BANCO BILBAO VIZCAYA ARGENTARIA, S.A.
HONG KONG BRANCH

FINANCIAL DISCLOSURE STATEMENT
AS AT 30 JUNE 2026

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BANCO BILBAO VIZCAYA ARGENTARIA, S.A.
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Chief Executive's Declaration

The disclosure statement is prepared in accordance with the Banking (Disclosure) Rules issued by Hong Kong Monetary Authority.

The information contained therein complies with the disclosure requirements and is not false or misleading.

Iurgi Ruiz de Gauna Itza
Chief Executive
Banco Bilbao Vizcaya Argentaria, S.A.
Hong Kong Branch

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INCOME STATEMENT

	30 Jun 2026 HKD'000	30 Jun 2025 HKD'000
Interest Income	1,961,065	1,164,129
Interest Expenses	(1,712,060)	(960,774)
Other Operating Income:		
- Gains less losses arising from trading in foreign currencies	(24,993)	(21,458)
- Gains less losses on securities held for trading purposes	0	0
- Gains less losses from other trading activities	0	0
- Commission income	440,875	143,814
- Commission expense	(2,322)	(14,112)
- Others	0	0
Operating Expenses:		
- Staff and Rental Expenses	(170,256)	(130,582)
- Other Expenses	(96,506)	(90,167)
Impairment losses and provision for impaired loans and receivables	3,082	(11,659)
Profit/(Loss) from the disposal of equipment	0	(5)
Profit before taxation	398,885	79,186
Tax (Expense)/Income	(73,201)	(15,206)
Profit after Taxation	325,684	63,980

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BALANCE SHEET INFORMATION

	Note	30 Jun 2026	31 Dec 2025
		HKD'000	HKD'000
ASSETS			
Cash and balances with banks		933,882	1,481,443
Due from Exchange Fund		34,901	112,771
Placements with banks maturing between 1 and 12 months		101,950	101,186
Amount due from overseas offices		65,361,811	58,711,265
Trade Bills		-	-
Loans and receivables	1	56,830,009	47,008,559
Investment securities		1,935,361	1,823,112
Provision against value of other claims and investment		(146)	(201)
Plant and equipment		107,667	39,363
Total Assets		125,305,485	109,277,498
LIABILITIES			
Deposits and balances from banks		9,748,803	7,781,529
Deposits from customers:			
- Demand deposits and current accounts		14,847,752	13,455,558
- Time, call and notice deposits		22,932,907	22,429,042
Due to Exchange Fund		15,558,118	17,331,724
Amount due to overseas offices		60,396,944	46,986,137
Other liabilities		1,820,961	1,293,508
Total Liabilities		125,305,485	109,277,498

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ADDITIONAL BALANCE SHEET INFORMATION

	30 Jun 2026 HKD'000	31 Dec 2025 HKD'000
(1) Loans and receivables		
- Loans and advances to customers	55,698,788	46,322,706
- Loans and advances to banks	-	-
- Accrued interest and other accounts	1,142,157	669,918
Provisions for impairment loans to customer		
- collective provisions	(9,715)	(12,537)
- specific provisions	(1,221)	(1,528)
	56,830,009	47,008,559

	30 Jun 2026 HKD'000	31 Dec 2025 HKD'000
(2) Impaired Loans and Advances		
(a) Amount of impaired loans and advances to customers which are individually determined to be impaired	117,765	127,196
(b) Amount of specific provisions made for such loans and advances	1,221	1,528
(c) Value of collateral which has been taken into accounts in respect of such loans and advances to which the specific provisions relate	117,765	127,196
(d) Percentage of such loans and advances to total amount of loans and advances to customers	0.21%	0.27%

