

## Corporate Profile

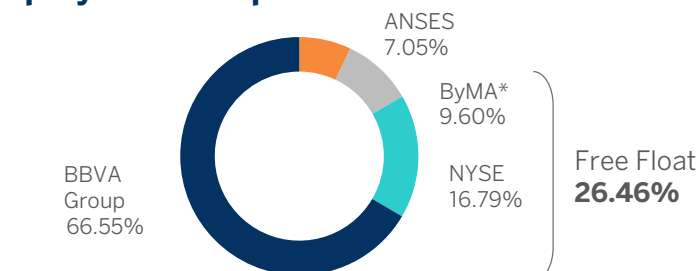
BBVA Argentina (NYSE: BYMA; MAE: BBAR; LATIBEX: XBBAR) is a subsidiary of the BBVA Group, the main shareholder since 1996. In Argentina, it is one of the leading private financial institutions since 1886. Nationwide, BBVA Argentina offers retail and corporate banking to a broad customer base, including: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



\*Includes 0.07% in LATIBEX

Balance sheet (AR\$ millions)	2021	2020	YoY
Total Assets	1,030,194	1,038,429	(0.8%)
Total Loans and other financing	379,040	421,910	(10.2%)
Total Deposits	708,336	721,839	(1.9%)
Total Liabilities	867,582	881,820	(1.6%)
Total Equity	162,612	156,609	3.8%

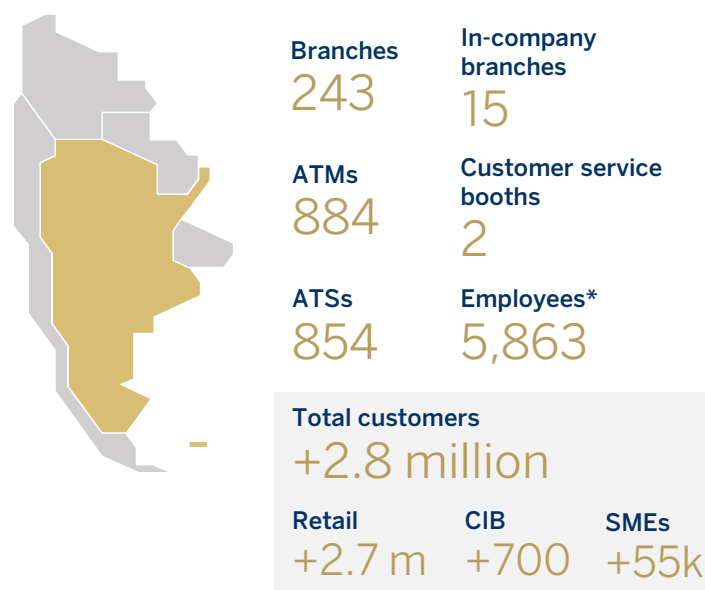
P&L (AR\$ millions)	2021	2020	YoY
Net Interest Income	123,843	117,518	5.4%
Net Fee Income	23,668	18,475	28.1%
Operating Expenses	(96,025)	(89,999)	(6.7%)
Operating Income	61,092	58,344	4.7%
Income from net monetary position	(39,967)	(29,730)	(34.4%)
Net income before income tax	21,083	29,026	(27.4%)
Net Income	21,163	16,649	27.1%
Comprehensive Income	21,741	24,188	(10.1%)

Quarterly Annualized Ratios	2021	2020	YoY
Efficiency Ratio**	48.4%	34.4%	1,394 bps
ROA	1.8%	0.2%	162 bps
ROE	11.8%	1.5%	1,028 bps
Liquidity	76.4%	67.4%	892 bps
Capital Ratio	20.8%	20.2%	59 bps
NPL	1.9%	1.4%	47 bps
Coverage	181.9%	312.0%	(13,006)bps
Cost of Risk	0.5%	5.0%	(454)bps

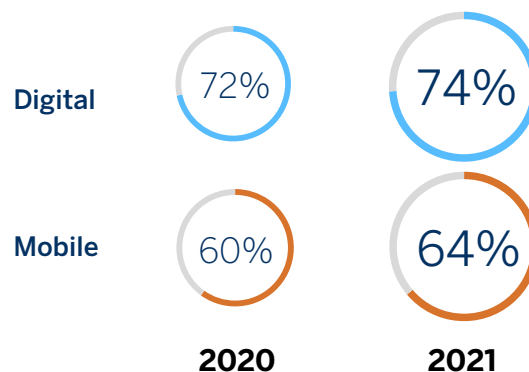
All Financial Statement figures are consolidated and inflation adjusted as of 4Q21.

