

Banco Bilbao Vizcaya Argentaria, S.A. ("BBVA"), in accordance with the provisions of the Securities Market legislation, hereby communicates the following:

OTHER RELEVANT INFORMATION

As a result of the Supervisory Review and Evaluation Process (SREP), the European Central Bank ("ECB") has communicated to BBVA the minimum capital requirements for the year 2025.

In this regard, BBVA shall maintain at consolidated level a total capital ratio of 13.29% and a CET1 capital ratio of 9.13% effective from January 1, 2025. These capital ratios include a Pillar 2 requirement at a consolidated level of 1.68%, of which 0.18%^[1] is determined on the basis of the ECB's prudential provisioning expectations. Of this Pillar 2 requirement of 1.68% at the consolidated level, a minimum of 1.02% shall be met with CET1^[2].

In addition, BBVA shall maintain, effective from January 1, 2025 at the individual level, a total capital ratio of 12.14% and a CET1 capital ratio of 7.98%. These ratios include a Pillar 2 requirement at the individual level of 1.5%, of which at least 0.84% shall be met with CET1.

Below is a table summarizing the minimum regulatory capital requirements applicable to BBVA at both the consolidated and individual level:

Capital requirements	BBVA Consolidated		BBVA S.A. (individual)	
	CET 1	Total capital	CET 1	Total capital
Pillar 1	4.50%	8.00%	4.50%	8.00%
Pillar 2 (P2R)	1.02%	1.68%	0.84%	1.50%
Conservation buffer	2.50%	2.50%	2.50%	2.50%
Other Systemic Important Institution buffer	1.00%	1.00%	0%	0%
Countercyclical buffer ^[3]	0.11%	0.11%	0.14%	0.14%
Total capital requirements	9.13%	13.29%	7.98%	12.14%

Madrid, December 11th, 2024

[1] This 0.18% shall be met with CET1.
[2] Includes the 0.18% determined on the basis of the ECB's prudential provisioning expectations.
[3] The countercyclical buffer is based on data as of September 2024.

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