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	30 Jun 2026 HKD'000	31 Dec 2025 HKD'000
(3) Advances to customers – by industry sectors		
Loan for use in Hong Kong		
Industrial, commercial and financial:		
- Property development	-	-
- Property investment	-	-
- Financial concerns	-	-
- Wholesale and retail trade	6,608,197	1,908,0560
- Manufacturing	3,565,490	3,066,128
- Transport and transport equipment	739,009	926,620
- Information Technology	86,265	85,619
- Others	3,175,438	3,916,671
Individuals:		
- Loans for the purchase of other residential properties	-	-
- Others	-	-
Trade finance	7,045,499	10,336,417
Loan for use outside Hong Kong	34,478,890	26,083,195
Total customers advances	55,698,788	46,322,706
Extent of customer loans covered by collateral or other securities	22.91%	19.61%

(4) Advances to customers – by countries
The analysis of advances to customers by countries, which is according to the location of counterparties, is as follows:

(a) Total advances to customers

	30 Jun 2026		31 Dec 2025	
	HKD in million	% of total advances to customers	HKD in million	% of total advances to customers
Hong Kong	17,892	32.1%	12,772	27.6%
Chile	1,515	2.7%	1,529	3.3%
United Arab Emirates	5,084	9.1%	4,120	8.9%
USA	1,494	2.7%	3,553	7.7%
Australia	2,345	4.2%	2,300	5.0%
Kuwait	-	0%	1,409	3.0%
Singapore	1,514	2.7%	3,011	6.5%
India	830	1.5%	937	2.0%
United Kingdom	12,884	23.1%	8,595	18.6%
Others	12,141	21.9%	8,097	17.4%
	55,699	100%	46,323	100%

(b) Individually determined impaired advances to customers

	30 Jun 2026 HKD in million	31 Dec 2025 HKD in million
By Countries		
Poland	118	127
	118	127

(5) International Claims

International claims are derived according to the location of counterparties on which ultimate risk lies after taking into account any transfer of risk (claims arising between branches and subsidiaries are excluded).

As at 30 Jun 2026 (in HKD million)	Banks	Official Sector	Non-Bank private Sector: Non-Bank Financial Institutions	Non-Bank private Sector: Non-Financial Private Sector	Others	Total
1. Developed Countries	861	-	-	11,670	-	12,531
of which Australia	454	-	-	1,958	-	2,412
of which U.S.A.	297	-	-	1,332	-	1,629
of which Luxembourg	5	-	-	-	-	5
of which Spain	1	-	-	108	-	109
of which United Kingdom	100	-	-	83	-	183
of which Sweden	-	-	-	5,578	-	5,578
of which Ireland	-	-	-	2,481	-	2,481
2. Offshore Centre	721	-	-	8,214	-	8,935
of which Cayman Islands	-	-	-	1,127	-	1,127
of which Panama	-	-	-	400	-	400
of which Singapore	-	-	-	1,517	-	1,517
of which Hong Kong	721	-	-	5,170	-	5,891
3. Developing Europe	-	-	-	17	-	17
4. Developing Latin America & Caribbean	-	-	-	1,520	-	1,520
of which Chile	-	-	-	1,518	-	1,518
5. Developing Africa & Middle East	-	-	-	414	-	414
of which United Arab Emirates	-	-	-	210	-	210
of which Saudi Arabia	-	-	-	-	-	-
of which Qatar		-	-	165	-	165
6. Developing Asia & Pacific	-	-	-	32,095	-	32,095
of which Mainland China	-	-	-	22,882	-	22,882
of which S. Korea	-	-	-	8,433	-	8,433
7. International Organizations	-	-	-	-	-	-
8. Unallocated by Country	-	-	-	-	-	-

