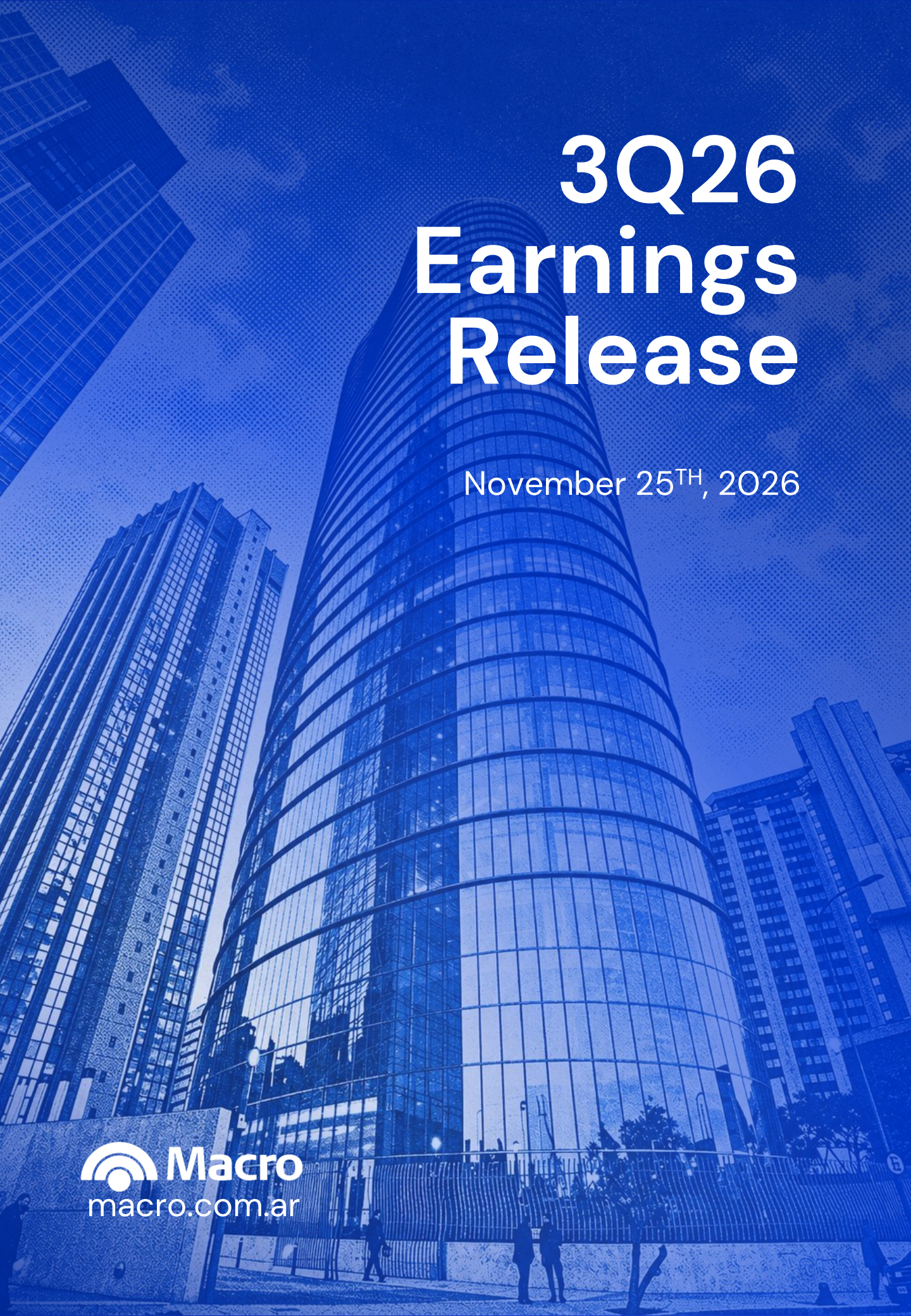

3Q26 Earnings Release

November 25TH, 2026

Macro

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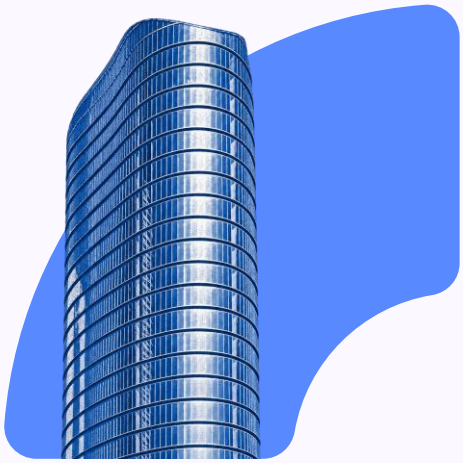

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Disclaimer

This press release includes forward-looking statements. We have based these forward-looking statements largely on our current beliefs, expectations and projections about future events and financial trends affecting our business. Many important factors could cause our actual results to differ substantially from those anticipated in our forward-looking statements, including, among other things: inflation; changes in interest rates and the cost of deposits; government regulation; adverse legal or regulatory disputes or proceedings; credit and other risks of lending, such as increases in defaults by borrowers; fluctuations and declines in the value of Argentine public debt; competition in banking and financial services; deterioration in regional and national business and economic conditions in Argentina; and fluctuations in the exchange rate of the peso.

The words *"believe," "may," "will," "aim," "estimate," "continue," "anticipate," "intend," "expect"* and similar words are intended to identify forward-looking statements. Forward-looking statements include information concerning our possible or assumed future results of operations, business strategies, financing plans, competitive position, industry environment, potential growth opportunities, the effects of future regulation and the effects of competition. Forward-looking statements speak only as of the date they were made, and we undertake no obligation to update publicly or to revise any forward-looking statements after we distribute this press release because of new information, future events or other factors. In light of the risks and uncertainties described above, the forward-looking events and circumstances discussed in this press release might not occur and are not guarantees of future performance.

This report is a summary analysis of **Banco Macro's** financial condition and results of operations as of and for the period indicated. For a correct interpretation, this report must be read in conjunction with all other material periodically filed with the Comisión Nacional de Valores (www.cnv.gob.ar), the Securities and Exchange Commission (www.sec.gov), Bolsas y mercados Argentinos (www.byma.com.ar) and the New York Stock Exchange (www.nyse.com). In addition, the Central Bank (www.bcra.gov.ar) may publish information related to Banco Macro as of a date subsequent to the last date for which the Bank has published information.

Readers of this report must note that this is a translation made from an original version written and expressed in Spanish. Consequently, any matters of interpretation should be referred to the original version in Spanish.

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 Accouting Standards Board ("I.A.S.B") and by the Federación Argentina de Consejos Profesionales de Ciencias Económicas ("F.A.C.P.E."). As of January 2020 the Bank started reporting with the application of (i) Expected losses of IFRS 9 "Financial Instruments" and (ii) IAS 29 "Financial Reporting in Hyperinflationary Economies". Data and figures shown in this Earnings Release may differ from the ones shown in the 20-F annual report. As of fiscal year 2021, the monetary result accrued by items of a monetary nature measured at fair value with changes in Other Comprehensive Income (OCI), is recorded in the Result form the Net Monetary Position integrating the Net Result of the period in accordance with Communication "A" 7211 of the Central Bank of Argentina. Previous quarters of 2025 and 2026 have been restated in accordance with said Communication in order to make a comparison possible.

3Q26 Earnings Release Conference Call

Monday November 30th, 2026

11:00 a.m. Eastern Time
1:00 p.m. Buenos Aires Time

To participate, please register here:

Banco Macro 3Q26 Earnings Call

Investor Relations' Contacts in Buenos Aires

Jorge Scarinci
Chief Financial Officer

Nicolas Agustín Torres
Investor Relations

Phone: (+54) 11 5222 6682
E-mail: investorelations@macro.com.ar

Visit our website at:
www.macro.com.ar/relaciones-inversores

Financial Snapshot

Macro Consolidated — ARS billion (Measuring Unit Current at EOP), except ratios (%)

Results	3Q26	2Q26	QoQ	3Q25	YoY
Net Interest Income + Net Fee Income	**1,160**	1,320	-12%	1,152	+1%
Net Interest Income	**933**	1,094	-15%	915	+2%
Net fee income	**227**	226	0%	236	-4%
Net Operating Income	**1,128**	1,367	-17%	1,040	+9%
Operating Income	**398**	639	-38%	219	+82%
Result before taxes from continuing operations	**134**	344	-61%	(51)	-364%
Net Income of the period	**78**	219	-64%	(44)	-278%

Balance Sheet	3Q26	2Q26	QoQ	3Q25	YoY
Total Assets	**26,475**	27,254	-3%	27,422	-3%
Loans & other receivables	**11,969**	12,367	-3%	13,500	-11%
Non Financial private sector and foreign	**11,718**	12,008	-2%	13,109	-11%
Total Liabilities	**19,740**	20,593	-4%	21,074	-6%
Deposits	**15,224**	15,597	-2%	15,743	-3%
Non Financial private sector and foreign	**13,595**	14,268	-5%	14,548	-7%
Total Shareholders' Equity	**6,736**	6,661	+1%	6,348	+6%

Profitability & Efficiency	3Q26	2Q26	QoQ	3Q25	YoY
Adjusted return on average equity[1]	**6.2%**	14.3%	-8.1 p.p.	-1.6%	+7.8 p.p.
Adjusted return on average assets[1]	**1.6%**	3.5%	-1.9 p.p.	-0.4%	+2.0 p.p.
Net interest margin[2]	**20.5%**	24.0%	-3.6 p.p.	18.7%	+1.8 p.p.
Efficiency ratio	**40.1%**	33.9%	+6.2 p.p.	46.5%	-6.4 p.p.

1. Annualized, excluding restructuring expenses.

2. Including FX

Asset Quality	3Q26	2Q26	QoQ	3Q25	YoY
Non-performing to total financing ratio	**6.4%**	6.3%	+0.2 p.p.	3.2%	+3.2 p.p.
Coverage ratio	**104.3%**	95.4%	+8.9 p.p.	120.9%	-16.6 p.p.
Cost of Risk	**6.9%**	6.9%	-0.1 p.p.	6.5%	+0.4 p.p.

Capital & Liquidity	3Q26	2Q26	QoQ	3Q25	YoY
Regulatory capital as % of RWA	**34.2%**	28.0%	+6.2 p.p.	29.9%	+4.3 p.p.
Loans as a percentage of total deposits	**78.6%**	79.3%	-0.7 p.p.	85.8%	-7.1 p.p.
Liquid assets as a percentage of total deposits	**75.0%**	74.0%	+1.0 p.p.	67.0%	+8.0 p.p.

Highlights of the Quarter

Net Income
ARS billion
78.4
-64.2% QoQ
-0

Adjusted ROAE
6.2%
-8.1 p.p. QoQ
+7.8 p.p. YoY

Net income decreased 64% QoQ to ARS 78.4B, mainly driven by lower net interest income, lower results from financial instruments at fair value, lower other operating income, and higher other operating expenses. **Net interest income** decreased 15% QoQ and increased 2% YoY.

Annualized adjusted ROAE reached 6.2%, with **adjusted net income of ARS 104.1B** excluding ARS 25.7B in after-tax restructuring expenses.

Total Financing
ARS billion
11,968.9
-3.2% QoQ
-11.3% YoY

Total Deposits
ARS billion
15,224.5
-2.4% QoQ
-3.3% YoY

Total financing decreased 3% QoQ to ARS 11.97tn, mainly driven by commercial lending, particularly overdrafts which decreased 19% QoQ.

Total deposits decreased 2% QoQ to ARS 15.22tn, driven by a 7% decline in private-sector time deposits, partially offset by higher public-sector deposits.

Net Interest Margin
20.5%
-3.6 p.p. QoQ
+1.8 p.p. YoY

NIM[1] declined mainly due to a **lower FX and Income from securities contribution**. Excluding FX and Securities, NIM decreased 200 bps from 17.6% in 2Q26 to 15.6% in 3Q26

Efficiency Ratio
40.1%
+6.2 p.p. QoQ
-6.4 p.p. YoY

The **efficiency ratio stood at 40.1%,** a sharp decrease **YoY**, as disciplined execution on the efficiency transformation continued.

NPL Ratio
6.4%
+0.2 p.p. QoQ
+3.2 p.p. YoY

Coverage Ratio
104.3%
+8.9 p.p. QoQ
-16.6 p.p. YoY

Reported NPLs increased to 6.4%, partly reflecting mandatory system reclassifications, while Stage 3 increased 58bp to 4.66%.

Asset quality remained stronger than that of the system: lower NPLs (6.4% vs. 7.7%[2]) and higher coverage (104.27% vs. 88.2%[2])

Tier 1 Capital Ratio
34.2%
+6.2 p.p. QoQ
+5.0 p.p. YoY

Liquid Assets / Deposits
75.0%
+1.0 p.p. QoQ
+8.0 p.p. YoY

Tier 1 capital ratio remained strong at 34.2%, with ARS 4.8tn in excess capital. This capital strength provides **capacity to support organic and inorganic strategic opportunities.**

Liquidity remained appropriate, with **liquid assets at 75% of deposits**. Loans-to-deposits was almost unchanged QoQ at 78%.

1. Net interest margin is calculated as annualized net interest income, including FX and government securities results, divided by average interest-earning assets. | 2. BCRA 'Informe sobre Bancos' Report - system-wide metrics as of September 2026

Financial Results

Earnings per average outstanding share were ARS 122 in 3Q26, 64% lower than in 2Q26 and improved significantly from the loss posted a year ago.

Shareholder Metrics	3Q26	2Q26	QoQ	3Q25	YoY
Amounts per share / ADS, as indicated					
Earnings per avg. outstanding share (ARS)	**122**	342	-64%	-69	-277%
Earnings per avg. outstanding ADS (USD)	**0.80**	2.31	-65%	-0.51	-259%
Book value per avg. outstanding share (ARS)	**10,541**	10,424	+1%	9,934	+6%
Book value per avg. issued ADS (USD)	**69.46**	70.29	-1%	72.69	-4%

Banco Macro reported **net income of ARS 78.4 billion** in 3Q26, down **64% QoQ** (-ARS 140.4 billion) and improved +ARS 122.5 billion **YoY.**

The quarterly decrease was mainly driven by a **lower net interest income, lower income from securities at fair value through P&L**, lower other operating income and **higher other operating expenses**,

These decreases were partially offset by **higher FX income and a smaller loss on the net monetary position** reflecting lower quarterly inflation and lower income tax..

Annualized ROAE and ROAA reached 4.6% and 1.2%, respectively. The quarter included **ARS 39.6 billion in restructuring expenses (ARS 25.7 billion after tax)** related to early retirement plans and severance provisions. Excluding these expenses, **adjusted net income totaled ARS 104.1 billion**, with **annualized adjusted ROAE of 6.2% and ROAA of 1.6%.**

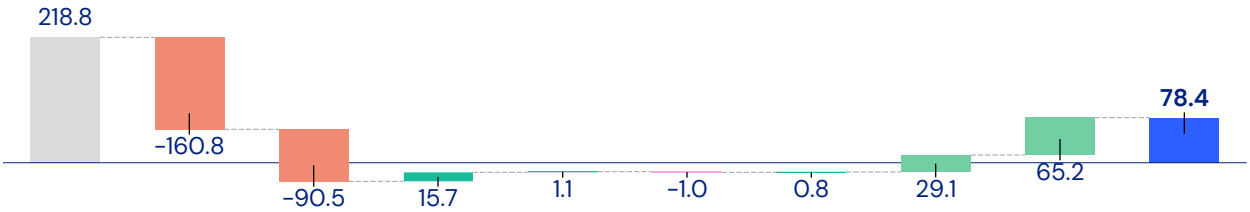
Net Income, ARS billion
78.4
-64.2% QoQ

Adjusted ROAE
6.2%
-8.1 p.p. QoQ
+7.8 p.p. YoY

Adjusted ROAA
1.6%
-1.9 p.p. QoQ
+2.0 p.p. YoY

Total comprehensive income reached ARS 75.1 billion, down 66% QoQ (-ARS 144.1 billion) and up +ARS 112.9 billion YoY.

