

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

			Ва	nco Bilbao Vizcaya Argentaria	S.A.				
			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Ro Nu	ow Im	(mln EUR, %)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	L	Net interest income	16,470	15,898	16,005	15,902	13,524	12,940	12,090
Z		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	3 1 t	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	1	Profit or (-) loss for the year	2,001	2,610	4,396	4,458	-6,286	181	-38
5	5 (Coverage ratio: non-performing exposure (%)	50.36%	49.79%	46.95%	45.32%	52.77%	50.76%	49.98%
e	5 (Common Equity Tier 1 capital	42,931	44,200	45,506	46,700	36,163	33,858	33,091
7	7 -	Total Risk exposure amount (all transitional adjustments included)	353,273	357,420	358,239	357,214	361,289	364,010	369,239
8	3 (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%
1	0	Tier 1 capital	49,597	50,867	52,173	53,367	42,829	40,525	39,757
1	1	Total leverage ratio exposures	741,095	741,095	741,095	741,095	741,095	741,095	741,095
1	2	Leverage ratio, %	6.69%	6.86%	7.04%	7.20%	5.78%	5.47%	5.36%
1	3 I	Fully loaded leverage ratio, %	6.49%	6.71%	6.97%	7.18%	5.18%	5.18%	5.24%
				Memoran	dum items				
1	4	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
1	5	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
1	6	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

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New definition of default?

No





			Actual 21/12/2020													
									31/12/202	.0						
				Εχροςι	ire values			Risk exposi	ire amounts							
				A-IRB	F-IRE	3	A-I	RB	F-IRB				tock of	Stock of	Stock of	Coverage Ratio -
RowN um		(n	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted		Stage 2 exposure Stage 3 e		visions for 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 expective
19		Central banks		9	0 0	() 6	0	0	0 9	9 0	0	(0 0	(D -
20		Central governments		183	0 0	C	130	0	0	0 171	1 11	0	1	L 0	(D -
21		Institutions	16	856 2	1 0	C	2,121	3	0	0 3,805	5 275	21	13	3 1	15	5 72.72%
22		45	261 2,64	3 2,438	53	3 25,396	598	1,988	0 39,781	1 5,620	2,701	237	7 264	1,449	9 53.65%	
23		Corporates - Of Which: Specialised Lending		0	2,438	53	3 0	0	1,988	0 1,926		53	2	1 6	22	2 41.89%
24		Corporates - Of Which: SME	1	270 1,51		(7,509	434	0	0 8,483	;	1,512	85	5 107	748	8 49.45%
25		Retail	84	461 3,99		(12,146	444	0	0 73,726		3,997	219	9 428	1,723	3 43.11%
26		Retail - Secured on real estate property	68	621 2,70	2 0	() 6,879	333	0	0 60,709	9 7,912	2,702	115	5 263	746	5 27.61%
27	SPAIN	Retail - Secured on real estate property - Of Which: SME		3	0 0	(0 1	0	0	0 3	3 0	0	(0 0	(0 75.00%
28	SFAIN	Retail - Secured on real estate property - Of Which: non-SME	68	618 2,70	2 0	(6,878	333	0	0 60,706	;	2,702	115	5 263	746	6 27.61%
29		Retail - Qualifying Revolving		711 7	3 0	(219	2	0	0 2,456		73	6	5 18	66	6 90.22%
30		Retail - Other Retail	13	129 1,22	2 0	0	5,047	109	0	0 10,561		1,222	98	3 147	911	1 74.55%
31		Retail - Other Retail - Of Which: SME		792 41	7 0	0	1,209	79	0	0 2,061		417	13	3 27	255	5 61.15%
32		Retail - Other Retail - Of Which: non-SME	10	.337 80.	5 0	C	3,839	30	0	0 8,500	1,837	805	84	120	656	6 81.49%
33		Equity		074	D		9,514	0		(0	0	(0 0	(D -
34		Securitisation														
35		Other non-credit obligation assets		0	0		0	0		(0	0	(0 0	(0 -
36		IRB TOTAL	150	343 6,66!	5 2,438	53	8 49,313	1,045	1,988	0 117,492	2 16,638	6,718	470	693	3,187	7 47.43%

										Actual						
										31/12/2020						
				Εχροςι	ire values			Risk expos	ure amounts							
			A-IR	В	F-II	RB	A-IF	RB	F-1	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 e Stage 3 exposure	Stage 2 expective
37	Central banks		145		0 0	C	0 1	(0 0		0 31	0 0) 0		0	0 -
38	Central governments		6,994		0 0	(0 41	(0 0		0 1,468 29) C) 0		0	0 -
39	Institutions		3,929		0 0	(0 540	(0 0		0 1,055 54	1 C) 0		0	0 -
40	Corporates		12,368	2	8 260	(0 4,512	4	183		0 11,409 865	3 28	3 3		9	2 6.55%
41	Corporates - Of Which: Specialised Lending		0		260	(0 0	(183		0 208 2	7 C) 0		0	0 -
42	Corporates - Of Which: SME		2		0 0	(0 1	(0 0		0 2	D C	0 0		0	0 81.78%
43	Retail		34		0 0	(0 6	(0 0		0 30 4	4 C) 0		0	0 73.21% 0 65.28%
44	Retail - Secured on real estate property		32		0 0	(0 5	(0 0		0 28 4	4 C) 0		0	J 65.28%
45 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 -
46 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		32		0 0	(0 5	(0 0		0 28 4	4 C	0 0		0	0 65.28%
47	Retail - Qualifying Revolving		1		0 0	C	0 0	(0 0		0 1	D C	0 0		0	0 88.57%
48	Retail - Other Retail		1		0 0	C	0 0	(0 0		0 1	0 0	0 0		0	0 80.00%
49	Retail - Other Retail - Of Which: SME		0		0 0	C	0 0	(0 0		0 0	0 0	0 0		0	0 -
50	Retail - Other Retail - Of Which: non-SME		1		0 0	(0 0	(0 0		0 1	0 0) 0		0	0 80.00%
51	Equity		234		0		535)		0	0 0	0		0	0 -
52	Securitisation															
53	Other non-credit obligation assets		0		0		0	()		0	0 0) 0		0	J -
54	IRB TOTAL		23,705	28	3 260	0	5,635	4	183		0 13,993 950	28	8 4		9	2 6.82%

								Actual						
								31/12/2020						
			Expos	ure values		Risk	exposure amounts							
			A-IRB	F-	IRB	A-IRB		F-IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ed Non-default	ed Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for	Stage 2 experies
55		Central banks	0	0 0	0	0	0	0	0 0	0	0	0 0	0	, –
56		Central governments	25	0 0	0	12	0	0	0 24	0	0	0 0	0	-
57		Institutions	86	0 0	0	51	0	0	0 82	4	0	0 0	0	-
58		Corporates	17,932 34	6 2	0	12,991	159	1	0 15,923	1,616 34	6 2	4 77	224	64.76%
59		Corporates - Of Which: Specialised Lending	0	0 2	0	0	0	1	0 0	0	0	0 0	0	-
60		Corporates - Of Which: SME	2,756	01 0	0	3,352	55	0	0 2,106	586 9	1 1	1 23	51	55.97% 78.91%
61		Retail	6,001 2 [.]	l5 0	0	5,755	13	0	0 5,255	746 24	5 28	1 168	194	78.91%
62		Retail - Secured on real estate property	12	0 0	0	2	0	0	0 11	1	0	0 0	0	20.16%
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	-
64	MEAICO	Retail - Secured on real estate property - Of Which: non-SME	12	0 0	0	2	0	0	0 11	1	0	0 0	0	20.16%
65		Retail - Qualifying Revolving	5,987 2 [.]	l5 C	0	5,753	13	0	0 5,243	744 24	5 28	1 168	194	78.97%
66		Retail - Other Retail	2	0 0	0	1	0	0	0 1	0	0	0 0	0	82.93%
67		Retail - Other Retail - Of Which: SME	0	0 0	0	0	0	0	0 0	0	0	0 0	0	-
68		Retail - Other Retail - Of Which: non-SME	2	0 0	0	0	0	0	0 1	0	0	0 0	0	82.93%
69		Equity	886	0		2,169	0		C	0	0	0 0	0	-
70		Securitisation												
71		Other non-credit obligation assets	0	0		0	0		C	0	0	0 0	0	-
72		IRB TOTAL	24,931 59	2 2	0	20,978	172	1	0 21,285	2,367 59	2 30	5 245	418	70.63%

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
								Actual							
								31/12/2020							
		Exposur	e values			Risk exposu	ire amounts								
	A-IRI	В	F-I	RB	A-II	RB	F-I	RB	Stars 1 overserve		Stars 2 overseurs	Stock of	Stock of	Stock of	Coverage Ratio -
(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Stage 2 exposure	Stage 3 exposure		provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
(, , ,	484	0	0	0	39	0	0	() 350	C) 0	0	0	0	-
	13,812	32	0	0	806	4	0	() 7,502	415	5 32	3	0	4	12.79%
	94,434	21	0	0	7,081	3	0	() 12,129	853		15	3	15	72.72%
	105,912	3,134	6,081	54	54,620	792	4,912	(95,947	10,825	3,188	278	365	1,703	53.43%
	0	0	6,081	54	0	0	4,912	() 4,579	650) 54	4	7	22	40.90%
	14,120	1,614		0	10,946	506	0	(10,659	3,323		96	131		49.66%
	90,977	4,258		0	17,997	474		() 79,437	11,537		500	597		45.16%
	69,109	2,715	0	0	6,969	350	0) 61,141	7,968	3 2,715	116	264	749	27.61%
	3	0	0	0	1	0	0	() 3		0 0	0	0	0	75.00%
	69,105	2,715		0	6,968	350		(61,138			116	264		27.61%
	8,716	319		0	5,973	14	0	() 7,715			287	187		81.58%
	13,153	1,224		0	5,055	110	0	(10,581	2,568		98	147		74.56%
	2,793	418		0	1,209	80	0	(2,062	728		13	27		61.20%
	10,360	806	0	0	3,846	30	0	() 8,519	1,841	. 806	85	120	657	81.50%
	6,123	0			14,532	0			0	C	0 0	0	0	0	-
	0					0						0			
	311,743	7,444	6,081	54	95,076	1,274	4,912		195,365	23,630	7,499	796	965	3,645	- 48.61%
	511 _/ /45	/ _/ 444	0,081	54	95,070	1,2/4	4,912	L L	195,305	23,030	///////////////////////////////////////	/90	905	5,045	40.01%





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

										Actual						
										31/12/2020						
				Εχροςι	ire values			Risk expos	ure amounts							
			A-1	RB	F-I	RB	A-II	RB	F-1	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
109	Central banks		0		0 0	0	0 0	C	0	(0 0	0)	0 () 0	-
110	Central governments		1		0 0	0	0	C	0	() 1	0)	0 () 0	-
111	Institutions		15,743		0 0	0	917	C	0	(348	25)	0 () 0	-
112	Corporates		3,877		1 737	0	1,427	C	555	(3,785	368	L	2 () 0	66.72%
113	Corporates - Of Which: Specialised Lending		0		0 737	0	0	C	555	() 492	70)	0 () 0	-
114	Corporates - Of Which: SME		14		1 0	0) 11	C	0	() 11	3	L	0 () 0	66.72%
115	Retail		123		3 0	0	22	4	0	(108	14	3	0 () 1	26.20%
116	Retail - Secured on real estate property		118		3 0	0	21	4	0	(104	14	3	0 () 1	24.58%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0		0 0	0	0	C	0	(0 0	0)	0 () 0	-
	Retail - Secured on real estate property - Of Which: non-SME		118		3 0	0	21	4	0	(104	14	3	0 () 1	24.58% 91.36% 33.33% 100.00%
119	Retail - Qualifying Revolving		2		0 0	0	0	C	0	() 2	0)	0 () 0	91.36%
120	Retail - Other Retail		3		0 0	0) 1	C	0	() 3	1)	0 () 0	33.33%
121	Retail - Other Retail - Of Which: SME		0		0 0	0	0	C	0	(0 0	0)	0 () 0	100.00%
122	Retail - Other Retail - Of Which: non-SME		3		0 0	0) 1	C	0	(2	1)	0 () 0	27.27%
123	Equity		116		0		264	C			0	0)	0 () 0	-
124	Securitisation															
125	Other non-credit obligation assets		0		0		0	C			0	0)	0 () 0	-
126	IRB TOTAL		19,859		4 737	0	2,631	4	555	C	4,243	407 4	•	2 0	1	32.78%

											Actual						
											31/12/2020						
					Εχροςι	ire values			Risk expos	ure amounts							
				A-1	IRB	F-I	RB	A-1	RB	F-	IRB	Charact		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 I exposure	Stage 2 exposure Stage 3 exposur	e provisions for Stage 1 exposure	provisions for Stage 2 exposure		
127		Central banks		6		0 0	0	1	(0 0		0 6	δ 0	0	0	0 0	-
128		Central governments		157		0 0	0	18	(0 0		0 139	3	0	0	0 0	-
129		Institutions		7		0 0	0	1	(D C		0 4	0	0	0	0 0	-
130		Corporates		238		29	0	143	(26		0 243	8 24	0	0	0 0	-
131		Corporates - Of Which: Specialised Lending		0		29	0	0	(26	6	0 25	j 4	0	0	0 0	-
132		Corporates - Of Which: SME		4		0 0	0	4	(0 0		0 3	1	0	0	0 0	-
133		Retail		3		1 0	0	0		1 0		0 3	0	1	0	0 1	74.25%
134		Retail - Secured on real estate property		3		0 0	0	0	(0 0		0 3	0	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	0	0	0 0	-
136	FLRU	Retail - Secured on real estate property - Of Which: non-SME		3		0 0	0	0	(D C		0 3	0	0	0	0 0	67.97% 100.00%
137		Retail - Qualifying Revolving		0		0 0	0	0	(D C		0 0	0	0	0	0 0	100.00%
138		Retail - Other Retail		0		1 0	0	0		1 C		0 0	0	1	0	0 1	75.77% 75.67%
139		Retail - Other Retail - Of Which: SME		0		1 0	0	0		1 C		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	0 0	100.00%
141		Equity		8		D		19	(D		0	0	0	0	0 0	-
142		Securitisation															
143		Other non-credit obligation assets		0		0		0	(0		0	0	0	0	0 0	-
144		IRB TOTAL		419		L 29	0	183		L 26		0 394	27	1	0 0) 1	74.82%

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
								Actual							
								31/12/2020							
		Exposu	re values			Risk exposu	ire amounts								
	A-]	IRB	F-1	IRB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
	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
(mln EUR, %)															
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	1	0	0	0	1	0	0	0	1	0	0	0	0	0	-
	22 102		206	0	29 68	0	209	0	20 271	30	0	0	0	0	-
	0	0	200	0	00	0	209	0	177	23		0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	1	0	0	0	0	0	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	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	164	0			391	0			0	0	0	0	0	0	-
	0	0			0	0			0	0	0	0	0	0	-
	290	0	206	0	489	0	209	0	293	31	0	0	0	0	-

EBA	EUROPEAN BANKING AUTHORITY
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			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual 31/12/2020							
				Εχροςι	ire values			Risk expos	sure amounts	01, 11, 1010							
			A-IRE	В	F-I	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of provisions for	Coverage Rati
n N		(mln EUR, %)	n-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 Ration Stage 3 exposition
5	Central banks		0		0 0		0 0		0 0		0 0)		0	0	C	/ -
i	Central governments		0		0 0		0 0		0 0		0 0)	0 0	0	0	C	/-
1	Institutions		3,800		0 0		0 391		0 0		0 763	5.	5 0	1	0	C	/ -
3	Corporates		3,869		3 211		0 1,561		0 149		0 3,587	33	1 3	2	1	C	0.3
	Corporates - Of Which: Specialised Lending		0		211		0 0		0 149		0 170	24	1 (00	0	C	/-
	Corporates - Of Which: SME		2		0 0		0 1		0 0		0 1	. (0 0	0	0	C	/ -
	Retail		9		0 0		0 2		0 0		8 0	3	1 0	0	0	C	48.
	Retail - Secured on real estate property		8		0 0		0 1		0 0		0 7	,	1 0	0	0	C) 17.
ITALY	Retail - Secured on real estate property - Of Which: SME		0		0 0		0 0		0 0		0 0		0 0	0	0	C	/ -
IIALI	Retail - Secured on real estate property - Of Which: non-SME		8		0 0		0 1		0 0		0 7		1 (0	0	C) 17.3
	Retail - Qualifying Revolving		0		0 0		0 0		0 0		0 0)	0 0	0	0	C	93.7
	Retail - Other Retail		1		0 0		0 0		0 0		0 1	. (0 0	0	0	C	/ -
	Retail - Other Retail - Of Which: SME		1		0 0		0 0		0 0		0 0)	0 0	0	0	C	/-
	Retail - Other Retail - Of Which: non-SME		0		0 0		0 0		0 0		0 0		0 0	0	0	C	/ -
	Equity		18		D		59		0		C		0 0	0	0	C	/ -
	Securitisation																
	Other non-credit obligation assets		0		D		0		0		C		0 0	0	0	C	/ -
	IRB TOTAL		7,697		3 211		0 2,012	1	1 149		0 4,358	387	3	3	1	0	1.59

										Actual						
										31/12/2020						
				Exposu	re values			Risk expos	ure amounts							
			A-I	RB	F-IR	В	A-I	RB	F	-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	O 1 O
163	Central banks		1	(0	C	0	0) (0	0 1	. 0) (0 0	0	-
164	Central governments		31	(0	C	5	C) (0	0 28	3 1) (0 0) 0	-
165	Institutions		141	(0	C	36	C) (0	0 99	7) (0 0) 0	-
166	Corporates		342	(0	C	125	C) (D	0 298	8 27) (0 0	0 0	-
167	Corporates - Of Which: Specialised Lending		0	(0	C	0	C)	0	0 0	0) (0 0	0 0	-
168	Corporates - Of Which: SME		3	(0	C	3	0) (0	0 3	1) (0 0	0 0	-
169	Retail		5	(0	C	2	C) (0	0 5	i 1) (0 0	0 0	88.64%
170	Retail - Secured on real estate property		5	(0	C	2	0) (0	0 4	1) (0 0	0 0	-
171 COLOMB	Retail - Secured on real estate property - Of Which: SME		0	(0	C	0	0) (0	0 0	0) (0 0	0 0	-
172 COLOFID	Retail - Secured of real estate property - of Which, hor-she		5	(0	C	2	0) (0	0 4	1) (0 0	0 0	-
173	Retail - Qualifying Revolving		0	(0	C	0	0) (D	0 0	0) (0 0	0 0	86.96%
174	Retail - Other Retail		0	(0	C	0	C) (0	0 0	0) (0 0	0 0	89.53%
175	Retail - Other Retail - Of Which: SME		0	(0	C	0	0) (0	0 0	0) (0 0	0 0	-
176	Retail - Other Retail - Of Which: non-SME		0	(0	C	0	0) (0	0 0	0) (0 0	0 0	89.53%
177	Equity		259	(630	0			C	0) (0 0	0 0	-
178	Securitisation															
179	Other non-credit obligation assets		0	(0	C			C	0) (0 0	0	-
180	IRB TOTAL		780	C	0	0	799	0	(0 430	36		0	0	88.64%

										Actual							
										31/12/2020							
				Exposure	values			Risk expos	sure amounts								
			A-IRB		F-II	RB	A-I	RB	F-	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 exposu	re Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
181	Central banks		1	0	0	0	0 0		0 0		0 1		0	0 (0 () () -
182	Central governments		15	0	0	0) 3	(0 0		0 14		1	0 (0 () () -
183	Institutions		5,778	0	0	0	328	(0 0		0 244		18	0 (0 () (D -
184	Corporates		3,493	0	76	0	1,183	(0 170		0 3,036		277	0 2	2 1	. (0 100.00%
185	Corporates - Of Which: Specialised Lending		0	0	76	0	0 0		0 170		0 59		9	0 (0 () (0 -
186	Corporates - Of Which: SME		10	0	0	0	10	(0 0		0 8		2	0 (0 0) (100.00%
187	Retail		24	1	0	0	5		0 0		0 21		3	1 (0 0) (0 40.119
188	Retail - Secured on real estate property		22	1	0	0) 5	(00		0 20		3	1 (0 0) (30.43%
GERMAN	Y Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0 0	(00		0 0		0	0 (0 0) (D -
190 CERTIAN	Retail - Secured of real estate property - of which, hon-smc		22	1	0	0) 5	(00		0 20		3	1 (0 0) (0 30.439 0 88.249 0 97.449
191	Retail - Qualifying Revolving		1	0	0	0	0 0	(00		0 1		0	0 0	0 0) (88.24%
192	Retail - Other Retail		1	0	0	0	0 0	(0 0		0 0		0	0 (0 0) (97.44%
193	Retail - Other Retail - Of Which: SME		0	0	0	0	0 0	(00		0 0		0	0 0	0 0) (D -
194	Retail - Other Retail - Of Which: non-SME		1	0	0	0	0 0		0 0		0 0		0	0 (0 () (97.44%
195	Equity		10	0			22	(D		0		0	0 (0 () (0 -
196	Securitisation																
197	Other non-credit obligation assets		0	0		-	0	(0		0		0	0 () (0 -
198	IRB TOTAL		9,319	1	76	0	1,540	(0 170		0 3,315	2	98	1 2	2 1	. C	0 40.82%

	Dalicu Diidau vizcaya Argentaria S.A.																						
			16	17 1	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario	D									
					31/	12/2021							31/12/2022							31/12/2023			
		Sta (mln EUR, %)	tage 1 exposure Stag	ge 2 exposure Stage 3 e	St exposure prov Stage	ock of isions for 1 exposure St	Stock of provisions for age 2 exposure Si	Stock of provisions for tage 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 Sta	ge 2 exposure Sta	ige 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exp
	Central banks		350	0	0	0	0	C) -	350	0 0	(0	0 0	0	-	350	0	0	0	0	0 -	
	Central governments		7,498	415	36	1	2	14	40.00%	7,494	4 415	39	9	1 1	16	40.00%	⁶ 7,490	415	43	1	1	17	
	Institutions		11,966	940	96	8	18	34	35.43%	11,905	5 940	158	8	7 18	3 50	31.72%	6 7,490 6 11,820	967	215	7	19	65	
	Corporates		91,983	12,565	5,413	217	583	2,404	44.42%	89,199	9 13,572	7,189	9 19	2 632	2 2,875	39.99%	6 86,922	14,124	8,914	186	656	3,323	
	Corporates - Of Which: Specialised Lending		4,498	615	170	7	40	58	34.07%	4,445	5 579	259	9	6 39	9 85	32.61%	4,367	578	338	6	40	108	-
	Corporates - Of Which: SME		10,799	2,735	2,063	41	116	958	3 46.47%	10,824	4 2,388	2,384	4 3'	9 101	L 1,043	43.74%	10,758	2,163	2,675	39	91	1,119	
	Retail		79,184	10,142	5,906	368	804	2,818	47.72%	78,624	4 9,361	7,247	7 34	0 735	5 3,514	48.50%	6 77,900	8,851	8,481	319	691	4,158	
	Retail - Secured on real estate property		61,420	7,260	3,144	26	438	903	3 28.72%	61,535	5 6,783	3,506	6 2	8 409	1,035	29.52%	61,520	6,450	3,854	28	389	1,165	
Banco Bilbao Vizcaya	Retail - Secured on real estate property - Of Which: SME		3	0	0	0	0	0) 21.52%	3	3 0	(0	0 0	0 0	20.89%	<u>6</u> 3	1	0	0	0	0	
Argentaria S.A.	Retail - Secured on real estate property - Of Which: non-SME		61,417	7,259	3,144	26	438	903	3 28.72%	61,532	2 6,782	3,506	6 2	8 409	9 1,035	29.53%	61,517	6,450	3,853	28	389	1,165	
Algentana S.A.	Retail - Qualifying Revolving		7,301	696	1,038	244	131	687	66.14%	6,863	3 587	1,585	5 21	1 108	3 1,012	63.87%	б , 457	530	2,048	193	96	1,289	
	Retail - Other Retail		10,464	2,186	1,724	98	235	1,228	3 71.26%	10,226	6 1,992	2,155	5 10	1 218	3 1,467	68.05%	⁶ 9,923	1,871	2,580	98	206	1,704	
	Retail - Other Retail - Of Which: SME		2,177	494	537	8	24	278	3 51.74%	2,185	5 402	621	1	8 20) 293	47.28%	ó 2,148	361	699	8	18	308	
	Retail - Other Retail - Of Which: non-SME		8,287	1,693	1,186	90	211	950	80.11%	8,041	1 1,590	1,535	5 9	3 198	3 1,173	76.45%	⁶ 7,776	1,510	1,881	89	188	1,396	
	Equity		0	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	0 -	
	IRB TOTAL		190,981	24,063	11,450	594	1,406	5,271	. 46.03%	187,572	2 24,289	14,633	3 540	0 1.387	6,455	44.11%	184,484	24,357	17,653	513	1,366	7,563	42

						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)		Stage 2 exposure Stage 3		Stock of provisions for tage 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 Sta	oge 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	
	Central banks		9	0	0	0	0	0	-	g	9 0	C	0 0	C	C) -	9	0	0	0	0)	0 -
	Central governments		171	11	0	0	0	0	40.00%	171	11	C	0 0	C	C	40.00%	171	11	0	0	0)	0
	Institutions		3,806	263	32	1	3	17	54.24%	3,806	5 252	42	2 1	2	19	46.15%	3,807	242	52	1	2	2	21 4
	Corporates		39,284	5,364	3,454	53	197	1,642	47.55%	38,853	3 5,235	4,014	4 52	192	1,765	43.97%	38,415	5,133	4,553	52	188	3 1,88	84 4
	Corporates - Of Which: Specialised Lending		1,919	236	99	2	7	30	30.51%	1,906	5 217	131	1 2	7	35	26.39%	1,889	206	159	2	6	5	38
	Corporates - Of Which: SME		8,615	2,257	1,837	18	82	839	45.69%	8,669	9 1,979	2,061	1 18	71	884	42.88%	8,652	1,791	2,267	18	64	92	25 4
	Retail		73,894	9,613	4,947	132	692	2,210	44.68%	73,769	8,925	5,760	0 136	644	2,598	45.11%	73,442	8,462	6,551	133	611	. 2,98	82 4
	Retail - Secured on real estate property		60,992	7,207	3,124	26	435	898	28.73%	61,111	6,732	3,480	0 28	406	1,029	29.55%	61,099	6,402	3,822	28	386	5 1,15	57 3
CDATN	Retail - Secured on real estate property - Of Which: SME		3	0	0	0	0	0	21.52%		3 0	C	0 0	C	C	20.89%	3	1	0	0	0)	0 2
SPAIN	Retail - Secured on real estate property - Of Which: non-SME		60,989	7,206	3,124	26	435	898	28.74%	61,108	6,732	3,480	0 28	406	1,029	29.56%	61,097	6,401	3,822	28	386	5 1,15	57 3
	Retail - Qualifying Revolving		2,456	225	103	8	22	87	84.67%	2,448	3 206	130	0 8	20	107	' 82.14%	2,434	194	156	8	19	12	26 8
	Retail - Other Retail		10,446	2,181	1,720	98	235	1,225	71.26%	10,210) 1,987	2,150	0 100	217	1,463	68.05%	9,908	1,866	2,573	97	205	5 1,69	99 66
	Retail - Other Retail - Of Which: SME		2,176	493	536	8	24	277	51.69%	2,184	402	619	9 8	20	292	47.22%	2,147	361	697	8	18	3	07 44
	Retail - Other Retail - Of Which: non-SME		8,270	1,688	1,184	90	210	949	80.12%	8,026	5 1,585	1,531	1 92	198	1,171	. 76.47%	7,761	1,505	1,876	89	188	3 1,39	92 74
	Equity		0	0	0	0	0	0	-	(0 0	C	0 0	0	C) -	0	0	0	0	0)	0 -
	Securitisation																						
	Other non-credit obligation assets		0	0	0	0	0	0	-	() 0	C	0 0	C	C) –	0	0	0	0	0)	0 -
	IRB TOTAL		117,165	15,251	8,433	186	891	3,870	45.89%	116,608	14,424	9,817	7 189	839	4,383	44.65%	115,844	13,848	11,156	186	802	4,88	



												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
wN	(ml	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	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 exposu	Stock of provisions for re Stage 3 exposu	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure Stage	e 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for tage 3 exposure	Coverage Ratio Stage 3 exposure
5	Central banks		0	0 0		0 0	0	-	0		0	0 0		0	0 -	0	0	0	0	0		J-
6	Central governments	2	4	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	7	6	8 2		0 3	2	66.85%	71		9	6 (3	4 70.58%	67	9	10	0	3		72.00%
8	Corporates	15,14	5 1,97	3 768	9	0 134	412	53.68%	14,600	2,12	5 1,16	0 82	1	44 5	72 49.29%	14,171	2,176	1,538	79	147	72	/47.20
i9	Corporates - Of Which: Specialised Lending		0	00		0 0	0	20.50%	0		0	0 0		0	0 21.00%	0	0	0	0	0		ע 21.27%
5 0	Corporates - Of Which: SME	2,11	3 45	8 211	2	2 33	112	52.98%	2,084	39	3 30	6 21		28 1.	51 49.43%	2,038	356	389	20	26	18	6 47.87%
1	Retail	4,84	1 47	1 935	23	6 108	599	64.07%	4,411	38	1 1,45	5 203		88 90	05 62.21%	4,019	336	1,891	185	77	1,16	2 61.46%
2	Retail - Secured on real estate property	1	0	2 1		0 0	0	26.50%	10		2	1 (0	0 24.09%	10	2	1	0	0		J 23.00%
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		J –
	Retail - Secured on real estate property - Of Which: non-SME	1	0	2 1		0 0	0	26.50%	10		2	1 (0	0 24.09%	10	2	1	0	0		J 23.00%
5	Retail - Qualifying Revolving	4,82	9 46	9 934	23	5 108	598	64.09%	4,400	37	9 1,45	3 203		87 9	04 62.23%	4,008	334	1,890	185	77	1,16	2 61.48%
6	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%
i7	Retail - Other Retail - Of Which: SME		0	0 0		0 0	0	50.43%	0		0	0 (0	0 50.25%	0	0	0	0	0		0 50.14%
8	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%
9	Equity		0	0 0		0 0	0	-	0		0	0 0		0	0 -	0	0	0	0	0		<u>ا</u> –
0	Securitisation																					
1	Other non-credit obligation assets		0	0 0		0 0	0	-	0		0	0 0		0	0 -	0	0	0	0	0		J -
/2	IRB TOTAL	20,08	6 2,45	2 1,705	32	5 246	1,013	59.39%	19,107	2,51	5 2,62	1 285	23	35 1,48	56.51%	18,282	2,521	3,440	264	228	1,890	6 55.11%

											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	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 3	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
	31	0	0) 0		0 0	D -	31	0	0	0	0	0	-	31	0 0) (0	0	-
	1,467	29	1	. 0		0 0	0 40.00%	1,466	30	1	0	0	0	40.00%	1,465	30 2	2 (0	1	40.00%
	1,021	78	10) 1		1 2	2 21.62%	1,028	66	15	0	1	3	18.79%	1,008	81 20) (1	3	17.38%
	9,830	1,952	517	27	8	6 134	4 25.96%	8,848	2,604	848	17	115	192	22.70%	8,117	3,021 1,162	16	133	239	
	183	42	10)1		2 3	3 30.68%	189	30	16	0	2	5	28.65%	170	44 20) (3	6	27.68%
	1	0	0	00)	0 C	0 63.86%	1	0	0	0	0	0	56.95%	1	0 1	. (0	0	53.14%
	29	4	1	. 0)	0 0	0 33.54%	29	4	1	0	0	0	32.04%	29	4 2	2 (0	1	31.04%
	28	4	1	. 0		0 0	0 26.57%	27	4	1	0	0	0	24.33%	27	4 1	. (0	0	22.51%
	0	0	0	00		0 0	0 -	0	0	0	0	0	0	-	0	0 0) (0	0	-
	28	4	1	. 0)	0 0	0 26.57%	27	4	1	0	0	0	24.33%	27	4 1	. (0	0	22.51%
	1	0	0	00		0 0	0 81.20%	1	0	0	0	0	0	78.83%	1	0 0) (0	0	77.39%
	1	1	0	00)	0 0	0 66.01%	1	1	0	0	0	0	64.31%	1	1 0) (0	0	63.53%
	0	0	0	00		0 0	0 40.97%	0	0	0	0	0	0	39.73%	0	0 0) (0	0	38.87%
	1	1	0	00		0 0	0 66.18%	1	1	0	0	0	0	64.44%	1	10) (0	0	63.64%
	0	0	0	00		0 0	0 -	0	0	0	0	0	0	-	0	0 0) (0	0	-
	-			-					-	-										
	0	0	528			0 () 7 137	0 - 7 25.90%	0	0 2,704	0 865	0	0	0 196	- 22.67%	0) (0 134	0 244	- 20.58%
	12,379	2,064	528	28	8/	/ 13/	25.90%	11,402	2,704	865	18	116	196	22.07%	10,650	3,137 1,185	16	134	244	20.58%







_			
RowN			
um		(mln EUR, %
109		Central banks	
110		Central governments	
111		Institutions	
112		Corporates	
113		Corporates - Of Which: Specialised Lending	
114		Corporates - Of Which: SME	
115		Retail	
116		Retail - Secured on real estate property	
117	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	
118		Retail - Secured on real estate property - Of Which: non-SME	
119		Retail - Qualifying Revolving	
120		Retail - Other Retail	
121		Retail - Other Retail - Of Which: SME	
122		Retail - Other Retail - Of Which: non-SME	
123		Equity	
124		Securitisation	
125		Other non-credit obligation assets	
126		IRB TOTAL	

RowN	1	
um		(mln EUR, %)
127		Central banks
128		Central governments
129		Institutions
130		Corporates
131		Corporates - Of Which: Specialised Lending
132		Corporates - Of Which: SME
133		Retail
134		Retail - Secured on real estate property
135	PERU	Retail - Secured on real estate property - Of Which: SME
136		Retail - Secured on real estate property - Of Which: non-SME
137		Retail - Qualifying Revolving
138		Retail - Other Retail
139		Retail - Other Retail - Of Which: SME
140		Retail - Other Retail - Of Which: non-SME
141		Equity
142		Securitisation
143		Other non-credit obligation assets
144		IRB TOTAL

