

Corporate Profile

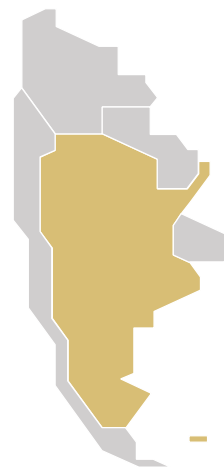
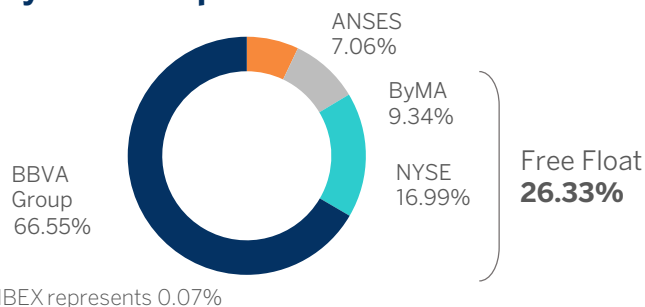
BBVA Argentina (NYSE; BYMA; MAE: BBAR; LATIBEX: XBBAR) is a subsidiary of the BBVA Group, the main shareholder since 1996. In Argentina, it is one of the leading private financial institutions since 1886. Nationwide, BBVA Argentina offers retail and corporate banking to a broad customer base, including: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



Branches

243

ATMs

882

ATSS

856

In-company branches

15

Customer service booths

2

Employees*

5,880

Total customers**

+3.6 million

Retail

+3.5 m

CIB

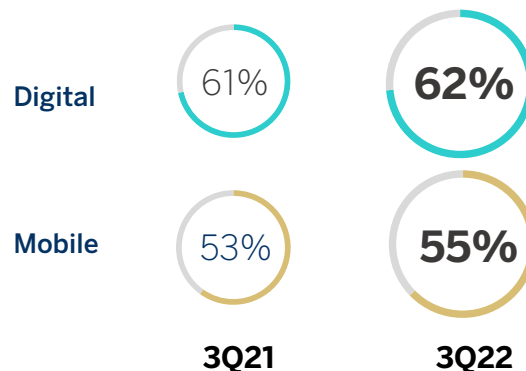
+780

SMEs

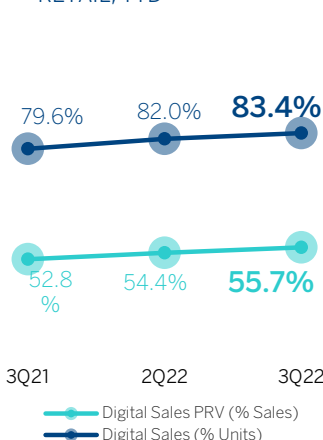
+98k

Digital Edge & Efficiency

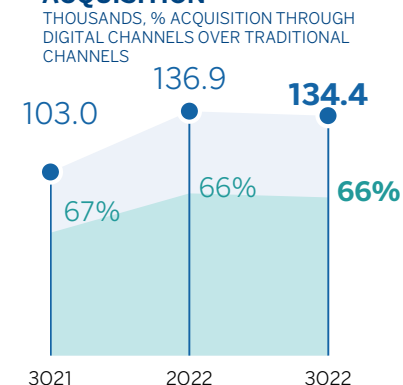
DIGITAL & MOBILE CUSTOMER PENETRATION



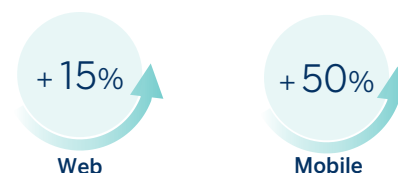
DIGITAL SALES RETAIL, YTD



NEW CUSTOMER ACQUISITION



REMOTE CHANNELS % TRANSACTION GROWTH YoY as of 3



Balance sheet (AR\$ millions)	3Q22	2Q22	3Q21	YoY
Total Assets	1,601,379	1,714,161	1,673,271	(4.3%)
Total Loans and other financing	571,858	624,210	599,090	(4.5%)
Total Deposits	1,063,689	1,188,174	1,154,509	(7.9%)
Total Liabilities	1,299,413	1,428,788	1,401,649	(7.3%)
Total Equity	301,966	285,373	271,622	11.2%

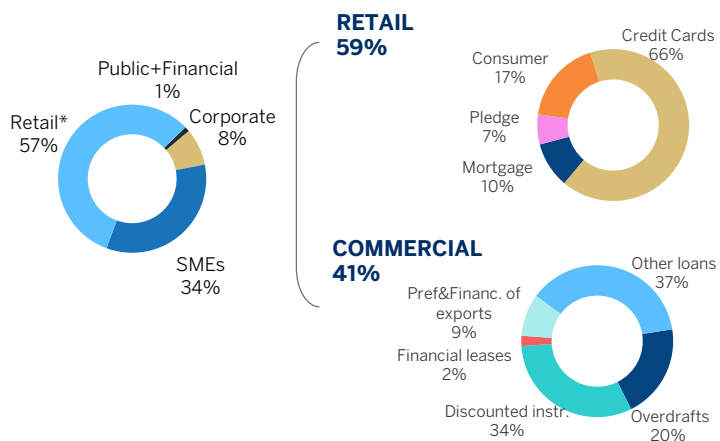
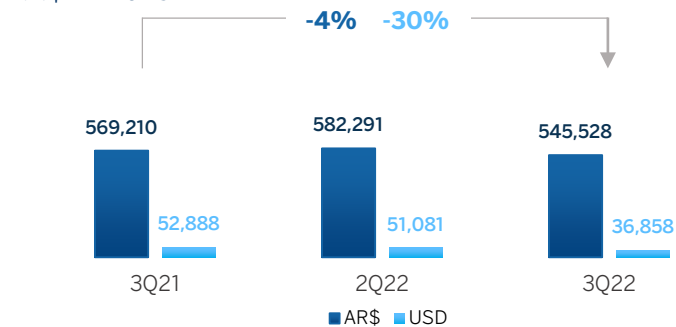
P&L (AR\$ millions)	3Q22	2Q22	3Q21	YoY
Net Interest Income	76,586	66,246	53,460	43.3%
Net Fee Income	9,120	12,572	11,324	(19.5%)
Operating Expenses	(43,758)	(45,060)	(42,536)	(2.9%)
Operating Income	48,423	39,037	24,293	99.3%
Income from net monetary position	(35,382)	(29,016)	(15,164)	(133.3%)
Net income before income tax	12,658	10,287	8,967	41.2%
Net Income	9,663	19,381	6,200	55.9%
Comprehensive Income	16,594	7,610	5,795	186.4%

