



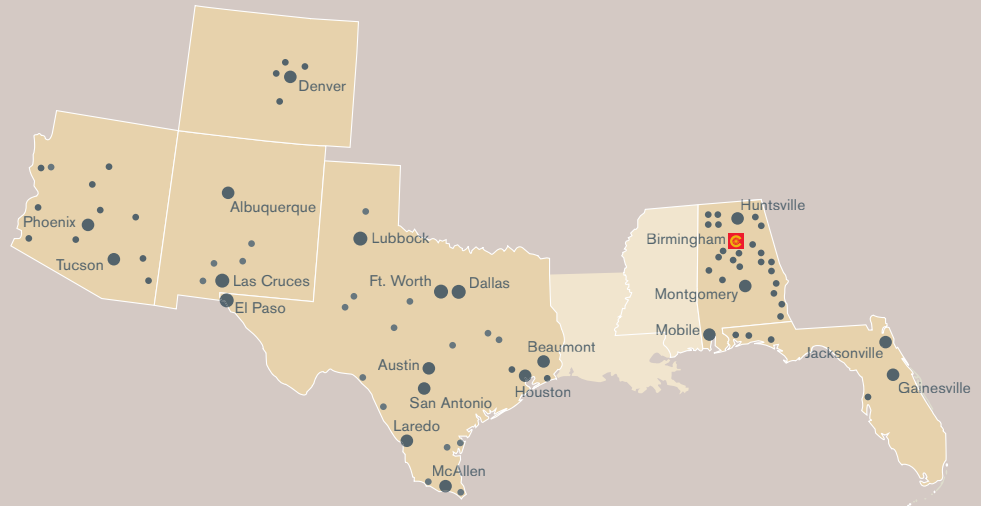
fact sheet

CORPORATE PROFILE

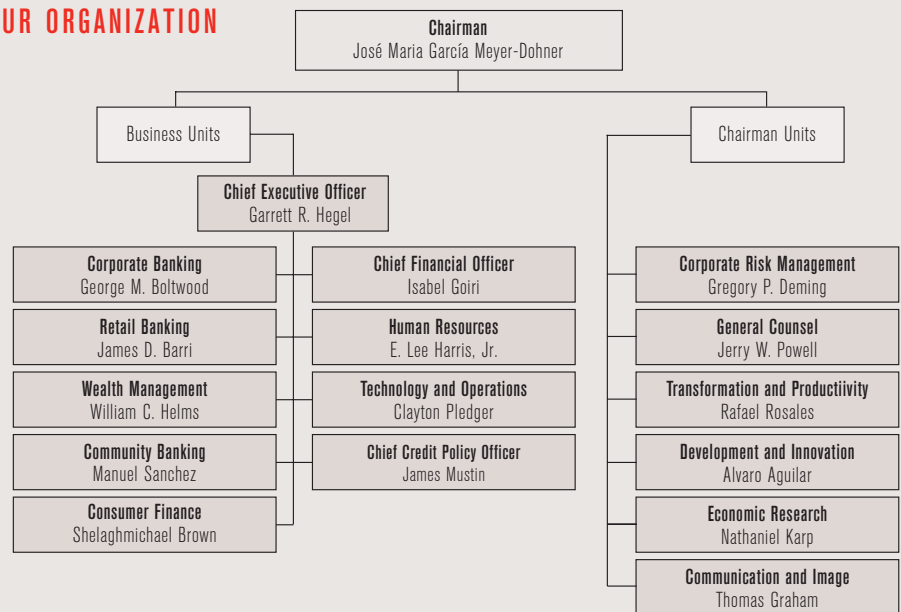
Compass Bancshares, Inc. is a Sunbelt financial holding company headquartered in Birmingham, Alabama. Compass operates 584 branches in Alabama, Arizona, Colorado, Florida, New Mexico and Texas. Compass ranks as the 4th largest bank in Texas and among the top 25 largest banks in the U.S. based on deposit market share.

Through five major lines of business—Corporate Banking, Retail Banking, Community Banking, Consumer Finance and Wealth Management—Compass offers customers unique and industry leading products and services with a focus on providing customers with financial solutions to fit their lives. These products and services include commercial and wholesale banking, treasury management, Small Business Administration loans, international services, merchant processing, retail banking services, consumer loans, mortgages, home equity lines and loans, credit cards, personalized Visa® Check Cards, securities brokerage, mutual funds and annuities, financial counseling, wealth management, pension plan management and insurance.

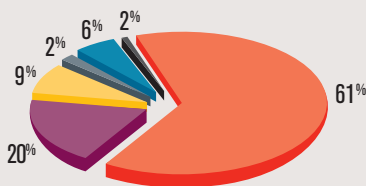
Additional information about Compass, a wholly-owned subsidiary of BBVA, can be found on our web site at www.compassbank.com.