	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			
(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
	0	0	0	0) 0) 0	-	0	0) () 0	0	0	-	0) C	0) 0	0	0	-
	1	0	0	0	0 0	0 0	40.00%	b <u>1</u>	0) (0	0	0	40.00% 34.16%	1	C	C) 0	0	0	40.00% 34.86% 49.74% 72.20%
	20	1	1	0	0	0 0	33.63%	20	0		0	0	0		20		1	0	0	0	34.86%
	255	3/	10	1	6	5	50.45%	242	40	19		6	9	49.98%	231	42	28	1	/	14	49.74%
	16/	28	5	1	5	b 4	68.62%	159	31		0 0	5	/	70.73% 25.37%	153	33			5	10	72.20%
	0	0	0	0			25.97% 23.54%	6 U	0		0	0	0	23.32%	0			0	0	0	25.21%
	1	0	0	0			15.27%				0	0	0	15.13%	1			0	0	0	25.21% 23.30% 15.19%
	1	0	0	0			-	1			0	0	0	-	1				0	0	-
	1	0	0	0			15.27%	0				0	0	15.13%	0				0	0	15 10%
		0	0	0			47.92%) 0	0	0	47.58%	0				0	0	15.19% 47.48%
	0	0	0	0			34.47%	0	0) 0	0	0	34.13%	0) 0	0	0	33.90%
	0	0	0	0		0	-	0	0) (0	0	0	-	0		0) 0	0	0	-
	0	0	0	0) 0	0	34.47%	0	0) () 0	0	0	34.13%	0	0	0) 0	0	0	33.90%
	0	0	0	0) 0) 0	-	0	C) () 0	0	0	-	0	0	0) 0	0	0	-
	0	0	0	0) 0) 0	-	0	C) () 0	0	0	-	0	C	C) 0	0	0	-
	277	37	10	1	. 6	5	49.50%	264	41	. 20	1	6	10	49.21%	253	42	29	1	7	14	49.10%

									Baseline Scenario)									
			31/12/2021		-	-			31/12/2022							31/12/2023			-
, %)	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
	C	0 0	0	0 0	0	-	0	0 0	C) (0 0	-	0	C) 0) (0 0	C) –
	0	0 0	0	0 0	0 0	-	0	0 0	0) (0 0	-	0	C	0 0) (0 0	0) -
	1,137	79 4	0) 1	. 1	20.51%	1,137	75 7	C) :	1 1	20.50%	1,136	72	2 11	. () 1	2	2 20.48%
	4,557	441 55	4	1 11	. 11	19.55%	4,505	443 105	4	1 10) 19	18.49%	4,455	443	3 155	;	1 8	28	18.16%
	386	46 7	0) 1	. 1	10.39%	385	40 14	0)	1 1	10.63%	383	37	7 19	() 1	2	2 10.82%
	12	3 1	0	0 0	00	40.57%	12	2 1	C) () 1	36.45%	12	2	2 2	(0 0	1	34.25%
	29	3 2	0	0 0	1	35.99% 25.12%	29	3 2		0 () 1	35.53%	29	3	3 2	(0 0	1	35.24% 25.50%
	25	3 1	0	0 0	00	25.12%	26	3 1		0 (0 0	25.35%	26	2	2 2	(0 0	0	25.50%
	0	0 0	0	0 0	00	-	0	0 0		0 (0 0	-	0	0	0 0	(0 0	0) –
	25	3 1	0	0 0	00	25.12%	26	3 1) (0 0	25.35%	26	2	2 2	. (0 0	0) 25.50%
	2	0 0	0	0 0	00	85.70%	2	0 0) (0 0	81.80%	2	0	0 0	(0 0	0) 78.72%
	2	0 0	0	0 0	00	74.78%	2	0 0) (0 0	69.33%	2	0	0 0	(0 0	0) 65.70%
	0	0 0	0	0 0	0 0	13.88%	0	0 0) (0 0	13.93%	0	C	0 0	(0 0	0) 13.97%
	2	0 0	0	0 0	0 0	75.66%	2	0 0) (0 0	70.42%	2	C	0 0	(0 0	0) 66.88%
	0	0 0	0	0 0	00	-	0	0 0	0	0 (0 0	-	0	0	0 0	(0 0	0) -
	0	0 0	0	0 0	0	-	0	0 0	() (0	-	0	0	0 0	(0 0	0) -
	5,722	523 60	4	l 13	12	20.05%	5,670	522 114	4	l 11	22	18.90%	5,620	518	8 168	4	9	31	. 18.53%

									Baseline Scenario)								
			31/12/2021						31/12/2022						31/12/2023			
R, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	verage Ratio - ge 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 S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0 0	0 0) 0 -		0	0	0	C	0 0) 0	-	0 0	0	0	0	0	-
	1	0 0	0 0) 0	40.00%	1	0	0	C	0 0) 0	40.00%	1 0	0	0	0	0	40.00%
	349	24 1	0 0) 0	20.52%	348	23	2	C	0 0) 0	20.50%	348 22	3	0	0	1	20.49%
	3,742	369 43	3 9) 7	17.32%	3,700	368	85	3	8 8	3 14	17.08%	3,660 367	126	3	7	22	17.05%
	495	59 9	0 2	2 1	10.37%	494	52	17	C) 1	. 2	10.60%	490 48	25	0	1	3	10.79%
	11	3 1	0 0) 1	51.65%	11	2	1	C	0 0) 1	45.21%	11 2	1	0	0	1	41.30%
	109	12 4	0 1	. 1	27.20%	110	11	5	C	0 0) 1	27.51%	110 10	6	0	0	2	27.69%
	105	12 4	0 1	. 1	25.18%	106	10	5	C	0 0) 1	25.43%	106 9	6	0	0	1	25.58%
	0	0 0	0 0) 0 -		0	0	0	C	0 0) 0	-	0 0	0	0	0	0	-
	105	12 4	0 1	. 1	25.18%	106	10	5	(00) 1	25.43%	106 9	6	0	0	1	25.58%
	2	0 0	0 0	0	84.42%	2	0	0	(0 0	0 0	80.76%	2 0	0	0	0	0	78.15%
	2	0 0	0 0	0	50.03%	3	0	0		00	0 0	48.43%	2 0	0	0	0	0	47.84%
	0	0 0	0 0	0	22.70%	0	0	0	0	00	0 0	19.45%	0 0	0	0	0	0	18.17%
	2	0 0	0 0	0	52.48%	2	0	0	0	0 0	0 0	50.89%	2 0	0	0	0	0	50.28%
	0	0 0	0 0) 0 -		0	0	0	0	0 0	0 0	-	0 0	0	0	0	0	-
	0	0 0	0 0) 0 -		0	0	0	0	0 0	0 0	-	0 0	0	0	0	0	-
	4,200	405 48	a 3 10	9	18.28%	4,160	402	92	3	5	16 1 6	17.74%	4,120 399	135	3	7	24	17.60%

							Baseline Scenario)						
			31/12/2021				31/12/2022				31/12/2023			
%)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	e Ratio - exposure Stage 1 exposu	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 expos	or Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	6 0	0	0	0 0 -		6 0 () (0 0	0 -	6	0 0	0 0	C) -
	139 3	0	0	0 0	40.00% 1	9 3 ()	0 0	0 40.00%	138	3 0	0 0	C	40.00%
	3 1	. 0	0	0 0	29.22%	2 1) (0 0	0 29.88%	2	1 1	0 0	C) 30.34%
	192 64	10	1	6 4	34.77% 1	1 84 22	2	1 7	8 37.50%	b 140 92	2 34	1 8	13	3 39.25%
	21 7	2	0	1 0	30.91%	7 9	3	0 1	1 30.92%	b 15	9 5	0 1	2	2 31.08%
	2 1	. 0	0	0 0	51.12%	2 1		0 0	0 48.17%	2	1 1	0 0	C) 47.42%
	3 0	1	0	0 1	71.32%	3 1	1	0 0	1 68.72%	3	1 2	0 0	1	66.44%
	3 0	00	0	0 0	57.95%	3 0 (0	0 0	0 51.39%	2	0 0	0 0	C) 46.75%
	0 0	00	0	0 0 -		0 0 0	0	0 0	0 -	0	00	0 0	C) -
	3 0	00	0	0 0	57.95%	3 0 ()	0 0	0 51.39%	2	0 0	0 0	C	46.75%
	0 0	00	0	0 0	77.20%	0 0 0) (0 0	0 69.41%	0	0 0	0 0	C) 65.76%
	0 0	1	0	0 1	75.63%	0 0	1 (0 0	1 75.46%	0	D 1	0 0	1	75.29%
	0 0	1	0	0 1	75.63%	0 0	1 (0 0	1 75.59%	0	D 1	0 0	1	l 75.55%
	0 0	0	0	0 0	75.63%	0 0 (0 (00	0 71.27%	0	00	0 0	C) 69.45%
	0 0	0	0	0 -		0 0 () ()	00	0 -	0	00	0 0	0) -
	0 0	0	0	0 0 -		0 0	0 (0 0	0 -	0	0	0 0	0) -
	342 68	12	1	6 5	38.76% 31	0 88 2 ⁴	<u>ا</u> ا	L 8	9 39.23%	289 97	36	1 8	15	40.22 %









	16	17	18	19	20	21	22	23	24 25	5 26	27	28	29	30	31	32	33	34	35	36
										Baseline Scenarie	D									
				31/12/2021		1				31/12/2022		1	-				31/12/2023	1		-
ıln 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 e	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	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
	0	0	(0 0) (0 0	-	0	0	0	0 (0 0) -	0	C		0 (0 0	C) -
	0	0	(0 0) (0 0	-	0	0	0	0 (0 0) -	0	C) (0 0	C) -
	762	53		3 ()	L 1	20.49%	762		5	0 1	1 1	20.48%	762	48		3 () 1	2	2 20.47%
	3,532	349	40	0 3	3	9 8	19.69%	3,484	359	78	3 8	3 15	5 18.70%	3,440	364	110	5	6 6	21	. 18.37%
	170	21		3 ()	L 0	10.36%	169	19	6	0 () 1	10.56%	168	17		9 (0 0	1	10.72%
	1	0	(0 0) (0 0	12.63%	1	0	0	0 (0 0) 12.75%	1	C) (0 0	C) 12.85%
	8	1	(0 0) (0 0	39.51%	8	1	0	0 (0 0	35.68%	8	1) (0 0	C) 33.79%
	7	1	(0 0) (0 0	25.99%	7	1	0	0 (0 0) 26.31%	7	1) (0 0	C) 26.43%
	0	0	(0 0) (0 0	-	0	0	0	0 (0 0) -	0	C		0 (0 0	C) -
	7	1	(0 0) (0 0	25.99%	7	1	0	0 (0 0	26.31%	7	1) (0 0	C	26.43%
	0	0	(0 0) (0 0	88.84%	0	0	0	0 (0 0) 85.62%	0	0) (0 0	C	83.14%
	1	0	(0 0) (0 0	21.69%	1	0	0	0 (0 0	22.13%	1	0) (0 0	C	22.40%
	0	0	(0 0) (00	13.88%	0	0	0	0 (00	13.94%	0	0) (0 0	C	13.98%
	0	0	(0 0) (0 0	48.86%	0	0	0	0 0	0 0) 48.87%	0	0		0 (0 0	C) 48.88%
	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	0) ()	0	0) -
	4,302	402	43	3 3	10	8	19.82%	4,254	410	83	5 9	16	18.86 %	4,210	413	124	H 3	7	23	18.54%

											Baseline Scenario)									
				31/12/2021							31/12/2022							31/12/2023			
(min EUR, %)	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	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 (0 0) C	0 0	0) -	1	0	0	()	0) -	1	. 0		0 () 0	0	0 -
	28	8 1	1 0	0 0	0 0	0	40.00%	28	1	0	()	0	40.00%	28	3 1		0 (0 0	0	40.00%
	86	6 19	9 1	L C) 1	1	57.18%	77	27	2)	1	1 65.51%	71	. 31	:	3 () 2	2	2 70.51%
	259	9 48	8 18	3 4	4 11	10) 54.74%	230	59	36		3 1	3 2	1 57.71%	207	' 65	54	4	3 14	32	2 59.37%
	(0 (0 0	0 0	0 0	C) -	0	0	0	(0) -	C) 0		0 (0 0	0	0 -
	2	2 1	1 0	0 0	0 0	0) 69.28%	2	1	0	()		68.89%	2	2 1		1 (0 0	0	0 68.43%
	2	4 1	1 1	C	0 0	0) 31.57%	3	1	1	(0	0	24.16%) 3	3 1		1 (0 0	0	0 21.47%
		3			0 0	0	8.98%	3	1	1	()	0	9.68%) 3	1		1 (0 0	0	0 10.07%
	(0 (0 0		0 0	0) -	0	0	0	()	0) -	0	0) (0	0	0 -
		3			0 0	0	8.98%	3	1	1	()		9.68%		1			0 0	0	0 10.07%
	(0 (0	0) 78.80%	0	0	0	(73.85%					0 0	0	0 70.61%
	(0) 79.52%	0	0	0	(0 70.72%					0 0	0	0 64.70%
	(0) 79.52%	0	0	0) -) 70.72%					0 0	0	0 - 0 64.70%
						0	/9.52%	0	0	0				/0./2%					0 0	0	0 04.70%
				, t	0	0	-	0	0	0	l			-	L L	0			0	U	-
		0				0)	0	0	0					C C					0	
	377	7 69	9 20		l 12	11	. 54.24%	339	88	39		2 B 1	5 22	2 57.33%	310	98	5		16	34	59.15%

											Baseline Scenario									
				31/12/2021		-	-				31/12/2022						31/12/2023	-		
(mln EUR, %)		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	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 exposur	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
		1	0 (0 (0 0) 0) –	1	0	0	0	0	0	-	1	0	0 0	0	0	-
	14	4	1 (0 (0 0) 0	40.00%	14	1	0	0	0	0	40.00%	14	1	0 0	0	0	40.00%
	24	4 1	17	1 (D C) 0	20.49%	244	16	2	0	0	0	20.47%	244	15	3 (0	1	20.45% 18.05%
	2,980	5 29	92 34	4 2	2 7	' 6	i 18.05%	2,953	295	65	2	6	12	18.05%	2,921	295 9	6 2	. 5	17	18.05%
	60	D	7	1 (D C) 0	10.50%	59	6	2	0	0	0	10.63%	59	6	3 (0	0	10.78% 27.86% 35.22% 28.69%
		3	2 (0 (D C) 0) 29.23%	8	2	1	0	0	0	28.21%	8	1	1 0	0	0	27.86%
	2	1	2	1 (D C) 0) 37.77%	21	2	1	0	0	0	36.24%	21	2	1 0	0	0	35.22%
	20	0	2	1 (D C) 0) 29.59%	20	2	1	0	0	0	29.05%	19	2	1 0	0	0	28.69%
	(ס	0 (0 (D C) 0) –	0	0	0	0	0	0	-	0	0	0 0	0	0	-
	20	0	2	1 (0 0) 0) 29.59%	20	2	1	0	0	0	29.05%	19	2	1 0	0	0	28.69% 72.07%
		1	0 (0 (0 0) 0) 79.32%	1	0	0	0	0	0	75.09%	1	0	0 0	0	0	72.07%
	(0	0 (0 (0 0	00	87.95%	0	0	0	0	0	0	82.67%	0	0	0 0	0	0	78.70%
	(0	0 (0 (0 0	00) –	0	0	0	0	0	0	-	0	0	0 0	0	0	-
	(0	0 (0 (0 0	00	87.95%	0	0	0	0	0	0	82.67%	0	0	0 0	0	0	78.70%
	(0	0 (0 (0 0	00) –	0	0	0	0	0	0	-	0	0	0 0	0	0	-
	(0 (0 (0) -	0	0	0	0	0	0	-	0	0	0 0	0	0	-
	3,266	5 31	36	5	8 8	5 7	18.65%	3,232	314	68	3	7	13	18.43%	3,200	314 10	U 2	5	18	18.36%

	Banco Bildao 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			
		(mln EUR, %)	Stage 1 exposure Stag	ge 2 exposure Stag	e 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 St	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Stage 3 ex
	Central banks		350	0	0	0	0	() -	350	0 0	(0 ((0 0	-	350	0	0	0	0	0 -	
	Central governments		7,498	415	36	1	2	14	40.00%	7,494	4 415	39	9	1	1 16	40.00%	5 7 <i>,</i> 490	415	43	1	1	17	
	Institutions		11,738	885	379	75	30	143	37.68%	11,441	1 922	640	0 50	31	1 236	36.83%	11,199	962	842	46	32	307	
	Corporates		89,214	12,434	8,312	966	719	3,777	7 45.44%	84,182	2 13,326	12,453	3 720	740	0 5,360	43.04%	80,575	13,707	15,678	599	726	6,616	
	Corporates - Of Which: Specialised Lending		4,179	548	556	62	83	203	3 36.62%	3,873	3 500	911	1 42	72	2 326	35.82%	3,653	466	1,164	33	63	414	
	Corporates - Of Which: SME		10,330	2,585	2,681	140	121	1,214	45.30%	9,997	7 2,158	3,442	2 106	101	1 1,476	42.88%	9,715	1,911	3,970	91	90	1,662	
	Retail		78,511	9,194	7,528	569	1,001	3,732	49.57%	77,270	0 8,148	9,814	4 467	883	3 4,848	49.39%	b 76,018	7,726	11,488	407	834	5,694	
	Retail - Secured on real estate property		61,192	6,363	4,269	51	642	1,462	2 34.26%	60,945	5 5,642	5,236	6 46	568	8 1,790	34.18%	60,562	5,407	5,855	43	543	1,997	
Banco Bilbao Vizcaya	Retail - Secured on real estate property - Of Which: SME		3	0	0	0	0	(20.21%	2	2 0	(0 ((0 0	19.92%	b 2	0	1	0	0	0	
Argentaria S.A.	Retail - Secured on real estate property - Of Which: non-SME		61,189	6,363	4,268	51	642	1,462	2 34.26%	60,943	3 5,642	5,235	5 40	568	8 1,789	34.18%	60,559	5,406	5,854	43	543	1,997	
Algentaria S.A.	Retail - Qualifying Revolving		7,075	663	1,297	335	132	834	64.32%	6,480	0 549	2,006	6 270	106	6 1,253	62.47%	5,977	490	2,569	228	93	1,587	
	Retail - Other Retail		10,244	2,168	1,962	182	227	1,435	5 73.14%	9,845	5 1,957	2,572	2 15:	210	0 1,805	70.17%	9,480	1,830	3,064	136	198	2,110	
	Retail - Other Retail - Of Which: SME		2,087	483	638	17	20	309	9 48.41%	2,037	7 383	788	8 12	15	5 344	43.59%	1,978	339	891	11	14	367	
	Retail - Other Retail - Of Which: non-SME		8,157	1,685	1,324	166	208	1,126	5 85.05%	7,808	8 1,574	1,784	4 139	194	4 1,461	81.91%	7,502	1,491	2,173	125	184	1,743	
	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 -	
	IRB TOTAL		187,311	22,929	16,255	1,611	1.752	7,666	6 47.16%	180,737	7 22,812	22,946	5 1.244	1.655	5 10,459	45.58%	175,633	22,810	28,051	1,052	1,594	12,636	4

						31/12/2021							31/12/2022						31/12/2023			
		(mln EUR, %)		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	Stage 1 exposure	e Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure St	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ige 2 exposure Stage 3 expos		Stock of provisions for Stage 2 exposure		
	Central banks		9	0	0		0 0	C) -	g	9 0	0	0	0) () -	9	0	0 (כ	0	0 -
	Central governments		171	11	0		0 0	C	40.00%	171	1 11	1	. 0	0) (40.00%	171	11	1 ()	0	0
	Institutions		3,800	254	47		2 3	22	46.16%	3,796	5 237	68	3 2	3	27	7 39.47%	3,793	224	84	2	3	31
	Corporates		38,020	5,117	4,965	30	6 209	2,176	6 43.84%	36,639	9 4,821	6,642	208	195	2,693	40.55%	35,630	4,665	,807 177	7 18	8 3,05	52
	Corporates - Of Which: Specialised Lending		1,831	215	209	10	6 13	63	30.26%	1,752	2 185	318	3 11	11	. 90	28.45%	1,690	170	394	9 1	0 10	09
	Corporates - Of Which: SME		8,210	2,112	2,387	8	5 92	1,039	43.51%	7,955	5 1,756	2,998	³ 57	77	1,219	40.67%	7,757	1,551	,402 49	9 6	8 1,33	38
	Retail		73,451	8,696	6,307	243	3 887	2,978	3 47.22%	72,803	3 7,747	7,905	5 206	794	3,696	6 46.76%	72,045	7,373 9	,036 188	3 75	6 4,22	29
	Retail - Secured on real estate property		60,777	6,307	4,239	50	0 637	1,454	1 34.30%	60,543	3 5,587	5,193	8 45	563	1,777	7 34.23%	60,168	5,353	,802 42	2 53	9 1,98	83
	Retail - Secured on real estate property - Of Which: SME		3	0	0		0 0	C	20.21%	2	2 0	0	0	0) () 19.92%	2	0	1 ()	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME		60,775	6,306	4,239	50	0 637	1,454	1 34.30%	60,540	0 5,587	5,192	2 45	563	1,777	7 34.23%	60,166	5,352	,802 42	2 53	9 1,98	82
	Retail - Qualifying Revolving		2,447	226	110	1:	1 23	93	83.84%	2,431	1 208	145	5 11	22	118	81.22%	2,411	196	177 10) 2	0 14	42
	Retail - Other Retail		10,227	2,162	1,958	182	2 227	1,432	2 73.13%	9,830	0 1,951	2,566	5 150	209	1,801	70.16%	9,466	1,825	,056 136	5 19	7 2,10	05
	Retail - Other Retail - Of Which: SME		2,086	482	636	1	7 19	308	48.35%	2,036	5 382	787	' 12	15	342	43.54%	1,978	338	889 1	1 1	4 36	65
	Retail - Other Retail - Of Which: non-SME		8,140	1,680	1,322	16	5 207	1,124	85.07%	7,794	4 1,569	1,780	138	193	1,458	8 81.93%	7,489	1,486	,167 12	5 18	3 1,73	39
	Equity		0	0	0		0 0	C) -	(0 0	0) 0	0) () -	0	0	0	0	0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0	0		0 0	C) -	(0 0	0	0	0) () -	0	0	0 ()	0	0 -
	IRB TOTAL		115,452	14,078	11,319	551	1 1,100	5,176	45.73%	113,417	7 12,816	14,615	416	992	6,416	43.90%	111,648	12,273 16	928 367	7 94	7 7,31	L 2 4



												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
RowN um	(n	Stage 1 exposur	e Stage 2 exposure	e 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 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 Stag	e 2 exposure Stage	3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for J Stage 2 exposure Sta	Stock of provisions for tage 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	С	/
56	Central governments		.4	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	7	' 4	6 6		0 2	2	35.41%	68	7	11	1 0		3	5 41.87%	62	7	16	0	3	8	46.55%
58	Corporates	14,65	i0 1,94	7 1,289	34	4 106	796	61.71%	13,755	2,059	2,072	2 288	11	2 1,24	3 59.98%	13,070	2,074	2,742	240	112	1,624	1 59.24%
59	Corporates - Of Which: Specialised Lending		0	0 0		0 0	0	14.11%	0	0	(0 0		0	0 14.08%	0	0	0	0	0	C	14.06%
60	Corporates - Of Which: SME	2,05	53 45	3 276	5	5 27	167	60.44%	1,978	384	421	1 316	7	1 24	6 58.47%	1,898	344	540	41	20	312	. 57.68%
61	Retail	4,62	.4 43	7 1,186	32	.4 108	741	62.47%	4,046	341	1,860	0 259	8	4 1,13	4 60.97%	3,562	294	2,391	217	72	1,444	60.40%
62	Retail - Secured on real estate property	1	.0	2 1		0 0	0	25.63%	10	2	1	1 0		0	0 23.19%	9	2	1	0	0	0) 22.14%
	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)	/-
63 64 MEXICO	Retail - Secured on real estate property - Of Which: non-SME	1	.0	2 1		0 0	0	25.63%	10	2	1	1 0		0	0 23.19%	9	2	1	0	0)) 22.14%
65	Retail - Qualifying Revolving	4,61	.3 43	5 1,185	32	.4 108	740	62.48%	4,035	339	1,858	8 259	8	4 1,13	3 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	0 75.30%	1	0	1	0	0	<u>ر</u>	75.05%
67	Retail - Other Retail - Of Which: SME		0	0 0		0 0	0	49.76%	0	0	(0 0		0	0 49.53%	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	0 75.53%	1	0	1	0	0)	75.28%
69	Equity		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	19,37	2 2,39	0 2,481	66	8 217	1,538	62.01%	17,892	2,408	3,943	3 547	19	9 2,38	L 60.39%	16,719	2,375	5,149	457	188	3,076	59.74%

											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	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
	31	0	C	0 0	(0 (0 -	31	0	0	0	0	0	-	31	0 0) (0 0	0	-
	1,467	29	1	0	(0 (0 40.00%	1,466	30	1	0	0	0	40.00%	1,465	0 2	2 (0 0	1	40.00%
	1,018	77	15	5 3		2 4	4 30.36%	984	98	27	2	2	8	28.55%	954 11	.8 38	3	2 3	10	27.35%
	9,761	1,934	605	5 90	102	2 267	7 44.20%	8,694	2,570	1,036	61	142	458	44.21%	7,935 2,94	8 1,416	5 4 <u>9</u>	9 166	627	44.24%
	181	42	13	3 2		3 5	5 39.09%	162	49	25	1	4	9	36.84%	148	2 35	5	1 4	13	36.10%
	1	0	(0	(0 (0 62.57%	. 1	1	0	0	0	0	54.74%	1	1 1	. (0 0	0	49.90%
	29	4	1	0	(0 (0 36.72%	28	4	2	0	0	1	36.89%	28	4 2	2 (0 0	1	37.56%
	28	4	1	0	(0 (0 30.98%	27	4	1	0	0	0	31.38%	27	4 2	2 (0 0	1	32.12%
	0	0	(0 0	(0 (0 -	0	0	0	0	0	0	-	0	0 () (0 0	0	-
	28	4	1	0	(0 (0 30.98%	27	4	1	0	0	0	31.38%	27	4 2	2 (0 0	1	32.12%
	1	0	(0 0	(0 (0 77.02%	1	0	0	0	0	0	73.70%	1	0 () (0 0	0	71.95%
	1	1	(0 0	(0 (0 67.54%	1	1	0	0	0	0	66.04%	1	1 () (0 0	0	65.23%
	0	0	0	0 0	(0 (0 42.27%	0	0	0	0	0	0	40.53%	0	0 () (0 0	0	39.66%
	1	1	0	0 0	(0 0	0 67.71%) 1	1	0	0	0	0	66.19%	1	1 () (0 0	0	65.36%
	0	0	(00	(0 0	0 -	0	0	0	0	0	0	-	0	0 () (0 0	0	-
	-							-	-			-							-	
	0 12,307	0 2,044	621	92 O	(104	0 (4 272	2 43.86%	0 11,204	0 2,702	0 1,066	0 63	0 145	0 467	- 43.80%	0 10,413 3,10	0 (1 1,458) (51	0 0 L 169	0 638	- 43.79%







RowN			
um			(mln EUR, %
109		Central banks	
110		Central governments	
111		Institutions	
112		Corporates	
113		Corporates - Of Which: Specialised Lending	
114		Corporates - Of Which: SME	
115		Retail	
116		Retail - Secured on real estate property	
117	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	
118		Retail - Secured on real estate property - Of Which: non-SME	
119		Retail - Qualifying Revolving	
120		Retail - Other Retail	
121		Retail - Other Retail - Of Which: SME	
122		Retail - Other Retail - Of Which: non-SME	
123		Equity	
124		Securitisation	
125		Other non-credit obligation assets	
126		IRB TOTAL	

Devel		
RowN um		(mln EUR, %)
127		Central banks
128		Central governments
129		Institutions
130		Corporates
131		Corporates - Of Which: Specialised Lending
132		Corporates - Of Which: SME
133		Retail
134		Retail - Secured on real estate property
135	PERU	Retail - Secured on real estate property - Of Which: SME
136	T LKU	Retail - Secured on real estate property - Of Which: non-SME
137		Retail - Qualifying Revolving
138		Retail - Other Retail
139		Retail - Other Retail - Of Which: SME
140		Retail - Other Retail - Of Which: non-SME
141		Equity
142		Securitisation
143		Other non-credit obligation assets
144		IRB TOTAL

	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			
(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 expos	ure 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
	0	0	0	0 0	0	0	-	0	() (0 0	0	0	-	0	0	0 0	0 0	0	-
	1	0	0	0 0	0	0	40.00%	1	() (0 0	0	0	40.00%	1	0	0 0	0 0	0	40.00% 44.71%
	16	1	4	1 1	0	2	44.64%	14)	7 1	0	3	44.68%	12	0	9 1	1 0	4	44.71%
	217	27	57	7 7	11	25	43.35%	184	24	93	3 5	9	41	43.72%	160	22 11	.9 3	3 8	52	43.92%
	130	18	51	1 6	10	23	44.71%	103	15	5 82	2 4	8	37	45.55%	85	13 10	3	3 7	47	46.23% 28.83% 23.51%
	0	0	0	0 0	0	0	29.39%	0) (0	0	0	29.17%	0	0	0 0	0 0	0	28.83%
	1	0	0	0 0	0	0	24.99%	1) (0	0	0	23.98%	1	0	0 0	0 0	0	23.51%
	1	0	(0 0	0	0	16.22%	1	() (0	0	0	15.49%	1	0	0 0	0 0	0	15.13%
	0	0	0	0 0	0	0	-	0	() (0 0	0	0	-	0	0	0 0	0 0	0	-
	1	0	0	0 0	0	0	16.22%	1	() (0	0	0	15.49%	1	0	0 0	0 0	0	15.13% 50.37% 36.00%
	0	0	0	0 0	0	0	51.53%	0	() (0	0	0	51.02%	0	0	0 0	0 0	0	50.37%
	0	0	0	0 0	0	0	36.76%	0	() (0	0	0	36.35%	0	0	0 0	0 0	0	36.00%
	0	0	0	0 0	0	0	-	0	() (0 0	0	0	-	0	0	0 0	0 0	0	-
	0	0	(0 0	0	0	36.76%	0	() (0 0	0	0	36.35%	0	0	0 0	0 0	0	36.00%
	0	0	(0 0	0	0	-	0	() (0 0	0	0	-	0	0	0 0	0 0	0	-
	0	0	0	0 0	0	0	-	0	() (0	0	0		0	0	0 0	0 0	0	-
	235	28	62	2 8	11	27	43.44%	199	25	100	6	9	44	43.78%	173	23 12	8 4	8	56	43.97%

							Adverse Scenario									
			31/12/2021				31/12/2022						31/12/2023			
. %)	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	tatio - oosure Stage 1 exposure	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for 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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - 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 (D -	() 0	0	0	0	0	-
	1,128 7	7 14	1 1		23.36% 1,12		0	2	5 23.39%	1,124		25	1	. 1	6	23.41%
	4,434 51	0 110) 28 4	4 32	28.93% 4,15		7 12	2 35 85	5 28.59%	4,062	2 587	404	10) 25	115	28.47%
	375 5	0 14	4 3	4 3	18.91% 35	4 51 3	4	4 7	7 19.92%	347	⁷ 46	46	1	. 2	9	19.58% 38.39% 40.88%
	11	3 2	2 0	0 1	43.14% 1	1 3	3 (0 1	1 39.48%	10) 2	3	0	0	1	38.39%
	28	4 2	2 0	1 1	39.42% 2	7 4	3 (0 1	1 40.26%	27	4 4	3	0	0	1	40.88%
	25	3 2	2 0	0 0	27.93%	4 4	2 (0 1	1 29.89%	23	3 4	3	0	0	1	31.03%
	0	0 (0	0 0 -		0 0	0 () 0 (0 -	(00	0	0	0	0	-
	25	3 2	2 0		27.93% 2	4 4	2 (0 1	1 29.89%	23	3 4	3	0) 0	1	31.03%
	2	0 (0	0 0	87.97%	2 0	0 () 0 (85.63%	2	20	0	0) 0	0	84.02%
	2	0 (0	0 0	79.76%	2 0	0 (0 (76.89%	1	0	1	0	0	0	75.30%
	0	0 (0		23.95%	0 0	0 (0 (23.97%) (0 0	0	0	0	0	23.99%
	2	0 (0	0 0	80.91%	2 0	0 (0 (0 78.30%	1	0	0	0	0	0	76.81%
	0	0 (0	0 0-		0 0	0 (0 (0 -	(00	0	0	0	0	-
	0	0 (0	0 0 -		0 0	0 () 0 (0 -	() 0	0	0) 0	0	-
	5,589 59	1 126	5 29 4	7 36	8.48% 5,30	4 682 320	D 13	37 91	L 28.36%	5,212	2 662	432	11	. 27	122	28.27%

[Adverse Scenario										
			31/12/2021							31/12/2022			-			3	31/12/2023			
ξ, %)	tage 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	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	posure pr Stag	Stock of rovisions for nge 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0 0	C) () 0	-	0	0	0	C)	0 0	-	C	0	0	0	0	0	-
	1	0 0	() () 0	40.00%	1	0	0	C)	0 0	40.00%	o 1	0	0	0	0	0	40.00%
	345 2	4 5	C) 1	. 1	23.33%	343	22	9	C)	1 2	23.34%	341	21	11	0	1	3	23.35%
	3,584 44	2 128	16	5 39	9 36	28.07%	3,433	471	249	14	4 3	3 70	28.04%	3,320	476	358	11	25	101	28.04%
	473 6	6 24	2	2 6	5 5	20.10%	456	62	45	2	2	5 9	20.01%	o 442	58	63	2	3	12	19.94%
	10	3 2	() () 1	45.35%	10	2	2	C)	0 1	40.51%	10	2	3	0	0	1	38.42% 35.25%
	103 1	7 6		2	2 2	31.34%	101	17	8	C)	2 3	33.80%	100	17	10	0	1	3	
	100 1	6 5	() 1	2	28.67%	98	16	7	C)	1 2	30.48%	97	15	9	0	1	3	31.53%
	0	0 0	(0 0	00	-	0	0	0	C)	0 0	-	0	0	0	0	0	0	-
	100 1	6 5	C) 1	2	28.67%	98	16	7	C)	1 2	30.48%		15	9	0	1	3	31.53%
	2	0 0	0	0 0	00	87.02%	1	0	0	C)	00	84.40%		0	0	0	0	0	82.95%
	2	1 0	(0 0	00	69.35%	2	1	0	C)	0 0	69.09%		1	1	0	0	0	69.11%
	0	0 0	(0 0	00	29.11%	0	0	0	C)	0 0	26.87%	0	0	0	0	0	0	26.14%
	2	1 0	(0 0	0 0	72.97%	2	1	0	C)	0 0	72.55%	o 1	1	1	0	0	0	72.44%
	0	0 0	() (0 0	-	0	0	0	C)	0 0	-	0	0	0	0	0	0	-
	0	0 0	(0 0	-	0	0	0	0		0 0	-	0	0	0	0	0	0	-
	4,033 48	z 138	1/	' 41	. 39	28.02%	3,878	511	265	14	H 3.	o∣ 74	28.05%	3,761	513	379	12	26	10/	28.09%

