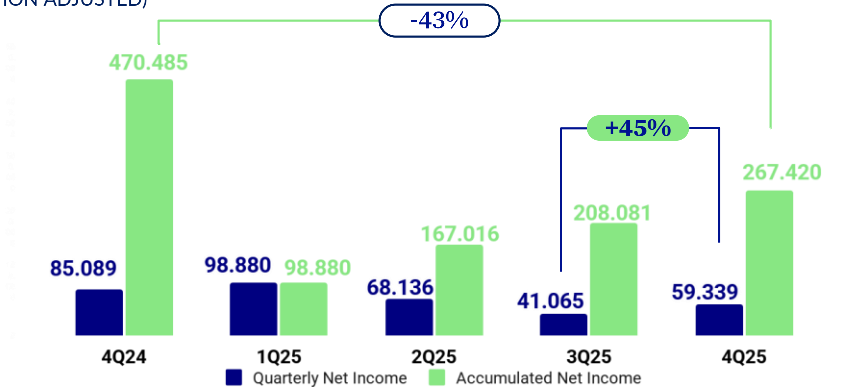
Creating Opportunities

BBVA Argentina
March 2026

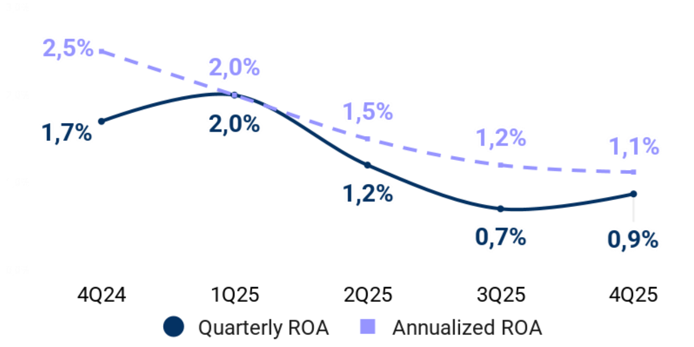
4Q25 & 2025 Earnings Conference Call

4Q25 & 2025 Profitability Indicators

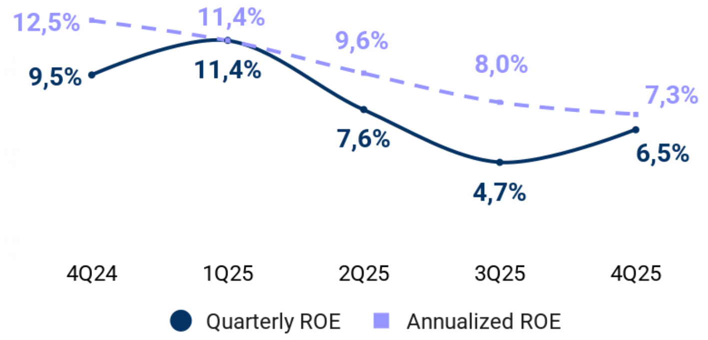
Net Income (AR$ billion, INFLATION ADJUSTED)



