

Net income

\$123M -12.7% vs. Q2 2015
+212% vs. Q1 2016



Our results for the second quarter reflect solid loan growth, robust deposit generation, improved growth from our fee-based businesses and strong expense management discipline.



Loan growth was fully funded by deposit generation... led by an increase in average noninterest bearing deposits.

Total average loans

\$62B
+4.4% vs. Q2 2015

Total average deposits

\$68B
+9.3% vs. Q2 2015

Total revenue¹

\$761M +1.1% vs. Q2 2015



Targeted loan growth coupled with strong deposit growth resulted in a 2 percent increase in net interest income.



BBVA Compass is steadfast in its commitment to maintaining sound underwriting standards and a strong risk profile, and the proactive actions we have taken thus far to address our energy portfolio reflect this commitment.

Nonperforming loans

1.76% 0.77% excluding energy
+99bps vs. Q2 2015
+35bps vs. Q1 2016

Key ratios

ROAA 0.53% 0.64% in Q2 2015	ROATE² 6.45% 7.89% in Q2 2015	CET³ 10.79% 10.57% in Q2 2015
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The recently completed stress tests are also further confirmation of our strong capital position.

¹ Excludes net gain on sales of investment securities and loss on prepayment of FHLB advances

² Return on average tangible equity is a non-GAAP financial measure that we believe aids in understanding certain areas of our performance

³ Regulatory capital ratios at June 30, 2016, are estimated