

## Corporate Profile

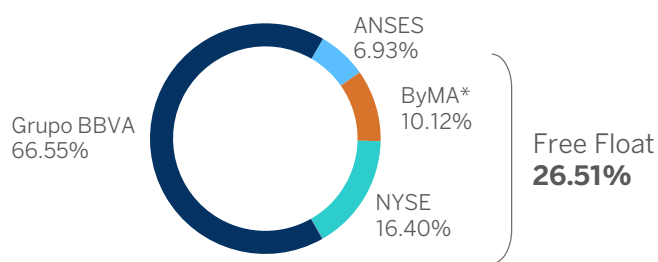
BBVA Argentina (NYSE; BYMA; MAE: BBAR; LATIBEX: XBBAR) is a subsidiary of the BBVA Group, the main shareholder since 1996. In Argentina, it is one of the leading private financial institutions since 1886. Nationwide, BBVA Argentina offers retail and corporate banking to a broad customer base, including: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

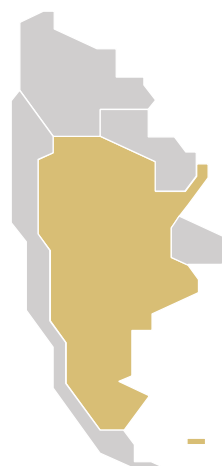
| Balance sheet (AR\$ millions)   | 2Q20    | 1Q20    | 2Q19    | YoY    |
|---------------------------------|---------|---------|---------|--------|
| Total Assets                    | 542,080 | 540,207 | 575,818 | (5.9%) |
| Total Loans and other financing | 243,226 | 230,229 | 266,503 | (8.7%) |
| Total Deposits                  | 373,260 | 345,586 | 407,150 | (8.3%) |
| Total Liabilities               | 447,131 | 446,661 | 491,647 | (9.1%) |
| Total Equity                    | 94,949  | 93,546  | 84,172  | 12.8%  |

| P&L (AR\$ millions)               | 2Q20     | 1Q20     | 2Q19     | YoY     |
|-----------------------------------|----------|----------|----------|---------|
| Net Interest Income               | 15,876   | 17,325   | 19,157   | (17.1%) |
| Net Fee Income                    | 3,109    | 1,977    | 2,848    | 9.2%    |
| Operating Expenses                | (11,225) | (12,853) | (17,944) | (37.4%) |
| Operating Income                  | 6,700    | 8,303    | 12,876   | (48.0%) |
| Income from net monetary position | (2,285)  | (2,765)  | (2,118)  | 7.8%    |
| Net income before income tax      | 4,603    | 5,567    | 11,036   | (58.3%) |
| Net Income                        | 2,557    | 3,274    | 8,558    | (70.1%) |

| Quarterly Annualized Ratios | 2Q20    | 1Q20    | 2Q19    | YoY        |
|-----------------------------|---------|---------|---------|------------|
| Efficiency Ratio            | 47.4%   | 47.4%   | 36.1%   | 1,130 bps  |
| ROA                         | 1.9%    | 2.5%    | 5.8%    | (390)bps   |
| ROE                         | 10.9%   | 14.6%   | 40.9%   | (3,000)bps |
| Liquidity                   | 63.7%   | 68.1%   | 60.7%   | 300 bps    |
| Capital Ratio               | 21.9%   | 21.8%   | 19.4%   | 250 bps    |
| NPL                         | 1,56%   | 2,78%   | 2,66%   | (110)bps   |
| Coverage                    | 269.38% | 186.91% | 110.43% | 15,895 bps |
| Cost of Risk                | 3.99%   | 2.58%   | 3.38%   | 61 bps     |

All Financial Statement figures are consolidated and inflation adjusted as of 2Q20.  
 \*total effective employees, net of temporary contract employees.

