BBVA

2Q26
BBVA Group

Corporate Presentation

BBVA

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About BBVA

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About BBVA

BBVA's GLOBAL PRESENCE
JUNE 2026

Countries
27

Branches
5,555

Employees
126,994

Active Clients
82.8M

FINANCIAL HIGHLIGHTS
JUNE 2026

Net attributable profit 6M26
6,051€M

CET 1
12.90%

Total assets
965,426 €M

Loans and advances to customers (gross)
522,544 €M

Deposits from customers
532,981 €M

DIGITAL CAPABILITIES
JUNE 2026

CUSTOMERS

Mobile Clients
64.3 M

DIGITAL SALES

Units
85%

PRV[1]
57%

(1) Product Relative Value as a proxy of lifetime economic representation of units sold.

SUSTAINABLE BUSINESS

NEW SUSTAINABLE BUSINESS TARGET
700 €BN
2025-2029

CHANNELED 2025-2Q26
215€BN

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Our purpose:

“Support your drive to go further”

OUR VALUES

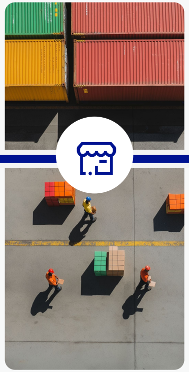
- Customer comes first
- We think big
- We are one team

Our strategic priorities will strengthen our leadership position

Embed a **Radical Client Perspective** in All We Do

Boost Sustainability as a Growth Engine

Scale up All **Enterprise Segments**



Promote a **Value and Capital Creation Mindset**

Unlock the Potential of **AI and Innovation**

Strengthen Our **Empathy**, Succeed as a **Winning Team**

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Advancing in the Execution of our **AI Transformation Strategy**

OBJECTIVES

CLIENTS
Smart multimodal advisors
Hyper personalization

PROCESSES
Smart E2E automation
New processes definition

EMPLOYEES
Empower our employees with AI tools

APPROACH

Adoption
of AI Tools

Organization wide access to Gen AI tools and set up of strategic alliances

The Eight
Agentic solutions on a top-down agenda

Implementation of the bank-wide transformation agenda with very specific and defined initiatives

The Frame
Industrialization

A new AI operating model to create, deploy and manage AI agents at scale faster and with full control

New AI Transformation unit to accelerate transformation across the organization

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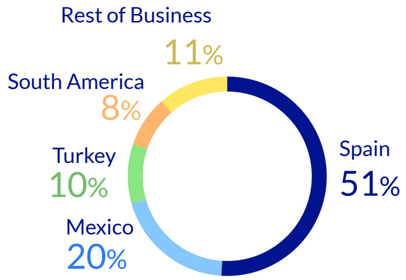
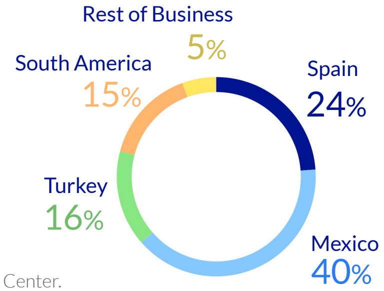
A well-diversified footprint with leading franchises

BREAKDOWN BY BUSINESS AREA

TOTAL ASSETS[1]
JUN. 26



GROSS INCOME[1]
6M26



(1) Figures exclude the Corporate Center.

MARKET POSITION

RANKING AND MARKET SHARE[2]

SPAIN	#3	14.1%
MEXICO	#1	26.2%
TURKEY	#2	19.8%
COLOMBIA	#4	10.8%
PERU	#2	22.3%
ARGENTINA	#2	11.9%

(2) Loan market shares. Latest available information. Ranking among peer group. Turkey among private banks, bank-only according to BRSA weekly data. Colombia bank-only.

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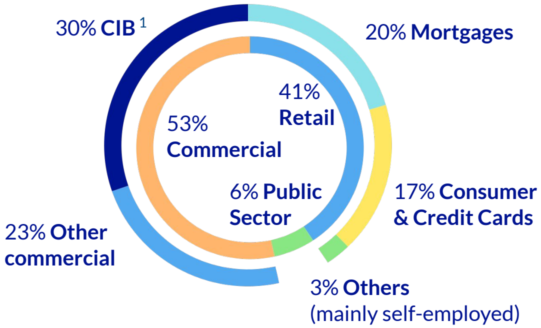
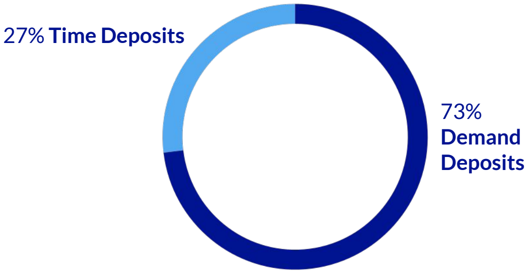
Profitable business mix and **stable** deposit base

LOANS AND ADVANCES TO CUSTOMERS
(PERFORMING LOANS UNDER MANAGEMENT EX-REPOS)
JUN-26



Profitable lending mix

DEPOSITS FROM CUSTOMERS
(CUSTOMER DEPOSITS UNDER MANAGEMENT EX-REPOS)
JUN-26



Stable, diversified and transactional deposit base

(1) Excluding Venezuela

Financial Results

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2Q26 Key Financial Messages

Strong **Activity** growth	TOTAL LOAN GROWTH[1] **+17.7%** vs. Jun-25 CONSTANT
Excellent **Core Revenues** evolution	CORE REVENUES (NII+FEES) **+17.4%** vs. 2Q25 CONSTANT
Best-in-Class **Efficiency Ratio**	EFFICIENCY RATIO **37.8%**
Sound **Asset Quality** metrics	COST OF RISK (YtD) **1.43%**
Solid **Capital Position**	CET1 RATIO **12.90%** vs. 11.5%-12% TARGET RANGE

(1) Performing loans under management excluding repos.

