

4Q25 & 2025 Earnings Release

BBVA Argentina

March 4th, 2026

Buenos Aires, Argentina

4Q25 Conference Call

Thursday, March 5th - 12:00 p.m. Buenos Aires Time (10:00 a.m. EST)

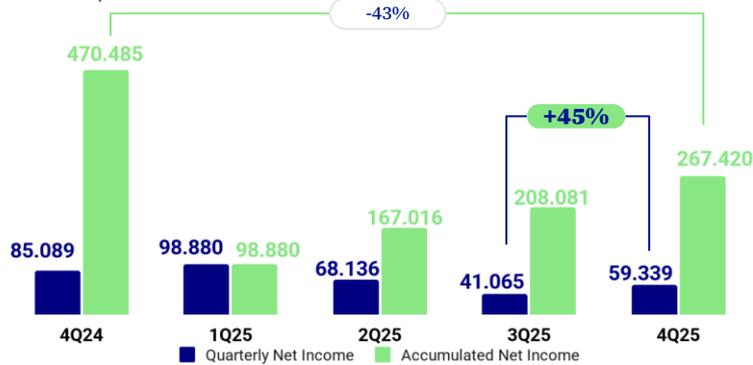
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Macroeconomic indicators December 31, 2025

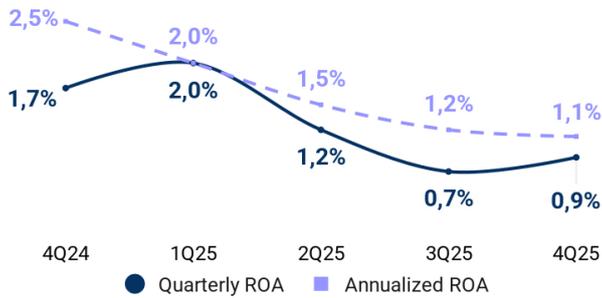
Inflation: **7.8%** QoQ, **31.5%** YoY.
 Official FX A 3500: **AR\$ 1,459.4** (+6.8% QoQ, +41.3% YoY)
 TAMAR: **28.8% APR** - 33.0% APY

4Q25 & 2025 Earnings Release

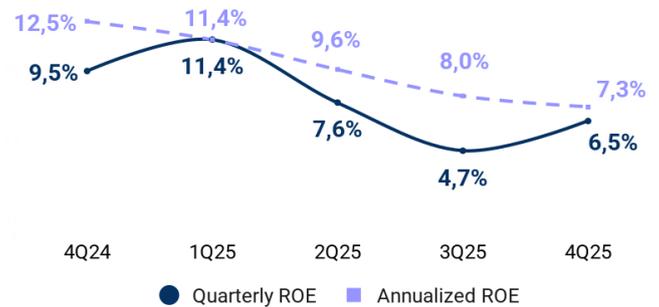
Net Income (AR\$ billion, INFLATION ADJUSTED)



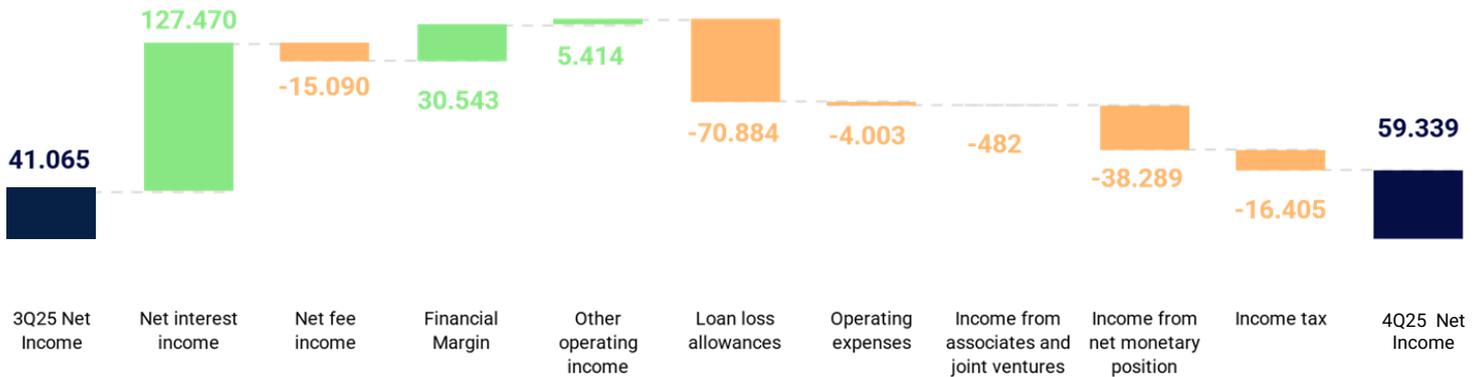
ROA



ROE



4Q25 Highlights



1 Better NII after stabilization of interest rates post mid-term elections and improvement in income from public securities

2 Loan loss allowances impacted by continued **deterioration of retail book**, with total portfolio still growing

3 Operating expenses under control, within a disciplined management of efficiency

NET INTEREST INCOME

758.9 bn **+20.2% QoQ**
+19.6% YoY

NET FEE INCOME

132.7 bn **-10.2% QoQ**
+62.8% YoY

LOAN LOSS ALLOWANCES

297.3 bn **+31.3% QoQ**
+168.6% YoY

OPERATING EXPENSES

537.5 bn **+0.8% QoQ**
-9.8% YoY

EFFICIENCY RATIO* (%)

45.9% in 4Q25 **-1.173 bps QoQ**

Operating expenses: Personnel benefits + Administrative expenses + Depreciation & Amortization + Other operating expenses

Financial margin: Net income from financial instruments at FV through P&L + Net loss from write-down of assets at amortized cost and fair value through OCI + Foreign exchange and gold gains

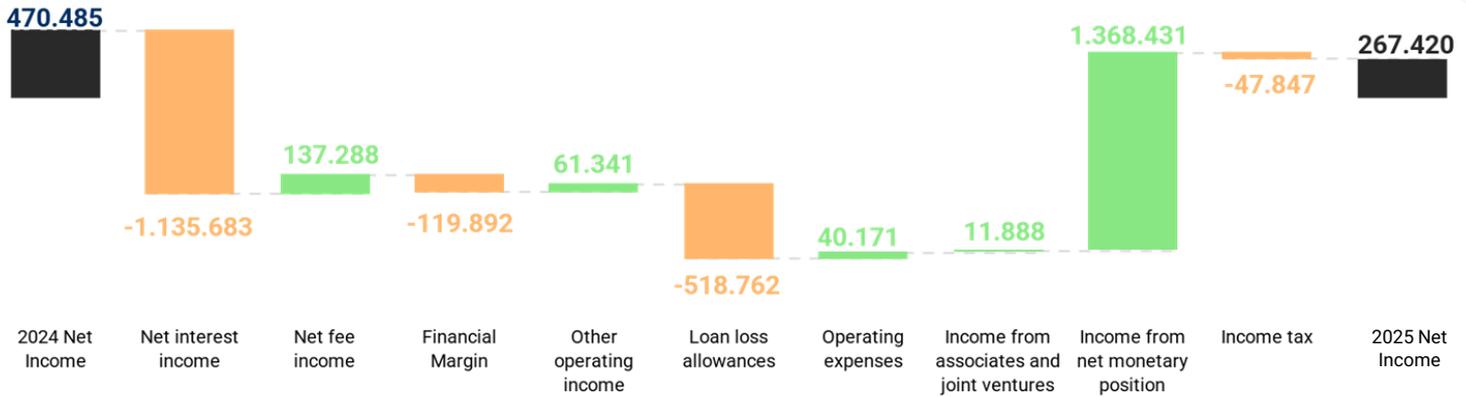
*Quarterly efficiency ratio

Macroeconomic indicators December 31, 2025

Inflation: 7.8% QoQ, 31.5% YoY.
 Official FX A 3500: AR\$ 1,459.4 (+6.8% QoQ, +41.3% YoY)
 TAMAR: 28.8% APR – 33.0% APY

4Q25 & 2025 Earnings Release

2025 Highlights



1 Continued improvement in fee income.
 Net monetary position more than offsets NII decline in a transition period.

NET INTEREST INCOME

2.72 tn **-29.4% YoY**

NET FEE INCOME

509.0 bn **+36.9% YoY**

2 Loan loss allowances impacted by loan book growth, with higher provisioning on retail book

LOAN LOSS ALLOWANCES

805.1 bn **+181.2% YoY**

3 Expenses under control, both personnel benefits and administrative expenses

OPERATING EXPENSES

2.14 tn **-1.9% YoY**

EFFICIENCY RATIO* (%)

53.9% in 4Q25 **-835 bps YoY**

Net Interest Income (net of monetary position result) & Adjusted NIM**

(AR\$ billion, INFLATION ADJUSTED)



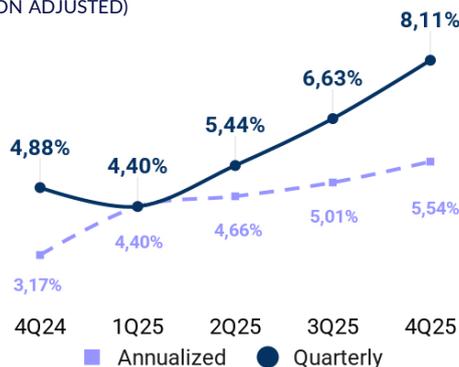
Fees-to-Expenses Ratio (Fees / Expenses)

(%, INFLATION ADJUSTED)



Cost of Risk

(%, INFLATION ADJUSTED)



Quarterly efficiency Ratio

(%, INFLATION ADJUSTED)



Operating expenses: Personnel benefits + Administrative expenses + Depreciation & Amortization + Other operating expenses

Financial margin: Net income from financial instruments at FV through P&L + Net loss from write-down of assets at amortized cost and fair value through OCI + Foreign exchange and gold gains

*Annual Accumulated efficiency ratio

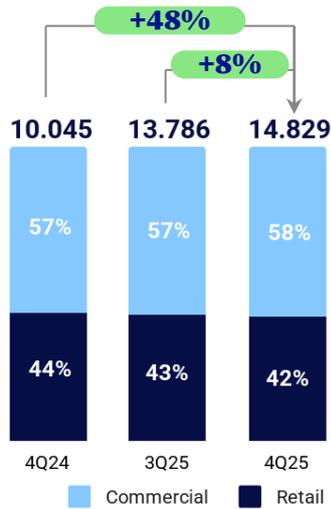
**Adjusted NIM: (Quarterly Net Interest Income - Net Monetary Position Results) / Average quarterly interest earning assets.

Fees-to-expenses ratios = (Net fee Income + Rental of safe deposit boxes) / (Personnel benefits + Administrative expenses + Depreciation and amortization)

PRIVATE LOANS

(AR\$ BILLION, INFLATION ADJUSTED)

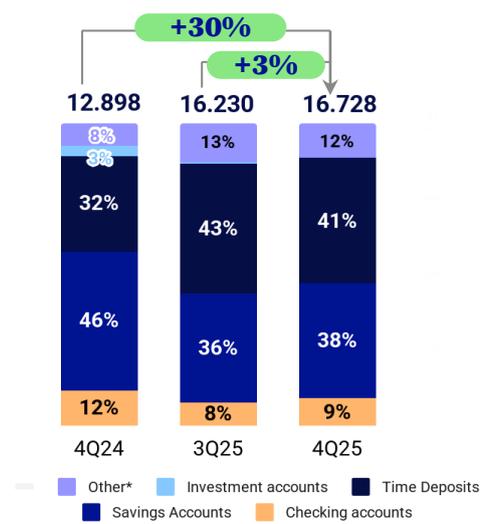
Real growth in a **context of deceleration**



PRIVATE DEPOSITS

(AR\$ BILLION, INFLATION ADJUSTED)

Sustained market share above **two digits**



PRIVATE LOANS MARKET SHARE*

11,27% **11,27%** **11,91%**

*Based on daily information from BCRA. Capital balance as of last day of every quarter. Consolidates PSA, VWFS & Rombo.
Retail: consumer, mortgages, credit cards, pledge and loans to personnel.
Commercial: discounted instruments, overdrafts, financial leases, financing and prefinancing of exports, other loans.

PRIVATE DEPOSITS MARKET SHARE*

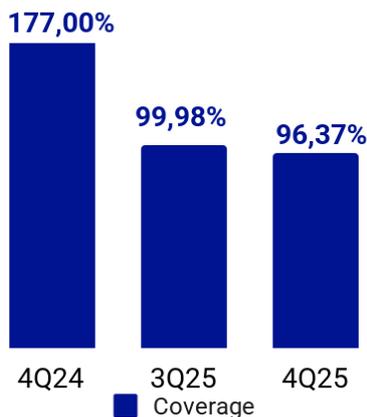
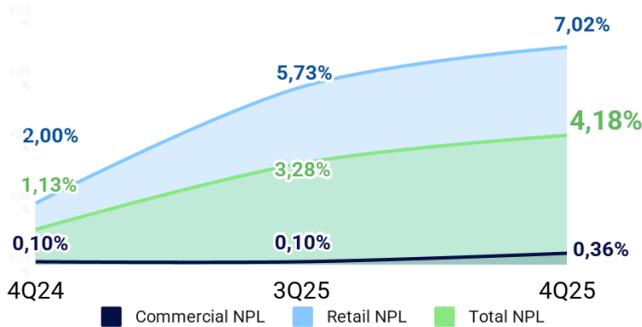
8,60% **10,08%** **10,04%**

*Based on daily information from BCRA. Capital balance as of last day of every quarter
Savings account includes special saving accounts and Checking accounts include interest-bearing checking accounts.

NPL & COVERAGE

(%, CONSOLIDATED, INFLATION ADJUSTED)

System NPL
5.29%* Dic 25



Cost of Risk: Current period loan loss allowances / Total average loans.

Total average loans calculated as the average between loans at prior period end, and total loans in the current period.

Source: Informe sobre bancos, BCRA, December 2025.

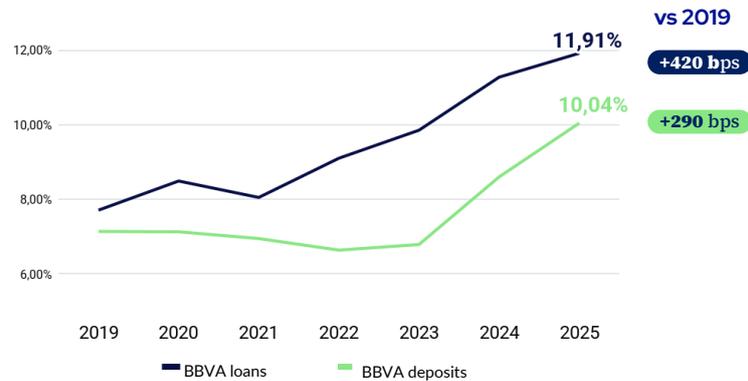
TOTAL LIQUID ASSETS / TOTAL DEPOSITS

54% **44%** **44%**

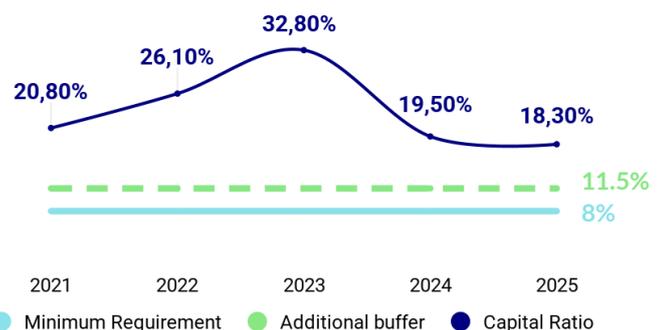
TOTAL GROSS LOANS / TOTAL DEPOSITS

78% **85%** **88%**

PRIVATE LOAN AND DEPOSITS MARKET SHARE %



CAPITAL RATIO %



* RPC includes 100% of quarterly results



Banco BBVA Argentina S.A. announces Fourth Quarter and Fiscal Year 2025 results

Buenos Aires, November 25, 2025 – Banco BBVA Argentina S.A. (NYSE: BYMA; MAE: BBAR; LATIBEX: XBBAR) (“BBVA Argentina” or “BBVA” or “the Bank”) announced today its consolidated results for the fourth quarter (4Q25), ended on December 31, 2025. As of January 1, 2020, the Bank started to inform its inflation adjusted results pursuant to IAS 29 reporting. To facilitate comparison, figures of comparable quarters of 2024 and 2025 have been updated according to IAS 29 reporting to reflect the accumulated effect of inflation adjustment for each period up to December 31, 2025.

