

Five-Year Community Commitment

Our Commitment Continues
To Create Opportunities

YEAR TWO REPORT – OUR IMPACT SO FAR

BBVA Compass is pleased to report our progress toward reaching the goals of our \$11 billion, five-year community commitment that we announced in late 2014. Dedicated to strengthening our local communities within the spirit and letter of the Community Reinvestment Act, and guided by the principle that the bank is in business to create opportunities for everyone, we are proud to report that in just two years, BBVA Compass is well on its way to significantly exceed its original commitment.

Creating Opportunities

HELPING COMMUNITIES THRIVE IS THE KEY REASON FOR THE BANK'S LENDING, INVESTMENT AND SERVICE ACTIVITIES.

Community Lending

By the end of 2016, the bank's total lending toward its commitment is almost at the halfway mark. During the past two years, BBVA Compass has helped grow and expand small businesses, create homeownership opportunities and significantly increased community development lending resulting in \$4.9 billion of closed loans toward our five-year lending commitment.

Commitment Category	5 Year Commitment	2015	2016	2 Year Totals
Small Business Lending	\$6.2 billion	\$1.1 billion	\$1.2 billion	\$2.3 billion
Community Development Lending	\$1.8 billion	\$570 million	\$802 million	\$1.4 billion
Mortgage Loans to LMI	\$2.1 billion	\$682 million	\$573 million	\$1.2 billion
Total Lending	\$10.1 billion	\$2.3 billion	\$2.6 billion	\$4.9 billion

Microfinance and SBA Lending are important areas of focus for our business lending functions. So important, in fact, that 92% of BBVA Compass' retail small business customers have less than \$1 million in annual sales, and 96% of 2016 CRA small business loans in the bank's local markets were in original amounts of less than \$100,000.

We are pleased to report that according to the figures released by the SBA, BBVA Compass ranked 5th nationally in terms of the number of loans originated and 10th in terms of total dollar volume. The rankings reflect the results for the SBA's fiscal year 2016 corresponding to the SBA 7(a) loan program. Further, through the SBA's 504 Loan program, the bank works with Certified Development Companies, or CDCs, which are nonprofit corporations set up to contribute to the economic development of their communities. BBVA Compass and local CDCs together provide growing businesses with long-term, fixed-rate financing for major fixed assets.

SBA 2-Year Production (2015 - 2016)

Product Type	Units	Volume
7 (a)	3,233	\$569 million
SBA 504	81	\$116 million
Total	3,314	\$685 million

BBVA Compass' affordable mortgage product: HOME (Home Ownership Made Easier)*

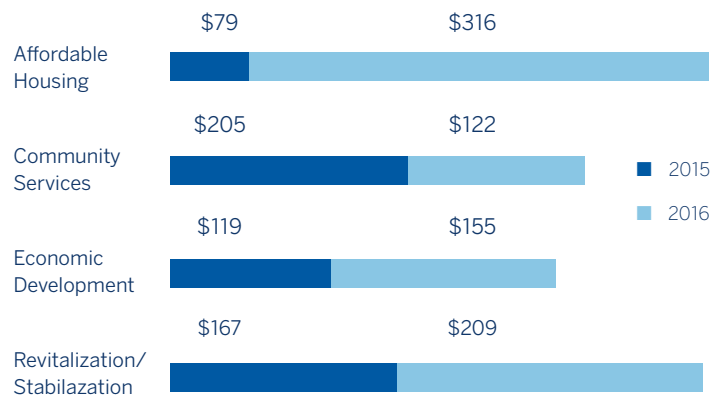
This proprietary, 100% loan-to-value product is available to LMI borrowers and properties in LMI census tracts and provides up to \$4,500 in closing costs. More than 200 workshops and seminars in 2016 promoted the HOME mortgage, and through year end 2016 helped produce almost \$545 million in loans, financing more than 3,600 homes and providing more than \$12 million in closing costs.

* Available within BBVA Compass footprint. Requires a \$500 contribution toward the transaction from the borrower's own funds.

Community Development Lending

During the two-year period, the bank's community development loans have supported affordable housing, promoted economic development for small businesses, helped revitalize/stabilize communities and supported community service activities such as healthcare and workforce development.