As at 31 Dec 2025 (in HKD million)	Banks	Official Sector	Non-Bank private Sector: Non-Bank Financial Institutions	Non-Bank private Sector: Non-Financial Private Sector	Others	Total
1. Developed Countries	1,392	-	-	10,333	-	11,725
of which Australia	484	-	-	1,958	-	2,442
of which U.S.A.	800	-	-	3,374	-	4,174
of which Luxembourg	6	-	-	-	-	6
of which Spain	1	-	-	-	-	1
of which United Kingdom	101	-	-	1,775	-	1,876
of which Sweden	-	-	-	1,650	-	1,650
of which Ireland	-	-	-	1,574	-	1,574
2. Offshore Centre	740	-	-	10,256	-	10,966
of which Cayman Islands	-	-	-	1,453	-	1,453
of which Panama	-	-	-	397	-	397
of which Singapore	-	-	-	3,012	-	3,012
of which Hong Kong	740	-	-	5,394	-	6,134
3. Developing Europe	-	-	-	7	-	7
4. Developing Latin America & Caribbean	-	-	-	353	-	353
of which Chile	-	-	-	348	-	348
5. Developing Africa & Middle East	-	-	-	459	-	459
of which United Arab Emirates	-	-	-	229	-	229
of which Saudi Arabia	-	-	-	-	-	-
of which Qatar	-	-	-	171	-	171
6. Developing Asia & Pacific	-	-	-	23,051	-	23,051
of which Mainland China	-	-	-	13,835	-	13,835
of which S. Korea	-	-	-	7,569	-	7,569
7. International Organizations	-	-	-	-	-	-
8. Unallocated by Country	-	-	-	-	-	-

(6) (a) Analysis of gross amount of overdue and rescheduled advances to customers

	30 Jun 2026		31 Dec 2025	
	HKD'000	% of total advances to customers	HKD'000	% of total advances to customers
Advances to customer overdue for				
- > 3 months and < 6 months	-	-	-	-
- > 6 months and < 1 year	-	-	-	-
- > 1 year	-	-	-	-
Rescheduled advances to customers	-	-	-	-

(b) Other overdue assets:

	30 Jun 2026		31 Dec 2025	
	HKD'000	% of total advances to customers	HKD'000	% of total advances to customers
Overdue trade bills				
- > 3 months	-	-	-	-
Overdue debt securities				
- > 3 months	-	-	-	-

(7) Breakdown of Mainland exposures to non-bank counterparties.

The following Mainland exposures to non-bank counterparties are prepared in accordance with HKMA Return of Mainland Activities completion instructions.

As at 30 Jun 2026

Types of Counterparties	On-balance sheet exposure HKD million	Off-balance sheet exposure HKD million	Total Exposure HKD million
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	17,330	2,237	19,567
2. Local Government, local government-owned entities and their subsidiaries and JVs	451	0	451
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	13,317	2,112	15,429
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local government not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	550	0	550
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	31,648	4,349	35,997
Total assets after provision	125,305		
On-balance sheet exposures as percentage of total assets	25.26%		

As at 31 Dec 2025

Types of Counterparties	On-balance sheet exposure HKD million	Off-balance sheet exposure HKD million	Total Exposure HKD million
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	9,878	521	10,399
2. Local Government, local government-owned entities and their subsidiaries and JVs	461	-	461
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	12,258	154	12,412
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local government not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	22,597	675	23,272
Total assets after provision	100,277		
On-balance sheet exposures as percentage of total assets	20.68%		

(8) Currency risk

This information concerning the foreign currency exposures of the bank is calculated in the method set out in the return of "Foreign Currency Position" issued by the HKMA.

As at 30 Jun 2026
In HKD million

	USD	GBP	JPY	EUR	CNY	CAD	CHF	AUD	SGD	Others	Total
Spot assets	82,123	4,781	152	26,752	712	0	0	2,795	1	1,973	119,289
Spot liabilities	(78,554)	(4,778)	(2)	(26,853)	(812)	(0)	(0)	(2,803)	(2)	(1,972)	(115,766)
Forward purchases	7,185	0	0	570	2,797	0	0	11	3	4,884	15,450
Forward Sales	(10,745)	(0)	(147)	(462)	(2,711)	(0)	(0)	(0)	(0)	(4,883)	(18,948)
Net option position	0	0	0	0	0	0	0	0	0	0	0
Net long (short) position	9	3	3	7	(4)	0	0	3	2	2	25
Net structural position	0	0	0	0	0	0	0	0	0	0	0