Net Income — QoQ Breakdown *ARS billion*



	Net Income 2Q26	Net Interest Income	Securities Result	FX Result	Net Fee Income	Loan Loss Provisions	Personnel, Admin., and D&A Expenses	Net Monetary Position	Income Tax & Other	**Net Income 3Q26**
QoQ[1]		-14.7%	-63.6%	+67.0%	+0.5%	+0.5%	-0.2%	-10.1%	-21.9%	
YoY[1]		+2.0%	+99.7%	-312.5%	-4.1%	-2.4%	-4.6%	-4.7%	+4.3%	

1. QoQ and YoY changes refer to the total amount of each income statement line item.

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Net Op. Income, ARS trillion
1.13
-17.4% QoQ
+8.5% YoY

Operating Income, ARS billion
398.1
-37.7% QoQ
+81.6% YoY

It is important to emphasize that this result was obtained with a leverage of only 3.9x assets to equity ratio.

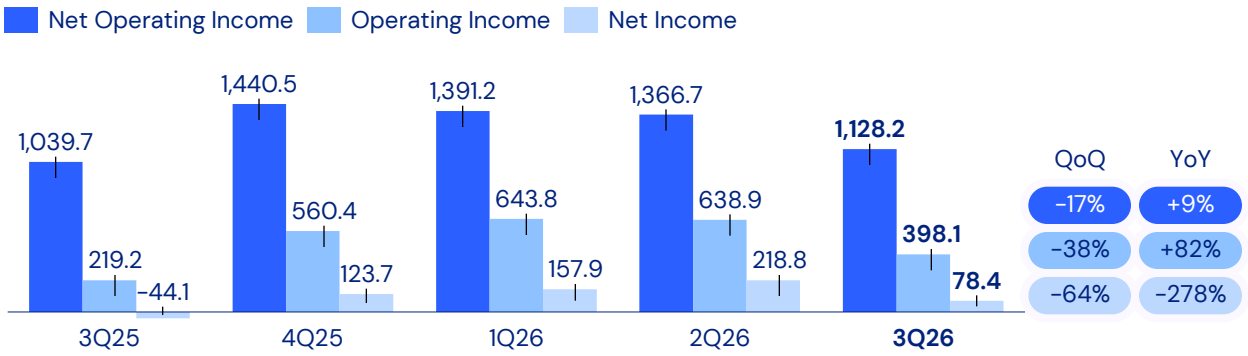
Net operating income (before G&A and personnel expenses) totaled ARS 1.13 trillion in 3Q26, down 17% QoQ (ARS 238.5 billion), driven by lower income from government securities and FX. Year over year, it increased 8% (ARS 88.5 billion).

Loan loss provisions totaled ARS 206.6 billion, up ARS 976 million QoQ but down 2% YoY (ARS 5.0 billion).

Operating income (after G&A and personnel expenses) totaled ARS 398.1 billion, down 38% QoQ (ARS 240.8 billion) and up 82% YoY (ARS 178.9 billion).

Quarterly Earnings Evolution

ARS billion



Income Statement	3Q26	2Q26	QoQ	3Q25	YoY
ARS billion (Measuring Unit Current at EOP)					
Net Interest Income	**933**	1,094	-15%	915	+2%
Net Income from Financial Instruments at FVTPL[1]	**227**	226	0%	236	-4%
Net Income from Financial Instruments at FVTPL1	**52**	141	-63%	26	+99%
FX Results[2]	**0**	2	-97%	0	-155%
FX Results2	**39**	23	+67%	-18	-313%
Other operating income	**84**	87	-3%	92	-9%
Provision for loan losses	**207**	206	0%	212	-2%
Net Operating Income	**1,128**	1,367	-17%	1,040	+9%
Employee benefits	**286**	279	+2%	307	-7%
Administrative expenses	**135**	144	-6%	136	0%
Depreciation and impairment of assets	**54**	52	+3%	56	-3%
Other operating expenses	**255**	252	+1%	323	-21%
Operating Income	**398**	639	-38%	219	+82%
Result from associates & joint ventures	**-6**	-8	-24%	1	-0
Result from net monetary postion	**-258**	-287	-10%	-271	-5%
Result before taxes from continuing operations	**134**	344	-61%	-51	-0
Income tax	**56**	125	-55%	-7	-0
Net Income of the period	**78**	219	-64%	-44	-0

1. Net income from financial instruments at fair value through profit or loss. | 2. Differences in quoted prices of gold and foreign currency.

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Net Interest Margin
20.5%
-3.6 p.p. QoQ
+1.8 p.p. YoY

Net Interest Income, ARS billion
933.0
-14.7% QoQ
+2.0% YoY

The Bank's 3Q26 net interest income totaled **ARS 933 billion, down 15% (ARS 160.8 billion) QoQ and up 2% (ARS 17.9 billion) YoY**. The quarterly decline of ARS 160.8 billion reflected a 12% decrease in interest income while interest expense decreased 6%. Interest income decreased by ARS 184.9 billion, while interest expense fell by ARS 24.1 billion. Compared with 3Q25, net interest income increased by ARS 17.9 billion. **Net interest margin stood at 20.5%**, down 3.6 p.p. QoQ and up 1.8 p.p. YoY.

Interest income totaled ARS 1.35 trillion, down 12% QoQ, primarily reflecting lower income from loans and other financing, and lower income from government and private securities.

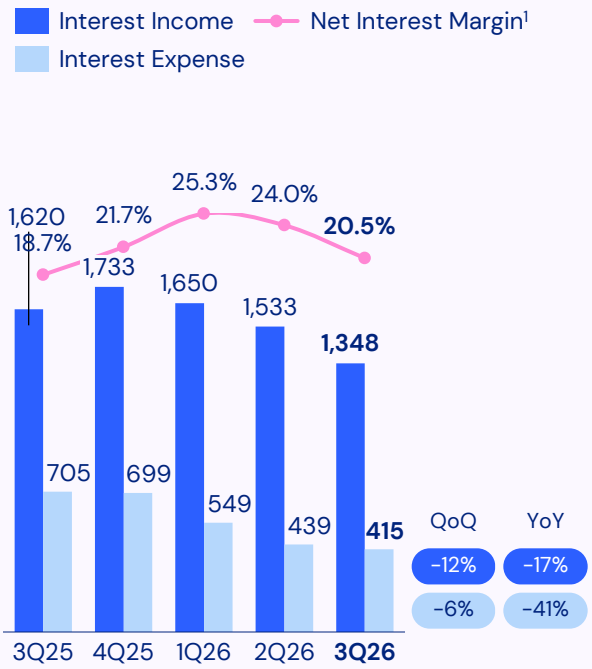
Income from interest on **loans and other financing declined 8% QoQ to ARS 926.7 billion**, a reduction of ARS 85.4 billion. This was mainly driven by a **306 bps decrease in the average lending rate** and a **1% increase in average private sector loan volumes**.

Income from **government and private securities decreased 19% QoQ to ARS 409.9 billion**, down ARS 97.2 billion. On a yearly basis Income from government and private securities increased 13%)ARS 45.7 billion). Meanwhile, income from repos totaled ARS 1.7 billion, down 56%, or ARS 2.1 billion, compared with 2Q26 and 80% (ARS 7 billion) lower than in 3Q25.

Interest expense totaled ARS 414.9 billion, down 6% QoQ and 41% YoY, representing reductions of ARS 24.2 billion and ARS 289.8 billion, respectively. The quarterly decrease was largely explained by lower interest expense on deposits.

Interest on deposits accounted for **90% of total interest expense** and declined by ARS 29.4 billion, or 7% QoQ. This reflected a **95 bps decrease in the average rate paid on deposits**, while **average private sector deposit volumes were** unchanged.

Interest Income, Exp. & Margin Evolution *ARS billion*



Interest Income & Expense Breakdown	3Q26	2Q26	QoQ	3Q25	YoY
ARS billion (Measuring Unit Current at EOP)					
Interest on loans and other financing	**927**	1,012	-8%	1,241	-25%
Interest from government & private securities	**410**	507	-19%	364	+13%
Interest on Repos	**2**	4	-56%	8	-80%
Interest on Cash and due from Banks	**10**	10	-3%	7	+47%
Total Interest Income	**1,348**	1,533	-12%	1,620	-17%
Interest on deposits	**373**	402	-7%	662	-44%
Time deposits	**360**	388	-7%	629	-43%
Other deposits (checking + savings)	**13**	14	-9%	33	-60%
Other interest expense	**42**	37	+14%	43	-3%
Corporate & subordinated bonds	**32**	32	0%	31	+5%
BCRA, Repos & other	**9**	4	+128%	12	-22%
Total Interest Expense	**415**	439	-6%	705	-41%

1. Net interest margin includes FX results and is calculated on an annualized basis.

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ARS Asset Yield[1]
35.4%
-5.5 p.p. QoQ
-6.3 p.p. YoY

ARS Funding Cost[2]
17.3%
-1.4 p.p. QoQ
-13.8 p.p. YoY

In 3Q26, the annualized nominal ARS **asset yield fell to 35.4%, down 5.5 pp QoQ and 6.3 pp YoY. Funding cost declined to 17.3%, down 1.4 pp QoQ and 13.8 pp YoY**, reducing the spread.

ARS NIM reached 25.3%, down 4.8 pp QoQ and up 1.3 pp YoY. Average interest-earning were unchanged QoQ, while interest-bearing liabilities rates decreased 1.5 p.p, partially offsetting the decline in ARS asset yield.

USD NIM reached 1.1%, down 0.1 pp QoQ and down 0.8 pp YoY. The quarterly reduction was accompanied by higher average interest-earning assets and higher interest-bearing liabilities (see annex).

ARS billion (Current at EOP)	3Q26			2Q26			3Q25		
Interest-earning Assets	**Average Balance**	**Real Int. Rate**	**Nominal Int. Rate**	Average Balance	Real Int. Rate	Nominal Int. Rate	Average Balance	Real Int. Rate	Nominal Int. Rate
Loans & Other Financing	**8,974**			9,228			9,808		
Public Sector	**182**	**4.1%**	**28.1%**	231	2.5%	30.3%	182	20.2%	48.7%
Financial Sector	**52**	**-5.4%**	**16.4%**	82	-6.7%	18.6%	157	12.5%	39.2%
Private Sector	**8,739**	**13.1%**	**39.2%**	8,915	12.0%	42.4%	9,470	19.7%	48.0%
Other debt securities	**5,418**			5,130			4,913		
Gov. & Private Securities	**5,418**	**5.5%**	**29.9%**	5,130	9.6%	39.4%	4,913	4.5%	29.3%
Repos	**27**	**0.8%**	**24.1%**	68	-4.0%	22.0%	64	23.0%	52.1%
Total interest-earning assets	**14,419**	**10.0%**	**35.4%**	14,426	10.8%	40.9%	14,785	14.6%	41.7%
Interest-bearing liabilities									
Deposits	**8,207**			8,276			8,362		
Public Sector	**695**	**-1.4%**	**21.4%**	578	-4.5%	21.4%	522	10.3%	36.4%
Private Sector	**7,511**	**-4.9%**	**17.0%**	7,698	-6.7%	18.6%	7,840	5.5%	30.5%
BCRA and other financial inst.	**2**	**53.9%**	**89.4%**	1	13.5%	44.3%	3	41.7%	75.3%
Corporate bonds	**0**	**0.0%**	**0.0%**	0	0.0%	0.0%	13	1.3%	25.3%
Repos	**83**	**-1.8%**	**20.9%**	1	-9.8%	14.7%	59	2.9%	27.3%
Other financial liabilities	**130**	**-10.5%**	**10.1%**	133	-15.0%	8.1%	0	0.0%	0.0%
Total int.-bearing liabilities	**8,422**	**-4.7%**	**17.3%**	8,411	-6.6%	18.7%	8,436	6.0%	31.1%

Loan Loss Provisions, ARS billion
206.6
+0.5%QoQ
-2.4% YoY

In 3Q26, **loan loss provisions totaled ARS 206.6 billion, practically unchanged QoQ and down 2% YoY**, representing a quarterly decrease of ARS 976 million and an annual decrease of ARS 5 billion.

Net Fee Income, ARS billion

226.8

+0.5%QoQ

-4.1% YoY

In 3Q26, Banco Macro's **net fee income totaled ARS 226.8 billion, up 0.5% QoQ and down 4% YoY**, or ARS 1.1 billion and ARS 9.6 billion, respectively.

Fee income totaled ARS 246.4 billion, down ARS 211 million QoQ, mainly driven by lower **credit related fees(-13%, or ARS 1.9 billion)** and **mutual funds and securities fees (-12%, or ARS 1.1 billion)**. These declines were partially offset by **higher deposit account fees (+3%, or ARS 2.5 billion)**. Total fee income decreased 9% YoY, or ARS 25.8 billion.

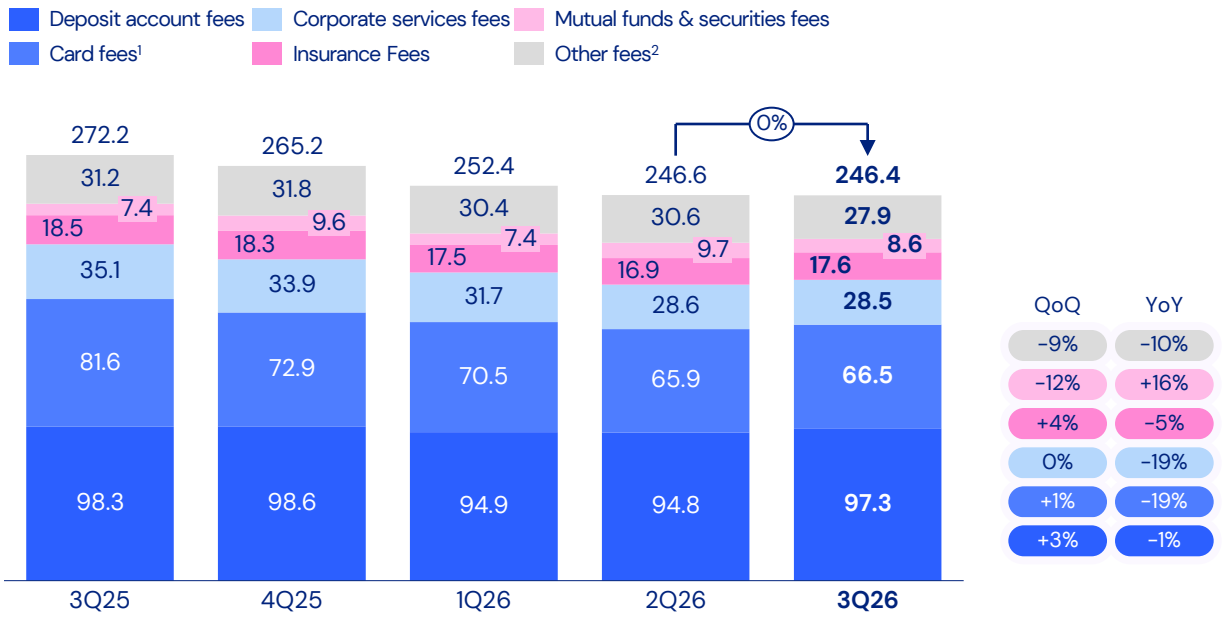
Fee expenses totaled ARS 19.5 billion, down 6% QoQ and 45% YoY, or ARS 1.3 billion and ARS 16.2 billion, respectively, partially offsetting the decline in net fee income.