Quarterly Annualized Ratios	3Q22	2Q22	3Q21	YoY
Efficiency Ratio	64.8%	70.4%	69.0%	(415)bps
ROA	2.4%	4.6%	1.4%	91 bps
ROE	13.5%	28.3%	9.3%	420 bps
Liquidity	78.5%	76.7%	76.9%	153 bps
Capital Ratio	26.2%	22.9%	23.5%	272 bps
NPL	1.07%	1.08%	2.54%	(148)bps
Coverage	236.87%	219.39%	181.76%	5,511 bps
Cost of Risk	2.65%	1.94%	2.83%	(18)bps

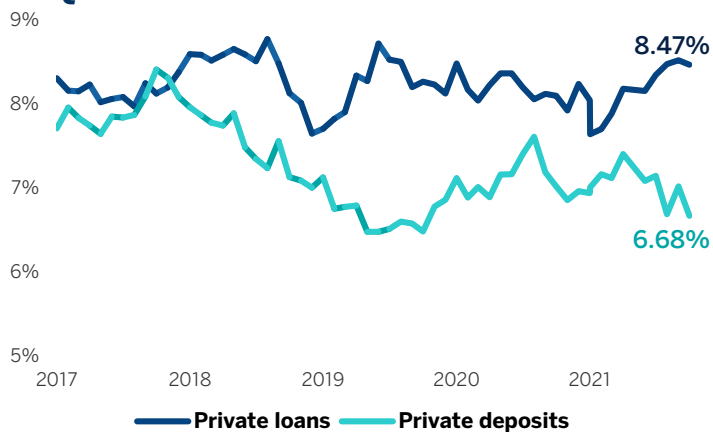
All Financial Statement figures are consolidated and inflation adjusted as of 3Q22. *Total active employees at the end of the period, includes effective and temporary employees. Excludes expatriates. **Active customers have suffered changes in calculation parameters as of 1Q22 and for comparable periods.

Private Loan Structure

AR\$ millions



3Q22 Market Shares*



Strategic Partnerships



Ratings

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

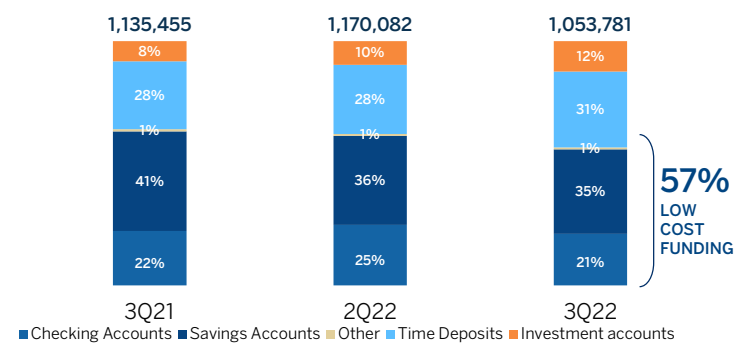
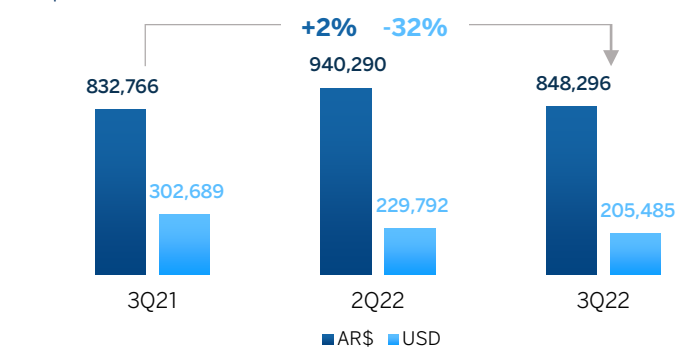
CCC-
Fitch Ratings

raBBB-
S&P

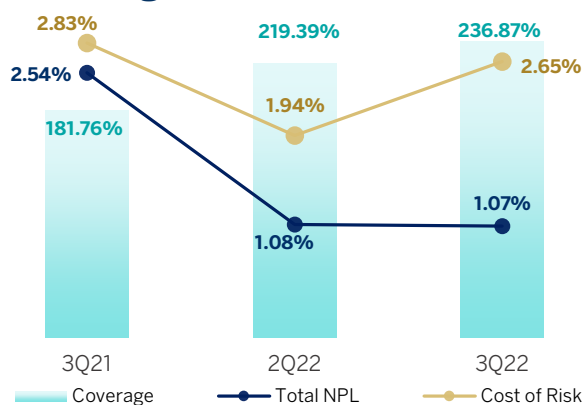
AAA (arg)
Fix SCR

Private Deposit Structure

AR\$ millions



NPL, Coverage & Cost of Risk



All Financial Statement figures are consolidated and inflation adjusted as of 3Q22
*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

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