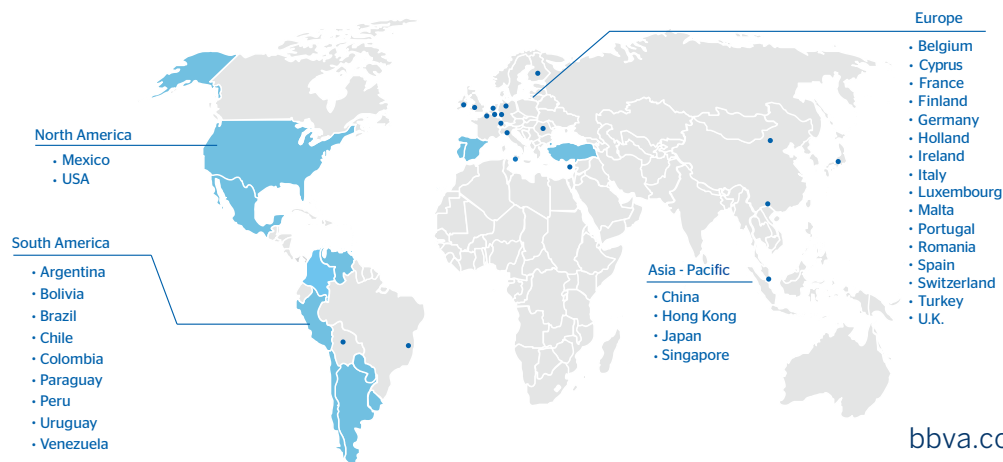




BBVA, a global financial services group



bbva.com

CORPORATE PROFILE

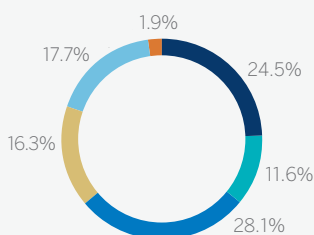
Banco Bilbao Vizcaya Argentaria (BBVA) is a customer-centric global financial services group founded in 1857. The Group has a strong leadership position in the Spanish market, is the largest financial institution in Mexico, has leading franchises in South America and the Sunbelt Region of the United States, and is the leading shareholder in Garanti, Turkey's largest bank based on market capitalization. Its diversified business is focused on high-growth markets and relies on technology as a key sustainable competitive advantage. Corporate responsibility is at the core of its business model. BBVA fosters financial education and inclusion, and supports scientific research and culture. It operates with the highest integrity, a long-term vision and applies the best practices. BBVA ordinary shares are traded through the Madrid Stock Exchange under the symbol BBVA and American Depositary Shares (ADS) are traded on the New York Stock Exchange under the symbol BBVA.

GEOGRAPHICALLY DIVERSIFIED

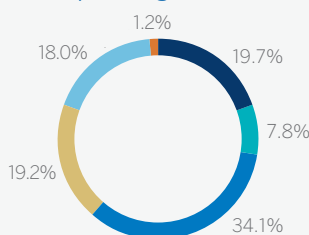
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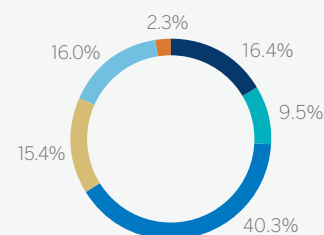
Gross Income



