



**€759.5** billion in total assets    **75.5** million active clients    **>25** countries    **5,872** branches    **30,725** ATMs    **123,295** employees

Active clients: individuals or legal entities holding an active product contract.  
Data at the end of June 2024. Those countries in which BBVA has no legal entity or the volume of activity is not significant, are not included.

**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)	53.898
Book value per share (euros)	9.26

Figures as of 06.30.2024

**Share Data 8/30/2024**

Last Close: **9.59**    Currency: **EUR**



**Financial Highlights**

Balance Sheet (million euros)	06-30-24	^%	06-30-23	12-31-23
Total assets	759,534	(0.4)	762,456	775,558
Loans and advances to customers (gross)	405,021	6.3	380,949	388,912
Deposits from customers	430,984	7.1	402,344	413,487
Total customer funds	611,959	9.7	558,083	577,853
Total equity	57,091	8.6	52,568	55,265

Income statement (million euros)				
Net interest income	12,993	13.9	11,410	23,089
Gross income	17,446	23.3	14,148	29,542
Operating income	10,586	29.0	8,209	17,233
Net attributable profit	4,994	28.8	3,878	8,019

Data per share				
Number of shares outstanding (million)	5,763	(3.4)	5,965	5,838
Number of shareholders <sup>1</sup>	721,403	(7.4)	778,810	742,194
Share price (euros)	9.35	33.0	7.03	8.23
Book value per share (euros) <sup>2</sup>	9.26	12.5	8.23	8.86

Ratios (%)			
ROE (net attributable profit or (loss)/average shareholders' funds +/- average accumulated other comprehensive income) <sup>2</sup>	19.1		16.2
ROTE (net attributable profit or (loss)/average shareholders' funds excluding average intangible assets +/- average accumulated other comprehensive income) <sup>2</sup>	20.0		17.0
ROA (profit (loss) for the period / average total assets - ATA) <sup>2</sup>	1.35		1.13
RORWA (profit (loss) for the period / average risk-weighted assets - RWA) <sup>2</sup>	2.80		2.40
Efficiency ratio <sup>2</sup>	39.3		42.0
Cost of risk <sup>2</sup>	1.42		1.04
NPL ratio <sup>2</sup>	3.3		3.4
NPL coverage ratio <sup>2</sup>	75		80
CET1 fully-loaded	12.75		12.99
CET1 phased-in <sup>3</sup>	12.75		12.99
Total ratio phased-in <sup>3</sup>	16.77		16.79

(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 the end of this report.  
(3) Phased-in ratios include the temporary treatment on the impact of IFRS 9, calculated in accordance with Article 473 bis amendments of the Capital Requirements Regulation (CRR), introduced by the Regulation (EU) 2020/873. For the periods shown in this table, there are no differences between phased-in and fully-loaded ratios due to the aforementioned temporary treatment.

**Ratings**

	Long term	Short term	Outlook	Last rating action
Fitch	A-	F-2	Stable	09-22-2023
Moody's	A3	P-2	Positive	03-19-2024
Standard&Poor's	A	A-1	Stable	04-29-2024
DBRS	A (high)	R-1 (middle)	Stable	03-25-2024

**Geographically diversified**

Breakdown by country<sup>(1)</sup>



Mexico	51.5%
Spain	32.3%
Turkey	6.3%
South America	5.7%
Rest of business	4.2%

(1) Percentages excluding the Corporate Center.

**Contact Us**

**Headquarters** Ciudad BBVA, Calle Azul,4  
28050 Madrid, Spain  
**New York Office** 1345 Avenue of the Americas,  
44th Floor - 10105 New York, NY

**Shareholders** [accionistas@bbva.com](mailto:accionistas@bbva.com) /Tel: +34 912 249.821  
**Investors** [bbvainvestorrelations@bbva.com](mailto:bbvainvestorrelations@bbva.com) /Tel:+34 915374524

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

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