FINANCIAL STATEMENTS

(Translation of Financial Statements originally issued in Spanish)

For the Fiscal Year started on January 1, 2025 and ended on December 31, 2025 presented on a comparative basis with those of the previous year

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Banco Provincia

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Banco Provincia

CONSOLIDATED BALANCE SHEET

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ASSETS	Notes	12.31.25	12.31.24
CASH AND DEPOSITS IN BANKS		**2.198.617.493**	**2.953.200.126**
. Cash		434.121.449	792.121.501
. Banks and correspondents		1.758.959.257	2.160.707.182
. BCRA		*1.707.938.905*	*2.120.621.545*
. Other Argentine and foreign		*51.020.352*	*40.085.637*
. Other		5.536.787	371.443
DEBT SECURITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	7	**1.003.180.350**	**2.286.225.080**
DERIVATIVE INSTRUMENTS	9	**650.750**	**-**
REPO TRANSACTIONS AND SURETY BONDS	8	**93.041.527**	**157.905.625**
OTHER FINANCIAL ASSETS	15	**712.304.993**	**827.172.484**
LOANS AND OTHER FINANCING	10	**9.227.223.681**	**7.771.862.988**
. Non-financial public sector		151.575.514	61.155.931
. Other financial institutions		400.362	2.215.258
. Non-financial private sector and residents abroad		9.075.247.805	7.708.491.799
OTHER DEBT SECURITIES	11	**4.656.584.569**	**4.197.137.478**
FINANCIAL ASSETS PLEDGED AS COLLATERAL	12	**604.632.738**	**508.885.227**
CURRENT INCOME TAX ASSETS	34.b)	**4.085.406**	**6.061.218**
INVESTMENTS IN EQUITY INSTRUMENTS		**90.852.329**	**74.084.607**
INVESTMENT IN SUBSIDIARIES, ASSOCIATES AND JOINT VENTURES		**14.650.395**	**6.883.568**
PROPERTY AND EQUIPMENT (Exhibit F)	13	**1.715.349.901**	**1.724.203.492**
INTANGIBLE ASSETS (Exhibit G)	14	**44.466.287**	**36.133.145**
DEFERRED INCOME TAX ASSETS	34.f)	**14.004.222**	**21.588.563**
OTHER NON-FINANCIAL ASSETS	16	**66.279.066**	**57.913.978**
NON-CURRENT ASSETS HELD FOR SALE	17	**11.764.728**	**11.813.428**
TOTAL ASSETS		**20.457.688.435**	**20.641.071.007**

See our report dated
March 5, 2026
BECHER Y ASOCIADOS S.R.L.
C.P.C.E.P.B.A. V°1 F°47 Folder No. 47

(Partner)

Alejandro A. Garcia	Sergio Ares	Juan M. Cuattromo	Natalia Grosso
General Accountant	General Manager (in charge)	President	Public Accountant (U.B.A.)
			C.P.C.E.P.B.A. V°178 – F°165
			Folder No. 46364/7
			Taxpayer Registration Code: 27-29683317-2

Banco Provincia

CONSOLIDATED BALANCE SHEET

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

LIABILITIES	Notes	12.31.25	12.31.24
DEPOSITS (Exhibit H)	**18**	**13.568.413.866**	**14.086.363.013**
. Non-financial public sector		2.273.102.619	2.673.802.732
. Financial sector		19.070.510	15.777.411
. Non-financial private sector and residents abroad		11.276.240.737	11.396.782.870
DERIVATIVE INSTRUMENTS	**9**	**65.000**	**-**
REPO TRANSACTIONS AND SURETY BONDS	**8**	**80.670.775**	**5.167.251**
OTHER FINANCIAL LIABILITIES	**19**	**1.084.636.232**	**978.324.440**
FINANCING RECEIVED FROM THE BCRA AND OTHER FINANCIAL INSTITUTIONS	**20**	**42.092.608**	**2.170.057**
CORPORATE BONDS ISSUED	**21**	**82.904.286**	**-**
CURRENT INCOME TAX LIABILITIES	**34.c)**	**6.119.640**	**9.709.344**
PROVISIONS	**22**	**138.130.953**	**143.077.431**
DEFERRED INCOME TAX LIABILITIES	**34.f)**	**18.956.869**	**33.762.373**
OTHER NON-FINANCIAL LIABILITIES	**23**	**1.418.999.582**	**1.381.699.772**
TOTAL LIABILITIES		**16.440.989.811**	**16.640.273.681**
NET WORTH			
. Capital	**25**	1.250.000	1.250.000
. Capital adjustments		1.457.597.006	1.457.597.006
. Profit reserves		2.222.748.931	2.132.698.323
. Other accumulated comprehensive income		289.178.944	273.707.577
. Income/(loss) for the year		(2.593.474)	90.050.608
NET WORTH ATTRIBUTABLE TO THE OWNERS OF THE CONTROLLING COMPANY		**3.968.181.407**	**3.955.303.514**
NET WORTH ATTRIBUTABLE TO NON-CONTROLLING INTERESTS	**40.7**	**48.517.217**	**45.493.812**
TOTAL NET WORTH		**4.016.698.624**	**4.000.797.326**
TOTAL LIABILITIES AND NET WORTH		**20.457.688.435**	**20.641.071.007**

The exhibits and the notes are an integral part of these consolidated financial statements.

See our report dated
March 5, 2026
BECHER Y ASOCIADOS S.R.L.
C.P.C.E.P.B.A. V°1 F°47 Folder No. 47

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Banco Provincia

CONSOLIDATED STATEMENT OF INCOME

FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEMS	Notes	Fiscal year ended 12.31.2025	Fiscal year ended 12.31.2024
. Interest income	26	4.609.057.954	7.189.195.825
. Interest expenses	27	2.175.239.567	4.310.741.693
NET INTEREST INCOME/(LOSS)		**2.433.818.387**	**2.878.454.132**
. Commission income	28	558.923.463	549.663.619
. Commission expenses	29	183.056.368	161.403.009
NET COMMISSION INCOME		**375.867.095**	**388.260.610**
. Net income/(loss) from measurement of financial instruments at fair value through profit or loss	30	406.259.998	1.806.669.345
. Income/(loss) from derecognition of assets measured at FV through OCI		(1.585.334)	20.589.192
. Foreign currency quotation difference		98.966.876	62.759.483
. Other operating income	31	726.161.326	334.159.921
. Provision for loan losses		539.450.825	122.282.638
NET OPERATING INCOME/(LOSS)		**3.500.037.523**	**5.368.610.045**
. Personnel benefits	24	1.638.599.995	1.842.873.342
. Administrative expenses	32	412.888.785	376.732.181
. Depreciation and impairment of assets		61.967.081	60.651.517
. Other operating expenses	33	787.999.589	1.345.565.708
OPERATING INCOME		**598.582.073**	**1.742.787.297**
. Income/(loss) from associates and joint ventures		9.048.830	2.960.826
. Results from net monetary position		(605.564.166)	(1.714.046.581)
INCOME BEFORE TAX FROM CONTINUING OPERATIONS		**2.066.737**	**31.701.542**
. Income tax	34.d)	(415.751)	(44.345.729)
NET INCOME FROM CONTINUING OPERATIONS - INCOME		**2.482.488**	**76.047.271**
NET INCOME/(LOSS) FOR THE YEAR ATTRIBUTABLE TO THE OWNERS OF THE CONTROLLING COMPANY		**(2.593.474)**	**90.050.608**
NET INCOME/(LOSS) FOR THE YEAR ATTRIBUTABLE TO NON-CONTROLLING INTERESTS		**5.075.962**	**(14.003.337)**
NET INCOME FOR THE YEAR		**2.482.488**	**76.047.271**

The exhibits and the notes are an integral part of these consolidated financial statements.

See our report dated
March 5, 2026
BECHER Y ASOCIADOS S.R.L.
C.P.C.E.P.B.A. V°1 F°47 Folder No. 47

(Partner)

Alejandro A. Garcia General Accountant	Sergio Ares General Manager (in charge)	Juan M. Cuattromo President	Natalia Grosso Public Accountant (U.B.A.) C.P.C.E.P.B.A. V°178 – F°165 Folder No. 46364/7 Taxpayer Registration Code: 27-29683317-2

Banco Provincia

CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME

FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEMS	Notes	Fiscal year ended 12.31.2025	Fiscal year ended 12.31.2024
NET INCOME FOR THE YEAR		**2.482.488**	**76.047.271**
Other comprehensive income components not to be reclassified to income/(loss) for the year			
REVALUATION OF PROPERTY AND EQUIPMENT		**33.834**	**(2.711.340)**
. Revaluation of property for the year		-	1.320.952
. Impairment for the year		-	(4.190.427)
. Income tax	34.f	33.834	158.135
TOTAL OTHER COMPREHENSIVE INCOME NOT TO BE RECLASSIFIED TO INCOME/(LOSS) FOR THE YEAR		**33.834**	**(2.711.340)**
Other comprehensive income components to be reclassified to income/(loss) for the year			
EXCHANGE DIFFERENCE FOR CONVERSION OF FINANCIAL STATEMENTS		**12.265.636**	**(55.120.030)**
. Exchange difference for the year		12.265.636	(55.120.030)
PROFITS OR LOSSES FOR FINANCIAL INSTRUMENTS AT FAIR VALUE THROUGH OCI		**3.174.924**	**5.321.595**
. Income/(loss) from financial instruments at fair value through OCI for the year		200.792	6.257.323
. Reclassification adjustment for the year		2.498.038	180.047
. Income tax	34.f	476.094	(1.115.775)
TOTAL OTHER COMPREHENSIVE INCOME TO BE RECLASSIFIED TO INCOME/(LOSS) FOR THE YEAR		**15.440.560**	**(49.798.435)**
TOTAL OTHER COMPREHENSIVE INCOME		**15.474.394**	**(52.509.775)**
TOTAL COMPREHENSIVE INCOME		**17.956.882**	**23.537.496**
. Total comprehensive income attributable to the owners of the controlling company		**12.877.893**	**37.496.318**
. Total comprehensive income attributable to non-controlling interests		**5.078.989**	**(13.958.822)**

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Banco Provincia

CONSOLIDATED STATEMENT OF CHANGES IN NET WORTH

FOR THE YEAR ENDED DECEMBER 31, 2025

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

CHANGES	Notes	CAPITAL		CAPITAL ADJUSTMENTS	OTHER COMPREHENSIVE INCOME				PROFIT RESERVES		RETAINED EARNINGS	TOTAL NET WORTH ATTRIBUTABLE TO CONTROLLING INTERESTS 12.31.25	TOTAL NET WORTH ATTRIBUTABLE TO NON-CONTROLLING INTERESTS 12.31.25	TOTAL NET WORTH AT 12.31.25
		Outstanding	Portfolio		Accumulated exchange difference for conversion of Financial Statements	Revaluation of Property and Equipment	Accumulated profits or losses for financial instruments at fair value through OCI	Other	Legal	Other				
1 **Opening balances, restated**			1.250.000	1.457.597.006	(44.175.468)	295.994.911	(1.351.026)	23.239.160	374.971.025	1.757.727.298	90.050.608	3.955.303.514	45.493.812	4.000.797.326
2 **Total comprehensive income for the year**														
- Net income for the year			-	-	-	-	-	-	-	-	(2.593.474)	(2.593.474)	5.075.962	2.482.488
- Other comprehensive income for the year			-	-	12.265.636	-	4.059.098	(853.367)	-	-	-	15.471.367	3.027	15.474.394
- Distribution of retained earnings approved by Board of Directors´ Resolution No. 121/25 dated 3.6.2025 (Note 44) [1]														
- Legal reserve			-	-	-	-	-	-	28.429.767	-	(28.429.767)	-	-	-
- Optional reserve			-	-	-	-	-	-	-	61.620.841	(61.620.841)	-	-	-
- Distribution of retained earnings approved by Meeting of Shareholders [2]														
- Cash dividends			-	-	-	-	-	-	-	-	-	-	(2.055.584)	(2.055.584)
3 **Closing balances**			1.250.000	1.457.597.006	(31.909.832)	295.994.911	2.708.072	22.385.793	403.400.792	1.819.348.139	(2.593.474)	3.968.181.407	48.517.217	4.016.698.624

The exhibits and the notes are an integral part of these consolidated financial statements.

(1) Notes to the Consolidated Financial Statements.

(2) Distribution of dividends in controlled companies according to the Meeting of Shareholders held on April 28, 2025 (Provincia Bursátil S.A. and Provinfondos S.A.) and October 31, 2025 (Provincia Seguros Vida S.A.).

See our report dated
March 5, 2026
BECHER Y ASOCIADOS S.R.L
C.P.C.E.P.B.A. Vº 1 Fº 47 Folder No. 47

_______________________________ (Partner)

Alejandro A. García
General Accountant

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President

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Public Accountant (U.B.A.)
C.P.C.E.P.B.A. V° 178 – F° 165
Folder No. 46364/7
Taxpayer registration code:
27-29683317-2

Banco Provincia

CONSOLIDATED STATEMENT OF CHANGES IN NET WORTH

FOR THE YEAR ENDED DECEMBER 31, 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

CHANGES	Notes	CAPITAL		CAPITAL ADJUSTMENTS	OTHER COMPREHENSIVE INCOME				PROFIT RESERVES		RETAINED EARNINGS	TOTAL NET WORTH ATTRIBUTABLE TO CONTROLLING INTERESTS 12.31.24	TOTAL NET WORTH ATTRIBUTABLE TO NON-CONTROLLING INTERESTS 12.31.24	TOTAL NET WORTH AT 12.31.24
		Outstanding	Portfolio		Accumulated exchange difference for conversion of Financial Statements	Revaluation of Property and Equipment	Accumulated profits or losses for financial instruments at fair value	Other	Legal	Other				
1 **Opening balances, restated**			1.250.000	1.457.597.006	10.944.562	298.572.034	(4.803.995)	21.549.266	309.971.964	1.497.731.051	324.995.308	3.917.807.196	80.166.676	3.997.973.872
2 **Retroactive restatment and adjustments** [1]			-	-	-	-	-	-	-	-	-	-	(18.723.807)	(18.723.807)
3 **Total comprehensive income for the year**														
- Net income for the year			-	-	-	-	-	-	-	-	90.050.608	90.050.608	(14.003.337)	76.047.271
- Other comprehensive income for the year			-	-	(55.120.030)	(2.577.123)	3.452.969	1.689.894	-	-	-	(52.554.290)	44.515	(52.509.775)
- Distribution of retained earnings approved by Board of Directors´ Resolution No. 145/24 dated 3/7/24														
- Legal reserve			-	-	-	-	-	-	64.999.061	-	(64.999.061)	-	-	-
- Optional reserve			-	-	-	-	-	-	-	259.996.247	(259.996.247)	-	-	-
- Distribution of retained earnings approved by Meeting of Shareholders [2]														
- Cash dividends			-	-	-	-	-	-	-	-	-	-	(2.208.074)	(2.208.074)
- Other changes [3]			-	-	-	-	-	-	-	-	-	-	217.839	217.839
4 **Closing balances**			1.250.000	1.457.597.006	(44.175.468)	295.994.911	(1.351.026)	23.239.160	374.971.025	1.757.727.298	90.050.608	3.955.303.514	45.493.812	4.000.797.326

The exhibits and the notes are an integral part of these consolidated financial statements.

[1] Corresponds to mutual fund consolidated at December 31,2023 with no holdings at December 31, 2024.

[2] Distribution of dividends in controlled companies according to the Meetings of Shareholders held on May 10, 2024 and September 19, 2024 (Provincia Bursátil S.A.), April 4, 2024 and August 29, 2024 (Provinfondos S.A.) and September 13, 2024 (Provincia Seguros Vida S.A.).

[3] Suscriptions and redemptions of quota-shares of mutual funds subject to consolidation according to IFRS 10.

See our report dated
March 5, 2026
BECHER Y ASOCIADOS S.R.L
C.P.C.E.P.B.A. Vº 1 Fº 47 Folder No. 47

__________________________ (Partner)

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President

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27-29683317-2

Consolidated Statement of Cash Flows

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEMS	Notes	12.31.25	12.31.24
CASH FLOWS FROM OPERATING ACTIVITIES			
Income/(loss) before income tax for the year		**2.066.737**	**31.701.542**
Adjustment for total monetary result for the year		**605.564.166**	**1.714.046.581**
Adjustment to obtain the cash flows from operating activities:		**423.305.860**	**338.111.313**
. Amortization and impairment of assets		61.967.081	60.651.517
. Allowance for loan losses		539.450.825	122.282.638
. Other adjustments		(178.112.046)	155.177.158
Net decreases from operating assets:		**(4.890.114.945)**	**(8.430.007.350)**
. Debt securities at fair value through profit or loss		1.039.353.477	(747.971.049)
. Derivative instruments		(690.188)	28.880
. Repo transactions and surety bonds		53.105.957	4.927.287.733
. Loans and other financing		(3.897.689.786)	(5.794.458.421)
. Non-financial public sector		*(98.614.943)*	*18.930.850*
. Other financial institutions		*1.615.041*	*(1.977.829)*
. Non-financial private sector and residents abroad		*(3.800.689.884)*	*(5.811.411.442)*
. Other debt securities		(1.372.630.976)	(3.728.321.950)
. Financial assets pledged as collateral		(323.960.255)	(985.252.111)
. Investments in equity instruments		2.104.665	13.160.412
. Other assets		(389.707.839)	(2.114.480.844)
Net increases from operating liabilities		**3.270.314.473**	**7.812.399.988**
. Deposits		2.316.217.926	5.627.981.126
. Non-financial public sector		*45.372.501*	*1.224.032.309*
. Financial sector		*7.298.262*	*10.388.903*
. Non-financial private sector and residents abroad		*2.263.547.163*	*4.393.559.914*
. Liabilities at fair value through profit or loss		(1.400.176)	-
. Derivative instruments		69.804	(10.935)
. Repo transactions and surety bonds		102.230.778	132.699.393
. Other liabilities		853.196.141	2.051.730.404
Payments for income tax		**(10.696.609)**	**(11.681.296)**
TOTAL CASH FLOWS FROM OPERATING ACTIVITIES		**(599.560.318)**	**1.454.570.778**

See our report dated
March 5, 2026
BECHER Y ASOCIADOS S.R.L.
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(Partner)

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			C.P.C.E.P.B.A. V°178 – F°165
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			Taxpayer Registration Code: 27-29683317-2

CONSOLIDATED STATEMENT OF CASH FLOWS

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEMS	Notes	12.31.25	12.31.24
CASH FLOWS FROM INVESTING ACTIVITIES			
Payments:		**(73.865.858)**	**(49.108.932)**
. Purchase of property and equipment and intangible assets		(73.865.858)	(49.108.932)
Collections:		**12.619.469**	**3.556.200**
. Sale of property and equipment and intangible assets		12.619.469	3.556.200
TOTAL CASH FLOWS FROM INVESTING ACTIVITIES		**(61.246.389)**	**(45.552.732)**
CASH FLOWS FROM FINANCING ACTIVITIES			
Payments:		**(15.567.189)**	**(25.984.086)**
. Dividends		(2.055.584)	(2.208.074)
. Unsubordinated corporate bonds		(2.253.936)	-
. Argentine Central Bank		-	(41.384)
. Financing from domestic financial institutions		-	(19.800.041)
. Other payments related to financing activities		(11.257.669)	(3.934.587)
Collections:		**122.376.276**	**-**
. Unsubordinated corporate bonds		82.771.334	-
. Argentine Central Bank		203.598	-
. Financing from domestic financial institutions		39.401.344	-
TOTAL CASH FLOWS FROM FINANCING ACTIVITIES		**106.809.087**	**(25.984.086)**
EFFECT OF EXCHANGE RATE CHANGES		**473.383.495**	**433.797.840**
EFFECT OF THE MONETARY RESULT ON CASH		**(673.968.508)**	**(1.918.045.907)**
TOTAL CHANGES IN CASH FLOWS		**(754.582.633)**	**(101.214.107)**
Net Decrease in Cash		**(754.582.633)**	**(101.214.107)**
Cash at beginning of the year, restated		**2.953.200.126**	**3.054.414.233**
Cash at end of the year		**2.198.617.493**	**2.953.200.126**

The exhibits and the notes are an integral part of these consolidated financial statements.

See our report dated
March 5, 2026
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Banco Provincia

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
AT DECEMBER 31, 2025 PRESENTED ON A COMPARATIVE BASIS WITH THOSE OF THE PREVIOUS YEAR

(In thousands of pesos in constant currency) -Translation of Financial Statements originally issued in Spanish

Note 1 - General information

1.1 Bank information

Banco de la Provincia de Buenos Aires ("the Bank" or "the Entity"), as a state-owned Bank, is a self-administered provincial public institution, the origin, guaranties and privileges of which are set forth in the Preamble and in Sections 31 and 121 of the National Constitution, in the National Law No. 1,029 and in provincial Constitution and laws.

Section 7 of the National Union Pact dated November 11, 1859 (San José de Flores Treaty) established that the Province of Buenos Aires reserved for itself the exclusive rights, among others, to govern its Provincial State Bank and to pass the necessary laws to that effect. For that reason, the Bank, its assets, acts and doings, agreements, contracts and transactions as well as the rights arising therefrom in its favor shall be exempted from any liens, taxes, charges or contributions of any nature whatsoever.

The Entity is governed by a Charter approved under Provincial Law No. 9,434/79, Law of Financial Institutions No. 21,526, its amendments and related provisions, and by the regulations imposed by the Argentine Central Bank (BCRA).

On December 23, 2025, Law No. 15,562 was published in the Official Gazette of the Province of Buenos Aires, which modifies Banco de la Provincia de Buenos Aires' Charter (Provincial Law No. 9,434/79 mentioned above), establishing changes in the Board of Directors´ composition and creating the Comptroller Body to supervise the Entity.

Likewise, as a public financial institution, the Bank is subject to audits by entities created under the provincial Constitution: the General Accounting Office and the Auditing Office of the Province of Buenos Aires for control and budgetary performance purposes.

The Bank is registered with the Argentine Securities Commission (*Comisión Nacional de Valores-CNV*) Registry to act as Comprehensive Settlement and Clearing Agent and Trading Agent, and as Mutual Funds Depository Company.

Banco de la Provincia de Buenos Aires' main activity is focused on providing Retail Banking Services.

The Bank has two branches abroad: Sao Paulo and Montevideo.

These consolidated financial statements include the Entity and all its subsidiaries, i.e., structured entities or companies controlled by the Bank. Information on subsidiaries is provided in Note 40.

In these financial statements, information about the "Bank" includes the Head Office as well as domestic and overseas branches; and information about the "Group" includes the Bank and its consolidated structured entities and companies.

1.2 The economic context and its impact on the Bank's economic and financial position

The macroeconomic environment in the fourth quarter of 2025 in which the Group operates continues to be highly volatile and complex.

With respect to the international context, uncertainty surrounding the trade war was overcome, as most trade agreements between countries were either terminated or made significant progress due to tariffs imposed by the United States in April 2025. Investors focused their attention on the actions of central banks, particularly the Federal Reserve (the Fed). It implemented its first interest rate reduction of 25 basis points in September 2025, followed by two additional reductions in the fourth quarter of 2025, ending the year with a rate of 3.75%. The European Central Bank kept interest rates around 2%, thus remaining unchanged throughout the second half of the year. In this context, most international stock exchanges posted strong cumulative gains during 2025.

In contrast, in the fourth quarter of 2025, the local financial scenario became increasingly complex; the period was influenced by the national election process, which led to episodes of higher financial volatility and shifts in market expectations. By October 2025, peaks were observed in foreign exchange market activity due to a combination of electoral factors and external signals of support. After the election results, financial indicators showed a moderation in pressures.

Regarding economic activity in the fourth quarter of 2025, manufacturing output recorded a 0.3% monthly decline in December 2025, while the monthly economic activity indicator showed signs of a slowdown by November of that year.

Monthly inflation, as measured by the Consumer Price Index - CPI (reported by INDEC, *for its Spanish acronym*) for the fourth quarter of 2025, stood at 2.3% in October 2025, 2.5% in November 2025, and 2.8% in December 2025. According to the CPI the accumulated inflation increased by 31.6% at December 31, 2025.

In April 2025, a floating exchange rate regime started to operate within floating bands—adjusted monthly by 1%-, under which the BCRA can intervene to ensure market stability and build up reserves. Effective January 2026, the BCRA ordered that the exchange rate bands (floor and ceiling) be updated based on the latest monthly inflation data published by INDEC, with a two-month lag. The exchange rate in December 2025 averaged approximately $1,447.8 per dollar.

Communication "A" 8336 (September 2025) reestablished restrictions on currency arbitrage, stipulating that those operating in the official market may not trade in the financial segments (MEP/CCL) for a period of 90 days before and after operating in the MULC (Single and Free Exchange Market).

Through Communication "A" 8302, dated August 14, 2025, the BCRA established a daily reserve requirement. The changes were in effect from August 18, 2025 to October 31, 2025 and had a direct impact on liquidity and the cost of bank funding. As from November 1, 2025, the BCRA, through Communication "A" 8350 again amended the calculation to comply with the minimum cash requirement, reestablishing a measurement based on the monthly average on daily balances of items admitted to such effect, recorded in the same compliance period. Likewise, it established that financial institutions shall comply with a daily Minimum Cash requirement that it cannot be below the 95% of the total minimum cash in pesos for the period. Communication "A" 8355 dated November 20, 2025, reduced such reserve requirement to at least 75% of the total minimum cash requirement in pesos for the period, effective as from December 1, 2025.

As regards the monetary policy, the BCRA continued using repo and simultaneous transactions as main instruments to adjust the short-term interest rate.

Delinquency figures reduced significantly toward the end of the year: its ratio stood at 5.5% in December 2025. During the fourth quarter of 2025, interest rates evidenced a quarterly sharp decline, after the volatility registered in the quarter before the election process.

With regard to public debt, in October 2025, the National Treasury and the BCRA implemented a bond swap through which the Central Bank purchased dollar-linked instruments, maturing between November 2025 and June 2026, for up to US$4 billion, with the aim of strengthening its capacity to intervene in the foreign exchange market and improving the maturity profile in local currency.

The situations indicated in this Note have an impact on the Bank's transactions and also affect the assessment of credit losses and the valuation of public sector debt instruments.

The Administration of the Group continuously monitors the evolution of the aforementioned situations to determine possible actions to be taken and to identify any potential impacts on its financial position that may be necessary to be recorded in the financial statements.

1.3 Regularization and reorganization plans

On June 15, 2018, the BCRA issued Resolution No. 277/18 restating the Regularization and Reorganization Plan according to the provisions of Section 34 of the Law of Financial Institutions No. 21,526, as amended. Among the exceptions described therein, we can mention those linked to prudential regulations on minimum capital requirements and credit risk diversification. Banco de la Provincia de Buenos Aires is required to maintain the criterion to charge all contributions made to the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel (*Caja de Jubilaciones, Subsidios y Pensiones del Personal del Banco de la Provincia de Buenos Aires*) against income/(loss) when becoming effective, as long as the circumstances mentioned in the Letter submitted to the BCRA regarding the regulation of Provincial Law No. 15,008 (currently this Law has been repealed by Law No. 15,514, see Note 24.3), the implementation of the mechanism stated in Section 11, paragraph L) therein, and the possibility to quantify the potential impact on the Bank remain the same. This plan was in force until September 30, 2021.

On that date, the Bank submitted a report to the BCRA indicating the compliance status with Resolution No. 277/18. Moreover, the Bank requested an extension as provided in item 5 thereof and considering its consequent impact on the public sector credit risk diversification.

On October 15, 2021, the BCRA took knowledge of the situation, making no remarks on the proposal made by the Bank, which should be submitted within 180 days and should contemplate the adjustment of interests in related companies in accordance with the regulations in force.

As indicated by the regulator, on December 28, 2021, the Bank's Board of Directors decided to instruct its controlled company - Grupo Banco Provincia S.A. - (whose corporate name was modified to Grupo Provincia S.A. and registered with the General Inspectorate of Companies (*Inspección General de Justicia*) on October 24, 2022) (hereinafter, "Grupo Provincia S.A.") to spin-off those companies performing supplementary financial activities as stipulated by the BCRA regulations in force. They will become part of "Provincia Servicios Financieros S.A.", the new company to be created after such spin-off and under the control of the Bank.

The equity holdings in insurance-related companies will continue within Grupo Provincia S.A.'s structure. The objective to transfer those activities to the Province of Buenos Aires after approval of the pertinent spin-off plan was set. At the date of the financial statements for the year ended December 31, 2025, such plan was pending approval.

As decided by the Board of Directors, such spin-off does not result in a change on the Bank's net worth or control as a result of the corporate reorganization process.

On December 29, 2021, the Shareholders´ Meeting of Grupo Provincia S.A. decided to approve the spin-off process described above.

Through a letter dated March 10, 2022, the Bank informed the BCRA of the guidelines of the mentioned corporate regularization scheme, thus fulfilling with one of the aspects pending resolution under such plan.

On July 27, 2022, the General Inspectorate of Companies registered Provincia Servicios Financieros S.A. under number 13,674 of the Companies´ Book No. 108, considering April 1, 2022 as the effective corporate reorganization date.

As indicated above, the Bank will continue maintaining the corporate control of both companies until the transfer of the insurance companies to the Province of Buenos Aires is completed.

On July 11, 2024, through Board of Directors' Resolution No. 462/24 knowledge has been taken about the terms of the note submitted to the BCRA on June 13, 2024. Such note requested the cancellation of the Plan approved by Resolution No. 277/18, considering that the Bank has complied with all the items set forth in the aforementioned Plan, specifically highlighting the status of those aspects related to Grupo Provincia S.A. and Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel.

On January 3, 2025, Law No. 15,514 of the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel was published in the Official Gazette of the Province of Buenos Aires, abolishing Law No. 15,008 in force until then. Consequently, on April 11, 2025, the Bank submitted a new note to the BCRA in order to inform it of the enactment of Law No. 15,514. In this note, the Bank reaffirms the concepts expressed in the note submitted to the BCRA on June 13, 2024 mentioned in the previous paragraph, and reiterates its request for the cancellation of the Regularization and Reorganization Plan approved by the BCRA Resolution No. 277/18, stating that Law 15,514 strengthens the grounds for such petition. In Note 24.3 to the Consolidated Financial Statements, the key points of the aforementioned Law for the Entity are detailed.

By means of a note dated June 5, 2025, the BCRA answered the above-mentioned notes. It informed the Bank that, in order to continue with the analysis of the disbursements made by the Bank in view of the deficit between income and expenses of the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel, it requests the following: 1) A methodological proposal, together with the technical, accounting and regulatory grounds supporting it; and 2) A quantitative estimate of the impact on the Bank's net worth and on its minimum capital requirements position, considering the potential disbursements to be recognized.

On December 29, 2025, the Bank submitted the respective note to the BCRA, answering the requirements mentioned in the above paragraph. At the date of these Financial Statements, the BCRA has not yet announced its decision on this matter.

Note 2 - Criteria for presentation of the Financial Statements

These consolidated financial statements as of December 31, 2025 and for the fiscal year then ended were prepared in accordance with the regulations issued by the BCRA which provide that entities under its supervision shall be required to submit financial statements prepared pursuant to International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) and the interpretations issued by the IFRS Interpretation Committee, with the following exceptions ("financial reporting framework set forth by the BCRA"):

a) Impairment of financial assets

Pursuant to Communication "A" 6847 issued by the BCRA, the Entity has applied the expected loss model set forth under paragraph 5.5. of IFRS 9, except for debt instruments issued by the non-financial public sector which were temporarily excluded from the scope of such standard; a possible application of this rule to this type of exposure would cause a significant increase in the expected credit losses.

b) Contributions to the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel

As mentioned in Note 1.3 to these consolidated financial statements, through Resolution No. 277/18 dated June 15, 2018, the BCRA instructed Banco de la Provincia de Buenos Aires to maintain the criterion to charge all contributions made to the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel against income/(loss) when becoming effective, as long as the circumstances mentioned in the above resolution remain the same.

Despite the enactment of Law No. 15,514 concerning the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel as referenced in Note 1.3, the Bank continues recording funds disbursed to said Funds in accordance with the provisions of Resolution No. 277/18.

c) Exchange of debt and measurement of financial instruments

According to BCRA Communication "A" 7014, debt instruments issued by the public sector received in exchange for other instruments are measured upon initial recognition at the book amount as of that date of the instruments delivered in replacement thereof. According to IFRS 9, such instruments must be measured at fair value.

Additionally, and in relation to certain positions included after exchange transactions carried out as from the fiscal year ended December 31, 2022, their preparation and measurement at amortized cost at year end are made in accordance with the business model accepted by the BCRA for these types of instruments. According to IFRS 9, such instruments must be measured at fair value.

d) Insurance contracts

As mentioned in Note 6, by means of Communication "A" 7642, the BCRA established that the application of IFRS 17 "Insurance Contracts" will be optional until the BCRA orders its mandatory application. The Group (which carries out the insurance activity through Provincia Seguros S.A., Provincia Seguros de Vida S.A. and Provincia Aseguradora de Riesgo de Trabajo S.A.) made use of such option, therefore, it will not apply such IFRS until the BCRA orders its mandatory application. At the date of issuance of these consolidated financial statements, the mentioned insurance companies have not estimated the effect of such standard.

The exceptions described above have not been quantified by the Bank even though they imply significant deviations from IFRS, which must be considered in the interpretation of these financial statements.

Presentation rules:

The consolidated financial statements, statement of income, other comprehensive income, changes in net worth and cash flows as well as the supplementary information related to the consolidated financial statements for the year ended December 31, 2025 and the economic period ended on that same date are presented on a comparative basis with those corresponding to the economic period ended December 31, 2024. For presentation purposes, where appropriate, certain groups of accounts in the comparative figures have been adjusted; however, these adjustments are not material when considering the financial statements as a whole.

By Communications "A" 6323 and 6324, as amended, the BCRA established guidelines for the preparation and presentation of financial statements by financial institutions for fiscal years beginning on or after January 1, 2018, including additional reporting requirements as well as information to be presented as exhibits.

BCRA Communication "A" 6324 also established the presentation model of the Balance Sheet in terms of liquidity. In Note 36, there is a breakdown of assets and liabilities according to their recovery and settlement terms within 12 months after closing and more than 12 months after closing.

Accounting records:

The figures shown in the financial statements derived from books of accounts that were signed by the General Accounting Office of the Province of Buenos Aires, which have been kept in accordance with usual procedures.

Approval of the financial statements:

These financial statements were approved by the Bank's Board of Directors on March 5, 2026.

Note 3 - Functional and presentation currency

The Bank considers the Argentine Peso as the functional and presentation currency. All amounts are stated in thousands of pesos, restated in constant currency, unless otherwise stated.

Unit of measurement

IAS 29 requires that the financial statements of an entity whose functional currency is that of a hyperinflationary economy be stated in the unit of measurement current at the reporting period end. IAS 29 provides certain qualitative and quantitative guidelines to determine the existence of a hyperinflationary economy. Accordingly, hyperinflation shall be deemed to exist where the last three years' cumulative inflation approaches or exceeds 100%. In Argentina, consensus has been reached among local professional associations in that, commencing on July 1, 2018, the Argentine economy should be regarded as hyperinflationary based on the guidelines established in IAS 29.

Entities should rely on the following price indexes for such purposes:

- For items subsequent to December 2016: Consumer Price Index compiled by the Argentine Institute of Statistics and Census (*Instituto Nacional de Estadísticas y Censos* - INDEC).

Banco Provincia

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
AT DECEMBER 31, 2025 PRESENTED ON A COMPARATIVE BASIS WITH THOSE OF THE PREVIOUS YEAR

(In thousands of pesos in constant currency) -Translation of Financial Statements originally issued in Spanish

- For items previous to December 2016: the price index released by the Argentine Federation of Professional Councils in Economic Sciences (*Federación Argentina de Consejos Profesionales en Ciencias Económicas* - FACPCE).

The CPI increased by 31.6% during the year ended December 31, 2025 and by 117.8% during the year ended December 31, 2024.

In applying IAS 29 to the Balance Sheet, the Bank has relied on the following methodology and criteria:

a) Non-monetary assets were restated applying the price index. The restated amounts were written down to their recoverable values, applying the pertinent IFRS, where appropriate.

b) Monetary assets were not restated.

c) Assets and liabilities contractually related to changes in prices, such as index-linked securities and loans, were measured on the basis of the pertinent contract.

d) The measurement of investments accounted for under the equity method was based on associates' and joint ventures' information prepared in accordance with IAS 29.

e) Deferred income tax assets and liabilities were recalculated on the basis of the restated amounts.

f) As of January 1, 2019, all net worth items, other than Retained Earnings, were restated by applying the price index, as from the date of contribution or origination. In subsequent periods, all such items were restated by applying the price index since the beginning of the year, or since the contribution date, if later.

In applying IAS 29 to the Statements of Income, Other Comprehensive Income and Cash Flows, the Bank has relied on the following methodology and criteria:

a) All items of the Statements of Income, Other Comprehensive Income and Cash flows were restated into the unit of measurement current at December 31, 2025.

b) The gain or loss on net monetary position is recognized in the Statement of Income,

c) The Bank has decided to present items in the Statement of Income at their restated nominal value. In other words, they are not presented net of the effect of inflation (in real terms).

d) The gain or loss on cash is disclosed in the Statement of Cash Flows separately from the cash flows from operating, investing and financing activities, as a reconciling item between cash at the beginning and at the end of the period.

As regards the allocation of component items of Other Comprehensive Income, according to Communication "A" 7211, the monetary result accrued from monetary items at fair value through Other Comprehensive Income (OCI) should be recorded in the statement of income of the year.

Likewise, the monetary restatement of Capital Stock will be charged to the "Capital Adjustments" account, considering the date of subscription as the date of origin.

When applying the restatement of non-monetary assets, it is important to note that the resulting amount must never exceed the recoverable amount.

Procedure for including foreign branches' information

The financial statements include figures of performance of the Bank in Argentina as well as of its foreign branches. The procedure implemented for including the accounts of foreign branches into the financial statements was as follows:

See our report dated
March 5, 2026
BECHER Y ASOCIADOS S.R.L.
C.P.C.E.P.B.A. V°1 F°47 Folder No. 47

(Partner)

Alejandro A. Garcia	Sergio Ares	Juan M. Cuattromo	Natalia Grosso
General Accountant	General Manager (in charge)	President	Public Accountant (U.B.A.)
			C.P.C.E.P.B.A. V°178 – F°165
			Folder No. 46364/7
			Taxpayer Registration Code: 27-29683317-2

The financial statements of foreign branches were adapted to BCRA regulations. Financial statements originally denominated in the currency of origin in each country are converted into amounts in thousands of pesos under IAS 21:

a) Income and expenses are converted using the average monthly exchange rate of the benchmark exchange rate for USD posted by the BCRA or the average monthly exchange rate calculated based on the rates of daily repo transactions in USD times the benchmark exchange rate for each currency posted by the BCRA.

b) Exchange rate differences are recognized in the Consolidated Statement of Other Comprehensive Income, under the "Exchange difference for conversion of financial statements" caption.

c) Items originated from transactions between branches and Head Office and among branches were eliminated from the Balance Sheet and Statement of Income.

Figures for comparative information have been restated to take into account changes in the general purchasing power of the currency and, as a result, are expressed in the unit of measurement current at the period ended December 31, 2025.

Note 4 - Accounting estimates and judgments

In preparing these consolidated financial statements, the Management has to make judgements, estimates and assumptions that affect the application of the accounting policies and the reported amounts of assets, liabilities, income and expenses.

The related estimates and assumptions are based on expectations and other factors deemed reasonable, the result of which are the basis for the judgments on the value of assets and liabilities, which are not easily obtained from other sources. Actual results may differ from these estimates.

The underlying estimates and assumptions are continuously under review. The effect of the review of accounting estimates is recognized prospectively.

4.1. Judgements

Information about judgments made in applying accounting policies that have the most significant effects on the amounts recognized in the consolidated financial statements is described in the following notes:

Note 5.1- Basis of Consolidation – (Determination of the existence of control over other entities)

Note 5.4.b) – Classification of financial assets

Note 5.4.g) – Impairment of financial assets

Note 5.7 – Property and Equipment – (Determination of fair values of real property)

Note 5.11 – Impairment of non-financial assets

Note 5.12 – Provisions

Note 5.13 – Personnel Benefits – (Classification of post-employment personnel benefits)

4.2 Assumptions and estimation uncertainties

Information about assumptions and estimation uncertainties that have a significant risk of resulting in a material adjustment in these consolidated financial statements is included in the following notes:

Note 5.4.g) – Impairment of financial assets

Note 5.12 – Provisions

Note 22 – Provision – (Recognition and measurement of provisions)

Note 24 – Personnel Benefits – (Measurement of personnel benefits)

Note 24.3 - Measurement of the accounting impact of Provincial Law No. 15,514 - Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel.

Note 38 - Categories and fair value of financial assets and financial liabilities – (Fair values of financial assets Level 2 and 3).

4.3 Measurement at fair value

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

When available, the Group measures the fair value of a financial instrument using the quoted price in an active market. A market is considered active if transactions take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

If there is no quoted price in an active market, then the Group uses valuation techniques maximizing the use of relevant market inputs and minimizing the use of unobservable inputs. The choice of a valuation technique includes all factors market participants would take into consideration for the purposes of setting the price of the transaction.

Fair values are categorized into different levels in the fair value hierarchy based on the input data used in the measurement techniques, as follows:

- Level 1: quoted prices in active markets (no adjustment) for identical instruments.
- Level 2: valuation models using observable market data as significant inputs.
- Level 3: valuation models using unobservable market data as significant inputs.

The fair value hierarchy of assets and liabilities measured at fair value at December 31, 2025 is detailed in Exhibit "P".

Note 5 – Significant accounting policies

In the fiscal year ending December 31, 2024, there was a change in the business model.

The Classification and Measurement of Financial Assets Policy was approved by Board of Directors' Resolution No. 863/19 dated August 1, 2019.

IFRS 9 requires an entity to classify financial assets at initial recognition in three categories, as follows: at amortized cost, fair value through other comprehensive income or fair value through profit or loss, based on its business model.

The BCRA, through Communication "A" 7290 as amended, enabled financial institutions to integrate reserve requirements with sovereign securities in pesos - including those adjusted by the Inflation Adjustment Index (CER, *for its Spanish acronym*) and with dual-currency yield (Dual Bond) but excluding USD-linked, with certain residual maturity terms (at auction date).

(In thousands of pesos in constant currency) -Translation of Financial Statements originally issued in Spanish

On November 22, 2023, the Bank acquired by primary auction Dual Currency Argentine Bonds maturing on January 31, 2025 (TDE25) for NV USD159,533. Since their acquisition, such instruments have been classified under the "fair value through profit or loss" category, in order to be able to sell them in the secondary market.

The low trading volume has made it impossible to sell these securities in the secondary market and compliance with the business model under which they were originally classified has led to excessive volatility in valuations.

Given the current dynamics of the local financial market, it is reasonable to change the initial accounting classification to classify these instruments at amortized cost as of April 1, 2024, taking as the initial book value their valuation at March 31, 2024. This decision was approved by Board of Directors' Resolution No. 239/24 dated April 11, 2024.

At December 31, 2025, the Bank does not hold any instruments of the type mentioned.

On November 21, 2024, the BCRA issued Communication "A" 8134, by which it established that, in addition to the aforementioned securities, the reserve requirements could be integrated with the sovereign securities in pesos provided for in paragraph 1.3.17 of the pertinent consolidated text. Therefore, the Board of Directors' Resolution No. 819/24 dated November 28, 2024 approved the modification of the accounting classification of the Argentine Treasury Bonds in Pesos (TG25, TY27P and TB27P) at amortized cost.

At December 31, 2025, the Bank holds the following nominal values of the aforementioned bonds:

DESCRIPTION	SECURITY	NV	12.31.2025
. Argentine Treasury Bond May 2027	TY27P	58,703,791	30,762,157
. Argentine Treasury Bond in pesos at 0.70 BADLAR rate November 2027	TB27	21,831,757	10,503,212

The Group has consistently applied the accounting policies defined in accordance with the IFRS and the financial reporting framework set forth by the BCRA in all fiscal years included in these financial statements.

5.1 Basis of consolidation

a) Subsidiaries

Subsidiaries are all the entities (including structured entities, if any) controlled by the Group. The Group owns a controlling interest in an entity when it is exposed to, or has rights over, the variable returns for its interest in the participated company and has the ability to affect those returns. The Group reevaluates if its control is maintained when there are changes in any of the conditions mentioned.

The financial statements of subsidiaries are included in the consolidated financial statements from the date on which control commences until the date on which control ceases.

b) Non-controlling interests

Non-controlling interests are the portion of profit or loss and net worth which does not belong to the Group and are disclosed as a separate line in the Consolidated Statement of Income, Other Comprehensive Income, Balance Sheet and Changes in Net Worth.

c) Securitization vehicles

Certain securitization vehicles developed by the Group are used according to the basis determined in their initial design. The Group is exposed to changes in the return of vehicles through its holdings of debt securities or participation certificates. In general, key decisions on these vehicles are related to loans classified under category 2 or worst pursuant to BCRA´s Debtors' Classification Rules. Therefore, when considering if the Group has the control, it is analyzed if the Group takes the key decisions that significantly affect the vehicle returns. In relation to the trusts managed by the controlled company Provincia Fideicomisos S.A.U., the Bank completed such analyses as of December 31, 2025 and 2024 concluding that, in no case, it exerts control over such vehicles.

d) Mutual funds

The Group, through Provinfondos S.A., a mutual fund managing company, acts as fund manager to a number of mutual funds (see Note 48). To determine whether the Group controls such mutual funds, the aggregate economic interest of the Group in the mutual fund (comprising any carried interests and management fees) is assessed and it is considered that investors have no right to remove the fund manager without cause. In cases where the economic interest is less than 37%, the Group concludes that it acts as an agent for the investors and therefore does not consolidate those mutual funds (Note 40) with respect to the mutual funds that have been consolidated.

e) Loss of control

When the Group loses control over a subsidiary, it derecognizes the assets and liabilities of the subsidiary, as well as any related non-controlling interest and other components of equity. Any resulting gain or loss is recognized in profit or loss. Any interest retained in the former subsidiary is measured at fair value when control is lost.

f) Transactions eliminated on consolidation

Intra-group balances and transactions, and any unrealized income or expenses arising from intra-group transactions are eliminated in full in preparing the consolidated financial statements.

Unrealized gains arising from transactions with associates are eliminated in proportion to the Group’s interests in such associates. Unrealized losses are similarly eliminated, provided that there is no evidence of impairment.

These consolidated financial statements include the assets, liabilities, income/(loss) and other comprehensive income of the Bank and its subsidiaries at December 31, 2025 and 2024.

The Bank considers that there are no other companies that should be included in the consolidated financial statements at December 31, 2025 and 2024.

5.2 Foreign currency

a) Foreign currency transactions

Transactions in foreign currencies are translated into the respective functional currency of the Group entities at the reference exchange rate published by the BCRA at the date of the transactions.

Monetary assets and liabilities denominated in foreign currencies are translated into the functional currency at the reference exchange rate prevailing at the reporting date.

Non-monetary assets and liabilities that are measured at fair value in a foreign currency are translated into the functional currency at the reference exchange rate at the date on which the fair value is determined. Non-monetary items that are measured based on historical cost in a foreign currency are translated using the reference exchange rate prevailing at the date of the transaction.

Exchange rate differences are recognized in the Consolidated Statement of Income in the line “Foreign currency quotation difference”.

b) Transactions abroad

Assets and liabilities in foreign currency are translated into pesos at the reference exchange rate published by the BCRA.

The results were monthly converted, using the monthly average reference exchange rate of the BCRA.

Exchange rate differences are recognized in the Consolidated Statement of Other Comprehensive Income, under the "Exchange difference for conversion of financial statements" caption.

5.3 Cash and deposits in banks

"Cash and Deposits in Banks" includes cash and balances with no restrictions kept with the Central Banks and on-demand accounts held at local and foreign financial institutions.

5.4 Financial assets and liabilities

a) Recognition

The Group initially recognizes loans, deposits, debt securities issued and liabilities at origination. All other financial instruments (including ordinary purchase and sale of financial assets) are recognized on the date of negotiation, that is to say, the date when the Group becomes part of the instrument's contractual provisions.

The Group recognizes purchases of financial instruments with the commitment of non-optional repurchase at a certain price (repos) as a financing granted in the line "Repo transactions" in the Consolidated Balance Sheet. The difference between the purchase and sale prices of those instruments is recorded as interest accrued during the term of the transactions using the effective interest method.

Financial assets and liabilities are initially recognized at their fair value. Instruments not measured at fair value through profit or loss are recognized at fair value plus (in the case of assets) or less (in the case of liabilities) the transaction costs directly attributable to the acquisition of the asset or the issuance of the liability.

The transaction price is usually the best evidence of fair value for initial recognition. However, if the Group determines that the fair value at initial recognition is different from the consideration received or paid, when the fair value is in hierarchies 1 or 2, the financial instrument is initially measured at fair value and the difference is recognized in profit or loss. If the fair value at initial recognition is hierarchy 3, the difference between the fair value and the consideration is deferred over the term of the instrument.

b) Classification of financial assets

On initial recognition, financial assets are classified and measured at amortized cost, fair value through changes in other comprehensive income (OCI) or fair value through profit or loss.

A financial asset is measured at amortized cost if it meets both of the following conditions:

- the asset is held within a business model whose objective is to hold assets to collect contractual cash flows; and
- the contractual terms of the financial asset give rise to cash flows that are "solely payments of principal and interest".

A debt instrument is measured at fair value through OCI when:

- the asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets; and
- the contractual terms of the financial asset give rise to cash flows that are "solely payments of principal and interest".

On initial recognition of an equity instrument that is not held for trading, the Group may elect, for each individual instrument, to present subsequent changes in fair value in OCI.

All other financial assets are classified as measured at fair value through profit or loss. This category includes derivative financial instruments.

The Group makes an assessment of the objective of a business model in which an asset is held at a portfolio level. The information considered includes:

- the stated policies and objectives for the portfolio and the implementation of those policies. In particular, whether Management's strategy focuses on earning contractual interest revenue;
- how the performance of the portfolio is evaluated and reported to the Group's Management;
- the risks that affect the performance of the business model and how those risks are managed;
- how managers of the portfolio are compensated (e.g. whether compensation is based on the fair value of the assets managed or the cash flows collected); and
- the frequency, volume and timing of sales in prior periods, the reasons for such sales and its expectations about future sales activity. However, information about sales activity is not considered in isolation, but as part of an overall assessment of how the Group's objective for managing the financial assets is defined.

Financial assets that are held for trading or managed and whose performance is evaluated on a fair value basis are measured at fair value through profit or loss.

In the assessment on whether contractual cash flows are "solely payments of principal and interest", "principal" is defined as the fair value of the financial asset on initial recognition. "Interest" is defined as consideration for the time value of money, for the credit risks associated with the principal amount outstanding and for other basic risks associated with a loan. This includes assessing whether the financial asset contains a contractual term that could change the timing or amount of contractual cash flows such that it would not meet this condition.

Financial assets are not reclassified after their initial recognition, except for a change in the Group's business models.

c) Classification of financial liabilities

The Group classifies its financial liabilities, other than derivative financial instruments, guarantees issued and loan commitments, as measured at amortized cost.

Derivative financial instruments are measured at fair value through profit or loss.

d) Derecognition of financial assets and liabilities

The Group derecognizes a financial asset when the contractual rights to receive the cash flows from the financial asset expire, or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risks and rewards of ownership of the financial asset are transferred or in which the Group neither transfers nor retains substantially all of the risks and rewards of ownership and it does not retain control of the financial asset.

When the Group derecognizes a financial asset, the difference between the carrying amount of the asset and the consideration received and any recognized balance in OCI is recognized in profit or loss.
When the Group transfers a financial asset but retains substantially all the risks and rewards of ownership of the financial asset, the Group does not derecognize the transferred financial asset.

The Group recognizes sales of financial instruments with the commitment of non-optional repurchase at a certain price (repos) as a financing received in the line "Repo transactions" in the Consolidated Balance Sheet. The difference between the purchase and sale prices of those instruments is recorded as interest accrued during the term of the transactions using the effective interest method.

A financial liability is derecognized when its contractual obligations are discharged or cancelled or expire. When an existing financial liability is replaced with another from the same borrower under significantly different conditions, or the conditions are substantially modified, said replacement or modification is treated as a derecognition of the original liability and the recognition of a new liability. The difference is recognized in the line "Other financial income - From derecognition or significant change in financial liabilities" of the Consolidated Statement of Income.

e) Offsetting of financial assets and liabilities

Financial assets and financial liabilities are offset and the net amount is booked in the consolidated Balance Sheet if, and only if, the Group has a legally enforceable right to set-off the amounts and intends either to settle them on a net basis or to realize the asset and settle the liability simultaneously.

Income and expenses are presented on a net basis only when permitted by IFRS, or for profits and losses arising from a group of similar transactions.

f) Measurement at amortized cost

The amortized cost of a financial asset or liability is the amount of its initial recognition less the principal reimbursements, plus or less the amortization, using the effective interest method, of any difference between the initial amount and the amount at maturity. In the case of financial assets, it also includes any impairment adjustments (doubtful accounts).

g) *Impairment of financial assets*

The Bank recognizes an allowance for loan losses on the basis of the expected credit loss model, in applying the financial reporting framework which provided the application of Section 5.5 of IFRS 9 with certain exceptions in its scope (IFRS 9 as per BCRA), for the following financial instruments which are not measured at fair value through profit or loss:

- financial assets that are debt instruments,
- lease receivables,
- financial guarantee contracts, and
- loan commitments.

No impairment is recognized in respect of debt instruments issued by the non-financial public sector or in respect of equity instruments, as established by the regulatory body.

The Bank measures the allowance for loan losses as the expected credit losses for the following twelve months on those financial instruments (other than lease receivables) which have not experienced a significant increase in credit risk since initial recognition. The expected credit losses for the following twelve months represent the portion of expected credit losses resulting from a default event on a financial instrument which is likely to occur within 12 months after the reporting period end.

As for the rest, the Bank measures the allowance for loan losses at an amount equal to the expected credit losses throughout the instrument lifetime.

<u>*Measurement of expected credit losses*</u>

Expected credit losses are a weighted average, which is calculated by considering:

- financial assets that are not impaired at the reporting period end: the present value of the difference between cash flows owed to the Bank calculated on the basis of contractual terms, and the cash flows the Bank expects to receive;

- financial assets that are impaired at the reporting period end: it is the difference between the book value (before allowances) and the estimated present value of future cash flows;

- undisbursed loan commitments: the present value of the difference between contractual cash flows if the Bank grants a loan, and the cash flows the Bank expects to receive; and

- financial guarantee contracts: payments expected to be reimbursed to the guarantee holder, net of any amount the Bank expects to recover.

Restructured financial assets

If the terms of a financial asset are renegotiated or amended, or if the financial asset is replaced for another one as a consequence of debtor's financial distress, then such financial asset will be assessed for derecognition, and an allowance for loan losses will be calculated as follows:

- If the expected restructuring does not result in the derecognition of the existing asset, then, the existence of a significant increase in credit risk is assessed in order to calculate the allowance, or

- If the expected restructuring results in the derecognition of the existing asset, then, it is considered as an impaired financial asset in order to calculate the allowance.

Impaired financial assets

At each year end, the Bank assesses assets measured at amortized cost and debt instruments (financial assets) measured at fair value through OCI for impairment. A financial asset is impaired when one or more events have occurred having a negative impact on the estimated cash flows from the financial asset.

Evidence that a financial asset is impaired includes the following observable inputs:

- Debtor's or issuer's significant financial distress,
- Contractual breach,
- Restructuring of a loan under conditions the Bank would not otherwise agree to,
- When debtor is likely to go into bankruptcy or other form of financial reorganization, or
- Disappearance of an active market for a security due to issuer's financial distress.

A loan that was renegotiated due to an impairment in the debtor's credit status is usually deemed impaired, unless evidence exists that the risk of not receiving contractual cash flows has decreased, with no other evidence of impairment. In addition, a consumer loan in arrears by more than 90 days is considered impaired.

Recognition of the allowance for expected credit losses

The allowance for expected credit losses is recognized in the Balance Sheet as follows:

- Financial assets measured at amortized cost: as a write-down of the asset book balance.

- Loan commitments and financial guarantees contracts: recognized under the line Provision for contingent liabilities under liabilities.

Derecognitions

Loans are derecognized (partially or totally) when there are no realistic expectations of recovery.

5.5 Investments in equity instruments

Considered as such by the issuer, an equity instrument does not include a contractual obligation to pay and evidences a residual interest in the asset of the issuer after deducting all of its liabilities. Such instruments are measured at fair value through profit or loss.

5.6 Investments in associates

An associate is an entity over which the Group has a significant influence but no control or joint control over financial and operating policies.

Interests in associates are recorded applying the equity method. They are initially recognized at cost, including transaction costs. After the initial recognition, the consolidated financial statements include the Group's share in the profit or loss and OCI of investments recorded using the equity method, until the date when the significant influence ceases.

5.7 Property and equipment

The Group has adopted the revaluation method since it reliably reflects the value of such assets. Therefore, the valuation of real property was first updated at December 31, 2018. Under such model, assets are measured at their fair value at revaluation date minus accumulated depreciation and accumulated impairment of losses, if any.

On December 31, 2024 and based on the evolution of market conditions, it was necessary to update the fair values. Therefore, the valuation of real property was again updated based on the appraisal audited by the Province of Buenos Aires State Prosecutor's Office, which carried out an examination and data survey to verify the state of use, conservation and maintenance of the assets. As a valuation methodology, two criteria have been applied, going concern and market values, applying Level 3 valuation techniques.

At December 31, 2024, the impact for the revaluation of real property was recognized in "Other Comprehensive Income" and in "Other Operating Expenses" (Note 33), thus evidencing the impairment of the revalued real property.

At December 31, 2025, the Bank assessed whether there were any indications of significant changes in the fair value of the real property. As a result of this analysis, it was concluded that:

- No substantial changes were identified in the real estate market for the segment to which the asset belongs.
- No significant physical or functional changes were recorded in the real property.
- There were no economic conditions suggesting materially significant fluctuations from the most recent available valuation.

Consequently, the Management determined that it was not necessary to perform a new valuation during the current fiscal year, as the fair value determined in the most recent revaluation continues to be a reliable estimate of the asset's value as of the year end.

Likewise, the revalued amount which was determined in the valuation process of all the Group's properties conducted in 2024 continued to be applied as the measurement basis in 2025. Such amount was restated in December 2025 currency and depreciated in accordance with the asset's remaining useful life. The pertinent depreciation was recognized in income for the fiscal year. No impairment losses or additional adjustments affecting this amount were identified during the year.

Depreciation method and useful life are reviewed at each closing date and adjusted prospectively, if necessary.

The remaining items of property and equipment are measured at cost, net of accumulated depreciation and accumulated impairment of losses, if any. The cost includes the spot purchase price and expenses directly attributable to taking the asset to the location and those necessary for its operation as expected by the Management.

Depreciations are calculated using the straight-line method, applying the necessary rates to extinguish the amounts at the end of the estimated useful life of the assets.

5.8 Intangible assets

Intangible assets include costs relating to the acquisition and implementation of information systems. They are measured at cost, minus accumulated amortization and impairments, if any.