Considering Other fee income/expense included in Other Operating Income and Other Operating Expenses respectively, net fee income totaled ARS 173..1 billion down 2% or ARS 2.9 billion QoQ and ARS 742 million YoY.



Fee Income Breakdown

ARS billion



1. Card fees include Credit card fees and Debit card fees. | 2. Other fees include ATM transaction fees, Credit related fees, Financial agent fees (provinces), AFIP & Collection services and ANSES fees.

Net income from financial instruments at FVTPL[1], ARS billion

51.8

-63.2% QoQ

+98.9% YoY

Net income from financial instruments at fair value through P&L totaled ARS 51.8 billion, down 63% QoQ, or ARS 88.9 billion. This decline reflected **lower income from government securities (-56% or ARS 70.5 billion) and a ARS 15.51 billion decrease in income from private securities.** On a yearly basis, this result increased 99%, or ARS 25.8 billion.

Net Income at FVTPL[1] Breakdown	3Q26	2Q26	QoQ	3Q25	YoY
ARS million (Measuring Unit Current at EOP)					
Net income from government securities	**54,649**	125,116	-56%	-3,843	-0
Net income from private securities	**-467**	14,584	-103%	20,121	-102%
Net income from derivative instruments	**204**	-1,287	-0	30,902	-99%
Other net fair value income[2]	**-2,585**	2,297	-0	-21,136	-0
Net income from financial instruments at FVTPL1	**51,801**	140,710	-63%	26,044	+99%

FX Income[3], ARS billion

39.1

+67.0%QoQ

-312.5% YoY

FX income totaled ARS 39.1 billion, up 67% QoQ, or ARS 15.7 billion, mainly driven by an **221% increase in income from translating foreign currency assets and liabilities into pesos**, equivalent to ARS 13.5 billion. The Argentine peso depreciated 2.3% against the US dollar during the quarter. FX income increased ARS 57.5 billion.

FX Income Breakdown	3Q26	2Q26	QoQ	3Q25	YoY
ARS million (Measuring Unit Current at EOP)					
Translation of FX assets and liabilities to Pesos	**19,564**	6,096	+221%	-37,292	-0
Income from foreign currency exchange	**19,520**	17,306	+13%	18,903	+3%
Differences in quoted prices of gold and FX	**39,084**	23,402	+67%	-18,389	-0

Other Operating Income, ARS billion

83.9

-3.5% QoQ

-8.8% YoY

Other Operating Income totaled ARS 83.9 billion, down 3% QoQ and 9% YoY, or ARS 3 billion and ARS 8 billion, respectively. The quarterly decrease reflected **lower income in the "Others" line item (-38%, or ARS 12.7 billion) and in the Other service related fees (-4% or ARS 1.9 billion)**, partially offset by a ARS 12.6 billion increase in other adjustments and interest on other receivables.

Other Operating Income Breakdown	3Q26	2Q26	QoQ	3Q25	YoY
ARS million (Measuring Unit Current at EOP)					
Credit and debit cards	**3,046**	2,756	+11%	3,179	-4%
Lease of safe deposit boxes	**8,440**	8,667	-3%	8,885	-5%
Other service related fees	**40,659**	42,517	-4%	41,890	-3%
Other adjustments and interest from other receivables	**11,307**	-1,308	-964%	14,255	-21%
Initial recognition of loans	**-430**	747	-158%	-5,616	-92%
Sale of property, plant and equipment	**52**	43	+21%	0	
Others	**20,866**	33,529	-38%	29,459	-29%
Other Operating Income	**83,940**	86,951	-3%	92,052	-9%

1. Net Income from financial instruments at fair value through P&L. | 2. 2. Includes profit or loss from other financial assets, profit or loss from investment in equity instruments, and profit or loss from the sale of financial assets at fair value. | 3. Differences in quoted prices of gold and foreign currency.

Efficiency Ratio 40.1%

+6.2 p.p. QoQ
-6.4 p.p. YoY

The efficiency ratio[1] reached 40.1% in 3Q26, up 6.2 p.p. QoQ and down 6.4 p.p YoY, as expenses remained unchanged QoQ while income declined 16%. The adjusted efficiency ratio (excluding restrucring expenses) reached 36.6%.

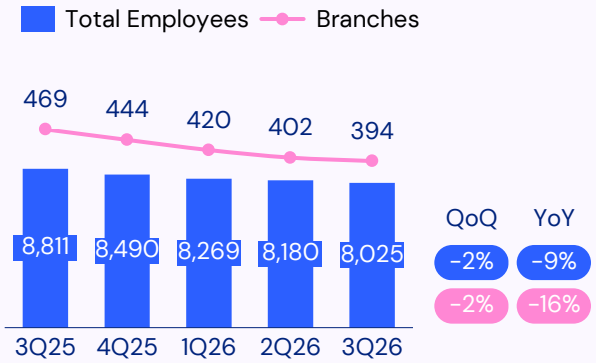
Personnel and administrative expenses totaled ARS 421.3 billion, down 1% QoQ (ARS 2.1 billion) and 5% YoY (ARS 20.7 billion). The quarterly increase reflected higher employee benefits (+2%) and lower administrative expenses (-6%).

Employee benefits rose 2% QoQ (ARS 6.5 billion) and decreased 7% YoY (ARS 20.6 billion). Compensation and bonuses increased 21% QoQ (ARS 12.3 billion). The quarter included **ARS 39.6 billion in restructuring expenses** for early retirement plans and severance provisions. Excluding these expenses, employee benefits declined 3% QoQ (ARS 8.6 billion) and 13% YoY (ARS 35.4 billion).

The Bank closed 8 branches and reduced headcount by 2% QoQ, bringing annual reductions to 75 branches and 9% of headcount, reflected in a 12% YoY decline in remunerations.

Headcount & Branch Network

Number



Employee Benefits, ARS billion 285.9

+2.3% QoQ
-6.7% YoY

The restructuring plan aims to improve efficiency and agility in addressing local and international market challenges. Remunerations and social security contributions for employees covered by the plan totaled ARS 2.6 billion in 3Q26.

Employee Benefits Breakdown	3Q26	2Q26	QoQ	3Q25	YoY
ARS million (Measuring Unit Current at EOP)					
Remunerations	**165,287**	169,232	-2%	188,302	-12%
Social Security Contributions	**44,022**	46,058	-4%	51,535	-15%
Compensation and bonuses	**71,565**	59,241	+21%	54,288	+32%
Employee services	**5,048**	4,855	+4%	12,442	-59%
Employee benefits	**285,922**	279,386	+2%	306,567	-7%

Administrative expenses decreased 6% QoQ (ARS 8.7 billion) and ARS 99 million. In 3Q26 lower administrative expenses were driven by lower taxes (-10%, ARS 2 billion) and directors and auditors' fees (-65%, ARS 6.5 billion)

Admin. Expenses, ARS billion 135.4

-6.0% QoQ
-0.1% YoY

Administrative Expenses Breakdown	3Q26	2Q26	QoQ	3Q25	YoY
ARS million (Measuring Unit Current at EOP)					
Facilities & operating services[2]	**39,416**	40,426	-2%	48,555	-19%
Taxes	**19,059**	21,109	-10%	22,137	-14%
Advertising & publicity	**17,187**	16,785	+2%	11,835	+45%
Other professional fees	**15,552**	15,029	+3%	14,670	+6%
Directors & auditors' fees	**3,519**	10,033	-65%	2,045	+72%
Other administrative services & supplies[3]	**6,314**	6,278	+1%	5,031	+26%
Other	**34,370**	34,431	0%	31,243	+10%
Administrative Expenses	**135,417**	144,091	-6%	135,516	0%

1. Efficiency ratio: employee benefits, G&A expenses, depreciation and asset impairment divided by the sum of net interest income, net fee income, differences in quoted prices of gold and foreign currency, other operating income and net income from financial assets at fair value through profit or loss, less turnover tax and deposit insurance. | 2. Includes Maintenance, conservation fees; Security services; Electricity & Communications; Rental agreements; and Insurance. | 3. Includes Personnel allowances; Stationary & Office Supplies; and Hired administrative services.

Other operating expenses totaled ARS 254.9 billion in 3Q26, up 1% QoQ (ARS 3.1 billion) and 21% down YoY (ARS 67.7 billion). The quarterly increase was driven by **higher expenses in the "Others" line item** (+18%, ARS 13.4 billion) and **higher other provision charges** (+57%, ARS 4.1 billion) while lower turnover tax (-10%, ARS 15.2 billion) partially offset the increase.

Other Operating Expenses, ARS billion
254.9
+1.2% QoQ
-21.0% YoY

Other Operating Expenses Breakdown	3Q26	2Q26	QoQ	3Q25	YoY
ARS million (Measuring Unit Current at EOP)					
Turnover Tax	**143,254**	158,466	-10%	173,037	-17%
Other provision charges	**11,400**	7,278	+57%	16,845	-32%
Deposit Guarantee Fund Contributions	**6,625**	6,653	0%	6,643	0%
Donations	**888**	614	+45%	432	+106%
Insurance claims	**5,139**	4,590	+12%	4,327	+19%
Late charges and charges payable to the Central Bank	**1**	0		3	-67%
Others	**87,627**	74,239	+18%	121,384	-28%
Other Operating Expenses	**254,934**	251,840	+1%	322,671	-21%

The net monetary loss totaled ARS 258.1 billion in 3Q26, down 10% QoQ (ARS 29.1 billion) and 5% YoY (ARS 12.7 billion). The quarterly improvement reflected **lower inflation, which declined to 5.82% from 6.76% in 2Q26**.

Result from net monetary position, ARS billion
-258.1
-10.1% QoQ
-4.7% YoY

In 3Q26, Banco Macro's effective income tax rate was 41.5% higher than the 36.4% registered in 2Q26.

In 3Q26, **income tax expense totaled ARS 55.7 billion, down 55% QoQ and ARS 62.3 billion higher YoY**. The quarterly decrease reflected lower pre-tax income and an **effective tax rate of 41.5%**, compared with 36.4% in 2Q26.

Income Tax, ARS billion
55.7
-55.5% QoQ
-940.8% YoY



Total Assets & Liabilities

Total Assets, ARS trillion

26.48

-2.9% QoQ

-3.5% YoY

Total Liabilities, ARS trillion

19.74

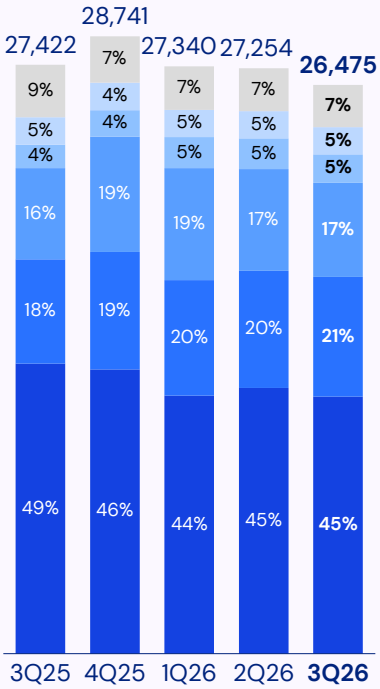
-4.1% QoQ

-6.3% YoY

Total Assets Breakdown

ARS billion

- Other assets
- Property, plant and equipment
- Debt securities at fair value through profit & loss
- Cash and deposits in Banks
- Other debt securities
- Loans & other receivables



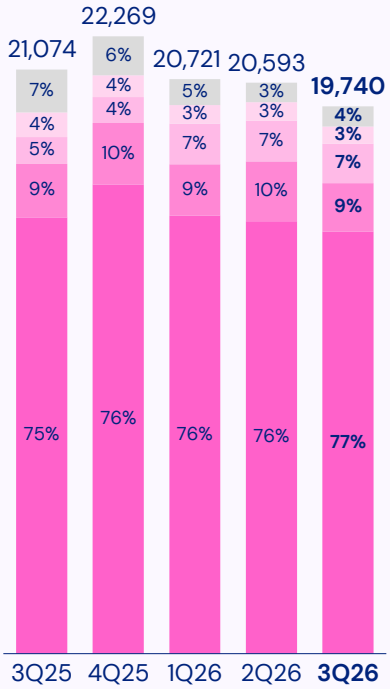
	QoQ	YoY
3Q25	-2%	-20%
4Q25	0%	-2%
1Q26	-7%	+23%
2Q26	-8%	+3%
3Q26	+2%	+15%
	-3%	-11%

Banco Macro's **total assets reached ARS 26.48 trillion in 3Q26, down 3% both QoQ and YoY**. The quarterly decline mainly reflected lower cash and deposits in banks, and lower loans and other receivables while securities increased slightly.

Total Liabilities Breakdown

ARS billion

- Other Liabilities
- Other non financial liabilities
- Issued Corporate Bonds
- Other financial liabilities
- Deposits



	QoQ	YoY
3Q25		
4Q25	+3%	-53%
1Q26	-8%	-30%
2Q26	-3%	+47%
3Q26	-19%	-9%
	-2%	-3%

Banco Macro's **total liabilities reached ARS 19.74 trillion in 3Q26, down 4% QoQ and down 6% YoY**. The quarterly decline mainly reflected lower deposits and other financial liabilities, partially offset by an increase in financing received from other financial institutions.

Loans and Other Financial Assets

Total Financing
ARS trillion
11.97
-3.2% QoQ
-11.3% YoY

Private-sector Loans, ARS trillion
11.72
-2.4% QoQ
-10.6% YoY

Private Sector Loans Market Share
7.9%
-0.3p.p. QoQ

Banco Macro's total financing, including loans, financial trusts and leasing, reached **ARS 11.97 trillion** in 3Q26, down **3.0% QoQ** (ARS 398 billion) and down **11% YoY (**ARS 1.53 trillion).

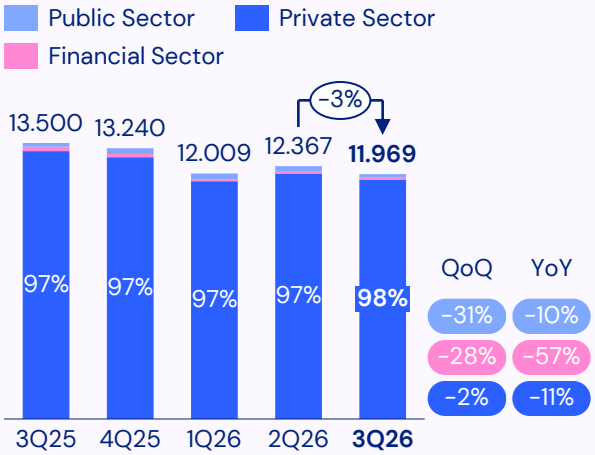
Private-sector loans totaled **ARS 11.72 trillion**, decreasing **2% QoQ** (ARS 290.6 billion**)** and decreasing **11% YoY** (ARS 1.39 trillion). The Bank's private-sector loan market share decreased 0.3 p.p QoQ to **7.9%**.

