	Stage 3 exposure, of which	visions for provisions fo	provisions for Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure gu	Stage 2 posure, of Stage which exposu	Stage 3 exposure, of which	provisions for	provisions for Stage 2	orovisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 Stage 3 exposure which	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	otage 5	exposure, of which guaranteed	Stage 2 exposure exposure guard	ge 2 ure, of ich nteed	Stage 3 exposure, of which	visions for provisions fo	provisions for Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure gu	Stage 2 posure, of Stage which exposu	Stage 3 exposure, of which	provisions for	provisions for Stage 2	orovisions for Stage 3	Coverage Ratio - Stage 3 exposure
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Row Num TURKEY Row Num P1 92 93 94 95 96 97 98 98 98 98 98 98 98	Central banks Central covernments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: some SME Retail - Such - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: sME Retail - Other Retail - Of Which: sME	exposure 0 0 0 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, which guarantee amount 31/12/2021 Stage 3 exposure which guarantee amount 31/12/2021 Stage 3 exposure which guarantee amount 31/12/2021 Stage 3 exposure, which guarantee amount Stage 3 exposure, which guarantee amount Stage 3 exposure which guarantee amount Guarantee amount Stage 3 exposure which guarantee guarantee amount	provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stage 2 exposure Stock of provisions for Stage 2 exposure O Stage 2 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure	exposure exposure exposure or coverage Ratio - Stage 3 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O	Stage 2 exposure O Stage 2 exposure O Stage 2 exposure Stage 2 exposure O O Stage 2 exposure Wiguar am O O Stage 2 exposure Wiguar am O O O O O O O O O O O O O	Stage 3 exposure O Public guarantee 31/3 ge 2 Jire, of ich exposure O Public guarantee 31/3 ge 2 Jire, of ich exposure O Public guarantee 31/3 ge 2 Jire, of ich exposure Stage 3 exposure Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0	visions for Stage 1 Stage 2 exposure 0 0 0 Stock of visions for Stage 1 exposure 0 0 Stock of visions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure O Stage 1 exposure O O Stage 1 exposure O O O O O O O O O O O O O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure O O Stage 2 exposure O O Stage 2 exposure Guidant Stage 2 exposure O O O O O O O O O O O O O	Stage 2 posure, of which laranteed amount Stage 2 posure, of which laranteed amount Stage 2 posure, of which laranteed amount O Stage 2 posure, of which laranteed amount Stage exposure, of which laranteed amount Stage 2 posure, of which laranteed amount Stage exposure, of which laranteed amount O Stage 2 posure, of which laranteed exposure, of which laranteed	Stage 3 exposure, of which guaranteed amount 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O O O O O O O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O Stock of provisions for Stage 2 exposure	Stock of or Stage 3 exposure Stock of orovisions for Stage 3 exposure O - Stock of orovisions for Stage 3 exposure O - Stock of orovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Control covernments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Outer Retail - Of Which: SME Retail - Outer Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Outer Retail - Of Which: SME Retail - Outer Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure 0 0 0 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, which guarantee amount 31/12/2021 Stage 3 exposure which guarantee amount 31/12/2021 Stage 3 exposure which guarantee amount 31/12/2021 Stage 3 exposure, which guarantee amount Stage 3 exposure, which guarantee amount Stage 3 exposure which guarantee amount Guarantee amount Stage 3 exposure which guarantee guarantee amount	provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stage 2 exposure Stock of provisions for Stage 2 exposure O Stage 2 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure	exposure exposure exposure or coverage Ratio - Stage 3 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O	Stage 2 exposure O Stage 2 exposure O Stage 2 exposure Stage 2 exposure O O Stage 2 exposure Wiguar am O O Stage 2 exposure Wiguar am O O O O O O O O O O O O O	Stage 3 exposure O Public guarantee 31/3 ge 2 Jire, of ich exposure O Public guarantee 31/3 ge 2 Jire, of ich exposure O Public guarantee 31/3 ge 2 Jire, of ich exposure Stage 3 exposure Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0	visions for Stage 1 Stage 2 exposure 0 0 0 Stock of visions for Stage 1 exposure 0 0 Stock of visions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure O Stage 1 exposure O O Stage 1 exposure O O O O O O O O O O O O O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure O O Stage 2 exposure O O Stage 2 exposure Guidant Stage 2 exposure O O O O O O O O O O O O O	Stage 2 posure, of which laranteed amount Stage 2 posure, of which laranteed amount Stage 2 posure, of which laranteed amount O Stage 2 posure, of which laranteed amount Stage exposure, of which laranteed amount Stage 2 posure, of which laranteed amount Stage exposure, of which laranteed amount O Stage 2 posure, of which laranteed exposure, of which laranteed	Stage 3 exposure, of which guaranteed amount 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O O O O O O O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O Stock of provisions for Stage 2 exposure	Stock of or Stage 3 exposure Stock of orovisions for Stage 3 exposure O - Stock of orovisions for Stage 3 exposure O - Stock of orovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num TURKEY Row Num P1 92 93 94 95 96 97 98 98 98 98 98 98 98	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SNE Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail	exposure 0 0 0 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, which guarantee amount 31/12/2021 Stage 3 exposure which guarantee amount 31/12/2021 Stage 3 exposure which guarantee amount 31/12/2021 Stage 3 exposure, which guarantee amount Stage 3 exposure, which guarantee amount Stage 3 exposure which guarantee amount Guarantee amount Stage 3 exposure which guarantee guarantee amount	provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stage 2 exposure Stock of provisions for Stage 2 exposure O Stage 2 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure	exposure exposure exposure or coverage Ratio - Stage 3 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O	Stage 2 exposure O Stage 2 exposure O Stage 2 exposure Stage 2 exposure O O Stage 2 exposure Wiguar am O O Stage 2 exposure Wiguar am O O O O O O O O O O O O O	Stage 3 exposure O Public guarantee 31/3 ge 2 Jire, of ich exposure O Public guarantee 31/3 ge 2 Jire, of ich exposure O Public guarantee 31/3 ge 2 Jire, of ich exposure Stage 3 exposure Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0	visions for Stage 1 Stage 2 exposure 0 0 0 Stock of visions for Stage 1 exposure 0 0 Stock of visions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure O Stage 1 exposure O O Stage 1 exposure O O O O O O O O O O O O O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure O O Stage 2 exposure O O Stage 2 exposure Guidant Stage 2 exposure O O O O O O O O O O O O O	Stage 2 posure, of which laranteed amount Stage 2 posure, of which laranteed amount Stage 2 posure, of which laranteed amount O Stage 2 posure, of which laranteed amount Stage exposure, of which laranteed amount Stage 2 posure, of which laranteed amount Stage exposure, of which laranteed amount O Stage 2 posure, of which laranteed exposure, of which laranteed	Stage 3 exposure, of which guaranteed amount 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O O O O O O O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O Stock of provisions for Stage 2 exposure	Stock of or Stage 3 exposure Stock of orovisions for Stage 3 exposure O - Stock of orovisions for Stage 3 exposure O - Stock of orovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num TURKEY Row Num P1 92 93 94 95 96 97 98 98 98 98 98 98 98	Central banks Central povernments Institutions Corporates Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Retail - Of Which: Retail - Other Retail - Off Which: Retail - Other Retail - Off Which: Retail - Other Retail - Off Which: Retail - Other Reta	exposure 0 0 0 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, which guarantee amount 31/12/2021 Stage 3 exposure which guarantee amount 31/12/2021 Stage 3 exposure which guarantee amount 31/12/2021 Stage 3 exposure, which guarantee amount Stage 3 exposure, which guarantee amount Stage 3 exposure which guarantee amount Guarantee amount Stage 3 exposure which guarantee guarantee amount	provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stage 2 exposure Stock of provisions for Stage 2 exposure O Stage 2 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure	exposure exposure exposure or coverage Ratio - Stage 3 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O	Stage 2 exposure O Stage 2 exposure O Stage 2 exposure Stage 2 exposure O O Stage 2 exposure Wiguar am O O Stage 2 exposure Wiguar am O O O O O O O O O O O O O	Stage 3 exposure O Public guarantee 31/3 ge 2 Jire, of ich exposure O Public guarantee 31/3 ge 2 Jire, of ich exposure O Public guarantee 31/3 ge 2 Jire, of ich exposure Stage 3 exposure Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0	visions for Stage 1 Stage 2 exposure 0 0 0 Stock of visions for Stage 1 exposure 0 0 Stock of visions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure O Stage 1 exposure O O Stage 1 exposure O O O O O O O O O O O O O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure O O Stage 2 exposure O O Stage 2 exposure Guidant Stage 2 exposure O O O O O O O O O O O O O	Stage 2 posure, of which laranteed amount Stage 2 posure, of which laranteed amount Stage 2 posure, of which laranteed amount O Stage 2 posure, of which laranteed amount Stage exposure, of which laranteed amount Stage 2 posure, of which laranteed amount Stage exposure, of which laranteed amount O Stage 2 posure, of which laranteed exposure, of which laranteed	Stage 3 exposure, of which guaranteed amount 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O O O O O O O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O Stock of provisions for Stage 2 exposure	Stock of or Stage 3 exposure Stock of orovisions for Stage 3 exposure O - Stock of orovisions for Stage 3 exposure O - Stock of orovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num TURKEY Row Num P1 92 93 94 95 96 97 98 98 98 98 98 98 98	Central banks Central governments Institutions Corporates of Which: Specialised Lending Corporates of Corporates of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure 0 0 0 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, which guarantee amount 31/12/2021 Stage 3 exposure which guarantee amount 31/12/2021 Stage 3 exposure which guarantee amount 31/12/2021 Stage 3 exposure, which guarantee amount Stage 3 exposure, which guarantee amount Stage 3 exposure which guarantee amount Guarantee amount Stage 3 exposure which guarantee guarantee amount	provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stage 2 exposure Stock of provisions for Stage 2 exposure O Stage 2 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure	exposure exposure exposure or coverage Ratio - Stage 3 exposure or coverage Ratio - Stage 2 exposure or coverage Ratio - Stage 3 exposure or coverage Ratio - Stage 3 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O	Stage 2 exposure O Stage 2 exposure O Stage 2 exposure Stage 2 exposure O O Stage 2 exposure Wiguar am O O Stage 2 exposure Wiguar am O O O O O O O O O O O O O	Stage 3 exposure O Public guarantee 31/3 ge 2 Jire, of ich exposure O Public guarantee 31/3 ge 2 Jire, of ich exposure O Public guarantee 31/3 ge 2 Jire, of ich exposure Stage 3 exposure Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0	visions for Stage 1 Stage 2 exposure 0 0 0 Stock of visions for Stage 1 exposure 0 0 Stock of visions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure O Stage 1 exposure O O Stage 1 exposure O O O O O O O O O O O O O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure O O Stage 2 exposure O O Stage 2 exposure Guidant Stage 2 exposure O O O O O O O O O O O O O	Stage 2 posure, of which laranteed amount Stage 2 posure, of which laranteed amount Stage 2 posure, of which laranteed amount O Stage 2 posure, of which laranteed amount Stage exposure, of which laranteed amount Stage 2 posure, of which laranteed amount Stage exposure, of which laranteed amount O Stage 2 posure, of which laranteed exposure, of which laranteed	Stage 3 exposure, of which guaranteed amount 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O O O O O O O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O Stock of provisions for Stage 2 exposure	Stock of or Stage 3 exposure Stock of orovisions for Stage 3 exposure O - Stock of orovisions for Stage 3 exposure O - Stock of orovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num TURKEY Row Num P1 92 93 94 95 96 97 98 98 98 98 98 98 98	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: sME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	exposure 0 0 0 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, which guarantee amount 31/12/2021 Stage 3 exposure which guarantee amount 31/12/2021 Stage 3 exposure which guarantee amount 31/12/2021 Stage 3 exposure, which guarantee amount Stage 3 exposure, which guarantee amount Stage 3 exposure which guarantee amount Guarantee amount Stage 3 exposure which guarantee guarantee amount	provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stage 2 exposure Stock of provisions for Stage 2 exposure O Stage 2 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure	exposure exposure exposure or coverage Ratio - Stage 3 exposure or coverage Ratio - Stage 2 exposure or coverage Ratio - Stage 3 exposure or coverage Ratio - Stage 3 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O	Stage 2 exposure O Stage 2 exposure O Stage 2 exposure Stage 2 exposure O O Stage 2 exposure Wiguar am O O Stage 2 exposure Wiguar am O O O O O O O O O O O O O	Stage 3 exposure O Public guarantee 31/3 ge 2 Jire, of ich exposure O Public guarantee 31/3 ge 2 Jire, of ich exposure O Public guarantee 31/3 ge 2 Jire, of ich exposure Stage 3 exposure Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0	visions for Stage 1 Stage 2 exposure 0 0 0 Stock of visions for Stage 1 exposure 0 0 Stock of visions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure O Stage 1 exposure O O Stage 1 exposure O O O O O O O O O O O O O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure O O Stage 2 exposure O O Stage 2 exposure Guidant Stage 2 exposure O O O O O O O O O O O O O	Stage 2 posure, of which laranteed amount Stage 2 posure, of which laranteed amount Stage 2 posure, of which laranteed amount O Stage 2 posure, of which laranteed amount Stage exposure, of which laranteed amount Stage 2 posure, of which laranteed amount Stage exposure, of which laranteed amount O Stage 2 posure, of which laranteed exposure, of which laranteed	Stage 3 exposure, of which guaranteed amount 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O O O O O O O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O Stock of provisions for Stage 2 exposure	Stock of or Stage 3 exposure Stock of orovisions for Stage 3 exposure O - Stock of orovisions for Stage 3 exposure O - Stock of orovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure

