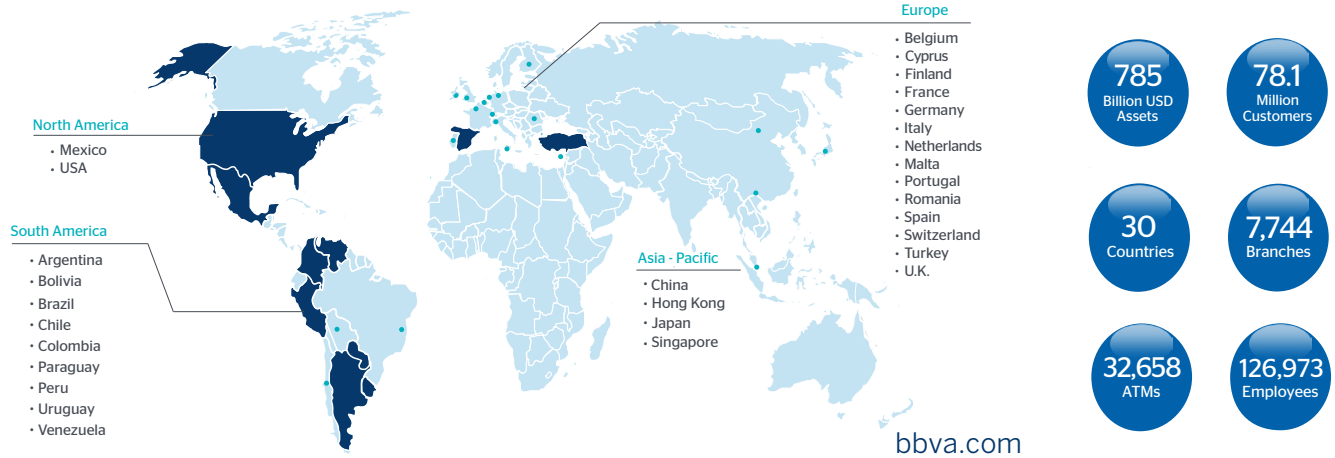




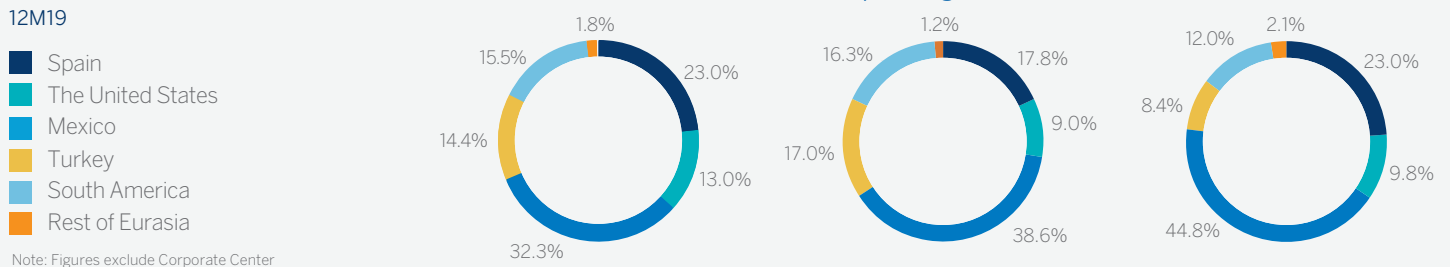
BBVA, a global financial services group



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 Turkey's Garanti BBVA. Its purpose is to bring the age of opportunities to everyone, based on our customers' real needs: provide the best solutions, helping them make the best financial decisions, through an easy and convenient experience. The institution rests in solid values: Customer comes first, we think big and we are one team. Its responsible banking model aspires to achieve a more inclusive and sustainable society. 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