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Positive impact on society through our activity

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LOAN GROWTH[1]

+17.7%
(YOY, CONSTANT €)

+20.1%
(YOY, CURRENT €)

Families

families bought their home[2]

SMEs and self-employed

boosted their business[2]

Larger Corporates

invested in growth[3]

Social Initiatives

channeled in 6M26

(1) Performing loans under management excluding repos. (2) New loans in 6M26. (3) Corporates with BBVA lending as of June 2026.

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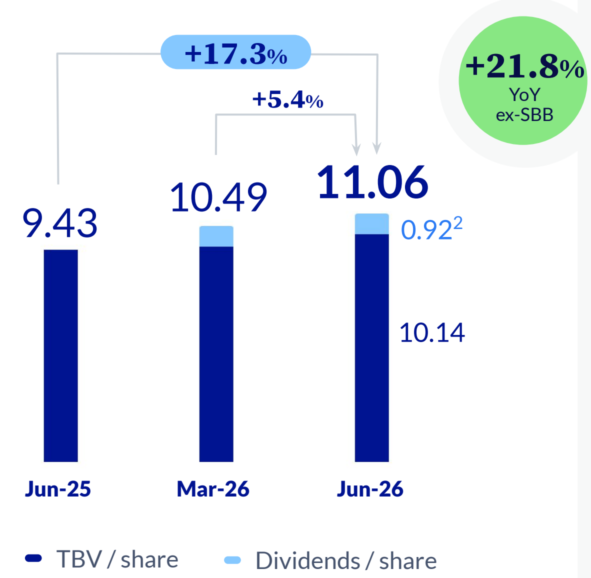
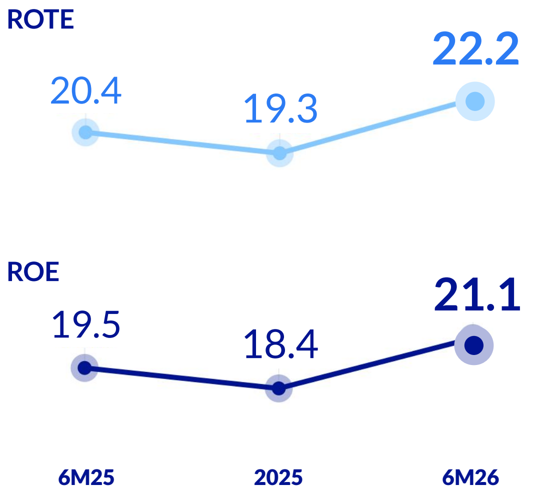
Outstanding **Value Creation** and **Profitability**

TBV + DIVIDENDS
(€ / SHARE[1])



PROFITABILITY METRICS
(%)



(1) Total number of shares considered: 5,755m as of Jun-25, 5,573m as of Mar-26 and 5,504m as of Jun-26. (2) Gross dividend per share: 0.32€ paid in Nov-25 and 0.60€ paid in Apr-26.

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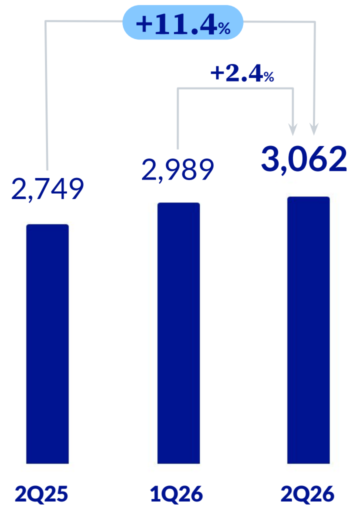
Excellent Quarter in **Profit** and **Solid Capital Position**

NET ATTRIBUTABLE PROFIT
(CURRENT €M)

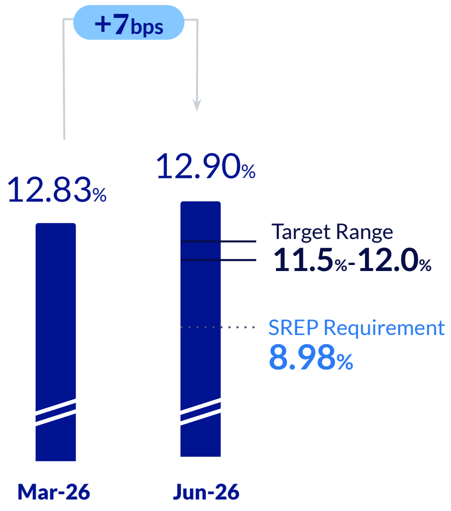


EPS (€)[1]	0.46	0.51	**0.53**

NAP 6M26
6,051 €M

EPS
+15.2%
YoY

CET1 RATIO
(%)

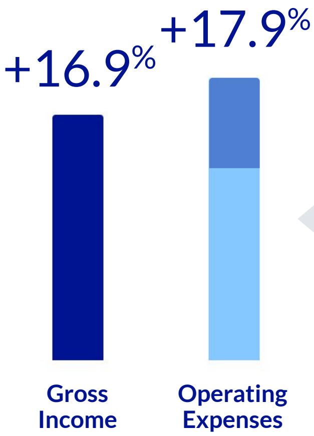


(1) EPS calculated according to IAS33.