4Q25 & 2025 Highlights

- BBVA Argentina's inflation-adjusted net income in 4Q25 was \$59.3 billion, 44.5% higher than the one recorded in the third quarter of 2025 (3Q25), and 30.0% lower than the result reported in the fourth quarter of 2024 (4Q24). The twelve month accumulated net income for 2025 was \$267.4 billion, 43.2% below the result reported for the same period of 2024.
- In 4Q25, BBVA Argentina posted an inflation adjusted average return on equity (ROAE) of 6.5% versus 4.7% the prior quarter, and an inflation adjusted average return on assets (ROAA) of 0.9% versus 0.7% the prior quarter. The twelve-month accumulated ROE was 7.3% versus 12.5% in 2024, while accumulated ROA for 2025 was 1.1% versus 2.5% in 2024.
- The 4Q25 total NIM was 17.5% versus 15.2% in 3Q25. NIM in local currency was 20.2% and NIM in USD was 4.8%.
- In terms of activity, total consolidated financing to the private sector in 4Q25 totaled \$14.8 trillion, increasing 7.6% in real terms compared to 3Q25, and 47.6% compared to 4Q24. In the quarter, the variation was driven by an overall growth in almost all lines, especially commercial loans. BBVA's consolidated market share of private sector loans reached 11.91% as of 4Q25 (ex-FCA), increasing 64 bps quarter-over-quarter (QoQ), and increasing 64 bps year-over-year (YoY).
- Total consolidated deposits in 4Q25 totaled \$17.2 trillion, increasing 3.9% in real terms during the quarter, and 31.7% YoY. The Bank's consolidated market share of private deposits reached 10.04% as of 4Q25, falling 4 bps QoQ and increasing 144 bps YoY, reaching the two-digit figure for the first time during 2025.
- As of 4Q25, the non-performing loan ratio (NPL) reached 4.18%, with a 96.37% coverage ratio.
- The quarterly efficiency ratio in 4Q25 was 45.9%, 1173 bps below 3Q25's 57.6%. The accumulated efficiency ratio in 2025 was 53.9%, below the 62.2% reported in 2024.
- As of 4Q25, BBVA Argentina reached a regulatory capital ratio of 18.3% (Tier 1: 18.3%), entailing a 121.9% excess over minimum regulatory requirement.
- Total liquid assets represented 44.2% of the Bank's total deposits as of 4Q25, remaining stable versus the 44.3% reported in 3Q25 and below the 54.1% reported in 4Q24.

Message from the CFO

After a third quarter that was marked by political instability, with its consequent monetary and exchange rate tensions, the results of the mid-term legislative elections reaffirmed support for the government's fiscal reform and order policy. This translated into a rapid normalization of financial variables, which returned to pre-event levels.

BBVA Research maintains a GDP growth forecast of 4.5% for 2025 and expects the growth scenario to continue, around 3% for 2026. Inflation has maintained a downward trend in 2025, ending the year at 31.5%, the lowest figure since 2017. For 2026, inflationary pressures are expected to continue subsiding, with an estimated level of 22%. Additionally, the Central Bank has announced the guidelines for a reserve purchase program, which it has started to implement since January and which would lay the groundwork for monetary variables to continue normalizing.

In this context, and a year that has ultimately been marked by the volatility of interest rates in the second half, and the progressive deterioration of credit quality in certain segments of the retail portfolio, BBVA Argentina continues to consolidate its growth strategy, reflecting its commitment to being a key player in the recovery of activity in Argentina.

BBVA Argentina's private sector loans increased by 7.6% in 4Q25 and 47.6% for the year, continuing the growth path of recent years which has led to a market share gain of 64 bps in 2025 to 11.9%, following a 142 bps increase in 2024. It is worth noting that on December 10, 2025, the closing of the transaction through which Banco BBVA Argentina S.A. acquired 50% of the share capital of FCA Compañía Financiera S.A. took place. With this milestone, the bank reinforces its commitment to financing the automotive market, with 62.2% of the market share for brand new car sales at the end of December 2025. Without considering this incorporation, private loans grew 4.8% QoQ and 43.8% YoY.

Deposits grew 3.9% in 4Q25, and 31.7% for the year, with a market share increase of 144 bps, reaching 10.04%. The performance of the retail, SMEs and corporate segments stands out, which, after years of stagnation, are beginning to show an incipient recovery.

In this line, on December 22, 2025, the bank secured a credit line of up to USD 150 million from the IFC (International Finance Corporation). With these funds, BBVA reaffirms its commitment to the productive sector, expanding its financing capacity for Small and Medium-sized Enterprises.

In 2025, BBVA Argentina demonstrated a strong commitment to sustainability, considering it a growth engine, by channeling \$3,238,791 in sustainable financing, focused on climate change and social development. The Bank boosted sustainable business with specialists and offered more than 400 Advisory services, including the development of "Sustainevolve" with AI. An important milestone was the bidding for a Social Negotiable Obligation with River Plate to finance Casa River, a social impact project. Additionally, various training and awareness meetings on sustainability were organized for employees and customers.

In terms of profitability, the fourth quarter result was \$59.3 billion. Although it continued to be affected by the retail non-performing loans, it shows a sequential growth versus the previous quarter, mainly driven by the recovery of net interest income.

Net income for the 2025 reached \$267.4 billion, which translates into an accumulated ROE of 7.3%, higher than the Financial System's ROE of 4.4%. Despite the mentioned effects that affected the year's performance, a good evolution of net interest income stands out. Although it shows a real-term decrease explained by the abrupt drop in interest rates, this is more than offset by the lower negative impact of the inflation adjustment, given the reduction of inflation by more than 86 percentage points between 2024 and 2025.

Additionally, the fees and expense lines have been highlighted, in which we have activated efforts to reduce outlays and improve pricing, thereby achieving an improvement in efficiency, which stands at 45.9% for the quarter.

BBVA Argentina's non-performing loan ratio on private loans reached 4.18% as of December 2025, a figure that remains below the system average of 5.29% for the same period. BBVA Argentina stands out for having consistently lower delinquency ratios than the sector average, which reflects the quality of its credit risk management and its prudent approach to portfolio origination. Regarding delinquency in the retail segment, although we understand it has multiple causes, we believe that as a result of the actions taken by the bank since the second quarter of 2025, it should peak during the next quarter and start to reverse the trend throughout the second quarter of 2026.

The Bank maintains a comfortable level of liquidity, which at the close of the quarter reaches 44.2% of its deposits.

The capital ratio stood at 18.3%, reflecting a recovery compared to the previous quarter, mainly due to the recovery in the prices of public sector securities. It continues at comfortable levels that allow us to sustain our growth strategy for the coming years.

In line with our commitment to generating value for our shareholders, the Bank continued the payment of dividends corresponding to the 2024 fiscal year in 10 installments, having paid 9 of the 10 installments required by the Central Bank's regulations up to the date of this report.

In summary, despite the challenges of the environment, Banco BBVA Argentina has demonstrated notable resilience and effective management during 2025. Credit growth, non-performing loan levels below the system average, and the solidity in liquidity and capital are a testament to the quality of our risk management and our prudent approach. We reiterate our firm commitment to continue boosting activity, maintaining operational efficiency, and generating sustained value for our shareholders.”

Carmen Morillo Arroyo, CFO at BBVA Argentina

Safe Harbor Statement

This press release contains certain forward-looking statements that reflect the current views and/or expectations of Banco BBVA Argentina and its management with respect to its performance, business and future events. We use words such as “believe,” “anticipate,” “plan,” “expect,” “intend,” “target,” “estimate,” “project,” “predict,” “forecast,” “guideline,” “seek,” “future,” “should” and other similar expressions to identify forward-looking statements, but they are not the only way we identify such statements. Such statements are subject to a number of risks, uncertainties and assumptions. We caution you that a number of important factors could cause actual results to differ materially from the plans, objectives, expectations, estimates and intentions expressed in this release. Actual results, performance or events may differ materially from those in such statements due to, without limitation, (i) changes in general economic, financial, business, political, legal, social or other conditions in Argentina or elsewhere in Latin America or changes in either developed or emerging markets, (ii) changes in regional, national and international business and economic conditions, including inflation, (iii) changes in interest rates and the cost of deposits, which may, among other things, affect margins, (iv) unanticipated increases in financing or other costs or the inability to obtain additional debt or equity financing on attractive terms, which may limit our ability to fund existing operations and to finance new activities, (v) changes in government regulation, including tax and banking regulations, (vi) changes in the policies of Argentine authorities, (vii) adverse legal or regulatory disputes or proceedings, (viii) competition in banking and financial services, (ix) changes in the financial condition, creditworthiness or solvency of the customers, debtors or counterparties of Banco BBVA Argentina, (x) increase in the allowances for loan losses, (xi) technological changes or an inability to implement new technologies, (xii) changes in consumer spending and saving habits, (xiii) the ability to implement our business strategy and (xiv) fluctuations in the exchange rate of the Peso. The matters discussed herein may also be affected by risks and uncertainties described from time to time in Banco BBVA Argentina’s filings with the U.S. Securities and Exchange Commission (SEC) and Comisión Nacional de Valores (CNV). Readers are cautioned not to place undue reliance on forward-looking statements, which speak only as the date of this document. Banco BBVA Argentina is under no obligation and expressly disclaims any intention or obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

Information

This earnings release has been prepared in accordance with the accounting framework established by the Central Bank of Argentina (“BCRA”), based on International Financial Reporting Standards (“I.F.R.S.”) and the resolutions adopted by the International Accounting Standards Board (“I.A.S.B”) and by the Federación Argentina de Consejos Profesionales de Ciencias Económicas (“F.A.C.P.E.”), and with the the exclusion of the application of the IFRS 9 impairment model for non-financial public sector debt instruments.

The information in this press release contains unaudited financial information that consolidates, line item by line item, all of the banking activities of BBVA Argentina, including: BBVA Asset Management Argentina S.A.U. Sociedad Gerente de Fondos Comunes de Inversión y Agente de Liquidación y Compensación Integral, Consolidar AFJP-undergoing liquidation proceeding, PSA Finance Argentina Compañía Financiera S.A. (“PSA”), Volkswagen Financial Services Compañía Financiera S.A. (“VWFS”) and FCA Compañía Financiera S.A. (“FCA”).

BBVA Seguros Argentina S.A. is disclosed on a consolidated basis recorded as Investments in associates (reported under the proportional consolidation method), and the corresponding results are reported as “Income from associates”, same as Rombo Compañía Financiera S.A. (“Rombo”), Play Digital S.A. (“MODO”), Openpay Argentina S.A. and Interbanking S.A.

Financial statements of subsidiaries have been elaborated as of the same dates and periods as Banco BBVA Argentina S.A.’s. In the case of consolidated companies PSA, VWFS and FCA, financial statements were prepared considering the B.C.R.A. accounting framework for institutions belonging to “Group C”, considering the model established by the IFRS 9 5.5. “Impairment” section for periods starting as of January 1, 2022, excluding debt instruments from the non-financial public sector.

The information published by the BBVA Group for Argentina is prepared according to IFRS, without considering the temporary exceptions established by BCRA.

Quarterly Results

| INCOME STATEMENT | | | BBVA ARGENTINA CONSOLIDATED | | |
|--|------------------|------------------|-----------------------------|----------------|----------------|
| In millions of AR\$ - Inflation adjusted | | | Δ % | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Net Interest Income | 758.937 | 631.467 | 634.701 | 20,2% | 19,6% |
| Net Fee Income | 132.761 | 147.851 | 81.525 | (10,2%) | 62,8% |
| Net income from measurement of financial instruments at fair value through P&L | 8.212 | 24.388 | 50.510 | (66,3%) | (83,7%) |
| Net income from write-down of assets at amortized cost and at fair value through OCI | 52.594 | (3.695) | 98.600 | n.m | (46,7%) |
| Foreign exchange and gold gains | 55.848 | 65.418 | 10.674 | (14,6%) | 423,2% |
| Other operating income | 82.303 | 76.889 | 47.073 | 7,0% | 74,8% |
| Loan loss allowances | (297.336) | (226.452) | (110.698) | (31,3%) | (168,6%) |
| Net operating income | 793.319 | 715.866 | 812.385 | 10,8% | (2,3%) |
| Personnel benefits | (136.245) | (158.773) | (190.683) | 14,2% | 28,5% |
| Administrative expenses | (145.091) | (157.406) | (185.282) | 7,8% | 21,7% |
| Depreciation and amortization | (32.237) | (26.730) | (33.210) | (20,6%) | 2,9% |
| Other operating expenses | (223.921) | (190.582) | (186.466) | (17,5%) | (20,1%) |
| Operating expenses | (537.494) | (533.491) | (595.641) | (0,8%) | 9,8% |
| Operating income | 255.825 | 182.375 | 216.744 | 40,3% | 18,0% |
| Income from associates | 2.983 | 3.465 | 1.063 | (13,9%) | 180,6% |
| Income from net monetary position | (157.952) | (119.663) | (203.060) | (32,0%) | 22,2% |
| Net income before income tax | 100.856 | 66.177 | 14.747 | 52,4% | n.m |
| Income tax | (41.517) | (25.112) | 70.342 | (65,3%) | (159,0%) |
| Net income for the period | 59.339 | 41.065 | 85.089 | 44,5% | (30,3%) |
| Owners of the parent | 53.848 | 37.842 | 80.445 | 42,3% | (33,1%) |
| Non-controlling interests | 5.491 | 3.223 | 4.644 | 70,4% | 18,2% |
| Other comprehensive Income (OCI) (1) | 229.180 | (178.684) | (34.257) | 228,3% | n.m |
| Total comprehensive income | 288.519 | (137.619) | 50.832 | 309,7% | 467,6% |

(1) Net of Income Tax.

BBVA Argentina 4Q25 net income was \$59.3 billion, increasing 44.5% QoQ and decreasing 30.3% YoY. This implied a quarterly ROAE of 6.5% and a quarterly ROAA of 0.9%.

The 44.5% increase in quarterly results was mainly explained by higher income, together with lower expenses. Increase in income was explained by (i) higher net interest income, (ii) an increase in net income from write-down of assets at amortized cost and at FV through OCI. Expenses improved both on the side of personnel benefits as on administrative expenses.

These effects were negatively offset by (i) higher loan loss allowances, (ii) higher operating expenses (mainly turnover tax) and (iii) lower fee income.

Net income from the net monetary position was 32.0% higher QoQ, in a context of increasing inflation (7.86% versus 5.97% in 3Q25¹).

It is important to mention that the incorporation of FCA Compañía Financiera was made at a patrimonial level on December 31, 2025, but not in the income statement.

¹ Source: Instituto Nacional de Estadística y Censos (INDEC)

| OTHER COMPREHENSIVE INCOME | | BBVA ARGENTINA CONSOLIDATED | | | |
|---|----------------|------------------------------------|-----------------|---------------|----------------|
| In millions of AR\$ - Inflation adjusted | | | | | |
| | 4Q25 | 3Q25 | 4Q24 | Δ % | |
| | | | | QoQ | YoY |
| Net income for the period | 59.339 | 41.065 | 85.089 | 44,5% | (30,3%) |
| Other comprehensive income components to be reclassified to income/(loss) for the period | | | | | |
| Profit or losses from financial instruments at fair value through OCI | 228.431 | (178.182) | (34.252) | 228,2% | n.m |
| Profit or losses from financial instruments at fair value through OCI | 404.026 | (277.821) | 29.609 | 245,4% | n.m |
| Reclassification adjustment for the period | (52.594) | 3.695 | (14.512) | n.m | (262,4%) |
| Income tax | (123.001) | 95.944 | (49.349) | (228,2%) | (149,2%) |
| Other comprehensive income components not to be reclassified to income/(loss) for the period | | | | | |
| Income or loss on equity instruments at fair value through OCI | 749 | (502) | (5) | 249,2% | n.m |
| Resultado por instrumentos de patrimonio a VR con cambios en ORI | 749 | (502) | (5) | 249,2% | n.m |
| Total Other Comprehensive Income/(loss) for the period | 229.180 | (178.684) | (34.257) | 228,3% | n.m |
| Total Comprehensive Income | 288.519 | (137.619) | 50.832 | 309,7% | 467,6% |
| Attributable to owners of the Parent | 283.028 | (140.842) | 47.225 | 301,0% | 499,3% |
| Attributable to non-controlling interests | 5.491 | 3.223 | 3.607 | 70,4% | 52,2% |

Lastly, total OCI in 4Q25 reported a \$229.2 billion gain, 228.3% higher than the loss recorded in 3Q25, reflecting the impact of changes in the valuation of the sovereign securities portfolio amid a high volatility context in the previous quarter, which improved significantly after the mid-term elections.

12 Month Accumulated Results

| INCOME STATEMENT - 12 MONTH ACCUMULATED | BBVA ARGENTINA CONSOLIDATED | | |
|---|-----------------------------|--------------------|----------------|
| In millions of AR\$ - Inflation adjusted | | | |
| | 2025 | 2024 | Δ % |
| Interest income | 5.296.398 | 6.177.814 | (14,3%) |
| Interest expense | (2.573.689) | (2.319.422) | (11,0%) |
| Net interest income | 2.722.709 | 3.858.392 | (29,4%) |
| Fee income | 873.504 | 730.438 | 19,6% |
| Fee expenses | (364.483) | (358.705) | (1,6%) |
| Net fee income | 509.021 | 371.733 | 36,9% |
| Net income from financial instruments at fair value through P&L | 125.392 | 194.252 | (35,4%) |
| Net loss from write-down of assets at amortized cost and fair value through OCI | 145.668 | 317.914 | (54,2%) |
| Foreign exchange and gold gains | 193.087 | 71.873 | 168,7% |
| Other operating income | 249.179 | 187.838 | 32,7% |
| Loan loss allowances | (805.084) | (286.322) | (181,2%) |
| Net operating income | 3.139.972 | 4.715.680 | (33,4%) |
| Personnel benefits | (603.907) | (678.256) | 11,0% |
| Administrative expenses | (648.579) | (742.297) | 12,6% |
| Depreciation and amortization | (111.138) | (104.728) | (6,1%) |
| Other operating expenses | (773.006) | (651.520) | (18,6%) |
| Operating expenses | (2.136.630) | (2.176.801) | 1,8% |
| Operating income | 1.003.342 | 2.538.879 | (60,5%) |
| Income from associates and joint ventures | 11.955 | 67 | n.m |
| Income from net monetary position | (585.815) | (1.954.246) | 70,0% |
| Income before income tax | 429.482 | 584.700 | (26,5%) |
| Income tax | (162.062) | (114.215) | (41,9%) |
| Income for the period | 267.420 | 470.485 | (43,2%) |
| Owners of the parent | 249.991 | 464.684 | (46,2%) |
| Non-controlling interests | 17.429 | 5.801 | 200,4% |
| Other comprehensive Income (OCI) (1) | (92.056) | (434.714) | 78,8% |
| Total comprehensive income | 175.364 | 35.771 | 390,2% |

(1) Net of Income Tax.

