

Active clients: individuals or legal entities holding an active product contract.

Data at the end of March 2025. Those countries in which BBVA has no legal entity or the volume of activity is not significant, are not included.

Share Data 6/19/2025

Last Close: **12.84**

Currency: **EUR**



Financial Highlights

Balance Sheet (million euros)	03-31-25	Δ%	03-31-24	12-31-24
Total assets	772,863	(3.6)	801,690	772,402
Loans and advances to customers (gross)	428,673	7.0	400,457	424,087
Deposits from customers	455,708	4.3	436,763	447,646
Total customer funds	652,696	6.1	615,202	640,250
Total equity	59,264	6.2	55,778	60,014

Income statement (million euros)				
Net interest income	6,398	(1.7)	6,512	25,267
Gross income	9,324	13.5	8,218	35,481
Operating income	5,762	19.2	4,835	21,288
Net attributable profit	2,698	22.7	2,200	10,054

Data per share				
Number of shares outstanding (million)	5,763	(1.3)	5,838	5,763
Number of shareholders ⁽¹⁾	690,635	(4.9)	726,100	714,069
Share price (euros)	12.55	13.6	11.04	9.45
Book value per share (euros) ⁽²⁾	9.58	5.9	9.04	9.67

Ratios (%)				
ROE (net attributable profit or (loss)/average shareholders' funds +/- average accumulated other comprehensive income) ⁽²⁾	19.3		16.9	18.9
ROTE (net attributable profit or (loss)/average shareholders' funds excluding average intangible assets +/- average accumulated other comprehensive income) ⁽²⁾	20.2		17.7	19.7
ROA (profit (loss) for the period / average total assets - ATA) ⁽²⁾	1.48		1.19	1.36
RORWA (profit (loss) for the period / average risk-weighted assets - RWA) ⁽²⁾	2.90		2.50	2.76
Efficiency ratio ⁽²⁾	38.2		41.2	40.0
Cost of risk ⁽²⁾	1.30		1.39	1.43
NPL ratio ⁽²⁾	2.9		3.4	3.0
NPL coverage ratio ⁽²⁾	82		76	80

Capital adequacy ratios (%) ⁽³⁾				
CET1 ratio	13.09		12.82	12.88
Tier 1 ratio	14.53		14.17	14.40
Total capital ratio	17.55		16.66	16.90

(1) See footnote to table of structural distribution of shareholders in the Capital and shareholders chapter of this report.

(2) For more information, see Alternative Performance Measures at this report.

(3) Preliminary data.

Ratings

	Long term	Short term	Outlook	Last rating action
Fitch	A-	F-2	Positive	02-11-2025
Moody's	A3	P-2	Ratings Under Review (ON WATCH for Possible Upgrade)	03-17-2025
Standard&Poor's	A	A-1	Stable	03-27-2025
DBRS	A (high)	R-1 (middle)	Stable	02-24-2025

Corporate profile

BBVA is a global financial services group founded in 1857. The bank is present in more than 25 countries, has a strong leadership position in the Spanish market, is the largest financial institution in Mexico and it has leading franchises in South America and Turkey.

BBVA contributes with its activity to the progress and welfare of all its stakeholders: shareholders, clients, employees, providers and society in general. In this regard, BBVA supports families, entrepreneurs and companies in their plans, and helps them to take advantage of the opportunities provided by innovation and technology. Likewise, BBVA offers its customers a unique value proposition, leveraged on technology and data, helping them improve their financial health with personalized information on financial decision-making.

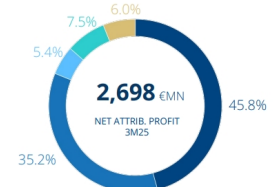
Market capitalization(million euros)	72,300
Book value per share (euros)	9.58 ⁽²⁾

Figures as of 03.31.2025

Geographically diversified
Breakdown by country⁽¹⁾

Geographically diversified

/ BREAKDOWN BY COUNTRY¹



Mexico	45.8%
Spain	35.2%
Turkey	5.4%
South America	7.5%
Rest of business	6.0%

(1) Percentages exclude the Corporate Center.

Contact Us

Headquarters Ciudad BBVA: Calle Azul,4
28050 Madrid, Spain
New York Office Two Manhattan West, 375 9th Avenue,
9th Floor, New York, NY 10001

Shareholders accionistas@bbva.com /Tel: +34 912 249 821
Investors bbvainvestorrelations@bbva.com /Tel:+34 915374524

More information at:
<http://shareholdersandinvestors.bbva.com>

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