Operating Income



Net Attributable Profit



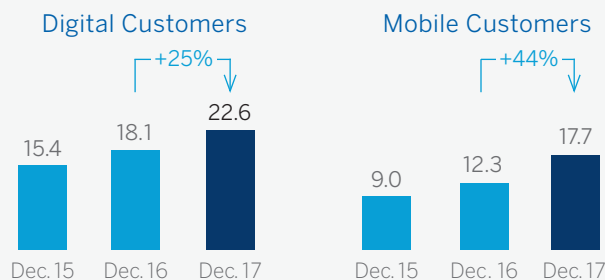
Note: Figures exclude Corporate Center

FINANCIAL HIGHLIGHTS

	2017	2016	2015
Balance Sheet (billion euros)			
Assets	690.1	731.9	749.9
Loans (gross)	400.4	430.5	432.9
Customer deposits	376.4	401.5	403.4
Equity	53.3	55.4	55.3
Significant Ratios			
Return on average assets	0.68%	0.64%	0.46%
Return on average equity - tangible ⁽¹⁾	7.7	8.2	6.4
Efficiency ratio	49.5	51.9	52.0
NPL ratio	4.4	4.9	5.4
NPL coverage ratio	65	70	74
Capital Ratios⁽²⁾			
Common equity tier 1 (CET1)	11.7%	12.2%	12.1%
Tier I capital ratio	13.0	12.9	12.1
Total capital ratio	15.4	15.1	15.0
Share Data			
Market capitalization (million euros)	47,422	42,118	42,905
Book value per share (euros)	6.96	7.22	7.47
Dividend yield	4.2%	5.8%	5.5%

DIGITAL AND MOBILE CUSTOMERS

In Millions



DEBT RATINGS

	Long term	Short term	Outlook
DBRS	A	R-1 (low)	Stable
Fitch	A-	F2	Stable
Moody's*	Baa1	P-2	Stable
Scope Ratings	A+	S-1+	Stable
S&P	BBB+	A-2	Positive

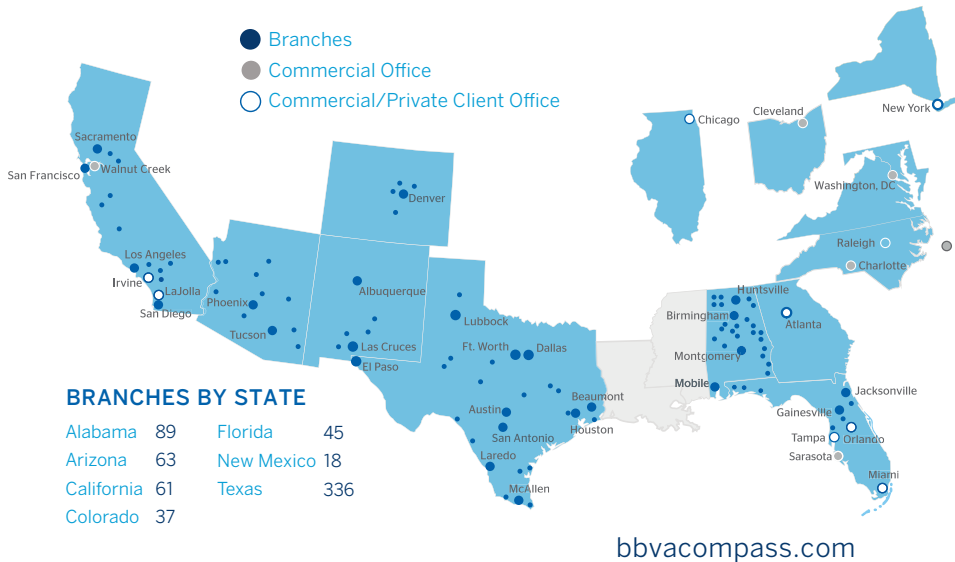
*Moody's has assigned an A3 long-term deposit rating.

⁽¹⁾ ROTC calculated using average shareholders' equity excluding accumulated other comprehensive income.

⁽²⁾ Capital ratios calculated under CRD IV from Basel III regulation applying an 80% phase-in for 2017 and a 60% phase-in for 2016.



Fact Sheet



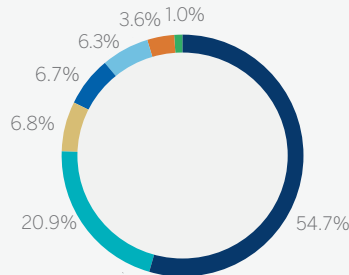
CORPORATE PROFILE

BBVA Compass Bancshares, Inc. is a Sunbelt-based bank holding company whose principal subsidiary, BBVA Compass, operates 649 branches in Texas, Alabama, Arizona, California, Florida, Colorado and New Mexico, and commercial loan and private client offices throughout the U.S. BBVA Compass ranks among the top 25 largest U.S. commercial banks based on deposit market share and ranks among the largest banks in Alabama (2nd), Texas (4th) and Arizona (6th).