Recurrent **Positive Jaws** and Leading **Efficiency Ratio**

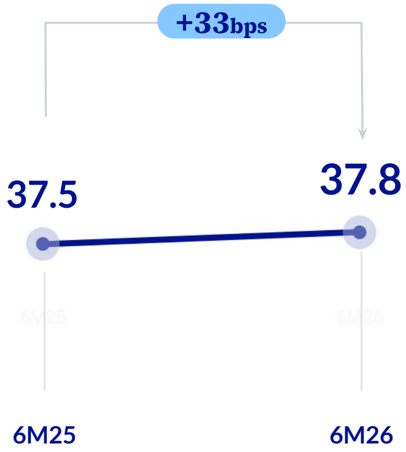
JAWS
(6M26 YOY, CONSTANT €)

FOOTPRINT INFLATION[1]
8.8%
12M AVERAGE



+14.5%
excl. non recurring items[2]

EFFICIENCY RATIO
(COST-TO-INCOME, % CONSTANT €)



-77bps
excl. non recurring items[2]

(1) Weighted by operating expenses and excluding Venezuela. (2) Non-recurring items: Voluntary redundancies in 1Q26 and VAT payment regularization in 2Q25 and 2Q26 .

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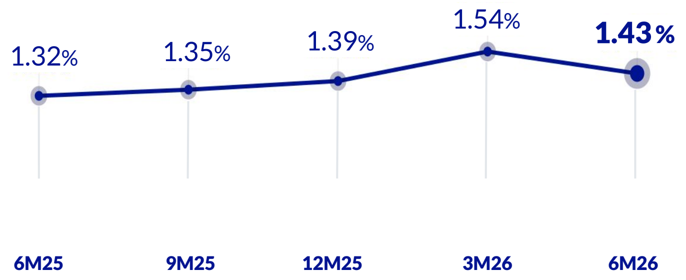
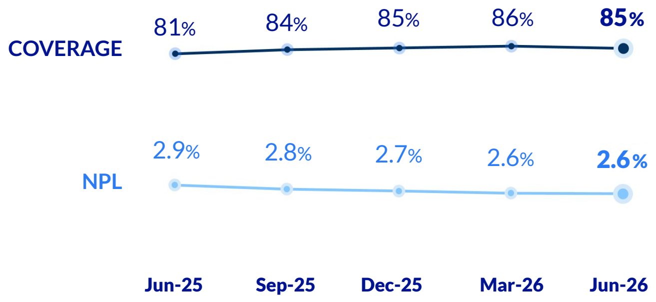
Sound **Asset Quality Metrics**

COST OF RISK
(%, YTD)



NPL & COVERAGE RATIOS
(%)



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2Q26 Profit & Loss

BBVA GROUP (€M)	2Q26	Change 2Q26/2Q25 % const.	Change 2Q26/2Q25 %	Change 2Q26/1Q26 % const.	Change 2Q26/1Q26 %
Net Interest Income	7,627	17.8	22.9	2.1	1.2
Net Fees and Commissions	2,316	16.2	18.7	4.4	2.6
Net Trading Income	582	13.1	20.4	-35.8	-36.4
Other Income & Expenses	-19	n.a.	n.a.	n.a.	n.a
Gross Income	**10,506**	**15.7**	**20.6**	**-0.2**	**-1.4**
Operating Expenses	-3,951	18.5	22.5	-1.4	-2.4
Operating Income	**6,555**	**14.1**	**19.5**	**0.5**	**-0.7**
Impairment on Financial Assets	-1,677	14.9	21.8	-6.5	-7.8
Provisions and Other Gains and Losses	-19	-44.2	-41.5	-68.6	-69.1
Income Before Tax	**4,859**	**14.4**	**19.2**	**4.1**	**2.9**
Income Tax	-1,578	30.7	36.0	4.1	2.9
Non-controlling Interest	-219	30.5	31.0	16.9	9.7
Net Attributable Profit	**3,062**	**6.5**	**11.4**	**3.3**	**2.4**

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6M26 Profit & Loss

BBVA GROUP (€M)	6M26	Change 6M26/6M25 % const.	%
Net Interest Income	15,164	18.8	20.3
Net Fees and Commissions	4,572	15.8	14.0
Net Trading Income	1,498	5.5	4.6
Other Income & Expenses	-75	n.a.	n.a.
Gross Income	**21,159**	**16.9**	**17.3**
Operating Expenses	-8,000	17.9	17.9
Operating Income	**13,159**	**16.2**	**17.0**
Impairment on Financial Assets	-3,497	24.2	26.6
Provisions and Other Gains and Losses	-81	26.8	31.4
Income Before Tax	**9,581**	**13.5**	**13.7**
Income Tax	-3,112	18.6	18.5
Non-controlling Interest	-418	31.4	19.0
Net Attributable Profit	**6,051**	**10.0**	**11.1**