Within commercial lending, **Other loans,** increased 19% (ARS 477.3 billion), while **Overdrafts** decreased, 19% (ARS 360 billion) and Documents 19% (ARS 383.2 billion)

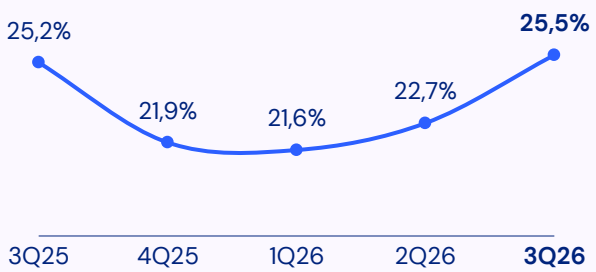
Within consumer lending, **personal loans increased 2%** (ARS 64.5 billion) and mortgage loans rose 1% (ARS 9 billion), partially offset by a **1% decline in credit card loans** (ARS 15.3 billion) and a **5% decline in pledged loans** (ARS 14.3 billion)

Peso-denominated financing decreased **7% QoQ** (ARS 645.1 billion), while US dollar-denominated financing grew **6% in USD terms** (USD 120 million).

Loans and Other Financing *ARS billion*



USD financing / Private sector financing *%*



Private-sector Loans by Product	3Q26	2Q26	QoQ	3Q25	YoY
ARS billion (Measuring Unit Current at EOP)					
Overdrafts	**1,536**	1,896	-19%	1,858	-17%
Discounted documents	**1,617**	2,000	-19%	2,197	-26%
Mortgage loans	**1,131**	1,122	+1%	1,133	0%
Pledged loans	**298**	313	-5%	327	-9%
Personal loans	**2,978**	2,914	+2%	2,907	+2%
Credit Card loans	**2,036**	2,051	-1%	2,310	-12%
Leasing	**10**	12	-13%	22	-55%
Others	**2,940**	2,462	+19%	2,886	+2%
Less: Expected Credit Losses — Private Sector	**(829)**	(762)	+9%	(534)	+55%
Total loans and other financing	**11,969**	12,367	-3%	13,500	-11%

Public Sector Assets

Public Sector Assets ARS trillion
6.98
-1.2% QoQ
+14.0% YoY

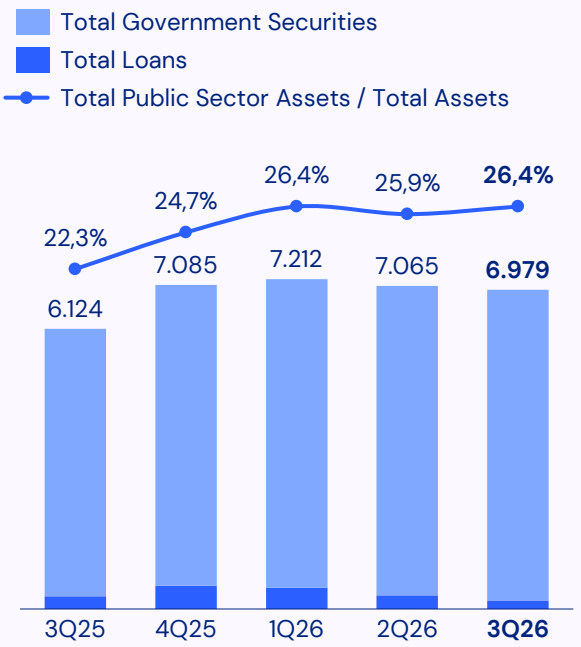
Public Assets / Total
26.4%
+0.5 p.p. QoQ
+4.1 p.p. YoY

Banco Macro's public sector assets totaled ARS 6.98 trillion in 3Q26, down 1% QoQ and up 14% YoY. They represented **26.4% of total assets**, compared with 25.9% in 2Q26 and 22.3% in 3Q25.

The quarterly decline of ARS 86.0 billion was driven by a **38% reduction in public sector loans** (ARS 112.7 billion), partially offset by a net increase in government securities of ARS 26.7 billion.

Within government securities, holdings at amortized cost increased 2% or ARS 102.3 billion, while securities at fair value through profit or loss decreased 7% or ARS 93.7 billion and those at fair value through other comprehensive income increased 14% or ARS 18.1 billion.

Public Sector Assets *ARS billion*



Public Sector Assets	3Q26	2Q26	QoQ	3Q25	YoY
ARS billion (Measuring Unit Current at EOP)					
Total Government Securities	**6,791**	6,764	0%	5,846	+16%
Total Government Securities at FVTPL	**1,217**	1,311	-7%	998	+22%
Total Government Securities at amortized cost	**5,427**	5,325	+2%	4,697	+16%
Total Gov. Securities at fair value through O.C.I	**147**	129	+14%	151	-3%
Total Loans	**187**	300	-38%	278	-33%
Total Public Sector Assets	**6,979**	7,065	-1%	6,124	+14%



Funding

Total Deposits
ARS trillion
15.2
-2.4% QoQ
-3.3% YoY

Transactional Deposits / Total
45.0%
+0.9 p.p. QoQ
-3.7 p.p. YoY

Banco Macro's deposits totaled **ARS 15.22 trillion** in 3Q26, down **2% QoQ (ARS 372.7 billion)** and down **3% YoY (ARS 518.2 billion)**, representing **77% of total liabilities**.

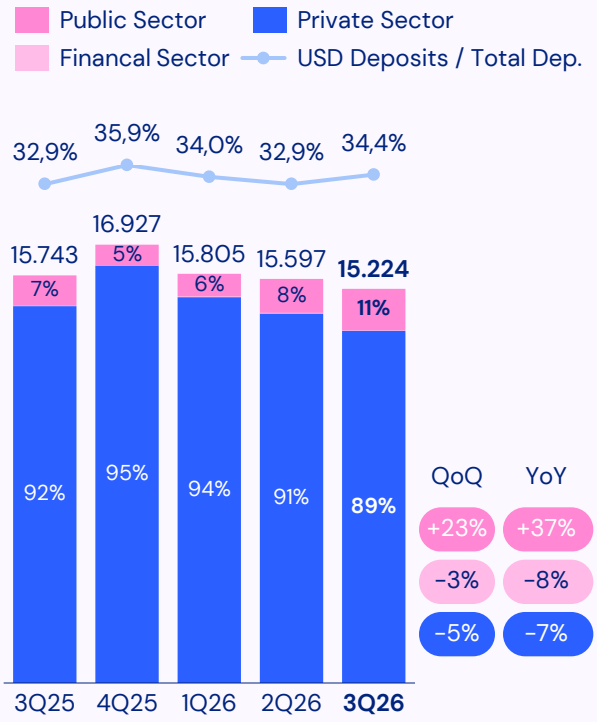
The quarterly decline was driven by a **5% decrease in private-sector deposits** (ARS 673 billion), partially offset by a **23% increase in public-sector deposits** (ARS 300.9 billion).

Within private-sector deposits, **demand deposits decreased 3%** (ARS 186.3 billion), while **time deposits decreased 7%** (ARS 501.5 billion), increasing the share of demand deposits in the private-sector deposit mix.

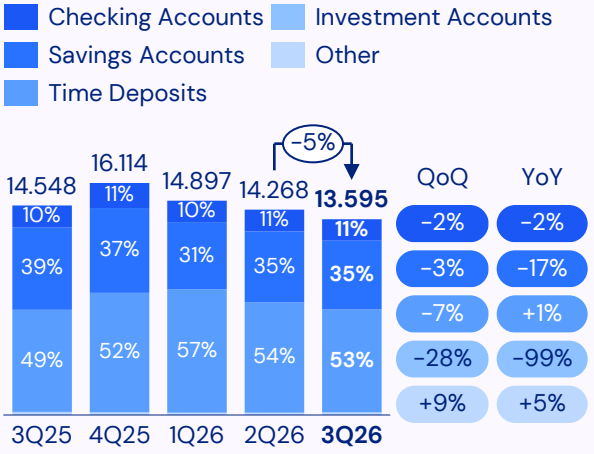
The Bank's private-sector deposit market share decreased 0.2 p.p. QoQ to **7.1%**.

Transactional deposits accounted for **45% of total deposits**, providing a low-cost source of funding.

Total Deposits by Sector *ARS billion*



Private Sector Deposits *ARS billion*



Other sources of funds totaled ARS 8.43 trillion in 3Q26, remaining broadly stable QoQ and increasing 2% YoY. The quarterly increase of ARS 46.6 billion reflected a **rise in shareholders' equity of ARS 74.7 billion**, largely offset by lower corporate bonds (-3%, ARS 46.4 billion) and subordinated corporate bonds (-7%, ARS 13.5 billion).

Other Sources of Funds	3Q26	2Q26	QoQ	3Q25	YoY
ARS million (Measuring Unit Current at EOP)					
Central Bank of Argentina	**535**	641	-17%	525	+2%
Banks and international institutions	**101,359**	69,543	+46%	95,457	+6%
Financing received from Arg. financial institutions	**1,210**	1,114	+9%	74,649	-98%
Subordinated corporate bonds	**177,380**	190,915	-7%	750,167	-76%
Corporate bonds	**1,417,120**	1,463,518	-3%	964,904	+47%
Shareholders' equity	**6,731,977**	6,657,279	+1%	6,343,541	+6%
Total other sources of funds	**8,429,581**	8,383,010	+1%	8,229,243	+2%

Liquid Assets

Total Liquid Assets, ARS trillion
11.38
-2% QoQ
+8% YoY

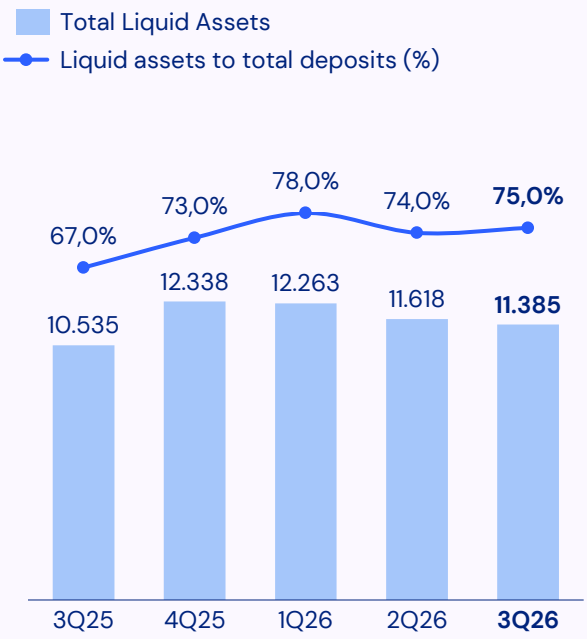
Liquid Assets / Deposits
75.0%
+1.0 p.p. QoQ
+8.0 p.p. YoY

Banco Macro's liquid assets totaled ARS 11.39 trillion in 3Q26, down 2% (ARS 233.3 billion) QoQ and up 8% (ARS 849.8 billion) YoY.

Liquid assets represented 75% of total deposits, compared with 74% in 2Q26 and 67% in 3Q25.

The quarterly decrease of ARS 233.3 billion was mainly driven by an 8% reduction in cash of ARS 369 billion, and a 79% (ARS 48.2 billion) decrease in Repos while Others increased by a 3% (ARS 174.7 billion) partially offsetting the quarterly decline in liquid assets.

Liquid Assets and Deposit Coverage *ARS billion*





Liquid Assets Breakdown	3Q26	2Q26	QoQ	3Q25	YoY
ARS billion (Measuring Unit Current at EOP)					
Cash	4,379	4,748	-8%	4,254	+3%
Guarantees for compensating chambers	188	157	+20%	247	-24%
Call	64	86	-26%	135	-53%
Net Repos	-109	-61	n.m.	-277	n.m.
Other government & private securities	6,863	6,688	+3%	6,176	+11%
Total	**11,385**	11,618	-2%	10,535	+8%

Solvency

Tier 1 Capital Ratio
34.2%
+6.2 p.p. QoQ
+5.0 p.p. YoY

Capital Adequacy Ratio
34.2%
+6.2 p.p. QoQ
+4.3 p.p. YoY

Excess Capital
ARS trillion
4.79
+16.8% QoQ
+45.2% YoY

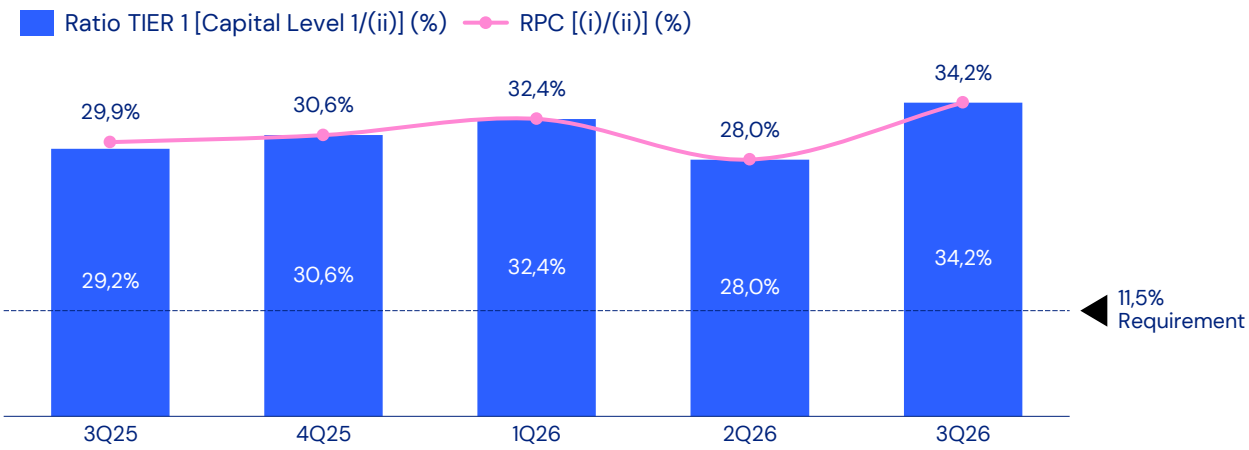
Banco Macro continued showing **high solvency levels** in 3Q26 with an **integrated capital (RPC) of ARS 6.30 trillion** over a **total capital requirement of ARS 1.51 trillion.**

The **Capital Adequacy Ratio (CAR) and Tier 1 capital ratio both stood at 34.2%,** up 6.2 percentage points QoQ, as risk-weighted assets decreased 11%, while regulatory capital increased 9%.

Excess capital reached ARS 4.79 trillion, equivalent to 318% of the total capital requirement, up 17% QoQ and 45% YoY.

The Bank's aim is to make **the best use** of this excess capital.

