3Q26 Earnings Release

BBVA Argentina

November 24, 2026

Buenos Aires, Argentina

3Q26 Conference Call

Wednesday, November 25, 2026 - 12:00 p.m. Buenos Aires time (10:00 a.m. EST)

To participate click here to register

3Q26 Highlights

3Q26 Earnings Release

Macroeconomic Indicators September 30, 2026

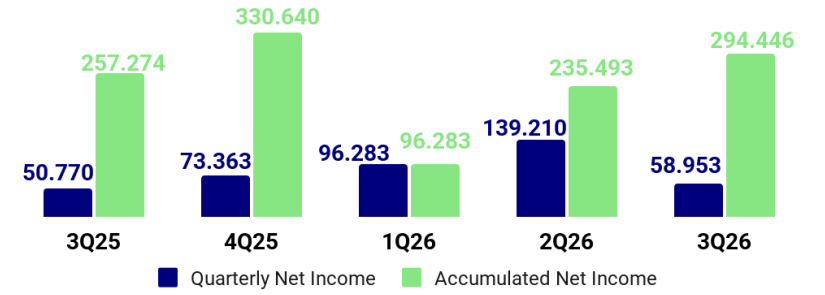
Inflation: **5,8%** QoQ; **23,7%** YTD; **33,4%** YoY.
Official FX A 3500: **AR$ 1.517,5** (+2,3% QoQ; +11,0% YoY)
TAMAR: **24,1% APR** – 26,9% APY

Net Income

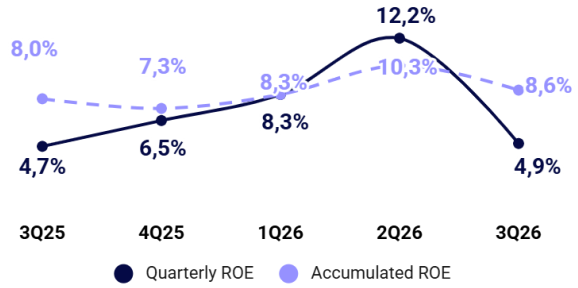
(AR$ billion, INFLATION ADJUSTED)

+14% YoY

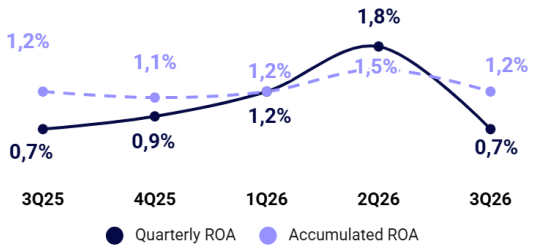
- 58% QoQ



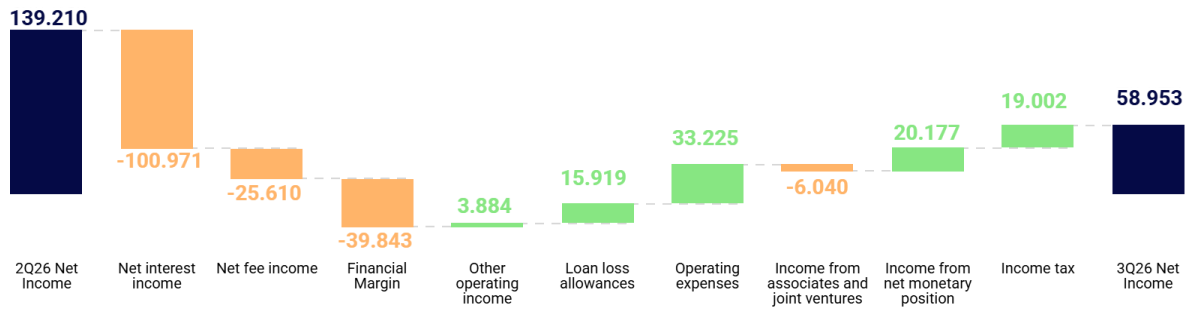
ROE %



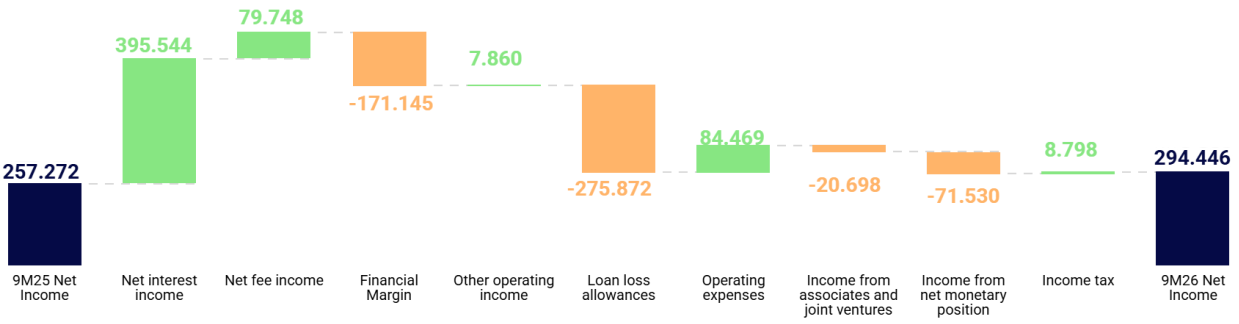
ROA %



3Q26 Highlights



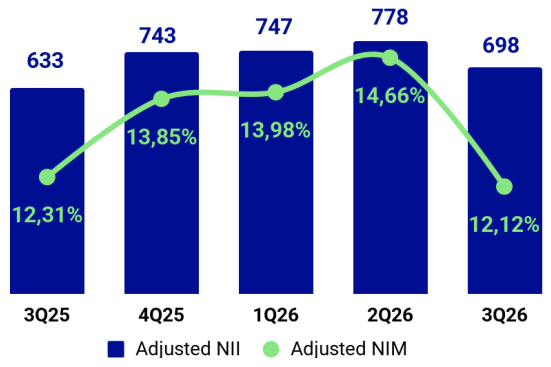
9M26 Highlights



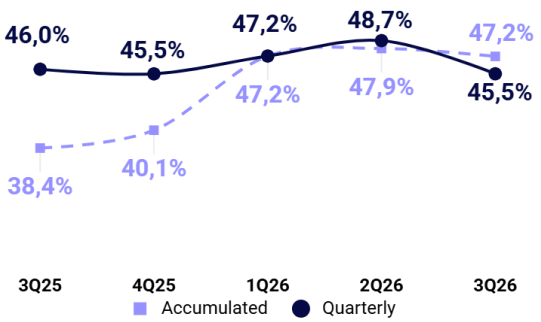
3Q26 Highlights

3Q26 Earnings Release

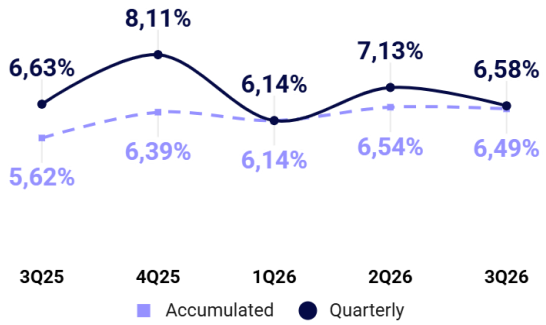
Net Interest Income (net of monetary position result) & **Adjusted NIM**** (AR$ billion, INFLATION ADJUSTED)



Fees / Expenses ratio (%)



Cost of Risk (%)



Efficiency Ratio (%)



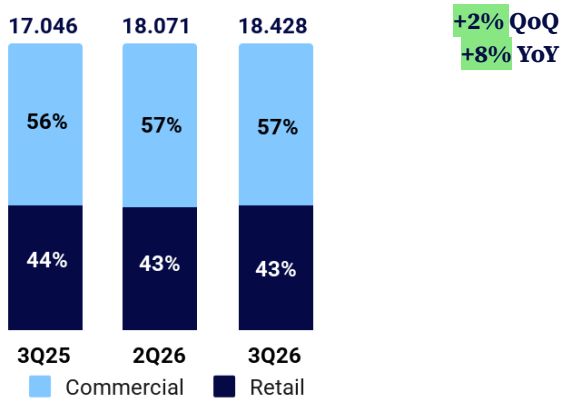
Operating expenses: Personnel benefits + Administrative expenses + Depreciation & Amortization + Other operating expenses
Financial margin: Net income from financial instruments at FV through P&L + Net loss from write-down of assets at amortized cost and fair value through OCI + Foreign exchange and gold gains
***Adjusted NIM: (Quarterly Net Interest Income - Net Monetary Position Results) / Average quarterly interest earning assets.*

3Q26 Highlights

3Q26 Earnings Release

Private Loans (AR$ billion, INFLATION ADJUSTED)

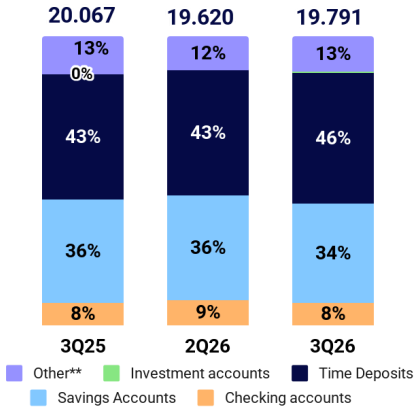
Moderate growth, primarily in USD loans



+2% QoQ
+8% YoY

Private Deposits (AR$ billion, INFLATION ADJUSTED)

Stable deposits, with market share gains



+1% QoQ
-1% YoY

PRIVATE LOANS MARKET SHARE

3Q25	2Q26	3Q26
11.53%	11.75%	11.93%

**Based on daily information from BCRA. Capital balance as of last day of every quarter. Consolidates PSA, VWFS, Rombo & FCA.*
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

3Q25	2Q26	3Q26
10.08%	9.90%	10.22%

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

TOTAL LIQUID ASSETS / TOTAL DEPOSITS

3Q25	2Q26	3Q26
44%	47%	44%

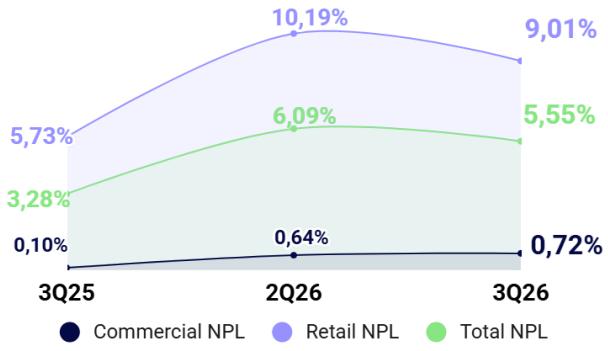
TOTAL GROSS LOANS / TOTAL DEPOSITS

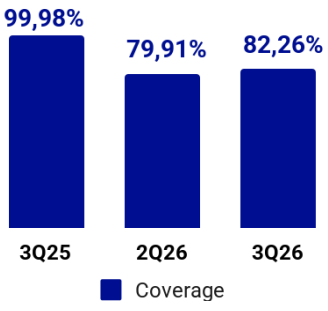
3Q25	2Q26	3Q26
82%	85%	85%

NPL & Coverage

(%, CONSOLIDATED, INFLATION ADJUSTED)

System NPL*
7.12% Sept'26



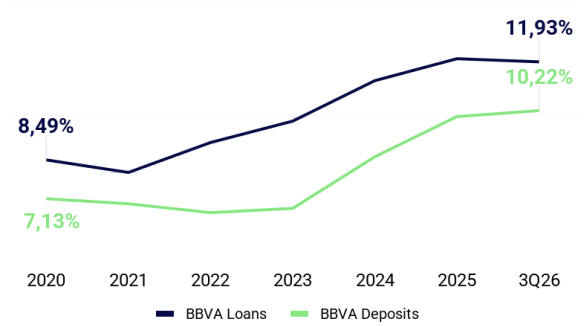


Cost of Risk: Current period loan loss allowances / Total average loans.

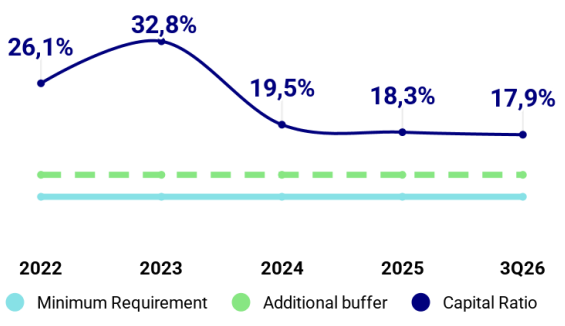
Total average loans calculated as the average between loans at prior period end, and total loans in the current period.