Subsequent expenses related to information systems are only capitalized if the economic benefits of the pertinent asset increase. All other expenses are recognized as a loss when incurred.

Amortization method as well as the useful life are reviewed at each closing date and adjusted prospectively, if applicable.

As of December 31, 2025 and 2024, the annual verification of each intangible asset’s impairment has been carried out, as established by current regulations. No impairment was observed.

5.9 Other non-financial assets

a) Works of art and collection pieces

Works of art and collection pieces are measured at cost.

b) Investment properties

The Group has used the option under IFRS 1 to consider the fair value of all its investment properties items as the deemed cost as of January 1, 2017. Fair value was assessed based on the appraisal carried out by an independent professional, applying Level 3 valuation techniques. For that purpose, a market approach was used.

On December 31, 2024 and based on the evolution of market conditions, it was necessary to update the fair values. Therefore, the valuation of real property was again updated based on the appraisal audited by the Province of Buenos Aires State Prosecutor’s Office, which carried out an examination and data survey to verify the state of use, conservation and maintenance of the assets. As a valuation methodology, two criteria have been applied, going concern and market values, applying Level 3 valuation techniques.

Under such model, investment properties are measured at their fair value at revaluation date. The net loss from the measurement at fair value resulting from the revaluation was recognized in "Other Operating Expenses" (Note 33) at the closing date of the financial statements at December 31, 2024.

At December 31, 2025, the Bank assessed if there were possible significant changes in the fair value of its investment properties by applying the same criteria mentioned in Note 5.7.

c) Assets acquired as security for loans

Assets acquired as security for loans are measured at fair value at the date on which the Group becomes the owner thereof and any difference with the accounting balance of the related loan is recognized in profit or loss.

5.10 Non-current assets held for sale

Non-current assets are classified as held for sale if it is highly likely that they will be recovered mainly through their sale, which is estimated to occur within the twelve months following the date of their classification.

These assets, this group of assets or group of assets and liabilities are generally measured at the lesser of their book value and fair value less the cost of sale.

When a property, plant and equipment item is classified as "non-current assets held for sale", depreciation is no longer applied.

On December 31, 2024 and based on the evolution of market conditions, it was necessary to update the fair values of the real property held for sale. Therefore, the valuation of real property was again updated based on the appraisal audited by the Province of Buenos Aires State Prosecutor's Office, which carried out an examination and data survey to verify the state of use, conservation and maintenance of the assets. As a valuation methodology, two criteria have been applied, going concern and market values, applying Level 3 valuation techniques.

Under such model, real property held for sale is measured at its fair value at the revaluation date. At December 31, 2024, the impact for the valuation of real property was recognized in "Other Comprehensive Income" and in "Other Operating Expenses" (Note 33), thus evidencing impairment.

At December 31, 2025, the Bank assessed if there were possible significant changes in the fair value of real property held for sale by applying the same criteria mentioned in Note 5.7.

5.11 Impairment of non-financial assets

At least at each closing date, the Group assesses whether there are indications that a non-financial asset may be impaired (except for deferred tax assets). If there is such an indication, the asset's recoverable value is estimated.

For the impairment test, the assets are grouped into the smallest group of assets which generate inflows from ongoing use, which is independent from the cash inflows from other assets or other cash generating units (CGU).

The "recoverable value" of an asset or CGU is the highest of its value in use and its fair value less the cost of sale. The "value in use" is based on estimated cash flows, discounted at their present value using the pre-tax interest rate that reflects current market assessment of the time value of money and the risks specific to the asset or CGU.

If the accounting balance of an asset (or CGU) is higher than its recoverable value, the asset (or CGU), is considered impaired and its accounting balance is reduced to its recoverable value and the difference is recognized in profit or loss.

5.12 Provisions

The Group recognizes a provision if, as a result of a past event, there is a legal or implied obligation for an amount that can be reliably estimated and it is likely that an outflow of resources will be required to settle the liability.

To assess provisions, the existing risks and uncertainties were considered, taking into consideration the opinion of the Group's external and internal legal advisors. The Group, based on such analysis, recognizes a provision for the amount considered as the best estimate of the potential expense necessary to settle the present obligation at each closing date.

The provisions recognized by the Group are reviewed at each closing date and are adjusted to reflect the best available estimate.

A contingent liability is not recognized and is disclosed in the notes when:

a) it is a probable obligation, or

b) it is not probable that a disbursement of resources will be required to settle the obligation, or

c) the amount of the obligation cannot be reliably estimated. However, when the disbursement required is considered to be remote, no disclosure is made.

Provisions and reserves related to the insurance activity were determined based on the General Rules for Insurance Activity (*Reglamento General de la Actividad Aseguradora*). The insurance companies calculated the liability adequacy required by IFRS 4 at December 31, 2025 and 2024. As mentioned in Note 6, the BCRA issued Communication “A” 7642, which provided that the application of IFRS 17 “Insurance Contracts” (replacing IFRS 4) will be optional until the BCRA orders its mandatory application. The Board of Directors resolved to defer the application of IFRS 17 until the BCRA orders its mandatory application and to continue to apply IFRS 4.

5.13 Personnel benefits

Personnel benefits include every type of consideration and other related expenses granted by the Entity on account of services provided by employees. Payable benefits are recognized as liabilities during the year in which employees have provided services to the Entity.

a) Short term personnel benefits

Short term personnel benefits are recognized in profit or loss when the employee provides the related service. A provision is recognized if the Group has, as a result of past services provided by the employee, the legal or implied obligation to pay an amount that can be reliably estimated.

b) Defined contribution plans

Obligations related to defined contribution plans are recognized in profit or loss when the employee provides the pertinent services.

c) Post-employment defined benefit plans

The Group’s net obligation related to post-employment defined benefit plans is calculated considering the current value of the future benefit that the employees have earned during the current period and prior periods. Each year, this calculation is made by a qualified actuary using the projected unit credit method.

The new calculations of defined benefit obligations related to actuarial profits and losses are recognized in Other comprehensive income.

The Group determines the interest expense for the net defined benefit obligation for the year, applying a discount rate used to measure defined benefit obligation at the beginning of the year, taking into account contributions and benefits paid during the year. Interest expenses and other expenses in connection to the defined benefits plans are recognized in profit or loss.

If the benefits of a plan change, the resulting change related to past services is recognized in profit or loss.

d) Accounting effects of Provincial Law No. 15,514 - Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel

According to the BCRA’s Resolution No. 277/18, the Entity monthly recognizes in profit or losses all the contributions (expenses) made by the Bank to the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel (Note 24.3).

e) Termination benefits

Termination benefits are recognized when the Group can no longer withdraw the offer of those benefits.

5.14 Interest income and expenses

Interest income and expenses are recognized in profit or loss using the effective interest rate method. The effective interest rate is the rate whereby the contractual payment and collection cash flows are discounted during the expected lifetime of the financial instrument at the book value of the financial asset or liability.

The calculation of the effective interest rate includes transaction costs, commissions and other items paid or received that are an integral part of the effective interest rate. Transaction costs include increasing costs that are directly attributable to the acquisition of a financial asset or the issuance of a financial liability.

Interest income and expenses disclosed in the consolidated Statement of Income include interest in:

- financial assets and liabilities measured at amortized cost; and

- financial assets measured at fair value through OCI.

5.15 Commission income and expenses

Commissions, fees and similar items that are part of a financial asset's or liability's effective interest rate are included in the measurement of the effective interest rate (Note 5.14).

The remaining commission income, such as fees for services, mutual funds management, sales commissions and syndicated loan commissions are recognized when the pertinent service is provided.

The Bank has a customer loyalty program to accumulate points by using debit and credit cards. The customer can redeem points for products and/or air miles. The Bank recognizes the corresponding charge as a lower commission income, since it is considered as an item thereof. The obligation for the customer loyalty program is determined at fair value at each closing date and is recognized in "Other non-financial liabilities".

The remaining commission expenses are recognized in profit or loss when the related service is received.

5.16 Leases

In January 2016, the IASB issued IFRS 16 "Leases", introducing a new model for recognizing, measuring, presenting and reporting leases. On September 10, 2018, the BCRA issued Communication "A" 6560 implementing IFRS 16 for fiscal years beginning on January 1, 2019 and introducing changes to the plan of accounts and the reporting regimes.

This IFRS states that a contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. IFRS 16 requires the lessee to recognize an asset for right-of-use of the leased asset and a liability for the present value of the agreed future payments discounted at the contractual implicit rate. The above criterion is optional for short-term leases and low value asset leases. Lessor accounting remains unchanged from the classification stated in IAS 17 as regards Operating and Financial Leases.

The Bank assumes the condition of lessee in the lease contracts of some branches.

The Bank's policy is to measure the asset for the right-of-use at cost less the accumulated depreciation and impairment losses, adjusted by any new measurement of the lease liability. The cost of the right-of-use asset comprises the amount of the initial measurement of the lease liability; any lease payments made on or before the commencement date, less any incentives received, any initial direct costs and restoring costs.

The right-of-use asset is depreciated on a straight-line-basis over the term of the lease contract.

On the commencement date, the lease liability is measured at the present value of the following payments not paid at the initial date, fixed payments less any lease incentives receivable, variable lease payments based on an index or rate, amounts expected to be payable by the lessee under residual value guarantees, the exercise price of a purchase option if the Bank is certain to exercise that option and payments of penalties for terminating the lease. After the commencement date, the Bank will increase the lease liability by the interest amount and will make the pertinent deduction to reflect payments made. Likewise, such liability will be re-measured to reflect any changes in lease payments, lease terms or in the evaluation of a purchase option for the underlying asset.

In case of short-term leases and leases of low value assets, the Bank´s policy is to recognize lease payments as an expense on a straight-line basis over the lease term.

The related amortization is charged to "depreciation and impairment of assets" and interest accrued on account of lease liabilities are recognized in the operating result under "Other Operating Expenses".

The Group has opted to apply the modified retrospective method consisting of recognizing lease liabilities for an amount equivalent to the current value of future payments agreed as of January 1, 2019.

5.17 Current and deferred income tax

The activities of the Bank and its local branches are exempted from the income tax. The income tax expense recognized in these consolidated financial statements relates to the transactions of its subsidiaries and branches abroad.

Income tax expense for each fiscal year includes the current income tax and deferred income tax and is recognized in profit or loss, except to the extent that it relates to an item recognized in OCI or directly in equity.

a) Current tax

Current income tax includes the income tax payable, or advances made during the year and any adjustment payable or receivable related to previous years. The amount of the current tax payable (or to be recovered) is the best estimate of the amount that is expected to be paid (or to be recovered) measured at the applicable rate at the closing date.

b) Deferred tax

Deferred income tax recognizes the tax effect of temporary differences between the accounting balances of the assets and liabilities and the related tax bases used to assess the taxable income.

A deferred tax liability is recognized for the tax effect of all taxable temporary differences.

A deferred tax asset is recognized for the tax effect of deductible temporary differences and unexpired tax losses, insofar as it is likely to have future taxable income to be used against such assets.
Deferred tax assets and liabilities are measured at the tax rates expected to be applicable during the year when the liability is settled or the asset is realized, in accordance with the laws substantially enacted at the closing date.

c) Income tax rate

According to the provisions of Law No. 27,541, subsequently amended by Law No. 27,630, the Group's companies applied the tax rate brackets system effective for fiscal years beginning on or after January 1, 2021 (Note 34.a).

5.18 Registration of debt instruments received in exchange for other instruments

By means of Communication "A" 7014 dated May 14, 2020, the BCRA mandated that debt instruments issued by the public sector received in exchange for other instruments should be measured upon initial recognition at the book value as of that date of the instruments delivered in replacement thereof.

This situation results in a deviation from IFRS as stated in Note 2.c) herein.

Note 6 - IFRS implemented during the year and IFRS issued, but not yet effective

IFRS implemented during the year

In 2025, IFRS 10 and IAS 28 were not substantially modified. However, the IFRS 2025 Accounting Taxonomy was implemented, which reflects the presentation and disclosure requirements of the IFRS standards issued by the IASB until January 1, 2025.

IAS 21 - Lack of Exchangeability: the amendment provides guidance for entities to apply a consistent approach in assessing whether a currency is convertible at the measurement date and for a particular purpose and, if not, in determining the exchange rate to be used for measurement purposes and the disclosures to be made in the financial statements. A currency is considered to be exchangeable for another currency when an entity can obtain the other currency without undue delay and through markets or exchange mechanisms that create enforceable rights and obligations. Such amendment became effective as from January 1, 2025.

IFRS issued, but not yet effective

Pursuant to Communication "A" 6114 issued by the BCRA, as new IFRS are approved, or the current IFRS are modified or repealed and, once such changes are adopted by the Argentine Federation of Professional Councils in Economic Sciences (FACPCE) by means of Notices of Adoption, the BCRA will issue a statement announcing its approval for financial institutions. In general, the early application of any IFRS is not permitted, unless specifically permitted at the time of adoption.

At the date of issuance of these consolidated financial statements, certain standards, amendments and interpretations to existing standards are not yet effective and have not been adopted by the Bank. They are detailed below:

- Amendments to IFRS 10 and to IAS 28 - Sale or contribution of assets between an investor and its associate or joint venture: the IASB has introduced limited amendments to IFRS 10 “Consolidated Financial Entities” and IAS 28 “Investments in Associates and Joint Ventures”. This standard is effective for fiscal years beginning on or after January 1, 2023. The amendments clarify the accounting for sales or contributions of assets between the investor and its associates and joint ventures. This confirms that the accounting treatment depends on whether the non-monetary assets sold or contributed to the associate or joint venture constitute a “business” (as defined in IFRS 3). If non-monetary assets constitute a business, the investor recognizes the gain or loss resulting from the sale or contribution of assets. If the assets do not constitute a business, the gain or loss is recognized by the investor only up to the amount recognized by the other investor in the associate or joint venture. The amendments are applied in a prospective manner. IASB has decided to defer the effective date of this amendment until it has concluded its research project on the equity method;

- IFRS 18 - Presentation and Disclosure in Financial Statements: This regulation replaces IAS 1 “Presentation of Financial Statements”. IFRS 18 introduces a defined structure for the statement of profits or loss. The goal of the defined structure is to reduce diversity in the reporting of the statement of profit or loss, helping users of financial statements to understand the information and to make better comparisons between entities. The new standard is effective for fiscal years beginning on or after January 1, 2027. It is also effective for interim periods;

- IFRS 19 - Subsidiaries without Public Accountability – Disclosures: This voluntary standard enables eligible subsidiaries to replace the disclosures required in each specific IFRS for other reduced requirements. Its objective is to provide a balance between the information needs of the users of financial statements of these entities, thus saving costs in their preparation. A subsidiary shall be eligible if: it does not have public accountability and it has a parent that prepares consolidated financial statements, available for public use, which comply with IFRS. It becomes effective in January 2027, with earlier application permitted;

(In thousands of pesos in constant currency) -Translation of Financial Statements originally issued in Spanish

- Amendments to IFRS 9 and IFRS 7 - Classification and Measurement of Financial Instruments: the IASB issued amendments to the classification and measurement of financial instruments, which clarify that a financial liability is derecognized on the "settlement date" which is the date on which the liability is extinguished because the obligation specified in the contract is discharged or cancelled or expires or the liability otherwise qualifies for derecognition; add an accounting policy option to derecognize financial liabilities that are settled through an electronic payment system prior to the settlement date if certain conditions are met; clarify how to assess the cash flows of financial assets with contractual terms with features linked to the achievement of environmental, social and governance (ESG) targets and other similar contingent features; clarify how to assess assets with non-recourse features and contractually-linked instruments; add new disclosures for financial assets and liabilities with contractual terms which refer to a contingent event and equity instruments designated at fair value through other comprehensive income. These amendments will become effective on January 1, 2026;

- Amendments to IAS 21- Translation to a hyperinflationary presentation currency: In November 2025, the IASB issued amendments to the IAS 21 "Effects of Changes in Foreign Exchange Rates", related to a translation of financial statements into presentation currencies that correspond to hyperinflationary economy. These amendments only apply to entities whose presentation currency is that of a hyperinflationary economy and whose functional currency, or the currency of its foreign operations, is that of a non-hyperinflationary economy. In such cases, all amounts, including comparative figures, must be translated using the prevailing closing exchange rate of the latest financial statement. In addition, the amendments include an exception for those entities whose functional and presentation currencies are that of a hyperinflationary economy. Therefore, they may not retranslate comparative figures for their foreign transactions denominated in the currencies of non-hyperinflationary economies. These amendments will take effect for fiscal years beginning on or after January 1, 2027, with early adoption permitted.

These standards are not expected to have a significant effect on the Entity's financial statements.

Finally, by means of Communication "A" 7642, the BCRA established that the application of IFRS 17 (effective as from January 1, 2023 according to the IASB) is optional until the regulatory body orders its mandatory application. IFRS 17 sets out principles for the recognition, measurement, presentation and disclosure of all insurance contracts issued, requiring similar principles to be applied to reinsurance contracts held and investment contracts issued with discretionary participation features. The Board of Directors decided not to adopt IFRS 17 until required by the BCRA.

Note 7 - Debt securities at fair value through profit or loss

There follows a breakdown of this caption:

	12.31.2025	12.31.2024
Argentina	**999,076,350**	**2,285,823,890**
Government securities	932,960,836	2,245,504,728
Trust debt securities	957,239	7,324
Corporate bonds	65,158,275	40,311,838
Foreign	**4,104,000**	**401,190**
Government securities	4,104,000	401,190
Total	**1,003,180,350**	**2,286,225,080**

Note 8 - Repo transactions and surety bonds

There follows a breakdown of this caption:

	12.31.2025	12.31.2024
Assets	**93,041,527**	**157,905,625**
Government securities	66,824,893	134,285,179
Corporate securities	26,216,634	23,620,446

Banco Provincia

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
AT DECEMBER 31, 2025 PRESENTED ON A COMPARATIVE BASIS WITH THOSE OF THE PREVIOUS YEAR

(In thousands of pesos in constant currency) -Translation of Financial Statements originally issued in Spanish

Liabilities	**80,670,775**	**5,167,251**
Government securities	80,670,775	5,167,251

Note 9 - Derivative financial instruments

	12.31.2025	12.31.2024
Assets	**650,750**	**-**
Debit balances linked to FX forward transactions settled in pesos	650,750	-
Liabilities	**65,000**	-
Credit balances linked to FX forward transactions settled in pesos	65,000	-

Forward transactions with delivery of the underlying asset

At December 31, 2024 the Bank recorded $39,885,314 on account of forward transactions for foreign currency hedge at the Sao Paulo branch. The notional values of these transactions were booked in off-balance sheet items.

Additionally, the Bank acquired Put Options with the BCRA. These options offer the Bank the possibility to sell (put option) the underlying asset at a value determined by the applicable regulations of the BCRA. In this transaction, options may be exercised up to one day before the maturity of the underlying asset within the A3 Market trading segment, which results in the integration of the Electronic Open Market and the Matba Rofex. At December 31, 2024, the above options held by the Bank amounted to $1,626,247849. The notional value of this transaction was booked in off-balance sheet items. At December 31, 2025, the Bank does not hold these options.

Forward transactions without delivery of the underlying asset

At December 31, 2025 and 2024, the Bank recorded $58,060,250 and $4,337,313, respectively on account of other transactions for foreign currency hedge. The notional value of this transaction was booked in off-balance sheet items.

Note 10 - Loans and other financing

The Group keeps loans and other financing under a business model for the purpose of collecting contractual cash flows. Therefore, it measures loans and other financing at amortized cost, unless they do not meet the "solely payment of principal and interest" criterion. In this case, they are measured at fair value through profit or loss.

In line with BCRA prudential regulations, which imply a deviation from the IFRS as per BCRA, the information on the classification of loans and other financing according to condition and guarantees received is presented in Exhibit B. The information on the concentration of loans and other financing is detailed in Exhibit C. The reconciliation of the information included in those Exhibits with the accounting balances is shown below:

	12.31.2025	12.31.2024
Total loans and other financing	9,227,223,681	7,771,862,988
Items not included (Loans to staff and other items)	(105,013,522)	(75,380,002)
Allowances (Note 35.1 and Exhibit R)	568,510,351	153,856,869
Adjustment for measurement at amortized cost	89,404,169	204,842,030
Subtotal	**9,780,124,679**	**8,055,181,885**
Corporate securities - Corporate bonds - Measured at amortized cost (Note 11).	283,740,021	291,652,414
Corporate securities - Debt securities in financial trusts - Measured at amortized cost (Note 11)	7,592,264	8,790,122
Corporate securities - Corporate bonds - Measured at Fair Value through OCI (Note 11)	96,206,083	72,380,303
Subtotal	**387,538,368**	**372,822,839**
Subtotal	**10,167,663,047**	**8,428,004,724**
OFF-BALANCE SHEET ITEMS		

See our report dated
March 5, 2026
BECHER Y ASOCIADOS S.R.L.
C.P.C.E.P.B.A. V°1 F°47 Folder No. 47

(Partner)

Alejandro A. Garcia
General Accountant

Sergio Ares
General Manager (in charge)

Juan M. Cuattromo
President

Natalia Grosso
Public Accountant (U.B.A.)
C.P.C.E.P.B.A. V°178 – F°165
Folder No. 46364/7
Taxpayer Registration Code:
27-29683317-2

Banco Provincia

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(In thousands of pesos in constant currency) -Translation of Financial Statements originally issued in Spanish

Credit Lines Granted	455,185	1,466,418
Other guarantees granted included in the Debtors' Classification Rules	41,578,073	41,154,429
Other included in the Debtors' Classification Rules	83,829,744	66,897,363
Subtotal	**125,863,002**	**109,518,210**
Total Exhibits B and C	**10,293,526,049**	**8,537,522,934**

a) Non- financial public sector

	12.31.2025	12.31.2024
Non-financial public sector	**151,575,514**	**61,155,931**
. Loans Art. 9 item B) of the Charter (Note 41) (*)	-	5,185,529
. Loans Art. 9 item B) of the Charter	*-*	*5,185,529*
. Unified Fund of the Accounts of the Government of the Province of Buenos Aires Decree Law No. 10,375 (Note 41)	77,842,429	-
. Bonds to be received from the Province of Buenos Aires As. (Note 41)	3,435,991	4,520,160
. Financial leases (Note 42)	52,682,058	32,669,704
. Other	17,615,036	18,780,538

(*) The Bank will act as the financial agent for the Government of the Province. It shall carry out all banking transactions undertaken by such Government and, on its behalf, it shall be empowered to service the Province's public debt in accordance with the directions given every year by the Ministry of Economy.

On July 31, 2013, the Bank was also informed that, through Executive Order No. 2094 of December 28, 2012, the Provincial Executive Branch approved the "Debt Consolidation Agreement" between the Provincial Ministry of Economy and the Bank providing for the reciprocal offsetting of claims, as identified and approved by the parties involved. After signing the pertinent agreement, a claim for $3,435,991 resulted in favor of the Bank, which shall be settled by the Province through the delivery of a Government Bond, at its nominal value up to the total contractual amount, repayable at 6 years from issuance date (December 28, 2012), according to the terms and conditions stated in Provincial Executive Order No. 2190/12.

On April 30, 2025, through Board of Directors' Resolution No. 253/25, the Entity approved the subscription of the Agreement with the Province of Buenos Aires, setting forth the terms for the settlement of the advances made during fiscal year 2013, as well as the interest duly accrued over time.

In April 2025, the settlement of $3,941,770 was made on account of principal and also $15,730,503 was recorded on account of interest. At December 31, 2025, the Bank collected the total interest amount.

By virtue of BCRA Communication "A" 6847, loans and other financing to the non-financial public sector are excluded from the scope of application of the impairment model set forth in IFRS 9.

b) Non-Financial Private Sector and Residents Abroad

There follows a breakdown of this caption:

	12.31.2025	12.31.2024
Overdrafts	134,113,334	202,491,573
Notes	2,195,660,428	2,473,118,156
Mortgage loans	1,029,263,750	1,109,751,417
Pledge loans	165,199,489	184,262,921
Consumer loans	2,210,458,389	1,400,322,486
Credit cards	2,082,852,763	1,724,705,187
Financial leases	24,319,778	20,814,475
Other	1,801,882,194	746,835,925
Subtotal	**9,643,750,125**	**7,862,302,140**
Less: Allowances for loan losses (Note 35.1 and Exhibit R)	(568,502,320)	(153,810,341)
Total	**9,075,247,805**	**7,708,491,799**

Banco Provincia

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AT DECEMBER 31, 2025 PRESENTED ON A COMPARATIVE BASIS WITH THOSE OF THE PREVIOUS YEAR

(In thousands of pesos in constant currency) -Translation of Financial Statements originally issued in Spanish

The composition in terms of portfolio is included below (Exhibit B):

	12.31.2025	12.31.2024
Commercial loan portfolio	2,237,467,988	1,810,352,741
Consumer and housing loan portfolio	8,056,058,061	6,727,170,193
Total	**10,293,526,049**	**8,537,522,934**

New credit facilities

The Bank launched the following credit facilities as from the year ended December 31, 2024 and during the current fiscal year under review. The main guidelines are presented below:

Suppliers

The facility "Suppliers" was launched as a credit tool destined to finance capital goods traded by eligible suppliers. It offers a financing term of 60 months and is intended to MiSMEs. In addition, it offers financing up to 72 months with a differential rate if the purpose of the financing is a sustainable one.

In order to be included in the Bank's "Suppliers" list, all interested parties must have a well-known reputation in the market, maintain a checking account with the Bank and prove that, notwithstanding the place of manufacture, its commercialization network and its post-sale service takes place in the Province or the City of Buenos Aires. Likewise, they must agree to the terms and conditions detailed in an Offer Letter and accept the application of a commission upon the loans granted. This will allow to improve the interest rate offered to customers. These actions foster the creation of new commercial bonds with suppliers, giving the Bank the possibility to have access to their customers' portfolio, thus facilitating the commercialization of its different products and encouraging the placement of loans for environmental improvement.

Promotion of trade in the province of Buenos Aires - Stage 3

In order to continue supporting provincial businesses, on September 25, 2025, the proposal intended for MiSMEs included in BCRA Communication "A" 7983 is renewed. Such businesses should hold the eligibility certificate issued by the Ministry of Production, Science and Technological Innovation of the Province of Buenos Aires and duly prove having their main business headquarters or carrying out most of their activity in the Province of Buenos Aires. Likewise, they should demonstrate that their main and/or secondary activity is included within the authorized Classification of Economic Activities (CLAES, *for its Spanish acronym*). The Ministry subsidizes a 55% of the rate for businesses run by women and/or non-binary people, and a 50% for all other businesses.

Funds must be allocated to finance working capital and development expenses for the purchase of final products manufactured in Argentina, except for food and beverages, fuels, tires, imported white goods (household appliances) and vehicles. They may not be used to pay salaries, tax liabilities, financial debts or general services.

The maximum loan amount shall be the equivalent in pesos to 10,720 UVAs, based on the UVA value in force as published on the first day of the current month. It is a fully amortizing loan with interest payable in arrears, under the German amortization system, with a 12-month term and a 3-month grace period for principal repayment. It shall remain valid until September 10, 2026, inclusive, or until all the available loans have been fully granted, whichever occurs first.

Express Consumer Loans

Aiming at strengthening customer loyalty, on May 30, 2024, under Resolution No. 357/24, the Board of Directors approved the implementation of regular commercial campaigns, focused on different groups of customers who are part of a selected universe. Thus, the Bank initially fostered the creation of segmented campaigns as a new facility that considers each individual's characteristics, such as income level, profitability or commercial reciprocity with the Bank, among others. As a result, the Express Consumer Loan facility was incorporated into the Bank's portfolio. It owes its name to the fact that, as a result of the improvement in the loan contracting process, customers can obtain a consumer loan effectively and quickly (2 clicks) by any digital means, complying with the customer's identification requirements. This is due to the fact that the credit offer is generated through the mass credit assessment process. In this way, connectivity issues or operational rejections are avoided, since the express loan is available only to those who have already been qualified and approved.

In March 2025, the facility began to be marketed through Cuenta DNI, adding a new digital channel for the self-management of consumer loans and becoming the Bank's main marketing channels for all customer segments, thereby enabling greater effectiveness.

In June 2025, as part of the ongoing efforts to encourage the use of digital channels, repayment terms of 3, 6, and 9 installments were introduced for personal loan applications processed via the app.

In December 2025, a risk-score-based lending scheme was introduced, incorporating a system of tiered interest rates according to each customer's credit profile, thereby optimizing risk management and the allocation of commercial terms.

The express loan is currently used as an agile lending process. This allows the available credit limit to be provided based on the customer's credit rating but does not allow the renewal of existing loans.

UVA Consumer Loans

On October 3, 2024, under Resolution No. 673/24, the Board of Directors approved the re-launching of UVA consumer loans whose outstanding balances are adjusted by application of the CER Index. The maximum amount is $50,000. At first, this facility was only offered through face-to-face channels for the "non-salaries" and "salaries" segments and in January 2025, the latter segment was extended to Home Banking BIP/BIP Móvil app. As a feature of this type of financing, the customer can obtain a higher loan amount at a lower interest rate.

"*Acá tu sueldo*" offer

On September 19, 2024, under Resolution No. 640/24, the Board of Directors approved a set of products named "*Acá tu sueldo*" to attract new customers to develop the banking business. The proposal includes a Package of products for individuals, an Advances on Salary Payments credit facility at a 0% rate and a consumer loan with preferential features for a specific period of time. The offer is intended to private or public sector employees, as well as to those people who collect their retirement/pension payments, so that they may bring their salary/pension payments to the Bank and/or begin to receive their salaries in accounts maintained in our Bank, regardless of the existence or not of a payment agreement executed with the company. Transfers received from third parties on account of salaries or the collection of social benefits shall not be considered as valid payment of salaries. Moreover, pre-qualified customers and those who have been paid one salary within 180 days of the calculation of the offer are excluded. The maximum amount to be financed is up to $2,000,000 at 24 months. If the customer maintains the monthly accreditation of salaries and pays the first 18 (eighteen) installments in due time and form, the customer will have the last 6 (six) installments discounted. However, said discount will not be applicable when the customer makes total or partial extraordinary repayments or is in arrears during the first 18 installments. In March 2025, the product became available via Cuenta DNI (previously only available via BIP Home Banking /BIP Móvil), thus improving its effectiveness, as with other consumer loans.

Loans to Micro-entrepreneurs

These loans are destined for Micro-entrepreneurs not linked to the Bank under the terms of Communication "A" 2140 of the BCRA, whose business activity is established in the Province of Buenos Aires and/or in the Autonomous City of Buenos Aires, and who have been in business for at least six months.

For the purposes of this loan facility, potential customers shall be defined as low-income individuals who carry out activities on their own account to meet needs related to productive, commercial or service activities, and who do not evidence any unfavorable credit record.

Potential beneficiaries may not exceed the annual sales limits for the "micro" category in the sector in which they operate, as set out by the Ministry of Production through the Secretariat for Small and Medium-sized Enterprises and Entrepreneurs (Sepyme, *for its Spanish acronym*). No age limit shall apply.

Loan Facility for Agricultural and Agroecological Strengthening

This loan facility is intended to small and medium-sized agricultural and agri-food producers, rural contractors, and good producers and service providers related to the agricultural sector located in the Province of Buenos Aires, as well as to agroecological producers (natural persons) registered by the Ministry of Agrarian Development in the Registry of Agroecological Producers of the Province of Buenos Aires. Recipients must be selected by the "Provincia en Marcha Trust Fund" and deemed creditworthy by Provincia Microcréditos and the Bank.

Consumer Loans for Natural Persons affected by meteorological phenomena – Bahía Blanca and Surrounding Areas

They are intended to provide credit assistance to those customers who have been affected by the emergency declared in the districts of Bahía Blanca, Coronel Rosales, Villarino, Puán, Coronel Suárez, Adolfo Alsina and Guaminí due to the storm of March 7, 2025, as well as any other districts that may be affected and reported by the Undersecretariat of Emergencies of the Ministry of Security. Their purpose is to cover the costs of material damages caused by the natural phenomenon and/or to meet expenses arising from damages to a vehicle owned by a customer, provided that such damages have not been covered by the insurance company or other institutions. One transaction per customer is authorized, for an amount of up to $16,100,000, either per affected person or per property. It offers an interest rate subsidy provided by the Ministry of Production, Science and Technological Innovation of the Province of Buenos Aires for eligible customers. No granting commission shall be applied. The term is fixed at 48 months. Additionally, verification shall be carried out regarding the intended use of the funds as well as confirmation that the customer has indeed been affected.

Loans to Micro-entrepreneurs - Agreements with Municipalities

With the purpose of providing credit assistance to micro-entrepreneurs, the Bank, Provincia Microempresas S.A. and several Municipalities of the Province of Buenos Aires entered into agreements during 2025. Such agreements aimed at granting preferential subsidized rates and other special benefits for loans destined to financing Working Capital up to 50 Minimum Living Wages. They have flexible terms and no lending fees and grant a 13pp rate subsidy, which may increase to 15pp if the business and/or company is registered under a woman's name. The only requirement is to be an independent worker resident of the municipalities with which the commercial agreements have been entered into: Guaminí, Marcos Paz, Coronel Suarez, Bahía Blanca, Saavedra, Moreno, La Costa, General Alvarado, Escobar, Daireaux, Colón, Berisso, Tres Arroyos, Punta Indio, Las Flores, Carlos Tejedor, Navarro, Avellaneda, Salto and Salliquelo.

Loans to Micro-entrepreneurs - Loans to Micro-entrepreneurs affected by meteorological phenomena

They are intended to provide credit assistance to those micro-entrepreneurs who have been affected by the emergency declared in the districts of Bahía Blanca, Coronel Rosales, Villarino, Puán, Coronel Suárez, Adolfo Alsina and Guaminí due to the storm of March 7, 2025, as well as any other districts that may be affected and reported by the Undersecretariat of Emergencies of the Ministry of Security. Their purpose is to cover the costs of material damages caused by the natural phenomenon and/or to meet expenses arising from damages to a vehicle owned by a customer, provided that such damages have not been covered by the insurance company or other institutions. Up to 50 Minimum Living Wages. No granting commission shall be applied. Flexible terms are available, ranging from a minimum of 2 months up to 48 months.

Loan Facilities to Micro-entrepreneurs - Agreement with the Ministry of Production, Science and Technological Innovation

The third stage of the loan facility entitled "Loans to Micro-Entrepreneurs – Agreement with the Ministry of Production, Science, and Technological Innovation" has been renewed and implemented. It is subsidized by the Ministry to foster productive and commercial development within the Province of Buenos Aires.

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It is intended for self-employed workers, entrepreneurs, merchants, service providers and any natural person who carries out self-employed productive, commercial, or service-related activities in the Province of Buenos Aires, and who meets the program's technical requirements to be deemed qualified for loans.

Loans to Micro-entrepreneurs - *Grupos Asociativos* (Associative Groups)

In order to incorporate credit assistance to "Workers Cooperatives", "Non-profit Civil Associations", "Mutual Companies" and "Foundations", in 2024, the Associative Groups facility was created. It is destined to legal entities formed by low income individuals who carry out activities on their own account, framed in the development of productive, commercial and service providing activities, within the scope of the social economy and whose activity is located in the Province of Buenos Aires and/or in the Autonomous City of Buenos Aires, and who have been in business for at least 6 months. These loans are intended to finance Working Capital and/or Investment (for goods and services). The Associative Groups must comply with the condition that the valuation of their total assets does not exceed fifty (50) total basic food baskets for the equivalent adult household, a figure updated by the National Institute of Statistics and Census (*Instituto Nacional de Estadística y Cens*os - INDEC), per job. When the recipient is a Natural Person, he/she must additionally comply with the requirement of not exceeding the annual sales limits for the "micro-entrepreneur" category as established by the Ministry of Production through the Secretariat for Small and Medium-sized Enterprises and Entrepreneurs.

Relaunch of the semiannual bonus (*Aguinaldo)* credit facility

It is a semiannual facility made available during June and July and subsequently in December, intended to remain in force throughout January 2026. It is designed for companies that have entered into an active payroll agreement with the Bank to finance seasonal payments related to salaries, vacations, extraordinary bonuses, remunerative compensations and semiannual bonuses (*aguinaldos*), up to the amount effectively credited to the Bank's accounts with a maximum term of six (6) months.

Loans to People Affected by Natural Phenomena, especially available for Bahía Blanca and surrounding areas

They are intended for MiSMEs holding a valid certificate, engaged in commercial, tourism and/or other activities within the localities of Bahía Blanca, Coronel Rosales, Villarino, Puán, Coronel Suárez, Adolfo Alsina and Guaminí, which were affected by the storm of March 7, 2025. The Ministry of Production, Science, and Technological Innovation of the Province of Buenos Aires shall apply a 50% reduction in the interest rate for the credit facility entitled "Loans for Those Affected by Natural Phenomena". Its purpose is to cover the material damages suffered as a result of the natural phenomenon.

Loans to People Affected by Natural Phenomena, especially available for Zarate, Campana, Arrecifes, Salto and San Antonio de Areco

They are intended for individuals and/or legal entities engaged in commercial, industrial and other activities in Zárate, Campana, Arrecifes, Salto and San Antonio de Areco. The Ministry of Economy shall apply a 10-percentage points reduction in the annual interest rate on the "Loans for those affected by natural phenomena" facility. The purpose is to cover the material damages suffered as a consequence of the natural phenomena.

Consumer Loan Campaigns

In June, a new proposal was launched for the "Loyal Customer" segment. A special financing offer was made with loans at a differential rate, aimed at customers who received the payment of their salaries in the Bank, both from the public and private sectors. The offer considered customers' loyalty to the institution- such as holding a savings account for not less than 5 years and an Individuals Package, thereby encouraging the acquisition of products. The beneficiaries were qualified under the "Mass Rating Process" and the offer was available via Home Banking, BIP Móvil and Cuenta DNI.

In July and August 2025, a new campaign called "Cliente FIEL" (Loyal Customer) was launched, aimed at rewarding customers with the highest level of credit compliance, i.e. those with a high score and low risk. The initiative consisted of offering preferential interest rate conditions, recognizing their good financial history, and reinforcing the loyalty strategy for this segment.

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(Partner)

Alejandro A. Garcia	Sergio Ares	Juan M. Cuattromo	Natalia Grosso
General Accountant	General Manager (in charge)	President	Public Accountant (U.B.A.)
			C.P.C.E.P.B.A. V°178 – F°165
			Folder No. 46364/7
			Taxpayer Registration Code: 27-29683317-2

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Note 11 - Other debt securities

The breakdown of this caption considering measurement is included below:

	12.31.2025	12.31.2024
Measured at amortized cost	**4,548,457,694**	**4,104,107,463**
Argentina	***4,515,739,772***	***4,065,256,191***
. Government securities [(1)]	4,222,352,325	3,764,802,188
. Corporate securities	2,055,162	11,467
. Corporate bonds (Note 10)	283,740,021	291,652,414
. Debt securities in financial trusts (Note 10)	7,592,264	8,790,122
Foreign	***32,717,922***	***38,851,272***
. Government securities	22,331,558	17,255,887
. Corporate securities	10,386,364	21,595,385
Measured at fair value through OCI	**115,220,978**	**95,041,095**
Argentina	***96,206,083***	***72,380,303***
. Corporate securities (Note 10)	96,206,083	72,380,303
Foreign	***19,014,895***	***22,660,792***
. Government securities	19,014,895	22,660,792
Allowances for loan losses (Note 35.1 and Exhibit R)	***(7,094,103)***	***(2,011,080)***
Total	**4,656,584,569**	**4,197,137,478**

[(1)] Excluded from the scope of impairment as provided by BCRA Communication "A" 6847.

Note 12 - Financial assets pledged as collateral

At December 31, 2025 and 2024, the Group pledged as collateral the financial assets included below:

	12.31.2025	12.31.2024
Transactions with the BCRA (Note 43)	439,749,311	420,290,477
Forward purchases of securities (Note 43)	85,071,512	-
Collateral Deposits (Note 43)	79,811,915	88,594,750
Total	**604,632,738**	**508,885,227**

Note 13 - Property and equipment

The breakdown of this item is shown in Exhibit F to these financial statements.

Note 14 - Intangible assets

This item mainly corresponds to software acquisition and development costs for internal use. The breakdown of this item is shown in Exhibit G included in these financial statements.

Note 15 - Other financial assets

There follows a breakdown of this caption:

	12.31.2025	12.31.2024
Mutual funds	190,741,182	195,391,825
Insurance premiums receivable	180,379,449	129,383,156
Attachment debtors (Seguros, ART and Vida) (Note 43)	65,793,398	17,788,744
Sundry debtors	31,697,264	19,969,469
Trust Fund for Occupational Diseases (Worker's Compensation Insurance - ART) (Note 40.2.d)	27,662,557	48,187,257
Service fees and commissions receivable	20,413,180	20,449,250
Claims and contingencies paid (ART) (Note 40.2.b)	17,668,288	21,089,170

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Receivables from collection agents to be accounted for	10,935,228	10,143,988
Financial debtors from spot sales of foreign currency pending settlement	5,974,632	-
Fixed-term deposits	5,065,669	-
Reserve fund - SRT Resolution (ART) (Note 43)	1,408,570	1,853,021
Advance for retirement and pension payments	602,977	624,814
Balances to be recovered from claims	175,172	25,862
Mutual Fund under attachment (ART) (Note 43)	72,281	74,149
Financial debtors from spot sales of government securities pending settlement	-	240,208,110
Receivables from sale of shares held in Prisma S.A.	-	35,427,358
Accrued interest receivable - Receivables from sale of shares held in Prisma S.A.	-	383,281
(Allowances for loan losses - Receivables from sale of shares held in Prisma S.A.) (Exhibit "R")	-	(413,255)
(Other unallocated collections)	(597)	(7,527)
(Allowances for loan losses - Balances to be recovered from claims) (Exhibit "R")	(175,172)	(25,862)
(Allowances for loan losses) (Exhibit "R")	(25,029,434)	(11,933,040)
Other	178,920,349	98,552,714
Total	**712,304,993**	**827,172,484**

Note 16 - Other non-financial assets

There follows a breakdown of this caption:

	12.31.2025	12.31.2024
Automatic debits pending allocation	23,955,321	8,841,275
Other miscellaneous assets	14,090,002	14,184,876
Tax advances	9,335,519	10,239,440
Investment property	8,037,579	8,037,579
Assets acquired as security for loans	3,797,523	3,830,397
Advance payments	2,939,156	2,062,097
Works of art and collection pieces	947,355	990,148
Advances for purchase of assets	167,750	2,304,002
Other	3,008,861	7,424,164
Total	**66,279,066**	**57,913,978**

Note 17 - Non-current assets held for sale

	12.31.2025	12.31.2024
Property and equipment held for sale	11,764,728	11,768,728
Personal property held for sale - Provincia Leasing S.A.	-	44,700
Total	**11,764,728**	**11,813,428**

Note 18 - Deposits

The information on concentration of deposits is included in Exhibit "H".

The breakdown of this caption is as follows:

	12.31.2025	12.31.2024
1. Non-financial public sector	2,273,102,619	2,673,802,732
2. Financial sector	19,070,510	15,777,411
3. Non-financial private sector and residents abroad	11,276,240,737	11,396,782,870
3.1. Checking accounts	*1,142,896,549*	*1,409,553,805*
3.2. Savings accounts	*5,286,535,788*	*5,079,004,128*
3.3. Fixed-term deposits	*4,645,063,354*	*3,610,690,937*
3.4. Investment accounts	*41,586,110*	*998,082,752*
3.5. Other	*90,115,499*	*105,164,679*

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(Partner)

Alejandro A. Garcia General Accountant	Sergio Ares General Manager (in charge)	Juan M. Cuattromo President	Natalia Grosso Public Accountant (U.B.A.) C.P.C.E.P.B.A. V°178 – F°165 Folder No. 46364/7 Taxpayer Registration Code: 27-29683317-2

3.6. Interest and adjustments	*70,043,437*	*194,286,569*
Total	**13,568,413,866**	**14,086,363,013**

Note 19 – Other financial liabilities

	12.31.2025	12.31.2024
Liabilities from financing of purchases	703,686,129	589,150,011
Miscellaneous liabilities subject to minimum cash requirements	89,952,604	205,006,011
Miscellaneous liabilities not subject to minimum cash requirements	61,175,625	56,675,033
Foreign exchange transfers pending payment	55,479,951	43,765,379
Other accrued interest payable	22,622,971	31,497,756
Cash for spot purchases or sales pending settlement	18,827,358	10,887,455
Leases payable	1,742,237	1,674,092
Financial creditors for spot purchases of government securities pending settlement	-	1,151,380
Other	131,149,357	38,517,323
Total	**1,084,636,232**	**978,324,440**

Note 20 - Financing received from the BCRA and other financial institutions

	12.31.2025	12.31.2024
Financing from Domestic Financial Institutions	41,000,000	-
Other financing from financial institutions	785,687	2,076,866
Argentine Central Bank - Law 25,730	296,252	92,654
Other accrued interest payable	10,669	537
Total	**42,092,608**	**2,170,057**

Note 21 - Corporate bonds issued

Issuances effective at year end

Under the Global Program of Short, Medium and Long Term Debt Securities for a maximum outstanding nominal amount of US$1,500,000 or its equivalent in other currencies and/or value or measurement units, the Bank completed two issuances of Debt Securities in the local capital market.

On May 29, 2025, the issuance of Class I Debt Securities in pesos for $5,290,169 with a 12-month term and Class II Debt Securities in dollars for US$9,675 with a 12-month term was carried out; all of them amortized upon maturity in a single bullet payment. Interest on Class I will be paid on a quarterly basis, at a variable rate (Tamar plus 3.50%) and interest on Class II will be payable on a semiannual basis at a fixed rate of 6.25%.

On November 19, 2025, the issuance of Class III Debt Securities in dollars for US$26,050 with a 12-month term and Class IV Debt Securities in pesos for $32,301,758 with a 12-month term was carried out; both amortized in a single bullet payment. Interest on Class III will be paid on a semiannual basis, at a fixed rate of 6.50%, and the interest on Class IV will be paid on a quarterly basis at a variable rate (Tamar plus 4.00%).

The following Bank’s simple Debt Securities issuances are in effect:

Issue Date	Currency	Class No.	Amount (nominal value in thousands)	Term (months)	Maturity Date	Rate	Principal Amount	
							12.31.2025	12.31.2024
5/29/2025	Pesos	I	5,290,169	12	5/29/2026	Tamar + 3.50%	5,290,169	-
5/29/2025	Dollars	II	9,675	12	5/29/2026	Fixed 6.25%	14,119,765	-
11/19/2025	Dollars	III	26,050	12	11/25/2026	Fixed 6.50%	38,017,869	
11/19/2025	Pesos	IV	32,301,758	12	11/25/2026	Tamar + 4.00%	32,301,758	
Principal amount due and payable							**89,729,561**	**-**

(In thousands of pesos in constant currency) -Translation of Financial Statements originally issued in Spanish

Accrued Interest Payable	1,440,597	-
Class I Debt Securities Repurchases	(1,000,000)	-
Class II Debt Securities Repurchases	(293,051)	
Class III Debt Securities Repurchases	(14,594)	
Bank's total	**89,862,513**	**-**
Holdings [(1)]	(6,958,227)	-
Total	**82,904,286**	**-**

[(1)] *Corporate bonds held by other members of the Group.*

Note 22 – Provisions

This caption includes the following items:

	12.31.2025	12.31.2024
For contingent liabilities (Exhibit "R" and Note 35.1)	386,264	550,295
For onerous contracts	1,510,267	2,851,927
For post-employment defined benefit plans (Note 24.2)	85,433,408	92,856,621
For unused credit card balances (Exhibit "R" and Note 35.1)	16,082,088	14,960,081
For agreed revocable overdrafts in checking accounts (Exhibit "R" and Note 35.1)	432,222	277,934
Other	34,286,704	31,580,573
Total	**138,130,953**	**143,077,431**

The Bank estimates its provisions are sufficient to cover any unfavorable resolutions on these matters and other claims that are in their initial execution stage and, therefore, no negative effects are expected on its net worth.

Except for the situations described in this Note, there are no probable contingencies with a significant effect at the close of the year for which adequate provisions have not been set up.

The main provisions recorded by the Bank under "Other" are included below. Likewise, at December 31, 2025 and 2024, the amounts of $9,719,774 and $7,395,326, respectively, were included under such item on account of provisions of controlled companies.

22.1 Association for the Defense of Consumers – (*Asociación de Defensa de los Consumidores* - ADECUA)

The Association for the Defense of Consumers brought a class action against the Bank for the collection of fees on group life insurance policies taken with the controlled company (Provincia Seguros) on loans. A defense for abandonment of legal suit was filed, which was declared and confirmed by the Appellate Court. The consumer association filed a claim with the Argentine Supreme Court of Justice due to the dismissal of the extraordinary remedy so presented. A similar class action brought by the Argentine Consumers' Network (*Red Argentina de Consumidores*) against the Bank is still pending. Such action is in the trial stage. As of December 31, 2024, the provisions recorded in the Detail of Lawsuits against the Bank amounted to $130,238.

22.2 Future dollar sale transactions

On November 22, 2012, the Bank was served notice of the complaint filed by Citibank for disagreement with future dollar sale transactions made before 2001. On November 11, 2019, the court rendered judgment sustaining the complaint that was appealed by both parties. On December 27, 2020, the Federal Civil and Commercial Room III ratified the first instance decision, ordering the payment of legal costs. On February 5, 2021, a federal extraordinary remedy was filed, but it was rejected, ordering the Bank to pay legal costs.

On June 29, 2021, the Bank filed a petition for the denied federal extraordinary remedy, which was dismissed on December 21, 2022. On February 22, 2023, Citibank served notice upon the Bank of the updated settlement amount. The Bank paid $4,049,030 on account of the judgment amount (principal and interest). Such amount was paid in pesos at the official exchange rate. An amount of $14,465 was also paid to reimburse the court costs paid by the plaintiff.

On November 10, 2023, the Court of Appeals issued a Resolution that upheld the plaintiff's appeal, ruling that the MEP dollar rate as of March 27, 2023 should be used to set the regulatory base, and ordering the Bank to pay the costs of the proceedings. The Bank filed a Federal Extraordinary Remedy, which was rejected on March 5, 2024. On March 12, 2024, the Bank filed a petition for denied appeal with the Court for the denied Federal Extraordinary Remedy after paying the deposit required by Section 286 of the Code of Civil and Commercial Procedure. Such petition is still pending resolution.

Fees for $2,174,555 have been assessed for the professionals involved and have been appealed both for being low and high. Said appeals are still pending resolution. On June 30, 2024, the Bank paid $932 to the mediator. On December 17, 2024, a total amount of $4,950,607 was set up on account of First Instance and appellate court fees. An extraordinary remedy was filed.

On December 17, 2024, the appellate court dismissed the Bank's appeals against the resolutions of May 7 and May 22, 2024, and accepted the appeal filed by Citibank's attorneys against the resolution of May 7, 2024, ruling that costs be distributed as incurred, thereby increasing the amount of fees assessed for the plaintiff's attorneys and expert. The total amount of fees to be paid, including those of the first and second instance, amounts to $4,950,607. The extraordinary appeal regarding the assessed fees was rejected. A petition for denied appeal was filed by the Bank with the Argentine Supreme Court. The Bank paid the fees assessed at first instance with the limit established by Section 730, as well as those corresponding to the appeals filed by both the plaintiff and the defendant, for a total amount of $2,600,250. The amounts corresponding to the appeals were accepted, adjusted by UMA, and a reserve regarding such payment was made subject to the 25% limit established by Section 730. The mediator reported his tax status, claiming VAT. Furthermore, fees were assessed for the dismissal of the extraordinary appeal filed by the defendant – related to the merits of the case (judgment dated June 17, 2021) – amounting to $141,741. The Bank requested the regulation of attorneys' fees at first instance. The plaintiff accepted the payment of appellate fees, making a reserve regarding the cap under Section 730 of the Code of Civil and Commercial Procedure and requested their transfer.

The Bank was served notice regarding the difference in the value of the UMA and paid the amount of $141,741. The Bank filed a motion for reconsideration with a subsidiary appeal regarding VAT claimed by the mediator. The Bank also filed a motion for reconsideration with a subsidiary appeal concerning the difference in fees due to the value of the UMA.

By resolution of August 7, 2025: a) fees corresponding to the Bank's attorneys, Citibank's attorneys and the expert's counsel were assessed regarding the cap under Section 730; b) it was decided that the court fee should be excluded from the calculation, taking as the regulatory base the amount of $22,484,703, thus setting the 25% limit at $5,621,176; c) the request for proration was dismissed, ordering the payment of legal costs; d) the action regarding VAT was deemed moot.

The Bank lodged an appeal against the resolution concerning proration and attorneys' fees as both excessively low and high, and petitioned that the amount paid in respect of first-instance fees be placed in a fixed-term deposit. The appeal filed by the Bank was granted, and it was ordered that the sum of $996,861 be invested in a fixed-term deposit. The case was set for decision.

On October 21, 2025, within the framework of a private agreement, the Bank paid the amount of $2,628,506 as first-instance fees for services rendered up to March 30, 2023.

On December 10, 2025, the Court of Appeals rejected: a) the appeal against the Resolution of June 24, 2025, which ordered the Bank to pay the difference of UMA for attorneys' fees; and b) the appeal against the Resolution of August 7, 2025, which denied the proration requested by the Bank, thereby confirming the fees established in the Resolution of September 26, 2025. Citibank filed a motion for reconsideration *in extremis* against the Resolution of December 10, 2025, which stated that legal costs detailed in Resolution dated July 11, 2023, be borne by Citibank. On December 19, 2025, the Court dismissed said appeal, with no costs. The Bank requested the withdrawal of the fixed-term deposit of $996,861 in order to settle the outstanding fees. The Bank credited the deposit and paid the amount of $35,284 on account of the difference in the UMA value arising from the payment of fees made on June 6, 2025 for work performed at the appeal stage.

At December 31, 2025 and 2024, provisions for $836,611 and $3,265,745, respectively, were set up in relation to this process.

22.3 Financing cost for deferred credit card payments

The "Proconsumer" consumer association brought an action against the Bank for reimbursement of the amounts charged to clients on account of "financing cost for deferred credit card payments". The association understood that said charge was neither expected nor authorized by the BCRA and that it represented a veiled interest amount. On February 26, 2015, the Court of Appeals upheld the judgment and notice was duly served on the Bank in March. The extraordinary remedy filed by the Bank was dismissed and is in the execution stage. The Bank has already refunded customers with active accounts (approximately $36,000 + US$2,500). To date, no resolution has been adopted with regard to the situation of former customers, the publishing of notices and the assessment of fees. The accounting expert reported a shortfall in the deposit made. The Court ordered the Bank to deposit the difference. This decision was appealed by the Bank and revoked by the Court of Appeals, which upheld the calculations made by the accounting expert. On December 26, 2019, the Bank was ordered to transfer to the pertinent account the amounts corresponding to AMEX/MASTERCARD customers and former customers for the 2003/2008 period. At the date of these financial statements, the amounts involved are being updated in order to comply with the requirement. Likewise, the Bank filed an extraordinary remedy regarding the application of funds belonging to former customers. Currently, the case is in the execution stage to comply with the provisions regarding funds belonging to former customers. A hearing was held in order to decide upon the compliance of judgment regarding former customers. The expert served notice of a new settlement amount, which was challenged by the Bank on February 28, 2023. A new settlement amount is under analysis. In addition, fees for approximately $1,500,000 were assessed for attorneys and experts. Such fees have been appealed. The Court reduced both by half. All fees were paid. The matter is before the Court for regulation of professional fees. At December 31, 2025 and 2024, provisions for $1,237,500 and $1,302,378, respectively were made on account of this process.

On September 10, 2008, Procurar filed a claim against the Bank for the revision and correction of the so-called "Salary Accounts" in order to stop the collection of certain fees and to get reimbursement of the amounts debited without a cause. The claim was sustained but just in relation to the fees on salary accounts collected between 2003 and 2008. The Court of Appeals partially rejected the decision and upheld two bases of appeal filed by the Bank. As delinquency date, the Court took into account the date on which the ruling was duly served (i.e. September 11, 2008) instead of the date on which the accounts were debited from 2003 to 2008. The expert and the Bank submitted their settlement documents. The court rejected the settlements made by the parties and, on its own initiative, prepared a settlement report with data provided by the Lawyers' Professional Association. The court approved the settlement at December 2020, which amounted to $378,000 on account of principal and interest for active and closed accounts. The pertinent amounts will be timely deposited to customers with active salary accounts. In the case of amounts owed to former customers, the resolution on this regard will be analyzed. At the closing date of these financial statements, only fees were paid and the case file has been archived. At December 31, 2025 and 2024, provisions for $11,000 and $14,471, respectively were made on account of this process.

22.4 Center for Consumer Guidance, Protection and Education (*Centro De Orientación, Defensa y Educación del Consumidor* - CODEC)

CODEC has brought an action against the Bank for breach of reporting duties under the consumers' protection law and for other issues related to consumer loans. A motion to dismiss based on the running of the statute of limitations was introduced, and a defense based on the plaintiff's lack of legal standing to sue was also filed. On March 21, 2017, the Court sustained the latter defense on the grounds of the many deficiencies in formal requirements claimed by the Bank and rejected the action, ordering the plaintiff to pay legal costs. The appeal filed by the plaintiff was dismissed by the Court of Appeals. The Provincial Supreme Court rejected the appeal filed by CODEC against the decision of the Court of Appeal, confirming the plaintiff 's lack of legal standing to sue and sustained the claim only as regards the payment of legal costs. This situation improved the Bank's position. The payment of legal costs is still pending resolution. A federal extraordinary remedy was filed but it was rejected by the Provincial Supreme Court on July 4, 2024. The Bank filed a petition for the denied federal extraordinary remedy with the Supreme Court but is still pending resolution. Thus, no provision has been recorded pursuant to the Detail of Lawsuits against the Bank prepared by the Bank's Legal Affairs Management at December 31, 2025.

CODEC has also filed an action against the Bank for charging Datanet fees to beneficiaries of transfers made through the Datanet system and for the return of amounts collected on such account from November 1, 2011 to date, plus interest and penalties. Such action is pending before the Commercial and Civil Court No. 4, La Plata. The Bank filed a "lack of standing to sue" defense and the complaint was answered on November 5, 2018. On April 5, 2019, the Commercial and Civil Court rejected such defense and the Court of Appeal confirmed this ruling. An "Inapplicability of the Law" remedy was filed but was rejected by the Provincial Supreme Court. The Bank filed the pertinent answer. On April 8, 2022, the agreement reached with the counterparty was judicially approved under the terms of Board of Director's Resolution No. 879/21 of December 22, 2021. The agreement is currently in the execution stage. At the date of these financial statements, fees, contributions and part of the agreed refunds have been paid. Consequently, on account of this process, provisions for $30,545 and $40,183 were recorded at December 31, 2025 and 2024, respectively.

Before the Commercial and Civil Court No. 16, La Plata, CODEC filed an action against the Bank for charging fees related to the delivery of account statements and cards by mail. The Bank has not collected such fees. The complaint was duly answered by the Bank; however, hearings have already been called for. On October 9, 2020, the plaintiff´s lack of legal standing to sue claimed by the Bank was rejected. On October 29, 2020, the Bank appealed such resolution. On April 1, 2022, the agreement entered into with the counterparty was approved in accordance with the terms of Resolution No. 879/21 issued by the Board of Directors on December 22, 2021. Such agreement is currently in the execution stage. Fees and pension contributions have been paid. At December 31, 2025, a provision for $5,750 has been set up.

