

### CORPORATE PROFILE

Compass Bank is a leading U.S. banking franchise with operations throughout the Sunbelt Region and ranks among the 25 largest U.S. commercial banks based on deposit market share. Under the brand name BBVA Compass, we operate 710 branches in Alabama, Arizona, California, Colorado, Florida, New Mexico and Texas.

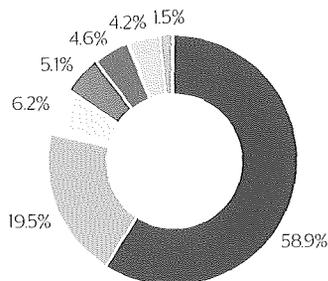
BBVA Compass ranks among the largest banks in Alabama (2nd), Texas (4th) and Arizona (5th). BBVA Compass has been recognized as one of the nation's leading Small Business Administration (SBA) lenders, earning 'Lender of the Year' honors in 2009 and 2010.

### KEY FACTS (\$ IN BILLIONS)

Assets	\$63.1	Assets under administration	\$6.2
Loans	42.1	Assets under management	4.7
Deposits	46.2	Number of branches	710
Equity	10.4	Number of ATM's	1,053

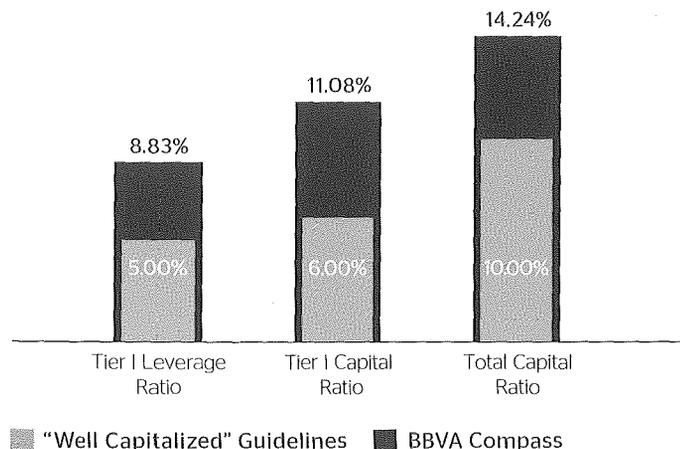
### DEPOSITS BY STATE

- Alabama (19.5%)
- Arizona (6.2%)
- California (5.1%)
- Colorado (4.2%)
- Florida (4.6%)
- New Mexico (1.5%)
- Texas (58.9%)



### SOLVENCY

Regulatory Capital Ratios



### NEWS

**WINNER OF 10 GREENWICH EXCELLENCE AWARDS** *January 23, 2012*  
 BBVA Compass earned 10 Greenwich Excellence awards including seven in the small business segment and three in middle market. The awards, based on input from more than 13,000 small business customers and 11,000 middle market customers, are given to banks that distinguish themselves through service, products and lending. BBVA Compass ranked among the top five percent among the more than 750 banks evaluated.

**TOP 5 RANKING IN REPUTATION STUDY** *May 23, 2011*  
 BBVA Compass ranked among the Top 5 banks according to *American Banker's* second annual survey of the country's 30 most reputable banks. Making the biggest jump of any bank on the list (up 11 slots), BBVA Compass earned its highest score in the leadership category, which measures the availability and strength of its management team.

**RETAIL BANK 'BRAND OF THE YEAR'** *March 28, 2011*  
 BBVA Compass earned top honors as Retail Bank 'Brand of the Year' according to a national Harris Poll EquiTrend® study. BBVA Compass received a score of 62.3, more than five points ahead of the next bank and well-above the industry average of 51.6 points.

### DEBT RATINGS

	Long term	Short term	Subordinated Debt
Moody's	A3	P-2	Baa1
Fitch	A-	F1	BBB+
S&P	A-	A-2	BBB+