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Group Financial Goals Evolution

Aligned with plan

ROTE
(%, CURRENT €)

GOAL

c.22%

AVG. 2025-2028

2025-6M26 avg

20.8%

TBV + DIV PER SH.
(%, CURRENT €)

GOAL

Mid-teens

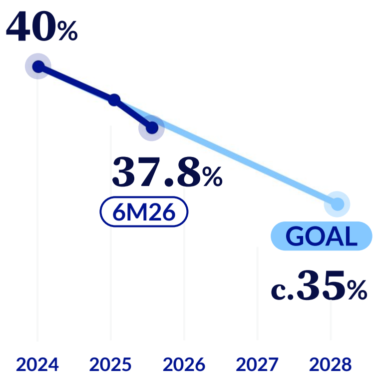
CAGR 2024-2028

CAGR 2024-6M26

15.5% | **18.4%**

ex- SBB

C/I RATIO
(%, CURRENT €)



NET ATTRIBUTABLE PROFIT
(CURRENT €)

GOAL

c.€48 BN

CUMULATIVE 2025-2028

CUM. 2025-6M26

€16.6 BN

Business Areas

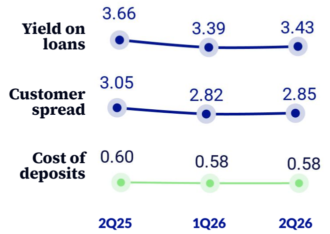
Spain

PROFIT & LOSS (€M)

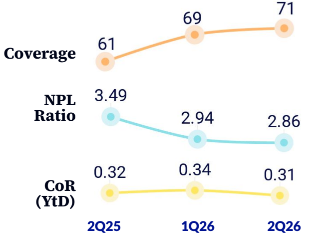
	2Q26	Δ (%) vs. 2Q25	Δ (%) vs. 1Q26	6M26	Δ (%) vs. 6M25
Net Interest Income	1,689	4.5	2.0	3,346	4.1
Net Fees and Commissions	589	0.8	-2.6	1,194	2.2
Net Trading Income	121	-19.9	-59.0	416	4.8
Other Income & Expenses	94	-21.5	-2.9	191	-8.7
Gross Income	**2,493**	**0.9**	**-6.0**	**5,147**	**3.1**
Operating Expenses	-835	10.9	-6.6	-1,729	10.3
Operating Income	**1,658**	**-3.6**	**-5.7**	**3,417**	**-0.1**
Impairment on Financial Assets	-135	-17.1	-18.3	-300	-0.3
Provisions and Other Gains and Losses	-18	26.4	-1.4	-37	-8.5
Income Before Tax	**1,505**	**-2.4**	**-4.5**	**3,080**	**0.0**
Income Tax	-427	-0.8	-11.0	-907	-5.1
Net Attributable Profit	**1,077**	**-3.0**	**-1.6**	**2,172**	**2.3**

KEY RATIOS

CUSTOMER SPREAD (%)



ASSET QUALITY RATIOS (%)

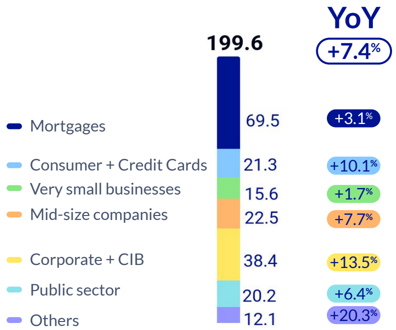


COST TO INCOME (%) (YtD)
33.6

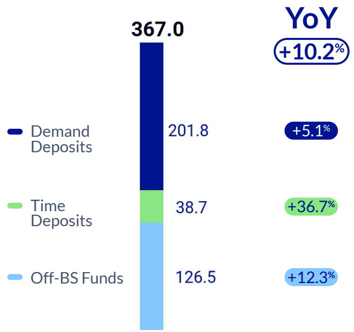
RoRWA (%) (YtD)
3.7

ACTIVITY (€BN, JUN-26)

LENDING[1]



CUST.FUNDS[1]



(1) Performing loans and Cust.Funds under management, excluding repos.

- **Strong loan growth** (+3.3% QoQ), led by robust consumer and enterprise lending.
- **Solid NII**, driven by loan growth and disciplined pricing, with customer spread widening by 3 bps QoQ.
- Fee income moderated on lower CIB-related fees, while **asset management and credit card fees maintained solid momentum.**
- **Disciplined cost management,** with operating expenses increasing by +5.3% YoY, excl. extraordinary items[2].
- **Very solid asset quality,** supported by stable underlying trends and a positive impact from a portfolio sale on impairments.

(2) 1Q26 voluntary redundancies cost and positive VAT-related one-offs in 2Q25 and 2Q26.

