

Corporate Profile

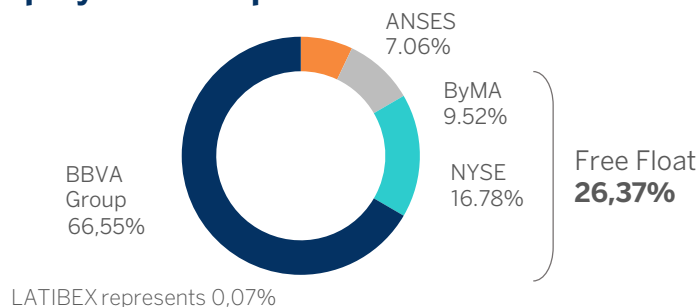
BBVA Argentina (NYSE: BYMA; MAE: BBAR; LATIBEX: XBBAR) is a subsidiary of the BBVA Group, the main shareholder since 1996. In Argentina, it is one of the leading private financial institutions since 1886. Nationwide, BBVA Argentina offers retail and corporate banking to a broad customer base, including: 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)	1Q23	4Q22	1Q22	YoY
Total Assets	2,359,831	2,384,537	2,388,392	(1.2%)
Total Loans and other financing	853,867	872,938	829,083	3.0%
Total Deposits	1,571,863	1,599,344	1,628,884	(3.5%)
Total Liabilities	1,900,057	1,939,138	1,991,750	(4.6%)
Total Equity	459,774	445,399	396,642	15.9%

P&L (AR\$ millions)	1Q23	4Q22	1Q22	YoY
Net Interest Income	131,189	129,124	80,143	63.7%
Net Fee Income	11,327	12,376	13,554	(16.4%)
Operating Expenses	(69,144)	(69,949)	(57,137)	(21.0%)
Operating Income	78,757	75,092	50,591	55.7%
Income from net monetary position	(56,796)	(44,482)	(38,263)	(48.4%)
Net income before income tax	21,901	30,755	11,782	85.9%
Net Income	15,019	20,813	8,242	82.2%
Comprehensive Income	14,375	14,237	10,948	31.3%

Quarterly Annualized Ratios	1Q23	4Q22	1Q22	YoY
Efficiency Ratio	62.4%	53.0%	72.2%	(984)bps
ROA	2.6%	3.6%	1.3%	128 bps
ROE	13.7%	19.4%	9.0%	470 bps
Liquidity	78.7%	77.3%	79.6%	(94)bps
Capital Ratio	27.9%	26.1%	23.5%	435 bps
NPL	1.31%	1.13%	1.29%	2 bps
Coverage	220.30%	242.24%	219.75%	55 bps
Cost of Risk	3.73%	4.09%	2.11%	162 bps

All Financial Statement figures are consolidated and inflation adjusted as of 1Q23, *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. Due to a change in calculation processes, historic values of digital sales in units and PRV have been updated.



