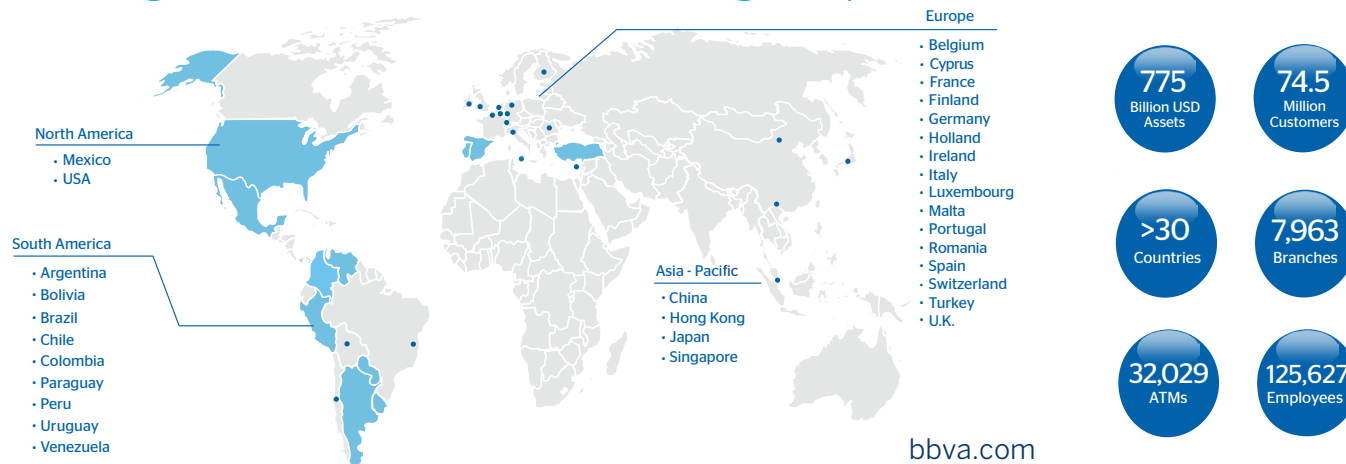




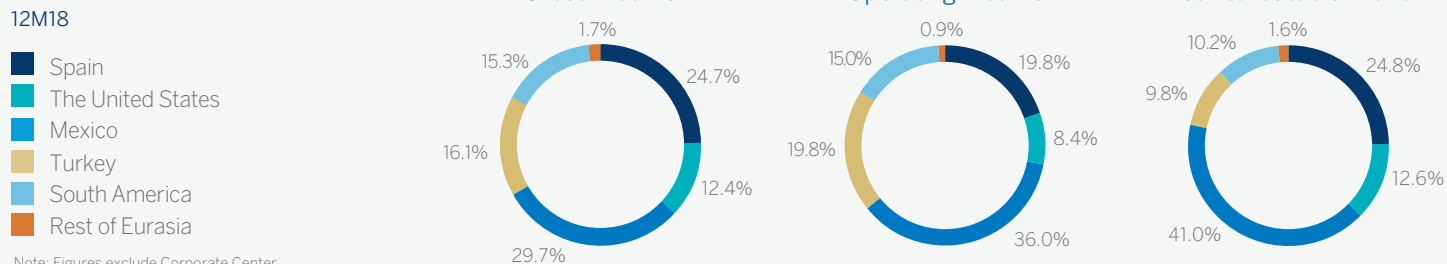
BBVA, a global financial services group



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



FINANCIAL HIGHLIGHTS

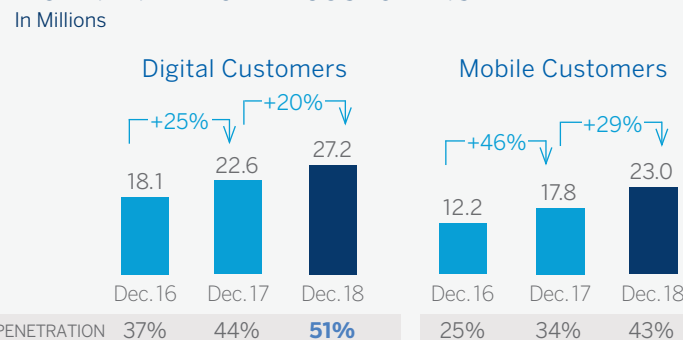
| | 2018 | 2017 | 2016 |
|--|--------|--------|--------|
| Balance Sheet (billion euros) | | | |
| Assets | 676.7 | 690.1 | 731.9 |
| Loans (gross) | 386.2 | 400.4 | 430.5 |
| Customer deposits | 376.0 | 376.4 | 401.5 |
| Equity | 52.9 | 53.3 | 55.4 |
| Significant Ratios | | | |
| Return on average assets | 0.91% | 0.68% | 0.64% |
| Return on average equity - tangible ⁽¹⁾ | 14.1 | 9.1 | 9.2 |
| Efficiency ratio | 49.3 | 49.5 | 51.9 |
| NPL ratio | 3.9 | 4.6 | 5.0 |
| NPL coverage ratio | 73 | 65 | 70 |
| Capital Ratios⁽²⁾ | | | |
| Common equity tier 1 (CET1) | 11.6% | 11.7% | 12.2% |
| Tier I capital ratio | 13.2 | 13.0 | 12.9 |
| Total capital ratio | 15.7 | 15.5 | 15.1 |
| Share Data | | | |
| Market capitalization (million euros) | 30,909 | 47,422 | 42,118 |
| Book value per share (euros) | 7.12 | 6.96 | 7.22 |
| Dividend yield | 5.4% | 4.2% | 5.8% |

NOTE: 2018 data calculated under IFRS 9; 2017 and 2016 data calculated under IAS 39 and 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 prior years, capital ratios are calculated under CRD IV from Basel III regulation, in which a phase-in of 80% is applied in 2017 and 60% in 2016.