**Source: Informe sobre bancos, BCRA, September 2026.*

PRIVATE LOAN AND DEPOSITS MARKET SHARE %



CAPITAL RATIO %



** RPC includes 100% of quarterly results*

Banco BBVA Argentina S.A. announces Third Quarter 2026

Buenos Aires, November 24, 2026 – 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 third quarter (3Q26), ended on September 30, 2026. 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 2025 and 2026 have been updated according to IAS 29 reporting to reflect the accumulated effect of inflation adjustment for each period up to September 30, 2026.

3Q26 & 9M26 Highlights

- BBVA Argentina's inflation-adjusted net income in 3Q26 was $58.9 billion, 57.7% lower than the result for the second quarter of 2026 (2Q26), and 16.1% higher than the net income for the third quarter of 2025 (3Q25). Accumulated net income for the 9 months of 2026 reached $294.4 billion, 14.4% higher than the 9-month accumulated income of 2025.
- In 3Q26, BBVA Argentina achieved an average return on equity (ROE) of 4.9% compared to 12.2% in the previous quarter, and an average return on assets (ROA) of 0.7% compared to 1.8% in the previous quarter. The 9-month accumulated ROE was 8.6%, compared to 8.0% as of 3Q25, and the accumulated ROA was 1.2%, stable compared to 1.2% of 3Q25.
- 3Q26 NIM was 15.1% total currency, down from 18.2% in 2Q26. Net NIM after inflation was 12.2%, below 14.7% in the previous quarter. Nominal NIM in ARS was 18.2% and in USD was 3.8%.
- In terms of activity, total consolidated private sector financing in 3Q26 was $18.4 trillion, representing a 2.0% increase compared to 2Q26 and 8,1% compared to 3Q25, both in real terms. BBVA's consolidated market share reached 11.93% in 3Q26, increasing 18 bps quarter-over-quarter (QoQ) and 40 bps year-over-year (YoY).
- Total consolidated private deposits as of 3Q26 reached $19.8 trillion, increasing 0.9% compared to 2Q26 and decreasing 1.4% compared to 3Q25 in real terms. BBVA's consolidated private deposit market share reached 10.22% as of 3Q26, improving 32 bps QoQ and 14 bps YoY.
- The NPL ratio for 3Q26 reached 5.55%, with a coverage of 82.26%, compared to 6.09% and 79.91% in 2Q26, respectively.
- The quarterly efficiency ratio as of 3Q26 was 49.6%. The accumulated efficiency ratio for the nine months of 2026 was 48.5%. Quarterly, the figure is above the value recorded in 2Q26 (45.0%) and the accumulated ratio was below the one recorded in 3Q25 (56.8%).
- As of 3Q26, BBVA Argentina achieved a regulatory capital ratio of 17.9% (Tier 1: 17.9%), which implies a 117.6% excess over the minimum regulatory requirement.
- Total liquid assets accounted for 44.4% of the Bank's total deposits as of 3Q26, below 47.3% in 2Q26 and on par with 44.3% in 3Q25.

Message from the CFO

"BBVA Argentina ended the 3Q26 with a net income of $58.9 billion, equivalent to an ROE of 4.9%, representing a 57.7% drop compared to the previous quarter's result, in a context of financial condition normalization. This performance is mainly explained by a decrease in net interest margin, resulting from lower interest rates compared to the first part of the year and lower yields on inflation-adjusted assets.

In this context, BBVA continues to strengthen its competitive positioning, consolidating its place as the second-largest private bank in 2026, leading financial intermediation growth among its main peers in a challenging credit quality environment. The dynamism of the commercial segment is particularly noteworthy, while in the retail business we continue to gain market share in collateralized products and preserve a solid foundation to drive new market share gains through selective and targeted expansion.

In terms of asset quality, we are beginning to observe favorable signs in portfolio evolution, particularly in early delinquency indicators. This improvement is progressively reflected in loan loss allowances, which recorded a 5% decrease in real terms during the period, although there is still room for a more significant reduction. BBVA's NPL ratio at the end of September was 5.55%, a 54 bps decrease compared to June, while the system presented a ratio of 7.40% as of August. Cost of risk shows a similar decline to 6.58% in the quarter, from 7.13%.

For subsequent periods, our expectation is to consolidate an upward path in profits once again, driven by progressive improvement in risk indicators and intermediation margins, within a context of expense control.

This positive evolution can be noted in the accumulated year-to-date results, which amount to $294.4 billion and reflect a 14.4% improvement compared to the same period in 2025. These figures arise from a 16% growth in net interest margin, a 17% improvement in net fee income, and a 6% reduction in personnel and administrative expenses, which, although largely offset by a 44% increase in loan loss allowances, allow us to glimpse the potential of the business if the credit situation continues to normalize as expected.

The macroeconomic scenario in which the Bank operates has not been ideal, showing certain signs of deterioration over the last months, with economic activity adjusting downward, inflation higher than expected, and loan and deposit performance evolving below our initial forecasts.

Even so, we understand that structural changes and deregulation in the Argentine economy, along with the strength of financial and fiscal indicators, as well as the remarkable evolution of the trade balance and investments, among others, continue to build a virtuous and necessary environment for a more predictable development of our activity.

To conclude, it is worth highlighting that BBVA Argentina has a differential value proposition with a strategic commitment to artificial intelligence, cutting-edge technological capabilities, and a competitive talent team. The evolution of our digital credit offering and the launch of innovative products, such as Black+ cards, reflect our ability to anticipate customer needs and continue increasing our competitiveness.

Added to these strengths is a solid liquidity position and a robust level of solvency, with a Common Equity Tier 1 (CET1) capital ratio of 17.9%, which allows us to sustain our growth strategy.

In this context, we will continue to strengthen our capabilities, expanding our product offering and enhancing the quality of our services, to continue generating value for our customers and investors and contributing to the productive development of the country."

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 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 S.A., 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.

Quarterly Results

INCOME STATEMENT	BBVA ARGENTINA CONSOLIDATED						
In millions of AR$ - Inflation adjusted						Δ %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Interest income	1.445.233	1.531.462	1.727.028	1.939.090	1.749.438	(5,6%)	(17,4%)
Interest expense	(580.953)	(566.211)	(732.999)	(1.000.738)	(968.690)	(2,6%)	40,0%
Net interest income	**864.280**	**965.251**	**994.029**	**938.352**	**780.748**	**(10,5%)**	**10,7%**
Fee income	259.240	286.417	279.961	282.829	277.134	(9,5%)	(6,5%)
Fee expenses	(95.472)	(97.039)	(88.150)	(118.683)	(94.331)	1,6%	(1,2%)
Net fee income	**163.768**	**189.378**	**191.811**	**164.146**	**182.803**	**(13,5%)**	**(10,4%)**
Net income from financial instruments at fair value through P&L	14.256	38.025	23.961	10.153	30.153	(62,5%)	(52,7%)
Net gain/loss from write-down of assets at amortized cost and fair value through OCI	(980)	19.211	(3.117)	65.028	(4.570)	(105,1%)	78,6%
Foreign exchange and gold gains	55.506	51.389	60.245	69.049	80.883	8,0%	(31,4%)
Other operating income	71.985	68.101	74.100	101.760	95.066	5,7%	(24,3%)
Loan loss allowances	(305.561)	(321.480)	(276.612)	(367.628)	(279.986)	5,0%	(9,1%)
Net operating income	**863.254**	**1.009.875**	**1.064.417**	**980.860**	**885.097**	**(14,5%)**	**(2,5%)**
Personnel benefits	(183.413)	(201.903)	(210.697)	(168.454)	(196.308)	9,2%	6,6%
Administrative expenses	(165.595)	(173.481)	(187.894)	(179.391)	(194.617)	4,5%	14,9%
Depreciation and amortization	(36.138)	(38.926)	(36.322)	(39.858)	(33.050)	7,2%	(9,3%)
Other operating expenses	(212.497)	(216.558)	(229.284)	(276.858)	(235.635)	1,9%	9,8%
Operating expenses	**(597.643)**	**(630.868)**	**(664.197)**	**(664.561)**	**(659.610)**	**5,3%**	**9,4%**
Operating income	**265.611**	**379.007**	**400.220**	**316.299**	**225.487**	**(29,9%)**	**17,8%**
Income from associates and joint ventures	(5.703)	337	(4.241)	3.689	4.282	n.m	(233,2%)
Income from net monetary position	(166.742)	(186.919)	(246.880)	(195.293)	(147.952)	10,8%	(12,7%)
Income before income tax	**93.166**	**192.425**	**149.099**	**124.695**	**81.817**	**(51,6%)**	**13,9%**
Income tax	(34.213)	(53.215)	(52.816)	(51.332)	(31.047)	35,7%	(10,2%)
Income for the period	**58.953**	**139.210**	**96.283**	**73.363**	**50.770**	**(57,7%)**	**16,1%**
Owners of the parent	**54.299**	**133.985**	**88.595**	**66.577**	**46.789**	**(59,5%)**	**16,1%**
Non-controlling interests	**4.654**	**5.225**	**7.688**	**6.786**	**3.981**	**(10,9%)**	**16,9%**
Other comprehensive Income (1)	**(79.206)**	**(29.620)**	**67.688**	**283.359**	**(220.925)**	**(167,4%)**	**64,1%**
Total comprehensive income	**(20.253)**	**109.590**	**163.971**	**356.722**	**(170.155)**	**(118,5%)**	**88,1%**

(1) Net of Income Tax.

As of 3Q26, BBVA Argentina net income was $58.9 billion, representing a 57.7% decrease QoQ and a 16.1% increase compared to 3Q25. The ROE for the quarter reached 4.9%, and the ROA was 0.7%.

The 57.7% drop in quarterly results is mainly explained by lower net operating income, offset by lower net monetary position costs and lower operating expenses. The main line items explaining the variation are (i) lower net interest income, followed by (ii) lower net fee income, and (iii) lower trading results and write-down of assets at amortized cost.

While loan loss allowances remain high, a real drop of 5.0% is observed.

The net monetary position result was 10.8% lower than in the previous quarter, in a context of declining inflation (5.82%[1]) compared to 2Q26 (6.76%).

It should be noted that the figures for 3Q25 do not include the impact derived from the incorporation of FCA Compañía Financiera, since said integration became effective later, on December 31, 2025.

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

OTHER COMPREHENSIVE INCOME	BBVA ARGENTINA CONSOLIDATED						
In millions of AR$ - Inflation adjusted						Δ %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Net income for the period	**58.953**	**139.210**	**96.283**	**73.363**	**50.770**	**(57,7%)**	**16,1%**
Other comprehensive income components to be reclassified to income/(loss) for the period							
Profit or losses from hedge instruments - Cashflow hedge	**(108)**	**22**	**86**	**-**	**-**	**n.m**	**N/A**
Profit or losses from hedge instruments	(165)	33	132	-	-	**n.m**	**N/A**
Income tax	57	(11)	(46)	-	-	**n.m**	**N/A**
Profit or losses from financial isntruments at fair value through OCI	**(77.358)**	**(32.822)**	**68.270**	**282.433**	**(220.306)**	**(135,7%)**	**64,9%**
Profit or losses from financial instruments at fair value through OCI	(119.992)	(31.307)	101.850	499.541	(343.502)	(283,3%)	65,1%
Reclassification adjustment for the period	980	(19.189)	3.181	(65.028)	4.570	105,1%	(78,6%)
Income tax	41.654	17.674	(36.761)	(152.080)	118.626	135,7%	(64,9%)
Other comprehensive income coponents not to be reclassified to income/(loss) for the period							
Income or loss on equity instruments at fair value through OCI	**(1.740)**	**3.180**	**(668)**	**926**	**(619)**	**(154,7%)**	**(181,1%)**
Resultado por instrumentos de patrimonio a VR con cambios en ORI	(1.740)	3.180	(668)	926	(619)	(154,7%)	(181,1%)
Total Other Comprehensive Income/(loss) for the period	**(79.206)**	**(29.620)**	**67.688**	**283.359**	**(220.925)**	**(167,4%)**	**64,1%**
Total Comprehensive Income	**(20.253)**	**109.590**	**163.971**	**356.722**	**(170.155)**	**(118,5%)**	**88,1%**
Attributable to owners of the Parent	**(24.853)**	**104.358**	**156.236**	**349.936**	**(174.136)**	**(123,8%)**	**85,7%**
Attributable to non-controlling interests	**4.600**	**5.232**	**7.735**	**6.786**	**3.981**	**(12,1%)**	**15,5%**

The Other Comprehensive Income (OCI) line item totaled a loss of $79.2 billion in 3Q26, driven by a lower valuation of financial instruments at fair value through OCI.

