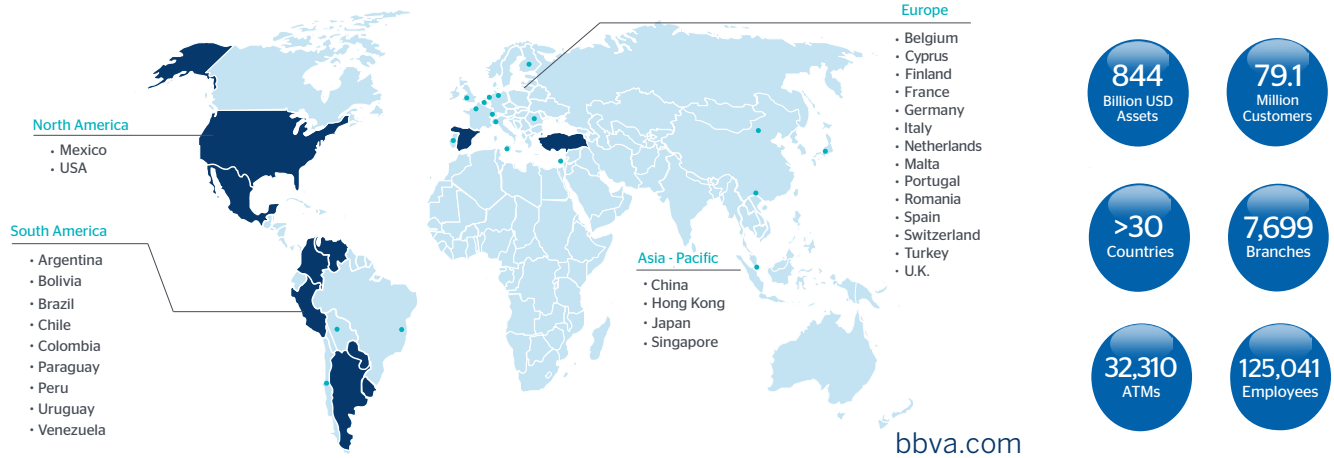




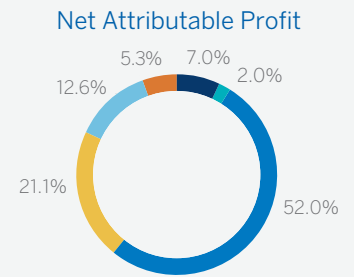
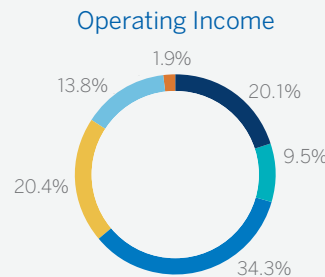
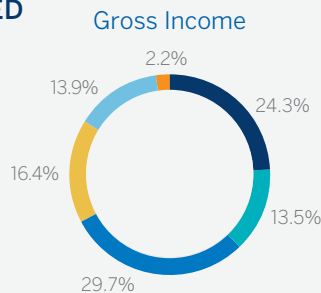
BBVA, a global financial services group



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 1H20



Note: Figures exclude Corporate Center

LIQUIDITY AND FUNDING RATIOS

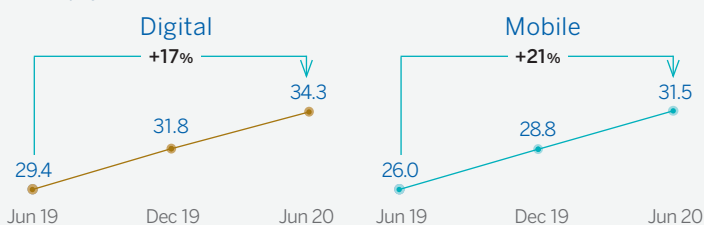
(JUN 20)	BBVA GROUP	Euro	USA	Mexico	Turkey	S. America
LCR	159% (191% ⁽¹⁾)	198%	144% ⁽²⁾	169%	142%	All countries >100%
NSFR	124%	118%	120%	132%	144%	All countries >100%

⁽¹⁾ LCR of 159% does not consider the excess liquidity of the subsidiaries outside the Eurozone. If these liquid assets are considered, the ratio would reach 191%
⁽²⁾ BBVA USA LCR calculated according to local regulation (Fed Modified LCR).