								Adverse Scenario										
			31/12/2021					31/12/2022							31/12/2023			
%)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of Stock of provisions for provisions for 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	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
	6 0) 0	0	0 0 -		6	0 0	0	0	0) -	6	0) 0	0	0	0	-
	139 3	8 0	0	0 0	40.00%	139	3 0	0	0	0	40.00%	138	3	3 0	0	0	C	40.00%
	3 1	. 0	0	0 0	37.02%	2	1 1	0	0	0	38.12%	2	1	. 1	0	0	C	38.73%
	182 63	3 22	4	7 10	44.87%	146	79 41	3	8 8	20	48.46%	124	85	5 58	2	9	29	50.64%
	20 7	2	0	1 1	38.43%	16	8 4	0) 1	2	39.12%	14	9	6	0	1	3	39.50%
	2 1	. 0	0	0 0	56.45%	2	1 1	0	0	0	57.32%	2	1	. 1	0	0	0	58.15%
	3 0) 1	0	0 1	74.64%	3	1 1	0	0	1	. 71.83%	3	1	. 2	0	0	1	69.40%
	3 0	00	0	0 0	58.06%	3	0 0	0	0	0	51.70%	2	0) 0	0	0	0	47.34%
	0 0	0 0	0	0 0-		0	0 0	0	0	0) –	0	0) 0	0	0	0	-
	3 0	0 0	0	0 0	58.06%	3	0 0	0	0	0	51.70%	2	0) 0	0	0	0	47.34%
	0 0	0 0	0	0 0	82.36%	0	0 0	0	0	0	75.41%	0	0) 0	0	0	0	71.96%
	0 0) 1	0	0 1	80.05%	0	0 1	0	0	1	. 79.81%	0	0) 1	0	0	1	79.58%
	0 0) 1	0	0 1	80.14%	0	0 1	0	0	1	. 80.10%	0	0) 1	0	0	1	80.06%
	0 0	0 0	0	0 0	75.31%	0	0 0	0	0	0	71.32%	0	0) 0	0	0	C	69.66%
	0 0	0	0	0 0-		0	0 0	0	0	0) –	0	0) 0	0	0	0	-
	0 0	0	0	0 0-		0	0 0	0	0	0	-	0	0	0	0	0	0	-
	332 67	24	5	/ 11	46.43%	295	83 44	3	8	21	49.08%	272	90	60	2	9	31	50.93%









	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
										Adverse	e Scenario										
				31/12/2021			_			31/1	2/2022							31/12/2023			
n EUR, %)	tage 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	Sto 3 exposure provis Stage 1	ock of sions for p exposure Sta	Stock of provisions for age 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	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
	0	0	(0	0	0 0	-	0	0	0	0	0	0	-	0	()	0 () 0	C	J -
	0	0	(0	0	0 0	-	0	0	0	0	0	0	-	0	()	0 (0 0	C	J -
	757	52	ç	Ð	1	2 2	23.36%	752	49	16	1	2	4	23.37%	749	47	7 21	2 1	1 1	5	5 23.37
	3,461	370	90) 2	7 4	4 27	29.76%	3,267	400	254	27	41	75	29.47%	3,086	407	7 42	7 22	2 31	126	6 29.43
	166	21	7	7	1	2 1	19.51%	158	19	17	1	2	3	20.89%	150	18	3 20	5 1	L 2	. 6	6 21.38
	1	0	(D	0	0 0	21.97%	1	0	0	0	0	0	22.43%	1	()	0 (0 0	C	0 22.63
	8	1	(0	0	0 0	43.88%	8	1	0	0	0	0	41.58%	8	1	L	0 (0 0	C	0 40.50
	7	1	(D	0	0 0	31.71%	7	1	0	0	0	0	33.23%	7	1	L (0 (0 0	C	0 33.83
	0	0	(D	0	0 0	-	0	0	0	0	0	0	-	0	(0 (0 0	C	<u>)</u> -
	7	1	(D	0	0 0	31.71%	7	1	0	0	0	0	33.23%	7	1	L (0 (0 0	C	0 33.83
	0	0	(D	0	0 0	91.13%	0	0	0	0	0	0	88.87%	0	()	0 (0 0	C	0 86.94 0 36.04
	1	0	(D	0	0 0	35.16%	1	0	0	0	0	0	35.71%	0	()	0 (0 0	C	<u>)</u> 36.04
	0	0	(0	0	0 0	24.56%	0	0	0	0	0	0	24.59%	0	()	0 (0 0	C	0 24.61
	0	0	(0	0	0 0	72.10%	0	0	0	0	0	0	72.09%	0	()	0 (0 0	C	0 72.08
	0	0	()	0	0 0	-	0	0	0	0	0	0	-	0	()) (0 0	C	/
					0																
	0 4,225	423	(- 29.19%	0 4,027	450	0 271	0	0	0	- 29.11%	0 3,843	455				131	0- L 29.15 9

											Adverse Scenario										
				31/12/2021							31/12/2022					-		31/12/2023			
(mln EUR, %)		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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	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 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	0 () (0 0	0	-	1	0	0)) -	1	0	() (0	0	-
	2	8	1 (0 (0 0	0	40.00%	28	1	0	()		40.00%	28	1	() (0	0	40.00%
	82	2 1	5 9	9 2	2 2	4	46.22%	71	20	15	:		3	7 49.48%	64	- 23	19	1	. 3	10	51.84% 53.68%
	233	1 4	7 48	3 10	12	22	47.21%	188	54	83	(5 1	4: 4:	2 51.18%	160	56	109	5	5 14	58	53.68%
		0	0 0) (0 0	0	-	0	0	0	()) (0 -	(0	(0 0	0 0	0	-
		2	1 1	1 (0 0	0	61.31%	2	1	1	())	1 63.17%	1	1	1	. (0 0	1	64.27% 20.11%
		4	1 1	1 (0 0	0	28.09%	3	1	1)		22.15%	3	1	2	2 0	0	0	20.11%
		3	1 (0 (0 0	0	8.97%	3	1	1	()	9.54%	3	1	1	. (0	0	9.80%
		0	0 0) (0 0	0	-	0	0	0	() -	(0	() ()	0	0	-
		3) (0 0	0	8.97%	3	1	1	(9.54%	3	1		. (0	0	9.80% 70.44%
		0	0 0) (0 0	0	77.97%	0	0	0	(73.47%	(0	() ()	0	0	70.44%
		0	0 0) (0 0	0	79.29%	0	0	0				0 71.76%	(0	() (0	0	66.71%
		0	0 0) (0 0	0	-	0	0	0) -	(0	() (0	0	-
		0	0 0) (0 0	0	79.29%	0	0	0	(0 71.76%	(0	() (0	0	66.71%
		0	0 0	0 (0 0	0	-	0	0	0)		0 -	(00	(0 (0	0	-
																-				-	
		0) (0 0	0	-	0	0	0	((0	(0	0	0	-
	346	6	5 57	12	14	27	46.83%	291	75	99	٤	1	50) 50.57%	255	81	129	6	18	69	52.98%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)		e 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	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 pro Stage 2 exposure Stag	Stock of ovisions for je 3 exposure	Coverage Ratio - Stage 3 exposure
		1	0 (0 (0 0	0) -	1	0	0	0	0	0	-	1	0	0 (0 0	0 -	
	1.	4	1 (0 (0 0	0	40.00%	14	1	0	0	0	0	40.00%	14	1	0 (0 0	0	40.00%
	242		16 3	3 (0 1	1	23.35%	241	15	6	0	1	1	23.34%	239	14	8 (0 0	2	23.34%
	2,92	7 3	22 63	3	9 23	18	3 28.55%	2,836	346	130	9	20	37	28.57%	2,756	358 19	8	7 16	57	28.58%
	5	8	8	2 (0 1	0) 18.45%	57	7	4	0	0	1	18.62%	56	7	6 (0	1	40.00% 23.34% 28.58% 18.76% 36.58% 39.66% 33.42%
		7	2	1 (0 0	0 0) 37.24%	7	2	1	0	0	0	36.73%	7	1	2 (0 0	1	36.58%
	2	1	3	1 (0 0	0 0) 39.88%	20	3	2	0	0	1	39.58%	20	2	2 (0 0	1	39.66%
	1	9	2	1 (0 0	0 0) 32.14%	19	2	1	0	0	0	32.98%	19	2	2 (0 0	1	33.42%
		0	0 (0 (0 0	0) -	0	0	0	0	0	0	-	0	0	0 (0	0 -	
	1	9	2	1 (0 0	0) 32.14%	19	2	1	0	0	0	32.98%	19	2	2 (0	1	33.42%
		1	0 (0 (0 0	0	84.49%	1	0	0	0	0	0	82.52%	1	0	0 (0	0	81.10%
		0	0 (0 (0 0	0	91.16%	0	0	0	0	0	0	87.30%	0	0	0 (0	0	84.40%
		0	0 (0 (0 0	0) -	0	0	0	0	0	0	-	0	0	0 (0	0 -	
		0	0 (0 (0 0	0	91.16%	0	0	0	0	0	0	87.30%	0	0	0 (0	0	84.40%
		0	0 (0 (0 0	0) -	0	0	0	0	0	0	-	0	0	0 (0	0 -	
								-											2	
	3,20	U 5 2/) (7 c		0	28.50%	0 3,112	0	0 137	0	0	0	- 28.47%	0 3,030	0 376 200			0 - 50	28.48%
	3,20:	5 34	12 07	9	24	19	20.50%	5,112	365	137	9	21	39	20.47%	5,030	576 20		, <u>10</u>	59	20.40%







								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 fo Stage 3 expos
43		Central banks	47	0	0	C	25	(0 (0 0	C)
44		Central governments	31,507	0	309		16,441		L (0 0	0)
45		Regional governments or local authorities	5,547	33	1,106	48	4,926	62:	1 33	3 8	10)
46		Public sector entities	903	0	181	C	900		3 (0 0	0)
47		Multilateral Development Banks	0	0	0	C	0 0	(0 (0 0	0)
48		International Organisations	0	0	0	C	0 0	(0 (0 0	0)
49		Institutions	3,846	0	852	C	1,849			0 1	0)
50		Corporates	34,676	857	33,877	883	29,824	3,873	8 857	7 201	205	5
51		of which: SME	2,776	60	2,721	69	2,279			23	15	5
52		Retail	8,324	88	5,928		6,158	2,152	2 88	3 107	212	2
53	UNITED STATES	of which: SME	444	0	247	C	353			3 0	6	5
54		Secured by mortgages on immovable property	9,529	220	3,444	163	8,563	965	5 220	26	6	5
55		of which: SME	281	0	0	C	249	32	2 (0 0	1	L
56		Items associated with particularly high risk	168	0	249	C	151	17	7 () 1	0)
57		Covered bonds	0	0	0	C	0 0	() (D C	0)
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	() (0 0	C)
59		Collective investments undertakings (CIU)	0	0	0	C	0 0	() (0 0	0)
60		Equity	0	0	0	C	0 0	() (0 0	0)
61		Securitisation										
62		Other exposures	2,461	0	1,855	C	1,090	7:	L C	0 0	0)
63		Standardised Total	97,007	1,199	47,801	1,142	69,927	8,053	B 1,199	344	434	4 2

								Actual				
								31/12/2020	0			
	_		Exposure	values	Risk exposur	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 o provision Stage 3 exp
64		Central banks	6	0	1	C) 5	0	(0 0	0 0	
65		Central governments	31,537	0	3,429	C	27,209	86) () 3	3 0	
66		Regional governments or local authorities	890	0	562	C	890	0 0	() 2	2 0	
67		Public sector entities	135	0	70	C) ()	3 1	(0 0	0 0	
68		Multilateral Development Banks	0	0	0	C) (0	(0 0	0 0	
69		International Organisations	0	0	0	C) () 0	(0 0	0 0)
70		Institutions	4,300	0	3,478	C	3,451		() 2	2 0)
71		Corporates	3,703	24	3,637	9	2,215			1 9	9 26	
72		of which: SME	1,321	9	1,306	4	879			9 2	2 11	
73		Retail	9,782	272		126					2 181	
74	MEXICO	of which: SME	1,969	141	'	65	-/) 49	
75		Secured by mortgages on immovable property	10,777	821	,	366				L 47	7 21	
76		of which: SME	10,047	0	3,420	C	9,139) 45	5 13	;
77		Items associated with particularly high risk	513	0	764	C	425	89	() 2	2 3	;
78		Covered bonds	0	0	0	C) (00	(0 0	0 0)
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	C) (0	(0 0	0 0	
80		Collective investments undertakings (CIU)	0	0	0	C) () 0	(0 0	0 0	
81		Equity	0	0	0	C) (0	(0 0	0 0)
82		Securitisation										
83		Other exposures	5,056	0	2,528	C	531			0 0	0 0)
84		Standardised Total	66,701	1,118	24,968	501	53,419	3,049	1,118	3 495	5 230	

ſ	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020	D			
	Exposure	values	Risk exposu	re amounts						
JR, %)	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 fo Stage 3 expos
	11,006	0	4,325	0	7,534	0	0	0	0	
	196,201	16	25,067	4	124,034	1,632	16	65	60	
	7,235	52	2,317	63	6,574	660				
	1,836	0	768	0	1,620	63	0	1	1	
	303	0	7	0	302	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	17,084	4	7,827	4	10,994	289	4	33	3	
	81,441	3,648	77,822	2,208				727	741	1
	11,180	1,239	10,003	650	9,329	1,390	1,239	102	80	
	50,793	2,409	34,362	1,266	41,927	8,832	2,409	940	954	1
	15,327	1,037	8,837	573	13,072	2,246		180		
	34,932	2,011	12,769	936	31,192	3,740	-	106		
	12,524	89	4,508	34	11,196					
	3,052	665	4,758	0	1,681	909		25	136	
	0	0	0	0	0	0	-	0	-	
	1	0	1	0	-	0	-	0	•	
	3	0	3	0	3	0	-	0	-	
	0	0	0	0	0	0	0	0	0	
	20,389	0	12,071	0	3,717			0	0	
	424,278	8,806	182,096	4,481	298,642	25,992	8,806	1,913	2,060	4,

						31/12/2020	D			
	Exposure	values	Risk exposu	ire amounts						
UR, %)	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 fo Stage 3 expos
	123	0	15	0	71	0	0	0	0	
	109,756	0	13,337	0	62,264	887	0	6	0	
	7	18	0	15	7	1	18	4	0	
	0	0	0	0	0	0	0	0	0	
	70	0	0	0	70	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	1,418	0	320	0	769	6	0	0	1	
	3,635	207	3,209	121	2,964	184	207	222	7	
	1,181	166	1,034	113	1,106	65	166	37	3	
	6,914	644	4,196	436	5,980	931	644	152	58	
	5,310	480	3,082	270	4,532	777	480	51	40	
	2,926	618	960	254	2,691	234	618	5	25	
	590	0	204	0	543	47	0	4	6	
	96	45	179	0	74	23	45	4	13	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	1	0	1	0	1	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	6,918	0	5,506		570			0	0	
	131,866	1,534	27,724	826	75,860	2,406	1,534	393	104	

Actual

	11
of s for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
12	75.01%
5 0	10.35%
	83.10%
0	0.00%
0	0.00%
2	55.08%
1,796	49.24%
657	53.08%
1,263	52.42%
526	50.71%
1,103	54.86%
55	61.82%
383	57.58%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
4,566	51.85%

cock of isions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	100.00%
4	20.50%
0	55.56%
0	0.00%
0	0.00%
0	97.80%
116	56.10%
78	46.61%
257	39.89%
246	51.27%
364	58.87%
0	0.00%
6	12.59%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
747	48.71%

tock of /isions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
2	4.80%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
177	20.70%
10	16.48%
46	52.03%
0	0.00%
72	32.93%
0	0.00%
0	1.07%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
297	24.80%

of ns for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
16	65.62%
5	57.88%
149	54.76%
78	55.37%
459	55.89%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
624	55.83%



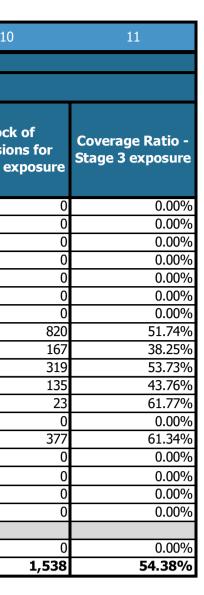


								Actual							
			31/12/2020												
			Exposure	e values	Risk expos										
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock o provisions Stage 3 exp			
		(mln EUR, %)													
106		Central banks	0	C	0	C	0 0) () (0 0	<u>) (</u>)			
107		Central governments	274	C	25	C	125	5 1	(0 0	<u>) (</u>)			
108		Regional governments or local authorities	14	C	3	C) 14	+()	0 0	<u>)</u>)			
109		Public sector entities	0	C	0	C	0) () (0 0	<u>)</u>)			
110		Multilateral Development Banks	0	C	0	C	0) () (0 0) ()			
111		International Organisations	0	C	0	C	0 0) () (0 0) ()			
112		Institutions	1,848		438		1,234		9 (0 0) ()			
113		Corporates	232	2	. 246	C) 218	3 14	1 2	2 6	<i>5</i> 2	2			
114		of which: SME	10	C	9	C) 9)	L (0 0) ()			
115		Retail	50	17	38	17	46	5	5 17	7 0) ()			
116	FRANCE	of which: SME	0	C	0	C) 0) () (0 0) ()			
117		Secured by mortgages on immovable property	10	C	3	C) 9)	L (0 0) ()			
118		of which: SME	0	C	0	C) ()) () (0) ()			
119		Items associated with particularly high risk	0	C	0	C	0) () (0) ()			
120		Covered bonds	0	C	0	C) 0) () (0) ()			
121		Claims on institutions and corporates with a ST credit assessment	0	C	C	C) 0) () () () ()			
122		Collective investments undertakings (CIU)	0	C	C	C) 0) (0 0) ()			
123		Equity	0	C	0	C) 0) () (<u>)</u>)			
124		Securitisation													
125		Other exposures	33	C	C	C) 29)	1 () ()			
126		Standardised Total	2,463	20	753	18	1,675	35	5 20	6	2	2			

								Actual							
			31/12/2020												
			Exposure	values	Risk expos	ure amounts									
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock ofStock ofprovisions forprovisions forStage 1 exposureStage 2 exposu					
127		Central banks	0	C) () 0	() (0	0				
128		Central governments	20	0) 1	(20	(0	0				
129		Regional governments or local authorities	0	C) ()	(0 0	() (0	0				
130		Public sector entities	0	C	0 0	(0 0	(0	0				
131		Multilateral Development Banks	1	C	0 0	(0 0	() (0	0				
132		International Organisations	0	C	0 0	(0 0	() (0	0				
133		Institutions	1,581	C) 491) 693	L)	5 (0	0				
134		Corporates	450	7	380		403	26	5 7	7 1	0				
135		of which: SME	30) 29	() 9	1	L (0	0				
136		Retail	64	1	47	() 57	6	5 1	0	0				
137	UNITED KINGDOM	of which: SME	2	C) 2	() 2	() (0	0				
138		Secured by mortgages on immovable property	71	2	2 27	-	L 65	6	5 2	0	0				
139		of which: SME	1	C	0 0	() 1	() (0	0				
140		Items associated with particularly high risk	0	C	0 0	(0 0	() (0	0				
141		Covered bonds	0	C	0 0	(0 0	() (0	0				
142		Claims on institutions and corporates with a ST credit assessment	0	C	0	(0 0	() (0	0				
143		Collective investments undertakings (CIU)	0	C	0 0	(00) (0	0				
144		Equity	0	0	0 0	(0 0	() (0	0				
145		Securitisation													
146		Other exposures	57) 11		50		7 (0	0				
147		Standardised Total	2,243	9	957	3	1 ,288	50	9		1				

			Actual											
			31/12/2020											
	_		Exposure	values	Risk exposu	ire amounts								
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	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 provisio Stage 3 ex		
148		(min EUR, %) Central banks	3,881	0	1,216) 2,904			0		0		
149		Central governments	1,119	0	351		838			0		0		
149		Regional governments or local authorities	29	0	15) 29			0		0		
150		Public sector entities	324	0	169		299		5 0	0		<u>,</u>		
151		Multilateral Development Banks	36	0	105		36			0		<u>,</u>		
152		International Organisations	0	0	0	(0 0		0 0	0		ó		
154		Institutions	0	0	0	(0 0		0 0	0		0		
155		Corporates	6,871	595	6,430	201	5,686	1,02	3 595	34	102	2		
156		of which: SME	1,295	472				22		3	2			
157		Retail	3,277	278		150	-	56	6 278	73	8	7		
158	PERU	of which: SME	1,317	1	825	() 1,131	18		22	34	4		
159		Secured by mortgages on immovable property	3,300	0	1,388	(2,778			16	3	1		
160		of which: SME	1,172	0	389	() 888	28	4 0	10	2	3		
161		Items associated with particularly high risk	249	4	364	(216	3	2 4	6	, ,	4		
162		Covered bonds	0	0	0	(0 0		0 0	0		J		
163		Claims on institutions and corporates with a ST credit assessment	1	0	1	() 1		0 0	0		ა		
164		Collective investments undertakings (CIU)	0	0	0	(0 0		0 0	0		ა		
165		Equity	0	0	0	(0 0		0 0	0		<u>ງ</u>		
166		Securitisation												
167		Other exposures	1,002	0	332	() 159		5 0	0		<u>ງ</u>		
168		Standardised Total	20,089	877	12,483	351	. 15,651	2,184	4 877	129	224	4		

	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020)			
	Exposure	values	Risk exposu	re amounts						
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 provision Stage 3 exp
. ,	3,786	0	2,191	0	3,075	0	0	0	0	
	10,140		5,838	0	8,085		0	50	0	
	155		155	0	155		0	1	0	
	38	0	37	0	34	4	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	•	0	0	0	
	1,939		1,332	0	1,846			23	0	
	20,644			866	17,610		1,584		251	
	3,049		,	289	2,596		437		15	
	12,460			303	9,988		593			
	4,878		,	198	4,142				103	
	2,407	38		14	1,976		38		9	
	185	0		0	152	33		0	1	
	1,831	614	· ·	0	664	705		5	92	
	0	0	Ű	0	0			0	0	
	0	0	0	0	0			0	0	
	0	0	0	0	0			0	0	
	0	0	0	0	0	0	0	0	0	
		-		-		-	-	-	-	
	2,128		969	0	249		0	0	0	
	55,528	2,829	41,759	1,184	43,683	6,522	2,829	382	555	



ock of sions for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	100.00%
2	80.71%
0	0.00%
0	0.76%
0	40.00%
0	39.05%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
2	10.23%

ock of sions for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
7	100.00%
0	0.00%
0	59.07%
0	61.11%
1	61.07%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
8	90.49%

Stock of visions for a 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
409	68.84%
329	69.69%
160	57.41%
0	67.36%
0	13.51%
0	0.00%
0	4.49%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
569	64.91%





			Actual											
			S1/12/2020 Exposure values Risk exposure amounts											
	_		Exposure											
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			
190		Central banks	0	0	0	(0	C) () (0	0		
191		Central governments	1,919	0	932	() 1,225	44	•) ()	0		
192		Regional governments or local authorities	531	0	446) 493	38	3)	1	2		
193		Public sector entities	399	0	275	() 342	29) () (0	1		
194		Multilateral Development Banks	0	0	0	(0	C) () (0	0		
195		International Organisations	0	0	0	(0	C) () (0	0		
196		Institutions	0	0	0	(0	C) () (0	0		
197		Corporates	3,223	97	3,028		5 2,846	213	97	7 30	5 5	53		
198		of which: SME	79	15	60		5 71		2 15	5	4	0		
199		Retail	5,191	373						66	-			
200	COLOMBIA	of which: SME	548	92	_0,		5 364			2 12	2 3 [.]	34		
201		Secured by mortgages on immovable property	2,885	195			2,537	348			3 4	8		
202		of which: SME	98	89			r 80		8	9	3	3		
203		Items associated with particularly high risk	194	1	245	(151	43	3	1	7 2-	24		
204		Covered bonds	0	0	0	(0	0) () (0	0		
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	0) () (0	0		
206		Collective investments undertakings (CIU)	0	0	0	(0	0) () (0	0		
207		Equity	0	0	0	(0 0	0) () (0	0		
208		Securitisation												
209		Other exposures	760	0	194) 75	1	. () (0	0		
210		Standardised Total	15,101	667	9,768	254	11,533	2,039	667	113	3 264	4		

			Actual											
			31/12/2020											
			Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Steele		
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2 exposure	Stock o provisions Stage 3 exp		
211		Central banks	0	C) 0		0 0	0	C) (0 0			
212		Central governments	117	C	0		0 1	0	C) (0 0)		
213		Regional governments or local authorities	0	C	0		0 0	0	C) (D C)		
214		Public sector entities	0	C	0		0 0	0	C) (0 0			
215		Multilateral Development Banks	0	C	0		0 0	0	C) (0 0			
216		International Organisations	0	C	0		0 0	0	C) (0 0			
217		Institutions	225	C) 49		0 79	1	C) (0 0			
218		Corporates	207	C	205		0 194	12	C) () 1			
219		of which: SME	3	C) 3		0 3	0	C) (0 0			
220		Retail	17	C	13		0 15	2	C) (0 0			
221	GERMANY	of which: SME	1	C	0		0 1	0	C) (0 0			
222		Secured by mortgages on immovable property	10	C) 3		0 9	1	C) (0 0			
223		of which: SME	0	C	0		0 0	0	C) (0 0			
224		Items associated with particularly high risk	0	C	0		0 0	0	C) (0 0			
225		Covered bonds	0	C	0		0 0	0	C) (0 0			
226		Claims on institutions and corporates with a ST credit assessment	0	C) 0		0 0	0	C) (0 0)		
227		Collective investments undertakings (CIU)	0	C) 0		0 0	0	0) (0 0)		
228		Equity	0	C) 0		0 0	0	C) (0 0)		
229		Securitisation												
230		Other exposures	26	C) 1		0 23	3	C) (0 0)		
231		Standardised Total	602	0	271		0 321	19	0	0) 1			

l l	4	2	2	4	-	C	7	0	0	10
	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020)			
	Exposure	values	Risk exposu	re amounts						
:UR, %)	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 fo Stage 3 expos
	8	0	0	0	8	0	0	0	0	
	6,837		14	0	6,732	94		4	0	
	0		0	0	0	0		0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0		0	0	0	0	0	0	0	
	123		82	0	121	1	0	0	0	
	48	0	48	0	45	3	0	0	0	
	41	0	41	0	39	2	0	0	0	
	8		6	0	7	1	2	0	0	
	0		0	0	0	0	0	0	0	
	9	-	3	0	8	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		0	0	0	0	-	0	0	
	0	-	0	0	0	0	_	0	0	
	0	U	0	0	0	0	0	0	0	
	38	0	1		33	5	0	0	0	
	7,071	2	153	0		104	2	4	0	

10	11
ck of ions for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
2	99.66%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
2	99.66%

tock of visions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
63	64.34%
9	61.46%
230	61.63%
57	61.41%
120	61.53%
55	61.82%
0	16.39%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
413	61.93%

of 1s for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	69.96%
0	100.00%
0	31.77%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	54.53%







													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um			Stag (mln EUR, %)	ge 1 exposure	Stage 2 exposure Stage 3 expos	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 Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pr Stage 2 exposure Stag	Stock of rovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	tage 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
43		Central banks		25	0	0	0	0	0 0.00%	25	0	0	0	0	0	0.00%	25) () (D C) 0	J 0.00%
44		Central governments		16,431	106	5	2	0	2 40.00%	16,421	110	10	2	0	4	40.00%	16,412	11	5 15	5	2 C	6	ô 40.00%
45		Regional governments or local authorities		4,924	620	36	0	1 14	4 40.00%	4,921	620	39	0	6	15	38.58%	4,919	62) 42	. (0 6	5 16	.6 37.35%
46		Public sector entities		899	4	0	0	0	0 19.12%	899	4	1	0	0	0	19.12%	898		•	. (D C) 0	0 19.12%
47		Multilateral Development Banks		0	0	0	0	0	0 0.00%	0	0	0	0	0	0	0.00%	0) () (D C) 0	0.00%
48		International Organisations		0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0) () (D C) 0	0.00%
49		Institutions		1,791	282	27	1 '	4	5 18.52%	1,773	284	42	1	4	7	16.29%	1,764	28	2 54	1	1 4	8	8 14.98%
50		Corporates		25,828	6,364 2,	.362 1	20 27	2 930	6 39.62%	23,298	7,937	3,319	84	339	1,264	38.08%	21,493	8,87	4,190	78	379	1,561	1 37.26%
51		of which: SME		2,003	624	208	5 2	7 49	9 23.52%	1,830	711	295	3	30	64	21.53%	1,704	76	. 370		3 33	3 75	5 20.13%
52		Retail		5,270	2,666	462	76 269	9 29	9 64.65%	4,714	2,848	836	64	287	532	63.59%	4,325	2,87) 1,204	59	9 289	760	0 63.10%
53 UNITE	D STATES	of which: SME		312	105	27	3	7 1	1 41.45%	282	117	46	2	7	18	40.02%	259	12	7 59)	2 8	3 23	39.06%
54		Secured by mortgages on immovable property		8,305	1,029	414	9 39	9 11	7 28.23%	8,156	1,067	525	6	41	139	26.53%	8,047	1,08	. 620) (5 41	. 155	55 25.00%
55		of which: SME		219	50	11	1	3	3 30.68%	200	62	19	1	4	5	28.65%	186	6	26	; (0 4	7	7 27.40%
56		Items associated with particularly high risk		150	17	2	0	2	1 44.43%	148	16	3	0	2	1	44.58%		1	5 4	. (2 2	2	2 44.64%
57		Covered bonds		0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0) () (D C) 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	0.00%	0) () (D C) 0	0 0.00%
59		Collective investments undertakings (CIU)		0	0	0	0	0	0 19.07%	0	0	0	0	0	0	19.07%	0) () (D C) 0	0 19.08%
60		Equity		0	0	0	0	0	0 0.00%	0	0	0	0	0	0	0.00%	0) () (D C) 0	0 0.00%
61		Securitisation																					
62		Other exposures		1,090	72	0	0	1 (0 19.66%	_,	72	1	0	1	0	19.66%		7	2	. (0 1	. 0	0 19.66%
63		Standardised Total		64,712	11,158 3,3	310 2	08 587	7 1,374	4 41.52%	61,445	12,959	4,776	158	679	1,962	41.09%	59,118	13,93	6,131	146	5 721	2,508	0 19.66% 8 40.90%

												Baseline Scenario)							
					31/12/2021							31/12/2022					31/12/2023			
RowN um		(mln El		e Stage 2 exposure Stage 3 exposur	re provisions for pro Stage 1 exposure Stag	Stock of ovisions for e 2 exposure S	Stock of provisions for Stage 3 exposure		Stage I exposure Stage	2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposu	re	re Stage I exposur	e Stage 2 exposure Stage 3 expo	Stock of sure provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	e Stage 5 exposure
64		Central banks		5 0	0 0	0	(0.00%		0	0	C	0 0	0 0.00		5 0	0 0		D C	0 0.00% 0 40.00%
65		Central governments	27,19	93 94	8 3	0		3 40.00%	- /	102	17		3 0	7 40.00	, - , -	51 110	25 3		0 10	J 40.00%
66		Regional governments or local authorities	88	39 0	0 0	0	(40.00%		1	1	C	0 0	0 40.00		38 1	1 0		D C	0 40.00% 0 20.67%
67		Public sector entities		8 1	0 0	0	(20.67%	8	1	0	C	0 0	0 20.67	7%	8 1	0 0		D C	J 20.67%
68		Multilateral Development Banks		0 0	0 0	0	(0.00%	<u> </u>	0	0	C	0 0	0 0.00	0%	0 0	0 0		D C	0 0.00%
69		International Organisations		0 0	0 0	0	(0.00%	0	0	0	C	0 0	0 0.00	570	0 0	0 0		D C	0 0.00%
70		Institutions	3,08	37 240 12	24 61	29	74	60.15%	2,848	338	264	54	4 41 1	54 58.46	5% 2,67	71 374	406 50	40	5 234	0 0.0076 14 57.53% 19 43.19% 12 43.37% 18 65.54% 15 58.25% 10 41.48% 19 37.02%
71		Corporates	2,32	27 <u>694</u> 1 ²	40 11	47	65	46.35%	2,363	573	226	10	0 38 1	00 44.15	5% 2,35	58 504	298 10	34	4 129	ع 43.19%
72		of which: SME	84	129 3	32 4	9	15	48.18%	b 814	135	53	3	3 9	24 44.78		92 137	73 3		9 32	43.37%
73		Retail	7,88	35 952 1,21	16 362	216	829	9 68.17%	7,089	929	2,036	311	1 209 1,3	49 66.29	· · · · · ·		2,760 281	190	5 1,808	3 65.54%
74	MEXICO	of which: SME	1,60	08 211 29	91 42	33	194	f 66.50%	6 1,451	229	430	36	6 36 2	62 60.90		23 229	558 33	30	5 325	خ 58.25%
75		Secured by mortgages on immovable property	8,59	93 1,312 1,69	93 181	148	780	46.05%	7,705	1,386	2,507	153	3 156 1,0	77 42.97		37 1,358	3,254 138	153	3 1,350	J 41.48%
76		of which: SME	7,97	73 1,221 85	53 179	143	317	7 37.16%	7,100	1,292	1,648	151	1 151 6	37.06	5% 6,41	1,262	2,375 137	14	7 879	ع 37.02%
77		Items associated with particularly high risk	42	23 86	5 1	3	-	2 44.94%	á 421	84	9	1	1 3	4 44.98	3% 41	19 81	14 1		3 6	6 45.03%
78		Covered bonds		0 0	0 0	0	(0.00%	<u>б</u> О	0	0	C	0 0	0 0.00)%	0 0	0 0		D C	0 0.00%
79		Claims on institutions and corporates with a ST credit assessment		0 0	0 0	0	(0.00%	<u>ю</u> О	0	0	C	0 0	0 0.00)%	0 0	0 0	(0 0	0 0.00%
80		Collective investments undertakings (CIU)		0 0	0 0	0		0.00%	0	0	0	C	0 0	0.00)%	0 0	0 0		D C	0 0.00%
81		Equity		0 0	0 0	0	(0.00%	6 0	0	0	C	0 0	0.00)%	0 0	0 0		D C	0 0.00%
82		Securitisation																		
83		Other exposures	53	30 78	0 0	1	(20.48%	530	78	1	C	0 1	0 20.48	3% 53	30 78	1 0		1 C	0 20.48% 7 52.34%
84		Standardised Total	50,94	1 3,459 3,18	620	444	1,754	55.03%	49,035	3,492	5,059	532	2 449 2,69		% 47,44	5 3,383 6	,758 484	432	2 3,537	/ 52.34%