22.5 Association of Users and Consumers (*Usuarios y Consumidores Unidos* - UCU)

UCU brought a class action requiring the Court with jurisdiction over contentious and administrative matters No. 2 (La Plata) to order the Bank to pay a Bip or similar interest rate on judicial time-deposit placements and to pay the difference between the rate actually paid and the one resulting from application of the Bip or similar rate. The complaint was answered and a motion to dismiss was introduced. The allegation of lack of jurisdiction claimed by the Bank as an exception was dismissed at first instance and confirmed by the Court of Appeals. The hearing Court of Appeals rejected the "Inapplicability of the Law" remedy filed by the Bank who submitted a petition for denied appeal before the Provincial Supreme Court. Such petition was dismissed. A federal extraordinary appeal against such ruling was rejected. Afterwards, a petition for denied appeal was filed before the Argentine Supreme Court of Justice, which was rejected in accordance with Section 280 of the Code of Civil and Commercial Procedure on March 25, 2025. The plaintiff alleged a new fact and requested injunctive relief. After the Bank's answer to both issues, the injunction was dismissed and the new fact was partially admitted. Two new facts were admitted, restricted to the cases mentioned by the plaintiff and with such only scope. The case is currently in the evidentiary stage. Final arguments have been submitted. At the close of the financial statements, no ruling has been issued. In view of the status of the process and the quantification of the claim, provisions for $10,000,057 and $10.676.930 were recorded as of December 31, 2025 and 2024, respectively.

In 2014, the Association of Users and Consumers filed an injunction to prevent the Bank from collecting the over-the-purchase limit fees charged on credit card transactions. The injunction was granted because such fees had not been allowed by the BCRA. Consequently, the Bank suspended such collection. The association also filed a complaint for the refund of any mischarged amounts, which is pending before the Court in Commercial Matters No. 1 (City of Buenos Aires). The First Instance Court rendered judgment, which has been only appealed by the Bank. Pursuant to such judgment, the years of sentence applicable to the amounts to be returned were reduced from 10 to 3 years as a result of the statute of limitations plea filed by the Bank. The Federal Extraordinary remedy was rejected: definite judgment – for execution. Based on the probable loss amount, provisions for $632,500 and $578,835 were set up on account of this process at December 31, 2025 and 2024, respectively. Funds have already been deposited for customers who are still beneficiaries; funds for former customers and fees have not been deposited yet.

The Association of Users and Consumers filed a class action against the Bank with the National Court of First Instance in Commercial Matters No. 18 of the City of Buenos Aires, claiming for the Bank's charge of $1 ATM robbery insurance made without the customers' consent for the 2001-2003 period, requesting the reimbursement of the amounts so debited. The Bank answered the complaint and after due process, on September 8, 2004, the Court rendered judgement and ordered the Bank to pay back to customers and former customers the amounts so wrongfully debited and for the period claimed. Such adverse judgment is definite (the Bank filed an appeal and a federal extraordinary remedy for denied appeal with the Argentine Supreme Court of Justice, which were rejected). In order to comply with the judgment and according to its terms, in 2013 the amounts owed were paid to customers having accounts with the Bank. In the case of former customers, notices of the resolution were published so as to inform them of the amounts to be received in the different branches of the Bank. Fees for $1,800 were paid to the plaintiff's counsels and to the accounting expert. In the case of the amounts of former customers, the judgment is in the execution stage. At the closing date of these financial statements, the claim has expired; therefore, no provision has been recorded for this proceeding as of December 31, 2025. At December 31, 2024, a provision for $35,793 was made.

The Association of Users and Consumers filed a class action against the Bank with the National Court of First Instance in Commercial Matters No. 21 of the City of Buenos Aires. This claim based on (2001/20013) BCRA regulation, sought for the repayment of the fees wrongly charged by the Bank during the economic emergency on account of interbank deposits and electronic transfers. The Bank answered the complaint and after due process, judgment was rendered on September 22, 2009, ordering the Bank to repay the amounts wrongfully charged during the claimed period to customers and former customers. The Bank filed an appeal and a federal extraordinary remedy against such adverse judgment and both remedies were rejected. Being the case in the execution stage and with a definite judgment, in 2014 the Bank duly refunded fees to customers with accounts opened in 2014. In 2016, notices were published so as to inform former customers of the amounts to be received in the different branches of the Bank. In the case of the amounts of former customers, the judgment is in the execution stage. The distribution of simple letters to former customers started on March 8, 2022. The assessment of fees is still pending. Likewise, steps are being taken to find a solution regarding the destination of the funds not received by former customers, even though they have received simple letters. The plaintiff requested the exchange of data of former customers via COELSA (Electronic Clearance Company) so as to determine if they currently operate with another bank in order to transfer the funds to their accounts via CBU (Unique Banking Key). The Bank complied with the measure by transferring funds belonging to former customers to their corresponding accounts maintained with other financial entities. At December 31, 2025 and 2024, provisions for $32,500 and $42,755, respectively, were set up in relation to this case.

The Association of Users and Consumers filed a precautionary measure before the Commercial and Civil Court No. 22 of La Plata that agrees with the purpose of the demand: suspension of discounts and reimbursement of funds. Upon resolution of the precautionary measure, which was appealed by the Bank, on September 7, 2021, the Court of Appeals partially upheld the basis of appeal filed by the Bank and decided the compliance of such measure to be applied on those Bank’s users and customers who have made an express request through the pertinent means determined by the Bank and upon the receipt of the pertinent information by all affected person. Therefore, several communication actions were taken by the Bank. The demand was answered and the procedural developments described above were verified. The proceedings are in the trial of the case. Currently, the Bank is in the execution stage with respect to the injunction that ordered the restitution of the amounts that affected the collection of IFE for customers who so requested. At December 31, 2025 and 2024, provisions for $82,500 and $108,531, respectively, were made.

22.6 Consumer Association – Proconsumer

On April 17, 2009 the Consumer Association “Proconsumer” filed a class action against the Bank with the National Court of First Instance in Commercial Matters No. 22 of the City of Buenos Aires claiming for the collection of charges/fees in Visa credit cards on account of cuotaphone, visaphone and other services (interests for the quantification requested by customers for credit card balances) and their repayment. At December 31, 2025 and 2024, provisions for $42,900 and $56,436, respectively, were set up on account of this process. The decision is still to be rendered.

The “Proconsumer” consumer association brought an action against the Bank for an alleged general excess on income tax withholding on court payment orders. Such lawsuit is in the trial stage and the claim amount is undetermined. As a result of the expert evidences offered, expenses may arise. There is still no evidence to assess probable costs for the Bank. Anyway, at December 31, 2025 and 2024, provisions for $240 and $316, respectively, were set up on account of experts’ fees.

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22.7 Association for the Protection of Insureds, Consumers and Users (*Asociación de Defensa del Asegurado, Consumidores y Usuarios* – ADACU)

The Association for the Protection of Insureds, Consumers and Users "ADACU" brought an action against Prisma Medios de Pago and 14 banks (including the Bank), requesting payment of compensation for material and punitive damages to customers operating with Visa credit cards issued by any of the defendant banks, from an undetermined date until April 1, 2017. The action alleged collusion in setting prices (discount and interchange rate) and other practices considered detrimental to consumers. The Bank answered the complaint and filed a plea of lack of legal standing to sue and statute of limitations. On February 19, 2025, the evidentiary stage was opened; however, that ruling is not final, as it was appealed by Prisma and other financial institutions. The case has not been resolved yet. At December 31, 2025 and 2024, provisions for $1,100 and $1,447, respectively, were set up on account of this process and its status.

22.8 MPI Foxtrot S.A. fund

The MPI Foxtrot S.A. fund filed an arbitration claim before the Buenos Aires Stock Exchange for the amount of US$10,500. The claim alleged that the Bank had deposited the amount in pesos instead of U.S. dollars due to the impossibility of buying foreign currency as the result of the restrictions to access to the single free exchange market imposed by the BCRA in 2019. On August 15, 2023, the Buenos Aires Stock Exchange issued an arbitration award upholding MPI Foxtrot S.A.'s claim and ordering the Bank to pay US$10,098 plus interest at an annual 6% rate from November 16, 2021 (debtor's delinquency date) until its effective payment, within ten stock exchange business days from the final date of the settlement to be performed.

The arbitration tribunal found that the plaintiff had the nominal securities, which were the subject of the claim, deposited in Euroclear at the expiration date of installment No. 13. Furthermore, it was determined that the obligation to pay in dollars derived from the regulations in force under the Global Debt Securities Program dated May 11, 2017, updated on March 15, 2018. The tribunal emphasized the waiver to invoke Section 765 of the Civil and Commercial Code and the inapplicability to the case of the regulation issued by the BCRA due to the terms of the executed contract, as well as the possibility of the Bank to pay with its own position. The Bank was ordered to pay the costs. The award was appealed on August 23, 2023 and the file was received by the National Commercial Court - Room "A" on September 19, 2023. On September 25, 2024, the Court rendered judgment in favor of the Bank. The pertinent legal costs were determined. On September 9, 2024, MPI Foxtrot S.A. filed an extraordinary appeal. The case file is currently pending before the Argentine Supreme Court of Justice. Such court referred the file to Room A so that the file processed before the Buenos Aires Stock Exchange Arbitration Tribunal be digitally incorporated. At December 31, 2025 and 2024, provisions for $1,920,893 and $2,269,822, respectively, were set up on account of this process and its status.

The legal proceedings and claims involving the controlled company Provincia Fideicomisos S.A.U. are described In Note 46.

Additionally, pursuant to the BCRA's request, Note 50 includes all the administrative and/or disciplinary penalties, as well as the sentences imposed by criminal trial courts, enforced or brought by the Argentine Central Bank, the Financial Information Unit (*Unidad de Información Financiera*), the National Securities Commission (*Comisión Nacional de Valor*es - CNV) and the National Insurance Superintendency (*Superintendencia de Seguros de la Nación* - SSN) regardless of whether the obligations arising therefrom are probable, possible or remote.

Note 23 – Other non-financial liabilities

This caption includes the following items:

	12.31.2025	12.31.2024
Debts with the insureds, reinsurers and coinsurers	857,387,156	786,181,353
Short-term personnel benefits	173,236,661	231,480,158
Sundry creditors	97,325,090	97,215,529
Technical commitments	92,529,644	78,406,824
Taxes and rates payable	85,061,333	84,650,240

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Mathematical reserve	25,192,657	20,784,427
Other	88,267,041	82,981,241
Total	**1,418,999,582**	**1,381,699,772**

Note 24 - Personnel benefits

The Bank contributes to the Health and Social Services Commission (*Comisión de Servicios Sociales*), which arranges for the distribution of funds among its affiliated entities. Therefore, the Bank is not bound to make contributions to the Health and Social Services Institute for Bank Employees (*Instituto de Servicios Sociales Bancarios*), according to the provisions of Law No. 19,322, Section 17.

The following table shows charges for personnel benefits:

	12.31.2025	12.31.2024
Payroll	1,068,303,403	1,108,966,263
Social security taxes	295,785,277	267,092,182
Contributions to the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel (Note 24.3)	199,371,846	249,584,626
Personnel services	33,804,642	19,328,018
Other short-term benefits paid to personnel	28,400,317	170,910,075
Compensation and bonuses to personnel	20,357,723	21,789,762
Post-employment benefits - Defined contributions and benefits (Note 24.2)	(7,423,213)	4,353,094
Other	-	849,322
TOTAL	**1,638,599,995**	**1,842,873,342**

24.1 Short-term benefits

Liabilities related to short term personnel benefits and post-employment defined benefits are recognized as "Other non-financial liabilities" and "Provisions", respectively.

24.2 Post-employment benefits

The Bank offers a benefit to its personnel after employment. Upon meeting all requirements, such benefit may be equal to 12 salaries.

Actuarial assumptions

	12.31.2025	12.31.2024
Updating rate	6%	6%
Mortality table	CSO 80	CSO 80
Real wage growth	0	0
Accrual	Length of service/Total labor life	Length of service/Total labor life
	2025(1)	**2024(1)**
Initial balance	92,856,621(2)	88,503,527
Charge for yearly accrual	27,847,099	56,821,240
Payments made	(12,998,473)	(4,608,222)
Monetary gain/(Loss) for post-employment defined benefits provisions	(22,271,839)	(47,859,924)
Balance	85,433,408	92,856,621
Variation for the year recorded in income/(loss)	(7,423,213)	4,353,094

(1) The balances reported correspond to the 12-salary benefit variation for 2025 and 2024, respectively.
(2) Note 22.

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Below there is a detail of the main actuarial assumptions used to determine the present value of the liability for the up-to-12-salary defined benefit granted to the Bank's personnel. The model considers a stationary population, neither growing nor shrinking in size. Each estimation takes into account the whole payroll, which allows a population balancing against the new structure each time a provision is calculated (whether quarterly, semiannually or annually).

Therefore, changes in financial and biometric assumptions and in population are considered. The approach does not refer to a closed population or a specific person under analysis throughout the time, but considers the position or office held (regardless of the person holding office). This way, a constant structure (stationary population) over time is computed, whose composition is adjusted each time a new payroll is processed.

A 6% real rate over inflation has been considered since it is the current minimum market rate for inflation-adjusted long-term bonds (PARP: 5.94% Tir ; DICP : 5.24% Tir).

A real wage growth rate keeping with inflation has been applied (no profit or loss is recorded on real wage as against inflation). The model does not show the evolution of an individual's labor life. Throughout his/her labor life and due to the pertinent promotions, the real wage can grow faster than inflation. The whole population or chart of positions and offices is analyzed at the same time, thus enabling to reflect the future labor promotions and growth of all individuals. When considering the value of the position or office, the holder thereof is not relevant.

24.3 Provincial Law No. 15,514 - Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel

On January 3, 2025, Law No. 15,514 of the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel was published in the Official Gazette of the Province of Buenos Aires, abolishing Law No. 15,008 in force until then. Among the most outstanding issues for the Bank, Article 14 includes the definition that, in view of a possible deficit between the Retirement and Pension Fund income and expenses, the Bank shall make an additional contribution to the funding guidelines detailed in Article 13, based on its profits and in accordance with the compliance with the minimum capital requirements and other technical ratios set forth by the federal regulatory authority. Furthermore, such Law emphasizes that the Province guarantees the benefits established in the legal regime thereby stipulated. As mentioned in Notes 1.3 and 2 b) to these consolidated financial statements, the Bank records the charges resulting from the provisions of Article 14 of Law 15,514, in accordance with the provisions of Resolution 277/18 of the BCRA.

As of December 31, 2024, in accordance with the Board of Directors' Resolution No. 900/24 dated December 26, 2024, the Bank charged against income/(loss) for contributions to the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel, an advance in order to cover its pension obligations.

According to BCRA Resolution No. 277/18, during the fiscal years ended December 31, 2025 and 2024, the Bank charged $199,371,846 and $249,584,626, respectively, against income/(loss) for contributions to the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel.

Note 25 - Capital

The capital subscribed and paid in by Banco de la Provincia de Buenos Aires amounts to $1,250,000.

Note 26 - Interest income

	12.31.2025	12.31.2024
Cash and deposits in banks	118,300	51,981
Corporate securities	1,056,990	91,106,336
Government securities	1,159,425,046	1,660,419,551
Other financial assets	116,832,735	84,583,325
Loans and other financing	3,310,943,621	2,961,155,578
. To the financial sector	391,861	13,159

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(Partner)

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. To the non-financial private sector	3,310,551,760	2,961,142,419
. Overdrafts	*93,663,956*	*124,850,790*
. Notes	*705,196,756*	*845,720,048*
. Mortgage loans	*336,262,273*	*1,031,660,671*
. Pledge loans	*63,267,205*	*57,449,359*
. Consumer loans	*1,361,694,767*	*570,546,863*
. Credit cards	*353,130,525*	*148,716,768*
. Financial leases	*31,628,487*	*27,418,185*
. Other	*365,707,791*	*154,779,735*
Repo transactions	20,681,262	2,391,879,054
. Argentine Central Bank	*10,959*	*2,379,129,953*
. Other financial institutions	*20,670,303*	*12,749,101*
TOTAL	**4,609,057,954**	**7,189,195,825**

Note 27 - Interest expenses

	12.31.2025	12.31.2024
Deposits	2,142,858,366	4,303,582,853
. Checking accounts	*66,746,350*	*124,272,040*
. Savings accounts	*23,071,894*	*43,526,249*
. Time deposits and term investments	*1,768,219,060*	*2,121,470,085*
. Other	*284,821,062*	*2,014,314,479*
Financing received from the BCRA and other financial institutions	595,554	1,827,572
Repo transactions	29,487,028	4,504,854
. Other financial institutions	*29,487,028*	*4,504,854*
Other financial liabilities	2,298,619	826,414
TOTAL	**2,175,239,567**	**4,310,741,693**

Note 28 - Commission income

The breakdown of commission income from the agreements with customers and included in the scope of IFRS 15 is detailed below:

	12.31.2025	12.31.2024
From credit cards	346,766,171	357,560,020
Linked to credits	120,149,317	134,327,489
Linked to liabilities	72,630,242	39,755,406
From foreign trade and foreign currency transactions	11,106,374	10,697,823
Linked to securities	7,984,692	7,085,501
From insurance	210,687	107,857
Linked to loan commitments and financial guarantees	75,980	129,523
TOTAL	**558,923,463**	**549,663,619**

Note 29 - Commission expenses

	12.31.2025	12.31.2024
Issuance	128,408,546	105,760,863
Paid to Coelsa	24,827,861	14,978,863
Paid to Red Link	12,901,340	18,149,329
Linked to clearing services	4,672,052	5,856,689
From foreign trade and foreign currency transactions	2,505,130	1,630,017
Paid to Caja de Valores	1,246,221	915,495
Linked to transactions with securities	718,484	363,946
Other	7,776,734	13,747,807
TOTAL	**183,056,368**	**161,403,009**

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Note 30 - Net income/(loss) from measurement of financial instruments at fair value through profit or loss

	12.31.2025	12.31.2024
Income/(loss) from government securities	319,953,040	1,638,064,297
Income/(loss) from corporate securities	80,497,646	167,556,041
Income/(loss) from derivative financial instruments from measurement of financial assets	1,676,637	(2,761,669)
. Forward transactions	*1,078,444*	*(457,232)*
. Options	*598,193*	*(2,304,437)*
Investments in Equity Instruments	-	1,331,464
Income/(loss) from sale or derecognition of financial assets at fair value	(48,373)	1,422,557
Income/(loss) from other financial assets	4,181,048	1,056,655
TOTAL	**406,259,998**	**1,806,669,345**

Note 31 - Other operating income

	12.31.2025	12.31.2024
Insurance technical result	197,726,332	-
Receivables recovered	110,748,012	3,625,123
Other adjustments and interest on miscellaneous receivables	90,775,405	44,982,867
Safe deposit box rental	38,334,655	13,459,028
Commission collected from ATMs	36,728,810	20,424,080
Penalty interest	20,647,090	4,370,901
Commissions collected from Red Link	20,634,343	22,505,978
Recovery of Personnel Benefits	18,235,784	-
Commission collected from suppliers	16,493,135	17,861,196
Commission for online Datanet transfer	10,117,697	8,149,408
Commissions collected from Cuenta DNI Comercios	10,101,492	15,908,640
Commissions for check collection management	5,795,664	5,267,547
Commissions for clearing services	5,111,115	6,219,526
Provisions reversed - for onerous contracts	3,856,680	-
Income from structuring and management of trusts	2,626,583	2,164,369
Allowances reversed	2,153,682	62,184,238
Adjustments on other miscellaneous receivables with CER index	1,813,999	17,854,886
Provisions reversed - Lawsuits against the Bank	893,427	11,392,393
Provisions reversed - for other contingencies	695,686	10,604,486
Income from sale of property and equipment	331,345	60,926
Provisions reversed – for contingent liabilities	33,822	587,753
Income from sale of non-current assets held for sale	10,112	-
Leases	849	95,414
Income from sale of investment property and other non-financial assets	-	5,536
Income from other receivables from financial brokerage	-	13
Other	132,295,607	66,435,613
TOTAL	**726,161,326**	**334,159,921**

Note 32 – Administrative expenses

	12.31.2025	12.31.2024
Maintenance and Repairs	114,118,027	97,545,483
Taxes	44,168,448	40,543,940
Other fees	43,723,840	29,510,013
Advertising and publicity	38,797,903	34,656,457
Security services	38,147,512	36,242,708
Administrative services hired	28,715,362	35,999,567

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Electricity and communications	28,091,459	22,185,873
Director's fees	8,946,398	8,727,578
Leases	7,867,310	5,616,756
Travel and entertainment expenses	5,218,201	5,634,540
Office supplies and stationery	1,760,560	7,519,544
Insurance	664,927	284,618
Other	52,668,838	52,265,104
TOTAL	**412,888,785**	**376,732,181**

Note 33 - Other operating expenses

	12.31.2025	12.31.2024
Direct marketing	159,560,100	611,873,715
Commissions and other charges paid to Prisma - VISA Card	89,488,223	95,339,150
Red Link processing charges	85,157,192	86,722,183
Initial recognition of loans	58,046,907	172,963,171
Life insurance on financing	35,499,828	20,541,691
Expenditure for Services - Mastercard Cono Sur Membership	31,717,340	22,649,253
Gross Income Tax	27,349,638	27,683,494
Charges for other allowances	24,392,424	30,201,038
Contributions to the Deposit Guarantee Fund (Note 45)	22,340,328	20,687,868
Penalty Interest and Charges in favor of the BCRA	15,225,114	-
Mastercard processing charges	11,218,834	10,641,315
Donations	7,853,236	8,262,040
Expenditure for Services - Debit Card	3,817,109	24,247,561
Charges for onerous contracts	2,914,808	3,056,990
Interest on lease liabilities	1,018,316	777,750
Loss for sale or impairment of property and equipment	102,785	764,268
Other contributions on financial income	-	4,583,381
Measurement at fair value of non-current assets held for sale	-	34,721
Measurement at fair value of investment property (Exhibit F)	-	26,865
Other contributions on income from services	-	1,177,453
Insurance technical result	-	68,391,558
Other contributions on miscellaneous income	-	106,865
Other	212,297,407	134,833,378
TOTAL	**787,999,589**	**1,345,565,708**

Note 34 - Income tax

The Bank is exempt from the income tax as provided in Section 7 of the National Union Pact dated November 11, 1859 (San José de Flores Treaty) which establishes that the Province of Buenos Aires reserves for itself the exclusive right, among others, to govern its Provincial State Bank and to pass the necessary laws to that effect. For that reason, the Bank, its assets, acts and doings, agreements, contracts and transactions as well as the rights arising therefrom in its favor shall be exempted from any liens, taxes, charges or contributions of any nature whatsoever.

As regards the companies of the Group, the following terms apply to determine income tax:

a) Income tax rate:

Law No. 27,430, as subsequently amended by the Social Solidarity and Productive Reactivation Law enacted within the framework of the prevailing Public Emergency ("Public Emergency Law"), established the following income tax rates:

- 30% for fiscal years beginning on or after January 1, 2018 and 25% for fiscal years beginning on or after 2022; and

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- dividends distributed to individuals and foreign beneficiaries as from such fiscal years will be taxed at a 7% and 13% rate, respectively.

Then, Law No. 27,630 enacted on June 16, 2021 repealed the aforementioned general reduction in rates and introduced a tax rate brackets system, which is effective for fiscal years beginning on or after January 1, 2021.

The amounts included in these tax brackets are adjusted annually as from January 1, 2022, based on the changes in the general consumer price index (CPI) measured as of October each year, as shown below:

Year 2024

Accumulated net taxable income		Amount payable	Plus %	Over the excess of $
From $	To $			
$0	$34,704	$0	25%	$0
$34,704	$347,035	$8,676	30%	$34,704
$347,035	With no maximum limit	$102,375	35%	$347,035

Year 2025

Accumulated net taxable income		Amount payable	Plus %	Over the excess of $
From $	To $			
$0	$101,680	$0	25%	$0
$101,680	$1,016,796	$25,420	30%	$101,680
$1,016,796	With no maximum limit	$299,955	35%	$1,016,796

Furthermore, dividends on profits derived in fiscal years beginning on or after January 1, 2018 will be taxed at a single rate of 7%.

As a consequence of such changes, in the case of the companies of the Group with fiscal years ending on December 31 of each year and in the case of Provincia ART S.A., Provincia Seguros S.A. and Provincia Seguros de Vida S.A. with fiscal years ending on June 30 of each year, the current tax liability was measured by applying progressive rates on taxable income assessed as of such dates.

Deferred tax balances were measured using the progressive rate expected to be in force at the time of reversal of the temporary differences.

The breakdown of current and deferred income tax assets and liabilities in relation to the Group is shown below:

b) Current income tax assets:

There follows a breakdown of this caption:

	12.31.2025	12.31.2024
Income tax advances	753,852	3,734,436
Income tax withholdings and collections	867,135	2,392,425
Income tax provision	2,464,419	(65,643)
TOTAL	**4,085,406**	**6,061,218**

c) Current income tax liabilities:

There follows a breakdown of this caption:

	12.31.2025	12.31.2024
Income tax withholdings and collections	-	1,897
Income tax provision	6,119,640	9,707,447
TOTAL	**6,119,640**	**9,709,344**

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d) Income tax benefit:

There follows a breakdown of this caption:

	12.31.2025	12.31.2024
Current tax	(6,295,484)	48,318,629
Deferred tax (Note 34.f)	6,711,235	(3,972,900)
Income tax benefit for the year	**415,751**	**44,345,729**

e) Deferred income tax benefit/(expense) in the Statement of OCI:

There follows a breakdown of this caption for the year:

	12.31.2025	12.31.2024
Deferred tax (Note 34.f)	509,928	(957,640)
Income tax benefit/(expense) in the Statement of OCI for the year	**509,928**	**(957,640)**

f) Deferred income tax:

The breakdown and evolution of deferred income tax assets and liabilities at December 31, 2025 and 2024 are shown below:

Item	At December 31, 2024		Changes recognized		At December 31, 2025	
	Deferred tax assets	Deferred tax liabilities	In the Consolidated Statement of Income (1)	In the Consolidated Statement of OCI(2)	Deferred tax assets	Deferred tax liabilities
Allowances for loan losses	2,274,541	(462,751)	2,626,142	-	3,693,317	744,615
Provisions	1,183,675	(7,317,758)	1,006,783	-	2,504,384	(7,631,684)
Property and equipment	(6,169,228)	(13,990,961)	317,409	33,834	(5,887,536)	(13,921,410)
Investments	2,682,587	(15,134,104)	1,101,434	476,094	254,945	(11,128,934)
Tax inflation adjustment	63,868	(39,095)	(25,757)	-	-	(984)
Intangible Assets	(136,306)	19,513	244,895	-	-	128,102
Investments in Mutual Funds	2,990,432	(1,663,227)	(3,011,171)	-	(99,046)	(1,584,920)
Financial leases	-	(481,786)	(1,314,328)	-	-	(1,796,114)
Tax Losses	11,947,454	7,953,805	460,352	-	2,001,137	18,360,474
Other	6,751,540	(2,646,009)	5,305,476	-	11,537,021	(2,126,014)
Balance	**21,588,563**	**(33,762,373)**	**6,711,235**	**509,928**	**14,004,222**	**(18,956,869)**

1) Note 34.d)
2) Note 34.e)

Item	At December 31, 2023		Changes recognized		At December 31, 2024	
	Deferred tax assets	Deferred tax liabilities	In the Consolidated Statement of Income(1)	In the Consolidated Statement of OCI(2)	Deferred tax assets	Deferred tax liabilities
Allowances for loan losses	2,875,065	(613,256)	(450,019)	-	2,274,541	(462,751)
Provisions	833,837	16,617,191	(23,585,111)	-	1,183,675	(7,317,758)
Property and equipment	(6,123,468)	(13,935,903)	(258,953)	158,135	(6,169,228)	(13,990,961)
Investments	(5,500,585)	(7,776,239)	1,941,082	(1,115,775)	2,682,587	(15,134,104)
Tax inflation adjustment	284,213	(137,461)	(121,979)	-	63,868	(39,095)
Intangible Assets	427,230	21,879	(565,902)	-	(136,306)	19,513
Investments in Mutual Funds	(4,320,113)	(10,755,982)	16,403,300	-	2,990,432	(1,663,227)
Financial leases	-	(2,178,519)	1,696,733	-	-	(481,786)
Tax Losses	16,101,515	3,952,943	(153,199)	-	11,947,454	7,953,805
Other	7,224,277	(4,239,894)	1,121,148	-	6,751,540	(2,646,009)
Balance	**11,801,971**	**(19,045,241)**	**(3,972,900)**	**(957,640)**	**21,588,563**	**(33,762,373)**

(1) Note 34.d)
(2) Note 34.e)

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The following table shows a reconciliation between the income tax recorded in income/(loss) at December 31, 2025 and 2024 and the amount that would result from the application of the current tax rate upon earnings:

	12.31.2025	12.31.2024
Income Before Income Tax	2,066,737	31,701,542
Income tax rate	**30.66242%**	**31.01696%**
Income/(loss) for the year at tax rate	633,712	(9,832,855)
Permanent differences at tax rate:		
Non-computable income (1)	(12,408,907)	110,807,670
Non-deductible expenses from income tax	8,677,085	(67,859,085)
Other net	3,513,861	11,229,999
Income tax benefit	**415,751**	**44,345,729**

(1) It mainly includes non-taxable income recorded by Banco de la Provincia de Buenos Aires (Note 1.1) and other structured entities (Mutual Funds and Banco de la Provincia de Buenos Aires Foundation).

Note 35 - Risks and corporate governance

Purposes, policies and processes for capital management

Management, structure and organization

In accordance with the rules set forth by the Regulatory Authority (Consolidated text of "Guidelines on Risk Management in Financial Institutions"), the Board of Directors approved the structure necessary to perform a comprehensive risk management in terms of size, economic relevance, nature and complexity of the transactions carried out by the Bank.

For that purpose, the Bank has created the Risks Administration Management reporting to the Board of Directors and consisting of the following Functional Units:

- **Credit Risk:** carries out the follow-up of credit, credit concentration, country, counterparty and residual risks.
- **Operational and Technological Risk**: also monitors reputational risk.
- **Financial Risk:** measures market, interest rate, liquidity, funding concentration, strategic and securitization risks.
- **Architectural Risk:** designs risk measurement, models, tools and processes.

Moreover, the Risks Committee was created to give an institutional treatment to the policies, strategies and procedures that constitute the "Management Framework" for each of the managed risks, which are subject to revision and/or updating at least once a year.

This Committee is in charge of determining the Bank's tolerance risk in terms of the defined purposes and of submitting the proposals to the Board of Directors for approval. Therefore, it is important that management policies, tools and procedures match the stated risk appetite so as to ensure that the risks taken are within such limits.

An "Exceptions to Limits Procedure" is available for situations where, as a result of the daily Bank's transactions, the limit fixed by the Strategies and Policies defined for each of the main risks needs to be surpassed. This envisages the adoption of guidelines for the decision-making process and the determination of the responsible area, in order to ensure an effective coordination and communication bank-wide. Therefore, it is of vital importance that the whole banking institution be aware of the limits set on the risks faced by the Bank and of the procedure to be followed upon surpassing the limits.

An Early Warning Risk Indicator System (*Sistema de Indicadores de Riesgo de Alerta Temprana* - SIRAT) is used to ensure an adequate and comprehensive monitoring and follow-up of the risks to which the Bank is exposed. This system is subject to the Board of Directors' guidelines and the regulations in force. It works as a balanced scorecard tool that includes a set of key risk indicators for each significant risk; contingency and management limits are also established for financial and credit risks.

Among the several tools used to monitor the risks under management, one of them is the monthly Managerial Report submitted to the Risks Committee. This Report provides information on the evolution and follow-up of different risks (the frequency depends on the type of risk) and takes into account certain aspects such as:

- **Credit:** loan portfolio composition and evolution, non-performing share and levels, sensitivity analysis, monitoring of significant macroeconomic and financial variables to avoid potential negative effects on customers' behavior, comparative analysis with the Financial System; country risk, branches abroad, etc. Credit risk measurement systems have been calibrated according to information available in the corporate Datawarehouse.

- **Market:** daily measurement of the exposure to the market risk, an ongoing follow-up of the conditions in local and international financial and monetary markets, with special emphasis on the control of different market risk factors (interest rates, prices of government securities, exchange rates, etc.). Likewise, in order to monitor this indicator on a daily basis, a new tool has been developed to forecast the impact of different purchase/sale transactions regarding assets exposed to market risk.

- **Liquidity:** daily follow-up monitoring certain variables, such as basic and broad liquidity ratios (both in pesos and foreign currency), deposits (evolution, average terms, demand deposits against term deposits, share of retail and wholesale deposits, etc.), loans (growth pace of deposits, average terms and rates, etc.) and borrowing interest rates (of the Bank and the average Financial System for the retail and wholesale segments). Through the development of a liquidity GAP assessment tool, the Bank manages the inflows and outflows of funds for different time periods. The liquidity GAP tool helps calculate any asset/liability mismatch at a certain date and for accumulated time periods (both in the contractual GAP or current GAP versions where some assumptions on the asset/liability performance are included).

Credit, liquidity and market risks

35.1 Credit risk

Credit Risk refers to the risk of suffering any losses stemming from failure of a debtor or counterparty to meet their contractual obligations.

This type of risk is inherent in on -and off-balance sheet transactions and also involves settlement risk, i.e. the risk that a financial transaction may not be completed or settled as scheduled. Its volume depends on two factors: exposure at default and recovery obtained. The last one means the payments made by debtors and those recoveries obtained by executing risk mitigation instruments such as guarantees and credit derivatives, which back loans and limit losses.

Strategy, policies and processes to manage and assess risks

For an adequate management of this risk, the Bank has developed a framework that includes strategy, policy, management processes, organizational structure, tools and responsibilities. Such framework is proportional to the Bank's size and the nature and complexity of its transactions.

When designing its credit risk management strategy, Banco de la Provincia de Buenos Aires took into consideration its organizational structure, its role as financial agent of the Province of Buenos Aires, its focus on every social sector throughout the province (multi-segment institution) and on every need they may have (multi-purpose institution). By diversifying its portfolio, the Bank mitigates its credit risk. The strategy addresses not only the requirements of the BCRA but also the requirements established by the authorities that regulate the Bank's branches abroad. Such branches are included in the Bank's credit risk management. The assessment of debtors and financing is carried out on a case by case basis upon origination. It contemplates variables such as the limits established in the Bank's Charter, the type of customer and its economic and financial position, the product involved, etc. Subsequent follow-up is also conducted separately and by credit facility. Acceptable risk and performance levels are identified. In this sense, activities, geographic areas and sectors are rapidly recognized taking into account economic trends and changes in the composition and quality of the loan portfolio. When defining products or imposing overall portfolio limits, the composition, concentration and quality of the different portfolios are considered as stated in the Business Plan. This mechanism will be applied when defining new credit products or granting loans under already defined facilities. In accordance with the guidelines set forth by the Board of Directors, the Bank implements a conservative credit risk strategy adapted to its specific and particular business structure. This enables the Bank to meet its contractual obligations both under normal and adverse market conditions. The Bank's risk tolerance has been determined by the Board of Directors by fixing tolerable maximum limits on certain indicators. The follow-up of risks is analyzed in the Risks Committee comparing the Bank's risk profile (the ability to take risks at a given time) with its risk tolerance (the maximum amount of risk the Entity is able to take in the performance of its activities).

The Bank's credit risk policy includes granting assistance to all economic sectors in accordance with the credit risk it is willing to take and in line with the strategy approved by the Board of Directors. Credit risk policies are guidelines that determine the course of action of the Bank. They are aimed at designing the credit risk strategy and are implemented through different processes by the pertinent Organizational Units. The Bank's loan activity includes several stages: granting, approval, disbursement, management and recovery. The portfolio shall be diversified to mitigate the risk, which will be assessed individually in terms of the economic groups where the customer performs its activity, its line of business and the product requested. The maximum assistance granted to a customer will be determined in line with the rules on internal limits and the credit risk diversification and concentration provisions defined by the BCRA. This policy is informed to all areas of the Bank through the pertinent Deputy General Managements and also to the Units that report to the Board of Directors.

From a management point of view, the Bank has an adequate (feasible, stable and efficient) process to manage credit risk, which enables it to identify, assess, follow up, control and mitigate risks in all financial products and activities (all stages are included: prior assessment, maturity dates and recovery actions). Special attention should be paid to more complex activities, such as securitization and credit derivatives. The management system involves a series of processes such as granting, follow-up, controls, recovery, stress testing, contingency planning, compliance, internal audit and market discipline. This process helps conduct an independent analysis of all areas prone to credit risk in order to make assessments and recommendations. The assessments based on such analysis provide the framework for producing numerous reports along the credit risk identification, measurement, monitoring and mitigation process; a process that is continuous, iterative and in constant evolution.

Credit risk measurement is made by means of technical tools, which consider the guidelines set forth by the Central Bank through different regulations. Such guidelines function as a baseline scenario in terms of requirements. The tools development is in line with the nature, complexity and volume of risk exposures. The Bank estimates the Probability of Default (PD) for each loan portfolio, adjusting the pertinent methodologies on a case-by-case basis. In order to analyze risk coverage, the Expected Losses (EL) for the different loan portfolios are measured and subsequently matched against allowances; the economic capital (EC) required is calculated to protect the Bank against unexpected losses. Three essential parameters are used in the calculation of EL and EC -probability of default (PD), exposure at default (EAD) and loss given default (LGD)-, which are estimated on the basis of the historical information available in the datawarehouse. The credit rating tools (ratings and scorings) assess the risk inherent in each transaction, facility or customer in accordance with their credit quality by assigning them a score. Credit risk for the Bank's portfolio is measured through a model where the effects of concentration, diversification and country risks are analyzed. This model enables a more comprehensive calculation of capital needs considering that risk comes from various sources. It is sensitive to geographic and sector diversification and to the incidence of economic, political and social events in a foreign country in certain exposures, such as those of the Bank's largest customers.

The policies, management procedures and measurement tools are defined according to the Bank's overall risk level. The Entity shall also record an appropriate capital level determined in a capital adequacy assessment based on its risk profile ("Capital Self-Assessment Report").

The quantitative information of this paragraph is included in Exhibits "B", "C" and "D".

Reconciliation of opening and closing balances of adjustment of value for losses

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Quantitative information is supplemented with Exhibit "R" Allowances.

Credit risk exposure and concentrations

The following table shows the Group's maximum credit risk exposure by financial assets, without deducting security interests or other credit enhancements received:

	12.31.2025	12.31.2024
Cash and deposits in banks	2,198,617,493	2,953,200,126
Debt securities at fair value through profit or loss	1,003,180,350	2,286,225,080
Derivative instruments	650,750	-
Repo Transactions	93,041,527	157,905,625
Other financial assets	737,509,599	839,544,641
Loans and other financing	9,795,734,032	7,925,719,857
Other debt securities	4,663,678,672	4,199,148,558
Financial assets pledged as collateral	604,632,738	508,885,227
Subtotal	**19,097,045,161**	**18,870,629,114**
Off-balance sheet		
Credit lines granted (unused balances)	455,185	1,466,418
Other guarantees granted included in the Debtors' Classification Rules	41,578,073	41,154,429
Other included in the Debtors' Classification Rules	83,829,744	66,897,363
Unused credit card balances	8,074,062,711	9,423,817,437
Agreed revocable overdrafts in checking accounts	145,545,615	83,321,846
Subtotal	**8,345,471,328**	**9,616,657,493**
Total	**27,442,516,489**	**28,487,286,607**

Quantitative information is supplemented with Exhibit "C" Concentration of loans and other financing.

Exposure to the Public Sector

The Group has an exposure to the Argentine public sector, through interests, government securities, loans and other assets. The future evolution of the provincial and national economies and the honoring of obligations are of significant importance to the financial condition of the Group.

Collateral and Other Credit Enhancements Obtained

The Bank holds financial and non-financial assets through the possession of collateral for loans and advances, as well as for credit enhancements at the end of the period. Guarantees taken by the Bank ensure collection through credit enhancements such as collaterals. They comply with the recognition criteria included in the IFRS.

Quantitative information is detailed in Exhibit "B".

Allowances for Credit-Risk Impairment

Since 2020, the Bank's policy on allowances for credit risk has been based on the expected credit loss (ECL) estimation according to statistical models related to loan portfolio management established by IFRS 9 as adopted by the BCRA. Pursuant to the guidelines set forth in Section 5.5 regarding Impairment (that comprises principles and methodologies for the recognition of expected credit losses due to significant increases in risk and the resulting impairment of the financial assets value for expected credit losses), the Bank has recognized the impairment of its financial assets.

The value adjustment on expected credit losses is grounded on the credit losses that may be expected to arise over the lifetime of an asset (expected credit losses over the lifetime of an asset) unless the credit risk has not significantly increased since the initial recognition. In such case, the value adjustment is based on the 12-month expected credit losses.

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The Risks Administration Management is responsible for the credit risk management, including identification, assessment, follow-up, control and mitigation of this risk throughout all the phases of the credit cycle. The design and development of Expected Credit Losses Models are monitored by this Management, which determines the probability of default (PD), exposure at default (EAD) and loss given default (LGD), as well as the models to estimate the impact of the forward-looking approach.

The Credit Analysis Management, together with the Recovery Management, assesses the relevant portfolio on a case-by-case basis so as to estimate the expected losses for customers within this segment.

ECL definitions and determination are regularly submitted to the Risks Committee, which is responsible for approving model methodologies, readjustments and validations.

Definitions of the significant increase in risk, impairment and default

The Bank has recognized the impairment of its financial assets value according to Section 5.5 of IFRS 9 guidelines. To this end, the Bank calculates the ECL for financial instruments pursuant to a risk model based on the evidence of credit quality changes observed since the initial recognition, as summarized below:

- Stage 1: includes non-impaired transactions, which show no signs of significant increase in credit risk, i.e.:

  Consumer Portfolio: lending portfolio transactions in arrears by less than 32 days, and

  Commercial Portfolio: lending portfolio transactions in arrears by less than 32 days, rated 1;

- Stage 2: Includes lending portfolio transactions, which are considered impaired but not in default, i.e.:

  Consumer Portfolio: transactions in arrears by 32 days or more but not considered in default. Those transactions made less than or equal to 12 months ago related to a refinancing, regardless of the number of days in arrears, are also included in the stage 2.

  Commercial Portfolio: transactions in arrears by 32 days or more, but not considered in default, rated BCRA 2. Those transactions made less than or equal to 12 months ago related to a refinancing, regardless of the number of days in arrears, also fall within the stage 2.

- Stage 3: Transactions considered in default, i.e.:

  Consumer Portfolio: transactions in arrears by more than 90 days;
  Commercial Portfolio: transactions rated 3 or higher;

The Bank measures the expected credit losses according to the following definitions:

- For financial instruments included in Stage 1, the Bank calculates expected credit losses as the portion of the credit losses expected to arise over the life of the asset that result from default events that are possible within the next 12 months or a lesser period in case of a residual term;
- For financial instruments included in Stage 2, the remaining lifetime of the transaction is considered; and
- In Stage 3, the debt balance of the transaction is considered.

Forward-looking information considered in the Expected Credit Losses (ECL) models

Pursuant to the regulations, the assessment of significant credit risk increases and the ECL calculation incorporate macroeconomic forward-looking information. By conducting a historical analysis, the Bank identified the economic variables affecting the credit risk and its associated credit losses for the Commercial and Consumer Portfolios.

The main macroeconomic variables considered include: activity evolution, labor market, prices and interest rate, as detailed below:

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- GDP: real and nominal y/y variations
- Wage: percentage of real and nominal y/y variations
- Unemployment rate
- Inflation: annual inflation percentage
- Exchange rate
- Interest rate

The Social and Economic Research Management provides the forecasts on the mentioned economic variables, offering an estimated approach of the economy in the next two years. The impact of these economic variables on the Probability of Default was determined by using statistical projection models. In the case of the Forward-Looking approach, which aims to adjust the point in time probability of default by a factor that incorporates future information, several autoregressive models have been tested through multiple combinations of variables in order to find relationships between them and the default rate (independent variable). The Social and Economic Research Management projects the above-mentioned variables in three possible scenarios, with their respective occurrence weightings. They are divided in:

- Base scenario;
- Scenario 1 (Negative) and
- Scenario 2 (Positive)

Such scenarios are taken into account when calibrating the Forward-Looking parameter, so as to include different possible scenarios regarding the future under consideration. The scenarios and their attributes are reevaluated every semester.

Additional Information on credit risk and allowances

As a routine in the ECL estimation process, the parameters involved in the calculation of allowances were readjusted. During 2025, updates were carried out on a quarterly basis: in February (PD, CCF, Forward Looking, LGD, Probability of Activation, and Average Life), and in May and August (PD and Forward Looking). Although an upward trend in PDs was observed due to the incorporation of new crops with higher delinquency in the estimation, the main parameter that generated variations in the allowances was the Forward Looking. This was due to a significant change with respect to the last variables projected by the Economic Research Management.
There follows a detailed information on the loan portfolio quality and allowances for expected credit losses estimated according to IFRS 9 as adopted by the BCRA by type of financial asset:

Dec-25	Book Balance(1)				Allowances for expected losses			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total (Exhibit R)
Other financial assets	**97,189,255**	**17,064,217**	**25,542,517**	**139,795,989**	**1,575,629**	**283,565**	**23,345,412**	**25,204,606**
Loans and other financing	**8,410,760,793**	**619,018,578**	**614,379,147**	**9,644,158,518**	**93,591,731**	**101,565,843**	**373,352,777**	**568,510,351**
Other Financial Institutions	408,393	-	-	408,393	8,031	-	-	8,031
Non-Financial Private Sector and Residents Abroad	8,410,352,400	619,018,578	614,379,147	9,643,750,125	93,583,700	101,565,843	373,352,777	568,502,320
Overdrafts	121,910,769	8,580,582	3,621,983	134,113,334	1,324,837	1,880,568	2,323,611	5,529,016
Notes	1,955,812,317	219,622,223	20,225,888	2,195,660,428	11,436,152	18,829,028	12,220,074	42,485,254
Mortgage loans	998,358,977	19,276,413	11,628,360	1,029,263,750	3,951,131	4,415,348	4,158,774	12,525,253
Pledge loans	158,955,059	5,092,945	1,151,485	165,199,489	1,157,574	1,076,616	684,508	2,918,698

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Consumer loans	2,072,961,118	110,041,212	27,456,059	2,210,458,389	32,444,494	17,972,224	18,074,789	68,491,507
Credit cards	1,834,106,406	141,871,362	106,874,995	2,082,852,763	29,125,336	48,537,062	49,209,186	126,871,584
Financial Leases	22,023,152	1,286,749	1,009,877	24,319,778	175,506	187,372	368,272	731,150
Other	1,246,224,602	113,247,092	442,410,500	1,801,882,194	13,968,670	8,667,625	286,313,563	308,949,858
Corporate securities	**365,252,001**	**24,274,577**	**10,453,316**	**399,979,894**	**2,235,689**	**282,689**	**4,575,725**	**7,094,103**
Contingent liabilities	**125,703,853**	**5,000**	**154,149**	**125,863,002**	**286,540**	**1,116**	**98,608**	**386,264**
Unused credit card balances	**8,011,340,308**	**42,215,375**	**20,507,028**	**8,074,062,711**	**13,168,985**	**2,260,715**	**652,388**	**16,082,088**
Agreed revocable overdrafts in checking accounts	**145,295,827**	**227,205**	**22,583**	**145,545,615**	**394,499**	**32,578**	**5,145**	**432,222**
TOTAL	**17,155,542,037**	**702,804,952**	**671,058,740**	**18,529,405,729**	**111,253,073**	**104,426,506**	**402,030,055**	**617,709,634**

(1) *Includes book balances subject to allowances.*

Dec-24	Book Balance(1)				Allowances for expected losses			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total (Exhibit R)
Other financial assets	**117,934,856**	**13,821,115**	**11,002,221**	**142,758,192**	**1,584,198**	**211,186**	**10,576,773**	**12,372,157**
Loans and other financing	**7,445,359,045**	**333,429,725**	**85,775,156**	**7,864,563,926**	**78,687,857**	**27,642,596**	**47,526,416**	**153,856,869**
Other Financial Institutions	2,261,786	-	-	**2,261,786**	46,528	-	-	**46,528**
Non-Financial Private Sector and Residents Abroad	7,443,097,259	333,429,725	85,775,156	7,862,302,140	78,641,329	27,642,596	47,526,416	153,810,341
Overdrafts	183,382,458	18,698,982	410,133	202,491,573	2,158,541	504,656	254,591	2,917,788
Notes	2,270,069,393	199,797,881	3,250,882	2,473,118,156	19,834,739	4,827,449	1,834,447	26,496,635
Mortgage loans	1,078,677,344	13,888,099	17,185,974	1,109,751,417	3,826,952	2,744,319	6,179,916	12,751,187
Pledge loans	182,802,505	1,015,140	445,276	184,262,921	2,050,100	93,880	267,469	2,411,449
Consumer loans	1,383,227,293	12,277,304	4,817,889	1,400,322,486	20,847,453	3,320,996	2,948,849	27,117,298
Credit cards	1,681,517,679	23,603,016	19,584,492	1,724,705,187	20,123,834	8,088,111	8,286,374	36,498,319
Financial Leases	20,198,024	504,978	111,473	20,814,475	137,335	31,308	102,426	271,069
Other	643,222,563	63,644,325	39,969,037	746,835,925	9,662,375	8,031,877	27,652,344	45,346,596
Corporate securities	**359,750,693**	**34,624,810**	**54,184**	**394,429,687**	**1,459,738**	**534,109**	**17,233**	**2,011,080**
Contingent liabilities	**98,159,859**	**4,787,693**	**24,127**	**102,971,679**	**446,107**	**90,695**	**13,493**	**550,295**
Unused credit card balances	**9,391,383,862**	**25,390,083**	**7,043,492**	**9,423,817,437**	**13,442,980**	**1,264,156**	**252,945**	**14,960,081**
Agreed revocable overdrafts in checking accounts	**83,117,630**	**190,846**	**13,370**	**83,321,846**	**273,446**	**3,224**	**1,264**	**277,934**
TOTAL	**17,495,705,945**	**412,244,272**	**103,912,550**	**18,011,862,767**	**95,894,326**	**29,745,966**	**58,388,124**	**184,028,416**

(1) *Includes book balances subject to allowances.*

There follows a breakdown of the evolution of expected credit losses at December 31, 2025 and 2024:

See our report dated
March 5, 2026
BECHER Y ASOCIADOS S.R.L.
C.P.C.E.P.B.A. V°1 F°47 Folder No. 47

(Partner)

Alejandro A. Garcia	Sergio Ares	Juan M. Cuattromo	Natalia Grosso
General Accountant	General Manager (in charge)	President	Public Accountant (U.B.A.)
			C.P.C.E.P.B.A. V°178 – F°165
			Folder No. 46364/7
			Taxpayer Registration Code: 27-29683317-2

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	At December 31, 2025			
	Stage 1	Stage 2	Stage 3	Total
Other financial assets				
Balance at January 1, 2025	**1,584,198**	**211,186**	**10,576,773**	**12,372,157**
Transfer to Stage 1	4,317	-	(4,317)	-
Transfer to Stage 3	-	(38,589)	38,589	-
Increase in expected losses (1)	1,146,382	222,672	15,850,930	17,219,984
Derecognized assets (2)	(369,885)	(61,049)	(717,354)	(1,148,288)
Results from exposure to inflation	(513,999)	(50,655)	(2,399,209)	(2,963,863)
Other (3)	(275,384)	-	-	(275,384)
Balance at December 31, 2025	**1,575,629**	**283,565**	**23,345,412**	**25,204,606**
Loans and other financing - Other financial institutions				
Balance at January 1, 2025	**46,528**	**-**	**-**	**46,528**
Derecognized Assets (2)	(27,337)	-	-	(27,337)
Results from exposure to inflation	(11,160)	-	-	(11,160)
Balance at December 31, 2025	**8,031**	**-**	**-**	**8,031**
Loans and other financing - Non-financial private sector and residents abroad				
Balance at January 1, 2025	**78,641,329**	**27,642,596**	**47,526,416**	**153,810,341**
Transfer to Stage 1	1,082,097	(879,323)	(202,774)	-
Transfer to Stage 2	(57,501,038)	58,259,832	(758,794)	-
Transfer to Stage 3	(48,591,137)	(8,380,363)	56,971,500	-
Increase in expected losses (1)	148,157,857	54,033,241	314,058,337	516,249,435
Derecognized Assets (2)	(22,690,733)	(16,123,381)	(25,930,778)	(64,744,892)
Results from exposure to inflation	(18,796,702)	(6,630,706)	(11,385,156)	(36,812,564)
Other (3)	13,282,027	(6,356,053)	(6,925,974)	-
Balance at December 31, 2025	**93,583,700**	**101,565,843**	**373,352,777**	**568,502,320**
Corporate securities				
Balance at January 1, 2025	**1,459,738**	**534,109**	**17,233**	**2,011,080**
Transfer to Stage 1	21,907	(21,907)	-	-
Transfer to Stage 2	(53,487)	53,487	-	-
Transfer to Stage 3	(1,112,243)	-	1,112,243	-
Increase in expected losses (1)	2,846,836	97,292	3,496,590	6,440,718
Derecognized Assets (2)	(628,960)	(242,074)	(4,298)	(875,332)
Results from exposure to inflation	(350,121)	(128,108)	(4,134)	(482,363)
Other (3)	52,019	(10,110)	(41,909)	-
Balance at December 31, 2025	**2,235,689**	**282,689**	**4,575,725**	**7,094,103**
Contingent liabilities				
Balance at January 1, 2025	**446,107**	**90,695**	**13,493**	**550,295**
Transfer to Stage 1	54,495	(52,288)	(2,207)	-
Transfer to Stage 2	(9,492)	9,492	-	-
Transfer to Stage 3	(15,828)	-	15,828	-
Increase in expected losses (1)	74,709	1,116	98,608	174,433
Derecognized Assets (2)	(167,714)	(30,392)	(8,369)	(206,475)
Results from exposure to inflation	(107,000)	(21,753)	(3,236)	(131,989)
Other (3)	11,263	4,246	(15,509)	-
Balance at December 31, 2025	**286,540**	**1,116**	**98,608**	**386,264**
Unused credit card balances				
Balance at January 1, 2025	**13,442,980**	**1,264,156**	**252,945**	**14,960,081**
Transfer to Stage 1	51,458	(44,491)	(6,967)	-
Transfer to Stage 2	(2,332,228)	2,341,399	(9,171)	-
Transfer to Stage 3	(564,242)	(26,009)	590,251	-
Increase in expected losses (1)	7,036,414	469,678	126,565	7,632,657
Derecognized Assets (2)	(1,873,402)	(884,625)	(164,419)	(2,922,446)
Results from exposure to inflation	(3,224,325)	(303,210)	(60,669)	(3,588,204)

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C.P.C.E.P.B.A. Vº1 Fº47 Folder No. 47

(Partner)

Alejandro A. Garcia
General Accountant

Sergio Ares
General Manager (in charge)

Juan M. Cuattromo
President

Natalia Grosso
Public Accountant (U.B.A.)
C.P.C.E.P.B.A. V°178 – F°165
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Other [3]	632,330	(556,183)	(76,147)	-
Balance at December 31, 2025	**13,168,985**	**2,260,715**	**652,388**	**16,082,088**
Agreed revocable overdrafts in checking accounts				
Balance at January 1, 2025	**273,446**	**3,224**	**1,264**	**277,934**
Transfer to Stage 1	836	(532)	(304)	-
Transfer to Stage 2	(20,169)	20,180	(11)	-
Transfer to Stage 3	(3,898)	(37)	3,935	-
Increase in expected losses [1]	280,526	14,496	1,715	296,737
Derecognized Assets [2]	(72,877)	(2,078)	(831)	(75,786)
Results from exposure to inflation	(65,587)	(773)	(303)	(66,663)
Other [3]	2,222	(1,902)	(320)	-
Balance at December 31, 2025	**394,499**	**32,578**	**5,145**	**432,222**

[1] *Includes the effect generated by exchange difference.*

[2] *Includes the relevant allowances.*

[3] *Contemplates the adjustment for inflation derived from transfers between stages.*

	At December 31, 2024			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Other financial assets				
Balance at January 1, 2024	**2,682,609**	**57,023**	**13,991,932**	**16,731,564**
Transfer to Stage 2	(264)	264	-	-
Transfer to Stage 3	-	(8,536)	8,536	-
Increase in expected losses [1]	1,151,683	201,625	5,007,015	6,360,323
Derecognized Assets [2]	(237,342)	(8,309)	(863,378)	(1,109,029)
Results from exposure to inflation	(1,537,787)	(30,881)	(7,567,332)	(9,136,000)
Other [3]	(474,701)	-	-	(474,701)
Balance at December 31, 2024	**1,584,198**	**211,186**	**10,576,773**	**12,372,157**
Loans and other financing - Other financial institutions				
Balance at January 1, 2024	**15,215**	**-**	**-**	**15,215**
Increase in expected losses [1]	39,630	-	-	39,630
Derecognized Assets [2]	(88)	-	-	(88)
Results from exposure to inflation	(8,229)	-	-	(8,229)
Balance at December 31, 2024	**46,528**	**-**	**-**	**46,528**
Loans and other financing - Non-financial private sector and residents abroad				
Balance at January 1, 2024	**119,569,929**	**44,098,075**	**86,299,435**	**249,967,439**
Transfer to Stage 1	1,917,279	(1,567,574)	(349,705)	-
Transfer to Stage 2	(10,494,591)	15,160,464	(4,665,873)	-
Transfer to Stage 3	(8,957,710)	(1,869,195)	10,826,905	-
Increase in expected losses [1]	49,017,388	8,962,617	33,924,211	91,904,216
Derecognized Assets [2]	(13,187,495)	(9,676,036)	(30,257,476)	(53,121,007)
Results from exposure to inflation	(64,492,639)	(23,817,145)	(46,630,523)	(134,940,307)
Other [3]	5,269,168	(3,648,610)	(1,620,558)	-
Balance at December 31, 2024	**78,641,329**	**27,642,596**	**47,526,416**	**153,810,341**
Corporate securities				
Balance at January 1, 2024	**868,368**	**2,021,319**	**37,816**	**2,927,503**
Transfer to Stage 1	128,229	(128,229)	-	-
Increase in expected losses [1]	1,242,583	468,438	20,451	1,731,472
Derecognized Assets [2]	(268,842)	(775,367)	(20,584)	(1,064,793)
Results from exposure to inflation	(469,586)	(1,093,066)	(20,450)	(1,583,102)
Other [3]	(41,014)	41,014	-	-
Balance at December 31, 2024	**1,459,738**	**534,109**	**17,233**	**2,011,080**
Contingent liabilities				
Balance at January 1, 2024	**509,027**	**1,335,399**	**28,337**	**1,872,763**
Transfer to Stage 1	132,523	(132,523)	-	-

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(Partner)

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Sergio Ares — General Manager (in charge)