LCR - Liquidity Coverage Ratio NSFR - Net Stable Funding Ratio

DIGITAL AND MOBILE CUSTOMERS

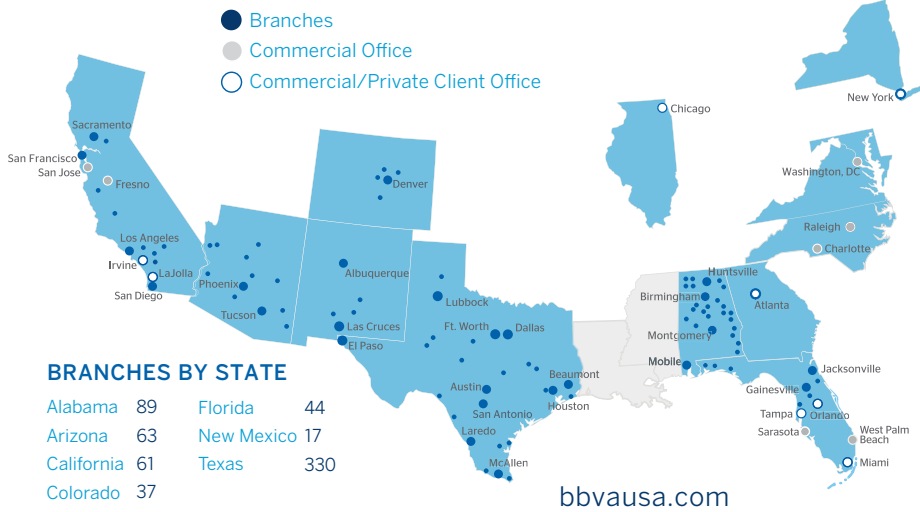
In Millions



DEBT RATINGS

	Long term ⁽¹⁾	Short term	Outlook
Axesor Ratings	A+	N/A	Stable
DBRS	A (high)	R-1 (middle)	Stable
Fitch ⁽²⁾	A-	F2	Stable
Moody's ⁽²⁾	A3	P-2	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. N/A = not applicable



BRANCHES BY STATE

Alabama	89	Florida	44
Arizona	63	New Mexico	17
California	61	Texas	330
Colorado	37		

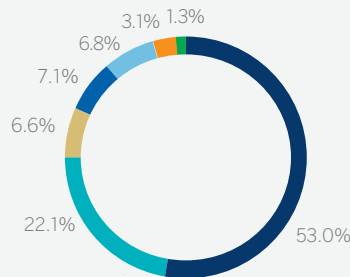
bbvausa.com

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

NEW BRANCHES AND MOBILE BANKING APP

BBVA USA has received approval to open 15 new branches across Texas, the bank's largest market in its U.S. footprint. The branches, set to open in 2021, underscore the bank's 5-year strategic plan launched in early 2020, which aims to help clients improve their financial health. Adding branches at a time when digital transactions are increasing demonstrates the bank's belief that the branch format naturally facilitates face-to-face relationships between bankers and their customers, building a deep understanding of their financial needs.

The announcement came within a week of BBVA USA launching its new mobile banking app, Mobile 9.0, and expanded transaction detail screen in mobile and online banking, both aimed at leveraging the bank's technology expertise to provide a better experience and more transparency and control for customers.

CONTACT INFORMATION

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

E-Mail: ed.bilek@bbva.com
Facebook Page: bbvaintheusa
Twitter: @BBVANews_USA

FINANCIAL HIGHLIGHTS

Balance Sheet (\$ in millions)

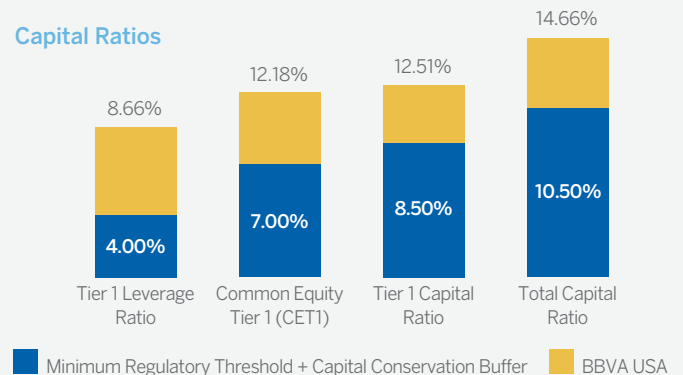
	1H20	1H19	% Change
Total loans	\$68,487	\$63,402	8
Total debt securities	14,474	13,923	4
Total earning assets	95,504	82,741	15
Total assets	102,268	92,184	11
Noninterest bearing deposits	25,978	20,646	26
Interest bearing deposits	59,448	51,943	14
Total deposits	85,426	72,589	18
Total equity (tangible)	8,913	8,845	1

Credit Quality

Net charge-offs to average loans	0.71%	0.77%
Nonperforming loans to total loans ⁽¹⁾	1.21	1.26
Nonperforming assets to loans and OREO	1.25	1.30
Allowance for loans losses to total loans	2.57	1.54
NPL coverage ratio ⁽¹⁾	211.03	122.62

⁽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	Stable
Moody's ⁽²⁾	Baa2	P-2	Stable
S&P	BBB+	A-2	Stable

⁽¹⁾ Fitch has assigned a BBB+ long-term deposit rating.

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