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			
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 exposur	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	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
7,534	C	0	C	0 ()	0 0.00%	7,534	0	0	0	0	C	0.00%	7,534	C	0	0	0	0	0.00%
123,935	1,657	91	26	5 11	4	42 46.32%	123,837	1,681	165	25	8	72	43.49%	123,740	1,706	238	25	6	101	42.41%
6,571	660	55	C	D 1	L Z	40.00%	6,567	660	58	0	6	23	39.05%	123,740 6,564	660	62	0	6	24	38.21%
1,619	63	1	C	D 1	L	0 39.68%	1,618	63	2	0	1	C	31.69%	1,618	63	2	0	1	1	28.33% 11.56% 23.12%
302	C	0	C	0 ()	0 11.57%	302	0	0	0	0	C	11.57%	301	C	0	0	0	0	11.56%
0	C	0	C	0 ()	0 23.14%	0	0	0	0	0	C	23.13%	0	C	0	0	0	0	23.12%
10,527	567		73		•	96 50.08%	10,234			64		190	50.17%	10,014	713		60	51	280	50.11%
61,680	13,381	7,116	268	-		60 48.63%	56,530	15,655	9,992		'	4,370) 43.74%	52,571 7,238 32,354	16,880	12,725	196	1,227	5,238	41.16%
8,404 37,737	1,827		32				7,750 34,732	2,062 10,488	2,145	27			50.32%	7,238	2,171	2,547 10,422	25	161	1,190	
	10,132	5,299	725	5 1,102	2 3,24	41 61.16%	34,732	10,488			1,133 229	4,627		32,354	10,392		572	1,115	5,910	56.71%
11,699 29,028	2,849 4,466 1,782	1,807 3,448	116		3 92		10,771		2,532					10,068 26,270 7,717	3,058	3,229	90	227	1,378	42.68%
29,028	4,466	3,448	232	2 331	l 1,57		27,487	4,713	4,743	194		1,987		26,270	4,727	5,946	175	350	2,367	39.82%
9,688			210	203	3 44	0010070	8,588	,	2,129	176	214	799	37.55%	7,717	1,861	3,035	157	208	1,125	37.05%
1,679	832	743	4	4 99	9 43	35 58.48%	1,677	763	815	4	90	464	ł 56.88%	1,673	700	882	4	82	491	55.66% 0.00%
0	C	0		0 0)	0 0.00%	0	0	0	0	0	C	0.00%	0	C	0	0	0	0	0.00%
1	C	0		0 0)	0 23.14%	1	0	0	0	0	C	23.13%	1	C	0	0	0	0	23.13%
3	C	0		0 0)	0 22.62%	3	0	0	0	0	C) 22.61%	3	C	0	0	0	0	22.60%
0	C	0	0	0 0)	0 0.00%	0	0	0	0	0	C	0.00%	0	0	0	0	0	0	0.00%
3,716	403	<u> </u>	C	2	1	0 19.85%	3,714		4	0	4	1	l 19.85%	3,712	401	. 7	0	4	1	19.85% 46.73%
284,333	32,160	16,947	1,328	3 2,605	5 8,87	70 52.34%	274,236	35,099	24,105	1,126	2,803	11,734	48.68%	266,355	36,242	30,843	1,034	2,841	14,414	46.73%

										Baseline Scenario										
			31/12/2021							31/12/2022							31/12/2023			
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 exposur	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 S	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure
71		0	0) 0		0 0.00%		•	0	0	0	0	0.00%	71	- -	0	0	0	0	0.00%
62,207	898	46	16	6 8	1	.8 40.01%	62,150	909	92	16	6	37	40.01%	62,093	919	139	16	4	55	40.00%
7	1	. 18	0) 0		7 40.00%	7	1	18	0	0	7	40.00%	7	' 1	18	0	0	7	40.00%
0	(0	0) 0		0 55.55%	0	0	0	0	0	0	55.55%	0	0	0	0	0	0	55.55%
70	(0	0) 0		0 11.57%	70	0	0	0	0	0	11.57%	70	0	0	0	0	0	11.56%
0	(0	0) 0		0 23.14%	0	0	0	0	0	0	23.13%	0	0	0	0	0	0	23.12%
767		2	0) 0		1 36.67%	766	7	3	0	0	1	29.38%	764		4	0	0	1	26.41%
2,855		247	4	9	13	34 54.23%	2,776	299	280	4	11	141	50.32%	2,712 979	. 327	316	4	12	149	47.05%
1,051		. 185	2	2 3	g	48.61%	1,011		201	2	4	93	46.25%				2	5	96	44.06%
5,798			28	57	46	55 54.02%	5,636		1,044	28	56	517	49.51%	5,473		/	27	55	570	46.39%
4,410			16	35	29	97 45.10%	4,296			16	34	324	40.34%	4,176			16	33	351	37.02%
2,630		655	4	16	37	74 57.06%	2,583		688	4	17	383	55.60%	2,541	. 278	725	4	17	393	54.23%
500	70	20	2	2 4		4 19.47%	470	82	39	2	5	8	19.71%	445	87	57	2	5	11	19.89%
74	21	. 47	0) 4	2	24 51.70%	73	20	49	0	4	25	51.38%	73	18	50	0	4	26	51.11%
0	(0 0	C	0 0		0 0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0	0.00%
0	(0 0	C	0 0		0 0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0	0.00%
1	(0 0	C	0 0		0 23.14%	1	0	0	0	0	0	23.13%	1	. 0	0	0	0	0	23.12%
0	0	0	C	0 0		0 0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
970	139		C	1		0 19.50%	970			0	1	0	19.50%	969			0	1	0	19.50%
75,449	2,476	1,876	52	. 95	1,02	3 54.54%	75,102	2,522	2,177	52	95	1,111	51.05%	74,774	2,544	2,484	51	93	1,202	48.40%



		12	13	14	15	16	1/	18	19	20	21	22	23	24	25	26	272	3 29	30	31	
												Baseline Scenario									
					31/12/2021							31/12/2022						31/12/2	023		
	(mln EUR, ⁻⁰	Stage 1 exposure Stage	e 2 exposure	Stage 3 exposure S	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 Stag	ge 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 St	age 1 exposure:	Stage 2 exposure Stage 3	Stock xposure provisior Stage 1 ex	of Stock of is for provisions fo posure Stage 2 exposi	Stock of r provisions for ire Stage 3 exposur	Covera Stage 3
	Central banks	3,075	0	0	0) 0	0	0.00%	3,075	0	0	0	0	(0.00%	3,075		0	0	0	0
	Central governments	8,080	151	. 3	1	. 0	1	40.00%	8,075	153	6	5 1	0		40.00%	8,071	154	10	1	0	4
	Regional governments or local authorities	155	0	0	0) 0	0	40.00%	155	0	0	0	0	(40.00%	155	0	0	0	0	0
	Public sector entities	34	4	0	0) 0	0	19.06%	34	4	0	0	0	() 19.06%	34	4	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	0	0
	International Organisations	0	0	0	0) 0	0	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	0	0
	Institutions	1,822	7	27	9) 1	12	43.08%	1,803	5	48	3 7	0	21	43.16%	1,786	4	66	7	0	29
	Corporates	16,129	2,877	2,938	71	. 364	1,414	48.14%	14,836	2,823	4,286	63	357	1,747	40.77%	13,669	2,701	5,574	58	342 2,00	65
	of which: SME	2,378	424	637	10) 54	345	54.08%	2,187	416	836	5 9	53	394	47.10%	2,015		1,026	9	50 44	40
	Retail	9,484	2,491	. 1,074	67	' 179	601	55.95%	9,069	2,471	1,509	62	172	769	51.00%	8,706	2,424	1,918	60	165 92	28
TURKEY	of which: SME	3,657	1,055	5 473	30) 51	268	56.79%	3,348	1,194	642	2 27	58	330) 51.30%	3,131	1,241	813	25	60 39	91
	Secured by mortgages on immovable property	1,940	434	71	2	2 5	28	39.76%	1,906	437	101	. 2	5	33	32.26%	1,876	438	130	2	5	37
	of which: SME	139	42	2 4	0) 0	1	17.60%	129	48	7	0	0	1	16.82%	121	53	11	0	0	2
	Items associated with particularly high risk	665	637	680	2	86	403	59.22%	666	576	741	. 2	78	427	57.62%	666	521	796	2	71 44	49
	Covered bonds	0	0	0	0) 0	0	0.00%	0	0	0	0	0	(0.00%	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	0	0	0	(0.00%	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0) 0	0	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	0	0
	Equity	0	0	0	0) 0	0	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	0	0
	Securitisation																				
	Other exposures	249	4	0	0	0	0	21.74%	249	4	0	0	0	() 21.73%	249	5	0	0	0	0
	Standardised Total	41,633	6,606	4,795	151	. 635	2,460	51.30%	39,869	6,474	6,691	. 137	613	3,000	44.83%	38,287	6,252	8,495	129 5	84 3,51	12





											Baseline Scenario	0								
					31/12/2021						31/12/2022						31/12/2023			
owN Im	(mln El	Stage 1 expos	sure Stage 2 expo	sure Stage 3 exposur	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 exposi	re Stage 1 exposure Stage 2 expos	ure Stage 3 expos	Stock of sure provisions for Stage 1 exposure	Stock of Stoc provisions for provisi Stage 2 exposure Stage 3	ck of ions for exposure	Coverage Ratio - Stage 3 exposure Stage	e 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure St	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
.48	Central banks		2,904	0	0	0 0)	0.0	0% 2,904	0	0	0 0	0	0.00%	2,904	0	0 0	0	0	, 0.00%
.49	Central governments		837	0	0	0 0)	0 40.0		1	1	0 0	0	40.00%	836	1	1 0	0	0	0 40.00%
.50	Regional governments or local authorities		29	0	0	0 0)	0 40.0		0	0	0 0	0	40.00%	29	0	0 0	0	0	0 40.00%
.51	Public sector entities		298	25	0	0 0)	0 21.3		25	0	0 0	0	21.30%	298	25	0 0	0	0	0 21.30%
.52	Multilateral Development Banks		36	0	0	0 0)	0 11.5	^{7%} 36	0	0	0 0	0	11.57%	36	0	0	0	0	11.57%
.53	International Organisations		0	0	0	0 0)	0 0.0	0% 0	0	0	0 0	0	0.00%	0	0	0	0	0	0.00%
.54	Institutions		0	0	0	0 0)	0 0.0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0.00%
.55	Corporates		4,660	1,933 71	1 1.	3 190	50	5 71.0	4% 4,011 2	,452	841 1	0 241	570	67.83%	3,590	2,739 97	9	270	640	0 65.62%
.56	of which: SME		856	3/3 52	8 (6 3/	/ 38	3 /2.4	3% /28	443	586	4 44	412	/0.31%	642	4/2 64	3 4	46	441	1 68.62%
.57	Retail		2,1/4	833 54	2 5	1 99	31	6 58.3	2% 1,832	895	822 4	2 105	424	51.61%	1,589	8/0 1,08	3/	102	526	48.31%
PERU	of which: SME		838	346 13	2 1	1 33	3 2	18./	2% 646	392	2/8	9 37	54	19.30%	512	382 42	1 /	36	83	3 19.68% 6 29.91%
.59	Secured by mortgages on immovable property		2,493	615 19	3 29	9 55	5	<u>9</u> 30.6		633	380 24	4 55	115	30.22%	2,130	615 55	20	53	166	29.91%
.60	of which: SME		685	340 14	6 24	4 44	1 5	33.8	512	341	289 1	9 44	97	33.43%	436	316 41	15	41	139	9 33.19% 5 48.66%
.61	Items associated with particularly high risk		215	32	6			3 50.1		31	8	1 1	4	49.23%	212	31 1	1	1	5	
.62	Covered bonds		0	0	0			0.0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0.00%
.63	Claims on institutions and corporates with a ST credit assessment		1	0	0)	0 23.1		0	0	0 0	0	23.13%	1	0	0	0	0	0 23.13% 0 0.00%
.64	Collective investments undertakings (CIU)		0	0	0)	0 0.0		0	0	0 0	0	0.00%	0	0	0	0	0	0.00%
.65	Equity		0	0	0	0 (ر ا	0 0.0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0 0.00%
.66	Securitisation		4.50					0 011	10/	45				24 + 494		45				
.67	Other exposures		159	15	0			0 21.1		15	0	0 0	0	21.14%	159	15	0	0	0	0 21.14% 7 50.83%
.68	Standardised Total	13	,806	3,454 1,45	2 93	345	88	3 60.84	% 12,606 4,	053 2,0	051 77	7 404	1,113	54.27%	11,784	4,296 2,63	67	426	1,337	50.83%

										Baseline Scenario									
			31/12/2021							31/12/2022						31/12/2023			
%)	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 e 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		Stage 1 exposure Stage 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	
	0 0	0	()	0 (0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	125 1	0	()	0 (40.00%	125	1	0	0	0	0	40.00%	125	0	0	0	0	40.00%
	14 0	0	()	0 0	40.00%	14	0	0	0	0	0	40.00%	14(00	0	0	0	40.00%
	0 0	0	()	0 (0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	40.00% 0.00% 0.00% 19.86% 30.63% 14.75% 81.50% 24.12% 37.80% 19.66% 42.74% 0.00% 0.00% 0.00% 0.00%
	0 0	0	()	0 (0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	0 0	0	()	0 (0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	1,231 10	2	()	0 (20.03%	1,228		5	0	0	1	19.90%	1,225 12	2 7	0	0	1	19.86%
	212 18	5 5	()	1 2	2 47.25%	207	20	7	0	1	3	36.02%	202 22	2 11	0	0	3	30.63%
	9 1	0	()	0 (15.37%	8	1	0	0	0	0	15.00%	8	L 1	0	0	0	14.75%
	44 5	18	()	1 1	5 84.96%	43	6	19	0	1	16	83.20%	42 (5 20	0	0	16	81.50%
	0 0	0	()	0 (32.83%	0	0	0	0	0	0	27.18%	0	0 0	0	0	0	24.12%
	9 1	0	()	0 (38.46%	9	1	1	0	0	0	38.10%	9	L 1	0	0	0	37.80%
	0 0	0	()	0 (19.17%	0	0	0	0	0	0	19.48%	0 (0 0	0	0	0	19.66%
	0 0	0	()	0 (0 42.58%	0	0	0	0	0	0	42.66%	0	0 0	0	0	0	42.74%
	0 0	0	()	0 (0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	0 0	0	(0	0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	0 0	0	()	0	0.00%	0	0	0	0	0	0	0.00%	0 (0 0	0	0	0	0.00%
	0 0	0	()	0 (0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	29 4	0	()	0 (19.50%	29		0	0	0	0	19.50%	29	1 0	0	0	0	19.50%
	1,664 40	26	1		1 18	3 71.38%	1,654	43	32	1	1	20	62.17%	1,645 46	5 39	1	1	21	55.34%

										Baseline Scenario)									
				31/12/2021						31/12/2022							31/12/2023			
Stag %)	je 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		Stage 1 exposure Stag	ge 2 exposure Stage 3 expo	Stock of sure provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 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	Coverage Ratio - Stage 3 exposure
	0	0	0	0	0	0	0.00%	0	0	0	0 () (0.00%		0	0 0	() 0	C	0.00%
	20	0	0	0	0	0	40.00%	20	0	0	0 () (40.00%		0	0 0	() 0	C	40.00%
	0	0	0	0	0	0	0.00%	0	0	0	0 () (0.00%		0	0 0	() 0	C	0.00%
	0	0	0	0	0	0	0.00%	0	0	0	0 () (0.00%		0	0 0	() 0	C	0.00%
	0	0	0	0	0	0	0.00%	0	0	0	0 () (0.00%		0	0 0	() 0	C	0.00%
	0	0	0	0	0	0	0.00%	0	0	0	0 () (0.00%		0	0 0	() 0	C	0.00%
	691	6	1	0	0	0	19.76%	690	6	2	0 () (19.76%			7 4	() 0	1	19.77%
	394	32	10	0	1	7	70.85%	387	35	14	0 1	8	3 57.05%		1 3	7 18	() 1	9	48.47%
	9	1	0	0	0	0	15.28%	9	1	0	0 0) (14.92%		9	1 0	(0	0	14.68%
	56	/	2	0	1	1	59.24%	55	6	3			2 54.88%		5	5 4	(2	52.97%
	2	0	0	0	0	0	23.45%	2	0	0) 19.91%		2		(0	18.44%
	1	5	2	0	0	1	54.91% 15.08%	65	5	2			L 51.18%		5		(1	48.57%
	1	0	0	0	0	0	0.00%	0	0	0) 15.30%) 0.00%							15.43%
	0	0	0	0	0	0	0.00%	0	0	0			0.00%							0.00%
	0	0	0	0	0	0	0.00%	0	0	0			0.00%							0.00%
	0	0	0	0	0	0	0.00%	0		0			0.00%							0.00% 40.00% 0.00% 0.00% 0.00% 19.77% 48.47% 14.68% 52.97% 18.44% 48.57% 15.43% 0.00% 0.00% 0.00%
	0	0	0	0	0	0	0.00%	0		0			0.00%							0.00%
	0	0	0	0	0	0	0.00%	0					0.00%						0	0.00%
	50	7	0	0	0	0	19.50%	50	7	0			19.50%	5		7	(0	19 50%
	1,275	57	16	1	2	10	63.35%	1,266	59	22	2	2 12		5 1,25 7	7 6:	/ L 29	1	1	13	19.50% 45.27%









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			
Stage 1 exposure	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 Si	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 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
8	0	0)	0 (0 0	0.00%	8	C	0 0	C) () 0	0.00%	8	3 () C		0 0	C	0.00%
6,722	. 94	9)	3	1 4	40.00%	6,712	95	5 18	3	1	. 7	40.00%	6,703	96	5 27		3 1	11	40.00%
0	0	0)	0	0 0	0.00%	0	C	0 0	C) () 0	0.00%	0) () C		0 0	C	0.00%
0	0	0)	0 (0 0	0.00%	0	C	0 0	C) () 0	0.00%	0) () C		0 0	C	0.00%
0	0	0)	0 (0 C	0.00%	0	C) (C) () 0	0.00%	0) () C		0 0	0	0.00%
0	0	0)	0 0	0 0	0.00%	0	C	0 0	0	0 0) 0	0.00%	0) (0 0		0 0	0	0.00%
121	. 1	0)	0 0	0 0) 19.75%	120	1	L (0	0 () 0	19.76%	120) 1	. 1		0 0	C	19.77%
44	4	1		0	0 0) 15.54%	42	5	5 1	C) () 0	15.20%	41		5 2		0 0	C	14.97%
37	3	0)	0 (0 0) 15.24%	36	4	1 1	C) (0 0	14.87%	35	5 5	5 2		0 0	C	14.62%
7	1	2		0 (0 2	95.32%	7	1	2	0	() 2	91.84%	7	'	. 2		0 0	2	88.88%
0	0	0		0 0) 14.09%	0	0		0		0 0	14.10%	0		0 0		0 0	0	14.11%
8	1	0		0 () 35.32%	8	1		0) (0	35.33%	8	3			0 0	0	35.33%
0	0 0	0		0 0		0.00% 0.00%	0			0			0.00%	0					0	0.00%
0	0 0	0		0		0.00%	0			0			0.00%	0					0	0.00%
0	0	0) \				0	(0.00%	0						0.00%
0	0	0				0.00%	0			0			0.00% 0.00%	0						0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 19.77% 14.97% 14.62% 88.88% 14.11% 35.33% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
0	0	0				0.00%	0						0.00%	0						0.00%
0	0	0				0.00%	0	L. L		0		0	0.00%	0				0		0.00%
22		0		0) 19.50%	22	C		0			19.50%	22					0	10 50%
6,942	106	12	2	3 2	2 6	47.13%	6,930	107	22	3	1	,	43.07%		108	32		3 1	13	19.50% 41.47%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
Stag %)	e 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure St	age 2 exposure S	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	
	0	C	0 0)	0	0 (0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	C	0.00%
	1,225		1 ()	0	0 (40.00%	1,224	44	1	0	0	0	40.00%	1,224	45	1	0	0	1	40.00%
	493	38	3 ()	0		40.00%	493	38	0	0	0	0	40.00%	492	37	1	0	0	0	40.00%
	342	29			0		20.75%	342	29	0	0	0	0	20.75%	342	28	1	0	0		20.75% 0.00%
	0				0		0.00%	0	0	0	0	0	0	0.00%	0		0	0	0		0.00%
	0				0		0.00%	0	0	0	0	0	0	0.00%	0		0	0	0		0.00%
	2 495	406			22 0		61.86%	0	503	420	0	116	0	0.00%	2 017	/ 0 / 545	594	0	126	ل حد	62.27%
	2,485	400			<u>35</u> 1	4 10 ⁴	69.72%	2,222	503	430		110	205	67.88%	2,017		594	24	120	370	67.09%
	3,207	1,612			<u> </u>		62.52%	2,767	1,727	1,068	1	212	639	B 59.72%	2,451	15	1,360	I	214	17 202	58 100/
	206		5 166		7 4	3 105	64.85%	127	278	1,000	40	46	138	3 59.72% 3 59.19%	2,431	262			43	164	58.19% 56.32% 41.95%
	2,293		3 255	5	2 5	2 130	54.68%	2,140	612	328	1	60	150	46.99%	2,035			1	62	169	41 95%
	48	30	9 100)	2 5	7 68	67.54%	2,110	47	111	1	8	73	65.69%	18	47	103	1	8	78	64.20%
	153	39		3	0	3	45.26%	154	35	6	0	2	3	44.40%	155	32	8	0	2		44.14%
	0	000)	0	0 (0.00%	0	0	0	0	0	0	0.00%	0) 0	0	0	- 0	C	0.00%
	0	C	0 0)	0	0 (0.00%	0	0	0	0	0	0	0.00%	0) 0	0	0	0	0	0.00%
	0	C	0 0)	0	0 (0.00%	0	0	0	0	0	0	0.00%	0) 0	0	0	0	0	0.00%
	0	C) ()	0	0 (0.00%	0	0	0	0	0	0	0.00%	0) 0	0	0	0	C	0.00%
	75	1	1 ()	0	0 (22.52%	75	1	0	0	0	0) 22.51%	75	5 1	0	0	0	C	22.51%
	10,271	2,701	1,267	9	98 347	7 770		9,416	2,990	1,833	74	391	1,060		8,792	3,081	2,367	66	405	1,335	

										Baseline Scenario									
			31/12/2021							31/12/2022						31/12/2023			
%)	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 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	0 0		0 (0 (0.00%	0	0	C	0 0	0	0	0.00%	0	0	0 (0 0	0	0.00%
	1	0 0		0 (0 () 40.00%	1	0	C	0	0	0	40.00%	1	0	0 (0 0	0	40.00%
	0	0 0		0 (0 (0.00%	0	0	0	00	0	0	0.00%	0	0	0 (0 0	0	40.00% 0.00% 0.00% 0.00% 19.76% 18.13% 14.74% 55.06% 16.85% 30.53% 14.98% 0.00% 0.00% 0.00% 0.00%
	0	0 0	(0 (0 (0.00% 0.00%	0	0	C	00	0	0	0.00%	0	0	0 (0 0	0	0.00%
	0	0 0		0 (0 (0.00%	0	0	C	0 0	0	0	0.00%	0	0	0 (0 0	0	0.00%
	0	0 0		0 (0 (0.00%	0	0	C	0 0	0	0	0.00%	0	0	0 (0 0	0	0.00%
	79	1 0		0 (0 () 19.75%	78	1	C	0 0	0	0	19.76%	78	1	1 (0 0	0	19.76%
	188	16 2		0	1 () 18.24%	184	18	5	5 0	0	1	18.17%	180	19	7 (0 0	1	18.13%
	3	0 0		0 (0 () 15.37%	3	0	C	0 0	0	0	14.99%	2	0	0 (0 0	0	14.74%
	15	2 1		0 (0 () 63.40%	14	2	1	. 0	0	1	57.85%	14	2	1 (0 0	1	55.06%
	1	0 0		0 0	0 (20.88%	1	0	0	0 0	0	0	18.01%	1	0	0 0	0 0	0	16.85%
	9	1 0		0 0	0 () 31.16%	9	1	0	0	0	0	30.77%	9		0 (0	0	30.53%
	0	0 0		0 0	0 () 14.60%	0	0	0	0	0	0	14.83%	0	0	0 (0	0	14.98%
	0	0 0		0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0 0	0	0	0.00%
	0	0 0		0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0 (0	0	0.00%
	0	0 0		0 0	0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0 (0	0	0.00%
	0	0 0		0 0	0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0 (0	0	0.00%
	0	0 0		0 (0 (0.00%	0	0	0	00	0	0	0.00%	0	0	0 (0	0	0.00%
													10 500/						10 500/
	23	3 0) 19.50%	23	3		0	0	0	19.50%	23			0	0	19.50%
	314	23 3		נ וי	L 1	. 28.85%	309	25	6	0	1	2	25.57%	304	26 1	0 0	ין 1	2	24.29%







													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(r	Stage 1 expos	ure 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 exposur	- e Stage 1 exposure Stag	ge 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
43		Central banks		25	0 0	0 0	(0 (0.00%	o 25	C	() 0	0	0	0.000			0 C)	0	0 0	J 0.00%
44		Central governments	16	,431 10	6 5	5 2	0	0 2	40.00%	б 16,421	110	10) 2	0	4	40.000	/	11.	5 15	5	2	6	6 40.00%
45		Regional governments or local authorities	4	,924 62	20 36	6 1	1	1 14	40.00%	4,921	620	39	9 1	. 1	16	40.009	% 4,919	62	0 42	2	1	l 17	7 40.00%
46		Public sector entities		899	4 (0 0	(0 () 19.12%	b 899	4		0	0	0	19.129	% 898		4 1		0	0 0	0 19.12%
47		Multilateral Development Banks		0	0 0	0 0	(0 (0.00%	, 0	C		0 0	0	0	0.000	% 0		0 0)	0	0 0	J 0.00%
48		International Organisations		0	0 (0 0	(0 (0.00%	0	C)	0 0	0	0	0.000	% 0		0 0)	0	0 0	J 0.00%
49		Institutions	1	,790 27	78 31	1 3	7	7	7 21.97%	⁶ 1,733	307	59	9 3	8	13	21.169	% 1,678	33.	5 85	5	3	3 18	3 20.93%
50		Corporates	25	,556 6,34	6 2,652	2 321	300	0 1,374	f 51.82%	22,657	7,647	4,249	224	172	2,053	48.319	% 20,601	8,34	3 5,610	18	2 39	5 2,632	46.92%
51		of which: SME	1	,982 62	24 230	0 18	29	9 62	2 26.81%	6 1,779	684	372	2 13	32	100	26.81°	% 1,633	71	5 488	3 1	1 3 ⁴	1 131	1 26.89%
52		Retail	5	,242 2,65	52 504	4 100	788	8 356	5 70.57%	4,659	2,815	924	1 79	400	651	70.50%	% 4,257	2,83	0 1,311	. 7	0 87	5 926	6 70.63%
53 UN	IITED STATES	of which: SME		309 10)4 31	1 5	7	7 13	43.03%	^б 275	114	50	5 3	8	23	41.01°	% 250	12	3 71		2	9 29	9 40.02%
54		Secured by mortgages on immovable property	8	,258 1,03	35 455	5 29	59	9 14:	1 31.10%	6 8,038	1,077	634	1 25	61	199	31.419	% 7,866	1,09	7 785	5 2	1 63	3 251	1 31.98%
55		of which: SME		217 4	19 15	5 2	4	4 6	5 39.10%	б 193	58	30) 2	5	11	36.850	% 177	6	3 42	2	1	5 15	5 36.11%
56		Items associated with particularly high risk		150 1	.7 2	2 0	2	2	44.43%	^б 148	16		3 0	2	1	44.580	% 147	1	6 4	ł	0	2 2	2 44.64%
57		Covered bonds		0	0 (0 0	0	0 (0.00%	ώ Ο	C	() 0	0	0	0.000	% 0		0 0)	0	0 0	J 0.00%
58		Claims on institutions and corporates with a ST credit assessment		0	0 (0 0	(0 (0.00%	́о О	C)) 0	0	0	0.00	% 0		0 0)	0	0 0	0 0.00%
59		Collective investments undertakings (CIU)		0	0 (0 0	(0 (19.07%	́о О	C	() 0	0	0	19.079	% 0		0 0)	0	0 0	0 19.08%
60		Equity		0	0 (0 0	(0 (0.00%	́о О	C	() 0	0	0	0.00	% 0		0 0)	0	0 0	J 0.00%
61		Securitisation																					
62		Other exposures	1	,090 7	/2 (0 0	1	1 (19.66%		72		0	1	0	19.669	% 1,089	7.	2 1		0	L 0	ງ 19.66%
63		Standardised Total	64,	365 11,12	9 3,686	6 456	1,157	7 1,896	5 51.43%	60,591	12,669	5,920	334	644	2,937	49.61%	6 57,893	13,432	2 7,855	279	9 1,344	3,852	0 19.66% 2 49.04%

								Adverse Scenario	0				
					31/12/2021			31/12/2022				31/12/2023	
RowN um			Stage 1 exposi n EUR, %)	re Stage 2 exposure Stage 3 exposure	Stock of Stock of e provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for e Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of e provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
64		Central banks		5 0	0 0	0 0.00%		0 0	0 0	0 0.00%	5 0	0 0 0	0 0.00%
65		Central governments	27,	94	8 3	0 3 40.009		2 17	3 0	7 40.00% 27,16	1 110 2	25 3 (10 40.00%
66		Regional governments or local authorities		389 0	0 0	0 0 40.009		1 1	0 0	0 40.00% 88	8 1		0 40.00%
67		Public sector entities		8 1	0 0	0 0 20.679	<u>6</u> 8	1 0	0 0	0 20.67%	8 1	0 0 0	0 20.67%
68		Multilateral Development Banks		0 0	0 0	0 0 0.009	<u>6</u> 0	0 0	0 0	0 0.00%	0 0	0 0 0	0 0.00%
69		International Organisations		0 0	0 0	0 0 0.009	<u>6</u> 0	0 0	0 0	0 0.00%			0 0.00%
70		Institutions	2,	23 21	9 98 1	9 124 56.899	<u>6 2,702 32</u>	5 423 8	3 26 23	8 56.23% 2,48	6 357 60		340 55.89%
71		Corporates	2,	251 683 22	27 43 3	7 129 56.619	-,	5 378 3	8 30 20	9 55.23% 2,17	9 482 50		272 54.52%
72		of which: SME				7 34 55.089			3 7 5	7 53.67% 72			76 53.11%
73		Retail	1,	546 <u>927</u> 1,48	31 577 28	9 1,1/9 /9.599	6,680 88	0 2,494 4/	3 2/5 1,96	5 78.82% 5,89	6 810 3,34	7 391 253	2,625 78.42%
74	MEXICO	of which: SME	1,	565 <u>206</u> 33	39 63 3.	2 219 64.559	<u>6 1,371 21</u>	7 522 5		8 59.02% 1,21	2 211 68		388 56.55%
75		Secured by mortgages on immovable property	8,	328 1,292 1,97	78 474 14	3 1,185 59.919	• • • • • • • • • • • • • • • • • • • •	6 3,060 40	146 1,86	5 60.94% 6,31	3 1,255 4,03	30 310 138	2,474 61.39%
76		of which: SME	7,	711 1,202 1,13	34 471 13	7 72 63.669		3 2,192 39	140 1,39	7 63.73% 5,74	7 1,162 3,13	39 308 132	2,002 63.77%
77		Items associated with particularly high risk		123 86	5 1	3 2 44.949	<u>ه 421 ه</u>	4 9		4 44.98% 41			6 45.03%
78		Covered bonds		0 0	0 0	0 0.009	<i>6</i> 0	0 0	0 0	0 0.00%		0 0 0	0 0.00%
79		Claims on institutions and corporates with a ST credit assessment		0 0	0 0	0 0 0.009	6 0	0 0	0 0	0 0.00%	0 0	0 0 0	0 0.00%
80		Collective investments undertakings (CIU)		0 0	0 0	0 0 0.009	6 0	0 0	0 0	0 0.00%	0 0	0 0 0	0 0.00%
81		Equity		0 0	0 0	0 0.009	6 0	0 0	0 0	0 0.00%	0	0 0 0	0 0.00%
82		Securitisation											
83		Other exposures		530 78	0 0	1 0 20.489	6 530 7	8 1	0 1	0 20.48% 53	0 78		0 20.48% 5,728 67.19%
84		Standardised Total	50,2	72 3,395 3,91	9 1,197 49:	1 2,623 66.92%	6 47,852 3,35	2 6,381 99	8 481 4,28	8 67.19% 45,884	4 3,176 8,52	5 809 450	5,728 67.19%

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			
					I								<u> </u>							
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	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 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
7,534	C) 0	C) 0)	0 0.00%	7,534	0	0	0	0	0	0.00%	7,534	0	0	0	0	0	0.00%
123,893	1,650		49) 22	2 6	52 44.08%	123,737		282	52	17	118	42.04%	123,571	1,678	434	48	11	179	41.32%
6,571	660) 55	1	1	. 2	40.00%	6,567		58	1	1	23	40.00%	6,564	660	62	1	1	25	40.00% 28.33%
1,619	63	3 1	C) 1		0 39.68%	1,618	63	2	0	1	0	31.69%	1,618	63	2	0	1	1	28.33%
302	0) 0	C) 0)	0 11.57%	302	0	0	0	0	0	11.57%	301	0	0	0	0	0	11.56%
0	0) 0	C	0 0)	0 23.14%	0	0	0	0	0	0	23.13%	0	0	0	0	0	0	23.12%
10,015	559		224		' 33		9,374		1,225	170	36	579	47.30%	8,902	755		137	39	772	47.36%
60,394	13,281						54,206		12,798	586				49,614	16,009		475	1,243	8,135	49.14%
8,167	1,803		111	149	1,18	35 59.66%	7,350	1,980	2,627	82	162	1,420	54.04%	6,744	2,040	3,173	66	165	1,619	51.04%
37,089	9,985	6,094	1,111			65.50%	33,606	10,167	9,394	895			63.30%	30,949	9,953		759	1,842	7,627	62.19%
11,465	2,808	3 2,082	174				10,364		3,037	135		1,364	44.90%	9,577 25,045	2,926	3,852	115		1,639	42.56%
28,534	4,414	3,995	572	2 381	. 2,08	35 52.18%	26,574	4,572	5,796	473	395	2,973		25,045	4,503	7,395	372	384	3,761	50.86%
9,393	1,756	5 1,463	513	3 209	87	75 59.81%	8,047	1,816	2,750	429	215	1,632	59.35%	6,987	1,730		333	204	2,308	59.23%
1,679	832	2 743	4	1 99	43	35 58.48%	1,677	763	815	4	90	464	56.88%	1,673	700	882	4	82	491	59.23% 55.66%
0	C) 0	C) 0)	0 0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
1	C) 0	C) 0)	0 23.14%	1	0	0	0	0	0	23.13%	1	0	0	0	0	0	0.00% 23.13%
3	C) 0	C) 0)	0 22.62%	3	0	0	0	0	0	22.61%	3	0	0	0	0	0	22.60% 0.00%
0	C) 0	C) 0)	0 0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
3,716	403		C) 4		0 19.85%	3,714		4	0	4	1	. 19.85%	3,712	401	7	0	4	1	19.85%
281,348	31,846	20,246	2,751	. 3,402	11,59	6 57.28%	268,913	34,151	30,375	2,183	2,959	16,606	54.67%	259,487	34,723	39,230	1,795	3,607	20,992	53.51%

