

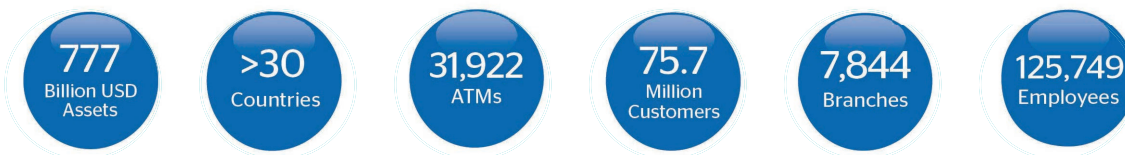
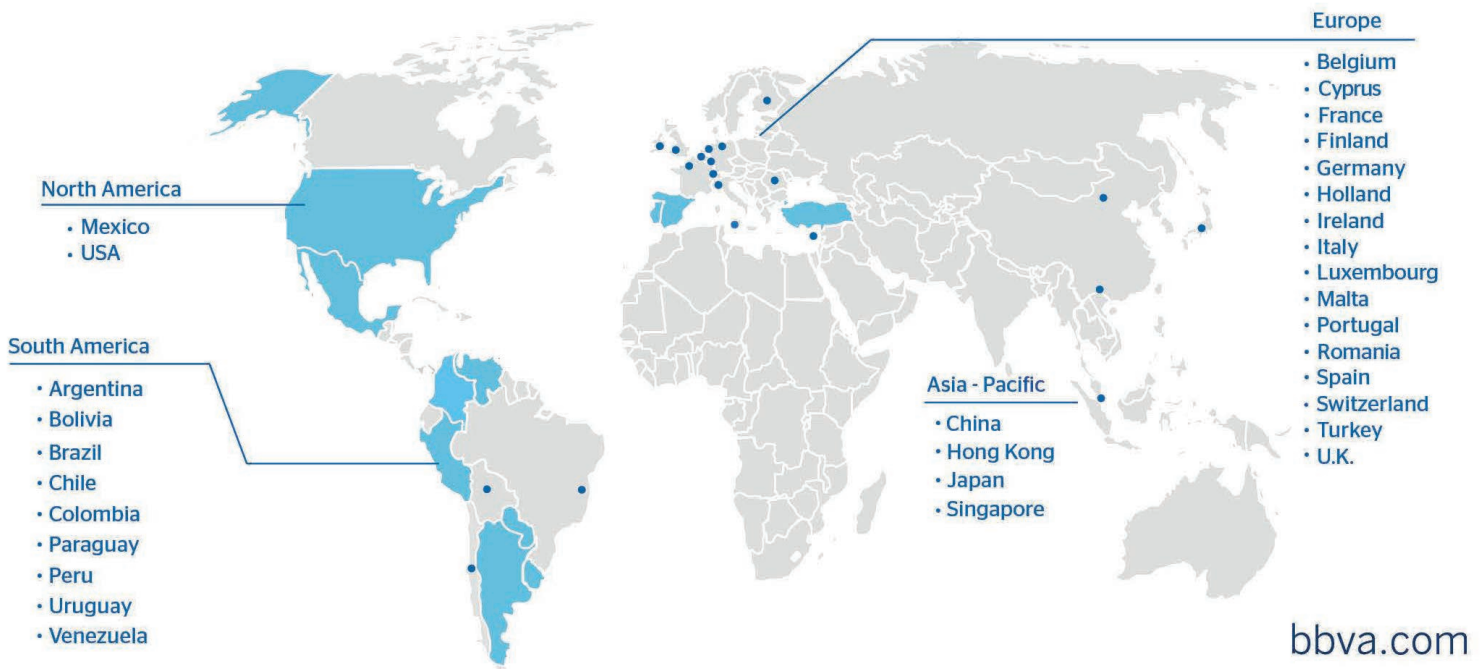
Food Franchise Finance

Global Strength. Domestic Expertise.

With BBVA, you benefit from the best of both worlds: the strength of being a part of a global bank and the highly-responsive service you associate with a financial institution close to home. So when your company's needs change – as they surely will – you can count on us to respond quickly. Your BBVA relationship manager can connect you with our entire BBVA team – from M&A specialists to loan syndication experts – so you'll enjoy access to a wide range of knowledge and expertise.

Corporate Profile

Banco Bilbao Vizcaya Argentaria (BBVA) is a customer-centric global financial services group founded in 1857. The Group has a strong leadership position in the Spanish market, is the largest financial institution in Mexico, has leading franchises in South America and the Sunbelt Region of the United States, and is the leading shareholder in Turkey's BBVA Garanti. Its purpose is to bring the age of opportunities to everyone, based on our customers' real needs: provide best solutions, helping them make the best financial decisions, through an easy and convenient experience. The institution rests in solid values: Customer comes first, we think big and we are one team. Its responsible banking model aspires to achieve a more inclusive and sustainable society. BBVA ordinary shares are traded through the Madrid Stock Exchange under the symbol BBVA and American Depositary Shares (ADS) are traded on the New York Stock Exchange under the symbol BBVA.



Food Franchise Financing

BBVA provides restaurant operators with the flexible and timely commercial financial solutions they need to operate a successful business. Our Food Franchise Financing program encompasses a wide range of services delivered by professionals who are experienced in your industry and committed to helping you make your business more efficient and more profitable. We offer competitive financing solutions for your restaurants – all with the added support of top-level customer service.

Domestic Profile

BBVA Compass Bancshares, Inc. is a Sunbelt-based bank holding company whose principal subsidiary, BBVA Compass, operates 641 branches in Texas, Alabama, Arizona, California, Florida, Colorado and New Mexico, and commercial loan and private client offices throughout the U.S. 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). A leading provider of treasury and cash management services, BBVA Compass has been recognized by Global Finance magazine as the top provider of these service in the Southwest for 2019 and a 2019 Innovator for its BBVA Compass RealTime ARP™ that offers true real-time ARP reconciliation.

Restaurant Financial Services

- Business value and real estate term loans
- Development lines of credit
- Financing for acquisitions and buy-outs
- Syndicated loans
- Franchise financing
- Working capital lines of credit

Other Commercial Solutions

From flexible financing to everyday money management, BBVA can streamline your company's finances while helping you control costs. You'll also gain the convenience and efficiency that come from having a single, customized plan that incorporates many types of financial services — and ensures that they all work together. These services include:

- Treasury Management
- Commercial Billing
- Capital Markets
- Merchant Services
- Deposit Services
- Wealth Management/Private Banking

Expertise and Capabilities

- Lenders in your local market
- Quick credit decisions
- Certainty of execution
- Broad credit spectrum – providing unique financing options
- Capital markets capabilities
- Structured financial solutions to meet needs of your operations
- Competitive terms and rates
- Syndicated loans
- Franchise financing

BBVA provides nationwide financing to franchisors, independent branded operators, and franchisees. As a \$777 billion global bank, BBVA provides restaurant operators with a dependable partner for sourcing capital.