



Please find attached the detailed information regarding BBVA's transparency exercise results that the European Banking Authority (EBA) published today.

This exercise constitutes updated information regarding the prior exercise by EBA in 2013 and does not include any stress test element. The reference dates of updated information are December 2014 and June 2015.

Further information is available on the EBA website ([www.eba.europa.eu](http://www.eba.europa.eu)).

Madrid, November 24, 2015

*Note*

*The transparency exercise information is provided in the accompanying disclosure tables based on the common format provided by the EBA.*



## 2015 EU-wide Transparency Exercise

|              |                                     |
|--------------|-------------------------------------|
| Bank Name    | Banco Bilbao Vizcaya Argentaria, SA |
| LEI Code     | K8MS7FD7N5Z2WQ51AZ71                |
| Country Code | ES                                  |

## 2015 EU-wide Transparency Exercise

### Capital

Banco Bilbao Vizcaya Argentaria, SA

| CRR / CRDIV DEFINITION OF CAPITAL                                                                                                  | As of<br>31/12/2014 | As of<br>30/06/2015 | COREP CODE                                                                    | REGULATION                                                                                                                                                                                                                                                                                       |
|------------------------------------------------------------------------------------------------------------------------------------|---------------------|---------------------|-------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>OWN FUNDS</b>                                                                                                                   | <b>52,818</b>       | <b>54,698</b>       | CA1 {1}                                                                       | Articles 4(118) and 72 of CRR                                                                                                                                                                                                                                                                    |
| <b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>                                | <b>41,831</b>       | <b>43,422</b>       | CA1 {1.1.1}                                                                   | Article 50 of CRR                                                                                                                                                                                                                                                                                |
| Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)                             | 25,973              | 26,512              | CA1 {1.1.1.1}                                                                 | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR                                                                                                                                                                                                                       |
| Retained earnings                                                                                                                  | 20,684              | 20,686              | CA1 {1.1.1.2}                                                                 | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR                                                                                                                                                                                                                             |
| Accumulated other comprehensive income                                                                                             | -1,339              | -336                | CA1 {1.1.1.3}                                                                 | Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR                                                                                                                                                                                                                                     |
| Other Reserves                                                                                                                     | 67                  | 0                   | CA1 {1.1.1.4}                                                                 | Articles 4(117) and 26(1) point (e) of CRR                                                                                                                                                                                                                                                       |
| Funds for general banking risk                                                                                                     | 0                   | 0                   | CA1 {1.1.1.5}                                                                 | Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR                                                                                                                                                                                                                                     |
| Minority interest given recognition in CET1 capital                                                                                | 1,072               | 632                 | CA1 {1.1.1.7}                                                                 | Article 84 of CRR                                                                                                                                                                                                                                                                                |
| Adjustments to CET1 due to prudential filters                                                                                      | -408                | -482                | CA1 {1.1.1.9}                                                                 | Articles 32 to 35 and 36 (1) point (f) of CRR                                                                                                                                                                                                                                                    |
| (-) Intangible assets (including Goodwill)                                                                                         | -8,738              | -9,126              | CA1 {1.1.1.10 + 1.1.1.11}                                                     | Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR                                                                                                                                                                                         |
| (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs                      | -1,196              | -1,053              | CA1 {1.1.1.12}                                                                | Articles 36(1) point (c) and 38 of CRR                                                                                                                                                                                                                                                           |
| (-) IRB shortfall of credit risk adjustments to expected losses                                                                    | 0                   | 0                   | CA1 {1.1.1.13}                                                                | Articles 36(1) point (d), 40 and 159 of CRR                                                                                                                                                                                                                                                      |
| (-) Defined benefit pension fund assets                                                                                            | 0                   | 0                   | CA1 {1.1.1.14}                                                                | Articles 4(109), 36(1) point (e) and 41 of CRR                                                                                                                                                                                                                                                   |
| (-) Reciprocal cross holdings in CET1 Capital                                                                                      | 0                   | 0                   | CA1 {1.1.1.15}                                                                | Articles 4(122), 36(1) point (g) and 44 of CRR                                                                                                                                                                                                                                                   |
| (-) Excess deduction from AT1 items over AT1 Capital                                                                               | 0                   | -135                | CA1 {1.1.1.16}                                                                | Article 36(1) point (j) of CRR                                                                                                                                                                                                                                                                   |
| (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight                                        | -201                | -189                | CA1 {1.1.1.17 to 1.1.1.21}                                                    | Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR. |
| Of which: from securitisation positions (-)                                                                                        | -158                | -145                | CA1 {1.1.1.18}                                                                | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR                                                                                                                                                                                                                 |
| (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | -113                | 0                   | CA1 {1.1.1.22}                                                                | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR                                                                                                                                                                                                                          |
| (-) Deductible DTAs that rely on future profitability and arise from temporary differences                                         | 0                   | 0                   | CA1 {1.1.1.23}                                                                | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR                                                                                                                                                                                                                       |
| (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment           | 0                   | -8                  | CA1 {1.1.1.24}                                                                | Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR                                                                                                                                                                                                         |
| (-) Amount exceeding the 17.65% threshold                                                                                          | 0                   | 0                   | CA1 {1.1.1.25}                                                                | Article 470 of CRR                                                                                                                                                                                                                                                                               |
| Other CET1 capital elements and deductions                                                                                         | 0                   | 0                   | CA1 {1.1.1.27} + CA1 {1.1.1.28}                                               | -                                                                                                                                                                                                                                                                                                |
| Transitional adjustments                                                                                                           | 6,030               | 6,921               | CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}                                            | -                                                                                                                                                                                                                                                                                                |
| Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)                                                       | 0                   | 0                   | CA1 {1.1.1.6}                                                                 | Articles 483(1) to (3), and 484 to 487 of CRR                                                                                                                                                                                                                                                    |
| Transitional adjustments due to additional minority interests (+/-)                                                                | 813                 | 583                 | CA1 {1.1.1.8}                                                                 | Articles 479 and 480 of CRR                                                                                                                                                                                                                                                                      |
| Other transitional adjustments to CET1 Capital (+/-)                                                                               | 5,217               | 6,338               | CA1 {1.1.1.26}                                                                | Articles 469 to 472, 478 and 481 of CRR                                                                                                                                                                                                                                                          |
| <b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>                                            | <b>0</b>            | <b>0</b>            | CA1 {1.1.2}                                                                   | Article 61 of CRR                                                                                                                                                                                                                                                                                |
| Additional Tier 1 Capital instruments (including grandfathered amounts)                                                            | 4,205               | 5,341               | CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}                 |                                                                                                                                                                                                                                                                                                  |
| Other additional Tier 1 Capital components and deductions (after transitional adjustments)                                         | -4,205              | -5,341              | CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}) |                                                                                                                                                                                                                                                                                                  |
| <b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>                                                       | <b>41,831</b>       | <b>43,422</b>       | CA1 {1.1}                                                                     | Article 25 of CRR                                                                                                                                                                                                                                                                                |
| <b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>                                                       | <b>10,986</b>       | <b>11,276</b>       | CA1 {1.2}                                                                     | Article 71 of CRR                                                                                                                                                                                                                                                                                |
| Tier 2 Capital instruments (including grandfathered amounts)                                                                       | 8,194               | 8,388               | CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}                         |                                                                                                                                                                                                                                                                                                  |
| Other Tier 2 Capital components and deductions (after transitional adjustments)                                                    | 2,793               | 2,888               | CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})           |                                                                                                                                                                                                                                                                                                  |
| <b>TOTAL RISK EXPOSURE AMOUNT</b>                                                                                                  | <b>350,814</b>      | <b>352,420</b>      | CA2 {1}                                                                       | Articles 92(3), 95, 96 and 98 of CRR                                                                                                                                                                                                                                                             |
| <b>Common Equity Tier 1 Capital ratio</b>                                                                                          | <b>11.92%</b>       | <b>12.32%</b>       | CA3 {1}                                                                       | -                                                                                                                                                                                                                                                                                                |
| <b>Tier 1 Capital ratio</b>                                                                                                        | <b>11.92%</b>       | <b>12.32%</b>       | CA3 {3}                                                                       | -                                                                                                                                                                                                                                                                                                |
| <b>Total Capital ratio</b>                                                                                                         | <b>15.06%</b>       | <b>15.52%</b>       | CA3 {5}                                                                       | -                                                                                                                                                                                                                                                                                                |



# 2015 EU-wide Transparency Exercise

## Risk exposure amounts

Banco Bilbao Vizcaya Argentaria, SA

| (mln EUR)                                                                                                 | as of<br>31/12/2014 | as of<br>30/06/2015 |
|-----------------------------------------------------------------------------------------------------------|---------------------|---------------------|
| Risk exposure amounts for credit risk                                                                     | 295,939             | 300,295             |
| Risk exposure amount for securitisation and re-securitisations in the banking book                        | 1,777               | 1,752               |
| Risk exposure amount for contributions to the default fund of a CCP                                       | 0                   | 0                   |
| Risk exposure amount Other credit risk                                                                    | 294,162             | 298,543             |
| Risk exposure amount for position, foreign exchange and commodities (Market risk)                         | 20,972              | 19,673              |
| of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup> | 100                 | 107                 |
| Risk exposure amount for Credit Valuation Adjustment                                                      | 4,498               | 4,307               |
| Risk exposure amount for operational risk                                                                 | 29,406              | 28,145              |
| Other risk exposure amounts                                                                               | 0                   | 0                   |
| <b>Total Risk Exposure Amount</b>                                                                         | <b>350,814</b>      | <b>352,420</b>      |

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

# 2015 EU-wide Transparency Exercise

## P&L

Banco Bilbao Vizcaya Argentaria, SA

| (mln EUR)                                                                                                                                                    | As of<br>31/12/2014 | As of<br>30/06/2015 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|---------------------|
| Interest income                                                                                                                                              | 24,402              | 11,579              |
| Of which debt securities income                                                                                                                              | 4,798               | 2,307               |
| Of which loans and advances income                                                                                                                           | 18,515              | 8,738               |
| Interest expenses                                                                                                                                            | 9,586               | 4,205               |
| (Of which deposits expenses)                                                                                                                                 | 6,065               | 2,577               |
| (Of which debt securities issued expenses)                                                                                                                   | 2,684               | 1,226               |
| (Expenses on share capital repayable on demand)                                                                                                              | 0                   | 0                   |
| Dividend income                                                                                                                                              | 527                 | 234                 |
| Net Fee and commission income                                                                                                                                | 4,640               | 2,355               |
| Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net | 1,430               | 682                 |
| Gains or (-) losses on financial assets and liabilities held for trading, net                                                                                | -76                 | 40                  |
| Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net                                                 | -9                  | 13                  |
| Gains or (-) losses from hedge accounting, net                                                                                                               | -62                 | 3                   |
| Exchange differences [gain or (-) loss], net                                                                                                                 | 779                 | 665                 |
| Net other operating income /(expenses)                                                                                                                       | -1,717              | -349                |
| <b>TOTAL OPERATING INCOME, NET</b>                                                                                                                           | <b>20,327</b>       | <b>11,018</b>       |
| (Administrative expenses)                                                                                                                                    | 9,625               | 5,035               |
| (Depreciation)                                                                                                                                               | 1,177               | 585                 |
| (Provisions or (-) reversal of provisions)                                                                                                                   | 1,168               | 385                 |
| (Commitments and guarantees given)                                                                                                                           | 15                  | -1                  |
| (Other provisions)                                                                                                                                           | 1,153               | 387                 |
| Of which pending legal issues and tax litigation <sup>1</sup>                                                                                                | 93                  |                     |
| Of which restructuring <sup>1</sup>                                                                                                                          | 0                   |                     |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)                                             | 4,474               | 2,207               |
| (Loans and receivables)                                                                                                                                      | 4,449               | 2,203               |
| (Held to maturity investments, AFS assets and financial assets measured at cost)                                                                             | 25                  | 4                   |
| (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)                         | 258                 | 119                 |
| (of which Goodwill)                                                                                                                                          | 0                   | 0                   |
| Negative goodwill recognised in profit or loss                                                                                                               | 0                   | 22                  |
| Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates                                                                | 806                 | 409                 |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations                         | -431                | 791                 |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS                                                                                                     | 4,000               | 3,908               |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS                                                                                                      | 3,053               | 2,932               |
| Profit or (-) loss after tax from discontinued operations                                                                                                    | 0                   | 0                   |
| <b>PROFIT OR (-) LOSS FOR THE YEAR</b>                                                                                                                       | <b>3,053</b>        | <b>2,932</b>        |
| Of which attributable to owners of the parent                                                                                                                | 2,586               | 2,732               |

<sup>(1)</sup> Information available only as of end of the year

## 2015 EU-wide Transparency Exercise

## Market Risk

Banco Bilbao Vizcaya Argentaria, SA

|                         | SA                               |                                  | IM                                                                                       |                          |                                                                                           |                                  |                                                                |                 |                                           |                                |                 |                                                                                          |                                  | IM                       |                                                                                           |                                  |                                |                                                                |       |                                           |                 |       |  |                                  |
|-------------------------|----------------------------------|----------------------------------|------------------------------------------------------------------------------------------|--------------------------|-------------------------------------------------------------------------------------------|----------------------------------|----------------------------------------------------------------|-----------------|-------------------------------------------|--------------------------------|-----------------|------------------------------------------------------------------------------------------|----------------------------------|--------------------------|-------------------------------------------------------------------------------------------|----------------------------------|--------------------------------|----------------------------------------------------------------|-------|-------------------------------------------|-----------------|-------|--|----------------------------------|
|                         | As of<br>31/12/2014              | As of<br>30/06/2015              | As of 31/12/2014                                                                         |                          |                                                                                           |                                  |                                                                |                 |                                           |                                |                 |                                                                                          |                                  | As of 30/06/2015         |                                                                                           |                                  |                                |                                                                |       |                                           |                 |       |  |                                  |
|                         | TOTAL RISK<br>EXPOSURE<br>AMOUNT | TOTAL RISK<br>EXPOSURE<br>AMOUNT | VaR (Memorandum item)                                                                    |                          | STRESSED VaR (Memorandum item)                                                            |                                  | INCREMENTAL<br>DEFAULT AND<br>MIGRATION RISK<br>CAPITAL CHARGE |                 | ALL PRICE RISKS CAPITAL<br>CHARGE FOR CTP |                                |                 |                                                                                          | TOTAL RISK<br>EXPOSURE<br>AMOUNT | VaR (Memorandum item)    |                                                                                           | STRESSED VaR (Memorandum item)   |                                | INCREMENTAL<br>DEFAULT AND<br>MIGRATION RISK<br>CAPITAL CHARGE |       | ALL PRICE RISKS CAPITAL<br>CHARGE FOR CTP |                 |       |  | TOTAL RISK<br>EXPOSURE<br>AMOUNT |
|                         |                                  |                                  | MULTIPLICATION<br>FACTOR (mc) x<br>AVERAGE OF<br>PREVIOUS 60<br>WORKING DAYS<br>(VaRavg) | PREVIOUS<br>DAY (VaRt-1) | MULTIPLICATION<br>FACTOR (ms) x<br>AVERAGE OF<br>PREVIOUS 60<br>WORKING DAYS<br>(SVaRavg) | LATEST<br>AVAILABLE<br>(SVaRt-1) | 12 WEEKS<br>AVERAGE<br>MEASURE                                 | LAST<br>MEASURE | FLOOR                                     | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST<br>MEASURE | MULTIPLICATION<br>FACTOR (mc) x<br>AVERAGE OF<br>PREVIOUS 60<br>WORKING DAYS<br>(VaRavg) |                                  | PREVIOUS<br>DAY (VaRt-1) | MULTIPLICATION<br>FACTOR (ms) x<br>AVERAGE OF<br>PREVIOUS 60<br>WORKING DAYS<br>(SVaRavg) | LATEST<br>AVAILABLE<br>(SVaRt-1) | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST<br>MEASURE                                                | FLOOR | 12 WEEKS<br>AVERAGE<br>MEASURE            | LAST<br>MEASURE |       |  |                                  |
| (min EUR)               |                                  |                                  |                                                                                          |                          |                                                                                           |                                  |                                                                |                 |                                           |                                |                 |                                                                                          |                                  |                          |                                                                                           |                                  |                                |                                                                |       |                                           |                 |       |  |                                  |
| Traded Debt Instruments | 2,624                            | 2,178                            | 242                                                                                      | 85                       | 440                                                                                       | 117                              |                                                                |                 |                                           |                                |                 |                                                                                          |                                  | 243                      | 78                                                                                        | 409                              | 160                            |                                                                |       |                                           |                 |       |  |                                  |
| Of which: General risk  | 2,174                            | 1,706                            | 167                                                                                      | 56                       | 304                                                                                       | 71                               |                                                                |                 |                                           |                                |                 |                                                                                          |                                  | 174                      | 56                                                                                        | 275                              | 115                            |                                                                |       |                                           |                 |       |  |                                  |
| Of which: Specific risk | 450                              | 471                              | 75                                                                                       | 29                       | 135                                                                                       | 46                               |                                                                |                 |                                           |                                |                 |                                                                                          |                                  | 69                       | 22                                                                                        | 134                              | 45                             |                                                                |       |                                           |                 |       |  |                                  |
| Equities                | 298                              | 192                              | 73                                                                                       | 19                       | 157                                                                                       | 34                               |                                                                |                 |                                           |                                |                 |                                                                                          |                                  | 66                       | 22                                                                                        | 135                              | 48                             |                                                                |       |                                           |                 |       |  |                                  |
| Of which: General risk  | 101                              | 63                               | 69                                                                                       | 17                       | 146                                                                                       | 30                               |                                                                |                 |                                           |                                |                 |                                                                                          |                                  | 65                       | 21                                                                                        | 131                              | 47                             |                                                                |       |                                           |                 |       |  |                                  |
| Of which: Specific risk | 122                              | 85                               | 4                                                                                        | 2                        | 11                                                                                        | 3                                |                                                                |                 |                                           |                                |                 |                                                                                          |                                  | 2                        | 0                                                                                         | 3                                | 1                              |                                                                |       |                                           |                 |       |  |                                  |
| Foreign exchange risk   | 9,149                            | 7,835                            | 27                                                                                       | 8                        | 57                                                                                        | 10                               |                                                                |                 |                                           |                                |                 |                                                                                          |                                  | 43                       | 14                                                                                        | 73                               | 31                             |                                                                |       |                                           |                 |       |  |                                  |
| Commodities risk        | 0                                | 0                                | 1                                                                                        | 0                        | 1                                                                                         | 0                                |                                                                |                 |                                           |                                |                 |                                                                                          |                                  | 1                        | 0                                                                                         | 1                                | 0                              |                                                                |       |                                           |                 |       |  |                                  |
| Total                   | 12,072                           | 10,206                           | 185                                                                                      | 64                       | 349                                                                                       | 95                               | 178                                                            | 141             | 0                                         | 0                              | 0               | 8,900                                                                                    | 196                              | 64                       | 342                                                                                       | 139                              | 219                            | 202                                                            | 0     | 0                                         | 0               | 9,468 |  |                                  |