In 2025, BBVA Argentina reported a net income of \$267.4 billion, 43.2% lower than the one reported in 2024. This implied an accumulated ROE of 7.3% and an ROA of 1.1%, compared to an accumulated ROE of 12.5% and ROA of 2.5% for 2024.

This decrease in results is mainly explained by the deterioration in loan loss allowances in a context of a higher system delinquency ratio versus the previous year. Although a \$1.13 trillion lower net interest income is observed, it is a product of lower inflation levels and therefore interest rates, and it is more than offset by lower outflows in the net monetary position result line by \$1.37 trillion.

The 36.9% increase in fees stands out, resulting from proactive actions to improve this line, and in the line *Foreign exchange and gold gains*, the latter explained by the greater business generated after the partial lifting of capital controls on April 14, 2025.

Operating expenses remained under control, with a slight decrease of 1.8%.

| OTHER COMPREHENSIVE INCOME - 12 MONTH ACCUMULATED | | BBVA ARGENTINA CONSOLIDATED | |
|---|-----------------|-----------------------------|----------------|
| In millions of AR\$ - Inflation adjusted | | | |
| | 2025 | 2024 | Δ % |
| Net income for the period | 267.420 | 470.485 | (43,2%) |
| Other comprehensive income components to be reclassified to income/(loss) for the period | | | |
| Profit or losses from financial instruments at fair value through OCI | (95.566) | (434.904) | 78,0% |
| Profit or losses from financial instruments at fair value through OCI | (1.356) | (502.129) | 99,7% |
| Reclassification adjustment for the period | (145.668) | (161.289) | 9,7% |
| Income tax | 51.458 | 228.514 | (77,5%) |
| Other comprehensive income components not to be reclassified to income/(loss) for the period | | | |
| Income or loss on equity instruments at fair value through OCI | 3.510 | 190 | n.m |
| Resultado por instrumentos de patrimonio a VR con cambios en ORI | 3.510 | 190 | n.m |
| Total Other Comprehensive Income/(loss) for the period | (92.056) | (434.714) | 78,8% |
| Total Comprehensive Income | 175.364 | 35.771 | 390,2% |
| Attributable to owners of the Parent | 157.935 | 31.903 | 395,0% |
| Attributable to non-controlling interests | 17.429 | 3.868 | 350,6% |

Lastly, the total OCI line in 2025 totaled a loss of \$92.1 million, impacted by the result from financial instruments at fair value with changes in OCI. Therefore, the total comprehensive income for 2025 was a gain of \$175.4 billion.

| EARNINGS PER SHARE | | BBVA ARGENTINA CONSOLIDATED | | | |
|---|--------------|-----------------------------|--------------|---------------|----------------|
| | 4Q25 | 3Q25 | 4Q24 | Δ % | |
| | | | | QoQ | YoY |
| Financial Statement information | | | | | |
| Net income for the period attributable to owners of the parent (in AR\$ millions, inflation adjusted) | 53.848 | 35.086 | 80.445 | 53,5% | (33,1%) |
| Total shares outstanding ⁽¹⁾ | 612.710.079 | 612.710.079 | 612.710.079 | - | - |
| Market information | | | | | |
| Closing price of ordinary share at BYMA (in AR\$) | 9.140,00 | 4.236,60 | 7.560,00 | 115,7% | 20,9% |
| Closing price of ADS at NYSE (in USD) | 18,10 | 8,30 | 19,10 | 117,2% | (5,2%) |
| Book value per share (in AR\$) | 5.784 | 4.868 | 4.278 | 18,8% | 35,2% |
| Price-to-book ratio (BYMA price) (%) | 1,58 | 0,87 | 1,77 | 81,6% | (10,6%) |
| Earnings per share (in AR\$) | 88 | 57 | 131 | 53,5% | (33,1%) |
| Earnings per ADS (1) in ARS | 264 | 172 | 394 | 53,5% | (33,1%) |
| Market Cap (USD millions) | 3.691 | 1.699 | 3.893 | 117,2% | (5,2%) |

(1) Each ADS accounts for 3 ordinary shares

Book value, Equity and Results not adjusted by inflation

Net Interest Income

| NET INTEREST INCOME | | | BBVA ARGENTINA CONSOLIDATED | | |
|--|------------------|------------------|-----------------------------|--------------|--------------|
| In millions of AR\$ - Inflation adjusted | | | Δ % | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Net Interest Income | 758.937 | 631.467 | 634.701 | 20,2% | 19,6% |
| Interest Income | 1.568.330 | 1.414.941 | 1.134.807 | 10,8% | 38,2% |
| From government securities | 265.609 | 214.617 | 234.662 | 23,8% | 13,2% |
| From private securities | 1.295 | 1.499 | 905 | (13,6%) | 43,1% |
| Interest from loans and other financing | 1.138.666 | 1.065.657 | 695.240 | 6,9% | 63,8% |
| <i>Financial Sector</i> | 29.198 | 23.098 | 6.526 | 26,4% | 347,4% |
| <i>Overdrafts</i> | 135.186 | 151.945 | 89.000 | (11,0%) | 51,9% |
| <i>Discounted Instruments</i> | 289.518 | 236.827 | 187.152 | 22,2% | 54,7% |
| <i>Mortgage loans</i> | 11.795 | 9.986 | 5.497 | 18,1% | 114,6% |
| <i>Pledge loans</i> | 45.595 | 42.814 | 26.577 | 6,5% | 71,6% |
| <i>Consumer Loans</i> | 195.525 | 198.706 | 137.003 | (1,6%) | 42,7% |
| <i>Credit Cards</i> | 228.873 | 193.519 | 132.763 | 18,3% | 72,4% |
| <i>Financial leases</i> | 4.710 | 4.305 | 4.000 | 9,4% | 17,8% |
| <i>Loans for the prefinancing and financing of exports</i> | 38.605 | 39.993 | 9.655 | (3,5%) | 299,8% |
| <i>Other loans</i> | 159.661 | 164.464 | 97.067 | (2,9%) | 64,5% |
| Premiums on reverse REPO transactions | 32 | 251 | 967 | (87,3%) | (96,7%) |
| CER/UVA clause adjustment | 142.956 | 117.099 | 200.033 | 22,1% | (28,5%) |
| Other interest income | 19.772 | 15.818 | 3.000 | 25,0% | n.m |
| Interest expenses | 809.393 | 783.474 | 500.106 | 3,3% | 61,8% |
| Deposits | 697.592 | 697.005 | 450.283 | 0,1% | 54,9% |
| <i>Checking accounts*</i> | 92.325 | 115.437 | 93.562 | (20,0%) | (1,3%) |
| <i>Savings accounts</i> | 1.841 | 1.534 | 3.004 | 20,0% | (38,7%) |
| <i>Time deposits</i> | 603.147 | 574.090 | 332.210 | 5,1% | 81,6% |
| <i>Investment accounts</i> | 279 | 5.944 | 21.507 | (95,3%) | (98,7%) |
| Other liabilities from financial transactions | 42.482 | 44.575 | 1.165 | (4,7%) | n.m |
| Interfinancial loans received | 42.517 | 33.099 | 21.553 | 28,5% | 97,3% |
| Premiums on REPO transactions | 19.359 | 5.476 | 502 | 253,5% | n.m |
| Guaranteed securities loans | 6.094 | 1.203 | 12.596 | 406,6% | (51,6%) |
| CER/UVA clause adjustment | 1.349 | 2.116 | 14.007 | (36,2%) | (90,4%) |
| Other interest expense | - | - | - | N/A | N/A |

*Includes interest-bearing checking accounts

Net interest income in 4Q25 was \$758.9 billion, increasing 20.2% QoQ and 19.6% YoY. In 4Q25, interest income increased more than interest expense, in monetary and percentage terms, due to the reversal of the third quarter's rate hike process and the faster repricing speed of liabilities compared to assets. It is worth noting that the net interest income in 4Q25 exceeds, in real terms, that of 2Q25, which was prior to the aforementioned abrupt rate hike

In 4Q25, interest income totaled \$1.57 trillion, increasing 10.8% compared to 3Q25 and 38.2% compared to 4Q24. While income from loans increased by 6.9%, that from public securities increased by 23.8%.

Income from loans and other financing totaled \$1.14 trillion, increasing 6.9% QoQ and 63.8% YoY. The 22.2% increase in the discounted instruments line, and the 18.3% increase in credit cards stand out.

On the other hand, interest income from overdrafts falls 11.0% given the nature of the product and its short duration, which allows it to quickly capture rate changes in a context where average rates decreased.

Income from public securities increased by 23.8% QoQ, and 13.2% YoY. 86% of the results correspond to public securities at fair value with changes in OCI, and 14% correspond to amortized cost securities (mainly bonds used for minimum cash integration).

Income from CER/UVA adjustments increased 22.1% QoQ and decreased 28.5% YoY. This is explained by (i) higher income from UVA-adjusted loans and (ii) higher income from CPI-linked public securities. It should be noted that the inflation for the quarter was higher than the previous one, and the CER index accrued by products with this adjustment was lower, given the lag with which it is applied. 61% of the interest income from CER/UVA adjustments is explained by the interest generated by securities tied to this index, while 39% is explained by loans.

Interest expenses totaled \$809.4 billion, reflecting an increase of 3.3% QoQ, and 61.8% YoY. The increase in the quarter is a result of higher time deposit expenses, followed by higher passive reverse REPO expenses. Interest on time deposits (including investment accounts, excluding interest on CER/UVA adjustments on time deposits) accounts for 75% of total interest expenses, an increase compared to 74% in the previous quarter. Interest on time deposits increased 5.1% QoQ, and 81.6% YoY.

NIM²

As of 4Q25, the total Net Interest Margin (NIM) was 17.5%, higher than the 15.2% in 3Q25 and below the 20.2% in 4Q24. While the NIM in pesos in 4Q25 increased by 277 bps to 20.2%, the NIM in dollars fell by 91 bps to 4.8%. In the quarter, the increase in NIM is mainly explained by a better yield on public securities and loans in pesos, while the drop in USD NIM is explained by a higher volume and rate of interest-bearing liabilities.

In the annual comparison, 2025 versus 2024, although the total nominal NIM presents a considerable drop, it should be understood that this is a consequence of the rapid decrease in inflation and therefore the level of rates, and is more than offset by the lower cost of the inflation adjustment (Net monetary position result). In this way, the annual NIM in real terms has a much lower drop (see the first section of the document that graphs this situation).

| ASSETS & LIABILITIES PERFORMANCE - TOTAL | | | BBVA ARGENTINA CONSOLIDATED | | | | | | |
|--|-------------------|----------------------|-----------------------------|-------------------|----------------------|-------------------|-------------------|----------------------|-------------------|
| In millions of AR\$. Rates and spreads in annualized % | | | | | | | | | |
| | 4Q25 | | | 3Q25 | | | 4Q24 | | |
| | Average Balance | Interest Earned/Paid | Average Real Rate | Average Balance | Interest Earned/Paid | Average Real Rate | Average Balance | Interest Earned/Paid | Average Real Rate |
| Total interest-earning assets | 17.110.730 | 1.564.624 | 36,3% | 16.497.067 | 1.414.941 | 34,0% | 12.492.194 | 1.134.807 | 36,0% |
| Debt securities | 3.462.788 | 350.702 | 40,2% | 3.167.592 | 293.760 | 36,8% | 3.768.914 | 401.285 | 42,2% |
| Loans to customers/financial institutions | 13.429.186 | 1.213.863 | 35,9% | 13.244.366 | 1.121.155 | 33,6% | 8.637.101 | 733.505 | 33,7% |
| Loans to the BCRA | 609 | 46 | 30,0% | 601 | 6 | 4,0% | 823 | 4 | 1,9% |
| Other assets | 218.147 | 13 | 0,0% | 84.508 | 20 | 0,1% | 85.356 | 13 | 0,1% |
| Total non interest-earning assets | 6.765.255 | 3.706 | 0,2% | 6.161.099 | - | 0,0% | 6.515.623 | - | 0,0% |
| Total Assets | 23.875.985 | 1.568.330 | 26,1% | 22.658.166 | 1.414.941 | 24,8% | 19.007.817 | 1.134.807 | 23,7% |
| Total interest-bearing liabilities | 15.410.921 | 809.393 | 20,8% | 14.342.138 | 783.474 | 21,7% | 10.678.730 | 500.106 | 18,6% |
| Savings accounts | 5.458.471 | 2.870 | 0,2% | 5.262.593 | 2.304 | 0,2% | 4.961.523 | 3.004 | 0,2% |
| Time deposits and investment accounts | 6.740.422 | 604.775 | 35,6% | 6.286.038 | 582.148 | 36,7% | 4.012.847 | 367.724 | 36,4% |
| Debt securities issued | 467.139 | 13.349 | 11,3% | 475.298 | 16.764 | 14,0% | 69.071 | 6.147 | 35,3% |
| Other liabilities | 2.744.889 | 188.399 | 27,2% | 2.318.209 | 182.258 | 31,2% | 1.635.289 | 123.231 | 29,9% |
| Total non-interest-bearing liabilities | 8.465.064 | - | 0,0% | 8.316.028 | - | 0,0% | 8.329.087 | - | 0,0% |
| Total liabilities and equity | 23.875.985 | 809.393 | 13,4% | 22.658.166 | 783.474 | 13,7% | 19.007.817 | 500.106 | 10,4% |
| NIM - Total | | | 17,5% | | | 15,2% | | | 20,2% |
| Spread - Total | | | 15,4% | | | 12,4% | | | 17,5% |

Nominal rates are calculated over a 365-day year

Does not include Net income from measurement of financial instruments at fair value through P&L nor Net income from write-down of assets at amortized cost and at fair value through OCI

Interest-bearing checking accounts included in other interest-bearing liabilities. Non interest-bearing accounts are included in non-interest-bearing liabilities.

Non-interest earning assets include all assets that do not have an impact in the interest margin.

² The calculation does not include FCA. Prior period figures may vary due to calculation corrections.

ASSETS & LIABILITIES PERFORMANCE - ARS
BBVA ARGENTINA CONSOLIDATED

In millions of AR\$. Rates and spreads in annualized %

| | 4Q25 | | | 3Q25 | | | 4Q24 | | |
|---|-------------------|----------------------|-------------------|-------------------|----------------------|-------------------|-------------------|----------------------|-------------------|
| | Average Balance | Interest Earned/Paid | Average Real Rate | Average Balance | Interest Earned/Paid | Average Real Rate | Average Balance | Interest Earned/Paid | Average Real Rate |
| Total interest-earning assets | 14.115.229 | 1.510.829 | 42,5% | 13.323.373 | 1.358.822 | 40,5% | 11.026.953 | 1.117.628 | 40,2% |
| Debt securities | 3.428.957 | 350.161 | 40,5% | 3.078.263 | 293.113 | 37,8% | 3.665.447 | 400.661 | 43,4% |
| Loans to customers/financial institutions | 10.503.529 | 1.160.622 | 43,8% | 10.203.323 | 1.065.703 | 41,4% | 7.275.369 | 716.963 | 39,1% |
| Loans to the BCRA | 602 | 46 | 30,3% | 599 | 6 | 4,0% | 820 | 4 | 1,9% |
| Other assets | 182.141 | - | 0,0% | 41.188 | - | 0,0% | 85.317 | - | 0,0% |
| Total non interest-earning assets | 2.936.002 | - | 0,0% | 3.307.900 | - | 0,0% | 3.021.034 | - | 0,0% |
| Total Assets | 17.051.231 | 1.510.829 | 35,2% | 16.631.273 | 1.358.822 | 32,4% | 14.047.987 | 1.117.628 | 31,6% |
| Total interest-bearing liabilities | 9.673.904 | 791.972 | 32,5% | 9.429.615 | 773.176 | 32,5% | 6.658.507 | 498.079 | 29,7% |
| Savings accounts | 1.317.489 | 1.768 | 0,5% | 1.332.782 | 1.468 | 0,4% | 1.305.577 | 2.953 | 0,9% |
| Time deposits and investment accounts | 5.653.703 | 597.134 | 41,9% | 5.622.872 | 577.972 | 40,8% | 3.712.215 | 367.006 | 39,2% |
| Debt securities issued | 265.652 | 13.349 | 19,9% | 313.548 | 16.764 | 21,2% | 69.071 | 6.147 | 35,3% |
| Other liabilities | 2.437.060 | 179.721 | 29,3% | 2.160.413 | 176.972 | 32,5% | 1.571.644 | 121.973 | 30,8% |
| Total non-interest-bearing liabilities | 7.386.550 | - | 0,0% | 7.315.868 | - | 0,0% | 7.361.870 | - | 0,0% |
| Total liabilities and equity | 17.060.454 | 791.972 | 18,4% | 16.745.483 | 773.176 | 18,3% | 14.020.377 | 498.079 | 14,1% |
| NIM - Total | | | 20,2% | | | 17,4% | | | 22,3% |
| Spread - Total | | | 10,0% | | | 7,9% | | | 10,5% |

Nominal rates are calculated over a 365-day year

Does not include Net income from measurement of financial instruments at fair value through P&L nor Net income from write-down of assets at amortized cost and at fair value through OCI

Interest-bearing checking accounts included in other interest-bearing liabilities. Non interest-bearing accounts are included in non-interest-bearing liabilities.