2021 EU-wide Stress Test: Credit risk COVID-19 IRB Banco Bilbao Vizcaya Argentaria S.A.

		101	102	103	104	105	106	107	108 109	110	111	112	113	114	115 116 lic guarantees - Adverse Sc	117	118	119 120	121	122	123	124	125	126	127	128	.29	130
			Stage 1		Stage 2	OVE	Stage 3	tock of Si	Stock of Stock of	Coverage Ratio -		Stage 1		Stage 2	31/12/2022 Stage 3 exposure,	Stock of	Stock of	Stock of Coverage Rat	0 -	Stage 1		Stage 2	31/12	/2023 Stage 3 exposure, of	Stock of	Stock of Sto	ck of Covera	age Ratio -
Row Num	(mln EUR, %	Stage 1 exposure 6)	which guaranteed amount	Stage 2 exposure	which guaranteed amount	exposure gu	laranteen		visions for provisions fo Stage 2 Stage 3 xposure exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 which guarante	Stage 1	or provisions for Stage 2 exposure	stage 3 exposure Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	Stage 2 Sta	ions for age 3 osure	age Ratio - tage 3 posure
109 110 111	Central banks Central governments Institutions																											
112 113 114	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 (0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 (0 -		0	0 0	0	0	0	0	0	0 -	
115 116 117	Retail - Secured on real estate property		0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 (0 -		0	0 0	0	0	0	0	0	0 -	
UNITED KINGDO	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 (0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 (0 0 -		0	0 0	0	0	0	0	0	0 -	
121 122	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																											
123 124 125	Equity Securitisation Other non-credit obligation assets																											
126	IRB TOTAL		0	J	0	<u> </u>	U _I	U	0	0 -	0	0	U	0	0		0	J		0	0 0) U	<u> </u>	U	J 0	0	υ -	
			Stage 1		Stage 2	31/12/202	Stage 3					Stage 1		Stage 2	lic guarantees - Adverse Sc 31/12/2022 Stage 3					Stage 1		Stage 2	31/12	/2023 Stage 3				
Row		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exp	posure, of prov which Si	visions for prov Stage 1 S	otock of Stock of Stock of Stock of Stock of Stage Stage 3 Stage 3 Stock of Stage 3 Stage 3 Stage 3 Stock of St	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, which guarante	provisions i Stage 1	or provisions for Stage 2	Stock of provisions for Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for provis Stage 2 Sta	ige 3	age Ratio - tage 3 posure
127 128	Central banks Central governments	%) 	amount		amount	· ·	amount	kposure ex	xposure exposure			amount		amount	amoun	exposure	exposure	exposure		amount		amount		amount	exposure	exposure exp	osure exp	
129 130 131	Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 (0 0 -		0	0 0	0 0	0	0	0	0	0 -	
132 133 134	Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 (0 0 -		0	0 0	0	0	0	0	0	0 -	
135 136 137	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 (0 -		0	0 0	0 0	0	0	0	0	0 -	
138 139	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																											
141 142 143	Equity Securitisation Other non-credit obligation assets																											
144	IRB TOTAL		0 0	D	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
						31/12/202	1							Pub	lic guarantees - Adverse Sc 31/12/2022	enario							31/12	/2023				
Pow		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	posure, of prov	visions for prov	Stock of Stock of provisions fo Stage 2 Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 Stage 3 exposure, which	Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3	o - Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for provis	ck of ions for ige 3	age Ratio - tage 3 posure
Num 145	Central banks Central governments	6)	guaranteed amount		guaranteed amount	gu	iaranteed		xposure exposure	exposure		guaranteed amount		guaranteed amount	guarante	ed		exposure exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure		osure exp	osure
147 148	Institutions Corporates		0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 (0 -		0	0 0	0 0	0	0	0	0	0 -	
150 151	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 (0 -		0	0 0	0 0	0	0	0	0	0 -	
152 153 154 ITALY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 (0 -		0	0 0	0 0	0	0	0	0	0 -	
155 156 157	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																											
158 159 160	Retail - Other Retail - Of Which: non-SME Equity Securitisation																											
161 162	Other non-credit obligation assets IRB TOTAL		0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 0	0 -		0	0 0	0	0	0	0	0	0 -	
						31/12/202	1							Pub	lic guarantees - Adverse Sc 31/12/2022	enario							31/12	/2023				
2000		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exp	posure, of prov	visions for prov	Stock of Stock of provisions fo Stage 2 Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure, which	DLUCK UI	Stock of provisions for Stage 2	Stock of provisions for Stage 3	o - Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for provis	ck of ions for ige 3	age Ratio - tage 3 posure
Num 163	Central banks		guaranteed amount	CAPOSUIC	guaranteed amount	gu	iaranteed		xposure exposure	exposure	exposure	guaranteed amount	Схрозитс	guaranteed amount	guarante amount	ed		exposure exposure	Схрозите	guaranteed amount	Схрозите	guaranteed amount	Схрозите	guaranteed amount	exposure	exposure exp	osure exp	osure
164 165 166	Central governments Institutions Corporates		0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 (0 -		0	0 0	0 0	0	0	0	0	0 -	
167 168 169	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 (0 0 -		0	0 0	0 0	0	0	0	0	0 -	
170 171 172 COLOMBIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 (0 0 -		0	0 0	0 0	0	0	0	0	0 -	
173 174 175	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																											
176 177 178	Retail - Other Retail - Of Which: non-SME Equity Securitisation																											
179 180	Other non-credit obligation assets IRB TOTAL		0 0)	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 (0 -		0	0 0	0	0	0	0	0	0 -	
						31/12/202:	1							Pub	lic guarantees - Adverse Sc 31/12/2022	enario							31/12	/2023				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 posure, of prov	visions for prov	Stock of Stock of provisions fo	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 Stage 3 which	of provisions f	Stock of provisions for	Stock of provisions for Stage 3	o - Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	provisions for provis	ck of ions for	age Ratio - tage 3 posure
Num 181	Central banks	6)	guaranteed amount	exposure	guaranteed amount	exposure gu	Jaranteed 5		Stage 2 Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure guarante		Stage 2 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure		osure exp	osure
182 183 184	Central governments Institutions Corporates		0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 (0 0-		0	0 0	0	0	0	0	0	0 -	
185 186 187	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 (0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 (0 0 -		0	0 0	0	0	0	0	0	0 -	
188 189 190 GERMANY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 (0	0 (0 0	0	0	0	0 -	0	0	0	0	0	0	0 (0 0-		0	0 0	0 0	0	0	0	0	0 -	
191 192 193	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME												-															
194 195 196	Retail - Other Retail - Of Which: non-SME Equity Securitisation																											
197 198	Other non-credit obligation assets IRB TOTAL		0 0	0	0 0	0 0	0	0	0	0 -	0	0	0	0	0	0	0	0 -		0	0 0	0	0	0	0	0	0 -	

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk COVID-19 STA

			1	2	3	4	5	ao Vizcaya A 6 Moratoria	7	A. 8	9	10	11	12
		E	xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure		Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
	Central banks	(mln EUR, %)		umounts	CAPOSUIC	moratoria	exposure	moratoria	Схрозигс	moratoria	exposure	exposure	exposure	exposure
	Central governments Regional governments or local authorities Public sector entities													
	Multilateral Development Banks International Organisations													
	Institutions Corporates of which: SME		917	719	2,425	2,107	1,981	1,387	261	256	4	158	, 3	0.99
nco Bilbao Vizcay			2,021	1,223	14,250	13,277	5,400	4,403	1,220	1,118	20	174	42	2 3.43
Argentaria S.A.	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		1,080	607	11,236	10,523	4,346	3,807	1,244	1,169	14	62	. 28	3 2.22
	Covered bonds Claims on institutions and corporates with a ST credit assessment													
	Collective investments undertakings (CIU) Equity													
	Securitisation Other exposures Standardised Total		2,938	1,942	16,675	15,384	7,380	5,791	1,481	1,374	24	332	: 44	3.00
								Moratoria						
						Stage 1	<u> </u>	Stage 2	2/2020	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio
		(mln EUR, %)	xposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Regional governments or local authorities													
	Public sector entities Multilateral Development Banks													
	International Organisations Institutions													
	Corporates of which: SME Retail		255	117	234	80	149	32	48	13	1	12	11	21.07
SPAIN	of which: SME Secured by mortgages on immovable property		233	11/						15	-	11	10	
	of which: non-SME Items associated with particularly high risk Covered bands		22	12	206	77	137	30	45	13	0	11	9	19.72
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)													
	Equity Securitisation													
	Other exposures Standardised Total		255	117	234	80	149	32	48	13	1	12	10	21.07
								Moratoria 31/12						
		(mln EUR, %)	xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments													
	Regional governments or local authorities Public sector entities Multilateral Development Banks													
	International Organisations Institutions		0.4	00	1.503	1.512	064	0.50	227	227	1	2		0.000
	Corporates of which: SME Retail		173	122	1,592 1,475		1,062				1	6	j .	0.00
JNITED STATES	of which: SME Secured by mortgages on immovable property				4.475	1.272	1.053	225						1.26
	of which: non-SME Items associated with particularly high risk Covered bonds		173	94	1,475	1,372	1,062	995	94	91	1	6	1	1.26
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)													
	Equity Securitisation Other exposures													
	Standardised Total		267	212	3,067	2,884	2,025		330	327	2	9	1	0.36
								Mayakayis	A abust					
								31/12	a - Actual 2/2020					
			xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	31/12 Stage 2 exposure, of which expired		Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
	Central banks	(mln EUR, %)	xposure values			exposure, of		31/12 Stage 2 exposure, of	2/2020 Stage 3	exposure, of	provisions for	provisions for	provisions for	Coverage Ratio Stage 3 exposure
	Central banks Central governments Regional governments or local authorities Public sector entities		xposure values			exposure, of which expired		31/12 Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations		xposure values			exposure, of which expired		31/12 Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		xposure values		exposure	exposure, of which expired moratoria 0	exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
MEXICO	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME		xposure values 0			exposure, of which expired moratoria 0		Stage 2 exposure, of which expired moratoria	2/2020 Stage 3	exposure, of which expired moratoria 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
MEXICO	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		xposure values 0 0		exposure	exposure, of which expired moratoria 0 7,036	exposure	Stage 2 exposure, of which expired moratoria 0 1,251	Stage 3 exposure	exposure, of which expired moratoria 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
MEXICO	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		xposure values 0 0		7,036	exposure, of which expired moratoria 0 7,036	0 1,251	Stage 2 exposure, of which expired moratoria 0 1,251	Stage 3 exposure 0	exposure, of which expired moratoria 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
MEXICO	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation		xposure values 0 0 0		7,036	exposure, of which expired moratoria 0 7,036	0 1,251	Stage 2 exposure, of which expired moratoria 0 1,251	Stage 3 exposure 0	exposure, of which expired moratoria 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
MEXICO	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity		xposure values 0 0 0		7,036	exposure, of which expired moratoria 0 7,036	0 1,251	Stage 2 exposure, of which expired moratoria 0 1,251	Stage 3 exposure 0	exposure, of which expired moratoria 0 584	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
MEXICO	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		xposure values 0 0 0 0		7,036 5,539	exposure, of which expired moratoria 0 7,036	0 1,251 1,192	Stage 2 exposure, of which expired moratoria 0 1,251 1,251 Moratoria	Stage 3 exposure 0 584	exposure, of which expired moratoria 0 584	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.000 0.000
MEXICO	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	(min EUR, %)	xposure values 0 0 0 xposure values	amounts 0 0 0 Risk exposure	7,036	exposure, of which expired moratoria 0 7,036 5,539 7,036 Stage 1 exposure, of	1,251 1,251 1,251	Stage 2 exposure, of which expired moratoria 0 1,251 1,192 1,251 Moratoria 31/12 Stage 2 exposure, of	Stage 3 exposure 0 584 773 584 4- Actual 2/2020	exposure, of which expired moratoria 0 584 773 584 Stage 3 exposure, of	provisions for Stage 1 exposure 0 0 0 Stock of provisions for	provisions for Stage 2 exposure 0 0 Stock of provisions for	stock of provisions for Stage 3 exposure	Stage 3 exposure 0.000 0.000
MEXICO	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	(min EUR, %)	0	0 0	7,036	exposure, of which expired moratoria 0 7,036 5,539 7,036	1,251 1,251	Stage 2 exposure, of which expired moratoria 0 1,251 1,192 1,251 Moratoria 31/12 Stage 2	Stage 3 exposure 0 584 773 584 4 - Actual	exposure, of which expired moratoria 0 584 773 584	provisions for Stage 1 exposure 0 0 0 0 Stock of	provisions for Stage 2 exposure 0 0 0 Stock of	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0.000 0.000 0.000 0.000 0.000
MEXICO	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities	(min EUR, %)	0	amounts 0 0 0 Risk exposure	7,036	exposure, of which expired moratoria 0 7,036 5,539 7,036 Stage 1 exposure, of which expired	1,251 1,251 1,251	Stage 2 exposure, of which expired moratoria 0 1,251 1,192 1,251 Moratoria 31/12 Stage 2 exposure, of which expired	Stage 3 exposure 0 584 773 584 4- Actual 2/2020	exposure, of which expired moratoria 0 584 773 584 Stage 3 exposure, of which expired	provisions for Stage 1 exposure 0 0 0 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure 0.000 0.000 0.000 0.000 0.000 0.000
MEXICO	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	(min EUR, %)	0	amounts 0 0 0 Risk exposure	7,036	exposure, of which expired moratoria 0 7,036 5,539 7,036 Stage 1 exposure, of which expired	1,251 1,251 1,251	Stage 2 exposure, of which expired moratoria 0 1,251 1,192 1,251 Moratoria 31/12 Stage 2 exposure, of which expired	Stage 3 exposure 0 584 773 584 4- Actual 2/2020	exposure, of which expired moratoria 0 584 773 584 Stage 3 exposure, of which expired	provisions for Stage 1 exposure 0 0 0 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure 0.000 0.000 0.000 0.000 0.000 0.000
MEXICO	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	(min EUR, %)	0	amounts 0 0 0 Risk exposure	7,036 Stage 1 exposure	exposure, of which expired moratoria 0 7,036 5,539 7,036 Stage 1 exposure, of which expired moratoria	1,251 1,251 1,251	Stage 2 exposure, of which expired moratoria 0 1,251 1,192 1,251 Moratoria 31/12 Stage 2 exposure, of which expired moratoria	Stage 3 exposure 0 584 773 584 4- Actual 2/2020	exposure, of which expired moratoria 0 584 773 584 Stage 3 exposure, of which expired	provisions for Stage 1 exposure 0 0 0 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure 0.000 0.000 0.000 0.000 0.000 0.000
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	(min EUR, %)	0 0 0 xposure values	amounts 0 0 Risk exposure amounts	7,036 Stage 1 exposure	exposure, of which expired moratoria 0 7,036 5,539 7,036 Stage 1 exposure, of which expired moratoria	1,251 Stage 2 exposure	Stage 2 exposure, of which expired moratoria 0 1,251 1,192 1,251 Moratoria 31/12 Stage 2 exposure, of which expired moratoria 31/12	Stage 3 exposure 0 584 773 584 4 - Actual 2/2020 Stage 3 exposure	exposure, of which expired moratoria 0 584 773 Stage 3 exposure, of which expired moratoria	provisions for Stage 1 exposure 0 0 0 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure 0.000 0.000 0.000 0.000 Coverage Ratio Stage 3 exposure
MEXICO	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	(min EUR, %)	0 0 xposure values 715	amounts 0 0 Risk exposure amounts	7,036 Stage 1 exposure	exposure, of which expired moratoria 0 7,036 5,539 7,036 Stage 1 exposure, of which expired moratoria 398 850	1,251 Stage 2 exposure	Stage 2 exposure, of which expired moratoria 0 1,251 1,192 1,251 Moratoria 31/12 Stage 2 exposure, of which expired moratoria 321 604	Stage 3 exposure 0 584 773 584 4 - Actual 2/2020 Stage 3 exposure	exposure, of which expired moratoria 0 584 773 Stage 3 exposure, of which expired moratoria 4 85	provisions for Stage 1 exposure 0 0 0 Stock of provisions for Stage 1	stage 2 exposure 0 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	(min EUR, %) Ex (min EUR, %)	0 0 0 xposure values 715	amounts 0 0 Risk exposure amounts	7,036 Stage 1 exposure	exposure, of which expired moratoria 0 7,036 5,539 7,036 Stage 1 exposure, of which expired moratoria 398 850	1,251 Stage 2 exposure 885 1,056	Stage 2 exposure, of which expired moratoria 0 1,251 1,192 1,251 Moratoria 31/12 Stage 2 exposure, of which expired moratoria 321 604	Stage 3 exposure 0 584 773 584 4 - Actual 2/2020 Stage 3 exposure	exposure, of which expired moratoria 0 584 773 Stage 3 exposure, of which expired moratoria 4 85	provisions for Stage 1 exposure 0 0 0 Stock of provisions for Stage 1	stage 2 exposure 0 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure 0.00 0.000 0
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: non-SME	(min EUR, %) Ex (min EUR, %)	0 0 0 xposure values 715	amounts 0 0 Risk exposure amounts	7,036 Stage 1 exposure	exposure, of which expired moratoria 0 7,036 5,539 7,036 Stage 1 exposure, of which expired moratoria 398 850	1,251 Stage 2 exposure 885 1,056	Stage 2 exposure, of which expired moratoria 0 1,251 1,192 1,251 Moratoria 31/12 Stage 2 exposure, of which expired moratoria 321 604	Stage 3 exposure 0 584 773 584 4 - Actual 2/2020 Stage 3 exposure	exposure, of which expired moratoria 0 584 773 Stage 3 exposure, of which expired moratoria 4 85	provisions for Stage 1 exposure 0 0 0 Stock of provisions for Stage 1	stage 2 exposure 0 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure 0.00 0.000 0