\*Total active employees at the end of the period, includes effective and temporary employees. Excludes expatriates. \*\*Efficiency Ratio excluding inflation adjustments

## Branch network, Employees & Customer base

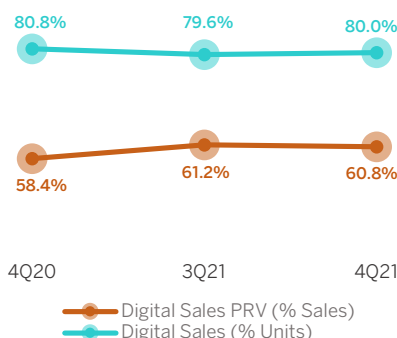


## DIGITAL & MOBILE CUSTOMER PENETRATION

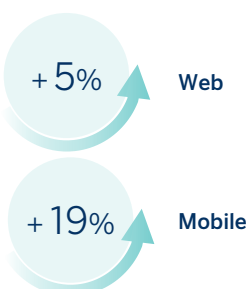


## Digital Edge & Efficiency

### DIGITAL SALES RETAIL, YTD



### REMOTE CHANNELS % TRANSACTION GROWTH YoY as of 4Q21



## Ratings

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

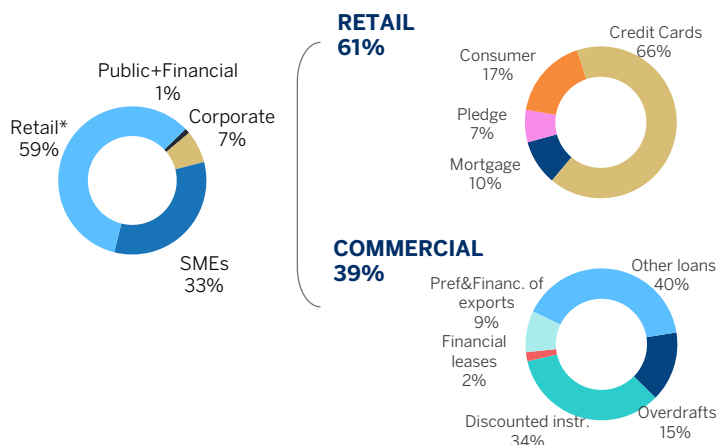
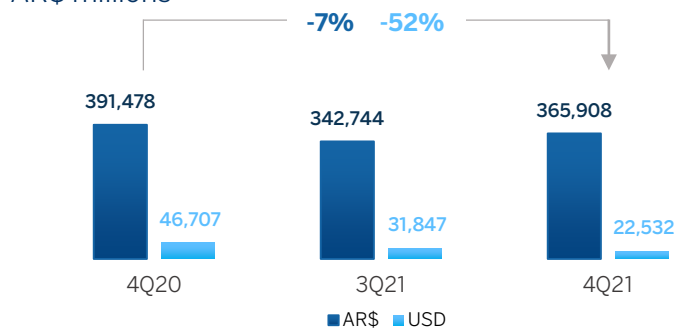
**CCC**  
Fitch Ratings