## Branch network, Employees & Customer base



Branches

247

ATMs

881

ATSS

857

In-company branches

15

Customer service booths

2

Employees\*

6,186

Total customers

+2.7 million

Retail

+2.6 m

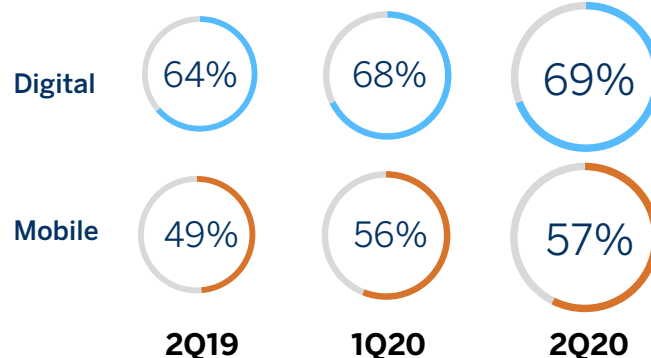
CIB

+700

SMEs

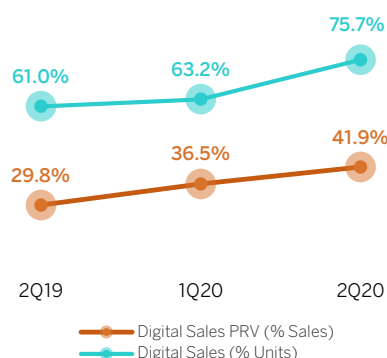
+49k

## DIGITAL & MOBILE CUSTOMER PENETRATION



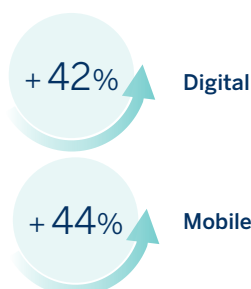
## Digital Edge & Efficiency

### DIGITAL SALES RETAIL



### REMOTE CHANNELS

% TRANSACTION GROWTH QoQ as of 2Q20



## Ratings

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

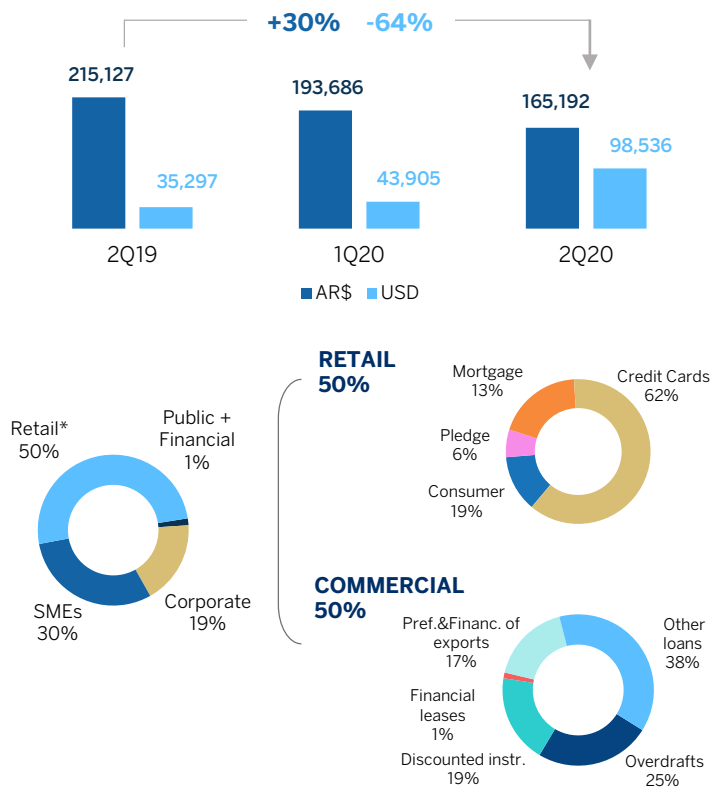
**CCC**  
Fitch Ratings

**raBBB-**  
S&P

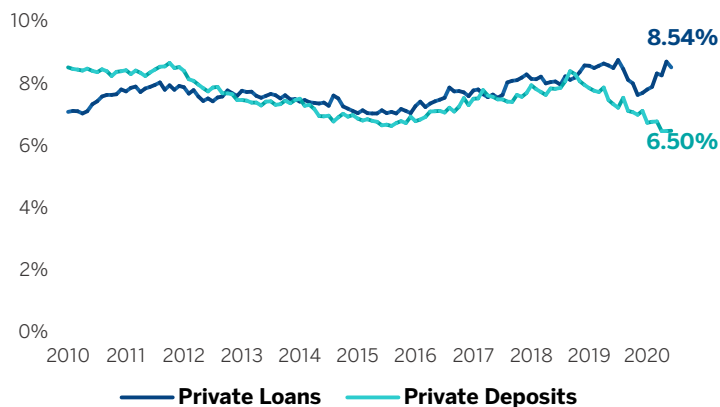
**AAA (arg)**  
Fix SCR

## Private Loan Structure

AR\$ millions



## Market Shares\*



## Diversified business model

### Physical Structure

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