13	14	15	16	17	18 Public guaran		20	21	22	23	24
posure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
0 0 607	0 0 458	0 0 2,201	0 0 1,647	0 0 247	0 0 199	0 0 16	0 11	0 0 3	0 0 6	(2 10.75
386 0 0	374 0 0	1,391 0 0	1,041	161 0 0	130 0 0	13 0 0	0	0 0	0 0		10.86
		2 204		2.43	100						
0	0	2,201	1,647	247	Public guaran	itees - Actual		3	6		10.7
posure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
0 0 607 386	0 0 458 374	0 0 2,201 1,391	0 0 1,647 1,041	0 0 247 161	0 0 199 130	0 0 16	0 11	0 0 3 3 2	0 0 6 4) -) - 2 10.7 1 10.8
0	0	0	0	0	0	0	0	0	0	() -
0	0	2,201	1,647	247	199 Public guaran	16 ntees - Actual	11	3	6		2 10.7
posure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	31/12 Stage 2 exposure, of which guaranteed amount	/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
0 0	0 0	0 0	0	0 0	0 0	0 0	0	0 0	0 0	() -) -) -
0 0 0	0 0 0	0 0	0 0	0	0 0	0 0	0	0 0	0 0 0	() -) -) -
0	0	0	0	0	0 Public guaran		0	0	0) -
xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	31/12 Stage 2 exposure, of which guaranteed amount	/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	() -) -) -) -
0	0	0	0	0	0	0	0	0	0) -
0	0	0	0	0	0	0	0	0	0) -
(posure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Public guaran 31/12 Stage 2 exposure, of which guaranteed amount	/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
0 0 0	0 0 0	0 0	0 0 0	0 0 0	0 0	0 0	0	0 0	0 0) -) -) -
0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	0 0	0 0) -) -) -

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk COVID-19 STA Banco Bilbao Vizcava Argentaria S.A.

AUTHORITY		2021	LO WIC			oao Vizcaya Ar		19 SIA														
		1	2	3 4	5	6 Moratoria	7	8	9	0 11	12	13	14	15	16	17	18 Public guara	19 antees - Actual	20	21	22	
						31/12/	2020	Stage 2	ck of	k of	•				Stage 1			.2/2020	Stage 3	Charles	CI	
		exposure values a		Stage 1 age 1 exposure, o oosure which expire		Stage 2 exposure, of which expired	Stage 3 exercises who says a second control of the second control	xposure, of provision prov	ions for provis ge 1 Sta	k of Stock of provisions ge 2 Stage exposu	f for Stage 3 exposure	Exposure va	ues Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of r provisions f Stage 2 exposure	for
	Central banks Central governments	(mln EUR, %)		moratoria		moratoria		moratoria expo	osure exp	sure exposu	е				amount		amount		amount	exposure	exposure	
	Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME	0	0	0	0 0	0 0	0	0	0	0	0 -		0	0	0	0	0 0	0	0	0	0	0
FRANCE	Retail of which: SME Secured by mortgages on immovable property	0	0	0	0 0	0 0	0	0	0	0	0 -		0	0	0	0	0 (0	0	0	0	0
	of which: non-SME Items associated with particularly high risk	0	0	0	0 0	0 0	0	0	0	0	0 -		0	0	0	0	0 (0	0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation																					
	Other exposures Standardised Total	0	0	0	0 0	0 0	0	0	0	0	0 -		0	0	0	0	0 (0	0	0	0	(
						Moratoria												antees - Actual				
		Diek	Chr.	Stage 1	of Stage 2	31/12/2 Stage 2				k of Stock o	f Coverage Ratio -		Dick oversome	Stage 1	Stage 1 exposure, of	Stage 3	Stage 2	.2/2020 Stage 2	Stage 3 exposure, of	Stock of	Stock of provisions f	
	(age 1 exposure, o posure which expire moratoria	ed exposure	exposure, of which expired moratoria	exposure wh	xposure, of provision prov		k of Stock of provisions ge 2 Stage exposu	Stage 3 exposure	Exposure va	ues Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks																					Ē
	International Organisations Institutions Corporates	0	0	0	0	0 0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	
	of which: SME Retail	0	0	0	0 0	0 0	0	0	0	0	0 -		0 0	0	0	0	0 0	0	0	0	0 0	
UNITED KINGDON	Secured by mortgages on immovable property		0	0		0	0	0	0	0	0		0	0	0	0	0 (0	0	0	0	
	of which: non-SME Items associated with particularly high risk Covered bonds	0	0	0	0	0 0	U	0	U	0	0 -		0	0	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total	0	0	0	0 0	0 0	0	0	0	0	0 -		0	0	0	0	0 (0	0	0	0	_
						Moratoria - 31/12/2											31/1	antees - Actual 2/2020				
		Exposure values Risk	k exposure Sta	Stage 1 exposure, o	of Stage 2	Stage 2 exposure, of	Stage 3 ex	xposure, of provisi	ions for provis	k of Stock of provisions ge 2 Stage	f for Coverage Ratio - Stage 3	Exposure va	ues Risk exposure	Stage 1	Stage 1 exposure, of which	Stage L	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	provisions to	Stock of provisions f	or
		(mln EUR, %)	amounts exp	posure which expire moratoria	ed exposure	which expired moratoria	exposure wh	nich expired Sta		ge 2 Stage sure exposu	e exposure	Exposure Va	amounts	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates	64	60	241	182 120	20 115	15	15	0	0	0 0.00%		0	0	0	0	0 (0	0	0	0	
25211	of which: SME Retail	412	275	2,033 1,	,733 666	56 562	169	160	8	14	3 1.87%		0	0	0	0	0 (0	0	0	0	_
PERU	of which: SME Secured by mortgages on immovable property of which: non-SME	240	151	1 378	185 400	00 359	114	109	4	5	1 113%		0	0	0	0	0 0	0	0	0	0	
	Items associated with particularly high risk Covered bonds	210	101	1,373	,103	333		103		3	1 1.1370		0									
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures																					
	Standardised Total	476	335	2,274 1,	,915 785	Marstoria	184	175	8	15	3 1.71%		0	0	0	0	0 C		0	0	0	0
						Moratoria : 31/12/2	2020								Stage 1		31/1	2/2020	Stage 2			
		FEDOSITE VAILES	k exposure Sta	Stage 1 age 1 exposure, o oosure which expire	of Stage 2 ed exposure	Stage 2 exposure, of which expired	Stage 3 ex		ions for provis	k of Stock of provisions ge 2 Stage	f for Coverage Ratio - Stage 3	Exposure va	ues Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of r provisions f Stage 2	for
	Central banks	(mln EUR, %)	·	moratoria		moratoria			osure exp	ge 2 Stage sure exposu	e exposure				guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME	0	0	0	0 0	0 0	0	0	0	0	0 -		0	0	0	0	0 (0	0	0	0	
ITALY	Retail of which: SME	0	0	0	0 0	0 0	0	0	0	0	0 -		0	0	0	0	0 0	0	0	0	0	
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0 0	0 0	0	0	0	0	0 -		0	0	0	0	0 (0	0	0	0	_
	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total	0	0	0	0 0	0 0	0	0	0	0	0 -		0	0	0	0	0 (0	0	0	0	
						Moratoria ·												antees - Actual				
				Stage 1		31/12/2 Stage 2		Stage 3 Sto	ck of Sto	k of Stock (f				Stage 1		Stage 2	.2/2020	Stage 3	Stock of	Stock of	
	·	ai ai	k exposure Sta amounts exp	age 1 exposure, o posure which expire		Stage 2 exposure, of which expired	Stage 3 exercises exposure wh	xposure, of provision provision provision provision provise pr	ons for provis ge 1 Sta	ons for provisions ge 2 Stage	for Stage 3 exposure	Exposure va	ues Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stage 1	Stage 2	for
	Central banks Central governments	(mln EUR, %)		moratoria		moratoria		moratoria expo	osure exp	sure exposu					amount		amount		amount	exposure	exposure	
	Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME	9	9	23	14 1	1 1	0	0	0	0	0 -		0	0	0	0	0 (0	0	0	0	
COLOMBIA	Retail of which: SME	342	218	2,237 2,	,087 1,087	927	215	183	2	28	14 6.72%		0	0	0	0	0 (0	0	0	0	_
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	174	85	1,688 1,	,631 874	74 787	188	160	1	13	12 6.42%		0	0	0	0	0 (0	0	0	0	_
	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total	351	226	2,260 2,	,101 1,089	929	215	183	2	28	14 6.72%		0	0	0	0	0 (0	0	0	0	
						Moratoria												antees - Actual				
				Stage 1		31/12/2 Stage 2 exposure, of			ck of Sto	k of Stock o	f Coverage Ratio -				Stage 1 exposure, of		Stage 2	2/2020	Stage 3 exposure, of	Stock of	Stock of	
			k exposure Sta amounts exp	age 1 exposure, o posure which expire moratoria		exposure, of which expired moratoria	Stage 3 exposure wh	xposure, of provision prov	ions for provis ge 1 Sta	ons for provisions	for Stage 3 exposure	Exposure va	ues Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for	r provisions f Stage 2 exposure	foi
	Central banks Central governments			moracona		- A SOFIG		СХР	СХР	СХРОЗС					amount		amount		amount	- Mposare	- Apostil C	
	Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME	0	0	0	0 0	0 0	0	0	0	0	0 -		0	0	0	0	0 (0	0	0	0	_
GERMANY	Retail of which: SME	0	0	0	0 0	0 0	0	0	0	0	0 -		0 0	0	0	0	0 (0	0	0	0	_
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0 0	0 0	0	0	0	0	0 -		0	0	0	0	0 (0	0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total																					