## 2015 EU-wide Transparency Exercise

## Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, SA

|                   |                                                                   | Standardised Approach          |                             |                      |                                  |                                |                             |                      |                                  |
|-------------------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|
|                   |                                                                   | As of 31/12/2014               |                             |                      |                                  | As of 30/06/2015               |                             |                      |                                  |
|                   |                                                                   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions |
| Consolidated data | Central governments or central banks                              | 103,926                        | 107,683                     | 29,846               |                                  | 122,372                        | 121,283                     | 25,122               |                                  |
|                   | Regional governments or local authorities                         | 7,480                          | 7,320                       | 3,297                |                                  | 7,661                          | 7,454                       | 3,462                |                                  |
|                   | Public sector entities                                            | 5,524                          | 2,532                       | 1,333                |                                  | 5,528                          | 2,731                       | 1,534                |                                  |
|                   | Multilateral Development Banks                                    | 93                             | 92                          | 28                   |                                  | 60                             | 60                          | 27                   |                                  |
|                   | International Organisations                                       | 16                             | 16                          | 0                    |                                  | 3,158                          | 3,158                       | 0                    |                                  |
|                   | Institutions                                                      | 20,366                         | 11,461                      | 2,635                |                                  | 38,518                         | 19,696                      | 4,714                |                                  |
|                   | Corporates                                                        | 107,908                        | 71,340                      | 66,425               |                                  | 109,663                        | 72,550                      | 69,522               |                                  |
|                   | of which: SME                                                     | 12,571                         | 10,562                      | 8,928                |                                  | 13,263                         | 10,505                      | 8,356                |                                  |
|                   | Retail                                                            | 59,973                         | 43,338                      | 30,721               |                                  | 56,974                         | 40,145                      | 28,213               |                                  |
|                   | of which: SME                                                     | 16,610                         | 11,065                      | 6,351                |                                  | 17,764                         | 11,922                      | 7,003                |                                  |
|                   | Secured by mortgages on immovable property                        | 54,500                         | 52,109                      | 19,760               |                                  | 49,813                         | 47,703                      | 17,884               |                                  |
|                   | of which: SME                                                     | 6,368                          | 6,177                       | 3,230                |                                  | 5,539                          | 5,330                       | 2,074                |                                  |
|                   | Exposures in default                                              | 9,311                          | 5,224                       | 5,450                | 3,440                            | 9,126                          | 5,047                       | 5,318                | 3,605                            |
|                   | Items associated with particularly high risk                      | 380                            | 176                         | 158                  |                                  | 214                            | 123                         | 110                  |                                  |
|                   | Covered bonds                                                     | 605                            | 605                         | 121                  |                                  | 4,993                          | 1,349                       | 154                  |                                  |
|                   | Claims on institutions and corporates with a ST credit assessment | 2,063                          | 1,834                       | 421                  |                                  | 2,221                          | 2,003                       | 443                  |                                  |
|                   | Collective investments undertakings (CIU)                         | 124                            | 50                          | 14                   |                                  | 305                            | 135                         | 43                   |                                  |
|                   | Equity                                                            | 0                              | 0                           | 0                    |                                  | 0                              | 0                           | 0                    |                                  |
|                   | Securitisation                                                    | 2,723                          | 2,705                       | 1,065                |                                  | 3,363                          | 3,360                       | 949                  |                                  |
|                   | Other exposures                                                   | 27,105                         | 31,329                      | 17,231               |                                  | 27,336                         | 31,114                      | 20,794               |                                  |
|                   | Standardised Total <sup>2</sup>                                   | 402,098                        | 337,815                     | 178,503              | 4,639                            | 441,295                        | 357,911                     | 178,290              | 6,797                            |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

|       |                                                                   | Standardised Approach          |                             |                      |                                               |                                |                             |                      |                                               |
|-------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|
|       |                                                                   | As of 31/12/2014               |                             |                      |                                               | As of 30/06/2015               |                             |                      |                                               |
|       |                                                                   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| SPAIN | Central governments or central banks                              | 52,352                         | 52,243                      | 9,109                |                                               | 72,360                         | 66,829                      | 9,159                |                                               |
|       | Regional governments or local authorities                         | 1,597                          | 1,516                       | 315                  |                                               | 2,304                          | 2,138                       | 291                  |                                               |
|       | Public sector entities                                            | 86                             | 84                          | 12                   |                                               | 296                            | 292                         | 143                  |                                               |
|       | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|       | International Organisations                                       | 0                              | 0                           | 0                    |                                               | 3,148                          | 3,148                       | 0                    |                                               |
|       | Institutions                                                      | 8,206                          | 0                           | 0                    |                                               | 20,967                         | 3,531                       | 3,405                |                                               |
|       | Corporates                                                        | 4,686                          | 3,924                       | 3,690                |                                               | 2,920                          | 4,770                       | 3,329                |                                               |
|       | of which: SME                                                     | 2,857                          | 2,514                       | 2,417                |                                               | 2,057                          | 1,673                       | 1,077                |                                               |
|       | Retail                                                            | 11,217                         | 6,091                       | 4,052                |                                               | 12,771                         | 6,150                       | 4,643                |                                               |
|       | of which: SME                                                     | 5,017                          | 3,931                       | 2,493                |                                               | 5,356                          | 4,175                       | 2,503                |                                               |
|       | Secured by mortgages on immovable property                        | 12,952                         | 12,333                      | 4,548                |                                               | 5,769                          | 5,518                       | 2,164                |                                               |
|       | of which: SME                                                     | 1,684                          | 1,612                       | 857                  | 0                                             | 2,422                          | 2,349                       | 806                  | 0                                             |
|       | Exposures in default                                              | 5,341                          | 2,972                       | 3,184                |                                               | 5,300                          | 2,622                       | 2,814                |                                               |
|       | Items associated with particularly high risk                      | 380                            | 176                         | 158                  |                                               | 214                            | 123                         | 110                  |                                               |
|       | Covered bonds                                                     | 0                              | 0                           | 0                    |                                               | 4,222                          | 579                         | 0                    |                                               |
|       | Claims on institutions and corporates with a ST credit assessment | 211                            | 211                         | 46                   |                                               | 202                            | 202                         | 44                   |                                               |
|       | Collective investments undertakings (CIU)                         | 106                            | 32                          | 6                    |                                               | 144                            | 46                          | 21                   |                                               |
|       | Equity                                                            | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|       | Securitisation                                                    |                                |                             |                      |                                               |                                |                             |                      |                                               |
|       | Other exposures                                                   | 12,397                         | 11,884                      | 11,092               |                                               | 15,397                         | 13,186                      | 14,946               |                                               |
|       | Standardised Total <sup>2</sup>                                   |                                |                             |                      | 6,729                                         |                                |                             |                      | 9,625                                         |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

|               |                                                                   | Standardised Approach          |                             |                      |                                               |                                |                             |                      |                                               |
|---------------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|
|               |                                                                   | As of 31/12/2014               |                             |                      |                                               | As of 30/06/2015               |                             |                      |                                               |
|               |                                                                   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| UNITED STATES | Central governments or central banks                              | 5,663                          | 5,680                       | 67                   |                                               | 7,249                          | 7,285                       | 62                   |                                               |
|               | Regional governments or local authorities                         | 4,461                          | 4,461                       | 2,660                |                                               | 4,986                          | 4,986                       | 3,063                |                                               |
|               | Public sector entities                                            | 236                            | 652                         | 35                   |                                               | 364                            | 737                         | 44                   |                                               |
|               | Multilateral Development Banks                                    | 12                             | 12                          | 0                    |                                               | 5                              | 5                           | 0                    |                                               |
|               | International Organisations                                       | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|               | Institutions                                                      | 1,883                          | 1,880                       | 338                  |                                               | 3,026                          | 2,930                       | 952                  |                                               |
|               | Corporates                                                        | 49,407                         | 33,336                      | 30,396               |                                               | 54,073                         | 34,538                      | 33,898               |                                               |
|               | of which: SME                                                     | 80                             | 62                          | 62                   |                                               | 80                             | 61                          | 60                   |                                               |
|               | Retail                                                            | 7,302                          | 5,409                       | 3,670                |                                               | 7,953                          | 6,094                       | 4,248                |                                               |
|               | of which: SME                                                     | 3,449                          | 1,671                       | 967                  |                                               | 3,685                          | 1,831                       | 1,051                |                                               |
|               | Secured by mortgages on immovable property                        | 14,024                         | 13,576                      | 5,020                |                                               | 15,595                         | 15,103                      | 5,606                |                                               |
|               | of which: SME                                                     | 0                              | 0                           | 0                    |                                               | 2                              | 2                           | 1                    |                                               |
|               | Exposures in default                                              | 528                            | 372                         | 375                  | 0                                             | 625                            | 451                         | 454                  | 0                                             |
|               | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|               | Covered bonds                                                     | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|               | Claims on institutions and corporates with a ST credit assessment | 1,238                          | 1,238                       | 254                  |                                               | 1,843                          | 1,625                       | 331                  |                                               |
|               | Collective investments undertakings (CIU)                         | 7                              | 7                           | 1                    |                                               | 97                             | 25                          | 5                    |                                               |
|               | Equity                                                            | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|               | Securitisation                                                    |                                |                             |                      |                                               |                                |                             |                      |                                               |
|               | Other exposures                                                   | 1,491                          | 2,786                       | 942                  |                                               | 1,544                          | 4,491                       | 1,375                |                                               |
|               | Standardised Total <sup>2</sup>                                   |                                |                             |                      | 233                                           |                                |                             |                      | 430                                           |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

|        |                                                                   | Standardised Approach          |                             |                      |                                               |                                |                             |                      |                                               |
|--------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|
|        |                                                                   | As of 31/12/2014               |                             |                      |                                               | As of 30/06/2015               |                             |                      |                                               |
|        |                                                                   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| MEXICO | Central governments or central banks                              | 12,913                         | 16,936                      | 19                   |                                               | 15,217                         | 19,596                      | 527                  |                                               |
|        | Regional governments or local authorities                         | 1,014                          | 1,014                       | 244                  |                                               | 121                            | 121                         | 70                   |                                               |
|        | Public sector entities                                            | 3,148                          | 520                         | 249                  |                                               | 3,170                          | 276                         | 138                  |                                               |
|        | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|        | International Organisations                                       | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|        | Institutions                                                      | 1,542                          | 1,512                       | 302                  |                                               | 2,226                          | 2,186                       | 618                  |                                               |
|        | Corporates                                                        | 16,159                         | 4,852                       | 3,377                |                                               | 15,379                         | 4,817                       | 4,509                |                                               |
|        | of which: SME                                                     | 4,091                          | 3,221                       | 1,974                |                                               | 4,476                          | 3,489                       | 2,051                |                                               |
|        | Retail                                                            | 5,915                          | 5,799                       | 4,349                |                                               | 6,526                          | 6,313                       | 4,698                |                                               |
|        | of which: SME                                                     | 196                            | 194                         | 146                  |                                               | 210                            | 207                         | 118                  |                                               |
|        | Secured by mortgages on immovable property                        | 9,799                          | 8,770                       | 3,155                |                                               | 10,389                         | 9,393                       | 3,518                |                                               |
|        | of which: SME                                                     | 574                            | 557                         | 281                  |                                               | 0                              | 0                           | 0                    |                                               |
|        | Exposures in default                                              | 947                            | 417                         | 418                  | 0                                             | 764                            | 699                         | 701                  | 0                                             |
|        | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|        | Covered bonds                                                     | 605                            | 605                         | 121                  |                                               | 770                            | 770                         | 154                  |                                               |
|        | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|        | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|        | Equity                                                            | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|        | Securitisation                                                    |                                |                             |                      |                                               |                                |                             |                      |                                               |
|        | Other exposures                                                   | 6,559                          | 7,075                       | 3,013                |                                               | 5,191                          | 5,711                       | 3,089                |                                               |
|        | Standardised Total <sup>2</sup>                                   |                                |                             |                      | 831                                           |                                |                             |                      | 932                                           |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

|                                 |                                                                   | Standardised Approach          |                             |                      |                                               |                                |                             |                      |                                               |
|---------------------------------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|
|                                 |                                                                   | As of 31/12/2014               |                             |                      |                                               | As of 30/06/2015               |                             |                      |                                               |
|                                 |                                                                   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| FRANCE                          | Central governments or central banks                              | 0                              | 0                           | 0                    |                                               | 142                            | 140                         | 3                    |                                               |
|                                 | Regional governments or local authorities                         | 13                             | 13                          | 3                    |                                               | 20                             | 20                          | 0                    |                                               |
|                                 | Public sector entities                                            | 4                              | 1                           | 1                    |                                               | 0                              | 4                           | 0                    |                                               |
|                                 | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | International Organisations                                       | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Institutions                                                      | 159                            | 163                         | 33                   |                                               | 1,455                          | 1,304                       | 383                  |                                               |
|                                 | Corporates                                                        | 1,239                          | 1,081                       | 1,047                |                                               | 1,314                          | 1,062                       | 1,052                |                                               |
|                                 | of which: SME                                                     | 34                             | 33                          | 33                   |                                               | 159                            | 120                         | 120                  |                                               |
|                                 | Retail                                                            | 51                             | 40                          | 37                   |                                               | 82                             | 60                          | 52                   |                                               |
|                                 | of which: SME                                                     | 29                             | 28                          | 28                   |                                               | 37                             | 36                          | 34                   |                                               |
|                                 | Secured by mortgages on immovable property                        | 5                              | 8                           | 3                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | of which: SME                                                     | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Exposures in default                                              | 78                             | 56                          | 53                   | 0                                             | 76                             | 51                          | 48                   | 0                                             |
|                                 | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Covered bonds                                                     | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Equity                                                            | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
| Securitisation                  |                                                                   |                                |                             |                      |                                               |                                |                             |                      |                                               |
| Other exposures                 |                                                                   | 1,477                          | 1,335                       | 45                   |                                               | 1,005                          | 1,008                       | 0                    |                                               |
| Standardised Total <sup>2</sup> |                                                                   |                                |                             |                      | 97                                            |                                |                             |                      | 70                                            |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

|                                 |                                                                   | Standardised Approach          |                             |                      |                                               |                                |                             |                      |                                               |
|---------------------------------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|
|                                 |                                                                   | As of 31/12/2014               |                             |                      |                                               | As of 30/06/2015               |                             |                      |                                               |
|                                 |                                                                   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| PERU                            | Central governments or central banks                              | 4,422                          | 4,126                       | 1,470                |                                               | 6,233                          | 5,931                       | 2,522                |                                               |
|                                 | Regional governments or local authorities                         | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Public sector entities                                            | 348                            | 306                         | 173                  |                                               | 374                            | 331                         | 142                  |                                               |
|                                 | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | International Organisations                                       | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Institutions                                                      | 307                            | 343                         | 161                  |                                               | 375                            | 521                         | 130                  |                                               |
|                                 | Corporates                                                        | 6,432                          | 5,261                       | 5,167                |                                               | 7,263                          | 5,954                       | 5,827                |                                               |
|                                 | of which: SME                                                     | 2,254                          | 1,864                       | 1,575                |                                               | 2,116                          | 1,713                       | 1,639                |                                               |
|                                 | Retail                                                            | 6,897                          | 4,232                       | 2,616                |                                               | 7,015                          | 4,453                       | 2,225                |                                               |
|                                 | of which: SME                                                     | 4,157                          | 2,677                       | 1,449                |                                               | 3,872                          | 2,586                       | 1,538                |                                               |
|                                 | Secured by mortgages on immovable property                        | 3,385                          | 3,271                       | 1,277                |                                               | 3,696                          | 3,595                       | 1,394                |                                               |
|                                 | of which: SME                                                     | 673                            | 655                         | 347                  |                                               | 826                            | 815                         | 389                  |                                               |
|                                 | Exposures in default                                              | 407                            | 319                         | 319                  | 0                                             | 458                            | 289                         | 289                  | 0                                             |
|                                 | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Covered bonds                                                     | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |                                               | 1                              | 1                           | 1                    |                                               |
|                                 | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Equity                                                            | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
| Securitisation                  |                                                                   |                                |                             |                      |                                               |                                |                             |                      |                                               |
| Other exposures                 |                                                                   | 1,145                          | 1,401                       | 316                  |                                               | 983                            | 1,235                       | 303                  |                                               |
| Standardised Total <sup>2</sup> |                                                                   |                                |                             |                      | 360                                           |                                |                             |                      | 401                                           |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

|                                 |                                                                   | Standardised Approach          |                             |                      |                                               |                                |                             |                      |                                               |
|---------------------------------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|
|                                 |                                                                   | As of 31/12/2014               |                             |                      |                                               | As of 30/06/2015               |                             |                      |                                               |
|                                 |                                                                   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| TURKEY                          | Central governments or central banks                              | 5,633                          | 5,566                       | 1,311                |                                               | 5,098                          | 5,125                       | 2,555                |                                               |
|                                 | Regional governments or local authorities                         | 13                             | 5                           | 4                    |                                               | 10                             | 2                           | 1                    |                                               |
|                                 | Public sector entities                                            | 0                              | 3                           | 0                    |                                               | 0                              | 3                           | 0                    |                                               |
|                                 | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | International Organisations                                       | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Institutions                                                      | 724                            | 746                         | 310                  |                                               | 851                            | 801                         | 468                  |                                               |
|                                 | Corporates                                                        | 9,172                          | 7,425                       | 7,410                |                                               | 9,973                          | 8,090                       | 7,970                |                                               |
|                                 | of which: SME                                                     | 749                            | 606                         | 606                  |                                               | 1,358                          | 1,011                       | 1,001                |                                               |
|                                 | Retail                                                            | 5,273                          | 4,337                       | 2,900                |                                               | 5,251                          | 4,384                       | 3,044                |                                               |
|                                 | of which: SME                                                     | 2,343                          | 1,536                       | 797                  |                                               | 2,376                          | 1,612                       | 921                  |                                               |
|                                 | Secured by mortgages on immovable property                        | 1,857                          | 1,849                       | 769                  |                                               | 2,036                          | 2,036                       | 742                  |                                               |
|                                 | of which: SME                                                     | 810                            | 807                         | 403                  |                                               | 809                            | 809                         | 308                  |                                               |
|                                 | Exposures in default                                              | 350                            | 77                          | 87                   | 0                                             | 373                            | 87                          | 98                   | 0                                             |
|                                 | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Covered bonds                                                     | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Equity                                                            | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
| Securitisation                  |                                                                   |                                |                             |                      |                                               |                                |                             |                      |                                               |
| Other exposures                 |                                                                   | 425                            | 661                         | 227                  |                                               | 467                            | 621                         | 228                  |                                               |
| Standardised Total <sup>2</sup> |                                                                   |                                |                             |                      | 312                                           |                                |                             |                      | 352                                           |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