Non-interest earning assets include all assets that do not have an impact in the interest margin.

ASSETS & LIABILITIES PERFORMANCE - USD
BBVA ARGENTINA CONSOLIDATED

In millions of AR\$. Rates and spreads in annualized %

| | 4Q25 | | | 3Q25 | | | 4Q24 | | |
|---|------------------|----------------------|-------------------|------------------|----------------------|-------------------|------------------|----------------------|-------------------|
| | Average Balance | Interest Earned/Paid | Average Real Rate | Average Balance | Interest Earned/Paid | Average Real Rate | Average Balance | Interest Earned/Paid | Average Real Rate |
| Total interest-earning assets | 2.995.501 | 53.795 | 7,1% | 3.173.694 | 56.119 | 7,0% | 1.465.241 | 17.179 | 4,7% |
| Debt securities | 33.831 | 541 | 6,3% | 89.329 | 647 | 2,9% | 103.467 | 624 | 2,4% |
| Loans to customers/financial institutions | 2.925.657 | 53.241 | 7,2% | 3.041.043 | 55.452 | 7,2% | 1.361.732 | 16.542 | 4,8% |
| Loans to the BCRA | 7 | - | 0,0% | 2 | - | 0,0% | 3 | - | 0,0% |
| Other assets | 36.006 | 13 | 0,1% | 43.320 | 20 | 0,2% | 39 | 13 | 132,2% |
| Total non interest-earning assets | 3.829.253 | 3.706 | 0,0% | 2.853.199 | - | 0,0% | 3.494.589 | - | 0,0% |
| Total Assets | 6.824.754 | 57.501 | 3,3% | 6.026.893 | 56.119 | 3,7% | 4.959.830 | 17.179 | 1,4% |
| Total interest-bearing liabilities | 5.737.017 | 17.421 | 1,2% | 4.912.523 | 10.298 | 0,8% | 4.020.223 | 2.027 | 0,2% |
| Savings accounts | 4.140.982 | 1.102 | 0,1% | 3.929.811 | 836 | 0,1% | 3.655.946 | 51 | 0,0% |
| Time deposits and investment accounts | 1.086.719 | 7.641 | 2,8% | 663.166 | 4.176 | 2,5% | 300.632 | 718 | 0,9% |
| Debt securities issued | 201.487 | - | 0,0% | 161.750 | - | 0,0% | - | - | #iDIV/O! |
| Other liabilities | 307.829 | 8.678 | 11,2% | 157.796 | 5.286 | 13,3% | 63.645 | 1.258 | 7,8% |
| Total non-interest-bearing liabilities | 1.078.514 | - | 0,0% | 1.000.160 | - | 0,0% | 967.217 | - | 0,0% |
| Total liabilities and equity | 6.815.531 | 17.421 | 1,0% | 5.912.683 | 10.298 | 0,7% | 4.987.440 | 2.027 | 0,2% |
| NIM - Total | | | 4,8% | | | 5,7% | | | 4,1% |
| Spread - Total | | | 5,9% | | | 6,2% | | | 4,5% |

Nominal rates are calculated over a 365-day year

Does not include Net income from measurement of financial instruments at fair value through P&L nor Net income from write-down of assets at amortized cost and at fair value through OCI

Interest-bearing checking accounts included in other interest-bearing liabilities. Non interest-bearing accounts are included in non-interest-bearing liabilities.

Non-interest earning assets include all assets that do not have an impact in the interest margin.

| RENDIMIENTO DE ACTIVOS Y COSTOS PASIVOS - TOTAL | | | BBVA ARGENTINA CONSOLIDATED | | | |
|--|-------------------|----------------------|-----------------------------|-------------------|----------------------|-------------------|
| In millions of AR\$. Rates and spreads in annualized % | | | | | | |
| | 2025 | | | 2024 | | |
| | Average Balance | Interest Earned/Paid | Average Real Rate | Average Balance | Interest Earned/Paid | Average Real Rate |
| Total interest-earning assets | 15.519.145 | 5.292.692 | 34,1% | 10.730.051 | 6.177.800 | 57,4% |
| Debt securities | 3.207.035 | 1.192.688 | 37,2% | 4.465.852 | 3.255.764 | 72,7% |
| Loans to customers/financial institutions | 12.178.084 | 4.099.899 | 33,7% | 6.221.151 | 2.921.946 | 46,8% |
| Loans to the BCRA | 603 | 54 | 9,0% | 446 | 30 | 6,8% |
| Other assets | 133.423 | 51 | 0,0% | 42.602 | 59 | 0,1% |
| Total non interest-earning assets | 6.183.112 | 3.706 | 0,1% | 5.194.033 | 14 | 0,0% |
| Total Assets | 21.702.257 | 5.296.398 | 24,4% | 15.924.085 | 6.177.814 | 38,7% |
| Total interest-bearing liabilities | 13.292.351 | 2.573.689 | 19,4% | 8.055.287 | 2.319.422 | 28,7% |
| Savings accounts | 5.099.831 | 10.215 | 0,2% | 3.444.816 | 24.119 | 0,7% |
| Time deposits and investment accounts | 5.737.204 | 1.922.732 | 33,5% | 3.032.479 | 1.568.979 | 51,6% |
| Debt securities issued | 372.963 | 60.125 | 16,1% | 31.181 | 16.937 | 54,2% |
| Other liabilities | 2.082.353 | 580.617 | 27,9% | 1.546.811 | 709.387 | 45,7% |
| Total non-interest-bearing liabilities | 8.409.906 | - | 0,0% | 7.868.797 | - | 0,0% |
| Total liabilities and equity | 21.702.257 | 2.573.689 | 11,9% | 15.924.085 | 2.319.422 | 14,5% |
| NIM - Total | | | 17,5% | | | 35,9% |
| Spread - Total | | | 14,7% | | | 28,7% |

Nominal rates are calculated over a 365-day year

Does not include Net income from measurement of financial instruments at fair value through P&L nor Net income from write-down of assets at amortized cost and at fair value through OCI

Interest-bearing checking accounts included in other interest-bearing liabilities. Non interest-bearing accounts are included in non-interest-bearing liabilities.

Non-interest earning assets include all assets that do not have an impact in the interest margin.

Net Fee Income

| NET FEE INCOME | | | BBVA ARGENTINA CONSOLIDATED | | |
|--|----------------|----------------|-----------------------------|----------------|---------------|
| In millions of AR\$ - Inflation adjusted | | | | | |
| | 4Q25 | 3Q25 | 4Q24 | Δ % | |
| | | | | QoQ | YoY |
| Net Fee Income | 132.761 | 147.851 | 81.525 | (10,2%) | 62,8% |
| Fee Income | 228.751 | 224.146 | 181.348 | 2,1% | 26,1% |
| Linked to liabilities | 53.086 | 61.716 | 59.476 | (14,0%) | (10,7%) |
| From credit cards ⁽¹⁾ | 132.358 | 118.781 | 78.646 | 11,4% | 68,3% |
| Linked to loans | 21.884 | 20.855 | 21.070 | 4,9% | 3,9% |
| From insurance | 7.709 | 8.101 | 6.526 | (4,8%) | 18,1% |
| From foreign trade and foreign currency transactions | 9.273 | 8.780 | 8.134 | 5,6% | 14,0% |
| Linked to loan commitments | 49 | 635 | 347 | (92,3%) | (85,9%) |
| From guarantees granted | 120 | 116 | 88 | 3,4% | 36,4% |
| Linked to securities | 4.272 | 5.162 | 7.061 | (17,2%) | (39,5%) |
| Fee expenses | 95.990 | 76.295 | 99.823 | 25,8% | (3,8%) |

(1) Includes results from Puntos BBVA royalty program pursuant to IFRS 15 regulation.

Net fee income in 4Q25 totaled \$132.8 billion, decreasing 10.2% QoQ and increasing 62.8% YoY. The quarterly decrease is explained by a smaller increase in income than in expenses, both in monetary and percentage terms.

In 4Q25, fee income of \$228.8 billion increased 2.1% compared to 3Q25 and 26.1% versus 4Q24. The improvement in income is mainly explained by improvements in the credit card line, where price strategy alignments continue to be captured, in addition to a year-end seasonality factor.

On the side of fee expenses, they totaled \$96.0 billion, showing an increase of 25.8% QoQ and a decrease of 3.8% YoY. In the quarter, this is mainly explained by higher expenses for credit and debit cards, primarily due to the seasonality of the quarter with higher processing and promotion expenses.

Net Income from Measurement of Financial Instruments at Fair Value and Foreign Exchange and Gold Gains/Losses

| NET INCOME FROM FINANCIAL INSTRUMENTS AT FAIR VALUE (FV) THROUGH P&L | BBVA ARGENTINA CONSOLIDATED | | | | |
|--|-----------------------------|---------------|---------------|----------------|----------------|
| In millions of AR\$ - Inflation adjusted | | | | | Δ % |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Net Income from financial instruments at FV through P&L | 8.212 | 24.388 | 50.510 | (66,3%) | (83,7%) |
| Income from government securities | 3.808 | 34.663 | 44.509 | (89,0%) | (91,4%) |
| Income from private securities | 8.191 | 5.486 | 5.685 | 49,3% | 44,1% |
| Interest rate swaps | 1.740 | (2.850) | 511 | 161,1% | 240,5% |
| Income from foreign currency forward transactions | (5.775) | (12.878) | (298) | 55,2% | n.m |
| Income from put option long position | - | - | - | N/A | N/A |
| Income from corporate bonds | 25 | (33) | 103 | 175,8% | (75,7%) |
| Other | 223 | - | - | N/A | N/A |

In 4Q25, the net result from the measurement of financial instruments valued at fair value through P&L was \$8.2 billion, decreasing 66.3% in the quarter, and 83.7% compared to 4Q24.

The quarterly result is mainly explained by a drop in the results from public securities line, primarily due to a reduction in the average volume of the bond portfolio valued at Fair Value through P&L.

| DIFFERENCES IN QUOTED PRICES OF GOLD AND FOREIGN FOREIGN CURRENCY | BBVA ARGENTINA CONSOLIDATED | | | | |
|--|-----------------------------|-----------------|---------------|----------------|---------------|
| In millions of AR\$ - Inflation adjusted | | | | | Δ % |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Foreign exchange and gold gains/(losses) (1) | 55.848 | 65.418 | 10.674 | (14,6%) | 423,2% |
| From foreign exchange position | (8.738) | 3.831 | (12.784) | (328,1%) | 31,6% |
| Income from purchase-sale of foreign currency | 64.586 | 61.587 | 23.458 | 4,9% | 175,3% |
| Net income from financial instruments at FV through P&L (2) | (5.775) | (12.878) | (298) | 55,2% | n.m |
| Income from foreign currency forward transactions | (5.775) | (12.878) | (298) | 55,2% | n.m |
| Total differences in quoted prices of gold & foreign currency (1) + (2) | 50.073 | 52.540 | 10.376 | (4,7%) | 382,6% |

The total result of foreign currency exchange and gold gains generated a gain of \$50.1 billion in 4Q25, decreasing 4.7% in the quarter.

The quarterly decrease in foreign currency exchange and gold gains is mainly explained by a lower result from the conversion to pesos of assets and liabilities in foreign currency, offset by an increase in the result from trading of foreign currency, with a devaluation during the quarter that was lower than the inflation for the period.

Other Operating Income

| OTHER OPERATING INCOME | | BBVA ARGENTINA CONSOLIDATED | | | |
|---|---------------|-----------------------------|---------------|-------------|--------------|
| In millions of AR\$ - Inflation adjusted | | Δ % | | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Operating Income | 82.303 | 76.889 | 47.073 | 7,0% | 74,8% |
| Rental of safe deposit boxes (1) | 9.980 | 9.750 | 8.393 | 2,4% | 18,9% |
| Adjustments and interest on miscellaneous receivables (1) | 14.180 | 11.916 | 10.997 | 19,0% | 28,9% |
| Punitive interest (1) | 9.352 | 7.149 | 2.859 | 30,8% | 227,1% |
| Loans recovered | 18.110 | 7.484 | 3.753 | 142,0% | 382,5% |
| Results from the sale of non-current assets held for sale | - | - | (269) | N/A | 100,0% |
| Fee income from credit and debit cards (1) | 7.949 | 7.888 | 5.872 | 0,8% | 35,4% |
| Fee expenses recovery | 2.058 | 1.796 | 1.751 | 14,6% | 17,5% |
| Rents | 2.453 | 2.411 | 1.966 | 1,7% | 24,8% |
| Syndicated transaction fees | 739 | 1.937 | 516 | (61,8%) | 43,2% |
| Disaffected provisions | 20 | (130) | 993 | 115,4% | (98,0%) |
| Recovery of impairment loss | 9.753 | - | 6.020 | N/A | 62,0% |
| Other Operating Income(2) | 7.709 | 26.688 | 4.222 | (71,1%) | 82,6% |

(1) Included in the efficiency ratio calculation

(2) Includes some of the concepts used in the efficiency ratio calculation

In 4Q25, the other operating income line totaled \$82.3 billion, increasing 7.0% QoQ, and 74.8% YoY. It is important to note the 142.0% increase in recovered loans, in line with efforts for improved delinquency management.

Operating Expenses

Personnel Benefits & Administrative Expenses

| PERSONNEL BENEFITS & ADMINISTRATIVE EXPENSES | | | BBVA ARGENTINA CONSOLIDATED | | |
|---|----------------|----------------|-----------------------------|----------------|----------------|
| In millions of AR\$ - Inflation adjusted | | | Δ % | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Total Personnel Benefits and Administrative Expenses | 281.336 | 316.179 | 375.965 | (11,0%) | (25,2%) |
| Personnel Benefits (1) | 136.245 | 158.773 | 190.683 | (14,2%) | (28,5%) |
| Administrative expenses (1) | 145.091 | 157.406 | 185.282 | (7,8%) | (21,7%) |
| Travel expenses | 2.075 | 1.649 | 1.501 | 25,8% | 38,2% |
| Outsourced administrative expenses | 20.605 | 25.155 | 29.314 | (18,1%) | (29,7%) |
| Security services | 5.755 | 7.484 | 6.455 | (23,1%) | (10,8%) |
| Fees to Bank Directors and Supervisory Committee | 347 | 214 | 319 | 62,1% | 8,8% |
| Other fees | 7.642 | 7.259 | 6.727 | 5,3% | 13,6% |
| Insurance | 1.328 | 1.363 | 1.279 | (2,6%) | 3,8% |
| Rent | 17.384 | 18.723 | 21.728 | (7,2%) | (20,0%) |
| Stationery and supplies | 517 | 113 | 95 | 357,5% | 444,2% |
| Electricity and communications | 7.431 | 7.232 | 6.496 | 2,8% | 14,4% |
| Advertising | 10.063 | 10.862 | 9.318 | (7,4%) | 8,0% |
| Taxes | 19.786 | 23.173 | 36.588 | (14,6%) | (45,9%) |
| Maintenance costs | 15.981 | 16.653 | 17.804 | (4,0%) | (10,2%) |
| Armored transportation services | 12.464 | 12.821 | 17.599 | (2,8%) | (29,2%) |
| Software | 8.339 | 2.017 | 9.804 | 313,4% | (14,9%) |
| Document distribution | 5.826 | 9.213 | 7.599 | (36,8%) | (23,3%) |
| Commercial reports | 931 | 4.971 | 4.428 | (81,3%) | (79,0%) |
| Other administrative expenses | 8.617 | 8.504 | 8.228 | 1,3% | 4,7% |
| Headcount* | | | | | |
| BBVA (Bank) | 6.527 | 6.407 | 6.188 | 120 | 339 |
| Subsidiaries (2) | 104 | 102 | 90 | 2 | 14 |
| Total employees* | 6.689 | 6.631 | 6.289 | 58 | 400 |
| In branches** | 2.260 | 2.250 | 2.236 | 10 | 24 |
| At Main office | 4.429 | 4.381 | 4.053 | 48 | 376 |
| Total branches*** | 234 | 234 | 235 | - | (1) |
| Own | 120 | 120 | 118 | - | 2 |
| Rented | 114 | 114 | 114 | - | - |
| Efficiency Ratio | | | | | |
| Efficiency ratio | 45,9% | 57,6% | 70,1% | (1.173)pbs | (2.417)pbs |
| Accumulated Efficiency Ratio | 53,9% | 56,8% | 62,2% | (294)pbs | (835)pbs |

(1) Concept included in the efficiency ratio calculation
 (2) Includes BBVA Asset Management, PSA & VWFS. Employees included in Main Office.
 *Total effective employees, net of temporary contract employees. Expatriates excluded.
 **Branch employees + Business Center managers
 ***Excludes administrative branches

As of 4Q25, expenses for personnel benefits and administrative expenses totaled \$281.3 billion, showing a decrease of 11.0% compared to 3Q25, and 25.2% compared to 4Q24 in real terms, thanks to the bank's strategy in terms of efficiency.