Capital Adequacy and Tier 1 Ratios



Capital Adequacy and Tier 1 Ratios	3Q26	2Q26	QoQ	3Q25	YoY
ARS billion (Measuring Unit Current at EOP)					
Total capital requirements	**1,510**	1,688.8	-11%	1,246	+21%
Integrated capital - RPC (i)	**6,304**	5,793.1	+9%	4,548	+39%
Excess capital	**4,795**	4,104.3	+17%	3,301	+45%
RWA (ii)	**18,445**	20,702.4	-11%	15,223	+21%
Regulatory Capital Ratio [(i)/(ii)]	**34.2%**	28.0%	+6.2 p.p.	29.9%	+4.3 p.p.
Ratio TIER 1 [Capital Level 1/(ii)]	**34.2%**	28.0%	+6.2 p.p.	29.2%	+5.0 p.p.

1. Includes an 8.0% minimum capital ratio, a 2.5% capital conservation buffer and a 1.0% additional buffer for systemically important banks.
Source: BCRA Communications "A" 5889 (Section 8.5.3) and "A" 5827.

Asset Quality

NPL Ratio
6.4%
+0.2 p.p. QoQ
+3.2 p.p. YoY

Coverage Ratio
104.3%
+8.9 p.p. QoQ
-16.6 p.p. YoY

The Bank is committed to continue working in this area to maintain excellent asset quality standards

In 3Q26, **Banco Macro's non-performing** to total financing ratio (under Central Bank rules) **increased 15 basis points, reaching a level of 6.40%**, up from 6.25% in 2Q26, and the 3.19% posted in 3Q25.

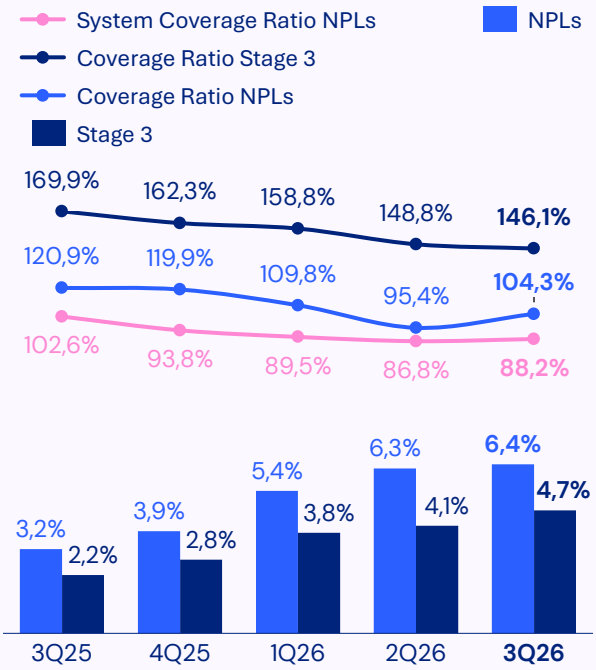
It is worth mentioning that **Banco Macro's non-performing to total financing ratio under Expected Credit Losses (Stage 3**, +90 days past due loans) **deteriorated 58 basis points** during 3Q26, **totaling 4.66%** vs. 4.08% in 2Q26.

The reported NPL ratio reflects the impact of mandatory reclassifications established by the BCRA (Central Bank of Argentina), which account for discrepancies in customer classifications across other institutions in the financial system, resulting in a higher risk rating than the one determined based on the customer's compliance with Banco Macro and the Bank's own credit risk assessment.

Commercial asset quality improved, with NPLs declining to 0.48% from 0.85% in 2Q26 and remaining well below the system's 3.8%[1], while consumer NPLs increased to 8.68%, also below the system's 12.2%[1]

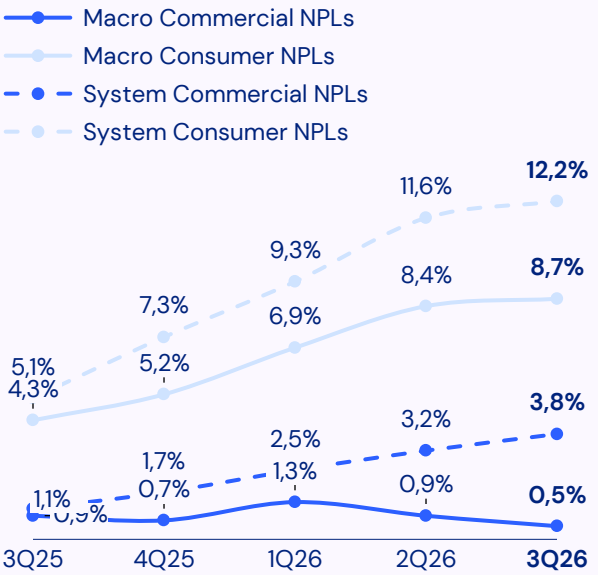
The coverage ratio (measured as total allowances under Expected Credit Losses over Non Performing loans under Central Bank rules) reached 104.27% in 3Q26. Coverage of Stage 3 loans stood at 146.1%. **Write-offs represented 0.77%** of total loans, down from 1.08% in 2Q26.

Asset Quality %





Asset Quality by Segment



1. BCRA 'Informe sobre Bancos' Report - system-wide metrics as of September 2026

2030 Strategy

Banco Macro's 2030 Strategic Plan is aimed at strengthening the Bank's position as a leading financial institution in a growing Argentina, recognized for **excellence in customer service and** the strength of its **value proposition**.

The strategy is structured around four strategic pillars. **Simplicity** focuses on providing customers with simple, intuitive and increasingly digital day-to-day experiences. Building on this foundation, **Primacy** seeks to deepen customer relationships. **Development** focuses on supporting customers throughout their financial journey by expanding the Bank's value-added propositions. Finally, **Digital + Human** combines technology, data and artificial intelligence with Macro's relationship-driven service model to deliver a more personalized and efficient customer experience.

These pillars are supported by four strategic enablers: Technology, Data & AI; Entrepreneurial Talent; Efficiency; and Risk Management. These provide the capabilities and resources required to execute the transformation while supporting sustainable growth.

3Q26 Selected Milestones

1 Simplicity

- Unified 24/7 Onboarding on retail channels
- Additional InApp functionalities (payments and investments)

2 Primacy

- Scaling of loyalty program for premium customers
- Launch of relationship-based pricing for loans

3 Development

- Launch of Macro Private Bank
- Introduction of investment experts in hubs

4 Digital + Human

- Scaling of AI assistant to commercial bankers
- Implementation of new CRM for agile sales management across franchise



Relevant Events

Cash Dividend Payment

On April 8, the Shareholders' Meeting approved the distribution of a dividend of **AR$138,956.5 million**, expressed in constant currency as of December 31, 2025. Adjusted to constant currency as of February 28, 2026, the dividend amounted to **AR$147,101.3 million, or AR$217.33 per share**, subject to prior authorization from the Central Bank of Argentina (BCRA). The dividend is subject to the applicable 7% withholding tax under the Income Tax Law.

In accordance with BCRA Communiqué "A" 8410, the dividend is payable in **three equal, monthly and non-cumulative installments** as from the third business day of May and of each month in which the payment is made. The amount of each dividend instalment shall be paid in constant currency as of the date of the shareholders' meeting.

Following authorization from the Superintendency of Financial and Exchange Entities on April 30, on May 6 Banco Macro's Board of Directors approved the payment of the dividend in three installments according to the following schedule:

Installment	Payment Date	Amount in ARS million
1	May 19th, 2026	49,033.75
2	June 3rd, 2026	49,033.75
3	July 7th, 2026	49,033.75

Share Buyback program

On October 28, the Board of Directors of Banco Macro resolved to establish the terms and conditions for the acquisition of treasury shares issued by the Bank, pursuant to Section 64 of Law No. 26,831 and the Rules of the Argentine Securities and Exchange Commission (CNV). The decision was based on the current macroeconomic environment, which has strongly impacted local equity prices, including the trading price of the Bank's shares. The Board took into consideration the Bank's strong capital and liquidity position.

As of the date of this report, 7,304,829 shares have been acquired for a total amount of ARS 69,158,403,450.

- Purpose of the acquisition: to protect the value of shareholders' investment, given that the recent decline in the market trading price of the shares does not adequately reflect the fair value of the Bank's assets or their economic potential.
- Maximum amount to be invested ARS 160 billion
- Maximum number of shares to be acquired: Up to 20,000,000 Class B shares
- Maximum price to be paid: Up to ARS 10,700 per share
- Repurchase term: 45 calendar days starting from the day following publication in the (Boletín Diario de la Bolsa de Comercio de Buenos Aires)

Principal and Interest payment Series A USD Subordinated Notes

On November 4 The Bank paid principal and interest on Series A USD Subordinated notes in the amount of USD 125,488,507.90.



Financial Statements & Key Ratios

In ARS million (Measuring Unit Current at EOP) unless otherwise stated. Ratios and growth rates are expressed in %.

02. Financial Results

Income Statement	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
Interest Income	1,619,759	1,732,966	1,650,462	1,532,817	1,347,895	-12%	-17%
Interest Expense	704,625	698,654	548,751	439,013	414,851	-6%	-41%
Net Interest Income	**915,134**	**1,034,312**	**1,101,711**	**1,093,804**	**933,044**	**-15%**	**+2%**
Fee income	272,150	265,170	252,440	246,587	246,376	0%	-9%
Fee expense	35,691	27,227	21,783	20,816	19,531	-6%	-45%
Net Fee Income	**236,459**	**237,943**	**230,657**	**225,771**	**226,845**	**0%**	**-4%**
Subtotal (Net Interest Income + Net Fee Income)	1,151,593	1,272,255	1,332,368	1,319,575	1,159,889	-12%	+1%
Net Income from financial instruments at Fair Value Through Profit & Loss	26,044	279,446	95,313	140,710	51,801	-63%	+99%
Result from assets at amortised cost	(80)	534	79,263	1,619	44	-97%	-0
Difference in quoted prices of gold and foreign currency	(18,389)	8,140	69,044	23,402	39,084	+67%	-313%
Other operating income	92,052	89,431	84,960	86,951	83,940	-3%	-9%
Provision for loan losses	211,549	209,348	269,789	205,582	206,558	0%	-2%
Net Operating Income	**1,039,671**	**1,440,458**	**1,391,159**	**1,366,675**	**1,128,200**	**-17%**	**+9%**
Personnel expenses	306,567	363,174	261,987	279,386	285,922	+2%	-7%
Administrative expenses	135,516	146,672	133,144	144,091	135,417	-6%	0%
Depreciation and impairment of assets	55,723	54,427	52,715	52,464	53,813	+3%	-3%
Other operating expenses	322,671	315,829	299,562	251,840	254,934	+1%	-21%
Operating Income	**219,194**	**560,356**	**643,751**	**638,894**	**398,114**	**-38%**	**+82%**
Income from associates and joint ventures	909	(1,065)	(8,250)	(7,908)	(5,983)	-0	-0
Result from net monetary position	(270,816)	(343,243)	(395,219)	(287,169)	(258,079)	-10%	-5%
Net Income before income tax on cont. operations	**(50,713)**	**216,048**	**240,282**	**343,817**	**134,052**	**-61%**	**-0**
Income tax on continuing operations	(6,619)	92,309	82,391	125,019	55,653	-55%	-0
Net Income from continuing operations	**(44,094)**	**123,739**	**157,891**	**218,798**	**78,399**	**-64%**	**-0**
Net Income from discontinued operations	0	0	0	0	0	-0	-0
Income Tax on discontinued operations	0	0	0	0	0	-0	-0
Net Income for the period	**(44,094)**	**123,739**	**157,891**	**218,798**	**78,399**	**-64%**	**-0**
Net Income of the period attributable to parent company	(44,136)	124,127	158,434	218,182	77,980	-64%	-0
Net income of the period attributable to non-controlling interests	42	(388)	(543)	616	419	-32%	+898%
Other Comprehensive Income	6,272	1,714	(11,894)	467	(3,281)	-0	-0
Foreign currency translation differences in financial statements conversion	6,350	(944)	(11,878)	453	(2,681)	-0	-0
Profits or losses from financial assets measured at fair value through other comprehensive income (FVOCI) (IFRS 9(4.1.2)(a)	(78)	2,658	(16)	14	(600)	-0	-0
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	**(37,822)**	**125,453**	**145,997**	**219,265**	**75,118**	**-66%**	**-0**
Total Comprehensive Income attributable to parent Company	(37,864)	125,841	146,540	218,649	74,699	-66%	-0
Total Comprehensive Income attributable to non-controlling interests	42	(388)	(543)	616	419	-0	-0

Earnings Per Share	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
Net income -Parent Company- (M $)	(44,094)	123,739	157,891	218,798	78,399	-64%	-278%
Average # of shares outstanding (M)	639	639	639	639	639	-0	-0
Book value per avg. Outstanding share ($)	9,934	10,130	10,358	10,424	10,541	+1%	+6%
Shares Outstanding (M)	639	639	639	639	639	-0	-0
Earnings per avg. outstanding share ($)	**(69.03)**	**193.64**	**247.09**	**342.41**	**121.96**	**-64%**	**-277%**
EOP FX (Pesos per USD)	**1,366.58**	**1,459.42**	**1,382.76**	**1,483.02**	**1,517.52**	**+2%**	**+11%**
Book value per avg. issued ADS (USD)	72.69	69.41	74.91	70.29	69.46	-1%	-4%
Earnings per avg. outstanding ADS (USD)	**(0.51)**	**1.33**	**1.79**	**2.31**	**0.80**	**-65%**	**-259%**

Income From Goverment & Public Securities (1)	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
a) In Interest Income	364,117	439,016	497,087	507,004	409,854	-19%	+13%
b) In net income from fin. Assets at fair value through P&L	26,044	279,446	95,313	140,710	51,801	-63%	+99%
c) In OCI	1,531	2,662	(14)	13	(916)	-0	-160%
Total	**391,692**	**721,124**	**592,386**	**647,727**	**460,739**	**-29%**	**+18%**

(1) Includes Goverment & Public securites and equity instruments

Interest Income	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
Interest on Cash and due from Banks	**6,594**	**7,231**	**6,234**	**9,975**	**9,719**	**-3%**	**+47%**
Interest from government securities	**363,411**	**438,364**	**496,926**	**506,902**	**409,854**	**-19%**	**+13%**
Interest from private securities	**706**	**652**	**161**	**102**	**0**	**-100%**	**-100%**
Interest on loans and other financing	**1,240,602**	**1,282,080**	**1,138,357**	**1,012,093**	**926,672**	**-8%**	**-25%**
To the financial sector	15,523	9,525	10,889	3,847	2,188	-43%	-86%
To the public non financial sector	22,325	23,651	26,075	17,443	12,895	-26%	-42%
Interest on overdrafts	228,510	209,506	153,542	110,494	112,512	+2%	-51%
Interest on documents	121,554	132,380	102,522	92,758	78,113	-16%	-36%
Interest on mortgages loans	68,430	85,698	98,245	96,366	75,249	-22%	+10%
Interest on pledged loans	11,838	12,329	11,628	10,533	10,011	-5%	-15%
Interest on personal loans	459,932	479,664	451,725	428,775	413,734	-4%	-10%
Interest on credit cards loans	124,478	142,149	117,201	112,737	88,864	-21%	-29%
Interest on financial leases	3,760	3,670	2,124	1,597	1,545	-3%	-59%
Interest on other loans	184,252	183,508	164,406	137,543	131,561	-4%	-29%
Interest on Repos	**8,446**	**4,639**	**8,784**	**3,745**	**1,650**	**-56%**	**-80%**
From the BCRA	583	0	2,239	1,600	515	-68%	-0
Other financial institutions	7,863	4,639	6,545	2,145	1,135	-47%	-86%
Total Interest income	**1,619,759**	**1,732,966**	**1,650,462**	**1,532,817**	**1,347,895**	**-12%**	**-17%**
Income from Interest on loans	**1,240,602**	**1,282,080**	**1,138,357**	**1,012,093**	**926,672**	**-8%**	**-25%**