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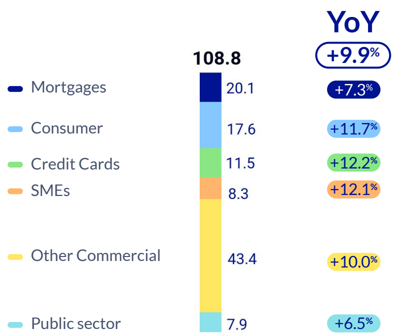
Mexico

PROFIT & LOSS (CONSTANT €M)

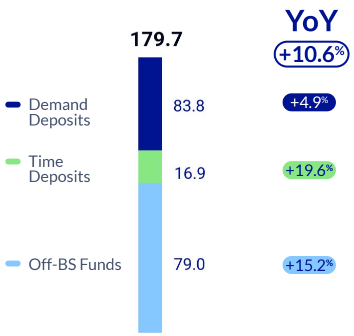
	2Q26	Δ Constant (%) vs. 2Q25	Δ Constant (%) vs. 1Q26	6M26	Δ Current (%) vs. 6M25	Δ Constant (%) vs. 6M25
Net Interest Income	3,247	8.9	2.7	6,409	16.3	8.6
Net Fees and Commissions	661	8.3	1.1	1,314	14.9	7.3
Net Trading Income	197	0.5	-31.6	485	21.3	13.3
Other Income & Expenses	150	-12.0	-27.1	356	21.6	13.7
Gross Income	**4,255**	**7.5**	**-1.3**	**8,565**	**16.6**	**8.9**
Operating Expenses	-1,305	8.5	-1.9	-2,634	16.8	9.1
Operating Income	**2,951**	**7.1**	**-1.0**	**5,931**	**16.4**	**8.8**
Impairment on Financial Assets	-829	-3.3	-7.0	-1,719	15.7	8.1
Provisions and Other Gains and Losses	-8	-63.0	-3.0	-17	-50.6	-53.8
Income Before Tax	**2,114**	**12.7**	**1.6**	**4,195**	**17.4**	**9.7**
Income Tax	-600	14.4	-2.6	-1,215	21.5	13.5
Net Attributable Profit	**1,514**	**12.1**	**3.4**	**2,979**	**15.8**	**8.2**

ACTIVITY (JUN-26; CONSTANT €BN)

LENDING[1]



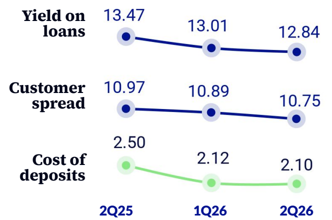
CUST.FUNDS[1]



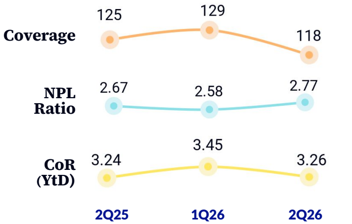
(1) Performing loans and Cust.Funds under management, excluding repos, according to local GAAP.

KEY RATIOS

CUSTOMER SPREAD (%)



ASSET QUALITY RATIOS (%)



COST TO INCOME (%) (YtD)
30.8

RoRWA (%) (YtD, CONSTANT)
6.9

- **Solid loan growth** (+2.1% QoQ), with balanced contributions from retail (+2.2% QoQ) and wholesale (+2% QoQ) portfolios.
- **Strong core revenues** (+2.4% QoQ), driven by **solid NII growth** on the back of robust activity and **higher fee income**.
- **Outstanding efficiency ratio** of 30.8% in 6M26
- **Sound risk metrics**, with **CoR at 326 bps**, reflecting healthy underlying credit performance.

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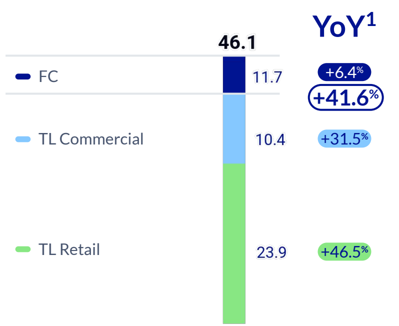
Turkey

PROFIT & LOSS (CURRENT €M)

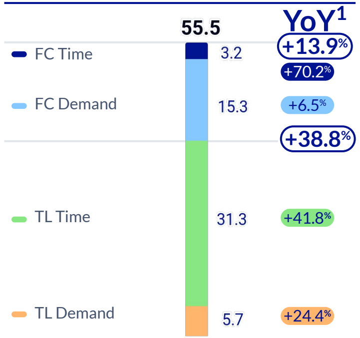
	2Q26	Δ Current (%) vs. 2Q25	Δ Current (%) vs. 1Q26	6M26	Δ Current (%) vs. 6M25
Net Interest Income	1,031	70.3	-8.0	2,152	64.7
Net Fees and Commissions	638	25.4	12.9	1,202	13.7
Net Trading Income	73	-24.7	-49.7	220	-0.7
Other Income & Expenses	-82	17.7	-31.7	-201	14.0
Of which:					
Net Monetary Position (NMP) loss	-229	54.6	-21.6	-521	5.1
CPI linkers revenues	151	38.7	-31.7	372	-11.3
Gross Income	**1,660**	**45.4**	**-3.0**	**3,372**	**40.0**
Operating Expenses	-690	37.3	1.7	-1,369	26.8
Operating Income	**970**	**51.8**	**-6.1**	**2,004**	**50.8**
Impairment on Financial Assets	-333	92.5	-5.4	-685	68.2
Provisions and Other Gains and Losses	-15	-217.4	-2.9	-31	n.s.
Income Before Tax	**622**	**29.9**	**-6.6**	**1,288**	**38.1**
Income Tax	-302	70.2	-14.6	-657	48.4
Non-controlling Interest	-50	6.2	2.7	-99	27.5
Net Attributable Profit	**269**	**6.1**	**2.5**	**532**	**29.1**

