

## Corporate Profile

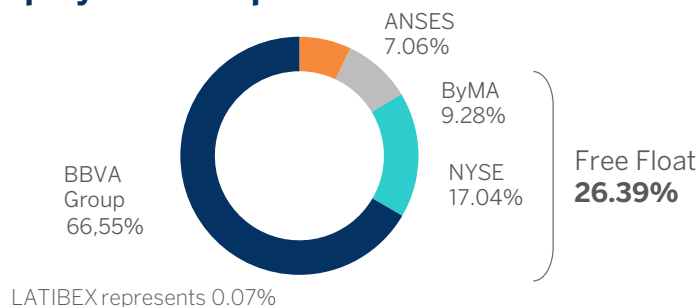
BBVA Argentina (NYSE: BYMA; MAE: BBAR; LATIBEX: XBBAR) is a subsidiary of the BBVA Group, the main shareholder since 1996. In Argentina, it is one of the leading private financial institutions since 1886. Nationwide, BBVA Argentina offers retail and corporate banking to a broad customer base, including: individuals, SME's, and large-sized companies.

## Global Strategy

BBVA's strategy is set on improving clients' financial health, having operational excellence and reaching more clients, especially via digital channels. Sustainability, and the best and most engaged team are also key pillars for the Bank.

Data and technology are the main catalyzers of innovation and operational excellence. We want to be a "data-driven bank" and deliver high quality solutions ensuring reliability and security, while decreasing cost.

## Equity Ownership



Balance sheet (AR\$ millions)	1Q22	4Q21	1Q21	YoY
Total Assets	1,169,081	1,195,742	1,150,814	1.6%
Total Loans and other financing	405,824	439,950	441,514	(8.1%)
Total Deposits	797,314	822,163	787,662	1.2%
Total Liabilities	974,930	1,006,998	964,832	1.0%
Total Equity	194,151	188,744	185,982	4.4%

P&L (AR\$ millions)	1Q22	4Q21	1Q21	YoY
Net Interest Income	39,229	38,978	33,422	17.4%
Net Fee Income	6,634	6,765	5,204	27.5%
Operating Expenses	(27,968)	(28,986)	(26,195)	(6.8%)
Operating Income	24,763	20,286	15,682	57.9%
Income from net monetary position	(18,729)	(11,870)	(11,711)	(59.9%)
Net income before income tax	5,767	8,283	3,925	46.9%
Net Income	4,034	5,536	4,602	(12.3%)
Comprehensive Income	5,358	6,742	4,314	24.2%

Quarterly Annualized Ratios	1Q22	4Q21	1Q21	YoY
Efficiency Ratio	72.2%	67.3%	72.5%	(682)bps
ROA	1.4%	1.8%	1.6%	(17)bps
ROE	9.0%	11.8%	10.5%	(146)bps
Liquidity	79.6%	76.4%	72.0%	760 bps
Capital Ratio	23.5%	20.8%	22.4%	119 bps
NPL	1.29%	1.87%	1.72%	(43)bps
Coverage	219.75%	181.90%	275.23%	(5,548)bps
Cost of Risk	2.11%	0.46%	2.47%	(36)bps

All Financial Statement figures are consolidated and inflation adjusted as of 1Q22. \*Total active employees at the end of the period, includes effective and temporary employees. Excludes expatriates. \*\*Active customers have suffered changes in calculation parameters as of 1Q22 and for comparable periods.



