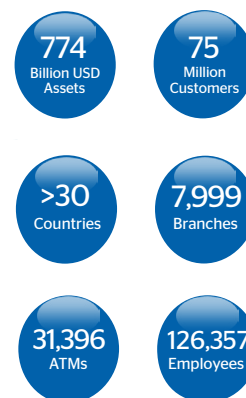




BBVA, a global financial services group

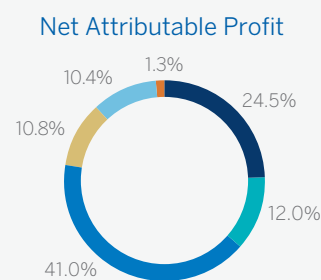
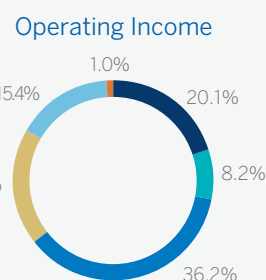
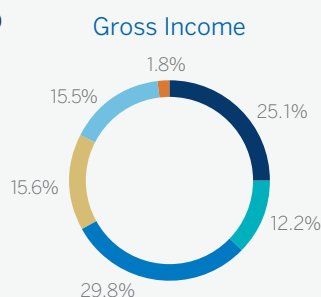


CORPORATE PROFILE

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 Depository Shares (ADS) are traded on the New York Stock Exchange under the symbol BBVA.

GEOGRAPHICALLY DIVERSIFIED

9M18



Note: Figures exclude Corporate Center

FINANCIAL HIGHLIGHTS

	9M18	2017	9M17
Balance Sheet (billion euros)			
Assets	669.0	690.1	690.8
Loans (gross)	383.1	400.4	416.2
Customer deposits	365.7	376.4	392.9
Equity	51.1	53.3	54.4
Significant Ratios			
Return on average assets	0.95%	0.68%	0.82%
Return on average equity - tangible ⁽¹⁾	14.8	9.1	11.9
Efficiency ratio	49.6	49.5	49.6
NPL ratio	4.1	4.6	4.6
NPL coverage ratio	73	65	72
Capital Ratios ⁽²⁾			
Common equity tier 1 (CET1)	11.6%	11.7%	11.9%
Tier I capital ratio	13.3	13.0	13.1
Total capital ratio	15.9	15.5	15.7
Share Data			
Market capitalization (million euros)	36,607	47,422	50,416
Book value per share (euros)	6.94	6.96	7.11
Dividend yield	4.4%	4.2%	3.8%

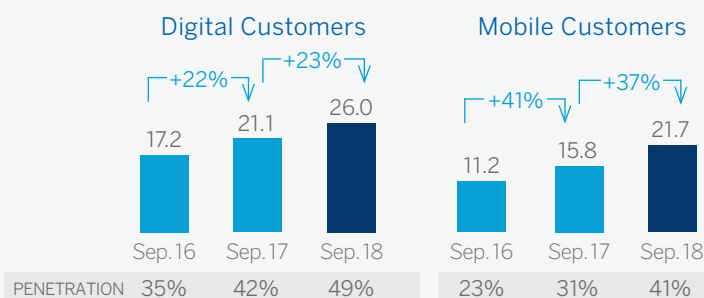
NOTE: 2018 data calculated under IFRS 9 and 2017 data calculated under IAS 39. Data for 2017 presented for comparison purposes only.

(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 IFRS9, 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



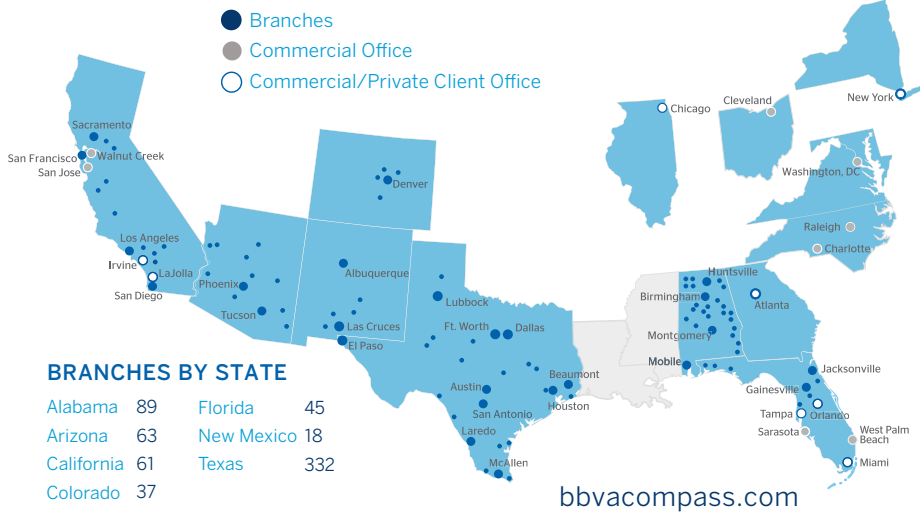
DEBT RATINGS

	Long term	Short term	Outlook
DBRS	A (high)	R-1 (middle)	Stable
Fitch	A-	F2	Stable
Moody's*	A3	P-2	Stable
Scope Ratings	A+	S-1+	Stable
S&P	A-	A-2	Negative

