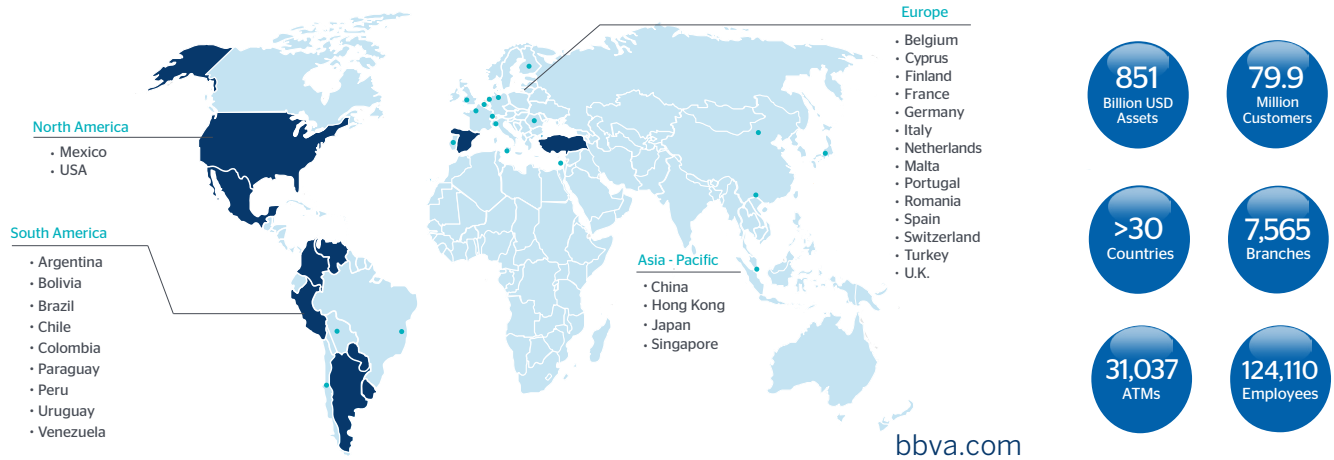




## BBVA, a global financial services group



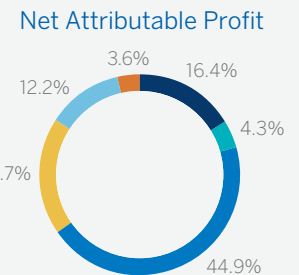
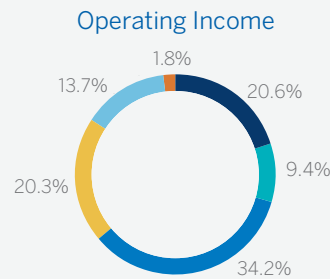
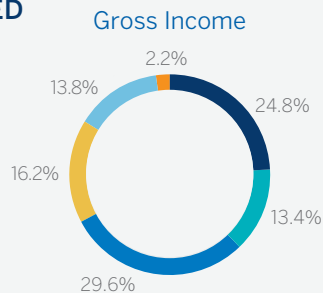
### CORPORATE PROFILE

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 9M20



Note: Figures exclude Corporate Center



### LIQUIDITY AND FUNDING RATIOS

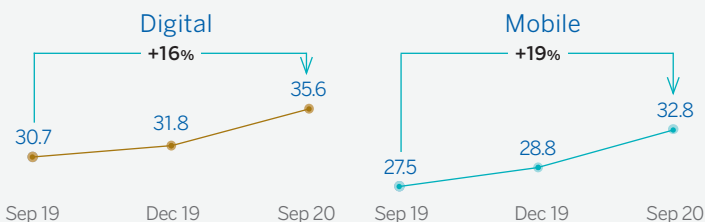
(SEP 2020)	BBVA GROUP	Euro	USA	Mexico	Turkey	S. America
LCR	159% (196% <sup>(1)</sup> )	198%	144% <sup>(2)</sup>	191%	164%	All countries >100%
NSFR	127%	120%	124%	136%	144%	All countries >100%

<sup>(1)</sup> 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 196%  
<sup>(2)</sup> BBVA USA LCR calculated according to local regulation (Fed Modified LCR).