Juan M. Cuattromo — President

Natalia Grosso
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Transfer to Stage 2	(5,802)	5,802	-	-
Increase in expected losses [1]	224,955	90,693	479	316,127
Derecognized Assets [2]	(89,183)	(536,681)	-	(625,864)
Results from exposure to inflation	(275,266)	(722,142)	(15,323)	(1,012,731)
Other [3]	(50,147)	50,147	-	-
Balance at December 31, 2024	**446,107**	**90,695**	**13,493**	**550,295**
Unused credit card balances				
Balance at January 1, 2024	**14,127,163**	**1,028,698**	**117,823**	**15,273,684**
Transfer to Stage 1	105,190	(92,147)	(13,043)	-
Transfer to Stage 2	(1,020,539)	1,026,349	(5,810)	-
Transfer to Stage 3	(182,709)	(18,024)	200,733	-
Increase in expected losses (1)	8,479,282	505,248	85,466	9,069,996
Derecognized Assets (2)	(709,026)	(378,074)	(36,970)	(1,124,070)
Results from exposure to inflation	(7,639,526)	(556,288)	(63,715)	(8,259,529)
Other [3]	283,145	(251,606)	(31,539)	-
Balance at December 31, 2024	**13,442,980**	**1,264,156**	**252,945**	**14,960,081**
Agreed revocable overdrafts in checking accounts				
Balance at January 1, 2024	**293,402**	**7,038**	**1,319**	**301,759**
Transfer to Stage 1	4,550	(4,516)	(34)	-
Transfer to Stage 2	(2,430)	2,443	(13)	-
Transfer to Stage 3	(832)	(111)	943	-
Increase in expected losses [1]	175,869	3,490	517	179,876
Derecognized Assets [2]	(38,867)	(1,117)	(535)	(40,519)
Results from exposure to inflation	(158,663)	(3,806)	(713)	(163,182)
Other [3]	417	(197)	(220)	-
Balance at December 31, 2024	**273,446**	**3,224**	**1,264**	**277,934**

[1] *Includes the effect generated by exchange difference.*
[2] *Includes the relevant allowances.*
[3] *Contemplates the adjustment for inflation derived from transfers between stages.*

The following table shows information on the weighted average PD at 12 months by internal risk rating and the pertinent allowances for each stage at the end of every year:

At December 31, 2025

Credit rating	Average PD weighted at 12 months	Stage 1	Stage 2	Stage 3	Total
Other financial assets					
1 – Normal Performance	0.0000000%	97,015,132	-	13,682	97,028,814
2 - Low Risk	0.9922861%	7,141	3,437,680	-	3,444,821
3 - Medium Risk	0.0000000%	72,023	-	-	72,023
4 - High Risk	97.3285585%	94,744	13,626,537	20,849,686	34,570,967
5 - Uncollectible	94.9139002%	215	-	4,679,149	4,679,364
Balance at December 31, 2025		**97,189,255**	**17,064,217**	**25,542,517**	**139,795,989**
Allowances for expected losses		**1,575,629**	**283,565**	**23,345,412**	**25,204,606**
Balance at December 31, 2025 - net of allowances		**95,613,626**	**16,780,652**	**2,197,105**	**114,591,383**
Loans and other financing - Other financial institutions					
1 – Normal Performance	4.369833%	408,393	-	-	408,393
Balance at December 31, 2025		**408,393**	**-**	**-**	**408,393**
Allowances for expected losses		**8,031**	**-**	**-**	**8,031**
Balance at December 31, 2025 - net of allowances		**400,362**	**-**	**-**	**400,362**
Loans and other financing - Non-financial private sector and residents abroad					

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Natalia Grosso, Public Accountant (U.B.A.), C.P.C.E.P.B.A. V°178 – F°165, Folder No. 46364/7, Taxpayer Registration Code: 27-29683317-2

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1 – Normal Performance	2.875560%	8,111,809,087	220,986,707	393,133	8,333,188,927
2 - Low Risk	37.819235%	160,031,671	307,789,710	-	467,821,381
3 - Medium Risk	74.475653%	75,170,401	51,576,457	288,351,099	415,097,957
4 - High Risk	78.781950%	57,091,541	35,049,611	287,552,141	379,693,293
5 - Uncollectible	81.546326%	6,249,700	3,616,093	38,082,774	47,948,567
Balance at December 31, 2025		**8,410,352,400**	**619,018,578**	**614,379,147**	**9,643,750,125**
Allowances for expected losses		**93,583,700**	**101,565,843**	**373,352,777**	**568,502,320**
Balance at December 31, 2025 - net of allowances		**8,316,768,700**	**517,452,735**	**241,026,370**	**9,075,247,805**
Corporate securities					
1 – Normal Performance	2.154633%	356,633,269	24,274,577	-	380,907,846
2 - Low Risk	3.460500%	719,533	-	-	719,533
3 - Medium Risk		-	-	714,744	714,744
4 - High Risk	11.447228%	7,899,199	-	-	7,899,199
5 - Uncollectible	46.836301%	-	-	9,738,572	9,738,572
Balance at December 31, 2025		**365,252,001**	**24,274,577**	**10,453,316**	**399,979,894**
Allowances for expected losses		**2,235,689**	**282,689**	**4,575,725**	**7,094,103**
Balance at December 31, 2025 - net of allowances		**363,016,312**	**23,991,888**	**5,877,591**	**392,885,791**
Contingent liabilities					
1 – Normal Performance	1.191620%	125,703,853	-	-	125,703,853
2 - Low Risk	57.729651%	-	5,000	-	5,000
3 - Medium Risk	100.000000%	-	-	154,149	154,149
Balance at December 31, 2025		**125,703,853**	**5,000**	**154,149**	**125,863,002**
Allowances for expected losses		**286,540**	**1,116**	**98,608**	**386,264**
Balance at December 31, 2025 - net of allowances		**125,417,313**	**3,884**	**55,541**	**125,476,738**
Unused credit card balances					
1 – Normal Performance	2.994393%	7,965,261,207	9,870,501	4,058	7,975,135,766
2 - Low Risk	43.883927%	28,314,511	30,633,361	-	58,947,872
3 - Medium Risk	44.791848%	10,550,762	1,204,379	12,473,863	24,229,004
4 - High Risk	37.696127%	5,706,562	468,230	6,953,910	13,128,702
5 - Uncollectible	35.984643%	1,507,266	38,904	1,075,197	2,621,367
Balance at December 31, 2025		**8,011,340,308**	**42,215,375**	**20,507,028**	**8,074,062,711**
Allowances for expected losses		**13,168,985**	**2,260,715**	**652,388**	**16,082,088**
Balance at December 31, 2025 - net of allowances		**7,998,171,323**	**39,954,660**	**19,854,640**	**8,057,980,623**
Agreed revocable overdrafts in checking accounts					
1 – Normal Performance	1.622864%	145,210,936	29,705	-	145,240,641
2 - Low Risk	28.702509%	52,807	196,866	-	249,673
3 - Medium Risk	27.834647%	19,210	520	14,171	33,901
4 - High Risk	19.666737%	11,410	114	7,122	18,646
5 - Uncollectible	18.448218%	1,464	-	1,290	2,754
Balance at December 31, 2025		**145,295,827**	**227,205**	**22,583**	**145,545,615**
Allowances for expected losses		**394,499**	**32,578**	**5,145**	**432,222**
Balance at December 31, 2025 - net of allowances		**144,901,328**	**194,627**	**17,438**	**145,113,393**

At December 31, 2024

Credit Rating	Average PD weighted at 12 months	Stage 1	Stage 2	Stage 3	Total
Other financial assets					
1 – Normal Performance	0.000000%	117,453,942	-	10,798	117,464,740

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2 - Low Risk	0.992286%	40,365	2,890,616	-	2,930,981
3 - Medium Risk	0.000000%	412,779	-	-	412,779
4 - High Risk	94.540651%	27,770	10,930,499	8,527,854	19,486,123
5 - Uncollectible	98.256067%	-	-	2,463,569	2,463,569
Balance at December 31, 2024		**117,934,856**	**13,821,115**	**11,002,221**	**142,758,192**
Allowances for expected losses		**1,584,198**	**211,186**	**10,576,773**	**12,372,157**
Balance at December 31, 2024 - net of allowances		**116,350,658**	**13,609,929**	**425,448**	**130,386,035**
Loans and other financing - Other financial institutions					
1 – Normal Performance	4.571400%	2,261,786	-	-	2,261,786
Balance at December 31, 2024		**2,261,786**	**-**	**-**	**2,261,786**
Allowances for expected losses		**46,528**	**-**	**-**	**46,528**
Balance at December 31, 2024 - net of allowances		**2,215,258**	**-**	**-**	**2,215,258**
Loans and other financing - Non-financial private sector and residents abroad					
1 – Normal Performance	2.929380%	7,380,769,080	228,925,747	262,856	7,609,957,683
2 - Low Risk	37.602477%	32,404,544	93,557,041	-	125,961,585
3 - Medium Risk	70.164827%	16,669,444	5,501,882	42,444,772	64,616,098
4 - High Risk	69.646811%	10,030,469	4,043,503	27,966,489	42,040,461
5 - Uncollectible	79.072557%	3,223,722	1,401,552	15,101,039	19,726,313
Balance at December 31, 2024		**7,443,097,259**	**333,429,725**	**85,775,156**	**7,862,302,140**
Allowances for expected losses		**78,641,329**	**27,642,596**	**47,526,416**	**153,810,341**
Balance at December 31, 2024 - net of allowances		**7,364,455,930**	**305,787,129**	**38,248,740**	**7,708,491,799**
Corporate securities					
1 – Normal Performance	2.113227%	359,034,654	34,624,810	-	393,659,464
2 - Low Risk	3.447158%	716,039	-	-	716,039
5 - Uncollectible	0.000000%	-	-	54,184	54,184
Balance at December 31, 2024		**359,750,693**	**34,624,810**	**54,184**	**394,429,687**
Allowances for expected losses		**1,459,738**	**534,109**	**17,233**	**2,011,080**
Balance at December 31, 2024 - net of allowances		**358,290,955**	**34,090,701**	**36,951**	**392,418,607**
Contingent liabilities					
1 – Normal Performance	1.193484%	98,159,859	4,787,693	-	102,947,552
5 - Uncollectible	100.000000%	-	-	24,127	24,127
Balance at December 31, 2024		**98,159,859**	**4,787,693**	**24,127**	**102,971,679**
Allowances for expected losses		**446,107**	**90,695**	**13,493**	**550,295**
Balance at December 31, 2024 - net of allowances		**97,713,752**	**4,696,998**	**10,634**	**102,421,384**
Unused credit card balances					
1 – Normal Performance	2.614745%	9,362,769,833	10,855,051	146	9,373,625,030
2 - Low Risk	44.088713%	14,145,932	14,200,150	-	28,346,082
3 - Medium Risk	29.868552%	7,648,041	219,063	4,979,576	12,846,680
4 - High Risk	14.336893%	5,222,884	94,772	1,393,815	6,711,471
5 - Uncollectible	22.241074%	1,597,172	21,047	669,955	2,288,174
Balance at December 31, 2024		**9,391,383,862**	**25,390,083**	**7,043,492**	**9,423,817,437**
Allowances for expected losses		**13,442,980**	**1,264,156**	**252,945**	**14,960,081**
Balance at December 31, 2024 - net of allowances		**9,377,940,882**	**24,125,927**	**6,790,547**	**9,408,857,356**
Agreed revocable overdrafts in checking accounts					
1 – Normal Performance	2.918803%	83,086,033	127,648	-	83,213,681
2 - Low Risk	15.123607%	18,711	63,180	-	81,891
3 - Medium Risk	25.563015%	7,425	18	9,636	17,079
4 - High Risk	17.395851%	3,894	-	2,334	6,228
5 - Uncollectible	17.425664%	1,567	-	1,400	2,967

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Balance at December 31, 2024		**83,117,630**	**190,846**	**13,370**	**83,321,846**
Allowances for expected losses		**273,446**	**3,224**	**1,264**	**277,934**
Balance at December 31, 2024 - net of allowances		**82,844,184**	**187,622**	**12,106**	**83,043,912**

Moreover, there follows additional information on the loan portfolio quality taking into account delinquency and stage classification by type of product at the end of every year:

At December 31, 2025:

Delinquency Period	Stage 1	Stage 2	Stage 3	Total at December 31, 2025
Other financial assets				
Non-delinquent	47,429,948	-	-	47,429,948
Less than 31 days	49,585,184	-	-	49,585,184
More than 31 days	174,123	17,064,217	25,542,517	42,780,857
Loans and other financing - Other financial institutions				
Non-delinquent	408,386	-	-	408,386
More than 31 days	7	-	-	7
Loans and other financing - Non-financial private sector and residents abroad				
Non-delinquent	8,005,286,297	292,523,134	77,161,705	8,374,971,136
Less than 31 days	405,066,103	62,362,436	12,886,122	480,314,661
More than 31 days	-	264,133,008	524,331,320	788,464,328
Corporate securities				
Non-delinquent	353,459,221	24,274,577	714,744	378,448,542
Less than 31 days	11,792,780	-	-	11,792,780
More than 31 days	-	-	9,738,572	9,738,572

At December 31, 2024:

Delinquency Period	Stage 1	Stage 2	Stage 3	Total at December 31, 2024
Other financial assets				
Non-delinquent	94,862,928	-	-	94,862,928
Less than 31 days	22,591,015	-	-	22,591,015
More than 31 days	480,913	13,821,115	11,002,221	25,304,249
Loans and other financing - Other financial institutions				
Non-delinquent	2,261,783	-	-	2,261,783
More than 31 days	3	-	-	3
Loans and other financing - Non-financial private sector and residents abroad				
Non-delinquent	7,233,400,123	269,551,180	6,283,813	7,509,235,116
Less than 31 days	209,697,136	18,579,446	2,257,015	230,533,597
More than 31 days	-	45,299,099	77,234,328	122,533,427
Corporate securities				
Non-delinquent	348,715,683	34,624,810	-	383,340,493
Less than 31 days	11,035,010	-	-	11,035,010
More than 31 days	-	-	54,184	54,184

Guarantees by type of product at the end of every year are detailed below:

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	% covered with guarantee					
	2025			2024		
	LGD %	GUARANTEE AMOUNT	EAD	LGD %	GUARANTEE AMOUNT	EAD
Consumer - Credit cards	40.55%	-	3,297,602,382	37.51%	-	3,024,601,413
Consumer – Consumer loans	64.73%	242	2,515,455,225	59.41%	-	1,484,014,104
Consumer - Mortgage loans	30.86%	-	1,011,811,501	32.83%	-	1,088,555,169
Consumer - Checking Account	69.02%	2,445	21,443,961	62.81%	57	20,311,258
Commercial Portfolio - Self-liquidating Guarantees %	58.00%	248,151,087	4,060,141,017	54.34%	186,523,790	3,712,804,577

35.2 Liquidity risk

Liquidity risk refers to the Bank's inability to fund asset increases and meet payment obligations as they become due, without suffering significant losses. There are two types of liquidity risks: funding liquidity risk is the risk that a financial institution may not be able to efficiently meet expected and unexpected, current and future cash flows and collateral needs, without jeopardizing its daily operations or financial condition; and market liquidity risk is the risk that a financial institution may not be able to offset or unwind a position at market price because of inadequate secondary market depth or market disruption. In line with its corporate values, ethics and transparency principles, when designing its liquidity risk management strategy, Banco de la Provincia de Buenos Aires took into account its organizational structure, the key business lines defined in its Business Plan, the products and diversity of the markets involved in its daily activities and the regulatory requirements applicable to its branches abroad. Its main lines of business are oriented to "Traditional Banking" products and services. Therefore, the Bank's intention is to implement a conservative liquidity strategy that may allow it to meet its contractual obligations under normal or adverse market conditions. The liquidity-risk tolerance level is proposed by the Risks Committee to the Board of Directors according to the variables determined by such committee, taking into account the Bank's current Policies and Strategies. In designing the liquidity risk strategy, the Board of Directors is responsible for defining and monitoring the risks taken. It delegates risks administration to the Senior Management through the continuous follow-up and supervision of the Financial Risk Deputy Management.

The Bank has in place an adequate process to identify, assess, follow up, monitor and mitigate liquidity risk, ensuring compliance with a documented set of internal procedures, policies and controls linked to the liquidity risk management system. This system involves a series of processes such as: development of models, risk estimation indicators and ratios; administration of cash flows -inflows and outflows- for the different time bands, periodic study of the deposit structure; measurement and monitoring of net requirements of funds under different scenarios, including stress scenarios, market access administration, definition of limits and thresholds, application of prudential valuation criteria for financial instruments, sensitivity analysis, use of stress testing and contingency planning.

The risk policy sets forth clearly defined criteria, which enable an integral projection of the cash flows of assets, liabilities and off-balance sheet transactions for a given number of time horizons, including tools for an adequate management, indicators, management and contingency limits, stress testing, contingency planning, reports, responsibilities and market discipline. This policy is informed to all areas of the Bank through the pertinent Deputy General Managements as well as to the Units reporting to the Board of Directors.

The liquidity risk measurement model includes a GAP assessment tool, which allows us to analyze liquidity mismatches using, to define the required funding amount, the projected net flows (calculated as the difference between cash flows of assets and liabilities) in fixed future dates, assuming normal market conditions. The balance sheet, divided into assets and liabilities, and the assumptions for each item are the starting point for this tool. The maturities of all these items are analyzed in detail, according to the available information. Likewise, the Bank has a tool to estimate economic capital for liquidity risk, which enables us to calculate an economic capital internal model, taking into consideration broad liquidity indicators in pesos and foreign currency and measuring the impact that an adverse shock of bank's deposits would cause on such indicators. Finally, as mentioned above, the Bank has a wide set of indicators as a tool to daily monitor the Bank's liquidity, based on the metrics used to assess and control the different risks assumed by the Bank in the development of its business. This tool allows us to monitor the evolution of risks and anticipate their potential behavior,

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as well as to define a risk tolerance threshold, thus enabling us to determine and control the risk appetite in a daily, weekly and monthly basis. Liquidity risk indicators are included in the SIRAT system.

Mention should be made that an independent analysis is conducted of all areas prone to the risk in order to make assessments and recommendations. These assessments are the basis for the analysis and reports for the above-mentioned process. The framework for managing the liquidity risk - which is proportional to the Bank's size and the nature and complexity of its transactions- includes the Bank's strategy, policy, management processes, organizational structure, tools and responsibilities for an adequate management of this risk. Management policies and procedures must be implemented according to the Bank's global risk level. The Bank must also maintain an adequate capital level within the economic capital adequacy assessment framework based on its risk profile ("Capital Self-Assessment Report" – "*Informe de Autoevaluación de Capital*"- "IAC").

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EXHIBIT - Liquidity Coverage Ratio (LCR) Updated at December 31, 2025 - In thousands of pesos

	Item	Total unweighted Value (1)	Total weighted value (2)
HIGH- QUALITY LIQUID ASSETS		-	**4,758,970,844**
1	**Total high-quality liquid assets (HQLA)**	-	**4,758,970,844**
	CASH OUTFLOWS		
2	**Retail deposits and deposits from small business customers (MiSMEs), of which:**	**6,805,734,881**	**871,672,373**
3	Stable deposits	2,391,211,603	119,517,361
4	Unstable deposits	4,414,523,278	752,155,012
5	**Unsecured wholesale funding, of which:**	**4,490,200,072**	**3,351,936,172**
6	Operational deposits (all counterparties)	578,020,916	145,483,641
7	Non-operational deposits (all counterparties)	3,912,179,156	3,206,452,531
8	Unsecured debt	-	-
9	**Secured wholesale funding**	-	-
10	**Additional requirements, of which:**	**9,065,908,853**	**431,428,841**
11	Outflows related to derivative exposures and other collateral requirements	236,990	237,537
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	9,065,671,863	431,191,304
14	**Other contractual funding obligations**	**9,926,186**	**9,965,358**
15	**Other contingent funding obligations**	**1,179,193,134**	**36,642,520**
16	**TOTAL CASH OUTFLOWS**	**21,550,963,126**	**4,701,645,264**
	CASH INFLOWS		
17	Secured lending	4,725,450	-
18	Inflows from fully performing exposures	1,767,590,549	715,987,103
19	Other cash inflows	-	-
20	**TOTAL CASH INFLOWS**	**1,772,315,999**	**715,987,103**
		Total adjusted value (3)	
21	**TOTAL HQLA**	**-**	**4,758,970,844**
22	**TOTAL NET CASH OUTFLOWS**	**-**	**3,985,658,161**
23	**LIQUIDITY COVERAGE RATIO (%)**	**-**	**119.4%**

(1) Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

(2) Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).

(3) Adjusted values must be calculated after the application of both a) haircuts and inflow and outflow rates and b) the maximum cap on inflows.

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(Partner)

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35.3 Market risk

Market risk is defined as the risk of losses in on- and off-balance sheet positions arising from adverse fluctuations in the market price for various assets. The following risks are included: risks pertaining to interest rate-related financial instruments and equities and other financial instruments in the trading book; foreign exchange risk through on- and off-balance sheet positions. The market risk management includes the process of identification, assessment, follow-up, control and mitigation of this risk, which implies, among others, the following: the development of models to estimate risks, the setting of limits, prudential assessment of financial instruments, stress testing and contingencies planning.

The bank has methodologies to efficiently assess and manage the significant market risks.

The market risk management system includes the use of capital requirement calculation methodologies for market risk and the implementation of stress testing according to the type and level of activity, in order to efficiently calculate the significant risks faced by the Bank. Likewise, different risk measurement models to quantify the economic capital required for market risk are included in this system.

These models measure risk with a confidence level of 99% and time horizon of 10 days and the Bank must estimate the model parameters and consider the main assumptions.

The Bank implements a backtesting program which compares the outcome against the predictions, evaluating if the number of days with losses higher than those forecasted is in line with the expected situation based on the confidence level defined, for which a historic data record is necessary.

The market risk measurement model includes the following tools: inventory and Valuation of Positions in the Trading Book, Capital Requirement for Market Risk calculation model (Communication "A" 5867), VaR economic capital model (calculated through the MonteCarlo Simulation – Expected Shortfall methodology), Backtesting (using Kupiec and Christoffersen tests to determine the validity of the model), asset valuation with normal and current quotation, asset valuation without normal and current quotation (using a theoretical valuation methodology developed to such end) and a set of market risk indicators to measure and monitor exposure to this risk, having defined the pertinent management and contingent thresholds, which show the risk tolerance level approved by the Board of Directors. Likewise, in order to monitor this indicator on a daily basis, a new tool has been developed to forecast the impact of different purchase/sale transactions. Market risk indicators are part of the SIRAT system, which is monthly sent to all members of the Board of Directors, General Management, Risks Committee and other Organizational Units.

The following table details the financial assets valued at Market Risk:

Financial assets valued at market value	12.31.2025	12.31.2024
FOREIGN CURRENCY	111,341,274	38,161,835
NATIONAL BONDS IN PESOS	6,725,529	25,028,398
NATIONAL BONDS IN DOLLARS	9,924,280	11,781,602
CORPORATE BONDS	16,403,755	8,498,626
PROVINCIAL BONDS IN PESOS	39,009	6,017
PROVINCIAL BONDS IN DOLLARS	96,940	469,764
Total Market Risk	**144,530,787**	**83,946,242**

35.4 - Sensitivity analysis and other information

Every year the Bank makes business plan projections for a fixed time horizon, which includes the design of a business strategy, together with the implementation of policies and the definition of targeted goals and purposes, covering different stress scenarios. Within this framework, the Risks Administration Management, considering the scenarios defined in the Business Plan, performs a sensitivity analysis of its main risks. To such end, it exposes the portfolios to stress scenarios in order to know how they would perform in such circumstances, and therefore, be able to assess their impact on the Bank's activity, risk administration models and strategies. Thus, the Bank's Board of Directors may have a better understanding of the portfolio evolution in changing market conditions and scenarios, being this a key tool to assess the capital and provisions adequacy.

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With respect to **Credit Risk,** sensitivity analysis is an integral part of the culture of corporate governance and risk management. Its results are used to take a series of decisions, mainly to determine risk tolerance, set limits and define the long-term business plan. To perform such analysis every significant risk factor and interaction are considered, according to the proportion, size, nature, complexity of the Bank's transactions and to its risk exposure and systemic significance. In this sense, adverse but probable macroeconomic scenarios are considered when assessing credit risk. Taking into account the historical data on delinquency and macroeconomic series, different statistical or econometric models are developed to explain irregularities; the resulting data is then projected based on the stress scenarios defined.

With respect to **Market Risk**, the Bank has in place tools to assess the sensitivity of the trading portfolio upon an adverse performance of the financial markets, measuring the impact of considerable variations in the prices of the main variables. Thus, simulations to calculate Value at Risk are carried out taking into account more deviations than expected, scenarios derived from significant historical moments are considered for the portfolio under analysis, extreme scenarios different from historical ones are created, and other alternative scenarios of future markets' behavior are defined.

With respect to **Liquidity Risk**, certain parameters of the economic capital tool (CFaR) are subject to stress scenarios in order to measure not only the Bank's liquidity level in adverse situations, but also to assess the additional cost the Bank will have to bear in more illiquid scenarios when attracting new depositors. Moreover, another key tool to monitor liquidity risk is based on an analysis of mismatches (or gap) between inflows and outflows in different time horizons or time bands. This analysis is carried out under a contractual scenario and also under stress scenarios or simulations where deterministic simulations are included. Assets and liabilities flows and off-balance sheet accounts are projected based on the following assumptions: liquidity crisis scenario and stochastic/random simulations. Thus, a statistical behavior regarding the evolution of deposits is established.

The following table shows the VaR at ten days with a 99% confidence:

Value at risk at 10 days with a 99% confidence		
Portfolio Exposed to Market Risk - Expected Shortfall		
	January/December 2025	**January/December 2024**
Minimum for the year	35,167,180	14,267,125
Maximum for the year	80,192,700	135,898,118
Average for the year	59,307,617	50,584,957
At year end	80,192,700	135,898,118

Note 36 - Analysis of financial assets to be recovered and financial liabilities to be settled

The Group submits the Balance Sheet based on the liquidity level pursuant to Communication "A" 6324 issued by the BCRA.

There follows the detailed information of the financial assets expected to be recovered and the financial liabilities intended to be settled at December 31, 2025:

	Up to 12 months	More than 12 months	Total
Cash and deposits in banks	2,198,617,493	-	2,198,617,493
Debt securities at fair value through profit or loss	1,003,180,350	-	1,003,180,350
Derivative instruments	650,750	-	650,750
Repo transactions	93,041,527	-	93,041,527
Other financial assets	712,304,993	-	712,304,993
Loans and other financing	9,183,844,593	43,379,088	9,227,223,681
- Public sector	*119,947,544*	*31,627,970*	*151,575,514*
- Other financial institutions	*400,362*	-	*400,362*
- Non-financial private sector	*9,063,496,687*	*11,751,118*	*9,075,247,805*

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Other debt securities	4,555,852,452	100,732,117	4,656,584,569
Financial assets pledged as collateral	604,632,738	-	604,632,738
Investments in equity instruments	90,852,329	-	90,852,329
Total assets	**18,442,977,225**	**144,111,205**	**18,587,088,430**
Deposits	13,567,991,716	422,150	13,568,413,866
-Public sector	*2,273,102,619*	-	*2,273,102,619*
-Financial sector	*19,070,510*	-	*19,070,510*
- Non-financial private sector	*11,275,818,587*	*422,150*	*11,276,240,737*
Derivative instruments	65,000	-	65,000
Repo transactions and surety bonds	80,670,775	-	80,670,775
Other financial liabilities	1,084,152,351	483,881	1,084,636,232
Financing received from the BCRA and other financial institutions	41,959,190	133,418	42,092,608
Corporate bonds issued	82,904,286	-	82,904,286
Total liabilities	**14,857,743,318**	**1,039,449**	**14,858,782,767**

Note 37 – Fair value measurements of financial instruments

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

When available, the Group measures the fair value of a financial instrument using the quoted price in an active market. A market is considered active if transactions take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

If there is no quoted price in an active market, then the Group uses valuation techniques maximizing the use of relevant market inputs and minimizing the use of unobservable inputs. The choice of a valuation technique includes all factors market participants would take into consideration for the purpose of setting the price of the transaction.

Fair values are categorized into different levels in the fair value hierarchy based on the input data used in the measurement techniques, as follows:

- Level 1: quoted prices in active markets (no adjustment) for identical instruments.
- Level 2: valuation models using observable market data as significant inputs.
- Level 3: valuation models using unobservable market data as significant inputs.

Instruments classified as Level 2 in the fair value hierarchy:

At December 31, 2025, the Bank recorded instruments classified as Level 2 in the fair value hierarchy for $22,028,290, according to the following detail:

Debt securities at fair value through profit or loss

ITEM	IDENTIFICATION	BALANCE
. Cía. Gral. Comb. Corporate Bonds- Class XXXIX March 2027	CP39O	3,102,876
. Edemsa Corporate Bonds - Class VII December 2026	TB27	3,041,700
TOTAL (Note 38)		**6,144,576**

Other Debt Securities

ITEM	IDENTIFICATION	BALANCE
. Pan American Energy Corporate Bonds - Class XXXIX March 2026	PN39O	5,107,000
. YPF Corporate Bonds - Class XIV February 2027	YFCFO	4,277,639
. Petroquímica Corporate Bonds - Class T July 2028	PQCTO	3,073,478

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. US Dollar-linked YPF Corporate Bonds - Class XXVI September 2028	YMCRO	2,157,408
. Oldelval Corporate Bonds - Class IV June 2026	OLC4O	725,691
. Angel Estrada Corporate Bonds - Class XVII April 2026	NLCIO	443,940
. Barragan Corporate Bonds - Class IX April 2026	TBC9O	98,558
TOTAL (Note 38)		**15,883,714**

Instruments classified as Level 3 in the fair value hierarchy:

At December 31, 2025, the Bank recorded instruments classified as Level 3 in the fair value hierarchy, according to the following detail:

Investments in equity instruments

ITEM	BALANCE
. Swift Bélgica	1,716
TOTAL (Note 38)	**1,716**

Note 38 - Categories and fair value of financial assets and financial liabilities

The following table shows the categories of financial assets and liabilities at December 31, 2025:

ITEM	MEASURED AT			FAIR VALUE	FAIR VALUE HIERARCHY		
	AMORTIZED COST	FAIR VALUE THROUGH OCI	FAIR VALUE THROUGH PROFIT OR LOSS		LEVEL 1	LEVEL 2	LEVEL 3
FINANCIAL ASSETS							
Cash and deposits in banks	2,198,617,493	-	-	[1]	-	-	-
. Cash	434,121,449	-	-	-	-	-	-
. Banks and correspondents	1,758,959,257	-	-	-	-	-	-
. Other	5,536,787	-	-	-	-	-	-
Debt securities at fair value through profit or loss	-	-	1,003,180,350	1,003,180,350	997,035,774	6,144,576	-
Derivative instruments	-	-	650,750	650,750	650,750	-	-
Repo transactions	93,041,527	-	-	[1]	-	-	-
Other financial assets	521,563,811	-	190,741,182	190,741,182[2]	190,741,182	-	-
Loans and other financing	9,227,223,681	-	-	7,199,000,992	-	-	7,199,000,992
Other debt securities	4,541,363,591	115,220,978	-	4,361,021,384[6]	963,511,435	3,296,780,579[4]	100,729,370[5]
Financial assets pledged as collateral	603,928,232	-	704,506	704,506[2]	704,506	-	-
Investments in equity instruments	-	20,347,537	70,504,792	90,852,329	90,850,613	-	1,716[3]
TOTAL FINANCIAL ASSETS	**17,185,738,335**	**135,568,515**	**1,265,781,580**	**12,846,151,493**	**2,243,494,260**	**3,302,925,155**	**7,299,732,078**
FINANCIAL LIABILITIES							
Deposits	13,568,413,866	-	-	13,563,083,914	-	-	13,563,083,914
Derivative instruments	-	-	65,000	65,000	65,000	-	-
Repo transactions and surety bonds	80,670,775	-	-	[1]	-	-	-
Other financial liabilities	1,084,636,232	-	-	[1]	-	-	-
Financing received from the BCRA and other financial institutions	42,092,608	-	-	[1]	-	-	-

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ITEM	MEASURED AT			FAIR VALUE	FAIR VALUE HIERARCHY		
	AMORTIZED COST	FAIR VALUE THROUGH OCI	FAIR VALUE THROUGH PROFIT OR LOSS		LEVEL 1	LEVEL 2	LEVEL 3
Corporate bonds issued	82,904,286		-	95,248,437	-	95,248,437	-
TOTAL FINANCIAL LIABILITIES	**14,858,717,767**	**-**	**65,000**	**13,658,397,351**	**65,000**	**95,248,437**	**13,563,083,914**

(1) *Not shown since it is estimated that fair value is similar to its accounting value.*
(2) *The fair value of financial instruments measured at amortized cost is not shown since it is estimated to be similar to its accounting value.*
(3) *Note 37.*
(4) *Corresponds to financial instruments measured at fair value through OCI $15,883,714 (Note 37) and measured at amortized cost $3,280,891,073 (Note 38 - Other Debt Securities - Level 2).*
(5) *Note 38 - Other debt securities - Level 3.*
(6) *Corresponds to financial instruments measured at fair value through OCI $115,220,978 and measured at amortized cost $4,245,800,406.*

The following table shows the categories of financial assets and liabilities at December 31, 2024:

ITEM	MEASURED AT			FAIR VALUE	FAIR VALUE HIERARCHY		
	AMORTIZED COST	FAIR VALUE THROUGH OCI	FAIR VALUE THROUGH PROFIT OR LOSS		LEVEL 1	LEVEL 2	LEVEL 3
FINANCIAL ASSETS							
Cash and deposits in banks	2,953,200,126	-	-	(1)	-	-	-
. Cash	792,121,501			-	-	-	-
. Banks and correspondents	2,160,707,182			-	-	-	-
. Other	371,443			-	-	-	-
Debt securities at fair value through profit or loss	-	-	2,286,225,080	2,286,225,080	2,286,225,080	-	-
Repo transactions	157,905,625			(1)	-	-	-
Other financial assets	631,780,659	-	195,391,825	195,391,825	195,391,825	-	-
Loans and other financing	7,771,862,988			6,103,299,313	-	-	6,103,299,313
Other debt securities	4,102,096,383	95,041,095	-	3,695,726,732(5)	2,674,125,336	966,027,153(3)	55,574,243(4)
Financial assets pledged as collateral	241,121,907	-	267,763,320	267,763,320(2)	267,763,320	-	-
Investments in equity instruments	-	21,935,234	52,149,373	74,084,607	30,735,018	42,732,116	617,473
TOTAL FINANCIAL ASSETS	**15,857,967,688**	**116,976,329**	**2,801,529,598**	**12,622,490,877**	**5,454,240,579**	**1,008,759,269**	**6,159,491,029**
FINANCIAL LIABILITIES							
Deposits	14,086,363,013			14,082,783,682	-	-	14,082,783,682
Repo transactions and surety bonds	5,167,251	-	-	(1)	-	-	-
Other financial liabilities	978,324,440	-	-	(1)	-	-	-
Financing received from the BCRA and other financial institutions	2,170,057	-	-	(1)	-	-	-
TOTAL FINANCIAL LIABILITIES	**15,072,024,761**	**-**	**-**	**14,082,783,682**	**-**	**-**	**14,082,783,682**

(1) *Not shown since it is estimated that fair value is similar to its accounting value.*
(2) *The fair value of financial instruments measured at amortized cost is not shown since it is estimated to be similar to its accounting value.*
(3) *Corresponds to financial instruments measured at fair value through OCI $48,565,399 and measured at amortized cost $917,461,754 (Note 38 - Other Debt Securities - Level 2).*
(4) *Note 3 - Other debt securities - Level 3*
(5) *Corresponds to financial instruments measured at fair value through OCI $95,041,095 and measured at amortized cost $3,600,685,637.*

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Instruments classified as Level 2 in the fair value hierarchy:

At December 31, 2025 and 2024, the Bank recorded instruments measured at amortized cost whose fair value was assessed using Level 2 methodologies as follows:

Other Debt Securities

ITEM	IDENTIFICATION	12.31.2025	12.31.2024
. Argentine Treasury Bond in pesos at dual-rate December 2026	TTD26	1,333,336,384	-
. Argentine Treasury Bill in pesos at Tamar rate January 2026	M16E6	532,115,432	-
. Public Debt Security - Province of Buenos Aires adjusted for inflation (CER) August 2026	PBG26	268,060,713	-
. Public Debt Security - Province of Buenos Aires adjusted for inflation (CER) June 2027	PB2J7	188,761,680	-
. Public Debt Security - Province of Buenos Aires. June 2026	PBJ26	167,896,625	-
. Public Debt Security - Province of Buenos Aires adjusted for inflation (CER) April 2026	PBA26	153,919,332	-
. Public Debt Security - Province of Buenos Aires. Variable rate March 2027	PBM27	137,148,396	-
. Province of Buenos Aires Treasury Bills June 2026	BBJ26	76,810,668	-
. Public Debt Security - Province of Buenos Aires. December 2026	PBD26	64,772,890	-
. Argentine Treasury Bond May 2027	TY27P	32,634,705	53,270,473
. Province of Buenos Aires Treasury Bills October 2026	LBO26	25,690,171	-
. Province of Buenos Aires Treasury Bills May 2026	LBY26	21,415,460	-
. Public Debt Security - Province of Buenos Aires. Variable rate May 2026	PBY26	16,999,696	-
. Argentine Treasury Bond in pesos at 0.70 BADLAR rate November 2027	TB27	9,176,499	16,200,237
. Cía. Gral. Comb. Corporate Bonds - Class XXXVI Oct. 2027[3]	CP36O	5,880,970	5,604,171
. CRESUD Corporate Bonds - Class XLV - August 2026	CS45O	3,011,713	3,054,589
. Compañía General Combustible Corporate Bonds - Class XXXVII March 2027	CP37O	2,221,856	-
. Class A Fuerza Solidaria Trust Fund Participation Certificate	TRVA1	2,055,162	11,467
. Inv. Juramento Corporate Bonds - Class V October 2026	JNC5O	1,840,078	1,774,603
. Aerop. Argentina 2000 Corporate Bonds - Class XI - December 2026	AERBO	1,395,965	1,435,291
. Public Infrastructure Solidarity Financial Trust – NASA IV	NA04A	789,328	1,379,863
. Public Infrastructure Solidarity Financial Trust – NASA IV	NA04C	231,843	300,215
. Province of Buenos Aires Treasury Bills May 2025	42849	-	40,754,010
. Argentine Treasury Bond capitalized in pesos August 2025	TG25	-	357,940,005
. Province of Buenos Aires Treasury Bills adjusted for inflation (CER) disc. January 2025	42834	-	83,500,157
. Province of Buenos Aires Treasury Bills February 2025	42848	-	15,669,966
. JYPB Bonds	Montevideo	385,757	270,096
. Government securities	Grupo Provincia	163,624,012	208,160,985
. Corporate bonds	Grupo Provincia	68,398,105	124,660,064
. Trust debt securities	Grupo Provincia and Provincia Servicios Financieros	2,317,633	3,475,562
TOTAL		**3,280,891,073**	**917,461,754**

Instruments classified as Level 3 in the fair value hierarchy:

At December 31, 2025 and 2024, the Bank recorded instruments measured at amortized cost whose fair value was assessed using Level 3 methodologies as follows:

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Sergio Ares
General Manager (in charge)

Juan M. Cuattromo
President

Natalia Grosso
Public Accountant (U.B.A.)
C.P.C.E.P.B.A. V°178 – F°165
Folder No. 46364/7
Taxpayer Registration Code:
27-29683317-2

(In thousands of pesos in constant currency) -Translation of Financial Statements originally issued in Spanish

Other Debt Securities

ITEM	IDENTIFICATION	12.31.2025	12.31.2024
. Bond of the Province of Buenos Aires in pesos December 2026	42884	5,886,000	-
. Government securities	Grupo Provincia	43,776,369	20,741,818
. Corporate bonds	Grupo Provincia	46,939,263	31,292,183
. Trust debt securities	Grupo Provincia	4,127,738	3,540,242
TOTAL		**100,729,370**	**55,574,243**

Fair value of financial assets and liabilities - hierarchy 3

The Mercado Abierto Electrónico and Swift Bélgica shareholdings, both valued at fair value through profit or loss (hierarchy 3) are included in Investments in Equity Instruments. Such value was determined by using unobservable market data as significant inputs.

Fair value of assets and liabilities not measured at fair value

Below is a description of methodologies and assumptions used to assess the fair value of the main financial instruments not measured at fair value, when the instrument does not have a quoted price in a known market.

- Assets and liabilities with fair value similar to their accounting value

For financial assets and financial liabilities maturing in a short term, it is considered that the accounting balance is similar to the fair value. This assumption also applies for cash and deposits in banks, repo transactions, other financial assets and financial assets pledged as collateral. It also applies for deposits in savings accounts, checking accounts, fixed-term deposits, other financial liabilities and financing received from the BCRA and other financial institutions.

- Fixed rate financial instruments

The fair value of financial assets was assessed by discounting future cash flows at market rates at each measurement date for financial instruments with similar characteristics.

The estimated fair value of fixed interest rate deposits was assessed by discounting future cash flows using market interest rates for placements with similar maturities.

Note 39 - Information by segments

For management reporting purposes, the Bank defines the following operation segments:

Corporate:

The Corporate segment includes banking services to corporations and MiSMEs such as commercial lending, project finance and treasury services. It also includes deposit-taking activities in sight accounts, fixed-term deposits and other fee-generating products and services.

Business and Professionals (B&P) and Micro entrepreneurs:

This segment includes banking services to individuals who develop business activities as professionals, have small businesses and/or are micro entrepreneurs and make use of the credit facilities offered by the Bank through loans for working capital, investment, document discounts, advances and/or refinancing. It also includes deposit-taking activities in sight accounts, fixed-term deposits and other fee-generating products and services.

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Retail:

Retail segment groups banking services to individuals, such as savings accounts, consumer loans, credit cards and other financial products.

Public sector:

This segment groups transactions carried out with the National, Provincial and Municipal Administrations, except for those transactions carried out with debt securities, which are shown under Treasury.

Treasury:

This segment includes central and investment activities of the Bank, as well as other funding operations, other assets and other results not attributable to one of the aforementioned segments.

Regulatory differences:

They include the reconciliation between managerial and regulatory information, mainly based on the following facts:

- Information on balances is exposed on a monthly average basis and adjusts the resulting information to the closing balances.
- The Bank uses an internal system for transfer pricing to assign a cost or value of funds to each placement or deposit of money, which is not booked.

Balance Sheet and Results by Segment

There follows information by segments, equity data and results at December 31, 2025:

December 2025

	Corporate	B&P and micro entrepreneurs	Retail	Public Sector	Treasury	Total	Regulatory differences	Subsidiaries	Group total at 12.31.2025
Average Assets (1)	3,679,735,797	922,946,643	5,052,974,401	46,960,403	9,200,036,673	18,902,653,917	342,798,911	**1,212,235,607**	**20,457,688,435**
Average Liabilities (1)	3,493,510,568	893,483,697	5,643,127,942	3,046,432,019	1,998,865,844	15,075,420,070	201,851,351	**1,163,718,390**	**16,440,989,811**
Net Financial Income	194,887,236	140,967,141	862,017,229	139,496,372	1,180,049,138	2,517,417,116		239,544,218	**2,756,961,334**
Cost/Value of Funds (2)	213,984,982	(69,191,913)	(279,783,067)	561,204,512	(426,214,514)	-			**-**
Expected Loss (3)	(109,013,426)	(77,264,860)	(210,450,333)	(804,967)	-	(397,533,586)		(20,361,788)	**(417,895,374)**
Net Income from Services	101,466,245	(24,204,599)	(30,547,200)	46,057,790	18,684,272	111,456,508		(59,020,113)	**52,436,395**
Administrative Expenses	(352,469,340)	(108,686,919)	(653,370,574)	(227,918,642)	(435,726,205)	(1,778,171,680)		(323,983,270)	**(2,102,154,950)**
Miscellaneous Profits and Losses, Branches abroad, OCI and Monetary Result	-	-	-	-	(455,823,474)	(455,823,474)		168,542,806	**(287,280,668)**
Income/(Loss) before Taxes	**48,855,697**	**(138,381,150)**	**(312,133,945)**	**518,035,065**	**(119,030,783)**	**(2,655,116)**		**4,721,853**	**2,066,737**
Income Tax						61,642		354,109	**415,751**
Total Income/(Loss) for the fiscal year						**(2,593,474)**		**5,075,962**	**2,482,488**

See our report dated
March 5, 2026
BECHER Y ASOCIADOS S.R.L.
C.P.C.E.P.B.A. Vº1 Fº47 Folder No. 47

(Partner)

Alejandro A. Garcia
General Accountant

Sergio Ares
General Manager (in charge)

Juan M. Cuattromo
President

Natalia Grosso
Public Accountant (U.B.A.)
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Banco Provincia

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
AT DECEMBER 31, 2025 PRESENTED ON A COMPARATIVE BASIS
WITH THOSE OF THE PREVIOUS YEAR

(In thousands of pesos in constant currency) -Translation of Financial Statements originally issued in Spanish

	Corporate	B&P and micro entrepreneurs	Retail	Public Sector	Treasury	Total	Regulatory differences	Subsidiaries	Group total at 12.31.2025

[(1)] Average corresponds only to assets and liabilities of the Bank, not of Subsidiaries.
[(2)] The cost/value of funds derives from applying the transfer rate to assets/liabilities.
[(3)] Corresponds to allowances for loan losses net of allowances reversed and receivables recovered.

There follows compared information by segments, equity data and results at December 31, 2024:

	Corporate	B&P and micro entrepreneurs	Retail	Public Sector	Treasury	Total	Regulatory differences	Subsidiaries	Group total
Average assets [(1)]	3,236,393,970	585,565,701	3,863,498,840	51,628,031	11,173,344,868	18,910,431,410	566,639,431	**1,164,000,166**	**20,641,071,007**
Average Liabilities [(1)]	4,103,360,200	781,360,629	5,029,358,710	4,855,454,759	163,659,158	14,933,193,456	588,573,870	**1,118,506,355**	**16,640,273,681**
Net Financial Income	651,103,116	257,183,219	1,292,226,532	632,749,439	1,133,847,784	3,967,110,090		380,877,638	**4,347,987,728**
Cost/Value of Funds [(2)]	624,481,537	(5,846,645)	224,260,497	1,402,875,453	(2,245,770,842)	**-**		-	**-**
Expected Loss [(3)]	7,343,467	(13,559,305)	(23,700,989)	(720,813)	-	(30,637,640)		(5,776,645)	**(36,414,285)**
Net Income from Services	35,653,061	(83,575,230)	(308,719,678)	19,820,296	(93,799,085)	(430,620,636)		865,981	**(429,754,655)**
Administrative Expenses	(394,927,446)	(108,191,331)	(675,708,803)	(286,567,415)	(482,025,070)	(1,947,420,065)		(312,176,003)	**(2,259,596,068)**
Miscellaneous Profits and Losses, Branches abroad, OCI and Monetary Result	-	-	-	-	(1,467,574,577)	(1,467,574,577)		(122,946,601)	**(1,590,521,178)**
Income/(Loss) before Taxes	**923,653,735**	**46,010,708**	**508,357,559**	**1,768,156,960**	**(3,155,321,790)**	**90,857,172**		**(59,155,630)**	**31,701,542**
Income Tax						(806,564)		45,152,293	**44,345,729**
Total Income/(Loss) for the fiscal year						**90,050,608**		**(14,003,337)**	**76,047,271**

[(1)] Average corresponds only to assets and liabilities of the Bank, not of Subsidiaries.
[(2)] The cost/value of funds derives from applying the transfer rate to assets/liabilities.
[(3)] Corresponds to allowances for loan losses net of allowances reversed and receivables recovered.

Note 40 - Subsidiaries

The Bank direct and indirectly owns total shares and votes on the following entities:

- Grupo Provincia S.A. aims at defining the strategic guidelines which will be applied to the Group's companies. They develop activities of general, life insurance and worker's compensation insurance.

- Provincia Servicios Financieros S.A. aims at defining the strategic guidelines which will be applied to the Group's companies. They have a strong presence in the services' sector and develop activities of investment, trading, finance, leasing, real estate and other supplementing financial activities.

- Provincia Leasing S.A.'s main purpose is to provide leases with option to purchase personal or real property, whether owned or acquired by the Company for leasing purposes.

- Bapro Medios de Pago S.A. offers a collection system for the payment of taxes and services, Technology and Networks solutions for governments and municipalities and Call Centers.

- Provincia Fideicomisos S.A.U. has vast experience in the structuring and management of trusts, both common and financial, publicly and non-publicly offered, for the private and public sectors (Note 40.5).

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- Provincia Microempresas S.A. offers quality financial services with minimum requirements for provincial independent workers, who perform a business, service or production activity. The initiative is inspired by the Bank's foundational values strongly linked to social and productive development, and equal opportunities.
- BA Desarrollo S.A.: at the end of the year, the company is liquidated (Note 40.4).

The Bank indirectly owns 60% of shares and votes of the following insurance companies, which are regulated by the SSN.

- Provincia Seguros S.A. is engaged in the coverage of any type of risk, both for individuals and corporations, whether of industrial, commercial or service nature.
- Provincia Seguros de Vida S.A. is devoted to the production of individual life insurance.

The Bank direct and indirectly owns 89.1%, 99% and 99.99% of the shares and votes of the following companies:

- Provinfondos S.A. is a firm that carries out activities as a mutual fund managing company in line with the provisions of Law No. 24,083, where Banco de la Provincia de Buenos Aires is the Depository Company.
- Provincia Bursátil S.A. is devoted to brokerage transactions.
- Provincia Aseguradora de Riesgo de Trabajo S.A. commercializes the mandatory insurance policy for every employer regulated under Law No. 26,773. The purpose of the workers' compensation insurance is the prevention of labor accidents and professional diseases, compensation of damages through appropriate medical assistance, payment of lost wages, compensation in case of inability and job reinsertion for those workers who are not able to return to work as a consequence of the accident. Said company is regulated by the SSN and the Workers' Compensation Insurance Superintendency (*Superintendencia de Riesgo de Trabajo*).

As mentioned in Note 1.3, on March 31, 2022, through Minute No. 87 of Grupo Provincia S.A.'s Regular and Special General Meeting, the Company's spin-off was approved pursuant to Section 88 of the General Companies Law and Sections 80 and 81 et seq of the Income Tax Law and a new corporation called "Provincia Servicios Financieros" was created. The corporate reorganization was effective as of April 1, 2022.

On July 27, 2022, the General Inspectorate of Companies registered Provincia Servicios Financieros S.A.
The Bank has control over the following structured entities:

- Banco Provincia Foundation: its mission is to strengthen social and educational supportive environments for children and young people, prompting the creation of social networks and involving the local community, in the most vulnerable places of the Province of Buenos Aires.
- 1822 Raíces Gestión Mutual Fund: The fund mainly invests in assets issued and traded in Argentina in currency of legal tender. It also invests in assets in foreign currency that are integrated and paid in currency of legal tender and which principal and interests are paid exclusively in such currency.

In the case of mutual funds, the Bank analyses the holding of registered quota shares at each year end in order to determine the control existence at each date. In such analysis, the Bank considers not only the direct and indirect holding maintained by the Group but also the composition of the remaining investors' structure to assess the need of consolidation under the IFRS 10.

40.1 Financial support to structured entities

The Bank provides continuous financial support to Banco Provincia Foundation. A subsidy's first annual installment for $730,000 to such foundation was agreed under the Board of Directors' Resolution No. 138/25, issued on March 13, 2025. On June 5, 2025, a subsidy's second annual installment for $925,000 was agreed under the Board of Directors' Resolution No. 342/25. On July 31, 2025, a subsidy's third annual installment for $925,000 to such foundation was agreed under the Board of Directors' Resolution No. 455/25. On September 4, 2025, and November 13, 2025, through

Board of Directors´ Resolutions No. 537/25 and 697/25, extraordinary installments of $820,000 and $300,000, respectively, were approved. At December 31, 2025, the amount paid to such Foundation amounted to $3,700,000.

40.2 Provincia Aseguradora de Riesgos del Trabajo

a. Minimum capital and coverage of debts to insureds

At December 31, 2025, the Company recorded a $6,619,044 surplus in its minimum capital and a $1,030,271 surplus in the coverage of debts to insureds, calculated according to the provisions of the General Rules for Insurance Activity (RGAA, *for its Spanish acronym*).

b. Self- insurance contract of the Government of the Province of Buenos Aires

Provincia ART S.A. manages the self-insurance contract of the Government of the Province of Buenos Aires and significant receivable amounts have accrued in its favor, which at December 31, 2025 and 2024 amounted to $17,668,288 and $21,089,170, respectively (Note 15).

c. Amendments to the legislation in force

Determination of debts with insureds is affected by changes in legislation, regulations and case law. Particularly, there is no definitive resolution on the following events, which could affect their determination:

- Declaration of unconstitutionality of Sections of Law No. 24,557 (which regulates Workers' Compensation Insurance companies);
- National Executive Order No. 1694/09 (changes in the amounts of monetary compensations for disabilities and the creation of the registry of medical services providers);
- Resolution No. 35,550 issued by the SSN (civil liability insurance to cover risks derived from accidents at work and occupational diseases) ;
- Law No. 26,773 (rules on injuries derived from accidents at work and occupational diseases in order to reduce the litigation rate in the system);
- National Executive Order No. 472/14 (rules on temporary disability period and compensation amounts);
- Judgment rendered by the Argentine Supreme Court of Justice on June 7, 2016 (applicability of Law No. 26,773)
- National Executive Order No. 54/17 (mandatory application of jurisdictional medical commissions, creation of the provincial public self-insurance, changes in compensation amounts);
- Law No. 27,348 (rules on injuries derived from accidents at work and occupational diseases).

The authorities of Provincia ART S.A. understand that the Company's reserves at December 31, 2025 and 2024 include all significant known effects derived from the regulatory changes described above as well as the different application methods under each jurisdiction. However, at the date of issuance of these financial statements, it is not possible to assess the effect that the various judicial interpretations on aspects regulated by the present rules on workers compensation insurance may have on the activity of Provincia ART S.A. As a result of such interpretations, significant differences may arise between the system's actual compensations and the estimates made by the Company when setting up its provision for insurance claims as of those dates.

Additionally, the SSN issued Resolutions Nos. 966 and 1039 providing that court-ordered claims must be adjusted in accordance with the stable worker's average taxable remuneration (*Remuneraciones Imponibles Promedio de los Trabajadores Estables* - RIPTE) index.

d. Trust Fund for Occupational Diseases (*Fondo Fiduciario para Enfermedades Profesionales* - FFEP)

At December 31, 2025, the Company registered receivable amounts from the FFEP pursuant to the SSN Resolution No. 29,323/03. This Fund was created under Decree No. 1278/00 and the regulations established by SSN Resolutions Nos. 358 and 507 which included the provisions set forth by the Executive Branch Emergency Decree No. 367 dated April 13, 2020. Such decree defined COVID-19 as a not-listed occupational disease.

Mention should be made that funding of the amounts granted to cover COVID-19 cases is 100% allocated to the FFEP. A minimum reserve equivalent to 10% of the FFEP´s resources shall be kept to cover any other costs arising from other potential occupational diseases. Although the fund covers the whole workers´ system, the regulation sets forth that 80% of the collected amounts shall be withheld and administered by each Workers' Compensation Insurance Company and the remaining 20% shall be transferred to a joint account administered by the Union of Workers' Compensation Insurance Companies (*Unión de Aseguradoras de Riesgos del Trabajo* - UART) according to the SSN regulation. To this end, a coordinator has been appointed.

Taking into account the number of cases to be allocated to the FFEP due to the pandemic, the SSN suspended the 20% transfer to the joint account as from January 2021 (SSN Resolution No. 507/20).

Likewise, the workers´ monthly contribution destined to the FFEP increased from $0.60 to $40 according to Resolution No. 115/21 issued by the Ministry of Labor, Employment and Social Security.

On August 10, 2021, through Resolution No. 604/21, the SSN provided for a financial compensation on the amounts on account of the FFEP paid by the Workers' Compensation Insurance Companies making payments of amounts chargeable to the FFEP with their own resources. Such regulation provided for an interest rate applicable over the FFEP excess balance defined as the average monthly effective interest rates arising from the prevailing Banco de la Nación Argentina´s borrowing rates for 30-days fixed-term deposits.

On the same date, the Ministry of Labor, Employment and Social Security issued Resolution No. 467/21 whereby the fixed amount established under Section 5 of Decree No. 590/97, as amended and supplemented, shall be quarterly adjusted by applying the RIPTE index for the months immediately preceding the first and the last months of the period to be adjusted, respectively. As from September 2021, each worker shall pay a $40 monthly contribution, as an initial basis, pursuant to Resolution No. 115/21. At December 31, 2025, the current monthly contribution is $1,584.

On August 29, 2022, the SSN issued Resolution No. 618/22 establishing that 15% of the funds deposited with the insurance companies for the FFEP will be transferred to an account for the payment of social security contributions.

Resolution No. 358 was amended by Resolution No. 264 dated June 6, 2023 which stipulated that, as from its publication date, insurance companies will transfer 1% of the funds deposited for the FFEP.

Notwithstanding the measures adopted by the Control Authorities, the funds managed by this Company exhausted in January 2021. Together with the financial statements at March 31, June 30, September 30 and December 31, 2021; March 31, June 30, September 30 and December 31, 2022; March 31, June 30, September 30 and December 31, 2023 and June 30, 2024, claims for the recovery of the amounts recorded at such dates to be received from the joint fund were presented before the SSN for $599,709, $473,258, $2,021,852, $3,624,990, $5,024,423, $6,789,858, $9,076,169, $12,098,765, $14,608,565, $18,525,693, $23,705,997, $30,346,445 and $37,464,043, respectively. At December 31, 2025, the Company has collected the amount of $599,709 previously mentioned and has partially collected $55,743 from the amount owed by the FFEP.

At December 31, 2025 and 2024, the amounts owed by the FFEP to the Company totaled $27,662,557 and $48,187,257 and were recorded under the "Other non-financial assets" caption in these consolidated financial statements (Note 15).

Moreover, at December 31, 2025, pending claims for $21,142,696 were disclosed which, in turn, were offset by the amounts to be recovered from the FFEP.

Pursuant to SSN Resolution No. 449/23 dated September 26, 2023, the FFEP coordinator was instructed to transfer to the workers' compensation insurance companies the remaining balance arising from the difference between the amount transferred to the common account by the ARTs and that transferred to trade union social security entities in accordance with the mechanism established under Joint Resolution RESCFC-2022-1-APNSRT#MT. Consequently, on October 4, 2023, $267,539 was transferred to the Company.

Banco Provincia

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
AT DECEMBER 31, 2025 PRESENTED ON A COMPARATIVE BASIS WITH THOSE OF THE PREVIOUS YEAR

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On February 17, 2022, the National Executive Branch issued Decree No. 79/22 authorizing the creation of a trust by all workers' compensation insurance companies and the intervention of the SSN and SRT so that the FFEP may gain access to private financing. At the date of issuance of these financial statements, the implementation of such trust was still pending.