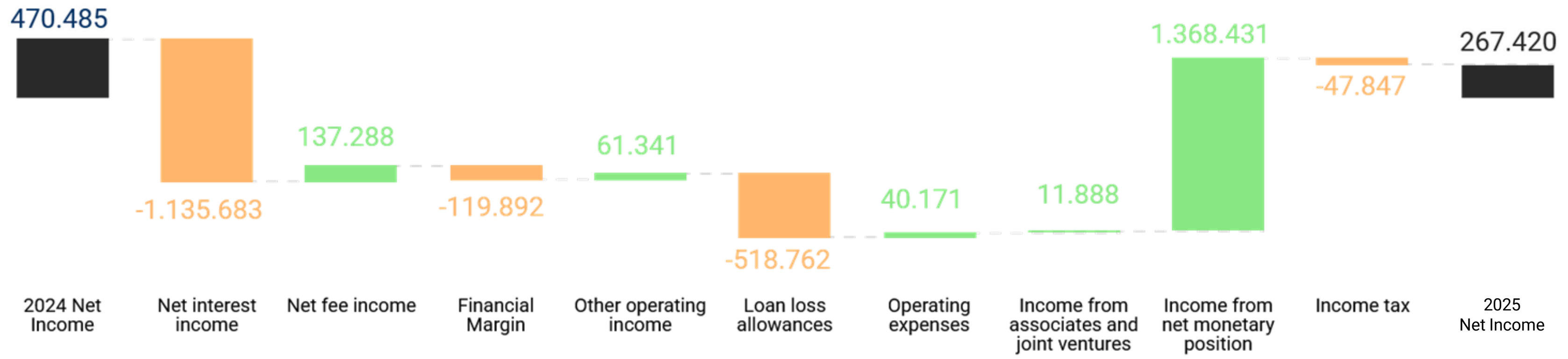
ROA



ROE



2025 Main Highlights – AR$ Real Terms



1 **Lower NII** due to decline in interest rates and inflation, **more than offset by lower loss from net monetary position**

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

2.72 tn **-29.4% YoY**

NET FEE INCOME

509.0 bn **+36.9% YoY**

LOAN LOSS ALLOWANCES

805.1 bn **+181.2% YoY**

OPERATING EXPENSES

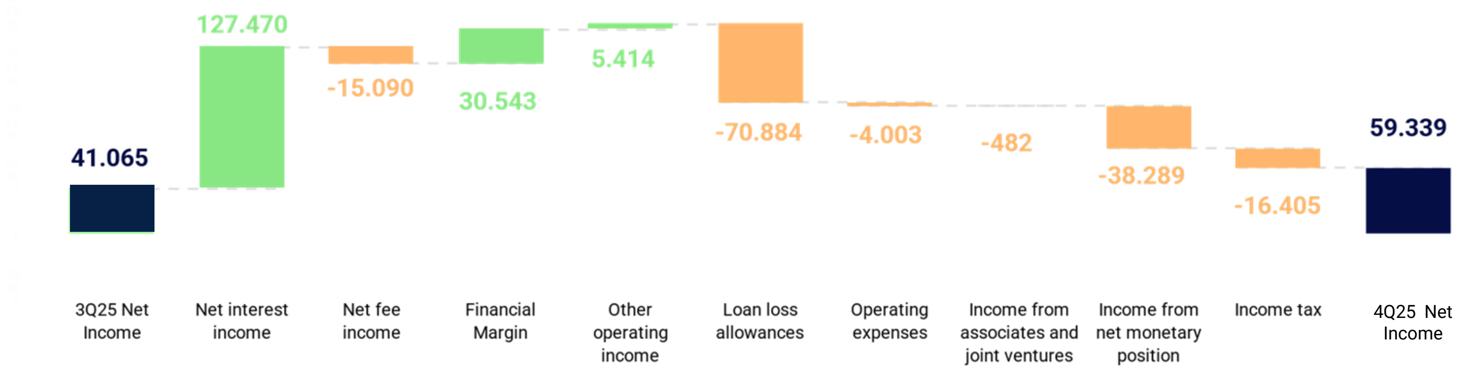
2.14 tn **-1.9% YoY**

EFFICIENCY RATIO* (%)

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

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*

4Q25 Main Highlights – AR$ Real Terms



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

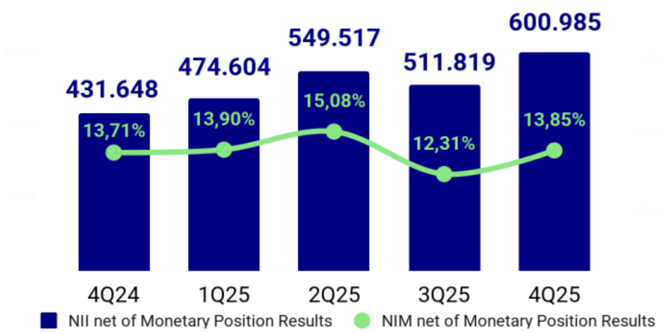
EFFICIENCY RATIO* (%)

