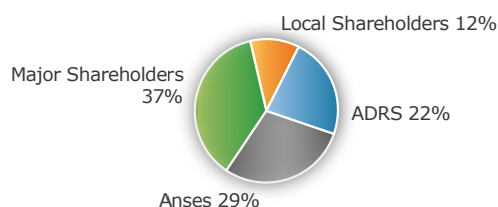




Corporate Profile

Banco Macro S.A (NYSE: BMA; Buenos Aires: BMA) is a universal bank, with focus in low & mid-income individuals and small & mid-sized companies. The Bank started operating in 1985 as nonbanking financial institution and today has grown to be the private local bank with the largest branch network in the country. **Banco Macro** was initiated by the members of the **Brito & Carballo** families who are the actual major shareholders.

Ownership Structure¹



As of June 30, 2025

¹ - Total Shares Outstanding 639,413,408

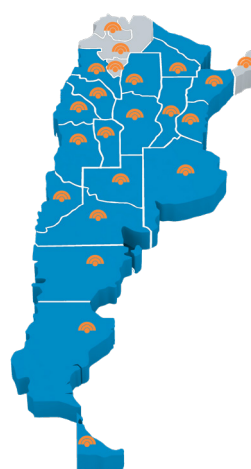
Strategy

- Operational and Commercial Efficiency
- Growth through Profitability
- Inorganic Growth Opportunity
- Aggressive Growth Focus
- Market Opportunities through Geography and Segment

Timeline



Nationwide Presence¹



72% in Interior of Argentina
18% in Buenos Aires Province
10% in Buenos Aires City

Strongest Presence Outside Buenos Aires

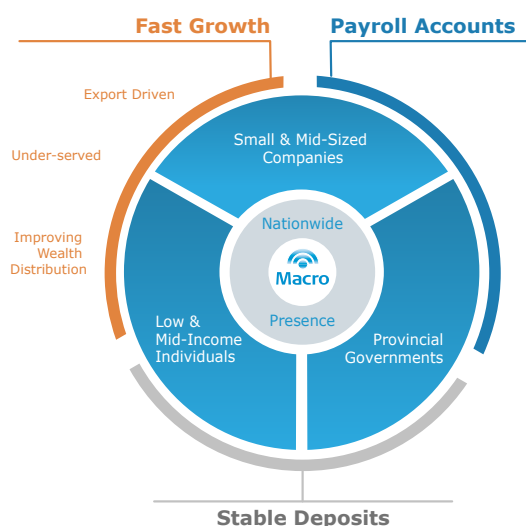
Exclusive financial agent in 4 provinces: Salta, Misiones, Jujuy and Tucumán

491 branches throughout the country
2,057 ATMs
958 TAS
37 Service points
8,882 Employees
6,215.172 Retail Customers
212,183 Corporate Customers

Source: BMA

¹As of June, 30 2025.

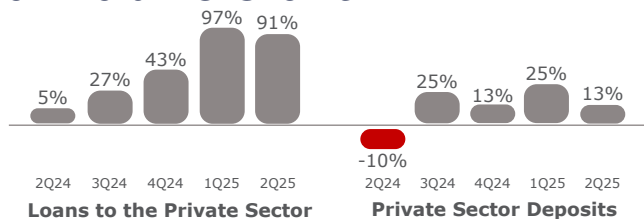
Successful Business Model



Share Performance

MACRO consolidated	2Q24	1Q25	2Q25
Share Price (Ps.)	1,467.55	7,685.00	7,900.00
ADR Price (USD)	57.33	75.51	70.21
Average Shares out.(M)	639.0	639.0	639.0
Shares Outstanding (M)	639.0	639.0	639.0
Book value per Avg. out Share (Ps.)	6,968.00	7,370.00	7,071.00
Earnings per Avg. out Share (Ps.)	-495.10	75.82	233.24
Market Cap (USD)	3,663	4,825	4,486

