# **BANCO BILBAO VIZCA**

ISIN: ES0113211835 WKN: - Asset Class: Stock



#### **Company Profile**

Banco Bilbao Vizcaya Argentaria SA engages in the traditional banking businesses of retail banking, asset management, private banking, and wholesale banking. It operates through the following segments: Spain, the United States, Mexico, Turkey, South America, and Rest of Eurasia. The Spain segment includes mainly the banking and insurance business that the group carries out in Spain. The United States segment consists of the financial business activity of BBVA USA in the country and the activity of the branch of BBVA SA in New York. The Mexico segment refers to banking and insurance businesses in this country as well as the activity of its branch in Houston. The Turkey segment reports the activity of Garanti BBVA group that is mainly carried out in this country and, to a lesser extent, in Romania and the Netherlands. The South America segment comprises of operations in n Argentina, Colombia, Peru, Uruguay, and Venezuela. The Rest of Eurasia segment includes the banking business activity carried out by the group in Europe and Asia, excluding Spain. The company was founded in 1857 and is headquartered in Madrid, Spain.

### Financial figures, Fiscal year: from 01.01. to 31.12.

	2023		2022		2021	
Financial figures	Assets Liabilities and equity		Assets Liabilities and equity		Assets Liabilities and equity	
Cash and cash equivalents	68,500,000,000		73,847,000,000		61,881,000,000	
Bonds	262,965,000,000		227,552,000,000		226,501,000,000	
Receivables	-		-		-	
Accrued liabilities		4,924,000,000		4,933,000,000		5,888,000,000
Liabilities		720,293,000,000		662,525,000,000		614,125,000,000
Liabilities to financial institutions		-		-		-
Common stock capital		2,861,000,000		2,955,000,000		3,267,000,000
Equity capital of a company		55,265,000,000		50,615,000,000		48,760,000,000
Total assets	775,558,000,000	775,558,000,000	713,140,000,000	713,140,000,000	662,885,000,000	662,885,000,000

#### **Balance notes**

	2023	2022	2021
Accounting standard	IFRS	IFRS	IFRS
Employees	121,486	115,675	110,432
Equity ratio	7.59%	7.61%	8.09%
Debt-equity ratio	1,218.33%	1,214.81%	1,136.43%

Others			
	2023	2022	2021
Tax Expense Rate	32.30%	34.15%	26.35%

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Income statement			
	2023	2022	2021
Net income	7,674,000,000	6,107,000,000	4,014,000,000
Net commission surplus	8,285,000,000	6,840,000,000	5,578,000,000
Net trading	-	-	-
Operating income before taxes	12,393,000,000	10,335,000,000	7,246,000,000
Risk provision	-	-	-
Administrative expenses	-	-	-
Income taxes	4,003,000,000	3,529,000,000	1,909,000,000
Result from investments in subsidaries, associates and other	26,000,000	21,000,000	1,000,000

### **Board of Directors**

## Members of Management Board

Carlos Torres Vila	Chairman of Supervisory Board
Ana Leonor Revenga Shanklin	Member of Supervisory Board
Belén Garijo López	Member of Supervisory Board
Lourdes Máiz Carro	Member of Supervisory Board
Ana Cristina Peralta Moreno	Member of Supervisory Board
Carlos Vicernte Salazar Lomelín	Member of Supervisory Board
Connie Hedegaard Koksbang	Member of Supervisory Board
Cristina de Parias Halcón	Member of Supervisory Board
Enrique Casanueva Nardiz	Member of Supervisory Board
Jaime Félix Caruana Lacorte	Member of Supervisory Board
Jan Paul Marie F. Verplancke	Member of Supervisory Board
José Maldonado Ramos	Member of Supervisory Board
José Miguel Andrés Torrecillas	Member of Supervisory Board
Juan Pi Llorens	Member of Supervisory Board
Raul Catarino Galamba de Oliveira	Member of Supervisory Board
Sonia Dulá	Member of Supervisory Board

Onur Genc	Chairman of Managing Board	
Carlos Torres Vila	Member of Executive Committee	