EBA EUROPEAN BANKING AUTHORITY							21 EU-	Е	Banco Bilbac) Vizcaya Ar	gentaria S. <i>l</i>	A.									
	25	26	27	28 31/12/2021	29	30	31	32	33		35 itoria - Baseline So 31/12/2022		37	38	39	40	41	42 31/12/2023	43	44	45
Row Num (mln EUR, %) Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	5,037	1,727	1,223	30	139	357	7 29.16%	4,769	1,497	1,171	1 28	8 1:	13 489	9 41.76%	4,505	1,357	1,17	9 27	7 98	598	50.67%
Banco Bilbao Vizcaya Argentaria S.A. Argentaria S.A. Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	12,910 11,197		2,904 1,247	498	204	1,602	2 55.15% 4 22.73%	12,011	2,641	2,311 1,188	39	9 17	72 405	108.57% 34.12%	11,545	2,336	1,18	7 365 3 38	5 512 3 154	3,274 508	147.01% 42.97%
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	17,946	6,241	4,127	528	806	1,958	8 47.45%	16,780	5,526	3,482	2 440	0 67	77 2,998	86.10%	16,050	5,032	3,40	7 391	610	3,872	113.66%
				31/12/2021 Stock of	Stock of	Stock of				Mora	toria - Baseline So 31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row Num 22	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	2,766	213	376	18	19	65	5 17.19%	2,596	220	371	19	9	19 95	5 25.69%	2,429	215	37	9 18	3 19	128	33.66%
Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	263	-	279 52	0	5	100	1 21.31%	283	88	58	3	1	4 105	175.70% 22.35%	295	65	6	3 1	3	108	23.16%
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	3.029	327	655	22	62	164	4 25.07%	2,879	308	431	19	9	23 200) 46.42%	2,725	285	55	7 18	3 21	235	42.20%
Row	Stage 1		Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1			storia - Baseline So 31/12/2022 Stock of provisions for	cenario Stock of provisions for	Stock of	Coverage Ratio -	,		Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Num 43 44 Central banks Central governments Regional governments or local authorities Public sector entities	exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	1,490 1,744		444	7	37	172	2 38.66% 3 24.39%	1,429	816 476	547 266	7 !	5 3	35 211 18 63	38.55% 323.52%	1,377 1,959	789 373	62	5 9 1	34	244	38.89%
of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1,744	671	215	2	25	53	3 24.39%	1,889	476	266	5	1	18 63	23.52%	1,959	373	29	9 1	. 14	68	22.67%
60 Equity 61 Securitisation 62 Other exposures 63 Standardised Total	3,234	1,530	660	9	61	224	4 34.01%	3,319	1,292	813 Mora	storia - Baseline So	7 !	52 273	33.63%	3,336	1,162	92	5 7	7 47	311	33.65%
Row Num (mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64 Central banks Central governments Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
71 72 73 74 75 76 Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	6,265 5,395		1,164 277	357	240	727	0 - 7 62.43% 4 19.62%	5,539 5,233	1,023 974	868 247	302 7 19	9 (98 1,270 68 10 ⁴	146.36%	5,096 5,064	961	71	9 268) (3 173) 64	1,721	239.35%
Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
83 84 Other exposures Standardised Total	6,265	1,112	1,164	31/12/2021 Stock of	240	Stock of	7 62.43%	5,539	1,023	868 Mora	302 Storia - Baseline So 31/12/2022 Stock of		98 1,270 Stock of		5,096	961	71	31/12/2023 Stock of	Stock of	1,721	239.35%
Row Num 85 86 Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	556	522	360	2	66	94	4 26.12%	544	325	215	5	2	41 144	66.97%	519	219	13	8 2	2 28	176	127.59%
93 94 95 TURKEY 96 97 98 of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	748		249 58	8 1	52	127	7 50.99% 3 21.72%	1,213	340	201	E	1	37 16 ² 4 16	81.47%	1,226	288	18	2 1	30	193	107.04%
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	1.696	1,226	600	10	110	77-	1 36.28%	1.757	QEO	A1C	5 1.	1	78 200	3 73.97%	1.745	SCA SCA	21	3 11	FC	350	115.94%

EBA EUROPEA BANKING

2021 EU-wide Stress Test: Credit risk COVID-19 STA

EBA BANKING AUTHORITY)21 EU-	E	Banco Bilba	o Vizcaya Ar	gentaria S. <i>l</i>	۷.									
		25	26	27	28 31/12/2021	29	30	31	32	33		35 ntoria - Baseline So 31/12/2022		37	38	39	40	41	42 31/12/2023	43	44	45
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3
106 107	Central banks Central governments		ехрозите	exposure	exposure	exposure	exposure	exposure	ехрозите	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	ехрозите	exposure	exposure	exposure	exposure
108 109 110	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
111 112 113	International Organisations Institutions Corporates of which: SME	0	0	(0 0	0	(0 -	0	0	0) (0 (0	-	(0	0	0 0) (0	-
115 116 117 FRANCE	Retail of which: SME Secured by mortgages on immovable property	0	0	(0	0	(0 -	0	C	0) (0 (0	-	(0	0	0 0) (0	-
118 119 120	of which: non-SME Items associated with particularly high risk Covered bonds	0	0	(0 0	0	(0 -	0	C	0) (0 (0	-	(0 (0	0 0	(0	-
121 122 123	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
125 126	Other exposures Standardised Total	0	0	(0 0	0	(0 -	0	0	0) (0 (0	-	(0	0	0 0) (0	-
				l	31/12/2021	l	l				Mora	itoria - Baseline Sc 31/12/2022	1						31/12/2023			
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127 128 129	Central banks Central governments Regional governments or local authorities													·								
130 131 132	Public sector entities Multilateral Development Banks International Organisations																					
133 134 135 136	Institutions Corporates of which: SME Retail	0	0 0	(0 0	0	(0 -	0	0	0		0 (0	0 0	-	(0	0	0 0) (0	-
UNITED KINGDON 138 139	of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	(0 0	0	(0 -	0	C	0) (0 () 0	-	(0	0	0 0) (0	-
140 141 142 143	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
144 145 146	Equity Securitisation Other exposures																					
147	Standardised Total	0	0	C	0	0	(0 -	0	C	0 Mora	toria - Baseline Sc	cenario	0	-	(0	0	0 0	0	0	-
Row		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of	Stock of provisions for Stage 3	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -
Num 148	Central banks	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
149 150 151	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
152 153 154 155	International Organisations Institutions Corporates	206	5 130	41	1 2	17	2!	5 62.79%	181	132	37	7 2	2 17	7 38	102.81%	163	3 13	0 3	5 2	2 17	49	140.01%
156 157 158 PERU	of which: SME Retail of which: SME	1,659	755	454	4 68	118	269	9 59.22%	1,397	748	438	3 55	5 117	7 407	92.85%	1,376	6 698	8 41	3 48	3 109	531	128.53%
160 161 162	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	1,386	337	169	9 5	14	30	0 17.85%	1,375	301	161	1 5	5 12	2 39	24.39%	1,354	4 279	9 15	7 4	11	48	30.34%
163 164 165	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
166 167 168	Securitisation Other exposures Standardised Total	1,865	885	494	4 70	135	294	4 59.51%	1,578	880	475	5 57	7 134	1 445	93.62%	1,539	9 829	9 44	8 49) 126	580	129.43%
					31/12/2021						Mora	ntoria - Baseline Sc 31/12/2022							31/12/2023			
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169 170 171	Central banks Central governments Regional governments or local authorities				exposure	exposure	Exposure					Схрозигс	Схрозите	CXPOSUIC					Схрозите	CAPOSUIC	Схрозаге	
172 173 174	Public sector entities Multilateral Development Banks International Organisations																					
175 176 177 178	Institutions Corporates of which: SME Retail	0	0 0	(0 0	0	(0 -	0	0	0		0 (0	0 0	-	(0 (0	0 0	()	0	-
179 180 181	of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	(0 0	0	(0 -	0	C	0) (0 (0	-	(0	0	0 0) (0	-
182 183 184 185	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
186 187 188	Equity Securitisation Other exposures																					
189	Standardised Total	0	0 0		0	0		0 -	0	0	Mora	toria - Baseline Sc	cenario	0	-		0	0	0 0) (0	-
Row		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3		Stage 2	Stage 3	31/12/2022 Stock of provisions for		Stock of provisions for Stage 3	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	PLOAISIONS TOL	Coverage Ratio - Stage 3
190	Central banks Central governments	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
191 192 193 194	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
195 196 197	International Organisations Institutions Corporates of which: SME	20	3	1	1 0	1	(0 41.73%	18	4	1	1 (0 :	1 1	85.48%	16	6	4	1 0) 1	2	130.38%
198 199 200 201 COLOMBIA	Retail of which: SME Secured by mortgages on immovable property	1,838	1,159	543	3 59	190	327	7 60.26%	1,689	1,160	479	9 44	4 190	501	104.66%	1,593	3 1,12	7 43	8 39	183	654	149.43%
202 203 204	of which: non-SME Items associated with particularly high risk Covered bonds	1,692	582	476	5 14	82	123	3 25.80%	1,618	469	374	1	3 66	171	45.75%	1,526	6 410	6 33	12	2 58	210	62.86%
205 206 207 208	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
209 210	Other exposures Standardised Total	1,858	1,162	544	4 59	190	328	8 60.22%	1,707	1,164	100) 44	4 190	502	104.62%	1,609	9 1,13	2 43	9 39) 184	655	149.38%
					31/12/2021	C					Mora	atoria - Baseline Sc 31/12/2022							31/12/2023	St. demonstrate	St	
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211 212 213	Central banks Central governments Regional governments or local authorities																					
214 215 216	Public sector entities Multilateral Development Banks International Organisations																					
217 218 219 220	Institutions Corporates of which: SME Retail	0	0 0	(0 0	0	(0 -	0	0	0		0 (0	0	-	(0	0	0 0		0	-
221 222 223	of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	(0 0	0		0 -	0	0	0) (0 (0	-		0	0	0 0)) (0	-
224 225 226 227	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
228 229 230	Equity Securitisation Other exposures Standardised Total																					

2021 EU-wide Stress Test: Credit risk COVID-19 STA Banco Bilbao Vizcaya Argentaria S.A.

AUTHORITY		46	47	40	40	F0	F1	F2	F2	F4		FC	F-7		Banco Bilbad	o Vizcaya Aı	rgentaria S. <i>l</i>	Α			CF		67		60	70	74	72	72	74	75
		46	47	48	49			52	53	54	55	56	5/	58		Public guarantees	s - Baseline Scenar		63	64	05	66	6/	68	69			/2	/3	74	/5
Row		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Num 1 2 3 4 5 6	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
Banco Bilbao Vizcay	Corporates of which: SME Retail	2,060	0 0 1,541	281	226	123	0	0	7	14	0 - 4 11.68%	1,96	0 (6 28	0 0 8 232	210	6 151	1 6	7	23	10.56%	1,866	1,39	96 283	3 228	8 31	0	0 0	7	0 -	10.04%
Argentaria S.A.	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0 0	0	0	0	0	0	0		0 -		0 (0	0 0		0 (0 0	(0	-	0		0 (0 (0	0	0 0	0	0 -	
15 16 17	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
18 19 20 21	Equity Securitisation Other exposures Standardised Total	0	0 1,541	0	226	0	86	0	0		0 -		0 1,466	6	0 232		0 151	1 0		0	-	0	1,390	96 (0 228	8	0 22	20 0	0	0 -	-
						31/12/2											s - Baseline Scenar .2/2022	rio								31/:	12/2023				
Row Num	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22 23 24	Central banks Central governments Regional governments or local authorities		amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
25 26 27	Public sector entities Multilateral Development Banks International Organisations																														
28 29 30 31	Institutions Corporates of which: SME Retail	2,060	0 0 1,541	281	226	123	0 86	0	7	1-	0 - 4 11.68%	1,96	0 0	6 28	0 0 8 232	210	0 (6 151	0 0	7	23	10.56%	1,866	1,390	0 (3 228	8 31	0 22	0 0	7	0 -	10.04%
32 SPAIN 33 34	of which: SME Secured by mortgages on immovable property of which: non-SME	0	0 0	0	0	0	0	0	0		0 -		0 (0	0 0		0 (0 0	(0	-	0		0 (0 (0	0	0 0	0	0 -	
35 36 37 38	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
39 40 41	Equity Securitisation Other exposures Standardised Total	0	0 1 541	0	226	0	86	0	0		0 -		0 1 466	6	0 232		0 151	1		0		0	1 30	26	0 229	8	0 22	20	0	0 -	
			1,511	0	220	31/12/2	2021	9	0		۷		7,100	~	252		s - Baseline Scenar	rio				•	1,55		ν ₁	31/:	12/2023			91	
Row Num	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
44 45 46 47	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																														
48 49 50	International Organisations Institutions Corporates of which: SME	0	0 0	0	0	0	0	0	0		0 -		0 (0	0 0		0 (0 0	C	0	-	0		0 (0 (0	0	0 0	0	0 -	
UNITED STATES	Retail of which: SME Secured by mortgages on immovable property	0	0 0	0	0	0	0	0	0		0 -		0 (0	0 0		0 0	0 0	(0	-	0		0 0	0 (0	0	0 0	0	0 -	-
55 56 57 58	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																														
59 60 61 62	Collective investments undertakings (CIU) Equity Securitisation Other exposures																														
63	Standardised Total	0	0 0	0	0	0	0	0	0		0 -		0 (0	0 0	Public guarantees	o Constitution of the Cons	o o	C	0	-	0		0	0 (0	0	0 0	0	0 -	
Row Num	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/1 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
65 66 67	Central banks Central governments Regional governments or local authorities Public sector entities																														
68 69 70 71	Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0	0 0	0	0	0	0	0	0		0 -		0 (0	0 0		0 0	0 0	(0	-	0	(0 (0 (0	0	0 0	0	0 -	-
72 73 74 75 MEXICO	of which: SME Retail of which: SME Secured by mortgages on immovable property	0	0 0	0	0	0	0	0	0		0 -		0 (0	0 0		0 (0 0	(0	-	0		0 (0 (0	0	0 0	0	0 -	-
76 77 78	of which: non-SME Items associated with particularly high risk Covered bonds						, and the second																								
79 80 81 82	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																														
83 84	Other exposures Standardised Total	0	0 0	0	0	0	0	0	0		0 -		0 (0	0 0	Dublic guarantoos	0 (s - Baseline Scenar	0 0	C	0	-	0		0 (0 (0	0	0 0	0	0 -	
Bour		Shara 1	Stage 1 exposure, of	Store 2	Stage 2 exposure, of	31/12/2	2021 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	Stand 1	Stage 1 exposure, of	Stage 2	Stage 2	31/1	.2/2022 Stage 3	Stock of	Stock of provisions for	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Store 2	Stage 2 exposure, of		12/2023 Stage 3 exposure, of	Stock of	Stock of provisions for	Stock of	Coverage Ratio -
Num 85	(min EUR, %	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
86 87 88 89	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																														
90 91 92	International Organisations Institutions Corporates of which: SME	0	0 0	0	0	0	0	0	0		0 -		0 (0	0 0) (0 (0 0	(0	-	0	(0 (0 (0	0	0 0	0	0 -	-
93 94 95 96 TURKEY	Retail of which: SME	0	0 0	0	0	0	0	0	0		0 -		0 0	0	0 0		0 0	0 0	(0	-	0		0 0	0 (0	0	0 0	0	0 -	-
97 98 99	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																														
100 101 102 103	Collective investments undertakings (CIU) Equity Securitisation																														
104	Other exposures Standardised Total	0	0 0	0	0	0	0	0	0		0 -		0 (0	0 0		0 (0 0	(0	-	0	(0 (0 (0	0	0 0	0	0 -	

