

Corporate Profile

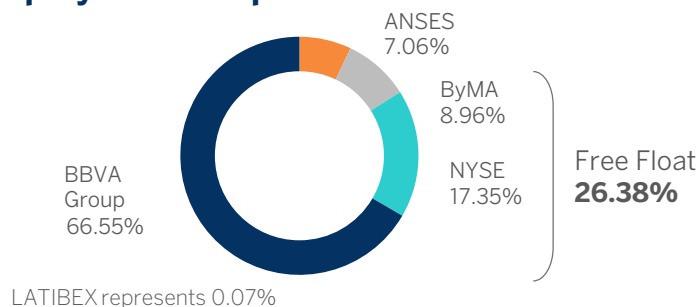
BBVA Argentina (NYSE: BYMA; MAE: BBAR; LATIBEX: XBBAR) is a subsidiary of the BBVA Group, the main shareholder since 1996. In Argentina, it is one of the leading private financial institutions since 1886. Nationwide, BBVA Argentina offers retail and corporate banking to a broad customer base, including: 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)	2Q22	1Q22	2Q21	YoY
Total Assets	1,405,320	1,371,353	1,417,449	(0.9%)
Total Loans and other financing	511,746	476,040	503,305	1.7%
Total Deposits	974,101	935,264	998,847	(2.5%)
Total Liabilities	1,171,363	1,143,611	1,199,517	(2.3%)
Total Equity	233,957	227,742	217,932	7.4%

P&L (AR\$ millions)	2Q22	1Q22	2Q21	YoY
Net Interest Income	54,310	46,016	39,858	36.3%
Net Fee Income	10,306	7,783	8,902	15.8%
Operating Expenses	(36,942)	(32,809)	(31,138)	(18.6%)
Operating Income	32,003	29,047	21,071	51.9%
Income from net monetary position	(23,788)	(21,970)	(14,322)	(66.1%)
Net income before income tax	8,433	6,764	7,034	19.9%
Net Income	15,888	4,731	11,840	34.2%
Comprehensive Income	6,246	6,277	11,941	(47.7%)

Quarterly Annualized Ratios	2Q22	1Q22	2Q21	YoY
Efficiency Ratio	70.4%	72.2%	67.9%	250 bps
ROA	4.6%	1.4%	3.4%	120 bps
ROE	28.3%	9.0%	22.2%	610 bps
Liquidity	76.7%	79.6%	75.7%	93 bps
Capital Ratio	22.9%	23.5%	23.3%	(38)bps
NPL	1.08%	1.29%	2.49%	(141)bps
Coverage	219.39%	219.73%	187.87%	3,152 bps
Cost of Risk	1.94%	2.11%	2.61%	(67)bps

All Financial Statement figures are consolidated and inflation adjusted as of 2Q22. *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

881

ATSS

852

In-company branches

15

Customer service booths

2

Employees*

5,839

Total customers**

+3.5 million

Retail

+3.4 m

CIB

+750

SMEs

+89k

Digital Edge & Efficiency

DIGITAL & MOBILE CUSTOMER PENETRATION

Digital

62%

62%

Mobile

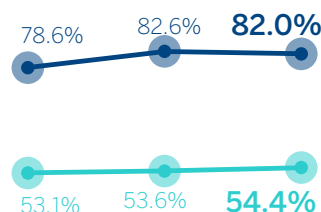
52%

54%

2Q21

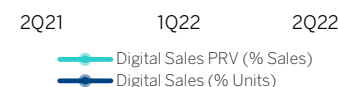
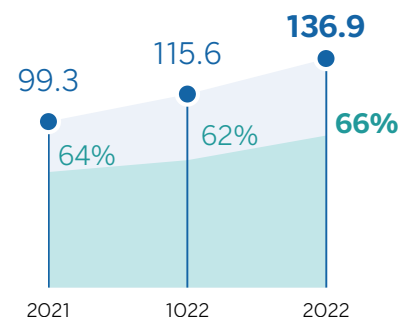
2Q22

