BBVA

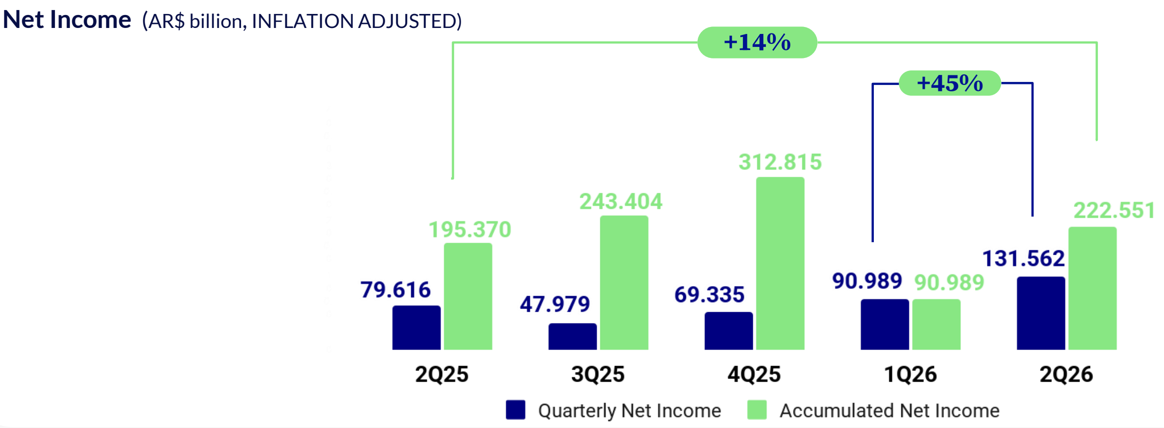
Creating Opportunities

BBVA Argentina

August 2026

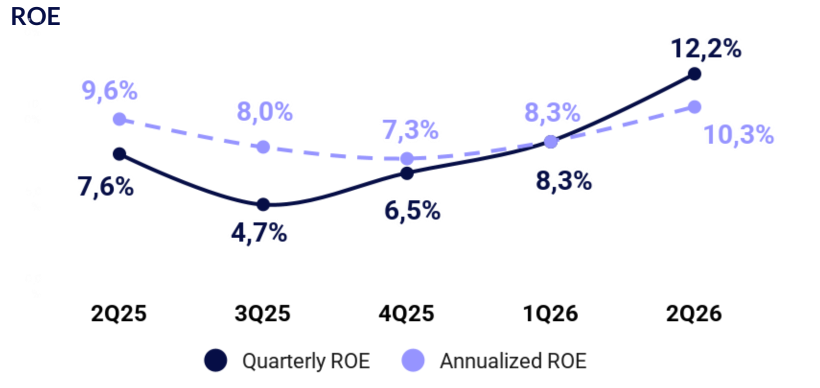
2Q26 Earnings Conference Call

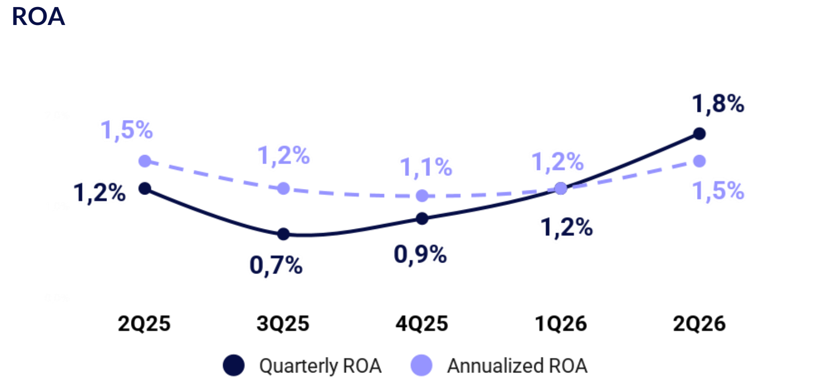
2Q26 Profitability Indicators



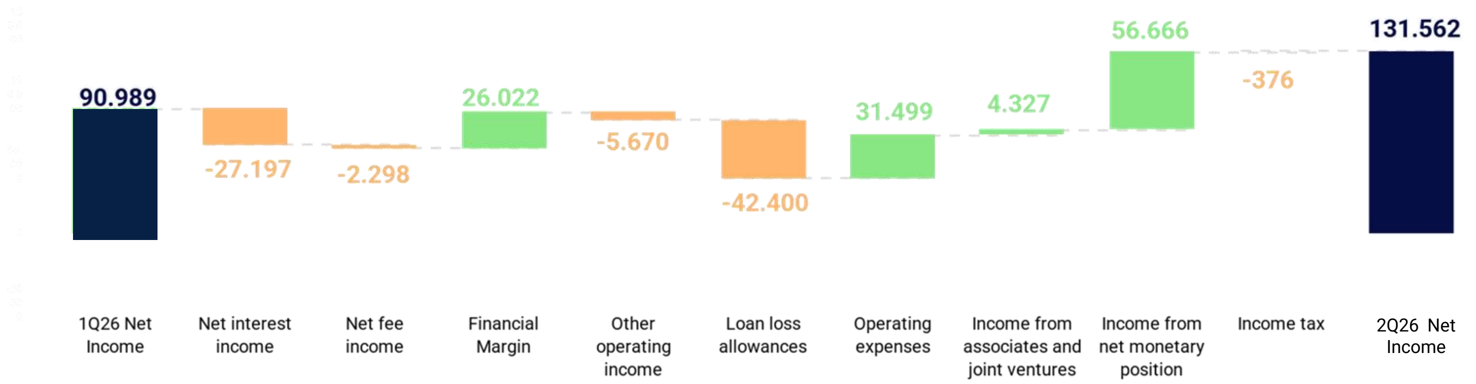
2Q26 Net Income
AR$ 131.6 bn

2026 Net Income
AR$ 222.5 bn





2Q26 loan loss allowances offset by lower expenses & loss from monetary position