2021 EU-wide Stress Test: Credit risk COVID-19 STA Banco Bilbao Vizcaya Argentaria S.A.

	46 47	49 50	51 52	53 54 55	56 57	58 59	o Vizcaya Argentaria S. <i>i</i>	62 63	64	65 66	67 68	69 70	71	72 73	74 75
		31	./12/2021				Public guarantees - Baseline Scenar 31/12/2022	rio				31/	12/2023		
Row	Stage 1 Stage 1 exposure, of which exposure guaranteed	ge 2 exposure, of which guaranteed Stage 3	Stage 3 exposure, of provisions for which	Stock of provisions for Stage 2 Stage 3 exposure Exposure Coverage Rational Coverage	o - Stage 1 exposure, of which guaranteed	Stage 2 exposure, of exposure guaranteed	Stage 3 exposure exposure exposure exposure exposure	Stock of Stock of provisions for provisions	Stock of for provisions for	Coverage Ratio - Stage 3 Stage 1 exposure	Stage 1 exposure, of which guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed Stage 3 exposure	exposure, of	visions for provisions for	Stock of provisions for Stage 3 Coverage Ratio -
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106 Central banks 107 Central governments 108 Regional governments or local authorities															
100 Public sector entities 110 Multilateral Development Banks 111 International Organisations															
Institutions Corporates	0 0	0 0	0 0	0 0 0-	0	0 0 0	0	0 0	0 0-		0	0 0	0 0	0 0	0 -
of which: SME Retail	0 0	0 0	0 0	0 0 0-	0	0 0 0	0	0 0	0 0-		0	0 0	0 0	0 0	0 -
116 117 118 FRANCE of which: SME Secured by mortgages on immovable property of which: non-SME	0 0	0 0	0 0	0 0 -	0	0 0 0	0	0 0	0 0-		0	0 0	0 0	0 0	0 -
119 Items associated with particularly high risk 120 Covered bonds															
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)															
123 Equity 124 Securitisation 125 Other exposures															
125 126 Other exposures 126 Standardised Total	0 0	0 0	0 0	0 0 -	0	0 0 0	0	0 0	0 0-		0	0 0	0 0	0 0	0 -
			./12/2021				Public guarantees - Baseline Scenar 31/12/2022	rio					/12/2023		
Row	Stage 1 exposure, of Stage 1 which	Stage 2 exposure, of ge 2 which Stage 3	Stage 3 exposure, of provisions for	Stock of Stock of provisions for provisions for Stock of	o - Stage 1 exposure, of	Stage 2 exposure, of which	Stage 3 exposure, of	Stock of Stock of provisions	for provisions for	Coverage Ratio - Stage 1	Stage 1 exposure, of Stage 2	Stage 2 exposure, of which Stage 3	exposure, of	visions for provisions for	Stock of provisions for Stage 3
Num (mln EU	Stage 1 exposure, of which exposure Continue Conti	ge 2 exposure, of which stage 3 exposure guaranteed amount	exposure, of provisions for Stage 1 exposure	provisions for provisions for Stage 3 exposure exposure	o - Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stage 1 Stage 2 exposure exposur	Stage 3 exposure	Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure	exposure, of which guaranteed amount Stage 3 exposure	which s guaranteed ex	Stage 1 Stage 2 exposure	Stage 3 exposure exposure
127 Central banks 128 Central governments 129 Regional governments or local authorities															
Public sector entities Multilateral Development Banks															
132 International Organisations 133 Institutions 134 Corporates	0 0	0						0	0			0	0	0 0	
of which: SME Retail	0 0	0 0	0 0	0 0 0-	0	0 0 0		0 0	0 0-		0 0	0 0	0 0	0 0	0 -
137 UNITED KINGDOM of which: SME Secured by mortgages on immovable property	0 0	0 0	0 0	0 0 0 -	0	0 0 0	0	0 0	0 0-		0	0 0	0 0	0 0	0 -
of which: non-SME Items associated with particularly high risk Covered bonds															
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)															
Equity Securitisation Other paragraphs															
146 Other exposures 147 Standardised Total	0 0	0 0	0 0	0 0 -	0	0 0 0	0	0 0	0 0-		0	0 0	0 0	0 0	0 -
		31	./12/2021				Public guarantees - Baseline Scenar 31/12/2022	rio				31/	12/2023		
Row	Stage 1 exposure, of Stage 1	Stage 2	Stage 3 Stock of	Stock of Stock of Coverage Ratio	Stage 1 exposure, of	Stage 2 exposure, of	Stage 3	Stock of Stock of provisions		Coverage Ratio - Stage 1	Stage 1 exposure, of Stage 2	Stage 2 exposure, of	Stane 3	tock of Stock of	Stock of provisions for
Num (min EU	Stage 1 exposure, of which exposure JR, %) Stage 1 exposure, of which exposure guaranteed amount	ge 2 exposure, of which guaranteed amount Stage 3	which stage 1 guaranteed exposure	provisions for provisions for Stage 3 Stage 2 Stage 3 exposure exposure	o - Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stage 1 Stage 2	Stage 3	Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure	which stage 3 exposure guaranteed amount	guarantood	Stage 1 Stage 2 Exposure exposure	Stage 3 exposure Stage 3 exposure
148 Central banks Central governments Designed assets as least authorities															
150 Regional governments or local authorities 151 Public sector entities 152 Multilateral Development Banks															
153 International Organisations 154 Institutions															
155 Corporates 156 of which: SME 157 Retail	0 0	0 0	0 0	0 0-	0	0 0 0	0	0 0	0 0-		0	0 0	0 0	0 0	0 -
158 PERU of which: SME 159 Secured by mortgages on immovable property	0 0	0 0	0 0	0 0 0-	0	0 0 0		0 0	0 0-		0 0	0 0	0 0	0 0	0 -
of which: non-SME Items associated with particularly high risk															
162 Covered bonds 163 Claims on institutions and corporates with a ST credit assessment 164 Collective investments undertakings (CIU)															
Equity Securitisation															
167 Other exposures 168 Standardised Total	0 0	0 0	0 0	0 0 -	0	0 0 0	0	0 0	0 0-		0	0 0	0 0	0 0	0 -
		•	140,10004				Public guarantees - Baseline Scenar	rio					/42/222		
	Stage 1	Stage 2	Stage 3 Stock of	Stock of Stock of Coverage Patie	Stage 1	Stage 2	31/12/2022 Stage 3		Charles 6		Stage 1	Stage 2	12/2023 Stage 3		Stock of Coverage Ratio
Num	Chara 4 CAPOSUIC/ CI		exposure, or	Coverage Ratio	o - exposure, of		ovnosure of	Stock of Stock of		Coverage Ratio -	exposure, of	arma arma af	Stage 3 Si exposure, of	tock of Stock of	Coverage Ratio -
(mln EU	guaranteeu	ge 2 exposure, of which guaranteed exposure	exposure, of provisions for Stage 1 exposure	provisions for Stage 2 Stage 3 exposure Coverage Ration Stage 3 exposure	o - Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which	provisions for provisions	for provisions for `	Coverage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed Stage 3 exposure	exposure, of prov	visions for provisions for	provisions for Stage 3
169 170 Central banks Central governments	Stage 1 which exposure guaranteed amount	which guaranteed amount	which guaranteed amount provisions for Stage 1 exposure	Coverage Ratio	o - Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which	ovnosure of		for provisions for `	Stage 1 exposure Stage 1 exposure	exposure, of which guaranteed amount	exposure, of Stage 3	exposure, of prov	risions for provisions for Stage 1 Stage 2 exposure	provisions for Stage 3
169 170 Central banks Central governments Regional governments or local authorities Public sector entities	guaranteed exposure	which guaranteed amount	which guaranteed amount provisions for Stage 1 exposure	provisions for Stage 2 exposure exposure Coverage Ration Stage 3 exposure	o - Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which	provisions for provisions	for provisions for `	Stage 1 exposure Stage 1 exposure	exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed Stage 3 exposure	exposure, of prov	visions for provisions for	provisions for Stage 3
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	guaranteed exposure	which guaranteed amount exposure	which guaranteed amount provisions for Stage 1 exposure	provisions for Stage 2 exposure Stage 3 exposure Coverage Ration Stage 3 exposure	o - Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which	provisions for provisions	for provisions for `	Stage 1 exposure Stage 1 exposure	exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed Stage 3 exposure	exposure, of prov	visions for provisions for	provisions for Stage 3
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	guaranteed exposure	which guaranteed amount exposure 0 0 0	which guaranteed amount provisions for Stage 1 exposure 0 0 0	provisions for Stage 2 exposure Stage 2 exposure Coverage Ration Stage 3 exposure exposure O 0 0 0 -	o - Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which	provisions for provisions	for provisions for `	Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed Stage 3 exposure	exposure, of prov	visions for provisions for	provisions for Stage 3
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	guaranteed exposure	which guaranteed amount exposure 0 0 0 0 0 0 0	which guaranteed amount provisions for Stage 1 exposure o o o o o o o o o o o o o o o o o o o	provisions for Stage 2 exposure Stage 3 exposure Coverage Ration Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	o - Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which	provisions for provisions	for provisions for `	Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed Stage 3 exposure	exposure, of prov	visions for provisions for	provisions for Stage 3
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	guaranteed exposure	which guaranteed amount Stage 3 exposure	provisions for Stage 1 exposure o o o o o o o o o o o o o o o o o o o	provisions for Stage 2 exposure Stage 3 exposure Coverage Ratio Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	o - Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which	provisions for provisions	for provisions for `	Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed Stage 3 exposure	exposure, of prov	visions for provisions for	provisions for Stage 3
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Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	guaranteed exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure Stage 2 exposure Stage 3 exposure Coverage Rational Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	o - Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure, of which guaranteed amount 0	Stage 3 exposure exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	for provisions for `	Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0	visions for provisions for	provisions for Stage 3
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Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	JR, %) Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure guaranteed amount O O Stage 1 exposure, of which guaranteed guaranteed	amount 0 0 0 0 0 0 0 0 0 31 Stage 2 exposure, of which guaranteed sexposure	Stage 1 exposure	provisions for Stage 2 exposure Stage 2 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O O Stage 1 exposure O Stage 1 exposure O Stage 1 exposure Stage 1 exposure O Stage 1 e	Stage 2 exposure exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	for provisions for Stage 3 exposure 0 0 0 - 0 0 - 0 0 - Stock of provisions for provisions for	Coverage Ratio - Stage 1 exposure Coverage Ratio - Stage 3 exposure Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure	exposure, of which guaranteed amount Stage 3 exposure 0 0 0 0 0 0 0 0 0 Stage 3 exposure 31/ Stage 2 exposure, of which guaranteed Stage 3 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	visions for Stage 1 Stage 2 exposure 0 0 0 0 0 0 0 tock of visions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
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Central banks	Stage 1 exposure damount Stage 1 exposure damount Stage 1 exposure, of guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of damount St	amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 31 Stage 3 exposure 0 0 0 0 0 5 Stage 3 exposure Stage 2 exposure stage 3 exposure stage 3 exposure ge 2 exposure, of which guaranteed samount 31	guaranteed amount O O O O O O O O O O O O O O O O O O O	provisions for Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure O - Stage 1 exposure O - Stage 1 exposure Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O - Stage 1 exposure O - Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed guaranteed guaranteed	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed which guaranteed	Stage 3 exposure exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0	for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure Coverage Ratio - Stage 3 exposure Stage 1 exposure Coverage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	visions for Stage 1 Stage 2 exposure 0 0 0 0 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 2 0 0 3 0 0 4 0 0 4 0 0 5 0 0 6 0 0 7 0 0 8 0 0 9 0 0 1 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Central banks Central povernments Cent	Stage 1 exposure damount Stage 1 exposure damount Stage 1 exposure, of guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of damount St	amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 31 Stage 3 exposure 0 0 0 0 0 5 Stage 3 exposure Stage 2 exposure stage 3 exposure stage 3 exposure ge 2 exposure, of which guaranteed samount 31	guaranteed amount O O O O O O O O O O O O O O O O O O O	provisions for Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure O - Stage 1 exposure O - Stage 1 exposure Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O - Stage 1 exposure O - Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed guaranteed guaranteed	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed which guaranteed	Stage 3 exposure exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0	for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure Coverage Ratio - Stage 3 exposure Stage 1 exposure Coverage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	visions for Stage 1 Stage 2 exposure 0 0 0 0 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 2 0 0 3 0 0 4 0 0 4 0 0 5 0 0 6 0 0 7 0 0 8 0 0 9 0 0 1 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Row Num Row Row Num Row Num Row Row Num Row Row Num Row Row Num Row Row Row Num Row	Stage 1 exposure damount Stage 1 exposure damount Stage 1 exposure, of guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of damount St	amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 31 Stage 3 exposure 0 0 0 0 0 5 Stage 3 exposure Stage 2 exposure stage 3 exposure stage 3 exposure ge 2 exposure, of which guaranteed samount 31	guaranteed amount O O O O O O O O O O O O O O O O O O O	provisions for Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure O - Stage 1 exposure O - Stage 1 exposure Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O - Stage 1 exposure O - Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed guaranteed guaranteed	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed which guaranteed	Stage 3 exposure exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0	for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure Coverage Ratio - Stage 3 exposure Stage 1 exposure Coverage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	visions for Stage 1 Stage 2 exposure 0 0 0 0 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 2 0 0 3 0 0 4 0 0 4 0 0 5 0 0 6 0 0 7 0 0 8 0 0 9 0 0 1 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure

