

Corporate Profile

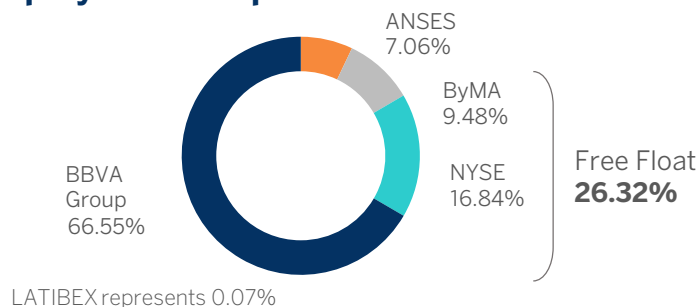
BBVA Argentina (NYSE: BYMA; MAE: BBAR; LATIBEX: XBBAR) is a subsidiary of the BBVA Group, the main shareholder since 1996. In Argentina, it is one of the leading private financial institutions since 1886. Nationwide, BBVA Argentina offers retail and corporate banking to a broad customer base, including: 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) | 2022 | 2021 | YoY |
|---------------------------------|-----------|-----------|--------|
| Total Assets | 1,958,837 | 2,006,747 | (2.4%) |
| Total Loans and other financing | 717,097 | 738,344 | (2.9%) |
| Total Deposits | 1,313,820 | 1,379,790 | (4.8%) |
| Total Liabilities | 1,592,953 | 1,689,990 | (5.7%) |
| Total Equity | 365,884 | 316,757 | 15.5% |

| P&L (AR\$ millions) | 2022 | 2021 | YoY |
|-----------------------------------|-----------|-----------|---------|
| Net Interest Income | 339,440 | 241,238 | 40.7% |
| Net Fee Income | 46,743 | 46,103 | 1.4% |
| Operating Expenses | (208,578) | (187,049) | (11.5%) |
| Operating Income | 205,830 | 119,003 | 73.0% |
| Income from net monetary position | (143,507) | (77,853) | (84.3%) |
| Net income before income tax | 61,857 | 41,068 | 50.6% |
| Net Income | 57,934 | 41,223 | 40.5% |
| Comprehensive Income | 49,078 | 42,350 | 15.9% |

| Quarterly Annualized Ratios | 2022 | 2021 | YoY |
|-----------------------------|---------|---------|-----------|
| Efficiency Ratio | 63.9% | 69.1% | (512)bps |
| ROA | 3.0% | 2.0% | 100 bps |
| ROE | 17.5% | 13.5% | 400 bps |
| Liquidity | 77.3% | 76.4% | 95 bps |
| Capital Ratio | 26.1% | 20.8% | 526 bps |
| NPL | 1.13% | 1.87% | (74)bps |
| Coverage | 242.23% | 181.90% | 6,034 bps |
| Cost of Risk | 2.73% | 2.03% | 70 bps |

All Financial Statement figures are consolidated and inflation adjusted as of 4Q22. *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

856

In-company branches

15

Customer service booths

2

Employees*

5,888

Total customers**

+3.7 million

Retail

+3.6 m

CIB

+800

SMEs

+108k

Digital Edge & Efficiency

DIGITAL & MOBILE CUSTOMER PENETRATION

Digital

61%

62%

Mobile

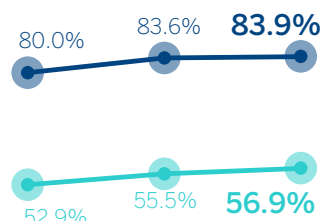
53%

55%

4Q21

4Q22

DIGITAL SALES RETAIL, YTD



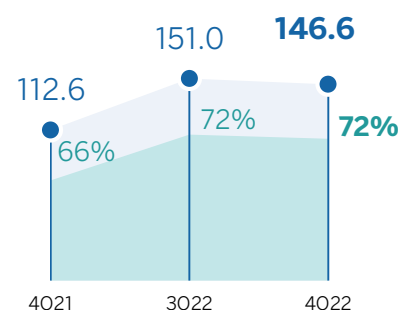
4Q21 3Q22 4Q22

Digital Sales PRV (% Sales)

Digital Sales (% Units)