The quarterly efficiency ratio for 4Q25 was 45.9%, lower than the 57.6% in 3Q25 and the 70.1% registered in 4Q24.

The accumulated efficiency ratio for 4Q25 was 53.9%, lower than the 56.8% in 3Q25 and inferior to the 62.2% registered in 4Q24. The improvement in the accumulated ratio compared to the same period of the previous year is mainly due to a drop in expenses, and an increase in revenues, particularly due to better fee income, and a lower results from monetary position.

Other Operating Expenses

| OTHER OPERATING EXPENSES | | BBVA ARGENTINA CONSOLIDATED | | | | |
|--|----------------|-----------------------------|----------------|--------------|--------------|--|
| In millions of AR\$ - Inflation adjusted | | Δ % | | | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY | |
| Other Operating Expenses | 223.921 | 190.582 | 186.466 | 17,5% | 20,1% | |
| Turnover tax (1) | 151.495 | 140.466 | 84.911 | 7,9% | 78,4% | |
| Initial loss of loans below market rate (1) | 33.542 | 24.533 | 16.614 | 36,7% | 101,9% | |
| Contribution to the Deposit Guarantee Fund (SEDESA) (1) | 6.672 | 6.158 | 4.428 | 8,3% | 50,7% | |
| Interest on liabilities from financial lease | 1.370 | 1.257 | 1.270 | 9,0% | 7,9% | |
| Other allowances | 1.368 | (8.742) | 15.875 | 115,6% | (91,4%) | |
| Loss for sale or devaluation of investment properties and other non-financial assets | 1.022 | - | 49.446 | N/A | (97,9%) | |
| Adjustments for currency homogeneity on dividends | 1.156 | 1.575 | - | (26,6%) | N/A | |
| Claims | 1.726 | 4.515 | 1.425 | (61,8%) | 21,1% | |
| Other operating expenses (2) | 25.570 | 20.820 | 12.497 | 22,8% | 104,6% | |

(1) Concept included for the calculation of the efficiency ratio
 (2) Considers some concepts included for the calculation of the efficiency ratio

In 4Q25, other operating expenses totaled \$223.9 billion, increasing 17.5% QoQ, and 20.1% YoY.

The quarter highlighted an increase in (i) Turnover tax, followed by (ii) Other allowances, and (iii) Result from the initial loss of loans below market rate. In the case of turnover tax, the increase is explained by higher credit activity, while in the result from the initial loss of loans, it is related to seasonality with higher promotions. Regarding other allowances, in 4Q25 there were lower write-offs for contingent lines, with lower volume, which generated a recovery of provisions. This contrasts with 3Q25 where contingent lines also fell but to a lesser extent than the previous quarter.

Income from Associates

In 4Q25, the results from associates item, which represents the earnings from non-consolidated companies, recorded a gain of \$3.0 billion, and in the accumulated result for 2025, a gain of \$12.0 billion. This was mainly due to the Bank's equity stakes in BBVA Seguros Argentina S.A., Rombo Compañía Financiera S.A., Interbanking S.A., Play Digital S.A., and Openpay Argentina S.A. The results include the \$1.0 billion generated by the purchase of FCA.

Income Tax

The accumulated income tax for 2025 showed a loss of \$162.1 billion. The accumulated income tax for 2024 registered a loss of \$114.2 billion.

The accumulated effective tax rate for 2025 was 38%³, while in 2024 it was 20%.

³ Income tax, in accordance with IAS No. 34, is recognized in interim periods based on the best estimate of the weighted average tax rate that the Entity expects for the year.

Balance Sheet and Activity

Loans and other financing

| LOANS AND OTHER FINANCING | | | BBVA ARGENTINA CONSOLIDATED | | |
|---|-------------------|-------------------|-----------------------------|------------------|------------------|
| In millions of AR\$ - Inflation adjusted | | | Δ % | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| To the public sector | 3.153 | 4.010 | 1.269 | (21,4%) | 148,5% |
| To the financial sector | 232.958 | 224.450 | 79.238 | 3,8% | 194,0% |
| Non-financial private sector and residents abroad | 14.829.252 | 13.786.480 | 10.045.291 | 7,6% | 47,6% |
| Non-financial private sector and residents abroad - AR\$ | 11.449.501 | 10.464.899 | 8.338.269 | 9,4% | 37,3% |
| Overdrafts | 1.187.140 | 1.184.740 | 845.838 | 0,2% | 40,4% |
| Discounted instruments | 2.691.085 | 2.404.204 | 2.340.262 | 11,9% | 15,0% |
| Mortgage loans | 620.064 | 573.731 | 308.010 | 8,1% | 101,3% |
| Pledge loans | 745.012 | 551.077 | 234.614 | 35,2% | 217,5% |
| Consumer loans | 1.435.813 | 1.468.448 | 1.070.865 | (2,2%) | 34,1% |
| Credit cards | 3.150.117 | 3.019.435 | 2.619.119 | 4,3% | 20,3% |
| Receivables from financial leases | 35.794 | 35.822 | 31.943 | (0,1%) | 12,1% |
| Loans to personnel | 132.386 | 120.091 | 58.097 | 10,2% | 127,9% |
| Other loans | 1.452.090 | 1.107.351 | 829.521 | 31,1% | 75,1% |
| Non-financial private sector and residents abroad - Foreign Currency | 3.379.751 | 3.321.581 | 1.707.022 | 1,8% | 98,0% |
| Overdrafts | 22 | 18 | 24 | 22,2% | (8,3%) |
| Discounted instruments | 340.623 | 228.224 | 66.270 | 49,2% | 414,0% |
| Credit cards | 174.535 | 177.259 | 81.154 | (1,5%) | 115,1% |
| Receivables from financial leases | 4.114 | 3.982 | 1.828 | 3,3% | 125,1% |
| Loans for the prefinancing and financing of exports | 2.320.420 | 2.177.542 | 1.320.510 | 6,6% | 75,7% |
| Other loans | 540.037 | 734.556 | 237.236 | (26,5%) | 127,6% |
| % of total loans to Private sector in AR\$ | 77,2% | 75,9% | 83,0% | 130 pbs | (580)pbs |
| % of total loans to Private sector in Foreign Currency | 22,8% | 24,1% | 17,0% | (130)pbs | 580 pbs |
| % of mortgage loans with UVA adjustments / Total mortgage loans (1) | 98,8% | 98,7% | 93,2% | 7 pbs | 560 pbs |
| % of pledge loans with UVA adjustments / Total pledge loans (1) | 22,0% | 13,8% | 5,9% | 827 pbs | 1.613 pbs |
| % of consumer loans with UVA adjustments / Total consumer loans (1) | 0,0% | 0,0% | 0,0% | (0)pbs | (0)pbs |
| % of loans with UVA adjustments / Total loans and other financing(1) | 4,6% | 3,8% | 0,9% | 81 pbs | 372 pbs |
| Total loans and other financing | 15.065.363 | 14.014.940 | 10.125.798 | 7,5% | 48,8% |
| Allowances | (617.151) | (467.082) | (208.954) | (32,1%) | (195,4%) |
| Total net loans and other financing | 14.448.212 | 13.547.858 | 9.916.844 | 6,6% | 45,7% |
| (1) Excludes effect of accrued interests adjustments. | | | | | |
| Total loans / Total Deposits | 87,6% | 84,6% | 77,5% | 295 pbs | 1.004 pbs |
| Private Loans/Private Deposits ARS | 109,4% | 98,6% | 100,6% | 1.085 pbs | 885 pbs |
| Private Loans/Private Deposits USD | 53,9% | 59,1% | 37,0% | (521)pbs | 1.689 pbs |

| LOANS AND OTHER FINANCING TO NON-FINANCIAL PRIVATE SECTOR AND RESIDENTS ABROAD IN FOREIGN CURRENCY | | | BBVA ARGENTINA CONSOLIDATED | | |
|--|----------|----------|-----------------------------|------|-------|
| In millions of USD | | | Δ % | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| FX rate* | 1.459,41 | 1.366,56 | 1.032,50 | 6,8% | 41,3% |
| Non-financial private sector and residents abroad - Foreign Currency (USD) | 2.316 | 2.254 | 1.257 | 2,7% | 84,2% |

*Wholesale U.S. dollar foreign exchange rates on BCRA's Communication "A" 3500, as of the end of period.

As of 4Q25, the private loan portfolio totaled \$14.8 trillion, increasing 7.6% QoQ, and 47.6% YoY. It is important to mention that the completion of the FCA purchase affects the final loan balance as of 4Q25 by \$385.8 trillion. Taking this into account, the quarterly variation in private loans would have been 4.8% and 43.8% for the year, without the effect of FCA⁴.

The growth of private loans was mainly due to the growth of the loanbook in pesos, with a bias towards the commercial segment. In total currency, the products with the highest growth were (i) discounted instruments, and (ii) pledge loans.

On the peso portfolio, the main lines were (i) discounted instruments, (ii) pledge loans, and (iii) credit cards. In the case of pledge loans, these are affected by the incorporation of the FCA portfolio following the acquisition of 50% of the company. In the particular case of consumer loans, the origination policies taken in a context of greater prudence regarding cost of risk and delinquency were reflected in a 2.2% drop in this line.

Loans to the private sector denominated in foreign currency increased 1.8% in the quarter and 98.0% compared to 4Q24. The increase in the quarter is mainly due to a rise in commercial loans, particularly pre-financing and financing of exports. Loans to the private sector denominated in foreign currency measured in U.S. dollars increased 2.7% in the quarter and 84.2% YoY, while the depreciation of the Argentine peso against the U.S. dollar in those periods of the previous year was 6.4% and 29.3%, respectively.

In 4Q25, total loans and other financing amounted to \$15.1 trillion, an increase of 7.5% QoQ, and 48.8% YoY.

| LOANS AND OTHER FINANCING | | | BBVA ARGENTINA CONSOLIDATED | | |
|---|------------------|------------------|-----------------------------|----------------|-----------------|
| In millions of AR\$ - Inflation adjusted | | | Δ % | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Non-financial private sector and residents abroad - Retail | 6.257.927 | 5.910.041 | 4.371.859 | 5,9% | 43,1% |
| Mortgage loans | 620.064 | 573.731 | 308.010 | 8,1% | 101,3% |
| Pledge loans | 745.012 | 551.077 | 234.614 | 35,2% | 217,5% |
| Consumer loans | 1.435.813 | 1.468.448 | 1.070.865 | (2,2%) | 34,1% |
| Credit cards | 3.324.652 | 3.196.694 | 2.700.273 | 4,0% | 23,1% |
| Loans to personnel | 132.386 | 120.091 | 58.097 | 10,2% | 127,9% |
| Non-financial private sector and residents abroad - Commercial | 8.571.325 | 7.876.439 | 5.673.432 | 8,8% | 51,1% |
| Overdrafts | 1.187.162 | 1.184.758 | 845.862 | 0,2% | 40,3% |
| Discounted instruments | 3.031.708 | 2.632.428 | 2.406.532 | 15,2% | 26,0% |
| Receivables from financial leases | 39.908 | 39.804 | 33.771 | 0,3% | 18,2% |
| Loans for the prefinancing and financing of exports | 2.320.420 | 2.177.542 | 1.320.510 | 6,6% | 75,7% |
| Other loans | 1.992.127 | 1.841.907 | 1.066.757 | 8,2% | 86,7% |
| % of total loans to Retail sector | 42,2% | 42,9% | 43,5% | (67)pbs | (132)pbs |
| % of total loans to Commercial sector | 57,8% | 57,1% | 56,5% | 67 pbs | 132 pbs |

| LOANS AND OTHER FINANCING - NON RESTATED FIGURES | | | BBVA ARGENTINA CONSOLIDATED | | |
|--|------------|------------|-----------------------------|-------|-------|
| In millions of AR\$ | | | Δ % | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Non-financial private sector and residents abroad - Retail | 6.257.927 | 5.479.538 | 3.323.394 | 14,2% | 88,3% |
| Non-financial private sector and residents abroad - Commercial | 8.571.325 | 7.302.699 | 4.312.821 | 17,4% | 98,7% |
| Total loans and other financing (1) | 15.065.363 | 12.994.056 | 7.697.415 | 15,9% | 95,7% |

(1) Does not include allowances

In nominal terms, BBVA Argentina managed to increase the retail, commercial, and total loan portfolios by 14.2%, 17.4%, and 15.9% respectively during the quarter, surpassing the inflation level in all cases.

The ratio of total loans to assets is 57%, versus 57% in 3Q25 and 51% in 4Q24.

⁴ The transaction through which Banco BBVA Argentina S.A. acquired 50% of the share capital of FCA Compañía Financiera S.A. ("FCA") was closed on December 10, 2025. This acquisition is consolidated at the balance sheet level on the last day of December 2025, affecting loan balances.

| MARKET SHARE - PRIVATE SECTOR LOANS | | | BBVA ARGENTINA CONSOLIDATED | | |
|--------------------------------------|--------|--------|-----------------------------|--------|--------|
| In % | Δ bps | | | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Private sector loans - Bank | 10,81% | 10,22% | 10,46% | 59 pbs | 35 pbs |
| Private sector loans - Consolidated* | 11,91% | 11,27% | 11,27% | 64 pbs | 64 pbs |

Based on daily BCRA information. Capital balance as of the last day of each quarter. There may be differences generated by the gap between the sistcen BCRA information and published financial statements

* Consolidates PSA, VWFS & Rombo

| LOANS BY ECONOMIC ACTIVITY | | | BBVA ARGENTINA CONSOLIDATED | | |
|---|-------------|-------------|-----------------------------|----------|----------|
| % over total gross loans and other financing | Δ bps | | | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Government services | 0,00% | 0,00% | 0,00% | n.m | n.m. |
| Non-financial public sector | 0,02% | 0,03% | 0,01% | (1)pbs | n.m. |
| Financial Sector | 1,55% | 1,60% | 0,78% | (6)pbs | 76 pbs |
| Agricultural and Livestock | 6,97% | 6,38% | 5,48% | 59 pbs | 149 pbs |
| Mining products | 4,21% | 4,78% | 2,13% | (56)pbs | 209 pbs |
| Other manufacturing | 12,41% | 12,74% | 14,60% | (33)pbs | (219)pbs |
| Electricity, oil, water and sanitary services | 2,95% | 2,78% | 1,77% | 16 pbs | 117 pbs |
| Wholesale and retail trade | 10,38% | 8,30% | 8,04% | 208 pbs | 234 pbs |
| Transport | 1,97% | 1,68% | 1,45% | 29 pbs | 52 pbs |
| Services | 1,89% | 2,30% | 1,36% | (40)pbs | 53 pbs |
| Others | 19,35% | 11,73% | 17,27% | 762 pbs | 209 pbs |
| Construction | 0,59% | 0,58% | 0,57% | 1 pbs | 2 pbs |
| Consumer | 37,70% | 47,09% | 46,53% | (939)pbs | (883)pbs |
| Total gross loans and other financing | 100% | 100% | 100% | | |

Asset Quality

| ASSET QUALITY | | BBVA ARGENTINA CONSOLIDATED | | | | |
|---|---------------|-----------------------------|----------------|-----------------|-------------------|--|
| In millions of AR\$ - Inflation adjusted | | Δ % | | | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY | |
| Commercial non-performing portfolio (1) | 23.495 | 6.364 | 4.876 | 269,2% | 381,8% | |
| Total commercial portfolio | 6.515.715 | 6.221.468 | 4.827.033 | 4,7% | 35,0% | |
| Commercial non-performing portfolio / Total commercial portfolio | 0,36% | 0,10% | 0,10% | 26 pbs | 26 pbs | |
| Retail non-performing portfolio (1) | 616.934 | 460.825 | 113.180 | 33,9% | 445,1% | |
| Total retail portfolio | 8.787.493 | 8.042.282 | 5.654.558 | 9,3% | 55,4% | |
| Retail non-performing portfolio / Total retail portfolio | 7,02% | 5,73% | 2,00% | 129 pbs | 502 pbs | |
| Total non-performing portfolio (1) | 640.429 | 467.189 | 118.056 | 37,1% | 442,5% | |
| Total portfolio | 15.303.208 | 14.263.750 | 10.481.591 | 7,3% | 46,0% | |
| Total non-performing portfolio / Total portfolio | 4,18% | 3,28% | 1,13% | 91 pbs | 306 pbs | |
| Allowances | 617.151 | 467.082 | 208.954 | 32,1% | 195,4% | |
| Allowances / Total non-performing portfolio | 96,37% | 99,98% | 177,00% | (361)pbs | (8.063)pbs | |
| Quarterly change in Write-offs | 96.688 | 67.760 | 30.347 | 42,7% | 218,6% | |
| Write offs / Total portfolio | 0,63% | 0,48% | 0,29% | 16 pbs | 34 pbs | |
| Cost of Risk (CoR) | 8,11% | 6,63% | 4,88% | 149 pbs | 323 pbs | |

(1) Non-performing loans include: all loans to borrowers classified as "Deficient Servicing (Stage 3)", "High Insolvency Risk (Stage 4)", "Irrecoverable" and/or "Irrecoverable for Technical Decision" (Stage 5) according to BCRA debtor classification system

In 4Q25, the portfolio quality ratio (non-performing loans/total loans) increased from 3.28% to 4.18%, due to the increase in retail non-performing loans in credit cards and consumer loans, in line with the systemic context. Commercial delinquency maintained a good performance, with a slight increase of 24 bps mainly due to the business segment.