Branches

243

ATMs

885

ATSS

855

In-company branches

15

Customer service booths

2

Employees\*

5,852

Total customers\*\*

+3.4 million

Retail

+3.3 m

CIB

+700

SMEs

+89k

## Digital Edge & Efficiency

### DIGITAL & MOBILE CUSTOMER PENETRATION

Digital

62%

62%

Mobile

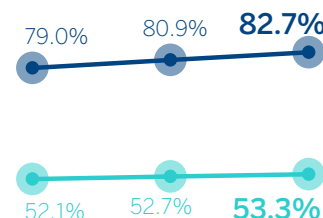
52%

54%

1Q21

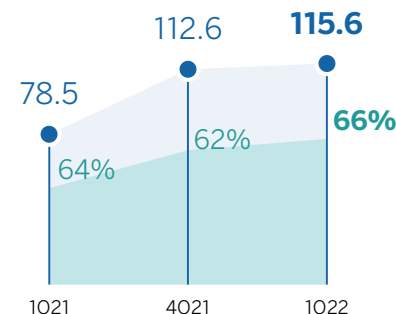
1Q22

### DIGITAL SALES RETAIL, YTD



### NEW CUSTOMER ACQUISITION

THOUSANDS, % ACQUISITION THROUGH DIGITAL CHANNELS OVER TRADITIONAL CHANNELS



### REMOTE CHANNELS % TRANSACTION GROWTH YoY as of 1Q22

+12%

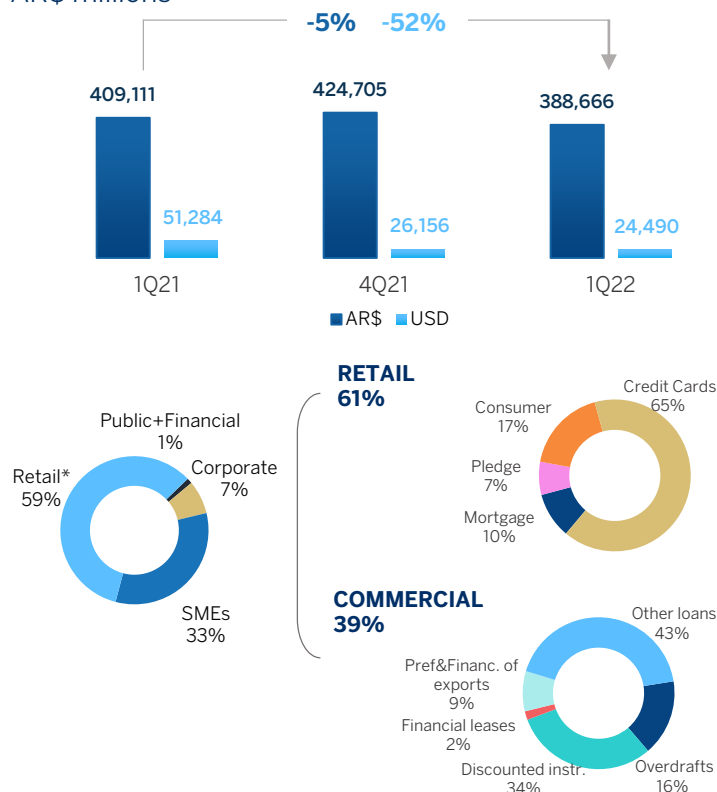
Web

+43%

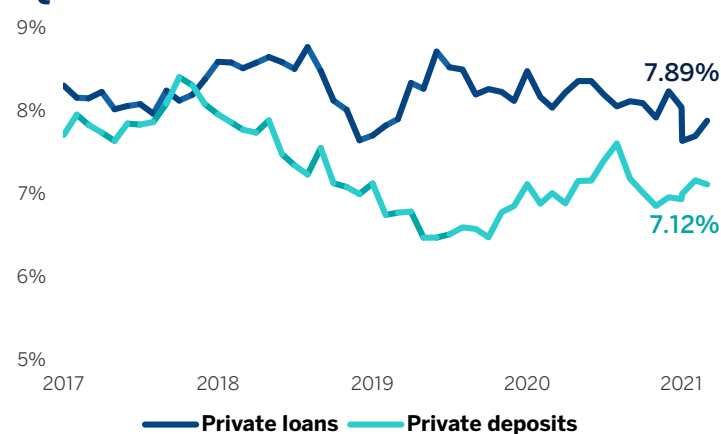
Mobile

## Private Loan Structure

AR\$ millions



## 1Q22 Market Shares\*



## Strategic Partnerships



## Ratings

Long term rating: National for S&P Global Ratings and Fix SCR, International for Fitch Ratings

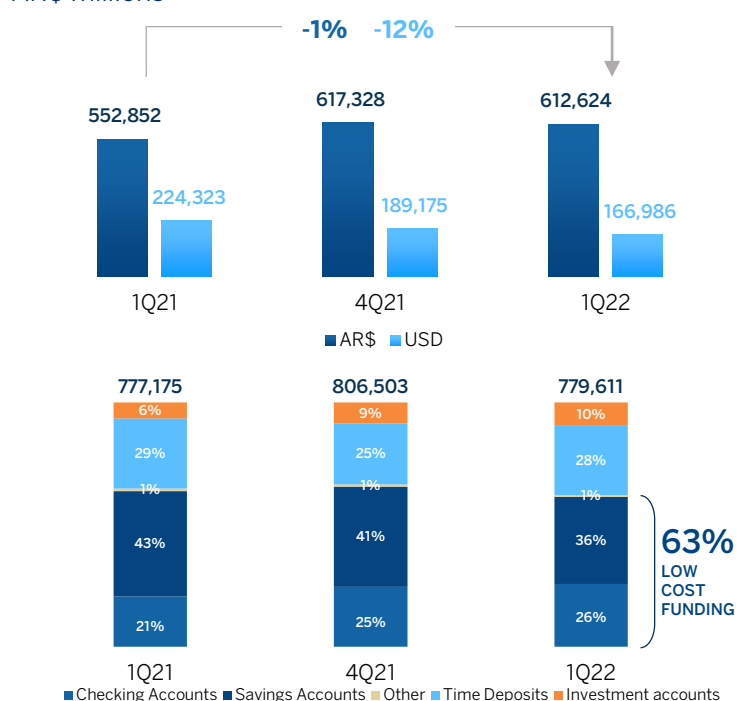
**CCC**  
Fitch Ratings

**raBBB-**  
S&P

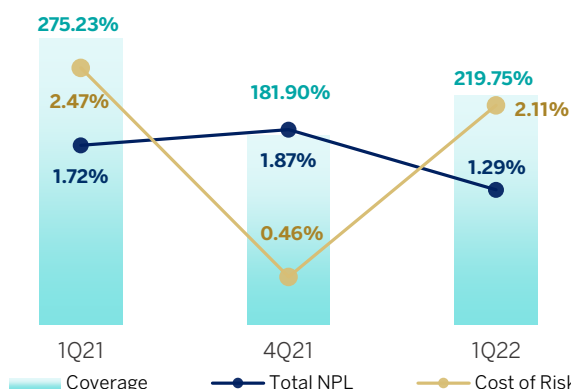
**AAA (arg)**  
Fix SCR

## Private Deposit Structure

AR\$ millions



## NPL, Coverage & Cost of Risk



All Financial Statement figures are consolidated and inflation adjusted as of 1Q22  
\*Market shares consolidated (PSA + Rombo + VWFS). Capital balances as of the last day of the quarter. Source BCRA.

## STRATEGIC GLOBAL PRIORITIES

- Improving our **clients' financial health**
- Helping our clients transition towards a **sustainable future**
- Reaching **more clients**
- Driving **operational excellence**
- The **best and most engaged team**
- Data & Technology**

## OUR GLOBAL PURPOSE

To bring the **age of opportunity** to **everyone**

## OUR VALUES

- Customer** comes first
- We think **big**
- We are **one team**

**BBVA**

## Investor Relations Contacts

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