45.9% in 4Q25 — -1,173 bps QoQ

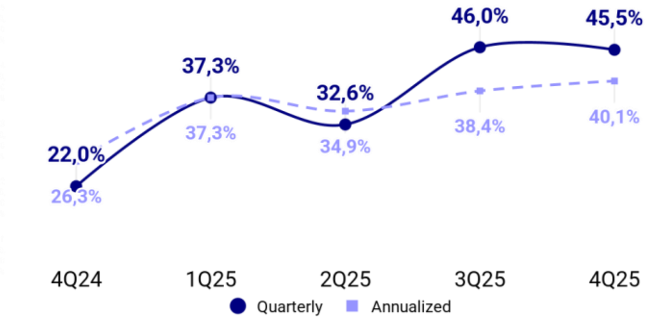
Operating expenses: Personnel benefits + Administrative expenses + Depreciation & Amortization + Other operating expenses
*Financial margin: Net income from financial instruments at FV through P&L + Net loss from write-down of assets at amortized cost and fair value through OCI + Foreign exchange and gold gains *Quarterly efficiency ratio*

Financial Indicators

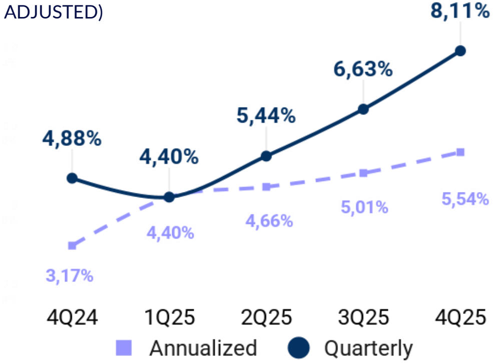
Net Interest Income (net of monetary position result) & Adjusted NIM**
(AR$ billion, INFLATION ADJUSTED)



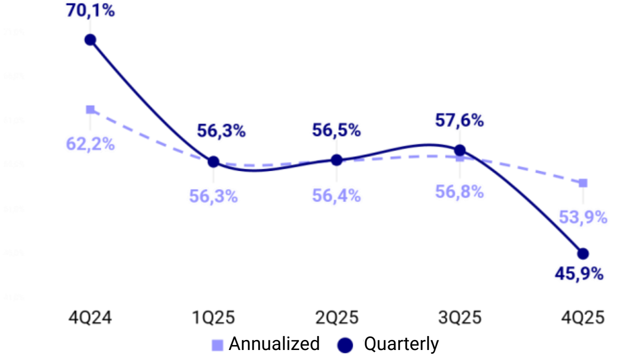
Fees-to-Expenses Ratio (Net Fee Income / Expenses)
(%, INFLATION ADJUSTED)



Cost of Risk
(%, INFLATION ADJUSTED)



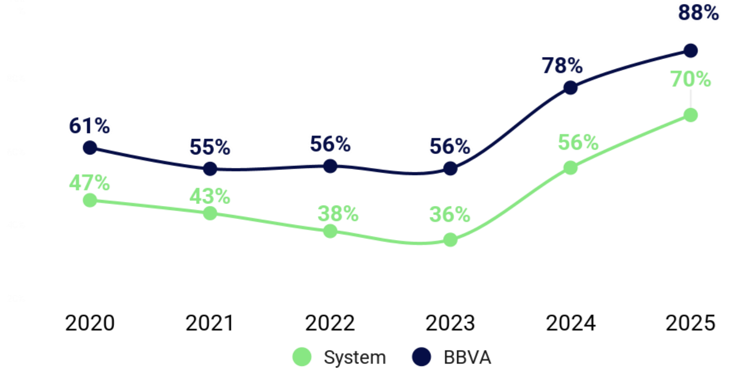
Efficiency Ratio
(%, INFLATION ADJUSTED)



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.