|                                         |                                                                   | Standardised Approach          |                             |                      |                                               |                                |                             |                      |                                               |
|-----------------------------------------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|
|                                         |                                                                   | As of 31/12/2014               |                             |                      |                                               | As of 30/06/2015               |                             |                      |                                               |
|                                         |                                                                   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| VENEZUELA,<br>BOLIVARIAN<br>REPUBLIC OF | Central governments or central banks                              | 9,430                          | 9,430                       | 14,144               |                                               | 694                            | 693                         | 1,039                |                                               |
|                                         | Regional governments or local authorities                         | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                         | Public sector entities                                            | 7                              | 5                           | 3                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                         | Multilateral Development Banks                                    | 42                             | 42                          | 28                   |                                               | 39                             | 39                          | 27                   |                                               |
|                                         | International Organisations                                       | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                         | Institutions                                                      | 210                            | 220                         | 24                   |                                               | 58                             | 52                          | 14                   |                                               |
|                                         | Corporates                                                        | 3,531                          | 3,490                       | 3,490                |                                               | 372                            | 314                         | 245                  |                                               |
|                                         | of which: SME                                                     | 10                             | 1                           | 1                    |                                               | 10                             | 1                           | 1                    |                                               |
|                                         | Retail                                                            | 7,400                          | 6,071                       | 4,553                |                                               | 681                            | 552                         | 410                  |                                               |
|                                         | of which: SME                                                     | 380                            | 378                         | 284                  |                                               | 24                             | 23                          | 13                   |                                               |
|                                         | Secured by mortgages on immovable property                        | 1,027                          | 964                         | 471                  |                                               | 99                             | 98                          | 40                   |                                               |
|                                         | of which: SME                                                     | 735                            | 692                         | 377                  |                                               | 75                             | 74                          | 31                   |                                               |
|                                         | Exposures in default                                              | 153                            | 44                          | 44                   | 0                                             | 13                             | 5                           | 5                    | 0                                             |
|                                         | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                         | Covered bonds                                                     | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                         | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                         | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                         | Equity                                                            | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
| Securitisation                          |                                                                   |                                |                             |                      |                                               |                                |                             |                      |                                               |
| Other exposures                         |                                                                   | 952                            | 1,028                       | 515                  |                                               | 106                            | 119                         | 66                   |                                               |
| Standardised Total <sup>2</sup>         |                                                                   |                                |                             |                      | 179                                           |                                |                             |                      | 32                                            |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

|                                 |                                                                   | Standardised Approach          |                             |                      |                                               |                                |                             |                      |                                               |
|---------------------------------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|
|                                 |                                                                   | As of 31/12/2014               |                             |                      |                                               | As of 30/06/2015               |                             |                      |                                               |
|                                 |                                                                   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| CHILE                           | Central governments or central banks                              | 765                            | 765                         | 0                    |                                               | 1,346                          | 1,363                       | 0                    |                                               |
|                                 | Regional governments or local authorities                         | 1                              | 0                           | 0                    |                                               | 9                              | 9                           | 2                    |                                               |
|                                 | Public sector entities                                            | 568                            | 288                         | 280                  |                                               | 97                             | 96                          | 96                   |                                               |
|                                 | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | International Organisations                                       | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Institutions                                                      | 1,578                          | 1,577                       | 317                  |                                               | 1,568                          | 1,571                       | 320                  |                                               |
|                                 | Corporates                                                        | 6,937                          | 5,311                       | 5,300                |                                               | 7,136                          | 5,533                       | 5,477                |                                               |
|                                 | of which: SME                                                     | 1,455                          | 1,436                       | 1,436                |                                               | 1,885                          | 1,538                       | 1,538                |                                               |
|                                 | Retail                                                            | 3,656                          | 2,309                       | 1,731                |                                               | 3,860                          | 2,389                       | 1,792                |                                               |
|                                 | Secured by mortgages on immovable property                        | 297                            | 288                         | 216                  |                                               | 429                            | 279                         | 159                  |                                               |
|                                 | of which: SME                                                     | 4,324                          | 4,322                       | 1,795                |                                               | 5,015                          | 5,015                       | 1,840                |                                               |
|                                 | Exposures in default                                              | 553                            | 553                         | 298                  |                                               | 51                             | 51                          | 20                   |                                               |
|                                 | Items associated with particularly high risk                      | 321                            | 206                         | 206                  | 0                                             | 342                            | 232                         | 279                  | 0                                             |
|                                 | Covered bonds                                                     | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Collective investments undertakings ( CIU )                       | 330                            | 330                         | 78                   |                                               | 156                            | 156                         | 42                   |                                               |
|                                 | Equity                                                            | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
| Securitisation                  |                                                                   | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
| Other exposures                 |                                                                   | 515                            | 1,313                       | 197                  |                                               | 682                            | 1,006                       | 312                  |                                               |
| Standardised Total <sup>2</sup> |                                                                   |                                |                             |                      | 208                                           |                                |                             |                      | 61                                            |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

|                                 |                                                                   | Standardised Approach          |                             |                      |                                               |                                |                             |                      |                                               |
|---------------------------------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|
|                                 |                                                                   | As of 31/12/2014               |                             |                      |                                               | As of 30/06/2015               |                             |                      |                                               |
|                                 |                                                                   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| UNITED KINGDOM                  | Central governments or central banks                              | 115                            | 115                         | 0                    |                                               | 107                            | 106                         | 0                    |                                               |
|                                 | Regional governments or local authorities                         | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Public sector entities                                            | 0                              | 0                           | 0                    |                                               | 0                              | 6                           | 0                    |                                               |
|                                 | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | International Organisations                                       | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Institutions                                                      | 1,572                          | 1,381                       | 217                  |                                               | 2,373                          | 1,336                       | 240                  |                                               |
|                                 | Corporates                                                        | 447                            | 347                         | 340                  |                                               | 570                            | 353                         | 337                  |                                               |
|                                 | of which: SME                                                     | 118                            | 109                         | 109                  |                                               | 35                             | 34                          | 34                   |                                               |
|                                 | Retail                                                            | 187                            | 184                         | 161                  |                                               | 219                            | 210                         | 181                  |                                               |
|                                 | Secured by mortgages on immovable property                        | 2                              | 1                           | 1                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | of which: SME                                                     | 32                             | 32                          | 12                   |                                               | 92                             | 92                          | 34                   |                                               |
|                                 | Exposures in default                                              | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Items associated with particularly high risk                      | 20                             | 13                          | 13                   | 0                                             | 83                             | 54                          | 54                   | 0                                             |
|                                 | Covered bonds                                                     | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Collective investments undertakings ( CIU )                       | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Equity                                                            | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
| Securitisation                  |                                                                   | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
| Other exposures                 |                                                                   | 2                              | 323                         | 0                    |                                               | 0                              | 341                         | 0                    |                                               |
| Standardised Total <sup>2</sup> |                                                                   |                                |                             |                      | 7                                             |                                |                             |                      | 6                                             |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

|                                 |                                                                   | Standardised Approach          |                             |                      |                                               |                                |                             |                      |                                               |
|---------------------------------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|
|                                 |                                                                   | As of 31/12/2014               |                             |                      |                                               | As of 30/06/2015               |                             |                      |                                               |
|                                 |                                                                   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| ITALY                           | Central governments or central banks                              | 6,792                          | 6,792                       | 13                   |                                               | 8,266                          | 8,266                       | 28                   |                                               |
|                                 | Regional governments or local authorities                         | 137                            | 137                         | 34                   |                                               | 16                             | 16                          | 0                    |                                               |
|                                 | Public sector entities                                            | 1                              | 0                           | 0                    |                                               | 0                              | 1                           | 0                    |                                               |
|                                 | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | International Organisations                                       | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Institutions                                                      | 124                            | 100                         | 22                   |                                               | 157                            | 116                         | 26                   |                                               |
|                                 | Corporates                                                        | 223                            | 130                         | 130                  |                                               | 262                            | 168                         | 167                  |                                               |
|                                 | of which: SME                                                     | 20                             | 13                          | 13                   |                                               | 36                             | 34                          | 34                   |                                               |
|                                 | Retail                                                            | 282                            | 282                         | 211                  |                                               | 179                            | 183                         | 138                  |                                               |
|                                 | Secured by mortgages on immovable property                        | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | of which: SME                                                     | 9                              | 9                           | 3                    |                                               | 8                              | 8                           | 3                    |                                               |
|                                 | Exposures in default                                              | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Items associated with particularly high risk                      | 34                             | 7                           | 7                    | 0                                             | 36                             | 5                           | 5                    | 0                                             |
|                                 | Covered bonds                                                     | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
|                                 | Collective investments undertakings ( CIU )                       | 2                              | 2                           | 0                    |                                               | 1                              | 1                           | 0                    |                                               |
|                                 | Equity                                                            | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
| Securitisation                  |                                                                   | 0                              | 0                           | 0                    |                                               | 0                              | 0                           | 0                    |                                               |
| Other exposures                 |                                                                   | 5                              | 5                           | 5                    |                                               | 4                              | 5                           | 4                    |                                               |
| Standardised Total <sup>2</sup> |                                                                   |                                |                             |                      | 28                                            |                                |                             |                      | 31                                            |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

## 2015 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

Banco Bilbao Vizcaya Argentaria, SA

|                                    |                                                              | Banco Bilbao Vizcaya Argentina, SA |                             |                      |                     |                                  |                                |                             |                      |                     |                                  |       |       |  |  |
|------------------------------------|--------------------------------------------------------------|------------------------------------|-----------------------------|----------------------|---------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|---------------------|----------------------------------|-------|-------|--|--|
|                                    |                                                              | IRB Approach                       |                             |                      |                     |                                  |                                |                             |                      |                     |                                  |       |       |  |  |
|                                    |                                                              | As of 31/12/2014                   |                             |                      |                     |                                  |                                |                             | As of 30/06/2015     |                     |                                  |       |       |  |  |
|                                    |                                                              | Original Exposure <sup>1</sup>     | Exposure Value <sup>1</sup> | Risk exposure amount | Of which: defaulted | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Of which: defaulted | Value adjustments and provisions |       |       |  |  |
| (min EUR, %)                       |                                                              |                                    |                             |                      |                     |                                  |                                |                             |                      |                     |                                  |       |       |  |  |
| Consolidated data                  | Central banks and central governments                        | 3.001                              | 309                         | 4.529                | 376                 | 6                                | 4                              | 3.653                       | 323                  | 5.078               | 346                              | 16    | 5     |  |  |
|                                    | Institutions                                                 | 112.235                            | 227                         | 109.494              | 12.425              | 42                               | 78                             | 88.555                      | 267                  | 85.821              | 11.182                           | 47    | 111   |  |  |
|                                    | Corporates                                                   | 130.154                            | 10.824                      | 102.682              | 60.998              | 3.156                            | 6.711                          | 139.958                     | 19.390               | 109.477             | 63.822                           | 5.232 | 7.433 |  |  |
|                                    | Corporates - Of Which: Specialised Lending                   | 12.942                             | 457                         | 12.196               | 10.520              | 0                                | 270                            | 12.985                      | 486                  | 12.106              | 10.390                           | 0     | 241   |  |  |
|                                    | Corporates - Of Which: SME                                   | 18.549                             | 6.449                       | 16.800               | 11.084              | 2.190                            | 3.761                          | 20.188                      | 6.934                | 18.219              | 11.589                           | 2.194 | 4.130 |  |  |
|                                    | Retail                                                       | 96.276                             | 4.269                       | 86.866               | 21.059              | 881                              | 1.620                          | 127.505                     | 6.667                | 110.568             | 24.876                           | 1.633 | 2.801 |  |  |
|                                    | Retail - Secured on real estate property                     | 70.113                             | 3.573                       | 69.892               | 10.420              | 758                              | 721                            | 99.098                      | 5.689                | 92.509              | 13.638                           | 1.566 | 1.688 |  |  |
|                                    | Retail - Secured on real estate property - Of Which: SME     | 1.066                              | 200                         | 1.063                | 321                 | 42                               | 45                             | 2.316                       | 733                  | 2.269               | 881                              | 290   | 337   |  |  |
|                                    | Retail - Secured on real estate property - Of Which: non-SME | 69.047                             | 3.373                       | 68.830               | 10.099              | 716                              | 676                            | 96.782                      | 4.956                | 90.239              | 12.757                           | 1.276 | 1.350 |  |  |
|                                    | Retail - Qualifying Revolving                                | 17.943                             | 172                         | 9.134                | 7.203               | 86                               | 516                            | 19.116                      | 169                  | 9.276               | 7.731                            | 6     | 498   |  |  |
|                                    | Retail - Other Retail                                        | 8.219                              | 523                         | 7.839                | 3.436               | 37                               | 384                            | 9.291                       | 809                  | 8.783               | 3.506                            | 61    | 615   |  |  |
|                                    | Retail - Other Retail - Of Which: SME                        | 2.097                              | 174                         | 1.896                | 965                 | 18                               | 100                            | 3.090                       | 376                  | 2.626               | 1.251                            | 44    | 239   |  |  |
|                                    | Retail - Other Retail - Of Which: non-SME                    | 6.123                              | 349                         | 5.943                | 2.471               | 19                               | 284                            | 6.201                       | 434                  | 6.115               | 2.255                            | 17    | 376   |  |  |
|                                    | Equity                                                       | 10.696                             | 0                           | 10.696               | 21.865              | 0                                |                                | 10.658                      | 0                    | 10.658              | 20.976                           | 0     |       |  |  |
|                                    | Securitisation                                               | 1.042                              |                             | 1.042                | 712                 |                                  | 21                             | 1.063                       |                      | 1.063               | 803                              |       | 16    |  |  |
| Other non credit-obligation assets |                                                              |                                    |                             | 0                    |                     |                                  |                                |                             |                      | 0                   |                                  |       |       |  |  |
| IRB Total                          |                                                              |                                    |                             | 117,436              |                     |                                  |                                |                             |                      | 122,005             |                                  |       |       |  |  |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

|                                    |                                                              | IRB Approach                   |                             |                      |                                  |                                |                             |                      |                                  |                     |                     |                     |                     |
|------------------------------------|--------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|---------------------|---------------------|---------------------|---------------------|
|                                    |                                                              | As of 31/12/2014               |                             |                      |                                  |                                |                             | As of 30/06/2015     |                                  |                     |                     |                     |                     |
|                                    |                                                              | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions |                     |                     |                     |                     |
|                                    |                                                              |                                |                             |                      |                                  |                                |                             |                      |                                  | Of which: defaulted | Of which: defaulted | Of which: defaulted | Of which: defaulted |
| (min EUR, %)                       |                                                              |                                |                             |                      |                                  |                                |                             |                      |                                  |                     |                     |                     |                     |
| SPAIN                              | Central banks and central governments                        | 149                            | 0                           | 446                  | 148                              | 0                              | 3                           | 137                  | 0                                | 372                 | 124                 | 0                   | 3                   |
|                                    | Institutions                                                 | 53.478                         | 219                         | 52.464               | 7.994                            | 42                             | 86                          | 47.859               | 259                              | 46.639              | 7.988               | 47                  | 124                 |
|                                    | Corporates                                                   | 66.208                         | 10.229                      | 53.766               | 31.723                           | 3.028                          | 6.354                       | 70.425               | 18.903                           | 56.091              | 31.626              | 5.181               | 7.054               |
|                                    | Corporates - Of Which: Specialised Lending                   | 4.856                          | 219                         | 4.607                | 4.106                            | 0                              | 184                         | 4.553                | 257                              | 4.315               | 3.811               | 0                   | 123                 |
|                                    | Corporates - Of Which: SME                                   | 18.341                         | 6.390                       | 16.705               | 10.943                           | 2.183                          | 3.741                       | 19.945               | 6.915                            | 18.062              | 11.445              | 2.191               | 4.112               |
|                                    | Retail                                                       | 82.134                         | 4.118                       | 79.594               | 14.031                           | 795                            | 1.124                       | 112.014              | 6.506                            | 102.781             | 17.138              | 1.605               | 2.318               |
|                                    | Retail - Secured on real estate property                     | 70.113                         | 3.573                       | 69.892               | 10.420                           | 758                            | 721                         | 98.599               | 5.675                            | 92.012              | 13.452              | 1.543               | 1.683               |
|                                    | Retail - Secured on real estate property - Of Which: SME     | 1.866                          | 200                         | 1.863                | 321                              | 42                             | 45                          | 2.295                | 733                              | 2.248               | 867                 | 290                 | 337                 |
|                                    | Retail - Secured on real estate property - Of Which: non-SME | 69.047                         | 3.373                       | 68.830               | 10.099                           | 716                            | 676                         | 96.304               | 4.942                            | 89.764              | 12.585              | 1.253               | 1.346               |
|                                    | Retail - Qualifying Revolving                                | 3.801                          | 21                          | 1.863                | 175                              | 1                              | 20                          | 4.142                | 22                               | 2.002               | 186                 | 1                   | 20                  |
|                                    | Retail - Other Retail                                        | 8.219                          | 523                         | 7.839                | 3.436                            | 37                             | 384                         | 9.273                | 809                              | 8.766               | 3.500               | 61                  | 615                 |
|                                    | Retail - Other Retail - Of Which: SME                        | 2.097                          | 174                         | 1.896                | 965                              | 18                             | 100                         | 3.083                | 376                              | 2.663               | 1.248               | 44                  | 239                 |
|                                    | Retail - Other Retail - Of Which: non-SME                    | 6.123                          | 349                         | 5.943                | 2.471                            | 19                             | 284                         | 6.189                | 433                              | 6.103               | 2.253               | 17                  | 375                 |
|                                    | Equity                                                       | 4.991                          | 0                           | 4.991                | 8.998                            | 0                              | 0                           | 6.314                | 0                                | 6.314               | 10.694              | 0                   | 0                   |
| Securitisation                     |                                                              |                                |                             |                      |                                  |                                |                             |                      |                                  |                     |                     |                     |                     |
| Other non credit-obligation assets |                                                              |                                |                             |                      |                                  |                                |                             |                      |                                  |                     |                     |                     |                     |
| IRB Total                          |                                                              |                                |                             |                      |                                  |                                |                             |                      |                                  |                     |                     |                     |                     |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