DIGITAL SALES RETAIL, YTD



NEW CUSTOMER ACQUISITION

THOUSANDS, % ACQUISITION THROUGH DIGITAL CHANNELS OVER TRADITIONAL CHANNELS



REMOTE CHANNELS % TRANSACTION GROWTH YoY as of 2Q22

+12%

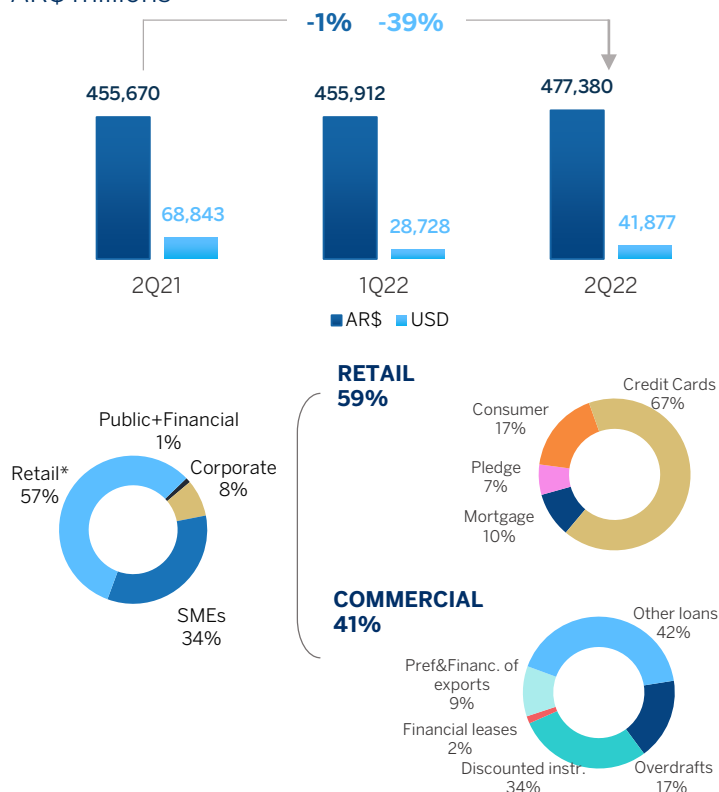
Web

+46%

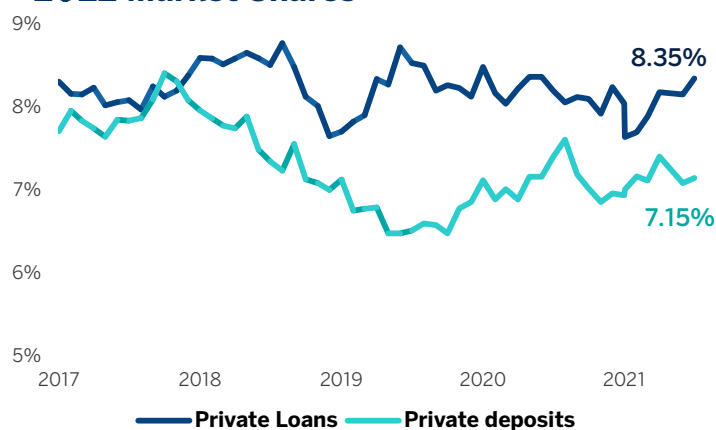
Mobile

Private Loan Structure

AR\$ millions



2022 Market Shares*



Strategic Partnerships



Ratings

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

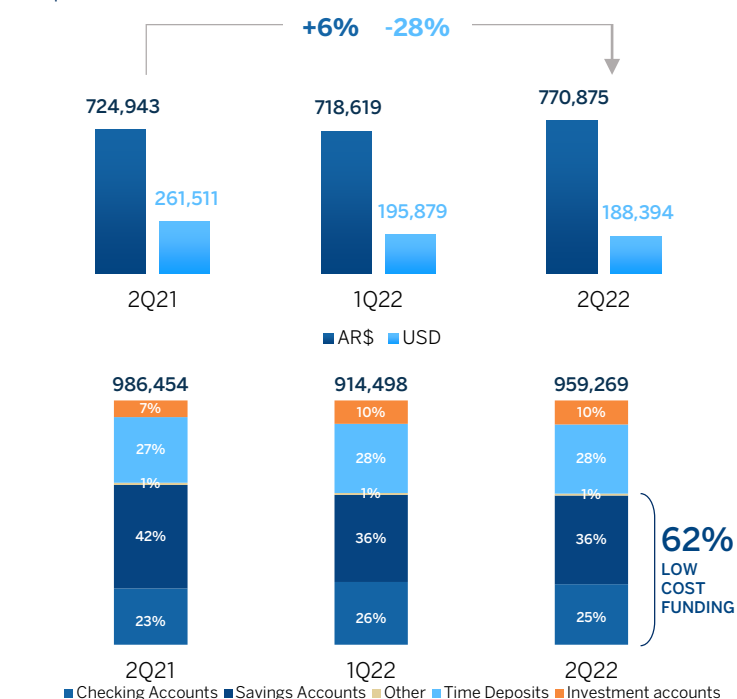
CCC
Fitch Ratings

raBBB-
S&P

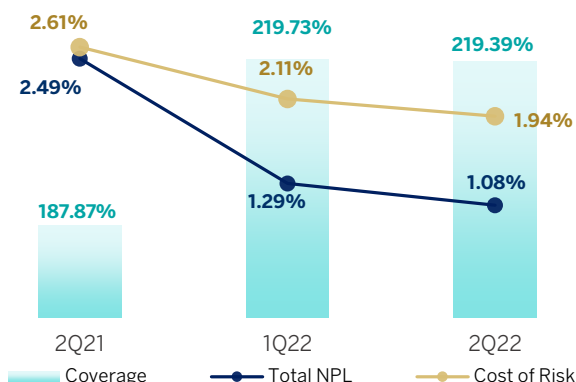
AAA (arg)
Fix SCR

Private Deposit Structure

AR\$ millions



NPL, Coverage & Cost of Risk



All Financial Statement figures are consolidated and inflation adjusted as of 2Q22
*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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