



BBVA Compass
Creating Opportunities

BBVA Compass

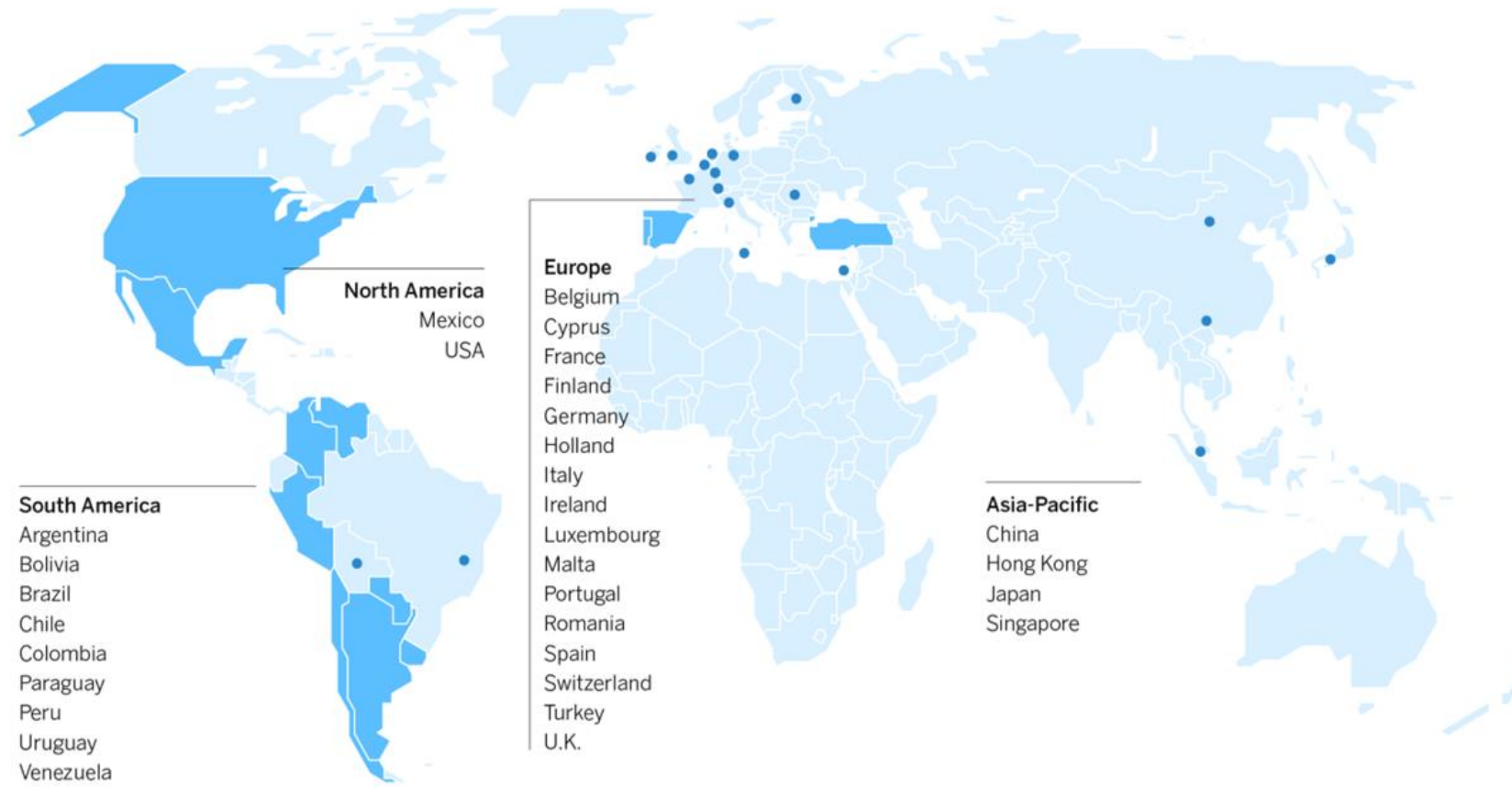
CDFI Coalition

March 2019



BBVA Compass

BBVA around the world



€685
billion in total
assets

73
million customers

>30
countries

8,200
branches

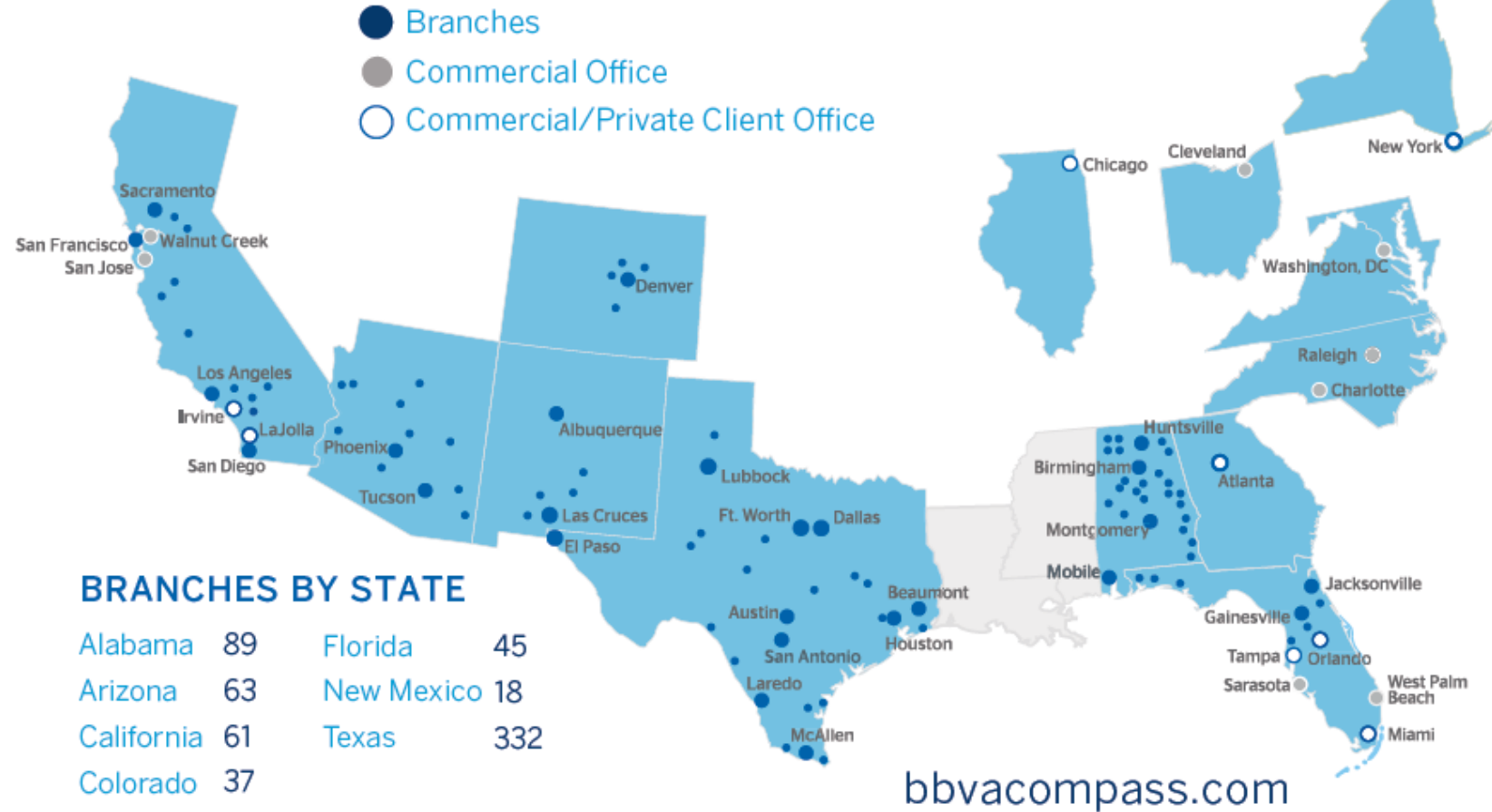
31,602
ATMs

131,745
employees

Data at the end of March 2018. Those countries in which BBVA has no legal entity or the volume of activity is not significant are not included

BBVA Compass

Creating Opportunities



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), Texas (4th) and Arizona (6th).

BBVA Compass CDFI Finance Opportunities

- **Stock Certificate Purchase and Direct Equity for CDFI Organizations**
 - Investments to For Profit CDFIs
- **Equity Equivalent Investment (EQ2)**
 - Below Market Interest Rate
 - Long Term Subordinated Capital
 - Interest- only Payments Through Maturity
- **CDFI Impact Lines of Credit / Term Loans**
 - Flexible Capital
- **Other BBVA Bank Products:**
 - Derivatives, Treasury & Conventional Deposit Products



OUTSTANDING

Major Achievement in Responsible Banking:

The bank has received an “**Outstanding**” **CRA Rating** from the Federal Reserve Bank of Atlanta

- This marks our second improved rating since 2014
- The examination covered lending, investments and services during 2015, 2016 and 2017 under the Community Reinvestment Act (CRA)

The bank achieved “Excellent performance” for community development lending and investments impacting low to moderate income families and neighborhoods.

Our responsible banking efforts were cited as offering lending that was responsive to credit needs in all of the states we serve.

We were deemed a national leader in providing support for Community Development Financial Institutions (CDFIs).

Often in a leadership position, our CRA investments demonstrated excellent responsiveness to community development needs.

Our employees engaged in thousands of community development service activities, totaling over 43,000 hours of volunteer service benefitting the people and places where we live and work.

The Outstanding CRA Rating demonstrates how the bank delivers on our purpose:

We Bring the Age of Opportunity to Everyone

Community Development Finance Contacts

Rey Ocañas

Communications and Responsible Business, Executive Vice-President
CRA Officer

713.831.5705

rey.ocanas@bbva.com

Tiena Johnson-Hall

Manager, Community Development Finance

909.285.3940

tiena.johnson-hall@bbva.com

Paul Bunyard

Community Development Finance Officer

303.390.2310

pauls.bunyard@bbva.com

James Powell

Community Development Finance Analyst

713.831.7441

james.powell@bbva.com