1 **Interest income** impacted by a decrease in interest rates and CPI-linked bonds, offset by a **reduced monetary position loss**.

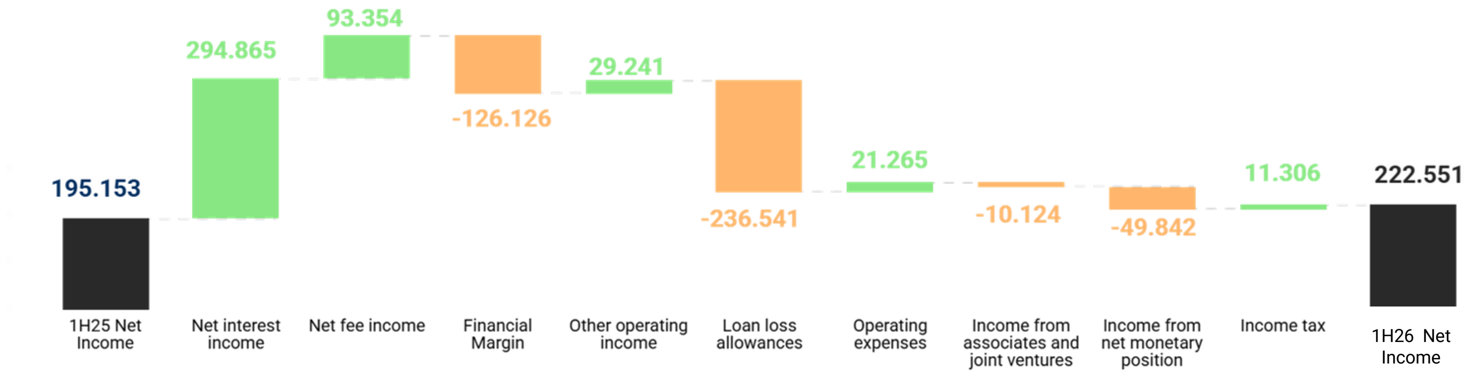
2 **Loan loss allowances** remain high, although showing a moderate slowdown

3 **Lower operating expenses** with a positive impact on efficiency ratios

2Q26	$	Var QoQ	Var YoY
Net Interest Income	**912.2 bn**	-2.9%	+15.4%
Net Fee Income	**178.9 bn**	-1.3%	+42.5%
Loan Loss Allowances	**303.8 bn**	+16.2%	+57.4%
Operating Expenses	**596.2 bn**	-5.0%	-7.6%