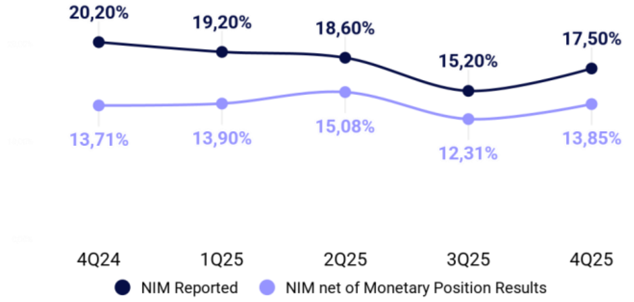
Loans-to-Deposits Ratio & NIMs

Loans-to-Deposits Ratio
(%, INFLATION ADJUSTED)



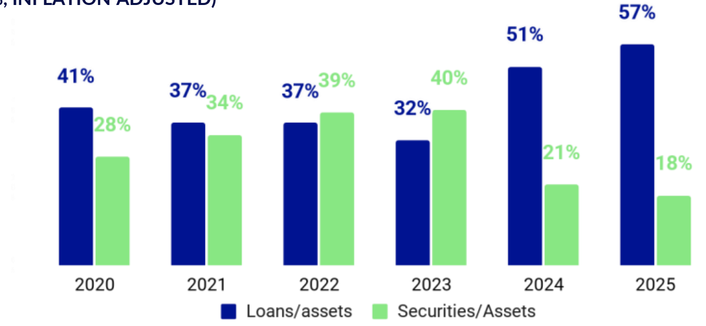
System Source: "Informe sobre bancos", BCRA, as of August 2025, last available information.

Adjusted Quarterly NIM*
(AR$ billion, INFLATION ADJUSTED)



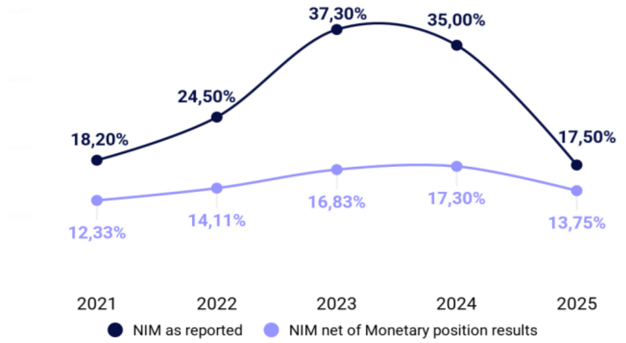
***Adjusted NIM: (Quarterly Net Interest Income - Net Monetary Position Results) / Average quarterly interest earning assets.*

Loans & Securities (BCRA, Treasury and REPOs) / Assets
(%, INFLATION ADJUSTED)



**Securities includes Financial assets pledged as collateral.*

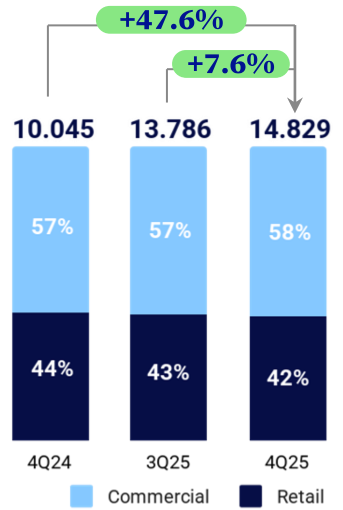
Adjusted Annual NIM*
(AR$ billion, INFLATION ADJUSTED)



Loan Portfolio & Asset Quality

Private Loans
(AR$ BILLION, INFLATION ADJUSTED)