2-Year Community Development Lending Totals (amounts in millions)



360° Community Focus

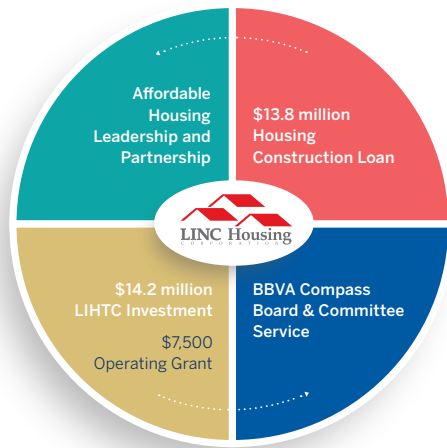
Community Development lending, investments, and services often go hand in hand. The bank conducted a formal needs assessment in 2016 and, once again, affordable housing was the need most cited by members of our local communities. As a result, the bank placed significant emphasis on community development activities related to affordable rental housing, especially that developed under the Low Income Housing Tax Credit (LIHTC) program. Consequently, the bank was able to expand both lending and investment transactions in its local communities. In just two years BBVA Compass has become an important participant in the affordable housing arena with support for workforce, senior, family and special needs housing, in developments as small as 20 units and as large as 300.

Affordable Housing Impact (2015 - 2016)

34 Local Communities	5,000+ Units	\$276 million Investments	\$316 million Loans
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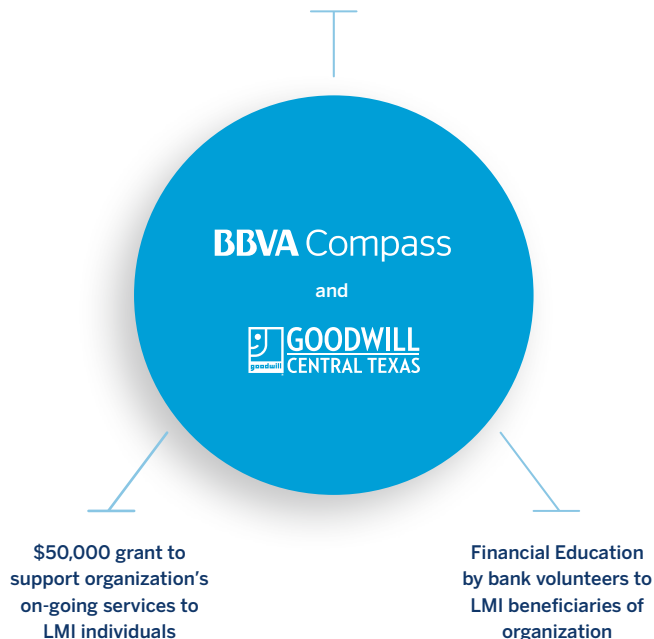
Community Impact Spotlight

The bank's 360° focus on lending, service and investments means that partnerships with local organizations can be especially responsive to community needs. Riverside, California might be considered an affluent community, but there is a real need for affordable housing, as identified by the city's consolidated plan and its focus on housing veterans who are homeless or have extremely low income. The bank's loans, investment and services to support LINC Housing activities is just one example of the partnerships that help to make an impact in our communities.



BBVA Compass is also proud to partner with Goodwill across its footprint, especially in Central Texas. Goodwill of Central Texas and the bank have worked together to provide financing and investments for the Goodwill Career Academy, its Gen 19 Charter School know as the Excel Center School, and its store expansion. Helping communities thrive through job creation and education is a natural fit for the bank.

\$12 million in loans support the Excel Center charter school, the trade and technical school, and Goodwill daily operations



Investing to Create Opportunity

Private capital investments are vital to the success of community development programs in local communities. The bank's strategic focus on long term investments, especially in affordable housing activities and support for emerging Community Development Financial Institutions (CDFIs) has allowed the bank to achieve more than half of its five-year goal in only two years.

Investments and Grants	5 Year Commitment	2015	2016	2 Year Totals
New Investments and Grants	\$900 million	\$202 million	\$346 million	\$548 million

Investments that support affordable housing comprise the majority of the bank's equity commitments over the 2-year period, with 92% of 2016 investments being made through the LIHTC program and funding affordable rental housing across the bank's footprint. In addition, although smaller in dollar volume, the \$35 million over two years BBVA Compass has invested in CDFIs through long-term investments will support their efforts to create favorable economic possibilities for LMI individuals and small businesses, quality affordable housing and essential community services in underserved communities.

