



IMPORTANT NOTICE

November 18, 2025

To: Holders of Banco Bilbao Vizcaya Argentaria

Re: Cash Dividend - **Final Rate**

Security Name: Banco Bilbao Vizcaya Argentaria

Country of Incorporation: SPAIN

CUSIP: 05946K101

Ratio (Local Shares:DRs): 1:1

	<u>Local Shares</u>	<u>DRs</u>
Record Date:	Nov 06, 2025	Nov 06, 2025
Payable Date:	Nov 07, 2025	Nov 24, 2025
Exchange Rate:	1.154537	
Interim Dividend: Taxable	<u>EUR0.32</u>	
Gross Dividend Total:	<u>EUR0.32</u>	USD0.369451
Dividend Fee:		USD0.00
Withholding Rate: 19.00%		<u>USD0.070196</u>
Net Dividend Rate:		<u>USD0.299255</u>
Tax Relief Fee (if applicable):		USD 0.0017
Other applicable Tax Withholding Rates:Net Rates:		0.00% :0.367751 / 5.00% :0.349279 10.00% :0.330806 / 12.00% :0.323417 15.00% :0.312334 / 18.00% :0.30155 19.00% :0.299255

Foreign currency transaction was executed by BNY or its Affiliates.

Should you have any questions regarding this matter, please contact us at

Toll Free 1-888-BNY-ADRS(1-888-269-2377) or International Callers 1-201-680-6825.

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