|               |                                                           | IRB Approach                   |                             |                      |                                  |                                |                             |                      |                                  |                     |                     |                     |                     |
|---------------|-----------------------------------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|---------------------|---------------------|---------------------|---------------------|
|               |                                                           | As of 31/12/2014               |                             |                      |                                  |                                |                             | As of 30/06/2015     |                                  |                     |                     |                     |                     |
|               |                                                           | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions |                     |                     |                     |                     |
|               |                                                           |                                |                             |                      |                                  |                                |                             |                      |                                  | Of which: defaulted | Of which: defaulted | Of which: defaulted | Of which: defaulted |
| UNITED STATES | (min EUR, %)                                              |                                |                             |                      |                                  |                                |                             |                      |                                  |                     |                     |                     |                     |
|               | Central banks and central governments                     | 1,619                          | 0                           | 1,647                | 11                               | 0                              | 0                           | 2,273                | 0                                | 2,299               | 11                  | 0                   | 0                   |
|               | Institutions                                              | 3,276                          | 0                           | 2,781                | 481                              | 0                              | 4                           | 2,725                | 0                                | 2,285               | 484                 | 0                   | 5                   |
|               | Corporates                                                | 7,558                          | 49                          | 4,549                | 1,791                            | 0                              | 5                           | 9,648                | 54                               | 6,318               | 2,750               | 0                   | 7                   |
|               | Corporates - Of Which: Specialised Lending                | 379                            | 49                          | 363                  | 317                              | 0                              | 5                           | 481                  | 54                               | 485                 | 457                 | 0                   | 1                   |
|               | Corporates - Of Which: SME                                | 3                              | 0                           | 2                    | 1                                | 0                              | 0                           | 2                    | 0                                | 2                   | 1                   | 0                   | 0                   |
|               | Retail                                                    | 2                              | 0                           | 1                    | 0                                | 0                              | 0                           | 28                   | 0                                | 26                  | 8                   | 0                   | 0                   |
|               | Retail - Secured on real estate property                  | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 24                   | 0                                | 24                  | 8                   | 0                   | 0                   |
|               | Retail - Secured on real estate property - Of Which: SME  | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0                   | 0                   | 0                   | 0                   |
|               | Retail - Secured on real estate property - Of Which: non- | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 24                   | 0                                | 24                  | 8                   | 0                   | 0                   |
|               | Retail - Qualifying Revolving                             | 2                              | 0                           | 1                    | 0                                | 0                              | 0                           | 2                    | 0                                | 1                   | 0                   | 0                   | 0                   |
|               | Retail - Other Retail                                     | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 1                    | 0                                | 1                   | 0                   | 0                   | 0                   |
|               | Retail - Other Retail - Of Which: SME                     | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0                   | 0                   | 0                   | 0                   |
|               | Retail - Other Retail - Of Which: non-SME                 | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 1                    | 0                                | 1                   | 0                   | 0                   | 0                   |
|               | Equity                                                    | 129                            | 0                           | 129                  | 340                              | 0                              | 0                           | 166                  | 0                                | 166                 | 514                 | 0                   | 0                   |
|               | Securitisation                                            |                                |                             |                      |                                  |                                |                             |                      |                                  |                     |                     |                     |                     |
|               | Other non credit-obligation assets                        |                                |                             |                      |                                  |                                |                             |                      |                                  |                     |                     |                     |                     |
|               | IRB Total                                                 |                                |                             |                      |                                  |                                |                             |                      |                                  |                     |                     |                     |                     |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

|                                    |                                                              | IRB Approach                   |                             |                      |                                  |                                |                             |                      |                                  |                     |                     |                     |                     |
|------------------------------------|--------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|---------------------|---------------------|---------------------|---------------------|
|                                    |                                                              | As of 31/12/2014               |                             |                      |                                  |                                |                             | As of 30/06/2015     |                                  |                     |                     |                     |                     |
|                                    |                                                              | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>3</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions |                     |                     |                     |                     |
|                                    |                                                              |                                |                             |                      |                                  |                                |                             |                      |                                  | Of which: defaulted | Of which: defaulted | Of which: defaulted | Of which: defaulted |
| (min EUR, %)                       |                                                              |                                |                             |                      |                                  |                                |                             |                      |                                  |                     |                     |                     |                     |
| MEXICO                             | Central banks and central governments                        | 113                            | 0                           | 440                  | 52                               | 0                              | 0                           | 129                  | 0                                | 450                 | 58                  | 0                   | 0                   |
|                                    | Institutions                                                 | 540                            | 0                           | 265                  | 7                                | 0                              | 0                           | 584                  | 0                                | 305                 | 9                   | 0                   | 1                   |
|                                    | Corporates                                                   | 15,408                         | 173                         | 14,625               | 10,771                           | 117                            | 159                         | 16,966               | 145                              | 15,959              | 12,202              | 41                  | 171                 |
|                                    | Corporates - Of Which: Specialised Lending                   | 26                             | 0                           | 25                   | 22                               | 0                              | 0                           | 46                   | 0                                | 35                  | 32                  | 0                   | 0                   |
|                                    | Corporates - Of Which: SME                                   | 45                             | 44                          | 39                   | 11                               | 5                              | 1                           | 69                   | 0                                | 14                  | 16                  | 0                   | 0                   |
|                                    | Retail                                                       | 14,111                         | 151                         | 7,260                | 7,027                            | 85                             | 496                         | 14,951               | 147                              | 7,271               | 7,547               | 5                   | 478                 |
|                                    | Retail - Secured on real estate property                     | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 9                    | 0                                | 9                   | 2                   | 0                   | 0                   |
|                                    | Retail - Secured on real estate property - Of Which: SME     | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0                   | 0                   | 0                   | 0                   |
|                                    | Retail - Secured on real estate property - Of Which: non-SME | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 9                    | 0                                | 9                   | 2                   | 0                   | 0                   |
|                                    | Retail - Qualifying Revolving                                | 14,111                         | 151                         | 7,260                | 7,027                            | 85                             | 496                         | 14,941               | 147                              | 7,262               | 7,544               | 5                   | 478                 |
|                                    | Retail - Other Retail                                        | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 1                    | 0                                | 1                   | 0                   | 0                   | 0                   |
|                                    | Retail - Other Retail - Of Which: SME                        | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0                   | 0                   | 0                   | 0                   |
|                                    | Retail - Other Retail - Of Which: non-SME                    | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0                   | 0                   | 0                   | 0                   |
|                                    | Equity                                                       | 1,141                          | 0                           | 1,141                | 2,686                            | 0                              | 0                           | 1,416                | 0                                | 1,416               | 3,125               | 0                   | 0                   |
|                                    | Securitisation                                               |                                |                             |                      |                                  |                                |                             |                      |                                  |                     |                     |                     |                     |
| Other non credit-obligation assets |                                                              |                                |                             |                      |                                  |                                |                             |                      |                                  |                     |                     |                     |                     |
| IRB Total                          |                                                              |                                |                             |                      |                                  |                                |                             |                      |                                  |                     |                     |                     |                     |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

|              |                                                              | IRB Approach                   |                             |                      |                                  |                                |                             |                      |                                  |
|--------------|--------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|
|              |                                                              | As of 31/12/2014               |                             |                      |                                  | As of 30/06/2015               |                             |                      |                                  |
|              |                                                              | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions |
|              |                                                              | Of which: defaulted            |                             | Of which: defaulted  |                                  | Of which: defaulted            |                             | Of which: defaulted  |                                  |
| (min EUR, %) |                                                              |                                |                             |                      |                                  |                                |                             |                      |                                  |
| FRANCE       | Central banks and central governments                        | 0                              | 0                           | 2                    | 0                                | 0                              | 0                           | 6                    | 0                                |
|              | Institutions                                                 | 27,369                         | 0                           | 27,026               | 720                              | 0                              | 13,220                      | 12,985               | 455                              |
|              | Corporates                                                   | 6,907                          | 19                          | 4,850                | 2,500                            | 11                             | 6,601                       | 4,571                | 2,469                            |
|              | Corporates - Of Which: Specialised Lending                   | 1,899                          | 0                           | 1,697                | 1,268                            | 0                              | 1,854                       | 1,638                | 1,257                            |
|              | Corporates - Of Which: SME                                   | 78                             | 4                           | 78                   | 98                               | 2                              | 77                          | 75                   | 95                               |
|              | Retail                                                       | 3                              | 0                           | 1                    | 0                                | 0                              | 35                          | 33                   | 16                               |
|              | Retail - Secured on real estate property                     | 0                              | 0                           | 0                    | 0                                | 0                              | 30                          | 15                   | 2                                |
|              | Retail - Secured on real estate property - Of Which: SME     | 0                              | 0                           | 0                    | 0                                | 0                              | 1                           | 3                    | 0                                |
|              | Retail - Secured on real estate property - Of Which: non-SME | 0                              | 0                           | 0                    | 0                                | 29                             | 1                           | 12                   | 2                                |
|              | Retail - Qualifying Revolving                                | 3                              | 0                           | 1                    | 0                                | 0                              | 3                           | 1                    | 0                                |
|              | Retail - Other Retail                                        | 0                              | 0                           | 0                    | 0                                | 0                              | 2                           | 1                    | 0                                |
|              | Retail - Other Retail - Of Which: SME                        | 0                              | 0                           | 0                    | 0                                | 1                              | 0                           | 0                    | 0                                |
|              | Retail - Other Retail - Of Which: non-SME                    | 0                              | 0                           | 0                    | 0                                | 1                              | 0                           | 0                    | 0                                |
|              | Equity                                                       | 54                             | 0                           | 54                   | 158                              | 0                              | 57                          | 201                  | 0                                |
|              | Securitisation                                               |                                |                             |                      |                                  |                                |                             |                      |                                  |
|              | Other non credit-obligation assets                           |                                |                             |                      |                                  |                                |                             |                      |                                  |
| IRB Total    |                                                              |                                |                             |                      |                                  |                                |                             |                      |                                  |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

|              |                                                              | IRB Approach                   |                             |                      |                                  |                                |                             |                      |                                  |
|--------------|--------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|
|              |                                                              | As of 31/12/2014               |                             |                      |                                  | As of 30/06/2015               |                             |                      |                                  |
|              |                                                              | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions |
|              |                                                              | Of which: defaulted            |                             | Of which: defaulted  |                                  | Of which: defaulted            |                             | Of which: defaulted  |                                  |
| (min EUR, %) |                                                              |                                |                             |                      |                                  |                                |                             |                      |                                  |
| PERU         | Central banks and central governments                        | 1                              | 0                           | 166                  | 16                               | 0                              | 1                           | 180                  | 21                               |
|              | Institutions                                                 | 13                             | 0                           | 6                    | 1                                | 0                              | 8                           | 4                    | 1                                |
|              | Corporates                                                   | 688                            | 0                           | 469                  | 257                              | 0                              | 640                         | 421                  | 284                              |
|              | Corporates - Of Which: Specialised Lending                   | 261                            | 0                           | 246                  | 182                              | 0                              | 271                         | 254                  | 189                              |
|              | Corporates - Of Which: SME                                   | 2                              | 0                           | 2                    | 1                                | 0                              | 2                           | 1                    | 0                                |
|              | Retail                                                       | 0                              | 0                           | 0                    | 0                                | 0                              | 2                           | 0                    | 0                                |
|              | Retail - Secured on real estate property                     | 0                              | 0                           | 0                    | 0                                | 0                              | 2                           | 0                    | 0                                |
|              | Retail - Secured on real estate property - Of Which: SME     | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                |
|              | Retail - Secured on real estate property - Of Which: non-SME | 0                              | 0                           | 0                    | 0                                | 0                              | 2                           | 0                    | 0                                |
|              | Retail - Qualifying Revolving                                | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                |
|              | Retail - Other Retail                                        | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                |
|              | Retail - Other Retail - Of Which: SME                        | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                |
|              | Retail - Other Retail - Of Which: non-SME                    | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                |
|              | Equity                                                       | 14                             | 0                           | 14                   | 38                               | 0                              | 15                          | 42                   | 0                                |
|              | Securitisation                                               |                                |                             |                      |                                  |                                |                             |                      |                                  |
|              | Other non credit-obligation assets                           |                                |                             |                      |                                  |                                |                             |                      |                                  |
| IRB Total    |                                                              |                                |                             |                      |                                  |                                |                             |                      |                                  |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

|              |                                                              | IRB Approach                   |                             |                      |                                  |                                |                             |                      |                                  |
|--------------|--------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|
|              |                                                              | As of 31/12/2014               |                             |                      |                                  | As of 30/06/2015               |                             |                      |                                  |
|              |                                                              | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions |
|              |                                                              | Of which: defaulted            |                             | Of which: defaulted  |                                  | Of which: defaulted            |                             | Of which: defaulted  |                                  |
| (min EUR, %) |                                                              |                                |                             |                      |                                  |                                |                             |                      |                                  |
| TURKEY       | Central banks and central governments                        | 3                              | 0                           | 143                  | 3                                | 0                              | 2                           | 0                    | 152                              |
|              | Institutions                                                 | 18                             | 0                           | 13                   | 5                                | 0                              | 9                           | 5                    | 2                                |
|              | Corporates                                                   | 347                            | 0                           | 136                  | 83                               | 0                              | 528                         | 275                  | 201                              |
|              | Corporates - Of Which: Specialised Lending                   | 134                            | 0                           | 67                   | 47                               | 0                              | 279                         | 178                  | 140                              |
|              | Corporates - Of Which: SME                                   | 14                             | 0                           | 2                    | 0                                | 0                              | 14                          | 2                    | 0                                |
|              | Retail                                                       | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                |
|              | Retail - Secured on real estate property                     | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                |
|              | Retail - Secured on real estate property - Of Which: SME     | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                |
|              | Retail - Secured on real estate property - Of Which: non-SME | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                |
|              | Retail - Qualifying Revolving                                | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                |
|              | Retail - Other Retail                                        | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                |
|              | Retail - Other Retail - Of Which: SME                        | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                |
|              | Retail - Other Retail - Of Which: non-SME                    | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                |
|              | Equity                                                       | 79                             | 0                           | 79                   | 193                              | 0                              | 96                          | 235                  | 0                                |
|              | Securitisation                                               |                                |                             |                      |                                  |                                |                             |                      |                                  |
|              | Other non credit-obligation assets                           |                                |                             |                      |                                  |                                |                             |                      |                                  |
| IRB Total    |                                                              |                                |                             |                      |                                  |                                |                             |                      |                                  |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

|                                   |                                                              | IRB Approach                   |                             |                      |                                  |                                |                             |                      |                                  |
|-----------------------------------|--------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|
|                                   |                                                              | As of 31/12/2014               |                             |                      |                                  | As of 30/06/2015               |                             |                      |                                  |
|                                   |                                                              | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions |
|                                   |                                                              | Of which: defaulted            |                             | Of which: defaulted  |                                  | Of which: defaulted            |                             | Of which: defaulted  |                                  |
| (min EUR, %)                      |                                                              |                                |                             |                      |                                  |                                |                             |                      |                                  |
| VENEZUELA, BOLIVARIAN REPUBLIC OF | Central banks and central governments                        | 178                            | 178                         | 95                   | 0                                | 0                              | 178                         | 178                  | 95                               |
|                                   | Institutions                                                 | 21                             | 0                           | 18                   | 4                                | 0                              | 38                          | 0                    | 35                               |
|                                   | Corporates                                                   | 4                              | 0                           | 4                    | 2                                | 0                              | 17                          | 0                    | 7                                |
|                                   | Corporates - Of Which: Specialised Lending                   | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                |
|                                   | Corporates - Of Which: SME                                   | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                |
|                                   | Retail                                                       | 4                              | 0                           | 2                    | 0                                | 0                              | 18                          | 0                    | 15                               |
|                                   | Retail - Secured on real estate property                     | 0                              | 0                           | 0                    | 0                                | 0                              | 12                          | 0                    | 12                               |
|                                   | Retail - Secured on real estate property - Of Which: SME     | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                |
|                                   | Retail - Secured on real estate property - Of Which: non-SME | 0                              | 0                           | 0                    | 0                                | 12                             | 0                           | 12                   | 3                                |
|                                   | Retail - Qualifying Revolving                                | 4                              | 0                           | 1                    | 0                                | 0                              | 4                           | 0                    | 2                                |
|                                   | Retail - Other Retail                                        | 0                              | 0                           | 0                    | 0                                | 1                              | 0                           | 1                    | 0                                |
|                                   | Retail - Other Retail - Of Which: SME                        | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                |
|                                   | Retail - Other Retail - Of Which: non-SME                    | 0                              | 0                           | 0                    | 0                                | 1                              | 0                           | 1                    | 0                                |
|                                   | Equity                                                       | 56                             | 0                           | 56                   | 138                              | 0                              | 10                          | 24                   | 0                                |
|                                   | Securitisation                                               |                                |                             |                      |                                  |                                |                             |                      |                                  |
|                                   | Other non credit-obligation assets                           |                                |                             |                      |                                  |                                |                             |                      |                                  |
| IRB Total                         |                                                              |                                |                             |                      |                                  |                                |                             |                      |                                  |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