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		70		70	31/12/2021			02	0.3	04		ratoria - Adverse 9 31/12/2022	Scenario		65	90	91	92	31/12/2023			90
Row Num	(mln EUR, %)	Stage 1 exposure)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7 8 9	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	4,745	,	1,556	5 49	9 136	5 60	3 38.74%	4,401	1,411	1 1,48	31	37 123	3 68	9 46.53%	6,495	1,712	1,58	6 7	4 145	863	54.39%
Banco Bilbao Vizcay Argentaria S.A.	Ya Retail of which: SME Secured by mortgages on immovable property of which: non-SME	12,260		3/333	703	935 5 262	2 43	5 59.65% 8 27.28%	11,324 b 10,694	2,506	5 3,04	90	61 210	0 59	1 39.65%	11,374	2,203	3,08	9 45 2 5	0 723 8 200	776	144.28%
14 15 16 17 18 19 20 21	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	17,005	6,194	5,119	751	1,072	2 2,72	8 53.29%	15,725	5,325	5 4,52	20 5	43 894	4 4,03	5 89.26%	17,869	5,213	4,67	5 52	4 868	5,320	113.78%
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	ratoria - Adverse S 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22 23 24 25 26	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
27 28 29 30 31	International Organisations Institutions Corporates of which: SME Retail of which: SME	2,509	211	635	7 30	9 20	2 11	3 17.85% 0 35.96%	,	201	1 60	99	21 19	9 15	7 25.86% 3 39.56%	2,120 256	150	55	7	2 3	190	34.20% 42.23%
32 SPAIN 33 34 35 36 37	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	228	76	85	3	3 7	7 2	1 25.28%	225	58	8 10	06	2 !	5 2	3 26.47%	225	46	11	7	1 4	31	26.90%
38 39 40 41 42	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	2,768	293	943	ξ ς.	9 82	22	4 23.75%	2,545	264	4 90	75	23 21	5 27	5 30.38%	2,375	239	85	1	2 21	315	36.98%
12	Standardised Fotal	2,7 00	233	713	31/12/2021 Stock of	Stock of	Stock of			201	.1	ratoria - Adverse S 31/12/2022 Stock of		Stock of		·	233		31/12/2023 Stock of	Stock of	Stock of	
Row Num 43 44	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
46 47 48 49 50	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	1,477	850	465	5 5	5 16	5 24	4 52.55%	1,406	796	5 59	90	5 34	4 24	4 41.27%	1,347	764	68.	2	5 36	177	25.96%
51 52 53 54 UNITED STATES	of which: SME Retail of which: SME Secured by mortgages on immovable property	1,714	689	228	5	5 28	3 9	2 40.34%	1,829	498	3 30	04	1 14	4 6	3 22.34%	1,880	395	35	5	5 22	110	30.84%
55 56 57 58 59 60 61	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	1,714	689	228	5	5 28	9	2 40.34%	1,829	498	8 30	04	1 14	4 6	3 22.34%	1,880	395	35.	5	5 22	110	30.84%
63	Other exposures Standardised Total	3,191	1,539	693	3 10	44	33	6 48.53%	3,235	1,294		ratoria - Adverse S		7 31	34.84%	3,227	1,159	1,03	7	9 58	287	27.63%
Row Num 64 65	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
66 67 68 69 70 71	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	0	0	0		0		0 -	0	0	0	0	0 (0) -	2,373	498	15	4 6	1 39	129	83.59%
72 73 74 75 76 77	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	6,043 5,343	1,099	1,410	. 28	3 233 3 83	8 87 8 6	2 61.85% 5 19.12%	5,166	953	3 30	38 3	73 186 26 75	5 12	3 145.76% 5 41.03%	5,388 4,924	931	1,26	9 2	1 189 4 70	2,124	30.99%
78 79 80 81 82	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
83 84	Other exposures Standardised Total	6,043	1,099	1,410) 463	3 233	87	2 61.85%	5,166	1,000	5 1,05	38 3 ratoria - Adverse S	73 186 Scenario	6 1,51	145.76%	7,761	1,429	1,41	4 40	2 228	2,252	159.27%
Row Num	(mln EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
86 87 88 89 90	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
91 92 93 94 95 TURKEY	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	539 1,139	526 708	373 247	7 10	55	18	6 49.98% 1 53.11%	517	534	3 22	22	10 39	1 19	87.68% 2 82.83%	1,217	224 441	14	8 1	5 27	246	171.47%
97 98 99 100 101 102 103	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	748	421	59	1	6	5 1	3 22.53%	804	337	7 8	37	1	5 1	7 19.53%	835	284	10	9	1 4	20	18.28%
104 105	Other exposures Standardised Total	1,678	1,235	620	16	5 119	31	7 51.23%	1,725	867	7 43	30	16 80	0 36	7 85.33%	1,706	665	33.	2 1	5 59	451	136.03%

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2021 EU-wide Stress Test: Credit risk COVID-19 STA Banco Bilbao Vizcava Argentaria S.A.

AUTHORITY													gentaria S. <i>l</i>									
		76	77	78			81	82	83		85	86 toria - Adverse Sce	87		89	90	91	92		94	95	
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of	Stock of provisions for Stage 3	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	Covera
	(mln EUR, %	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera St ex
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0	0 (0	0	0	0 -	0		0	0	0	0	-	(0 ()	0) 0		0 -
	of which: SME Retail		0	0 (0	0	0 (0 -	0	C	0	0	0	0	-	(0 ()	0	0	(0 -
FRANCE	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0 (0	0	0	0 -	0	0	0 0	0	0	0	-	(0 (0			0 -
	Items associated with particularly high risk Covered bonds																					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Equity Securitisation Other exposures																					
	Standardised Total		0	0	<u> </u>	U	U	<u>u</u> -	U ₁) 0 Mora	toria - Adverse Sco	enario	0			U (J	U	0		0 -
					31/12/2021						T TOTA	31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Cover S ex
	Central banks (mln EUR, %	%)			exposure	exposure	exposure	ехрозите				exposure	exposure	exposure	exposure				exposure	exposure	exposure	67
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		0	0 (0	0	0	0 -	0	С	0	0	0	0	-	(0 ()	0	0	(0 -
JNITED KINGDOM	Retail of which: SME		0	0 (0	0	0	0 -	0	C	0	0	0	0	-	(0 ()	0	0	(0 -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0 (0	0	0	0 -	0	C	0	0	0	0	-	(0 (0	0	(0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIII)																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		0	0 (0	0	0	0 -	0	C	0	0	0	0	-	(0 (0	0	(0 -
					21/12/20						Mora	toria - Adverse Sce	enario						24.45			
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio - Stage 3 exposure				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of provisions for	Stock of	Stock of	Cove
	(mln EUR, %	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	e
	Central banks Central governments																					
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions																					
	Corporates of which: SME Retail	1.37	01 9 75 87	95 80	9 8	7 3	9 39	71.73%	1,255	77	7 61 1 565	5	28	92	150.90% 113.86%	1.148	8 764	3 4 1 46	7 3	23	833	.7
PERU	of which: SME Secured by mortgages on immovable property	1,37	3 07			23			1,233		303	13	231	013					,,	220	03.	
	of which: non-SME Items associated with particularly high risk Covered bonds	1,26	59 30	08 314	4 1	.7 5	2 8	28.14%	1,158	268	3 265	14	45	131	49.44%	1,060	248	3 23	3 1	42	165	55
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other expenses																					
	Other exposures Standardised Total	1,57	76 96	698	8 9	29	4 45	64.36%	1,428	921	626	54	279	735	117.45%	1,302	2 827	7 51	5 4	. 250	949	19
					31/12/2021						Mora	toria - Adverse Sce 31/12/2022	enario									
												31/11/2011							31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	S
	(mln EUR, %	exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	S
	Central banks Central governments Regional governments or local authorities	exposure	Stage 2 exposure		provisions for Stage 1	Stage 2	Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	5
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	exposure	Stage 2 exposure		provisions for Stage 1	Stage 2	Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	exposure	Stage 2 exposure		provisions for Stage 1	Stage 2	Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
ITALY	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	exposure	Stage 2 exposure 0 0		provisions for Stage 1	Stage 2	Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
ITALY	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	exposure	Stage 2 exposure 0 0 0		provisions for Stage 1	Stage 2	Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure 0 0 0	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
ITALY	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	exposure	Stage 2 exposure 0 0 0		provisions for Stage 1	Stage 2	Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
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COLOMBIA	Central banks Cartral governments Regional governments or local authorities Public sector entities Mutilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Mutilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: son-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Contral powernments Regional governments Regional	Stage 1 exposure 1,73 1,74 Stage 1 exposure	exposure	exposure	provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 Stock of provisions for Stage 2 exposure 1 1 2 8 Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure O Stage 1 exposure 15 1,611 1,611	Stage 2 exposure 976 392 Stage 2	Stage 3 exposure Mora Mora Mora	Stock of provisions for Stage 1 exposure Output of the stage of the s	Stage 2 exposure O O Common of the stage 2 exposure Stock of provisions for Stage 2 exposure 1 275 enario Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 Stock of provisions for Stage 3 exposure 3 831 831 222	Stage 3 exposure	Stage 1 exposure 13 1,485 1,498	Stage 2 exposure Stage 3 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 2 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 1,063	Cove (See 1970)
COLOMBIA	Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: one-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: some SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9) Secured by mortgages on immovable property of which: some SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9) Securitisation Other exposures Standardised Total	Stage 1 exposure 1 1,73 1,65 Stage 1 exposure	exposure	exposure	provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 Stock of provisions for Stage 2 exposure 1 1 2 8 Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure O Stage 1 exposure 15 1,611 1,611	Stage 2 exposure 976 392 Stage 2	Stage 3 exposure Mora Mora Mora	Stock of provisions for Stage 1 exposure Output of the stage of the s	Stage 2 exposure O O Common of the stage 2 exposure Stock of provisions for Stage 2 exposure 1 275 enario Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 Stock of provisions for Stage 3 exposure 3 831 831 222	Stage 3 exposure	Stage 1 exposure 13 1,485 1,498	Stage 2 exposure Stage 3 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 2 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 1,063	Cover Separate Separa
COLOMBIA	Central banks Central governments or local authorities Public sector entities Mutilitateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: smesses It may be a secured by mortgages on immovable property of which: smesses It may be a secured by mortgages on immovable property of which: smesses It may be a secured by mortgages on immovable property of which: smesses It may be a secured by mortgages on immovable property of which: smesses It may be a secured by mortgages on immovable property of which: smesses It may be a secured by mortgages on immovable property of which: smesses of which: smesses Institutions Corporates of which: smesses Secured by mortgages on immovable property of which: smesses It may a secured by mortgages on immovable property of which: smesses It may a secured by mortgages on immovable property of which: smesses Standardised Total Central banks Central governments Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments Regional governments Regional governments Regional governments Regional governments Institutions Corporates of which: SME Secured by mortgages on immovable property of which: smesses Regional governments Regional governm	Stage 1 exposure 1 1,73 1,65 Stage 1 exposure	exposure	exposure	provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 Stock of provisions for Stage 2 exposure 1 1 2 8 Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure O Stage 1 exposure 15 1,611 1,611	Stage 2 exposure 976 392 Stage 2	Stage 3 exposure Mora Mora Mora	Stock of provisions for Stage 1 exposure Output of the stage of the s	Stage 2 exposure O O Common of the stage 2 exposure Stock of provisions for Stage 2 exposure 1 275 enario Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 Stock of provisions for Stage 3 exposure 3 831 831 222	Stage 3 exposure	Stage 1 exposure 13 1,485 1,498	Stage 2 exposure Stage 3 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 2 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 1,063	Covera (St. ex. ex. ex. ex. ex. ex. ex. ex. ex. ex

2021 EU-wide Stress Test: Credit risk COVID-19 STA Banco Bilbao Vizcava Argentaria S.A.

Row Num			9/	98 99	100		102	103	104 105	106	107	108				.13 114	115	116	11/	118	119	120	121 122	123 124	125	126
Row Num							Joogia				1			Public guarantees - Ad									24 44 2 1 2 2 2 2			
Num			Stage 1	Stage 1 exposure, of	Stage 2 exposure, o	of .	Stage 2	tock of Sto	ock of Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2 exposure, of	31/12/20	Stage 2	ck of Stock	of Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2023 Stage 3 exposure, of	Stock of Stock of	Stock of	Coverage Ratio -
2 3 4 5 6 7 8		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure	which guaranteed amount	d exposure	which Prov	tage 1 State exp	osure provisions to provisions	Stage 3 exposure 0 -	Ovracure	which guaranteed amount	Stage 2 exposure which guaranteed amount	Stage 3 exposure	which guaranteed amount States	osure provision	2 Stage 3 ure exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which	Stage 3 which guaranteed amount	Stage 1 exposure Stage 2 exposure 0 0	Stage 3 exposure	Stage 3 exposure
	Bilbao Vizcay ntaria S.A.	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	219 202 0 0	0	0	0	24 11.90%	0	0	0	8 357 0 0	0	0	0	3 11.97%	0	0	0	0	0	25 8 0 0	4 56 0 0	12.02% D -
21		Standardised Total	0	1,489	0	219 0	141	U	0	0 -	0	1,374	0 21	8 U Public guarantees - Ad	Iverse Scenario	U	0	0 -	0	1,298	0	212	0 3	25 0		<u> </u>
Row Num 22 23 24		(mln EUR, %) Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which e guaranteed amount	of Stage 3 d exposure	Stage 3 exposure, of prov	isions for provis	ock of Stock of provisions fage 2 Stage 3 exposure	for Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	31/12/20 Stage 3	22 Stage 3 Exposure, of provis	ck of Stock ions for provision ge 1 Stage osure expos	ns for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25 26 27 28 29		Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0	0	0	0 0	0	0	0	0 -	0	0	0	0 0	0	0	0	0 -	0	0	0	0	0	0 0	0 0	0 -
31 32 33 34 35 36 37 38 39	SPAIN	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0	0	0	0 0	0	0	0	24 11.90%	0	0	0	8 357 0 0	0	0	0	0 -	0	0	0	0	0	0 0	4 56 0 0	0 -
41 42		Other exposures Standardised Total	0	1,489	0	219 0	141	0	0	0 -	0	1,374	0 21	8 0	249	0	0	0 -	0	1,298	0	212	0 3	25 0	0 0	0 -
Row Num			Stage 1 exposure	Stage 1 exposure, of Stage 2 which exposure	Stage 2 exposure, o which e guarantee	Stage 3	Stage 3 exposure, of prov which S	risions for provis tage 1 Sta	ock of Stock of sions for provisions fage 2 Stage 3 oosure exposure	for Change Ratio -	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	Public guarantees - Ad 31/12/20 Stage 3 exposure	22 Stage 3 Exposure, of provis	ck of Stock ions for provision ige 1 Stage osure expos	ns for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2023 Stage 3 exposure, of which guaranteed	provisions for provisions for Stage 1 Stage 2	r provisions for Stage 3	Coverage Ratio - Stage 3 exposure
43 44 45 46 47		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks		amount	amount		amount	exp	oosure exposure			amount	amount		amount exp	osure expos	ure exposure			amount		amount	amount	exposure exposure	exposure	
48 49 50 51		International Organisations Institutions Corporates of which: SME Retail	0	0	0	0 0	0	0	0	0 -	0	0	0	0 0	0	0	0	0 -	0	0	0	0	0	0 0	0 0	0 -
53 54 55 56	ED STATES	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0 0	0	0	0	0 -	0	0	0	0 0	0	0	0	0 -	0	0	0	0	0	0 0	0 0	0 -
57 58 59 60 61 62 63		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0 0	0	0	0	0 -	0	0	0	0 0	0	0	0	0 -	0	0	0	0	0	0 0	0 0	0 -
Row Num		(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed	of Stage 3 d exposure	Stage 3 exposure, of prov	isions for provis	ock of Stock of provisions for Stage 3 Stage 3 exposure	for Change Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	exposure	22 Stage 3 Exposure, of provis	ck of Stock ions for provision ge 1 Stage osure expos	ns for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2023 Stage 3 exposure which guaranteed	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64 65 66 67 68 69 70		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																								
71 72 73 74 75 76 77 78 79	1EXICO	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0 0	0	0	0	0 -	0	0	0	0 0 0	0	0	0 0	0 -	0	0	0	0	0	0 0 0 0 0	0 0) - 0 -
80 81 82 83 84		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0 0	0	0	0	0 -	0	0	0	0 0	0	0	0	0 -	0	0	0	0	0	0 0	0 0	0 -
				Stage 1	Stage 2		Stage 3	tock of Sto	ock of Stock of			Stage 1	Stage 2	Public guarantees - Ad 31/12/20	22 Stage 3	ck of Stock	of Stock of			Stage 1		Stage 2	31/12/2023 Stage 3	Stock of Stock of	Stock of	
85 86 87 88 89 90		(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Stage 1 exposure	exposure, of which guaranteed amount	exposure, of which guaranteed amount	of Stage 3 exposure	prov	risions for provis	sions for provisions fage 2 Stage 3 exposure	for Coverage Ratio -	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure exposure, of which guaranteed amount	Stage 3 exposure	provis	ions for provision stage 1 Stage expos	ns for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure which guaranteed amount	nyayialana fay nyayialana fa	r provisions for	Coverage Ratio - Stage 3 exposure
91 92 93 94 95 96 97 98	URKEY	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0 0 0	0 0 0 0	0	0	0 0	0 -	0	0	0	0 0 0 0 0 0	0	0	0 0	0 -	0	0	0	0	0	0 0 0 0 0 0	0 0	0 -
100 101 102 103 104 105		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0 0	0	0	0	0 -	0	0	0	0 0	0	0	0	0 -	0	0	0	0	0	0 0	0 0	0 -