Accumulated Results - 9 months

INCOME STATEMENT - 9 MONTH ACCUMULATED	BBVA ARGENTINA CONSOLIDATED		
In millions of AR$ - Inflation adjusted			
	2026	2025	Δ %
Interest income	4.703.723	4.609.398	2,0%
Interest expense	(1.880.163)	(2.181.382)	13,8%
Net interest income	**2.823.560**	**2.428.016**	**16,3%**
Fee income	825.618	797.174	3,6%
Fee expenses	(280.661)	(331.965)	15,5%
Net fee income	**544.957**	**465.209**	**17,1%**
Net income from financial instruments at fair value through P&L	76.242	144.882	(47,4%)
Net loss from write-down of assets at amortized cost and fair value through OCI	15.114	115.076	(86,9%)
Foreign exchange and gold gains	167.140	169.683	(1,5%)
Other operating income	214.186	206.326	3,8%
Loan loss allowances	(903.653)	(627.781)	(43,9%)
Net operating income	**2.937.546**	**2.901.411**	**1,2%**
Personnel benefits	(596.013)	(578.219)	(3,1%)
Administrative expenses	(526.970)	(622.514)	15,3%
Depreciation and amortization	(111.386)	(97.554)	(14,2%)
Other operating expenses	(658.339)	(678.890)	3,0%
Operating expenses	**(1.892.708)**	**(1.977.177)**	**4,3%**
Operating income	**1.044.838**	**924.234**	**13,0%**
Income from associates and joint ventures	(9.607)	11.091	(186,6%)
Income from net monetary position	(600.541)	(529.011)	(13,5%)
Income before income tax	**434.690**	**406.314**	**7,0%**
Income tax	(140.244)	(149.042)	5,9%
Income for the period	**294.446**	**257.272**	**14,4%**
Owners of the parent	**276.879**	**242.513**	**14,2%**
Non-controlling interests	**17.567**	**14.759**	**19,0%**
Other comprehensive Income (OCI) (1)	**(41.138)**	**(397.177)**	**89,6%**
Total comprehensive income	**253.308**	**(139.905)**	**281,1%**

(1) Net of Income Tax.

In the nine months of 2026, BBVA Argentina reached an accumulated net income of $294.4 billion, 14.4% higher than reported in the same period of 2025. This implies an accumulated ROE of 8.6% and an accumulated ROA of 1.2%, compared to a 9-month accumulated ROE of 8.0% and ROA of 1.2% in the same period of 2025.

The improvement in results is mainly explained by better net interest income, net fee income, and lower expenses, which more than offset the deterioration in loan loss allowances and the higher loss from the net monetary position.

OTHER COMPREHENSIVE INCOME - 9 MONTH ACCUMULATED			
In millions of AR$ - Inflation adjusted			Δ %
	2026	2025	Δ %
Net income for the period	**294.446**	**257.272**	**14,4%**
Other comprehensive income components to be reclassified to income/(loss) for the period			
Profit or losses from hedge instruments - Cashflow hedge	**-**	**-**	**N/A**
Profit or losses from hedge instruments	-	-	N/A
Income tax	-	-	N/A
Profit or losses from financial isntruments at fair value through OCI	**(41.910)**	**(400.591)**	**89,5%**
Profit or losses from financial instruments at fair value through OCI	(49.449)	(501.218)	90,1%
Reclassification adjustment for the period	(15.028)	(115.076)	86,9%
Income tax	22.567	215.703	(89,5%)
Other comprehensive income coponents not to be reclassified to income/(loss) for the period			
Income or loss on equity instruments at fair value through OCI	**772**	**3.414**	**(77,4%)**
Resultado por instrumentos de patrimonio a VR con cambios en ORI	772	3.414	(77,4%)
Total Other Comprehensive Income/(loss) for the period	**(41.138)**	**(397.177)**	**89,6%**
Total Comprehensive Income	**253.308**	**(139.905)**	**281,1%**
Attributable to owners of the Parent	**235.741**	**(154.664)**	**252,4%**
Attributable to non-controlling interests	**17.567**	**14.759**	**19,0%**

EARNINGS PER SHARE	BBVA ARGENTINA CONSOLIDATED						
In AR$ millions						Δ %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Financial Statement information							
Net income for the period attributable to owners of the parent (in AR$ millions)	54.299	126.621	78.421	53.848	35.086	(57,1%)	54,8%
Total shares outstanding [1]	612.710.079	612.710.079	612.710.079	612.710.079	612.710.079	-	-
Market information							
Closing price of ordinary share at BYMA (in AR$)	6.940,00	10.095,00	7.940,00	8.970,00	4.140,00	(31,3%)	67,6%
Closing price of ADS at NYSE (in USD)	12,85	19,53	16,06	17,75	8,17	(34,2%)	57,3%
Book value per share (in AR$)	**7.190**	**6.834**	**6.357**	**5.603**	**4.766**	**5,2%**	**50,9%**
Price-to-book ratio (BYMA price) (%)	**0,97x**	**1,48x**	**1,25x**	**1,60x**	**0,87x**	**(34,7%)**	**11,1%**
Earnings per share (in AR$)	**89**	**207**	**128**	**88**	**57**	**(57,1%)**	**54,8%**
Earnings per ADS (1) in ARS	**266**	**620**	**384**	**264**	**172**	**(57,1%)**	**54,8%**
Market Cap (USD millions)	**2.624**	**3.989**	**3.280**	**3.625**	**1.669**	**(34,2%)**	**57,3%**

(1) Each ADS accounts for 3 ordinary shares

Book value, Equity and Results not adjusted by inflation

Net Interest Income

NET INTERNEST INCOME	BBVA ARGENTINA CONSOLIDATED						
In millions of AR$ - Inflation adjusted						Δ %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Net Interest Income	**864.280**	**965.251**	**994.029**	**938.352**	**780.748**	**(10,5%)**	**10,7%**
Interest Income	**1.445.233**	**1.531.462**	**1.727.028**	**1.939.090**	**1.749.438**	**(5,6%)**	**(17,4%)**
From government securities	288.699	206.079	268.619	328.401	265.354	40,1%	8,8%
From private securities	573	906	1.045	1.601	1.853	(36,8%)	(69,1%)
Interest from loans and other financing	979.432	1.070.959	1.229.977	1.407.849	1.317.580	(8,5%)	(25,7%)
Financial Sector	*8.137*	*12.631*	*21.479*	*36.100*	*28.558*	*(35,6%)*	*(71,5%)*
Overdrafts	*103.911*	*91.498*	*113.863*	*167.144*	*187.865*	*13,6%*	*(44,7%)*
Discounted Instruments	*269.721*	*279.288*	*310.588*	*357.961*	*292.814*	*(3,4%)*	*(7,9%)*
Mortgage loans	*21.072*	*17.498*	*15.418*	*14.584*	*12.346*	*20,4%*	*70,7%*
Pledge loans	*138.015*	*59.915*	*65.117*	*56.373*	*52.936*	*130,4%*	*160,7%*
Consumer Loans	*168.176*	*194.323*	*217.949*	*241.748*	*245.681*	*(13,5%)*	*(31,5%)*
Credit Cards	*173.934*	*222.446*	*245.067*	*282.979*	*239.267*	*(21,8%)*	*(27,3%)*
Financial leases	*4.967*	*5.015*	*5.143*	*5.823*	*5.322*	*(1,0%)*	*(6,7%)*
Loans for the prefinancing and financing of exports	*42.098*	*44.657*	*41.676*	*47.731*	*49.447*	*(5,7%)*	*(14,9%)*
Other loans	*49.401*	*143.688*	*193.677*	*197.406*	*203.344*	*(65,6%)*	*(75,7%)*
Premiums on reverse REPO transactions	2.413	4.352	305	39	310	(44,6%)	n.m
CER/UVA clause adjustment	169.945	245.106	207.722	176.752	144.783	(30,7%)	17,4%
Other interest income	4.171	4.060	19.360	24.448	19.558	2,7%	(78,7%)
Interest expenses	**580.953**	**566.211**	**732.999**	**1.000.738**	**968.690**	**2,6%**	**(40,0%)**
Deposits	483.530	458.757	611.600	862.504	861.780	5,4%	(43,9%)
*Checking accounts**	*59.369*	*64.726*	*73.990*	*114.151*	*142.727*	*(8,3%)*	*(58,4%)*
Savings accounts	*2.352*	*3.057*	*2.839*	*2.275*	*1.897*	*(23,1%)*	*24,0%*
Time deposits	*420.798*	*390.283*	*534.431*	*745.733*	*709.808*	*7,8%*	*(40,7%)*
Investment accounts	*1.011*	*691*	*340*	*345*	*7.348*	*46,3%*	*(86,2%)*
Other liabilities from financial transactions	53.502	52.443	55.719	52.526	55.115	2,0%	(2,9%)
Interfinancial loans received	29.420	39.049	42.190	52.569	40.923	(24,7%)	(28,1%)
Premiums on REPO transactions	9.865	6.273	14.684	23.936	6.771	57,3%	45,7%
Guaranteed securities loans	-	1.303	4.600	7.535	1.487	(100,0%)	(100,0%)
CER/UVA clause adjustment	4.636	8.386	4.206	1.668	2.614	(44,7%)	77,4%
Other interest expense	-	-	-	-	-	N/A	N/A

**Includes interest-bearing checking accounts*

Net interest income as of 3Q26 was $864.3 billion, decreasing 10.5% QoQ and increasing 10.7% YoY.

The decline in interest rates in the first half of the year had a positive impact during that period due to the shorter duration of liabilities relative to assets. With a more stable rate in the third quarter, and a cost of liabilities that improved only marginally, asset rates fell faster in this period, impacting on margins. The impact for the following quarter should be neutral or marginal.

Additionally, a decrease is observed in interest lines from loans and CER/UVA-adjusted assets, given the drop in inflation during the quarter and the lag with which it operates on various assets. UVA-adjusted revenues fell 30.7%. 44% of interest income from CER/UVA adjustments is explained by interest generated by securities linked to this index, while 56% is explained by loans.

NIM

As of 3Q26, total net interest margin (NIM) was 15.1%, lower than 18.2% in 2Q26 and 15.2% in 3Q25. While NIM in pesos for 3Q26 fell 361 bps to 18.2% as a result of the aforementioned drop in net income, NIM in USD fell 72 bps to 3.2%.

It is worth mentioning that NIM adjusted by inflation cost, which in our view best reflects the evolution of margin over time, fell 260 bps in the third quarter to 12.2% and 10 bps compared to 12 months ago, even with liabilities rate level approximately 2,000 bps lower.