|           |                                                              | IRB Approach                   |                     |                             |                      |                     |                                  |                                |                     |                             |                      |                     |                                  |
|-----------|--------------------------------------------------------------|--------------------------------|---------------------|-----------------------------|----------------------|---------------------|----------------------------------|--------------------------------|---------------------|-----------------------------|----------------------|---------------------|----------------------------------|
|           |                                                              | As of 31/12/2014               |                     |                             |                      |                     |                                  | As of 30/06/2015               |                     |                             |                      |                     |                                  |
|           |                                                              | Original Exposure <sup>1</sup> |                     | Exposure Value <sup>1</sup> | Risk exposure amount |                     | Value adjustments and provisions | Original Exposure <sup>1</sup> |                     | Exposure Value <sup>1</sup> | Risk exposure amount |                     | Value adjustments and provisions |
|           |                                                              |                                | Of which: defaulted |                             |                      | Of which: defaulted |                                  |                                | Of which: defaulted |                             |                      | Of which: defaulted |                                  |
| CHILE     | (min EUR, %)                                                 |                                |                     |                             |                      |                     |                                  |                                |                     |                             |                      |                     |                                  |
|           | Central banks and central governments                        | 1                              | 0                   | 4                           | 0                    | 0                   | 0                                | 0                              | 0                   | 4                           | 0                    | 0                   | 0                                |
|           | Institutions                                                 | 40                             | 0                   | 38                          | 1                    | 0                   | 0                                | 51                             | 0                   | 49                          | 4                    | 0                   | 0                                |
|           | Corporates                                                   | 476                            | 0                   | 382                         | 197                  | 0                   | 1                                | 610                            | 0                   | 442                         | 217                  | 0                   | 1                                |
|           | Corporates - Of Which: Specialised Lending                   | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                |
|           | Corporates - Of Which: SME                                   | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 1                              | 0                   | 0                           | 0                    | 0                   | 0                                |
|           | Retail                                                       | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 3                              | 0                   | 3                           | 1                    | 0                   | 0                                |
|           | Retail - Secured on real estate property                     | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 2                              | 0                   | 2                           | 1                    | 0                   | 0                                |
|           | Retail - Secured on real estate property - Of Which: SME     | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                |
|           | Retail - Secured on real estate property - Of Which: non-SME | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 2                              | 0                   | 2                           | 1                    | 0                   | 0                                |
|           | Retail - Qualifying Revolving                                | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                |
|           | Retail - Other Retail                                        | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 1                              | 0                   | 1                           | 0                    | 0                   | 0                                |
|           | Retail - Other Retail - Of Which: SME                        | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                |
|           | Retail - Other Retail - Of Which: non-SME                    | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 1                              | 0                   | 1                           | 0                    | 0                   | 0                                |
|           | Equity                                                       | 77                             | 0                   | 77                          | 190                  | 0                   | 0                                | 81                             | 0                   | 81                          | 202                  | 0                   | 0                                |
|           | Securitisation                                               |                                |                     |                             |                      |                     |                                  |                                |                     |                             |                      |                     |                                  |
|           | Other non credit-obligation assets                           |                                |                     |                             |                      |                     |                                  |                                |                     |                             |                      |                     |                                  |
| IRB Total |                                                              |                                |                     |                             |                      |                     |                                  |                                |                     |                             |                      |                     |                                  |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

|                |                                                              | IRB Approach                   |                     |                             |                      |                     |                                  |                                |                     |                             |                      |                     |                                  |
|----------------|--------------------------------------------------------------|--------------------------------|---------------------|-----------------------------|----------------------|---------------------|----------------------------------|--------------------------------|---------------------|-----------------------------|----------------------|---------------------|----------------------------------|
|                |                                                              | As of 31/12/2014               |                     |                             |                      |                     |                                  | As of 30/06/2015               |                     |                             |                      |                     |                                  |
|                |                                                              | Original Exposure <sup>1</sup> |                     | Exposure Value <sup>1</sup> | Risk exposure amount |                     | Value adjustments and provisions | Original Exposure <sup>1</sup> |                     | Exposure Value <sup>1</sup> | Risk exposure amount |                     | Value adjustments and provisions |
|                |                                                              |                                | Of which: defaulted |                             |                      | Of which: defaulted |                                  |                                | Of which: defaulted |                             |                      | Of which: defaulted |                                  |
| UNITED KINGDOM | (min EUR, %)                                                 |                                |                     |                             |                      |                     |                                  |                                |                     |                             |                      |                     |                                  |
|                | Central banks and central governments                        | 0                              | 0                   | 35                          | 1                    | 0                   | 0                                | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                |
|                | Institutions                                                 | 12,258                         | 0                   | 12,210                      | 696                  | 0                   | 0                                | 9,871                          | 0                   | 9,822                       | 710                  | 0                   | 0                                |
|                | Corporates                                                   | 4,783                          | 95                  | 3,488                       | 2,006                | 0                   | 28                               | 5,750                          | 44                  | 4,417                       | 2,337                | 0                   | 25                               |
|                | Corporates - Of Which: Specialised Lending                   | 1,118                          | 95                  | 1,062                       | 717                  | 0                   | 25                               | 1,129                          | 44                  | 1,081                       | 756                  | 0                   | 19                               |
|                | Corporates - Of Which: SME                                   | 9                              | 0                   | 5                           | 4                    | 0                   | 0                                | 9                              | 0                   | 6                           | 4                    | 0                   | 0                                |
|                | Retail                                                       | 3                              | 0                   | 1                           | 0                    | 0                   | 0                                | 175                            | 5                   | 172                         | 63                   | 9                   | 2                                |
|                | Retail - Secured on real estate property                     | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 169                            | 5                   | 169                         | 62                   | 9                   | 2                                |
|                | Retail - Secured on real estate property - Of Which: SME     | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 5                              | 0                   | 5                           | 5                    | 0                   | 0                                |
|                | Retail - Secured on real estate property - Of Which: non-SME | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 165                            | 5                   | 164                         | 57                   | 9                   | 2                                |
|                | Retail - Qualifying Revolving                                | 3                              | 0                   | 1                           | 0                    | 0                   | 0                                | 3                              | 0                   | 1                           | 0                    | 0                   | 0                                |
|                | Retail - Other Retail                                        | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 2                              | 0                   | 2                           | 1                    | 0                   | 0                                |
|                | Retail - Other Retail - Of Which: SME                        | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                |
|                | Retail - Other Retail - Of Which: non-SME                    | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 2                              | 0                   | 2                           | 1                    | 0                   | 0                                |
|                | Equity                                                       | 117                            | 0                   | 117                         | 340                  | 0                   | 0                                | 66                             | 0                   | 66                          | 237                  | 0                   | 0                                |
|                | Securitisation                                               |                                |                     |                             |                      |                     |                                  |                                |                     |                             |                      |                     |                                  |
|                | Other non credit-obligation assets                           |                                |                     |                             |                      |                     |                                  |                                |                     |                             |                      |                     |                                  |
| IRB Total      |                                                              |                                |                     |                             |                      |                     |                                  |                                |                     |                             |                      |                     |                                  |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

|           |                                                              | IRB Approach                   |                     |                             |                      |                     |                                  |                                |                     |                             |                      |                     |                                  |
|-----------|--------------------------------------------------------------|--------------------------------|---------------------|-----------------------------|----------------------|---------------------|----------------------------------|--------------------------------|---------------------|-----------------------------|----------------------|---------------------|----------------------------------|
|           |                                                              | As of 31/12/2014               |                     |                             |                      |                     |                                  | As of 30/06/2015               |                     |                             |                      |                     |                                  |
|           |                                                              | Original Exposure <sup>1</sup> |                     | Exposure Value <sup>1</sup> | Risk exposure amount |                     | Value adjustments and provisions | Original Exposure <sup>1</sup> |                     | Exposure Value <sup>1</sup> | Risk exposure amount |                     | Value adjustments and provisions |
|           |                                                              |                                | Of which: defaulted |                             |                      | Of which: defaulted |                                  |                                | Of which: defaulted |                             |                      | Of which: defaulted |                                  |
| ITALY     | (min EUR, %)                                                 |                                |                     |                             |                      |                     |                                  |                                |                     |                             |                      |                     |                                  |
|           | Central banks and central governments                        | 0                              | 0                   | 3                           | 0                    | 0                   | 0                                | 0                              | 0                   | 33                          | 0                    | 0                   | 0                                |
|           | Institutions                                                 | 2,036                          | 8                   | 1,991                       | 246                  | 0                   | 8                                | 1,954                          | 8                   | 1,911                       | 255                  | 0                   | 8                                |
|           | Corporates                                                   | 6,395                          | 165                 | 4,437                       | 2,157                | 6                   | 77                               | 5,794                          | 92                  | 3,865                       | 1,979                | 6                   | 50                               |
|           | Corporates - Of Which: Specialised Lending                   | 464                            | 21                  | 447                         | 376                  | 0                   | 14                               | 402                            | 18                  | 392                         | 336                  | 0                   | 15                               |
|           | Corporates - Of Which: SME                                   | 18                             | 17                  | 18                          | 1                    | 0                   | 17                               | 18                             | 17                  | 17                          | 2                    | 2                   | 17                               |
|           | Retail                                                       | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 11                             | 0                   | 11                          | 3                    | 0                   | 0                                |
|           | Retail - Secured on real estate property                     | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 11                             | 0                   | 11                          | 3                    | 0                   | 0                                |
|           | Retail - Secured on real estate property - Of Which: SME     | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 2                              | 0                   | 2                           | 0                    | 0                   | 0                                |
|           | Retail - Secured on real estate property - Of Which: non-SME | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 9                              | 0                   | 9                           | 3                    | 0                   | 0                                |
|           | Retail - Qualifying Revolving                                | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 1                              | 0                   | 0                           | 0                    | 0                   | 0                                |
|           | Retail - Other Retail                                        | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                |
|           | Retail - Other Retail - Of Which: SME                        | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                |
|           | Retail - Other Retail - Of Which: non-SME                    | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                | 0                              | 0                   | 0                           | 0                    | 0                   | 0                                |
|           | Equity                                                       | 13                             | 0                   | 13                          | 39                   | 0                   | 0                                | 10                             | 0                   | 10                          | 33                   | 0                   | 0                                |
|           | Securitisation                                               |                                |                     |                             |                      |                     |                                  |                                |                     |                             |                      |                     |                                  |
|           | Other non credit-obligation assets                           |                                |                     |                             |                      |                     |                                  |                                |                     |                             |                      |                     |                                  |
| IRB Total |                                                              |                                |                     |                             |                      |                     |                                  |                                |                     |                             |                      |                     |                                  |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

## 2015 EU-wide Transparency Exercise

## Sovereign Exposure

Banco Bilbao Vizcaya Argentaria, SA

| (mln EUR)         |                  | As of 31/12/2014                                                       |                              |                                                                                                                                                                 |                            |                                                                           |                                                 |                                               |                |                                      |                |                                                             |                |                                      |                |   |
|-------------------|------------------|------------------------------------------------------------------------|------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|---------------------------------------------------------------------------|-------------------------------------------------|-----------------------------------------------|----------------|--------------------------------------|----------------|-------------------------------------------------------------|----------------|--------------------------------------|----------------|---|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) |                              | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) |                            |                                                                           |                                                 | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) |                |                                      |                | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) |                |                                      |                |   |
|                   |                  |                                                                        | of which: loans and advances |                                                                                                                                                                 | of which: AFS banking book | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Derivatives with positive fair value          |                | Derivatives with negative fair value |                | Derivatives with positive fair value                        |                | Derivatives with negative fair value |                |   |
|                   |                  |                                                                        |                              |                                                                                                                                                                 |                            |                                                                           |                                                 | Notional value                                | Fair-value (+) | Notional value                       | Fair-value (-) | Notional value                                              | Fair-value (+) | Notional value                       | Fair-value (-) |   |
| [ 0 - 3M ]        | Austria          | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 40                                                          | 0              | -40                                  | 0              |   |
| [ 1Y - 2Y ]       |                  | 6                                                                      | 0                            | 6                                                                                                                                                               | 4                          | 0                                                                         | 1                                               | 0                                             | 0              | 0                                    | 0              | 1                                                           | 0              | -10                                  | 0              |   |
| [ 2Y - 3Y ]       |                  | 1                                                                      | 0                            | 1                                                                                                                                                               | 0                          | 0                                                                         | 1                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3Y - 5Y ]       |                  | 2                                                                      | 0                            | 2                                                                                                                                                               | 0                          | 0                                                                         | 2                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 5Y - 10Y ]      |                  | 9                                                                      | 0                            | 4                                                                                                                                                               | 0                          | 0                                                                         | 4                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 10Y - more ]    |                  | 4                                                                      | 0                            | 4                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| Total             |                  | 22                                                                     | 0                            | 17                                                                                                                                                              | 4                          | 0                                                                         | 12                                              | 0                                             | 0              | 0                                    | 0              | 42                                                          | 0              | -50                                  | 0              |   |
| [ 0 - 3M ]        | Belgium          | 32                                                                     | 0                            | 32                                                                                                                                                              | 18                         | 0                                                                         | 14                                              | 0                                             | 0              | 0                                    | 0              | 50                                                          | 0              | -100                                 | 0              |   |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                            | -13                                                                                                                                                             | 0                          | 0                                                                         | -13                                             | 0                                             | 0              | 0                                    | 0              | 32                                                          | 0              | -36                                  | 0              |   |
| [ 1Y - 2Y ]       |                  | 266                                                                    | 0                            | 127                                                                                                                                                             | 0                          | 0                                                                         | 127                                             | 0                                             | 0              | 0                                    | 0              | 10                                                          | 0              | -10                                  | 0              |   |
| [ 2Y - 3Y ]       |                  | 87                                                                     | 0                            | 85                                                                                                                                                              | 15                         | 0                                                                         | 70                                              | 0                                             | 0              | 0                                    | 0              | 41                                                          | 1              | -48                                  | -1             |   |
| [ 3Y - 5Y ]       |                  | 13                                                                     | 0                            | 11                                                                                                                                                              | 0                          | 0                                                                         | 11                                              | 0                                             | 0              | 0                                    | 0              | 126                                                         | 4              | -66                                  | -2             |   |
| [ 5Y - 10Y ]      |                  | 38                                                                     | 0                            | -54                                                                                                                                                             | 0                          | 0                                                                         | -54                                             | 0                                             | 0              | 0                                    | 0              | 77                                                          | 6              | -1                                   | -6             |   |
| [ 10Y - more ]    |                  | 32                                                                     | 32                           | 0                                                                                                                                                               | 0                          | 0                                                                         | -4                                              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| Total             |                  | 468                                                                    | 32                           | 185                                                                                                                                                             | 33                         | 0                                                                         | 152                                             | 0                                             | 0              | 0                                    | 0              | 336                                                         | 11             | -261                                 | -9             |   |
| [ 0 - 3M ]        | Bulgaria         | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 10Y - more ]    |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| Total             |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 0 - 3M ]        | Cyprus           | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 10Y - more ]    |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| Total             |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 0 - 3M ]        | Czech Republic   | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 10Y - more ]    |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| Total             |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 0 - 3M ]        | Denmark          | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 7                                                           | 0              | -7                                   | 0              |   |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 1                                                           | 0              | -1                                   | 0              |   |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 10Y - more ]    |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| Total             |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 9                                                           | 0              | -9                                   | 0              |   |
| [ 0 - 3M ]        | Estonia          | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 10Y - more ]    |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| Total             |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 0 - 3M ]        | Finland          | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 7                                                           | 0              | -7                                   | 0              |   |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 10                                                          | 0              | -10                                  | 0              |   |
| [ 2Y - 3Y ]       |                  | 12                                                                     | 0                            | 12                                                                                                                                                              | 12                         | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              | 0 |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              | 0 |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              | 0 |
| [ 10Y - more ]    |                  | 12                                                                     | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| Total             |                  | 12                                                                     | 0                            | 12                                                                                                                                                              | 12                         | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 17                                                          | 0              | -17                                  | 0              |   |
| [ 0 - 3M ]        | France           | 91                                                                     | 0                            | 71                                                                                                                                                              | 0                          | 0                                                                         | 71                                              | 0                                             | 0              | 0                                    | 0              | 41                                                          | 0              | -38                                  | 0              |   |
| [ 3M - 1Y ]       |                  | 615                                                                    | 0                            | 532                                                                                                                                                             | 40                         | 0                                                                         | 492                                             | 0                                             | 0              | 0                                    | 0              | 83                                                          | 0              | -83                                  | 0              |   |
| [ 1Y - 2Y ]       |                  | 52                                                                     | 0                            | -156                                                                                                                                                            | 0                          | 0                                                                         | -156                                            | 0                                             | 0              | 0                                    | 0              | 3                                                           | 0              | -1                                   | 0              |   |
| [ 2Y - 3Y ]       |                  | 66                                                                     | 0                            | -33                                                                                                                                                             | 0                          | 0                                                                         | -33                                             | 0                                             | 0              | 0                                    | 0              | 24                                                          | 1              | 5                                    | -1             |   |
| [ 3Y - 5Y ]       |                  | 32                                                                     | 0                            | -8                                                                                                                                                              | 0                          | 0                                                                         | -8                                              | 0                                             | 0              | 0                                    | 0              | 101                                                         | 1              | -50                                  | 0              |   |
| [ 5Y - 10Y ]      |                  | 39                                                                     | 0                            | -105                                                                                                                                                            | 0                          | 0                                                                         | -105                                            | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              | 0 |
| [ 10Y - more ]    |                  | 44                                                                     | 28                           | 4                                                                                                                                                               | 0                          | 4                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| Total             |                  | 939                                                                    | 28                           | 304                                                                                                                                                             | 40                         | 0                                                                         | 264                                             | 0                                             | 0              | 0                                    | 0              | 253                                                         | 2              | -123                                 | -1             |   |

### Sovereign Exposure

Banco Bilbao Vizcaya Argentaria, SA

[illegible]