As at 31 Dec 2025
In HKD million

	USD	GBP	JPY	EUR	CNY	CAD	CHF	AUD	SGD	Others	Total
Spot assets	73,808	4,826	51	21,630	73	0	0	2,746	0	2,406	105,540
Spot liabilities	(69,730)	(4,824)	(0)	(21,673)	(102)	(0)	(0)	(2,748)	(0)	(2,403)	(101,480)
Forward purchases	5,391	0	0	58	973	0	0	11	0	4,448	10,881
Forward Sales	(9,462)	(0)	(50)	(15)	(947)	(0)	(0)	(0)	(0)	(4,448)	(14,922)
Net option position	0	0	0	0	0	0	0	0	0	0	0
Net long (short) position	7	2	1	0	(3)	0	0	9	0	3	19
Net structural position	0	0	0	0	0	0	0	0	0	0	0

OFF BALANCE SHEET EXPOSURES

	30 Jun 2026 HKD'000	31 Dec 2025 HKD'000
Contingent Liabilities and Commitments		
- Direct credit substitutes	1,090,995	1,017,961
- Transaction-related contingent items	155,155	132,838
- Trade related contingencies	589,052	418,530
- Other commitments	11,083,241	9,016,160
- Others	4,696,322	3,571,368
Derivatives		
- Exchange rate contracts	18,960,633	14,940,332
- Interest rate contract	4,696,322	3,571,368
Replacement cost of derivatives *		
- Exchange rate contracts	14,081	4,510
- Interest rate contract	-	-

*The replacement costs of contract represent the mark to market assets on all contracts and which have not been subjected to any bilateral netting agreement.

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LIQUIDITY INFORMATION DISCLOSURE

Average liquidity maintenance ratio (LMR) is calculated as the simple average of each month's average liquidity maintenance ratio for the financial year computed in accordance with Banking Liquidity Rules.

	Three Months ended 30 Jun 2026	Three Months ended 30 Jun 2025
Average liquidity maintenance ratio (LMR)	61.66%	65.77%

This information is available at the Bank's website:-
https://www.bbvacib.com/en/sobre-bbva-cib/due-diligence/-/0045/445333

REMUNERATION DISCLOSURE

In respect to the disclosure requirement under the HKMA's Supervisory Policy Manual (CG-5)-Guideline on a Sound Remuneration System, please refer to the Bank's link shown below:

https://shareholdersandinvestors.bbva.com

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CONSOLIDATED FINANCIAL INFORMATION FOR BANCO BILBAO VIZCAYA ARGENTARIA, S.A.

	30 Jun 2026 EUR million	31 Dec 2025 EUR million
CAPITAL AND CAPITAL ADEQUACY		
Consolidated Capital Adequacy Ratio*	17.42%	17.21%
Aggregate amount of shareholders' funds	63,792	61,798

*An allowance for market risk has been incorporated in the above ratio which is calculated under Capital Requirements Directive IV from Basel III regulation.

	30 Jun 2026 EUR million	31 Dec 2025 EUR million
OTHER FINANCIAL INFORMATION		
- Total assets	965,426	859,576
- Total liabilities	901,634	797,778
- Total loans and advances to customers	522,544	472,697
- Total customer deposits	532,981	502,501

	30 Jun 2026 EUR million	30 Jun 2025 EUR million
Pre-tax profit	9,581	8,424

Exchange rate:
EUR 1.00 = HKD 9.18759750 as at 30 Jun 2025
EUR 1.00 = HKD 9.15110098 as at 31 Dec 2025
EUR 1.00 = HKD 8.94489536 as at 30 Jun 2026