The Group´s Management periodically monitors the evolution of the balances to be recovered from the FFEP recognized by Provincia Aseguradora de Riesgos del Trabajo S.A., with respect to the funding of the in kind or monetary compensations of the COVID-19-related claims, according to the provisions set forth by the National Executive Branch Decree No. 367/20, as amended and supplemented. Its impact on the Company´s financial condition could not be reasonably assessed since it will depend on the coverage duration, the recovery pace of the mentioned fund and the supplementary regulations to be issued accordingly.

40.3 Provincia Seguros

Minimum Capital Requirements

Provincia Seguros S.A. is governed by the regulations issued by the SSN, which, among other aspects, require to maintain a minimum capital according to Section 30 of the RGAA and to comply with the coverage calculation of Section 35 of said regulation. At December 31, 2025, Provincia Seguros S.A. showed a surplus in its minimum capital for $8,793,096 calculated according to SSN rules**.**

The following amounts were excluded as "Other non-computable receivables":

	12.31.2025
Advances	54,854
Other receivables from sale	50,682
Total Other non-computable receivables	**105,536**

Likewise, at December 31, 2025, the Company recorded a $57,158,081 surplus in the coverage of debts to insureds, calculated according to the provisions of Section 35 of the RGAA.

At December 31, 2025, the Company complied with the Rules on Investment Policies and Procedures, as stipulated in the RGAA, approved by its Board of Directors.

40.4 BA Desarrollo S.A.

On December 26, 2018, the Company granted a power of attorney to approve, through Board of Directors' Minutes No. 1639/18, the Annual Report and reissued Financial Statements for the fiscal year ended December 31, 2017 and to appoint the Liquidator and Receiver. The Special and Regular General Meeting of Shareholders was held on December 28, 2018.

Through Resolution No. 726/20 dated November 12, 2020, the Company granted a power of attorney to appoint the liquidator and receiver.

Through Board of Director's Resolution No. 719/25 dated November 20, 2025, the Company submitted for consideration the final liquidation financial statements together with the Liquidating Report made by BA Desarrollo S.A.'s Receiver and External Auditor for the irregular period started on January 1, 2025 and ended on September 30, 2025.

40.5 Provincia Fideicomisos S.A.U.

On April 29, 2021, the Company held a Special and Regular General Meeting whereby the corporate name changed from "Bapro Mandatos y Negocios S.A.U." to "Provincia Fideicomisos S.A.U.".

(In thousands of pesos in constant currency) -Translation of Financial Statements originally issued in Spanish

40.6 Provincia Servicios Financieros S.A.

On January 11, 2024, the Bank's Board of Directors approved an irrevocable contribution in favor of Provincia Servicios Financieros S.A. on account of a future issue of shares for $4,000 million, which was disbursed on January 16, 2024.

On May 10, 2024, Provincia Servicios Financieros S.A. capitalized the irrevocable contribution through the issuance of 100,000 new non-endorsable book-entry common shares with a nominal value of $1,000 each and one vote per share, with an issue premium of $39,000 each. At the same time, the Company decided to capitalize the balance of the Capital Adjustment account and the optional reserve for a total of 1,605,948 non-endorsable book-entry common shares with a nominal value of $1,000 each and one vote per share, which resulted in a new capital stock of $2,085,948.

On March 28, 2025, Provincia Servicios Financieros S.A. made an irrevocable contribution for $3,800 million to Provincia Leasing S.A. on account of shares to be underwritten.

40.7 Non-controlling interests

December 2025

	PROVINCIA SEGUROS	PROVINCIA SEGUROS DE VIDA	PROVINCIA ASEGURADORA DE RIESGO DE TRABAJO S.A.	PROVINCIA BURSÁTIL	PROVINFONDOS S.A.	RAÍCES GESTIÓN MUTUAL FUND	TOTAL
Non-controlling interests percentage	**40%**	**40%**	**0.012%**	**1%**	**10.90%**	**19.08%**	
Cash and deposits in banks	322,281	3,131	243	57,486	8,136	6	391,283
Debt securities at fair value through profit or loss	67,591,708	42,390	4,105	71,342	289,925	49,496	68,048,966
Other financial assets	118,713,682	12,267,904	30,538	802,456	199,220	333	132,014,133
Other debt securities	34,912,499	14,204,298	28,118	-	-	-	49,144,915
Investments in equity instruments	656	-	-	204,282	52,209	46,671	303,818
Investment in subsidiaries, associates and joint ventures	10,637	-	-	465,706	-	-	476,343
Other	16,716,777	1,136,114	3,985	3,155	5,462,565	1,744,823	25,067,419
Total assets - Non-controlling interests	**238,268,240**	**27,653,837**	**66,989**	**1,604,427**	**6,012,055**	**1,841,329**	**275,446,877**
Other financial liabilities	(14,113)	(9,435)	-	(831,750)	-	-	(855,298)
Provisions	(2,106,996)	(786)	(235)	-	-	-	(2,108,017)
Current income tax liabilities	-	(1,023,815)	-	-	(203,698)	-	(1,227,513)
Deferred income tax liabilities	-	(151,534)	(861)	(70,910)	-	-	(223,305)
Other non-financial liabilities	(211,161,053)	(11,167,866)	(57,953)	(8,421)	(119,126)	(1,108)	(222,515,527)
Total liabilities - non-controlling interests	**(213,282,162)**	**(12,353,436)**	**(59,049)**	**(911,081)**	**(322,824)**	**(1,108)**	**(226,929,660)**
Net worth - Non-controlling interests	**24,986,078**	**15,300,401**	**7,940**	**693,346**	**5,689,231**	**1,840,221**	**48,517,217**

(In thousands of pesos in constant currency) -Translation of Financial Statements originally issued in Spanish

December 2024

	PROVINCIA SEGUROS	PROVINCIA SEGUROS DE VIDA	PROVINCIA ASEGUR. DE RIESGO DE TRABAJO	PROVINCIA BURSÁTIL	PROVIN-FONDOS	RAÍCES GESTIÓN MUTUAL FUND	TOTAL
Non-controlling Interests percentage	**40%**	**40%**	**0.012%**	**1.00%**	**10.90%**	**19.08%**	
Cash and deposits in banks	572,513	2,742	239	211,771	25,157	11	812,433
Debt securities at fair value through profit or loss	40,685,333	65,856	14,763	64,262	2,724,881	965,262	44,520,357
Other financial assets	83,812,793	10,862,249	20,739	691,928	2,499,987	6,604	97,894,300
Other debt securities	33,160,720	12,699,814	40,172	-	-	-	45,900,706
Investments in equity instruments	458	-	16	219,352	353,317	961,492	1,534,635
Investment in subsidiaries, associates and joint ventures	11,585	-	-	396,565	-	-	408,150
Other	19,339,974	909,629	4,633	8,689	39,233	-	20,302,158
Total assets - Non-controlling interests	**177,583,376**	**24,540,290**	**80,562**	**1,592,567**	**5,642,575**	**1,933,369**	**211,372,739**
Other financial liabilities	(40,118)	(20,430)	-	(880,309)	-	-	(940,857)
Provisions	(1,356,695)	(763)	(162)	-	-	-	(1,357,620)
Current income tax liabilities	-	-	-	-	(679,015)	-	(679,015)
Deferred income tax liabilities	-	-	(2,686)	(75,410)	-	-	(78,096)
Other non-financial liabilities	(153,300,752)	(9,329,901)	(66,047)	(8,363)	(117,046)	(1,230)	(162,823,339)
Total liabilities - non-controlling interests	**(154,697,565)**	**(9,351,094)**	**(68,895)**	**(964,082)**	**(796,061)**	**(1,230)**	**(165,878,927)**
Net worth - Non-controlling interests	**22,885,811**	**15,189,196**	**11,667**	**628,485**	**4,846,514**	**1,932,139**	**45,493,812**

Note 41 - Related parties

Key management personnel

The Bank considers the members of the Board of Directors as key management personnel, since they have the authority and responsibility to plan, manage and control the Bank's activities.

The Directors are classified as senior staff without job stability pursuant to Law No. 10,430. Likewise, this law provides for the items included in their compensation.

The following table shows short-term benefits at December 31, 2025 and 2024:

COMPENSATIONS	12.31.2025	12.31.2024
SHORT TERM BENEFITS	2,843,641	2,762,564

At December 31, 2025 and 2024, loans and deposits of key management personnel are as follows:

(In thousands of pesos in constant currency) -Translation of Financial Statements originally issued in Spanish

	MAXIMUM BALANCE AT 12.31.2025	BALANCE AT 12.31.2025	MAXIMUM BALANCE AT 12.31.2024	BALANCE AT 12.31.2024
Cards	46,910	46,910	41,143	41,143
Overdrafts	-	-	18	-
Loans	-	-	445	425
Other	-	-	55	-
TOTAL LOANS	**46,910**	**46,910**	**41,661**	**41,568**
Savings accounts	293,929	293,929	236,347	236,347
Checking accounts	6	6	12	12
Fixed-term deposits	21,156	21,156	1,977	1,977
TOTAL DEPOSITS (1)	**315,091**	**315,091**	**238,336**	**238,336**

(1) *Due to the great volume of transactions, it is considered more representative to inform the balance at the end of the reported period.*

Loans and deposits with related parties have been carried out under market conditions. Balances of loans granted are classified under normal performance at December 31, 2025 and 2024 pursuant to the provisions and allowances rules issued by the BCRA.

Province of Buenos Aires

The Entity makes use of the exemption of paragraph 25 of IAS 24 since the Bank is controlled by the Province of Buenos Aires. Therefore, the most significant transactions with the Province are detailed below:

	12.31.2025	12.31.2024
Loans	**93,797,008**	**21,184,387**
Bonds to be received - Executive Order No. 2,094/12 - Ministry of Economy – Province of Bs. As. (Note 10)	3,435,991	4,520,160
Accrued interest on Loans Art. 9 item B) (Note 10)	-	5,185,529
Overdrafts	30,167	24,714
Credit cards	10,863	6,542
Unified Fund of the Accounts of the Government of the Province of Buenos Aires Decree Law No. 10,375 (Note 10)	77,842,429	-
Other loans	12,477,558	11,447,442
Government securities	**20,500,718**	**84,456,468**
Public Debt Security - Province of Buenos Aires. Variable rate May 2026	16,807,384	22,378,358
Other Securities	3,693,334	62,078,110
Guarantees	**-**	**-**
Other receivables	**3,999,507**	**363,058**

	12.31.2025		12.31.2024	
	Maximum balance (1)	**Final balance**	**Maximum balance (1)**	**Final balance**
Checking accounts	246,410,660	246,410,660	418,315,360	418,315,360
Savings Account	266,446,288	266,446,288	256,283,026	256,283,026
Fixed-term deposits	-	-	66,055,983	66,055,983

(1) *Due to the great volume of transactions, it is considered more representative to inform the balance at the end of the reported period.*

Note 42 - Leases

The Group acting as lessor

Financial Lease

The Group grants financing in the form of financial leases through Provincia Leasing S.A.

At December 31, 2025 and 2024, the breakdown of financial leases is the following:

Banco Provincia

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	12.31.2025	12.31.2024
- Machinery and equipment leased	63,303,597	44,276,297
- Charges to be collected on receivables from financial leases	9,572,035	5,620,577
- Machinery and equipment to be recovered	11,901	4,762
- Other	4,114,303	3,582,543
	77,001,836	**53,484,179**

At December 31, 2025 and 2024, the amounts of financial leases granted to the non-financial public sector totaled $52,682,058 and $32,669,704, respectively (Note 10).

The following table shows the total amount for the payment of financial leases and the current value of minimum payments to be received thereunder:

	12.31.2025		12.31.2024	
Term	**Total investment**	**Current value of minimum payments**	**Total investment**	**Current value of minimum payments**
Up to 1 year.	6,506,847	23,181,082	4,562,468	13,960,415
From 1 to 5 years	77,442,292	40,122,515	47,178,111	30,315,882

Operating Lease

There follow the minimum future payments of leases under operating lease contracts at December 31, 2025 and 2024:

	12.31.2025	12.31.2024
Up to 1 year	997,544	169,904
From 1 to 5 years	84,615	70,203
Total	**1,082,159**	**240,107**

Note 43 – Restricted assets

The Group holds the following Restricted Assets:

Assets	Location	Original Nominal Value		Pesos		Item
		12.31.2025	12.31.2024	12.31.2025	12.31.2024	
Other debt securities	Sao Paulo Branch	215	980	1,034,100	3,406,836	Financial Treasury Bills as collateral for transactions with BM&F, exchange clearing house and other collaterals.
Financial Assets pledged as collateral (Note 12)	Bank	-	-	439,749,311	420,290,477	BCRA collateral deposits
		-	-	49,145,084	37,266,698	Credit Card Guarantee Funds
		-	-	37,970	25,990	Lease Guarantee Funds
		6,499,100	10,968,000	11,763,580	38,692,365	TZXM7 Bond as collateral through BYMA and A3 Mercados
		334	634	334,314	734,937	AL30 Bond as collateral through BYMA
		435	-	698,742	-	AL35 Bond as collateral through BYMA
		-	-	17,437,679	11,348,315	Guarantee Funds to finance own Visa and Argencard users' consumption abroad
		47,000,000	-	85,071,512	-	Forward purchases of TZXM7 government securities
		-	-	20,717	74,304	Other collateral deposits
	Provincia	23,751	23,751	5,072	4,889	Toronto Trust Class B

See our report dated
March 5, 2026
BECHER Y ASOCIADOS S.R.L.
C.P.C.E.P.B.A. Vº1 Fº47 Folder No. 47

(Partner)

Alejandro A. Garcia
General Accountant

Sergio Ares
General Manager (in charge)

Juan M. Cuattromo
President

Natalia Grosso
Public Accountant (U.B.A.)
C.P.C.E.P.B.A. V°178 – F°165
Folder No. 46364/7
Taxpayer Registration Code: 27-29683317-2

(In thousands of pesos in constant currency) -Translation of Financial Statements originally issued in Spanish

	Seguros S.A.	3,100	3,100	426	418	Toronto Trust Global Capital B
		2,491	2,491	11,749	10,420	"Compass Renta Fija" Class C
		12,103	12,103	2,504	2,476	Quota shares of "FBA Ahorro Pesos" Mutual Fund, under attachment
		1,127	-	163	-	"Delta Empresas Argentinas Pymes" - Class B
		34,719	34,719	228,487	254,362	Quota shares of "Superfondo Renta Variable" Mutual Fund, under attachment
		-	-	1,408	1,852	Deposit to guarantee leases
	Bapro Medios de Pago S.A.	-	-	3,637	2,166	Collateral deposits
				14,996	-	TX26 Bond as collateral through BYMA
	Provincia Aseguradora de Riesgos del Trabajo S.A.	-	-	14,645	7,358	Deposits to guarantee lease contracts
	Provincia Bursátil	57,250	128,572	59,626	150,315	GD30 Bond as collateral through BYMA and MAV
		26,620	16,620	31,116	17,885	GD35 Bond as collateral through A3 Mercados and MAV
Other financial assets (Note 15)	Provincia Aseguradora de Riesgos del Trabajo S.A.	-	-	62,587,379	15,208,273	Attachment for injunctions where the entity was sued as defendant or secondary liability co-defendant
		-	-	1,408,570	1,853,021	Reserve fund - SRT Resol.
		-	-	72,281	74,149	Mutual Funds under attachment
	Provincia Vida S.A.	-	-	40	53	Attachment for injunctions where the entity was sued as defendant
	Provincia Seguros S.A.	-	-	3,205,979	2,580,418	Court deposits levied under legal proceedings, included in the Provision for Pending Claims or claims not related to insurance activities.

Note 44 – Restrictions on the Distribution of Profits

As regards the income/(loss) for the year ended December 31, 2024, the Board of Directors, by Resolution No. 121/25 dated March 6, 2025, decided to transfer all 2024 Retained Earnings to increase Legal Reserve for $28,429,767 and Optional Reserve for $61,620,841 as set forth in article 17 of the Bank's Charter.

Pursuant to the mentioned article of the Bank's Charter, each of the Bank's Sections shall make a separate profit and loss statement at the end of each fiscal year and shall transfer its profits to a common pool.

After deducting all the amounts necessary for clearing up the assets and 10% of the pertinent net profits for the legal reserve fund of each Section, all realized profits shall be allotted as follows:

- To the Capital account of the Investment Loan Section: the net surplus obtained by that Section.
- To increases in Capital and Reserves of any of the Sections, and to contingency, social security and investment funds, in the proportions determined by the Board of Directors.

The above procedure is in line with the provisions of article 17 of the Bank's Charter that differ from BCRA rules CONAU – 1 which provide that 20% of the profits disclosed in the Statement of Income at the close of each year plus prior year adjustments less accumulated losses at the close of the previous year must be allocated to Legal Reserve.

As stipulated by the BCRA, the Bank may not distribute dividends as long as the Compliance Schedule is in effect according to Resolution No. 277/18.

According to the General Companies' Law (Law No. 19,550), each of the Bank's subsidiaries shall allocate at least 5% of each fiscal year profits, up to 20% of the share capital, to the setting up of a Legal Reserve Fund.

Note 45 - Deposit guarantee insurance

According to the provisions of article 14 of the Bank's Charter, the Province of Buenos Aires guarantees all deposits placed with, and all bonds and other securities issued by, Banco de la Provincia de Buenos Aires. Therefore, and due to its special legal status, as mentioned in Note 1 to these financial statements, the Bank is not included within the Deposit Guarantee Insurance System established by Law No. 24,485 and regulated by National Executive Orders Nos. 540/95 and 1292/96.

However, in order to contribute –together with the rest of the Financial System– to the above protection mechanism, the Bank has decided its voluntary and temporary inclusion since 1997 in the Deposit Guarantee Insurance System for Private Sector deposits.

This decision was informed to Seguros de Depósitos S.A. and the Argentine Central Bank. Nevertheless, since the calculation basis for the Deposit Guarantee Insurance is determined according to the information submitted to the Minimum Cash Reporting System, the Bank began to gradually make contributions for public sector's deposits (BCRA Resolution No. 81/01, Section 7). Nowadays, the Bank complies with the prevailing regulations and makes the pertinent contributions for private and public sectors' deposits.

On January 11, 2018, through Order No. 30/18, the National Executive Branch decided to eliminate the limit covered by the insurance system and revoke Section 12.d of Executive Order 540/95. This system has been implemented through the creation of a "Deposit Guarantee Fund", which is managed by Seguros de Depósitos S.A. (SEDESA). The shareholders of SEDESA are the BCRA and the financial institutions, in the proportion determined for each of them by the BCRA based on the contributions made to such fund. BCRA Communication "A" 5943 dated April 7, 2016, as supplemented, sets forth that financial institutions shall make a contribution to the fund equivalent to 0.015% of the items included in the calculation basis. Additionally, the limit covered by the insurance system was set at $450. On February 28, 2019, the BCRA issued Communication "A" 6654 setting forth an increase in the limit covered by the deposit guarantee insurance to thousands of $1000, effective March 1, 2019. On April 16, 2020, the BCRA issued Communication "A" 6973 setting forth an increase in the limit covered by the deposit guarantee insurance to $1,500, effective May 1, 2020. Then, through Communication "A" 7661, such limit was increased to thousands of $6,000, effective January 1, 2023. On April 1, 2024, the BCRA issued Communication "A" 7985 setting forth an increase in the limit covered by the deposit guarantee insurance to $25,000.

At December 31, 2025, and 2024, the contributions to the Fund have been recorded in "Other Operating Expenses - Contributions to the Deposit Guarantee Fund" for the amounts of $22,340,328 and $20,687,868, respectively (Note 33).

Note 46 - Trust activities

By Resolution No. 207, dated February 1, 2001, the Board of Directors approved the wording of the trust agreement under the terms of Provincial Law No. 12,511 to be entered into by the Bank, as trustee, the Ministry of Public Works and Services of the Province of Buenos Aires, as enforcement authority of the liens created by Decree Laws Nos. 7,290/67 and 9,038/78 and Law No. 8,474, the Province of Buenos Aires Housing Institute *(Instituto Provincial de la Vivienda*), as the entity in charge of collecting the proceeds from the National Housing Fund (*Fondo Nacional de la Vivienda*), and the Board of Directors of the Trust Fund for the Development of the Provincial Infrastructure Plan (*Fondo*

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Fiduciario para el Desarrollo del Plan de Infraestructura Provincial) whereby the Province of Buenos Aires acts as trustor. The Bank signed the agreement on February 26, 2001. The purpose of the trust is to act as guarantor and/or payor of the works carried out under Law No. 12,511. At December 31, 2025 and 2024, total assets held in trust amounted to $110,338,631 and $64,133,940, respectively.

On February 28, 2007, the Bank, in its capacity as trustee, and the Social Security Fund for Surveyors, Architects, Engineers and Technicians of the Province of Buenos Aires (*Caja de Previsión Social para Agrimensores, Arquitectos, Ingenieros y Técnicos de la Provincia de Buenos Aires*), in its capacity as trustor and beneficiary, agreed on the creation of a trust for the administration of the funds corresponding to the capitalization system, according to the provisions of Section 64 of Law No. 12,490. At December 31, 2025 and 2024, total assets held in trust by the Bank amounted to $391,828,472 and $376,978,304, respectively.

By Resolution No. 177/13 dated February 21, 2013, the Board of Directors approved the trust agreement of the Provincial Trust Fund for Infrastructure Improvement (*Fondo Fiduciario Programa de Mejora de Infraestructura de la Provincia de Buenos Aires*), to be subscribed between the Bank, as trustee, and the Ministry of Infrastructure of the Province of Buenos Ares, as trustor. The purpose of the agreement is to finance, according to the method instructed by the Executive Branch, plans and projects destined to the construction of roads of the main and secondary road networks of the Province of Buenos Aires, as well as those works and actions to maintain them. At December 31, 2025 and 2024, total assets held in trust by the Bank amounted to $135,341,460 and $111,815,270, respectively.

By Resolution No. 60/14 dated January 16, 2014, the Board of Directors created the "Financing and Technical Assistance System for Housing Improvement". This trust fund aimed at providing financing to low-income families with housing deficit which do not qualify for loans due to their low income or lack of guarantees. At December 31, 2025 and 2024, total assets held in trust by the Bank amounted to $4,109,919 and $6,503,070, respectively.

On December 15, 2025, Provincial Government's General Budget Law of the Province of Buenos Aires No. 15,557 was enacted. Sections 60 through 67 of such Law stipulate the dissolution and winding up of the Provincial Trust Fund for Infrastructure Improvement (PROMEI) and the Trust Fund for the Development of the Provincial Infrastructure Plan (PROFIDE).

In its capacity as trustee of both funds, the Bank shall carry out every operational, technical, financial, administrative and accounting action necessary for the winding-up of PROMEI and PROFIDE, ensuring the principles of order, transparency, and accounting traceability. At December 31, 2025, the Bank continues to carry out the aforementioned actions.

Provincia Fideicomisos S.A.U.

Through Provincia Fideicomisos S.A.U., the Group has executed several agreements with other companies whereby it was appointed as trustee of the following publicly offered financial trusts:

Financial Trust	Trustor	Contract date	Trust asset
Forestal I Direct Mutual Fund	Underwriters of debt securities and participation certificates	3/15/2011	33,710,449

Similarly, the Group, through Provincia Fideicomisos S.A.U., acts as trustee in the following trusts:

Type	Trust	Trustor	Contract date	Trust asset	Financial statement
Administration	Trust Fund for the Development of the Provincial Infrastructure Plan	Province of Buenos Aires	2/1/2001	128,694,300	12/31/2024
Administration	FITBA Trust (FREBA)	Electric Regional Forum of the Province of Buenos Aires (FREBA)	1/13/2003	39,536,113	12/31/2024

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Administration	Fuerza Solidaria Trust Fund	Banco de la Provincia de Buenos Aires, Government of the Province of Buenos Aires and the Provincial Institute of Lotteries and Casinos.	8/10/2006	1,119,124	12/31/2024
Administration	CAAITBA - Capitalization Fund Law No. 12,490	Social Security Fund for Surveyors, Architects, Engineers and Technicians of the Province of Buenos Aires	3/1/2007	286,004,262	12/31/2024
Administration	Solidaridad Trust	Social Welfare Entity for Bank Employees	8/13/2008	-	12/31/2020 Unadited
Administration	Sucre trust	Desarrollos San Isidro S.A.	8/21/2008	2,944,232	12/31/2024
Administration	BA – INNOVA Trust	Ministry of Production of the Province of Buenos Aires	3/13/2009	3,123,437	12/31/2024
Administration	Estrella del Sur Trust	Bainter Inversiones Inmobiliarias S.A. and Círculo Inmobiliario Emprendimientos S.A.	3/26/2009	664,599	9/30/2017
Administration	Hotel Irú Trust	Argentine Television, Data, Interactive and Audiovisual Services labor union	4/1/2009	3,029,738	3/31/2023
Administration	Environmental Compensation Trust Fund - ACUMAR	Matanza-Riachuelo River Basin Authority	9/20/2010	3,626,009	12/31/2022
Administration	PROMEI (former Provincial Trust Fund for Road Infrastructure System)	Province of Buenos Aires, through the Provincial Ministry of Infrastructure	3/25/2013	118,988,470	12/31/2024
Administration	Parques Industriales Moreno Trust	Municipality of Moreno, as original trustor, and those trustors adhering after execution of the pertinent Trust Agreement	5/31/2013	19,518,339	12/31/2024
Administration	Financing and Technical Assistance System for Housing Improvement - Public Trust Fund	Province of Buenos Aires, through the Provincial Ministry of Infrastructure	2/24/2014	5,123,339	12/31/2024
Administration	Zona Franca La Plata Trust	Buenos Aires Zona Franca La Plata S.A.	11/25/2015	545	12/31/2024
Administration	Fund for Financial Assistance to the Fishing Industry	Undersecretariat of Agriculture, Livestock and Fishing (Provincial Ministry of Agroindustry)	1/4/2017	704,127	12/31/2024
Administration	Provincia en Marcha Trust Fund	Ministry of Agricultural Development of the Province of Buenos Aires	12/23/2020	4,716,633	12/31/2024
Administration	El Volcán Nueva Estación Transformadora Trust (Former Rovella Carranza) - International Competitive Bidding No. 01/16	Montelectro S.A.	12/2/2021	374,295	12/31/2024
Administration	Consorcio del Puerto de Bahía Blanca	Consorcio de Gestión del Puerto de Bahía Blanca	6/27/2023	27,423,404	12/31/2024
Administration	Trust Fund for the Provincial Transport and Road Safety program (PROSEVITRA)	Provincial Ministry of Transport	5/22/2024	2,242,380	12/31/2024
Guarantee	Coviares	Coviares S.A.	5/7/2001	-	-
Guarantee	Claypole - Suterh	Complejo Habitacional Nuevo Suterh Sociedad Civil, Complejo Habitacional Nuevo Suterh II Sociedad Civil and Tollcen Corporación S.A.	9/12/2001	-	-
Guarantee	Corrientes	Municipality of the City of Corrientes	11/3/2003	-	-
Guarantee	Protección INDER	Protección Mutual de Seguros del Transporte Público de Pasajeros	12/29/2003	-	-
Guarantee	Insurance	Garantía Mutual de Seguros del Transporte Público de Pasajeros	4/21/2005	-	-
Guarantee	Asociación de Médicos Municipales Trust	Asociación de Médicos Municipales de la Ciudad de Buenos Aires	4/5/2011	-	-
Guarantee	FEPSA Trust	Compañía Inversora Ferroviaria S.A.I.F.	4/13/2011	-	-

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Guarantee	Concesiones Viales Trust Fund (former Fideic. Fdo. Fiduciario Corredor Vial Integrado del Atlántico)	Autovía del Mar S.A.	6/30/2011	-	-
Guarantee	Estadio y Sede Club Deportivo Morón Trust	Club Deportivo Morón - Municipality of Morón	12/13/2011	-	-
Guarantee	Resolution No. 52/12 Trust	(i) Autovía del Mar S.A. and (ii) Covisur S.A.	12/27/2012	-	-
Guarantee	Marcos Paz Mi Primer Hogar Loteo Firmano	Municipality of Marcos Paz	8/7/2025	-	-

Estrella del Sur Trust

With regard to the "Estrella del Sur" Trust, out of a total of 924 houses originally projected for construction, the Company has received 197 similar lawsuits, claiming for the title deeds (of the units to be built) and damages in subsidy. Most of those individual cases are still in the trial stage. In general, the actions were jointly brought against the Company (both in its capacity as trustee of the Estrella del Sur trust and in personal capacity), C.I.E.S.A., Bainter S.A. and, in some cases, Deloitte & Co. S.A.

The first of the mentioned individual actions, entitled "Famá, Pablo Ezequiel c/BAPRO Mandatos y Negocios S.A. y otros s/rescisión de contrato", File No. 27,104/14 was filed in August 2015 before the National Court of First Instance in Civil Matters No. 27. On September 11, 2023, an agreement with the plaintiff was reached whereby the parties did not acknowledge facts or rights. Consequently, the first instance ruling was deemed not to have occurred (rendered on April 14, 2023), and the file was closed.

Given that it represents a possible contingency, and solely for mitigation purposes, the company deemed it prudent to move forward with other settlement agreements, such as the one in the "Famá" case, which do not entail the acknowledgement of facts or rights. In 2025, active individual lawsuits were reduced to 154, due to such course of actions (most of them have just been filed or are in the discovery stage). They were brought by 315 former beneficiaries of the Estrella del Sur Trust, currently under liquidation.

The first auction was held on April 24, 2019 and was declared void. Then, a second auction took place on May 28, 2019 under new conditions (a 25% reduction in the Base Price) but was also declared null and void. Therefore, a new date was fixed (July 4, 2019) with a new reduction in the base price. Though no interested people attended the first call, there were several bidders during the second call and the asset was finally sold at US$10,050.

On September 13, 2019, the Receiver submitted his Final Report and a first Proposed Distribution of Funds. The Company and various admitted creditors, including Trust´s former beneficiaries and suppliers, raised some objections on the proposed distribution.

On December 12, 2019, the Argentine Appellate Court in Commercial Matters received the Prosecutor's opinion, stating June 1, 2012 as the initial date on which the payments related to the assets in liquidation were suspended.

On September 11, 2020, the hearing Court resolved the Receiver's lack of legal standing to sue, ordering the reversal of the specific reserve and its distribution so as to readjust the mentioned Proposed Distribution of Funds.

On September 30, 2021 the Argentine Appellate Court in Commercial Matters, Room "B" finally sustained the first motion for reconsideration filed by the Company and decided to update the exchange rate at which the Receiver shall determine the US Dollar amounts to be received by the admitted creditors (liquid proceeds from the auction held in July 2019). A motion for clarification was entered and, on October 26, 2021, the Court ordered the Receiver to apply the retail selling exchange rate published by Banco de la Nación Argentina at closing on September 30, 2021.

Consequently, the Receiver presented a new readjustment of the Proposed Distribution of Funds, and on December 22, 2021, the Liquidation Judge ordered the payment of the resulting liquidation dividends. Pursuant to the Court of

Appeals ruling of September 30, 2021 (obtained at the instance of the Company), which determined an exchange rate of $104 = US$1, the liquidating dividends resulting from the so readjusted Proposed Distribution of Funds will be applied to cancel 97.81% of the unsecured claims (in Pesos) belonging mainly to former Trust´s beneficiaries, as against the low 42.20% that would have resulted from the application of the exchange rate originally proposed by the Receiver.

On December 19, 2023, the Court approved a supplementary proposed distribution of funds. As a result, 100% of the verified claims (including principal and interest accrued until the opening of the liquidation process) plus 5.12% of the interest amounts accrued between November 24, 2017 and December 7, 2023 were paid to former trustors involved in the liquidation process.

At the present stage of the above-mentioned proceedings, even including the different individual ongoing cases, there is no evidence to determine that the Company has not complied with its obligations related to the application of trust funds. Thus, the management of Provincia Fideicomisos S.A.U., taking into account the opinion of its legal advisors, considers that the above claims will not have a significant impact on the Company´s financial position. Therefore, no provision has been made at December 31, 2025.

Agrícola Samaagro Trust

As regards the former Agrícola Samaagro Trust, its fourth and last Agricultural Campaign (the 2012/2013) resulted in significant losses and the consequent resignation of its Operator (the Samaagro S.A. company). As a result of the above, as from September 2014, the Company was served notice of several individual actions brought against it before the Buenos Aires Stock Exchange Arbitration Tribunal (the "Arbitration Tribunal"), whereby several former beneficiaries claimed an equivalent amount in US Dollars to the investments made in the mentioned agricultural campaign, plus other items for undetermined amounts.

The Company answered the complaints, alleging the strict compliance with the Trustee´s obligations under the Trust Agreement. The Company also alleged that, according to the contractual terms, the investments were "risky" and subject to the ups and downs of the agricultural business and, that in their complaints, the plaintiffs did not consider the net results of the last agricultural campaign. The Operator´s own responsibilities (derived from not including into the trust, his share of the "agricultural multi-risk insurance" compensation, taken out with Sancor Seguros, among other unfulfilled responsibilities) were also alleged, against whom the Trustee had timely filed several actions to recompose the equity held in trust.

On November 18, 2021, the Arbitration Tribunal issued its award in the most relevant of the above-mentioned individual cases ("Acerra and Others"), ordering both Samaagro S.A. (former Operator) and the Company (former trustee) to repay to the former beneficiaries involved therein, the amounts in pesos timely invested less any losses suffered during the 2012/2013 Agricultural Campaign, plus their pertinent proportional shares in the Trust assets (50%) in: (i) any claims timely alleged by Samaagro S.A. in relation to the reorganization proceedings involving Sama Explotaciones Agrícolas S.A. (still "pending revision" by the hearing court) and (ii) the compensation paid by Sancor Coop. de Seguros Ltda. to Samaagro S.A. under its agricultural multi-risk insurance policy No. 5801 for the benefit of the whole sowing pool in which the Trust participated during such campaign.

Following the issuance of other individual awards by the Arbitration Tribunal bearing a similar significance to the one in "Acerra y Otros", on June 14, 2022, the Argentine Appellate Court in Commercial Matters, Room "A" issued a final judgment in the aforementioned arbitration proceeding partially confirming the previous award regarding the joint responsibility of the former operator and the former trustee but significantly changing the currency (from Argentine pesos to U.S. Dollars) to be applied when calculating potential compensations. It ordered compensations to be integrally calculated in U.S. dollars, with the ensuing impact on the final amount denominated in pesos. Consequently, the appellate court's decision also modified the applicable interest rate (from a peso to a U.S. dollar lending rate). Accordingly, interests must be paid annually at a 6% non-compounding nominal rate. The previous award has ordered the application of the "lending rate in pesos charged by Banco de la Nación Argentina to transactions involving the discount of documents at 30 days". Finally, the ruling also confirmed April 24, 2014 as the delinquency date to be considered for the calculation and application of interests as previously determined by the Arbitration Tribunal.

The appellate court's decision also ordered that, after confirmation of the final settlement amount, the payment could be made in pesos, at the buying retail exchange rate timely informed by Banco de la Nación Argentina, increased by 30% (thirty percent) by analogous application of the so-called "País Solidario" tax, criteria and revising guidelines that the Court of Appeals extended to all arbitration files that were subject to appeal.

Once the appellate court's decision in the "Acerra y Otros" case became final (June 14, 2022), an extensive "execution stage" took place before the Arbitration Tribunal which, together with its Director of Proceedings, issued multiple complementary resolutions (interpretative and even integrative) of the partially revised decision of the Appellate Court in Commercial Matters. Such criterion was also applied to the remaining individual files pending before the Arbitration Tribunal.

Based on the guidelines and premises resulting from the awards, the court rulings and the aforementioned supplementary resolutions, as of September 2023, multiple individual judicial settlements were agreed (with the respective plaintiffs) and made effective (in due course, all outstanding arbitration costs and expenses were also paid), in almost all the cases pending before the Arbitration Tribunal, except in the "Acerra y Otros" and "Gasparutti" cases. Subsequently, all professionals' fees were paid in full.

Specifically, in the "Acerra y Otros" case, on October 9, 2023 and December 8, 2023, the Company completed (by transfer) hundreds of individual judicial settlements, 'giving them in payment' to each of the plaintiffs involved. Notwithstanding the multiple objections filed by the plaintiff's attorneys, such settlements were duly approved by the Arbitration Tribunal, and the payments (transfers) made by the Company became final.

The fees of the plaintiff's attorneys and the intervening experts were regulated by the Arbitration Tribunal on June 6, reviewed by the Appellate Court on July 29, 2024 and fully paid (transferred) by the Company on August 13, 2024.

Regarding the "Gasparutti" case, on December 3, 2024, the parties filed their pleadings. On April 3, 2025, the arbitration award was issued, rejecting the claim in its entirety and expressly ordering the plaintiff to pay legal costs. Such award, which was favorable to the Company, is still under review before the Argentine Court of Appeals in Commercial Matters. As a consequence, at December 31, 2025, the Company has decided to maintain the accounting provision timely made.

On February 28, 2024, the Company was notified of a new arbitration claim filed by the former beneficiary "Virili". It was answered on March 22, 2024, invoking the statute of limitations as a defense of prior and special treatment. The Company's Legal Affairs Management considers the admission of this defense (and the consequent rejection of the claim) to be probable, given that the maximum term provided for in Section 2560 of the Civil and Commercial Code has long expired (considering the facts on which the claim is based).

The Arbitration Tribunal admitted the prior and special treatment of the defense requested by the Company, as soon as the legal issue with Samaagro S.A. (former Trust Operator) was brought. The pertinent notification was not completed until October 28, 2024.

On December 7, 2024, the Director of the Proceeding decided to resolve the parties' arguments, admitting the statute of limitations defense timely raised by the company. The plaintiff appealed such decision before the Arbitrators who, on November 26, 2024, rejected such appeal and confirmed the decision of the Director of the Proceeding. On December 3, 2024, the plaintiff lodged an appeal against the arbitrators' decision before the Argentine Court of Appeals in Commercial Matters, which was rejected on December 12, 2024.

Finally, on July 18, 2025, the Company answered the arbitration claim entitled "Minucci, Mariano Vicente y Otros c/Provincia Fideicomisos S.A.U. s/rendición de Cuentas", a non-economic claim filed against the trustee of the former "Agrícola Samaagro Trust" seeking the rendering of the final balances of the Trust, which had long since been dissolved. A plea of statute of limitations was filed as a defense of prior and special treatment. On September 1, 2025, its arbitration consideration was postponed until the issuance of the Arbitration Award. On September 1, 2025, its arbitration consideration postponed until the issuance of the Arbitration Award (*sic*). At December 31, 2025, the case is still in the joinder of issues stage as the notice of the Samaagro S.A.'s complaint has not been served yet.

In view of the above, and considering the estimation of its legal advisors, provisions for a total amount of $134,270 were set up at, December 31, 2025.

Sucre Trust

On November 21, 2012, the company was served notice of an action brought by one of the former beneficiaries of the Trust in the case entitled "Biercamp, Martín Rodolfo c/ Bapro Mandatos y Negocios y otros s/ cumplimiento de Contratos Civiles/Comerciales", pending before the National Court in Civil and Commercial Matters No. 8, San Isidro Legal Department. Firstly, the Plaintiff sought to annul the cancellation - due to the beneficiary's default - of the Sales Contract related to a Dwelling Unit (with its respective parking lot and storage space) built under the mentioned trust and, consequently, that the pertinent deed be duly signed. Should the plaintiff fail to obtain the sought deed, he claims compensation for all damages derived, at his discretion, from the mentioned cancellation of the sales contract.

In the mentioned proceedings, complaints have also been filed against Desarrollos San Isidro S.A., the project development company, which was declared in default during the process. Acting in its capacity as trustee and in its personal capacity, the Company answered the complaint on December 6, 2012. Judgment was rendered on August 30, 2018 ordering the Company -as trustee and not in its personal capacity- to pay the value of the dwelling unit as well as of the corresponding parking lot. An appeal has been lodged, and the case is now pending resolution from the appellate court.

On October 7, 2020, the appellate court substantially upheld the judgement so appealed, ordering the losing party to pay the ensuing costs. Once the appellate court's decision became final, on November 19, 2020, the plaintiff requested its execution and the attachment of the bank accounts held by Fideicomiso Sucre. It also requested the trustee to collect from the beneficiaries the amounts necessary to secure the amount under attachment. By resolution dated November 19, 2020, the hearing court rejected those claims clarifying that the judgment (substantially confirmed by the Court of Appeals) was rendered against the trustee and Desarrollos San Isidro S.A., as trustor. Thus, the appellate court pointed out that the injunctions aimed at executing the final judgment may only affect the equity held in trust.

An auctioneer expert was appointed. He submitted a report which was timely challenged. Later, Mrs. Pía Ferrari appeared before court in her capacity as assignee of the litigious rights previously held by Mr. Martín Biercamp. On May 28, 2025, the Court allowed Mrs. Ferrari to take part in the proceedings as the assignee of Mr. Biercamp. On October 20, 2025, the Court confirmed this ruling.

On February 18 and June 14, 2013, the company was served notice of other similar complaints (same purpose and circumstances) brought against it under the cases entitled: "Eumann, Guillermo José c/ Bapro Mandatos y Negocios y otros s/Cumplimiento de Contratos Civiles y Comerciales" and "Gabella, Guillermo Enrique y otros c/ Bapro Mandatos y Negocios y otros s/ daños y perjuicios", both pending before the First Instance Court in Civil and Commercial Matters No. 5, San Isidro Legal department, with the Trustor and Developer of the Project, Desarrollos San Isidro S.A., as co-defendant. On May 26, 2019, two conciliatory hearings convened by the acting Court were held in which no agreement was reached.

On April 21, 2023, the Trustee was notified of the judgment rendered which ordered the Trust (the equity held in trust by the Trustee) to pay the plaintiffs the market value of the disputed dwelling units (and parking lots), to be determined during the execution of judgment. On April 28, 2023, the legal advisors filed an appeal and a motion for clarification against the mentioned ruling. The motion for clarification was rejected while the appeal was admitted.

On April 26, 2024, Room I of the Civil and Commercial Court of Appeals of the San Isidro Legal Department issued its ruling. In the "Eumann" case, the Court of Appeals reversed the lower court decision, rejecting the claim in its entirety. In the "Gabella" case, the Court of Appeals clarified the lower court ruling, confirming that the convicted party was the trustee of the Sucre Trust (with charge to the trust assets) and not Provincia Fideicomisos S.A.U. in its individual or personal capacity. Finally, regarding the appealed judicial deposits, the Court of Appeals upheld the decisions of the lower court. Finally, the plaintiff filed an extraordinary appeal for inapplicability of the law before the Provincial Supreme Court, which was received by the pertinent Secretariat. It was rejected on September 18, 2025 and agreed by the plaintiff.

In the three related cases ("Biercamp", "Eumann" and "Gabella"), the plaintiffs applied for injunctions against the Sucre Trust, which were issued. If sustained over time, such injunctions will affect the potential execution of the title deeds corresponding to the dwelling units which have been readjudicated. The potential execution of the title deeds is subject to the previous approval and filing of the pertinent Condominium Property Regulations and Plans.

In July 2019, the Court of Appeals rendered judgment in the case entitled: "López Mañán, José M. c/ Desarrollos San Isidro S.A. y Otros/ Cumplimiento de Contrato", previously heard by the Argentine First Instance Court in Civil Matters No. 64, revoking the first-degree judgement issued in June 2018. The Argentine Court of Appeal in Civil Matters, Room "C" determined (substantially) that, contrary to the ruling of the lower court, no remaining price amount was owed by the plaintiff to the trust, taking into account that the sales contract subscribed was denominated in US dollars instead of pesos plus the pertinent adjustment. The Court also declared the defendants (the Trust and the Project Development Company) jointly and severally liable to pay to the plaintiff the amount of $20 (plus interest) for moral damages. This judgment was also applicable to the Trustee (the company) in its personal capacity. The trust complied with the court decision as soon as the judgment became final. On January 7, 2020, the plaintiff took possession of the Dwelling Unit and the parking lot, after adhering to the "Fideicomiso de Administración Consorcio Complejo SUCRE" (the Administration Trust) and formalizing its commitment to cancel the owed maintenance fees that the Trustee of the Administration Trust liquidated for that purpose. Such fees were directly paid by the plaintiff into the accounts of the complementary trust.

On June 21, 2022, the court rendered judgment sustaining the complaint filed in the case entitled "Batista, Juan Carlos c/ Desarrollo San Isidro S.A. y otros s/ daños y perjuicios" heard by the Argentine First Instance Court in Civil Matters No. 28. In this case, judgement was rendered against the Trust, taking as fully paid the total price of the dwelling units No. 120 and 174. Unexpectedly, a decision was passed against Desarrollos San Isidro S.A. and Bapro Mandatos y Negocios S.A. (nowadays, Provincia Fideicomisos S.A.U.), individually and in their joint and several capacities, ordering to pay to the plaintiff $766 plus interests as compensation for damages and the legal costs.

Due to the conflict of interest inherent in the proceeding (the Morinigo law firm represents the Trust, which was not held liable by the court decision), on June 28, 2022, an appeal was filed against the mentioned ruling on behalf of Provincia Fideicomisos, in personal capacity, since such decision was deemed to impose an irreparable lien not only on the Trust but on Provincia Fideicomisos itself. On June 30, 2022, the company was admitted as a party and the electronic and legal domiciles were duly established. The appeal lodged against the lower court ruling dated June 21, 2022 was sustained and the legal grounds supporting the claim must be directly presented to the appellate court.

On September 2, 2022, the plaintiff filed an appeal brief, which was answered by Provincia Fideicomisos S.A.U. on September 20, 2022. Previously, on September 11, 2022, the Company had already filed its own basis of appeal, which was answered by the plaintiff on September 26, 2022.

On December 5, 2022, the appellate court rendered judgement on the case, which was notified on the same date. Such judgement revoked in full the decision taken by the first instance court, thus, rejecting the complaint that the first instance judge sought to file against the Company. As regards the legal costs applicable to both instances, they were imposed as stipulated in Sections 68 and 279 of the Argentine Civil and Commercial Procedure Code.

Accordingly, considering that the situation described above entails a remote or null risk on the Company's equity, its authorities decided to reverse the provision timely set up.

Within the framework of the proceedings "Ferradás, Milagros", No. (S.I.) 49,969/2018, being heard by the Court of First Instance in Civil and Commercial Matters No. 5, San Isidro Legal Department, on July 5, 2023, a first instance judgment was rendered, sustaining the complaint and, consequently, ordering the Trustee of the Trust to deliver possession of the dwelling unit and the parking lot subject matter of the claim, to record as a public deed the property rights thereof when legally possible, and to pay the plaintiff a compensation for "moral damages". A motion for clarification and an appeal were filed against the mentioned ruling. The motion for clarification was rejected while the appeal was admitted. The proceedings were referred to the First Room of the Court of Appeals which, on June 4, 2024, modified the appeal granted, indicating that it had a devolutive effect. Thus, it ordered the proceedings to be returned to the lower court to instruct the trustee of the Trust to make the judicial deposit ($418 plus interest and costs) provided for in Section 29 of Provincial Law 13,133, under the penalty of declaring the appeal to be wrongly granted. After substantiating the claim and paying the mentioned deposit, on December 23, 2024, the parties were ordered to reciprocally submit their claims to be answered in early February 2025. Finally, on September 9, 2025, the Court of Appeals fully reversed the lower court decision against the defendant, rejecting the complaint filed and expressly ordering the plaintiff to pay legal costs.

Upon the dismissal of the judgment, the plaintiff filed an "Inapplicability of the Law" remedy before the Provincial Supreme Court (SCBA, *for its Spanish acronym*), which was approved by the Court on November 12, 2025 and, as of December 31, 2025, had been forwarded to the SCBA.

In the proceedings "Peñalver, Raul Roberto y Otro c/ Desarrollos San Isidro S.A. y Otros s/Despido", being heard by the National Court in Labor Matters, on March 28, 2023, a first instance judgment was entered against Desarrollos San Isidro S.A., Fideicomiso Sucre and, finally, the Company in its personal capacity, grounded on two unregistered labor relationships. Such a ruling was appealed in its entirety. On February 22, 2024, the National Court of Appeals in Labor Matters decided to modify the appealed judgment, limiting its scope to the assets held in trust, i.e. excluding the Company in its personal capacity. As the mentioned judgment became final, the Company decided to reverse the provision made at December 31, 2023.

Finally, on April 10, 2024, the law firm representing Fideicomiso Sucre was notified of the judgment rendered in the following consolidated cases: "Moccia, Nicolás Agustín y Otro c/ Bapro Mandatos y Negocios S.A. y Otros/ Cumplimiento de Contrato" (File No. 102,425/13), "Gette, Guillermo Adolfo c/Bapro Mandatos y Negocios S. A. y Otro s/ Cumplimiento de Contrato" (File No. 100,670/13), "Caruso, Noemí Yolanda c/Bapro Mandatos y Negocios S.A. y Otro s/ Cumplimiento de Contrato" (File No. 102,414/13) and "Mac Mahon, Santiago Cristóbal c/Bapro Mandatos y Negocios S.A. y Otro s/ Cumplimiento de Contrato" (File. No. 17,298/13). In three of the four cases previously mentioned, the court decision ordered the Trust (in the person of its Trustee) not to claim from the plaintiffs any balance of the price of the disputed dwelling units (and parking lots), to give them immediate possession of the premises involved, to sign the pertinent deeds when legally possible and to pay them any "consequential damages" (to be determined at a later procedural stage) and "moral damages" (set at $200 per plaintiff), if any. The last two judgments were applicable to the Trustor and the project development Company (Desarrollos San Isidro S.A.) as well as to the Company "in its personal capacity". With respect to the "Mac Mahon" case, the Trust shall deliver possession and, eventually, sign the pertinent deed, after the plaintiff has paid the remaining price amount -to be determined at the appropriate procedural stage- in favor of the Trust, recognizing no other damages. Just like in the "Batista" case, the Trust's legal advisor lodged an appeal against the mentioned ruling exclusively on its behalf. The Legal Affairs Management appeared "on behalf of the Company in its individual capacity", appealing the ruling - also exclusively - in that capacity. The basis for the appeal was the surprising arbitrariness resulting from applying part of the sentences to those who were not initially sued and, consequently, had no opportunity to defend themselves, resulting in the violation of constitutional rights and guarantees. Freely granted on April 17, 2024, the appeal must be brought before the Argentine Appellate Court in Civil Matters.

On December 17, 2025, the Court rendered judgment in all of the aggregated cases, which, at December 31, 2025, was not definite. In the "Mac Mahon" case, the first instance decision was ratified, thereby significantly reducing the likelihood of any impairment to the Company's assets. However, in the "Gette", "Moccia" and "Caruso" cases, the Court of Appeals partially modified the judgment rendered. In the three cases, the Trustee of Fideicomiso de Administración Consorcio Complejo Sucre, who is the Holder of the Dwelling Units (since August 2016) was ordered to deliver the possession of such units and indemnify the plaintiffs for "loss of profits". The estimation of this item (of a complex nature) was deferred to the judgment enforcement stage and will ultimately depend on the expert reports to be submitted by two court-appointed appraisers. Notwithstanding the foregoing, external counsel representing the Trust prepared the following preliminary valuation as of December 31, 2025: $15,141 in the "Moccia" case; $18,227 in the "Gette" case; and $62,436 in the "Caruso" case. In every case, a 30% was added for legal costs and expenses. Regarding the "moral damages" item, only granted in "Gette" and "Moccia" cases, the Court of Appeals increased the amount to $5,800 per plaintiff and, at December 31, 2025, the external counsel representing the Trust estimated each contingency (two in total) at $13,476.

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Considering the valuations that the external counsel representing the Trust estimated for each one of the mentioned items in its report dated December 31, 2025 and the related costs, the company decided to set up a provision for $130,841 related to the cases "Carusso", "Gette" and "Moccia" at December 31, 2025.

Note 47 - Compliance with the requirements of the CNV

47.1 Banco de la Provincia de Buenos Aires

Considering the different categories of agents defined in the CNV General Resolution No. 622, as amended by CNV General Resolution No. 821/19, Banco de la Provincia de Buenos Aires is registered before the control authority to act as: Comprehensive Settlement and Clearing Agent and Trading Agent, and as Mutual Funds Depository Company.

The Bank's required minimum net worth amounts to four hundred seventy thousand three hundred and fifty (470,350) Acquisition Value Units (UVA) adjusted by CER index (Law No. 25,827), at December 31, 2025. This is equivalent to $803,259 thousand. With respect to the liquid counterbalance entry, at least 50% of the minimum net worth will be paid in.

At December 31, 2025, the Bank's net worth exceeds the minimum net worth required by said rule, as well as the minimum required counterbalance entry that, if applicable, will be covered with assets held in accounts opened with the BCRA as follows:

BCRA	ITEM	BOOK BALANCE(1)	BALANCE AS PER STATEMENT
111015	BCRA - Checking Account	528,751,942	528,751,942
115015	BCRA - Checking Account	1,179,186,963	1,179,186,963

47.2 Provincia Bursátil S.A.

According to the provisions of the CNV General Resolution No. 622, Provincia Bursátil S.A. is registered to act as Trading and Settlement Agent. Pursuant to the requirements effective as of the entering into force of CNV General Resolution No. 821 issued on December 10, 2019, the minimum stockholders' equity required to act in such category amounts to four hundred and seventy thousand three hundred and fifty (470,350) UVAs adjusted by CER index, Law No. 25,827, at December 31, 2025. This is equivalent to $803,259 thousand.

Provincia Bursátil S.A. is also registered in the Registry of Integral Placement and Distribution Agents of Mutual Funds. Pursuant to the requirements established in Section 23, Article VI, Chapter II, Title V of the consolidated text of the CNV Regulations (N.T. 2013), the Company's minimum stockholders' equity must be 163,500 UVA units adjusted by CER index (equivalent to a $211,689 stockholders' equity) at December 31, 2025.

At December 31, 2025, the stockholders' equity of Provincia Bursátil S.A. exceeds the minimum amount required by the above-mentioned resolution.

Additionally, the minimum counterbalance entry required by such resolution accounts for 50% of the minimum required stockholders' equity. Provincia Bursátil S.A. has complied with such requirement and paid in the contribution as follows:

Item	Amount
Assets in domestic instruments	
Mutual funds with payment of redemption proceeds within 72 hours	1,794,212
Total	**1,794,212**

47.3 Provinfondos S.A. – Mutual Funds Managing Company

According to the provisions of the CNV General Resolution No. 622, Provinfondos S.A., mutual funds managing company, is registered to act as Manager of Collective Investment Products (Mutual Funds). As stipulated by the CNV

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General Resolution No. 792 dated April 26, 2019, the minimum stockholders' equity required to act in such category is equivalent to 150,000 UVA units adjusted by CER index (Law No. 25,827), plus 20,000 UVAs for each additional mutual fund under management (equivalent to a minimum stockholders' equity of $768,506 at December 31, 2025). At such date, the stockholders' equity of Provinfondos S.A. exceeds the minimum amount required by the above-mentioned resolution.

Additionally, the minimum counterbalance entry required by such resolution accounts for 50% of the minimum required stockholders' equity. The Company has complied with such requirement and paid in the contribution as follows:

Item	Amount
Assets available in pesos and other currencies	
Banco de la Provincia de Buenos Aires – Sight account No. 43846/5	4,066
Banco de la Provincia de Buenos Aires – Savings account in foreign currency No. 514163	230
Banco de la Provincia de Buenos Aires – Uruguay Financial House – Savings account in foreign currency No. 51109	53,837
Assets in domestic instruments	
Mutual funds with payment of redemption proceeds within 72 hours	17,820,669
Total	**17,878,802**

47.4 Provincia Fideicomisos S.A.U.

According to the provisions of the CNV General Resolution No. 622, Provincia Fideicomisos S.A.U. is registered in the CNV Financial Trustees Register to act as Manager of Collective Investment Products (Trustees).

To ensure the application of the provisions of Section 1,673 of the Argentine Civil and Commercial Code, by General Resolution No. 795/19, the CNV established that financial trustees must have a stockholders' equity at least equivalent to nine hundred fifty thousand (950,000) UVAs adjusted by CER index, equivalent to $1,622,401 at December 31, 2025 and the counterbalance entry must be at least equivalent to 50% of the minimum stockholders' equity ($811,201).

Of the total eligible assets of Provincia Fideicomisos S.A.U., Treasury Bills for $701,900 and Mutual Funds for $57,863 as of December 31, 2025 are allocated to the minimum counterbalance entry.

Note 48 - Agent for the custody of Mutual Funds

At December 31, 2025, the Bank, in its capacity of agent for the custody of mutual funds, holds in custody third-party quota shares and assets of the following mutual funds:

	12.31.2025	12.31.2024
1822-Raíces Valores Negociables	44,078,184	98,493,187
1822-Raíces Renta Pesos	32,930,857	81,242,505
1822-Raíces PYME (former 1822-Raíces Renta Global)	24,642,012	33,404,835
1822-Raíces Ahorro Pesos	1,042,288,888	1,240,486,414
1822- Raíces Inversión	44,483,954	59,600,024
1822-Raíces Valores Fiduciarios	171,281,730	99,025,115
1822- Raíces Gestión	9,644,769	10,126,167
1822- Raíces Infraestructura	9,865,822	17,284,548
1822-Raíces dólares Plus A	42,167,747	51,535,743
1822-Raíces dólares Plus B	731,815	-
1822 - Raíces Cobertura	10,552,663	44,014,319
TOTAL	**1,432,668,441**	**1,735,212,857**

On March 4, 2024, the Board of Directors of Provinfondos S.A. approved the creation of the following mutual funds: "1822 Raíces Liquidez Plus", "1822 Raíces Ahorro Dinámico", "1822 Raíces Dólares", "1822 Raíces Renta Fija Internacional" and "1822 Raíces Renta Variable Plus". The National Securities Commission granted the above-mentioned funds the pertinent approval on June 5, 2024. Such funds are not operative at the date of these financial statements.

Banco Provincia

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
AT DECEMBER 31, 2025 PRESENTED ON A COMPARATIVE BASIS WITH THOSE OF THE PREVIOUS YEAR

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Note 49 - Accounts in compliance with minimum cash requirements

According to the regulations of the BCRA, Banco de la Provincia de Buenos Aires computed the following items for minimum cash requirements at December 31, 2025:

Minimum Cash – Balance at the end of the fiscal year - Pesos

	12.31.2025
Minimum Cash Requirement	
Balances in special checking accounts opened with the BCRA	415,756,500
Balances in demand checking accounts opened with the BCRA (Note 47.1)	528,751,942
	944,508,442

Minimum Cash – Balance at the end of the fiscal year – Foreign Currency (US Dollars)

	12.31.2025
Minimum Cash Requirement	
Balances in demand checking accounts opened with the BCRA (Note 47.1)	1,179,186,963
Balances in special guarantee accounts opened with the BCRA	23,992,811
	1,203,179,774

Regulatory changes were introduced by the BCRA through Com. "A" 8302, which amended the calculation of compliance with the minimum cash requirement in pesos from a monthly to a daily measurement. As a result of such changes, in August 2025, excesses were incurred during the first four days following the entry into force of said regulatory change. Such excesses were subsequently regularized in accordance with the applicable regulations.