Additionally, the coverage ratio (provisions / non-performing loans) reached 96.37% in 4Q25. Despite the increase in non-performing loans, the bank continues to show an adequate level of provisions to face insolvencies.

The cost of risk (loan loss provisions / average total loans) reached 8.11% in 4Q25 compared to 6.63% in 3Q25. The increase in NPLs generates greater provisioning needs, which leads to higher loan loss provisions, and therefore an increase in the cost of risk. In year-to-date terms, the cost of risk was 5.54% in 2025, versus 3.17% the previous year.

| ANALYSIS FOR THE ALLOWANCE OF LOAN LOSSES | | BBVA ARGENTINA CONSOLIDATED | | | | |
|---|-----------------------|---|---------------|----------------|-----------------------|--|
| In millions of AR\$ | | Monetary result generated by allowances | | | | |
| | Balance at 12/31/2024 | Stage 1 | Stage 2 | Stage 3 | Balance at 12/31/2025 | |
| Other financial assets | 2.376 | (483) | - | 1.455 | 2722 | |
| Loans and other financing | 208.955 | 10.185 | 45.159 | 452.313 | 617150 | |
| Other debt securities | 206 | (37) | - | - | 132 | |
| Eventual commitments | 29.966 | (2.134) | 1.471 | 437 | 21844 | |
| Total allowances | 241.503 | 7.531 | 46.630 | 454.205 | 641.848 | |

Note: to be consistent with Financial Statements, it must be recorded from the beginning of the year instead of the quarter

Allowances for the Bank in 4Q25 reflect expected losses driven by the adoption of the IFRS 9 standards as of January 1, 2020, except for debt instruments issued by the nonfinancial government sector which were excluded from the scope of such standard.

Public Sector Exposure

| NET PUBLIC DEBT EXPOSURE* | | | BBVA ARGENTINA CONSOLIDATED | | |
|---|------------------|------------------|-----------------------------|----------------|-----------------|
| In millions of AR\$ - Inflation adjusted | | | Δ % | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Treasury and National Government | 345.763 | 360.892 | 120.758 | (4,2%) | 186,3% |
| National Treasury Public Debt in AR\$ | 218.544 | 111.342 | 94.000 | 96,3% | 132,5% |
| National Treasury Public Debt CPI-linked | 109.126 | 821 | 26.671 | n.m | 309,2% |
| National Treasury Public Debt in USD | 3.536 | 62 | 87 | n.m | n.m |
| National Treasury Public Debt in AR\$, USD-linked | 14.557 | 248.667 | - | (94,1%) | N/A |
| Public securities at FV through P&L | 345.763 | 360.892 | 120.758 | (4,2%) | 186,3% |
| Treasury and National Government | 583.978 | 914.572 | 210.352 | (36,1%) | 177,6% |
| National Treasury Public Debt in AR\$ | 577.090 | 896.315 | 13.645 | (35,6%) | n.m |
| National Treasury Public Debt CPI-linked | 6.888 | 18.257 | 196.707 | (62,3%) | (96,5%) |
| Public securities at Amortized Cost | 583.978 | 914.572 | 210.352 | (36,1%) | 177,6% |
| Treasury and National Government | 3.005.824 | 2.645.062 | 3.140.103 | 13,6% | (4,3%) |
| National Treasury Public Debt in AR\$ | 1.896.250 | 1.194.726 | 1.527.459 | 58,7% | 24,1% |
| National Treasury Public Debt CPI-linked | 1.104.680 | 1.338.468 | 1.612.644 | (17,5%) | (31,5%) |
| National Treasury Public Debt in USD | 4.894 | 111.868 | - | (95,6%) | N/A |
| BCRA | 35.273 | 41.112 | 48.803 | (14,2%) | (27,7%) |
| BOPREAL | 35.273 | 41.112 | 48.803 | (14,2%) | (27,7%) |
| Public securities at FV through OCI | 3.041.097 | 2.686.174 | 3.188.906 | 13,2% | (4,6%) |
| Total Public securities | 3.970.838 | 3.961.638 | 3.520.016 | 0,2% | 12,8% |
| Loans to the non-financial public sector | 3.153 | 4.010 | 1.269 | (21,4%) | 148,5% |
| Loans to the Central Bank | - | - | - | N/A | N/A |
| Total loans to the public sector | 3.153 | 4.010 | 1.269 | (21,4%) | 148,5% |
| Total public sector exposure | 3.973.991 | 3.965.648 | 3.521.285 | 0,2% | 12,9% |
| Public sector exposure (Excl. BCRA) | 3.938.718 | 3.924.536 | 3.472.482 | 0,4% | 13,4% |
| % Public sector exposure (Excl. BCRA) / Assets | 15,5% | 16,4% | 17,9% | (91)pbs | (243)pbs |

*Deposits at the Central Bank used to comply with reserve requirements not included. Includes assets used as collateral.

**Securities denominated in foreign currency

In 4Q25, the total public sector exposure, excluding exposure to the BCRA, totaled \$3.9 trillion, remaining stable with a slight increase of 0.4% QoQ and falling 13.4% YoY. For the year, the drop in exposure is mainly explained by the increase in assets, led by the growth of loans over that of financial instruments.

It is important to highlight that more than 90% of the National Treasury's public debt portfolio in pesos is at a floating rate (TAMAR). These bonds (floating rate adjustment) represent approximately 65% of the bank's sovereign portfolio and, in the context of higher real interest rates in the second half of the year, added value to the financial margin.

Exposure to the public sector, excluding exposure to the Central Bank, represents 15.5% of total assets, below the 16.4% on 3Q25 and the 17.9% in 4Q24, in line with the pick up in credit activity.

Deposits

| TOTAL DEPOSITS | | | BBVA ARGENTINA CONSOLIDATED | | |
|--|-------------------|-------------------|-----------------------------|-----------------|-----------------|
| In millions of AR\$ - Inflation adjusted | | | Δ % | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Total deposits | 17.205.076 | 16.563.281 | 13.062.299 | 3,9% | 31,7% |
| Non-financial Public Sector | 469.310 | 325.341 | 158.666 | 44,3% | 195,8% |
| Financial Sector | 7.793 | 7.760 | 5.692 | 0,4% | 36,9% |
| Non-financial private sector and residents abroad | 16.727.973 | 16.230.180 | 12.897.941 | 3,1% | 29,7% |
| Non-financial private sector and residents abroad - AR\$ | 10.461.117 | 10.613.992 | 8.288.947 | (1,4%) | 26,2% |
| Checking accounts | 1.520.863 | 1.270.700 | 1.518.491 | 19,7% | 0,2% |
| Savings accounts | 1.640.567 | 1.373.729 | 1.640.171 | 19,4% | 0,0% |
| Time deposits | 5.759.634 | 6.119.902 | 3.763.045 | (5,9%) | 53,1% |
| Investment accounts ** | 12.934 | 6.094 | 399.583 | 112,2% | (96,8%) |
| Other* | 1.527.119 | 1.843.567 | 967.657 | (17,2%) | 57,8% |
| Non-financial private sector and res. abroad - Foreign Currency | 6.266.856 | 5.616.188 | 4.608.994 | 11,6% | 36,0% |
| Checking accounts | 1.261 | 1.076 | 887 | 17,2% | 42,2% |
| Savings accounts | 4.675.314 | 4.415.133 | 4.265.551 | 5,9% | 9,6% |
| Time deposits | 1.180.464 | 890.724 | 310.061 | 32,5% | 280,7% |
| Other* | 409.817 | 309.255 | 32.495 | 32,5% | n.m |
| % of total portfolio in the private sector in AR\$ | 62,5% | 65,4% | 64,3% | (286)pbs | (173)pbs |
| % of total portfolio in the private sector in Foreign Currency | 37,5% | 34,6% | 35,7% | 286 pbs | 173 pbs |
| % of UVA Time deposits & Investment accounts / Total AR\$ Time deposits & Investment accounts | 0,4% | 0,3% | 1,2% | 4 pbs | (81)pbs |

*Includes interest-bearing checking accounts and special checking accounts

**Refers to callable time deposits

| DEPOSITS TO THE NON-FINANCIAL PRIVATE SECTOR AND RES. ABROAD IN FOREIGN CURRENCY | | | BBVA ARGENTINA CONSOLIDATED | | |
|--|----------|----------|-----------------------------|-------|-------|
| In millions of USD | | | Δ % | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| FX rate* | 1.459,41 | 1.366,56 | 1.032,50 | 6,8% | 41,3% |
| Non-financial private sector and residents abroad - Foreign Currency (USD) | 4.294 | 3.810 | 3.393 | 12,7% | 26,6% |

*Wholesale U.S. dollar foreign exchange rates on BCRA's Communication "A" 3500, as of the end of period.

During 4Q25, total deposits reached \$17.2 trillion, increasing 3.9% in the quarter, and 31.7% versus 4Q24.

Total private sector deposits in 4Q25 reached \$16.7 trillion, showing an increase of 3.1% QoQ, and 29.7% compared to YoY.

Private non-financial sector deposits in pesos totaled \$10.5 trillion, representing a 1.4% decrease compared to 3Q25 and a 26.2% increase versus 4Q24. The quarterly variation is explained by (i) a 5.9% decrease in time deposits and (ii) a 17.2% decrease in Other (interest-bearing current accounts and special current accounts). This effect was positively offset by a 19.4% increase in savings accounts.

Private non-financial sector deposits in foreign currency, expressed in pesos, totaled \$6.3 trillion, increasing 11.6% QoQ and 36.0% YoY. This is mainly due to an increase in savings accounts of 5.9%, followed by time deposits at 32.5%. Deposits in foreign currency, expressed in U.S. dollars, increased 12.7% in the quarter.

| PRIVATE DEPOSITS | | | BBVA ARGENTINA CONSOLIDATED | | |
|--|-------------------|-------------------|-----------------------------|-----------------|-----------------|
| In millions of AR\$ - Inflation adjusted | | | Δ % | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Non-financial private sector and residents abroad | 16.727.973 | 16.230.180 | 12.897.941 | 3,1% | 29,7% |
| Sight deposits | 9.774.941 | 9.213.460 | 8.425.252 | 6,1% | 16,0% |
| Checking accounts | 1.522.124 | 1.271.776 | 1.519.378 | 19,7% | 0,2% |
| Savings accounts | 6.315.881 | 5.788.862 | 5.905.722 | 9,1% | 6,9% |
| Other* | 1.936.936 | 2.152.822 | 1.000.152 | (10,0%) | 93,7% |
| Time deposits | 6.953.032 | 7.016.720 | 4.472.689 | (0,9%) | 55,5% |
| Time deposits | 6.940.098 | 7.010.626 | 4.073.106 | (1,0%) | 70,4% |
| Investment accounts** | 12.934 | 6.094 | 399.583 | 112,2% | (96,8%) |
| % of sight deposits over total private deposits | 59,6% | 57,6% | 65,8% | 195 pbs | (617)pbs |
| % of time deposits over total private deposits | 40,4% | 42,4% | 34,2% | (195)pbs | 617 pbs |

*Includes interest-bearing checking accounts and special checking accounts
 **Refers to callable time deposits

| PRIVATE DEPOSITS - NON RESTATED FIGURES | | | BBVA ARGENTINA CONSOLIDATED | | |
|---|------------|------------|-----------------------------|-------|--------|
| In millions of AR\$ | | | Δ % | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Sight deposits | 9.774.941 | 8.542.328 | 6.404.697 | 14,4% | 52,6% |
| Time deposits | 6.953.032 | 6.505.604 | 3.400.041 | 6,9% | 104,5% |
| Total deposits | 16.727.973 | 15.047.932 | 9.804.738 | 11,2% | 70,6% |

In nominal terms, BBVA Argentina achieved increases in sight deposits, time deposits, and total deposits of 14.4%, 6.9%, and 11.2% respectively, surpassing quarterly inflation in all cases.

As of 4Q25, the Bank's transactional deposits (checking accounts and savings accounts) represented 56.8% of total non-financial private deposits, totaling \$9.8 trillion, versus 55.6% in 3Q25 and 64.5% in 4Q24.

| MARKET SHARE - PRIVATE SECTOR DEPOSITS | | | BBVA ARGENTINA CONSOLIDATED | | |
|---|--------|--------|-----------------------------|--------|---------|
| In % | | | Δ bps | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Private sector Deposits - Consolidated* | 10,04% | 10,08% | 8,60% | (4)pbs | 144 pbs |

Based on daily BCRA information. Capital balance as of the last day of each quarter. There may be differences generated by the gap between the sistren BCRA information and published financial statements

Other Source of Funds

| OTHER SOURCES OF FUNDS | | | BBVA ARGENTINA CONSOLIDATED | | |
|--|------------------|------------------|-----------------------------|--------------|--------------|
| In millions of AR\$ - Inflation adjusted | | | Δ % | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Other sources of funds | 5.454.049 | 4.559.723 | 3.864.568 | 19,6% | 41,1% |
| Central Bank | 1.723 | 1.066 | 306 | 61,6% | 463,1% |
| Banks and international organizations | 263.792 | 205.680 | 57.588 | 28,3% | 358,1% |
| Financing received from local financial institutions | 561.149 | 371.934 | 206.426 | 50,9% | 171,8% |
| REPOs | 468.228 | 324.179 | - | 44,4% | N/A |
| Corporate bonds | 615.321 | 439.855 | 152.462 | 39,9% | 303,6% |
| Equity | 3.543.836 | 3.217.009 | 3.447.786 | 10,2% | 2,8% |

In 4Q25, the total amount of other source of funds was \$5.5 trillion, increasing 19.6% compared to the previous quarter, and 41.1% compared to 4Q24.

The variation in the quarter is mainly explained by the 10.2% increase in shareholders' equity, primarily due to the valuation of public securities in OCI. This is followed by an increase of 50.9% in financing received from local financial institutions, and a 44.4% increase in reverse REPO and on-exchange REPOs.

The increase in corporate bonds is mainly due to the bank's debt issuances in the last quarter, the Class 38 and Class 39 Notes (further detail in the Other Events section).

Liquid Assets

| TOTAL LIQUID ASSETS | | | BBVA ARGENTINA CONSOLIDATED | | |
|---|------------------|------------------|-----------------------------|-----------------|-------------------|
| In millions of AR\$ - Inflation adjusted | | | Δ % | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Total liquid assets | 7.599.977 | 7.332.760 | 7.073.054 | 3,6% | 7,4% |
| Cash and deposits in banks | 4.752.327 | 4.132.790 | 3.714.764 | 15,0% | 27,9% |
| Debt securities at fair value through P&L | 314.977 | 299.805 | 120.757 | 5,1% | 160,8% |
| <i>Government securities</i> | 314.977 | 299.805 | 120.757 | 5,1% | 160,8% |
| <i>BCRA Instruments</i> | - | - | - | N/A | N/A |
| Net REPO transactions | (468.228) | (324.179) | - | (44,4%) | N/A |
| Other debt securities | 3.000.901 | 3.000.967 | 3.234.806 | (0,0%) | (7,2%) |
| <i>Government securities</i> | 3.000.901 | 3.000.967 | 3.186.003 | (0,0%) | (5,8%) |
| <i>BCRA Instruments</i> | - | - | 48.803 | N/A | (100,0%) |
| Overnight transactions in foreign banks | - | 223.377 | 2.727 | (100,0%) | (100,0%) |
| Liquid assets / Total Deposits | 44,2% | 44,3% | 54,1% | (10)pbs | (998)pbs |
| Liquid assets / Total Deposits ARS | 37,7% | 37,6% | 47,2% | 8 pbs | (951)pbs |
| Liquid assets / Total Deposits USD | 55,2% | 57,0% | 66,3% | (190)pbs | (1.118)pbs |

In 4Q25, the Bank's liquid assets reached \$7.6 trillion, increasing 3.6% compared to 3Q25, and 7.4% compared to 4Q24. They remained relatively stable, with the exception of the balance in net REPO operations, in a context where liquidity continued to be restricted, and of cash and deposits in banks.

In the quarter, the liquidity ratio (liquid assets / total deposits) reached a level of 44.2%. The liquidity ratio in local and foreign currency reached 37.7% and 55.2% respectively.

Solvency

| MINIMUM CAPITAL REQUIREMENT | | | BBVA ARGENTINA CONSOLIDATED | | |
|---|-------------------|-------------------|-----------------------------|----------------|-----------------|
| In millions of AR\$ - Inflation adjusted | | | Δ % | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Minimum capital requirement | 1.435.706 | 1.403.092 | 1.290.681 | 2,3% | 11,2% |
| Credit risk | 1.374.860 | 1.349.586 | 953.337 | 1,9% | 44,2% |
| Market risk | 5.093 | 5.134 | 3.297 | (0,8%) | 54,5% |
| Operational risk | 55.753 | 48.372 | 334.048 | 15,3% | (83,3%) |
| Integrated Capital - RPC (1)* | 3.186.479 | 2.840.729 | 3.078.694 | 12,2% | 3,5% |
| Ordinary Capital Level 1 (CO _n 1) | 3.577.528 | 3.272.242 | 3.402.663 | 9,3% | 5,1% |
| Deductible items CO _n 1 | (391.049) | (431.512) | (323.969) | 9,4% | (20,7%) |
| Excess Capital | | | | | |
| Integration excess | 1.750.773 | 1.437.637 | 1.788.013 | 21,8% | (2,1%) |
| Excess as % of minimum capital requirement | 121,9% | 102,5% | 138,5% | 1.948 pbs | (1.659)pbs |
| Risk-weighted assets (RWA, according to B.C.R.A. regulation) (2) | 17.445.767 | 17.047.298 | 15.786.418 | 2,3% | 10,5% |
| Regulatory Capital Ratio (1)/(2) | 18,3% | 16,7% | 19,5% | 160 pbs | (124)pbs |
| TIER I Capital Ratio (Ordinary Capital Level 1/ RWA) | 18,3% | 16,7% | 19,5% | 160 pbs | (124)pbs |

* RPC includes 100% of quarterly results

BBVA Argentina continues to show solid solvency indicators at 4Q25. The capital ratio reached 18.3%, higher than the 16.7% of 3Q25. The excess of capital integration over the regulatory requirement reached \$1.8 trillion or 121.9%.