YoY Volume Growth



Financial Performance

INCOME STATEMENT In MILLION \$ (Measuring Unit Current at EOP)					
	2Q24	3Q24	4Q24	1Q25	2Q25
Interest Income	866,781	1,066,264	942,747	918,836	1,088,059
Interest Expense	601,900	358,624	329,764	304,838	391,170
Net Interest Income	264,881	707,640	612,983	613,998	696,889
Fee income	157,900	172,349	180,993	179,994	208,212
Fee expense	22,800	25,870	25,725	24,707	27,796
Net Fee Income	135,100	146,479	155,268	155,287	180,416
Subtotal (Net Interest Income + Net Fee Income)	399,981	854,119	768,251	769,285	877,305
Net Income from financial instruments at Fair Value Through Profit & Loss	168,976	128,795	155,278	70,421	113,717
Result from assets at amortized cost	-6	406	707	-	17,00
Difference in quoted prices of gold and foreign currency	35,485	20,220	-483	6,807	22,405
Other operating income	60,133	55,961	56,137	72,606	45,819
Provision for loan losses	22,973	28,555	43,164	69,938	103,039
Net Operating Income	641,596	1,030,946	936,726	849,181	956,224
Personnel expenses	190,218	201,026	197,913	180,592	180,402
Administrative expenses	92,119	112,218	103,410	91,808	99,319
Depreciation and impairment of assets	37,642	38,053	43,157	39,324	39,181
Other operating expenses	183,775	177,666	177,990	168,742	188,496
Operating Income	137,842	501,983	414,256	368,715	448,826
Income from associates and joint ventures	571	1258	348	-547	433
Result from net monetary position	-643,873	-352,986	-254,414	-283,196	-203,937
Net Income before income tax on cont. operations	-505,460	150,255	160,190	84,972	245,322
Income tax on continuing operations	-189,536	36,709	42,569	36,525	95,781
Net Income from continuing operations	-315,924	113,546	117,621	48,447	149,541
Net Income for the period	-315,924	113,546	117,621	48,447	149,541
Net Income of the period attributable to parent company*	-316,577	112,989	117,388	47,546	149,137
Net income of the period attributable to non-controlling interests*	653	557	233	901	404
Other Comprehensive Income	-66,859	-36,204	15,239	-2,376	7,522
Foreign currency translation differences in financial statements conversion	-5,882	-2,684	-733	-2,206	2,529
Profits or losses from financial assets measured at fair value through other comprehensive income (FVOCI) (IFRS 9(4.1.2)(a))	-60,977	-33,520	15,972	-170	4,993
Total Comprehensive Income for the period	-382,783	77,342	132,860	46,071	157,063
Total Comprehensive Income attributable to parent Company	-383,436	76,785	132,627	45,170	156,659
Total Comprehensive Income attributable to non-controlling interests	653	557	233	901	404

ACCUMULATED ANNUALIZED RATIOS					
	2Q24	3Q24	4Q24	1Q25	2Q25
Profitability & performance					
Net interest margin	23.3%	26.9%	26.2%	23.2%	23.4%
Net interest margin adjusted (exc. FX)	17.8%	23.3%	23.8%	23.0%	22.9%
Net fee income ratio	4.7%	6.3%	7.3%	15.2%	13.2%
Efficiency ratio	22.2%	25.5%	28.0%	38.2%	35.9%
Net fee income as % of A&G Expenses	21.1%	24.5%	26.2%	39.7%	36.8%
Return on average assets	1.8%	2.2%	2.4%	1.2%	2.4%
Return on average equity	5.9%	7.1%	7.5%	3.8%	7.8%
Liquidity					
Loans as a percentage of total deposits	51.5%	56.4%	68.9%	79.6%	87.0%
Liquid assets as a percentage of total deposits	98.0%	91.0%	79.0%	68.0%	67.0%
Capital					
Total equity as a percentage of total assets	27.3%	25.6%	27.9%	27.5%	24.5%
Regulatory capital as % of APR	35.7%	32.8%	32.4%	34.3%	30.5%
Asset Quality					
Allowances over total loans	2.5%	2.2%	2.2%	2.5%	3.1%
Non-performing financing as a percentage of total financing	1.2%	1.2%	1.3%	1.4%	2.1%
Coverage ratio w/allowances	181.4%	177.6%	158.8%	163.3%	140.4%
Cost of Risk	2.7%	2.5%	2.6%	4.1%	4.6%