Note 50 - Penalties imposed on the Bank and administrative proceedings instituted by the BCRA

Proceedings for foreign exchange offense initiated by the BCRA – File No. 7544

Proceedings initiated by the BCRA to analyze, according to its Communications "A" 6770, "A" 6787 and "A" 6818 as supplemented and amended and decree No. 480/95, transactions reported by Banco de la Provincia de Buenos Aires and the potential responsibilities of the Bank and/or the officers involved. Through an official letter dated March 22, 2021, which was received on March 23, 2021, the Bank was notified of the commencement of the proceedings. On March 25, 2021, copies of the proceedings and an extension of the term to answer and produce evidence were requested by letter sent to the BCRA. On March 29, 2021, the BCRA granted an extension of 10 banking days to submit a defense. Such term would run as from the expiration of the notification period and would apply to all officers involved. On March 29, 2021, upon withdrawing the pertinent copies, the Bank took notice of this proceeding, where the following transactions were questioned:

a) the amount and authorization of two foreign exchange transactions (Com."A" 6770 and Com. "A" 6815);
b) acquisition of foreign currency for the simultaneous purchase of real estate in the country destined to sole family house of permanent occupancy (Com. "A" 6787);
c) two foreign exchange transactions made by Laboratorios Jayor S.R.L. - transfers abroad - (Com."A" 6770).

The penalty imposed on the Bank amounted to US$43 and Euros 268 and the penalty imposed on the other responsible officers was conditioned upon their participation in each transaction.

The Bank and the officers submitted their pertinent defenses on April 23, 2021 and April 26, 2021, respectively. On May 5, 2022, the Bank was notified of a resolution rejecting previous arguments (non-infringement, absence of subjective imputation, exclusion of fraud, insignificance and trifle and lack of action). On May 16, 2022, the Bank was given a 20-day period to produce evidence and was informed about the rejection of the expert accounting reports provided. On June 6, 2022, testimonial hearings were held. On June 16, 2022, the deadline to produce evidence was declared ended, with no evidence pending production. On September 16, 2022, the pertinent briefs were filed. On December 14, 2022, the BCRA decided that the case was closed for final arguments and pending final decision and was referred to the Court with Jurisdiction over Financial Crimes pursuant to Article 8 of the Criminal Foreign Exchange Regime.

The case is being heard by the Court with Jurisdiction over Financial Crimes No. 8 - File. 000404/2023 "Banco de la Provincia de Buenos Aires y otros s/infracción ley 24.144 Denunciante: Banco Central República Argentina". The Bank and its officers made a presentation in the case, which was admitted. At September 30, 2023, the RENAPER provided fingerprint records of the officers involved.

On November 22, 2023, the Court with Jurisdiction over Financial Crimes No. 8/16 issued an electronic official letter addressed to the Court with Jurisdiction over Financial Crimes No. 3 requiring it to certify cases No. 816/2015 and 1243/2015. Likewise, it requested the submission of a report indicating the commencement date, date of commission of the act, procedural object, current status and/or resolution taken. On December 4, 2023, Criminal Court No. 3 certified cases No. 816/2015 and 1243/2015.

On February 14, 2024, the Court with Jurisdiction over Financial Crimes No. 8/16 ordered to send an electronic official letter to foreign agencies addressed to the BCRA and the Registry of Offenders with Prior Convictions. Both letters were delivered. On July 3, 2024, the Court issued an official letter to the BCRA, requesting to send the annexes to the case and its details on paper. On July 30, 2024, the BCRA complied with such request. On August 26, 2024, the Court served notice of the arguments presented by the defendants to the Prosecutor. On April 25, 2025, judgment was rendered acquitting the Bank and all its officers from all the charges. At December 31, 2025, the proceedings have been resolved.

<u>Administrative proceedings - File No. 481/15</u>

The Financial Information Unit ordered investigation proceedings to determine the responsibilities of Banco de la Provincia de Buenos Aires, its Board of Directors and the Compliance Officer in office at the time of the facts in issue. Current Situation: On February 4, 2016, the Bank was notified of the commencement of the proceedings. A time extension was requested and the Bank filed its defenses on March 8, 2016. The argument was presented on July 14, 2016 according to Section 29 of UIF Resolution No. 111/12. On December 7, 2018, the Bank was notified of the UIF Resolution No. 281, providing for the extinction of the transactions carried out before the enactment of Law No. 26,683. Likewise, the UIF imposed both the Bank and the Board of Directors a penalty of $3,747 each, duly paid on December 20, 2018 and recorded in the pertinent file. On February 19, 2019, the Bank and the sanctioned Directors lodged Direct Appeals against the UIF Resolution No. 281/18 heard by the Court of Appeals with jurisdiction over Contentious and Administrative Matters, Room II. On June 7, 2019, notice of these appeals was served upon the UIF who duly answered on August 8, 2019 and filed a motion to dismiss the evidence submitted by the Bank and its Directors. On August 22, 2019, this motion was answered. On September 20, 2019, Room II issued an Interlocutory Order sustaining the UIF's motion and dismissing the evidence offered by the Bank and its Directors. The Court did not pronounce on the issue and the case was forwarded to the prosecutor's office on October 9, 2019. On October 21, 2019, the case was ready for the corresponding ruling. On February 11, 2020, the Court rejected the Direct Appeals, ordering the payment of legal costs. On March 3, 2020, a Federal Extraordinary Remedy was filed and notice was served on the UIF. On August 3, 2020, the UIF answered the extraordinary remedy.

On August 5, 2020, the case was ready for the corresponding ruling. On August 11, 2020, an official notice was received with the resolution of same date, rejecting the Extraordinary Appeal and ordering the payment of legal costs. On August 19, 2020, a petition for denied appeal was filed by the Bank with the Argentine Supreme Court of Justice which is still pending resolution. On May 14, 2021, legal fees for $266 (Directors' case) and $266 (Bank's case) were paid to Mrs. Guarda Quiñones (UIF's attorney). On May 31, 2021, an amount of $19 was paid in each case on account of differences. On August 5, 2021, the legal fees of Mr. Perez (UIF's attorney) were paid in both cases, totaling $127. At December 31, 2025, the proceedings have been resolved, no legal fees are pending payment and the petition for denied appeal filed with the Argentine Supreme Court of Justice has not been resolved yet.

Administrative proceedings - File No. 6426/11

Proceedings initiated in order to determine if the Bank has failed to report 17 foreign currency purchases transactions from June 4, 2009 to July 31, 2009. Through Resolution No. 424/13, the UIF ordered investigation proceedings to determine the responsibilities of Banco de la Provincia de Buenos Aires, its Board of Directors and the pertinent Compliance Officer in office at the time of the facts in issue. The pertinent defense was presented in due time and manner; evidence was produced and the proceeding is pending resolution by the UIF. At December 31, 2025, no news have been recorded.

Administrative proceedings – UIF - File No. 461/13

Proceedings initiated in order to determine if the Bank has failed to report three inspection proceedings made by the BCRA as a Collaborator. Through Resolution No. 461/13, the UIF ordered investigation proceedings to determine the responsibilities of Banco de la Provincia de Buenos Aires, its Board of Directors and the pertinent Compliance Officer(s) in office at the time of the facts in issue. File situation: on December 2, 2015, the Bank was notified and filed a defense on February 4, 2016. The argument was presented on July 4, 2016 according to Section 29 of UIF Resolution No. 111/12. On December 22, 2016, new evidence was included pursuant to the provisions set forth in Section 7, item b) of such Resolution No. 111/12. The Bank presented further arguments. On October 18, 2019, an official notice was served upon the Bank and its directors whereby the UIF proposed a new measure for a better resolution. Thus, further arguments were presented and the case was ready for resolution. On November 17, 2020, the UIF served notice of its Resolution No. 55, declaring the responsibility of the Bank, Mr. Diego Oscar Rodrigo and the pertinent directors and ordering the Bank and the Directors to pay a penalty of $550 (total amount paid: $1,100). As a corrective measure, such resolution ordered the submission of certain documents to the UIF within 60 days.

On November 20, 2020, the Bank paid a total amount of $1,100 in order to lodge direct appeals in due time and form against the UIF Resolution. On February 1, 2021, Direct Appeals were filed with the UIF (on behalf of the Bank and its Directors).

On May 4, 2021, and as legally requested, digitalized copies of the administrative proceedings (UIF file No. 461/13) were submitted to the Court of Appeals with jurisdiction over Contentious and Administrative Matters, Room II so as to serve notice of such proceedings upon the UIF. On May 18, 2021, the Court issued a decision on the decease of Mr. Pampuro, declaring the termination of the action and rendering sanction No. 55/20 ineffective as regards Mr. Pampuro.

On June 2, 2021, the Court served notice of the Direct Appeal to the UIF for a 30-day period. On June 3, 2021, the UIF was notified of the above via e-mail. On August 6, 2021, the UIF answered the Direct Appeal, the Court admitted such answer, and notice was given to the Prosecutor. On August 20, 2021, the case was ready for the corresponding ruling. On November 17, 2021, judgment was rendered rejecting the Bank´s direct appeal, ordering the payment of legal costs and assessing the pertinent fees. On December 2, 2021, the Bank brought a Federal Extraordinary Remedy which was rejected on May 6, 2022. On May 13, 2022, a petition for denied appeal was filed by the Bank with the Argentine Supreme Court of Justice which, at, December 31, 2024, was still pending resolution. At December 31, 2025, no news have been recorded.

Note 51 - Capital management and transparency policy on corporate governance

In compliance with the provisions of the Law of Financial Institutions No. 21,526 and the regulations issued by the BCRA, the Bank has implemented an Institutional Governance Code taking into consideration the guidelines therein included.

On March 7, 2012, the BCRA issued Communication "A" 5293 requiring financial institutions the publication of information on their Transparency Policy as regards Corporate Governance. The Code implemented by the Bank also contemplates its prevailing regulatory framework. It includes the following information:

Structure of the Board of Directors

The Bank's Charter states that the administration of the Bank shall be vested in a Board of Directors consisting of one (1) Chairperson and nine (9) voting members, all of whom shall be of Argentine nationality. They shall be appointed by the Provincial Executive Branch and the approval of the Senate of the Province of Buenos Aires shall be required. The Chairperson and the voting members shall be duly qualified for their offices.

Members shall hold office for a term of four (4) years and may be re-elected. One half of the voting members shall be renewed every two (2) years.

An Associated Directors Council shall operate within the Board as an advisory body, aimed at adopting the best regulatory practices and providing technical and strategic support for institutional development and governance. It shall consist of three (3) associated voting members, all of whom shall be of Argentine nationality. They shall be appointed by the Provincial Executive Branch and the approval of the Senate of the Province of Buenos Aires shall be required.

Members shall hold office for a term of four (4) years and may be re-elected. The associated members shall be duly qualified for their offices.
The Associated Directors Council shall have the following roles:

a) to render a technical opinion on institutional policies and strategic plans to be submitted by the Chairman;
b) to recommend good practices in terms of institutional governance, ethics and transparency;
c) to draft reports on issues required by the Board of Directors.

Such Council shall have an advisory role and shall attend the meetings of the Board of Directors, being entitled to give its opinion but not to vote. The associated members shall receive a remuneration equivalent to that of a voting member.

The Board of Directors shall have a Comptroller Body to supervise the legality of its acts. It shall be a chartered body and be composed of two (2) comptrollers who shall attend the meetings of the Board of Directors, be entitled to give their opinions but not to vote and shall receive a remuneration equivalent to that of a voting member. The comptrollers shall be appointed by the Provincial Executive Branch with the approval of the Senate of the Province of Buenos Aires and shall hold office for a term of four (4) years and may be re-elected.

The Comptroller Body shall have the following roles:

a) to ensure the legality of the Board of Directors' acts and meetings;
b) to monitor the compliance with the procedures governing the convening, composition and performance of the Board of Directors;
c) to examine the minutes, resolutions and other instruments issued by the Board of Directors;
d) to verify the proper recording of the decisions taken by the Board of Directors;
e) to oversee compliance with the Bank's Institutional Governance Code, the Ethics Code and the Manual of Good Banking Practices;
f) to verify the proper presentation of the Bank's financial statements, ensuring their compliance with current regulations.

To fulfill its purpose, the Comptroller Body shall have access to the same documentation submitted for consideration to the members of the Board of Directors, both before and/or after their meetings. They may issue internal regulations for their meetings, and their resolutions must be adopted unanimously.

Legislators, judges, mayors and city council members, wage-earners, salaried employees or officers of the national, provincial or municipal governments, as well as administrators, chairpersons, directors, managers or employees from other banks shall not be eligible as Chairperson or as members of the Board of Directors. Any individual holding office in any economic or financial coordination government agency, whether at the national, provincial or inter-provincial level, as well as any individual holding a teaching or educational position shall be exempted from the above-mentioned disqualifications.

The following persons may not serve as comptrollers: Those who are disqualified from serving as directors; temporary or permanent staff of the Bank or of any of its subsidiaries; the spouses and relatives directly and collaterally related to them up to the fourth degree inclusive of consanguinity and relatives up to the second degree, in the case of Directors and General Managers.

At its first meeting held every year, the Board of Directors shall elect from its own number a Vice Chairperson and a Secretary.

Any vacancy of the office of Chairperson or Director shall be filled by a substitute appointed for the remaining term. In case of absence or inability of the Chairperson, his/her powers and duties shall devolve on the Vice Chairperson. Should both of them be absent, the Board of Directors shall be chaired by the eldest director. In the event of absence or inability of the Secretary, the Board of Directors shall appoint a substitute.

Pursuant to Article 26 of the Bank's Charter, the remuneration to be received by the members of the Board of Directors for their services shall be fixed in the Budget.

Structure of the General Management

The Bank's Charter states that the management of the Bank shall be vested in a General Manager and, as applicable, in a Senior Deputy General Manager.

The Board of Directors shall regulate the duties to be performed by the General Manager and the Senior Deputy General Manager, who shall be the Chairperson's and Directors' immediate advisors.

They shall have the necessary qualifications and expertise in financial matters to administer and manage the banking business as well as the adequate control of the personnel under their direct supervision.

Commissions and Committees

Commission or Committee: special body created to ease the Board of Director's compliance with their duties. Its purpose is to analyze, render an opinion and submit for consideration of the Board of Directors all matters related to its specific area/s of responsibility, ensuring full compliance with the current internal rules as well as with the regulations issued by the regulatory authorities.

The Bank has Internal Governing Rules in place regulating the operation of the Board of Directors' Commissions and Committees. Such rules provide for the duties and responsibilities of the members of such Commissions and Committees, which shall be composed as follows:

Coordinator: A Director appointed by the Chairperson of the Board of Directors.

Members:

- At least 3 (three) Directors or voting members, including the Coordinator, appointed by the Chairperson.
- General Management: at least 2 (two) officers (General Manager and/or Senior Deputy General Manager and Deputy General Managers and/or Assistant Deputy General Manager).
- Officers in charge of the Organizational Units of the areas making up the pertinent commission and/or committee (an officer with a minimum rank of Deputy Department Manager for each unit).
- Board of Directors' collaborators and officers may attend as participants. They shall be convened as often as necessary.

The Bank provides for the operation of the following Commissions and Committees:

- Auditing Committee
- Administration Commission
- Assets and Liabilities Management Commission
- Loans Management Commission
- Anti-Money Laundering Committee
- Internal Affairs Commission
- Legal Affairs and Delinquency Commission
- Staff Incentive Committee
- IT Governance and Information Security Committee
- Finance Commission
- Sustainability Commission
- Risks Committee
- Institutional Governance, Ethics and Compliance Committee
- Commercial Strategy Commission
- Protection of Financial Services Users Committee
- Sexual Diversity, Gender Identity and Women's Rights Commission
- Computer Fraud Commission

Organizational Structure

At December 31, 2025, the Bank has 10,093 employees and a network for the distribution of products and services consisting of 350 branches (including delegations), and 58 operating annex buildings throughout the Province of Buenos Aires and the Autonomous City of Buenos Aires.

The following areas and units shall report to the Board of Directors/Chairperson:

- Economic Research and Risks Administration
- Internal Affairs
- Internal Audit Unit
- Communication
- Anti-Money Laundering
- Administrative Unit
- Coordination of Regional Advisory Councils
- Women, Gender and Diversity
- Corporate Management
- Minutes Secretary's Office
- "Doctor Arturo Jauretche" Historical Archives and Museum of the BPBA
- Dr. Arturo Jauretche Chair
- Territorial and Environmental Research Center – Province of Buenos Aires

The following officers and areas shall report to the General Management and Senior Deputy General Management:

- Deputy General Management – Finance
- Deputy General Management - Commercial Operations
- Deputy General Management – Administration
- Deputy General Management - Technology
- Deputy General Management - Legal Affairs, Compliance and Business Support
- Deputy General Management – Human Resources
- Credit Analysis
- Processes and Organization
- Accounting Management
- Administrative and Professional Support Unit
- Security, Prevention of Illegal Acts and Fraud

- Business Continuity
- Relationship with the Public Sector
- Foreign Trade
- International Division

Information on economic incentives to staff members

Staff Economic Incentive Policy and Programs

The Board of Directors is responsible for defining the incentive policy for staff.

Likewise, in line with the provisions of the Bank's Administrative Manual, the implementation of general incentive programs is within the scope of the Human Resources Management and the Staff Incentive Committee.

Taking into account the impact of the conditions that may govern incentive programs and considering that their main purpose should be the reduction of excessive risk assumption, at the request of the originator and before submittal to the Board of Directors, the Risks Administration area issues a report to provide for a prudential management of risks.

Sustainability Policy

The Sustainability Policy focuses on five pillars: transparency, human rights, inclusion, sustainable financing and responsible production and consumption. In this context, Banco Provincia adheres to the sustainability principles prescribed in the treaties and protocols it has undertaken to apply. Moreover, as a public Bank, Banco Provincia agrees with the strategic goals defined both at national and provincial levels to address economic, social, environmental and governance issues involving the whole society.

Through its Sustainability Policy, the Bank seeks to strengthen its contribution to development and inclusion, through a responsible performance that integrates economic, social and environmental factors into the Bank's financial products, processes and policies.

In addition to this general policy, the Bank has in place specific policies such as:

- Inclusion Policy: aimed at improving the lives of provincial individuals, families and companies, building an appropriate value proposal to include those who have not been served yet by the financial sector and to broaden the relationship with our current customers on the basis of their needs.

- Environmental Policy: aimed at managing our banking business through an efficient use of resources and a reduced direct and indirect impact on the environment.

- Responsible Financing and Investment Policy: aimed at promoting the creation of financing solutions for companies and projects with social and environmental impact and providing investment tools to contribute to sustainable development.

- Responsible Purchasing Policy: aimed at promoting a purchase decision-making process in line with our demand for goods and services so as to benefit both the Bank and the whole society, while minimizing its impact on environment.

Policy on gender and violence against women and non-heteronormative identities - Micaela Law

In 2025, as a unit entrusted with the implementation of the Provincial Law No. 15,134 "Micaela Law", the Women, Gender and Diversity Management has obtained again the technical certification of the proposed training content on Policies on Gender and Prevention against Gender-based Violence by the Ministry of Women and Diversity of the Province of Buenos Aires.

In September, the "Micaela Law 2025 – Masculinities" program was launched for the entire Bank's employees.

As required by BCRA Communication "A" 7493 on gender composition, at December 31, 2025, the woman appointed by the Provincial Executive Branch continued to serve as a member of the Board of Directors. Likewise, the General Management included one (1) woman and women accounted for 46% of the total workforce.

Public Information

In order to encourage good Institutional Governance, the Bank publishes in its web page www.bancoprovincia.com.ar relevant information to depositors, investors and general public. That information includes:

- Authorities
- Bank's Charter
- Organizational Chart (Organizational structure)
- Market Discipline
- Economic Research
- Institutional Governance Code
- Ethics Code and Manual of Good Banking Practices
- Transparency Policy
- Conflicts of Interest Policy
- Bank's Code of Conduct in the Role as Settlement and Clearing Agent
- Financial assistance to related parties Com. A 7404)
- Role as Financial Agent of the Provincial Public Sector
- Anti-Money Laundering and Terrorist Financing Code of Conduct.
- Sustainability Report
- Sustainability Policy
- Environmental Policy
- Inclusion Policy
- Responsible Financing and Investment Policy
- Responsible Purchasing Policy
- Annual Report and Financial Statements including notes, exhibits and the external auditor's report
- Due Diligence
- Officers in charge of the Financial Services Users Unit
- Information requested by the BCRA for Financial Services Users
- Service Agreements
- Acquisition and Procurement

Note 52 - Events subsequent to year end

On January 21, 2026, Decree No. 15/2026 was published in the Official Gazette of the Province of Buenos Aires, whereby the people who will hold the positions of Directors, Associated Directors and Comptrollers were appointed.

Grupo Provincia S.A.'s Special General Meeting, held on February 10, 2026, approved a capital increase for Grupo Provincia S.A. of $154,475,885 to be made by Banco Provincia de Buenos Aires, in accordance with a disbursement schedule. Such contribution will be allocated to Provincia Aseguradora de Riesgos de Trabajo S.A.'s capital stock. On the same date, the Bank made the first disbursement for $49,854,413, which was established through Board of Director's Resolution No. 808/2025, dated December 17, 2025.

Provincia Aseguradora de Riesgo de Trabajo's Regular General Meeting, held on February 10, 2026, established a capital increase of $179,475,885, corresponding to a contribution from Provincia Seguros S.A. of $25,000,000, and from Grupo Provincia S.A. of $154,475,885, as referred to in the preceding paragraph. Both contributions were unanimously approved by the corresponding Board of Directors on December 23, 2025 and January 27, 2026, respectively.

No other facts or transactions took place from the closing date of the fiscal year to the date of issuance of these financial statements which may significantly affect the financial condition or income/(loss) of the Bank at December 31, 2025.

Exhibit B
Consolidated

CLASSIFICATION OF LOANS AND OTHER FINANCING
ACCORDING TO CONDITION AND GUARANTEES RECEIVED
AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency)(1) -Translation of Financial Statements originally issued in Spanish

COMMERCIAL LOAN PORTFOLIO	12.31.25	12.31.24
Normal	**2.064.965.351**	**1.776.897.890**
With "A" preferred collaterals and counter-guarantees	97.918.615	35.125.224
With “B” preferred collaterals and counter-guarantees	59.236.717	55.462.963
Without preferred collaterals or counter-guarantees	1.907.810.019	1.686.309.703
With Special Follow-up	**553.503**	**32.658.052**
Under observation	***553.500***	***2.717.411***
Without preferred collaterals or counter-guarantees	553.500	2.717.411
Subject to negotiation or refinancing agreements	***3***	***29.940.641***
Without preferred collaterals or counter-guarantees	3	29.940.641
With Problems	**133.609.934**	**-**
Without preferred collaterals or counter-guarantees	133.609.934	-
With High Risk of Insolvency	**38.339.142**	**796.799**
With "A" preferred collaterals and counter-guarantees	1.502.020	-
With “B” preferred collaterals and counter-guarantees	4.831.795	-
Without preferred collaterals or counter-guarantees	32.005.327	796.799
Uncollectible	**58**	-
Without preferred collateral or counter-guarantees	58	-
TOTAL COMMERCIAL LOAN PORTFOLIO	**2.237.467.988**	**1.810.352.741**

(1) Presentation of the loan portfolio according to the loan classification rules set forth by BCRA prudential regulations (BCRA Communication "A" 2950, as amended).

See our report dated
March 5, 2026
BECHER Y ASOCIADOS S.R.L.
C.P.C.E.P.B.A. Vº1 Fº47 Folder No. 47

(Partner)

Alejandro A. Garcia General Accountant	Sergio Ares General Manager (in charge)	Juan M. Cuattromo President	Natalia Grosso Public Accountant (U.B.A.) C.P.C.E.P.B.A. V°178 – F°165 Folder No. 46364/7 Taxpayer Registration Code: 27-29683317-2

Banco Provincia

Exhibit B
Consolidated

CLASSIFICATION OF LOANS AND OTHER FINANCING
ACCORDING TO CONDITION AND GUARANTEES RECEIVED
AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency)(1) - Translation of Financial Statements originally issued in Spanish

CONSUMER AND HOUSING LOAN PORTFOLIO	12.31.25	12.31.24
Normal Performance	**6.843.840.939**	**6.500.134.492**
With "A" preferred collaterals and counter-guarantees	129.961.787	156.071.985
With "B" preferred collaterals and counter-guarantees	232.162.654	227.330.464
Without preferred collaterals or counter-guarantees	6.481.716.498	6.116.732.043
Low Risk	**476.439.984**	**98.090.370**
With "A" preferred collaterals and counter-guarantees	9.919.788	4.336.973
With "B" preferred collaterals and counter-guarantees	7.377.081	2.041.719
Without preferred collaterals or counter-guarantees	459.143.115	91.711.678
Medium Risk	**344.544.801**	**66.332.204**
With "A" preferred collaterals and counter-guarantees	5.437.875	675.326
With "B" preferred collaterals and counter-guarantees	2.844.278	461.040
Without preferred collaterals or counter-guarantees	336.262.648	65.195.838
High Risk	**343.245.571**	**41.865.228**
With "A" preferred collaterals and counter-guarantees	3.395.265	640.775
With "B" preferred collaterals and counter-guarantees	1.739.185	715.662
Without preferred collaterals or counter-guarantees	338.111.121	40.508.791
Uncollectible	**47.986.766**	**20.747.899**
With "A" preferred collaterals and counter-guarantees	887.149	297.945
With "B" preferred collaterals and counter-guarantees	724.880	385.087
Without preferred collaterals or counter-guarantees	46.374.737	20.064.867
TOTAL CONSUMER AND HOUSING LOAN PORTFOLIO	**8.056.058.061**	**6.727.170.193**
TOTAL GENERAL (Note 10)	**10.293.526.049**	**8.537.522.934**

(1) Presentation of the loan portfolio according to the loan classification rules set forth by BCRA prudential regulations (BCRA Communication "A" 2950, as amended).

See our report dated
March 5, 2026
BECHER Y ASOCIADOS S.R.L.
C.P.C.E.P.B.A. V°1 F°47 Folder No. 47

(Partner)

Alejandro A. Garcia
General Accountant

Sergio Ares
General Manager (in charge)

Juan M. Cuattromo
President

Natalia Grosso
Public Accountant (U.B.A.)
C.P.C.E.P.B.A. V°178 – F°165
Folder No. 46364/7
Taxpayer Registration Code:
27-29683317-2

Banco Provincia

CONCENTRATION OF LOANS AND OTHER FINANCING

EXHIBIT C
Consolidated

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

NUMBER OF CUSTOMERS	FINANCING			
	12.31.25		12.31.24	
	DEBT BALANCE	% OF TOTAL PORTFOLIO	DEBT BALANCE	% OF TOTAL PORTFOLIO
10 major customers	627.429.506	6,10%	366.993.223	4,30%
50 following major customers	786.343.605	7,64%	598.852.098	7,01%
100 following major customers	423.728.444	4,12%	340.645.841	3,99%
Rest of customers	8.456.024.494	82,14%	7.231.031.772	84,70%
TOTAL (Note 10)	**10.293.526.049**	**100,00%**	**8.537.522.934**	**100,00%**

See our report dated
March 5, 2026
BECHER Y ASOCIADOS S.R.L
C.P.C.E.P.B.A. Vº 1 Fº 47 Folder No. 47

(Partner)

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General Accountant

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President

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Banco Provincia

EXHIBIT D
Consolidated

BREAKDOWN OF LOANS AND OTHER FINANCING ACCORDING TO MATURITY DATES
AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	OVERDUE PORTFOLIO	REMAINING TERMS TO MATURITY						
		1 MONTH	3 MONTHS	6 MONTHS	12 MONTHS	24 MONTHS	MORE THAN 24 MONTHS	TOTAL
Non-financial public sector	3.354.738	81.953.836	3.365.047	5.256.498	18.549.697	24.770.976	21.888.805	**159.139.597**
Financial sector	-	1.249.480	6.975.017	6.228.139	12.976.274	6.678.589	787.975	**34.895.474**
Non-financial private sector and residents abroad	555.377.281	2.754.627.485	1.521.365.241	1.749.614.220	2.087.885.136	2.304.594.704	2.706.697.100	**13.680.161.167**
TOTAL AT 12.31.25	**558.732.019**	**2.837.830.801**	**1.531.705.305**	**1.761.098.857**	**2.119.411.107**	**2.336.044.269**	**2.729.373.880**	**13.874.196.238**
TOTAL AT 12.31.24	**75.884.754**	**2.209.530.535**	**1.273.980.241**	**1.736.304.527**	**1.996.609.247**	**1.787.248.875**	**2.466.527.760**	**11.546.085.939**

See our report dated
March 5, 2026
BECHER Y ASOCIADOS S.R.L
C.P.C.E.P.B.A. Vº 1 Fº 47 Folder No. 47

(Partner)

Alejandro A. García
General Accountant

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Banco Provincia

EXHIBIT F
Consolidated

ACTIVITY WITH PROPERTY AND EQUIPMENT

AT DECEMBER 31, 2025

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	ORIGINAL VALUE AT THE BEGINNING OF THE YEAR	TOTAL ESTIMATED USEFUL LIFE (YEARS)	ADDITIONS	DELETIONS	DEPRECIATION				RESIDUAL VALUE AT THE END OF THE YEAR
					ACCUMULATED AT THE BEGINNING OF THE YEAR	DELETION	FOR THE YEAR	AT YEAR END	
Measured at cost									
. Furniture and fixtures	193.709.055	10	7.805.848	(19.400.175)	(158.218.577)	19.345.204	(10.859.744)	(149.733.117)	32.381.611
. Machinery and equipment	322.020.435	10	21.305.445	(52.241.832)	(280.994.087)	52.214.043	(19.527.506)	(248.307.550)	42.776.498
. Vehicles	27.907.539	5	2.607.235	(2.680.836)	(23.641.380)	2.659.293	(1.969.807)	(22.951.894)	4.882.044
. Right of use - leased real property	15.788.904		8.069.869	(13.835)	(9.738.680)	12.244	(2.555.344)	(12.281.780)	11.563.158
. Right of use - leased personal property	-		71.733	-	-	-	(29.889)	(29.889)	41.844
. Miscellaneous	464.233		246		(309.491)	-	(109.250)	(418.741)	45.738
. Works in progress	22.612.290		1.676.761	(12.512.448)	-	-	-	-	11.776.603
Revaluation model									
. Real property	1.614.603.251	50	19.733.246	-	-	-	(22.454.092)	(22.454.092)	1.611.882.405
TOTAL AT 12.31.2025	**2.197.105.707**		**61.270.383**	**(86.849.126)**	**(472.902.215)**	**74.230.784**	**(57.505.632)**	**(456.177.063)**	**1.715.349.901**

See our report dated
March 5, 2026
BECHER Y ASOCIADOS S.R.L
C.P.C.E.P.B.A. Vº 1 Fº 47 Folder No. 47

_____________________ (Partner)

Alejandro A. García
General Accountant

Sergio Ares
General Manager (in charge)

Juan M. Cuattromo
President

Natalia Grosso
Public Accountant (U.B.A.)
C.P.C.E.P.B.A. V° 178 – F° 165
Folder No. 46364/7
Taxpayer registration code:
27-29683317-2

Banco Provincia

ACTIVITY WITH PROPERTY AND EQUIPMENT

AT DECEMBER 31, 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

EXHIBIT F
Consolidated

ITEM	ORIGINAL VALUE AT THE BEGINNING OF THE YEAR	TOTAL ESTIMATED USEFUL LIFE (YEARS)	REVALUATION		ADDITIONS	DELETIONS	DEPRECIATION				RESIDUAL VALUE AT THE END OF THE YEAR
			INCREASE	DECREASE			ACCUMULATED AT THE BEGINNING OF THE YEAR	DELETION	FOR THE YEAR	AT YEAR END	
Measured at cost											
. Furniture and fixtures	187.375.472	10	-	-	8.623.674	(2.290.091)	(148.301.056)	2.152.350	(12.069.871)	(158.218.577)	35.490.478
. Machinery and equipment	317.840.607	10	-	-	14.682.033	(16.897.505)	(275.507.538)	16.839.094	(15.930.343)	(274.598.787)	41.026.348
. Vehicles	28.557.933	5	-	-	253.843	(904.237)	(22.329.768)	503.319	(1.814.931)	(23.641.380)	4.266.159
. Right of use - leased real property	14.355.228		-	-	3.455.743	(2.022.067)	(9.241.894)	1.974.359	(2.471.145)	(9.738.680)	6.050.224
. Miscellaneous	464.248		-	-	63	(78)	(200.294)	78	(109.275)	(309.491)	154.742
. Works in progress	18.084.384		-	-	4.527.906	-	-	-	-	-	22.612.290
Revaluation model											
. Real property	1.654.195.753	50	1.324.964	(4.811.898)	10.549.466	(2.688.514)	(21.939.049)	118.593	(22.146.064)	(43.966.520)	1.614.603.251
TOTAL AT 12.31.2024	**2.220.873.625**		**1.324.964**	**(4.811.898)**	**42.092.728**	**(24.802.492)**	**(477.519.599)**	**21.587.793**	**(54.541.629)**	**(510.473.435)**	**1.724.203.492**

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Banco Provincia

EXHIBIT F
Consolidated

ACTIVITY WITH INVESTMENT PROPERTY
AT DECEMBER 31, 2025
(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	ORIGINAL VALUE AT THE BEGINNING OF THE YEAR	TOTAL ESTIMATED USEFUL LIFE (YEARS)	ADDITIONS	DELETIONS	DEPRECIATION				RESIDUAL VALUE AT THE END OF THE YEAR
					ACCUMULATED AT THE BEGINNING OF THE YEAR	DELETION	FOR THE YEAR	AT YEAR END	
Measured at fair value									
. Leased real property	8.037.579	50	-	-	-	-	-	-	8.037.579
TOTAL AT 12.31.2025	**8.037.579**		-	-	-	-	-	-	**8.037.579**

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Banco Provincia

EXHIBIT F
Consolidated

ACTIVITY WITH INVESTMENT PROPERTY

AT DECEMBER 31, 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	ORIGINAL VALUE AT THE BEGINNING OF THE YEAR	TOTAL ESTIMATED USEFUL LIFE (YEARS)	NET LOSS/PROFIT FROM MEASUREMENT AT FAIR VALUE	ADDITIONS	DELETIONS	DEPRECIATION				RESIDUAL VALUE AT THE END OF THE YEAR
						ACCUMULATED AT THE BEGINNING OF THE YEAR	DELETION	FOR THE YEAR	AT YEAR END	
Measured at fair value										
. Leased real property	8.064.444	50	(26.865)	-	-	-	-	-	-	8.037.579
TOTAL AT 12.31.2024	**8.064.444**		**(26.865)**							**8.037.579**

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ACTIVITY WITH INTANGIBLE ASSETS

EXHIBIT G
Consolidated

AT DECEMBER 31, 2025

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	ORIGINAL VALUE AT THE BEGINNING OF THE YEAR	TOTAL ESTIMATED USEFUL LIFE (YEARS)	ADDITIONS	DELETIONS	AMORTIZATION				RESIDUAL VALUE AT THE END OF THE YEAR
					ACCUMULATED AT THE BEGINNING OF THE YEAR	DELETION	FOR THE YEAR	AT YEAR END	
Measured at cost									
. Expenses for own systems' development	35.043.228	5	8.185.941	(7.848)	(1.193.080)	6.721	(34.189)	(1.220.548)	42.000.773
. Other intangible assets	35.889.901		4.409.534	(1.430)	(33.606.904)	1.430	(4.227.017)	(37.832.491)	2.465.514
TOTAL AT 12.31.2025	**70.933.129**		**12.595.475**	**(9.278)**	**(34.799.984)**	**8.151**	**(4.261.206)**	**(39.053.039)**	**44.466.287**

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ACTIVITY WITH INTANGIBLE ASSETS

EXHIBIT G

Consolidated

AT DECEMBER 31, 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	ORIGINAL VALUE AT THE BEGINNING OF THE YEAR	TOTAL ESTIMATED USEFUL LIFE (YEARS)	ADDITIONS	DELETIONS	AMORTIZATION				RESIDUAL VALUE AT THE END OF THE YEAR
					ACCUMULATED AT THE BEGINNING OF THE YEAR	DELETION	FOR THE YEAR	AT YEAR END	
Measured at cost									
. Expenses for own systems' development	33.964.474	5	1.453.254	(374.500)	(1.176.541)	32.999	(49.538)	(1.193.080)	33.850.148
. Other intangible assets	31.391.933		5.562.950	(1.064.982)	(28.829.222)	1.064.982	(5.842.664)	(33.606.904)	2.282.997
TOTAL AT 12.31.2024	**65.356.407**		**7.016.204**	**(1.439.482)**	**(30.005.763)**	**1.097.981**	**(5.892.202)**	**(34.799.984)**	**36.133.145**

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Banco Provincia

EXHIBIT H
Consolidated

CONCENTRATION OF DEPOSITS

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

NUMBER OF CUSTOMERS	12.31.25		12.31.24	
	DEPOSIT BALANCE	% OF TOTAL PORTFOLIO	DEPOSIT BALANCE	% OF TOTAL PORTFOLIO
10 major customers	3.457.352.801	25,48%	4.411.052.882	31,31%
50 following major customers	1.295.328.258	9,55%	1.794.404.306	12,74%
100 following major customers	534.467.920	3,94%	640.334.815	4,55%
Rest of customers	8.281.264.887	61,03%	7.240.571.010	51,40%
TOTAL	**13.568.413.866**	**100,00%**	**14.086.363.013**	**100,00%**

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Banco Provincia

EXHIBIT I
Consolidated

BREAKDOWN OF LIABILITIES ACCORDING TO REMAINING TERMS

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	REMAINING TERMS TO MATURITY						
	1 MONTH	3 MONTHS	6 MONTHS	12 MONTHS	24 MONTHS	MORE THAN 24 MONTHS	TOTAL
Deposits	13.088.060.959	489.953.454	32.752.108	16.359.650	904.739	-	13.628.030.910
. Non-financial public sector	2.240.816.611	36.901.476	352.376	784	-	-	2.278.071.247
. Financial sector	19.070.510	-	-	-	-	-	19.070.510
. Non-financial private sector and residents abroad	10.828.173.838	453.051.978	32.399.732	16.358.866	904.739	-	11.330.889.153
Derivative instruments	65.000	-	-	-	-	-	65.000
Repo transactions and surety bonds	80.670.775	-	-	-	-	-	80.670.775
. Other financial institutions	80.670.775	-	-	-	-	-	80.670.775
Other financial liabilities	1.080.557.438	684.720	1.056.759	2.989.252	547.998	255.397	1.086.091.564
Financing received from the BCRA and other financial institutions	39.479.853	1.393.885	876.688	208.764	121.967	11.451	42.092.608
Corporate bonds issued	-	3.197.680	22.796.481	71.854.795	-	-	97.848.956
TOTAL AT 12.31.25	14.288.834.025	495.229.739	57.482.036	91.412.461	1.574.704	266.848	14.934.799.813
TOTAL AT 12.31.24	13.702.911.550	1.004.471.716	491.258.987	13.493.664	1.756.181	602.326	15.214.494.424

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Banco Provincia

EXHIBIT P
Consolidated

CATEGORIES OF FINANCIAL ASSETS AND LIABILITIES
AT DECEMBER 31, 2025

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEMS	AMORTIZED COST	FAIR VALUE THROUGH OCI	FAIR VALUE THROUGH PROFIT OR LOSS		FAIR VALUE HIERARCHY		
			ORIGINALLY DESIGNATED OR ACCORDING TO SECTION 6.7.1 OF IFRS 9	MANDATORY MEASUREMENT	LEVEL 1	LEVEL 2	LEVEL 3
FINANCIAL ASSETS							
Cash and deposits in banks	**2.198.617.493**						
. Cash	434.121.449						
. Banks and correspondents	1.758.959.257						
. Other	5.536.787	-	-	-	-	-	-
Debt securities at fair value through profit or loss			**-**	**1.003.180.350**	**997.035.774**	**6.144.576**	**-**
Derivative instruments				**650.750**	**650.750**	**-**	**-**
Repo transactions	**93.041.527**						
. Argentine Central Bank	20.010.629						
. Other financial institutions	73.030.898						
Other financial assets	**521.563.811**	**-**	**-**	**190.741.182**	**190.741.182**	**-**	**-**
Loans and other financing	**9.227.223.681**						
. Non-financial public sector	151.575.514	-	-	-	-	-	-
. Other financial institutions	400.362	-	-	-	-	-	-
. Non-financial private sector and residents abroad	9.075.247.805	-	-	-	-	-	-
- *Overdrafts*	*128.584.318*	-	-	-	-	-	-
- *Notes*	*2.153.175.174*	-	-	-	-	-	-
- *Mortgage loans*	*1.016.738.497*	-	-	-	-	-	-
- *Pledge loans*	*162.280.791*	-	-	-	-	-	-
- *Consumer loans*	*2.141.966.882*	-	-	-	-	-	-
- *Credit cards*	*1.955.981.179*	-	-	-	-	-	-
- *Financial leases*	*23.588.628*	-	-	-	-	-	-
- *Other*	*1.492.932.336*	-	-	-	-	-	-
Other debt securities	**4.541.363.591**	**115.220.978**			**99.337.264**	**15.883.714**	**-**
Financial assets pledged as collateral	**603.928.232**	**-**	**-**	**704.506**	**704.506**	**-**	**-**
Investments in equity instruments	**-**	**20.347.537**	**-**	**70.504.792**	**90.850.613**	**-**	**1.716**
TOTAL FINANCIAL ASSETS	**17.185.738.335**	**135.568.515**	**-**	**1.265.781.580**	**1.379.320.089**	**22.028.290**	**1.716**
FINANCIAL LIABILITIES							
Deposits	**13.568.413.866**						
. Non-financial public sector	2.273.102.619						
. Financial sector	19.070.510						
. Non-financial private sector and residents abroad	11.276.240.737						
- *Checking accounts*	*1.142.896.549*						
- *Savings accounts*	*5.286.535.788*						
- *Time deposits and term investments*	*4.686.649.464*						
- *Other*	*160.158.936*						
Derivative instruments				**65.000**	**65.000**	**-**	**-**
Repo transactions	**80.670.775**						
. Other financial institutions	80.670.775						
Other financial liabilities	**1.084.636.232**		**-**	**-**	**-**	**-**	**-**
Financing received from the BCRA and other financial institutions	**42.092.608**		**-**	**-**	**-**	**-**	**-**
Corporate bonds issued	**82.904.286**		**-**	**-**	**-**	**-**	**-**
TOTAL FINANCIAL LIABILITIES	**14.858.717.767**	**-**	**-**	**65.000**	**65.000**	**-**	**-**

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Banco Provincia

EXHIBIT Q
Consolidated

BREAKDOWN OF INCOME/(LOSS)
AT DECEMBER 31, 2025

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEMS	NET FINANCIAL INCOME/(LOSS) - ORIGINALLY DESIGNATED OR ACCORDING TO SECTION 6.7.1 OF IFRS 9	NET FINANCIAL INCOME/(LOSS) - MANDATORY MEASUREMENT	OCI
From measurement of financial assets at fair value through profit or loss			
Income/(loss) from government securities		**319.953.040**	**-**
Income/(loss) from corporate securities		**80.497.646**	**-**
Income/(loss) from derivative financial instruments		**1.676.637**	**-**
. Forward transactions		1.078.444	-
. Options		598.193	-
Income/(loss) from other financial assets		**4.181.048**	**-**
Income/(loss) from sale or derecognition of financial assets at fair value		**(48.373)**	**-**
TOTAL		**406.259.998**	**-**

ITEMS	FINANCIAL INCOME/(LOSS)
Interest and adjustments for application of effective interest rate to financial assets measured at amortized cost	
INTEREST INCOME	
Cash and deposits in banks	**118.300**
Corporate securities	**1.056.990**
Government securities	**1.159.425.046**
Other financial assets	**116.832.735**
Loans and other financing	**3.310.943.621**
. To the financial sector	391.861
. Overdrafts	93.663.956
. Notes	705.196.756
. Mortgage loans	336.262.273
. Pledge loans	63.267.205
. Consumer loans	1.361.694.767
. Credit cards	353.130.525
. Financial leases	31.628.487
. Other	365.707.791
Repo transactions	**20.681.262**
. Argentine Central Bank	10.959
. Other financial institutions	20.670.303
TOTAL	**4.609.057.954**

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EXHIBIT Q
Consolidated

BREAKDOWN OF INCOME/(LOSS)
AT DECEMBER 31, 2025

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEMS	FINANCIAL INCOME/(LOSS)
INTEREST EXPENSES	
Deposits	**(2.142.858.366)**
. Checking accounts	(66.746.350)
. Savings accounts	(23.071.894)
. Time deposits and term investments	(1.768.219.060)
. Other	(284.821.062)
Financing received from the BCRA and other financial institutions	**(595.554)**
Repo transactions	**(29.487.028)**
. Other financial institutions	(29.487.028)
Other financial liabilities	**(2.298.619)**
TOTAL	**(2.175.239.567)**

ITEMS	INCOME/(LOSS) FOR THE YEAR	OCI
Interest and adjustments for application of effective interest rate to financial assets measured at fair value through OCI		
Public debt securities	**-**	**200.792**
TOTAL	**-**	**200.792**

ITEMS	INCOME/(LOSS) FOR THE YEAR
INCOME FROM SERVICES	
Linked to liabilities	**72.630.242**
Linked to credits	**120.149.317**
Linked to loan commitments and financial guarantees	**75.980**
Linked to securities	**7.984.692**
From credit cards	**346.766.171**
From insurance	**210.687**
From foreign trade and foreign currency transactions	**11.106.374**
Safe deposit box rental	**38.334.655**
Other	**403.337.415**
TOTAL	**1.000.595.533**
EXPENDITURE FOR SERVICES	
Linked to transactions with securities	**(718.484)**
From foreign trade and foreign currency transactions	**(2.505.130)**
Other	**(702.830.605)**
TOTAL	**(706.054.219)**

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Banco Provincia

EXHIBIT R
Consolidated

ADJUSTMENT OF VALUES FOR LOSSES - ALLOWANCES FOR LOAN LOSSES

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEMS	OPENING BALANCES	ECL for the following 12 months	ECL OF REMAINING LIFE OF THE FINANCIAL ASSET			MONETARY GAIN/(LOSS) FROM ALLOWANCES	BALANCES AT 12.31.25
			FI with significant increase of credit risk	FI with credit impairment	FI with purchased or originated credit impairment		
Other financial assets [(1)]	**12.372.157**	**460.857**	**10.238.377**	**5.097.078**	**-**	**(2.963.863)**	**25.204.606**
Loans and other financing [(2)]	**153.856.869**	**33.722.220**	**80.546.017**	**337.208.969**	**-**	**(36.823.724)**	**568.510.351**
. Other financial institutions	46.528	(27.337)	-	-	-	(11.160)	8.031
. Non-financial private sector and residents abroad	153.810.341	33.749.557	80.546.017	337.208.969	-	(36.812.564)	568.502.320
- *Overdrafts*	*2.917.788*	*(315.974)*	*1.496.954*	*2.130.085*	-	*(699.837)*	*5.529.016*
- *Notes*	*26.496.635*	*(3.641.187)*	*15.159.452*	*10.825.623*	-	*(6.355.269)*	*42.485.254*
- *Mortgage loans*	*12.751.187*	*1.042.079*	*2.329.259*	*(538.875)*	-	*(3.058.397)*	*12.525.253*
- *Pledge loans*	*2.411.449*	*(400.807)*	*1.005.253*	*481.194*	-	*(578.391)*	*2.918.698*
- *Consumer loans*	*27.117.298*	*16.597.341*	*15.447.776*	*15.833.228*	-	*(6.504.136)*	*68.491.507*
- *Credit cards*	*36.498.319*	*13.828.241*	*42.388.900*	*42.910.316*	-	*(8.754.192)*	*126.871.584*
- *Financial leases*	*271.069*	*16.032*	*156.214*	*273.711*	-	*14.124*	*731.150*
- *Other*	*45.346.596*	*6.623.832*	*2.562.209*	*265.293.687*	-	*(10.876.466)*	*308.949.858*
Corporate securities [(3)]	**2.011.080**	**225.561**	**4.244.784**	**1.095.041**	**-**	**(482.363)**	**7.094.103**
Contingent liabilities [(4)]	**15.788.310**	**3.084.403**	**1.262.070**	**552.647**	**-**	**(3.786.856)**	**16.900.574**
TOTAL ALLOWANCES	**184.028.416**	**37.493.041**	**96.291.248**	**343.953.735**	**-**	**(44.056.806)**	**617.709.634**

[(1)] Note 15.
[(2)] Note 10.
[(3)] Note 11.
[(4)] Note 22.

See our report dated
March 5, 2026
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C.P.C.E.P.B.A. Vº 1 Fº 47 Folder No. 47

(Partner)

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General Manager (in charge)

Juan M. Cuattromo
President

Natalia Grosso
Public Accountant (U.B.A.)
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Banco Provincia

SEPARATE BALANCE SHEET

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ASSETS	Notes	12.31.25	12.31.24
CASH AND DEPOSITS IN BANKS		**2.194.146.309**	**2.949.425.029**
. Cash		433.816.111	791.842.465
. Banks and correspondents		1.754.793.411	2.157.211.121
. BCRA		*1.707.938.905*	*2.120.621.545*
. Other Argentine and foreign		*46.854.506*	*36.589.576*
. Other		5.536.787	371.443
DEBT SECURITIES AT FAIR VALUE THROUGH PROFIT OR LOSS (Exhibit A)		**701.619.183**	**1.976.622.103**
DERIVATIVE INSTRUMENTS		**650.750**	**-**
REPO TRANSACTIONS AND SURETY BONDS	**5**	**93.041.527**	**157.905.625**
OTHER FINANCIAL ASSETS	**6**	**34.004.506**	**293.794.554**
LOANS AND OTHER FINANCING	**7**	**9.198.969.950**	**7.751.620.874**
. Non-financial public sector		98.893.456	28.486.227
. Other financial institutions		400.362	2.215.258
. Non-financial private sector and residents abroad		9.099.676.132	7.720.919.389
OTHER DEBT SECURITIES (Exhibit A)		**4.295.820.602**	**3.734.944.946**
FINANCIAL ASSETS PLEDGED AS COLLATERAL	**4**	**604.258.909**	**508.433.086**
CURRENT INCOME TAX ASSETS		**36.742**	**199.228**
INVESTMENTS IN EQUITY INSTRUMENTS (Exhibit A)		**60.021.317**	**43.716.460**
INVESTMENT IN SUBSIDIARIES, ASSOCIATES AND JOINT VENTURES (Exhibit E)	**11**	**317.696.824**	**319.253.277**
PROPERTY AND EQUIPMENT (Exhibit F)	**9**	**1.639.780.887**	**1.650.461.937**
INTANGIBLE ASSETS (Exhibit G)	**10**	**40.844.649**	**33.805.755**
OTHER NON-FINANCIAL ASSETS		**52.795.945**	**45.119.240**
NON-CURRENT ASSETS HELD FOR SALE		**11.764.728**	**11.768.728**
TOTAL ASSETS		**19.245.452.828**	**19.477.070.842**

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C.P.C.E.P.B.A. V°1 F°47 Folder No. 47

(Partner)

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Banco Provincia

SEPARATE BALANCE SHEET

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

LIABILITIES	Notes	12.31.25	12.31.24
DEPOSITS (Exhibit H)	**12**	**13.617.382.164**	**14.119.182.285**
. Non-financial public sector		2.273.102.619	2.673.802.732
. Financial sector		19.070.510	15.777.411
. Non-financial private sector and residents abroad		11.325.209.035	11.429.602.142
DERIVATIVE INSTRUMENTS		**65.000**	**-**
REPO TRANSACTIONS AND SURETY BONDS	**5**	**80.670.775**	**5.167.251**
OTHER FINANCIAL LIABILITIES	**13**	**980.211.083**	**870.377.474**
FINANCING RECEIVED FROM THE BCRA AND OTHER FINANCIAL INSTITUTIONS		**41.296.760**	**165.383**
CORPORATE BONDS ISSUED	**14**	**89.862.513**	**-**
CURRENT INCOME TAX LIABILITIES		**14.576**	**661.667**
PROVISIONS (Exhibit J)		**128.411.179**	**135.682.104**
DEFERRED INCOME TAX LIABILITIES		**91.708**	**151.281**
OTHER NON-FINANCIAL LIABILITIES		**339.265.663**	**390.379.883**
TOTAL LIABILITIES		**15.277.271.421**	**15.521.767.328**
NET WORTH			
. Capital	**15**	1.250.000	1.250.000
. Capital adjustments		1.457.597.006	1.457.597.006
. Profit reserves		2.222.748.931	2.132.698.323
. Other accumulated comprehensive income		289.178.944	273.707.577
. Income/(loss) for the year		(2.593.474)	90.050.608
TOTAL NET WORTH		**3.968.181.407**	**3.955.303.514**
TOTAL LIABILITIES AND NET WORTH		**19.245.452.828**	**19.477.070.842**

The exhibits and the notes are an integral part of these separate financial statements.

See our report dated
March 5, 2026
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Banco Provincia

SEPARATE STATEMENT OF INCOME

FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEMS	Notes	Fiscal year ended 12.31.2025	Fiscal year ended 12.31.2024
. Interest income	**16**	4.380.725.535	6.806.648.205
. Interest expenses	**17**	2.186.451.366	4.309.071.712
NET INTEREST INCOME/(LOSS)		**2.194.274.169**	**2.497.576.493**
. Commission Income	**18**	489.266.453	437.609.298
. Commission expenses	**19**	54.379.245	50.214.672
NET COMMISSION INCOME		**434.887.208**	**387.394.626**
. Net income/(loss) from measurement of financial instruments at fair value through profit or loss	**20**	311.749.313	1.613.873.513
. Income/(loss) from derecognition of assets measured at FV through OCI		(4.036.464)	1.167.100
. Foreign currency quotation difference		98.930.878	65.052.645
. Other operating income	**21**	519.495.256	342.735.307
. Provision for loan losses		519.089.037	116.505.994
NET OPERATING INCOME/(LOSS)		**3.036.211.323**	**4.791.293.690**
. Personnel benefits	**22**	1.410.628.275	1.606.856.243
. Administrative expenses	**23**	316.877.235	300.573.280
. Depreciation and impairment of assets		49.652.306	46.724.839
. Other operating expenses	**24**	743.264.994	1.237.984.455
OPERATING INCOME		**515.788.513**	**1.599.154.873**
. Income/(loss) from associates and joint ventures		828.005	(60.728.778)
. Results from net monetary position		(519.271.634)	(1.447.568.923)
INCOME/(LOSS) BEFORE TAX FROM CONTINUING OPERATIONS - (LOSS)/INCOME		**(2.655.116)**	**90.857.172**
. Income tax		(61.642)	806.564
NET INCOME/(LOSS) FROM CONTINUING OPERATIONS- (LOSS)/INCOME		**(2.593.474)**	**90.050.608**
NET INCOME/(LOSS) FOR THE YEAR - (LOSS)/INCOME		**(2.593.474)**	**90.050.608**

The exhibits and the notes are an integral part of these separate financial statements.

See our report dated
March 5, 2026
BECHER Y ASOCIADOS S.R.L.
C.P.C.E.P.B.A. V°1 F°47 Folder No. 47

(Partner)

Alejandro A. Garcia General Accountant	Sergio Ares General Manager (in charge)	Juan M. Cuattromo President	Natalia Grosso Public Accountant (U.B.A.) C.P.C.E.P.B.A. V°178 – F°165 Folder No. 46364/7 Taxpayer Registration Code: 27-29683317-2

Banco Provincia

SEPARATE STATEMENT OF OTHER COMPREHENSIVE INCOME

FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEMS	Notes	Fiscal year ended 12.31.2025	Fiscal year ended 12.31.2024
NET INCOME/(LOSS) FOR THE YEAR		**(2.593.474)**	**90.050.608**
Other comprehensive income components not to be reclassified to income/(loss) for the year			
REVALUATION OF PROPERTY AND EQUIPMENT		**-**	**(2.577.123)**
. Revaluation of property for the year		-	445.261
. Impairment for the year		-	(3.022.384)
TOTAL OTHER COMPREHENSIVE INCOME NOT TO BE RECLASSIFIED TO INCOME/(LOSS) FOR THE YEAR		**-**	**(2.577.123)**
Other comprehensive income components to be reclassified to income/(loss) for the year			
EXCHANGE DIFFERENCE FOR CONVERSION OF FINANCIAL STATEMENTS		**12.265.636**	**(55.120.030)**
. Exchange difference for the year		12.265.636	(55.120.030)
PROFITS OR LOSSES FOR FINANCIAL INSTRUMENTS AT FAIR VALUE THROUGH OCI		**4.059.098**	**3.452.969**
. Income/(loss) from financial instruments at fair value through OCI for the year		1.561.060	3.272.922
. Reclassification adjustment fot the year		2.498.038	180.047
SHARE OF OTHER COMPREHENSIVE INCOME OF ASSOCIATES AND JOINT VENTURES ACCOUNTED FOR USING THE EQUITY METHOD		**(853.367)**	**1.689.894**
. Income from share of Other comprehensive income of associates and joint ventures accounted for using the equity method for the year		(1.346.665)	2.644.959
. Income tax		493.298	(955.065)
TOTAL OTHER COMPREHENSIVE INCOME TO BE RECLASSIFIED TO INCOME/(LOSS) FOR THE YEAR		**15.471.367**	**(49.977.167)**
TOTAL OTHER COMPREHENSIVE INCOME		**15.471.367**	**(52.554.290)**
TOTAL COMPREHENSIVE INCOME		**12.877.893**	**37.496.318**

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SEPARATE STATEMENT OF CHANGES IN NET WORTH

FOR THE YEAR ENDED DECEMBER 31, 2025

(In thousands of pesos in constant currency) -Translation of Financial Statements originally issued in Spanish

CHANGES	Notes	CAPITAL		CAPITAL ADJUSTMENTS	Other Comprehensive Income				PROFIT RESERVES		RETAINED EARNINGS	TOTAL NET WORTH AT 12.31.25
		Outstanding	Portfolio		Accumulated exchange difference for conversion of Financial Statements	Revaluation of Property and Equipment	Accumulated profits or losses for Financial Instruments at fair value through OCI	Other	Legal	Other		
1 **Opening balances, restated**			1.250.000	1.457.597.006	(44.175.468)	295.994.911	(1.351.026)	23.239.160	374.971.025	1.757.727.298	90.050.608	3.955.303.514
2 **Total comprehensive income for the year**												
- Net income for the year			-	-	-	-	-	-	-	-	(2.593.474)	(2.593.474)
- Other comprehensive income for the year			-	-	12.265.636	-	4.059.098	(853.367)	-	-	-	15.471.367
- Distribution of retained earnings approved by Board of Directors´ Resolution No. 121/25 dated 03/06/25 (Note 44)*												
- Legal Reserve			-	-	-	-	-	-	28.429.767	-	(28.429.767)	-
- Optional Reserve			-	-	-	-	-	-	-	61.620.841	(61.620.841)	-
3 **Closing balances**			1.250.000	1.457.597.006	(31.909.832)	295.994.911	2.708.072	22.385.793	403.400.792	1.819.348.139	(2.593.474)	3.968.181.407

The exhibits and the notes are an integral part of these separate financial statements.