ASSETS & LIABILITIES PERFORMANCE - TOTAL — **BBVA ARGENTINA** CONSOLIDATED

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

	3Q26			2Q26			3Q25		
	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	**22.710.765**	**1.445.232**	**25,2%**	**21.247.018**	**1.531.463**	**28,9%**	**20.397.106**	**1.749.438**	**34,0%**
Debt securities	4.924.524	367.285	29,6%	4.237.286	346.245	32,8%	3.916.436	363.207	36,8%
Loans to customers/financial institutions	17.698.719	1.077.797	24,2%	16.892.904	1.185.114	28,1%	16.375.441	1.386.199	33,6%
Other assets	87.522	150	0,7%	116.828	104	0,4%	105.229	32	0,1%
Total non interest-earning assets	**6.835.778**	-	**0,0%**	**7.122.380**	-	**0,0%**	**7.617.632**	-	**0,0%**
Total Assets	**29.546.543**	**1.445.232**	**19,4%**	**28.369.398**	**1.531.463**	**21,7%**	**28.014.738**	**1.749.438**	**24,8%**
Total interest-bearing liabilities	**19.361.732**	**580.954**	**11,9%**	**17.990.253**	**566.213**	**12,6%**	**17.732.734**	**968.690**	**21,7%**
Savings accounts	6.392.909	2.977	0,2%	6.270.957	3.847	0,2%	6.506.712	2.849	0,2%
Time deposits and investment accounts	9.067.159	426.448	18,7%	7.942.691	399.362	20,2%	7.772.108	719.768	36,7%
Debt securities issued	983.135	41.082	16,6%	795.616	36.275	18,3%	587.662	23.310	15,7%
Other liabilities	2.918.529	110.447	15,0%	2.980.989	126.729	17,1%	2.866.252	222.763	30,8%
Total non-interest-bearing liabilities	**10.184.811**	-	**0,0%**	**10.379.145**	-	**0,0%**	**10.282.004**	-	**0,0%**
Total liabilities and equity	**29.546.543**	**580.954**	**7,8%**	**28.369.398**	**566.213**	**8,0%**	**28.014.738**	**968.690**	**13,7%**
NIM - Total			**15,1%**			**18,2%**			**15,2%**
Nim net of inflation effects			**12,2%**			**14,7%**			**12,3%**

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 - ARS — **BBVA ARGENTINA** CONSOLIDATED

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

	3Q26			2Q26			3Q25		
	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	**17.829.918**	**1.377.397**	**30,6%**	**16.838.552**	**1.461.803**	**34,8%**	**16.473.126**	**1.680.052**	**40,5%**
Debt securities	4.708.258	363.066	30,6%	4.138.960	343.758	33,3%	3.805.989	362.407	37,8%
Loans to customers/financial institutions	13.065.992	1.014.205	30,8%	12.628.996	1.118.001	35,5%	12.615.471	1.317.638	41,4%
Other assets	55.668	126	0,9%	70.596	44	0,2%	51.666	7	0,1%
Total non interest-earning assets	**3.347.111**	-	**0,0%**	**3.637.133**	-	**0,0%**	**4.089.914**	-	**0,0%**
Total Assets	**21.177.029**	**1.377.397**	**25,8%**	**20.475.685**	**1.461.803**	**28,6%**	**20.563.040**	**1.680.052**	**32,4%**
Total interest-bearing liabilities	**12.101.146**	**559.827**	**18,4%**	**11.161.439**	**546.243**	**19,6%**	**11.658.851**	**955.957**	**32,5%**
Savings accounts	1.672.042	2.262	0,5%	1.553.917	2.973	0,8%	1.647.862	1.815	0,4%
Time deposits and investment accounts	7.233.860	416.567	22,8%	6.367.094	390.353	24,6%	6.952.164	714.605	40,8%
Debt securities issued	547.196	37.354	27,1%	467.442	31.498	27,0%	387.673	20.727	21,2%
Other liabilities	2.648.048	103.644	15,5%	2.772.986	121.419	17,6%	2.671.152	218.810	32,5%
Total non-interest-bearing liabilities	**9.023.231**	-	**0,0%**	**9.245.344**	-	**0,0%**	**9.045.398**	-	**0,0%**
Total liabilities and equity	**21.124.377**	**559.827**	**10,5%**	**20.406.783**	**546.243**	**10,7%**	**20.704.249**	**955.957**	**18,3%**
NIM - Total			**18,2%**			**21,8%**			**17,4%**

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 %									
	3Q26			2Q26			3Q25		
	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	**4.880.847**	**67.835**	**5,5%**	**4.408.466**	**69.660**	**6,3%**	**3.923.980**	**69.386**	**7,0%**
Debt securities	216.266	4.219	7,7%	98.326	2.487	10,1%	110.447	800	2,9%
Loans to customers/financial institutions	4.632.727	63.592	5,4%	4.263.908	67.113	6,3%	3.759.970	68.561	7,2%
Other assets	31.854	24	0,3%	46.232	60	0,5%	53.563	25	0,2%
Total non interest-earning assets	**3.488.667**	-	**0,0%**	**3.485.247**	-	**0,0%**	**3.527.718**	-	**0,0%**
Total Assets	**8.369.514**	**67.835**	**3,2%**	**7.893.713**	**69.660**	**3,5%**	**7.451.698**	**69.386**	**3,7%**
Total interest-bearing liabilities	**7.260.586**	**21.127**	**1,2%**	**6.828.814**	**19.970**	**1,2%**	**6.073.883**	**12.733**	**0,8%**
Savings accounts	4.720.867	715	0,1%	4.717.040	874	0,1%	4.858.850	1.034	0,1%
Time deposits and investment accounts	1.833.299	9.881	2,1%	1.575.597	9.009	2,3%	819.944	5.163	2,5%
Debt securities issued	435.939	3.728	3,4%	328.174	4.777	5,8%	199.989	2.583	5,1%
Other liabilities	270.481	6.803	10,0%	208.003	5.310	10,2%	195.100	3.953	8,0%
Total non-interest-bearing liabilities	**1.161.580**	-	**0,0%**	**1.133.801**	-	**0,0%**	**1.236.606**	-	**0,0%**
Total liabilities and equity	**8.422.166**	**21.127**	**1,0%**	**7.962.615**	**19.970**	**1,0%**	**7.310.489**	**12.733**	**0,7%**
NIM - Total			**3,8%**			**4,5%**			**5,7%**

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						Δ %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Net Fee Income	**163.768**	**189.378**	**191.811**	**164.146**	**182.803**	**(13,5%)**	**(10,4%)**
Fee Income	**259.240**	**286.417**	**279.961**	**282.829**	**277.134**	**(9,5%)**	**(6,5%)**
Linked to liabilities	62.824	67.138	67.791	65.635	76.306	(6,4%)	(17,7%)
From credit cards [1]	140.255	164.176	158.468	163.647	146.861	(14,6%)	(4,5%)
Linked to loans	30.297	29.798	28.455	27.058	25.786	1,7%	17,5%
From insurance	9.698	9.087	9.477	9.531	10.016	6,7%	(3,2%)
From foreign trade and foreign currency transactions	12.009	12.145	11.538	11.466	10.855	(1,1%)	10,6%
Linked to loan commitments	155	-	-	60	786	N/A	(80,3%)
From guarantees granted	267	418	178	148	144	(36,1%)	85,4%
Linked to securities	3.735	3.655	4.054	5.284	6.380	2,2%	(41,5%)
Fee expenses	**95.472**	**97.039**	**88.150**	**118.683**	**94.331**	**(1,6%)**	**1,2%**

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

Net fee income in 3Q26 totaled $163.8 billion, decreasing 13.5% compared to 2Q26 and 10.4% compared to 3Q25.

On the side of fee income, the 9.5% drop is mainly explained by (i) lower activity in credit cards, (ii) lower fees charged related to the improvement in customer risk profiles, (iii) higher seasonal consumption in the Puntos BBVA program, and (iv) lower fees linked to liabilities, tied to the launch of the Black+ product.

Regarding expenses, they fell 1.6%, mainly due to decreases in foreign trade operation 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 %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Net Income from financial instruments at FV through P&L	**14.256**	**38.025**	**23.961**	**10.153**	**30.153**	**(62,5%)**	**(52,7%)**
Income from government securities	16.364	34.173	25.113	4.708	42.857	(52,1%)	(61,8%)
Income from private securities	410	2.667	6.803	10.127	6.783	(84,6%)	(94,0%)
Interest rate swaps	3	81	(2)	2.151	(3.524)	(96,3%)	100,1%
Income from foreign currency forward transactions	(2.598)	1.015	(8.020)	(7.139)	(15.923)	(356,0%)	83,7%
Income from corporate bonds	89	89	30	31	(40)	-	322,5%
Other	(12)	-	37	275	-	N/A	N/A

DIFFERENCES IN QUOTED PRICES OF GOLD AND FOREIGN FOREIGN CURRENCY	BBVA ARGENTINA CONSOLIDATED						
In millions of AR$ - Inflation adjusted						Δ %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Foreign exchange and gold gains/(losses) (1)	**55.506**	**51.389**	**60.245**	**69.049**	**80.883**	**8,0%**	**(31,4%)**
From foreign exchange position	(6.097)	(10.100)	(2.569)	(10.806)	4.738	39,6%	(228,7%)
Income from purchase-sale of foreign currency	61.603	61.489	62.814	79.855	76.145	0,2%	(19,1%)
Net income from financial instruments at FV through P&L (2)	**(2.598)**	**1.015**	**(8.020)**	**(7.139)**	**(15.923)**	**(356,0%)**	**83,7%**
Income from foreign currency forward transactions	(2.598)	1.015	(8.020)	(7.139)	(15.923)	(356,0%)	83,7%
Total differences in quoted prices of gold & foreign currency (1) + (2)	**52.908**	**52.404**	**52.225**	**61.910**	**64.960**	**1,0%**	**(18,6%)**

Net income from measurement of financial instruments at fair value through P&L was $14.3 billion, 62.5% lower QoQ, and 52.7% lower YoY. The quarterly variation is mainly explained by a lower position in government securities, as well as poorer performance of Argentine bonds during the period.

Other Operating Income

OTHER OPERATING INCOME	BBVA ARGENTINA CONSOLIDATED						
In millions of AR$ - Inflation adjusted						Δ %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Operating Income	**71.985**	**68.101**	**74.100**	**101.760**	**95.066**	**5,7%**	**(24,3%)**
Rental of safe deposit boxes (1)	11.582	12.384	13.567	12.339	12.056	(6,5%)	(3,9%)
Adjustments and interest on miscellaneous receivables (1)	8.256	9.852	10.699	17.532	14.733	(16,2%)	(44,0%)
Punitive interest (1)	8.342	9.978	11.819	11.564	8.840	(16,4%)	(5,6%)
Loans recovered	8.630	5.493	4.296	22.392	9.254	57,1%	(6,7%)
Fee income from credit and debit cards (1)	8.562	8.311	10.490	9.828	9.756	3,0%	(12,2%)
Fee expenses recovery	2.490	1.920	2.429	2.544	2.223	29,7%	12,0%
Rents	2.570	2.365	2.724	3.032	2.982	8,7%	(13,8%)
Sindicated transaction fees	1.385	816	1.474	916	2.393	69,7%	(42,1%)
Disaffected provisions	113	(32)	139	25	(161)	453,1%	170,2%
Recovery of impairment loss	-	-	-	12.059	-	N/A	N/A
Other Operating Income(2)	20.055	17.014	16.463	9.529	32.990	17,9%	(39,2%)

(1) Included in the efficiency ratio calculation

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

In 3Q26, the other operating income line totaled $72.0 billion, an increase of 5.7% QoQ, and a drop of 24.3% YoY. The better result is mainly explained by the increase in loans recovered.

Operating Expenses

Personnel Benefits & Administrative Expenses

PERSONNEL BENEFITS & ADMINISTRATIVE EXPENSES	BBVA ARGENTINA CONSOLIDATED						
In millions of AR$ - Inflation adjusted						Δ %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Total Personnel Benefits and Adminsitrative Expenses	**349.008**	**375.384**	**398.591**	**347.845**	**390.925**	**(7,0%)**	**(10,7%)**
Personnel Benefits (1)	**183.413**	**201.903**	**210.697**	**168.454**	**196.308**	**(9,2%)**	**(6,6%)**
Administrative expenses (1)	**165.595**	**173.481**	**187.894**	**179.391**	**194.617**	**(4,5%)**	**(14,9%)**
Travel expenses	1.546	1.681	1.535	2.566	2.039	(8,0%)	(24,2%)
Outsourced administrative expenses	23.552	22.010	26.001	25.476	31.102	7,0%	(24,3%)
Security services	7.839	7.176	4.649	7.115	9.253	9,2%	(15,3%)
Fees to Bank Directors and Supervisory Committee	257	299	270	428	265	(14,0%)	(3,0%)
Other fees	12.056	12.065	9.800	9.448	8.974	(0,1%)	34,3%
Insurance	1.376	1.653	1.971	1.641	1.685	(16,8%)	(18,3%)
Rent	28.401	28.589	27.306	21.494	23.148	(0,7%)	22,7%
Stationery and supplies	324	191	213	639	139	69,6%	133,1%
Electricity and communications	7.497	7.420	8.307	9.188	8.941	1,0%	(16,2%)
Advertising	6.608	8.342	13.255	12.443	13.429	(20,8%)	(50,8%)
Taxes	22.373	23.018	23.718	24.463	28.652	(2,8%)	(21,9%)
Maintenance costs	14.742	18.226	19.137	19.759	20.590	(19,1%)	(28,4%)
Armored transportation services	10.774	13.803	15.498	15.410	15.850	(21,9%)	(32,0%)
Software	13.714	14.861	15.281	10.311	2.494	(7,7%)	449,9%
Document distribution	4.139	3.685	5.095	7.202	11.389	12,3%	(63,7%)
Commercial reports	4.353	4.716	5.412	1.152	6.148	(7,7%)	(29,2%)
Other administrative expenses	6.044	5.746	10.446	10.656	10.519	5,2%	(42,5%)
Headcount*							
BBVA (Bank)	6.412	6.348	6.408	6.583	6.528	64	(116)
Subsidiaries (2)	144	145	147	104	104	(1)	40
Total employees*	**6.556**	**6.493**	**6.555**	**6.687**	**6.632**	**63**	**(76)**
Number of branches***	**219**	**223**	**234**	**234**	**234**	**(4)**	**(15)**
Own	**116**	**117**	**120**	**120**	**120**	**(1)**	**(4)**
Rented	**103**	**106**	**114**	**114**	**114**	**(3)**	**(11)**
Efficiency Ratio							
Efficiency Ratio	49,6%	45,0%	51,4%	45,9%	57,6%	452 bps	(808)bps
Accumulated Efficiency Ratio	48,5%	48,1%	51,4%	53,9%	56,8%	45 bps	(828)bps

(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 3Q26, personnel benefits and administrative expenses totaled $349.0 billion, decreasing 7.0% QoQ, and 10.7% YoY in real terms.

