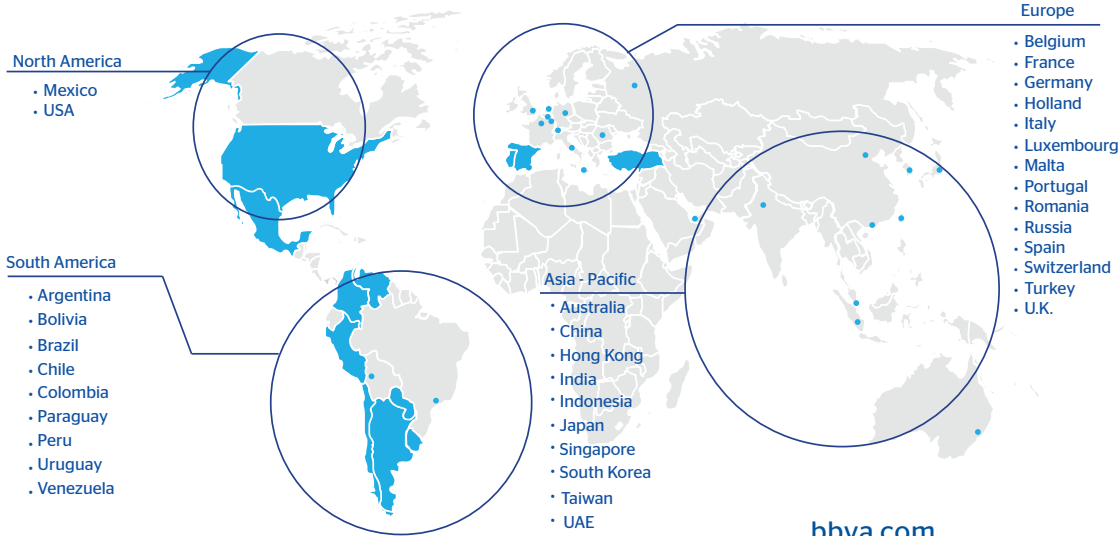


BBVA, a global financial services group

Fourth Quarter 2015



* Customers data at the end of November 2015

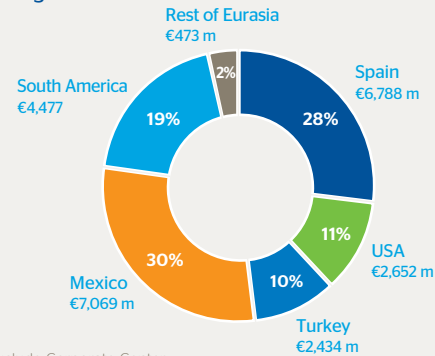
bbva.com

CORPORATE PROFILE

Banco Bilbao Vizcaya Argentaria (BBVA) is a customer-centric global financial services group founded in 1857. The Group is the largest financial institution in Spain and Mexico, and has leading franchises in South America and the Sunbelt Region of the United States. It also 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. The Group is present in the main sustainability indexes. BBVA ordinary shares are traded through the Madrid Stock Exchange under the symbol **BBVA** and American Depositary Shares (ADS) are traded on the New York Stock Exchange under the symbol **BBVA**.

GEOGRAPHICALLY DIVERSIFIED

Breakdown of gross income 12M15



Note: Figures exclude Corporate Center

FINANCIAL HIGHLIGHTS

	2015	2014	2013
Balance Sheet (billion euros)			
Assets	750.1	651.5	599.5
Lending (gross)	432.9	366.5	350.1
Customer deposits	403.1	330.7	310.2
Equity	55.4	51.6	44.6
Significant Ratios			
Return on equity	5.3%	5.6%	5.0%
Return on assets	0.46	0.50	0.48
Efficiency ratio	52.0	51.3	52.9
NPL ratio	5.4	5.8	6.8
NPL coverage ratio	74	64	60
Common equity tier 1 (CET1) ⁽¹⁾	12.1	11.9	11.6

Share Data

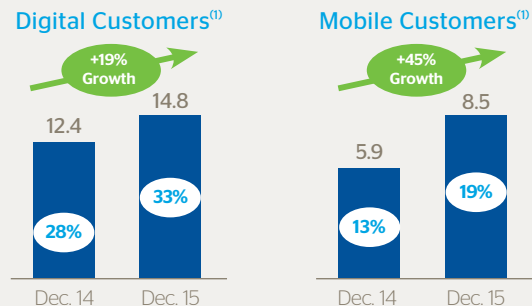
	2015	2014	2013
Market capitalization (million euros)	42,905	48,470	51,773
Book value per share (euros)	7.47	8.01	8.00
Price to book (times)	0.9x	1.0x	1.1x
Price to earnings ratio (times)	13.2x	17.3x	23.2x
Dividend yield ⁽²⁾	5.5%	4.2%	4.1%

⁽¹⁾ CET1 ratio in 2014 and 2015 is calculated under CRD IV from Basel III regulation, applying a 40% phase-in for 2015. For 2013, the calculation was done in accordance with Basel II regulations.

⁽²⁾ Calculated by dividing shareholder remuneration over the last twelve months by the closing price at the end of the period.