* Notes to the Consolidated Financial Statements

See our report dated
March 5, 2026
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C.P.C.E.P.B.A. Vº 1 Fº 47 Folder No. 47

_______________ (Partner)

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SEPARATE STATEMENT OF CHANGES IN NET WORTH

FOR THE YEAR ENDED DECEMBER 31, 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

CHANGES	Notes	CAPITAL		CAPITAL ADJUSTMENTS	Other Comprehensive Income				PROFIT RESERVES		RETAINED EARNINGS	TOTAL NET WORTH AT 12.31.24
		Outstanding	Portfolio		Accumulated exchange difference for conversion of Financial Statements	Revaluation of Property and Equipment	Accumulated profits or losses for Financial Instruments at fair value through OCI	Other	Legal	Other		
1 **Opening balances, restated**			1.250.000	1.457.597.006	10.944.562	298.572.034	(4.803.995)	21.549.266	309.971.964	1.497.731.051	324.995.308	3.917.807.196
2 **Total comprehensive income for the year**												
- Net income for the year			-	-	-	-	-	-	-	-	90.050.608	90.050.608
- Other comprehensive income for the year			-	-	(55.120.030)	(2.577.123)	3.452.969	1.689.894	-	-	-	(52.554.290)
- Distribution of retained earnings approved by Board of Directors´ Resolution No. 121/25 dated 03/07/24												
- Legal Reserve			-	-	-	-	-	-	64.999.061	-	(64.999.061)	-
- Optional Reserve			-	-	-	-	-	-	-	259.996.247	(259.996.247)	-
3 **Closing balances**			1.250.000	1.457.597.006	(44.175.468)	295.994.911	(1.351.026)	23.239.160	374.971.025	1.757.727.298	90.050.608	3.955.303.514

The exhibits and the notes are an integral part of these separate financial statements.

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Banco Provincia

SEPARATE STATEMENT OF CASH FLOWS

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEMS	Notes	12.31.25	12.31.24
CASH FLOWS FROM OPERATING ACTIVITIES			
Income/(loss) before income tax for the year		**(2.655.116)**	**90.857.172**
Adjustment for total monetary result for the year		**519.271.634**	**1.447.568.923**
Adjustment to obtain the cash flows from operating activities:		**395.603.225**	**413.655.341**
. Amortization and impairment of assets		49.652.306	46.724.839
. Allowance for loan losses		519.089.037	116.505.994
. Other adjustments		(173.138.118)	250.424.508
Net decreases from operating assets:		**(4.514.271.822)**	**(7.518.205.954)**
. Debt securities at fair value through profit or loss		1.031.311.667	(748.271.643)
. Derivative instruments		(690.188)	28.880
. Repo transactions and surety bonds		53.105.957	4.927.287.733
. Loans and other financing		(3.889.264.331)	(5.799.255.949)
. Non-financial public sector		*(78.602.589)*	*24.575.112*
. Other financial institutions		*1.615.041*	*(1.977.829)*
. Non-financial private sector and residents abroad		*(3.812.276.783)*	*(5.821.853.232)*
. Other debt securities		(1.468.313.167)	(3.789.147.657)
. Financial assets pledged as collateral		(324.038.567)	(985.518.127)
. Investments in equity instruments		2.567.530	16.560.276
. Other assets		81.049.277	(1.139.889.467)
Net increases from operating liabilities:		**2.970.261.310**	**7.000.401.498**
. Deposits		2.332.366.952	5.595.360.731
. Non-financial public sector		*45.372.501*	*1.224.032.309*
. Financial sector		*7.298.262*	*10.388.903*
. Non-financial private sector and residents abroad		*2.279.696.189*	*4.360.939.519*
. Liabilities at fair value through profit or loss		(1.400.176)	-
. Derivative instruments		69.804	(10.935)
. Repo transactions and surety bonds		102.230.778	132.699.393
. Other liabilities		536.993.952	1.272.352.309
Payments for income tax		**(40.998)**	**(185.272)**
TOTAL CASH FLOWS FROM OPERATING ACTIVITIES		**(631.831.767)**	**1.434.091.708**

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Banco Provincia

SEPARATE STATEMENT OF CASH FLOWS

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEMS	Notes	12.31.25	12.31.24
CASH FLOWS FROM INVESTING ACTIVITIES			
Payments:		**(58.424.341)**	**(36.258.214)**
. Purchase of property and equipment and intangible assets		(58.424.341)	(36.258.214)
Collections:		**12.614.434**	**3.438.590**
. Sale of property and equipment and intangible assets		12.614.434	3.438.590
TOTAL CASH FLOWS FROM INVESTING ACTIVITIES		**(45.809.907)**	**(32.819.624)**
CASH FLOWS FROM FINANCING ACTIVITIES			
Payments:		**(12.824.298)**	**(20.848.185)**
. Unsubordinated corporate bonds		(2.775.455)	-
. Argentine Central Bank		-	(41.384)
. Financing from domestic financial institutions		-	(19.800.041)
. Other payments related to financing activities		(10.048.843)	(1.006.760)
Collections:		**129.334.503**	**-**
. Unsubordinated corporate bonds		89.729.561	-
. Argentine Central Bank		203.598	-
. Financing from domestic financial institutions		39.401.344	-
TOTAL CASH FLOWS FROM FINANCING ACTIVITIES		**116.510.205**	**(20.848.185)**
EFFECT OF EXCHANGE RATE CHANGES		**473.383.495**	**433.797.840**
EFFECT OF THE MONETARY RESULT ON CASH		**(667.530.746)**	**(1.850.892.164)**
TOTAL CHANGES IN CASH FLOWS		**(755.278.720)**	**(36.670.425)**
Net decrease in cash		**(755.278.720)**	**(36.670.425)**
Cash at beginning of the year, restated		**2.949.425.029**	**2.986.095.454**
Cash at end of the year		**2.194.146.309**	**2.949.425.029**

The exhibits and the notes are an integral part of these separate financial statements.

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(Partner)

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General Accountant	General Manager (in charge)	President	Public Accountant (U.B.A.)
			C.P.C.E.P.B.A. V°178 – F°165
			Folder No. 46364/7
			Taxpayer Registration Code: 27-29683317-2

Banco Provincia

NOTES TO THE SEPARATE FINANCIAL STATEMENTS

AT DECEMBER 31, 2025 PRESENTED ON A COMPARATIVE BASIS
WITH THOSE OF THE PREVIOUS YEAR

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

Note 1 - Basis for presentation of the Separate Financial Statements

As mentioned in Note 2 to the Consolidated Financial Statements, Banco de la Provincia de Buenos Aires (the "Bank" or the "Entity") prepared its Separate Financial Statements in compliance with the financial reporting framework set forth by the BCRA, through Resolution No. 277/18 of June 15, 2018 and taking into consideration the standards prescribed through Memorandum No. 142 issued by the regulatory entity.

As stated in Note 1.3) to the Consolidated Financial Statements and according to the provisions therein mentioned, on July 11, 2024, through the Board of Directors' Resolution No. 462/24, knowledge has been taken about the terms of the note submitted to the BCRA on June 13, 2024. Such note requested the cancellation of the Regularization and Reorganization Plan approved by Resolution No. 277/18, considering that the Bank has complied with all the items set forth in the aforementioned Plan, specifically highlighting the status of those aspects related to Grupo Provincia S.A. and Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel.

On January 3, 2025, Law No. 15,514 of the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel was published in the Official Gazette of the Province of Buenos Aires, abolishing Law No. 15,008 in force until then. Consequently, on April 11, 2025, the Bank submitted a new note to the BCRA. in order to inform it of the enactment of Law No. 15,514. In this note, the Bank reaffirms the concepts expressed in the note submitted to the BCRA on June 13, 2024 mentioned in the previous paragraph, and reiterates its request for the cancellation of the Regularization and Reorganization Plan approved by the BCRA Resolution No. 277/18, stating that Law 15,514 strengthens the grounds for such petition. In Note 24.3 to the Consolidated Financial Statements, the key points of the aforementioned Law for the Entity are detailed.

By note dated June 5, 2025, the BCRA answered the above-mentioned notes. It informed the Bank that, in order to continue with the analysis of the disbursements made by the Bank in view of the deficit between income and expenses of the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel, as described in the notes submitted by the Bank and referred to in the preceding paragraph, the supervising authority requests the following: 1) a methodological proposal, together with the technical, accounting and regulatory grounds supporting it; and 2) a quantitative estimate of the impact on the Bank's net worth and its minimum capital requirements position, considering the potential disbursements to be recognized.

On December 29, 2025, the Bank submitted the pertinent note to the BCRA, answering the previously mentioned requirements. At the date of these separate Financial Statements, the BCRA has made no comments regarding the above requests.

These financial statements of the Bank are supplementary to the Consolidated Financial Statements mentioned above and are intended for the purposes of complying with legal and regulatory requirements.

Note 2 - Criteria for presentation of the Financial Statements

I. The financial reporting Framework set forth by the BCRA provides that entities under its supervision shall submit financial statements prepared pursuant to International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) with the following exceptions:

a. Pursuant to Communication "A" 6847 issued by the BCRA, the Entity has applied the expected loss model set forth under paragraph 5.5. of IFRS 9, except for debt instruments issued by the non-financial public sector which were excluded from the scope of such standard; a possible application of this rule to this type of exposure would cause a significant increase in the expected credit losses.

b. As stated in Note 1.3) to the Consolidated Financial Statements, through Resolution No. 277/18 dated June 15, 2018, the BCRA instructed Banco de la Provincia de Buenos Aires to maintain the criterion to charge all contributions made to the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel (*Caja de Jubilaciones, Subsidios y Pensiones del Personal del Banco de la Provincia de Buenos Aires*) against income/(loss) when becoming effective, as long as the circumstances stated in the mentioned resolution remain the same.

Despite the enactment of Law No. 15,514 concerning the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel, as referenced in Note 1.3 to the Consolidated Financial Statements, the Entity continues recording funds disbursed to said Fund in accordance with the provisions of Resolution No. 277/18.

c. According to BCRA Communication “A” 7014, debt instruments issued by the public sector received in exchange for other instruments are measured upon initial recognition at the book value as of that date of the instruments delivered in replacement thereof. According to IFRS 9, such instruments must be measured at fair value.

Additionally, and in relation to positions included after certain exchange transactions carried out as of the fiscal year ended December 31, 2022, their preparation and measurement at amortized cost at year end are made in accordance with the business model accepted by the BCRA for these types of instruments. According to IFRS 9, such instruments must be measured at fair value.

d. As mentioned in Note 6 to the consolidated financial statements, by means of Communication "A" 7642, the BCRA established that the application of IFRS 17 “Insurance Contracts” is optional until the regulatory body orders its mandatory application. The Group (which develops the insurance activity through Provincia Seguros S.A., Provincia Seguros de Vida S.A. and Provincia Aseguradora de Riesgo de Trabajo S.A.) exercised such option, and consequently, will not implement such IFRS until the BCRA mandates its use. At the date of issuance of these separate financial statements, the mentioned insurance companies have not estimated the effect of such standard.

The exceptions described above have not been quantified by the Bank even though they imply significant deviations from IFRS, which must be considered in the interpretation of these financial statements.

These Separate Financial Statements include the additional information and exhibits required by the Argentine Central Bank.

II. So as to avoid duplicity of the information already provided, we make reference to the Consolidated Financial Statements with respect to:

a) The economic context and its impact on the Bank’s Economic and Financial Position (Note 1.2 to the Consolidated Financial Statements)
b) Regularization and reorganization plans (Note 1.3 to the Consolidated Financial Statements)
c) Functional and presentation currency (Note 3 to the Consolidated Financial Statements)
d) Accounting estimates and judgments (Note 4 to the Consolidated Financial Statements)
e) Significant accounting policies (Note 5 to the Consolidated Financial Statements), except for the measurement of interests in subsidiaries.
f) IFRS implemented during the year and IFRS issued but not yet effective (Note 6 to the Consolidated Financial Statements)
g) Risks and corporate governance (Note 35a to the Consolidated Financial Statements)
h) Fair value measurement of financial instruments (Note 37 to the Consolidated Financial Statements)
i) Subsidiaries (Note 40 to the Consolidated Financial Statements)
j) Restrictions on the distribution of profits (Note 44 to the Consolidated Financial Statements)
k) Deposit Guarantee Insurance (Note 45 to the Consolidated Financial Statements)
l) Trust activities (Note 46 to the Consolidated Financial Statements)
m) Compliance with the requirements of the Argentine Securities Commission (*Comisión Nacional de Valores - CNV*) (Note 47 to the Consolidated Financial Statements)

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n) Agent for the Custody of Mutual Funds (Note 48 to the Consolidated Financial Statements)
o) Accounts in compliance with minimum cash requirements (Note 49 to the Consolidated Financial Statements)
p) Penalties imposed on the Bank and administrative proceedings instituted by the BCRA (Note 50 to the Consolidated Financial Statements)
q) Capital management and transparency policy on corporate governance (Note 51 to the Consolidated Financial Statements)
r) Events subsequent to year-end (Note 52 to the Consolidated Financial Statements)

Note 3 – Significant accounting policies and changes in the accounting policies

The applied accounting policies are the same as those applied in the preparation of the Consolidated Financial Statements at December 31, 2024.

Investments in subsidiaries

Subsidiaries are all the entities (including structured entities, if any) controlled by the Bank.

The Bank owns a controlling interest in an entity when it is exposed to, or has rights over, the variable returns for its interest in the participated company and has the ability to affect those returns through its power over the entity. The Bank reevaluates if its control is maintained when there are changes in any of the conditions mentioned.

Interests in subsidiaries are measured using the equity method. They are initially recognized at cost, including transaction costs. After initial recognition, the financial statements include the Bank's share in profit or loss and OCI of investments accounted for using the equity method, until the date when the significant influence or joint control cease.

Note 4 - Financial assets pledged as collateral

At December 31, 2025 and 2024, the Entity pledged as collateral the financial assets included below:

	12.31.2025	12.31.2024
Transactions with the BCRA	439,749,311	420,290,477
Forward purchases of securities	85,071,512	-
Collateral deposits	79,438,086	88,142,609
Total	**604,258,909**	**508,433,086**

Note 5 - Repo transactions and surety bonds

The breakdown of this item is detailed in Note 8 to the Consolidated Financial Statements.

Note 6 - Other financial assets

	12.31.2025	12.31.2024
Financial debtors from spot sales of foreign currency pending settlement	5,974,632	-
Advance for retirement and pension payments	602,977	624,814
Financial debtors from spot sales of government securities pending settlement	-	240,208,110
Balances to be recovered from claims	175,172	25,862
(Allowances for loan losses - Balances to be recovered from claims) (Exhibit R)	(175,172)	(25,862)
(Other unallocated collections)	(597)	(7,527)
Receivables from sale of shares held in Prisma S.A.(1)	-	35,427,358
Accrued interest receivable - Receivables from sale of shares held in Prisma S.A.	-	383,281

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(Partner)

Alejandro A. García	Sergio Ares	Juan M. Cuattromo	Natalia Grosso
General Accountant	General Manager (in charge)	President	Public Accountant (U.B.A.) C.P.C.E.P.B.A. Vº 178 - Fº 165 Folder No. 46364/7 Taxpayer registration code: 27-29683317-2

Banco Provincia

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(Allowances for loan losses - Receivables from sale of shares held in Prisma S.A.) (Exhibit R)	-	(413,255)
Sundry debtors	31,697,264	19,969,472
(Allowances for loan losses) (Exhibit R)	(4,269,770)	(2,397,699)
Total	**34,004,506**	**293,794,554**

1) On October 10, 2025, the Entity fully settled the receivables from sale of shares held in Prisma S.A.

Note 7 - Loans and other financing

The Bank keeps loans and other financing under a business model for the purpose of collecting contractual cash flows. Therefore, it measures loans and other financing at amortized cost.

The breakdown of Loans and other financing includes the following items:

	12.31.2025	12.31.2024
1. To the non-financial public sector	98,893,456	28,486,227
2. To the financial sector	400,362	2,215,258
2.1 Principal amounts	408,393	2,261,786
2.2 (Allowances) (Exhibit R)	*(8,031)*	(46,528)
3. To the non-financial private sector and residents abroad	9,099,676,132	7,720,919,389
3.1. Overdrafts	*134,113,334*	*202,491,573*
3.2. Notes	*2,195,660,428*	*2,473,118,156*
3.3. Mortgage loans	*1,029,263,750*	*1,109,751,417*
3.4. Pledge loans	*165,199,489*	*184,262,921*
3.5. Consumer loans	*2,210,458,389*	*1,400,322,486*
3.6. Credit cards	*2,082,852,763*	*1,724,705,187*
3.7 Financial leases	*4,114,303*	*3,582,543*
3.8. Other	*1,845,868,610*	*776,261,899*
3.9 (Allowances) (Exhibit R)	*(567,854,934)*	*(153,576,793)*
Total	**9,198,969,950**	**7,751,620,874**

Information on credit quality and concentration of loans and other financing - Exhibits B and C

The breakdown of loans and other financing according to credit performance (determined as per the criteria set forth by the BCRA in the debtors' classification rules) and guarantees received are presented in Exhibit B. The information on the concentration of loans and other financing is presented in Exhibit C. The reconciliation of the information included in those Exhibits with the accounting balances is shown below:

	12.31.2025	12.31.2024
Total Loans	9,198,969,950	7,751,620,874
Items not included (Loans to staff and other items)	(105,013,522)	(75,380,002)
(Allowances - Exhibit R)	567,862,965	153,623,321
Adjustment for measurement at amortized cost	89,404,169	204,842,030
Subtotal	**9,751,223,562**	**8,034,706,223**
Corporate securities - Corporate bonds - Measured at amortized cost	168,402,653	131,389,570
Corporate securities - Debt securities in financial trusts - Measured at amortized cost	1,146,893	1,774,316
Corporate securities - Corporate Bonds - Measured at Fair Value through OCI (Exhibit A)	96,206,083	72,380,303
Subtotal	**265,755,629**	**205,544,189**
Subtotal	**10,016,979,191**	**8,240,250,412**
OFF-BALANCE SHEET ITEMS		
Credit lines granted	455,185	1,466,418

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Other guarantees granted included in the Debtors' Classification Rules	41,578,073	41,154,429
Other included in the Debtors' Classification Rules	83,829,744	66,897,363
	125,863,002	**109,518,210**
Total Exhibits B and C	**10,142,842,193**	**8,349,768,622**

Exposure to the public sector

The Bank has an exposure to the Argentine public sector, through interests, government securities, loans and other assets, as detailed below. The future evolution of the provincial and national economies and the honoring of obligations are of significant importance to the financial condition of the Bank.

The breakdown according to type of financing and main components of the Public Sector at December 31, 2025 is shown below:

ITEM	NATIONAL	PROVINCIAL	MUNICIPAL	TOTAL AT 12.31.2025
SECURITIES [1]	1,413,753,591[2]	20,500,718[3]	-	1,434,254,309
LOANS	4,962,101	93,797,008	134,347	98,893,456
GUARANTEES	1,033,056	-	-	1,033,056
OTHER	96	3,999,507	5,067	4,004,670

(1) *Excludes $2,735,823,066 and $485,878,500 corresponding to government securities, according to Com."A" 8063 and Com."A" 8058, respectively.*
(2) *Includes $1,146,893 corresponding to the Public Infrastructure Solidarity Financial Trust - NASA IV*
(3) *Includes $2,055,162 corresponding to the Fuerza Solidario Trust Fund Participation Certificate - Class A.*

Therefore, at December 31, 2025, the Entity reported total assets with the public sector consisting of government securities amounting to $4,652,753,820 and loans amounting to $98,893,456.

The breakdown according to type of financing and main components of the Public Sector at December 31, 2024 is shown below:

ITEM	NATIONAL	PROVINCIAL	MUNICIPAL	TOTAL AT 12.31.2024
SECURITIES [1]	1,493,535,542 [2] [3]	84,456,468[4]	-	1,577,992,010
LOANS	7,250,632	21,184,387	51,208	28,486,227
GUARANTEES	39,427,302	-	-	39,427,302
OTHER	-	363,058	2,698	365,756

(1) *Includes $2,752,796,041 corresponding to the average balance considered in the exposure to the public sector.*
(2) *Excludes $1,116,927,902 corresponding to TX25, TZXM6, TZXD5 and TZXM7 government securities, according to Com "A" 7921.* (See Exhibit "A")
(3) *Includes $1,774,316 corresponding to the Public Infrastructure Solidarity Financial Trust - NASA IV.*
(4) *Includes $11,467 corresponding to Fuerza Solidario Trust Fund Participation Certificate - Class A.*

At December 31, 2024, the Entity reported total assets with the public sector consisting of government securities amounting to $5,445,930,173 and loans amounting to $28,486,227.

At December 31, 2025 and 2024, the Bank complies with the public sector risk diversification limits on an individual basis.

Note 8 - Income tax

As mentioned in Notes to the Consolidated Financial Statements, the Bank, its assets, acts and doings, agreements, contracts and transactions, as well as any rights arising therefrom in its favor, are exempt from all liens, taxes, charges or contributions of any nature whatsoever, and no provision is required to be made for income tax on the businesses transacted by the Bank's Home Office and its domestic branches.

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Note 9 - Property and equipment

The breakdown of this item is shown in Exhibit "F" included in these financial statements.

Note 10 - Intangible assets

The breakdown of this item is shown in Exhibit "G" included in these financial statements.

Note 11- Investments in subsidiaries, associates and joint ventures

The Bank has investments in the following entities over which it has a significant influence or control and, therefore, measures them using the equity method. The breakdown of this item is shown in "Exhibit E" included in these financial statements.

On March 31, 2022, through Minute No. 87 of Grupo Provincia S.A.'s Regular and Special General Meeting, the Company's spin-off was approved pursuant to Section 88 of the General Companies Law and Sections 80 and 81 *et seq* of the Income Tax Law, and a new corporation called "Provincia Servicios Financieros" was created. April 1, 2022 is considered as the reorganization date of the above-mentioned corporation.

Mention should be made that the General Inspectorate of Companies registered Provincia Servicios Financieros S.A. on July 27, 2022.

The situation of the supplementary service companies under control is detailed in Notes 40.1 to 40.6 to the Consolidated Financial Statements at December 31, 2025.

Note 12 - Deposits

The information on concentration of deposits is included in Exhibit "H".

The breakdown of this item is as follows:

	12.31.2025	12.31.2024
1. Non-financial public sector	2,273,102,619	2,673,802,732
2. Financial sector	19,070,510	15,777,411
3. Non-financial private sector and residents abroad	11,325,209,035	11,429,602,142
3.1. Checking accounts	*1,150,650,581*	*1,420,440,149*
3.2. Savings accounts	*5,291,316,722*	*5,099,962,361*
3.3. Fixed-term deposits	*4,681,496,686*	*3,611,665,632*
3.4. Investment accounts	*41,586,110*	*998,082,752*
3.5. Other	*90,115,499*	*105,164,679*
3.6. Interest and adjustments	*70,043,437*	*194,286,569*
Total	**13,617,382,164**	**14,119,182,285**

Note 13 – Other financial liabilities

	12.31.2025	12.31.2024
Liabilities from financing of purchases	703,686,129	589,150,011
Miscellaneous liabilities subject to minimum cash requirements	67,884,078	97,291,387
Miscellaneous liabilities not subject to minimum cash requirements	61,175,625	56,675,033
Foreign exchange transfers pending payment	55,479,951	43,765,379
Other accrued interest payable	22,622,971	31,497,756

Banco Provincia

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Cash for spot purchases or sales pending settlement	18,827,358	10,887,455
Leases payable	1,559,874	1,441,749
Financial creditors for spot purchases of government securities pending settlement	-	1,151,380
Other	48,975,097	38,517,324
Total	**980,211,083**	**870,377,474**

Note 14 - Corporate bonds issued

The information on Corporate Bonds issued by the Bank is detailed in Note 21 to the Consolidated Financial Statements.

Note 15- Capital

As mentioned in Note 25 to the Consolidated Financial Statements, the capital subscribed and paid in by Banco de la Provincia de Buenos Aires amounts to $1,250,000.

Note 16 - Interest income

	12.31.2025	12.31.2024
Cash and deposits in banks	76,960	51,981
Corporate securities	1,055,898	1,220,516
Government securities	1,008,963,619	1,410,613,994
Other financial assets	55,242,825	57,935,431
Loans and other financing	3,294,704,971	2,944,947,229
. To the Financial Sector	*391,861*	*13,159*
. Overdrafts	*93,663,956*	*124,850,790*
. Notes	*718,925,827*	*845,720,048*
. Mortgage loans	*336,262,273*	*1,031,660,671*
. Pledge loans	*63,267,205*	*57,449,359*
. Consumer loans	*1,361,694,767*	*570,546,863*
. Credit cards	*353,130,525*	*148,716,768*
. Financial leases	*2,085,349*	*1,018,804*
. Other	*365,283,208*	*164,970,767*
Repo transactions	20,681,262	2,391,879,054
. Argentine Central Bank	*10,959*	*2,379,129,953*
. Other Financial Institutions	*20,670,303*	*12,749,101*
TOTAL	**4,380,725,535**	**6,806,648,205**

Note 17 - Interest expenses

	12.31.2025	12.31.2024
Deposits	2,153,912,168	4,304,180,062
. Savings accounts	*23,071,894*	*43,526,249*
. Checking accounts	*66,864,484*	*123,984,387*
. Time deposits and term investments	*1,779,154,728*	*2,121,470,085*
. Other	*284,821,062*	*2,015,199,341*
Repo transactions	24,758,833	4,504,854
. Other financial Institutions	*24,758,833*	4,504,854
Other financial liabilities	7,780,365	*386,796*
TOTAL	**2,186,451,366**	**4,309,071,712**

Note 18 - Commission income

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The breakdown of commission income from the agreements with customers and included in the scope of IFRS 15 is detailed below:

	12.31.2025	12.31.2024
From credit cards	346,766,171	357,560,020
Linked to liabilities	72,630,242	39,755,406
From insurance	45,754,671	15,887,466
From foreign trade and foreign currency transactions	11,106,374	10,697,823
Linked to securities	7,984,692	7,085,501
Linked to credits	4,948,323	6,493,559
Linked to loan commitments and financial guarantees	75,980	129,523
TOTAL	**489,266,453**	**437,609,298**

Note 19 - Commission expenses

	12.31.2025	12.31.2024
Paid to Coelsa	24,827,861	14,978,863
Paid to Red Link	12,901,340	18,149,329
Linked to clearing services	4,672,052	5,856,689
Paid to Grupo Provincia	4,075,471	4,040,834
From foreign trade and foreign currency transactions	2,505,130	1,630,017
Paid to Caja de Valores	1,246,221	915,495
Linked to transactions with securities	669,061	-
Other	3,482,109	4,643,445
TOTAL	**54,379,245**	**50,214,672**

Note 20 - Net income/(loss) from measurement of financial instruments at fair value through profit or loss

	12.31.2025	12.31.2024
Income/(loss) from government securities	292,560,024	1,597,841,061
Income/(loss) from corporate securities	16,739,236	17,371,564
Income/(loss) from derivative financial instruments	1,971,469	(2,761,669)
. Forward transactions	*1,373,276*	*(457,232)*
. Options	*598,193*	(2,304,437)
Income/(loss) from sale or derecognition of financial assets at fair value	(48,373)	1,422,557
Income/(loss) from other financial assets	526,957	-
TOTAL	**311,749,313**	**1,613,873,513**

Note 21- Other operating income

	12.31.2025	12.31.2024
Receivables recovered	110,748,012	3,625,123
Other adjustments and interest on miscellaneous receivables	76,656,577	44,982,867
Safe deposit box rental	38,334,655	13,459,028
Commission collected from ATMs	36,728,810	20,424,080
Penalty interest	20,647,090	4,370,901
Commissions collected from Red Link	20,634,343	22,505,978
Personnel benefits	18,235,784	-
Commission collected from suppliers	16,493,135	17,861,196
Commission for online Datanet transfer	10,117,697	8,149,408

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Commissions collected from Cuenta DNI Comercios	10,101,492	15,908,640
Commissions collected from Market Place	8,516,085	25,178,344
Commission for check collection management	5,795,664	5,267,547
Commission for clearing services	5,111,115	6,219,526
Provisions reversed - for onerous contracts (Exhibit J)	3,856,680	-
Adjustments on other miscellaneous receivables with CER index	1,746,332	17,854,886
Allowances reversed	967,134	57,829,956
Provisions reversed - Lawsuits against the Bank (Exhibit J)	893,427	11,392,393
Provisions reversed - for other contingencies (Exhibit J)	695,686	10,604,486
Income from sale of property and equipment	248,992	60,926
Leases	210,757	95,414
Provisions reversed - for contingent liabilities (Exhibit J)	33,822	587,753
Income/(loss) from sale of non-current assets held for sale	10,112	-
Income/(loss) from other receivables from financial brokerage	-	13
Income/(loss) from sale of investment property and other non-financial assets.	-	5,536
Other	132,711,855	56,351,306
TOTAL	**519,495,256**	**342,735,307**

Note 22 - Personnel benefits

	12.31.2025	12.31.2024
Payroll	903,688,304	934,705,319
Social security taxes	252,719,881	225,493,328
Contributions to the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel (1)	199,371,846	249,584,626
Personnel services	18,643,125	15,832,589
Other short-term benefits paid to personnel	27,645,388	168,676,175
Compensation and bonuses to personnel	15,982,944	8,211,112
Post-employment benefits - Defined contributions and benefits (2)	(7,423,213)	4,353,094
TOTAL	**1,410,628,275**	**1,606,856,243**

(1) *Note 24.3 to the Consolidated Financial Statements*
(2) *Note 24.2 to the Consolidated Financial Statements*

Note 23 – Administrative expenses

	12.31.2025	12.31.2024
Maintenance and repairs	108,537,704	94,895,790
Security services	36,082,069	34,381,890
Other fees	34,477,893	30,304,633
Advertising and publicity	30,439,348	28,939,960
Administrative services hired	24,877,499	27,558,351
Electricity and communications	23,440,578	17,980,835
Leases	6,583,627	4,361,778
Travel and entertainment expenses	4,037,544	4,253,409
Director’s fees	3,193,287	3,324,988
Taxes	3,143,696	3,014,505
Office supplies and stationery	1,451,245	6,102,318
Insurance	1,003,202	1,947,373
Other	39,609,543	43,507,450
TOTAL	**316,877,235**	**300,573,280**

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(Partner)

Alejandro A. García — General Accountant
Sergio Ares — General Manager (in charge)
Juan M. Cuattromo — President
Natalia Grosso — Public Accountant (U.B.A.)
C.P.C.E.P.B.A. Vº 178 - Fº 165
Folder No. 46364/7
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Banco Provincia

NOTES TO THE SEPARATE FINANCIAL STATEMENTS

AT DECEMBER 31, 2025 PRESENTED ON A COMPARATIVE BASIS WITH THOSE OF THE PREVIOUS YEAR

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

Note 24 - Other operating expenses

	12.31.2025	12.31.2024
Direct marketing	159,560,100	611,873,715
Commissions and other charges paid to Prisma - VISA Card	89,488,223	95,339,150
Red Link processing charges	85,157,192	86,722,183
Expenditure for Services - Provincia Net	82,056,305	46,611,063
Initial recognition of loans	58,046,907	172,963,171
Payments for advisory services to Provincia Microempresas	38,735,266	29,503,558
Life insurance on financing	35,499,828	20,541,691
Expenditure for Services - Mastercard Cono Sur Membership	31,717,340	22,649,253
Contributions to the Deposits Guarantee Fund (1)	22,340,328	20,687,868
Charges for other provisions	21,658,710	27,831,594
Penalty Interest and Charges in favor of the BCRA	15,225,114	-
Donations	12,004,298	11,500,454
Mastercard processing charges	11,218,834	10,641,315
Expenditure for Services - Debit Card	3,817,109	24,247,561
Charges for onerous contracts (Exhibit J)	2,914,808	3,056,990
Interest on lease liabilities	936,433	717,447
Loss for sale or impairment of property and equipment	102,785	764,268
Other contributions on financial income	-	4,583,381
Other contributions on income from services	-	1,177,453
Other contributions on miscellaneous income	-	106,865
Measurement at fair value of non-current assets held for sale	-	34,721
Measurement at fair value of investment property (Exhibit F)	-	11,620
Other	72,785,414	46,419,134
TOTAL	**743,264,994**	**1,237,984,455**

(1) *Note 45 to the Consolidated Financial Statements*

Note 25 - Related parties

There follows a breakdown of the financial assistance, deposits and transactions with related parties at December 31, 2025 and 2024, respectively:

	MAXIMUM BALANCE AT 12.31.2025	BALANCE AT 12.31.2025	MAXIMUM BALANCE AT 12.31.2024	BALANCE AT 12.31.2024
Cards	112,426	106,644	91,916	83,535
Overdrafts	1,182,622	-	2,812,539	2,812,539
Loans	-	-	446	425
Notes	45,653,206	43,926,683	27,830,016	26,571,039
Other	1,025,718	962,547	925,964	925,109
TOTAL LOANS (1)	**47,973,972**	**44,995,874**	**31,660,881**	**30,392,647**
Savings accounts	4,780,934	4,780,934	20,958,233	20,958,233
Checking accounts	7,754,032	7,754,032	10,886,338	10,886,338
Fixed-term deposits	36,433,332	36,433,332	974,696	974,696
TOTAL DEPOSITS	**48,968,298**	**48,968,298**	**32,819,267**	**32,819,267**

(1) Includes key management personnel at December 31, 2025 and 2024

Loans and deposits with related parties have been carried out under market conditions. Balances of loans granted are classified under normal performance at December 31, 2025 and 2024 pursuant to the prudential rules issued by the BCRA.

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NOTES TO THE SEPARATE FINANCIAL STATEMENTS

AT DECEMBER 31, 2025 PRESENTED ON A COMPARATIVE BASIS
WITH THOSE OF THE PREVIOUS YEAR

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

Note 26 - Additional Information to the Statement of Cash Flows

The Statement of Cash Flows reports the changes in cash and cash equivalents derived from operating, investing and financing activities during the year. To present the Statement of Cash Flows, the Bank has decided to use the indirect method for Operating Activities and the direct method for Investing and Financing Activities.

When preparing the Statement of Cash Flows the following definitions have been used:

- Operating activities: The typical activities of the Bank and other activities that cannot be classified as investing or financing activities.
- Investing activities: The acquisition, sale or other disposal of long-term assets and other investments not included in cash and cash equivalents.
- Financing activities: Activities that result in changes in the size and composition of the Bank's net worth and of liabilities that do not form part of operating or investing activities.

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(Partner)

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General Accountant	General Manager (in charge)	President	Public Accountant (U.B.A.)
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Banco Provincia

EXHIBIT A

BREAKDOWN OF GOVERNMENT AND CORPORATE SECURITIES

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	IDENTIFICATION	HOLDINGS				POSITION		
		FAIR VALUE	FAIR VALUE LEVEL	BOOK BALANCE AT 12.31.25	BOOK BALANCE AT 12.31.24	POSITION WITHOUT OPTIONS	OPTIONS	FINAL POSITION
Debt securities at fair value through profit or loss				**701.619.183**	**1.976.622.103**	**701.619.183**	-	**701.619.183**
Argentina				**701.619.183**	**1.976.622.103**	**701.619.183**	-	**701.619.183**
Government securities				**674.825.147**	**1.976.622.103**	**674.825.147**	-	**674.825.147**
. Argentine Treasury Bond Capitalized in pesos February 2026	T13F6		1	259.395.520	-	259.395.520	-	259.395.520
. Argentine Treasury Bill adjusted for inflation (CER) May 2026	X29Y6		1	229.521.900	-	229.521.900	-	229.521.900
. Zero-coupon Argentine Treasury Bond in pesos adjusted for inflation (CER) March 2026	TZXM6		1	63.464.228	201.251.390	63.464.228	-	63.464.228
. Argentine Treasury Bond in pesos at dual rate March 2026	TTM26		1	29.294.125	-	29.294.125	-	29.294.125
. Argentine Treasury Bond in pesos at dual rate June 2026	TTJ26		1	28.905.112	-	28.905.112	-	28.905.112
. Argentine Treasury Bond in pesos at dual rate September 2026	TTS26		1	28.396.301	-	28.396.301	-	28.396.301
. Argentine Treasury Bond in pesos at dual rate December 2026	TTD26		1	28.040.720	-	28.040.720	-	28.040.720
. Argentine Treasury Bond Capitalized in pesos January 2026	T30E6		1	6.929.500	-	6.929.500	-	6.929.500
. Argentine Treasury Bill Capitalized in pesos May 2025	S30Y5			-	268.285.997	-	-	-
. Argentine Treasury Bill Capitalized in pesos January 2025	S31E5			-	255.030.416	-	-	-
. Zero-coupon Argentine Treasury Bond in pesos adjusted for inflation (CER) June 2025	TZX25			-	225.274.377	-	-	-
. Argentine Treasury Bill Capitalized in pesos May 2025	S16Y5			-	220.617.019	-	-	-
. Argentine Treasury Bill Capitalized in pesos February 2025	S14F5			-	151.171.865	-	-	-
. Argentine Treasury Bond in pesos adjusted for inflation (CER) 1.8 % November 2025	TX25			-	102.329.685	-	-	-
. Argentine Treasury Bill Capitalized in pesos April 2025	S16A5			-	86.916.156	-	-	-
. Argentine Treasury Bill Capitalized in pesos March 2025	S14M5			-	77.794.842	-	-	-
. Argentine Treasury Bill Capitalized in pesos June 2025	S18J5			-	74.583.652	-	-	-
. Argentine Treasury Bond Capitalized in pesos October 2025	T17O5			-	68.651.450	-	-	-

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EXHIBIT A

BREAKDOWN OF GOVERNMENT AND CORPORATE SECURITIES

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	IDENTIFICATION	HOLDINGS				POSITION		
		FAIR VALUE	FAIR VALUE LEVEL	BOOK BALANCE AT 12.31.25	BOOK BALANCE AT 12.31.24	POSITION WITHOUT OPTIONS	OPTIONS	FINAL POSITION
. Argentine Treasury Bill Capitalized in pesos March 2025	S31M5			-	68.109.749	-	-	-
. Argentine Treasury Bill Capitalized in pesos July 2025	S31L5			-	67.740.139	-	-	-
. Argentine Treasury Bill Capitalized in pesos April 2025	S28A5			-	56.447.317	-	-	-
. Other				877.741	52.418.049	877.741	-	877.741
Corporate securities				**26.794.036**	**-**	**26.794.036**	**-**	**26.794.036**
. Oleoductos del Valle Corporate Bonds - Class VI June 2029	OLC6O		1	7.521.500	-	7.521.500	-	7.521.500
. Arcor Corporate Bonds - Class III December 2026	RC3CO		1	4.950.000	-	4.950.000	-	4.950.000
. Capex Corporate Bonds - Class XII June 2029	CACDO		1	4.500.000	-	4.500.000	-	4.500.000
. Cía. Gral. de Comb. Corporate Bonds - Class XXXIX March 2027	CP39O		2	3.102.876	-	3.102.876	-	3.102.876
. YPF Corporate Bonds - Class XXIII December 2028	YFCOO		1	3.078.000	-	3.078.000	-	3.078.000
. Edemsa Corporate Bonds - Class VII December 2026	OZC7O		2	3.041.700	-	3.041.700	-	3.041.700
. Cresud Corporate Bonds - Class L March 2029	CS50O		1	599.960	-	599.960	-	599.960
Other Debt Securities [(1)]				**4.297.472.269**	**3.736.375.790**	**4.297.472.269**	**-**	**4.297.472.269**
Measured at fair value through OCI				**115.220.978**	**95.041.095**	**115.220.978**	**-**	**115.220.978**
Argentina				**96.206.083**	**72.380.303**	**96.206.083**	**-**	**96.206.083**
Corporate securities (Note 7)				**96.206.083**	**72.380.303**	**96.206.083**	**-**	**96.206.083**
. US Dollar-linked YPF Corporate Bonds - Class XXXVIII July 2027	YM38O		1	12.332.292	-	12.332.292	-	12.332.292
. Pluspetrol Corporate Bonds - Class III April 2028	PLC3O		1	7.880.000	-	7.880.000	-	7.880.000
. Tecpetrol Corporate Bonds - Class XI October 2027	TTCBO		1	7.600.000	-	7.600.000	-	7.600.000
. Pampa Energia Corporate Bonds - Class XXV August 2028	MGCQO		1	6.253.600	-	6.253.600	-	6.253.600
. Vista Energy Arg. Corporate Bonds - Class XVIII March 2027	VSCJO		1	5.803.805	5.224.233	5.803.805	-	5.803.805

[(1)] Excludes Allowances - Corporate Securities for $1,651,667 and $ 1,430,844 at December 31, 2025 and 2024, respectively - according to Exhibit "R"

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EXHIBIT A

BREAKDOWN OF GOVERNMENT AND CORPORATE SECURITIES

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	IDENTIFICATION	HOLDINGS				POSITION		
		FAIR VALUE	FAIR VALUE LEVEL	BOOK BALANCE AT 12.31.25	BOOK BALANCE AT 12.31.24	POSITION WITHOUT OPTIONS	OPTIONS	FINAL POSITION
. Pan American Energy Corporate Bonds - Class XXXIX March 2026	PN39O		2	5.107.000	-	5.107.000	-	5.107.000
. Vista Energy Argentina Corporate Bonds - Class XIX March 2028	VSCKO		1	5.092.000	4.301.809	5.092.000	-	5.092.000
. Compañía Mega Corporate Bonds - Series I July 2027	EMC1O		1	4.680.000	-	4.680.000	-	4.680.000
. Pecom Corporate Bonds - Class II June 2027	MCC2O		1	4.447.500	-	4.447.500	-	4.447.500
. Capex Corporate Bonds - Class XI June 2028	CACBO		1	4.365.000	-	4.365.000	-	4.365.000
. YPF Corporate Bonds - Class XIV February 2027	YFCFO		2	4.277.639	4.086.787	4.277.639	-	4.277.639
. Edenor Corporate Bonds - Class IX August 2026	DNC9O		1	3.573.631	-	3.573.631	-	3.573.631
. Profertil Corporate Bonds - Class II July 2027	PFC2O		1	3.160.000	-	3.160.000	-	3.160.000
. Cresud Corporate Bonds - Class XLVIII July 2028	CS48O		1	3.131.000	-	3.131.000	-	3.131.000
. Petroquímica Corporate Bonds - Class T July 2028	PQCTO		2	3.073.478	-	3.073.478	-	3.073.478
. Inversora Juramento Corporate Bonds - Class VI October 2027	JNC6O		1	3.036.000	-	3.036.000	-	3.036.000
. Pampa Energia Corporate Bonds - Class XIII December 2027	MGCEO			-	5.598.251	-	-	-
. Compañia General Combustible Corporate Bonds - Class XXXV February 2026	CP35O			-	5.554.718	-	-	-
. Edemsa Corporate Bonds - Class IV November 2025	OZC4O			-	5.220.799	-	-	-
. Pan American Energy Corporate Bonds - Class VII November 2025	PN7CO			-	4.135.642	-	-	-
. Genneia Corporate Bonds - Class XLVI June 2026	GN46O			-	3.845.439	-	-	-
. Cresud Corporate Bonds - Class XL December 2026	CS40O			-	3.675.200	-	-	-
. Genneia Corporate Bonds - Class XLIV March 2026	GN44O			-	3.396.041	-	-	-
. Petroquim. Comod. Rivad. Corporate Bonds March 2025	PQCPO			-	2.966.817	-	-	-
. Edenor Corporate Bonds - Class VI August 2025	DNC6O			-	2.825.765	-	-	-
. Inv. Juramento Corporate Bonds - Class IV May 2025	JNC4O			-	2.758.410	-	-	-
. Edenor Corporate Bonds - Class IV March 2025	DNC4O			-	2.565.750	-	-	-
. Aluar S.A. Corporate Bonds - Class IV September 2025	LMS4O			-	2.342.675	-	-	-
. Oiltanking Ebytem Corporate Bonds - Series I March 2026	OTS1O			-	2.188.191	-	-	-
. Other				12.393.138	11.693.776	12.393.138	-	12.393.138

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EXHIBIT A

BREAKDOWN OF GOVERNMENT AND CORPORATE SECURITIES

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) -Translation of Financial Statements originally issued in Spanish

ITEM	IDENTIFICATION	HOLDINGS				POSITION		
		FAIR VALUE	FAIR VALUE LEVEL	BOOK BALANCE AT 12.31.25	BOOK BALANCE AT 12.31.24	POSITION WITHOUT OPTIONS	OPTIONS	FINAL POSITION
Foreign				**19.014.895**	**22.660.792**	**19.014.895**	-	**19.014.895**
Government securities				**19.014.895**	**22.660.792**	**19.014.895**	-	**19.014.895**
. Treasury Bill January 2026			1	19.014.895	-	19.014.895	-	19.014.895
. Treasury Bill January 2025				-	21.168.064	-	-	-
. US Tips April 2025				-	1.492.728	-	-	-
Measured at amortized cost		**3.880.670.191**		**4.182.251.291**	**3.641.334.695**	**4.182.251.291**	-	**4.182.251.291**
Argentina		**3.847.665.998**		**4.149.533.369**	**3.602.483.423**	**4.149.533.369**	-	**4.149.533.369**
Government securities		**3.707.715.728**		**3.977.928.661**	**3.469.308.070**	**3.977.928.661**	-	**3.977.928.661**
. Argentine Treasury Bond in pesos at dual rate December 2026	TTD26	1.333.336.384	2	1.473.596.572	-	1.473.596.572	-	1.473.596.572
. Argentine Treasury Bill in pesos at Tamar rate January 2026	M16E6	532.115.432	2	522.622.665	-	522.622.665	-	522.622.665
. Zero-coupon Argentine Treasury Bond in pesos adjusted for inflation (CER) March 2027	TZXM7	402.319.635	1	442.935.934	531.513.503	442.935.934	-	442.935.934
. Bonar USD Step Up 2035	AL35	267.495.411	1	374.933.046	350.730.533	374.933.046	-	374.933.046
. Public Debt Security - Province of Buenos Aires adjusted for inflation (CER) August 2026	PBG26	268.060.713	2	266.720.375	-	266.720.375	-	266.720.375
. Public Debt Security - Province of Buenos Aires adjusted for inflation (CER) June 2027	PB2J7	188.761.680	2	185.775.761	-	185.775.761	-	185.775.761
. Public Debt Security - Province of Buenos Aires June 2026	PBJ26	167.896.625	2	162.139.771	-	162.139.771	-	162.139.771
. Public Debt Security - Province of Buenos Aires adjusted for inflation (CER) April 2026	PBA26	153.919.332	2	152.868.057	-	152.868.057	-	152.868.057
. Public Debt Security - Province of Buenos Aires. Variable rate March 2027	PBM27	137.148.396	2	142.016.861	-	142.016.861	-	142.016.861
. Province of Buenos Aires Treasury Bills Variable rate June 2026	BBJ26	76.810.668	2	74.825.106	-	74.825.106	-	74.825.106
. Public Debt Security - Province of Buenos Aires December 2026	PBD26	64.772.890	2	65.343.367	-	65.343.367	-	65.343.367
. Argentine Treasury Bond May 2027	TY27P	32.634.705	2	30.762.157	60.034.929	30.762.157	-	30.762.157
. Province of Buenos Aires Treasury Bills October 2026	LBO26	25.690.171	2	25.749.098	-	25.749.098	-	25.749.098
. Province of Buenos Aires Treasury Bills May 2026	LBY26	21.415.460	2	20.761.833	-	20.761.833	-	20.761.833

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Banco Provincia

EXHIBIT A

BREAKDOWN OF GOVERNMENT AND CORPORATE SECURITIES

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	IDENTIFICATION	HOLDINGS				POSITION		
		FAIR VALUE	FAIR VALUE LEVEL	BOOK BALANCE AT 12.31.25	BOOK BALANCE AT 12.31.24	POSITION WITHOUT OPTIONS	OPTIONS	FINAL POSITION
. Public Debt Security - Province of Buenos Aires Variable rate May 2026	PBY26	16.999.696	2	16.807.384	22.378.358	16.807.384	-	16.807.384
. Argentine Treasury Bond in pesos at 0.70 BADLAR rate November 2027	TB27	9.176.499	2	10.503.212	20.571.554	10.503.212	-	10.503.212
. Bond of the Province of Buenos Aires in pesos December 2026	42884	5.886.000	3	5.659.484	-	5.659.484	-	5.659.484
. Bond of the Province of Buenos Aires Regs New USD September 2037	BA37D	1.445.461	1	1.638.160	1.598.896	1.638.160	-	1.638.160
. Argentine Global Bonds in USD Step Up 2035	GD35	1.065.193	1	1.545.073	1.448.953	1.545.073	-	1.545.073
. Argentine Global Bonds in USD Step Up 2030	GD30	650.998	1	621.668	696.702	621.668	-	621.668
. Argentine Global Bonds in USD Step Up 2029	GD29	114.379	1	103.077	120.534	103.077	-	103.077
. Zero-coupon Argentine Treasury Bond in pesos adjusted for inflation (CER) June 2026	TZX26			-	1.407.159.560	-	-	-
. Argentine Treasury Bond capitalized in pesos August 2025	TG25			-	369.259.466	-	-	-
. Zero-coupon Argentine Treasury Bond in pesos adjusted for inflation (CER) December 2025	TZXD5			-	281.833.327	-	-	-
. Bonar - Dual currency January 2025	TDE25			-	273.728.065	-	-	-
. Province of Buenos Aires Treasury Bills adjusted for inflation (CER) disc. January 2025	42834			-	87.765.944	-	-	-
. Province of Buenos Aires Treasury Bills May 2025	42849			-	45.009.188	-	-	-
. Province of Buenos Aires Treasury Bills February 2025	42848			-	15.458.558	-	-	-
Corporate securities		**139.950.270**		**171.604.708**	**133.175.353**	**171.604.708**	-	**171.604.708**
. Pluspetrol Corporate Bonds - Class II January 2030	PLC2O	31.598.000	1	29.586.386	-	29.586.386	-	29.586.386
. YPF Corporate Bonds - Class XXXII October 2028	YMCYO	14.910.000	1	14.815.014	13.780.408	14.815.014	-	14.815.014
. Pan American Energy Corporate Bonds - Class XXXVII Nov. 2028	PN37O	12.000.000	1	11.770.200	10.954.605	11.770.200	-	11.770.200
. ALUAR S.A. Corporate Bonds - June 2026	LMS9O	9.658.800	1	8.780.860	8.174.643	8.780.860	-	8.780.860
. ALUAR S.A. Corporate Bonds - March 2027	LMS8O	8.321.500	1	8.041.309	7.484.800	8.041.309	-	8.041.309
. Vista Energy Corporate Bonds - Class XXVIII March 2030	VSCUO	7.774.000	1	7.466.898	-	7.466.898	-	7.466.898
. MSU Corporate Bonds - April 2029	MSSGO	7.150.000	1	7.424.676	-	7.424.676	-	7.424.676
. Pampa Energia Corporate Bonds - Class XXII October 2028	MGCNO	7.724.000	1	7.397.496	6.884.898	7.397.496	-	7.397.496

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EXHIBIT A

BREAKDOWN OF GOVERNMENT AND CORPORATE SECURITIES

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	IDENTIFICATION	HOLDINGS				POSITION		
		FAIR VALUE	FAIR VALUE LEVEL	BOOK BALANCE AT 12.31.25	BOOK BALANCE AT 12.31.24	POSITION WITHOUT OPTIONS	OPTIONS	FINAL POSITION
. Genneia Corporate Bonds - Class XLVII October 2028	GN47O	7.475.000	1	7.386.259	6.874.441	7.386.259	-	7.386.259
. CRESUD Corporate Bonds - Class XLVII November 2028	CS47O	7.624.500	1	7.360.625	6.850.584	7.360.625	-	7.360.625
. YPF Energ. Eléct. Corporate Bonds - Class XX November 2028	YFCLO	7.697.500	1	7.353.533	6.840.020	7.353.533	-	7.353.533
. Cía. Gral. Comb. Corporate Bonds- Class XXXVI October 2027	CP36O	5.880.970	2	5.922.155	5.511.792	5.922.155	-	5.922.155
. Tecpetrol Corporate Bonds - Class IX October 2029	TTC9O	6.136.000	1	5.910.842	5.501.260	5.910.842	-	5.910.842
. Tecpetrol Corporate Bonds - Class VIII October 2027	TTC8O	6.000.000	1	5.891.620	5.483.370	5.891.620	-	5.891.620
. Pampa Energia Corporate Bonds - Class XX March 2026	MGCLO			-	12.415.951	-	-	-
. YPF Corporate Bonds - Class XXIX May 2026	YMCVO			-	10.926.696	-	-	-
. CRESUD Corporate Bonds- Class XXXVII - March 2025	CS37O			-	5.581.891	-	-	-
. Other				36.496.835	19.909.994	36.496.835	-	36.496.835
Foreign		**33.004.193**		**32.717.922**	**38.851.272**	**32.717.922**	**-**	**32.717.922**
Government securities		**22.455.571**		**22.331.558**	**17.255.887**	**22.331.558**	-	**22.331.558**
. Financial Treasury Bills		12.026.363	1	12.026.363	8.691.022	12.026.363	-	12.026.363
. Uruguay Global Bond 2027		5.922.135	1	5.912.314	8.294.770	5.912.314	-	5.912.314
. Uruguay Global Bond 2034		2.994.795	1	2.898.869	-	2.898.869	-	2.898.869
. Treasury Note 2035		1.126.521	1	1.108.255	-	1.108.255	-	1.108.255
. CJYPB Bonds		385.757	2	385.757	270.095	385.757	-	385.757
Corporate securities		**10.548.622**		**10.386.364**	**21.595.385**	**10.386.364**	-	**10.386.364**
. ING Groep 2029		3.083.771	1	2.979.193	2.752.802	2.979.193	-	2.979.193
. ABN AMRO Bank 2026		2.363.115	1	2.369.674	2.242.159	2.369.674	-	2.369.674
. Lloyds Banking Group 2027		1.930.067	1	1.905.939	1.757.094	1.905.939	-	1.905.939

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EXHIBIT A

BREAKDOWN OF GOVERNMENT AND CORPORATE SECURITIES

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	IDENTIFICATION	HOLDINGS				POSITION		
		FAIR VALUE	FAIR VALUE LEVEL	BOOK BALANCE AT 12.31.25	BOOK BALANCE AT 12.31.24	POSITION WITHOUT OPTIONS	OPTIONS	FINAL POSITION
. HSBC Holdings plc 2026		1.690.721	1	1.692.204	1.585.023	1.692.204	-	1.692.204
. National Australia Bank		1.480.948	1	1.439.354	-	1.439.354	-	1.439.354
. Macquarie Bank 2025				-	3.161.776	-	-	-
. Banco Do Brasil 2025				-	2.786.002	-	-	-
. Santander UK Group Holdings 2025				-	2.739.975	-	-	-
. Banco de Credito del Perú 2025				-	2.557.287	-	-	-
. ABN AMRO Bank 2025				-	1.395.899	-	-	-
. BBVA Colombia 2025				-	617.368	-	-	-
Equity Instruments				**60.021.317**	**43.716.460**	**60.021.317**	**-**	**60.021.317**
Measured at fair value through profit or loss				**60.021.317**	**43.716.460**	**60.021.317**	**-**	**60.021.317**
Argentina				**2.450.113**	**982.932**	**2.450.113**	**-**	**2.450.113**
. A3 Mercados			1	2.147.399	-	2.147.399	-	2.147.399
. Y.P.F. S.A.			1	302.702	366.855	302.702	-	302.702
. Buenos Aires Energía S.A.			1	12	16	12	-	12
. Mercado Abierto Electrónico S.A.				-	616.061	-	-	-
Foreign				**57.571.204**	**42.733.528**	**57.571.204**	-	**57.571.204**
. Bladex S.A.			1	57.569.488	42.732.116	57.569.488	-	57.569.488
. Swift Bélgica			3	1.716	1.412	1.716	-	1.716
TOTAL GOVERNMENT AND CORPORATE SECURITIES				**5.059.112.769**	**5.756.714.353**	**5.059.112.769**	**-**	**5.059.112.769**

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Banco Provincia

EXHIBIT B

CLASSIFICATION OF LOANS AND OTHER FINANCING
ACCORDING TO CONDITION AND GUARANTEES RECEIVED
AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency)(1) - Translation of Financial Statements originally issued in Spanish

COMMERCIAL LOAN PORTFOLIO	12.31.25	12.31.24
Normal	**2.000.036.024**	**1.631.150.130**
With "A" preferred collaterals and counter-guarantees	97.918.615	35.125.225
With "B" preferred collaterals and counter-guarantees	46.086.997	36.140.171
Without preferred collaterals or counter-guarantees	1.856.030.412	1.559.884.734
With Special Follow-up	**553.503**	**32.658.052**
Under observation	***553.500***	***2.717.411***
Without preferred collaterals or counter-guarantees	553.500	2.717.411
Subject to negotiation or refinancing agreements	***3***	***29.940.641***
Without preferred collaterals or counter-guarantees	3	29.940.641
With Problems	**122.028.143**	-
Without preferred collaterals or counter-guarantees	122.028.143	-
With High Risk of Insolvency	**37.280.464**	**796.799**
With "A" preferred collaterals and counter-guarantees	1.502.020	-
With "B" preferred collaterals and counter-guarantees	4.817.442	-
Without preferred collaterals or counter-guarantees	30.961.002	796.799
Uncollectible	**58**	-
Without preferred collaterals or counter-guarantees	58	-
TOTAL COMMERCIAL LOAN PORTFOLIO	**2.159.898.192**	**1.664.604.981**

(1) Presentation of the loan portfolio according to the loan classification rules set forth by BCRA prudential regulations (BCRA Communication "A" 2950, as amended).

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EXHIBIT B

CLASSIFICATION OF LOANS AND OTHER FINANCING
ACCORDING TO CONDITION AND GUARANTEES RECEIVED
AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency)(1) - Translation of Financial Statements originally issued in Spanish

CONSUMER AND HOUSING LOAN PORTFOLIO	12.31.25	12.31.24
Normal Performance	**6.773.529.806**	**6.459.326.021**
With "A" preferred collaterals and counter-guarantees	129.961.787	156.071.985
With "B" preferred collaterals and counter-guarantees	175.243.541	196.913.449
Without preferred collaterals or counter-guarantees	6.468.324.478	6.106.340.587
Low Risk	**474.635.383**	**98.043.990**
With "A" preferred collaterals and counter-guarantees	9.919.788	4.336.973
With "B" preferred collaterals and counter-guarantees	5.572.480	1.995.339
Without preferred collaterals or counter-guarantees	459.143.115	91.711.678
Medium Risk	**343.751.215**	**66.324.143**
With "A" preferred collaterals and counter-guarantees	5.437.875	675.326
With "B" preferred collaterals and counter-guarantees	2.050.692	452.979
Without preferred collaterals or counter-guarantees	336.262.648	65.195.838
High Risk	**343.059.676**	**41.855.157**
With "A" preferred collaterals and counter-guarantees	3.395.265	640.775
With "B" preferred collaterals and counter-guarantees	1.553.290	705.591
Without preferred collaterals or counter-guarantees	338.111.121	40.508.791
Uncollectible	**47.967.921**	**19.614.330**
With "A" preferred collaterals and counter-guarantees	887.149	297.945
With "B" preferred collaterals and counter-guarantees	706.035	368.307
Without preferred collaterals or counter-guarantees	46.374.737	18.948.078
TOTAL CONSUMER AND HOUSING LOAN PORTFOLIO	**7.982.944.001**	**6.685.163.641**
TOTAL GENERAL (Note 7)	**10.142.842.193**	**8.349.768.622**

(1) Presentation of the loan portfolio according to the loan classification rules set forth by BCRA prudential regulations (BCRA Communication "A" 2950, as amended).