* Moody's has assigned an A2 long-term deposit rating.



Fact Sheet

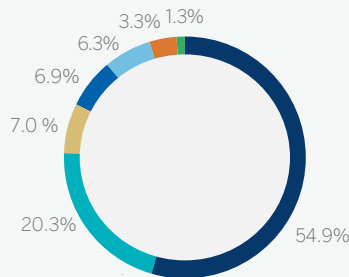


BRANCHES BY STATE

Alabama	89	Florida	45
Arizona	63	New Mexico	18
California	61	Texas	332
Colorado	37		

DEPOSITS BY STATE

Alabama	(20.3%)
Arizona	(6.9%)
California	(6.3%)
Colorado	(3.3%)
Florida	(7.0%)
New Mexico	(1.3%)
Texas	(54.9%)



Source: FDIC Summary of Deposits filing (6/30/18)

NEWS

BBVA COMPASS MOBILE APP DEEMED A LEADER

The BBVA Compass Mobile Banking App was named a leader in both the ease of use and customer service categories in *Javelin Strategy & Research's 2018 Mobile Banking Scorecard*, marking the fifth consecutive year the app has been recognized as a leader in mobile banking by the independent research firm. Together, the two categories make up more than a third of the weighting of the study, with ease of use being the most critical component. Only three banks are recognized as leaders in each category.

BBVA COMPASS AMONG TOP SBA 7(A) LENDERS

According to figures recently released by the U.S. Small Business Administration (SBA), BBVA Compass once again ranked among the national leaders for the SBA 7(a) loan program. Based on results for fiscal year 2018, BBVA Compass earned an 8th place ranking nationally in terms of dollar volume with originations totaling approximately \$358 million.

CONTACT INFORMATION

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Twitter: [Twitter.com/BBVACompass](https://twitter.com/BBVACompass)

CORPORATE PROFILE

BBVA Compass Bancshares, Inc. is a Sunbelt-based bank holding company whose principal subsidiary, BBVA Compass, operates 645 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 is one of the leading small business lenders in the United States, ranking 8th nationally in the dollar volume of SBA 7(a) loans originated in fiscal year 2018. BBVA Compass was named a leader in both the ease of use and the customer service categories in Javelin Strategy & Research's 2018 Mobile Banking Scorecard, marking the fifth consecutive year our app has been recognized as a leader in mobile banking by the independent research firm.

FINANCIAL HIGHLIGHTS

	9M18	9M17	% Change
Balance Sheet (\$ in millions)			
Total loans	\$64,531	\$60,393	7
Total debt securities	13,625	12,898	6
Total earning assets	81,212	76,769	6
Total assets	90,048	85,684	5
Noninterest bearing deposits	20,968	21,094	(1)
Interest bearing deposits	49,410	46,120	7
Total deposits	70,378	67,214	5
Total equity	13,342	13,116	2
Income Statement (\$ in thousands)			
Total revenue	2,710,693	2,472,395	10
Noninterest expense	1,747,968	1,695,759	3
Operating income	962,725	776,636	24
Provision for loan losses	243,273	228,858	6
Net income	567,603	408,714	39
Significant Ratios			
Return on average assets	0.85%	0.62%	
Return on average equity - tangible	9.28	6.87	
Net interest margin (FTE)	3.28	3.07	
Total loans to total deposits	91.69	89.85	
Credit Quality			
Net charge-offs to average loans	0.45%	0.48%	
Nonperforming loans to total loans ⁽¹⁾	1.04	1.18	
Nonperforming assets to loans and OREO	1.09	1.23	
Allowance for loans losses to total loans	1.36	1.41	
NPL coverage ratio ⁽¹⁾	130.00	119.46	
Capital Ratios			
Common equity tier 1 (CET1)	12.07%	12.07%	
Tier I capital ratio	12.41	12.42	
Total capital ratio	14.58	14.63	
Leverage ratio	10.12	10.00	

⁽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.