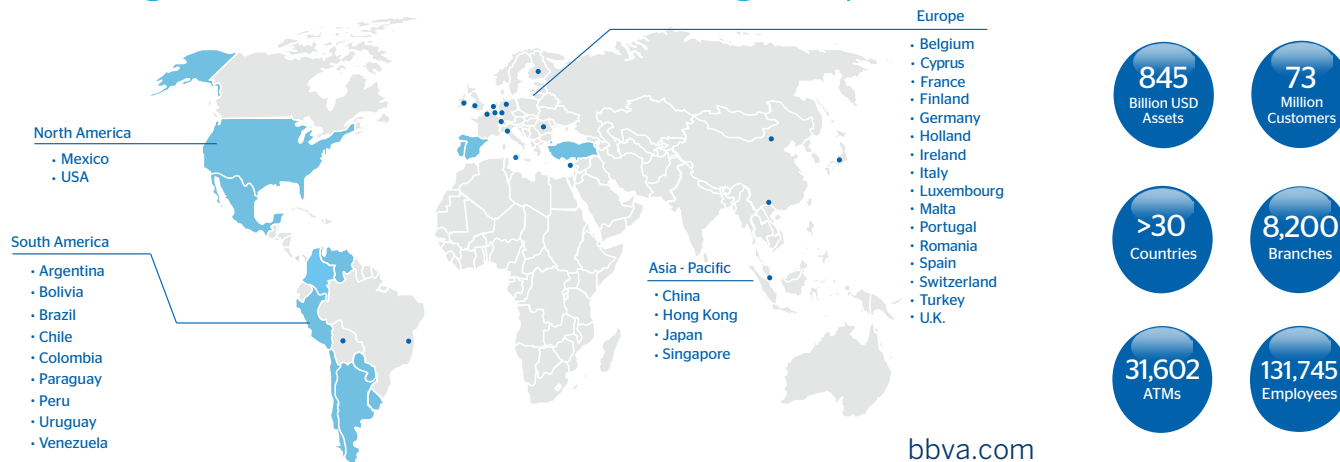




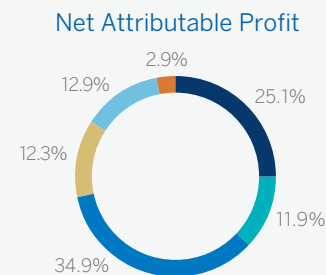
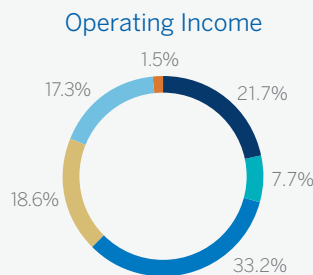
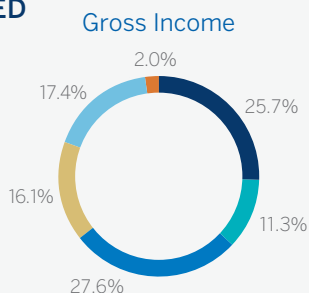
BBVA, a global financial services group



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 1Q18



Note: Figures exclude Corporate Center

FINANCIAL HIGHLIGHTS

	1Q18	2017	1Q17
Balance Sheet (billion euros)			
Assets	685.4	690.1	719.2
Loans (gross)	381.7	400.4	431.9
Customer deposits	360.2	376.4	398.5
Equity	51.8	53.3	54.9
Significant Ratios			
Return on average assets	0.97%	0.68%	0.84%
Return on average equity - tangible ⁽¹⁾	14.6	9.1	12.8
Efficiency ratio	48.9	49.5	49.1
NPL ratio	4.4	4.6	4.9
NPL coverage ratio	73	65	71
Capital Ratios⁽²⁾			
Common equity tier 1 (CET1)	11.1%	11.7%	11.6%
Tier I capital ratio	12.8	13.0	12.8
Total capital ratio	15.4	15.5	15.3
Share Data			
Market capitalization (million euros)	42,868	47,422	47,739
Book value per share (euros)	6.81	6.96	7.32
Dividend yield	3.4%	4.2%	5.1%

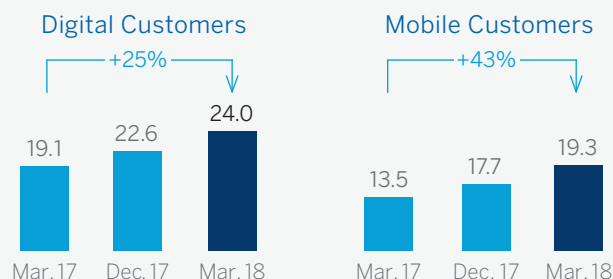
NOTE: 2018 data calculated under IFRS 9 and 2017 data calculated under IAS 39. Data for 2017 presented for comparison purposes only.

(1) ROTC calculated using average shareholder funds and accumulated other comprehensive income.

(2) Capital ratios for 2018 include the temporary treatment on the impact of IFRS 9, calculated in accordance with Article 473 bis of CRR. For 2017, capital ratios are calculated under CRD IV from Basel III regulation, in which a phase-in of 80% is applied.