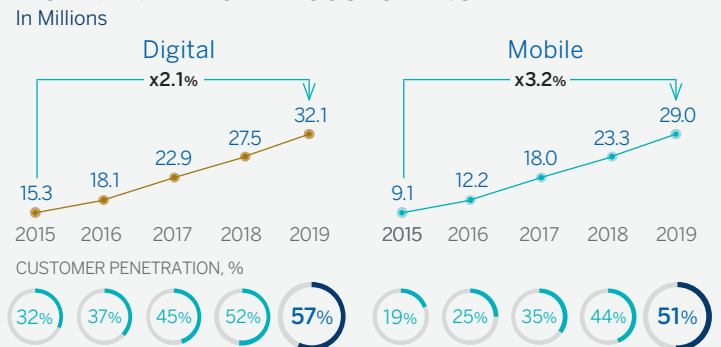
	2019	2018	2017
Balance Sheet (billion euros)			
Assets	698.7	676.7	690.1
Loans (gross)	394.8	386.2	400.4
Customer deposits	384.2	376.0	376.4
Equity	54.9	52.9	53.3
Significant Ratios			
Return on average assets ⁽¹⁾	0.82%	0.81%	0.84%
Return on average equity - tangible ⁽¹⁾	11.9	12.4	12.0
Efficiency ratio	48.5	49.3	49.5
NPL ratio	3.8	3.9	4.6
NPL coverage ratio	77	73	65
Capital Ratios			
CET1 fully-loaded	11.74%	11.34%	11.08%
CET1 phased-in ⁽²⁾	11.98	11.58	11.71
Total ratio phased-in ⁽²⁾	15.92	15.71	15.51
Share Data			
Market capitalization (million euros)	33,226	30,909	47,422
Book value per share (euros)	7.32	7.12	6.96
Dividend yield	5.2%	5.4%	4.2%

NOTE: Data for 2019 and 2018 is presented under IFRS 9 and 2017 data is presented under IAS 39. Also, as a result of the amendment to IAS 12 "Income Taxes," and in order to make the information comparable, the 2018 and 2017 income statements have been restated.

⁽¹⁾ Excluding the goodwill impairment in the United States in 2019, BBVA Chile in 2018 and Telefonica impairment in 2017.

⁽²⁾ Phased-in ratios include the temporary treatment on the impact of IFRS 9, calculated in accordance with Article 473 bis of the Capital Requirements Regulation.

DIGITAL AND MOBILE CUSTOMERS

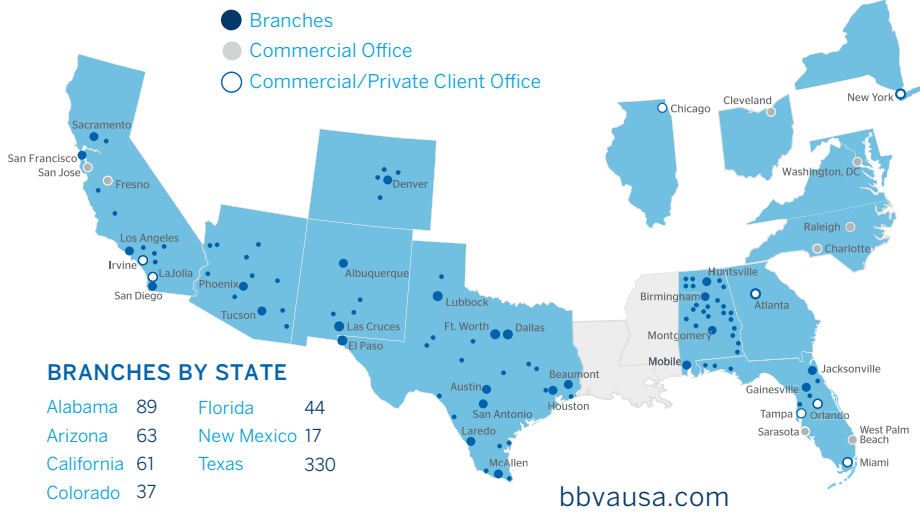


DEBT RATINGS

	Long term ⁽¹⁾	Short term	Outlook
DBRS	A (high)	R-1 (middle)	Stable
Fitch ⁽²⁾	A	F1	Negative
Moody's ⁽²⁾	A3	P-2	Stable
Scope Ratings	A+	S-1+	Stable
S&P	A-	A-2	Negative

⁽¹⁾ Ratings assigned to long term senior preferred debt.

⁽²⁾ Moody's and Fitch assign A2 and A rating, respectively, to BBVA's long-term deposits.