ACTIVITY (JUN-26; CONSTANT €BN; BANK ONLY)

LENDING[2]



CUST.FUNDS[2]

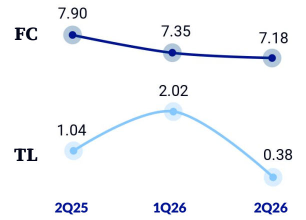


(1) FC (foreign currency) evolution excluding FX impact.
(2) Performing loans and deposits under management, excluding repos, according to local GAAP.

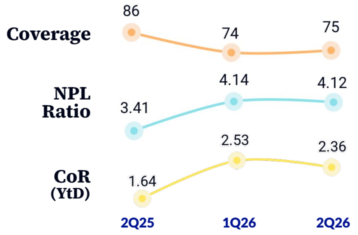
- **Limited loan growth** during the quarter, both in TL and Foreign Currency loans, constrained by regulatory growth caps.
- **NII impacted by TL customer spread compression** in a higher-rate environment, as deposits reprice faster, partially offset by activity growth.
- **Strong fee income** primarily driven by payments fees with additional contribution from insurance and asset management fees.
- **CoR** at 236 bps YtD, still reflecting elevated provisioning requirements in the retail portfolios.

KEY RATIOS

CUSTOMER SPREAD (%)



ASSET QUALITY RATIOS (%)



COST TO INCOME (%) (YtD)
40.6

RoRWA (%) (YtD, CURRENT)
1.7

Note: Inflation rate 7.0% in 2Q26 vs 10.0% in 1Q26 and 6.0% in 2Q25.

BBVA

South America

NET ATTRIBUTABLE PROFIT (CURRENT €M)

	2Q26	Δ Current (%) vs. 2Q25	Δ Current (%) vs. 1Q26	6M26	Δ Current (%) vs. 6M25
Colombia	97	142.7	24.4	175	140.4
Peru	113	57.8	38.8	194	25.3
Argentina	46	13.9	69.9	73	-19.2
Other [1]	52	1.5	-17.2	114	15.9
South America	**308**	**51.7**	**23.6**	**556**	**33.6**

(1) Other includes BBVA Forum (Chile), Venezuela, Uruguay and Brazil.

KEY RATIOS

CUSTOMER SPREAD (%)

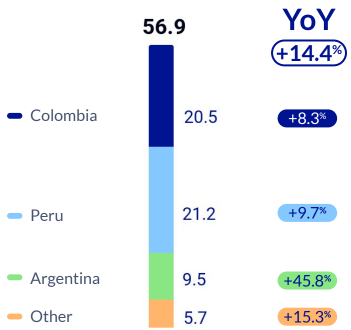
COST OF RISK (YtD, %)

COST TO INCOME (%) (YtD)
41.5

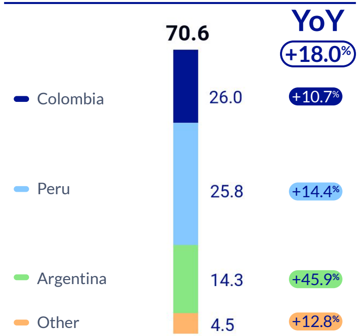
RoRWA (%) (YtD, CURRENT)
2.9

ACTIVITY (JUN-26; CONSTANT €BN)

LENDING[1]



CUST.FUNDS[1]



(1) Performing loans and Cust.Funds under management, excluding repos.

- **COL** **Solid NAP,** driven by **strong gross income growth** (+7.4% QoQ) Higher NII, supported by activity (+3.3% QoQ constant €), and stronger fees. **CoR** remained broadly **stable** at 202 bps YtD.
- **PER** **Strong NAP,** underpinned by **higher NII** (+2.1% QoQ), reflecting **solid activity** growth (+3.3% QoQ constant €) . Lower impairments, with **CoR declining to 125 bps YtD**.
- **ARG** **Solid NAP** supported by higher gross income, driven by strong core revenues. **CoR** stabilized**, although it remained elevated.**

Note: Inflation rate ARG: 6.8% in 2Q26 vs 9.4% in 1Q26 and 6.0% in 2Q25.

