Statement on BBVA 2Q26 earnings from Onur Genç

In the first half of 2026, we have delivered outstanding results: attributable profit exceeded €6 billion euros for the first time, driven mainly by strong lending dynamism. In fact, our loan balances have grown by more than 60% since the end of 2020 and nearly 20% in the last year, an increase much higher than that of our competitors, positioning us as the highest-growing bank in Europe.

These figures were accompanied by excellent levels of profitability, above 22%. Our strength translates into greater value creation for our shareholders: tangible book value per share plus dividends also grew by nearly 22% year-on-year.

Thanks to this exceptional value creation and our solid capital position, today we are announcing the launch of a new €2 billion euro share buyback programme, the first tranche of which, amounting to €1 billion euros, will begin on the fifth of August.

In addition, we continue to make consistent progress in executing our strategy.

On this journey, artificial intelligence will be key. AIrepresents a tremendous opportunity to change banking for good. With embedded security and trust of banks, and without losing sight of the human factor, AI will allow us to grow, will allow us to improve service for our customers, and thus build a more proactive, more personalized experience at a lower cost.

With all that, our goal is to consolidate and reinforce our position as the most profitable and fastest-growing bank in Europe.