Real growth in a ***context of deceleration***



PRIVATE LOANS MARKET SHARE*

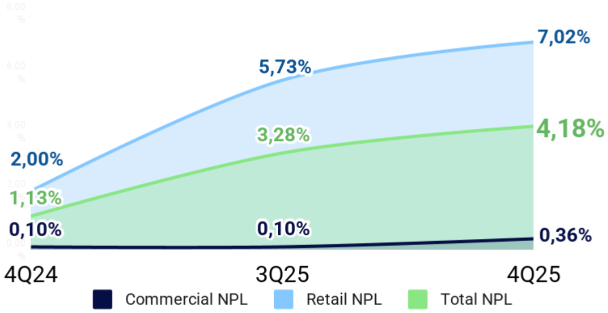
11,27%	11,27%	11,91%

**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.

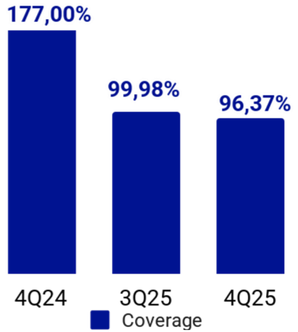
Non-Restated Figures	3Q25	4Q25	Δ %
Total loans and other financing	12,994	15,072	+16.0%

4Q25 Inflation 7,9%

NPL & Coverage
(%, CONSOLIDATED, INFLATION ADJUSTED)



Financial System NPL
5.29%*
Dec-25



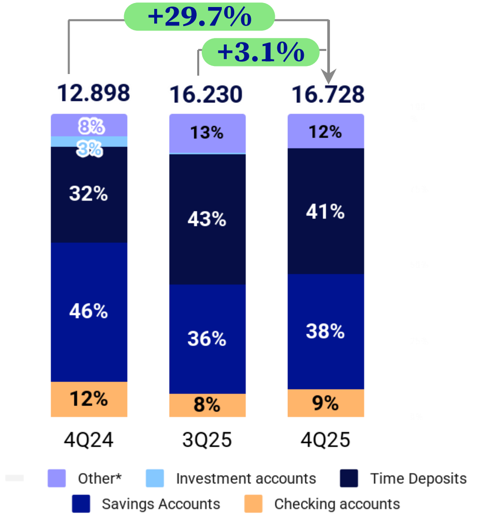
Source: System "Informe de Bancos", BCRA, as of December 2025, latest available information.
Inflation; Instituto Nacional de Estadísticas y Censos (INDEC) – Consumer Price Index change between September 2025 and December 2025.

Deposits & Capital Requirement

Private Deposits

(AR$ BILLION, INFLATION ADJUSTED)

Market share stabilizing above ***two digits***



PRIVATE DEPOSITS MARKET SHARE*

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

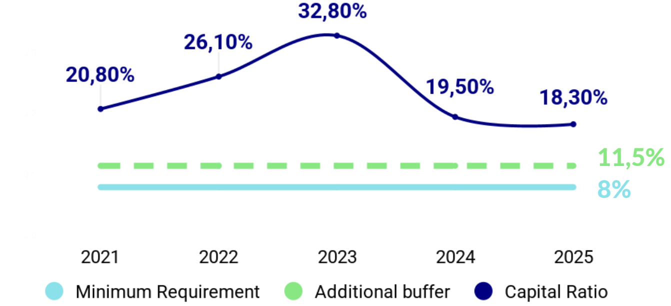
**Based on daily information from BCRA. Capital balance as of last day of every quarter*

****Other: includes special saving accounts and interest-bearing checking accounts.***

TOTAL LIQUID ASSETS/ TOTAL DEPOSITS

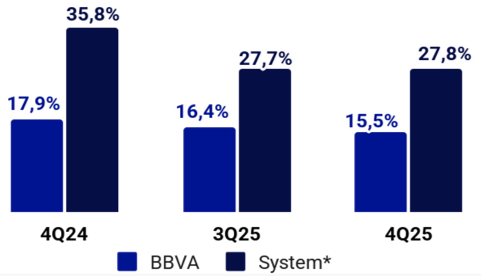
54%	44%	44%

Capital ratio decline ***in line with increase in financial intermediation, at comfortable levels***



** RPC includes 100% of quarterly results*

Stable public sector exposure with a downward trend



**Source: "Informe sobre bancos", BCRA, as of December 2025, last available information. Excludes BCRA exposure.*

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.

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