BBVA Compass has been recognized as one of the leading small business lenders by the Small Business Administration (SBA) and ranked 6th nationally in the total number of SBA 7(a) loans originated in fiscal year 2017. BBVA Compass was recognized as a leader in Financial Fitness from *Javelin Strategy & Research* in its *2017 Online Banking Scorecard*, spotlighting the bank for providing a notable online banking experience.

DEPOSITS BY STATE

- Alabama (20.9%)
- Arizona (6.7%)
- California (6.3%)
- Colorado (3.6%)
- Florida (6.8%)
- New Mexico (1.0%)
- Texas (54.7%)



Source: FDIC Summary of Deposits filing (6/30/17)

NEWS

BBVA COMPASS MOBILE APP DEEMED A LEADER

BBVA Compass was recognized as a leader in the most critical category in *Javelin Strategy & Research's 2017 Mobile Banking Scorecard*, with the independent research firm commending the bank's app for its ease of use in creating an intuitive, mobile-first experience for its clients. "Ease of use" was the most heavily weighted category in the study, reflecting its higher impact on consumers' overall satisfaction, and BBVA Compass was one of only three banks given the "Leader" designation in this category.

BBVA NAMED GLOBAL INNOVATOR IN BANKING

The European Financial Management & Marketing Association (EFMA) presented BBVA the 2017 award for *Global Innovator in Banking* in recognition of its efforts to innovate and offer customers unique experiences. *Forrester Research* also recently recognized BBVA's app as the best in the world for mobile banking services.

CONTACT INFORMATION

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Facebook Fan Page: BBVACompass
Twitter: Twitter.com/BBVACompass

FINANCIAL HIGHLIGHTS

	2017	2016	% Change
Balance Sheet (\$ in millions)			
Total loans	\$61,691	\$60,223	2
Total investment securities	13,730	12,868	7
Total earning assets	78,359	77,989	-
Total assets	87,321	87,080	-
Noninterest bearing deposits	21,631	20,333	6
Interest bearing deposits	47,625	46,947	1
Total deposits	69,256	67,280	3
Total equity	13,013	12,751	2
Significant Ratios			
Return on average assets ⁽¹⁾	0.67%	0.41%	
Return on average equity - tangible ⁽¹⁾	7.28	4.82	
Net interest margin (FTE)	3.10	2.64	
Total loans to total deposits	89.08	89.51	
Credit Quality			
Net charge-offs to average loans	0.47%	0.37%	
Nonperforming loans to total loans ⁽²⁾	1.16	1.63	
Nonperforming assets to loans and OREO	1.21	1.68	
Allowance for loans losses to total loans	1.37	1.40	
NPL coverage ratio ⁽²⁾	117.38	85.26	
Capital Ratios			
Common equity tier 1 (CET1)	11.80%	11.49%	
Tier I capital ratio	12.15	11.85	
Total capital ratio	14.36	14.31	
Leverage ratio	9.98	9.46	

⁽¹⁾ Figures for 2017 have been adjusted to exclude the impact of the revaluation of net deferred tax assets mandated by the Tax Cuts and Jobs Act.

⁽²⁾ Nonperforming loans include nonaccrual loans and loans held for sale, and loans 90 days or more past due, including troubled debt restructuring.

FTE - presented on a fully taxable equivalent basis.

DEBT RATINGS

	Long term	Short term	Outlook
Fitch	BBB+	F2	Stable
Moody's*	Baa3	P-3	Stable
S&P	BBB+	A-2	Stable

* Moody's has assigned an A3 long-term deposit rating and a P-2 short-term deposit rating. Source: SNL Financial. Reflects current ratings for the bank.