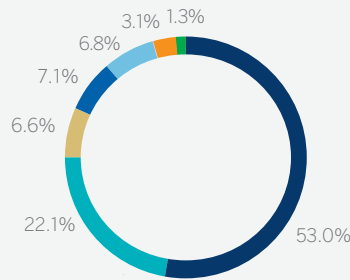


CORPORATE PROFILE

BBVA USA Bancshares, Inc. is a Sunbelt-based bank holding company whose principal subsidiary, BBVA USA, operates 641 branches in Texas, Alabama, Arizona, California, Florida, Colorado and New Mexico, and commercial and private client offices throughout the U.S. BBVA USA 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). A leading provider of treasury and cash management services, BBVA USA has been recognized by Global Finance magazine as the top provider of these services in the Southwest for 2019 and a 2019 Innovator for its BBVA RealTime ARP that offers true real-time ARP reconciliation.

DEPOSITS BY STATE

- Alabama (22.1%)
- Arizona (7.1%)
- California (6.8%)
- Colorado (3.1%)
- Florida (6.6%)
- New Mexico (1.3%)
- Texas (53.0%)



Source: FDIC Summary of Deposits filing (6/30/19)

NEWS

A LEADER IN MOBILE BANKING

Business Insider named **BBVA USA** as a leader in its *Business Insider Intelligence 2019 Mobile Banking Competitive Edge* study, the third year the financial and business news company has conducted the proprietary research and the second year **BBVA USA** has been evaluated. **BBVA USA** was one of just five banks named as an overall leader in the research, which evaluated the banking features of the top 20 US banks. **BBVA USA**'s mobile offering garnered the designation of Leader in Offering Desirable Mobile Banking Features, a title reserved for the top five.

The bank's mobile app also came in first in the sub-categories of Account Management and Transfers, with titles that include Most Desirable Mobile Banking Features for Account Management and Most Desirable Mobile Banking Features for Transfers, respectively.

CONTACT INFORMATION

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FINANCIAL HIGHLIGHTS

Balance Sheet (\$ in millions)

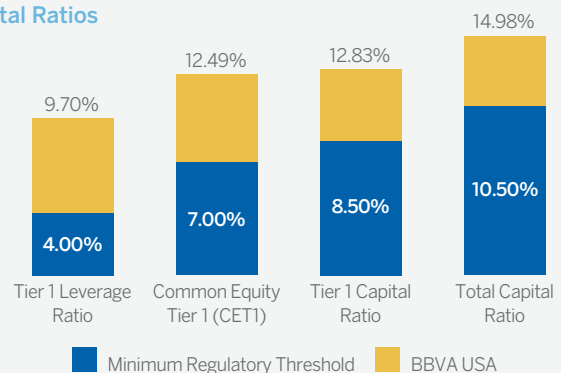
	2019	2018	% Change
Total loans	\$64,059	\$65,255	(2)
Total debt securities	14,032	13,867	1
Total earning assets	84,712	81,832	4
Total assets	93,603	90,947	3
Noninterest bearing deposits	21,850	20,184	8
Interest bearing deposits	53,135	51,984	2
Total deposits	74,985	72,168	4
Total equity	13,387	13,513	(1)

Credit Quality

Net charge-offs to average loans	0.88%	0.51%
Nonperforming loans to total loans ⁽¹⁾	1.06	1.24
Nonperforming assets to loans and OREO	1.11	1.29
Allowance for loans losses to total loans	1.44	1.36
NPL coverage ratio ⁽¹⁾	135.76	109.9

⁽¹⁾ Nonperforming loans include nonaccrual loans and loans held for sale, and loans 90 days or more past due, including troubled debt restructuring.

Capital Ratios



DEBT RATINGS

	Long term	Short term	Outlook
Fitch ⁽¹⁾	BBB+	F2	Negative
Moody's ⁽²⁾	Baa2	P-2	Stable
S&P	BBB+	A-2	Stable

⁽¹⁾ Fitch has assigned an A- long-term deposit rating.

⁽²⁾ Moody's has assigned an A2 long-term deposit rating and a P-1 short-term deposit rating.