Branches
243

ATMs
896

ATSS
856

In-company branches
15

Customer service booths
2

Employees*
5,957

Total customers**
+3,8 million

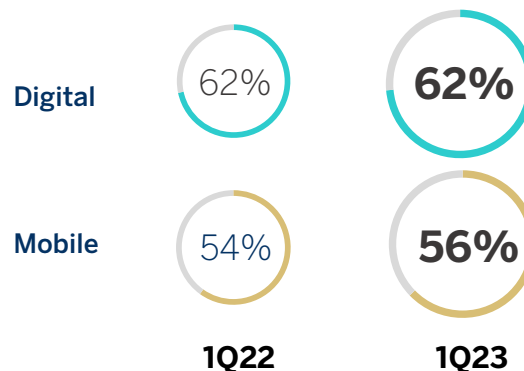
Retail
+3,7 m

CIB
+800

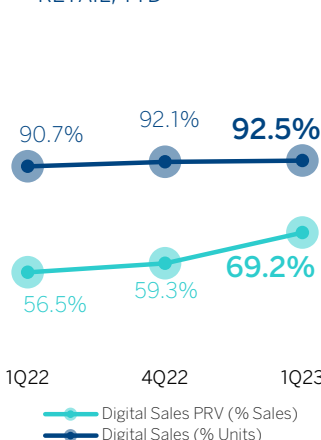
SMEs
+107k

Digital Edge & Efficiency

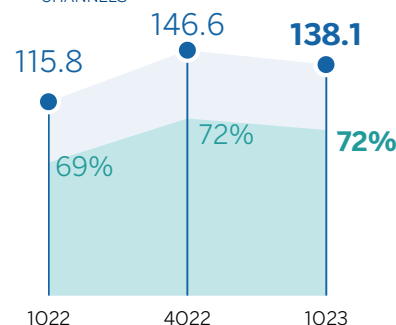
DIGITAL & MOBILE CUSTOMER PENETRATION



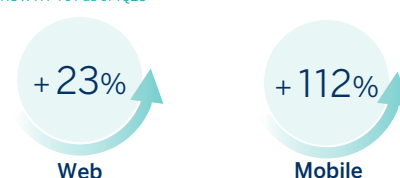
DIGITAL SALES RETAIL, YTD



NEW CUSTOMER ACQUISITION

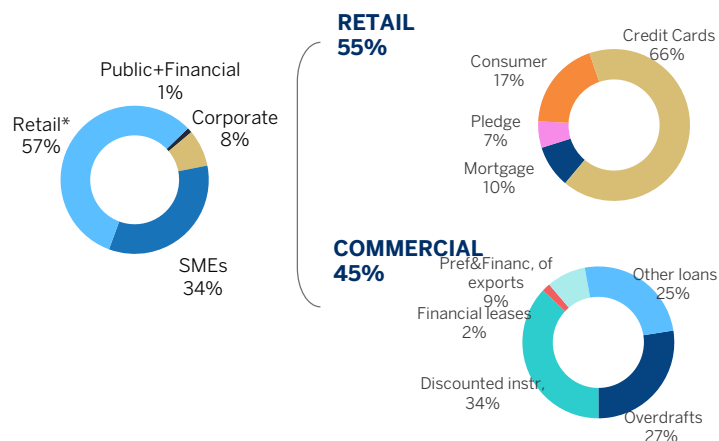
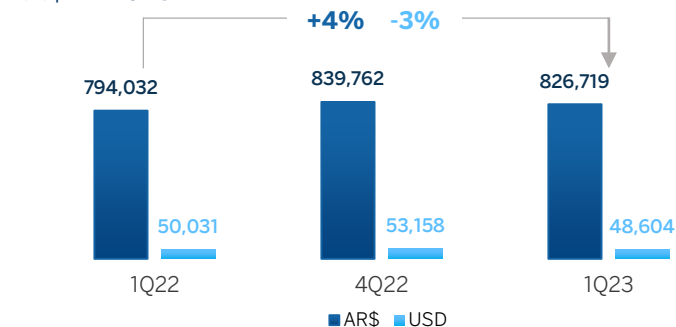


REMOTE CHANNELS % TRANSACTION GROWTH YoY as of 1Q23



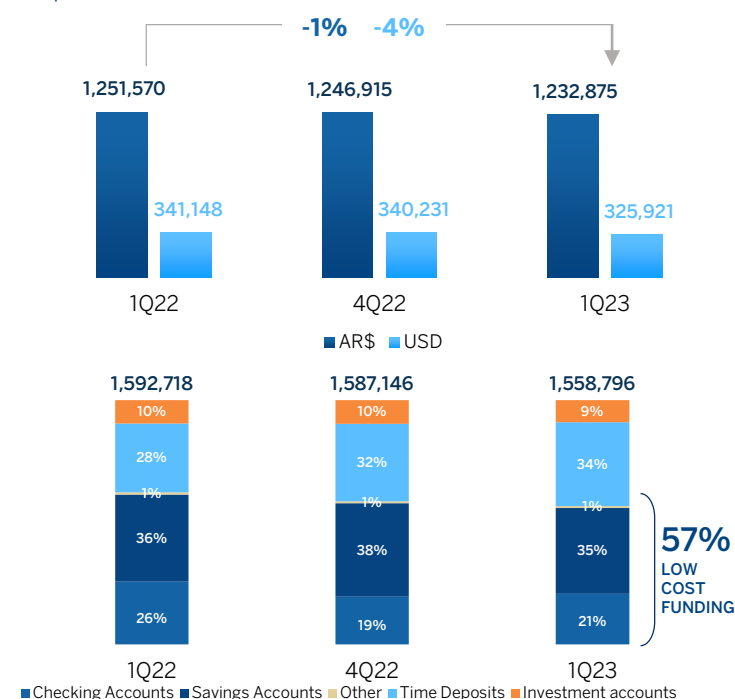
Private Loan Structure

AR\$ millions

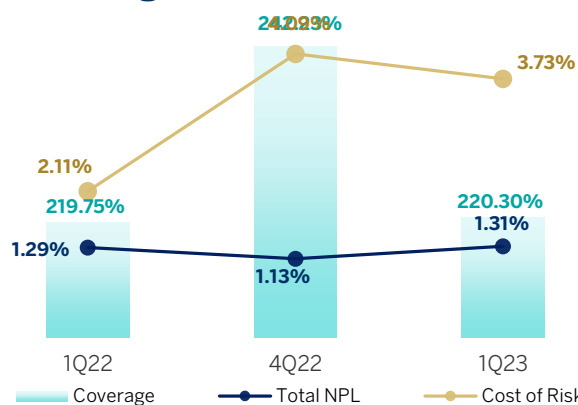


Private Deposit Structure

AR\$ millions

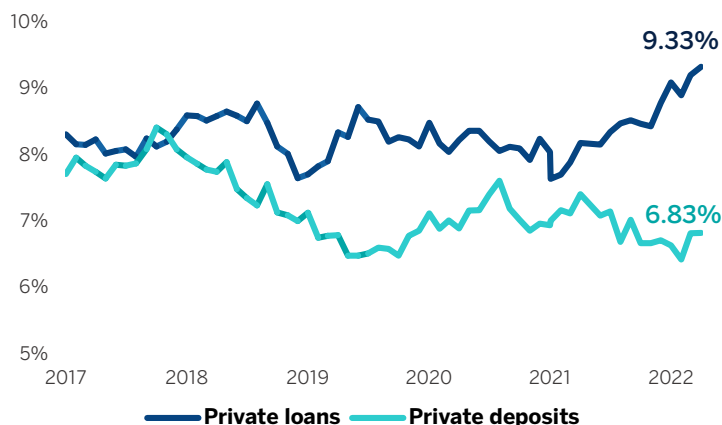


NPL, Coverage & Cost of Risk



All Financial Statement figures are consolidated and inflation adjusted as of 1Q23
 *Market shares consolidated (PSA + Rombo + VWFS), Capital balances as of the last day of the quarter, Source BCRA,

1Q23 Market Shares*



Ratings

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

CCC-
Fitch Ratings

RaCCC+
S&P

AAA (arg)
Fix SCR

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

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