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

1H26 NII and Fee improvement more than offset credit losses



1 **Substantial improvement** in net interest income driven by lower average funding rates, **alongside higher fee income.**

2 **Loan loss allowances** still at high levels concentrated in retail products with prudent origination

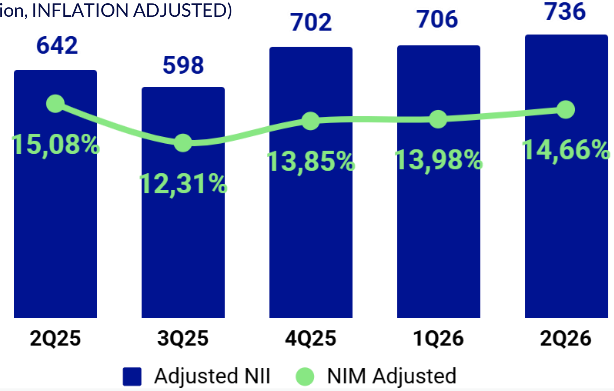
3 **Strong operating performance,** showing a positive trend in the efficiency ratio.

1H26	$	Var YoY
Net Interest Income	**1.85 tn**	+18.9%
Net Fee Income	**360.2 bn**	+35.0%
Loan Loss Allowances	**565.2 bn**	+72.0%
Operating Expenses	**1.2 tn**	-1.7%
Loss from net monetary position	**410.0 bn**	+13.8%

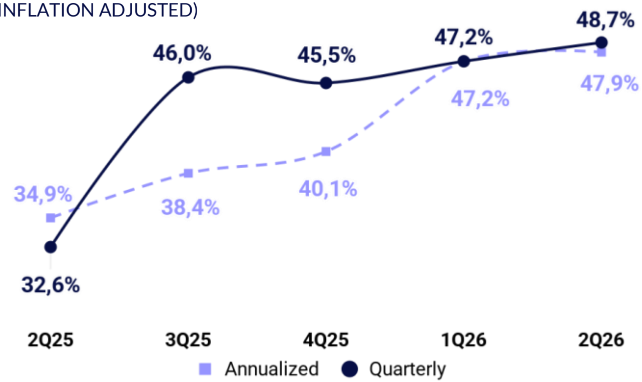
Operating expenses: Personnel benefits + Administrative expenses + Depreciation & Amortization + Other operating expenses
Financial margin: Net income from financial instruments at FV through P&L + Net loss from write-down of assets at amortized cost and fair value through OCI + Foreign exchange and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

Financial Indicators

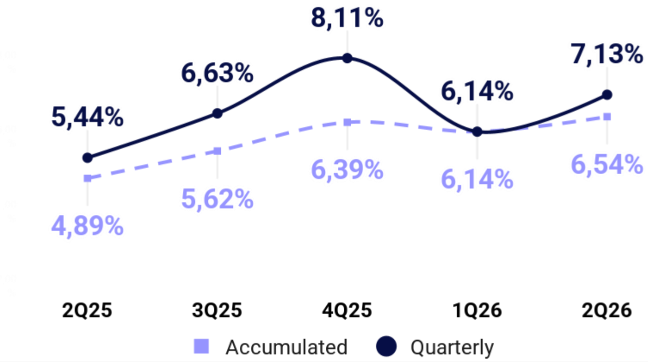
Net Interest Income (net of monetary position result) & Adjusted NIM**
(AR$ billion, INFLATION ADJUSTED)



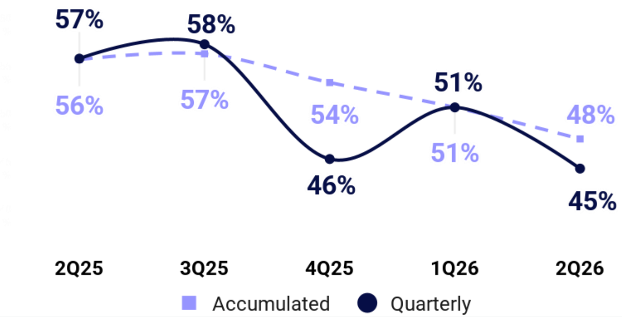
Fees-to-Expenses Ratio (Net Fee Income / Expenses)
(%, INFLATION ADJUSTED)



Cost of Risk
(%, INFLATION ADJUSTED)