NEW CUSTOMER ACQUISITION

THOUSANDS, % ACQUISITION THROUGH DIGITAL CHANNELS OVER TRADITIONAL CHANNELS



4Q21 3Q22 4Q22

REMOTE CHANNELS % TRANSACTION GROWTH YoY as of 3

+10%

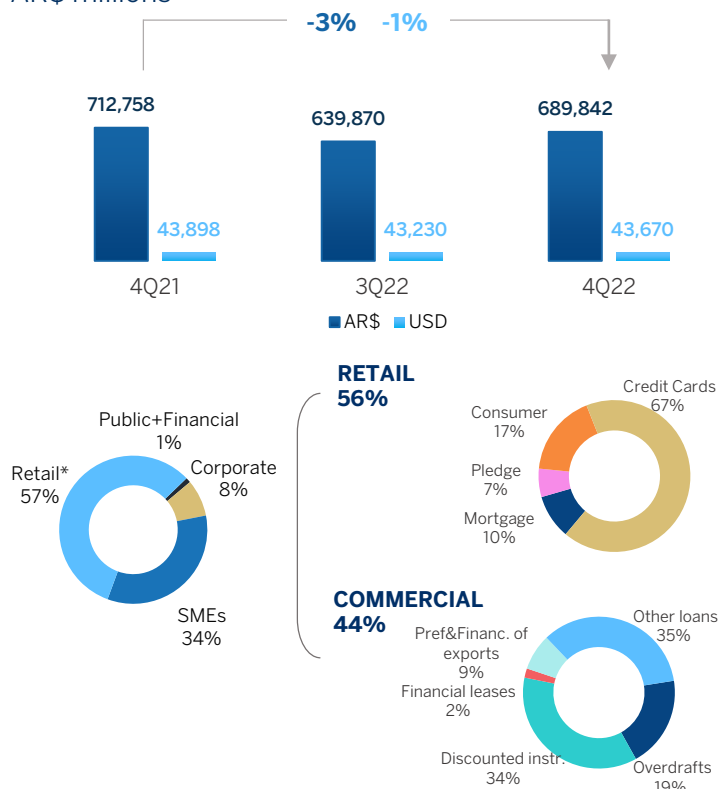
Web

+59%

Mobile

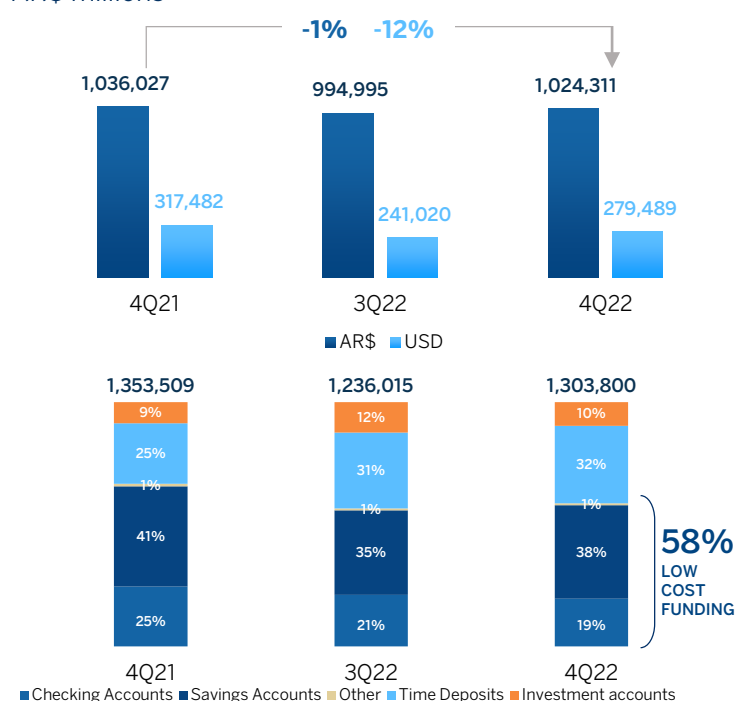
Private Loan Structure

AR\$ millions

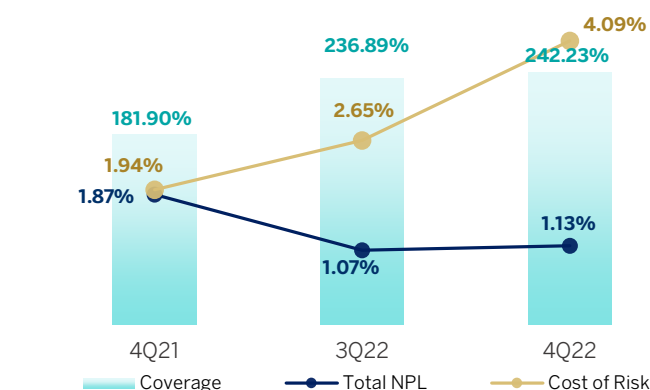


Private Deposit Structure

AR\$ millions

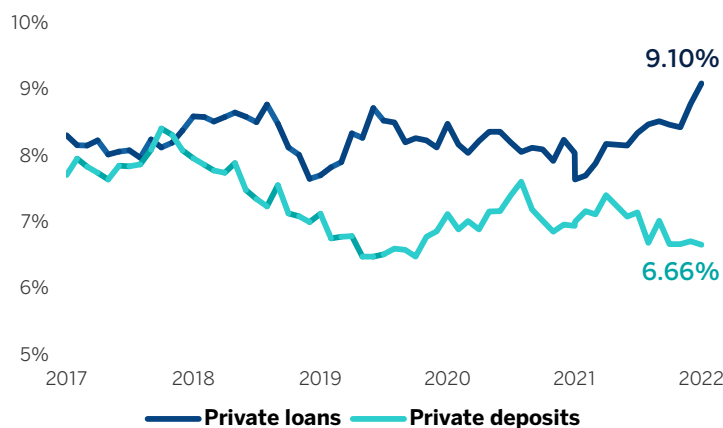


NPL, Coverage & Cost of Risk



All Financial Statement figures are consolidated and inflation adjusted as of 4Q22
 *Market shares consolidated (PSA + Rombo + VWFS). Capital balances as of the last day of the quarter. Source BCRA.

4Q22 Market Shares*



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

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

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