BBVA

Rest of business

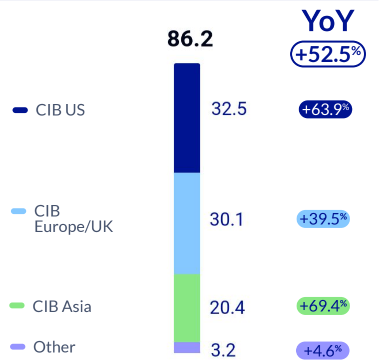
PROFIT & LOSS (CONSTANT €M)

	2Q26	Δ (%) vs. 2Q25	Δ (%) vs. 1Q26	6M26	Δ (%) vs. 6M25
Net Interest Income	274	44.7	17.2	507	36.0
Net Fees and Commissions	190	32.1	-5.6	391	41.5
Net Trading Income	137	80.4	-15.4	300	66.5
Other Income & Expenses	-1	n.a.	n.a.	-1	-153.1
Gross Income	**600**	**46.5**	**0.4**	**1,197**	**44.1**
Operating Expenses	-258	33.4	7.6	-498	31.9
Operating Income	**341**	**58.3**	**-4.5**	**699**	**54.3**
Impairment on Financial Assets	0	-102.0	-100.7	-51	39.5
Provisions and Other Gains and Losses	8	-259.7	-285.1	4	-291.0
Income Before Tax	**350**	**81.9**	**15.9**	**652**	**57.3**
Income Tax	-79	61.1	21.3	-143	48.4
Net Attributable Profit	**271**	**89.0**	**14.5**	**508**	**60.0**

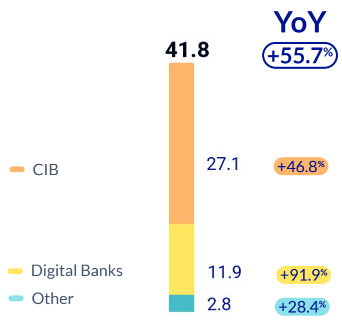
Rest of business includes mainly CIB business in US, Europe & Asia and digital banks (Italy, Germany).

ACTIVITY (JUN-26; CONSTANT €BN)

LENDING[1]



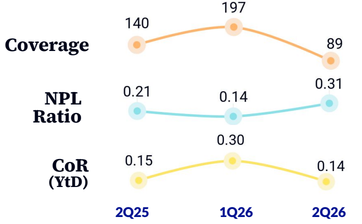
CUST.FUNDS[1]



(1) Performing loans and Cust.Funds under management, excluding repos.

KEY RATIOS

ASSET QUALITY RATIOS (%)



COST TO INCOME (%) (YtD)
41.6

RoRWA (%) (YtD, CONSTANT)
2.1

- **Strong revenue growth,** supported by **robust lending activity. Core revenues** increase by **6.9% QoQ.**
- **Solid NTI,** following an exceptionally strong Q1.
- **Positive operating jaws maintained** despite continued investment to support business growth.
- **Sound asset quality metrics.** CoR declined to 14 bps YtD.

CIB

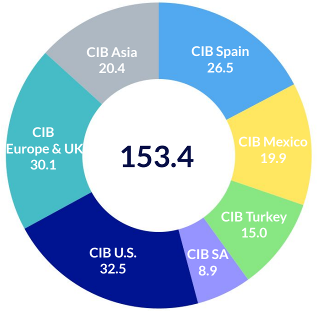
PROFIT & LOSS (CURRENT €M)

	2Q26	Δ Current(%) vs. 2Q25	Δ Current(%) vs. 1Q26	6M26	Δ (%) vs. 6M25
Net Interest Income	1,100	25.6	8.0	2,119	23.6
Net Fees and Commissions	422	23.6	-10.8	894	27.1
Net Trading Income	564	31.8	-21.0	1,278	15.8
Other Income & Expenses	-20	67.0	-2.0	-40	64.3
Gross Income	**2,066**	**26.5**	**-5.5**	**4,251**	**21.6**
Operating Expenses	-568	31.7	6.7	-1,101	24.7
Operating Income	**1,498**	**24.7**	**-9.4**	**3,150**	**20.5**
Impairment on Financial Assets	6	-93.1	n.s.	-9	n.s.
Provisions and Other Gains and Losses	4	n.s.	n.s.	5	-55.9
Income Before Tax	**1,508**	**18.0**	**-8.0**	**3,146**	**17.4**
Income Tax	-440	17.9	-4.5	-902	18.3
Net Attributable Profit	**971**	**18.9**	**-10.4**	**2,054**	**18.2**

Note: CIB excludes the application of hyperinflation accounting and the Group's wholesale business in Venezuela.

ACTIVITY (JUN-26; CONSTANT €BN)

LENDING[1]



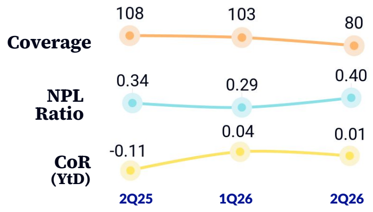
YoY (+38.5%)

	YoY
CIB Spain	+26.5%
CIB Mexico	+18.5%
CIB Turkey	+32.4%
CIB South America	+8.4%
CIB U.S.	+63.9%
CIB Europe & UK	+39.5%
CIB Asia	+69.4%

(1) Performing loans under management, excluding repos.
Note: CIB U.S., CIB Europe & UK and CIB Asia are reported within the Rest of Business unit.

KEY RATIOS

ASSET QUALITY RATIOS (%)



COST TO INCOME (%) (YtD)
25.9

RoRWA (%)[2] (YtD, CONSTANT)
3.7

(2) Excluding Turkey and Argentina 3.0%.