LCR - Liquidity Coverage Ratio      NSFR - Net Stable Funding Ratio

### DIGITAL AND MOBILE CUSTOMERS

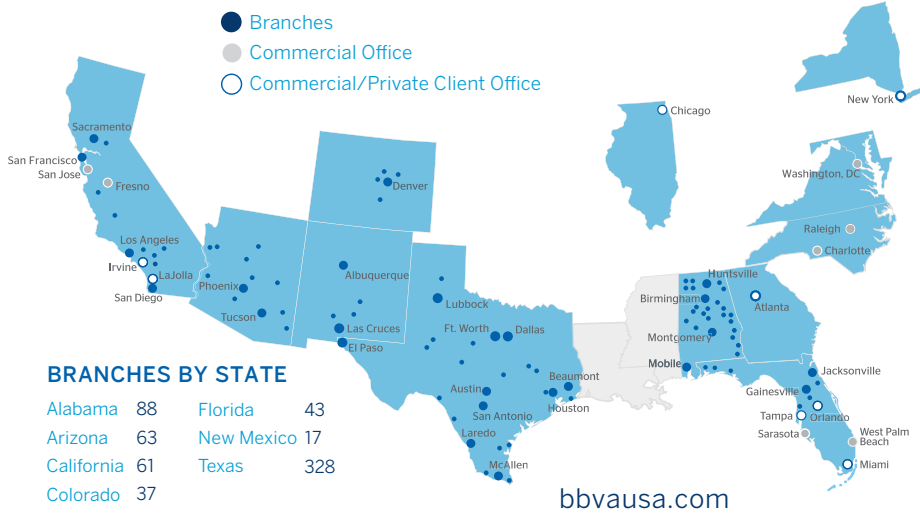
In Millions



### DEBT RATINGS

	Long term <sup>(1)</sup>	Short term	Outlook
Axesor Ratings	A+	N/A	Stable
DBRS	A (high)	R-1 (middle)	Stable
Fitch <sup>(2)</sup>	A-	F2	Stable
Moody's <sup>(2)</sup>	A3	P-2	Stable
S&P	A-	A-2	Negative

<sup>(1)</sup> Ratings assigned to long term senior preferred debt.  
<sup>(2)</sup> Moody's and Fitch assign A2 and A- rating, respectively, to BBVA's long-term deposits. N/A = not applicable



### BRANCHES BY STATE

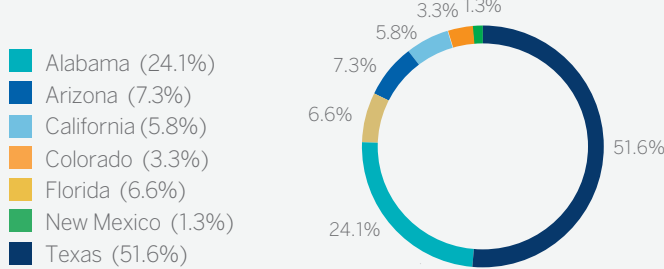
Alabama	88	Florida	43
Arizona	63	New Mexico	17
California	61	Texas	328
Colorado	37		

bbvausa.com

### CORPORATE PROFILE

BBVA USA Bancshares, Inc. is a Sunbelt-based bank holding company whose principal subsidiary, BBVA USA, operates 637 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 (5th). BBVA USA was recently recognized by *Global Finance* magazine as one of the World's Best Corporate/Institutional Digital Banks in North America, naming us a winner in the subcategories of Best Mobile Adaptive Site and Best Mobile Banking App.

### DEPOSITS BY STATE



Source: FDIC Summary of Deposits filing (6/30/20)

### NEWS

#### WORLD'S BEST CORPORATE/INSTITUTIONAL DIGITAL BANKS

BBVA USA was recently recognized by *Global Finance* magazine as one of the **World's Best Corporate/Institutional Digital Banks in North America for 2020**. BBVA USA was named winner in the subcategories of Best Mobile Adaptive Site and Best Mobile Banking App. The bank has been honored by *Global Finance* twice prior, named as the Top Treasury and Cash Management Provider in the Southwest for 2019 and 2020.

Winning banks were selected by *Global Finance* based on strength of strategy for attracting and servicing digital customers, success in getting clients to use digital offerings and the growth of digital customers. Banks are also evaluated based on their breadth of product offerings, evidence of tangible benefits gained from digital initiatives, and web/mobile site design and functionality. Category winners, such as Best Mobile Banking App, were selected based on the relative strength and success of those web products and services.

### 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

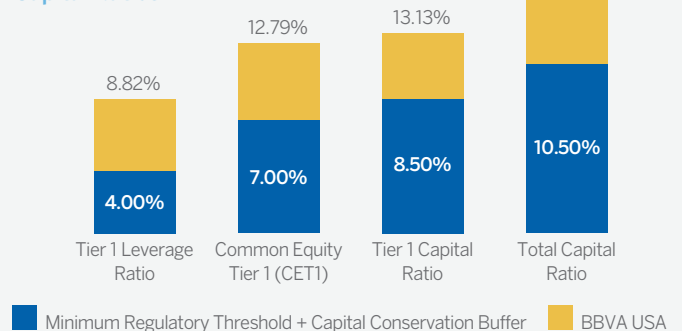
	9M20	9M19	% Change
<b>Balance Sheet</b> (\$ in millions)			
Total loans	\$66,434	\$63,455	5
Total debt securities	15,472	13,947	11
Total earning assets	96,738	83,448	16
Total assets	103,653	92,914	12
Noninterest bearing deposits	26,804	21,019	28
Interest bearing deposits	59,567	52,550	13
Total deposits	86,371	73,569	17
Total equity (tangible)	9,038	9,081	-

#### Credit Quality

Net charge-offs to average loans	0.67%	0.88%
Nonperforming loans to total loans <sup>(1)</sup>	2.00	1.14
Nonperforming assets to loans and OREO	2.03	1.19
Allowance for loans losses to total loans	2.73	1.49
NPL coverage ratio <sup>(1)</sup>	135.88	130.55

<sup>(1)</sup> 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 <sup>(1)</sup>	BBB	F2	Stable
Moody's <sup>(2)</sup>	Baa2	P-2	Stable
S&P	BBB+	A-2	Stable

<sup>(1)</sup> Fitch has assigned a BBB+ long-term deposit rating.

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