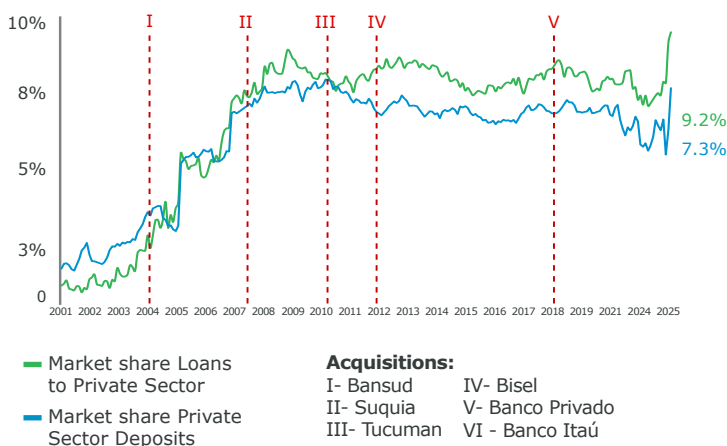
QUARTERLY BALANCE SHEET - In Million Ps,			
	2Q24	1Q25	2Q25
Assets	16,681,061	17,114,720	18,457,043
Loans	6,677,556	8,131,214	9,239,741
Other assets	10,003,505	8,983,506	9,217,302
Liabilities	12,018,314	12,405,393	13,938,384
Deposits	9,694,278	10,208,881	10,615,096
Other liabilities	2,324,036	2,196,512	4,518,659
Shareholders Equity	-	-	-

Ratings

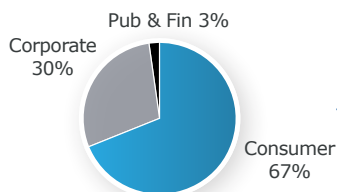
Denomination	Amount (USD)					Ratings ¹	
	Original	Outstanding	Maturity	Call Option	Coupon	Moody's	Fitch
Subordinated (Class A)	400	400	2026	2021	6,643%	Caa2	CCC-/RR6
USD (Series G)	530	530	2029	-	8,000%	Caa1	CCC+

Equivalent to AR\$ 4,620,570,000. As of June 30, 2025 AR\$ AR\$ 1,731,379,000 of this issuance had been cancelled, bringing the total outstanding amount to AR\$ 2,889,191,000

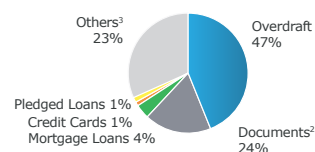
Market Share¹



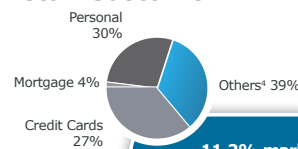
Loans¹



Corporate Customer

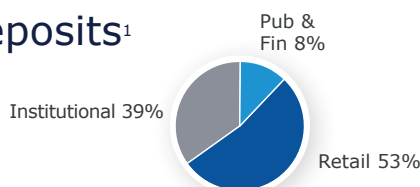


Retail Customer

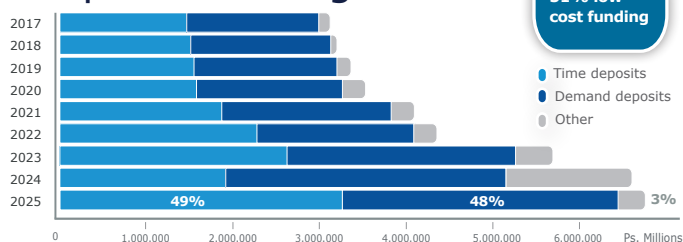


11.2% market share - Leader in the Argentine banking system ranking

Deposits¹



Deposit Funding¹



Source BCRA/BMA

¹- As of June, 30 2025.

²- Factoring, check cashing advances and promissory notes

³- Mostly structured loans (medium- and long-term)

⁴- Including documents & overdrafts

IR Contact

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 Nicolás Torres - Investor Relations

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