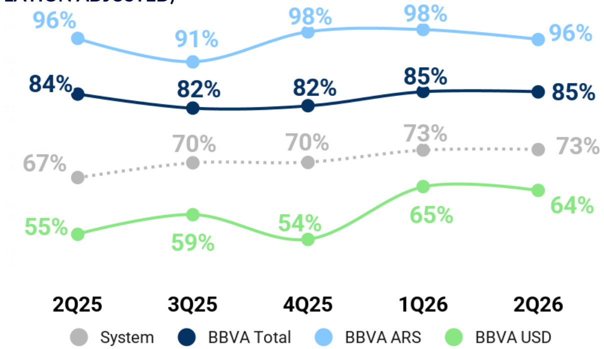
Efficiency Ratio
(%, INFLATION ADJUSTED)



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.

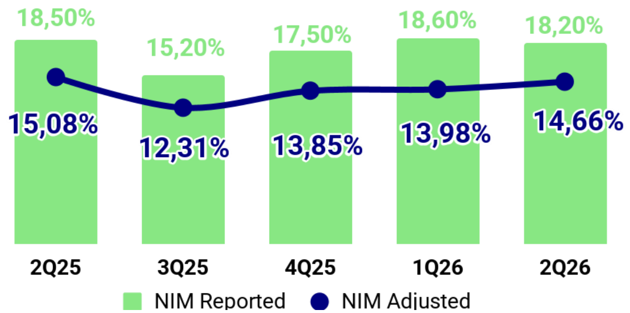
Loans-to-Deposits Ratio & NIMs

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



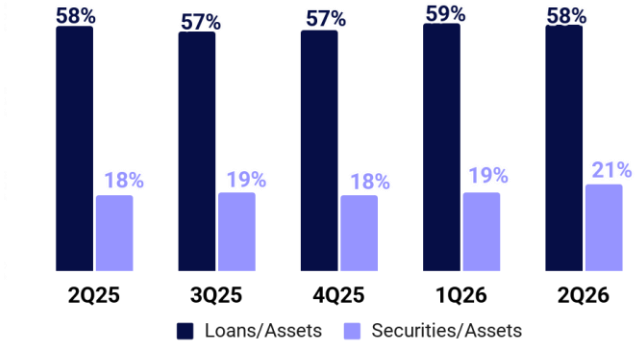
System Source: "Informe sobre bancos", BCRA, as of June 2026, last available information.

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



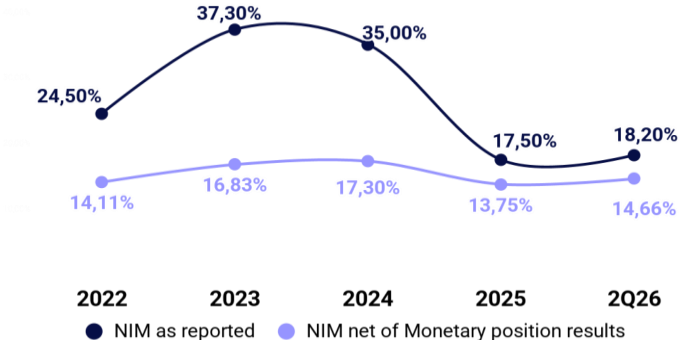
***Adjusted NIM: (Quarterly Net Interest Income - Net Monetary Position Results) / Average quarterly interest earning assets.*

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



**Securities includes Financial assets pledged as collateral.*

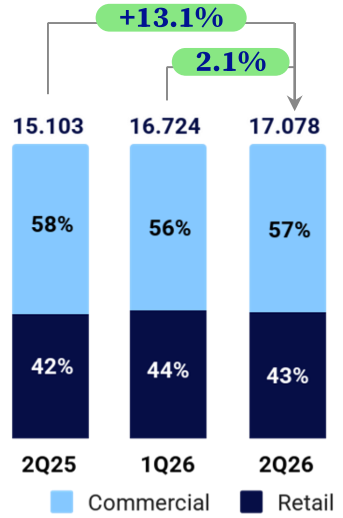
Adjusted Annual NIM*
(AR$ billion, INFLATION ADJUSTED)



Loan Portfolio & Asset Quality

Private Loans
(AR$ BILLION, INFLATION ADJUSTED)