										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
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
7:	L C) 0	C) 0		0.00%			0	0	0	0	0.00%		0	0	0	0	0	0.00%
62,169	9 892	90	35	5 17	3	6 40.01%	62,064	894	193	37	13	77	40.00%	61,955	896	300	33	8	120	40.00%
7	7 1	. 18	0	0 0		7 40.00%	7	1	18	0	0	7	40.00%	7	1	18	0	0	7	40.00%
(D C	0 0	0	0 0		0 55.55%	0	0	0	0	0	0	55.55%	0	0	0	0	0	0	55.55%
70	D C	0 0	C	0 0		0 11.57%	70	0	0	0	0	0	11.57%	70	0	0	0	0	0	11.56%
(0 0	0 0	0	0 0		0 23.14%	0	0	0	0	0	0	23.13%	0	0	0	0	0	0	23.12%
766		5 3	0	0 0		1 32.54%	764		5	0	0	2	28.50%	761		7	0	0	2	26.93%
2,762		348	24	10	16	7 47.94%	2,616		461	16	11	201	43.58%	2,513 885	300		13	12	225	41.58%
1,007		234	11	. 4	10	5 44.95%	935		288	7	5	121	41.79%				6	5	132	40.15%
5,634		1,039	54	50	53	3 51.27%	5,354		1,357	41	49	631	46.47%	5,145	815		37	48	707	44.32%
4,260		[,] 822	34	29	34	2 41.68%	4,040		1,089	24	27	403	37.03%	3,880		,	22	25	446	34.81%
2,534		768	14	23	40	7 52.97%	2,429		872	7	23	435	49.90%	2,360			7	23	453	48.17%
480	0 67	43	4	5		8 19.08%	436	74	80	3	5	15	19.25%	405	77	109	3	6	21	19.32%
74	1 21	. 47	0	4	24	4 51.70%	73	20	49	0	4	25	51.38%	73	18	50	0	4	26	51.11%
		0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
(0 0	0	0 0		0.00%	0	0	0	0	0	0	0.00%	0 0	0	0	0	0	0	0.00%
-		0	0	0 0		0 23.14%	1	0	0	0	0	0	23.13%	1	0	0	0	0	0	23.12% 0.00%
) 0	C) 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
07(1.00					10 500/	970	120	2		4	0	10 500/	000	120		0		0	10 500/
75,057	139 7 2,429		129	105	1,17	0 19.50% 5 50.78%	5/0	139 2,428	2,957	102	101	1,378	19.50% 46.61%	969 73,924			91	96	1,541	19.50% 44.58%
75,057	2,423	2,314	129	105	1,17	50.78%	/4,410	2,428	2,937	102	101	±,578	40.0170	7,924	2,421	5,430	91	90	1,041	77.3070



		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, 1	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 exposure	Stage 2 exposure Stage	e 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	age 1 exposure	Stage 2 exposure Stage	e 3 exposure	Stock of provisions for Stage 1 exposure St	Stock of provisions for age 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage 3 ex
	Central banks	3,075	0) 0	0	0	C	0.00%	3,075	0	0	0	0	C	0.00%	3,075	0	0	0	0	0	<u>ر</u>
	Central governments	8,080	151	. 3	1	. 0	1	40.00%	8,075	153	6	1	0	3	40.00%	8,071	154	10	1	0	4	ł
	Regional governments or local authorities	155	0) 0	0	0	0	40.00%	155	0	0	0	0	C	40.00%	155	0	0	0	0	0	ز
	Public sector entities	34	4	l 0	0	0	0	19.06%	34	4	0	0	0	C	19.06%	34	4	0	0	0	0	J
	Multilateral Development Banks	0	0) 0	0	0	0	0.00%	0	0	0	0	0	C	0.00%	0	0	0	0	0	0	J
	International Organisations	0	0) 0	0	0	C	0.00%	0	0	0	0	0	C	0.00%	0	0	0	0	0	0	J
	Institutions	1,457	7	392	106	0	178	45.46%	1,226	5	625	72	0	284	45.46%	1,069	-	783	53	0	356	6 8
	Corporates	15,810	2,844	3,290	189	347	1,723	52.37%	14,307	2,788	4,850	153	341	2,318	47.80%	13,024	-	6,272	125	324	2,858	3
	of which: SME	2,331	419	689	25	51	372	53.97%	2,109	411	919	20	50	439	47.80%	1,920		1,128	16	48	498	3
	Retail	9,480	2,499	9 1,070	80	188	620	57.96%	9,042	2,466	1,541	75	179	813	52.73%	8,652	2,401	1,997	70	172	994	+
TURKEY	of which: SME	3,656	1,056	5 473	37	'	277	58.46%	3,335	1,189	661	32	61	348	52.71%	3,106	1,229	849	29	63	417	8 4 7
	Secured by mortgages on immovable property	1,939	434	1 71	2	6	29	40.06%	1,904	434	106	2	6	34	31.71%	1,872	433	139	2	6	38	3
	of which: SME	139	42	2 4	0	0	1	18.92%	129	48	8	0	0	1	17.77%	120	53	12	0	1	2	2
	Items associated with particularly high risk	665	637	680	2	. 86	403	59.22%	666	576	741	2	78	427	57.62%	666	521	796	2	71	449	£
	Covered bonds	0	0) 0	0	0	C	0.00%	0	0	0	0	0	C	0.00%	0	0	0	0	0	0	J
	Claims on institutions and corporates with a ST credit assessment	0	0) 0	0	0	C	0.00%	0	0	0	0	0	C	0.00%	0	0	0	0	0	0	ა
	Collective investments undertakings (CIU)	0	0) 0	0	0	C	0.00%	0	0	0	0	0	C	0.00%	0	0	0	0	0	0	J
	Equity	0	0) 0	0	0	C	0.00%	0	0	0	0	0	C	0.00%	0	0	0	0	0	0	J
	Securitisation																					
	Other exposures	249	4	H 0	0	0	C	21.74%	249	4	0	0	0	C	21.73%	249	5	0	0	0	0	J
	Standardised Total	40,945	6,581	. 5,508	380	628	2,954	53.64%	38,734	6,431	7,869	305	604	3,878	49.28%	36,866	6,171	9,996	252	572	4,699	0 9 4





									Adverse	e Scenario							
				31/12/2021					31/12	2/2022					31/12/2023		
RowN um	(mln EUR, %)		2 exposure Stage 3 exposur	Stock of e provisions for Stage 1 exposure S	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure provisi	ock of sions for exposure S	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ge 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expos	Stock of provisions for ure Stage 3 exposur	Coverage Ratio - Stage 3 exposure
148	Central banks	2,904	0	0 0	0		0 0.00%	2,904	0 0	0	0	0.00%	2,904	0 (0	0	0 0.00%
149	Central governments	837	0	0 0	0	(0 40.00%	837	1 1	0	0	40.00%	836	1	0	0	0 40.00%
150	Regional governments or local authorities	29	0	0 0	0	(0 40.00%	29	0 0	0	0	0 40.00%	29	0 (0	0	0 40.00%
151	Public sector entities	298	25	0 0	0	(0 21.30%	298	25 0	0	0	21.30%	298	25 (0	0	0 21.30%
152	Multilateral Development Banks	36	0	0 0	0	(0 11.57%		0 0	0	0	0 11.57%	36	0 (0	0	0 11.57%
153	International Organisations	0	0	0 0	0	(0 0.00%	0	0 0	0	0	0.00%	0	0 (0	0	0 0.00%
154	Institutions	0	0	0 0	0	(0 0.00%	0	0 0	0	0	0.00%	0	0	0	0	0 0.00%
155	Corporates	4,621	1,882 80	01 55	237	683	3 85.29%	, , , ,	1,048	48	294 85	7 81.84%	3,443	2,534 1,32	7 36	319 1,06	64 80.18%
156	of which: SME	806	359 59	92 26	45	512	2 86.48%	656 4	690	18	52 57	8 83.75%	559	427 772	13	54 63	35 82.31%
157	Retail	2,165	832 5	51 61	110	344	4 62.43%	1,815 8	840	51	117 469	9 55.80%	1,566	867 1,110	5 43	113 58	36 52.53%
¹⁵⁸ PERI	of which: SME	837	347 13	32 13	37	30	0 22.50%	644 3	394 277	10	42 63	3 22.81%	510	386 419	8	41 9	97 23.05%
159	Secured by mortgages on immovable property	2,488	614 19	98 36	66	73	3 36.99%	2,278 6	31 392	30	66 14	1 36.06%	2,117	611 573	3 24	63 20	03 35.49% 59 39.74%
160	of which: SME	684	339 14	18 29	53	61	1 41.43%	539 3	340 293	23	53 118	40.34%	433	314 42	5 18	49 16	<u>59</u> <u>39.74%</u>
161	Items associated with particularly high risk	215	32	6 1	1	3	3 50.18%	213	31 8	1	1	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 0.00%
163	Claims on institutions and corporates with a ST credit assessment	1	0	0 0	0	(0 23.14%	1	0 0	0	0	23.13%	1	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 0.00%
165	Equity	0	0	0 0	0	(0.00%	0	0 0	0	0	0.00%	0	0	0	0	0 0.00%
166	Securitisation																
167	Other exposures	159	15	0 0	0	(0 21.14%		15 0	0	0	21.14%	159	15 (0	0	0 21.14% 9 61.40%
168	Standardised Total	13,754	3,401 1,55	7 152	414	1,104	4 70.90%	12,490 3,9	33 2,289	129	479 1,472	2 64.31%	11,600	4,084 3,027	104	1,85	61.40%

										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
s %)	tage 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			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		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	
	0 0	0 0	0) 0	(0.00%		0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	125 1	0	0	0 0	(40.00%	125	1	0	0	0	0	40.00%	125	1 0	0	0	0	40.00%
	14 0	00	0) 0	(40.00%	14	0	0	0	0	0	40.00%	14	0 0	0	0	0	40.00% 0.00% 0.00% 22.73% 28.63% 19.88% 81.54% 24.02% 42.75% 30.15% 42.74%
	0 0	0 0	0) 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	0	0 0	(0 0.00% 0 0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	0) 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	1,222 11	10	1	0	2	2 22.72%	1,217	12	14	1	0	3	22.72%	1,213 1	.3 17	1	0	4	22.73%
	205 21	8	1	2	3	39.46%	189	28	18	1	2	6	30.89%	179 2	.9 27	1	2	8	28.63%
	8 1	0	0) 0	(21.01%	7	1	1	0	0	0	20.35%	7	1 1	0	0	0	19.88%
	42 6	5 19	1	1	16	5 84.94%	40	6	21	1	1		83.14%	38	6 23	1	1	19	81.54%
	0 0) 0	0) 0	() 30.33%	0	0	0	0	0	0	26.00%	0	0 0	0	0	0	24.02%
	9 1	. 1	0) 0	(40.58%	8	1	1	0	0	0	41.86%	8	1 1	0	0	0	42.75%
	0 0) 0	0) 0	() 29.07%	0	0	0	0	0	0	29.73%	0	0 0	0	0	0	30.15%
	0 0	0 0	0) 0	() 42.58%	0	0	0	0	0	0	42.66%	0	0 0	0	0	0	42.74%
	0 0	0 0	0) 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	0	0 0) (0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	0 0) 0	0) 0) (0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	0) 0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00% 0.00% 0.00%
	29 4	ł 0	0) 0	() 19.50%	29	4	0	0	0	0	19.50%	29	4 0	0	0	0	19.50% 45.16%
	1,646 46	38	3	8 4	22	2 58.02%	1,622	53	54	2	4	27	49.19%	1,606 5	6 68	2	3	31	45.16%

										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
St %)	age 1 exposure	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		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			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
	0	0	0		0 (D C	0.00%	0 (0 0	0	0)	0.00%	0	(0	(0 0	0	0.00%
	20	0	0		0 0	0 0	40.00% 0.00%	20(0 0	0	0) (40.00%	20	(0		0 0	0	40.00%
	0	0	0		0 (0 0	0.00%	0 (0	0	0		0.00%	0	(0	(0 0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0 0	0	0	0		0.00%	0	(0	(0 0	0	0.00%
	0	0	0		0 (0.00%	0 0	0	0	0		0.00%		(0	(0 0	0	0.00%
	0	0	0				0.00% 22.65%	0 (0	0		0 0.00% 3 22.67%		(0	(0	0	0.00% 40.00% 0.00% 0.00% 22.69% 35.15% 19.90% 64.58% 20.26% 54.46% 35.83% 0.00% 0.00% 0.00%
	685	0	/				49.75%	679 3534	12		0	/ /	3 22.67% 3 39.15%	675 339		15			3	22.69%
	<u>ح/د</u>	41	20				21.12%	<u> </u>	54	1	د 0		20.37%		50	4/			10	10 00%
	48	13	0 3				67.46%	41 16	. 1	0	3		5 20.37% 5 65.22%		16	11			7	64 58%
	2	13	0			2	23.88%	1	, , , , , , , , , , , , , , , , , , , ,	0	0)	21.14%		1	0	 (0	, 0	20.26%
	62	8	3		0 1		56.76%	60) 3	0	1		2 55.24%			4	($\frac{3}{1}$	2	54.46%
	0	0	0		0 0) (34.60%	0 0) 0	0	0)	35.42%		(0	(0 0	0	35.83%
	0	0	0		0 0	D C	0.00%	0) 0	0	0) (0.00%		(0	(0 0	0	0.00%
	0	0	0		0 (D C	0.00%	0 () 0	0	0) (0.00%		(0	(0 0	0	0.00%
	0	0	0		0 0) (0.00%	0 () 0	0	0) (0.00%	0	(0	(0 0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0 () 0	0	0) (0.00%	0	(0	(0 0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0 (0	0	0		0.00%	0	(0	(0 0	0	0.00%
	50	7	0		0 0	0 0	19.50%	50	0	0	0) (19.50%	50	7	0	(0 0	0	19.50% 38.07%
	1,239	75	33	4	4 8	8 15	46.23%	1,204 87	57	3	8	23	39.99%	1,180	90	77	2	6	29	38.07%









Г	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			
s %)	tage 1 exposure	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	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
	8	0	0		0	0 (0.00%		0	0	0	C) 0	0.00%	8	0	(C	0	0	0.00%
	6,716	94	16		7	4 6	5 40.00%	6,698	93	35	9	3	3 14	40.00%	6,674	91	61	8	2	24	40.00%
	0	0	0		0	0 0	0.00%	0	0	0	0	C	0 0	0.00%	0	0	(C	0	0	0.00%
	0	0	0		0	0 0	0.00%	0	0	0	0	C	0 0	0.00%	0	0	(C	0	0	0.00%
	0	0	0		0	0 0	0.00%	0	0	0	0	C) 0	0.00%	0	0	(C	0	0	0.00%
	0	0	0		0	0 (0.00%	0	0	0	0	C) 0	0.00%	0	0	(C	0	0	0.00%
	120	1	1		0	0 0	22.66%	119	1	2	0	C	0 0	22.68%	118	1	2	C	0	1	22.69%
	43	4	1		0	0 0	21.14%	40	5	3	0	C) 1	20.75%	37	6	5	C	0	1	20.44%
	36	4	1		0	0 0	20.77%	34	5	3	0	C	1	20.33%	31	5		C	0	1	19.99%
	7	1	2		0	0 2	2 95.83%	7	1	2	0	0	2	91.95%	6	1	3	0	0	2	88.34%
	0	0	0		0) 18.82%	0	0	0	0			18.84%	0	0	(0	0	18.84%
	8	1	0		0		0 41.48% 0 0.00%	8	1	0	0			41.40% 0.00%	8	1	(0	0	41.32%
	0	0	0		0		0.00%	0	0	0	0			0.00%	0	0	(0	0	0.00%
	0	0	0		0		0.00%	0	0	0	0			0.00%	0	0	(0	0	0.00%
	0	0	0		0		0.00%	0	0	0	0			0.00%	0	0			0	0	0.00%
	0	0	0		0		0.00%	0	0	0	0			0.00%	0	0	(0	0	0.00%
	0	0	0		0		0.00%	0	0	0	0			0.00%	0	0	(0	0	0.00% 40.00% 0.00% 0.00% 0.00% 22.69% 20.44% 19.99% 88.34% 18.84% 41.32% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0				0.00%	0	0	0	0		·	0.00%	0	0	(0	0	0.00%
	33	5	0		0	0 0) 19.50%	33	5	0	0	C		19.50%	33	5	(ſ	0	0	19 50%
	6,935	105	20		7	4 9	43.62%	6,912	106	42	10	4	17	40.61%	6,88 4	105	71	8	2	28	19.50% 39.74%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	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		Stage 1 exposure	Stage 2 exposure Sta	ge 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 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	
	0		0 0		0 0	0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00% 40.00% 20.75% 0.00% 0.00% 0.00% 52.61% 58.76% 61.65% 56.77% 38.58% 65.79%
	1,225	4	4 0		0 0		40.00%	1,224	44	1	0	0	0	40.00%	1,224	45	1	0	0	1	40.00%
	493	3			0		40.00% 20.75%	493 342	38	0	0	0	0	40.00% 20.75%	492 342	37	1	0	0	0	40.00%
	342	2	9 0		0		0.00%	342	29	0	0	0	0	0.00%	342	28	1	0	0	0	20.75%
_	0						0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0						0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	2,222	30	5 7 536	9	4 84	4 268	50.10%	1,832	469	854	61	100	437	51.21%	1,580	488	1,087	47	104	572	52 61%
	55		8 25		2	2 15	61.64%	45	10		2	2	19	59.16%	39	11		1	2	22	58.76%
	3,074	1,51	4 974	12	7 288	8 643	66.07%	2,556	1,540	1,465	82	292	929	63.40%	2,200	1,506	1,856	- 64	285	1,144	61.65%
	188	24	5 205	1	1 54	4 130	63.37%	107	236	294	5	52	173	58.74%	67	211	359	3	47	204	56.77%
	2,286	52	2 271		3 6:	1 147	7 54.17%	2,127	575	379	2	67	170	44.82%	2,011	568	501	1	66	193	38.58%
	44	3	7 106	,	3	9 73	69.05%	24	41	122	1	9	82	67.09%	14	39	134	1	9	88	65.79%
	153	3	9 3		0	3 2	45.26%	154	35	6	0	2	3	44.40%	155	32	8	0	2	4	44.14%
	0		0 0		0	0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0		0 0		0	0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0		0 0		0	0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0		0 0		0 (0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	75		1 0		0 (0 (22.52%	75	1	0	0	0	0	22.51%	75	1	0	0	0	0	22.51%
	9,869	2,58	5 1,785	224	4 436	5 1,061	59.41%	8,803	2,731	2,706	145	461	1,539	56.89%	8,079	2,706	3,455	113	457	1,914	55.40%

										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
%)	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		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		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
	0	0 0		0	0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0 (0	0	0.00%
	1	0 0		0	0 (40.00%	1	0	0	0	0	0	40.00%	1	0	0 (0	0	40.00%
	0	0 0		0	0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0 0	0	0	0.00%
	0	0 0		0	0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0 (0	0	0.00%
	0	0 0	(0	0 (0.00%	0	0	C C	0	0	0	0.00%	0	0	0 (0	0	0.00% 40.00% 0.00% 0.00% 22.68% 24.28% 19.85% 66.07% 20.45% 43.17% 31.93% 0.00% 0.00% 0.00%
	0	0 0		0	0 (0.00%	0	00	0	0	0	0	0.00%	0	0	0 0	0	0	0.00%
	78	1 1		0	0 () 22.66%	77	1	1	0	0	0	22.67%	77	1	2 (0	0	22.68%
	184	18 4		1	1 1	. 24.47%	175	22	10	1	1	2	24.36%	167	231	5 1	1	4	24.28%
	3	0 0		0	0 () 20.90%	2	. 0	0	0	0	0	20.28%	2	0	0 (0	0	19.85%
	14	21		0	0	. 71.07%	14	- 2	1	0	0	1	67.62%	13	2	2 (0	1	66.07%
	1	0 0		0	0 () 23.77%	1	. 0	0	0	0	0	21.36%	0	0	0 (0	0	20.45%
	9	1 0		0	0 () 38.92%	8	1	0	0	0	0	41.73%	8	1	1 (0	0	43.17%
	0	0 0		0	0 0) 31.17%	0	0	0	0	0	0	31.62%	0	0	0 (0	0	31.93%
	0	0 0		0	0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0 (0	0	0.00%
	0	0 0		0	0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0 (0	0	0.00%
	0	0 0		0	0 (0.00%	0	00	0	0	0	0	0.00%	0	0	0 (0	0	0.00%
	0	0 0		0	0 (0.00%	0	00	0	0	0	0	0.00%	0	0	0 (0	0	0.00%
	0	0 0	(0	0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0 (0	0	0.00%
	23	3 0		0	0 (19.50%	23	3	0	0	0	0	19.50%	23	3	0 (0	0	19.50% 29.09%
	309	25 6	1	1 2	2 2	31.33%	298	29	13	1	2	4	29.49%	288	31 2:	l <u> </u>	2	6	29.09%

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			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morator	ia - Actual						
									31/12	2/2020						
			Exposur	e values	Risk expos	ure 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	Stock of provisions for	Coverage Ra
Row Num		(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
1		Central banks														
2		Central governments														
3		Institutions														
4		Corporates	104	0	84		0 1,070	976	382	2 344	32	2 25	0	2		4 11.5
5		Corporates - Of Which: Specialised Lending														
6		Corporates - Of Which: SME			- 1-											
7		Retail	3,081	0	863		0 3,924	2,093	1,999	9 578	778	3 354	5	93	78	78 9.9
8	Banco Bilbao Vizcaya	Retail - Secured on real estate property														4
9			2.072		050		0 0.570	000	4 74	1				00		12
10	Argentaria S.A.	Retail - Secured on real estate property - Of Which: non-SME	3,072	0	859		0 2,576	966	1,714	4 377	568	165	3	88	1.	2 12.7
11	3	Retail - Qualifying Revolving														4
12		Retail - Other Retail														4
13		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														4
14																4
15		Equity Securitisation														4
17		Other non-credit obligation assets														
18		IRB TOTAL	3,185	0	947		0 4,994	3,069	2,381	922	810	379	5	95	81	1 10.0
10			-,	•		<u> </u>	.,	2,000	_/001				<u> </u>			

									Moratori	a - Actual						
									31/12	2/2020						
			Exposi	ire values	Risk exposi	ire 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	Stock of provisions for	Coverage R
Row Num		(mln EU	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 exposu
19		Central banks														
20		Central governments														
21		Institutions														
22		Corporates	10	4 0) 84	(0 10	0 6	53	15	8	3 1	L () 2		4 48
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	3,08	1 0	863	(2,82	2 991	1,812	390	589	9 165	5	5 93	7	78 13
26		Retail - Secured on real estate property														
27	CDATN	Retail - Secured on real estate property - Of Which: SME														
28	SPAIN	Retail - Secured on real estate property - Of Which: non-SME	3,07	2 0) 859	(2,57	6 966	1,714	377	568	3 165	5	88	7.	/2 12
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL	3,18	5 0	947	C	2,92	2 997	1,865	406	597	7 166		95	81	1 13

									Morato	ria - Actual						
									31/1	12/2020						
			Ехро	sure 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	Stock of provisions for	Coverage
Row Num		(mln EU	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 expos
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates		0	0	0	0	0 0		0 0		0 () () ()	0 -
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail		0	0	0	0	0 0		0 0		0 () () ()	0 -
44		Retail - Secured on real estate property														
45	UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
46	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 () () ()	0 -
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL		0	0	0	0	0 0		0 0		0 0				0 -

										Morator	ia - Actual						
										31/1	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	Stock of provisions for	Coverage
Row Num	/ 1	(n	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	Stag expos
55		Central banks															
56		Central governments															4
57		Institutions				-			-								4
58		Corporates)	0	0	97	0 970	329	9 329	24	24	() ((0
59		Corporates - Of Which: Specialised Lending															A
60		Corporates - Of Which: SME															
61		Retail		()	D	0	0 1,102	2 1,102	187	7 187	189	189	() () (0
62		Retail - Secured on real estate property															
63		Retail - Secured on real estate property - Of Which: SME															
64	MEXICO	Retail - Secured on real estate property - Of Which: non-SME		()	0	0) (0 0	(0 0	C) C	() () (0 -
65		Retail - Qualifying Revolving															
66		Retail - Other Retail															
67		Retail - Other Retail - Of Which: SME															
68		Retail - Other Retail - Of Which: non-SME															
69		Equity															
70		Securitisation															
71		Other non-credit obligation assets															
72		IRB TOTAL		0			0	2,072	2 2,072	516	5 516	213	213	C		0	0

			_														
										31/1	2/2020						
				Exposu	re values	Risk expos	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	Stock of provisions for	Coverage
Row Num		(n	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 exposi
73		Central banks															
74		Central governments															
75		Institutions															
76		Corporates		C) (0 ((0 0	(0 0	(0 0	0	0	(0 -
77		Corporates - Of Which: Specialised Lending															
78		Corporates - Of Which: SME															
79		Retail		C) (0 ((0 0	(0 0	(0 0	0	0	(0 -
80		Retail - Secured on real estate property															
81	TURKEY	Retail - Secured on real estate property - Of Which: SME															
82	IURNET	Retail - Secured on real estate property - Of Which: non-SME		C) (0 ((0 0	(0	(0 0	0	0	(0 -
83		Retail - Qualifying Revolving															
84		Retail - Other Retail															
85		Retail - Other Retail - Of Which: SME															
86		Retail - Other Retail - Of Which: non-SME															
87		Equity															
88		Securitisation															
89		Other non-credit obligation assets															
90		IRB TOTAL		0				(0 0	() 0	0	0	0	0	(D -

									Fioraco							
									31/1	12/2020						
			Εχροςι	ıre values	Risk expos	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	Stock of provisions for	Coverage R
Row Num		(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 exposur
91		Central banks														
92		Central governments														
93		Institutions														
94		Corporates		0	0	0	0	0 0		0 0		0 () (0 0)	0 -
95		Corporates - Of Which: Specialised Lending														4
96		Corporates - Of Which: SME				-		-				-				
97		Retail		0	0	0	0	0 0		0 0		0 () (0 0)	0 -
98		Retail - Secured on real estate property														4
99	FRANCE	Retail - Secured on real estate property - Of Which: SME												-		
100	INANCL	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 () (0 0)	0 -
101		Retail - Qualifying Revolving														4
102		Retail - Other Retail														4
103		Retail - Other Retail - Of Which: SME														4
104		Retail - Other Retail - Of Which: non-SME														4
105		Equity														4
106		Securitisation														4
107		Other non-credit obligation assets												-		
108		IRB TOTAL		0	0	0	0	0 0		0 0		0 0	0 0	0		0 -

Moratoria - Actual

48.11%

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ige 3 _____ _____

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EBA	EUROPEAN BANKING AUTHORITY
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				1	2	3	4	5	6	7	8	9	10	11	12	13	14
										Morator	ia - Actual						
										31/1	2/2020						
				Exposu	e values	Risk expos	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	Stock of provisions for	Coverage Rat
Row Num		(ml	In 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
109		Central banks															
110		Central governments															
111		Institutions															
112		Corporates		0) (0	0	0 0	(0 0	C	0	0	0	(0 -
113		Corporates - Of Which: Specialised Lending															
114		Corporates - Of Which: SME															
115		Retail		0) (0	0	0 0	(0 0	C	0	0	0	(0 -
116		Retail - Secured on real estate property															
117	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME															
118		Retail - Secured on real estate property - Of Which: non-SME		0	() (0	0	0 0	(0 0	C	0	0	0	(0 -
119		Retail - Qualifying Revolving															
120		Retail - Other Retail															
121		Retail - Other Retail - Of Which: SME															
122		Retail - Other Retail - Of Which: non-SME															
123		Equity															
124		Securitisation															
125		Other non-credit obligation assets															
126		IRB TOTAL		0	() (0 0	(0 0	0	0	0	0	C	D -

									Morato	ia - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	ure 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	Stock of provisions for	Coverage R
Row Num		(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 exposur
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates	C		0	0	0	0 0		0 0) () (0 0		0 -
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	0		0)	0	0 0		0 0) () (0 0		0 -
134		Retail - Secured on real estate property														
135	PERU	Retail - Secured on real estate property - Of Which: SME														
136	I LIKO	Retail - Secured on real estate property - Of Which: non-SME	0		0)	0	0 0		0 0) () (0 0		0 -
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL	0		0		0	0		0		0		0		0 -

									Morato	ria - Actual						
									31/1	12/2020						
			Expo	sure 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	Stock of provisions for	Coverage F
Row Num		(mln El	R, %)	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria		Stage 2 exposure	Stage 3 exposure	Stage : exposu
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates		0	0	0	0	0 0		0 0		0 0	0 0	0)	0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail		0	0	0	0	0 0		0 0		0 0	0 0	0 0)	0 -
152		Retail - Secured on real estate property														
153	ITALY	Retail - Secured on real estate property - Of Which: SME														
154	IIALI	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		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL		0	0	0	0	0 0		0 0		0 0	0	0		0 -

									Morato	ria - Actual						
									31/1	2/2020						
			Expos	ure 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	Stock of provisions for	Coverage R
Row Num		(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 exposu
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0	0	0	0	0 0		0 0		0 0) (0	/	0 -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		0	0	0	0	0 0		0 0		0 0) (ס נ	/	0 -
170		Retail - Secured on real estate property														
171	COLOMBIA	Retail - Secured on real estate property - Of Which: SME														
172	COLOMDIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 0) (0) (0 -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180				0	0	0	0	0 0		0 0				0		0 -

									Morato	ria - Actual						
									31/1	12/2020						
			Expos	ure values	Risk expos	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	Stock of provisions for	Coverage R Stage 3
Row Num		(mln EUR, ^o	6) 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	exposur
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates		0	0	0 ()	0 0		0 0		0 0	(0 0		0 -
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail		0	0	0 ()	0 0		0 0		0 0	(0 0		0 -
188		Retail - Secured on real estate property														
¹⁸⁹ GF	ERMANY	Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME		0	0	0 ()	0 0		0 0		0 0	(0 0		0 -
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets										-				
198		IRB TOTAL		0	0	0 0)	0 0		0 0		0 0	0	0		0 -

Moratoria - Actual



	EBA EUROPEAN BANKING AUTHORITY		_				2021 E	U-wide S			edit risk rgentaria S. <i>I</i>		D-19 IR	B			
				15	16	17	18	19	20	21	22	23	24	25	26	27	28
										Public guara	ntees - Actual						
			-							31/12	2/2020						
	_			Exposure	e values	Risk exposı	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 - Stage 3
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
1		Central banks							amount		amount		amount				
2		Central governments															
3		Institutions															
4		Corporates		1,852	0	1,969		0 6,683	4,999	767	618		56 4	6 11	19	12	2 18.26%
5		Corporates - Of Which: Specialised Lending		0	0	0		0 0	0	(0 0		0	0 0) (0 0) -
6		Corporates - Of Which: SME		749	0	812		0 2,701	2,021	313	3 252	-	25 1	8 3	8 8	3	3 12.18% I 7.61%
7		Retail		451	0	306		0 1,627	1,217	189	152	-	15 1	1 1		1	l 7.61%
8	Banco Bilbao Vizcaya	Retail - Secured on real estate property		0	0	0		0 0	0	(0 0		0	0 0) (0 0) -
9		Retail - Secured on real estate property - Of Which: SME		0	0	0		0 0	0	(0 0		0	0 () (0) -
10	Argentaria S.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0 0	0	(0 0		0	0 () () -
11		Retail - Qualifying Revolving		0	0	0		0 0	0)	0		0	0 0) () -
12		Retail - Other Retail		451	0	306		0 1,627	1,217	189	152		15 1	1 1		1	l 7.61% l 7.61%
13		Retail - Other Retail - Of Which: SME		451	0	306		0 1,627	1,217	189	152		15 1	1 1		1	7.61%
14		Retail - Other Retail - Of Which: non-SME		0	0	0		0 0	0		0 0		0	0 () (C) -
15		Equity															
16		Securitisation															
17		Other non-credit obligation assets						0.0010						-			15.000/
18		IRB TOTAL		0	0	0		0 8,310	6,217	955	5 770	8	31 57	/ 15	20	13	15.89%

								Public guara	ntees - Actual						
								31/12	2/2020						
		Exposur	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	-	_	Coverage Rati Stage 3
	(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	1,852		0 1,969	0	6,683	3 4,999	767	618	60	6 4	6 11	. 19	1	12 18.26
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	451		0 306	6 C	1,627	7 1,217	189	152	1!	5 1	1 1	. 3		1 7.61
	Retail - Secured on real estate property														
CDATN	Retail - Secured on real estate property - Of Which: SME														
SPAIN	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 -
	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	8,310	6,217	955	770	81	L 57	7 15	20	13	.3 15.89

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposur	e values	Risk exposu	ire 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			Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
37		Central banks														
38		Central governments														
39		Institutions						2 2							-	
40		Corporates	0	0	0	l)	0 0	(0	(0 0	0	0	-
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME		0	0			0 0								
43		Retail	0	0	0	l		0 0	(0	(U (0	0	0	-
44		Retail - Secured on real estate property														
45	UNITED STATES	Retail - Secured on real estate property - Of Which: SME	-	-			•				-					
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	()	0 0	(0 0	(0 (00	0	0	-
4/		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets	~		~											
54		IRB TOTAL	0	0	0	C		0 0	(0 0	(0 0	0	0	0	-

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposu	e values	Risk expos	ure 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	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
55		Central banks														
56		Central governments														
57		Institutions			-		-	-								
58		Corporates	0		0 C		0	0 0	0	0 0	(0 0	0 0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	0		0 0		0	0 0	C	0 0	(0 0	0 0	0	0	-
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64	MEXICO	Retail - Secured on real estate property - Of Which: non-SME	0		0 0		0	0 0	C	0 0	(0 0	0 0	0	0	-
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	0		0 0		0	0 0	0) 0	() 0	0	0	0	-

										Public guara	antees - Actual						
										31/1	2/2020						
			Exp	osure values		Risk exposı	ire 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			Coverage Ratio Stage 3
Row Num		(min EUR	A-IRB	F-If	RB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
73		Central banks															
74		Central governments															
75		Institutions															
76		Corporates		0	0	0	(0	0 0		0 0		0 0	0	0	C) -
77		Corporates - Of Which: Specialised Lending															
78		Corporates - Of Which: SME															
79		Retail		0	0	0	(0	0 0		0 0	(0 0	0	0	C) -
80		Retail - Secured on real estate property															
81	TURKEY	Retail - Secured on real estate property - Of Which: SME															
82	IURNET	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	(0	0 0		0 0	(0 0	0	0	C) –
83		Retail - Qualifying Revolving															
84		Retail - Other Retail															
85		Retail - Other Retail - Of Which: SME															
86		Retail - Other Retail - Of Which: non-SME															
87		Equity Securitisation															
88		Securitisation															
89		Other non-credit obligation assets															
90		IRB TOTAL		0	0	0	C		0 0		0 0	(0 0	0	0	0) -

									Public guar	antees - Actual						
									31/1	2/2020						
			Exposi	ıre 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	Stock of provisions for	Coverage Ratio
Row Num		(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	Stage 3 exposure
91		Central banks														
92		Central governments														
93		Institutions														
94		Corporates		0	0 ()	0	0 0		0 0		0 0) () ()	0 -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail		0	0 ()	0	0 0		0 0		0 0) () ()	0 -
98		Retail - Secured on real estate property														
99		Retail - Secured on real estate property - Of Which: SME														
100	FRANCE	Retail - Secured on real estate property - Of Which: non-SME		0	0 ()	0	0 0		0 0		0 0) () ()	0 -
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Equity Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL		0	0 0		0	0 0		0 0		0 0		0 0		0 -