Regarding personnel benefits, non-recurring expenses related to severance payments were incorporated in the first half of the year, which were lower in 3Q26, thus showing a quarterly decline. Additionally, in 3Q26, there were downward seasonal impacts related to variable compensation.

Administrative expenses fell 4.5% in 3Q26, mainly in the line items (i) *maintenance costs*, partly thanks to renegotiations with suppliers and a reduction in the number of branches, (ii) *armored transportation services*, also due to efficiencies in contract renewals, and (iii) *advertising*.

The quarterly efficiency ratio as of 3Q26 was 49.6%, above the 45.0% recorded in 2Q26 and the 57.6% recorded in 3Q25.

The quarterly variation is explained by lower net interest and fee income during the quarter.

The accumulated efficiency ratio as of 3Q26 was 48.5%, slightly above the 48.1% recorded in 2Q26 and below the 56.8% recorded in 3Q25. The year-over-year improvement is explained by both the mentioned decrease in expenses and the improvement in net interest and fee results.

Other Operating Expenses

OTHER OPERATING EXPENSES	BBVA ARGENTINA CONSOLIDATED						
In millions of AR$ - Inflation adjusted						Δ %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Other Operating Expenses	**212.497**	**216.558**	**229.284**	**276.858**	**235.635**	**(1,9%)**	**(9,8%)**
Turnover tax (1)	141.306	152.910	166.905	187.309	173.672	(7,6%)	(18,6%)
Initial loss of loans below market rate (1)	30.915	28.543	27.803	41.471	30.332	8,3%	1,9%
Contribution to the Deposit Guarantee Fund (SEDESA) (1)	8.185	7.915	8.320	8.249	7.614	3,4%	7,5%
Interest on liabilities from financial lease	1.481	1.468	1.595	1.694	1.554	0,9%	(4,7%)
Other allowances	7.600	3.795	2.568	1.691	(10.809)	100,3%	170,3%
Loss for sale or devaluation of investment properties and other non-financial assets	-	-	-	1.264	-	N/A	N/A
Adjustments for currency homogeneity on dividends	-	-	409	1.430	1.946	N/A	(100,0%)
Claims	1.973	1.752	2.120	2.134	5.582	12,6%	(64,7%)
Other operating expenses (2)	21.037	20.175	19.564	31.616	25.744	4,3%	(18,3%)

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

In 3Q26, other operating expenses totaled $212.5 billion, decreasing 1.9% QoQ, and 9.8% YoY. Quarter-over-quarter, the drop is mainly explained by a decline in *turnover tax* due to lower rates.

Income from Associates

The income from associates line item shows the results of unconsolidated companies. During 3Q26, a loss of $5.7 billion was recorded, mainly due to the Bank's shareholding in BBVA Seguros Argentina S.A., Rombo Compañía Financiera S.A., Interbanking S.A., Play Digital S.A., and Openpay Argentina S.A.

Income Tax

The accumulated income tax of nine months of 2026 showed a loss of $140.2 billion.

The accumulated effective tax rate of nine months of 2026 was 32%[2], while in 2025 it was 37% .

[2] *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 %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
To the public sector	6.796	6.161	6.281	3.898	4.958	10,3%	37,1%
To the financial sector	157.871	176.569	221.430	288.030	277.511	(10,6%)	(43,1%)
Non-financial private sector and residents abroad	**18.428.120**	**18.071.050**	**17.696.454**	**18.334.947**	**17.045.659**	**2,0%**	**8,1%**
Non-financial private sector and residents abroad - AR$	**13.601.404**	**13.500.027**	**13.234.932**	**14.156.212**	**12.938.844**	**0,8%**	**5,1%**
Overdrafts	1.634.426	1.559.156	1.404.706	1.467.786	1.464.817	4,8%	11,6%
Discounted instruments	3.237.839	3.382.577	3.020.985	3.327.269	2.972.571	(4,3%)	8,9%
Mortgage loans	1.189.488	970.547	826.831	770.585	709.363	22,6%	67,7%
Pledge loans	1.290.816	1.150.010	1.161.282	940.812	681.356	12,2%	89,4%
Consumer loans	1.584.996	1.652.378	1.729.974	1.775.245	1.815.595	(4,1%)	(12,7%)
Credit cards	3.495.413	3.608.082	3.666.809	3.888.840	3.733.243	(3,1%)	(6,4%)
Receivables from financial leases	54.966	47.817	47.522	44.257	44.291	15,0%	24,1%
Loans to personnel	184.839	178.275	168.219	163.683	148.480	3,7%	24,5%
Other loans	928.621	951.185	1.208.604	1.777.735	1.369.128	(2,4%)	(32,2%)
Non-financial private sector and residents abroad - Foreign Currency	**4.826.716**	**4.571.023**	**4.461.522**	**4.178.735**	**4.106.815**	**5,6%**	**17,5%**
Overdrafts	38	34	25	26	23	11,8%	65,2%
Discounted instruments	600.461	448.556	385.474	421.148	282.178	33,9%	112,8%
Credit cards	223.543	202.019	162.698	215.796	219.163	10,7%	2,0%
Receivables from financial leases	5.752	5.286	4.726	5.085	4.923	8,8%	16,8%
Loans for the prefinancing and financing of exports	3.409.722	3.277.833	3.185.760	2.868.977	2.692.321	4,0%	26,6%
Other loans	587.200	637.295	722.839	667.703	908.207	(7,9%)	(35,3%)
% of total loans to Private sector in AR$	**73,8%**	**74,7%**	**74,8%**	**77,2%**	**75,9%**	**(90)pbs**	**(210)pbs**
% of total loans to Private sector in Foreign Currency	**26,2%**	**25,3%**	**25,2%**	**22,8%**	**24,1%**	**90 pbs**	**210 pbs**
% of mortgage loans with UVA adjustments / Total mortgage loans (1)	99,1%	99,0%	98,9%	98,8%	98,7%	11 pbs	37 pbs
% of pledge loans with UVA adjustments / Total pledge loans (1)	16,6%	16,3%	16,1%	22,0%	13,8%	29 pbs	279 pbs
% of consumer loans with UVA adjustments / Total consumer loans (1)	9,6%	3,0%	0,0%	0,0%	0,0%	656 pbs	960 pbs
% of loans with UVA adjustments / Total loans and other financing(1)	8,4%	6,0%	5,0%	4,6%	3,8%	234 pbs	457 pbs
Total loans and other financing	**18.592.787**	**18.253.780**	**17.924.165**	**18.626.875**	**17.328.128**	**1,9%**	**7,3%**
Allowances	(861.774)	(902.931)	(901.827)	(763.047)	(577.502)	4,6%	(49,2%)
Total net loans and other financing	**17.731.013**	**17.350.849**	**17.022.338**	**17.863.828**	**16.750.626**	**2,2%**	**5,9%**
(1) Excludes effect of accrued interests adjustments.							
Total loans / Total Deposits	**85,4%**	**84,9%**	**85,3%**	**82,0%**	**81,5%**	**52 bps**	**388 bps**
Private Loans/Private Deposits ARS	**96,9%**	**95,9%**	**98,4%**	**97,5%**	**91,2%**	**99 bps**	**577 bps**
Private Loans/Private Deposits USD	**65,2%**	**64,2%**	**64,8%**	**53,9%**	**59,1%**	**100 bps**	**610 bps**

LOANS AND OTHER FINANCING TO NON-FINANCIAL PRIVATE SECTOR AND RESIDENTS ABROAD IN FOREIGN CURRENCY — BBVA ARGENTINA CONSOLIDATED In millions of USD						Δ %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
FX rate*	1.517,52	1.483,02	1.382,76	1.459,42	1.366,56	2,3%	11,0%
Non-financial private sector and residents abroad - Foreign Currency (USD)	3.181	2.913	2.856	2.316	2.254	9,2%	41,1%
*Wholesale U.S. dollar foreign exchange rates on BCRA's Communication "A" 3500, as of the end of period.							

As of 3Q26, the private loan portfolio totaled $18.4 trillion, representing an increase of 2.0% QoQ and 8.1% YoY. It is worth noting that figures for 3Q25 do not include the consolidation with FCA.

Growth during the quarter was mainly driven by mortgage loans, pledge loans, and pre-financing and financing of exports. These increases were partially offset by a decline in credit cards and overdrafts.

We again highlight the momentum in mortgage loans, which continue to gain space within the retail portfolio, as a result of financial stability and the strong credit performance this product has been demonstrating.

In summary, the local currency private loan portfolio increased slightly by 0.8% QoQ, while foreign currency loans increased 5.6%. The latter, mainly commercial, grew 9.2% expressed in U.S. dollars during the period, and 41.1% over the last 12 months.

LOANS AND OTHER FINANCING	**BBVA ARGENTINA** CONSOLIDATED						
In millions of AR$ - Inflation adjusted						**Δ %**	
	3Q26	**2Q26**	**1Q26**	**4Q25**	**3Q25**	**QoQ**	**YoY**
Non-financial private sector and residents abroad - Retail	**7.969.095**	**7.761.311**	**7.715.813**	**7.754.961**	**7.307.200**	**2,7%**	**9,1%**
Mortgage loans	1.189.488	970.547	826.831	770.585	709.363	22,6%	67,7%
Pledge loans	1.290.816	1.150.010	1.161.282	940.812	681.356	12,2%	89,4%
Consumer loans	1.584.996	1.652.378	1.729.974	1.775.245	1.815.595	(4,1%)	(12,7%)
Credit cards	3.718.956	3.810.101	3.829.507	4.104.636	3.952.406	(2,4%)	(5,9%)
Loans to personnel	184.839	178.275	168.219	163.683	148.480	3,7%	24,5%
Non-financial private sector and residents abroad - Commercial	**10.459.025**	**10.309.739**	**9.980.641**	**10.579.986**	**9.738.459**	**1,4%**	**7,4%**
Overdrafts	1.634.464	1.559.190	1.404.731	1.467.812	1.464.840	4,8%	11,6%
Discounted instruments	3.838.300	3.831.133	3.406.459	3.748.417	3.254.749	0,2%	17,9%
Receivables from financial leases	60.718	53.103	52.248	49.342	49.214	14,3%	23,4%
Loans for the prefinancing and financing of exports	3.409.722	3.277.833	3.185.760	2.868.977	2.692.321	4,0%	26,6%
Other loans	1.515.821	1.588.480	1.931.443	2.445.438	2.277.335	(4,6%)	(33,4%)
% of total loans to Retail sector	**43,2%**	**42,9%**	**43,6%**	**42,3%**	**42,9%**	**30 bps**	**38 bps**
% of total loans to Commercial sector	**56,8%**	**57,1%**	**56,4%**	**57,7%**	**57,1%**	**(30)bps**	**(38)bps**

In nominal terms, BBVA Argentina's retail, commercial, and total loan portfolios increased by 8.6%, 7.3%, and 7.8% respectively during the quarter, above the inflation level in all cases.

The share of total loans over assets stands at 58%, similar to that of 2Q26 and slightly above the 57% recorded 12 months prior.

