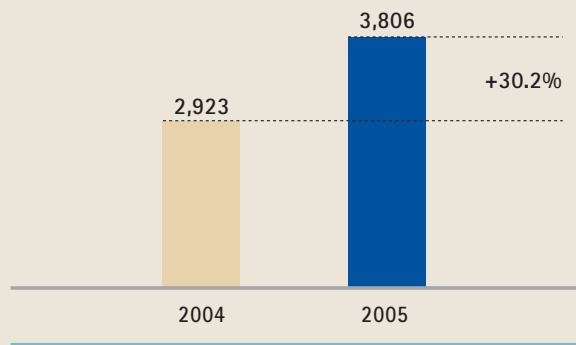


HIGHLIGHTS

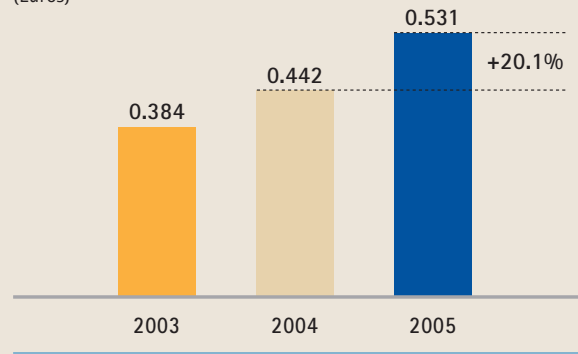
Net attributable profit

(Million euros)



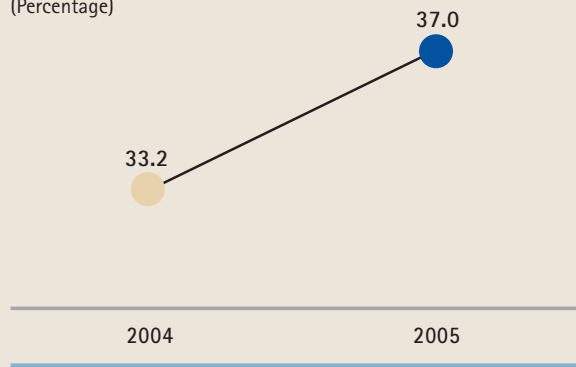
Dividend per share

(Euros)



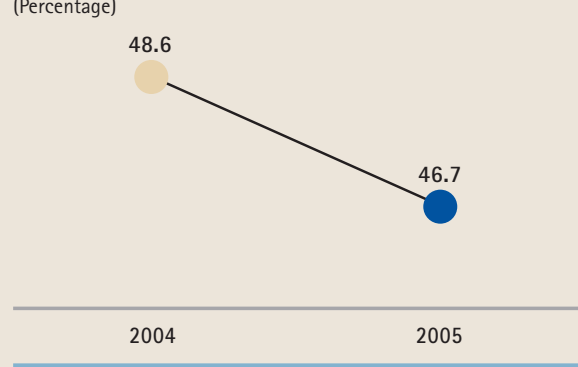
ROE

(Percentage)



Efficiency ratio including depreciation

(Percentage)



BBVA GROUP HIGHLIGHTS

(Consolidated figures)

	31-12-05			31-12-04
	US \$ ⁽¹⁾	Euros	Δ%	
BALANCE SHEET (million euros)				
Total assets	462,902	392,389	19.1	329,441
Customer lending (gross)	262,381	222,413	25.9	176,673
On-balance sheet customer funds	305,778	259,200	24.8	207,701
Other customer funds	169,744	143,887	18.4	121,553
Total customer funds	475,522	403,087	22.4	329,254
Equity	20,411	17,302	25.3	13,805
Shareholders' funds	15,378	13,036	18.9	10,961
INCOME STATEMENT (million euros)				
Net interest income	8,967	7,208	17.0	6,160
Core revenues	14,626	11,756	16.9	10,060
Ordinary revenues	16,203	13,024	17.1	11,120
Operating profit	8,489	6,823	22.0	5,591
Pre-tax profit	6,957	5,592	35.2	4,137
Net attributable profit	4,736	3,806	30.2	2,923
DATA PER SHARE AND MARKET CAPITALIZATION				
Share price	17.79	15.08	15.6	13.05
Market capitalization (million euros)	60,323	51,134	15.6	44,251
Net attributable profit	1.40	1.12	29.5	0.87
Dividend	0.63	0.531	20.1	0.442
Book value	4.54	3.84	18.9	3.23
PER (Price/earnings ratio; times)		13.4		15.1
P/BV (Price/book value; times)		3.9		4.0
SIGNIFICANT RATIOS (%)				
Operating profit/ATA		1.87		1.74
ROE (Net attributable profit/Average equity)		37.0		33.2
ROA (Net profit/ATA)		1.12		0.97
RORWA (Net profit/Risk weighted average assets)		1.91		1.62
Efficiency ratio		43.2		44.6
Efficiency ratio including depreciation and amortization		46.7		48.6
NPL ratio		0.94		1.13
NPL coverage ratio		252.5		219.7
CAPITAL ADEQUACY RATIOS (BIS Regulation) (%)				
Total		12.0		12.5
Core capital		5.6		5.8
TIER I		7.5		7.9
OTHER INFORMATION				
Number of shares (million)		3,391		3,391
Number of shareholders		984,891		1,081,020
Number of employees		94,681		87,112
• Spain		31,154		31,056
• America ⁽²⁾		61,604		54,074
• Rest of the world		1,923		1,982
Number of branches		7,410		6,868
• Spain		3,578		3,385
• America ⁽²⁾		3,658		3,303
• Rest of the world		174		180

(1) Exchange rates used - Balance sheet: € 0.847673/US \$ 1 (31-12-05).

- Income statement: € 0.803795/US \$ 1 (2005 average).

(2) Includes those related to the BBVA Group's banking, pension fund managers and insurance companies in all the American countries in which it is present.