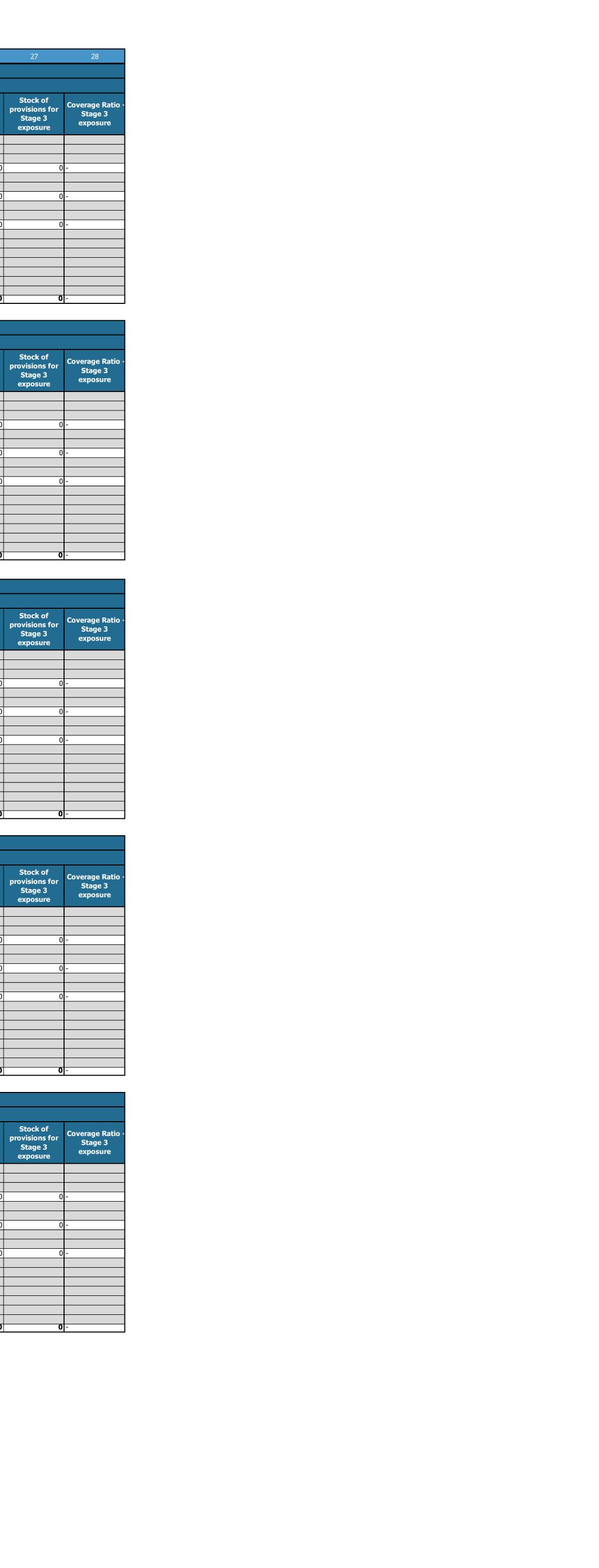
1111111								<u>t</u>	<u> Banco Bilbac</u>) Vizcaya A	<u>rgentaria S.</u>	Α.					
				15	16	17	18	19	20	21	22	23	24	25	26	27	28
										Public guar	antees - Actual						
										31/1	2/2020						
				Exposur	e values	Risk exp	osure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio · Stage 3
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
109		Central banks															
110		Central governments															
111		Institutions															
112		Corporates		0		0	0	0	0 0		0 0)	0	0 () (0 (<u>- ر</u>
113		Corporates - Of Which: Specialised Lending															
114		Corporates - Of Which: SME															
115		Retail		0		0	0	0	0 0		0 0		0	0 () (o (J -
116		Retail - Secured on real estate property															
117		Retail - Secured on real estate property - Of Which: SME															
118	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		0		0	0	0	0 0		0 0		0	0 () (o () -
119		Retail - Qualifying Revolving															
120		Retail - Other Retail															
121		Retail - Other Retail - Of Which: SME															
122		Retail - Other Retail - Of Which: non-SME															
123		Equity															
124		Securitisation															
125		Other non-credit obligation assets															
126		IRB TOTAL		0		0	0	0	0 0		0 0		0	0 (0 0	ງ ເ	Ĵ-
										Dublic guar	antees - Actual						
											.2/2020						
			_						Stars 1	31/1			Store 2				
				Exposur	re values	Risk exp	osure 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	Stock of provisions for	Coverage Ratio - Stage 3

									Public guara	ntees - Actual						
									31/12	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 Stage 3
Row Num		(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
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates	C)	0 0		0	0 0		0 0		0 0	0	0	0) -
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	C)	0 0		0	0 0	(0 0	(0 0	0	0	0) -
134		Retail - Secured on real estate property			_											
135	PERU	Retail - Secured on real estate property - Of Which: SME			-									-	-	
136		Retail - Secured on real estate property - Of Which: non-SME	C)	0 0		0	0 0	(0 0	(0 0	0	0	0) -
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets	•											-		N
144		IRB TOTAL	U					0 0	L L	0	L L	0	U	U U	U	/ -

									Public guara	antees - Actual						
									31/1	2/2020						
			Εχροςι	ire 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	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates		0	0 0) (0	0 0		0 0		0 (0 0	0	(0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail		0	0 0) (0	0 0		0 0		0 (0 0	0	(0 -
152		Retail - Secured on real estate property														
153	ITALY	Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME		0	0 0) (0	0 0		0 0		0 (0 0	0	(0 -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL					0	0		0 0		0 0	0	0		0 -

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposi	ıre 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			Coverage Ratio Stage 3
Row Num		(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
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0	0 0		0	0 0	(0 0		0 0	0 0	() (0 -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		0	0 0		0	0 0	(0 0		0 0	0 0	() (0 -
170		Retail - Secured on real estate property														
	LOMBIA	Retail - Secured on real estate property - Of Which: SME														
1/2		Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0	0 0	(0 0		0 0	0 0	() (0 -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL		0 (0 0		0	0 0	(0 0		0 0	0 0	0	0 0	0 -

									Public guara	ntees - Actual						
									31/12	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	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(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
181		Central banks														4
182		Central governments														4
183		Institutions														
184		Corporates	()) (0	0 0	C	0 0	() (0 0	0	(<u>) -</u>
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME					-	-		-						
187		Retail	() (0	0 0	C	0 0	() (0 0	0	(<u>) -</u>
188		Retail - Secured on real estate property														4
189	GERMANY	Retail - Secured on real estate property - Of Which: SME					-	-		-						
190		Retail - Secured on real estate property - Of Which: non-SME	() (0	0 0	C	0 0	() (00	0	(<u>) -</u>
191		Retail - Qualifying Revolving														4
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														4
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	C		0			0 0	0	0	C	0 0	0 0	0		<u> リ-</u>



			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
												Mora	toria - Baseline S	Scenario									
						31/12/2021							31/12/2022							31/12/2023			
w n		(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 Rati Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		1,103	271	85	5 9	9 2	2 26	30.25%	1,103	217	6	2	9 1	4	2 67.86%	1,085	189	53	9 9	15	5	7 106.68
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		4,164	1,469	978	8 89	9 13	6 441	45.13%	4,206	1,142	87	7 8	33 10	07 60	9 69.46%	4,153	918	92:	62	90	75	6 82.08
Banco Bilbao Vizcaya	Retail - Secured on real estate property																						
· · · · ·	Retail - Secured on real estate property - Of Which: SME																						
Argentaria S.A.	Retail - Secured on real estate property - Of Which: non-SME		2,903	1,300	654	F 5	5 5	8 118	18.03%	3,122	1,013	72	3	7 4	15 14	0 19.37%	3,259	810	789	9 7	36	16	1 20.42
	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		E 2/3	1 300	4 6 6 6				42.020/	E 2020	4 252	~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~		10	4	2 60.260/	F 222	1 102					00.40
	IRB TOTAL		5,267	1,739	1,063	98	B 15	7 467	43.93%	5,308	1,359	94	9 9	12 12 I2	4 65	2 69.36%	5,238	1,106	974	·] 71	105	812	2 83.42

											Mora	atoria - Baseline Sc	enario									
					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	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 Ra Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	10)4 29	9 2	7 1	1 2	2 7	7 27.27%	103	18	3 2	0 1		2 10	49.13%	99) 1	3 1	7	1 :	1 1	11 67.
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	3,15	59 1,375	5 78	7 30	0 109	9 328	3 41.71%	3,310	1,071	. 74	4 32	87	7 417	56.03%	3,356	5 85	7 81	2 1	7 73	3 49	99 61
	Retail - Secured on real estate property								·							·						
CDATN	Retail - Secured on real estate property - Of Which: SME																					
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	2,90)3 1,300	0 654	4 5	5 58	3 118	3 18.03%	3,122	1,013	3 72	2 7	45	5 140	19.38%	3,259	81	0 78	8	7 36	5 16	51 20
	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	3,26	3 1,404	4 814	4 30) 111	L 336	41.23%	3,413	1,090	76	4 33	88	3 427	55.85%	3,455	5 87	0 82	9 1	8 74	510	. 0 61.

											Mora	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
Row Num	(mln EU	Stage 1 exposure R, %)	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 fo Stage 3 exposure	Coverage Ratio Stage 3 exposure
37	Central banks																					
38	Central governments																					
39	Institutions																					
40	Corporates		0 (0 (0 0	(2	0 -	(0 ()	0	0	0 0	-	C	0 0) (0 0)	0	0 -
41	Corporates - Of Which: Specialised Lending																					
42	Corporates - Of Which: SME																					
43	Retail		0 (0 (0 0		0	0 -	(0 ()	0	0	0 0	-	C) () (0 0		0	0 -
44	Retail - Secured on real estate property																					
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		-				-			-		-	-									
	Retail - Secured on real estate property - Of Which: non-SME		0 (0 (00		0	0 -	(0 ()	0	0	0 0	-	C) () (00		0	0 -
4/	Retail - Qualifying Revolving																					
48	Retail - Other Retail																					
49	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
51	Securitisation																					
52																						
53	Other non-credit obligation assets IRB TOTAL			0 0)	0 -				0	0	0 0	-	•					0	0 -
							*	~				~		<u> </u>		0	, U		- U	′ I	~	<u>~ </u>

												Mora	toria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
Row Num		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions fo Stage 1 exposure	Stock of r 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
55	Central banks																						
56	Central governments																						
57	Institutions		1.000	24	4			0 1	0 21 6 404	1.000	100	4.2			c	76 520/	000	170				41	5 124.77%
58	Corporates		1,000	24	1	58	8	9 1	8 31.64%	1,000	198	43	3	5 10	5 33	76.53%	986	1/6	5	5 5	14	4:	5 124.77%
59	Corporates - Of Which: Specialised Lending																						
61	Corporates - Of Which: SME Retail		1 005	0	4 1	21	60 2	7 11	3 59.21%	805	71	133	2 5	1 21	103	2 144.83%	707	61	10	R 45	17	25	7 237.24%
62	Retail - Secured on real estate property		1,005		T		2	./ 11	5 59.2170		/1	155	5 J		192	2 177.05%	/ 5/	10	10	л. Т.	17	257	/ 257.2470
	Retail - Secured on real estate property - Of Which: SME																						
MEXICO	Retail - Secured on real estate property - Of Which: non-SME		0		0	0	0	0	0 -	0	0	(2)	0 (2.07%	0	()) ((0 1.16%
65	Retail - Qualifying Revolving				-					_													
66	Retail - Other Retail																						
67	Retail - Other Retail - Of Which: SME																						
68	Retail - Other Retail - Of Which: non-SME																						
69	Equity																						
70	Securitisation																						
71	Other non-credit obligation assets																						
72	IRB TOTAL		2,004	33	5 24	9	58 4	6 13	1 52.77%	1,895	269	175	5 5	9 30	6 225	128.20%	1,783	237	14	5 53	31	302	2 209.01%

						31/12/2021							31/12/2022							31/12/2023			
			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	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stag
		(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	exp
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0	C	0 0	C) C	-	0)	0	0 0		0 -	0	0		0 0	0 0	0	-
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0	C	00	C	0 0	-	0	()	0 (0 0	(0 -	0	0	(0 0	0 0	0) -
	Retail - Secured on real estate property																						
TURKEY	Retail - Secured on real estate property - Of Which: SME												-									-	
IUNNLI	Retail - Secured on real estate property - Of Which: non-SME		0	0	C	00	C	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		0	0	0	0	0) 0	-	0			0 0) 0		D -	0	0) 0	0 0	0	–

												Mora	itoria - Baseline S	cenario									
						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	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 I Stage exposu
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		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		0	()	0 0		0 0) -	0		0	0	0	0 0	-	0) () () (00	0) -
	Retail - Secured on real estate property																						
FRANCE	Retail - Secured on real estate property - Of Which: SME			-								-									-		
INANCL	Retail - Secured on real estate property - Of Which: non-SME		0	()	0 C		0 0) -	0		0	0	0	0 0	-	0) () ()(C	C) -
	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		U0		0 0	-	0		ו	U	U	U0	-	0	C C			0	0	<u>/ -</u>

Moratoria - Raseline Scenario

		. 											<u>s vizcaya / i</u>	gentaria 5.									
			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
												Mora	toria - Baseline So	cenario									
						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	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 Stage expos
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	(0	0 0	0 0) (0 -	C	0 0)	0 () (0 -	0	C		0 0	0	0	0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	(0	0 0	0 0) (0 -	C	0 0)	0 () (2	0 -	0	C		0 0	0	0	0 -
	Retail - Secured on real estate property																						
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 -	C	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	C		0 0	0		0 -	0	0 0		0 0			0 -	0	0		0 0	0	0	0 -

											Mora	itoria - Baseline S	cenario									
					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	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	
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0 0	C)	0	-	0	0		0	0 (0 0) -	0	(0 C		0	0 -
	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 -
	Retail - Secured on real estate property																					
PERU	Retail - Secured on real estate property - Of Which: SME																					
FLRU	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 -
	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		D	0 0	0		0	-	0	0		0		0 0	-	0	C		0 0		D	0 -

											Mora	toria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(m	tage 1 posure	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 Ra Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	0		0 0		0	0 -		0 () (0) ()	D -	0	C)	0 0	0	C	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0	0		0 0)	0	0 -		0 0	0 (D) (D -	0	C)	0 0	0	C	0 -
	Retail - Secured on real estate property																					
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) (D -	0	C)	0 0	0	C	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	C		00	0	0	D -

		ſ										Mora	atoria - Baseline S	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	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 Ra Stage 3 exposure
	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		0	(0 0) (0 () -	0)	0	0	0	0 -		0 0		0	0 (0 0) -
	Retail - Secured on real estate property																						
COLOMBIA	Retail - Secured on real estate property - Of Which: SME																						
COLOMDIA	Retail - Secured on real estate property - Of Which: non-SME		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		0	(0 0			-	0			0	0	0	0 -		0 0		0	0 0) 0) -

											Mora	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUF	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	r Coverage Stage expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		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		0	0	0 0)) () -	0	0		0	0	0 0	-	0	0) () 0	0		0 -
	Retail - Secured on real estate property																					
GERMANY	Retail - Secured on real estate property - Of Which: SME																					
GLKMANT	Retail - Secured on real estate property - Of Which: non-SME		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 -

																		gentania ei	/ (I												
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
															F	Public guarantees	- Baseline Scenari	io													
						31/1	12/2021									31/1	2/2022									31/12	2/2023				
ow	(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	Stage 3 exposure, of which guaranteed amount	f provisions fo 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	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for p Stage 1 exposure	Stock of rovisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
1	Central banks		amount		amount		amount						amount		amount		amount						amount		amount		amount				
2	Central governments																														
3	Institutions																														
4	Corporates	6,50	608 4,86	68 784	34 632	2 224	24 1	156	8 3	5 4	0 17.96%	6,37	72 4,767	7 798	643	3 346	5 241	8	3 3	6 62	2 17.78%	6,240	6 4,67	2 80	01 645	469	327	8	36	83	17.71%
5	Corporates - Of Which: Specialised Lending																														
5	Corporates - Of Which: SME																														
7	Retail	1,57	579 1,18	81 176	76 142	2 76	76	53	8 1	.1 1	.9 24.29%	1,53	1,151	1 168	135	5 125	5 87	9	9 1	0 31	1 25.14%	6 1,490	6 1,11	9 16	51 130	174	121	8	10	44	25.48%
Banco Rilbao Vizcava	Retail - Secured on real estate property																														
Banco Bilbao Vizcaya	Retail - Secured on real estate property - Of Which: SME																														
⁰ Argentaria S.A.	Retail - Secured on real estate property - Of Which: non-SME																														
	Retail - Qualifying Revolving Retail - Other Retail																														
.2																															
3	Retail - Other Retail - Of Which: SME																														
4	Retail - Other Retail - Of Which: non-SME																														
15	Equity Securitisation																														
6	Securitisation																														
7	Other non-credit obligation assets IRB TOTAL												0 5.019													-					
18	IRB TOTAL		0 6,05	50 (0 774	4 (0 20	09	0	0	0 -		0 5,918	3 0	778	8 0	328				<u>ן - </u>		0 5,792	2	0 775		448	0	0	0 -	

															Pul	iblic guarantees	- Baseline Scenar														
						31/12	2/2021									31/12	2/2022									31/1	2/2023				
	(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	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	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 provisions f	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates	6,508	8 4,868	784	632	2 224	1 156	8	35	4	17.96%	6,372	4,767	798	643	346	5 241	1 8	36	62	17.78%	6,246	4,672	2 80	01 64	46	i9 32	27 8	36	83	1
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	1,579	9 1,181	176	5 142	2 76	5 53	8	11	1	9 24.29%	1,538	1,151	168	135	125	5 87	57 9	10) 31	25.14%	1,496	1,119	9 16	51 13	30 17	/4 12	21 8	10	44	25
	Retail - Secured on real estate property																														
SPAIN	Retail - Secured on real estate property - Of Which: SME																														
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	(0 0	0) 0	0 0	0 0	0	0		D -	0	0	0	0	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		0 6,050	0	774	1 0	209	0	0) -	0	5,918	0	778	0	328	8 0	0	0	-	0	5,792	2	0 77	5	0 44	8 0	0	0	-

																Public guarantee	es - Baseline Scel	enario													
						31/1	12/2021									31/1	12/2022									31/1	2/2023				
tow lum	(m	St exp nIn EUR, %)	tage 1 sposure guarante amoun	, of Stage 2 ed exposure	Stage 2 exposure, c which guarantee amount		Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	for provisions for Stage 3	or Coverage Ratio Stage 3 exposure) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, o which guaranteed amount	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	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
37	Central banks																														
38	Central governments																														/
39	Institutions																														
40	Corporates		0	0	0	0	0 (0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	(0 0		0 0) (0	C	0	0	<u> </u>
41	Corporates - Of Which: Specialised Lending																														
42	Corporates - Of Which: SME																														
43	Retail		0	0	0	0	0 (0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	(0 0		0 0) (0	C	0	0	(⁻
44	Retail - Secured on real estate property																														
45 UNITED STATES	Retail - Secured on real estate property - Of Which: SME																														
46 UNITED STATES	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	C	0	0	(
47	Retail - Qualifying Revolving																														
48	Retail - Other Retail																														
49	Retail - Other Retail - Of Which: SME																														
50	Retail - Other Retail - Of Which: non-SME																														
51	Equity																														
52	Securitisation																														
53	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 -	C	0 0		0 0		0	C	0	0	′

															l	Public guarantees	- Baseline Scen	ario													
						31/1	.2/2021									31/12	2/2022									31/	12/2023				
	(mln EUR, ۱۹	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	- 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	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 fo Stage 1 exposure	Stock of r provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																														
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																														
	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 -
	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 -
	Retail - Secured on real estate property																														
MEXICO	Retail - Secured on real estate property - Of Which: SME																														
MEXICO	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 -
	Retail - Qualifying Revolving Retail - Other Retail																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Equity Securitisation																														
	Other non-credit obligation assets IRB TOTAL																														
	IRB TOTAL		0 0		0 0		0 0				0 -		0	0	0 0			0 0) -						0	0	0	0	0 -

Public quarantees - Baseline Scenario

							24/42/	/2024																			24.42	(2022			
							31/12/	/2021									31/12										31/12	/2023			
		Stage expos (mln EUR, %)	e 1 expos sure guara	age 1 sure, of hich Sta anteed oount	age 2 exp oosure gua	Stage 2 posure, of which aranteed 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	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	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
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates		0	0	0	0	0	0	(0 0	0	0 -	C	0 0	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		0	0	0	0	0	0	(0 0	0	0 -	C) 0	0 0	0	0	0	0 0	(0 0	-	0	0	(0 0	0	(0 0	0	0 -
	Retail - Secured on real estate property																														
TURKEY	Retail - Secured on real estate property - Of Which: SME																														
IUKKEI	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	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																														
	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	0	0	0	0 0	C) 0	-	0	0	(0	0		0	0 -

																Pul	Iblic guarantees	- Baseline Scenar	rio													
							31/12	2/2021									31/12	2/2022									31/12	/2023				
Row Num			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	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	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
91		Central banks																														
92		Central governments																												/		
93		Institutions							2			0		X					0													
94		Corporates	0	0	0	0		0 (0) ()	0 -	()	0 0	0	0	(0 0	0		-	0	0	(0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending	 																													
96		Corporates - Of Which: SME							2			0		<u> </u>																		
97		Retail	0	0	0	0	() (0) ()	0-	()	0 0	0	0	(0 0	0		-	0	0		0	0	0	0	0	0	-
98		Retail - Secured on real estate property																												V		
99	FRANCE	Retail - Secured on real estate property - Of Which: SME												\ \																		
100	INANCL	Retail - Secured on real estate property - Of Which: non-SME	 0	0	0	0		0 (0	0)	0 -	()	0 0	0	0	00	0 0	0	0	-	0	0	C) 0	0	0	0	0	0	-
101		Retail - Qualifying Revolving																												V		
102		Retail - Other Retail																												V		
103		Retail - Other Retail - Of Which: SME																												V		
104		Retail - Other Retail - Of Which: non-SME																												/		
105		Equity																												/		
106		Securitisation																												/		
107		Other non-credit obligation assets IRB TOTAL																														
108		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	-

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

v

BANKING AUTHORITY														2021 El			Fest: Cr D Vizcaya Ar			0-19 IR	B									
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78
																Public guarantees	- Baseline Scenar	rio												
						31/12	/2021									31/1	2/2022									31/12	2/2023			
	(m	Stage 1 exposure In EUR, %)	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	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	. 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
	Central banks		amount				amount						amount		amount		amount						amount		amount		anount			
	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 -
	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 -
	Retail - Secured on real estate property																													
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	0 0	0)	0 -	0	C		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	01-		0 0	0 0			0 0		0		0 -	0	0		0 0) 0		0	0 -

							31/	/12/2021									31/12/										31/1	.2/2023			
		(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	Stage 3 exposure, o which guaranteed amount	f Stock of provisions Stage 1 exposure	for provisions Stage	s for provision	ns for	o - 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 pr Stage 2 exposure	Stock of ovisions 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
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates		0	0		0	0	0	0	0	0	0 -		0	0 0	0	0	0	0	0	0 -	-	0	0) (ס	0 0) 0	0	
	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) (ס	0 0) 0	0	
	Retail - Secured on real estate property																														
PERU	Retail - Secured on real estate property - Of Which: SME																														
FLRU	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) (ס	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	0	0 -	-	0	0		0 0	D	0 0	0	0	

																	Public guarantee	s - Baseline Scena	rio													
							31/1	2/2021									31/1	12/2022									31/12,	2023				
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	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	. 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
145	Central banks																															
146	Central governments																														<u> </u>	
147	Institutions																														/	
148	Corporates		C	0 0	(0 0)	0 (0 0	0 () () -		0	0	0	0	0	0 0	0	(0 -	0) 0		0 0	0	0	0	0	0,	_ ر
149	Corporates - Of Which: Specialised Lending																														/	
150	Corporates - Of Which: SME																														/	
151	Retail		C	0 0	(0 0)	0 (0 0	0 (0 0) -		0	0	0	0	0	0 0	0	(0 -	0	0 0		0 0	0	0	0	0	0,	- I
152	Retail - Secured on real estate property																														<u> </u>	
ITALY	Retail - Secured on real estate property - Of Which: SME																														<u> </u>	
	Retail - Secured on real estate property - Of Which: non-SME		C	0 0	(0 0)	0 (0 0	0 () () -		0	0	0	0	0	0 0	0	(0 -	0) 0		0 0	0	0	0	0	0	J -
155	Retail - Qualifying Revolving																														<u> </u>	
156	Retail - Other Retail																														Y	
157	Retail - Other Retail - Of Which: SME																														<u> </u>	
158	Retail - Other Retail - Of Which: non-SME																														/	
159	Equity																															
160	Securitisation																														<u> </u>	
161	Other non-credit obligation assets																															
162	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'	<i>,</i> –

																	Public guarantees	- Baseline Scena	irio												
							31/1	2/2021									31/12	2/2022									31/1	2/2023			
		(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	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	overage 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	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
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	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 -
	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 -
	Retail - Secured on real estate property																														
COLOMBIA	Retail - Secured on real estate property - Of Which: SME																														
COLOMBIA	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 -
	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		0	0 0			0	0	0 -

																I	Public guarantees	- Baseline Scena	ario													
							31/1	12/2021									31/12	2/2022									31/1	2/2023				
/ 1		(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	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	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
	Central banks																															
	Central governments																															
	Institutions Corporates																															
	Corporates		C	0 0	(0	0	0	0	0 0)	0 -	C	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		C	0 0	(0	0	0	0	0 ()	0 -	C) 0)	0 () (0	0	0 0	0) -	0	0		0 0	(0 0	(0 0	0	0 -
	Retail - Secured on real estate property																															
GERMANY	Retail - Secured on real estate property - Of Which: SME																															
GERMANT	Retail - Secured on real estate property - Of Which: non-SME		C	0 0	(0	0	0	0	0 0)	0 -	C) 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		0	0	(D	0 0	0	0	0 0		D -	0	0		0 0	0	D	0	0 0	C	-	0	0		0 0	(0 0	(0 0	0	0 -

			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
												Mor	ratoria - Adverse	Scenario									
						31/12/2021							31/12/202	2						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	Stage 3 exposure	Stock of provisions fo Stage 1 exposure	or provisions f Stage 2	Stage 3	or Coverage Rati Stage 3 exposure	o - 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 Ra Stage 3 exposure
	Central banks	-																					
	Central governments																						
	Institutions																						
	Corporates		1,071	256	132	2 4	1 20	0 70	6 57.58%	1,040	206	5 10	08	39	16	135 124.28	3% 13,12	7 2,08	1,19	si 457	171	937	7 7
	Corporates - Of Which: Specialised Lending			/																			
	Corporates - Of Which: SME																						
	Retail		4,169	1,091	1,373	3 14	0 153	3 69	1 50.31%	3,997	825	5 1,52	27	89	60	565 37.03	6,18	3 85	3 2,34	+ 265	162	1,393	3 5
Ranco Rilhao Vizcava	Retail - Secured on real estate property			<u> </u>																			
Banco Bilbao Vizcaya				/																			
Argentaria S.A.	Retail - Secured on real estate property - Of Which: non-SME		2,847	950	1,060) 4	1 82	2 28	3 26.65%	2,816	720	0 1,32	22	23	62	369 27.90	9% 2,82	0 57	/3 1,46	20 د	49	416'	6
	Retail - Qualifying Revolving		/	′																4/			4
	Retail - Other Retail		V	/																4/	/		4
	Retail - Other Retail - Of Which: SME		/	/																4/			4
	Retail - Other Retail - Of Which: non-SME		/	/																4/			4
	Equity		/	/																4			4
	Securitisation			/																4			
	Other non-credit obligation assets		F 242		4 54	10				F 443	1 0 0 0			120		42.02		0 0.00	0 0 50				
	IRB TOTAL		5,240	1,347	1,506	5 18	1 173	3 76	7 50.95%	5,037	1,030	1,63	5]	L28	75 7	/00 42.82	% 19,31	0 2,93	8 3,53	9 721	333	2,330	0 65.

												Mora	toria - Adverse Sc	enario									
						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	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	or ^{Co}
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		99	17	' 44	1 1	2	11	1 24.26%	93	12	39) 1	1	13	33.34%	87	7 9	<u> २</u> ३) (ر 1	1	15
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		3,211	1,005	1,127	61	127	547	7 48.50%	3,181	. 762	1,362	2 27	41	324	1 23.77%	2,904	1 606	6 1,509	2f	87	80	303
	Retail - Secured on real estate property																						
	Retail - Secured on real estate property - Of Which: SME																						
SPAIN	Retail - Secured on real estate property - Of Which: non-SME		2,847	950	1,060) 41	82	283	3 26.65%	2,816	720	1,322	2 23	62	369	27.91%	2,820	573	3 1,464	t 21	.49	41 ر	+16
	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		3,311	1,022	1,171	. 62	129	557	7 47.59%	3,274	773	1,401	28	42	337	24.04%	2,992	2 615	5 1,545	2f	5 88	81 [°]	18

												Mora	atoria - Adverse	Scenario									
						31/12/2021							31/12/2022	2						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	Stage 3 exposure	Stock of provisions fo Stage 1 exposure	Stock of r 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 R Stage 3 exposu
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		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		0	0)	0	0) () -	0) (0	0	0	0	0 -		0 0		0 0) () (0 -
	Retail - Secured on real estate property																						
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																						
UNITED STATES	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 -
	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	itoria - Adverse S	cenario									
							31/12/2021							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
55		Central banks																						
56		Central governments Institutions																						
57		Institutions					00			74.000/		101		2			475.050/	12.021	2.020	1 1 2 2		154		7 70 6 60 (
58		Corporates		972	238	3	88 4		8 66	74.23%	947	194	6	3	8 15	122	2 175.25%	12,921	2,038	1,138	454	154	907	7 79.66%
59		Corporates - Of Which: Specialised Lending																						
60		Corporates - Of Which: SME		057			47 7	2		F0 F 40/	016		10	1	2		146.05%	2.270	2.45	0.25				70 740/
61		Retail		957	86	D 24	4/ /	9 20	b 144	58.54%	816	63	164	4 <u></u> 6,	2 19	242	2 146.95%	3,2/9	247	835	238	/4	590	0 70.74%
62		Retail - Secured on real estate property																						
63	MEXICO	Retail - Secured on real estate property - Of Which: SME		0			0	0			0	0			0		1.040/	0		0				1.84%
64		Retail - Secured on real estate property - Of Which: non-SME		U	ί)	0	0	J () -	0	0		J	0 (0 1.84%	0	L L	0	, u	0	L L	1.84%
65		Retail - Qualifying Revolving																						
66		Retail - Other Retail												-										
6/		Retail - Other Retail - Of Which: SME																						
68		Retail - Other Retail - Of Which: non-SME																						
69		Equity																						
70		Securitisation																						
71		Other non-credit obligation assets		1.020	224				4 040		1 700	253				202		16 100	2.205	4 070		220	1 407	
72		IRB TOTAL		1,929	324	+ 33	55 11	9 44	+ 210	62.68%	1,763	257	234	4 100	J 34	363	3 155.36%	16,199	2,285	1,973	692	229	1,497	75.89%

						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	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	r Cover S ex
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0		0 0		0	0 -	0	0	(D C) (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	(D C) (0 0	-	0	0		0 0	0		0 -
	Retail - Secured on real estate property																						
TUDVEV	Retail - Secured on real estate property - Of Which: SME																						
TURKEY	Retail - Secured on real estate property - Of Which: non-SME		0	0		0 0		0	0 -	0	0	(D C) (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 -

												MOR	atoria - Adverse S	cenario									
						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	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	r Co
	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		0	0		0 0)	0 0) -	0	(0	0	0 0	-	C) () C				0 -
	Retail - Secured on real estate property																						
FRANCE	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 -
	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		0	•						^			0		0 0	_	0						0
	IRB TOTAL		U	0		0 0	<u> </u>		/ -	U	L L		V		0 0		U			l l		l l	U -

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

Moratoria - Adverse Scenario

BAA EUROPEAN BANKING AUTHORITY									_				Test: Cr o Vizcaya Al										
			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
												Mora	atoria - Adverse So	cenario									
						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 exposure	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	Stage 2	Stock of provisions for Stage 3	Coverag Stag expo
		(mln EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	Слро
	Central banks																						
	Central governments Institutions																						
	Corporates		(0 0		(0_	0	(0		0	_	0		n	0 (
	Corporates - Of Which: Specialised Lending				/		0			0					0	-		/					-
	Corporates - Of Which: SME																						
	Retail		() (0 0	0 0	(0 -	0	()	0	0 0	0	-	0) ()	0	0 () (0 0	<u>ປ</u> -
	Retail - Secured on real estate property			-		-	-							-			-		-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME																						
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		() ()	0 0	0 0	(0 -	0	()	0 (D C	0	-	0) (0	0 () (0 0	J-
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						4
	Equity																						4
	Securitisation																						
	Other non-credit obligation assets IRB TOTAL																						

											Mora	toria - Adverse S	cenario									
					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	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	Covera Sta
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0	0 0		D -	0	0			0	0 0	-	119	3	3 22	2 3	16	15	.5
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 0	0)) -	0	0) (0	0 0	-	0) () 0	0	(0 -
	Retail - Secured on real estate property																					
PERU	Retail - Secured on real estate property - Of Which: SME																					
FLNU	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 -
	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	-	119	38	8 22	2 3	16	15	.5

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln E	Stage 1 exposure UR, %)	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 Ra Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0) (0	0 -	() (0	0	0 (0 0	-	0) C		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 0	-	0	C		0 0	0	0	0 -
	Retail - Secured on real estate property																					
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 C		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		U	U	0 0		ו	- U	C) (U I) (0	-	0	0		0 0	0	0	リ

											Mora	atoria - Adverse So	cenario									
					31/12/2021							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
163	Central banks																					
164	Central governments																					
165	Institutions																					
166	Corporates		0 0) (0 0		0) -	(0 0)	0 (0	0 0) -	0	0) (0 0		j	0 -
167	Corporates - Of Which: Specialised Lending																					
168	Corporates - Of Which: SME																					/
169	Retail		0 0) (0 0		0) -	(0 0)	0 (0	0 0) -	0	0) (0 0		j	0 -
170	Retail - Secured on real estate property																					
COLOMBIA	Retail - Secured on real estate property - Of Which: SME																					
172 COLOMDIA	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		j	0 -
173	Retail - Qualifying Revolving																					
174	Retail - Other Retail																					
175	Retail - Other Retail - Of Which: SME																					
176	Retail - Other Retail - Of Which: non-SME																					
177	Equity																					
178	Securitisation																					
179	Other non-credit obligation assets																					
180	IRB TOTAL) 0		0		0	-	0	0 0		0 0		0 0	-	0	0		0		//	0 -

											Mora	toria - Adverse Sc	enario									
					31/12/2021							31/12/2022							31/12/2023			
	(age 1 posure	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 Ra Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	0	0	0 0	C)	0 -	0	0	() C) C	0 0	-	0	0) (0 0	(0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0	0	0	0 0	C		D -	0	0	() C) C	0 0	-	0	0) (0 0	(0 -
	Retail - Secured on real estate property																					
GERMANY	Retail - Secured on real estate property - Of Which: SME																					
GLKMANT	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0 0	C		D -	0	0	() C	C) 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	C	0	0	0	-	0	0			0	C	0 -

