

Corporate Profile

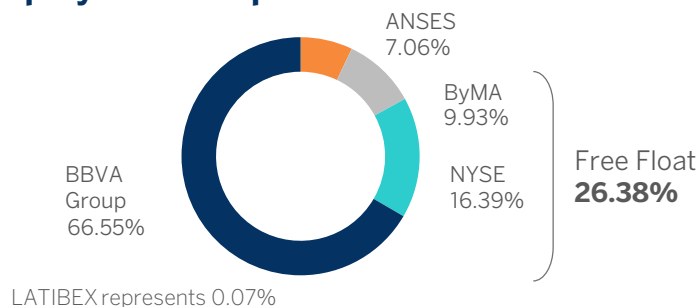
BBVA Argentina (NYSE: BYMA; MAE: BBAR; LATIBEX: XBBAR) is a subsidiary of the BBVA Group, the main shareholder since 1996. In Argentina, it is one of the leading private financial institutions since 1886. Nationwide, BBVA Argentina offers retail and corporate banking to a broad customer base, including: 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)	3Q23	2Q23	3Q22	YoY
Total Assets	3,881,987	4,224,355	3,815,786	1.7%
Total Loans and other financing	1,352,641	1,418,441	1,362,632	(0.7%)
Total Deposits	2,593,867	2,709,531	2,534,570	2.3%
Total Liabilities	3,117,385	3,459,897	3,096,257	0.7%
Total Equity	764,602	764,458	719,529	6.3%

P&L (AR\$ millions)	3Q23	2Q23	3Q22	YoY
Net Interest Income	270,235	250,101	182,491	48.1%
Net Fee Income	17,623	32,004	21,730	(18.9%)
Operating Expenses	(137,205)	(125,049)	(104,268)	(31.6%)
Operating Income	167,305	168,992	115,384	45.0%
Income from net monetary position	(152,072)	(104,474)	(84,309)	(80.4%)
Net income before income tax	15,251	65,317	30,163	(49.4%)
Net Income	9,885	40,934	23,026	(57.1%)
Comprehensive Income	143	47,980	39,540	(99.6%)

Quarterly Annualized Ratios	3Q23	2Q23	3Q22	YoY
Efficiency Ratio	82.4%	52.0%	64.8%	1,760bps
ROA	0.9%	4.0%	2.4%	(141)bps
ROE	5.1%	21.5%	13.5%	(844)bps
Liquidity	76.6%	84.1%	78.5%	(184)bps
Capital Ratio	27.1%	28.4%	26.2%	88bps
NPL	1.4%	1.4%	1.1%	35bps
Coverage	186.4%	218.4%	236.9%	(5,044)bps
Cost of Risk	2.1%	4.1%	2.7%	(51)bps

All Financial Statement figures are consolidated and inflation adjusted as of 3Q23. *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

891

ATSS

853

In-company branches

15

Customer service booths

2

Employees*

6.011

Total customers**

+4.0 million

Retail

+4.0m

CIB

+800

SMEs

+118k

Digital Edge & Efficiency

DIGITAL & MOBILE CUSTOMER PENETRATION

Digital

62%

61%

Mobile

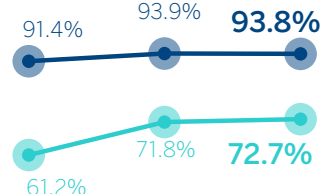
55%

56%

3Q22

3Q23

DIGITAL SALES RETAIL, YTD

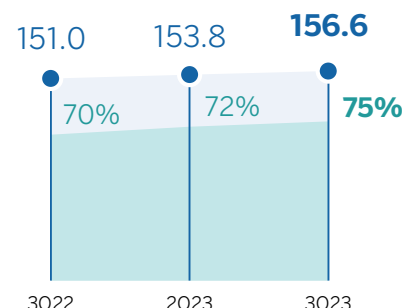


3Q22 2Q23 3Q23

Digital Sales PRV (% Sales)
 Digital Sales (% Units)