Interest Expense	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
Deposits	**661,707**	**654,773**	**508,884**	**402,486**	**373,066**	**-7%**	**-44%**
Interest on checking accounts	27,479	25,054	10,900	6,485	6,651	+3%	-76%
Interest on saving accounts	5,555	6,608	8,054	7,831	6,411	-18%	+15%
Interest on time deposits	628,673	623,111	489,930	388,170	360,004	-7%	-43%
Interest on other financing from BCRA and financial inst.	**1,283**	**1,451**	**1,818**	**331**	**355**	**+7%**	**-72%**
Repos	**4,035**	**3,989**	**1,281**	**53**	**4,361**	**+8128%**	**+8%**
Other financial institutions	4,035	3,989	1,281	53	4,361	+8128%	+8%
Interest on corporate bonds	**19,184**	**20,607**	**26,711**	**29,492**	**29,479**	**0%**	**+54%**
Interest on subordinated bonds	**11,809**	**11,822**	**5,511**	**2,953**	**2,991**	**+1%**	**-75%**
Interest on other financial liabilities	**6,607**	**6,012**	**4,546**	**3,698**	**4,599**	**+24%**	**-30%**
Total financial expense	**704,625**	**698,654**	**548,751**	**439,013**	**414,851**	**-6%**	**-41%**
Expenses from interest on deposits	**661,707**	**654,773**	**508,884**	**402,486**	**373,066**	**-7%**	**-44%**

Assets & Liabilities Performance (AR$)	3Q25 Average Balance	3Q25 Real Int. Rate	3Q25 Nominal Int. Rate	2Q26 Average Balance	2Q26 Real Int. Rate	2Q26 Nominal Int. Rate	3Q26 Average Balance	3Q26 Real Int. Rate	3Q26 Nominal Int. Rate
Yields & rates in annualized nominal %									
Interest-earning assets									
Loans & Other Financing									
Public Sector	182,034	20.2%	48.7%	230,626	2.5%	30.3%	182,364	4.1%	28.1%
Financial Sector	156,600	12.5%	39.2%	81,869	(6.7%)	18.6%	52,033	(5.4%)	16.4%
Private Sector	9,469,528	19.7%	48.0%	8,915,293	12.0%	42.4%	8,739,221	13.1%	39.2%
Other debt securities									
Government & Private Securities	4,912,951	4.5%	29.3%	5,130,084	9.6%	39.4%	5,417,770	5.5%	29.9%
Repos	64,359	23.0%	52.1%	68,174	(4.0%)	22.0%	27,187	0.8%	24.1%
Total interest-earning assets	**14,785,472**	**14.6%**	**41.7%**	**14,426,046**	**10.8%**	**40.9%**	**14,418,575**	**10.0%**	**35.4%**
0	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
Fin. Assets through P&L and equity inv.	1,123,458	(19.7%)	(0.7%)	1,289,842	7.0%	36.0%	1,017,805	(4.9%)	17.1%
Other Non interest-earning assets	3,986,724			3,675,860			3,725,219		
Total Non interest-earning assets	**5,110,182**			**4,965,702**			**4,743,024**		
0									
Total Average Assets	**19,895,654**			**19,391,748**			**19,161,599**		
0									
Interest-bearing liabilities									
Deposits									
Public Sector	521,839	10.3%	36.4%	577,860	(4.5%)	21.4%	695,461	(1.4%)	21.4%
Private Sector	7,840,160	5.5%	30.5%	7,698,223	(6.7%)	18.6%	7,511,364	(4.9%)	17.0%
BCRA and other financial institutions	2,773	41.7%	75.3%	1,204	13.5%	44.3%	1,567	53.9%	89.4%
Corporate bonds	12,910	1.3%	25.3%	0	0.0%	0.0%	0	0.0%	0.0%
Repos	58,711	2.9%	27.3%	1,450	(9.8%)	14.7%	82,802	(1.8%)	20.9%
Other financial liabilities	0	0.0%	0.0%	132,523	(15.0%)	8.1%	130,446	(10.5%)	10.1%
Total int.-bearing liabilities	**8,436,393**	**6.0%**	**31.1%**	**8,411,260**	**(6.6%)**	**18.7%**	**8,421,640**	**(4.7%)**	**17.3%**
Total non int.-bearing liabilities	**4,715,555**			**4,290,612**			**4,079,013**		
Total Average Liabilities	**13,151,948**			**12,701,872**			**12,500,653**		
0									
Assets Performance	1,555,863			1,472,209			1,287,574		
Liabilities Performance	661,556			391,331			367,215		
Net Interest Income	**894,307**			**1,080,878**			**920,359**		
Total interest-earning assets	**14,785,472**			**14,426,046**			**14,418,575**		
Net Interest Margin (NIM)	**24.00%**			**30.39%**			**25.32%**		

Assets & Liabilities Performance (USD)	3Q25 Average Balance	3Q25 Nominal Int. Rate	2Q26 Average Balance	2Q26 Nominal Int. Rate	3Q26 Average Balance	3Q26 Nominal Int. Rate
Yields & rates in annualized nominal %						
Interest-earning assets						
Cash and Deposits in Banks	971,788	2.7%	1,418,255	2.8%	1,354,461	2.8%
Loans & Other Financing						
Financial Sector	2,066	9.8%	1,977	9.1%	1,712	9.0%
Private Sector	3,197,851	6.9%	2,654,079	7.3%	2,962,494	6.6%
Other debt securities						
Government & Private Securities	116,136	4.6%	159,393	6.5%	118,885	5.1%
Repos	0	0.0%	466	0.0%	274	0.0%
Total interest-earning assets	**4,287,841**	**5.9%**	**4,234,170**	**5.7%**	**4,437,826**	**5.4%**
Fin. Assets through P&L and equity inv.	178,901	62.1%	300,498	33.4%	409,489	7.4%
Other Non interest-earning assets	2,079,312		2,739,054		2,436,225	
Total Non interest earning assets	**2,258,213**		**3,039,552**		**2,845,714**	
Total Average Assets	**6,546,054**		**7,273,722**		**7,283,540**	
Interest-bearing liabilities						
Deposits						
Public Sector	145,558	2.9%	197,588	2.5%	232,800	2.9%
Private Sector	3,256,512	1.2%	3,887,097	1.3%	3,913,051	1.2%
BCRA and other financial institutions	154,763	5.3%	89,210	5.4%	79,331	6.3%
Issued corporate bonds	861,756	8.5%	1,426,943	8.3%	1,416,403	8.3%
Subordinated bonds	738,021	6.3%	186,455	6.4%	183,548	6.5%
Total int.-bearing liabilities	**5,156,610**	**3.3%**	**5,787,293**	**3.3%**	**5,825,133**	**3.2%**
Total non int.-bearing liabilities	**1,350,777**		**1,622,542**		**1,452,182**	
Total Average liabilities	**6,507,387**		**7,409,835**		**7,277,315**	
Assets Performance		63,897		60,609		60,320
Liabilities Performance		43,069		47,682		47,637
Net Interest Income		**20,828**		**12,927**		**12,683**
Total interest-earning assets		**4,287,841**		**4,234,170**		**4,437,826**
Net Interest Margin (NIM)		**1.93%**		**1.24%**		**1.13%**

Net Fee Income	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
Fees charged on deposit accounts	98,344	98,554	94,860	94,785	97,303	+3%	-1%
Credit card fees	66,570	58,065	56,149	52,684	53,011	+1%	-20%
Corporate services fees	35,087	33,941	31,733	28,635	28,538	0%	-19%
Insurance fees	18,543	18,349	17,525	16,943	17,628	+4%	-5%
Debit card fees	15,074	14,873	14,384	13,263	13,442	+1%	-11%
ATM transaction fees	10,068	9,168	8,002	7,021	6,548	-7%	-35%
Credit related fees	11,412	13,146	13,056	15,076	13,167	-13%	+15%
Mutual funds & securities fees	7,374	9,583	7,398	9,705	8,565	-12%	+16%
Financial agent fees (provinces)	9,245	9,087	9,002	8,151	7,893	-3%	-15%
AFIP & Collection services	421	383	321	306	268	-12%	-36%
ANSES fees	12	21	10	18	13	-28%	+8%
Total fee income	**272,150**	**265,170**	**252,440**	**246,587**	**246,376**	**0%**	**-9%**
Total fee expense	**35,691**	**27,227**	**21,783**	**20,816**	**19,531**	**-6%**	**-45%**
Net fee income	**236,459**	**237,943**	**230,657**	**225,771**	**226,845**	**0%**	**-4%**

Net Income From Financial Assets and Liabilities at Fair Value Through Profit or Loss	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
Profit or loss from government securities	(3,843)	298,393	128,543	125,116	54,649	-56%	-1522%
Profit or loss from private securities	20,121	19,267	(5,926)	14,584	(467)	-103%	-102%
Profit or loss from investment in derivative financing instruments	30,887	(37,097)	0	0	0	-0	-100%
Profit or loss from other financial assets	701	840	(27)	(96)	117	-222%	-83%
Profit or loss from investment in equity instruments	(4,319)	7,954	191	3,086	(2,678)	-187%	-38%
Profit or loss from the sale of financial assets at fair value	(17,518)	(9,925)	1,015	(693)	(24)	-97%	-100%
Income from financial assets at fair value through profit or loss	**26,029**	**279,432**	**123,796**	**141,997**	**51,597**	**-64%**	**+98%**
Profit or loss from derivative financing instruments	15	14	(28,483)	(1,287)	204		
Income from financial liabilities at fair value through profit or loss	**15**	**14**	**(28,483)**	**(1,287)**	**204**		
Net Income From Financial Assets and Liabilities at Fair Value Through Profit or Loss	**26,044**	**279,446**	**95,313**	**140,710**	**51,801**	**-63%**	**+99%**

FX Income	3Q25		2Q26	3Q26	QoQ	YoY
(1) Differences in quoted prices of gold and foreign currency	**(18,389)**		**23,402**	**39,084**	**+67%**	**-0**
Translation of FX assets and liabilities to Pesos	(37,292)		6,096	19,564	+221%	-0
Income from foreign currency exchange	18,903		17,306	19,520	+13%	+3%
(2) Net Income from financial assets and liabilities at fair value through P&L	**30,888**		**(1,287)**	**204**	-	-
Income from investment in derivative financing instruments	30,888		(1,287)	204	-	-
(1) +(2) Total Result from Differences in quoted prices of gold and foreign currency	**12,499**		**22,115**	**39,288**	**+78%**	**+214%**

Other Operating Income	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
Credit and debit cards	3,179	2,916	3,806	2,756	3,046	+11%	-4%
Lease of safe deposit boxes	8,885	9,676	9,211	8,667	8,440	-3%	-5%
Other service related fees	41,890	40,135	39,191	42,517	40,659	-4%	-3%
Sale of real estate and other non-financial assets	0	0	0	0	0	-0	-0
Other adjustments and interest from other receivables	14,255	14,889	18,620	(1,308)	11,307	-964%	-21%
Initial recognition of loans	(5,616)	6,524	2,024	747	(430)	-0	-0
Sale of property, plant and equipment	0	0	0	43	52	+21%	-0
Others	29,459	15,291	12,108	33,529	20,866	-38%	-29%
Other Operating Income	**92,052**	**89,431**	**84,960**	**86,951**	**83,940**	**-3%**	**-9%**

Personnel & Administrative Expenses	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
Employee benefits	**306,567**	**363,174**	**261,987**	**279,386**	**285,922**	**+2%**	**-7%**
Remunerations	188,302	171,149	159,666	169,232	165,287	-2%	-12%
Social Security Contributions	51,535	43,965	43,276	46,058	44,022	-4%	-15%
Compensation and bonuses	54,288	139,202	54,661	59,241	71,565	+21%	+32%
Employee services	12,442	8,858	4,384	4,855	5,048	+4%	-59%
Administrative Expenses	**135,516**	**146,672**	**133,144**	**144,091**	**135,417**	**-6%**	**0%**
Taxes	22,137	22,713	21,376	21,109	19,059	-10%	-14%
Maintenance, conservation fees	19,511	18,243	15,476	15,602	15,612	0%	-20%
Directors & statutory auditors fees	2,045	3,599	6,457	10,033	3,519	-0	-0
Security services	14,835	15,358	12,908	12,912	12,314	-5%	-17%
Electricity & Communications	11,744	11,121	9,751	9,452	9,400	-1%	-20%
Other professional fees	14,670	18,818	13,443	15,029	15,552	+3%	+6%
Rental agreements	609	459	603	834	554	-34%	-9%
Advertising & publicity	11,835	16,140	11,268	16,785	17,187	+2%	+45%
Personnel allowances	2,652	3,185	2,766	2,966	3,615	+22%	+36%
Stationary & Office Supplies	544	467	280	339	315	-7%	-42%
Insurance	1,856	1,934	1,750	1,626	1,536	-6%	-17%
Hired administrative services	1,835	2,318	2,587	2,973	2,384	-20%	+30%
Other	31,243	32,317	34,479	34,431	34,370	0%	+10%
Total Administrative Expenses	**442,083**	**509,846**	**395,131**	**423,477**	**421,339**	**-1%**	**-5%**
Total Employees	**8,811**	**8,490**	**8,269**	**8,180**	**8,025**	**-2%**	**-9%**
Branches	**469**	**444**	**420**	**402**	**394**	**-2%**	**-16%**
Efficiency ratio	**46.5%**	**38.7%**	**32.0%**	**33.9%**	**40.1%**	**+6.2 p.p.**	**-6.4 p.p.**
Accumulated efficiency ratio	**39.1%**	**39.0%**	**32.0%**	**32.9%**	**35.0%**	**+2.1 p.p.**	**-4.0 p.p.**
Personnel & Administrative Expenses as % of Assets	**1.61%**	**1.77%**	**1.45%**	**1.55%**	**1.59%**	**0.0 p.p.**	**0.0 p.p.**

Other Operating Expenses	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
Turnover Tax	173,037	182,859	173,951	158,466	143,254	-10%	-17%
Other provision charges	16,845	13,628	8,549	7,278	11,400	+57%	-32%
Deposit Guarantee Fund Contributions	6,643	6,687	6,795	6,653	6,625	0%	0%
Donations	432	1,186	1,074	614	888	+45%	+106%
Insurance claims	4,327	5,770	5,803	4,590	5,139	+12%	+19%
Late charges and charges payable to the Central Bank	3	3	0	0	1	-0	-67%
Others	121,384	105,696	103,390	74,239	87,627	+18%	-28%
Other Operating Expenses	**322,671**	**315,829**	**299,562**	**251,840**	**254,934**	**+1%**	**-21%**

Operating Result	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
Operating Result (exc. Loss from net monetary position)	219,194	560,356	643,751	638,894	398,114	-38%	+82%
Result from net monetary position (i.e. inflation adjustment)	(270,816)	(343,243)	(395,219)	(287,169)	(258,079)	-0	-0
Operating Result (Inc. Loss from net monetary position)	**(51,622)**	**217,113**	**248,532**	**351,725**	**140,035**	**-60%**	**-371%**

