



Statement on BBVA 3Q26 earnings from Onur Genç

We have delivered excellent results in the first nine months of 2026. BBVA's attributable profit exceeded 9 billion euros, up 14% from last year, once again driven by strong recurring revenues.

With a profile that improves year after year, we continue to demonstrate our unique ability to combine growth and profitability. Our loan portfolio has grown by more than 20% over the past year, well ahead of our European peers. And we maintain a return on tangible equity of 22%, the highest profitability ratio in Europe. Since 2020, our contribution to society through lending has increased by 70%.

These figures translate into greater value for our shareholders: tangible book value per share plus dividends grew by almost 20% year-on-year.

We also continue to make progress in the execution of our strategic plan, with a particular focus on our transformation driven by artificial intelligence.

We are already seeing tangible results of that effort that demonstrate the enormous potential of this technology in improving customer experience, streamlining processes and increasing employee productivity.

With all of this, we are very positive about the future. We will continue to grow and create value for our shareholders, customers, employees and society.