DIGITAL AND MOBILE CUSTOMERS

In Millions



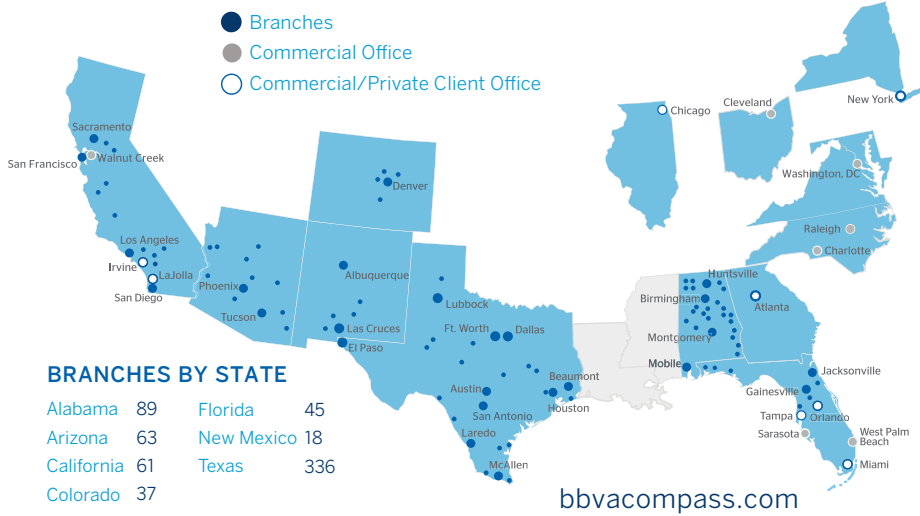
DEBT RATINGS

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

* Moody's has assigned an A3 long-term deposit rating. Reflects current ratings at April 27, 2018.



Fact Sheet

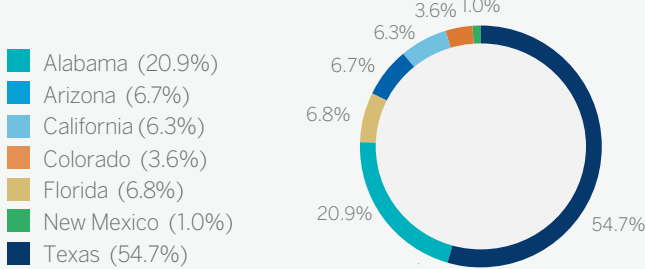


CORPORATE PROFILE

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



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

NEWS

BBVA COMPASS EXPRESS PERSONAL LOAN GOES DIGITAL

During the first quarter, BBVA Compass announced it now offers near instantaneous decisioning and potential same day funding for both customers and non-customers with the footprint wide (except California) opening of the fully digital [BBVA Compass Express Personal Loan](#). The product, which represents months of effort across the entirety of the bank, underscores BBVA Compass' drive to digital transformation and achieving excellence in customer experience.

BBVA COMPASS LAUNCHES NEW BBVA COMPASS REWARDS CARD

BBVA Compass also announced the launch of the new [BBVA Compass Rewards Card](#). The new credit card offers rewards to customers for every purchase they make, with no cap on earnings, and boasts an easy to understand rewards structure. When combined with [BBVA Wallet](#), the bank's proprietary wallet app, customers can take advantage of instant reward redemption - even at the point of sale - and manage their card's security, all with the tap of a screen.

CONTACT INFORMATION

BBVA Compass
15 South 20th Street
Birmingham, AL 35233
205.297.3000

E-Mail: ed.bilek@bbva.com
Facebook Fan Page: BBVACompass
Twitter: Twitter.com/BBVACompass

FINANCIAL HIGHLIGHTS

	1Q18	1Q17	% Change
Balance Sheet (\$ in millions)			
Total loans	\$62,284	\$59,781	4
Total investment securities	13,410	12,591	7
Total earning assets	78,733	78,365	-
Total assets	87,609	87,309	-
Noninterest bearing deposits	21,792	21,477	1
Interest bearing deposits	48,147	46,053	5
Total deposits	69,940	67,530	4
Total equity	13,144	12,885	2
Income Statement (\$ in thousands)			
Total revenue	880,430	796,120	11
Noninterest expense	562,913	549,312	2
Operating Income	317,517	246,808	29
Provision for loan losses	57,029	80,139	(29)
Net Income	208,690	120,823	73

Significant Ratios

Return on average assets	0.96%	0.56%
Return on average equity - tangible	10.51	6.28
Net interest margin (FTE)	3.27	2.96
Total loans to total deposits	89.05	88.52

Credit Quality

Net charge-offs to average loans	0.44%	0.57%
Nonperforming loans to total loans ⁽¹⁾	1.11	1.49
Nonperforming assets to loans and OREO	1.16	1.55
Allowance for loans losses to total loans	1.34	1.40
NPL coverage ratio ⁽¹⁾	119.93	94.43

Capital Ratios

Common equity tier 1 (CET1)	12.08%	11.77%
Tier I capital ratio	12.43	12.12
Total capital ratio	14.67	14.53
Leverage ratio	10.12	9.68

⁽¹⁾ 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*	Baa2	P-2	Stable
S&P	BBB+	A-2	Stable

* Moody's has assigned an A2 long-term deposit rating and a P-1 short-term deposit rating. Source: SNL Financial. Reflects current ratings for the bank at April 27, 2018.