**raBBB-**  
S&P

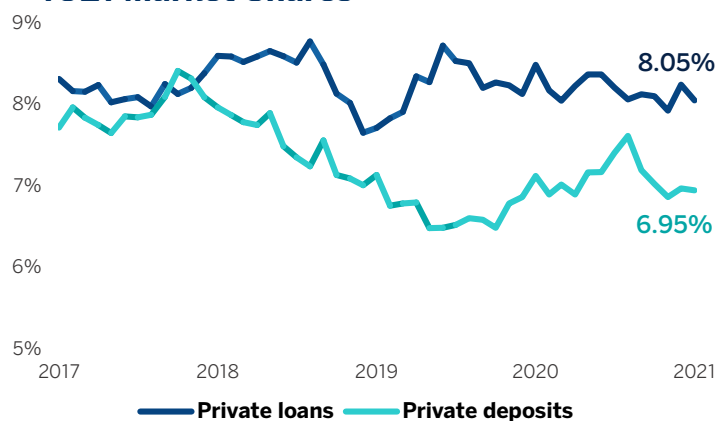
**AAA (arg)**  
Fix SCR

## Private Loan Structure

AR\$ millions



## 4Q21 Market Shares\*



## Diversified business model

### Physical Structure

Branches  
ATM/ATS  
Call center  
Customer service booth  
POS\*  
In-Company banks

### Digital Channels

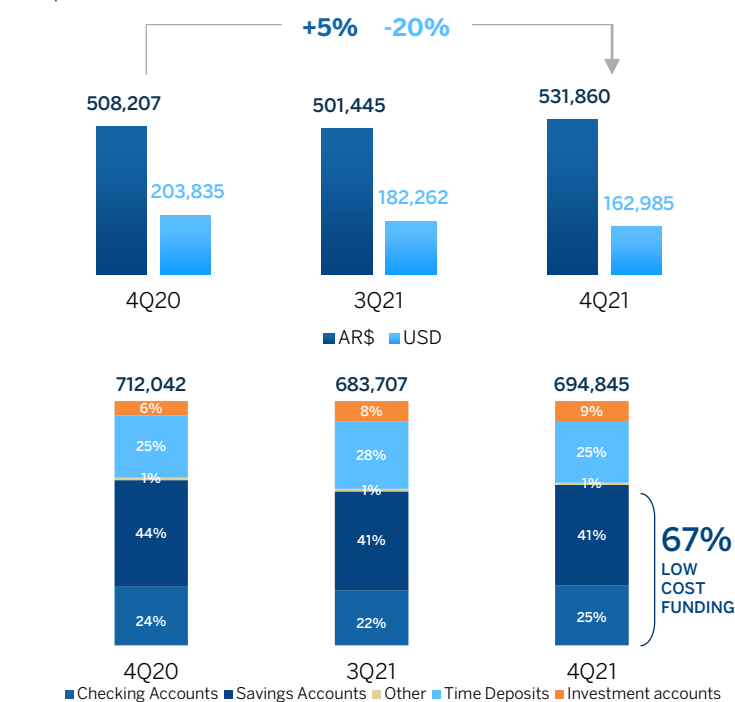
Web  
Mobile

### Strategic Partnerships

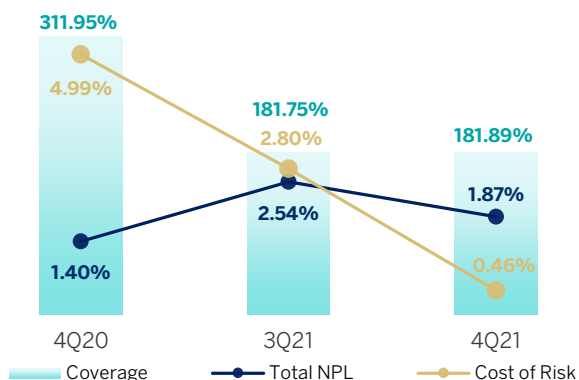


## Private Deposit Structure

AR\$ millions



## NPL, Coverage & Cost of Risk



All Financial Statement figures are consolidated and inflation adjusted as of 4Q21  
\*Market shares consolidated (PSA + Rombo + VWFS). Capital balances as of the last day of the quarter. Source BCRA.

## Strategic 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 Purpose

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

## OUR VALUES

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



## Investor Relations Contacts

Inés Lanusse • Investor Relations Officer  
Belén Fourcade • Investor Relations

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