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



PRIVATE LOANS MARKET SHARE*

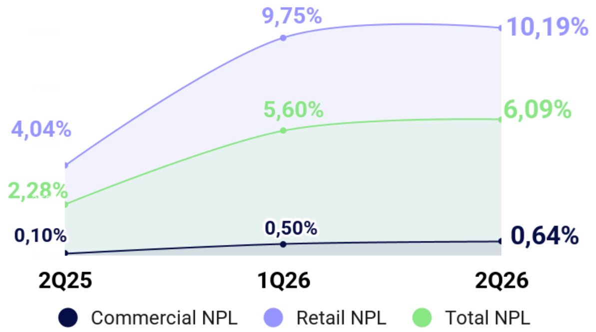
2Q25	1Q26	2Q26
11.49%	12.00%	12.00%

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

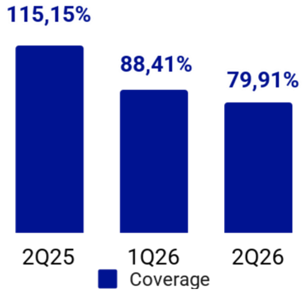
Non-Restated Figures	1Q26	2Q26	Δ %
Total loans and other financing	15,865	17,250	+8.7%

2Q26 Inflation **6.8%**

NPL & Coverage
(%, CONSOLIDATED, INFLATION ADJUSTED)



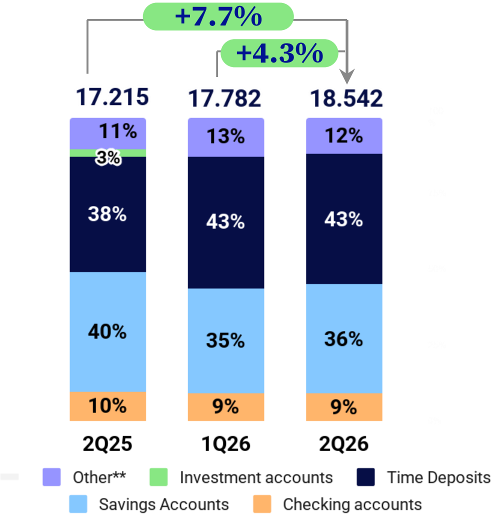
Financial System NPL
7.22%*
Jun-26



Source: System "Informe de Bancos", BCRA, as of June 2026, latest available information.
Inflation; Instituto Nacional de Estadísticas y Censos (INDEC) – Consumer Price Index change between March and June 2026

Deposits & Capital Requirement

Private Deposits
(AR$ BILLION, INFLATION ADJUSTED)



PRIVATE DEPOSITS MARKET SHARE*

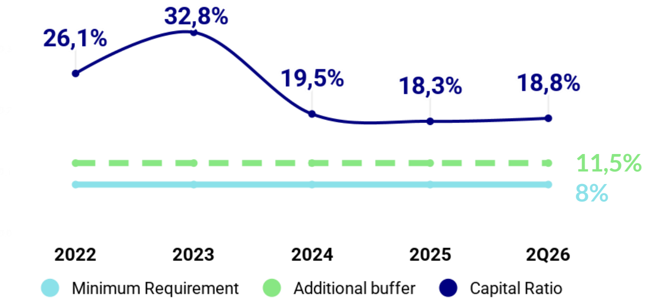
2Q25	1Q26	2Q26
9.65%	9.90%	9.91%

*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

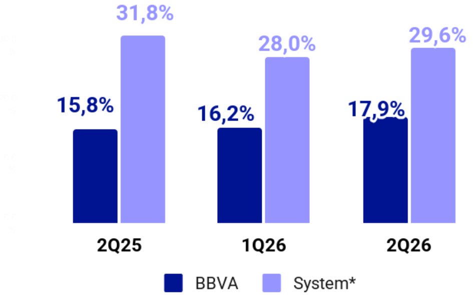
48%	44%	45%

*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 June 2026, 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, Consolidar AFJP-undergoing liquidation proceeding, PSA Finance Argentina Compañía Financiera S.A. (“PSA”) , Volkswagen Financial Services Compañía Financiera S.A (“VWFS”) , FCA Compañía Financiera S.A. ("FCA") and BBVA Securities Argentina S.A.U.
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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Investor Relations Contact
investorelations-arg@bbva.com
www.ir.bbva.com.ar