OUR ORGANIZATION



DEPOSITS BY STATE



- Alabama (20%)
- Arizona (9%)
- Colorado (2%)
- Florida (6%)
- New Mexico (2%)
- Texas (61%)

KEY FACTS (\$ in billions)

| | |
|-----------------------|--------|
| Assets | \$58.9 |
| Loans | 34.2 |
| Deposits | 35.4 |
| Tier I Capital Ratio | 8.34% |
| Total Capital Ratio | 11.96 |
| Tier I Leverage Ratio | 6.88 |

BRANCHES BY STATE

| | |
|------------|-----|
| Alabama | 90 |
| Arizona | 77 |
| Colorado | 33 |
| Florida | 44 |
| New Mexico | 21 |
| Texas | 319 |

CONTACT INFORMATION

Web Site: www.compassbank.com

E-Mail: communications@compassbank.com

Compass Bancshares, Inc.
15 South 20th Street
Birmingham, AL 35233
205.297.3000

DEBT RATINGS

Compass Bancshares:

Senior unsecured debt A+
Subordinated debt BBB+

Compass Bank:

Short-term rating A-1
Long-term rating A+
Subordinated debt A

S&P

Moody's

Fitch

A+
BBB+

A1
A2

A+
A

A-1
A+
A

P-1
Aa3
A1

F1
A+
A

BBVA, a world-class bank

Fourth Quarter 2007

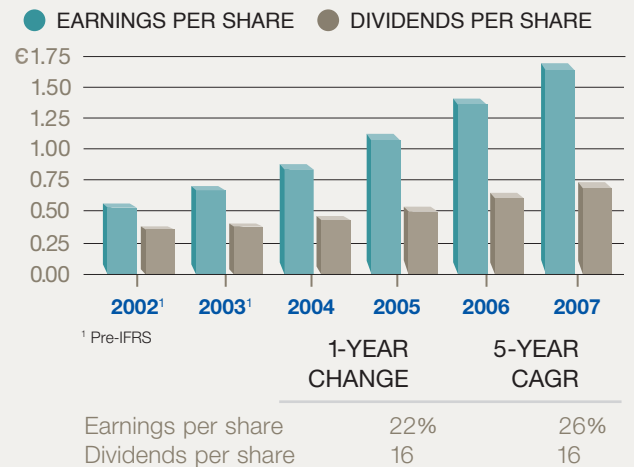


www.bbva.com

CORPORATE PROFILE

BBVA is a financial services group with more than \$700 billion in total assets, 42 million clients, 7,900 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, and the United Kingdom. Shares of 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 **BBV**.

EARNINGS AND DIVIDENDS PER SHARE (IN EUROS)

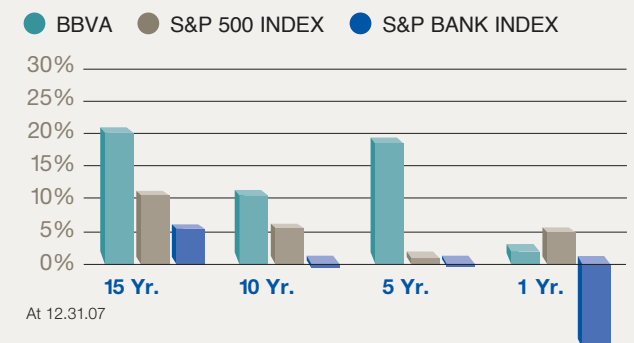


PEER COMPARISON

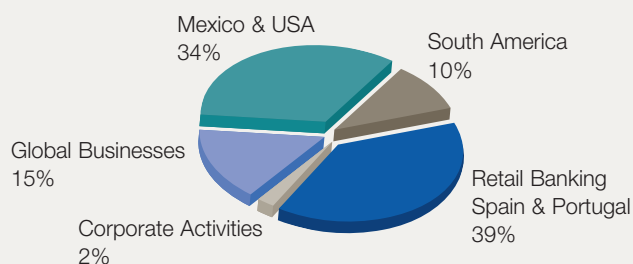
| | BBVA | RANK | EUROPEAN AVERAGE |
|------------|-------|------|------------------|
| Efficiency | 41.3% | 1 | 61.3% |
| ROE | 34.2 | 1 | 17.8 |
| NPLs | 0.9 | 1 | 2.9 |
| Coverage | 224.8 | 1 | 56.0 |

European average calculated with publicly available information as of 12.31.07 for the following European banks: Santander, Deutsche Bank, Commerzbank, BNP Paribas, Societe General, Credit Agricole, ABN Amro, ING, Banca Intesa, Unicredit, San Paolo IMI, HSBC, Lloyds, Royal Bank of Scotland, Barclays, HBoS, UBS and Credit Suisse.

TOTAL SHAREHOLDER RETURNS (ANNUALIZED)



NET INCOME CONTRIBUTION BY BUSINESS AREAS



Debt Ratings

| | S&P | Moody's | Fitch |
|----------------------------|---------------|-------------|-----------------|
| Long-Term | AA | Aa1 | AA- |
| Short-Term | A-1+ | P-1 | F-1+ |
| Financial Strength Outlook | - Positive | B Stable | A/B Positive |