DIGITAL AND MOBILE CUSTOMERS



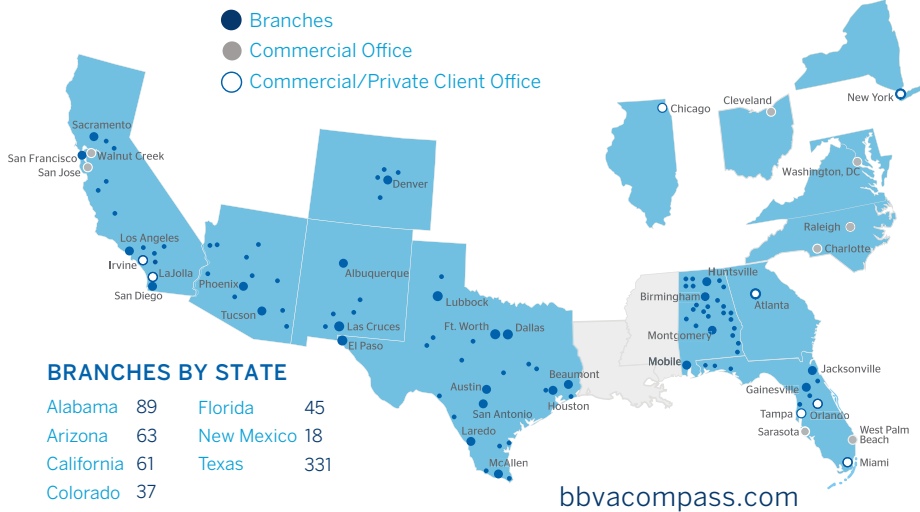
DEBT RATINGS

| | Long term | Short term | Outlook |
|---------------|-----------|--------------|----------|
| DBRS | A (high) | R-1 (middle) | Stable |
| Fitch | A- | F2 | Negative |
| 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



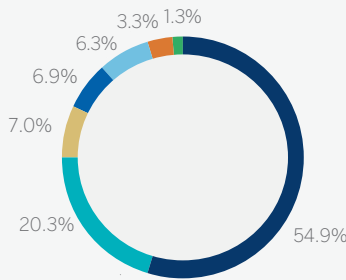
CORPORATE PROFILE

BBVA Compass Bancshares, Inc. is a Sunbelt-based bank holding company whose principal subsidiary, BBVA Compass, operates 644 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.

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

TOP TREASURY & CASH MANAGEMENT PROVIDER

BBVA Compass was recently named by *Global Finance* magazine as the Top Treasury and Cash Management Provider in the Southwest for 2019. The annual award from *Global Finance* recognized BBVA Compass for its customer service, competitive pricing, product innovation and the extent to which the bank differentiated itself from competitors.

BWS LAUNCHES NEW DIGITAL PLATFORM

BBVA Wealth Solutions, Inc. launched its newest digital investment services product, SmartPath® Digital Portfolios, a new digital advice solution designed to help investors achieve their financial goals. SmartPath Digital Portfolios—powered by BNY Mellon's Pershing—delivers an engaging user interface, along with a selection of managed account options, to provide an optimal advisory investment experience and help investment advisors achieve increased efficiencies and scale.

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

| | 2018 | 2017 | % Change |
|---|-----------|-----------|----------|
| Balance Sheet (\$ in millions) | | | |
| Total loans | \$65,255 | \$61,691 | 6 |
| Total debt securities | 13,867 | 13,266 | 5 |
| Total earning assets | 81,832 | 78,359 | 4 |
| Total assets | 90,947 | 87,321 | 4 |
| Noninterest bearing deposits | 20,184 | 21,631 | (7) |
| Interest bearing deposits | 51,984 | 47,625 | 9 |
| Total deposits | 72,168 | 69,256 | 4 |
| Total equity | 13,513 | 13,013 | 4 |
| Income Statement (\$ in thousands) | | | |
| Total revenue | 3,663,487 | 3,373,109 | 9 |
| Noninterest expense | 2,349,960 | 2,311,587 | 2 |
| Operating income | 1,313,527 | 1,061,522 | 24 |
| Provision for loan losses | 365,420 | 287,693 | 27 |
| Net income | 763,429 | 460,786 | 66 |
| Significant Ratios | | | |
| Return on average assets | 0.85% | 0.53% | |
| Return on average equity - tangible | 9.28 | 5.77 | |
| Net interest margin (FTE) | 3.30 | 3.10 | |
| Total loans to total deposits | 90.42 | 89.08 | |
| Credit Quality | | | |
| Net charge-offs to average loans | 0.51% | 0.47% | |
| Nonperforming loans to total loans ⁽¹⁾ | 1.24 | 1.16 | |
| Nonperforming assets to loans and OREO | 1.29 | 1.21 | |
| Allowance for loans losses to total loans | 1.36 | 1.37 | |
| NPL coverage ratio ⁽¹⁾ | 109.09 | 117.38 | |
| Capital Ratios | | | |
| Common equity tier 1 (CET1) | 12.00% | 11.80% | |
| Tier I capital ratio | 12.33 | 12.15 | |
| Total capital ratio | 14.49 | 14.36 | |
| Leverage ratio | 10.03 | 9.98 | |

⁽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.