03. Balance Sheet

Quarterly Balance Sheet	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
ASSETS							
Cash and deposits in Banks	4,254,074	5,371,528	5,201,103	4,747,731	4,378,685	-8%	+3%
Cash	475,801	671,947	589,573	480,541	371,178	-23%	-22%
Central Bank of Argentina	2,868,606	3,765,142	3,208,694	2,939,691	2,544,032	-13%	-11%
Other local & foreign entities	909,542	934,317	1,402,734	1,253,062	1,461,105	+17%	+61%
Other	125	122	102	74,437	2,370	-97%	+1796%
Debt securities at fair value through profit & loss	1,080,442	1,225,376	1,449,578	1,429,128	1,331,262	-7%	+23%
Derivatives	25,308	9,825	9,035	299	549	+84%	-98%
Repo Transactions	0	223,977	114,923	142,202	150,968	+6%	-0
Other financial assets	971,433	885,897	693,696	804,535	607,240	-25%	-37%
Loans & other receivables	13,500,327	13,239,905	12,009,006	12,366,922	11,968,906	-3%	-11%
Non Financial Public Sector	176,637	282,480	280,324	230,849	158,881	-31%	-10%
Financial Sector	214,619	145,454	102,503	127,989	92,506	-28%	-57%
Non Financial private sector and foreign	13,109,071	12,811,971	11,626,179	12,008,084	11,717,519	-2%	-11%
Other debt securities	4,853,561	5,460,963	5,388,950	5,453,663	5,574,011	+2%	+15%
Financial assets in guarantee	865,536	429,281	358,160	292,053	489,346	+68%	-43%
Investments in equity instruments	30,847	37,384	31,651	38,883	28,214	-27%	-9%
Investments in other companies (subsidiaries and joint ventures)	7,008	7,626	127,956	120,715	114,094	-5%	+1528%
Property, plant and equipment	1,288,261	1,289,682	1,267,674	1,259,263	1,259,416	0%	-2%
Intangible assets	231,024	226,082	219,708	216,451	212,007	-2%	-8%
Deferred income tax assets	1,486	28,559	147,410	88,582	61,224	-31%	+4020%
Other non financial assets	191,355	188,982	194,478	163,730	169,600	+4%	-11%
Non-current assets held for sale	120,932	116,366	126,763	129,907	129,877	0%	+7%
TOTAL ASSETS	**27,421,594**	**28,741,433**	**27,340,091**	**27,254,064**	**26,475,399**	**-3%**	**-3%**
LIABILITIES							
Deposits	15,742,638	16,927,222	15,804,557	15,597,204	15,224,458	-2%	-3%
Non Financial Public Sector	1,173,731	789,895	884,644	1,309,576	1,610,499	+23%	+37%
Financial Sector	20,592	23,021	22,611	19,616	18,971	-3%	-8%
Non Financial private sector and foreign	14,548,315	16,114,306	14,897,302	14,268,012	13,594,988	-5%	-7%
Liabilities at fair value through profit & loss	16,619	18,195	9,141	20,691	16,164	-22%	-3%
Derivatives	4,189	617	6,053	316	599	+90%	-86%
Repo Transactions	276,813	0	0	60,975	142,447	-0	-0
Other financial liabilities	1,927,783	2,211,489	1,849,890	2,157,383	1,753,304	-19%	-9%
Financing received from Central Bank and Other Financial Institutions	170,631	189,471	107,959	71,298	102,766	+44%	-40%
Issued Corporate Bonds	964,904	936,684	1,459,781	1,463,518	1,417,120	-3%	+47%
Current income tax liabilities	15,529	383,442	540,722	302,119	230,641	-24%	+1385%
Subordinated corporate bonds	750,167	727,048	195,145	190,915	177,380	-7%	-76%
Provisions	39,381	88,647	73,552	55,763	55,862	0%	+42%
Deferred income tax liabilities	279,179	1,918	1,754	2,119	1,652	-22%	-99%
Other non financial liabilities	886,090	783,801	672,640	671,122	617,248	-8%	-30%
TOTAL LIABILITIES	**21,073,923**	**22,268,534**	**20,721,194**	**20,593,423**	**19,739,641**	**-4%**	**-6%**
SHAREHOLDERS' EQUITY							
Capital Stock	639	639	639	639	639	-0	-0
Issued Shares premium	12,430	12,430	12,430	12,430	12,430	-0	-0
Adjustment to Shareholders' Equity	2,042,417	2,042,417	2,042,417	2,042,417	2,042,417	-0	-0
Reserves	4,055,385	4,055,161	4,055,161	4,235,345	4,235,345	-0	+4%
Retained earnings	1,170	1,170	359,101	1,848	1,848	-0	+58%
Other accumulated comprehensive income	(2,305)	(591)	(12,483)	(12,016)	(15,298)	-0	-0
Net income for the period / fiscal year	233,805	357,931	158,433	376,616	454,596	+21%	+94%
Shareholders' Equity attributable to parent company	**6,343,541**	**6,469,157**	**6,615,698**	**6,657,279**	**6,731,977**	**+1%**	**+6%**
Shareholders' Equity attributable to non controlling interest	**4,130**	**3,742**	**3,199**	**3,362**	**3,781**	**+12%**	**-8%**
TOTAL SHAREHOLDERS' EQUITY	**6,347,671**	**6,472,899**	**6,618,897**	**6,660,641**	**6,735,758**	**+1%**	**+6%**

Loans and Other Financing	3Q25	%	4Q25	%	1Q26	%	2Q26	%	3Q26	%	QoQ	YoY
Public Sector	**176,637**	*1%*	**282,480**	*2%*	**280,324**	*2%*	**230,849**	*2%*	**158,881**	*1%*	**-31%**	**-10%**
Finacial Sector	**214,619**	*2%*	**145,454**	*1%*	**102,503**	*1%*	**127,989**	*1%*	**92,506**	*1%*	**-28%**	**-57%**
Financial Sector	214,724	*2%*	145,514	*1%*	102,546	*1%*	128,116	*1%*	92,530	*1%*	-28%	-57%
Less: Expected Credit Losses	(105)	*0%*	(60)	*0%*	(43)	*0%*	(127)	*0%*	(24)	*0%*	-81%	-77%
Private Sector	**13,109,071**	*97%*	**12,811,971**	*97%*	**11,626,179**	*97%*	**12,008,084**	*97%*	**11,717,519**	*98%*	**-2%**	**-11%**
Overdrafts	1,858,022	*14%*	1,920,484	*15%*	1,647,150	*14%*	1,896,314	*15%*	1,536,283	*13%*	-19%	-17%
Discounted documents	2,197,191	*16%*	2,195,132	*17%*	2,005,881	*17%*	2,000,242	*16%*	1,616,993	*14%*	-19%	-26%
Mortgage loans	1,133,206	*8%*	1,142,023	*9%*	1,094,579	*9%*	1,121,694	*9%*	1,130,693	*9%*	+1%	0%
Pledged loans	327,474	*2%*	361,880	*3%*	320,300	*3%*	312,712	*3%*	298,394	*2%*	-5%	-9%
Personal loans	2,907,475	*22%*	2,898,897	*22%*	2,873,403	*24%*	2,913,724	*24%*	2,978,241	*25%*	+2%	+2%
Credit Card loans	2,310,434	*17%*	2,274,030	*17%*	2,092,233	*17%*	2,051,361	*17%*	2,036,058	*17%*	-1%	-12%
Leasing	22,442	*0%*	16,465	*0%*	13,954	*0%*	11,652	*0%*	10,090	*0%*	-13%	-55%
Others	2,886,398	*21%*	2,630,466	*20%*	2,315,654	*19%*	2,462,405	*20%*	2,939,719	*25%*	+19%	+2%
Less: Expected Credit Losses	(533,571)	*-4%*	(627,406)	*-5%*	(736,975)	*-6%*	(762,020)	*-6%*	(828,952)	*-7%*	+9%	+55%
Total loans and other financing	**13,500,327**		**13,239,905**		**12,009,006**		**12,366,922**		**11,968,906**		**-3%**	**-11%**
Total loans in Pesos	**10,101,685**	*75%*	**10,344,574**	*78%*	**9,420,465**	*78%*	**9,563,736**	*77%*	**8,918,654**	*75%*	**-7%**	**-12%**
Total loans in foreign currency	**3,398,642**	*25%*	**2,895,331**	*22%*	**2,588,541**	*22%*	**2,803,186**	*23%*	**3,050,252**	*25%*	**+9%**	**-10%**
EOP FX (Pesos per USD)	**1,367**		**1,459**		**1,383**		**1,483**		**1,518**		**+2%**	**+11%**
Total loans in foreign currency (USD)	**2,487**		**1,984**		**1,872**		**1,890**		**2,010**		**+6%**	**-19%**
USD financing / Financing to the private sector	**25.17%**		**21.87%**		**21.55%**		**22.67%**		**25.48%**		**+3 p.p.**	**0 p.p.**

Public Sector Assets	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
SECURITIES AT FAIR VALUE THROUGH PROFIT OR LOSS							
Government Securities in Pesos	103,845	190,819	230,258	144,717	97,444	-33%	-6%
CER adjusted Governement Securities	151,278	168,004	600,252	597,502	557,501	-7%	+269%
Government Securities in USD	102,637	55,977	137,763	234,043	198,728	-15%	+94%
DUAL Bonds	639,844	703,877	393,068	334,514	363,465	+9%	-43%
Leliqs	0	0	0	0	0	-0	-0
Lediv	0	0	0	0	0	-0	-0
Total Government Securities at fair value through profit or loss	**997,604**	**1,118,677**	**1,361,341**	**1,310,776**	**1,217,138**	**-7%**	**+22%**
SECURITIES AT AMORTIZED COST							
Government Securities in Pesos	951,090	1,301,922	1,454,573	1,158,604	931,431	-20%	-2%
CER adjusted Governement Securities	3,746,139	4,009,453	3,799,339	4,166,465	4,459,297	+7%	+19%
Government Securities in USD	0	0	0	0	0	-0	-0
DUAL Bonds	0	0	0	0	36,623	-0	-0
Total Government Securities at amortized cost	**4,697,229**	**5,311,375**	**5,253,912**	**5,325,069**	**5,427,351**	**+2%**	**+16%**
SECURITIES AT FAIR VALUE THROUGH O.C.I							
Government Securities in Pesos	70	0	0	0	0	-0	-100%
CER adjusted Governement Securities	0	0	0	0	40,400	-0	-0
Government Securities in USD	151,137	146,102	132,569	128,594	106,260	-17%	-30%
DUAL Bonds	0	0	0	0	0	-0	-0
Leliqs	0	0	0	0	0	-0	-0
Lediv	0	0	0	0	0	-0	-0
Total Government Securities at fair value through O.C.I	**151,207**	**146,102**	**132,569**	**128,594**	**146,660**	**+14%**	**-3%**
TOTAL GOVERNMENT SECURITIES	**5,846,040**	**6,576,154**	**6,747,822**	**6,764,439**	**6,791,149**	**0%**	**+16%**
Provincial Loans	171,804	277,680	275,225	223,490	152,355	-32%	-11%
Government securities loans	106,322	230,952	189,439	76,619	35,018	-54%	-0
TOTAL LOANS	**278,126**	**508,632**	**464,664**	**300,109**	**187,373**	**-38%**	**-33%**
TOTAL PUBLIC SECTOR ASSETS	**6,124,166**	**7,084,786**	**7,212,486**	**7,064,548**	**6,978,522**	**-1%**	**+14%**
TOTAL PUBLIC SECTOR ASSETS (net of Leliq/Lediv)	**6,124,166**	**7,084,786**	**7,212,486**	**7,064,548**	**6,978,522**	**-1%**	**+14%**
TOTAL PUBLIC SECTOR ASSETS (net of Leliq/Lediv) / TOTAL ASSETS	**22.3%**	**24.7%**	**26.4%**	**25.9%**	**26.4%**	**+0.5 p.p.**	**+4.1 p.p.**

Deposits	3Q25	%	4Q25	%	1Q26	%	2Q26	%	3Q26	%	QoQ	YoY
Public sector	**1,173,731**	*7%*	**789,895**	*5%*	**884,644**	*6%*	**1,309,576**	*8%*	**1,610,499**	*11%*	**+23%**	**+37%**
Financial sector	**20,592**	*0%*	**23,021**	*0%*	**22,611**	*0%*	**19,616**	*0%*	**18,971**	*0%*	**-3%**	**-8%**
Private sector	**14,548,315**	*92%*	**16,114,306**	*95%*	**14,897,302**	*94%*	**14,268,012**	*91%*	**13,594,988**	*89%*	**-5%**	**-7%**
Checking accounts	1,522,402	*10%*	1,735,958	*10%*	1,492,236	*9%*	1,520,583	*10%*	1,485,655	*10%*	-2%	-2%
Savings accounts	5,720,097	*36%*	5,887,449	*35%*	4,679,002	*30%*	4,926,214	*32%*	4,774,834	*31%*	-3%	-17%
Time deposits	7,095,110	*45%*	8,304,922	*49%*	8,561,998	*54%*	7,650,579	*49%*	7,149,106	*47%*	-7%	+1%
Investment accounts	34,082	*0%*	611	*0%*	585	*0%*	596	*0%*	427	*0%*	-28%	-99%
Other	176,624	*1%*	185,366	*1%*	163,481	*1%*	170,040	*1%*	184,966	*1%*	+9%	+5%
Total	**15,742,638**		**16,927,222**		**15,804,557**		**15,597,204**		**15,224,458**		**-2%**	**-3%**
Pesos	10,557,483	*67%*	10,847,943	*64%*	10,423,495	*66%*	10,462,171	*67%*	9,986,815	*66%*	-5%	-5%
Foreign Currency (in Pesos)	5,185,155	*33%*	6,079,279	*36%*	5,381,062	*34%*	5,135,033	*33%*	5,237,643	*34%*	+2%	+1%
EOP FX (Pesos per USD)	1,367		1,459		1,383		1,483		1,518		+2%	+11%
Foreign Currency (USD)	3,794		4,166		3,892		3,463		3,451		0%	-9%
USD Deposits / Total Deposits	**33%**		**36%**		**34%**		**33%**		**34%**		**+1.5 p.p.**	**+1.5 p.p.**

Other Sources of Fund	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
Central Bank of Argentina	525	686	626	641	535	-17%	+2%
Banks and international institutions	95,457	94,113	74,853	69,543	101,359	+46%	+6%
Financing received from Argentine financial institutions	74,649	94,672	32,480	1,114	1,210	+9%	-98%
Subordinated corporate bonds	750,167	727,048	195,145	190,915	177,380	-7%	-76%
Corporate bonds	964,904	936,684	1,459,781	1,463,518	1,417,120	-3%	+47%
Shareholders' equity	6,343,541	6,469,157	6,615,698	6,657,279	6,731,977	+1%	+6%
Total other source of funds	**8,229,243**	**8,322,360**	**8,378,583**	**8,383,010**	**8,429,581**	**+1%**	**+2%**