LOANS AND OTHER FINANCING - NON RESTATED FIGURES	**BBVA ARGENTINA** CONSOLIDATED						
In millions of AR$						**Δ %**	
	3Q26	**2Q26**	**1Q26**	**4Q25**	**3Q25**	**QoQ**	**YoY**
Non-financial private sector and residents abroad - Retail	7.969.095	7.334.779	6.829.770	6.257.927	5.479.538	8,6%	45,4%
Non-financial private sector and residents abroad - Commercial	10.459.025	9.743.155	8.834.520	8.571.325	7.302.699	7,3%	43,2%
Total loans and other financing (1)	18.592.787	17.250.622	15.865.852	15.065.363	12.994.056	7,8%	43,1%

(1) Does not include allowances

MARKET SHARE - PRIVATE SECTOR LOANS	**BBVA ARGENTINA** CONSOLIDATED						
In %						**Δ bps**	
	3Q26	**2Q26**	**1Q26**	**4Q25**	**3Q25**	**QoQ**	**YoY**
Private sector loans - Bank	10,66%	10,44%	10,64%	10,70%	10,22%	22 bps	44 bps
Private sector loans - Consolidated*	11,93%	11,75%	12,00%	12,04%	11,53%	18 bps	40 bps

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 siscen BCRA information and published financial statements

* Consolidates PSA, VWFS, Rombo & FCA

Asset Quality

ASSET QUALITY	BBVA ARGENTINA CONSOLIDATED						
In millions of AR$ - Inflation adjusted						Δ %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Commercial non-performing portfolio (1)	56.693	50.908	41.127	29.050	7.868	11,4%	n.m
Total commercial portfolio	7.874.525	7.957.733	8.156.693	8.056.056	7.692.249	(1,0%)	2,4%
Commercial non-performing portfolio / Total commercial portfolio	**0,72%**	**0,64%**	**0,50%**	**0,36%**	**0,10%**	**8 bps**	**62 bps**
Retail non-performing portfolio (1)	990.915	1.078.974	978.881	762.779	569.766	(8,2%)	73,9%
Total retail portfolio	11.002.993	10.592.095	10.042.751	10.864.892	9.943.511	3,9%	10,7%
Retail non-performing portfolio / Total retail portfolio	**9,01%**	**10,19%**	**9,75%**	**7,02%**	**5,73%**	**(118)bps**	**328 bps**
Total non-performing portfolio (1)	1.047.608	1.129.882	1.020.008	791.829	577.634	(7,3%)	81,4%
Total portfolio	18.877.518	18.549.828	18.199.444	18.920.948	17.635.760	1,8%	7,0%
Total non-performing portfolio / Total portfolio	**5,55%**	**6,09%**	**5,60%**	**4,18%**	**3,28%**	**(54)bps**	**227 bps**
Allowances	861.774	902.931	901.827	763.047	577.502	(4,6%)	49,2%
Allowances /Total non-performing portfolio	**82,26%**	**79,91%**	**88,41%**	**96,37%**	**99,98%**	**235 bps**	**(1.772)bps**
Write-offs	274.935	240.887	85.915	119.545	83.779	14,1%	228,2%
Write offs / Total portfolio	**1,46%**	**1,30%**	**0,47%**	**0,63%**	**0,48%**	**16 bps**	**98 bps**
Cost of Risk (CoR) - Quarterly	**6,58%**	**7,13%**	**6,14%**	**8,11%**	**6,63%**	**(55)bps**	**(5)bps**
Cost of Risk (CoR)- Accumulated	**6,49%**	**6,54%**	**6,14%**	**6,39%**	**5,62%**	**(5)bps**	**87 bps**

(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 3Q26, the asset quality ratio (non-performing loans/ total loans) decreased from 6.09% to 5.55%. This was influenced by an incipient improvement in non-performing entries and a higher level of write-offs.

The coverage ratio (allowances / non-performing loans) reached 82.26% in 3Q26, 235 bps above the previous quarter. This level is adequate considering expected loss estimates and recoveries based on the company's historical performance.

Quarterly cost of risk (loan loss allowances / average total loans) reached 6.58% in 3Q26, compared to 7.13% in 2Q26. On an accumulated annual basis, the cost of risk of 6.49% in 3Q26 compares with 5.62% in 3Q25.

ANALYSIS FOR THE ALLOWANCE OF LOAN LOSSES	BBVA ARGENTINA CONSOLIDATED					
In millions of AR$						
	Balance at 12/31/2025	Stage 1	Stage 2	Stage 3	Monetary result generated by allowances	Balance at 09/30/2026
Other financial assets	3.365	-	-	547	(675)	3.237
Loans and other financing	763.048	(89)	(12.524)	296.852	(185.513)	861.774
Other debt securities	163	(46)	-	-	(22)	95
Eventual commitments	27.007	(1.613)	1.043	1.206	(4.780)	22.863
Total allowances	**793.583**	**(1.748)**	**(11.481)**	**298.605**	**(190.990)**	**887.969**

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 3Q26 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 %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Treasury and National Government	**482.572**	**267.185**	**626.158**	**427.504**	**446.210**	**80,6%**	**8,1%**
National Treasury Public Debt in AR$ fixed rate	228.923	86.286	270.511	268.067	136.946	165,3%	67,2%
National Treasury Public Debt in AR$ floating rate	165.333	1.680	15.081	1.317	-	n.m	N/A
National Treasury Public Debt CPI-linked	9.260	40.643	315.550	134.924	1.015	(77,2%)	n.m
National Treasury Public Debt Dual	1.148	120.015	4.403	825	718	(99,0%)	59,9%
National Treasury Public Debt in USD**	-	913	3.511	4.372	77	(100,0%)	(100,0%)
National Treasury Public Debt in ARS, USD-linked	23.997	17.648	17.102	17.999	307.454	36,0%	(92,2%)
LEFIs	53.911	-	-	-	-	N/A	N/A
BCRA	**-**	**-**	**136**	**-**	**-**	**N/A**	**N/A**
BOPREAL	-	-	136	-	-	N/A	N/A
Public securities at FV through P&L	**482.572**	**267.185**	**626.294**	**427.504**	**446.210**	**80,6%**	**8,1%**
Treasury and National Government	**15.376**	**15.710**	**27.329**	**722.036**	**1.130.786**	**(2,1%)**	**(98,6%)**
National Treasury Public Debt in AR$	6.862	7.246	7.784	713.519	1.108.212	(5,3%)	(99,4%)
National Treasury Public Debt CPI-linked	8.514	8.464	19.545	8.517	22.574	0,6%	(62,3%)
Public securities at Amortized Cost	**15.376**	**15.710**	**27.329**	**722.036**	**1.130.786**	**(2,1%)**	**(98,6%)**
Treasury and National Government	**4.858.311**	**5.051.553**	**4.032.474**	**3.716.425**	**3.270.380**	**(3,8%)**	**48,6%**
National Treasury Public Debt in AR$ fixed rate	116.884	182.295	272.482	230.225	316.789	(35,9%)	(63,1%)
National Treasury Public Debt in AR$ floating rate	1.523.356	1.549.257	1.191.059	544.245	-	(1,7%)	N/A
National Treasury Public Debt CPI-linked	1.203.945	1.376.003	1.215.912	1.365.835	1.654.894	(12,5%)	(27,2%)
National Treasury Public Debt Dual	1.838.663	1.788.917	1.236.243	1.570.069	1.160.382	2,8%	58,5%
National Treasury Public Debt in USD**	175.463	155.081	116.778	-	-	13,1%	N/A
National Treasury Public Debt in ARS, USD-linked	-	-	-	6.051	138.315	N/A	(100,0%)
BCRA	**34.019**	**34.725**	**39.595**	**43.612**	**50.832**	**(2,0%)**	**(33,1%)**
BOPREAL	34.019	34.725	39.595	43.612	50.832	(2,0%)	(33,1%)
Public securities at FV through OCI	**4.892.330**	**5.086.278**	**4.072.069**	**3.760.037**	**3.321.212**	**(3,8%)**	**47,3%**
Total Public securities	**5.390.278**	**5.369.173**	**4.725.692**	**4.909.577**	**4.898.208**	**0,4%**	**10,0%**
Loans to the non-financial public sector	6.796	6.161	6.281	3.898	4.958	10,3%	37,1%
Loans to the Central Bank	-	-	-	-	-	N/A	N/A
Total loans to the public sector	**6.796**	**6.161**	**6.281**	**3.898**	**4.958**	**10,3%**	**37,1%**
Total public sector exposure	**5.397.074**	**5.375.334**	**4.731.973**	**4.913.475**	**4.903.166**	**0,4%**	**10,1%**
Public sector exposure (Excl. BCRA)	**5.363.055**	**5.340.609**	**4.692.242**	**4.869.863**	**4.852.334**	**0,4%**	**10,5%**
% Public sector exposure (Excl. BCRA) / Assets	**17,7%**	**17,9%**	**16,2%**	**15,5%**	**16,4%**	**(24)bps**	**128 bps**

*Deposits at the Central Bank used to comply with reserve requirements not included. Includes assets used as collateral.
**Securities denominated in foreign currency

In 3Q26, total public-sector exposure, excluding BCRA exposure, totaled $5.4 trillion, remaining stable in the quarter and increasing 10.5% compared to 3Q25. Public sector exposure, excluding exposure to the BCRA, represents 17.7% of total assets, stable compared to 17.9% in 2Q26 and above 16.4% in 3Q25.

Deposits

TOTAL DEPOSITS	BBVA ARGENTINA CONSOLIDATED						
In millions of AR$ - Inflation adjusted						Δ %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Total deposits	**20.435.602**	**20.324.942**	**19.725.748**	**21.272.427**	**20.478.910**	**0,5%**	**(0,2%)**
Non-financial Public Sector	634.183	695.709	898.971	580.257	402.253	(8,8%)	57,7%
Financial Sector	10.206	9.119	10.890	9.635	9.595	11,9%	6,4%
Non-financial private sector and residents abroad	**19.791.213**	**19.620.114**	**18.815.887**	**20.682.535**	**20.067.062**	**0,9%**	**(1,4%)**
Non-financial private sector and residents abroad - AR$	**12.392.938**	**12.504.773**	**11.930.998**	**12.934.166**	**13.123.179**	**(0,9%)**	**(5,6%)**
Checking accounts	1.566.231	1.740.309	1.718.544	1.880.400	1.571.100	(10,0%)	(0,3%)
Savings accounts	1.780.697	2.052.625	1.687.367	2.028.406	1.698.482	(13,2%)	4,8%
Time deposits	7.042.305	6.690.663	6.641.673	7.121.232	7.566.672	5,3%	(6,9%)
Investment accounts **	29.255	22.913	17.052	15.992	7.534	27,7%	288,3%
Other*	1.974.450	1.998.263	1.866.362	1.888.136	2.279.391	(1,2%)	(13,4%)
Non-financial private sector and res. abroad - Foreign Currency	**7.398.275**	**7.115.341**	**6.884.889**	**7.748.369**	**6.943.883**	**4,0%**	**6,5%**
Checking accounts	712	1.379	471	1.560	1.331	(48,4%)	(46,5%)
Savings accounts	4.927.305	5.008.595	4.821.417	5.780.577	5.458.890	(1,6%)	(9,7%)
Time deposits	1.964.113	1.732.383	1.515.189	1.459.533	1.101.296	13,4%	78,3%
Other*	506.145	372.984	547.812	506.699	382.366	35,7%	32,4%
% of total portfolio in the private sector in AR$	**62,6%**	**63,7%**	**63,4%**	**62,5%**	**65,4%**	**(112)bps**	**(278)bps**
% of total portfolio in the private sector in Foregin Currency	**37,4%**	**36,3%**	**36,6%**	**37,5%**	**34,6%**	**112 bps**	**278 bps**
% of UVA Time deposits & Investment accounts / Total AR$ Time deposits & Investment accounts	**0,6%**	**0,9%**	**0,7%**	**0,4%**	**0,3%**	**(23)bps**	**33 bps**

*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 %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
FX rate*	1.517,52	1.483,02	1.382,76	1.459,41	1.366,56	2,3%	11,0%
Non-financial private sector and residents abroad - Foreign Currency (USD)	4.875	4.534	4.407	4.294	3.810	7,5%	28,0%

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

During 3Q26, total deposits reached AR$ 20.4 trillion, slightly increasing by 0.5% in the quarter, and marginally falling 0.2% YoY.

Total private sector deposits in 3Q26 reached $19.8 trillion, showing a 0.9% increase QoQ, and a 1.4% decrease YoY.