DIGITAL TRANSFORMATION

Million, % penetration

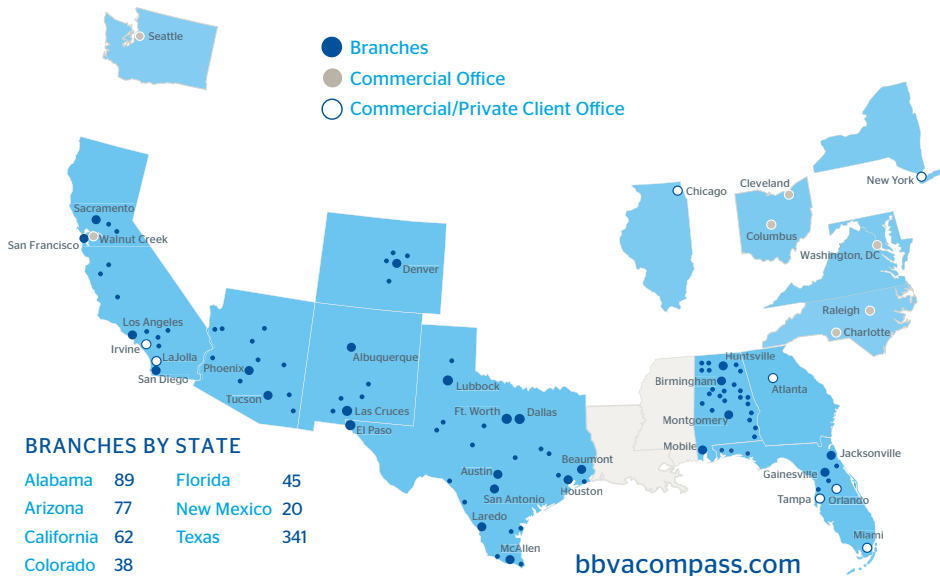


⁽¹⁾ Figures include Turkey. South America figures as of November 2015.

DEBT RATINGS

	Long term	Short term	Outlook
DBRS	A	R-1 (low)	Positive
Fitch	A-	F2	Stable
Moody's*	Baa1	P-2	Stable
Scope Ratings	A	S-1	Stable
S&P	BBB+	A-2	Stable

*Moody's has assigned an A3 rating to BBVA's long-term deposits.

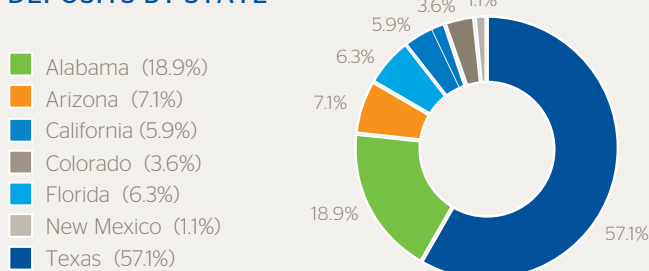


CORPORATE PROFILE

BBVA Compass Bancshares, Inc. is a Sunbelt-based bank holding company whose principal subsidiary, BBVA Compass, operates 672 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), Arizona (4th) and Texas (4th).

BBVA Compass has been recognized as one of the leading small business lenders by the Small Business Administration (SBA) and ranked 6th nationally in the total number of SBA loans originated in fiscal year 2015. In Money magazine's "Best Banks in America 2015-16" list, BBVA Compass ranked as the best regional bank in the South and West, and was also named best mobile banking app.

DEPOSITS BY STATE



Source: SNL Financial. Data as of latest FDIC Summary of Deposits filing (6/30/15)

NEWS

MONEY MAGAZINE'S BEST BANKS IN AMERICA

BBVA Compass earned two awards in *Money* magazine's annual list of the "Best Banks in America 2015-16." *Money* named BBVA Compass the best regional bank in the South and West. The BBVA Compass Mobile Banking App was also named the best mobile app based on its broad array of capabilities and user-friendly interface that anticipates customers' needs.

REAL-TIME REDEMPTION OF REWARDS

BBVA Compass became the first major U.S. bank to offer its credit card clients real-time redemption of rewards earned on qualifying purchases. The patent-pending innovation was introduced with the latest release of BBVA Wallet, the bank's mobile wallet that gives clients an up-to-minute view of purchases, reward balances and more.

CONTACT INFORMATION

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Twitter: Twitter.com/BBVACompass



BBVA Compass' Investor Relations app is available for download at iTunes and Google play

FINANCIAL HIGHLIGHTS

	2015	2014	% Change
Balance Sheet (\$ in millions)			
Total loans	\$61,395	\$57,527	7
Total investment securities	12,373	11,586	7
Total earning assets	78,071	72,344	8
Total assets	89,965	83,152	8
Noninterest bearing deposits	19,290	17,169	12
Interest bearing deposits	46,691	44,021	6
Total deposits	65,981	61,190	8
Total equity	12,577	12,004	5
Income Statement (\$ in thousands)			
Total revenue	\$2,915,796	\$2,850,189	2
Provision for loan losses	193,638	106,301	82
Noninterest expense	2,136,490	2,180,752	(2)
Net income attributable to shareholder	489,567	466,556	5
Significant Ratios			
Return on average assets	0.56%	0.60%	
Return on average equity - tangible	6.86	7.03	
Credit Quality			
Net charge-offs to average loans	0.19	0.22	
Nonperforming loans to total loans ⁽¹⁾	0.78	0.69	
NPL coverage ratio ⁽¹⁾	160.04	173.06	
Nonperforming assets to loans and OREO	0.82	0.73	
Capital Ratios⁽²⁾			
Common equity tier 1 (CET1) capital ratio	10.70	NA	
Tier I ratio	11.08	10.94	
Total capital ratio	13.68	12.81	
Leverage ratio	8.95	9.09	

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

⁽²⁾ Figures for 2015 calculated using the applicable Transitional Basel III regulatory capital methodology. Figures for 2014 calculated using the applicable Basel I regulatory capital methodology in place at that time. NA - not applicable

DEBT RATINGS

	Long term	Short term	Outlook
Fitch	BBB+	F2	Stable
Moody's*	Baa3	P-2	Stable
S&P	BBB+	A-2	Stable

* Moody's has assigned an A3 long-term deposits rating. Source: SNL Financial. Reflects current ratings for the bank.