NEW CUSTOMER ACQUISITION

THOUSANDS. % ACQUISITION THROUGH DIGITAL CHANNELS OVER TRADITIONAL CHANNELS



3Q22 2Q23 3Q23

REMOTE CHANNELS % TRANSACTION GROWTH YoY as of 3Q23

+21%

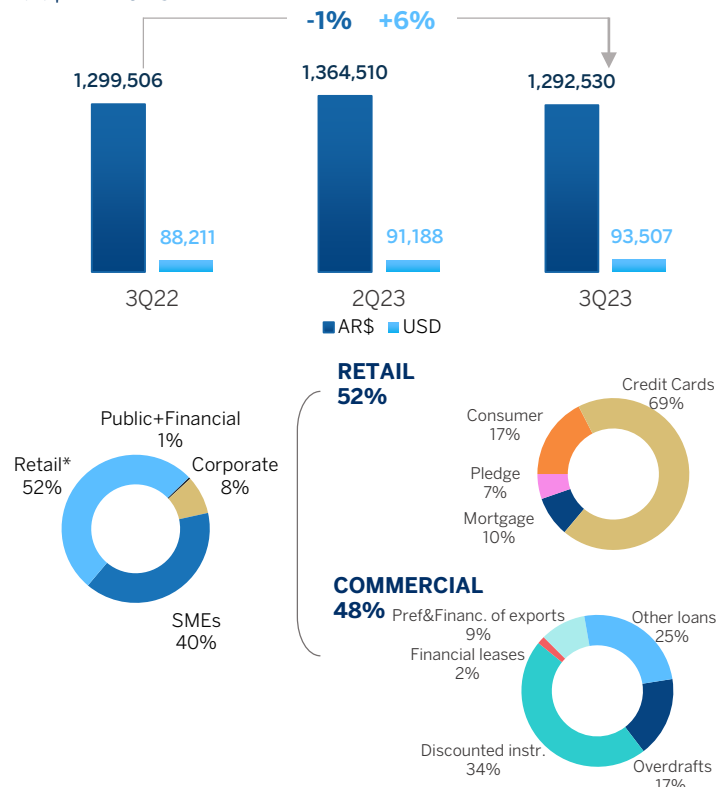
Web

+123%

Mobile

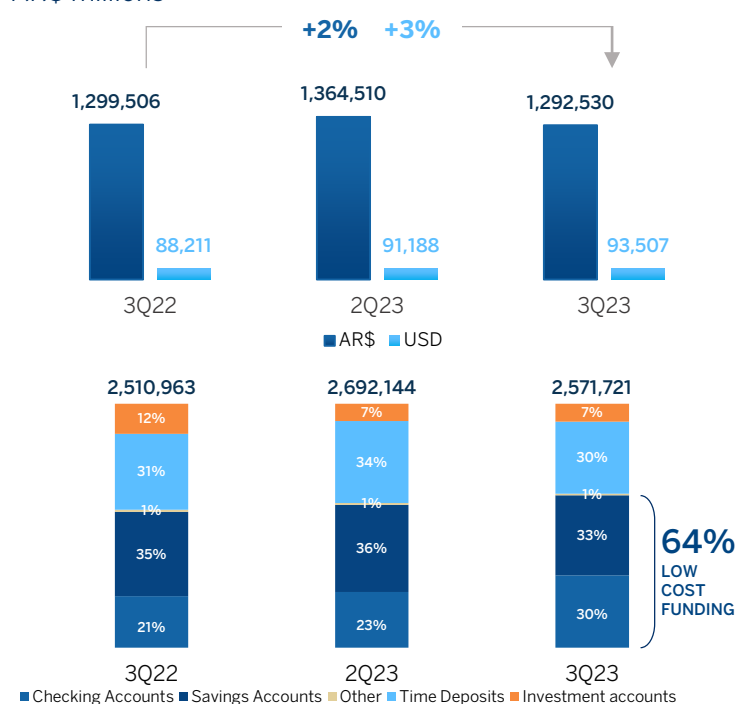
Private Loan Structure

AR\$ millions

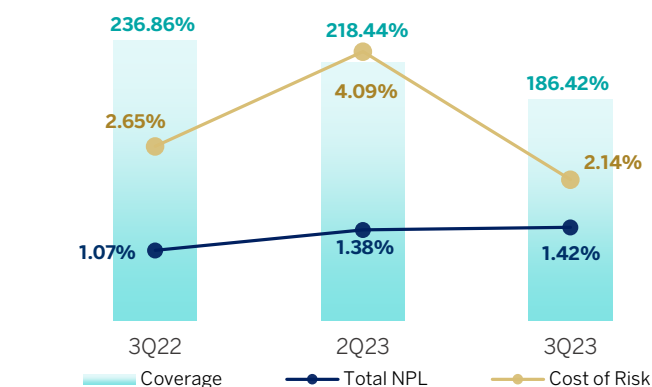


Private Deposit Structure

AR\$ millions

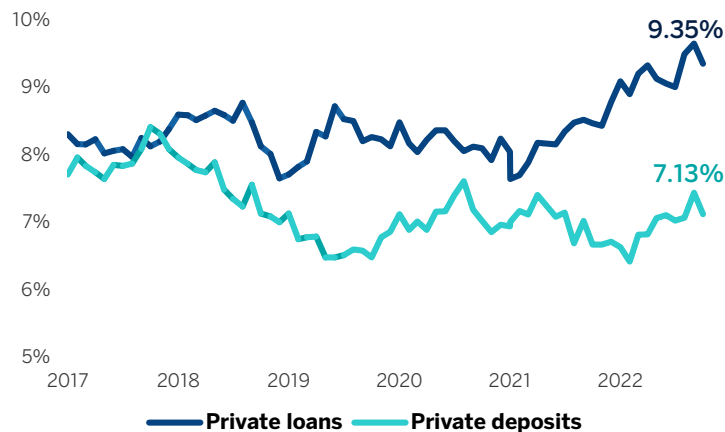


NPL. Coverage & Cost of Risk



All Financial Statement figures are consolidated and inflation adjusted as of 3Q23
 *Market shares consolidated (PSA + Rombo + VWFS). Capital balances as of the last day of the quarter. Source BCRA.

3Q23 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

Investor Relations Contacts

Inés Lanusse • Investor Relations Officer
 Belén Fourcade • Investor Relations

Investorelations-arg@bbva.com
 www.ir.bbva.com.ar