															Dal	TICO DIIDAO N	<u>Allaya All</u>	yentana S.F	٦.												
		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
															Pul	blic guarantees - A	Adverse Scenario	0													
						31/12	.2/2021									31/12/2	2022									31/12	2/2023				
	(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	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	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 fo Stage 3 exposure	or Coverage Rati Stage 3 exposure
	Central banks						amount						amount		amount																
	Central governments																														
	Institutions																														
	Institutions Corporates	6,26	66 4,688	8 76	60 612	2 490	0 341	1 34	34 36	78	3 15.86%	5,966	4,463	752	606	798	556	23	36	125	15.67%	5,763	4,311	748	603	1,005	700	19	37	7 1	157 15.
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	1,52	23 1,139	9 16	67 135	5 141	1 98	8 2	10	4:	L 28.81%	1,442	1,078	155	125	235	164	15	10	69	29.58%	1,385	1,036	147	119	299	208	1	3 9	9	89 29
anco Bilbao Vizcaya	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																														
Danco Diibao vizcaya	Retail - Secured on real estate property - Of Which: SME																														
Argentaria S.A.	Retail - Secured on real estate property - Of Which: non-SME					-																									
	Retail - Qualifying Revolving Retail - Other Retail																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Securitisation Other new condition biostics																														
	Other non-credit obligation assets IRB TOTAL		0 5.827	7 (0 747	7 0	0 430	9	0 0	() -	0	5 542	0	721	0	720	0	0	0	-	0	5 347	0	700		008			h	0-
			5,021		v /4/	<u> </u>			0		_	U	5,542	U	751	U	720	U	U	U	_	U	J,J+7	U	122		900				

															Pu	blic guarantees - A	Auverse Scenari													
						31/12	2/2021									31/12/2	2022									31/1	2/2023			
	(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	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	overage 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	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	provisions for prov Stage 2 S	Stock of visions for Stage 3 exposure
	Central banks Central governments																													
	Central governments																													
	Institutions Corporates																													
	Corporates	6,266	5 4,688	760	612	490	341	1 34	36	6 78	15.86%	5,966	4,463	752	606	798	556	5 23	36	125	15.67%	5,763	4,311	748	60	3 1,005	5 70	0 19	37	157
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail	1,523	3 1,139	167	/ 135	141	L 98	98 22	2 10	0 41	28.81%	1,442	1,078	155	125	235	164	4 15	10	69	29.58%	1,385	1,036	147	11	9 299	20	8 13	9	89
	Retail - Secured on real estate property																													
SPAIN	Retail - Secured on real estate property - Of Which: SME																													
SPAIN	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	0 -
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Equity Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL	0	5,827	0	747	0	439	9 0	0 0	0 0 -		0	5,542	0	731	0	720) 0	0	0) -	0	5,347	0	72	2 () 908	3 0	0	0 -

																	Public guarantee	es - Adverse Scen	nario													
							31/	12/2021									31/:	12/2022									31/12	2/2023				
v n		(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	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions fo Stage 2 exposure	Stock of or provisions Stage 3 exposure	for Stage 3) - 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	f 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
	Central banks																															
	Central governments																															
	Institutions Corporates																															
	Corporates		0	0		0	0	0 (0	0	0	0 -		0	0 (0	0	0	0	0	0	0 -	(0 0		0 0	0	00		0 0	0	0 -
	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 -
	Retail - Secured on real estate property																															
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																															
UNITED STATES	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	00		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																															
	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 -	C	0 0		0 0	0	0		0 0	0	D -

																P	Public guarantees -	· Adverse Scenar	rio													
							31/12	2/2021									31/12,	/2022									31/12	2/2023				
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	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	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	provisions for prov Stage 2 S	Stock of visions for Stage 3 xposure	erage Ratio - Stage 3 exposure
55	Central banks																															
56	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																					_										
57	Institutions													-				-					-				-					
58	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 -	
59	Corporates - Of Which: Specialised Lending																															
60	Corporates - Of Which: SME												-	-												-						
61	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 -	
62	Retail - Secured on real estate property																															
63 64 MEXIO	CO Retail - Secured on real estate property - Of Which: SME			-			-				-																					
		1E		0 0	0	0	0	0) 0	0	0	-	0	0	0	0	0	(0 0	0 0) (0 -	0	0 0		0 0	0	0 0	0	0	0 -	
65	Retail - Qualifying Revolving Retail - Other Retail																															
66	Retail - Other Retail																															
67	Retail - Other Retail - Of Which: SME																															
68	Retail - Other Retail - Of Which: non-SME																															
69	Equity Securitisation																															
70	Securitisation																															
71	Other non-credit obligation assets IRB TOTAL																															
72	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 -	

															P	Public guarantees	s - Adverse Scena	rio													
						31/1	2/2021									31/12	2/2022									31/1	12/2023				
		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	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	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 fo Stage 3 exposure	or Coverag Stag expo
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	C) (0	0	0 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	0	0	0	C)	0	0	0 0) () -	0	0		0 0	0)	0 0	0	0	-	0	(0	0		0 0) (0 0)	0 -
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
TURKEY	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	C) (0	0	0 0) () -	0	0		0 0	0)	0 0	0	0	-	0	(C	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																														
	IRB TOTAL	0	0	0	0		D	0 (0 0	C) -	0	0		0 0	0		0 0	0	0	-	0	C	0	0		0 0	0	0 0		0 -

																	Public guarantee	es - Adverse Scen	ario													
							31/1	12/2021									31/	12/2022									31/12	2/2023				
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	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, o which guaranteed amount	of 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 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
91	Central banks																															
92	Central governments																															
93	Institutions																															
94	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	0 -
95	Corporates - Of Which: Specialised Lending																															
96	Corporates - Of Which: SME																															
97	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 -
98	Retail - Secured on real estate property																															
FRANCE	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	C	0 -
101	Retail - Qualifying Revolving																															
102	Retail - Other Retail																															
103	Retail - Other Retail - Of Which: SME																															
104	Retail - Other Retail - Of Which: non-SME																															
105	and the second																															
106	Equity Securitisation																															
107	Other non-credit obligation assets																															
108	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 -

BANKING AUTHORITY														2021 E				redit risl		D-19 IR	В									
		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129
																Public guarantee	s - Adverse Scena	ario												
						31/12	2/2021									31/1	.2/2022									31/1	2/2023			
		Stage exposi mln EUR,%)	Stage 1 exposure, ire guarante amount	of Stage 2 ed 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	. 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	- 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
	Central banks				amount		amount						amount		amount		amount						amount		amount					
	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
	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
	Retail - Secured on real estate property																													
	Retail - Secured on real estate property - Of Which: SME																													
INITED KINGDOM	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
	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	C	0) -		0	0	0	0	0	0		0	0 -	0		0	0 0		0 0	(0	0

															Pu	Iblic guarantees	- Adverse Scenari	rio													
						31/12	2/2021									31/12	/2022									31/1	2/2023				
	(min EUF	Stage 1 exposure R, %)	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 r provisions fo Stage 3 exposure	r 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	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	Cover St ex
	Central banks																														
	Central governments Institutions Corporates							_																							
	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	0 -
	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 -
	Retail - Secured on real estate property																														4
PERU	Retail - Secured on real estate property - Of Which: SME																														
I LINU	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	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	0) 0	0	0	-	0		0	0	0	0 0	0	0	0	0 -

																Pu	ublic guarantee	es - Adverse Scena	ario													
							31/1	12/2021									31/1	12/2022									31/1	2/2023				
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	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo 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	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 fo Stage 1 exposure	r Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	Central banks																															
146	Central governments																															
147	Institutions																															
148	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	Corporates - Of Which: Specialised Lending																															
150	Corporates - Of Which: SME																															
151	Retail		0	0 0) (0 0		0	0	0	0	0 -	0	C	0 0	0 0		0	0	0 0		0 -		0 0)	0 0) (0)	0 (0 0	-
152	Retail - Secured on real estate property																															
153 ITALY	Retail - Secured on real estate property - Of Which: SME																															
154 ITALI	Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0 0)	0	0	0	0	0 -	0	C	0 0) 0		0	0	0 0)	0 -		0 0)	0 0) (0)	0 (0 0	-
155	Retail - Qualifying Revolving																															
156	Retail - Other Retail																															
157	Retail - Other Retail - Of Which: SME																															
158	Retail - Other Retail - Of Which: non-SME																															
159	Equity																															
160	Securitisation																															
161	Other non-credit obligation assets																															
162	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	-

																I	Public guarantees	- Adverse Scena	ario													
							31/1	12/2021									31/12	2/2022									31/1	2/2023				
	(m	nln EUR,%)	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	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 fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	F 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
	Central banks																															
	Central governments																															
	Institutions Corporates																															
	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 -	-
	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 -	-
	Retail - Secured on real estate property																															
COLOMBIA	Retail - Secured on real estate property - Of Which: SME																															
COLOMDIA	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 -	-
	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	C		0 0	0	C	0 -		0	0		0 0	0		0	0	0 0	-		0	0	0 0			0	0	0 -	

																P	Public guarantees	- Adverse Scena	ario													
							31/1	.2/2021									31/12	2/2022									31/12	2/2023				
ow Im		(mln EUR, %)	Stage 1 exposure	Stage 1 xposure, 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	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	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
81	Central banks																															4
32	Central governments Institutions																															4
33	Institutions				-		-												-	-	-					-						4
34	Corporates		0	0	0	(0	0	0	0	0	0 -	0	C	0 0	0	0		0	0 0	0) -	0	0		0	0 0	0	0	0	0	0 -
35	Corporates - Of Which: Specialised Lending																															4
36	Corporates - Of Which: SME																															
37	Retail		0	0	0		0	0	0	0	0	0 -	0	C	0 0	0	0		0	0 0	0) -	0	0		0	0 0	0	0	0	0	0 -
38	Retail - Secured on real estate property																															4
GERMAN	Retail - Secured on real estate property - Of Which: SME																															
	Retail Secured of real estate property of which, non-one		0	0	0		0	0	0	0	0	0 -	0	C	0 0	0	0		0	0 0	0) -	0	0		0	0 0	0	0	0	0	0 -
91	Retail - Qualifying Revolving																															
92	Retail - Other Retail																															
93	Retail - Other Retail - Of Which: SME																															
94	Retail - Other Retail - Of Which: non-SME																															
	Equity Securitisation																															
96	Securitisation																															
)7	Other non-credit obligation assets																															
98	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-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB Banco Bilhao Vizcava Argentaria S A

E	EUROPEAN BANKING AUTHORITY		20	21 EU-1	wide S ^e	tress T		edit ris ao Vizcaya A			5 TA 9	10	11	12
				-				Moratoria 31/12	a - Actual /2020			10		
Row Num			Exposure values	Risk exposure 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	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
1		(mln EUR, % Central banks Central governments	6) 			moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure
- 3 4 5		Regional governments or local authorities Public sector entities Multilateral Development Banks												
6 7 8		International Organisations Institutions Corporates	917	719	2,425	2,107	1,981	. 1,387	261	256		4 158	3	0.99%
9 10 11 B	anco Bilbao Vizcaya	of which: SME	2,021		14,250				1,220					3.43%
12 13 14	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	4 62	28	2.22%
15 16 17		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
18 19 20		Equity Securitisation Other exposures												
20		Standardised Total	2,938	1,942	16,675	15,384	7,380		1,481	1,374	24	4 332	44	3.00%
						Shares 4			4 - Actual /2020	Charles 2	Charles 6	Charle of		
Row Num			Exposure values	Risk exposure 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 Ratio Stage 3 exposure
22 23		(min EUR, % Central banks Central governments				moratoria		moratoria		moratoria	exposure	exposure	exposure	
24 25 26		Regional governments or local authorities Public sector entities Multilateral Development Banks												
27 28 29		International Organisations Institutions Corporates	0	0	0	0		0 0	0	0		0 0	0	
30 31 32	SPAIN	of which: SME Retail of which: SME	255	117	234	80	149	32	48	13	<u> </u>	1 12	10	21.07%
33 34 35		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	22	12	206	77	137	/ 30	45	13	(0 11	9	19.72%
36 37 38		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
39 40		Equity Securitisation												
41 42		Other exposures Standardised Total	255	117	234	80	149	•		13		1 12	10	21.07%
							1		a - Actual /2020					
Row Num			Exposure values	Risk exposure 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 Ratio · Stage 3 exposure
43 44		(min EUR, % Central banks Central governments	o) 			moratoria		moratoria		moratoria	exposure	exposure	exposure	
45 46 47		Regional governments or local authorities Public sector entities Multilateral Development Banks												
48 49 50		International Organisations Institutions Corporates	94	90	1,592	1,512	964	4 950	237	237		1 3	0	0.00%
51 52 53	UNITED STATES	of which: SME Retail of which: SME	173	122	1,475	1,372	1,062	995	94	91		1 6	1	1.26%
54 55 56		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	173	94	1,475	1,372	1,062	995	94	91	<u> </u>	1 6	1	1.26%
57 58 59		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
60 61 62		Equity Securitisation Other exposures		212	2.067	2.004	2.025	1.045						0.200
63		Standardised Total	267	212	3,067	2,884	2,025	5 1,945 Moratoria		327		2 9		0.36%
						Stage 1		Stage 2	/2020	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio
Row Num		(mln EUR, %	Exposure 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
64 65 66		Central banks Central governments Regional governments or local authorities												
67 68 69 70		Public sector entities Multilateral Development Banks International Organisations												
70 71 72 73		Institutions Corporates of which: SME	0	0	0		(0 0	0	0	(0	
73 74 75 76	MEXICO	Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0		5,539				584 	584				0.00%
76 77 78 79		of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporatos with a ST credit assossment	0		5,539	5,539	1,192	1,192	//3	//3				0.00%
79 80 81 82		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitization												
83 84		Securitisation Other exposures Standardised Total	0	0	7,036	7,036	1,251	. 1,251	584	584	(0 0	0	0.00%
								Moratoria 31/12	a - Actual /2020					
Row			Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which expired	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for	Coverage Ratio - Stage 3
85		(mln EUR, %	-	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
86 87 88		Central governments Regional governments or local authorities Public sector entities Multilatoral Dovelopment Banks												
89 90 91		Multilateral Development Banks International Organisations Institutions												
92 93 94		Corporates of which: SME Retail	715		547 934				6 	85		2 154 1 96		17.06% 8.54%
95 96 97	TURKEY	of which: SME Secured by mortgages on immovable property of which: non-SME Items according to divite particularly high risk	189	102	651	602	552	2 413	24	24		1 10	0	0.68%
98 99 100		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment												
101 102 103		Collective investments undertakings (CIU) Equity Securitisation												
104 105		Other exposures Standardised Total	1,270	834	1,481	1,248	1,940	925	110	89	3	3 250	10	9.04%

13	14	15	16	17	18 Public guaran		20	21	22	23	24
Exposure 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 Ratio - Stage 3 exposure
0 0 607 386	0 0 458 374	0 2,201 1,391	0 0 1,647 1,041	0 0 247 161	0 0 199 130	0 0 16 13	0	0 0 3 2	0 6 4	0 2 1	
	0	0	0	0	0	0	0	0	-		- -
0	0	2,201	1,647	247	199		11	3	6	2	10.75%
			Stage 1 exposure, of		Public guaran 31/12 Stage 2 exposure, of	/2020	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
Exposure values	Risk exposure amounts	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
0	0	0	0	0	0	0	0	0	0		- -
607 386 0	458 374 0	2,201 1,391 0 0	1,647 1,041 0 0	247 161 0	199 130 0	16 13 0	11 9 0	3 2 0 0	6 4 0 0	1	10.75% 10.88% -
	0	2,201	1,647	247	199	16	11	3	6		10.75%
		2,201	1,017	217	Public guaran		11				10.7570
Exposure 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 Ratio - 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		0	0		
	•		0		Public guaran						1
Exposure 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 Ratio - 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	, v	0 0 0 0 0	0	0 0 0	- - - -
0	0	0	0	0	0	0	0	0	0	0	-
						itees - Actual					

					31/12	2/2020					
kposure 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 Ratio - 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	0	0	0	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 guarantees - Actual

EB	EUROPEAN BANKING AUTHORITY			20	21 EU-1	wide S			edit ris ao Vizcaya A			5 TA 9	10	11	12
Row Num			n EUR, %)	xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria		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
106 107 108 109 110 111		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations													
112 113 114 115 116 117 118 119 120	FRANCE	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		0		0	0	0	0			0	0		- -
121 122 123 124 125 126		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		
							Stage 1	Charge 2	Stage 2	/2020	Stage 3	Stock of	Stock of	Stock of provisions for	Coverage Ratio -
Row Num 127 128 129 130 131 132		(mlr Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	n 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
133 134 135 136	UNITED KINGDOM	Institutions Corporates of which: SME Retail		0	0	0	0	0	0	(0	0	0	C) - - -
138 139 140 141 142 143 144 145 146		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		- -
147		Other exposures Standardised Total		0	0	0	0	0	0 Moratoria 31/12	a - Actual	0	0	0		
Row Num		(mlr Central banks	n 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
149 150 151 152 153 154 155 156		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		64	60	241						0	0		0.00%
157 158 159 160 161 162	PERU	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		412 240		2,033							14 5 5	1	3 <u>1.87%</u>
162 163 164 165 166 167		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	677	184	+ 175		15		1.71%
							Stage 1		Moratori 31/12 Stage 2	a - Actual	Stage 3	Stock of	Stock of	Stock of	
Row Num 169 170		Central banks Central governments	n 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	Coverage Ratio - Stage 3 exposure
171 172 173 174 175		Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions													
176 177 178 179 180 181	ITALY	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0	0	0	0) -
182 183 184 185 186		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity													
187 188 189		Securitisation Other exposures Standardised Total		0	0	0	0	0	0 Moratoria	a - Actual	0	0	0	C) -
Row Num		(mlr	E n EUR, %)	xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12 Stage 2 exposure, of which expired moratoria	/2020 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
190 191 192 193 194		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks													
195 196 197 198 199 200	COLOMBIA	International Organisations Institutions Corporates of which: SME Retail of which: SME		9 342	9 218	23			1	215) 0 5 183	0	0	14	6.72%
201 202 203 204 205	COLOMBIA	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		174	85	1,688	1,631	874	787	188	3 160	1	13	12	6.42%
206 207 208 209 210		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		351	226	2,260	2,101	1,089	929	215	5 183	2	28	14	6.72%
Powe					Risk ovreen	Stage 1	Stage 1	Stars2	Stage 2	/2020	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num 211 212 213		(mlr Central banks Central governments Regional governments or local authorities	n 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
214 215 216 217 218		Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		0	0	0	0	0	0		0	0	0	C	
219 220 221 222 223	GERMANY	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0	0	0	0	(0	0	() - -
224 225 226 227 228 229 230 231		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	0	0) 0				- - - - - -

13	14	15	16	17	18	19	20	21	22	23	24				
					Public guaran	tees - Actual									
	31/12/2020 Stage 1 Stage 2 Stage 3 Stock of Stock of Stock of														
Exposure 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 Ratio Stage 3 exposure				
											+				
0	0	0	0	0	0	0	0	0	0	C	-				
0	0	0	0	0	0	0		0	0	C) -				
0	0	0	0	0	0	0	0	0	0	C	-				
0	0	0	0	0	0	0		0	0		-				
0	0	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	0	-				

	31/12/2020 Stage 1 Stage 2 Stage 3 Stock of Sto														
Exposure 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 Ratio - 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	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	0	-				

Public guarantees - Actual

31/12/2020 Stage 1 Stage 2 Stage 3 Stock of Stock of Stock of Courses P														
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 Ratio - 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	U	0	0	0	0	U	-				
	amounts	amounts exposure amounts control contro control control control control control cont	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed image: Stage 1 which image: Stage 1 which image: Stage 1 which image: Stage 1 which 1 	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountStage 2 exposureImage: Stage 1 exposureStage 2 exposureImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 exposure amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 exposure amountImage: Stage 1 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 exposure exposure image: Stage 1 exposureImage: Stage 1 exposure exposure image: Stage 1 exposureImage: Stage 1 exposure exposureImage: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure exposure image: Stage 1 exposureImage: Stage 1 exposure exposureImage: Stage 1 exposure image:	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountImage: Image:	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure </td <td>Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureStage 1 exposureStage 2 exposureStage 3 exposure, of which guaranteed amountStage 3 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureExposure of which guaranteed amountImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 1 exposureImage: Stage 1 expo</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure, of which guaranteed amountStage 1 exposureStock of provisions for Stage 1 exposure</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureStage 3 exposureStage 1 exposureStage 2 exposureImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 2 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 2 exposureImage: Stage 2 exposureImage: Stage 2 exposureImage: Stage 2 ex</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureStage 1 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of exposureImage: Stage 1Image: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 1Image: Stage 2 exposureImage: Stage 3 exposure<</td>	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureStage 1 exposureStage 2 exposureStage 3 exposure, of which guaranteed amountStage 3 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureExposure of which guaranteed amountImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 1 exposureImage: Stage 1 expo	Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure, of which guaranteed amountStage 1 exposureStock of provisions for Stage 1 exposure	Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureStage 3 exposureStage 1 exposureStage 2 exposureImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 2 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 2 exposureImage: Stage 2 exposureImage: Stage 2 exposureImage: Stage 2 ex	Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureStage 1 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of exposureImage: Stage 1Image: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 1Image: Stage 2 exposureImage: Stage 3 exposure<				

Public guarantees - Actual

Public guarantees - Actual 31/12/2020														
31/12/2020 Stage 1 Stage 2 Stage 3 Stock of Stoc														
Exposure 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 Ratio - 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	0	0	0	0	0	· · · · · · · · · · · · · · · · · · ·				
									-					
0	0	0	0	0	0	0	0	0	0	(0 -			

	Public guarantees - Actual 31/12/2020														
	Stage 1 Stage 2 Stage 3 Overage ways of Overage ways of Stock of Stock of														
Exposure 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 Ratio - 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	, i i i i i i i i i i i i i i i i i i i	0	0		0					
0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	0	-				

	31/12/2020 Stage 1 Stage 2 Stage 3 Stock of Stoc														
Exposure 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 Ratio - 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	C	-				
	-	-	-		-	-	-	_		-					
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Public guarantees - Actual

E	BA EUROPEAN BANKING AUTHORITY		25	20	27	20	20	20	21 EU-		tress T e Banco Bilbac				ID-19 S	STA	20	40	41	42			15
			25	20	27	20 31/12/2021	29	50	51	52		54 Mora	55 toria - Baseline S 31/12/2022		57	30		40	41	31/12/2023	43	44	45
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		Central banks Central governments Regional governments or local authorities Public sector entities																					
5 6 7 8		Multilateral Development Banks International Organisations Institutions Corporates	5,037	1,727	1,223	3 30	139	357	29.16%	4,769	1,497	1,171	2	8 11	3 489	41.76%	4,505	1,357	1,17	9 27	98	598	50.67%
9 10 11 12	Banco Bilbao Vizcay Argentaria S.A.	of which: SME	12,910	4,514	2,904	498	668	1,602	55.15%	,	, -	2,311	41	2 56	3 2,509	108.57%	11,545	3,675	2,22	7 365	512	3,274	147.01%
13 14 15 16		of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	11,197	3,175	1,247	42	204	284	22.73%	11,171	2,641	1,188	3	9 17	2 405	34.12%	11,001	2,336	1,18	3 38	154	508	42.97%
17 18 19 20		Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
21		Standardised Total	17,946	6,241	4,127	7 528	806	1,958	47.45%	16,780	5,526		44 toria - Baseline S		7 2,998	86.10%	16,050	5,032	3,40	7 391	610	3,872	113.66%
Row			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	31/12/2022 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	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
22 23		(mln EUR, %) Central banks Central governments				exposure	exposure	exposure	exposure				exposure	exposure	Stage 3 exposure	exposure				exposure	exposure	Stage 3 exposure	exposure
24 25 26 27		Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
28 29 30 31		Institutions Corporates of which: SME Retail	2,766	213	376	5 18 7 9 4	19 43	65	17.19% 35.67%	2,596	220	371	1 0	9 11 1 ·	9 95 4 105	25.69%	2,429 295	215	37	9 18 8 1	19 2	128	33.66% 60.37%
32 33 34 35	SPAIN	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	232	104	52	2 C	5	11	21.31%	250	81	58	3	1	4 13	22.35%	260	65	6	3 1	3	15	23.16%
36 37 38 39		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
40 41 42		Securitisation Other exposures Standardised Total	3,029	327	655	5 22	62	164	25.07%	2,879	308	431	. 1	9 2	3 200	46.42%	2,725	285	55	7 18	21	235	42.20%
						31/12/2021	Stock of	Stock of				Mora	toria - Baseline S 31/12/2022 Stock of		Stock of					31/12/2023	Stock of	Stock of	
Row Num		(min 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
43 44 45 46		Central banks Central governments Regional governments or local authorities Public sector entities																					
47 48 49 50		Multilateral Development Banks International Organisations Institutions Corporates	1,490	858	444	k 7	37	172	38.66%	1,429	816	547	7	5 3	5 211	38.55%	1,377	789	62	6 5	34	244	38.89%
51 52 53 54	UNITED STATES	Secured by mortgages on immovable property	1,744	671	215	5 2	25	53	24.39%	1,889	476	266	5		8 63	23.52%	1,959	373	29	9 1	14	68	22.67%
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	1,744	671	215		25	53	24.39%	1,889	4/6	266			8 63	23.52%	1,959	3/3			14	68	22.67%
59 60 61 62		Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
63		Standardised Total	3,234	1,530	660	31/12/2021	61	224	34.01%	3,319	1,292	Mora	toria - Baseline S 31/12/2022		2 2/3	33.63%	3,336	1,162	92	31/12/2023	47	311	33.65%
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	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64 65 66		(mln EUR, %) Central banks Central governments Regional governments or local authorities				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
67 68 69 70		Public sector entities Multilateral Development Banks International Organisations Institutions																					
71 72 73 74	MEXICO	Corporates of which: SME Retail of which: SME	0 6,265	0	1,164	0 (C) 	0 240	0	- 62.43%	0 5,539	0	868	3 30	0 0 2 19	0 0 8 1,270	- 146.36%	0 5,096	0 961	71	0 0 9 268	0 173	0	- 239.35%
75 76 77 78		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	5,395	1,059	277	20	74	54	19.62%	5,233	974	247	1	9 6	8 104	41.96%	5,064	915	22	8 19	64	150	65.73%
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	6,265	1,112	1,164	357	240	727	62.43%	5,539	1,023	868 Mora	3 30 toria - Baseline S		8 1,270	146.36%	5,096	961	71	9 268	173	1,721	239.35%
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 1	Stage 2		31/12/2022 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Num 85 86		(mln EUR, %) Central banks Central governments	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	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
87 88 89 90		Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
91 92 93 94		Institutions Corporates of which: SME Retail	556	522 704	360	2 0 2 8	66 52	94	26.12% 50.99%	544	325 534	215	5	2 4 8 3	1 144 7 164	66.97%	519	219 445	13	8 2 0 8	28	176	127.59% 107.04%
95 96 97 98	TURKEY	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	748	421	58	3 1	5	13	21.72%	805	340	83	3	1	4 16	19.27%	838	288	10	2 1	4	19	18.29%
99 100 101 102		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
103 104 105		Securitisation Other exposures Standardised Total	1,696	1,226	609	9 10	118	221	36.28%	1,757	859	416	5 1	1 7	8 308	73.97%	1,745	664	31	8 11	58	369	115.94%

EBA EUROPEAN BANKING AUTHORITY		25	26	27	28	29		21 EU-	E			edit ris rgentaria S.A 35	۱.		TA 38	39	40	41	42	43	44	45
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	Mora Stage 3 exposure	toria - Baseline Sco 31/12/2022 Stock of provisions for Stage 1 exposure	enario 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	31/12/2023 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
106 107 108 109 110 111	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
112 113 114 115 116 FRANCE 117 118	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	C C	0 0 0	0	0 0 0 0	0			0	C		0 0 0	0	0	-	0	0		0 0 0 0 0 0	0	0	-
119 120 121 122 123 124 125	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																					
Row	Standardised Total	Stage 1	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	toria - Baseline Sc 31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3
Num 127 128 129 130 131	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development 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	exposure
132 133 134 135 136 137 138 UNITED KINGDON	International Organisations Institutions Corporates of which: SME Retail	C C	0 0	0	0 0	0	C		0	C		0 0	0	0	-	0	0		0 0 0 0 0	0	0	-
139 140 141 142 143 144 145	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	C	0 0			0		- -	0			0	0	0	-	0	0		0 0			-
146 147	Other exposures Standardised Total	C	0	0	0 31/12/2021 Stock of	0 Stock of	C Stock of	-	0) (Mora) 0 Itoria - Baseline Sco 31/12/2022 Stock of		0 Stock of	-	0	0		0 0 31/12/2023 Stock of	O Stock of	0 Stock of	-
Row Num 148 149 150 151	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities	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
151 152 153 154 155 156 157	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	206	5 130 9 755	41	2 68	 118	25	62.79% 59.22%	181	132	438	7 2 3 55	17 117	38	102.81% 92.85%	163 1,376	130	3!	5 2 3 48	17	49	140.01% 128.53%
158 PERU 159 160 161 162 163 164	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)	1,386	5 337	169	5 	14	30	17.85%	1,375	301	161	5	12	39	24.39%	1,354	279	15	7 4	11	48	30.34%
165 166 167 168	Equity Securitisation Other exposures Standardised Total	1,865	5 885	494	70	135	294	59.51%	1,578	880	A75	5 57 toria - Baseline Sco	134 enario	445	93.62%	1,539	829	44	8 49	126	580	129.43%
Row Num 169	(mln EUR, %) Central banks Central governments	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 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	31/12/2023 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
170 171 172 173 174 175 176	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	C	D 0	0		0			0) 0	0	0	-	0	0		D 0	0	0	-
177 178 179 180 181 182 183	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 Citematication and the second se	C	0 0	0	0	0			0	C		0 0	0	0	-	0	0		0 0 0 0 0	0	0	-
184 185 186 187 188 189	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	 C	0	0	0	0	0		0			0	0	0	-	0	0		0 0	0	0	-
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	Mora Stage 3 exposure	toria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure	enario 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	31/12/2023 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
190 191 192 193 194 195 196	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
197 198 199 200 COLOMBIA 201 202 203	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	20 1,838 1,692	3 3 1,159 2 582	1 543 476	0 59 14	1 190 82	0 327 123	41.73% 60.26% 25.80%	18 1,689 1,618	469	479	1 0 9 44 4 13	1 190 66	1 501 171	85.48% 104.66% 45.75%	16 1,593 1,526	4 1,127 416	438	1 0 8 39 4 12	1 183 58	2 654 210	130.38% 149.43% 62.86%
204 205 206 207 208 209 210	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	1,858	3 1,162	544	59	190	328	60.22%	1,707	1.164	480) 44	190	502	104.62%	1,609	1,132	430		184	655	149.38%
Row		Stage 1		Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -			Mora	toria - Baseline So 31/12/2022 Stock of provisions for	enario Stock of provisions for	Stock of provisions for Stage 3		Stage 1	,	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Num 211 212 213 214 215	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	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	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
215 216 217 218 219 220 221 GERMANY	International Organisations Institutions Corporates of which: SME Retail of which: SME	C C) 0 0 0	0	0	0	C	- -	0	C) 0 0 0	0	0	-	0	0		0 0 0	0	0	-
222 223 224 225 226 227 228	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	C	D 0	0		0			0	C		0	0	0	-	0	0		D 0	0	0	-
229 230 231	Securitisation Other exposures Standardised Total	C	0 0	0	0	0	0	-	0	C		0	0	0	-	0	0		0 0	0	0	-

EBA EUROPEAN BANKING AUTHORITY		46 47	48 4	9 50	51 52	53 54	55 56	2021 EU-wide S	Banco Bilbao Vizcaya 59 60	Argentaria S.A.	OVID-19 STA 2 63 64	65 66	67 68	69	70 71	72 73	74 75
Row Num 1 2 3 4 5 6 7 8 9	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Stage 1 exposure, o stage 1 exposure, o which guaranteed amount amount amount amount amount amount amount amount amount amount amount amount amount amount	Stage 2 expos exposure guara	31/12/20 ge 2 ure, of ich nteed ount	21 Stage 3 exposure, of which guaranteed amount 2 2 2 3 3 3 3 4 4 4 5 5 5 6	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure a a b a c a <	For Coverage Ratio - Stage 3 exposure 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stage 1 Stage 2 'e Stage 2 'guaranteed exposure amount		ees - Baseline Scenario 1/12/2022 Stage 3 exposure, of which guaranteed amount exponent expon	ck of ons for ge 1 Stock of provisions for Stage 2 Stock provision Stage 2 osure exposure expose osure osure osure osure osure osure	of ns for 2 3 ureCoverage Ratio - Stage 3 exposureStag exposurea3aaabaabaaaaabaabaaa	Stage 1 exposure, of which guaranteed amount	e 2 sure Stage 2 exposure, of which guaranteed amount	31/12/2023 ge 3 osure amount amoun	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure exposure 0 0 0	Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposure22222232324242525262727282929292
Banco Bilbao Vizcay Argentaria S.A. Argentaria S.A.		2,060 1, 0 0 0 0 0 0 0 1,	341 281 0 0 1 0 1 0	226 123 0 0	86 0 1 <t< th=""><th>6 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th>14 11.68% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -</th><th>1,960 1,466 2 0 0 0 0 0 0 0 0 1,466 0</th><th>288 232 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 232 Public guarant</th><th>216 151 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 151</th><th>6 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th>23 10.56% 0 - 0 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 -</th><th>1,866 1,396 0 0 0 0 0 0 1,396</th><th>283 228 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 228 0 228</th><th>315 220 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 220</th><th>6 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th>32 10.04% </th></t<>	6 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14 11.68% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	1,960 1,466 2 0 0 0 0 0 0 0 0 1,466 0	288 232 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 232 Public guarant	216 151 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 151	6 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 10.56% 0 - 0 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 -	1,866 1,396 0 0 0 0 0 0 1,396	283 228 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 228 0 228	315 220 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 220	6 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 10.04%
Row Num 22 23 24 25	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure exposure amount	Stage 2 expos exposure guara	31/12/20 ge 2 ure, of ich nteed ount Stage 3 exposure sume sume sume sume sume sume sume sum	21 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of provisions for Stock of provisions for Stage 2 Stage 3 exposure exposure	For Coverage Ratio - Stage 3 exposure 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	L Stage 1 exposure, of which guaranteed amount Exposure	3 Stage 2 exposure, of which guaranteed amount	exposure, of which guaranteed Sta	ck of Stock of provisions for provisions for Stage 2 Stage sure exposure expose 2	ns for Stage 3 exposure expos	e 1 ure Stage 1 which guaranteed amount	e 2 sure sure	31/12/2023 ge 3 osure guaranteed amount i	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage 1 exposureImage 2 exposure	Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposure
26 27 28 29 30 31 32 SPAIN 33 34 35 36 37 38 39 40 41 42	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				0 86 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 - 14 11.68% 0 - 0 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	0 0 0 1,960 1,466 2 0 0 0 0 0 0				0 - 23 10.56% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 - 32 10.04% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
Row Num	(mln EUR, %) Central banks Central governments	Stage 1 exposure guaranteed amount	Stage 2 expos exposure guara	31/12/20 ge 2 ure, of ich nteed punt	21 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	For Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure, of which guaranteed amount		exposure, of which guaranteed Sta	k of Stock of Stock ons for provisions for provisio ge 1 Stage 2 Stag exposure expos	ns for Stage 3 exposure Stage	Stage 1	e 2 sure Stage 2 exposure, of guaranteed amount	31/12/2023 ge 3 osure guaranteed amount	Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
45 46 47 48 49 50 51 52 53 UNITED STATES 54	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	0 0 0			0	0 0 0 0 0 0 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 59 60 61 62 63	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 0											0 -
Row Num	(min EUR, %) Central banks Central governments	Stage 1 Stage 1 exposure guaranteed amount	Stage 2 wh exposure guara	31/12/20 ge 2 ure, of ich nteed ount	Change 2	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	or Stage 3 Stage 1			which Sta	k of Stock of Stock ons for provisions for provisio ge 1 Stage 2 Stag osure exposure expos	ns for Stage 3 exposure Stage	e 1 e 1 ure guaranteed amount		ge 3 which	Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposure
66 67 68 69 70 71 72 73 74 MEXICO 75 76 77 78 79 80 81 82 83	Regional 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																
Row Num 85 86 87 88 89 90 91	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Stage 1 exposure exposure amount	Stage 2 expos exposure guara	31/12/20 ge 2 ure, of Stage 3 exposure 9 ount 1	21 Stage 3 exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure exposure	For Coverage Ratio - Stage 3 exposure 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	WIIIC.II		ees - Baseline Scenario 1/12/2022 Stage 3 exposure, of which guaranteed amount	k of Stock of provisions for Stock of provisions for Stage 2 Stage exposure expose	ns for Stage 3 Stage 3 exposure			31/12/2023 ge 3 osure 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 2 2 2 2 2 2 2 2 2 2 3 2 4 2 4 2 4 2 4 2 4 2 4 2 4 2 4 2 4 2 4 2 4 2 4 2 4 2 4 2 4 2 4 2 4 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4
92 93 94 95 TURKEY 96 97 98 99 100 101 101 102 103	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		0 0 0 0 0 0 0 0 1 0 0 0 1 0 0 0 0			0 0 0 0 <t< th=""><th>0 - 0 - 0 - 0 - 1 -</th><th>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th></th><th></th><th></th><th>0 - 0 - 0 - 0 - 0 - 1 -</th><th></th><th></th><th></th><th></th><th>0</th></t<>	0 - 0 - 0 - 0 - 1 -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 - 0 - 0 - 0 - 0 - 1 -					0
104 105	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 -