Deposits to the non-financial private sector in pesos totaled $12.4 trillion, slightly negative by 0.9% compared to 2Q26 and falling 5.6% YoY. The quarterly variation is explained by a drop in (i) savings accounts by 13.2%, followed by (ii) checking accounts by 10.0%, offset by the growth in time deposits of 5.3%.

Deposits to the non-financial private sector in foreign currency expressed in pesos totaled $7.4 trillion, increasing 4.0% in the quarter and 6.5% YoY. This is mainly due to time deposits growing by 13.4%. It is highlighted that foreign currency deposits expressed in USD increased 7.5% in the quarter, and 28.0% in the year.

PRIVATE DEPOSITS — BBVA ARGENTINA CONSOLIDATED In millions of AR$ - Inflation adjusted						Δ %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Non-financial private sector and residents abroad	**19.791.213**	**19.620.114**	**18.815.887**	**20.682.535**	**20.067.062**	**0,9%**	**(1,4%)**
Sight deposits	**10.755.540**	**11.174.155**	**10.641.973**	**12.085.778**	**11.391.560**	**(3,7%)**	**(5,6%)**
Checking accounts	1.566.943	1.741.688	1.719.015	1.881.960	1.572.431	(10,0%)	(0,3%)
Savings accounts	6.708.002	7.061.220	6.508.784	7.808.983	7.157.372	(5,0%)	(6,3%)
Other*	2.480.595	2.371.247	2.414.174	2.394.835	2.661.757	4,6%	(6,8%)
Time deposits	**9.035.673**	**8.445.959**	**8.173.914**	**8.596.757**	**8.675.502**	**7,0%**	**4,2%**
Time deposits	9.006.418	8.423.046	8.156.862	8.580.765	8.667.968	6,9%	3,9%
Investment accounts**	29.255	22.913	17.052	15.992	7.534	27,7%	288,3%
% of sight deposits over total private deposits	**55,8%**	**58,4%**	**58,6%**	**59,6%**	**57,6%**	**(266)bps**	**(185)bps**
% of time deposits over total private deposits	**44,2%**	**41,6%**	**41,4%**	**40,4%**	**42,4%**	**266 bps**	**185 bps**

*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 %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Sight deposits	10.755.540	10.560.067	9.419.907	9.774.941	8.542.328	1,9%	25,9%
Time deposits	9.035.673	7.981.800	7.235.267	6.953.032	6.505.604	13,2%	38,9%
Total deposits	19.791.213	18.541.867	16.655.174	16.727.973	15.047.932	6,7%	31,5%

In nominal terms, sight deposits increased by 1.9%, time deposits rose by 13.2%, and total deposits grew by 6.7%, surpassing the period's inflation in all cases except sight deposits.

As of 3Q26, the Bank's transactional deposits (checking accounts and savings accounts) represented 40.5% of total deposits, compared to 43.3% in 2Q26 and 42.6% in 3Q25.

MARKET SHARE - PRIVATE SECTOR DEPOSITS — BBVA ARGENTINA CONSOLIDATED In %						Δ bps	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Private sector Deposits - Consolidated*	10,22%	9,90%	9,90%	10,01%	10,08%	32 bps	14 bps

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 siscen BCRA information and published financial statements

Other Source of Funds

OTHER SOURCES OF FUNDS — BBVA ARGENTINA CONSOLIDATED In millions of AR$ - Inflation adjusted						Δ %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Other sources of funds	**6.651.689**	**6.091.808**	**6.027.307**	**6.743.411**	**5.637.660**	**9,2%**	**18,0%**
Central Bank	465	556	629	2.130	1.318	(16,4%)	(64,7%)
Banks and international organizations	310.619	276.099	194.803	326.154	254.304	12,5%	22,1%
Financing received from local financial institutions	454.399	330.562	455.403	693.807	460.162	37,5%	(1,3%)
REPOs	339.366	-	75.577	578.919	400.817	N/A	(15,3%)
Corporate bonds	989.825	907.322	755.312	760.786	543.536	9,1%	82,1%
Equity	4.557.015	4.577.269	4.545.583	4.381.615	3.977.523	(0,4%)	14,6%

In 3Q26, the total amount of other source of funds was $6.7 trillion, increasing 9.2% QoQ, and increasing 18.0% YoY.

The change in the quarter is mostly explained by the increase in financing received from local financial institutions by 37.5%, and in corporate bonds, with issuances during 3Q26 of Class 48, 49, and 50 corporate bonds.

Liquid Assets

TOTAL LIQUID ASSETS — BBVA ARGENTINA CONSOLIDATED							
In millions of AR$ - Inflation adjusted						Δ %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Total liquid assets	**9.073.162**	**9.618.144**	**8.978.420**	**9.396.643**	**9.066.252**	**(5,7%)**	**0,1%**
Cash and deposits in banks	4.402.403	4.285.449	4.525.061	5.875.797	5.109.798	2,7%	(13,8%)
Debt securities at fair value through P&L	502.504	267.186	537.305	389.439	370.680	88,1%	35,6%
Government securities	*502.504*	*267.186*	*537.169*	*389.439*	*370.680*	*88,1%*	*35,6%*
BCRA Instruments	-	-	*136*	-	-	*N/A*	*N/A*
Net REPO transactions	*(332.726)*	*27.500*	*(75.577)*	*(578.919)*	*(400.817)*	*n.m*	*17,0%*
Other debt securities	4.500.981	5.038.009	3.990.928	3.710.326	3.710.407	(10,7%)	21,3%
Government securities	*4.496.151*	*5.033.060*	*3.990.928*	*3.710.326*	*3.710.407*	*(10,7%)*	*21,2%*
BCRA Instruments	*4.830*	*4.949*	-	-	-	*(2,4%)*	*N/A*
Overnight transactios in foreign banks	-	-	703	-	276.184	N/A	(100,0%)
Liquid assets / Total Deposits	**44,4%**	**47,3%**	**45,5%**	**44,2%**	**44,3%**	**(292)bps**	**13 bps**
Liquid assets / Total Deposits ARS	**42,5%**	**47,9%**	**43,4%**	**37,7%**	**37,6%**	**(544)bps**	**485 bps**
Liquid assets / Total Deposits USD	**47,7%**	**46,2%**	**48,9%**	**55,2%**	**57,0%**	**148 bps**	**(934)bps**

In 3Q26, the Bank's liquid assets reached $9.1 trillion, decreasing 5.7% compared to 2Q26, and remaining stable compared to 3Q25.

During the quarter, the liquidity ratio (liquid assets / total deposits) reached 44.4%. The liquidity ratio in local and foreign currency reached 42.5% and 47.7% respectively.

Solvency

MINIMUM CAPITAL REQUIREMENT — BBVA ARGENTINA CONSOLIDATED							
In millions of AR$ - Inflation adjusted						Δ %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Minimum capital requirement	**1.792.571**	**1.728.270**	**1.727.481**	**1.775.113**	**1.734.789**	**3,7%**	**3,3%**
Credit risk	1.627.298	1.610.489	1.628.582	1.699.883	1.668.634	1,0%	(2,5%)
Market risk	27.102	8.207	8.889	6.297	6.348	230,2%	327,0%
Operational risk	138.171	109.574	90.010	68.933	59.807	26,1%	131,0%
Integrated Capital - RPC (1)*	**3.900.373**	**3.945.579**	**3.951.356**	**3.939.776**	**3.512.289**	**(1,1%)**	**11,0%**
Ordinary Capital Level 1 (COn1)	4.346.837	4.402.062	4.466.751	4.423.270	4.045.813	(1,3%)	7,4%
Deductible items COn1	(446.464)	(456.483)	(515.395)	(483.495)	(533.524)	2,2%	16,3%
Excess Capital							
Integration excess	2.107.802	2.217.309	2.223.874	2.164.663	1.777.501	(4,9%)	18,6%
Excess as % of minimum capital requirement	117,6%	128,3%	128,7%	121,9%	102,5%	(1.071)bps	1.512 bps
Risk-weighted assets (RWA, according to B.C.R.A. regulation) (2)	**21.814.678**	**21.017.028**	**21.000.583**	**21.570.018**	**21.077.350**	**3,8%**	**3,5%**
Regulatory Capital Ratio (1)/(2)	**17,9%**	**18,8%**	**18,8%**	**18,3%**	**16,7%**	**(89)bps**	**122 bps**
TIER I Capital Ratio (Ordinary Capital Level 1/ RWA)	**17,9%**	**18,8%**	**18,8%**	**18,3%**	**16,7%**	**(89)bps**	**122 bps**

* RPC includes 100% of quarterly results

BBVA Argentina continues to show solid solvency indicators as of 3Q26. The capital ratio reached 17.9%, slightly below the 18.8% in 2Q26. Capital integration excess over the regulatory requirement reached $2.1 trillion, or 117.6%.

BBVA Argentina Asset Management S.A.

MUTUAL FUNDS ASSETS	BBVA ARGENTINA CONSOLIDATED						
In millions of AR$ - Inflation adjusted						Δ %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
FBA Money Market Pesos	4.448.572	3.771.165	3.980.471	3.993.883	4.626.337	18,0%	(3,8%)
FBA Renta Fija Dólar I	454.898	410.794	347.176	249.986	245.968	10,7%	84,9%
FBA Renta Fija Pesos I	205.044	187.430	181.077	150.099	76.991	9,4%	166,3%
FBA Renta Fija Pesos II	242.702	156.125	110.614	82.955	80.421	55,5%	201,8%
FBA Money Market Dólar	104.722	125.410	125.631	75.187	40.689	(16,5%)	157,4%
FBA Horizonte	61.697	104.427	102.588	94.490	106.393	(40,9%)	(42,0%)
FBA Acciones Argentinas	76.678	93.751	98.948	112.735	84.629	(18,2%)	(9,4%)
FBA Renta Fija Dólar Plus I	85.002	78.604	38.641	26.769	8.868	8,1%	n.m
FBA Renta Fija Pesos Plus I	60.935	58.754	51.915	35.532	23.129	3,7%	163,5%
FBA Cobertura Pesos	42.174	52.169	25.796	13.105	5.674	(19,2%)	n.m
FBA Acciones Latinoamericanas	23.672	20.914	19.841	16.009	16.120	13,2%	46,8%
FBA Renta Mixta	18.317	18.601	16.168	17.762	13.627	(1,5%)	34,4%
FBA Renta Fija Dólar Latam I	152	157	156	179	-	(3,2%)	N/A
FBA Renta Fija Dólar II	152	157	-	-	-	(3,2%)	N/A
FBA Renta Mixta Dólar I	152	157	156	179	-	(3,2%)	N/A
FBA Acciones Globales Dólar I	151	157	156	179	-	(3,8%)	N/A
FBA Horizonte Plus	10	11	11	12	13	(9,1%)	(23,1%)
FBA Bonos Globales	8	10	11	12	13	(20,0%)	(38,5%)
FBA Money Market Pesos Plus	6	5	6	6	-	20,0%	N/A
FBA Retorno Total I	2	2	2	2	3	-	(33,3%)
FBA Renta Mixta II	1	1	-	-	-	-	N/A
FBA Renta Mixta III	1	1	-	-	-	-	N/A
FBA Gestión I	3	-	63.524	-	-	N/A	N/A
FBA Calificado	-	-	-	-	-	N/A	N/A
Total Equity	**5.825.051**	**5.078.802**	**5.162.888**	**4.869.081**	**5.328.875**	**14,7%**	**9,3%**
AMASAU Net Income	**13.508**	**13.197**	**11.988**	**11.656**	**13.566**	**2,4%**	**(0,4%)**

MARKET SHARE - MUTUAL FUNDS	BBVA ASSET MANAGEMENT						
In %						Δ bps	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Mutual funds	5,10%	4,50%	5,00%	5,06%	5,62%	60 bps	(52)bps

Source: Cámara Argentina de Fondos Comunes de Inversión

Other Events

Main Relevant Events

Front Line Management Modifications. On October 7, 2026, as part of its ongoing efforts to drive its AI-powered transformation, BBVA Argentina reorganized its AI Transformation & Engineering division into two independent divisions, both reporting directly to the Executive Chairman. For more information, click here.

Main Regulatory Changes

- **Mortgage Loans – Sustainability Guarantee Fund (Communication "A" 8475, September 4, 2026).** The BCRA established a program of auctions for peso-denominated time deposits indexed to the Purchasing Value Unit (UVA), plus a spread, for ANSES through the Sustainability Guarantee Fund (FGS), aimed at promoting UVA-indexed mortgage loans for first homes, with interest rates capped at UVA + 7.5%.
- **Credit Policy. Amendments. (Communication "A" 8490, October 8, 2026)**. The BCRA allows financial institutions to invest in mutual fund shares through which Labor Assistance Funds (FAL) are established. These investments must be deducted from Common Equity Tier 1 (CET1) capital, while the accumulated earnings generated shall be considered non-distributable.