CROSS BORDER BUSINESS

CROSS BORDER REVENUES 6M26
€1.3BN
≃ +21% YoY

CROSS-BORDER REVENUES O/ TOTAL CLIENT REVENUES
c.40%

Annex

BBVA

BBVA has more than 165 years of history

1995
- Banco Continental (Perú)
- Probursa (Mexico)

1996
- Banco Ganadero (Colombia)
- Bancos Cremi and Oriente (Mexico)
- Banco Francés (Argentina)

1997
- Banco Provincial (Venezuela)
- B.C. Argentino (Argentina)

1998
- Poncebank (Puerto Rico)
- Banco Excel (Brazil)
- Banco BHIF (Chile)

1999
- Provida AFP (Chile)
- Consolidar AFP (Argentina)

2000
- Bancomer (Mexico)

2004
- Valley Bank (USA)
- Laredo (USA)
- Public takeover offer for Bancomer (Mexico)

2005
- Granahorrar (Colombia)
- Hipotecaria Nacional (Mexico)

2006
- Texas Regional Bancshares (USA)
- Forum Servicios Financieros (Chile)
- State National Bancshares (USA)
- CITIC (China)

2007
- Compass (USA)

2008
- Extended CNCB agreement (China)

2009
- Guaranty Bank (USA)

2010
- New extension CNCB agreement (China)
- Turkiye Garanti Bankasi (Turkey)

2011
- Extension of Forum Servicios Financieros agreement (Chile)
- Credit Uruguay (Uruguay)

2012
- Sale of BBVA Puerto Rico
- Unnim Banc (Spain)

2013
- Sale of Panama
- Sale of pension business in Latam
- Sale of CNCB's 5.1% (China)

2015
- Sale of CIFH's stake to CNCB (China)
- Sale of CNCB's 4.9% (China)
- Catalunya Banc (Spain)
- Acquisition of an additional stake in Turkiye Garanti Bankasi (Turkey)

2016
- Sale of CNCB´s 1.12% (China)
- Sale of GarantiBank Moscow AO (Moscow)

2017
- Sale of CNCB (China)
- Acquisition of an additional stake in Turkiye Garanti Bankasi of 9.95% (Turkey)
- Agreement with Cerberus to transfer the Real Estate Business (Spain)

2018
- Sale of the stake in BBVA Chile

2020
- Bancassurance partnership with Allianz (Spain)

2021
- Sale of BBVA Paraguay
- Sale of BBVA USA

2022
- Acquisition of an additional stake in Turkiye Garanti Bankasi of 36.12% (Turkey)

2023
- Launch of BBVA Italy

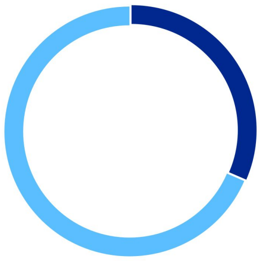
2025
- Launch of BBVA Germany

BBVA

BBVA's shareholders structure (Jun.26)

BBVA SHARES
5,581 M

SHAREHOLDERS
655,706



Market Capitalization
122 €BN

NUMBER OF SHARES	Shareholders Number	Shareholders %	Shares Number	Shares %
Less than 500	296,757	45.3	52,389,073	0.9
500 to 5,000	283,888	43.3	493,985,496	8.9
5,001 to 10,000	40,479	6.2	283,374,211	5.1
10,001 to 50,000	31,157	4.8	596,735,558	10.7
50,001 to 100,000	2,201	0.3	150,028,595	2.7
100,001 to 500,000	980	0.1	177,405,435	3.2
More than 500,000	244	0.04	3,827,286,142	68.6
	655,706		5,581,204,510	

Note: In the case of shares held by investors operating through a custodian entity located outside Spain, only the custodian is counted as a shareholder, as it is the entity registered in the corresponding book-entry register. Therefore, the reported number of shareholders does not include these underlying holders.

BBVA

Organizational chart

Chief Executive Officer
Onur Genç

Chair
Carlos Torres Vila

Business Units

Sustainability Corporate & Investment Banking
Javier Rodríguez Soler

Commercial Client Solutions
Jaime Sáenz de Tejada

Retail Client Solutions
David Puente

Digital Banks
Murat Kalkan

Spain
Peio Belausteguigoitia

Mexico
José Luis Elechiguerra

Türkiye
Mahmut Akten

Argentina
Jorge Bledel

Colombia
Gloria Couceiro

Peru
Fernando Eguiluz

Global Functions

Finance
Gonzalo Rodríguez

Global Risk Management (1)*
Pablo Pastor

Compliance & Internal Control (1)
Rocío Pérez

Transformation

Engineering
Carlos Casas

Talent & Culture
Victoria del Castillo

AI Transformation
Antonio Bravo

Strategy

Strategy & M&A
Roberto Albaladejo

Communications
Paula Puyoles

Institutional Engagement
Mario Pardo

Legal and Control

Legal
Jacobo de Nicolás

General Secretariat
Rosario Mirat

Internal Audit (1)
Carlos Sanz-Pastor

(1) Direct access to the Board of Directors
* Pending regulatory approval