EBA EUROPEAN BANKING AUTHORITY	46	47 48	49	50	51	52 5	53 54	4 55			Banc	Bilbao Vizcaya	Argentaria S	62 63		65	66	67	68	69	70	71	72	73	74 75
Row Num (mln EUR, %	Stage 1 expo exposure gua	tage 1 osure, of vhich ranteed mount	Stage 2 exposure, of which guaranteed amount	31/12/202 Stage 3 exposure g	Stage 3 exposure, of pro which pro	Stock of Stor ovisions for provisi Stage 1 Sta exposure expo	sions for provision	k of ons for le 3 sure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	age 2 exp posure gua		tees - Baseline Scena 1/12/2022 Stage 3 exposure, of which guaranteed amount	rio Stock of Stock provisions for provision Stage 1 Stage exposure exposi	s for provisions 2 Stage 3	for Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	/2023 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
106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates114of which: SME		0		0	0		0	0 -			0	0	0		0	0 -	0	0	0	0	0	0	0	0	
115Retail116FRANCE117117118119120121121122123123				0	0	0	0	0			0	0	0	0 0 0 0 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0	0	0 -		0	0	0	0	0	0	0	0 0 0
126Induity124Securitisation125Other exposures126Standardised Total	0	0	0 0	0	0	0	0	0 -		0	0		0 tees - Baseline Scena 1/12/2022	0 0 0	0	0 -	0	0	0	0	0	0	0	0	0 -
Row Num 127 120 Central banks	Stage 1 expo exposure gua	tage 1 osure, of vhich ranteed mount	Stage 2 exposure, of which guaranteed amount	Stage 3 e exposure g	Stage 3 exposure, of which guaranteed	ovisions for provisi	ock of Stoc sions for provision age 2 Stag osure expo	ons for Stage 3	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	age 2 exp posure gua	age 2 osure, of /hich Stage 3 ranteed nount	Stage 3 exposure, of which	Stock of Stock provisions for provision Stage 1 Stage exposure expose	s for provisions	for Stage 3	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 3 exposure
128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME		0		0	0	0	0	0 -			0	0	0		0	0 -	0	0	0	0	0	0	0	0	0 -
 In the second sec	0 		0 0 0 0 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0	0	0	0	0	0			0	0	0	0 0 0 0 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0	0	0 -	0	0	0	0	0	0	0	0	0 0 0
144Equity145Securitisation146Other exposures147Standardised Total		0	0 0	0	0	0	0	0 -		0 0	0	0 Public guaran	0 tees - Baseline Scena	0 0 0	0	0 -	0	0	0	0	0	0	0	0	0 -
Row Num 148 140 Central banks	Stage 1 expo exposure gua	tage 1 osure, of Stage 2 vhich exposure mount	Stage 2 exposure, of which guaranteed amount	31/12/202 Stage 3 exposure g	Stage 3 exposure, of which guaranteed	ovisions for provisi	ock of Stock sions for provision age 2 Stag osure expo	ons for le 3	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	age 2 exp posure gua		1/12/2022 Stage 3 exposure, of which	Stock of Stock provisions for provision Stage 1 Stage exposure expose	s for provisions	for Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	2023 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 Stage 3 exposure
149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates156of which: SME		0		0	0	0	0	0 -			0	0	0		0	0 -	0	0	0	0	0	0	0	0	0 -
157Retail158PERUof which: SME159Secured by mortgages on immovable property160of which: non-SME161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)				0	0	0	0	0 -			0	0	0	0 0 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0	0	0	0	0	0	0	0	0 - 0 -
165Equity166Securitisation167Other exposures168Standardised Total	0	0	0 0	0	0	0	0	0 -		0 0	0	0 Public guaran	0 tees - Baseline Scena	0 0 0	0	0 -	0	0	0	0	0	0	0	0	0 -
Row Num 169 Central banks	exposure gua	cage 1 osure, of vhich ranteed mount	Stage 2 exposure, of which guaranteed amount	g	Stage 3 exposure, of which guaranteed	Stock of Stoc ovisions for provisi Stage 1 Sta exposure expo	ock of Stock sions for provision age 2 Stag osure expos	e 3 Stage 3	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	gua		1/12/2022 Stage 3 exposure, of which		2 Stage 3	Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure
170Central governments171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME		0		0		0	0	0 -			0	0	0		0	0 -		0	0	0	0	0	0	0	
178ITALYRetail179ITALYof which: SME180Secured by mortgages on immovable property181of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)							0	0 -								0 -		0		0	0	0		0	
186Equity187Securitisation188Other exposures189Standardised Total		0	0 0	0	0	0	0	0 -		0 0	0	0 Public guaran	0 tees - Baseline Scena	0 0 0	0	0 -	0	0	0	0	0	0	0	0	0 -
Row Num (mln EUR, %	Stage 1 expo exposure gua	rage 1 osure, of vhich ranteed mount	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which guaranteed	ovisions for provisi	ock of Stoc sions for provision age 2 Stag osure expo	ons for le 3	o - Stage 1 exposure	Stage 1 exposure, of which ex guaranteed amount	age 2 exp posure gua	age 2 osure, of /hich Stage 3 ranteed nount	1/12/2022 Stage 3 exposure, of which guaranteed amount	Stock ofStockprovisions forprovisionStage 1Stageexposureexposure	s for provisions	for Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	/2023 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
190Central banks191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions197Corporates		0		0	0	0	0	0 -			0	0	0		0	0 -	0	0	0	0	0	0	0	0	0 -
198199200COLOMBIA201201202203203204205205198of which: SMERetailof which: SMESecured by mortgages on immovable property of which: non-SME109100<	Image: Constraint of the second se			0	0	0	0	0 - 0 - 0 -			0	0 0 0 0	0	0 0 0 0 0 0 0 0 1 1 1 1 1 1	0	0 - 0 - 0 - 1 1 1 1 1 1 1 1 1 1 1 1 1	0	0	0	0	0	0	0	0	0 - 0 - 0 - 0 -
206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total		0	0 0	0	0	0	0	0 -		D 0	0	0	0	0 0	0	0 -	0	0	0	0	0	0	0	0	0 -
Row Num	Stage 1 expo	cage 1 osure, of Stage 2 vhich exposure	Stage 2 exposure, of which	31/12/202 Stage 3 exposure	Stage 3 exposure, of which pro	ovisions for provisi	ock of Stock Stock of Stock Store Stock Stock Stock	ons for Stage 3	o - Stage 1 exposure	Stage 1 exposure, of S which ex	age 2 exp	age 2 Josure, of Stage 3 Jhich Stage 3	Willen	Stock of Stock provisions for provisior	s for 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 provisions for Stage 2	Stock of provisions for Stage 3 Stage 3
(min EUR, % 211 212 213 214 215 216 217 Central banks Central governments Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	gua	ranteed Cxposure mount	guaranteed amount 2	-		exposure expo	osure expo	sure exposure		guaranteed amount	yua	ranteed exposure nount	guaranteed amount	Stage 1 exposure Stage exposit Image: stage 1 exposure Image: stage 1 exposit Image: stage 1 exposit Image:	ire exposur			guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure exposure
217Institutions218Corporates219of which: SME220Retail221GERMANY222of which: SME223Secured by mortgages on immovable property224of which: non-SME224Items 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 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 - 0 - 0 - 0 - 0 -	0	0	0	0	0	0	0	0	0 - 0 - 0 - 0 - 0 - 0 -
225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total		0		0	0	0	0	0 -			0	0	0		0	0		0	0	0	0	0	0	0	0 -

EBA EUROPEAN BANKING AUTHORITY	76	77	78	79	80	81		21 EU- 83		Banco Bilba 85		r edit ris rgentaria S./ ⁸⁷		D-19 S 89	90	91	92	93	94	95	96
Row Num (mln EUR, %) 1 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
2Central governments3Regional governments or local authorities4Public sector entities5Multilateral Development Banks6International Organisations7Institutions8Corporates9of which: SME	` 4,745	5 1,685	1,556	49	9 136	60	03 38.74%	4,401	1,411	1,48	1 3	7 12:	3 689	46.53%	6,495	1,742	1,58	5 74	145	863	54.39%
10Banco Bilbao VizcayaRetail11of which: SME12Argentaria S.A.13Secured by mortgages on immovable property14of which: non-SME15Items associated with particularly high risk16Covered bonds17Claims on institutions and corporates with a ST credit assessment18Collective investments undertakings (CIU)Equity	12,260		3,563	703	3 935 5 262	i 2,12 2 43	25 59.65% 38 27.28%	11,324		3,040	D 50 0 6 1	6 77: 1 210	1 3,346 0 591	110.08%	11,374	3,471	3,08	9 450 2 58 4 1 4	200	4,457	144.28% 44.28%
19 Securitisation 20 Other exposures 21 Standardised Total	17,005	5 6,194	5,119	31/12/2021	1 1,072	1	28 53.29%	15,725	5,325	,	atoria - Adverse So 31/12/2022	cenario		89.26%	17,869	5,213	4,67	31/12/2023	868 Stock of	·	113.78%
Row Num Central banks 22 Central governments 23 Central governments or local authorities 24 Regional governments or local authorities 25 Public sector entities	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
26Multilateral Development Banks27International Organisations28Institutions29Corporates30of which: SME31Retail32SPAIN	2,509		635	29	9 20 0 62) 11 2 11	13 17.85% 10 35.96%	2,289 255	201 63	600	5 2 9	2 (9 157 5 118	25.86% 39.56%		190 50	55 ⁻	7 0 4 2	18	190 124	34.20% 42.23%
33Secured by mortgages on immovable property34of which: non-SME35Items associated with particularly high risk36Covered bonds37Claims on institutions and corporates with a ST credit assessment38Collective investments undertakings (CIU)39Equity40Securitisation41Other exposures	228	3 76 	85	3	3 7	2 2 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	21 25.28%	225	58				5 28	26.47%	225	46		7 1	4	31	26.90%
42 Standardised Total	2,768 Stage 1 exposure	3 293 Stage 2 exposure	943 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	24 23.75% Coverage Ratio - Stage 3 exposure	2,545 Stage 1 exposure	Stage 2 exposure		5 2 atoria - Adverse Se 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of	5 275 Stock of provisions for Stage 3 exposure	30.38% Coverage Ratio - Stage 3 exposure	2,375 Stage 1 exposure	239 Stage 2 exposure	85 Stage 3 exposure	1 2 31/12/2023 Stock of provisions for Stage 1 exposure	21 Stock of provisions for Stage 2 exposure	315 Stock of provisions for Stage 3 exposure	36.98% Coverage Ratio - Stage 3 exposure
43Central banks44Central governments45Central governments or local authorities46Public sector entities47Multilateral Development Banks48International Organisations49Institutions50Corporates	1,477	7	465		5 16	5 24	14 52.55%	1,406	796	59(5 34	4 244	41.27%	1,347	764	68	2 5	36	177	25.96%
51of which: SME53UNITED STATES54of which: SME54of which: SME55Secured by mortgages on immovable property of which: non-SME56Of which: non-SME57Items associated with particularly high risk58Covered bonds59Claims on institutions and corporates with a ST credit assessment59Collective investments undertakings (CIU)60Equity61Securitisation	1,714	I 689 I 1000 I	228	5	5 28 5 28	8 9 9 8 9 9 9	92 40.34% 92 40.34% 92 40.34% 92 40.34% 93 1000000000000000000000000000000000000	1,829	498 498 498	304	4 4 4 		4 68	22.34%	1,880	395	35	5 5	22	110	30.84%
62 Other exposures 63 Standardised Total	3,191	1,539	693	31/12/2021) 44	33	36 48.53%	3,235	i 1,294		4 atoria - Adverse S 31/12/2022		7 311	34.84%	3,227	1,159	1,03	7 9 31/12/2023	58	287	27.63%
Row Num Central banks 64 Central governments 65 Central governments or local authorities 66 Regional governments or local authorities 67 Public sector entities	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
 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 	0 6,043 5,343		0 1,410 341	463	233 3 233 3 83	87 87 8 8 6	0 - 72 61.85% 55 19.12%	0 5,166 5,133	0 0 0 1,000 0 953	1,038	0 8 37 4 2	0 (3 180 6 7!	0 (0 6 1,513 5 125	- - 145.76% 41.03%	2,373 5,388 4,924	498 931 887	15- 1,260	4 61 0 341 9 24	39 189 70	129 2,124 180	83.59% 168.50% 30.99%
78Covered bonds79Claims on institutions and corporates with a ST credit assessment80Collective investments undertakings (CIU)81Equity82Securitisation83Other exposures84Standardised Total	6,043	3 1,099	1,410	463	3 233	87	72 61.85%	5,166	j 1,000	1,038	8 37	3 180	6 1,513	145.76%	7,761	1,429	1,41	402	228	2,252	159.27%
Row Num 85 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	Mora Stage 3 exposure	atoria - Adverse So 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
86Central governments87Regional governments or local authorities88Public sector entities89Multilateral Development Banks90International Organisations91Institutions92Corporates93of which: SME	539	9 526	373	7	7 64	18	36 49.98%	517	/ <u>333</u>	222	2	6 4	1 194	87.68%	489	224	14	3 5	27	246	171.47%
949495TURKEY9697979798999910010110110210310410510598999999999999999990909100101102103104105105105106107108109109100101102103104105105105105105106107108109109100101102103104105105105106107108109109109100100101102103104105105105105106107108109109109100100101102103104105105105105105 <td>1,139 748 1,678</td> <td>3 421</td> <td>247 59</td> <td></td> <td>D 55 1 6 - - - - - - - -</td> <td></td> <td>31 53.11% 13 22.53% 13 21.53% 14 51.23%</td> <td>1,208</td> <td>337</td> <td>208 87</td> <td>8 1</td> <td></td> <td>9 172</td> <td>82.83%</td> <td>1,217 835 1,706</td> <td>284</td> <td></td> <td>3 10 9 1 </td> <td>4</td> <td>205</td> <td>109.06% 18.28%</td>	1,139 748 1,678	3 421	247 59		D 55 1 6 - - - - - - - -		31 53.11% 13 22.53% 13 21.53% 14 51.23%	1,208	337	208 87	8 1		9 172	82.83%	1,217 835 1,706	284		3 10 9 1 	4	205	109.06% 18.28%

EBA EUROPEAN BANKING AUTHORITY		76	77	78	79	80	81	20 2	21 EU- 83				edit ris gentaria S.A 87		D-19 S 89	5TA 90	91	92	93	94	95	96
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	Mora Stage 3 exposure	atoria - Adverse So 31/12/2022 Stock of provisions for Stage 1 exposure	enario 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	31/12/2023 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
106 107 108 109 110 111 112 113	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	
114 115 116 FRANCE 117 118 119 120 121 122	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)	0	0	0	0	0	0	- - - -	0			0	0	0	- - - -	0			0		0	- - - - - - -
123 124 125 126	Equity Securitisation Other exposures Standardised Total	0	0	0	0	0) 0	- -	0	() (Mora	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	enario	0	-	0) (0	(0	
Row Num 127 128 129	(mln EUR, %) Central banks Central governments Regional governments or local authorities	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
130 131 132 133 134 135 136	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0	0	0	0	0) 0	- -	0			0 0	0	0	- -	0			0		0	- - - - -
137 UNITED KINGDO 138 139 139 140 141 142 143 144 145 145	OM 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		0					0	
146 147	Other exposures Standardised Total	0	0	0	0	0	0	-	0	() (C Mora	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	enario	0	-	0			31/12/2023	(0	-
Row Num 148 149	(min 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
150 151 152 153 154 155 156	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	201	95	80	7	35	5 57	71.73%	173	77	2 61	5	28	92	150.90%	154	63	3 48	4	2:	117	242.15%
157 158 159 160 161 162 163	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	1,375	874 308	619 	17	259 259 252	2 88 88	63.41% 28.14%	1,255	268	265 265	i 49 i 14	251 	643 	113.86% 49.44%	1,148	248	4 467 3 233	37	420	833	178.41%
164 165 166 167 168	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	1,576	969	698	92	294	¥ 450	64.36%	1,428	921	626	54	279	735	117.45%	1,302	827	7 515	41	250	949	184.37%
Row Num 169 170	(mln EUR, %) Central banks Central governments	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		atoria - Adverse Sco 31/12/2022 Stock of provisions for Stage 1 exposure	enario 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	31/12/2023 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
171 172 173 174 175 176 177	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	
178 179 180 181 182 183 184 185	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)	0	0	0	0	0		- - - - - - - - - - - - - -	0				0	0	- - -	0					0	- - - - - - -
186 187 188 189	Equity Securitisation Other exposures Standardised Total	0	0	0	0	0) 0	-	0	() (C	0 toria - Adverse Sco	enario	0	-	0) (0	(0	-
Row Num 190	(min 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 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	31/12/2023 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
191 192 193 194 195 196 197	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	18	3	3	1	1	1	46.71%	15		3	0		3	114.77%	13		+ <u>2</u>	0		4	206.54%
199 200 201 202 203 204 205	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	1,731	1,057		22	298 	3 527 7 157	70.11%	1,611		626 424	5 70 	275 66	222	132.83% 52.36%	1,485		1 52 ²	55	58	1,061	202.37%
206 207 208 209 210	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	1,749	1,060	755	111	300) 529	70.02%	1,627	979		/ / / /	277	834	132.76%	1,498	893	3 526	55	252	1,065	202.39%
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	Mora Stage 3 exposure	toria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure	enario 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	31/12/2023 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
211 212 213 214 215 216 217	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
218 219 220 221 222 223 224 225	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	
225 226 227 228 229 230	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	

EBA EUROPEAN BANKING AUTHORITY		97 98	99 100	101 102	103 104	105	20)21 EU-wide S	Banco Bilbao Vizcaya	Argentaria S.A.			117 118	119 120	121 122	123 124	125 126
Row Num 1 2 3 4 5 6 7	(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Stage 1 Stage 1 exposure exposure	Stage 2 exposure Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure exposure	or 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	Public guaran	tees - Adverse Scenario 1/12/2022 Stage 3 exposure, of which		Stock of provisions for Stage 3 exposure	- Stage 1 exposure Stage 1 exposure which guaranteed amount	Stage 2 exposure Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure Stage 3 exposure, of which guaranteed amount Interview Interview	Stock of provisions for Stage 1 exposure	r Stock of provisions for Stage 3 exposure
Banco Bilbao Vizcay Argentaria S.A. Argentaria S.A.	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	0 1,48		0 0 202 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 14	0 0 11 12 0 0 0 0 1 1 1 1 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 11.90% 1,83 	0 0 37 1,374 0 0 0 0 0 0 0 0 0 1,374	0 0 20 218 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 218	0 0 357 249 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 249		0 0 5 43 0 0 0 0 1 1	0 // 1,735 1,29 0 0 0 0 0 1,29 0 1,29	0 0 0 0 0 0			0 0 4 56 0 0 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 22 23 24 25	(mln EUR, % Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure) Stage 1 exposure guaranteed amount	Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure guaranteed amount	Stock of provisions for Stage 1 Stage 2 exposure exposure	or Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Exposure	Stage 1 exposure, of which guaranteed amount Stage 2 exposure		tees - Adverse Scenario 1/12/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposureStock of provisions fo Stage 2 exposureImage 1 exposureStage 2 exposure	Stock of provisions for Stage 3 exposure Coverage Ratio Stage 3 exposure Image: Stage 3 exposure Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 exposure	- Stage 1 exposure of which guaranteed amount	Stage 2 exposure exposure guaranteed amount	31/12/2023 Stage 3 Stage 3 exposure which guaranteed amount amount amount	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: 1 to the stage 1 to the stage 2	r Stock of provisions for Stage 3 exposure exposure
26 27 28 29 30 31 32 SPAIN 33 34 35	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	0 0	0 0 0 9 272 219 0 0 0	0 0 0 0 14 0 0 14 0 0 0 0 0 0 0 0 0 0 0	Image: state of the state o	0 0 0 · · · · · · · · · · · · · · · · ·		0 0 0 37 1,374 2 0 0 0	0 0 0 70 218 0 0 0	Image: Constraint of the second se	0 0 8 0	0 0 0 - 5 43 11.97 0 0 0 -	0 0 6 1,735 1,29 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 (0 466 325 0 (0 0 (0		0 0 4 56 0 0
30 37 38 39 40 41 42	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0 1,48	9 0 219 Stage 2	31/12/2021 Stage 3		0 0		0 1,374 Stage 1		0 249 tees - Adverse Scenario 1/12/2022 Stage 3	0		0 1,29	08 0 212 Stage 2	0 325 31/12/2023 Stage 3		
Row Num 43 44 45 46 47	(mln EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure, of exposure which	Stage 2 exposure exposure guaranteed amount	Stage 3 exposure exposure guaranteed amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure Image: Construction of the stock of stage 1 exposure Image: Construction of the stock of stage 2 exposure Image: Construction of the stock of stage 1 exposure Image: Construction of the stock of stage 2 exposure Image: Construction of the stock of stage 1 exposure Image: Construction of the stock of stage 2 exposure Image: Construction of the stock of stage 1 exposure Image: Construction of the stock of stage 2 exposure Image: Construction of the stock of stage 2 exposure Image: Construction of the stock of stage 2 exposure Image: Construction of the stock of stage 2 exposure Image: Construction of the stock of stage 2 exposure Image: Construction of the stock of stage 2 exposure Image: Construction of the stock of stage 2 exposure Image: Construction of the stock of stage 2 exposure Image: Construction of the stock of stage 2 exposure Image: Construction of the stock of stage 2 exposure Image: Construction of the stock of stage 2 exposure Image: Construction of the stock of stage 2 exposure Image: Construction of stage 2 exposure Image: Construction of the stock of stage 2 exposure Image: Construction of stage 2 exposure Image: Construction of the stock of stage 2 exposure Image: Construction of stage 2 exposure Image: Constructio of the stock of stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposureStage 1 exposure11111111111111111111	exposure, of which guaranteed amount Stage 2 exposure	exposure, of which guaranteed amount Stage 3 exposure	exposure, of	Stock of provisions for Stage 1 exposureStock of provisions fo Stage 2 exposureImage: Stage 1 exposureStage 2 exposureImage: Stage 2 exposureImage: Stage 2 exposure	Stock of provisions for Stage 3 exposure Coverage Ratio Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 exposure		Stage 2 exposure exposure guaranteed amount	Stage 3 exposure exposure, of which guaranteed amount Image: Stage 3	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure 2 2 3 3 3 3 3 3 4 3 4 3 4 3 4 3 4 3 4 3 4 3 4 4 4 4	r Stock of provisions for Stage 3 exposure
48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 62	International Organisations Institutions Corporates of which: SME Retail																
Row Num	(min EUR, %	Stage 1 Stage 1 exposure) Stage 1 exposure guaranteed amount	Stage 2 Stage 2 exposure guaranteed amount	31/12/2021 Stage 3 exposure guaranteed amount	Stock of provisions for Stage 1 exposure Stage 2 exposure	or provisions for Stage 3	Coverage Ratio - Stage 3 exposure Stage 1 Stage 1 Stage 1	Stage 1 exposure, of which guaranteed amount		which	Stock of Stock of provisions for Stage 1 exposure exposure	Stock of provisions for Stage 3 exposure	- Stage 1 exposure of which guaranteed amount	Stage 2 Stage 2 exposure exposure amount	31/12/2023 Stage 3 exposure exposure amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	r Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
64 65 66 67 68 69 70 71 72 73 74 MEXICO 75	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											Image: Constraint of the second se					
76 77 78 79 80 81 82 83 83 84	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	0	Image: Constraint of the second se					
Row Num 85 86 87 88 89 90 91	(mln EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Stage 1 exposure)))))))))))))))))))	Stage 2 exposure Stage 2 exposure, of which guaranteed amount amount	31/12/2021 Stage 3 exposure, of which guaranteed amount amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure exposure Stage 1 exposure Image: Stage 1 exposure Image: Stage 2 exposure Image: Stage 1 exposure Image: Stage 2 exposure Image: Stage 1 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure<	or Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure Stage 3 exposure exposure Image: Stage 1 exposure Image: Stage 1 exposure Image: Stage 3 exposure <	Stage 1 exposure, of which guaranteed amount	3 Stage 2 exposure, of which guaranteed amount		Stock of provisions for Stage 1 exposure Stock of provisions fo Stage 2 exposure 2 2 2 2 2 2 3 3 3 3 3 3 4 3 4 3 5 3 4 3 5 3 4 3 4 3 5 3 4 3 4 3 4 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Stock of provisions for Stage 3 exposure Coverage Ratio Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 exposure	- Stage 1 exposure Stage 1 exposure guaranteed amount - Stage 1 exposure and a guaranteed amount	Stage 2 exposure Stage 2 exposure, of which guaranteed amount amount	31/12/2023 Stage 3 Stage 3 exposure stage 3 guaranteed amount amount amount amount amount amount amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure Image: stage 1 exposure Image: stage 2 exposure Image: stage 2 exposure Image: stage 2 exposure	r Stock of provisions for Stage 3 exposure exposure
91 92 93 94 95 TURKEY 96 97 98 99 100 101	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 1 0 0 0 1 0 1 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 1	0 0 0 0	0 0 0 0 0	0 0 0 - 0 0 0 0 - 0 0 0 - 1 0 0 - 1 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
101 102 103 104 105	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 -

EBA EUROPEAN BANKING AUTHORITY	97 98	8 99	100	101 102	2 103	104	105	106	2021	L EU-wide	e Stress Banco Bilba		gentaria S.A	۱.		A 115 116	117	118	119	120	121	122	123	124	125 126
Row Num (mln EUR,	Stage 1 exposure %)	ure, of Stage 2 ich exposure nteed	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure guaran	e 3 re, of ch iteed unt Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exp exposure gu	Stage 1 posure, of Stage which expose amount	Stage 2 2 exposure, of which guaranteed amount	Public guarantees	- Adverse Scenario 2/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for pr Stage 2	Stock of ovisions for Stage 3 exposure	Staye I	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for pr Stage 2 exposure	Stock of ovisions for Stage 3 exposure
106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions																									
113Corporates114of which: SME115FRANCE116FRANCE117of which: SME117Secured by mortgages on immovable property118of which: non-SME119Items associated with particularly high risk120Covered bonds121Claims on institutions and corporates with a ST credit assessment122Equity			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 -			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 	0	0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
125Equity124Securitisation125Other exposures126Standardised Total	0	0	0 0	0	0	0 0) 0 -		0	0	0	0 0 0 Public guarantees - 31/12	0 - Adverse Scenario 2/2022	0	0	0 -		0	0 0	0	0	0	0	0	0 -
Row Num 127 127 Central banks	%) Stage 1 exposure %)	ure, of Stage 2 ich exposure nteed	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure guaran amou	re, of provisions for ch Stage 1	or Stock of provisions for Stage 2 exposure	provisions for	overage Ratio - Stage 3 exposure	Stage 1 exp exposure gu	Stage 1 (posure, of which uaranteed amount	2 2 Ire guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for pr Stage 2	Stock of ovisions for Stage 3 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	provisions for pr	Stock of ovisions for Stage 3 exposure
128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of 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 -
 136 137 138 139 140 141 142 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 	Image: constraint of the second se	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0) 0 - 0 - 0 - 0 - 1 -		0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 1 0 1 0 1 0 1 0 1 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 - 1 1 1 1 1 1 1 1 1 1 1 1 1
143Collective investments undertakings (CIU)144Equity145Securitisation146Other exposures147Standardised Total		0	0 0	0	0	0 0) 0 -		0	0	0	0 0 Public guarantees	0	0	0	0 -		0	0 0	0	0	0	0	0	0 -
Row Num (mln EUR,	Stage 1 exposure %)	ure, of Stage 2 ich exposure nteed	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure guaran amo	re, of provisions for ch Stage 1	Stock of provisions for Stage 2 exposure	provisions for	overage Ratio - Stage 3 exposure	Stage 1 exp exposure gu	Stage 1 posure, of Stage which expose amount	2 2 stage 2 exposure, of which guaranteed amount	Stage 3 exposure		Stock of provisions for Stage 1 exposure	provisions for pr Stage 2	Stock of ovisions for Stage 3 exposure		Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for pr	Stock of ovisions for Stage 3 exposure Stage 2
148Central banks149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates156of 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 -
157PERURetail of which: SME1590f which: SME160Secured by mortgages on immovable property of which: non-SME161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)		0	0 0 0	0		0 0			0	0			0		0	0 -		0	0 0 0		0	0	0	0	0 -
165Equity166Securitisation167Other exposures168Standardised Total	0	0	0 0	0	0	0 0) 0 -		0	0	0	0 0 0 Public guarantees		0	0	0 -		0	0 0	0	0	0	0	0	0 -
Row Num (min EUR, 169 Central banks	%) Stage 1 exposure guaran amou	nteed exposure	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure guaran amo	teed Stage 1	stock of provisions for Stage 2 exposure	Store 2	overage Ratio - Stage 3 exposure	exposure gu	Stage 1 sposure, of stage which expose amount	2 2 Ire guaranteed amount	31/12 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure		Stock of ovisions for Stage 3 exposure	atio - Stage 1 e exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for pr Stage 2 exposure	Stock of ovisions for Stage 3 exposure
170Central governments171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME		0		0	0				0	0	0		0		0	0 -		0	0 0		0	0	0	0	0 -
178 179ITALYRetail of which: SME180 180of which: SME181 182Secured by mortgages on immovable property of which: non-SME182 183Items associated with particularly high risk Covered bonds184 185 186Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity													0			0 -						0	0		0 -
187Securitisation188Other exposures189Standardised Total	0	0	0 0	0	0	0 0	0 -		0	0	0	0 0 0 Public guarantees	0 - Adverse Scenario 2/2022	0	0	0 -		0	0 0	0	0	0	0	0	0 -
Row Num 190 101	%) Stage 1 exposure %)	ure, of Stage 2 ich exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure guaran amou	re, of provisions for ch Stage 1	or Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exp exposure gu	Stage 1 sposure, of which waranteed amount	2 2 Ire guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for pr Stage 2	Stock of ovisions for Stage 3 exposure	Staye I	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	provisions for pr Stage 2	Stock of ovisions for Stage 3 exposure
191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions197Corporates		0	0 0	0	0	0 0) 0 -		0	0	0	0 0	0		0	0 -		0	0 0	0	0	0	0	0	0 -
198of which: SME199COLOMBIARetail201of which: SME201of which: SME202Secured by mortgages on immovable property203of which: non-SME204Items associated with particularly high risk205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)		0		0						0			0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 -			0 0 0		0	0	0	0	0 -
207Equity208Securitisation209Other exposures210Standardised Total	0	0	0 0	0	0	0 0) 0 -		0	0	0	0 0 Public guarantees	0 - Adverse Scenario 2/2022	0	0	0 -		0	0 0) 0	0	0	0	0	0 -
Row Num (min EUR, 211 Central banks 212 Central governments	%) Stage 1 exposure %)	ure, of Stage 2 ich exposure nteed	Stage 2 exposure, of which guaranteed amount	S1/12/2021 Stage 3 exposure guaran amou	re, of provisions for ch Stage 1	or Stock of provisions for Stage 2 exposure	provisions for Stage 3	overage Ratio - Stage 3 exposure	Stage 1 exp exposure gu	Stage 1 (posure, of which uaranteed amount	2 2 are guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for pr Stage 2	Stock of ovisions for Stage 3 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	provisions for pr	Stock of ovisions for Stage 3 exposure
213Regional governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations217Institutions218Corporates219of which: SME220Retail		0		0	0				0	0	0		0		0	0 -		0	0 0		0	0	0	0	0 -
221GERMANYof which: SME222223Secured by mortgages on immovable property of which: non-SME224225Items associated with particularly high risk Covered bonds226Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)228Equity Securitisation		0		0		0 0			0	0			0		0				0 0		0	0	0	0	
229Securitisation230Other exposures231Standardised 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: 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	•	aseline scenario		ļ	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 IFRS 9 first implementation	2 Actual	3	4 Baseline Scenario	5	6	7 Adverse Scenario	8
'N			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
	А	(mln EUR,%)		58,145	59,447		61,945		49,135	48,3
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		42,931	44,200		46,700		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	26,893	26,
	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,
	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		-13,666	-13,666	-13,666	-13,666	-13,666	-13,666	-13
	A.1.4	Other Reserves		317	317	317	317	317	317	
	A.1.5	Funds for general banking risk		0	0	0	0	0	0	
	A.1.6	Minority interest given recognition in CET1 capital		3,668	3,668	3,668	3,668	3,668	3,668	3
	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	-72	
	A.1.8	(-) Intangible assets (including Goodwill)		-3,455	-3,303	-3,131	-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	_2
	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	
									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	0	-429	-431	
	A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
	A.1.19	(-) Amount exceeding the 17.65% threshold		-495	-256	0	0	-1,906	-1,908	
OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	
Own Fonds	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		-1,376	-1,470	-1,437	-1,405	-3,900	-2,817	-
	A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	1,300	1,300	1,300	1,300	1,300	1,300	1,300	
	A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 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")		390	390	390	390	390	390	
	A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 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		53,367	42,829	40,525	3
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		8,547	8,581		8,579		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	625	653	667	
	A.4.2			604	63/	643	635	653	66/	
	A.4.3	Tier 2 transitional adjustments		446	446	446	446	446	446	
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		4	2	0	0	4	1	
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2								



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		B	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		Н.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		Н.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	
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	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

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