### Digital Channels

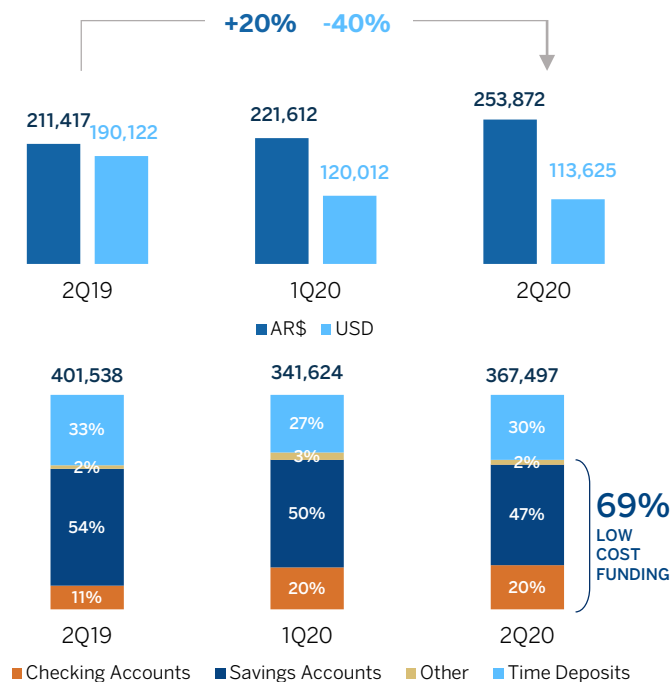
Web  
Mobile

### Exclusive Partnerships



## Private Deposit Structure

AR\$ millions



## 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

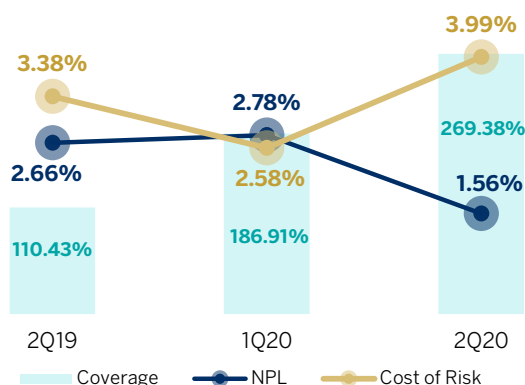
## Our Purpose

“ To bring the age of opportunity to everyone ”

## Our values

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

## NPL, Coverage & Cost of Risk



All Financial Statement figures are consolidated and inflation adjusted as of 2Q20  
\*Market shares consolidated (PSA + Rombo + VWFS). Capital balances as of the last day of the quarter. Source BCRA.



## Investor Relations Contacts

Inés Lanusse • Investor Relations Officer  
Javier Kelly • Investor Relations Manager  
Belén Fourcade • Investor Relations Analyst

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