The increase in the ratio during the quarter was due to a 9.4% increase in Common Equity Tier 1 (CET1), mainly impacted by the recovery in the value of government bonds valued at fair value through OCI.

BBVA Argentina Asset Management S.A.

| MUTUAL FUNDS ASSETS | BBVA ARGENTINA CONSOLIDATED | | | | |
|--|-----------------------------|------------------|------------------|----------------|---------------|
| In millions of AR\$ - Inflation adjusted | | | | Δ % | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| FBA Renta Pesos | 3.230.241 | 3.741.768 | 3.398.036 | (13,7%) | (4,9%) |
| FBA Renta Fija Dólar I | 202.188 | 198.938 | 116.591 | 1,6% | 73,4% |
| FBA Ahorro Pesos | 121.401 | 62.270 | 162.218 | 95,0% | (25,2%) |
| FBA Acciones Argentinas | 91.180 | 68.448 | 164.022 | 33,2% | (44,4%) |
| FBA Horizonte | 76.402 | 86.050 | 30.173 | (11,2%) | 153,2% |
| FBA Bonos Argentina | 67.094 | 65.044 | 32.325 | 3,2% | 107,6% |
| FBA Money Market Dólar | 60.811 | 32.909 | - | 84,8% | N/A |
| FBA Renta Fija Plus | 28.738 | 18.707 | 50.330 | 53,6% | (42,9%) |
| FBA Renta Fija Dólar Plus I | 21.651 | 7.172 | - | 201,9% | N/A |
| FBA Renta Mixta | 14.366 | 11.022 | 23.062 | 30,3% | (37,7%) |
| FBA Acciones Latinoamericanas | 12.948 | 13.038 | 12.537 | (0,7%) | 3,3% |
| FBA Renta Pública I | 10.599 | 4.589 | 7.956 | 131,0% | 33,2% |
| FBA Renta Fija Dólar Latam I | 145 | - | - | N/A | N/A |
| FBA Renta Mixta Dólar I | 145 | - | - | N/A | N/A |
| FBA Acciones Globales Dólar I | 145 | - | - | N/A | N/A |
| FBA Bonos Globales | 10 | 11 | 14 | (9,1%) | (28,6%) |
| FBA Horizonte Plus | 10 | 11 | 13 | (9,1%) | (23,1%) |
| FBA Money Market Pesos Plus | 5 | - | - | N/A | N/A |
| FBA Retorno Total I | 2 | 2 | 4 | - | (50,0%) |
| FBA Gestión I | - | - | - | N/A | N/A |
| Total Equity | 3.938.081 | 4.309.979 | 3.997.281 | (8,6%) | (1,5%) |
| AMASAU Net Income | 9.427 | 10.972 | 10.019 | (14,1%) | (5,9%) |

| MARKET SHARE - MUTUAL FUNDS | BBVA ASSET MANAGEMENT | | | | |
|-----------------------------|-----------------------|-------|-------|---------|--------|
| In % | | | | Δ bps | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Mutual funds | 5,06% | 5,62% | 5,26% | (56)pbs | 36 pbs |

Source: Cámara Argentina de Fondos Comunes de Inversión

Other Events

Main Relevant Events

Closing of the acquisition of 50% of the share capital of FCA Compañía Financiera S.A. On December 10, 2025, it was reported that the closing of the transaction through which Banco BBVA Argentina S.A. acquired 50% of the share capital of FCA Compañía Financiera S.A. has occurred. For more information [click here](#).

Corporate Bonds

Issuance of Series 39 Corporate Bonds. On December 5, 2025, the Bank issued Series 39 corporate bonds for a value of USD 50 million, at a rate of USD + 5.75%, with maturity and principal payment on December 5, 2026.

Issuance of Series 40 Corporate Bonds. On February 27, 2026, the Bank issued Series 40 notes for the value of USD 36.5 million at a rate of USD + 5%, with maturity and amortization payment on August 27, 2027.

Issuance of Series 41 Corporate Bonds. On March 4, 2026, the Bank issued Series 41 notes for the value of ARS 45.5 billion, at a rate of TAMAR + 3.50%, with maturity and amortization payment on March 4, 2027.

Dividend Payment

Dividend Payment. Installment 7 of 10. On December 12, 2025, the payment of installment 7 of 10 regarding the dividend payment was announced. For more information [click here](#).

Dividend Payment. Installment 8 of 10. On January 14, 2026, the payment of installment 8 of 10 regarding the dividend payment was announced. For more information [click here](#).

Dividend payment. Installment 9 of 10. The payment of installment 9 of 10 regarding the dividend payment was announced on February 12, 2026. For more information [click here](#).

Main Regulatory Changes

- **Foreign Exchange and Foreign Trade (Communication "A" 8361, 12/09/2025).** An Affidavit (DDJJ) is required stating that the individual or entity will not purchase securities with settlement in foreign currency for 90 subsequent days from the moment they access the MULC (Free Foreign Exchange Market); with the exception of i) Primary subscriptions with a 15-day subsequent 'parking' (holding) period; and ii) Reinvestment of foreign currency collections of principal and interest from Treasury or BCRA securities, within 15 days after collection.
- **Foreign Exchange and Foreign Trade (Communication "A" 8390, 01/22/2026).** The BCRA allows companies access to the MULC without prior authorization to pre-cancel capital and interest in dollars, meeting certain requirements that improve their financial profile; subject to taking out new financing whose average life is greater than that of the commitment being canceled, and that the accumulated amount of the new maturities does not at any time exceed what would have been paid under the original conditions.
- **Minimum Cash - Reserve Requirements (Communication "A" 8397, 05/02/2026).** The BCRA introduces a flexibility in the management of bank liquidity by allowing entities to transfer up to 5% of their unintegrated minimum cash requirement to the following month, provided that it is offset in that period. At the same time, it stiffens the treatment of foreign financial lines obtained from related parties, setting a reserve requirement rate of 20% for terms less than 180 days, while maintaining a 0% requirement for obligations with unrelated banks and international organizations.

Glossary

Active clients: holders of at least one active product. Subgroup of total clients that comply with the requirements of being an account holder with a positive business volume in the last three months. Does not include joint account. Excludes clients with arrears. SMEs includes entrepreneurs.

APR: Annual Percentage Rate

APY: Annual Percentage Yield

Cost of Risk (accumulated): Year to date accumulated loan loss allowances / Average total loans.

Average total loans: average between previous year-end Total loans and other financing and current period Total loans and other financing.

Cost of Risk (quarterly): Current period Loan loss allowances / Average total loans. Average total loans: average between previous quarter-end Total loans and other financing and current period Total loans and other financing.

Coverage ratio: Quarterly allowances under the Expected Credit Loss model / total non-performing portfolio.

Digital clients: we consider a customer to be an active user of online banking when they have been logged at least once within the last three months using the internet or a cell phone and SMS banking.

Efficiency ratio (accumulated): Accumulated (Personnel benefits+ Administrative expenses + Depreciation & Amortization) / Accumulated (Net Interest Income + Net Fee Income + Net Income from measurement of Financial Instruments at Fair Value through P&L + Net income from write-down of assets at amortized cost and at fair value through OCI + Foreign exchange and gold gains + some concepts included in Other net operating income+ Income from net monetary position).

Efficiency ratio (quarterly): (Personnel benefits+ Administrative expenses + Depreciation & Amortization) / (Net Interest Income + Net Fee Income + Net Income from measurement of Financial Instruments at Fair Value through P&L + Net income from write-down of assets at amortized cost and at fair value through OCI + Foreign exchange and gold gains + some concepts included in Other net operating income+ Income from net monetary position).

Financial margin: Net income from financial instruments at FV through P&L + Net loss from write-down of assets at amortized cost and fair value through OCI + Foreign exchange and gold gains

Liquidity Ratio: (Cash and deposits in banks + Debt securities at fair value through P&L (Excl. Private securities) + Net REPO transactions + Other debt securities (Excl. Private securities) + Overnight transactions in foreign banks/ Total Deposits.

Mobile clients: customers who have been active in online banking at least once in the last three months using a mobile device.

Net Interest Margin (NIM) – (quarterly): Quarterly Net Interest Income / Average quarterly interest earning assets.

Adjusted NIM: (Quarterly Net Interest Income - Net Monetary Position Results) / Average quarterly interest earning assets.

Public Sector Exposure (excl. BCRA): (National and Provincial Government public debt + Loans to the public sector + REPO transactions) / Total Assets.

ROA (accumulated): Accumulated net Income of the period attributable to owners of the parent / Total Average Assets. Total Average Assets is calculated as the average between total assets on December of the previous year and total assets in the current period, expressed in local currency. Calculated over a 365-day year.

ROA (quarterly): Net Income of the period attributable to owners of the parent / Total Average Assets. Total Average Assets is calculated as the average between total assets on the previous quarter-end and total assets in the current period, expressed in local currency. Calculated over a 365-day year.

ROE (accumulated): Accumulated net Income of the period attributable to owners of the parent / Average Equity attributable to owners of the parent. Average Equity is calculated as the average between equity in December of the previous year and equity in the current period, expressed in local currency. Calculated over a 365-day year.

ROE (quarterly): Net Income of the period attributable to owners of the parent / Average Equity attributable to owners of the parent. Average Equity is calculated as the average between equity on the previous quarter end and equity in the current period, expressed in local currency. Calculated over a 365-day year.

Spread: (Quarterly Interest Income / Quarterly average Interest-earning Assets) – (Quarterly Interest Expenses / Quarterly average interest-bearing liabilities).

Other terms

- n.m.: not meaningful. Implies an increase above 500% and a decrease below -500%.
- N/A: not applicable.
- Bps: basis points.

Balance Sheet

| BALANCE SHEET | | | BBVA ARGENTINA CONSOLIDATED | | |
|---|-------------------|-------------------|-----------------------------|--------------|--------------|
| In millions of AR\$ - Inflation adjusted | | | Δ % | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Assets | | | | | |
| Cash and deposits in banks | 4.752.327 | 4.132.790 | 3.714.764 | 15,0% | 27,9% |
| Cash | 1.328.388 | 939.838 | 2.343.875 | 41,3% | (43,3%) |
| Financial institutions and correspondents | 3.415.406 | 3.192.952 | 1.370.889 | 7,0% | 149,1% |
| BCRA | 2.178.769 | 1.969.927 | 998.174 | 10,6% | 118,3% |
| Other local and foreign financial institutions | 1.236.637 | 1.223.025 | 372.715 | 1,1% | 231,8% |
| Other | 8.533 | - | - | N/A | N/A |
| Debt securities at fair value through profit or loss | 315.468 | 299.805 | 120.757 | 5,2% | 161,2% |
| Derivatives | 38.865 | 62.218 | 12.975 | (37,5%) | 199,5% |
| Repo transactions | - | - | - | N/A | N/A |
| Other financial assets | 151.848 | 268.475 | 332.938 | (43,4%) | (54,4%) |
| Loans and other financing | 14.448.212 | 13.547.858 | 9.916.844 | 6,6% | 45,7% |
| Non-financial public sector | 3.153 | 4.010 | 1.269 | (21,4%) | 148,5% |
| B.C.R.A. | - | - | - | N/A | N/A |
| Other financial institutions | 231.597 | 221.726 | 76.651 | 4,5% | 202,1% |
| Non-financial private sector and residents abroad | 14.213.462 | 13.322.122 | 9.838.924 | 6,7% | 44,5% |
| Other debt securities | 3.043.603 | 3.039.618 | 3.284.209 | 0,1% | (7,3%) |
| Financial assets pledged as collateral | 1.201.782 | 1.092.890 | 609.025 | 10,0% | 97,3% |
| Current income tax assets | - | 125 | 59.773 | (100,0%) | (100,0%) |
| Investments in equity instruments | 20.789 | 16.398 | 16.651 | 26,8% | 24,9% |
| Investments in subsidiaries and associates | 38.567 | 38.185 | 31.332 | 1,0% | 23,1% |
| Property and equipment | 896.653 | 878.241 | 850.520 | 2,1% | 5,4% |
| Intangible assets | 119.336 | 109.970 | 91.069 | 8,5% | 31,0% |
| Deferred income tax assets | 65.779 | 126.199 | 33.348 | (47,9%) | 97,3% |
| Other non-financial assets | 312.409 | 291.150 | 291.311 | 7,3% | 7,2% |
| Non-current assets held for sale | 3.236 | 4.156 | 4.933 | (22,1%) | (34,4%) |
| Total Assets | 25.408.874 | 23.908.078 | 19.370.449 | 6,3% | 31,2% |
| Liabilities | | | | | |
| Deposits | 17.205.076 | 16.563.281 | 13.062.299 | 3,9% | 31,7% |
| Non-financial public sector | 469.310 | 325.341 | 158.666 | 44,3% | 195,8% |
| Financial sector | 7.793 | 7.760 | 5.692 | 0,4% | 36,9% |
| Non-financial private sector and residents abroad | 16.727.973 | 16.230.180 | 12.897.941 | 3,1% | 29,7% |
| Liabilities at fair value through profit or loss | - | - | - | N/A | N/A |
| Derivatives | 6.496 | 79.990 | 5.076 | (91,9%) | 28,0% |
| Reverse REPO transactions | 468.228 | 324.179 | - | 44,4% | N/A |
| Other financial liabilities | 1.775.680 | 1.754.135 | 1.572.446 | 1,2% | 12,9% |
| Financing received from the B.C.R.A. and other financial institutions | 826.664 | 578.680 | 264.320 | 42,9% | 212,8% |
| Corporate bonds issued | 615.321 | 439.855 | 152.462 | 39,9% | 303,6% |
| Current income tax liabilities | 125.140 | 27.225 | 18.119 | 359,7% | n.m |
| Subordinated corporate bonds | - | - | - | N/A | N/A |
| Provisions | 50.305 | 54.422 | 61.957 | (7,6%) | (18,8%) |
| Deferred income tax liabilities | 6.574 | - | - | N/A | N/A |
| Other non-financial liabilities | 785.554 | 869.302 | 785.984 | (9,6%) | (0,1%) |
| Total Liabilities | 21.865.038 | 20.691.069 | 15.922.663 | 5,7% | 37,3% |
| Equity | | | | | |
| Share Capital | 613 | 613 | 613 | - | - |
| Non-capitalized contributions | 6.745 | 6.745 | 6.745 | - | - |
| Capital adjustments | 1.189.710 | 1.189.710 | 1.189.710 | - | - |
| Reserves | 2.013.249 | 2.013.249 | 1.666.187 | - | 20,8% |
| Retained earnings | - | - | - | N/A | N/A |
| Other accumulated comprehensive income | (27.548) | (256.728) | 64.507 | 89,3% | (142,7%) |
| Income for the period | 249.991 | 196.143 | 464.684 | 27,5% | (46,2%) |
| Equity attributable to owners of the Parent | 3.432.760 | 3.149.732 | 3.392.446 | 9,0% | 1,2% |
| Equity attributable to non-controlling interests | 111.076 | 67.277 | 55.340 | 65,1% | 100,7% |
| Total Equity | 3.543.836 | 3.217.009 | 3.447.786 | 10,2% | 2,8% |
| Total Liabilities and Equity | 25.408.874 | 23.908.078 | 19.370.449 | 6,3% | 31,2% |