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

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

Cost of Risk (accumulated): Year to date accumulated loan loss allowances / Average total loans between the reported period and total loans as of the end of the previous year.

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 %**	
	3Q26	**2Q26**	**1Q26**	**4Q25**	**3Q25**	**QoQ**	**YoY**
Assets							
Cash and deposits in banks	4.402.403	4.285.449	4.525.061	5.875.797	5.109.798	2,7%	(13,8%)
Cash	*1.057.718*	*1.103.889*	*1.236.175*	*1.642.424*	*1.162.019*	*(4,2%)*	*(9,0%)*
Financial institutions and correspondents	*3.344.097*	*3.180.927*	*3.288.177*	*4.222.822*	*3.947.779*	*5,1%*	*(15,3%)*
BCRA	*1.550.814*	*1.655.158*	*2.016.825*	*2.693.839*	*2.435.626*	*(6,3%)*	*(36,3%)*
Other local and foreign financial institutions	*1.793.283*	*1.525.769*	*1.271.352*	*1.528.983*	*1.512.153*	*17,5%*	*18,6%*
Other	*588*	*633*	*709*	*10.551*	-	*(7,1%)*	*N/A*
Debt securities at fair value through profit or loss	509.056	268.751	537.513	390.046	370.680	89,4%	37,3%
Derivatives	6.422	8.430	81.849	48.053	76.926	(23,8%)	(91,7%)
Repo transactions	6.640	27.500	-	-	-	(75,9%)	N/A
Other financial assets	332.889	307.078	220.490	187.745	331.945	8,4%	0,3%
Loans and other financing	17.731.013	17.350.849	17.022.338	17.863.828	16.750.626	2,2%	5,9%
Non-financial public sector	*6.796*	*6.161*	*6.281*	*3.898*	*4.958*	*10,3%*	*37,1%*
B.C.R.A	-	-	-	-	-	*N/A*	*N/A*
Other financial institutions	*157.685*	*176.411*	*206.700*	*286.348*	*274.142*	*(10,6%)*	*(42,5%)*
Non-financial private sector and residents abroad	*17.566.532*	*17.168.277*	*16.809.357*	*17.573.582*	*16.471.526*	*2,3%*	*6,6%*
Other debt securities	4.532.624	5.076.408	4.030.834	3.763.123	3.758.196	(10,7%)	20,6%
Financial assets pledged as collateral	1.052.065	749.896	817.507	1.485.889	1.351.253	40,3%	(22,1%)
Current income tax assets	28.502	1.452	3.060	-	155	n.m	n.m
Investments in equity instruments	24.466	28.893	25.460	25.704	20.275	(15,3%)	20,7%
Investments in subsidiaries and associates	54.203	51.887	48.667	47.684	47.213	4,5%	14,8%
Property and equipment	1.072.241	1.084.986	1.095.884	1.108.626	1.085.861	(1,2%)	(1,3%)
Intangible assets	185.966	168.490	155.693	147.547	135.968	10,4%	36,8%
Deferred income tax assets	29.107	29.685	102.812	81.330	156.034	(1,9%)	(81,3%)
Other non-financial assets	343.466	334.253	378.663	386.263	359.980	2,8%	(4,6%)
Non-current assets held for sale	1.854	1.854	1.854	4.001	5.138	-	(63,9%)
Total Assets	**30.312.917**	**29.775.861**	**29.047.685**	**31.415.636**	**29.560.048**	**1,8%**	**2,5%**
Liabilities							
Deposits	20.435.602	20.324.942	19.725.748	21.272.427	20.478.910	0,5%	(0,2%)
Non-financial public sector	*634.183*	*695.709*	*898.971*	*580.257*	*402.253*	*(8,8%)*	*57,7%*
Financial sector	*10.206*	*9.119*	*10.890*	*9.635*	*9.595*	*11,9%*	*6,4%*
Non-financial private sector and residents abroad	*19.791.213*	*19.620.114*	*18.815.887*	*20.682.535*	*20.067.062*	*0,9%*	*(1,4%)*
Liabilities at fair value through profit or loss	25.126	77.944	39.674	-	-	(67,8%)	N/A
Derivatives	2.397	7.055	15.809	8.031	98.900	(66,0%)	(97,6%)
Reverse REPO transactions	339.366	-	75.577	578.919	400.817	N/A	(15,3%)
Other financial liabilities	2.351.548	2.262.093	2.159.283	2.195.458	2.168.820	4,0%	8,4%
Financing received from the B.C.R.A. and other financial institutions	765.483	607.217	650.836	1.022.091	715.784	26,1%	6,9%
Corporate bonds issued	989.825	907.322	755.312	760.786	543.536	9,1%	82,1%
Current income tax liabilities	25.922	81.086	247.310	154.724	33.661	(68,0%)	(23,0%)
Subordinated corporate bonds	-	-	-	-	-	N/A	N/A
Provisions	55.922	55.931	58.256	62.198	67.288	(0,0%)	(16,9%)
Deferred income tax liabilities	42.702	8.862	6.830	8.128	-	381,9%	N/A
Other non-financial liabilities	722.009	866.140	767.467	971.259	1.074.809	(16,6%)	(32,8%)
Total Liabilities	**25.755.902**	**25.198.592**	**24.502.102**	**27.034.021**	**25.582.525**	**2,2%**	**0,7%**
Equity							
Share Capital	613	613	613	613	613	-	-
Non-capitalized contributions	6.745	6.745	6.745	6.745	6.745	-	-
Capital adjustments	1.472.702	1.472.702	1.472.702	1.472.702	1.472.702	-	-
Reserves	2.723.878	2.723.878	2.489.190	2.489.190	2.489.190	-	9,4%
Retained earnings	-	-	309.090	-	-	N/A	N/A
Other accumulated comprehensive income	(75.200)	3.953	33.580	(34.061)	(317.421)	n.m	76,3%
Income for the period	276.879	222.580	88.595	309.090	242.513	24,4%	14,2%
Equity attributable to owners of the Parent	*4.405.617*	*4.430.471*	*4.400.515*	*4.244.279*	*3.894.342*	*(0,6%)*	*13,1%*
Equity attributable to non-controlling interests	*151.398*	*146.798*	*145.068*	*137.336*	*83.181*	*3,1%*	*82,0%*
Total Equity	**4.557.015**	**4.577.269**	**4.545.583**	**4.381.615**	**3.977.523**	**(0,4%)**	**14,6%**
Total Liabilities and Equity	**30.312.917**	**29.775.861**	**29.047.685**	**31.415.636**	**29.560.048**	**1,8%**	**2,5%**

Balance Sheet – Foreign Currency

FOREIGN CURRENCY EXPOSURE	BBVA ARGENTINA CONSOLIDATED						
In millions of AR$ - Inflation adjusted						Δ %	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Assets							
Cash and deposits in banks	3.313.073	3.169.256	3.600.826	4.317.795	3.484.670	4,5%	(4,9%)
Debt securities at fair value through profit or loss	83.072	18.579	17.521	20.438	232.002	347,1%	(64,2%)
Other financial assets	19.229	17.912	29.413	31.572	54.277	7,4%	(64,6%)
Loans and other financing	4.795.910	4.532.802	4.434.506	4.152.285	4.098.547	5,8%	17,0%
Other financial institutions	*6*	*4*	*11*	*1*	*13.829*	*50,0%*	*(100,0%)*
Non-financial private sector and residents abroad	*4.795.853*	*4.532.776*	*4.433.111*	*4.152.280*	*4.084.714*	*5,8%*	*17,4%*
Other debt securities	211.937	196.216	107.753	50.826	37.502	8,0%	465,1%
Financial assets pledged as collateral	145.169	155.634	201.829	191.389	374.149	(6,7%)	(61,2%)
Investments in equity instruments	1.760	2.018	1.681	1.699	1.774	(12,8%)	(0,8%)
Total foreign currency assets	**8.570.150**	**8.092.417**	**8.393.529**	**8.766.004**	**8.282.921**	**5,9%**	**3,5%**
Liabilities							
Deposits	7.485.341	7.241.988	7.543.627	7.876.256	6.999.185	3,4%	6,9%
Non-Financial Public Sector	*84.010*	*122.503*	*652.225*	*122.586*	*51.616*	*(31,4%)*	*62,8%*
Financial Sector	*3.056*	*4.142*	*6.512*	*5.302*	*3.689*	*(26,2%)*	*(17,2%)*
Non-financial private sector and residents abroad	*7.398.275*	*7.115.343*	*6.884.890*	*7.748.369*	*6.943.880*	*4,0%*	*6,5%*
Liabilities at FV through P&L	*6*	*54*	-	-	-	*(88,9%)*	*N/A*
Other financial liabilities	268.145	325.957	317.510	267.087	351.562	(17,7%)	(23,7%)
Financing received from the B.C.R.A. and other financial institutions	310.628	276.109	212.007	381.727	309.734	12,5%	0,3%
Corporate bonds issued	452.328	321.807	303.983	313.971	225.757	40,6%	100,4%
Other non financial liabilities	73.820	108.160	79.722	121.746	133.629	(31,7%)	(44,8%)
Total foreign currency liabilities	**8.590.268**	**8.274.075**	**8.456.849**	**8.960.787**	**8.019.867**	**3,8%**	**7,1%**
Foreign Currency Net Position - AR$	**(20.118)**	**(181.658)**	**(63.320)**	**(194.783)**	**263.054**	**88,9%**	**(107,6%)**
Foreign Currency Net Position - USD	**(13)**	**(122)**	**(46)**	**(133)**	**192**	**89,2%**	**(106,9%)**

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

Ratios

QUARTERLY ANNUALIZED RATIOS	BBVA ARGENTINA CONSOLIDATED						
In %						Δ bps	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Profitability							
Efficiency Ratio	49,6%	45,0%	51,4%	45,9%	57,6%	452 bps	(808)bps
ROA	0,7%	1,8%	1,2%	0,9%	0,7%	(111)bps	6 bps
ROE	4,9%	12,2%	8,3%	6,5%	4,7%	(730)bps	21 bps
Liquidity							
Liquid assets / Total Deposits	44,4%	47,3%	45,5%	44,2%	44,3%	(292)bps	13 bps
Capital							
Regulatory Capital Ratio	17,9%	18,8%	18,8%	18,3%	16,7%	(89)bps	122 bps
TIER I Capital Ratio (Ordinary Capital Level 1/ RWA)	17,9%	18,8%	18,8%	18,3%	16,7%	(89)bps	122 bps
Asset Quality							
Total non-performing portfolio / Total portfolio	5,55%	6,09%	5,60%	4,18%	3,28%	(54)bps	227 bps
Allowances /Total non-performing portfolio	82,26%	79,91%	88,41%	96,37%	99,98%	235 bps	(1.772)bps
Cost of Risk	6,58%	7,13%	6,14%	8,11%	6,63%	(55)bps	(5)bps

ACCUMULATED ANNUALIZED RATIOS	BBVA ARGENTINA CONSOLIDATED						
In %						Δ bps	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Profitability							
Efficiency Ratio	48,5%	48,1%	51,4%	53,9%	56,8%	45 bps	(828)bps
ROA	1,2%	1,5%	1,2%	1,1%	1,2%	(27)bps	(1)bps
ROE	8,6%	10,3%	8,3%	7,3%	8,0%	(179)bps	54 bps
Liquidity							
Liquid assets / Total Deposits	44,4%	47,3%	45,5%	44,2%	44,3%	(292)bps	13 bps
Capital							
Regulatory Capital Ratio	17,9%	18,8%	18,8%	18,3%	16,7%	(89)bps	122 bps
TIER I Capital Ratio (Ordinary Capital Level 1/ RWA)	17,9%	18,8%	18,8%	18,3%	16,7%	(89)bps	122 bps
Asset Quality							
Total non-performing portfolio / Total portfolio	5,55%	6,09%	5,60%	4,18%	3,28%	(54)bps	227 bps
Allowances /Total non-performing portfolio	82,26%	79,91%	88,41%	96,37%	99,98%	235 bps	(1.772)bps
Cost of Risk	6,49%	6,54%	6,14%	6,39%	5,62%	(5)bps	87 bps

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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