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EXHIBIT C

CONCENTRATION OF LOANS AND OTHER FINANCING

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

NUMBER OF CUSTOMERS	FINANCING			
	12.31.25		12.31.24	
	DEBT BALANCE	% OF TOTAL PORTFOLIO	DEBT BALANCE	% OF TOTAL PORTFOLIO
10 major customers	632.896.657	6,24%	351.472.596	4,21%
50 following major customers	755.015.164	7,44%	526.641.756	6,31%
100 following major customers	404.502.697	3,99%	315.760.473	3,78%
Rest of customers	8.350.427.675	82,33%	7.155.893.797	85,70%
TOTAL (Note 7)	**10.142.842.193**	**100,00%**	**8.349.768.622**	**100,00%**

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Banco Provincia

EXHIBIT D

BREAKDOWN OF LOANS AND OTHER FINANCING ACCORDING TO MATURITY DATES

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	OVERDUE PORTFOLIO	REMAINING TERMS TO MATURITY						
		1 MONTH	3 MONTHS	6 MONTHS	12 MONTHS	24 MONTHS	MORE THAN 24 MONTHS	TOTAL
Non-financial public sector	-	78.562.932	1.123.417	1.646.657	10.092.722	4.886.452	10.145.359	**106.457.539**
Financial sector	-	408.393	-	-	-	-	-	**408.393**
Non-financial private sector and residents abroad	552.349.324	2.754.627.485	1.520.313.576	1.744.791.405	2.082.057.177	2.259.828.778	2.670.374.996	**13.584.342.741**
TOTAL AT 12.31.25	**552.349.324**	**2.833.598.810**	**1.521.436.993**	**1.746.438.062**	**2.092.149.899**	**2.264.715.230**	**2.680.520.355**	**13.691.208.673**
TOTAL AT 12.31.24	**70.221.595**	**2.205.454.736**	**1.262.227.656**	**1.709.595.311**	**1.955.681.865**	**1.728.928.314**	**2.367.736.110**	**11.299.845.587**

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Banco Provincia

EXHIBIT E

BREAKDOWN OF INTERESTS IN OTHER COMPANIES
AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM		SHARES AND/OR UNITS				AMOUNT	AMOUNT	INFORMATION ABOUT THE ISSUER				
									LATEST FINANCIAL STATEMENT			
IDENTIFICATION	DESCRIPTION	CLASS	UNIT FACE VALUE	VOTES PER SHARE	NUMBER	12.31.25	12.31.24	MAIN ACTIVITY	CLOSING DATE	CAPITAL	NET WORTH	INCOME/(LOSS) FOR THE YEAR
	In supplementary service companies											
						303.046.429	**312.369.709**					
	CONTROLLED					**303.046.429**	**312.369.709**					
	Argentina					303.046.429	312.369.709					
30-69380060-5	Grupo Banco Provincia S.A.	Common	1000	1	379.875	136.284.647	163.278.465	Financial investment transactions	12.31.24	380.000	188.722.657	(103.737.508)
30-71759578-1	Provincia Servicios Financieros S.A.	Common	1000	1	2.085.293	153.540.333	137.812.286	Financial investment transactions	12.31.24	2.085.948	120.892.200	6.269.974
33-71108601-9	Provincia Microempresas S.A.	Common	1	1	242.636.546	10.448.064	8.765.019	Management of microcredits	12.31.24	243.789	8.964.526	2.367.972
30-66028138-6	Provincia Bursátil S.A.	Common	1	1	640.000	2.773.385	2.513.939	Brokerage	12.31.24	16.000	50.116.235	8.217.313

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EXHIBIT E

BREAKDOWN OF INTERESTS IN OTHER COMPANIES
AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM		SHARES AND/OR UNITS				AMOUNT	AMOUNT	INFORMATION ABOUT THE ISSUER				
									LATEST FINANCIAL STATEMENT			
IDENTIFICATION	DESCRIPTION	CLASS	UNIT FACE VALUE	VOTES PER SHARE	NUMBER	12.31.25	12.31.24	MAIN ACTIVITY	CLOSING DATE	CAPITAL	NET WORTH	INCOME/(LOSS) FOR THE YEAR
	In Other Companies					**14.650.395**	**6.883.568**					
	ASSOCIATES AND JOINT VENTURES					**14.650.395**	**6.883.568**					
	Argentina					14.650.395	6.883.568					
33-62974985-9	Red Link S.A.	Common	1	1	15.168.361	14.650.395	6.883.568	Management of ATM's Networks	12.31.24	118.006	149.939.674	36.186.754
	TOTAL OF INTERESTS IN OTHER COMPANIES					**317.696.824**	**319.253.277**					

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EXHIBIT F

ACTIVITY WITH PROPERTY AND EQUIPMENT

AT DECEMBER 31, 2025

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	ORIGINAL VALUE AT THE BEGINNING OF THE YEAR	TOTAL ESTIMATED USEFUL LIFE (YEARS)	ADDITIONS	DELETIONS	DEPRECIATION				RESIDUAL VALUE AT THE END OF THE YEAR
					ACCUMULATED AT THE BEGINNING OF THE YEAR	DELETION	FOR THE YEAR	AT YEAR END	
Measured at cost									
. Furniture and fixtures	171.068.739	10	7.578.471	(19.395.140)	(140.478.110)	19.340.260	(9.753.301)	(130.891.151)	28.360.919
. Machinery and equipment	281.317.949	10	18.310.979	(51.746.533)	(249.532.058)	51.722.087	(15.139.367)	(212.949.338)	34.933.057
. Vehicles	24.895.606	5	2.391.441	(2.567.015)	(21.774.638)	2.545.482	(1.553.491)	(20.782.647)	3.937.385
. Right of use - leased real property	14.068.087		1.692.275	-	(8.275.869)	-	(1.255.790)	(9.531.659)	6.228.703
. Miscellaneous	66		-	-	(66)	-	-	(66)	-
. Works in progress	22.612.290		1.676.761	(12.512.448)	-	-	-	-	11.776.603
Revaluation model									
. Real property	1.556.559.941	50	19.734.393	-	-	-	(21.750.114)	(21.750.114)	1.554.544.220
TOTAL AT 12.31.2025	**2.070.522.678**		**51.384.320**	**(86.221.136)**	**(420.060.741)**	**73.607.829**	**(49.452.063)**	**(395.904.975)**	**1.639.780.887**

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EXHIBIT F

ACTIVITY WITH PROPERTY AND EQUIPMENT

AT DECEMBER 31, 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	ORIGINAL VALUE AT THE BEGINNING OF THE YEAR	TOTAL ESTIMATED USEFUL LIFE (YEARS)	REVALUATION		ADDITIONS	DELETIONS	DEPRECIATION				RESIDUAL VALUE AT THE END OF THE YEAR
			INCREASE	DECREASE			ACCUMULATED AT THE BEGINNING OF THE YEAR	DELETION	FOR THE YEAR	AT YEAR END	
Measured at cost											
. Furniture and fixtures	166.297.319	10	-	-	6.833.466	(2.062.046)	(131.385.070)	1.924.596	(11.017.636)	(140.478.110)	30.590.629
. Machinery and equipment	278.386.289	10	-	-	11.080.379	(8.148.719)	(245.995.409)	8.092.289	(11.628.938)	(249.532.058)	31.785.891
. Vehicles	25.596.723	5	-	-	76.839	(777.956)	(20.724.317)	377.038	(1.427.359)	(21.774.638)	3.120.968
. Right of use - leased real property	12.262.266		-	-	1.805.821	-	(7.378.992)	-	(896.877)	(8.275.869)	5.792.218
. Miscellaneous	144		-	-	-	(78)	(144)	78	-	(66)	-
. Works in progress	18.084.384		-	-	4.527.906	-	-	-	-	-	22.612.290
Revaluation model											
. Real property	1.594.626.699	50	449.276	(3.643.853)	10.548.183	(2.688.514)	(21.314.101)	118.593	(21.536.342)	(42.731.850)	1.556.559.941
TOTAL AT 12.31.2024	**2.095.253.824**		**449.276**	**(3.643.853)**	**34.872.594**	**(13.677.313)**	**(426.798.033)**	**10.512.594**	**(46.507.152)**	**(462.792.591)**	**1.650.461.937**

See our report dated
March 5, 2026
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C.P.C.E.P.B.A. Vº 1 Fº 47 Folder No. 47

(Partner)

Alejandro A. García
General Accountant

Sergio Ares
General Manager (in charge)

Juan M. Cuattromo
President

Natalia Grosso
Public Accountant (U.B.A.)
C.P.C.E.P.B.A. V° 178 – F° 165
Folder No. 46364/7
Taxpayer registration code:
27-29683317-2

Banco Provincia

EXHIBIT F

ACTIVITY WITH INVESTMENT PROPERTY

AT DECEMBER 31, 2025

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	ORIGINAL VALUE AT THE BEGINNING OF THE YEAR	TOTAL ESTIMATED USEFUL LIFE (YEARS)	ADDITIONS	DELETIONS	DEPRECIATION				RESIDUAL VALUE AT THE END OF THE YEAR
					ACCUMULATED AT THE BEGINNING OF THE YEAR	DELETION	FOR THE YEAR	AT YEAR END	
Measured at fair value									
. Leased real property	6.145.342	50	-	-	-	-	-	-	6.145.342
TOTAL AT 12.31.2025	**6.145.342**		-	-	-	-	-	-	**6.145.342**

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Banco Provincia

EXHIBIT F

ACTIVITY WITH INVESTMENT PROPERTY

AT DECEMBER 31, 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	ORIGINAL VALUE AT THE BEGINNING OF THE YEAR	TOTAL ESTIMATED USEFUL LIFE (YEARS)	NET LOSS/PROFIT FROM MEASUREMENT AT FAIR VALUE(1)	ADDITIONS	DELETIONS	DEPRECIATION				RESIDUAL VALUE AT THE END OF THE YEAR
						ACCUMULATED AT THE BEGINNING OF THE YEAR	DELETION	FOR THE YEAR	AT YEAR END	
Measured at fair value										
. Leased real property	6.156.962	50	(11.620)	-	-	-	-	-	-	6.145.342
TOTAL AT 12.31.2024	**6.156.962**		**(11.620)**	-	-	-	-	-	-	**6.145.342**

(1) Included in “Other operating expenses”.

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Banco Provincia

EXHIBIT G

ACTIVITY WITH INTANGIBLE ASSETS

AT DECEMBER 31, 2025

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	ORIGINAL VALUE AT THE BEGINNING OF THE YEAR	TOTAL ESTIMATED USEFUL LIFE (YEARS)	ADDITIONS	DELETIONS	AMORTIZATION				RESIDUAL VALUE AT THE END OF THE YEAR
					ACCUMULATED AT THE BEGINNING OF THE YEAR	DELETION	FOR THE YEAR	AT YEAR END	
Measured at cost									
. Expenses for own systems' development	33.833.778	5	7.040.021	(7.848)	(28.023)	6.721	-	(21.302)	40.844.649
TOTAL AT 12.31.2025	**33.833.778**		**7.040.021**	**(7.848)**	**(28.023)**	**6.721**	**-**	**(21.302)**	**40.844.649**

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Banco Provincia

EXHIBIT G

ACTIVITY WITH INTANGIBLE ASSETS

AT DECEMBER 31, 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	ORIGINAL VALUE AT THE BEGINNING OF THE YEAR	TOTAL ESTIMATED USEFUL LIFE (YEARS)	ADDITIONS	DELETIONS	AMORTIZATION				RESIDUAL VALUE AT THE END OF THE YEAR
					ACCUMULATED AT THE BEGINNING OF THE YEAR	DELETION	FOR THE YEAR	AT YEAR END	
Measured at cost									
. Expenses for own systems' development	32.755.028	5	1.385.620	(306.870)	(61.022)	32.999	-	(28.023)	33.805.755
TOTAL AT 12.31.2024	**32.755.028**		**1.385.620**	**(306.870)**	**(61.022)**	**32.999**	-	**(28.023)**	**33.805.755**

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Banco Provincia

EXHIBIT H

CONCENTRATION OF DEPOSITS

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

NUMBER OF CUSTOMERS	12.31.25		12.31.24	
	DEPOSIT BALANCE	% OF TOTAL PORTFOLIO	DEPOSIT BALANCE	% OF TOTAL PORTFOLIO
10 major customers	3.457.352.801	25,39%	4.411.052.882	31,24%
50 following major customers	1.321.505.717	9,70%	1.801.285.483	12,76%
100 following major customers	544.507.407	4,00%	656.411.822	4,65%
Rest of customers	8.294.016.239	60,91%	7.250.432.098	51,35%
TOTAL	**13.617.382.164**	**100,00%**	**14.119.182.285**	**100,00%**

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EXHIBIT I

BREAKDOWN OF LIABILITIES ACCORDING TO REMAINING TERMS

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM	REMAINING TERMS TO MATURITY						
	1 MONTH	3 MONTHS	6 MONTHS	12 MONTHS	24 MONTHS	MORE THAN 24 MONTHS	TOTAL
Deposits	**13.137.201.814**	**489.953.454**	**32.752.108**	**16.359.650**	**904.739**	-	**13.677.171.765**
. Non-financial public sector	2.240.816.611	36.901.476	352.376	784	-	-	2.278.071.247
. Financial sector	19.070.510	-	-	-	-	-	19.070.510
. Non-financial private sector and residents abroad	10.877.314.693	453.051.978	32.399.732	16.358.866	904.739	-	11.380.030.008
Derivative instruments	**65.000**	-	-	-	-	-	**65.000**
Repo transactions and surety bonds	**80.670.775**	-	-	-	-	-	**80.670.775**
. Other financial institutions	80.670.775	-	-	-	-	-	80.670.775
Other financial liabilities	**978.813.812**	**304.965**	**406.390**	**568.163**	**445.030**	**238.962**	**980.777.322**
Financing received from the BCRA and other financial institutions	**39.302.349**	**1.286.310**	**708.101**	-	-	-	**41.296.760**
Corporate bonds issued	-	**3.425.073**	**24.417.583**	**76.964.527**	-	-	**104.807.183**
TOTAL AT 12.31.25	**14.236.053.750**	**494.969.802**	**58.284.182**	**93.892.340**	**1.349.769**	**238.962**	**14.884.788.805**
TOTAL AT 12.31.24	**13.627.790.215**	**1.004.225.818**	**490.944.078**	**13.023.115**	**985.051**	**395.174**	**15.137.363.451**

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Banco Provincia

EXHIBIT J

PROVISIONS

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEMS	OPENING BALANCES	INCREASES	DECREASES		MONETARY GAIN/(LOSS) FROM PROVISIONS	BALANCES AT 12.31.25	BALANCES AT 12.31.24
			REVERSALS	APPLICATIONS			
Liabilities							
. For contingent liabilities	550.295	1.229 (II)	(33.822) (III)		(131.438)	386.264	550.295
. For onerous contracts	2.851.927	2.914.808 (IV)	(3.856.680) (III)		(399.788)	1.510.267	2.851.927
. For post-employment defined benefit plans	92.856.621	27.847.099	-	(12.998.473)	(22.271.839)	85.433.408	92.856.621
. Other	39.423.261	21.662.290 (i)	(1.589.113) (III)	(5.900.186)	(12.515.012)	41.081.240	39.423.261
TOTAL PROVISIONS	**135.682.104**	**52.425.426**	**(5.479.615)**	**(18.898.659)**	**(35.318.077)**	**128.411.179**	**135.682.104**

(I) Includes $45,632 thousand due to the increase in the Brazilian real exchange rate (Sao Paulo Branch).
(II) Includes $1,229 thousand due to the increase in the Uruguayan peso exchange rate (Montevideo Branch).
(III) Included in “Other operating income” (Note 21).
(IV) Included in “Other operating expenses” (Note 24).

See our report dated
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Banco Provincia

EXHIBIT K

CAPITAL STATUS

FOR THE YEAR ENDED DECEMBER 31, 2025

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

	ASSIGNED	PAID-IN
CAPITAL	**1.250.000**	**1.250.000**
TOTAL	**1.250.000**	**1.250.000**

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March 5, 2026
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Banco Provincia

EXHIBIT L

FOREIGN CURRENCY BALANCES

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEMS	HOME OFFICE AND ARGENTINE BRANCHES	BRANCHES ABROAD	TOTAL AT 12.31.25	TOTAL AT 12.31.25 (per currency)				TOTAL AT 12.31.24
				DOLLAR	EURO	REAL	OTHER	
ASSETS								
. Cash and deposits in banks	1.380.396.223	4.216.579	1.384.612.802	1.374.699.099	5.842.161	48.550	4.022.992	1.701.803.453
. Debt securities at fair value through profit or loss	19.680.077	-	19.680.077	19.680.077	-	-	-	673.915
. Repo transactions	-	26.216.634	26.216.634	-	-	26.216.634	-	23.620.446
. Other financial assets	3.432.281	272.198	3.704.479	3.449.812	-	244.652	10.015	24.702.892
. Loans and other financing	1.085.056.243	29.990.077	1.115.046.320	1.104.782.643	-	10.263.677	-	523.109.661
- Non-financial public sector	*2.505.614*	-	*2.505.614*	*2.505.614*	-	-	-	*2.325.115*
- Non-financial private sector and residents abroad	*1.082.550.629*	*29.990.077*	*1.112.540.706*	*1.102.277.029*	-	*10.263.677*	-	*520.784.546*
. Other debt securities	626.658.560	55.640.526	682.299.086	669.886.966	-	12.026.363	385.757	876.030.053
. Financial assets pledged as collateral	50.644.062	-	50.644.062	50.644.062	-	-	-	38.626.184
. Investments in equity instruments	57.571.204	-	57.571.204	57.569.488	1.716	-	-	42.733.527
. Property and equipment	-	3.529.190	3.529.190	-	-	1.055.168	2.474.022	3.051.694
. Intangible assets	-	5.687	5.687	-	-	5.687	-	4.699
. Other non-financial assets	1.351.462	36.742	1.388.204	1.351.462	-	36.742	-	966.049
TOTAL ASSETS	**3.224.790.112**	**119.907.633**	**3.344.697.745**	**3.282.063.609**	**5.843.877**	**49.897.473**	**6.892.786**	**3.235.322.573**

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(Partner)

Alejandro A. García
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Sergio Ares
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Banco Provincia

EXHIBIT L

FOREIGN CURRENCY BALANCES

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEMS	HOME OFFICE AND ARGENTINE BRANCHES	BRANCHES ABROAD	TOTAL AT 12.31.25	TOTAL AT 12.31.25 (per currency)				TOTAL AT 12.31.24
				DOLLAR	EURO	REAL	OTHER	
LIABILITIES								
. Deposits	2.838.943.387	40.513.643	2.879.457.030	2.879.410.771	17.850	-	28.409	2.668.234.023
- Non-financial public sector	*454.542.391*	-	*454.542.391*	*454.542.391*	-	-	-	*562.108.581*
- Non-financial private sector and residents abroad	*2.384.400.996*	*40.513.643*	*2.424.914.639*	*2.424.868.380*	*17.850*	-	*28.409*	*2.106.125.442*
. Repo transactions and surety bonds	-	10.489.635	10.489.635	-	-	10.489.635	-	5.167.251
. Other financial liabilities	121.645.480	-	121.645.480	112.958.425	5.527.438	-	3.159.617	111.783.364
. Financing received from the BCRA and other financial institutions	-	508	508	-	-	508	-	72.193
. Corporate bonds issued	52.140.758	-	52.140.758	52.140.758	-	-	-	-
. Provisions	-	137.962	137.962	-	-	137.962	-	104.165
. Other non-financial liabilities	2.766.979	1.026.043	3.793.022	2.769.118	-	395.284	628.620	5.490.587
TOTAL LIABILITIES	**3.015.496.604**	**52.167.791**	**3.067.664.395**	**3.047.279.072**	**5.545.288**	**11.023.389**	**3.816.646**	**2.790.851.583**

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EXHIBIT M

SUMMARY OF THE FINANCIAL STATEMENTS OF THE BANK'S OPERATING BRANCHES LOCATED ABROAD

FOR THE YEAR ENDED DECEMBER 31, 2025

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

BRANCH	ASSETS	LIABILITIES	NET WORTH	TOTAL COMPREHENSIVE INCOME/(LOSS) FOR THE YEAR	
				NET INCOME/(LOSS) FOR THE YEAR	OTHER COMPREHENSIVE INCOME/(LOSS) FOR THE YEAR
Sao Paulo	51.209.920	11.323.278	39.886.642	(364.808)	-
Montevideo	71.294.123	45.538.416	25.755.707	(2.075.161)	(143.881)
TOTAL	**122.504.043**	**56.861.694**	**65.642.349**	**(2.439.969)**	**(143.881)**

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Banco Provincia

EXHIBIT N

FINANCIAL ASSISTANCE TO RELATED PARTIES

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEM / CONDITION	NORMAL	WITH SPECIAL FOLLOW-UP/ LOW RISK	WITH PROBLEMS/ MEDIUM RISK		WITH HIGH RISK OF INSOLVENCY / HIGH RISK		UNCOLLECTIBLE	TOTAL	
			UNMATURED	MATURED	UNMATURED	MATURED		12.31.25	12.31.24
1. Loans and other financing	**48.202.590**	**3.168**	**-**	**87**	**2.354**	**73.443**	**21**	**48.281.663**	**33.092.800**
. Overdrafts	**10.039**	**-**	**-**	**-**	**-**	**-**	**-**	**10.039**	**2.817.614**
With "A" preferred collaterals and counter-guarantees	2.987						-	2.987	1.989
Without preferred collaterals or counter-guarantees	7.052	-	-	-	-	-	-	7.052	2.815.625
. Notes	**44.082.443**	**-**	**-**	**-**	**-**	**-**	**-**	**44.082.443**	**26.612.033**
Without preferred collaterals or counter-guarantees	44.082.443	-	-	-	-	-	-	44.082.443	26.612.033
. Mortgage and Pledge Loans	**706.467**	**-**	**-**	**-**	**-**	**-**	**-**	**706.467**	**768.112**
With "A" preferred collaterals and counter-guarantees	351.644	-	-	-	-	-	-	351.644	404.162
Without preferred collaterals or counter-guarantees	354.823	-	-	-	-	-	-	354.823	363.950
. Consumer loans	**1.546.503**	**87**	**-**	**-**	**-**	**-**	**-**	**1.546.590**	**896.853**
With "A" preferred collaterals and counter-guarantees	1	-	-	-	-	-	-	1	9
Without preferred collaterals or counter-guarantees	1.546.502	87	-	-	-	-	-	1.546.589	896.844

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EXHIBIT N

FINANCIAL ASSISTANCE TO RELATED PARTIES

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

CONDITION / ITEM	NORMAL	WITH SPECIAL FOLLOW-UP/ LOW RISK	WITH PROBLEMS/ MEDIUM RISK		WITH HIGH RISK OF INSOLVENCY / HIGH RISK		UNCOLLECTIBLE	TOTAL	
			UNMATURED	MATURED	UNMATURED	MATURED		12.31.25	12.31.24
1. Loans and other financing									
. Credit cards	**864.462**	**3.081**	**-**	**-**	**2.354**	**-**	**-**	**869.897**	**1.021.965**
Without preferred collaterals or counter-guarantees	864.462	3.081	-	-	2.354	-	-	869.897	1.021.965
. Other	**992.676**	**-**	**-**	**87**	**-**	**73.443**	**21**	**1.066.227**	**976.223**
With "A" preferred collaterals and counter-guarantees	22.875	-	-	-	-	-	-	22.875	35.151
Without preferred collaterals or counter-guarantees	969.801	-	-	87	-	73.443	21	1.043.352	941.072
2. Equity instruments	**317.756.610**	**-**	**-**	**-**	**-**	**-**	**-**	**317.756.610**	**319.253.277**
3. Contingent liabilities	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
TOTAL	**365.959.200**	**3.168**	**-**	**87**	**2.354**	**73.443**	**21**	**366.038.273**	**352.346.077**
TOTAL ALLOWANCES	**333.325**	**1.047**	**-**	**59**	**2**	**60.910**	**-**	**395.343**	**323.042**

See our report dated
March 5, 2026
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C.P.C.E.P.B.A. Vº 1 Fº 47 Folder No. 47

____________________ (Partner)

Alejandro A. García
General Accountant

Sergio Ares
General Manager (in charge)

Juan M. Cuattromo
President

Natalia Grosso
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Banco Provincia

EXHIBIT O

DERIVATIVE FINANCIAL INSTRUMENTS

AT DECEMBER 31, 2025

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

CONTRACT TYPE	PURPOSE OF THE TRANSACTION	HEDGE TYPE	UNDERLYING ASSET	SETTLEMENT METHOD	COUNTERPARTY OR MARKET	ORIGINALLY AGREED WEIGHTED AVERAGE TERM	RESIDUAL WEIGHTED AVERAGE TERM	WEIGHTED AVERAGE TERM FOR SETTLEMENT OF DIFFERENCES	AMOUNT
Future (1)	Foreing currency hedge	-	Foreign Currency	Daily differences	A3 Mercados	7	5	1	58.776.000
Repo transactions (2)	Other hedges	-	Argentine government securities	Upon due date of differences	A3 Mercados	1	1	1	116.747.105
Repo transactions (3)	Other hedges	-	Argentine government securities	Upon due date of differences	BCBA	1	1	1	19.999.670
Repo transactions (3)	Brokerage Bank's account	-	Corporate securities	Delivery of the underlying asset	OTC - Residents Abroad	1	1	1	26.216.634
Repo transactions (4)	Brokerage Bank's account	-	Foreign government securities	Delivery of the underlying asset	OTC - Residents Abroad	1	1	1	10.489.635
					TOTAL				**232.229.044**

(1) See Note 9 to the consolidated financial statements.

(2) Includes Repo transactions and surety bonds (assets) for $46,731,769 and Repo Transactions and surety bonds (liabilities) for $70,015,336.

(3) Recorded under Repo transactions and surety bonds caption (assets).

(4) Recorded under Repo transactions and surety bonds caption (liabilities).

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Banco Provincia

EXHIBIT P

CATEGORIES OF FINANCIAL ASSETS AND LIABILITIES
AT DECEMBER 31, 2025

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEMS	AMORTIZED COST	FAIR VALUE THROUGH OCI	FAIR VALUE THROUGH PROFIT OR LOSS		FAIR VALUE HIERARCHY		
			ORIGINALLY DESIGNATED OR ACCORDING TO SECTION 6.7.1 OF IFRS 9	MANDATORY MEASUREMENT	LEVEL 1	LEVEL 2	LEVEL 3
<u>FINANCIAL ASSETS</u>							
Cash and deposits in banks	**2.194.146.309**						
. Cash	433.816.111						
. Banks and correspondents	1.754.793.411						
. Other	5.536.787	-	-	-	-	-	-
Debt securities at fair value through profit or loss			-	**701.619.183**	**695.474.607**	**6.144.576**	-
Derivative instruments				**650.750**	**650.750**	-	-
Repo transactions	**93.041.527**						
. Argentine Central Bank	20.010.629						
. Other financial institutions	73.030.898						
Other financial assets	**34.004.506**	-	-	-	-	-	-
Loans and other financing	**9.198.969.950**	-	-	-	-	-	-
. Non-financial public sector	98.893.456	-	-	-	-	-	-
. Other financial institutions	400.362	-	-	-	-	-	-
. Non-financial private sector and residents abroad	9.099.676.132	-	-	-	-	-	-
- *Overdrafts*	*128.584.318*	-	-	-	-	-	-
- *Notes*	*2.153.175.174*	-	-	-	-	-	-
- *Mortgage loans*	*1.016.738.497*	-	-	-	-	-	-
- *Pledge loans*	*162.280.791*	-	-	-	-	-	-
- *Consumer loans*	*2.141.966.882*	-	-	-	-	-	-
- *Credit cards*	*1.955.981.179*	-	-	-	-	-	-
- *Financial leases*	*4.030.539*	-	-	-	-	-	-
- *Other*	*1.536.918.752*	-	-	-	-	-	-
Other debt securities	**4.180.599.624**	**115.220.978**			**99.337.264**	**15.883.714**	-
Financial assets pledged as collateral	**603.924.595**	-	-	**334.314**	**334.314**	-	-
Investments in equity instruments		-	-	**60.021.317**	**60.019.601**	-	**1.716**
<u>TOTAL FINANCIAL ASSETS</u>	**<u>16.304.686.511</u>**	**<u>115.220.978</u>**	-	**<u>762.625.564</u>**	**<u>855.816.536</u>**	**<u>22.028.290</u>**	**<u>1.716</u>**
<u>FINANCIAL LIABILITIES</u>							
Deposits	**13.617.382.164**						
. Non-financial public sector	2.273.102.619						
. Financial sector	19.070.510						
. Non-financial private sector and residents abroad	11.325.209.035						
- *Checking accounts*	*1.150.650.581*						
- *Savings accounts*	*5.291.316.722*						
- *Time deposits and term investments*	*4.723.082.796*						
- *Other*	*160.158.936*						
Derivative instruments				**65.000**	**65.000**	-	-
Repo transactions and surety bonds	**80.670.775**						
. Other financial institutions	80.670.775						
Other financial liabilities	**980.211.083**		-	-	-	-	-
Financing received from the BCRA and other financial institutions	**41.296.760**		-	-	-	-	-
Corporate bonds issued	**89.862.513**		-	-	-	-	-
<u>TOTAL FINANCIAL LIABILITIES</u>	**<u>14.809.423.295</u>**	-	-	**<u>65.000</u>**	**<u>65.000</u>**	-	-

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Banco Provincia

EXHIBIT Q

BREAKDOWN OF INCOME/(LOSS)

AT DECEMBER 31, 2025

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEMS	NET FINANCIAL INCOME/(LOSS) ORIGINALLY DESIGNATED OR ACCORDING TO SECTION 6.7.1 OF IFRS 9	NET FINANCIAL INCOME/(LOSS) MANDATORY MEASUREMENT	OCI
From measurement of financial assets at fair value through profit or loss			
Income/(loss) from government securities		**292.560.024**	**-**
Income/(loss) from corporate securities		**16.739.236**	**-**
Income/(loss) from derivative financial instruments		**1.971.469**	**-**
. Forward transactions		1.373.276	-
. Options		598.193	-
Income/(loss) from other financial assets		**526.957**	
Income/(loss) from sale or derecognition of financial assets at fair value		**(48.373)**	**-**
TOTAL		**311.749.313**	**-**

ITEMS	FINANCIAL INCOME/(LOSS)
Interest and adjustments for application of effective interest rate to financial assets measured at amortized cost	
INTEREST INCOME	
Cash and deposits in banks	**76.960**
Corporate securities	**1.055.898**
Government securities	**1.008.963.619**
Other financial assets	**55.242.825**
Loans and other financing	**3.294.704.971**
. To the financial sector	391.861
. Overdrafts	93.663.956
. Notes	718.925.827
. Mortgage loans	336.262.273
. Pledge loans	63.267.205
. Consumer loans	1.361.694.767
. Credit cards	353.130.525
. Financial leases	2.085.349
. Other	365.283.208
Repo transactions	**20.681.262**
. Argentine Central Bank	10.959
. Other financial institutions	20.670.303
TOTAL	**4.380.725.535**

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EXHIBIT Q

BREAKDOWN OF INCOME/(LOSS)

AT DECEMBER 31, 2025

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEMS	FINANCIAL INCOME/(LOSS)
INTEREST EXPENSES	
Deposits	**(2.153.912.168)**
. Checking accounts	(66.864.484)
. Savings accounts	(23.071.894)
. Time deposits and term investments	(1.779.154.728)
. Other	(284.821.062)
Repo transactions	**(24.758.833)**
. Other financial institutions	(24.758.833)
Other financial liabilities	**(7.780.365)**
TOTAL	**(2.186.451.366)**

ITEMS	INCOME/(LOSS) FOR THE YEAR	OCI
Interest and adjustments for application of effective interest rate to financial assets measured at fair value through OCI		
Public debt securities	-	**1.561.060**
TOTAL	-	**1.561.060**

ITEMS	INCOME/(LOSS) FOR THE YEAR
INCOME FROM SERVICES	
Linked to liabilities	**72.630.242**
Linked to credits	**4.948.323**
Linked to loan commitments and financial guarantees	**75.980**
Linked to securities	**7.984.692**
From credit cards	**346.766.171**
From insurance	**45.754.671**
From foreign trade and foreign currency transactions	**11.106.374**
Safe deposit box rental	**38.334.655**
Other	**214.145.282**
TOTAL	**741.746.390**
EXPENDITURE FOR SERVICES	
Linked to transactions with securities	**(669.061)**
From foreign trade and foreign currency transactions	**(2.505.130)**
Other	**(626.168.223)**
TOTAL	**(629.342.414)**

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Banco Provincia

EXHIBIT R

ADJUSTMENT OF VALUES FOR LOSSES - ALLOWANCES FOR LOAN LOSSES

AT DECEMBER 31, 2025 AND 2024

(In thousands of pesos in constant currency) - Translation of Financial Statements originally issued in Spanish

ITEMS	OPENING BALANCES	ECL for the following 12 months	ECL OF REMAINING LIFE OF THE FINANCIAL ASSET			MONETARY GAIN/(LOSS) FROM ALLOWANCES	BALANCES AT 12.31.25
			FI with significant increase of credit risk	FI with credit impairment	FI with purchased or originated credit impairment		
Other financial assets (1)	**2.836.816**	**(312.805)**	**-**	**2.601.347**	**-**	**(680.416)**	**4.444.942**
Loans and other financing (2)	**153.623.321**	**33.700.737**	**80.450.496**	**336.935.258**	**-**	**(36.846.847)**	**567.862.965**
. Other financial institutions	46.528	(27.337)	-	-	-	(11.160)	8.031
. Non-financial private sector and residents abroad	153.576.793	33.728.074	80.450.496	336.935.258	-	(36.835.687)	567.854.934
- *Overdrafts*	*2.917.788*	*(315.974)*	*1.496.954*	*2.130.085*	-	*(699.837)*	*5.529.016*
- *Notes*	*26.496.635*	*(3.641.187)*	*15.159.452*	*10.825.623*	-	*(6.355.269)*	*42.485.254*
- *Mortgage loans*	*12.751.187*	*1.042.079*	*2.329.259*	*(538.875)*	-	*(3.058.397)*	*12.525.253*
- *Pledge loans*	*2.411.449*	*(400.807)*	*1.005.253*	*481.194*	-	*(578.391)*	*2.918.698*
- *Consumer loans*	*27.117.298*	*16.597.341*	*15.447.776*	*15.833.228*	-	*(6.504.136)*	*68.491.507*
- *Credit cards*	*36.498.319*	*13.828.241*	*42.388.900*	*42.910.316*	-	*(8.754.192)*	*126.871.584*
- *Financial leases*	*37.521*	*(5.451)*	*60.693*	-	-	*(8.999)*	*83.764*
- *Other*	*45.346.596*	*6.623.832*	*2.562.209*	*265.293.687*	-	*(10.876.466)*	*308.949.858*
Corporate securities (3)	**1.430.844**	**261.676**	**(123.312)**	**425.651**	**-**	**(343.192)**	**1.651.667**
Contingent liabilities (4)	**15.788.310**	**3.084.403**	**1.262.070**	**552.647**	**-**	**(3.786.856)**	**16.900.574**
TOTAL ALLOWANCES	**173.679.291**	**36.734.011**	**81.589.254**	**340.514.903**	**-**	**(41.657.311)**	**590.860.148**

(1) Note 6.
(2) Note 7.
(3) Exhibit A.
(4) Included in the Separate Balance Sheet - "Provisions".

See our report dated
March 5, 2026
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Independent Auditors' Report on the Consolidated Financial Statements

(This Auditors' report is the English translation of that originally issued in Spanish)

To the President and Board of Directors of
Banco de la Provincia de Buenos Aires,
Taxpayer Registration Code 33-99924210-9
Legal Domicile: Av. 7 (Ingeniero Luis Monteverde) No. 726
La Plata – Provincia de Buenos Aires

Report on the audit of the consolidated financial statements

1. Opinion

We have reviewed the accompanying consolidated financial statements of Banco de la Provincia de Buenos Aires (hereinafter, the "Bank"), which comprise the consolidated balance sheet at December 31, 2025, the statements of income, other comprehensive income, changes in net worth and consolidated cash flows for the fiscal year ended as of that date, and a summary of significant accounting policies and other selected supplementary information included in Notes 1 through 52 and Exhibits B, C, D, F, G, H, I, P, Q and R at December 31, 2025.

In our opinion, the mentioned consolidated financial statements present fairly, in all material aspects, the consolidated financial position of the Bank at December 31, 2025, as well as the results of operations, other comprehensive income, changes in net worth and the consolidated cash flows for the fiscal year then ended, in accordance with the financial reporting framework established by the Argentine Central Bank (hereinafter, "BCRA"), pursuant to the "Responsibility of the Board of Directors of the Bank in relation to the consolidated financial statements" section.

2. Basis for opinion

We have conducted our review in accordance with the auditing standards established in the Technical Resolution No. 37 of the Argentine Federation of Professional Councils in Economic Sciences (hereinafter, "FACPCE") as approved by Resolution CD No. 3843 of the Professional Council in Economic Sciences of the Province of Buenos Aires (*Consejo Profesional de Ciencias Económicas de la Provincia de Buenos Aires* – CPCEBA) and the "Minimum Requirements on External Audits" issued by the BCRA applicable to the review of financial statements. Our

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responsibilities under those standards are described in the "Auditors' responsibilities for the audit of the consolidated financial statements" section of this report.

We are independent of the Bank and we have complied with the other ethical responsibilities in accordance with the Ethics Code in force in the CPCEPBA jurisdiction and the requirements applicable to the audit of financial statements in Argentina. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

3. Emphasis on certain matters disclosed in the consolidated financial statements

Without modifying our opinion, we draw attention to the following information disclosed in the accompanying consolidated financial statements mentioned in section 1.

a) as mentioned in Note 2 to the accompanying consolidated financial statements, they have been prepared by the Bank's Board of Directors in conformity with the financial reporting framework established by the BCRA. Such framework differs from the IFRS with respect to the matters described below:

a.1. Impairment of financial assets

In accordance with Communication "A" 6847 issued by the BCRA, the Bank has applied the expected losses model set forth in section 5.5 of IFRS 9, excluding from its scope debt instruments of the non-financial public sector; the possible application of this rule to this type of exposure would cause a significant increase in the expected credit losses.

a.2. Contributions to the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel:

Through Resolution No. 277/18 dated June 15, 2018, the BCRA instructed Banco de la Provincia de Buenos Aires to maintain the criterion to charge all contributions made to the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel (*Caja de Jubilaciones, Subsidios y Pensiones del Personal del Banco de la Provincia de Buenos Aires*) against income/(loss) when becoming effective, as long as the circumstances stated in the mentioned resolution remain the same.

Despite the enactment of Law No. 15,514 concerning the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel, the Bank continues recording funds disbursed to said Fund in accordance with the provisions of Resolution No. 277/18.

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a.3. Exchange of debt and measurement of financial instruments

According to BCRA Communication “A” 7014, debt instruments issued by the public sector received in exchange for other instruments should be measured upon initial recognition at the book value as of that date of the instruments delivered in replacement thereof. According to IFRS 9, such instruments must be measured at fair value.

Additionally, and in relation to positions included after certain exchange transactions carried out as of the fiscal year ended December 31, 2022, their preparation and measurement at amortized cost at year end are made in accordance with the business model accepted by the BCRA for these types of instruments. According to IFRS 9, such instruments must be measured at fair value.

a.4.) Insurance contracts

By means of Communication "A" 7642, the BCRA established that the application of IFRS 17 “Insurance Contracts” is optional until the regulatory body orders its mandatory application. The Group (which develops the insurance activity through Provincia Seguros S.A., Provincia Seguros de Vida S.A. and Provincia Aseguradora de Riesgo de Trabajo S.A.) exercised such option and consequently, will not implement such IFRS until the BCRA mandates its use. At the date of issuance of the accompanying consolidated financial statements, the mentioned insurance companies have not estimated the effect of such standard.

The exceptions described above have not been quantified by the Bank even though they imply significant deviations from IFRS, which must be considered in the interpretation of the consolidated financial statements.

b) As described in note 1.3 to the consolidated financial statements, the BCRA has required the Bank to transfer the corporate control it has over the following insurance companies: Provincia Seguros S.A., Provincia Vida S.A. and Provincia Aseguradora de Riesgos del Trabajo S.A. At the date of issuance of the consolidated financial statements, the Bank has not complied with this requirement. The Bank will continue maintaining the corporate control of the insurance companies until the transfer of those companies to the Province of Buenos Aires is completed.

c) As described in Note 1 to the accompanying separate financial statements and in Note 1.3 to the consolidated financial statements, the Bank is subject to a Regularization and Reorganization Plan according to the provisions of section 34 of Law No. 21,526, as amended, which grants the Bank certain facilities and exemptions. On June 13, 2024 and April 11, 2025, the Bank submitted notes to the BCRA requesting the cancellation of the Regularization and

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Reorganization Plan. In such notes, the Bank states it has complied, to the extent within its power, with all the items set forth in the aforementioned Plan, specifically highlighting the status of those aspects related to Grupo Provincia S.A. and Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel. By means of a note dated June 5, 2025, the BCRA answered the above mentioned notes. It informed the Bank that, in order to continue with the analysis of the disbursements made by the Bank in view of the deficit between income and expenses of the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel, it requests the following: 1) A methodological proposal, together with the technical, accounting and regulatory grounds supporting it; and 2) A quantitative estimate of the impact on the Bank's net worth and on its minimum capital requirements position, considering the potential disbursements to be recognized. On December 29, 2025, the Bank submitted a note to the BCRA, answering the previously mentioned requirements. At the date of these consolidated financial statements, the BCRA has made no comments regarding the above requests.

d) As described in Note 35 to the consolidated financial statements and note 7 to the accompanying separate financial statements, at December 31, 2025, Banco de la Provincia de Buenos Aires has an exposure to the Argentine public sector through interests, government securities, loans and other financial assistance. The future evolution of the provincial and national economies and the honoring of obligations, in the context described in note 1.2 to the accompanying consolidated financial statements, are of significant importance to the financial condition, and

e) The aspects mentioned in the notes to the accompanying consolidated financial statements, detailed below, considering that Banco de la Provincia de Buenos Aires holds a 99.97% interest in Grupo Provincia S.A., which has been consolidated in the consolidated financial statements:

I. Note 40.2.b to the accompanying consolidated financial statements, which describe that Provincia ART S.A. manages the self-insurance contract of the Government of the Province of Buenos Aires and therefore, significant receivable amounts have been accrued from its related party. At December 31, 2025, the pertinent balance in favor of Provincia Aseguradora de Riesgos del Trabajo S.A. amounted to $17,668,288 thousand.

II. Note 40.2.c to the accompanying consolidated financial statements, which state that it is not possible to assess the final effect that the various judicial interpretations on aspects regulated by the present rules on workers compensation insurance may have on the activity of Provincia Aseguradora de Riesgos del Trabajo S.A. As a result of such interpretations, significant differences may arise between the system's actual compensations and the estimates made by the Company when setting up its provision for insurance claims at December 31, 2025; and

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III. Note 40.2.d. to the accompanying consolidated financial statements, which states that it is not possible to assess the impact that financing of the monetary and in kind compensations of the COVID-19 related claims and the balances to be recovered by the Company at December 31, 2025 may have on its financial condition, which will depend on the duration of the coverage, the reconstitution pace of the fund and the supplementary regulations issued accordingly.

4. Information other than the financial statements and the Auditors' report ("other information").

Other information includes the information disclosed in the Board of Directors' Annual Report. This information differs from the financial statements and our Auditors' report. The Board of Directors is responsible for the other information.

Our opinion on the financial statements does not cover the other information and we do not express any type of assurance conclusion about it.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge we obtained in the audit, or, if by any other reason, it seems to be materially incorrect. If, based on the task performed, we conclude that there is a material error in that other information, we are required to report that fact. We have nothing to report in this regard.

5. Other matters

We have separately issued an auditors' report on the separate financial statements of Banco de la Provincia de Buenos Aires on the same date and for the same fiscal year mentioned in section 1 of this report.

6. Responsibility of the Board of Directors of the Bank in relation to the consolidated financial statements

The Board of Directors of the Bank is responsible for the reasonable preparation and presentation of the Financial Statements mentioned in Section 1 in accordance with the financial reporting framework established by the BCRA, which, as stated in note 2 to the accompanying consolidated financial statements, is based on the International Financial Reporting Standards ("IFRS"), approved by the International Accounting Standards Board ("IASB") and adopted by the FACPCE, with the exception described in such Note. Likewise, the Board of Directors is responsible for the

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internal control considered necessary to enable the presentation of financial statements free from material misstatements, whether due to errors or irregularities.

In preparing the financial statements, the Board of Directors is also responsible for assessing the Bank’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and doing the going concern basis of accounting unless there is no other realistic alternative.

7. <u>Auditors´ responsibility for the audit of the consolidated financial statements</u>

Our objective is to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from significant misstatement and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Technical Resolution No. 37 of the FACPCE, adopted as per Resolution CD No. 3843 of the CPCEPBA, and the "Minimum Rules on External Audits" issued by BCRA will always detect a significant misstatement when it exists. Misstatements are considered significant if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements.

As part of an audit in accordance with the Technical Resolution No. 37 of the FACPCE, adopted as per Resolution CD No. 3843 of the CPCEPBA, and the "Minimum Rules on External Audits" issued by BCRA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

a) Identify and assess the risks of material misstatement of the financial statements, design and perform audit procedures responsive to those risks and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.

b) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank’s internal control.

c) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors of the Bank.

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d) Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a significant uncertainty exists related to events or conditions that may cast important doubt on the Bank's ability to continue as a going concern. If we conclude that a significant uncertainty exists, we are required to draw attention in our auditors' report to the disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

e) Evaluate the structure, content and general presentation of the consolidated financial statements including the information disclosed and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

f) We obtain valid and sufficient evidence of judgment in relation to the accounting information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the management, supervision and performance of the Group's audit. We are the only ones responsible for the opinion expressed in this report.

g) We communicate with the Bank's Board of Directors regarding, among other matters, the overall audit strategy, and significant audit findings, as well as any significant deficiencies in internal control identified during the audit.

8. Report on other legal and regulatory requirements

In compliance with prevailing legal and regulatory provisions, we report that:

a) the figures of the mentioned consolidated financial statements arise from the application of the consolidation procedures established by the BCRA´s financial reporting framework to the separate financial statements of the companies comprising the economic group as detailed in note 40 to the accompanying consolidated financial statements;

b) at December 31, 2025, the accounting records of the Bank show no accrued debts for employee withholdings and employer contributions towards the Argentine Integrated Social Security System (*Sistema Integrado Previsional Argentino*);

c) at December 31, 2025, as mentioned in Note 47 to the accompanying consolidated financial statements, Banco de la Provincia de Buenos Aires' net worth and counterbalance entry in

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eligible assets exceed the minimum amounts required by the Argentine Securities Commission (*Comisión Nacional de Valores*); and

d) for validation purposes, the Professional Council of the Province of Buenos Aires must certify the signature of the undersigning accountant pursuant to the terms of section 166 of Law No. 10,620, which governs the professional practice of graduates in economic sciences in this jurisdiction.

La Plata, Province of Buenos Aires, March 5, 2026.

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Independent Auditors' Report on the Separate Financial Statements

(This Auditors' report is the English translation of that originally issued in Spanish)

To the President and Board of Directors of
Banco de la Provincia de Buenos Aires,
Taxpayer Registration Code 33-99924210-9
Legal Domicile: Av. 7 (Ingeniero Luis Monteverde) No. 726
La Plata – Provincia de Buenos Aires

Report on the audit of the separate financial statements

1. Opinion

We have reviewed the accompanying separate financial statements of Banco de la Provincia de Buenos Aires (hereinafter, the "Bank"), which comprise the separate balance sheet at December 31, 2025, the statements of income, other comprehensive income, changes in net worth and separate cash flows for the fiscal year ended as of that date, and a summary of significant accounting policies and other selected supplementary information included in Notes 1 through 26 and Exhibits A through R at December 31, 2025.

In our opinion, the mentioned separate financial statements present fairly, in all material aspects, the financial position of the Bank at December 31, 2025, as well as the results of operations, other comprehensive income, changes in net worth and cash flows for the fiscal year then ended, in accordance with the financial reporting framework established by the Argentine Central Bank (hereinafter, "BCRA"), pursuant to the "Responsibility of the Board of Directors of the Bank in relation to the separate financial statements" section.

2. Basis for opinion

We have conducted our review in accordance with the auditing standards established in the Technical Resolution No. 37 of the Argentine Federation of Professional Councils in Economic Sciences (hereinafter, "FACPCE") as approved by Resolution CD No. 3843 of the Professional Council in Economic Sciences of the Province of Buenos Aires (*Consejo Profesional de Ciencias Económicas de la Provincia de Buenos Aires* – CPCEBA) and the "Minimum Requirements on External Audits" issued by the BCRA applicable to the review of financial statements. Our responsibilities under those standards are described in the "Auditors' responsibilities for the audit of the separate financial statements" section of this report.

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We are independent of the Bank and we have complied with the other ethical responsibilities in accordance with the Ethics Code in force in the CPCEPBA jurisdiction and the requirements applicable to the audit of financial statements in Argentina. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

3. Emphasis on certain matters disclosed in the separate financial statements

Without modifying our opinion, we draw the attention to the following information disclosed in the accompanying separate financial statements mentioned in section 1.

a) as mentioned in Note 2.I) to the accompanying separate financial statements, they have been prepared by the Bank's Board of Directors in conformity with the financial reporting framework established by the BCRA. Such framework differs from the IFRS with respect to the matters described below:

a.1.) Impairment of Financial Assets

In accordance with Communication "A" 6847 issued by the BCRA, the Bank has applied the expected losses model set forth in section 5.5 of IFRS 9, excluding from its scope debt instruments of the non-financial public sector; the possible application of this rule to this type of exposure would cause a significant increase in the expected credit losses.

a.2.) Contributions to the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel:

Through Resolution No. 277/18 dated June 15, 2018, the BCRA instructed Banco de la Provincia de Buenos Aires to maintain the criterion to charge all contributions made to the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel (*Caja de Jubilaciones, Subsidios y Pensiones del Personal del Banco de la Provincia de Buenos Aires*) against income/(loss) when becoming effective, as long as the circumstances stated in the mentioned resolution remain the same.

Despite the enactment of Law No. 15,514 concerning the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel, the Bank continues recording funds disbursed to said Fund in accordance with the provisions of Resolution No. 277/18.

a.3. Exchange of Debt and Measurement of Financial Instruments

According to BCRA Communication "A" 7014, debt instruments issued by the public sector received in exchange for other instruments should be measured upon initial recognition at

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the book value as of that date of the instruments delivered in replacement thereof. According to IFRS 9, such instruments must be measured at fair value.

Additionally, and in relation to positions included after certain exchange transactions carried out as of the fiscal year ended December 31, 2022, their preparation and measurement at amortized cost at year end are made in accordance with the business model accepted by the BCRA for these types of instruments. According to IFRS 9, such instruments must be measured at fair value.

a.4. Insurance Contracts

By means of Communication "A" 7642, the BCRA established that the application of IFRS 17 “Insurance Contracts” is optional until the regulatory body orders its mandatory application. The Group (which develops the insurance activity through Provincia Seguros S.A., Provincia Seguros de Vida S.A. and Provincia Aseguradora de Riesgo de Trabajo S.A.) exercised such option and consequently, will not implement such IFRS until the BCRA mandates its use. At the date of issuance of the accompanying separate financial statements, the mentioned insurance companies have not estimated the effect of such standard.

The exceptions described above have not been quantified by the Bank even though they imply significant deviations from IFRS, which must be considered in the interpretation of the separate financial statements.

b) As described in Note 2.II) b) to the accompanying separate financial statements and in Note 1.3 to the consolidated financial statements, the BCRA has required the Bank to transfer the corporate control it has over the following insurance companies: Provincia Seguros S.A., Provincia Vida S.A. and Provincia Aseguradora de Riesgos del Trabajo S.A. At the date of issuance of the separate financial statements, the Bank has not complied with this requirement. The Bank will continue maintaining the corporate control of the insurance companies until the transfer of those companies to the Province of Buenos Aires is completed.

c) As described in Note 1 to the accompanying separate financial statements and in Note 1.3 to the consolidated financial statements, the Bank is subject to a Regularization and Reorganization Plan according to the provisions of section 34 of Law No. 21,526, as amended, which grants the Bank certain facilities and exemptions. On June 13, 2024 and April 11, 2025, the Bank submitted notes to the BCRA requesting the cancellation of the Regularization and Reorganization Plan. In such notes, the Bank states it has complied, to the extent within its power, with all the items set forth in the aforementioned Plan,

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specifically highlighting the status of those aspects related to Grupo Provincia S.A. and Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel. By means of a note dated June 5, 2025, the BCRA answered the above mentioned notes. It informed the Bank that, in order to continue with the analysis of the disbursements made by the Bank in view of the deficit between income and expenses of the Retirement and Pension Fund for Banco de la Provincia de Buenos Aires Personnel, it requests the following: 1) A methodological proposal, together with the technical, accounting and regulatory grounds supporting it; and 2) A quantitative estimate of the impact on the Bank's net worth and on its minimum capital requirements position, considering the potential disbursements to be recognized. On December 29, 2025, the Bank submitted a note to the BCRA, answering the previously mentioned requirements. At the date of these separate financial statements, the BCRA has made no comments regarding the above requests.

d) As described in note 7 to the accompanying separate financial statements, at December 31, 2025, Banco de la Provincia de Buenos Aires has an exposure to the Argentine public sector through interests, government securities, loans and other financial assistance. The future evolution of the provincial and national economies and the honoring of obligations, in the context described in note 2.II) a) to the accompanying separate financial statements, are of significant importance to the financial condition, and

e) The aspects mentioned in the notes to the accompanying separate and consolidated financial statements, detailed below, considering that Banco de la Provincia de Buenos Aires holds a 99.97% interest in Grupo Provincia S.A., which has been valued according to the proportional equity method of accounting:

I. Note 2. II) i) to the accompanying separate financial statements and note 40.2.b to the accompanying separate financial statements, which describe that Provincia ART S.A. manages the self-insurance contract of the Government of the Province of Buenos Aires and therefore, significant receivable amounts have been accrued from its related party. At December 31, 2025, the pertinent balance in favor of Provincia Aseguradora de Riesgos del Trabajo S.A. amounted to $17,668,288 thousand.

II. Note 2. II) i) to the accompanying separate financial statements and note 40.2.c to the consolidated financial statements, which state that it is not possible to assess the final effect that the various judicial interpretations on aspects regulated by the present rules on workers compensation insurance may have on the activity of Provincia Aseguradora de Riesgo de Trabajo S.A. As a result of such interpretations, significant differences may arise between the system's actual compensations and the estimates made by the Company when setting up its provision for insurance claims at December 31, 2025; and

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III. Note 2. II) i) to the accompanying separate financial statements and note 40.2.d to the consolidated financial statements, which state that it is not possible to assess the impact that financing of the monetary and in kind compensations of the COVID-19 related claims and the balances to be recovered by the Company at December 31, 2025 may have on its financial condition, which will depend on the duration of the coverage, the reconstitution pace of the fund and the supplementary regulations issued accordingly.

4. Information other than the financial statements and the Auditors' report ("Other Information").

Other information includes the information disclosed in the Board of Directors' Annual Report. This information differs from the financial statements and our Auditors' report. The Board of Directors is responsible for the other information.

Our opinion on the financial statements does not cover the other information and we do not express any type of assurance conclusion about it.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge we obtained in the audit, or, if by any other reason, it seems to be materially incorrect. If, based on the task performed, we conclude that there is a material error in that other information, we are required to report that fact. We have nothing to report in this regard.

5. Other matters

We have separately issued an auditors' report on the consolidated financial statements of Banco de la Provincia de Buenos Aires on the same date and for the same fiscal year mentioned in section 1 of this report.

6. Responsibility of the Board of Directors of the Bank in relation to the separate financial statements

The Board of Directors of the Bank is responsible for the reasonable preparation and presentation of the Financial Statements mentioned in Section 1 in accordance with the financial reporting framework established by the BCRA, which, as stated in Note 2 to the accompanying separate financial statements, is based on the International Financial Reporting Standards ("IFRS"), approved by the International Accounting Standards Board ("IASB") and adopted by the FACPCE, with the exception described in such Note. Likewise, the Board of

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Directors is responsible for the internal control considered necessary to enable the presentation of financial statements free from material misstatements, whether due to errors or irregularities.

In preparing the financial statements, the Board of Directors is also responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless there is no other realistic alternative.

7. Auditors´ responsibility for the audit of the separate financial statements

Our objective is to obtain reasonable assurance about whether the separate financial statements as a whole are free from significant misstatement and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Technical Resolution No. 37 of the FACPCE, adopted as per Resolution CD No. 3843 of the CPCEPBA, and the "Minimum Rules on External Audits" issued by BCRA will always detect a significant misstatement when it exists. Misstatements are considered significant if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements.

As part of an audit in accordance with the Technical Resolution No. 37 of the FACPCE, adopted as per Resolution CD No. 3843 of the CPCEPBA, and the "Minimum Rules on External Audits" issued by BCRA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

a) Identify and assess the risks of material misstatement of the financial statements, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.

b) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.

c) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors of the Bank.

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d) Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a significant uncertainty exists related to events or conditions that may cast important doubt on the Bank's ability to continue as a going concern. If we conclude that a significant uncertainty exists, we are required to draw attention in our auditors' report to the disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

e) Evaluate the structure, content and general presentation of the separate financial statements including the information disclosed and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

f) Communicate with the Bank's Board of Directors regarding, among other matters, the overall audit strategy, and significant audit findings, as well as any significant deficiencies in internal control identified during the audit.

8. Report on other legal and regulatory requirements

In compliance with prevailing legal and regulatory provisions, we report that:

a) the accompanying separate financial statements have been recorded in the "Balance Sheet" book, and arise from accounting records kept in all formal respects in conformity with the prevailing legal regulations;

b) at December 31, 2025, the accounting records of the Bank show no accrued debts for employee withholdings and employer contributions towards the Argentine Integrated Social Security System (*Sistema Integrado Previsional Argentino*);

c) at December 31, 2025, as mentioned in Note 2.II) m) to the accompanying separate financial statements, Banco de la Provincia de Buenos Aires' net worth and counterbalance entry in eligible assets exceed the minimum amounts required by the Argentine Securities Commission (*Comisión Nacional de Valores*); and

d) for validation purposes, the Professional Council of the Province of Buenos Aires must certify the signature of the undersigning accountant pursuant to the terms of section 166 of

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Law No. 10,620, which governs the professional practice of graduates in economic sciences in this jurisdiction.

La Plata, Province of Buenos Aires, March 5, 2026.

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