## 2015 EU-wide Transparency Exercise

## Sovereign Exposure

Banco Bilbao Vizcaya Argentaria, SA

| (mln EUR)         |                  | As of 31/12/2014                                                       |        |                                                                                                                                                                 |                                                                           |                                                 |                                      |                                               |                                      |                |                                      |                                                             |                                      |                |      |
|-------------------|------------------|------------------------------------------------------------------------|--------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|-------------------------------------------------|--------------------------------------|-----------------------------------------------|--------------------------------------|----------------|--------------------------------------|-------------------------------------------------------------|--------------------------------------|----------------|------|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) |        | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) |                                                                           |                                                 |                                      | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) |                                      |                |                                      | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) |                                      |                |      |
|                   |                  | of which: loans and advances                                           |        | of which: AFS banking book                                                                                                                                      | of which: FVO (designated at fair value through profit/loss) banking book | of which: Financial assets held for trading (2) | Derivatives with positive fair value |                                               | Derivatives with negative fair value |                | Derivatives with positive fair value |                                                             | Derivatives with negative fair value |                |      |
|                   |                  |                                                                        |        |                                                                                                                                                                 |                                                                           |                                                 | Notional value                       | Fair-value (+)                                | Notional value                       | Fair-value (-) | Notional value                       | Fair-value (+)                                              | Notional value                       | Fair-value (-) |      |
| [ 0 - 3M ]        | Malta            | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 10Y - more ]    |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| Total             |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 0 - 3M ]        | Netherlands      | 13                                                                     | 0      | 3                                                                                                                                                               | 0                                                                         | 3                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 10             | 0    |
| [ 3M - 1Y ]       |                  | 41                                                                     | 0      | -31                                                                                                                                                             | 0                                                                         | -31                                             | 0                                    | 0                                             | 0                                    | 0              | 7                                    | 0                                                           | -7                                   | 0              | 0    |
| [ 1Y - 2Y ]       |                  | 13                                                                     | 0      | -3                                                                                                                                                              | 0                                                                         | -3                                              | 0                                    | 0                                             | 0                                    | 0              | 1                                    | 0                                                           | -1                                   | 0              | 0    |
| [ 2Y - 3Y ]       |                  | 96                                                                     | 0      | 34                                                                                                                                                              | 0                                                                         | 34                                              | 0                                    | 0                                             | 0                                    | 0              | 8                                    | 0                                                           | -4                                   | 0              | 0    |
| [ 3Y - 5Y ]       |                  | 8                                                                      | 0      | 2                                                                                                                                                               | 4                                                                         | 0                                               | -3                                   | 0                                             | 0                                    | 0              | 20                                   | 1                                                           | -12                                  | 0              | 0    |
| [ 5Y - 10Y ]      |                  | 137                                                                    | 0      | -21                                                                                                                                                             | 3                                                                         | 0                                               | -24                                  | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | -1                                   | 0              | 0    |
| [ 10Y - more ]    |                  | 10                                                                     | 0      | -2                                                                                                                                                              | 0                                                                         | -2                                              | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| Total             |                  | 318                                                                    | 0      | -17                                                                                                                                                             | 7                                                                         | 0                                               | -25                                  | 0                                             | 0                                    | 0              | 0                                    | 37                                                          | 1                                    | -16            | 0    |
| [ 0 - 3M ]        | Poland           | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 3M - 1Y ]       |                  | 4                                                                      | 0      | 4                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 10Y - more ]    |                  | 4                                                                      | 0      | 4                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| Total             |                  | 8                                                                      | 0      | 8                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 0 - 3M ]        | Portugal         | 19                                                                     | 0      | 19                                                                                                                                                              | 0                                                                         | 19                                              | 0                                    | 0                                             | 0                                    | 0              | 12                                   | 0                                                           | -12                                  | 0              | 0    |
| [ 3M - 1Y ]       |                  | 409                                                                    | 280    | 110                                                                                                                                                             | 0                                                                         | 110                                             | 0                                    | 0                                             | 0                                    | 0              | 12                                   | 0                                                           | -12                                  | 0              | 0    |
| [ 1Y - 2Y ]       |                  | 28                                                                     | 0      | 28                                                                                                                                                              | 0                                                                         | 28                                              | 0                                    | 0                                             | 0                                    | 0              | 1                                    | 0                                                           | -1                                   | 0              | 0    |
| [ 2Y - 3Y ]       |                  | 46                                                                     | 0      | 46                                                                                                                                                              | 0                                                                         | 46                                              | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 3Y - 5Y ]       |                  | 2                                                                      | 0      | -3                                                                                                                                                              | 0                                                                         | -3                                              | 0                                    | 0                                             | 0                                    | 0              | -25                                  | 1                                                           | 20                                   | -1             | 0    |
| [ 5Y - 10Y ]      |                  | 94                                                                     | 0      | 91                                                                                                                                                              | 23                                                                        | 0                                               | 67                                   | 0                                             | 0                                    | 842            | -101                                 | 25                                                          | 2                                    | -55            | -3   |
| [ 10Y - more ]    |                  | 6                                                                      | 0      | 1                                                                                                                                                               | 0                                                                         | 1                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| Total             |                  | 604                                                                    | 280    | 292                                                                                                                                                             | 23                                                                        | 0                                               | 268                                  | 0                                             | 0                                    | 842            | -101                                 | 26                                                          | 3                                    | -61            | -4   |
| [ 0 - 3M ]        | Romania          | 6                                                                      | 0      | 6                                                                                                                                                               | 0                                                                         | 6                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 3M - 1Y ]       |                  | 1                                                                      | 0      | 1                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 1Y - 2Y ]       |                  | 16                                                                     | 0      | 16                                                                                                                                                              | 0                                                                         | 16                                              | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 3Y - 5Y ]       |                  | 10                                                                     | 0      | 10                                                                                                                                                              | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 5Y - 10Y ]      |                  | 56                                                                     | 1      | 55                                                                                                                                                              | 55                                                                        | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 10Y - more ]    |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| Total             |                  | 89                                                                     | 1      | 88                                                                                                                                                              | 65                                                                        | 0                                               | 23                                   | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 0 - 3M ]        | Slovakia         | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 10Y - more ]    |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| Total             |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 0 - 3M ]        | Slovenia         | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 10Y - more ]    |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| Total             |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 0 - 3M ]        | Spain            | 7,328                                                                  | 6,926  | 402                                                                                                                                                             | 91                                                                        | 312                                             | 1,221                                | 728                                           | -1                                   | 171            | 3M                                   | 0                                                           | 0                                    | -31            | -3   |
| [ 3M - 1Y ]       |                  | 5,142                                                                  | 2,749  | 2,315                                                                                                                                                           | 1,142                                                                     | 0                                               | 1,172                                | 21                                            | 0                                    | 14             | 0                                    | 0                                                           | 0                                    | -31            | 0    |
| [ 1Y - 2Y ]       |                  | 5,514                                                                  | 720    | 4,570                                                                                                                                                           | 4,314                                                                     | 0                                               | 256                                  | 221                                           | 5                                    | -54            | 0                                    | 0                                                           | 0                                    | -63            | 0    |
| [ 2Y - 3Y ]       |                  | 4,609                                                                  | 1,555  | 2,582                                                                                                                                                           | 2,351                                                                     | 0                                               | 154                                  | 146                                           | 11                                   | 289            | 0                                    | 0                                                           | 0                                    | -232           | 0    |
| [ 3Y - 5Y ]       |                  | 9,342                                                                  | 3,097  | 5,976                                                                                                                                                           | 4,759                                                                     | 0                                               | 354                                  | 701                                           | 18                                   | 236            | 0                                    | 0                                                           | 0                                    | -1,176         | -22  |
| [ 5Y - 10Y ]      |                  | 23,489                                                                 | 5,036  | 17,796                                                                                                                                                          | 14,821                                                                    | 0                                               | 1,390                                | 487                                           | 64                                   | 200            | 1,991                                | 76                                                          | 0                                    | -6,157         | -247 |
| [ 10Y - more ]    |                  | 5,761                                                                  | 3,339  | 2,709                                                                                                                                                           | 780                                                                       | 59                                              | 243                                  | 59                                            | 0                                    | 469            | 64                                   | 0                                                           | -1,538                               | -275           |      |
| Total             |                  | 61,185                                                                 | 23,422 | 35,851                                                                                                                                                          | 28,857                                                                    | 0                                               | 4,419                                | 3,040                                         | 165                                  | 967            | -8                                   | 3,226                                                       | 141                                  | -9,228         | -548 |
| [ 0 - 3M ]        | Sweden           | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | -7             | 0    |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 1                                    | 0                                                           | -1                                   | 0              | 0    |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| [ 10Y - more ]    |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0    |
| Total             |                  | 0                                                                      | 0      | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | -9             | 0    |

## 2015 EU-wide Transparency Exercise

## Sovereign Exposure

Banco Bilbao Vizcaya Argentaria, SA

| (mln EUR)         |                  | As of 31/12/2014                                                       |       |                                                                                                                                                                 |                                                                           |                                                 |       |                                               |                |                                      |                |                                                             |                |                                      |                |
|-------------------|------------------|------------------------------------------------------------------------|-------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|-------------------------------------------------|-------|-----------------------------------------------|----------------|--------------------------------------|----------------|-------------------------------------------------------------|----------------|--------------------------------------|----------------|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) |       | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) |                                                                           |                                                 |       | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) |                |                                      |                | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) |                |                                      |                |
|                   |                  |                                                                        |       |                                                                                                                                                                 |                                                                           |                                                 |       | Derivatives with positive fair value          |                | Derivatives with negative fair value |                | Derivatives with positive fair value                        |                | Derivatives with negative fair value |                |
|                   |                  | of which: loans and advances                                           |       | of which: AFS banking book                                                                                                                                      | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) |       | Notional value                                | Fair-value (+) | Notional value                       | Fair-value (-) | Notional value                                              | Fair-value (+) | Notional value                       | Fair-value (-) |
| [ 0 - 3M ]        | United Kingdom   | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 3M - 1Y ]       |                  | 115                                                                    | 0     | 115                                                                                                                                                             | 115                                                                       | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 50                                                          | 0              | -37                                  | 0              |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 1                                                           | 0              | -1                                   | 0              |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 21                                                          | 0              | -21                                  | 0              |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 11                                                          | 2              | -12                                  | 0              |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 10Y - more ]    |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| Total             |                  | 115                                                                    | 0     | 115                                                                                                                                                             | 115                                                                       | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 82                                                          | 2              | -71                                  | -1             |
| [ 0 - 3M ]        | Iceland          | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 10Y - more ]    |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| Total             |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 0 - 3M ]        | Liechtenstein    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 10Y - more ]    |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| Total             |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 0 - 3M ]        | Norway           | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 7                                                           | 0              | -7                                   | 0              |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 1                                                           | 0              | -1                                   | 0              |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 10Y - more ]    |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| Total             |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 9                                                           | 0              | -9                                   | 0              |
| [ 0 - 3M ]        | Australia        | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | -1                                                          | 1              | 0                                    | 0              |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 10Y - more ]    |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| Total             |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 31                                                          | 1              | -18                                  | 0              |
| [ 0 - 3M ]        | Canada           | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 10Y - more ]    |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| Total             |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 0 - 3M ]        | Hong Kong        | 79                                                                     | 0     | 79                                                                                                                                                              | 79                                                                        | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 10Y - more ]    |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| Total             |                  | 79                                                                     | 0     | 79                                                                                                                                                              | 79                                                                        | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 0 - 3M ]        | Japan            | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 22                                                          | 0              | -10                                  | 0              |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | -1                                                          | 1              | 0                                    | 0              |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 10Y - more ]    |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| Total             |                  | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | 21                                                          | 1              | -10                                  | 0              |
| [ 0 - 3M ]        | U.S.             | 140                                                                    | 0     | 140                                                                                                                                                             | 139                                                                       | 0                                               | 0     | 0                                             | 0              | 0                                    | 0              | -37                                                         | 0              | -24                                  | 0              |
| [ 3M - 1Y ]       |                  | 3,443                                                                  | 2,354 | 1,089                                                                                                                                                           | 371                                                                       | 0                                               | 716   | 0                                             | 0              | 0                                    | 0              | 1,528                                                       | 2              | 0                                    | 0              |
| [ 1Y - 2Y ]       |                  | 200                                                                    | 0     | 172                                                                                                                                                             | 20                                                                        | 0                                               | 151   | 0                                             | 0              | 0                                    | 0              | 2,479                                                       | 0              | -2,479                               | -1             |
| [ 2Y - 3Y ]       |                  | 378                                                                    | 0     | 97                                                                                                                                                              | 11                                                                        | 0                                               | 70    | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |
| [ 3Y - 5Y ]       |                  | 911                                                                    | 0     | 790                                                                                                                                                             | 365                                                                       | 0                                               | 387   | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 5                                    | 0              |
| [ 5Y - 10Y ]      |                  | 3,561                                                                  | 1,637 | 1,883                                                                                                                                                           | 925                                                                       | 0                                               | 816   | 0                                             | 0              | 0                                    | 0              | -171                                                        | 0              | 152                                  | 0              |
| [ 10Y - more ]    |                  | 2,609                                                                  | 0     | 2,603                                                                                                                                                           | 2,400                                                                     | 0                                               | 1     | 0                                             | 0              | 0                                    | 0              | 2                                                           | 0              | -2                                   | 0              |
| Total             |                  | 11,242                                                                 | 3,991 | 6,773                                                                                                                                                           | 4,231                                                                     | 0                                               | 2,140 | 0                                             | 0              | 0                                    | 0              | 3,801                                                       | 3              | -2,347                               | -1             |

## 2015 EU-wide Transparency Exercise

## Sovereign Exposure

Banco Bilbao Vizcaya Argentaria, SA

| (mln EUR)         |                                                    | As of 31/12/2014                                                       |       |                                                                                                                                                                 |                                                                           |                                                 |                                      |                                               |                                      |                |                                      |                                                             |                                      |                |    |
|-------------------|----------------------------------------------------|------------------------------------------------------------------------|-------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|-------------------------------------------------|--------------------------------------|-----------------------------------------------|--------------------------------------|----------------|--------------------------------------|-------------------------------------------------------------|--------------------------------------|----------------|----|
| Residual Maturity | Country / Region                                   | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) |       | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) |                                                                           |                                                 |                                      | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) |                                      |                |                                      | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) |                                      |                |    |
|                   |                                                    | of which: loans and advances                                           |       | of which: AFS banking book                                                                                                                                      | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Derivatives with positive fair value |                                               | Derivatives with negative fair value |                | Derivatives with positive fair value |                                                             | Derivatives with negative fair value |                |    |
|                   |                                                    |                                                                        |       |                                                                                                                                                                 |                                                                           |                                                 | Notional value                       | Fair-value (+)                                | Notional value                       | Fair-value (-) | Notional value                       | Fair-value (+)                                              | Notional value                       | Fair-value (-) |    |
| [ 0 - 3M ]        | China                                              | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 3M - 1Y ]       |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 87                                   | 0                                                           | -27                                  | 0              |    |
| [ 1Y - 2Y ]       |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | -17                                  | 0              |    |
| [ 2Y - 3Y ]       |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              |    |
| [ 3Y - 5Y ]       |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 13                                   | 9                                                           | -7                                   | 0              |    |
| [ 5Y - 10Y ]      |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              |    |
| [ 10Y - more ]    |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              |    |
| Total             |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 116                                  | 9                                                           | -50                                  | 0              |    |
| [ 0 - 3M ]        | Switzerland                                        | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 3M - 1Y ]       |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              |    |
| [ 1Y - 2Y ]       |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              |    |
| [ 2Y - 3Y ]       |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              |    |
| [ 3Y - 5Y ]       |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              |    |
| [ 5Y - 10Y ]      |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              |    |
| [ 10Y - more ]    |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              |    |
| Total             |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              |    |
| [ 0 - 3M ]        | Other advanced economies non EEA                   | 248                                                                    | 1     | 247                                                                                                                                                             | 247                                                                       | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 3M - 1Y ]       |                                                    | 96                                                                     | 11    | 84                                                                                                                                                              | 61                                                                        | 23                                              | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 1Y - 2Y ]       |                                                    | 368                                                                    | 7     | 334                                                                                                                                                             | 357                                                                       | -23                                             | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 2Y - 3Y ]       |                                                    | 54                                                                     | 0     | 52                                                                                                                                                              | 52                                                                        | 2                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 3Y - 5Y ]       |                                                    | 428                                                                    | 1     | 426                                                                                                                                                             | 425                                                                       | 1                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 5Y - 10Y ]      |                                                    | 1,823                                                                  | 68    | 1,754                                                                                                                                                           | 1,748                                                                     | 6                                               | 0                                    | 0                                             | 0                                    | 0              | -1                                   | 1                                                           | 0                                    | 0              | 0  |
| [ 10Y - more ]    |                                                    | 450                                                                    | 7     | 440                                                                                                                                                             | 439                                                                       | 1                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              |    |
| Total             |                                                    | 3,466                                                                  | 94    | 3,340                                                                                                                                                           | 3,329                                                                     | 0                                               | 11                                   | 0                                             | 0                                    | 0              | 0                                    | -1                                                          | 1                                    | 0              | 0  |
| [ 0 - 3M ]        | Other Central and eastern Europe countries non EEA | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 3M - 1Y ]       |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 1Y - 2Y ]       |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 2Y - 3Y ]       |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 3Y - 5Y ]       |                                                    | 1                                                                      | 0     | 1                                                                                                                                                               | 1                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 5Y - 10Y ]      |                                                    | 1                                                                      | 0     | 1                                                                                                                                                               | 1                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 10Y - more ]    |                                                    | 1                                                                      | 0     | 1                                                                                                                                                               | 1                                                                         | 0                                               | 1                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| Total             |                                                    | 3                                                                      | 0     | 3                                                                                                                                                               | 3                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 0 - 3M ]        | Middle East                                        | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 150            | -4                                   | 0                                                           | 0                                    | 0              | 0  |
| [ 3M - 1Y ]       |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 1Y - 2Y ]       |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 2Y - 3Y ]       |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 3Y - 5Y ]       |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 5Y - 10Y ]      |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 10Y - more ]    |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| Total             |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 150            | -4                                   | 0                                                           | 0                                    | 0              | 0  |
| [ 0 - 3M ]        | Latin America and the Caribbean                    | 468                                                                    | 1     | 467                                                                                                                                                             | 324                                                                       | 135                                             | 4                                    | 2                                             | 95                                   | -4             | -1                                   | 4                                                           | 0                                    | 0              | 0  |
| [ 3M - 1Y ]       |                                                    | 1,921                                                                  | 521   | 1,400                                                                                                                                                           | 117                                                                       | 0                                               | 1,216                                | 94                                            | 10                                   | 0              | 0                                    | 140                                                         | 0                                    | -144           | 0  |
| [ 1Y - 2Y ]       |                                                    | 3,001                                                                  | 227   | 2,774                                                                                                                                                           | 184                                                                       | 0                                               | 2,345                                | 103                                           | 6                                    | 0              | 0                                    | 21                                                          | 0                                    | -21            | 0  |
| [ 2Y - 3Y ]       |                                                    | 5,340                                                                  | 0     | 5,340                                                                                                                                                           | 665                                                                       | 0                                               | 4,566                                | 92                                            | 4                                    | 0              | 0                                    | 0                                                           | 0                                    | 10             | -1 |
| [ 3Y - 5Y ]       |                                                    | 7,721                                                                  | 29    | 7,692                                                                                                                                                           | 4,165                                                                     | 0                                               | 3,520                                | 47                                            | 8                                    | 24             | 0                                    | 0                                                           | 0                                    | 4              | 0  |
| [ 5Y - 10Y ]      |                                                    | 13,989                                                                 | 8,214 | 5,599                                                                                                                                                           | 3,833                                                                     | 0                                               | 419                                  | 15                                            | 56                                   | -23            | -1                                   | -29                                                         | 0                                    | 44             | -1 |
| [ 10Y - more ]    |                                                    | 1,042                                                                  | 9     | 982                                                                                                                                                             | 725                                                                       | 0                                               | 722                                  | 8                                             | 0                                    | -18            | -2                                   | 0                                                           | 17                                   | 0              |    |
| Total             |                                                    | 33,482                                                                 | 9,001 | 24,254                                                                                                                                                          | 9,563                                                                     | 0                                               | 12,923                               | 355                                           | 29                                   | 184            | -43                                  | 114                                                         | 1                                    | -89            | -2 |
| [ 0 - 3M ]        | Africa                                             | 5                                                                      | 5     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 3M - 1Y ]       |                                                    | 25                                                                     | 25    | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 1Y - 2Y ]       |                                                    | 18                                                                     | 18    | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 2Y - 3Y ]       |                                                    | 18                                                                     | 18    | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 3Y - 5Y ]       |                                                    | 27                                                                     | 27    | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 5Y - 10Y ]      |                                                    | 61                                                                     | 61    | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 10Y - more ]    |                                                    | 0                                                                      | 0     | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| Total             |                                                    | 154                                                                    | 154   | 0                                                                                                                                                               | 0                                                                         | 0                                               | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 0 - 3M ]        | Others                                             | 7                                                                      | 3     | 4                                                                                                                                                               | 0                                                                         | 0                                               | 4                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 3M - 1Y ]       |                                                    | 27                                                                     | 14    | 13                                                                                                                                                              | 0                                                                         | 13                                              | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 1Y - 2Y ]       |                                                    | 48                                                                     | 0     | 48                                                                                                                                                              | 0                                                                         | 48                                              | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 47                                                          | 1                                    | -47            | -1 |
| [ 2Y - 3Y ]       |                                                    | 33                                                                     | 6     | 27                                                                                                                                                              | 13                                                                        | 0                                               | 24                                   | 0                                             | 0                                    | 0              | 37                                   | 1                                                           | -62                                  | -1             | -1 |
| [ 3Y - 5Y ]       |                                                    | 45                                                                     | 9     | 36                                                                                                                                                              | 0                                                                         | 36                                              | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 5Y - 10Y ]      |                                                    | 55                                                                     | 22    | 33                                                                                                                                                              | 0                                                                         | 33                                              | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| [ 10Y - more ]    |                                                    | 41                                                                     | 0     | 41                                                                                                                                                              | 0                                                                         | 41                                              | 0                                    | 0                                             | 0                                    | 0              | 0                                    | 0                                                           | 0                                    | 0              | 0  |
| Total             |                                                    | 256                                                                    | 54    | 202                                                                                                                                                             | 13                                                                        | 199                                             | 0                                    | 0                                             | 0                                    | 0              | 84                                   | 1                                                           | -108                                 | -2             | -2 |

## Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

| (mln EUR)         |                  | As of 30/06/2015                                                       |                              |                                                                                                                                                                 |                            |                                                                           |                                                 |                                               |                |                                      |                |                                                             |                |                                      |                |   |
|-------------------|------------------|------------------------------------------------------------------------|------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|---------------------------------------------------------------------------|-------------------------------------------------|-----------------------------------------------|----------------|--------------------------------------|----------------|-------------------------------------------------------------|----------------|--------------------------------------|----------------|---|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) |                              | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) |                            |                                                                           |                                                 | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) |                |                                      |                | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) |                |                                      |                |   |
|                   |                  |                                                                        | of which: loans and advances |                                                                                                                                                                 | of which: AFS banking book | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Derivatives with positive fair value          |                | Derivatives with negative fair value |                | Derivatives with positive fair value                        |                | Derivatives with negative fair value |                |   |
|                   |                  |                                                                        |                              |                                                                                                                                                                 |                            |                                                                           |                                                 | Notional value                                | Fair-value (+) | Notional value                       | Fair-value (-) | Notional value                                              | Fair-value (+) | Notional value                       | Fair-value (-) |   |
| [ 0 - 3M ]        | Austria          | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 5              | 0                                                           | -5             | 0                                    |                |   |
| [ 1Y - 2Y ]       |                  | 6                                                                      | 0                            | 6                                                                                                                                                               | 5                          | 0                                                                         | 1                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | -9                                   | 0              |   |
| [ 2Y - 3Y ]       |                  | 3                                                                      | 0                            | 3                                                                                                                                                               | 0                          | 0                                                                         | 3                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3Y - 5Y ]       |                  | 1                                                                      | 0                            | 1                                                                                                                                                               | 0                          | 0                                                                         | 1                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 5Y - 10Y ]      |                  | 9                                                                      | 0                            | 4                                                                                                                                                               | 0                          | 0                                                                         | 4                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 10Y - more ]    |                  | 4                                                                      | 0                            | 4                                                                                                                                                               | 0                          | 0                                                                         | 4                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| Total             |                  | 24                                                                     | 0                            | 19                                                                                                                                                              | 5                          | 0                                                                         | 14                                              | 0                                             | 0              | 0                                    | 5              | 0                                                           | -14            | -1                                   | 0              |   |
| [ 0 - 3M ]        | Belgium          | 22                                                                     | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 14                                              | 0                                             | 0              | 0                                    | 0              | 64                                                          | 0              | 99                                   | 0              |   |
| [ 3M - 1Y ]       |                  | 307                                                                    | 0                            | 299                                                                                                                                                             | 0                          | 0                                                                         | 299                                             | 0                                             | 0              | 0                                    | 5              | 0                                                           | -5             | 0                                    | 0              |   |
| [ 1Y - 2Y ]       |                  | 23                                                                     | 0                            | 23                                                                                                                                                              | 0                          | 0                                                                         | 23                                              | 0                                             | 0              | 0                                    | 54             | 1                                                           | -47            | -1                                   | 0              |   |
| [ 2Y - 3Y ]       |                  | 15                                                                     | 0                            | 15                                                                                                                                                              | 15                         | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | -10            | 0                                    | 0              |   |
| [ 3Y - 5Y ]       |                  | 14                                                                     | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 160            | 5                                                           | -70            | -2                                   | 0              |   |
| [ 5Y - 10Y ]      |                  | 44                                                                     | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 53             | 5                                                           | 11             | -6                                   | 0              |   |
| [ 10Y - more ]    |                  | 74                                                                     | 32                           | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| Total             |                  | 499                                                                    | 32                           | 337                                                                                                                                                             | 15                         | 0                                                                         | 322                                             | 0                                             | 0              | 0                                    | 0              | 337                                                         | 11             | -22                                  | -9             |   |
| [ 0 - 3M ]        | Bulgaria         | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 5Y - 10Y ]      |                  | 2                                                                      | 0                            | 2                                                                                                                                                               | 2                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              | 0 |
| [ 10Y - more ]    |                  | 5                                                                      | 0                            | 2                                                                                                                                                               | 2                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| Total             |                  | 2                                                                      | 0                            | 5                                                                                                                                                               | 4                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 0 - 3M ]        | Cyprus           | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              | 0 |
| [ 10Y - more ]    |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| Total             |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 0 - 3M ]        | Czech Republic   | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              | 0 |
| [ 10Y - more ]    |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| Total             |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 0 - 3M ]        | Denmark          | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 5              | 0                                                           | -5             | 0                                    | 0              |   |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              | 0 |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              | 0 |
| [ 10Y - more ]    |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| Total             |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 5              | 0                                                           | -5             | 0                                    | 0              |   |
| [ 0 - 3M ]        | Estonia          | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              | 0 |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              | 0 |
| [ 10Y - more ]    |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| Total             |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 0 - 3M ]        | Finland          | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 5              | 0                                                           | -5             | 0                                    | 0              |   |
| [ 1Y - 2Y ]       |                  | 13                                                                     | 0                            | 13                                                                                                                                                              | 13                         | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | -9             | 0                                    | 0              |   |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              | 0 |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              | 0 |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              | 0 |
| [ 10Y - more ]    |                  | 0                                                                      | 0                            | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| Total             |                  | 14                                                                     | 0                            | 14                                                                                                                                                              | 13                         | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | -14            | 0                                    | 0              |   |
| [ 0 - 3M ]        | France           | 51                                                                     | 0                            | 51                                                                                                                                                              | 0                          | 0                                                                         | 51                                              | 0                                             | 0              | 0                                    | 0              | 14                                                          | 0              | -26                                  | 0              | 0 |
| [ 3M - 1Y ]       |                  | 387                                                                    | 0                            | 301                                                                                                                                                             | 111                        | 0                                                                         | 190                                             | 0                                             | 0              | 0                                    | 0              | 0                                                           | -10            | 0                                    | 0              | 0 |
| [ 1Y - 2Y ]       |                  | 109                                                                    | 7                            | 77                                                                                                                                                              | 0                          | 0                                                                         | 77                                              | 0                                             | 0              | 0                                    | 0              | 8                                                           | 0              | 5                                    | 0              | 0 |
| [ 2Y - 3Y ]       |                  | 324                                                                    | 0                            | 248                                                                                                                                                             | 0                          | 0                                                                         | 248                                             | 0                                             | 0              | 0                                    | 0              | 30                                                          | 1              | -11                                  | 0              | 0 |
| [ 3Y - 5Y ]       |                  | 28                                                                     | 0                            | 3                                                                                                                                                               | 0                          | 0                                                                         | 3                                               | 0                                             | 0              | 0                                    | 0              | 1                                                           | 0              | 0                                    | 0              | 0 |
| [ 5Y - 10Y ]      |                  | 87                                                                     | 0                            | 52                                                                                                                                                              | 2                          | 0                                                                         | 50                                              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              | 0 |
| [ 10Y - more ]    |                  | 77                                                                     | 28                           | 0                                                                                                                                                               | 0                          | 0                                                                         | 0                                               | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0              |   |
| Total             |                  | 1,062                                                                  | 35                           | 732                                                                                                                                                             | 113                        | 0                                                                         | 619                                             | 0                                             | 0              | 0                                    | 0              | 15                                                          | 2              | -42                                  | -1             | 0 |





| (mln EUR)         |                  | As of 30/06/2015                                                       |                            |                                                                                                                                                                 |                                                 |                |                |                                               |                |                                      |                |                                                             |                |                                      |   |
|-------------------|------------------|------------------------------------------------------------------------|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|----------------|----------------|-----------------------------------------------|----------------|--------------------------------------|----------------|-------------------------------------------------------------|----------------|--------------------------------------|---|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) |                            | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) |                                                 |                |                | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) |                |                                      |                | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) |                |                                      |   |
|                   |                  |                                                                        |                            |                                                                                                                                                                 |                                                 |                |                | Derivatives with positive fair value          |                | Derivatives with negative fair value |                | Derivatives with positive fair value                        |                | Derivatives with negative fair value |   |
|                   |                  | of which: loans and advances                                           | of which: AFS banking book | of which: FVO (designated at fair value through profit&loss) banking book                                                                                       | of which: Financial assets held for trading (2) | Notional value | Fair-value (+) | Notional value                                | Fair-value (-) | Notional value                       | Fair-value (+) | Notional value                                              | Fair-value (-) |                                      |   |
| [ 0 - 3M ]        | United Kingdom   | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0 |
| [ 3M - 1Y ]       |                  | 255                                                                    | 0                          | 255                                                                                                                                                             | 255                                             | 0              | 0              | 0                                             | 0              | 5                                    | 0              | -5                                                          | 0              | 0                                    |   |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 22                                   | 0              | -22                                                         | 0              | 0                                    |   |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 12                                   | 2              | -13                                                         | 0              | 0                                    |   |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 10Y - more ]    |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| Total             |                  | 255                                                                    | 0                          | 255                                                                                                                                                             | 255                                             | 0              | 0              | 0                                             | 0              | 40                                   | 2              | -41                                                         | 0              | -1                                   |   |
| [ 0 - 3M ]        | Iceland          | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0 |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 10Y - more ]    |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| Total             |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 0 - 3M ]        | Liechtenstein    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0 |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 10Y - more ]    |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| Total             |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 0 - 3M ]        | Norway           | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0 |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 5                                    | 0              | -5                                                          | 0              | 0                                    |   |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 10Y - more ]    |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| Total             |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 5                                    | 0              | -5                                                          | 0              | 0                                    |   |
| [ 0 - 3M ]        | Australia        | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 13                                   | 0              | 0                                                           | 0              | 0                                    | 0 |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | -1                                   | 1              | 0                                                           | 0              | 0                                    |   |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 10Y - more ]    |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| Total             |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 13                                   | 1              | 0                                                           | 0              | 0                                    |   |
| [ 0 - 3M ]        | Canada           | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0 |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 10Y - more ]    |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| Total             |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 0 - 3M ]        | Hong Kong        | 85                                                                     | 0                          | 85                                                                                                                                                              | 85                                              | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0 |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 1Y - 2Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 10Y - more ]    |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| Total             |                  | 85                                                                     | 0                          | 85                                                                                                                                                              | 85                                              | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0 |
| [ 0 - 3M ]        | Japan            | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    | 0 |
| [ 3M - 1Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 1Y - 2Y ]       |                  | 9                                                                      | 0                          | 9                                                                                                                                                               | 9                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 2Y - 3Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | -2                                   | 1              | 0                                                           | 0              | 0                                    |   |
| [ 3Y - 5Y ]       |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 5Y - 10Y ]      |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 10Y - more ]    |                  | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0              | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| Total             |                  | 9                                                                      | 0                          | 9                                                                                                                                                               | 9                                               | 0              | 0              | 0                                             | 0              | -2                                   | 1              | 0                                                           | 0              | 0                                    |   |
| [ 0 - 3M ]        | U.S.             | 307                                                                    | 0                          | 163                                                                                                                                                             | 163                                             | 0              | 0              | 0                                             | 0              | 2,517                                | 3              | -2,563                                                      | -29            | -29                                  |   |
| [ 3M - 1Y ]       |                  | 3,794                                                                  | 2,689                      | 938                                                                                                                                                             | 218                                             | 0              | 720            | 0                                             | 0              | 2,606                                | 7              | -2,336                                                      | -1             | -1                                   |   |
| [ 1Y - 2Y ]       |                  | 506                                                                    | 0                          | 20                                                                                                                                                              | 20                                              | 0              | 0              | 0                                             | 0              | 584                                  | 1              | -359                                                        | 0              | 0                                    |   |
| [ 2Y - 3Y ]       |                  | 356                                                                    | 0                          | 321                                                                                                                                                             | 11                                              | 0              | 290            | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 3Y - 5Y ]       |                  | 1,556                                                                  | 0                          | 1,479                                                                                                                                                           | 156                                             | 0              | 1,274          | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0                                    |   |
| [ 5Y - 10Y ]      |                  | 4,737                                                                  | 1,758                      | 1,345                                                                                                                                                           | 1,334                                           | 0              | 0              | 24                                            | 1              | 45                                   | 46             | -45                                                         | -46            | -46                                  |   |
| [ 10Y - more ]    |                  | 3,397                                                                  | 0                          | 3,397                                                                                                                                                           | 3,195                                           | 0              | 7              | 36                                            | 0              | 1                                    | 0              | 0                                                           | 0              | 0                                    |   |
| Total             |                  | 14,644                                                                 | 4,448                      | 7,662                                                                                                                                                           | 5,097                                           | 0              | 2,291          | 60                                            | 1              | 0                                    | 5,752          | 56                                                          | -5,303         | -76                                  |   |