Balance Sheet – 5 Quarters

| BALANCE SHEET | | BBVA ARGENTINA CONSOLIDATED | | | | |
|---|-------------------|-----------------------------|-------------------|-------------------|-------------------|--|
| In millions of AR\$ - Inflation adjusted | | | | | | |
| | 4Q25 | 3Q25 | 2Q25 | 1Q25 | 4Q24 | |
| Assets | | | | | | |
| Cash and deposits in banks | 4.752.327 | 4.132.790 | 3.787.826 | 2.969.650 | 3.714.764 | |
| Cash | 1.328.388 | 939.838 | 939.637 | 1.364.776 | 2.343.875 | |
| Financial institutions and correspondents | 3.415.406 | 3.192.952 | 2.835.421 | 1.602.827 | 1.370.889 | |
| B.C.R.A | 2.178.769 | 1.969.927 | 1.797.584 | 1.050.767 | 998.174 | |
| Other local and foreign financial institutions | 1.236.637 | 1.223.025 | 1.037.837 | 552.060 | 372.715 | |
| Other | 8.533 | - | 12.768 | 2.047 | - | |
| Debt securities at fair value through profit or loss | 315.468 | 299.805 | 713.604 | 515.010 | 120.757 | |
| Derivatives | 38.865 | 62.218 | 13.759 | 8.092 | 12.975 | |
| Repo transactions | - | - | - | - | - | |
| Other financial assets | 151.848 | 268.475 | 221.481 | 586.020 | 332.938 | |
| Loans and other financing | 14.448.212 | 13.547.858 | 12.748.110 | 11.000.317 | 9.916.844 | |
| Non-financial public sector | 3.153 | 4.010 | 4.236 | 3.981 | 1.269 | |
| B.C.R.A | - | - | - | - | - | |
| Other financial institutions | 231.597 | 221.726 | 165.555 | 85.692 | 76.651 | |
| Non-financial private sector and residents abroad | 14.213.462 | 13.322.122 | 12.578.319 | 10.910.644 | 9.838.924 | |
| Other debt securities | 3.043.603 | 3.039.618 | 2.771.114 | 2.876.107 | 3.284.209 | |
| Financial assets pledged as collateral | 1.201.782 | 1.092.890 | 405.822 | 387.981 | 609.025 | |
| Current income tax assets | - | 125 | 98 | 54.802 | 59.773 | |
| Investments in equity instruments | 20.789 | 16.398 | 17.519 | 16.852 | 16.651 | |
| Investments in subsidiaries and associates | 38.567 | 38.185 | 36.369 | 32.091 | 31.332 | |
| Property and equipment | 896.653 | 878.241 | 855.294 | 845.781 | 850.520 | |
| Intangible assets | 119.336 | 109.970 | 101.154 | 94.254 | 91.069 | |
| Deferred income tax assets | 65.779 | 126.199 | 39.681 | 57.689 | 33.348 | |
| Other non-financial assets | 312.409 | 291.150 | 302.023 | 287.170 | 291.311 | |
| Non-current assets held for sale | 3.236 | 4.156 | 4.156 | 4.156 | 4.933 | |
| Total Assets | 25.408.874 | 23.908.078 | 22.018.010 | 19.735.972 | 19.370.449 | |
| Liabilities | | | | | | |
| Deposits | 17.205.076 | 16.563.281 | 14.888.570 | 13.297.551 | 13.062.299 | |
| Non-financial public sector | 469.310 | 325.341 | 144.115 | 136.124 | 158.666 | |
| Financial sector | 7.793 | 7.760 | 11.307 | 8.535 | 5.692 | |
| Non-financial private sector and residents abroad | 16.727.973 | 16.230.180 | 14.733.148 | 13.152.892 | 12.897.941 | |
| Liabilities at fair value through profit or loss | - | - | 483 | - | - | |
| Derivatives | 6.496 | 79.990 | 17.196 | 15.316 | 5.076 | |
| Reverse Repo Transactions | 468.228 | 324.179 | - | - | - | |
| Other financial liabilities | 1.775.680 | 1.754.135 | 1.896.385 | 1.498.834 | 1.572.446 | |
| Financing received from the B.C.R.A. and other financial institutions | 826.664 | 578.680 | 420.056 | 343.857 | 264.320 | |
| Corporate bonds issued | 615.321 | 439.855 | 493.967 | 311.649 | 152.462 | |
| Current income tax liabilities | 125.140 | 27.225 | 19.397 | 25.171 | 18.119 | |
| Subordinated corporate bonds | - | - | - | - | - | |
| Provisions | 50.305 | 54.422 | 70.780 | 62.453 | 61.957 | |
| Deferred income tax liabilities | 6.574 | - | - | - | - | |
| Other non-financial liabilities | 785.554 | 869.302 | 856.546 | 767.567 | 785.984 | |
| Total Liabilities | 21.865.038 | 20.691.069 | 18.663.380 | 16.322.398 | 15.922.663 | |
| Equity | | | | | | |
| Share Capital | 613 | 613 | 613 | 613 | 613 | |
| Non-capitalized contributions | 6.745 | 6.745 | 6.745 | 6.745 | 6.745 | |
| Capital adjustments | 1.189.710 | 1.189.710 | 1.189.710 | 1.189.710 | 1.189.710 | |
| Reserves | 2.013.249 | 2.013.249 | 2.013.249 | 1.666.187 | 1.666.187 | |
| Retained earnings | - | - | - | 464.684 | - | |
| Other accumulated comprehensive income | (27.548) | (256.728) | (78.045) | (68.585) | 64.507 | |
| Income for the period | 249.991 | 196.143 | 158.301 | 95.032 | 464.684 | |
| Equity attributable to owners of the Parent | 3.432.760 | 3.149.732 | 3.290.573 | 3.354.386 | 3.392.446 | |
| Equity attributable to non-controlling interests | 111.076 | 67.277 | 64.057 | 59.188 | 55.340 | |
| Total Equity | 3.543.836 | 3.217.009 | 3.354.630 | 3.413.574 | 3.447.786 | |
| Total Liabilities and Equity | 25.408.874 | 23.908.078 | 22.018.010 | 19.735.972 | 19.370.449 | |

Balance Sheet – Foreign Currency

| FOREIGN CURRENCY EXPOSURE | | | BBVA ARGENTINA CONSOLIDATED | | |
|---|------------------|------------------|-----------------------------|-----------------|----------------|
| In millions of AR\$ - Inflation adjusted | | | Δ % | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY |
| Assets | | | | | |
| Cash and deposits in banks | 3.492.220 | 2.818.391 | 3.086.069 | 23,9% | 13,2% |
| Debt securities at fair value through profit or loss | 16.530 | 187.642 | 87 | (91,2%) | n.m |
| Other financial assets | 25.535 | 43.899 | 58.410 | (41,8%) | (56,3%) |
| Loans and other financing | 3.358.356 | 3.314.892 | 1.691.500 | 1,3% | 98,5% |
| <i>Other financial institutions</i> | 1 | 11.185 | 5 | (100,0%) | (80,0%) |
| <i>Non-financial private sector and residents abroad</i> | 3.358.352 | 3.303.704 | 1.691.491 | 1,7% | 98,5% |
| Other debt securities | 41.108 | 30.331 | 94.538 | 35,5% | (56,5%) |
| Financial assets pledged as collateral | 154.795 | 302.611 | 89.192 | (48,8%) | 73,6% |
| Investments in equity instruments | 1.374 | 1.434 | 1.013 | (4,2%) | 35,6% |
| Total foreign currency assets | 7.089.918 | 6.699.200 | 5.020.809 | 5,8% | 41,2% |
| Liabilities | | | | | |
| Deposits | 6.370.293 | 5.660.920 | 4.730.063 | 12,5% | 34,7% |
| <i>Non-Financial Public Sector</i> | 99.147 | 41.747 | 118.915 | 137,5% | (16,6%) |
| <i>Financial Sector</i> | 4.288 | 2.983 | 2.155 | 43,7% | 99,0% |
| <i>Non-financial private sector and residents abroad</i> | 6.266.858 | 5.616.190 | 4.608.992 | 11,6% | 36,0% |
| Other financial liabilities | 216.019 | 284.342 | 242.839 | (24,0%) | (11,0%) |
| Financing received from the B.C.R.A. and other financial institutions | 308.740 | 250.512 | 57.596 | 23,2% | 436,0% |
| Corporate bonds issued | 253.939 | 182.591 | - | 39,1% | N/A |
| Other non financial liabilities | 98.468 | 108.079 | 101.818 | (8,9%) | (3,3%) |
| Total foreign currency liabilities | 7.247.459 | 6.486.444 | 5.132.316 | 11,7% | 41,2% |
| Foreign Currency Net Position - AR\$ | (157.541) | 212.756 | (111.507) | (174,0%) | (41,3%) |
| Foreign Currency Net Position - USD | (108) | 156 | (108) | (169,3%) | 0,0% |

*Wholesale U.S. dollar foreign exchange rates on BCRA's Communication "A" 3500, as of the end of period.

P&L – Quarterly

| INCOME STATEMENT | | BBVA ARGENTINA CONSOLIDATED | | | | |
|---|------------------|-----------------------------|------------------|---------------|---------------|--|
| In millions of AR\$ - Inflation adjusted | | Δ % | | | | |
| | 4Q25 | 3Q25 | 4Q24 | QoQ | YoY | |
| Interest income | 1,568.330 | 1,414.941 | 1,134.807 | 10,8% | 38,2% | |
| Interest expense | (809.393) | (783.474) | (500.106) | -3,3% | -61,8% | |
| Net interest income | 758.937 | 631.467 | 634.701 | 20,2% | 19,6% | |
| Fee income | 228.751 | 224.146 | 181.348 | 2,1% | 26,1% | |
| Fee expenses | (95.990) | (76.295) | (99.823) | -25,8% | 3,8% | |
| Net fee income | 132.761 | 147.851 | 81.525 | -10,2% | 62,8% | |
| Net income from financial instruments at fair value through P&L | 8.212 | 24.388 | 50.510 | -66,3% | -83,7% | |
| Net loss from write-down of assets at amortized cost and fair value through OCI | 52.594 | (3.695) | 98.600 | n.m | -46,7% | |
| Foreign exchange and gold gains | 55.848 | 65.418 | 10.674 | -14,6% | 423,2% | |
| Other operating income | 82.303 | 76.889 | 47.073 | 7,0% | 74,8% | |
| Loan loss allowances | (297.336) | (226.452) | (110.698) | -31,3% | -168,6% | |
| Net operating income | 793.319 | 715.866 | 812.385 | 10,8% | -2,3% | |
| Personnel benefits | (136.245) | (158.773) | (190.683) | 14,2% | 28,5% | |
| Administrative expenses | (145.091) | (157.406) | (185.282) | 7,8% | 21,7% | |
| Depreciation and amortization | (32.237) | (26.730) | (33.210) | -20,6% | 2,9% | |
| Other operating expenses | (223.921) | (190.582) | (186.466) | -17,5% | -20,1% | |
| Operating expenses | (537.494) | (533.491) | (595.641) | -0,8% | 9,8% | |
| Operating income | 255.825 | 182.375 | 216.744 | 40,3% | 18,0% | |
| Income from associates and joint ventures | 2.983 | 3.465 | 1.063 | -13,9% | 180,6% | |
| Income from net monetary position | (157.952) | (119.663) | (203.060) | -32,0% | 22,2% | |
| Income before income tax | 100.856 | 66.177 | 14.747 | 52,4% | n.m | |
| Income tax | (41.517) | (25.112) | 70.342 | -65,3% | -159,0% | |
| Income for the period | 59.339 | 41.065 | 85.089 | 44,5% | -30,3% | |
| Owners of the parent | 53.848 | 37.842 | 80.445 | 42,3% | -33,1% | |
| Non-controlling interests | 5.491 | 3.223 | 4.644 | 70,4% | 18,2% | |
| Other comprehensive Income (1) | 229.180 | (178.684) | (34.257) | 228,3% | n.m | |
| Total comprehensive income | 288.519 | (137.619) | 50.832 | 309,7% | 467,6% | |

(1) Net of Income Tax.

P&L – 5 Quarters

| INCOME STATEMENT | | BBVA ARGENTINA CONSOLIDATED | | | | |
|---|------------------|-----------------------------|------------------|------------------|------------------|--|
| In millions of AR\$ - Inflation adjusted | | | | | | |
| | 4Q25 | 3Q25 | 2Q25 | 1Q25 | 4Q24 | |
| Interest income | 1.568.330 | 1.414.941 | 1.200.737 | 1.112.390 | 1.134.807 | |
| Interest expense | (809.393) | (783.474) | (524.335) | (456.487) | (500.106) | |
| Net interest income | 758.937 | 631.467 | 676.402 | 655.903 | 634.701 | |
| Fee income | 228.751 | 224.146 | 201.751 | 218.856 | 181.348 | |
| Fee expenses | (95.990) | (76.295) | (94.255) | (97.943) | (99.823) | |
| Net fee income | 132.761 | 147.851 | 107.496 | 120.913 | 81.525 | |
| Net income from financial instruments at fair value through P&L | 8.212 | 24.388 | 53.775 | 39.017 | 50.510 | |
| Net loss from write-down of assets at amortized cost and fair value through OCI | 52.594 | (3.695) | (336) | 97.105 | 98.600 | |
| Foreign exchange and gold gains | 55.848 | 65.418 | 61.966 | 9.855 | 10.674 | |
| Other operating income | 82.303 | 76.889 | 42.964 | 47.023 | 47.073 | |
| Loan loss allowances | (297.336) | (226.452) | (165.182) | (116.114) | (110.698) | |
| Net operating income | 793.319 | 715.866 | 777.085 | 853.702 | 812.385 | |
| Personnel benefits | (136.245) | (158.773) | (162.051) | (146.838) | (190.683) | |
| Administrative expenses | (145.091) | (157.406) | (168.761) | (177.321) | (185.282) | |
| Depreciation and amortization | (32.237) | (26.730) | (26.958) | (25.213) | (33.210) | |
| Other operating expenses | (223.921) | (190.582) | (194.342) | (164.161) | (186.466) | |
| Operating expenses | (537.494) | (533.491) | (552.112) | (513.533) | (595.641) | |
| Operating income | 255.825 | 182.375 | 224.973 | 340.169 | 216.744 | |
| Income from associates and joint ventures | 2.983 | 3.465 | 4.611 | 896 | 1.063 | |
| Income from net monetary position | (157.952) | (119.663) | (126.883) | (181.317) | (203.060) | |
| Income before income tax | 100.856 | 66.177 | 102.701 | 159.748 | 14.747 | |
| Income tax | (41.517) | (25.112) | (34.565) | (60.868) | 70.342 | |
| Income for the period | 59.339 | 41.065 | 68.136 | 98.880 | 85.089 | |
| Owners of the parent | 53.848 | 37.842 | 63.269 | 95.032 | 80.445 | |
| Non-controlling interests | 5.491 | 3.223 | 4.867 | 3.848 | 4.644 | |
| Other comprehensive Income (OCI)(1) | 229.180 | (178.684) | (9.459) | (133.093) | (34.257) | |
| Total comprehensive income | 288.519 | (137.619) | 58.677 | (34.213) | 50.832 | |

(1) Net of Income Tax.

Ratios

| QUARTERLY ANNUALIZED RATIOS | | | | BBVA ARGENTINA CONSOLIDATED | |
|--|--------|--------|---------|-----------------------------|------------|
| In % | 4Q25 | 3Q25 | 4Q24 | Δ bps | |
| | | | | QoQ | YoY |
| Profitability | | | | | |
| Efficiency Ratio | 45,9% | 57,6% | 70,1% | (1.173)pbs | (2.417)pbs |
| ROA | 0,9% | 0,7% | 1,7% | 25 pbs | (81)pbs |
| ROE | 6,5% | 4,7% | 9,5% | 184 pbs | (297)pbs |
| Liquidity | | | | | |
| Liquid assets / Total Deposits | 44,2% | 44,3% | 54,1% | (10)pbs | (998)pbs |
| Capital | | | | | |
| Regulatory Capital Ratio | 18,3% | 16,7% | 19,5% | 159 pbs | (125)pbs |
| TIER I Capital Ratio (Ordinary Capital Level 1/ RWA) | 18,3% | 16,7% | 19,5% | 159 pbs | (125)pbs |
| Asset Quality | | | | | |
| Total non-performing portfolio / Total portfolio | 4,07% | 3,28% | 1,13% | 80 pbs | 295 pbs |
| Allowances /Total non-performing portfolio | 96,37% | 99,98% | 177,00% | (361)pbs | (8.063)pbs |
| Cost of Risk | 8,11% | 6,63% | 4,88% | 148 pbs | 323 pbs |

| ACCUMULATED ANNUALIZED RATIOS | | | | BBVA ARGENTINA CONSOLIDATED | |
|--|--------|--------|---------|-----------------------------|------------|
| In % | 4Q25 | 3Q25 | 4Q24 | Δ bps | |
| | | | | QoQ | YoY |
| Profitability | | | | | |
| Efficiency Ratio | 53,9% | 56,8% | 62,2% | (294)pbs | (835)pbs |
| ROA | 1,1% | 1,2% | 2,5% | (9)pbs | (138)pbs |
| ROE | 7,3% | 8,0% | 12,5% | (72)pbs | (519)pbs |
| Liquidity | | | | | |
| Liquid assets / Total Deposits | 44,2% | 44,3% | 54,1% | (10)pbs | (998)pbs |
| Capital | | | | | |
| Regulatory Capital Ratio | 18,3% | 16,7% | 19,5% | 159 pbs | (125)pbs |
| TIER I Capital Ratio (Ordinary Capital Level 1/ RWA) | 18,3% | 16,7% | 19,5% | 159 pbs | (125)pbs |
| Asset Quality | | | | | |
| Total non-performing portfolio / Total portfolio | 4,07% | 3,28% | 1,13% | 80 pbs | 295 pbs |
| Allowances /Total non-performing portfolio | 96,37% | 99,98% | 177,00% | (361)pbs | (8.063)pbs |
| Cost of Risk | 5,54% | 5,01% | 3,17% | 53 pbs | 236 pbs |

About BBVA Argentina

BBVA Argentina S.A. (NYSE: MAE; BYMA: BBAR; Latibex: XBBAR) is a subsidiary of the BBVA Group, its main shareholder since 1996. In Argentina, it has been one of the leading financial institutions since 1886. BBVA Argentina offers retail and corporate banking to a wide client base, including individuals, SMEs, and large corporations.

BBVA's strategy is to support its clients' ambition to go further. This is achieved through constant and empathetic support during key moments, recognizing the inner strength that drives people. The value proposition focuses on anticipation and innovation to be the ideal partner that helps clients reach their goals.

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