

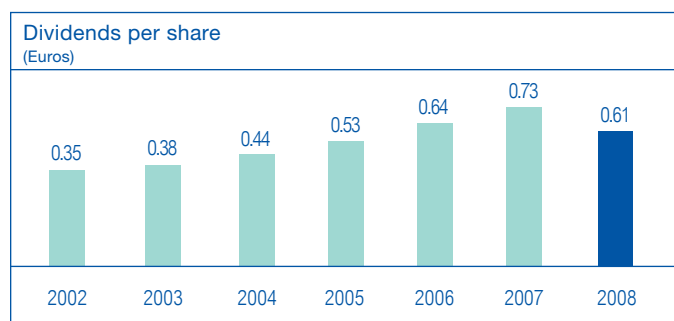
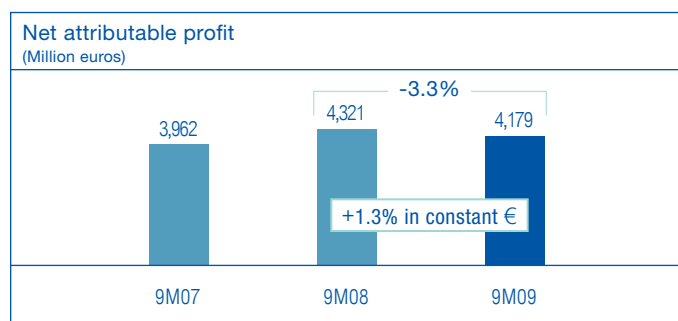
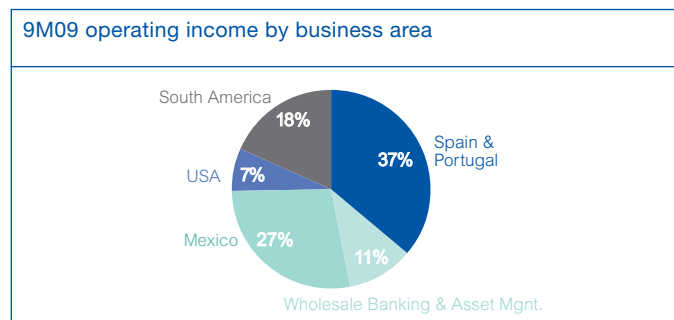
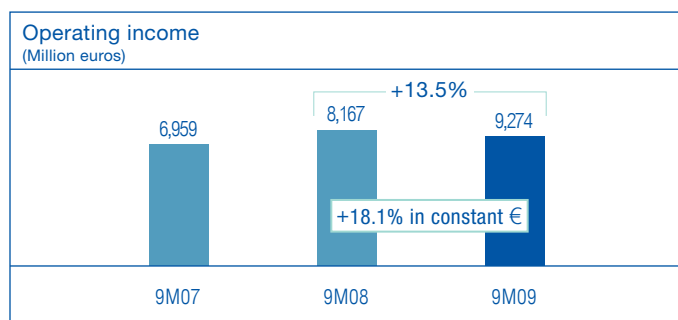
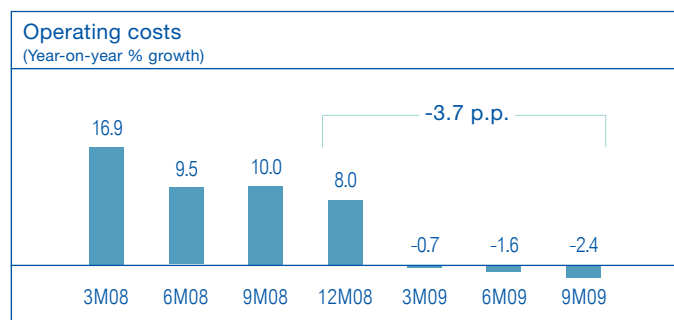
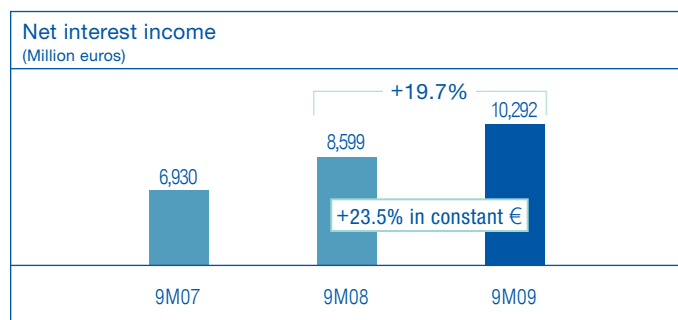
# BBVA

# Investor Factsheet

## Company Profile

BBVA is a global financial services group headquartered in Spain which employs 105,000 professionals and provides services to more than 47 million customers through a network of 7,500 branches in 30 countries. As of the third quarter of 2009, total assets stood at €537,305 million and net attributable profit at €4,179 million. These set of results are the product of BBVA's characteristics: recurrent earnings, prudent risk management and a sustainable business model that is focused on retail banking.

## Financial Highlights



## Relevant Investment Considerations

- The 2008 BBVA ADS dividend yield stood at 6.7%.
- Dividend payments against the 2009 fiscal year will be paid in cash
- BBVA has not diluted shareholders with a capital increase.
- No government intervention.
- No subprime loan originations.
- No material losses related to write-downs from "toxic" assets.

Ratings	Long term	Short term	Financial Strength	Outlook
Moody's	Aa2	P-1	B-	Negative
Fitch	AA-	F-1+	A/B	Positive
Standard & Poor's	AA	A-1+	-	Negative

Contact
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