2021 EU-wide Stress Test: Credit risk COVID-19 STA Banco Bilbao Vizcaya Argentaria S.A.

	97 98 99	9 100 101	102 103	104 105 106	107 108	109 110		114 115	116 117	118 119	120 121 122	123 124	125 126
	Stage 1	31 Stage 2	/12/2021 Stage 3 Stock of	Shock of Shock of	Stage 1	P Stage 2	Public guarantees - Adverse Scenario 31/12/2022 Stage 3 Stock of	Shook of Shook of		Stage 1	31/12/2023 Stage 2 Stage 3	Shock of Shock of	Stock of
Row Num (mln EUR, %	Stage 1 exposure, of which exposure	ge 2 exposure, of Stage 3 sure guaranteed exposure	exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure exposure exposure exposure or exposure, of provisions for stage 1 exposure stage 5 exposure exposure	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	overage Ratio - Stage 3 exposure Stage 1	exposure, of Stage 2 exposure	exposure, of Stage 3 exposure, of which guaranteed exposure guaranteed	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure
106 107 108 Central banks Central governments Regional governments or local authorities	amount	amount	amount	EXPOSUIC EXPOSUIC	amount	amount	amount exposure	CAPOSHI C CAPOSHI C		amount	amount amount	одробите одробите	exposure
Public sector entities Multilateral Development Banks International Organisations													
International Organisations Institutions Corporates of which: SME	0 0	0 0	0 0 0	0 0-	0 0	0 0	0 0	0 0 0-	0	0	0 0 0	0 0 0	0 -
115 116 117 FRANCE FRANCE Secured by mortgages on immovable property	0 0	0 0	0 0 0	0 0-	0 0	0 0	0 0	0 0 0-	0	0	0 0 0	0 0 0	0 -
of which: non-SME Items associated with particularly high risk Covered bonds													
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)													
123 Equity 124 Securitisation 125 Other exposures 126 Standardised Total				0 0-				0 0 0-	0	0			0 -
Standardised Total	0 0	0	0 0				Public guarantees - Adverse Scenario	0 0		٥	0 0	0 0	Ч
Pow	Stage 1 exposure, of Stage	Stage 2 exposure, of	12/2021 Stage 3 exposure, of provisions for	Stock of Stock of Coverage Ratio	Stage 1 exposure, of	Stage 2 exposure, of	31/12/2022 Stage 3 Stock of exposure, of provisions for the stage 3	Stock of Stock of provisions for	overage Ratio - Stage 1	Stage 1 exposure, of Stage 2	Stage 2 Stage 3 exposure, of Stage 3 exposure, of	Stock of Stock of provisions for	Stock of Coverage Ratio -
Num (mln EUR, %	exposure which expos	ge 2 which Stage 3 exposure guaranteed amount	which provisions for Stage 1 exposure	provisions for Stage 2 Stage 3 exposure Exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure exposure, of provisions for stage 1 guaranteed amount exposure, of provisions for stage 1 exposure	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure	exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount	Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure exposure
127 128 129 Central banks Central governments Regional governments or local authorities													
Public sector entities Multilateral Development Banks International Organisations													
Institutions Corporates of which: SME	0 0	0 0	0 0 0	0 0-	0 0	0 0	0 0	0 0 0-	0	0 (0 0 0	0 0 0	0 -
136 137 138 UNITED KINGDOM Retail of which: SME Secured by mortgages on immovable property	0 0	0 0	0 0 0	0 0 -	0 0	0 0	0 0	0 0 0 -	0	0 0	0 0 0	0 0 0	0 -
of which: non-SME Items associated with particularly high risk Covered bonds													
142 Claims on institutions and corporates with a ST credit assessment 143 Collective investments undertakings (CIU) 144 Equity													
145 Securitisation 146 Other exposures 147 Standardised Total	0 0	0 0	0 0 0	0 0 -	0 0	0 0	0 0	0 0 0 -	0	0	0 0 0	0 0 0	0 -
			/12/2021				Public guarantees - Adverse Scenario				21/12/2022		
Row	Stage 1 Stage 1 exposure, of Stage 1 exposure	Stage 2 exposure, of which Stage 3	Stage 3 exposure, of which which Stage 1	Stock of provisions for Stage 2 Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which	31/12/2022 Stage 3 exposure, of which provisions for the stage 1	or provisions for provisions for	overage Ratio - Stage 3 Stage 1 exposure	Stage 1 exposure, of which exposure	Stage 2 exposure, of which Stage 3 exposure Stage 3 exposure which	Stock of Stock of provisions for	Stock of provisions for Stage 3
Num (mln EUR, % Central banks	exposure guarantood expos		guaranteed Stage 1 exposure	Stage 2 Stage 3 exposure exposure	exposure guaranteed amount	exposure guaranteed amount	exposure guaranteed amount Stage 1 exposure	Stage 2 Stage 3 exposure	exposure exposure	guaranteed exposure amount	guaranteed exposure guaranteed amount amount	Stage 1 Stage 2 exposure	Stage 3 exposure exposure
149 150 151 Central governments Regional governments or local authorities Public sector entities													
152 Multilateral Development Banks 153 International Organisations 154 Institutions													
155 Corporates 156 of which: SME Retail	0 0	0 0	0 0 0	0 0-	0 0	0 0	0 0	0 0 0 -	0	0	0 0 0	0 0 0	0 -
158 159 160 PERU of which: SME Secured by mortgages on immovable property of which: non-SME	0 0	0 0	0 0 0	0 0-	0 0	0 0	0 0	0 0 0-	0	0	0 0	0 0 0	0 -
161 Items associated with particularly high risk 162 Covered bonds 163 Claims on institutions and corporates with a ST credit assessment													
164 Collective investments undertakings (CIU) 165 Equity 166 Securitisation													
167 Other exposures 168 Standardised Total	0 0	0 0	0 0 0	0 0-	0 0	0 0	0 0	0 0 0-	0	0	0 0 0	0 0 0	0 -
		31	/12/2021			F	Public guarantees - Adverse Scenario 31/12/2022				31/12/2023		
Row Num	Stage 1 exposure, of exposure which exposure guaranteed	stage 2 exposure, of which sure guaranteed Stage 3 exposure	Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of provisions for Stage 2 Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which exposure guaranteed	Stage 3 Stock of exposure, of which exposure Stage 3 Stock of provisions for the stage 1	or provisions for provisions for	overage Ratio - Stage 3 exposure Stage 1	Stage 1 exposure, of which guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed Stage 3 exposure exposure guaranteed Stage 3 exposure guaranteed	Stock of Stock of provisions for Stage 1 Stage 2	Stock of provisions for Stage 3
169 Central banks 170 Central governments (mln EUR, %	guaranteed amount	guaranteed	guaranteed Stage 1 amount exposure	Stage 2 Stage 3 exposure exposure	guaranteed	guaranteed	exposure guaranteed amount Stage 1 exposure	Stage 2 Stage 3 exposure	exposure	guaranteed amount	guaranteed exposure guaranteed amount amount	Stage 1 Stage 2 exposure	exposure exposure
171 Regional governments or local authorities 172 Public sector entities 173 Multilateral Development Banks													
174 International Organisations 175 Institutions 176 Corporates	0 0	0 0	0 0 0	0 0-	0 0		0 0	0 0 0-	0	0	0 0	0 0 0	0 -
of which: SME 178 179 ITALY Solidates of which: SME Retail of which: SME	0 0	0 0	0 0 0	0 0-	0 0	0 0	0 0	0 0 0-	0	0	0 0 0	0 0 0	0 -
Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0 0	0 0	0 0 0	0 0-	0 0	0 0	0 0	0 0 0-	0	0	0 0	0 0 0	0 -
183 Covered bonds 184 Claims on institutions and corporates with a ST credit assessment 185 Collective investments undertakings (CIU)					4								
186 187 Equity Securitisation													
188 Other exposures													
189 Standardised Total	0 0	0 0	0 0 0	0 0 -	0 0	0 0	0 0	0 0 0-	0	0	0 0 0	0 0 0	0 -
Standardised Total	0 0 0 Stage 1	Stage 2	0 0 0 0 0 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1	O O-	0 0 0 Stage 1	Stage 2	0 0 Public guarantees - Adverse Scenario 31/12/2022 Stage 3 Stock of	O O O-	0	0 Stage 1	31/12/2023 Stage 2 Stage 3		0 -
Row Num	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of provisions for stage 3	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure Stage 3 exposure	exposure which guaranteed	Stage 2 Stage 2 exposure, of which exposure guaranteed	31/12/2022 Stage 3	or provisions for provisions for	overage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed Stage 2 exposure	Stage 2 Stage 3 exposure, of exposure, of	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
Row Num Central banks 191 Central governments	Stage 1 exposure, of which exposure exposure exposure	Stage 2	Stage 3 Stock of	nyovisions for nyovisions for Coverage Ratio	O Stage 1 exposure Stage 1 exposure, of which guaranteed amount	Stage 2	31/12/2022 Stage 3 Stock of	or provisions for provisions for		Stage 1 exposure, of which guaranteed amount Stage 2 exposure	Stage 2 Stage 3	provisions for provisions for	provisions for Stage 3
Row Num 190 190 191 Central banks Central governments 192 Regional governments or local authorities 193 194 Multilateral Development Banks Multilateral Development Banks	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of provisions for stage 3	Stock of provisions for Stage 2 exposure Stage 2 exposure Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	or provisions for provisions for		exposure, of which guaranteed Stage 2 exposure	Stage 2 Stage 3 exposure, of exposure, of	provisions for provisions for	provisions for Stage 3
Row Num Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of provisions for stage 3	Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	or provisions for provisions for		exposure, of which guaranteed Stage 2 exposure	Stage 2 Stage 3 exposure, of exposure, of	provisions for provisions for	provisions for Stage 3
Row Num (min EUR, 9 190 191 192 Regional governments 193 194 195 196 197 197 198 199 200 COLOMBIA (min EUR, 9 (min Eur	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of provisions for stage 3	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	or provisions for provisions for		exposure, of which guaranteed Stage 2 exposure	Stage 2 Stage 3 exposure, of exposure, of	provisions for provisions for	provisions for Stage 3
Row Num (min EUR, 9 190 191 192 193 194 195 195 196 197 198 199 200 COLOMBIA Contral banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Items associated with particularly high risk	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of provisions for stage 3	Stock of provisions for Stage 2 exposure O O O Coverage Ratio Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	or provisions for provisions for		exposure, of which guaranteed Stage 2 exposure	Stage 2 Stage 3 exposure, of exposure, of	provisions for provisions for	provisions for Stage 3
Row Num Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail COLOMBIA COLOMBI	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of provisions for stage 3	Stock of provisions for Stage 2 exposure O O O - Stage 2 exposure O O O - O O O O O O O O O O O O O O O	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	or provisions for provisions for		exposure, of which guaranteed Stage 2 exposure	Stage 2 Stage 3 exposure, of exposure, of	provisions for provisions for	provisions for Stage 3
Row Num Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail covered by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Collective investments undertakings (CIU) Equity Securitisation	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of provisions for stage 3	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	or provisions for provisions for		exposure, of which guaranteed Stage 2 exposure	Stage 2 Stage 3 exposure, of exposure, of	provisions for provisions for	provisions for Stage 3
Row Num 190 191 192 193 194 195 195 196 197 198 199 200 COLOMBIA Contral banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount O	Stock of provisions for Stage 2 exposure O O O Coverage Ratio Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0	Stage 3 exposure Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	or provisions for provisions for		exposure, of which guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for provisions for	provisions for Stage 3
Row Num Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Retail Collombia Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Colloms on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	Stage 1 exposure which guaranteed amount 0 0 0 0 0 0 0 Stage 1 Stage 1 Stage 2 exposure, of which guaranteed amount 0 0 0 Stage 2 exposure exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount O O O O O O O Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of which guarantees of provisions for Stage 1 exposure O 0 0 Stage 3 exposure, of which guarantees of provisions for Stage 1 exposure Stage 1 exposure Stage 3 exposure, of stage 3	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount O O Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Row Num Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure Stage 1 exposure Stage 1 exposure O O O O O Stage 1 exposure O O O Stage 1 exposure O Stage 2 exposure O Stage 2 exposure O Stage 3 exposure O Stage 3 exposure O Stage 4 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 1 0 0	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O O O O O O	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 Public guarantees - Adverse Scenario 31/12/2022 Stage 3 Stock of provisions for Stage 1 exposure O 0 0 O 0 Stage 3 Stock of provisions for Stage 1 exposure O 0 0 Stage 3 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O O O O O O O O O O O O O	exposure, of which guaranteed amount O O O O O O O O	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure O - O - O - O - O - O - O - O
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Row Num Central banks Central governments Regional governments or local authorities Public sector entities Mutilateral Development Banks International Organisations Institutions Corporates Of which: SME Retail Of which: SME Retail Tems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Row Num Row Num Central banks Central governments Regional gover	Stage 1 exposure Stage 1 exposure Stage 1 exposure O O O O O Stage 1 exposure O O O Stage 1 exposure O Stage 1 exposure Exposure Exposure Stage 1 exposure Exposure Exposure Stage 1 exposure Exposur	Stage 2 exposure, of which guaranteed amount Stage 3 exposure O O O O O O O Stage 3 exposure Stage 3 exposure O O O Stage 3 exposure O Stage 3 exposure Stage 3 exposure O Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of which guarantees of provisions for Stage 1 exposure O 0 0 Stage 3 exposure, of which guarantees of provisions for Stage 1 exposure Stage 1 exposure Stage 3 exposure, of stage 3	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O - O - O - O - O - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Row Num Central banks	Stage 1 exposure Stage 1 exposure Stage 1 exposure O O O O O Stage 1 exposure O O O Stage 1 exposure O Stage 1 exposure Exposure Exposure Stage 1 exposure Exposure Exposure Stage 1 exposure Exposur	Stage 2 exposure, of which guaranteed amount Stage 3 exposure O O O O O O O Stage 3 exposure Stage 3 exposure O O O Stage 3 exposure O Stage 3 exposure Stage 3 exposure O Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of which guarantees of provisions for Stage 1 exposure O 0 0 Stage 3 exposure, of which guarantees of provisions for Stage 1 exposure Stage 1 exposure Stage 3 exposure, of stage 3	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O - O - O - O - O - Stage 3 exposure Coverage Ratio - Stage 3 exposure
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Row Num 190	Stage 1 exposure Stage 1 exposure Stage 1 exposure O O O O O Stage 1 exposure O O O Stage 1 exposure O Stage 1 exposure Exposure Exposure Stage 1 exposure Exposure Exposure Stage 1 exposure Exposur	Stage 2 exposure, of which guaranteed amount Stage 3 exposure O O O O O O O Stage 3 exposure Stage 3 exposure O O O Stage 3 exposure O Stage 3 exposure Stage 3 exposure O Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of which guarantees of provisions for Stage 1 exposure O 0 0 Stage 3 exposure, of which guarantees of provisions for Stage 1 exposure Stage 1 exposure Stage 3 exposure, of stage 3	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O - O - O - O - O - Stage 3 exposure Coverage Ratio - Stage 3 exposure
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Row Num Standardised Total	Stage 1 exposure Stage 1 exposure Stage 1 exposure O O O O O Stage 1 exposure O O O Stage 1 exposure O Stage 1 exposure Exposure Exposure Stage 1 exposure Exposure Exposure Stage 1 exposure Exposur	Stage 2 exposure, of which guaranteed amount Stage 3 exposure O O O O O O O Stage 3 exposure Stage 3 exposure O O O Stage 3 exposure O Stage 3 exposure Stage 3 exposure O Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of which guarantees of provisions for Stage 1 exposure O 0 0 Stage 3 exposure, of which guarantees of provisions for Stage 1 exposure Stage 1 exposure Stage 3 exposure, of stage 3	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure which guaranteed amount 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O - O - O - O - O - Stage 3 exposure Coverage Ratio - Stage 3 exposure