Our Grants and Contributions – \$16 Million So Far!

BBVA Compass' Community Giving Program helps create opportunities to impact LMI families and individuals, small business and our communities by supporting the mission of nonprofit organizations across our footprint. Through year two of the five-year commitment, BBVA Compass' Community Giving Program has given \$16 million toward a commitment of \$43.5 million in grant contributions. In support of identified community needs, over 50% of all community giving supports community development efforts like small business advocacy, financial education, affordable housing, revitalization and stabilization of designated LMI communities, community services and technical assistance.

If you would like to submit a question, opinion, inquiry or suggestion regarding the information contained in this report, please contact:

corporateresponsibility.us@bbva.com

bbvacompass.com/our-story/corporate-responsibility

Delivery Channels, Products and Services

It's not about products, but about helping people and communities with finances.



So that we can create opportunity in every community, BBVA Compass is working to help its communities move from financial literacy to financial capability and security. We carry out this initiative by delivering effective, relevant financial education to consumers and small businesses, paired with products designed to help ensure a more secure financial future.

In 2016, BBVA Compass partnered with EverFi to launch the new Center for Financial Education. This suite of comprehensive financial education courses is designed to effectively instill knowledge and to influence lasting, holistic behavior change. There are no-tech, low-tech and high-tech versions used by BBVA Compass to help individuals and small businesses through innovative, multi-platform techniques, all taught in person by BBVA Compass employee experts. Both English and Spanish language courses feature robust curriculum on adult personal financial education, home buyer education, and small business financial education. Through 2016, the bank served more than 78,000 children, adults and small businesses through the delivery of the EverFi curriculum.

Volunteer Chapters – Above and Beyond

Local Chapters of BBVA Compass Volunteers don't just deliver financial education. Through the bank's volunteer program, employees dedicate their time, financial and professional expertise to support nonprofit organizations in the communities where they live and work.

Across the footprint, our Volunteer Chapters focus on supporting activities centered around five community development themes: affordable housing, small business assistance, financial education, pro bono services and community revitalization.

In the last two years, BBVA Compass employees have participated in almost 5,100 distinct community development-related services totaling more than 32,000 volunteer hours. Our financial education activities alone reached almost 157,000 beneficiaries.

BBVA Compass is a trade name of Compass Bank, a member of the BBVA Group. Compass Bank, Member FDIC.

Accessibility of Our Network

Retail banking services are accessible to essentially all segments of the bank's local communities and meet the needs of residents and businesses. The BBVA Compass and La Michoacana ATM Partnership that began in late 2014 helps expand that access with a network of 26 full-service ATMs in stores which are located in several markets across Texas.

In addition to bank branches and mortgage offices, BBVA Compass also leverages its award-winning digital banking prowess to enhance the affordability and accessibility of core banking products for the underbanked, underserved, and low- and moderate-income communities. The Opportunity Banking suite of affordable products includes ClearChoice Free Checking, a truly free checking account with no restrictions on branch transactions, no direct deposit requirement, and no minimum balance requirement. No other competitor in our footprint offers a truly free checking account to this degree. Additionally, the ClearSpend card is one of the most affordable and innovative prepaid cards in the market, and is an alternative option to checking accounts with no risk of overdraft fees. ClearSpend comes with a mobile app that allows customers to receive real time alerts and automatic budgeting tools with spending insight after 30 days of use.

Community Feedback and Input

The progress we have made in just two years' time is possible because we listen and respond in creative ways to the needs identified to us by our communities. Our bankers learn about community needs as they work and volunteer in their local markets, and our strong relationships with partner organizations reinforce and add to our understanding. Dedicated Community Relations Executives and Officers continue their focus on expanding existing relationships and developing new relationships with nonprofit organizations, CDFIs, public entities and community groups that have insight into the needs of LMI people and neighborhoods in the local markets.

As important as it is to be in the community, there is significant added value that comes from having community leaders formally involved with BBVA Compass. To that end, the bank continues to work with its formal Community Advisory Board (CAB), which is comprised of executives from local, state and national community-based organizations and advocacy groups, affordable housing organizations and CDFIs. The CAB provides feedback to senior management about the bank's Community Reinvestment Program and helps the bank identify opportunities for community development loans and investments. The CAB will continue to be instrumental in helping BBVA Compass effectively serve local communities and achieve our Community Commitment goals.