Liquid Assets	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
Cash	4,254,074	5,371,528	5,201,103	4,747,731	4,378,685	-8%	+3%
Guarantees for compensating chambers	246,616	230,654	213,301	157,098	188,210	+20%	-24%
Call	134,853	86,711	56,063	85,911	64,000	-26%	-53%
Net Repos	(276,813)	6,478	19	(60,941)	(109,149)	-0	-0
Other government & private securities	6,176,437	6,642,871	6,792,332	6,688,474	6,863,203	+3%	+11%
Total	**10,535,167**	**12,338,242**	**12,262,818**	**11,618,273**	**11,384,949**	**-2%**	**+8%**
Liquid assets to total deposits	**67.0%**	**73.0%**	**78.0%**	**74.0%**	**75.0%**	**+1.0 p.p.**	**+8.0 p.p.**

04. Risk & Capital Position

Minimum Capita Requirement	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
Credit risk requirement	960,856	1,005,404	1,022,992	1,119,502	1,170,713	+5%	+22%
Market risk requirement	28,549	30,106	24,864	42,237	41,536	-2%	+45%
Operational risk requirement	256,399	281,128	312,384	527,061	297,445	-44%	+16%
Total capital requirements	**1,246,465**	**1,316,638**	**1,360,901**	**1,688,801**	**1,509,695**	**-11%**	**+21%**
Ordinary Capital Level 1 (COn1)	4,904,631	5,389,636	6,077,540	6,460,098	6,992,096	+8%	+43%
Deductible concepts Level 1 (COn1)	(465,953)	(458,677)	(688,071)	(666,956)	(687,630)	-0	-0
Capital Level 2 (COn2)	109,228	0	0	0	0	-0	-0
Integrated capital - RPC (i)	**4,547,906**	**4,930,959**	**5,389,470**	**5,793,142**	**6,304,466**	**+9%**	**+39%**
Risk-weighted assets - RWAc (ii)	**15,222,730**	**16,091,932**	**16,630,549**	**20,702,424**	**18,444,953**	**-11%**	**+21%**
Excess capital	**3,301,441**	**3,614,321**	**4,028,569**	**4,104,341**	**4,794,771**	**+17%**	**+45%**
Regulatory Capital ratio [(i)/(ii)]	**29.9%**	**30.6%**	**32.4%**	**28.0%**	**34.2%**	**+6.2 p.p.**	**+4.3 p.p.**
Ratio TIER 1 [Capital Level 1/RWA]	**29.2%**	**30.6%**	**32.4%**	**28.0%**	**34.2%**	**+6.2 p.p.**	**+5.0 p.p.**

(ii): Risk Weighted Assets, considering total capital requirements.

Asset Quality	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
Commercial portfolio	4,618,084	4,243,331	3,536,052	3,826,256	3,621,792	-5%	-22%
Non-performing	39,404	29,012	47,501	32,538	17,204	-47%	-56%
Consumer portfolio	9,776,713	9,945,111	9,462,065	9,551,653	9,431,503	-1%	-4%
Non-performing	420,202	520,407	654,432	803,780	818,723	+2%	+95%
Total portfolio	**14,394,797**	**14,188,442**	**12,998,117**	**13,377,909**	**13,053,295**	**-2%**	**-9%**
Non-performing	**459,606**	**549,419**	**701,933**	**836,318**	**835,927**	**0%**	**+82%**
Commercial non-perfoming ratio	**0.85%**	**0.68%**	**1.34%**	**0.85%**	**0.48%**	**-0.4 p.p.**	**-0.4 p.p.**
Consumer non-perfoming ratio	**4.30%**	**5.23%**	**6.92%**	**8.42%**	**8.68%**	**+0.3 p.p.**	**+4.4 p.p.**
Total non-performing/ Total portfolio	**3.19%**	**3.87%**	**5.40%**	**6.25%**	**6.40%**	**+0.2 p.p.**	**+3.2 p.p.**
Total allowances	555,514	658,519	770,632	797,721	871,582	+9%	+57%
Coverage ratio w/allowances	**120.87%**	**119.86%**	**109.79%**	**95.38%**	**104.27%**	**+8.9 p.p.**	**-16.6 p.p.**
Write Offs	41,727	73,930	98,897	144,928	100,324	-31%	+140%
Write Offs/ Total portfolio	**0.29%**	**0.52%**	**0.76%**	**1.08%**	**0.77%**	**-0.3 p.p.**	**+0.5 p.p.**
Non-performing loans / Total loans	**3.19%**	**3.87%**	**5.40%**	**6.25%**	**6.40%**	**+0.2 p.p.**	**+3.2 p.p.**
Non-performing loans / Total loans (**)	**3.64%**	**4.73%**	**5.37%**	**5.37%**	**5.81%**	**+0.4 p.p.**	**+2.2 p.p.**
Stage 3 loans	**2.21%**	**2.80%**	**3.81%**	**4.08%**	**4.66%**	**+0.6 p.p.**	**+2.4 p.p.**

(**) Banco Macro non-performing loans, excluding mandatory BCRA customer reclassifcation

Key Ratios

Quarterly Annuelized Ratios	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
Profitability & performance							
Net interest margin	18.7%	21.7%	25.3%	24.0%	20.5%	-3.6 p.p.	+1.8 p.p.
Net interest margin adjusted (exc. FX)	19.0%	21.5%	23.8%	23.5%	19.6%	-3.9 p.p.	+0.6 p.p.
Net interest margin adjusted (exc. FX & Income from securities)	15.6%	17.0%	18.0%	17.6%	15.6%	-2.0 p.p.	0.0 p.p.
Net fee income ratio	13.9%	9.4%	9.6%	10.5%	13.6%	+3.1 p.p.	-0.3 p.p.
Efficiency ratio	46.5%	38.7%	32.0%	33.9%	40.1%	+6.2 p.p.	-6.4 p.p.
Net fee income as % of A&G Expenses	29.9%	24.4%	30.1%	31.0%	33.9%	+2.9 p.p.	+4.0 p.p.
Return on average assets	-0.7%	1.8%	2.4%	3.3%	1.2%	-2.1 p.p.	+1.8 p.p.
Return on average equity	-2.6%	7.3%	10.0%	13.4%	4.6%	-8.7 p.p.	+7.2 p.p.
Return on average assets (adjusted, exc. Restrucing costs)	-0.4%	2.7%	2.6%	3.5%	1.6%	-1.9 p.p.	+2.0 p.p.
Return on average equity (adjusted, exc. Restrucing costs)	-1.6%	11.2%	10.9%	14.3%	6.2%	-8.1 p.p.	+7.8 p.p.
Liquidity							
Loans as a percentage of total deposits	85.8%	78.2%	76.0%	79.3%	78.6%	-0.7 p.p.	-7.1 p.p.
Liquid assets as a percentage of total deposits	67.0%	73.0%	78.0%	74.0%	75.0%	+1.0 p.p.	+8.0 p.p.
Capital							
Total equity as a percentage of total assets	23.1%	22.5%	24.2%	24.4%	25.4%	+1.0 p.p.	+2.3 p.p.
Regulatory capital as % of RWA	29.9%	30.6%	32.4%	28.0%	34.2%	+6.2 p.p.	+4.3 p.p.
Asset Quality							
Allowances over total loans	4.1%	5.0%	6.4%	6.5%	7.3%	+0.8 p.p.	+3.2 p.p.
Non-performing financing as a percentage of total financing	3.2%	3.9%	5.4%	6.3%	6.4%	+0.2 p.p.	+3.2 p.p.
Coverage ratio w/allowances	120.9%	119.9%	109.8%	95.4%	104.3%	+8.9 p.p.	-16.6 p.p.
Cost of Risk	6.5%	6.4%	8.9%	6.9%	6.9%	-0.1 p.p.	+0.4 p.p.

Accumulated Annuelized Ratios	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
Profitability & performance							
Net interest margin	21.7%	21.7%	25.3%	24.6%	23.2%	-1.4 p.p.	+1.5 p.p.
Net interest margin adjusted (exc. FX)	21.5%	21.5%	23.8%	23.6%	22.3%	-1.4 p.p.	+0.8 p.p.
Net interest margin adjusted (exc. FX & Income from securities)	16.7%	16.8%	18.0%	17.8%	17.1%	-0.7 p.p.	+0.4 p.p.
Net fee income ratio	13.4%	12.3%	9.6%	10.1%	11.1%	+1.0 p.p.	-2.3 p.p.
Efficiency ratio	39.1%	39.0%	32.0%	32.9%	35.0%	+2.1 p.p.	-4.0 p.p.
Net fee income as % of A&G Expenses	34.3%	31.5%	30.1%	30.6%	31.7%	+1.1 p.p.	-2.7 p.p.
Return on average assets	1.3%	1.4%	2.4%	2.8%	2.3%	-0.5 p.p.	+1.0 p.p.
Return on average equity	4.5%	5.1%	10.0%	11.7%	9.3%	-2.4 p.p.	+4.8 p.p.
Return on average assets (adjusted, exc. Restrucing costs)	2.4%	1.4%	1.7%	2.6%	2.8%	+0.2 p.p.	+0.4 p.p.
Return on average equity (adjusted, exc. Restrucing costs)	7.8%	4.8%	6.4%	10.9%	11.4%	+0.5 p.p.	+3.6 p.p.
Liquidity							
Loans as a percentage of total deposits	85.8%	78.2%	76.0%	79.3%	78.6%	-0.7 p.p.	-7.1 p.p.
Liquid assets as a percentage of total deposits	67.0%	73.0%	78.0%	74.0%	75.0%	+1.0 p.p.	+8.0 p.p.
Capital							
Total equity as a percentage of total assets	23.1%	22.5%	24.2%	24.4%	25.4%	+1.0 p.p.	+2.3 p.p.
Regulatory capital as % of RWA	29.9%	30.6%	32.4%	28.0%	34.2%	+6.2 p.p.	+4.3 p.p.
Asset Quality							
Allowances over total loans	4.1%	5.0%	6.4%	6.5%	7.3%	+0.8 p.p.	+3.2 p.p.
Non-performing financing as a percentage of total financing	3.2%	3.9%	5.4%	6.3%	6.4%	+0.2 p.p.	+3.2 p.p.
Coverage ratio w/allowances	120.9%	119.9%	109.8%	95.4%	104.3%	+8.9 p.p.	-16.6 p.p.
Cost of Risk	5.3%	5.6%	8.9%	7.9%	7.6%	-0.4 p.p.	+2.3 p.p.

CER & Foreign Currency Exposure

In ARS million (Measuring Unit Current at EOP)

CER Exposure	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
CER adjustable ASSETS							
Government Securities	3,900,277	4,177,457	4,399,592	4,763,966	5,057,198	+6%	+30%
Loans (*)	882,162	868,743	844,188	847,328	848,149	0%	-4%
Private sector loans	379,471	359,884	324,836	307,618	302,999	-2%	-20%
Mortgage loans (UVA adjusted)	502,683	508,851	519,344	539,702	545,142	+1%	+8%
Other loans	8	8	8	8	8	-0	-0
Total CER adjustable assets	**4,782,439**	**5,046,200**	**5,243,780**	**5,611,294**	**5,905,347**	**+5%**	**+23%**
CER adjustable LIABILITIES							
Deposits (*)	35,265	39,172	103,093	268,687	199,510	-26%	+466%
UVA Unemployment fund	72,526	71,246	72,418	75,694	80,259	+6%	+11%
Total CER adjustable liabilities	**107,791**	**110,418**	**175,511**	**344,381**	**279,769**	**-19%**	**+160%**
NET CER EXPOSURE	**4,674,648**	**4,935,782**	**5,068,269**	**5,266,913**	**5,625,578**	**+7%**	**+20%**

(*) Includes Loans &Time Deposits CER adjustable (UVAs)

Foreign Currency Position	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
Cash and deposits in Banks	2,998,018	4,389,634	4,234,506	3,765,546	3,529,461	-6%	+18%
Cash	265,403	410,954	355,907	327,970	207,178	-37%	-22%
Central Bank of Argentina	1,822,968	3,045,925	2,475,782	2,110,123	1,858,831	-12%	+2%
Other financial institutions local and abroad	909,523	932,633	1,402,714	1,253,016	1,461,080	+17%	+61%
Others	124	122	102	74,436	2,372	-97%	+1813%
Financial instruments at fair value through P&L	215,425	154,128	210,034	339,198	448,670	+32%	+108%
Derivative financing	0	0	0	0	211	-0	-0
Repos	0	0	1,922	1,415	0	-100%	-0
Other financial assets	149,786	130,122	141,681	221,344	171,949	-22%	+15%
Loans and other financing	3,398,642	2,895,331	2,588,541	2,803,186	3,050,252	+9%	-10%
Other financial instituions	165	163	141	142	0	-100%	-100%
Non financial private sector & foreign residents	3,398,477	2,895,168	2,588,400	2,803,044	3,050,252	+9%	-10%
Other debt securities	151,138	146,102	132,569	128,594	106,261	-17%	-30%
Guarantees received	114,124	82,032	39,474	32,407	36,227	+12%	-68%
Investment in equity instruments	686	661	647	790	691	-13%	+1%
Total Assets	**7,027,819**	**7,798,010**	**7,349,374**	**7,292,480**	**7,343,722**	**+1%**	**+4%**
Deposits	5,185,155	6,079,279	5,381,062	5,135,033	5,237,643	+2%	+1%
Non financial public sector	219,508	187,102	229,739	287,456	298,940	+4%	+36%
Financial sector	20,065	21,706	18,806	18,917	18,305	-3%	-9%
Non financial private sector & foreign residents	4,945,582	5,870,471	5,132,517	4,828,660	4,920,398	+2%	-1%
Financial liabiities at fair value through P&L	15,837	18,195	247	20,691	14,705	-29%	-7%
Other liabilities from financial intermediation	299,911	327,966	281,569	439,251	331,472	-25%	+11%
Financing from the Central Bank and other fin. Inst	169,638	167,480	107,050	70,379	102,062	+45%	-40%
Issued corporate bonds	964,904	936,684	1,459,781	1,463,518	1,417,120	-3%	+47%
Subordinated corporate bonds	750,167	727,048	195,145	190,915	177,380	-7%	-76%
Other non financial liabilities	6,291	8,498	164,297	75,810	68,883	-9%	+995%
Total Liabilities	**7,391,903**	**8,265,150**	**7,589,151**	**7,395,597**	**7,349,265**	**-1%**	**-1%**
NET FX POSITION (Pesos)	**(364,084)**	**(467,140)**	**(239,777)**	**(103,117)**	**(5,543)**	**-95%**	**-98%**
EOP FX (Pesos per USD)	**1,367**	**1,459**	**1,383**	**1,483**	**1,518**	**+2%**	**+11%**
NET FX POSITION (USD)	**(266)**	**(320)**	**(173)**	**(70)**	**(4)**	**-95%**	**-99%**

Regulatory Changes

Quarterly Consolidation of Minimum Capital, Leverage Ratio, and Large Credit Exposures

On October 29, 2026, the BCRA established that financial institutions designated as Domestic Systemically Important Banks (D-SIBs) and branches or subsidiaries of foreign banks designated as Global Systemically Important Banks (G-SIBs) must comply with the regulations on Leverage Ratio, Large Exposures to Credit Risk, and Minimum Capital Requirements for Financial Institutions on a quarterly consolidated basis that includes their holding company, under the terms set forth in Section 5.2.2 of the Consolidated Supervision regulations.



3Q26
Earnings Release

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