2021 EU-wide Stress Test: Securitisations

			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	1,178						
2		SEC-SA	0						
3	Exposure values	SEC-ERBA	442						
4		SEC-IAA	0						
5		Total	1,620						
6		SEC-IRBA	143	149	152	157	378	402	564
7		SEC-SA	0	0	0	0	0	0	0
8	REA	SEC-ERBA	204	265	247	247	424	551	631
9	KEA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	347	413	399	404	802	953	1,195
12	Impairments	Total banking book others than assessed at fair value		0	0	0	4	3	1



2021 EU-wide Stress Test: Risk exposure amounts

		1	2	3	4	5	6	7
		Actual	9	aseline scenario	0	Į.	Adverse scenario	
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	287,624	292,977	293,554	292,321	297,778	300,289	304,888
2	Risk exposure amount for securitisations and re-securitisations	347	413	399	404	802	953	1,195
3	Risk exposure amount other credit risk	287,276	292,564	293,155	291,917	296,976	299,336	303,693
4	Risk exposure amount for market risk	16,259	16,259	16,259	16,259	18,001	18,093	19,121
5	Risk exposure amount for operational risk	35,656	35,656	35,656	35,656	35,656	35,656	35,656
6	Other risk exposure amounts	13,084	13,084	13,084	13,084	11,460	10,759	9,736
7	Total risk exposure amount	352,623	357,977	358,554	357,321	362,896	364,797	369,402
8	Total Risk exposure amount (transitional)	353,273	357,420	358,239	357,214	361,289	364,010	369,239
9	Total Risk exposure amount (fully loaded)	352,623	357,337	358,554	357,321	360,222	363,345	368,762



2021 EU-wide Stress Test: Capital

			1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual		Baseline Scenario		Adv	verse Scenario	
		(mln EUD 0/)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
	A	OWN FUNDS (mln EUR,%)		58,145	59,447	60,759	61,945	51,425	49,135	48,3
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		42,931	44,200	45,506	46,700	36,163	33,858	33,0
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		26,893	26,893	·	26,893	26,893	26,893	26,8
	A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	
	A.1.2	Retained earnings		30,834	32,039	33,577	35,141	26,896	26,622	26,
	A.1.3	Accumulated other comprehensive income		-14,341	-14,341	-14,341	-14,341	-15,243	-15,243	-15,7
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		150	150	150	150	-752	-752	
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-825	-825	-825	-825	-825	-825	
	A.1.3.3	Other OCI contributions								
	A.1.3.3			-13,666	-13,666		-13,666	-13,666	-13,666	-13,
		Other Reserves Funds for general banking risk		317	317	317	317	317	317	
	A.1.5			2,000	2.660	2,550	2.550	2.660	2.660	
	A.1.6	Minority interest given recognition in CET1 capital		3,668	3,668		3,668	3,668	3,668	
	A.1.7	Adjustments to CET1 due to prudential filters		-509	-509	-509	-509	-972	-972	
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-233	-233	-233	-233	-696	-696	
	A.1.7.2	Cash flow hedge reserve		-204	-204	-204	-204	-204	-204	
	A.1.7.3	Other adjustments		-72	-72		-72	-72	-72	
	A.1.8	(-) Intangible assets (including Goodwill)		-3,455	-3,303		-2,931	-3,303	-3,131	-2
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-1,478	-1,478	-1,478	-1,478	-4,172	-4,095	-4
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	
	A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	0	-12	-206	0	0	
	A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
	4445	() Deductions valeted to see to which any altermatively be subject to a 1.2500/ viel, weight		20	-29	-29	-29	20	20	
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-29	-29	-29	-29	-29	-29	
	A.1.15.1	Of which: from securitisation positions (-)		-29	-29	-29	-29	-29	-29	
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a		0	0	0	0	0	0	
	A.1.17	significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences		0		0	0	-429	-431	
	A.1.17			0		0	0	-429	-431	
		(-) CET1 instruments of financial sector entities where the institution has a significant investment		405	256	0	0	1 006	1 000	
	A.1.19	(-) Amount exceeding the 17.65% threshold		-495	-256	0	0	-1,906	-1,908	-1
OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0		0	0	0	0	
	A.1.21	CET1 capital elements or deductions - other		-61	-61	-61	-61	-61	-61	
	A.1.22	Amount subject to IFRS 9 transitional arrangements Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at		-1,376	-1,470	-1,437	-1,405	-3,900	-2,817	-:
	A.1.22.1	31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at	1,300	1,300	1,300	1,300	1,300	1,300	1,300	
	A.1.22.2	between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	
	A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		390	390	390	390	390	390	
	A.1.22.4	01/01/2020 ("new dynamic part")		665	800	753	707	4,272	2,724	
	A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		200	240	226	212	1,282	817	
	A.1.23	Transitional adjustments		1,586	1,259	611	236	4,503	2,227	
	A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	
	A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		-12	-12	-12	-12	-12	-12	
	A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		1,598	1,271	623	248	4,515	2,238	
	A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		1,103	1,015	623	248	3,445	1,658	
	A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		495	256	0	0	1,070	581	
	A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	
	A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	
	A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
	A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		6,667	6,667	6,667	6,667	6,667	6,667	•
	A.2.1	Additional Tier 1 Capital instruments		6,667	6,667	6,667	6,667	6,667	6,667	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		49,597	50,867	52,173	53,367	42,829	40,525	3
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		8,547	8,581	8,586	8,579	8,596	8,610	
	A.4.1	Tier 2 Capital instruments		7,497	7,497	7,497	7,497	7,497	7,497	
	A.4.2	Other Tier 2 Capital components and deductions		604	637	643	635	653	667	
		Ting 2 transitional adjustments		110	446	446	446	446	446	
	A.4.3 A.4.3.1	Tier 2 transitional adjustments Of which: adjustments due to IFRS 9 transitional arrangements		446	110	110	110		110	



2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		352,623	357,977	358,554	357,321	362,896	364,797	369,402
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	640	0	0	2,674	1,452	640
63		B.2	Adjustments due to IFRS 9 transitional arrangements		650	-557	-315	-107	-1,607	-787	-162
64		C.1	Common Equity Tier 1 Capital ratio		12.15%	12.37%	12.70%	13.07%	10.01%	9.30%	8.96%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		14.04%	14.23%	14.56%	14.94%	11.85%	11.13%	10.77%
66		C.3	Total Capital ratio		16.46%	16.63%	16.96%	17.34%	14.23%	13.50%	13.11%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		41,345	42,941	44,895	46,464	31,659	31,632	32,048
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		48,011	49,608	51,562	53,131	38,326	38,298	38,715
69		D.3	TOTAL CAPITAL (fully loaded)		56,112	57,742	59,701	61,263	46,476	46,462	46,905
70		E.1	Common Equity Tier 1 Capital ratio		11.72%	12.02%	12.52%	13.00%	8.79%	8.71%	8.69%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		13.62%	13.88%	14.38%	14.87%	10.64%	10.54%	10.50%
72		E.3	Total Capital ratio		15.91%	16.16%	16.65%	17.15%	12.90%	12.79%	12.72%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	0	0	0	0	0	0
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		741,095	741,095	741,095	741,095	741,095	741,095	741,095
77		H.2	Total leverage ratio exposures (fully loaded)		739,497	739,497	739,497	739,497	739,497	739,497	739,497
78		Н.3	Leverage ratio (transitional)		6.69%	6.86%	7.04%	7.20%	5.78%	5.47%	5.36%
79		H.4	Leverage ratio (fully loaded)		6.49%	6.71%	6.97%	7.18%	5.18%	5.18%	5.24%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
82	Transitional combined	P.3	O-SII buffer		0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
83	buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
87		R.1	Pillar 2 capital requirement		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
88		R.1.1	Of which: CET1		0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%
89	Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
90		R.2.1	Of which: CET1		5.34%	5.34%	5.34%	5.34%	5.34%	5.34%	5.34%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.75%	12.75%	12.75%	12.75%	12.75%	12.75%	12.75%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.59%	8.59%	8.59%	8.59%	8.59%	8.59%	8.59%



2021 EU-wide Stress Test: P&L

		1	2	3	4	5	6	7
	_	Actual		Baseline scenario			Adverse scenario	
Rowl um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	16,470	15,898	16,005	15,902	13,524	12,940	12,090
2	Interest income	24,052	21,975	21,684	21,481	20,078	19,607	18,638
3	Interest expense	-7,582	-6,077	-5,679	-5,579	-6,478	-6,521	-6,330
4	Dividend income	138	138	138	138	69	69	69
5	Net fee and commission income	4,907	4,907	4,907	4,907	4,168	4,116	3,998
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	891	511	511	511	-461	383	383
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-273		
8	Other operating income not listed above, net	342	-68	-68	-68	-151	-104	-121
9	Total operating income, net	22,749	21,386	21,493	21,390	16,877	17,405	16,419
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-5,608	-6,813	-4,153	-3,746	-14,837	-6,331	-6,571
11	Other income and expenses not listed above, net	-13,663	-10,844	-11,060	-11,275	-11,021	-10,815	-9,903
12	Profit or (-) loss before tax from continuing operations	3,478	3,728	6,279	6,368	-8,981	259	-54
13 14	Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations	-1,477 0	-1,118	-1,884	-1,910	2,694	-78	16
15	Profit or (-) loss for the year	2,001	2,610	4,396	4,458	-6,286	181	-38
16	Amount of dividends paid and minority interests after MDA-related adjustments	2,481	1,405	2,857	2,894	-2,349	455	-209
17	Attributable to owners of the parent net of estimated dividends	-480	1,205	1,538	1,564	-3,938	-274	171
18	Memo row: Impact of one-off adjustments		284	284	284	284	284	284
19	Total post-tax MDA-related adjustment		0	0	0	0	0	907



2021 EU-wide Stress Test

Major capital measures and realised losses

	(mln EUR)	1
RowN um	Issuance of CET 1 Instruments 01 January to 31 March 2021	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

um	Net issuance of Additional Her 1 and Her 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowN um	tealised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0