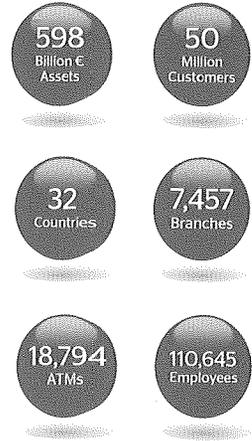
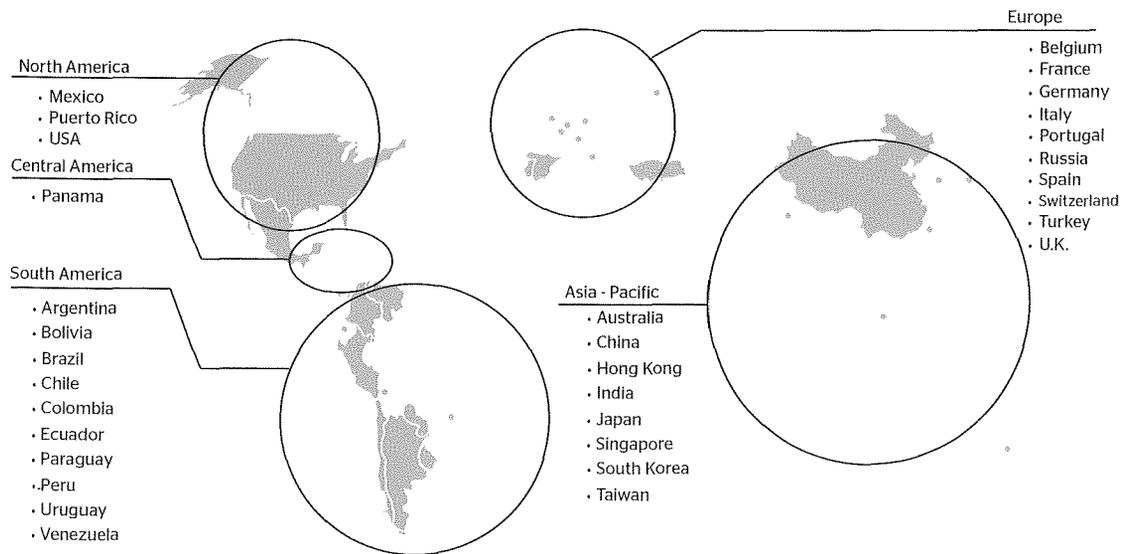
### CONTACT INFORMATION

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## BBVA, an international financial services group

Fourth Quarter 2011



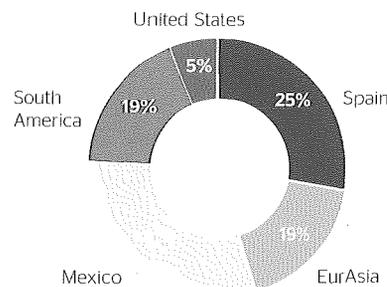
[www.bbva.com](http://www.bbva.com)

### CORPORATE PROFILE

BBVA is an international financial services group with approximately \$800 billion in total assets, 50 million clients, 7,400 branches and approximately 111,000 employees in more than 30 countries. BBVA provides its customers around the world with a full range of financial services including commercial and wholesale banking, retail banking services, consumer loans, mortgages, credit cards, securities brokerage, wealth management, pension plan management and insurance. The BBVA Group maintains a leadership position in Spain, Mexico, Latin America and the Sunbelt Region of the United States, as well as operations in China, France, Germany, Hong Kong, Italy, Japan, Singapore, Switzerland, Turkey, and the United Kingdom. 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

Net Attributable profit by region\*



Gross Income by Region\*



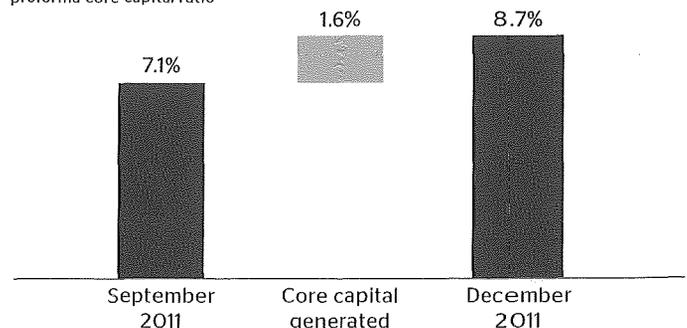
\* Excluding corporate activities and impairment of goodwill

### FINANCIAL HIGHLIGHTS

	2011	2010	2009
<b>Balance Sheet (billion euros)</b>			
Assets	597.7	552.7	535.1
Lending (gross)	361.3	348.3	332.2
Customer funds	282.2	275.8	254.2
Equity	40.1	37.5	30.8
<b>Significant Ratios</b>			
Return on equity	8.0%	15.8%	16.0%
Return on assets	0.61	0.89	0.85
Efficiency ratio	48.4	42.9	40.4
NPA ratio	4.0	4.1	4.3
NPA coverage ratio	61	62	57
<b>Share Data</b>			
Market capitalization (million euros)	32,753	33,951	37,124
Book value per share (euros)	8.35	8.17	8.43
Price to book (times)	0.8x	0.9x	1.2x
Price to earnings (times)	10.9x	7.4x	7.6x
Dividend yield	6.3%	5.6%	4.3%

### SOLVENCY

European Banking Authority proforma core capital ratio



### DEBT RATINGS

	Long term	Short term	Financial Strength
Moody's	Aa3	P-1	B-
Fitch	A	F1	a+
S&P	A	A-1	-