| (mln EUR)         |                                                    | As of 30/06/2015                                                       |                            |                                                                                                                                                                 |                                                 |                                      |                |                                               |                |                                      |                |                                                             |                |     |    |
|-------------------|----------------------------------------------------|------------------------------------------------------------------------|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|--------------------------------------|----------------|-----------------------------------------------|----------------|--------------------------------------|----------------|-------------------------------------------------------------|----------------|-----|----|
| Residual Maturity | Country / Region                                   | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) |                            | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) |                                                 |                                      |                | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) |                |                                      |                | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) |                |     |    |
|                   |                                                    | of which: loans and advances                                           | of which: AFS banking book | of which: FVO (designated at fair value through profit/loss) banking book                                                                                       | of which: Financial assets held for trading (2) | Derivatives with positive fair value |                | Derivatives with negative fair value          |                | Derivatives with positive fair value |                | Derivatives with negative fair value                        |                |     |    |
|                   |                                                    |                                                                        |                            |                                                                                                                                                                 |                                                 | Notional value                       | Fair-value (+) | Notional value                                | Fair-value (-) | Notional value                       | Fair-value (+) | Notional value                                              | Fair-value (-) |     |    |
| [ 0 - 3M ]        | China                                              | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 3M - 1Y ]       |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 1Y - 2Y ]       |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 18                                   | 0              | -18                                                         | 0              | 0   | 0  |
| [ 2Y - 3Y ]       |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 17                                   | 3              | 0                                                           | 0              | 0   | 0  |
| [ 3Y - 5Y ]       |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 6              | -6                                                          | 0              | 0   | 0  |
| [ 5Y - 10Y ]      |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 10Y - more ]    |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| Total             |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 35                                   | 9              | -26                                                         | 0              | 0   | 0  |
| [ 0 - 3M ]        | Switzerland                                        | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 3M - 1Y ]       |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 1Y - 2Y ]       |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 2Y - 3Y ]       |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 3Y - 5Y ]       |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 5Y - 10Y ]      |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 10Y - more ]    |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| Total             |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 0 - 3M ]        | Other advanced economies non EEA                   | 5                                                                      | 5                          | 5                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | -8                                   | 3              | 5                                                           | 0              | 0   | 0  |
| [ 3M - 1Y ]       |                                                    | 76                                                                     | 5                          | 71                                                                                                                                                              | 68                                              | 0                                    | 3              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 1Y - 2Y ]       |                                                    | 322                                                                    | 0                          | 322                                                                                                                                                             | 320                                             | 0                                    | 1              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 2Y - 3Y ]       |                                                    | 283                                                                    | 4                          | 279                                                                                                                                                             | 279                                             | 0                                    | 0              | 0                                             | 0              | -1                                   | 1              | 0                                                           | 0              | 0   | 0  |
| [ 3Y - 5Y ]       |                                                    | 588                                                                    | 1                          | 585                                                                                                                                                             | 588                                             | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 5Y - 10Y ]      |                                                    | 1,520                                                                  | 63                         | 1,455                                                                                                                                                           | 1,455                                           | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 10Y - more ]    |                                                    | 281                                                                    | -7                         | 268                                                                                                                                                             | 264                                             | 0                                    | 4              | 0                                             | 0              | 0                                    | 3              | 5                                                           | 0              | 0   | 0  |
| Total             |                                                    | 3,075                                                                  | 79                         | 2,994                                                                                                                                                           | 2,975                                           | 0                                    | 9              | 0                                             | 0              | -9                                   | 3              | 5                                                           | 0              | 0   | 0  |
| [ 0 - 3M ]        | Other Central and eastern Europe countries non EEA | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 3M - 1Y ]       |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 1Y - 2Y ]       |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 2Y - 3Y ]       |                                                    | 1                                                                      | 0                          | 1                                                                                                                                                               | 1                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 3Y - 5Y ]       |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 5Y - 10Y ]      |                                                    | 2                                                                      | 0                          | 2                                                                                                                                                               | 2                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 10Y - more ]    |                                                    | 1                                                                      | 0                          | 1                                                                                                                                                               | 1                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| Total             |                                                    | 4                                                                      | 0                          | 4                                                                                                                                                               | 4                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 0 - 3M ]        | Middle East                                        | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 3M - 1Y ]       |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 1Y - 2Y ]       |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 2Y - 3Y ]       |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 7                                    | 2              | 0                                                           | 0              | 0   | 0  |
| [ 3Y - 5Y ]       |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 5Y - 10Y ]      |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 10Y - more ]    |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| Total             |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 7                                    | 2              | 0                                                           | 0              | 0   | 0  |
| [ 0 - 3M ]        | Latin America and the Caribbean                    | 446                                                                    | 64                         | 351                                                                                                                                                             | 340                                             | 119                                  | 36             | 0                                             | 0              | 49                                   | 0              | -56                                                         | -3             | 0   | 0  |
| [ 3M - 1Y ]       |                                                    | 5,106                                                                  | 462                        | 4,488                                                                                                                                                           | 56                                              | 4,407                                | 282            | 6                                             | 12             | 3                                    | 0              | -3                                                          | 0              | 0   | 0  |
| [ 1Y - 2Y ]       |                                                    | 2,236                                                                  | 4                          | 2,173                                                                                                                                                           | 210                                             | 1,914                                | 27             | 0                                             | 0              | 40                                   | 0              | -40                                                         | -1             | 0   | 0  |
| [ 2Y - 3Y ]       |                                                    | 2,105                                                                  | 182                        | 1,556                                                                                                                                                           | 465                                             | 1,074                                | 33             | 214                                           | -1             | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 3Y - 5Y ]       |                                                    | 7,810                                                                  | 41                         | 7,401                                                                                                                                                           | 5,547                                           | 1,839                                | 100            | 6                                             | 167            | -11                                  | 0              | 0                                                           | 1              | 0   | 0  |
| [ 5Y - 10Y ]      |                                                    | 12,881                                                                 | 8,562                      | 4,239                                                                                                                                                           | 3,057                                           | 988                                  | 16             | 307                                           | -34            | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 10Y - more ]    |                                                    | 766                                                                    | 0                          | 763                                                                                                                                                             | 158                                             | 0                                    | 86             | 0                                             | 16             | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| Total             |                                                    | 31,330                                                                 | 9,314                      | 20,459                                                                                                                                                          | 9,503                                           | 0                                    | 10,633         | 851                                           | 16             | 668                                  | -63            | 93                                                          | 0              | -99 | -4 |
| [ 0 - 3M ]        | Africa                                             | 3                                                                      | 3                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 3M - 1Y ]       |                                                    | 37                                                                     | 37                         | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 1Y - 2Y ]       |                                                    | 30                                                                     | 30                         | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 2Y - 3Y ]       |                                                    | 3                                                                      | 3                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 3Y - 5Y ]       |                                                    | 45                                                                     | 45                         | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 5Y - 10Y ]      |                                                    | 36                                                                     | 36                         | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 10Y - more ]    |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| Total             |                                                    | 153                                                                    | 153                        | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 0 - 3M ]        | Others                                             | 20                                                                     | 20                         | 2                                                                                                                                                               | 2                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 3M - 1Y ]       |                                                    | 0                                                                      | 0                          | 0                                                                                                                                                               | 0                                               | 0                                    | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 1Y - 2Y ]       |                                                    | 0                                                                      | 4                          | 10                                                                                                                                                              | 0                                               | 10                                   | 0              | 0                                             | 0              | 101                                  | 4              | -115                                                        | -4             | 0   | 0  |
| [ 2Y - 3Y ]       |                                                    | 0                                                                      | 6                          | 36                                                                                                                                                              | 1                                               | 35                                   | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 3Y - 5Y ]       |                                                    | 2                                                                      | 2                          | 11                                                                                                                                                              | 0                                               | 11                                   | 0              | 0                                             | 0              | 27                                   | 1              | -18                                                         | 0              | 0   | 0  |
| [ 5Y - 10Y ]      |                                                    | 21                                                                     | 21                         | 26                                                                                                                                                              | 0                                               | 26                                   | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| [ 10Y - more ]    |                                                    | 0                                                                      | 0                          | 42                                                                                                                                                              | 0                                               | 42                                   | 0              | 0                                             | 0              | 0                                    | 0              | 0                                                           | 0              | 0   | 0  |
| Total             |                                                    | 43                                                                     | 53                         | 127                                                                                                                                                             | 1                                               | 126                                  | 0              | 0                                             | 0              | 128                                  | 4              | -133                                                        | -4             | 0   | 0  |

## Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolios on cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

## 2015 EU-wide Transparency Exercise

### Information on performing and non-performing exposures

Banco Bilbao Vizcaya Argentaria, SA

|                                                                | As of 31/12/2014                                        |                                      |                     |                                      |                                                                                             |                                                         |                                                                           | As of 30/06/2015                     |                                      |                                          |        |                                                                                                          |        |                                                                           |
|----------------------------------------------------------------|---------------------------------------------------------|--------------------------------------|---------------------|--------------------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------------------------|--------------------------------------|--------------------------------------|------------------------------------------|--------|----------------------------------------------------------------------------------------------------------|--------|---------------------------------------------------------------------------|
|                                                                | Gross carrying amount                                   |                                      |                     |                                      | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions |                                                         | Collaterals and financial guarantees received on non-performing exposures | Gross carrying amount                |                                      |                                          |        | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup> |        | Collaterals and financial guarantees received on non-performing exposures |
|                                                                | Of which performing but past due >30 days and <=90 days | Of which non-performing <sup>1</sup> |                     | On performing exposures <sup>2</sup> | On non-performing exposures <sup>3</sup>                                                    | Of which performing but past due >30 days and <=90 days |                                                                           | Of which non-performing <sup>1</sup> | On performing exposures <sup>2</sup> | On non-performing exposures <sup>3</sup> |        |                                                                                                          |        |                                                                           |
|                                                                |                                                         |                                      | Of which: defaulted |                                      |                                                                                             |                                                         |                                                                           |                                      |                                      |                                          |        | Of which: defaulted                                                                                      |        |                                                                           |
| (min EUR, %)                                                   |                                                         |                                      |                     |                                      |                                                                                             |                                                         |                                                                           |                                      |                                      |                                          |        |                                                                                                          |        |                                                                           |
| Debt securities (including at amortised cost and fair value)   | 80,712                                                  | 0                                    | 96                  | 96                                   | 23                                                                                          | 33                                                      | 0                                                                         | 95,254                               | 0                                    | 96                                       | 96     | 23                                                                                                       | 34     | 0                                                                         |
| Central banks                                                  | 2,394                                                   | 0                                    | 0                   | 0                                    | 0                                                                                           | 0                                                       | 0                                                                         | 2,128                                | 0                                    | 0                                        | 0      | 0                                                                                                        | 0      | 0                                                                         |
| General governments                                            | 58,662                                                  | 0                                    | 0                   | 0                                    | 13                                                                                          | 0                                                       | 0                                                                         | 63,402                               | 0                                    | 0                                        | 0      | 13                                                                                                       | 0      | 0                                                                         |
| Credit institutions                                            | 4,535                                                   | 0                                    | 21                  | 21                                   | 5                                                                                           | 17                                                      | 0                                                                         | 3,840                                | 0                                    | 22                                       | 22     | 3                                                                                                        | 19     | 0                                                                         |
| Other financial corporations                                   | 8,345                                                   | 0                                    | 75                  | 75                                   | 2                                                                                           | 16                                                      | 0                                                                         | 18,582                               | 0                                    | 74                                       | 74     | 2                                                                                                        | 15     | 0                                                                         |
| Non-financial corporations                                     | 6,776                                                   | 0                                    | 0                   | 0                                    | 2                                                                                           | 0                                                       | 0                                                                         | 7,302                                | 0                                    | 0                                        | 0      | 5                                                                                                        | 0      | 0                                                                         |
| Loans and advances(including at amortised cost and fair value) | 402,856                                                 | 1,504                                | 23,193              | 23,193                               | 3,988                                                                                       | 10,800                                                  | 9,986                                                                     | 431,555                              | 1,370                                | 25,801                                   | 24,432 | 5,424                                                                                                    | 12,853 | 11,186                                                                    |
| Central banks                                                  | 7,462                                                   | 22                                   | 0                   | 0                                    | 0                                                                                           | 0                                                       | 0                                                                         | 9,689                                | 0                                    | 0                                        | 0      | 0                                                                                                        | 0      | 0                                                                         |
| General governments                                            | 39,207                                                  | 54                                   | 180                 | 180                                  | 26                                                                                          | 24                                                      | 23                                                                        | 39,845                               | 20                                   | 201                                      | 200    | 32                                                                                                       | 36     | 25                                                                        |
| Credit institutions                                            | 25,829                                                  | 0                                    | 25                  | 25                                   | 14                                                                                          | 18                                                      | 0                                                                         | 25,428                               | 0                                    | 22                                       | 22     | 12                                                                                                       | 17     | 0                                                                         |
| Other financial corporations                                   | 16,138                                                  | 1                                    | 33                  | 33                                   | 82                                                                                          | 21                                                      | 4                                                                         | 16,699                               | 5                                    | 124                                      | 111    | 94                                                                                                       | 58     | 20                                                                        |
| Non-financial corporations                                     | 143,908                                                 | 500                                  | 15,042              | 15,042                               | 2,021                                                                                       | 7,859                                                   | 5,674                                                                     | 154,912                              | 469                                  | 16,139                                   | 15,028 | 2,973                                                                                                    | 8,906  | 5,804                                                                     |
| Households                                                     | 170,313                                                 | 928                                  | 7,913               | 7,913                                | 1,845                                                                                       | 2,878                                                   | 4,285                                                                     | 184,981                              | 875                                  | 9,314                                    | 9,070  | 2,314                                                                                                    | 3,836  | 5,337                                                                     |
| DEBT INSTRUMENTS other than HFT                                | 483,568                                                 | 1,504                                | 23,288              | 23,288                               | 4,011                                                                                       | 10,833                                                  | 9,986                                                                     | 526,808                              | 1,370                                | 25,897                                   | 24,527 | 5,447                                                                                                    | 12,886 | 11,186                                                                    |
| OFF-BALANCE SHEET EXPOSURES                                    | 146,073                                                 |                                      | 286                 | 286                                  | 131                                                                                         | 273                                                     | 14,324                                                                    | 154,635                              |                                      | 1,228                                    | 404    | 299                                                                                                      | 334    | 487                                                                       |

<sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>2</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>3</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

## 2015 EU-wide Transparency Exercise

### Forborne Exposures

Banco Bilbao Vizcaya Argentaria, SA

|                                                                        | As of 31/12/2014                                             |                                                             |                                                                                                                                     |                                                                |                                                                                     | As of 30/06/2015                                             |                                                             |                                                                                                                                                  |                                                                |                                                                                     |
|------------------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------------------------------------------|
|                                                                        | Gross carrying amount of exposures with forbearance measures | Of which non-performing exposures with forbearance measures | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures |                                                                | Collateral and financial guarantees received on exposures with forbearance measures | Gross carrying amount of exposures with forbearance measures | Of which non-performing exposures with forbearance measures | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>2</sup> for exposures with forbearance measures |                                                                | Collateral and financial guarantees received on exposures with forbearance measures |
|                                                                        |                                                              |                                                             |                                                                                                                                     | Of which on non-performing exposures with forbearance measures |                                                                                     |                                                              |                                                             |                                                                                                                                                  | Of which on non-performing exposures with forbearance measures |                                                                                     |
| (min EUR, %)                                                           |                                                              |                                                             |                                                                                                                                     |                                                                |                                                                                     |                                                              |                                                             |                                                                                                                                                  |                                                                |                                                                                     |
| <b>Debt securities (including at amortised cost and fair value)</b>    | <b>0</b>                                                     | <b>0</b>                                                    | <b>0</b>                                                                                                                            | <b>0</b>                                                       | <b>0</b>                                                                            | <b>0</b>                                                     | <b>0</b>                                                    | <b>0</b>                                                                                                                                         | <b>0</b>                                                       | <b>0</b>                                                                            |
| Central banks                                                          | 0                                                            | 0                                                           | 0                                                                                                                                   | 0                                                              | 0                                                                                   | 0                                                            | 0                                                           | 0                                                                                                                                                | 0                                                              | 0                                                                                   |
| General governments                                                    | 0                                                            | 0                                                           | 0                                                                                                                                   | 0                                                              | 0                                                                                   | 0                                                            | 0                                                           | 0                                                                                                                                                | 0                                                              | 0                                                                                   |
| Credit institutions                                                    | 0                                                            | 0                                                           | 0                                                                                                                                   | 0                                                              | 0                                                                                   | 0                                                            | 0                                                           | 0                                                                                                                                                | 0                                                              | 0                                                                                   |
| Other financial corporations                                           | 0                                                            | 0                                                           | 0                                                                                                                                   | 0                                                              | 0                                                                                   | 0                                                            | 0                                                           | 0                                                                                                                                                | 0                                                              | 0                                                                                   |
| Non-financial corporations                                             | 0                                                            | 0                                                           | 0                                                                                                                                   | 0                                                              | 0                                                                                   | 0                                                            | 0                                                           | 0                                                                                                                                                | 0                                                              | 0                                                                                   |
| <b>Loans and advances (including at amortised cost and fair value)</b> | <b>31,867</b>                                                | <b>14,611</b>                                               | <b>7,255</b>                                                                                                                        | <b>6,379</b>                                                   | <b>19,551</b>                                                                       | <b>32,788</b>                                                | <b>15,565</b>                                               | <b>8,146</b>                                                                                                                                     | <b>7,178</b>                                                   | <b>19,435</b>                                                                       |
| Central banks                                                          | 0                                                            | 0                                                           | 0                                                                                                                                   | 0                                                              | 0                                                                                   | 0                                                            | 0                                                           | 0                                                                                                                                                | 0                                                              | 0                                                                                   |
| General governments                                                    | 925                                                          | 6                                                           | 2                                                                                                                                   | 1                                                              | 916                                                                                 | 888                                                          | 12                                                          | 7                                                                                                                                                | 6                                                              | 838                                                                                 |
| Credit institutions                                                    | 0                                                            | 0                                                           | 0                                                                                                                                   | 0                                                              | 0                                                                                   | 0                                                            | 0                                                           | 0                                                                                                                                                | 0                                                              | 0                                                                                   |
| Other financial corporations                                           | 22                                                           | 3                                                           | 3                                                                                                                                   | 0                                                              | 1                                                                                   | 52                                                           | 3                                                           | 6                                                                                                                                                | 2                                                              | 3                                                                                   |
| Non-financial corporations                                             | 18,281                                                       | 10,015                                                      | 5,662                                                                                                                               | 5,013                                                          | 8,819                                                                               | 18,436                                                       | 10,654                                                      | 6,297                                                                                                                                            | 5,616                                                          | 8,442                                                                               |
| Households                                                             | 12,639                                                       | 4,588                                                       | 1,589                                                                                                                               | 1,364                                                          | 9,815                                                                               | 13,412                                                       | 4,896                                                       | 1,836                                                                                                                                            | 1,554                                                          | 10,151                                                                              |
| <b>DEBT INSTRUMENTS other than HFT</b>                                 | <b>31,867</b>                                                | <b>14,611</b>                                               | <b>7,255</b>                                                                                                                        | <b>6,379</b>                                                   | <b>19,551</b>                                                                       | <b>32,788</b>                                                | <b>15,565</b>                                               | <b>8,146</b>                                                                                                                                     | <b>7,178</b>                                                   | <b>19,435</b>                                                                       |
| <b>Loan commitments given</b>                                          | <b>1,124</b>                                                 | <b>39</b>                                                   | <b>10</b>                                                                                                                           | <b>10</b>                                                      | <b>11</b>                                                                           | <b>1,725</b>                                                 | <b>33</b>                                                   | <b>8</b>                                                                                                                                         | <b>8</b>                                                       | <b>7</b>                                                                            |

<sup>1</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□



## 2015 EU-wide Transparency Exercise

### Leverage ratio

Banco Bilbao Vizcaya Argentaria, SA

(mln EUR, %)

|   |                                | As of<br>31/12/2014 | As of<br>30/06/2015 | Disclosure<br>Template Code | REGULATION                                                                                |
|---|--------------------------------|---------------------|---------------------|-----------------------------|-------------------------------------------------------------------------------------------|
| A | Tier 1 capital                 | 41,831              | 43,422              | LRCom {20}                  | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| B | Total leverage ratio exposures | 647,997             | 700,631             | LRCom {21}                  |                                                                                           |
| C | Leverage ratio                 | 6.46%               | 6.20%               | A/B                         |                                                                                           |

## 2015 EU-wide Transparency Exercise

### Information on collaterals: Mortgage loans

Banco Bilbao Vizcaya Argentaria, SA

|                                        | As of 31/12/2014                                               |                                                                      | As of 30/06/2015                                               |                                                                      |
|----------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------------|
|                                        | Mortgage loans<br>[Loans collateralized by immovable property] |                                                                      | Mortgage loans<br>[Loans collateralized by immovable property] |                                                                      |
|                                        | Carrying amount                                                | Maximum amount of the collateral that can be considered <sup>1</sup> | Carrying amount                                                | Maximum amount of the collateral that can be considered <sup>1</sup> |
| (mln EUR, %)                           |                                                                |                                                                      |                                                                |                                                                      |
| <b>Loans and advances</b>              | 153,817                                                        | 139,864                                                              | 174,282                                                        | 164,342                                                              |
| of which: Other financial corporations | 660                                                            | 326                                                                  | 600                                                            | 566                                                                  |
| of which: Non-financial corporations   | 32,572                                                         | 23,732                                                               | 39,016                                                         | 37,407                                                               |
| of which: Households                   | 118,022                                                        | 114,256                                                              | 129,826                                                        | 122,742                                                              |

<sup>1</sup>This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.