Sustainability Report 2025

Banco
Provincia

Content

A year of innovation and commitment to sustainability

The 2025 Sustainability Report shows Banco Provincia's progress regarding the 2030 Agenda and the Sustainable Development Goals (SDG), which are aligned to the United Nations Global Compact. Our mission is to continue integrating responsible practices in every one of our areas to contribute to the economic, social and environmental development of the Province of Buenos Aires.

Evidence of such commitment is the **ESG2 (arg) rating - *Very High Standards*, granted by the distinguished international rating agency FIX SCR for our environmental, social and governance (ESG) performance and our commitment to sustainable development.** Such rating underlines our continued sustainability progress and future prospects.

During last year, we achieved remarkable progress in technology areas, improving our customers' experience and operating efficiently through the incorporation of Artificial Intelligence.

In August, we launched **PulsoPBA,** an indicator prepared together with Conicet researchers that allows to measure the evolution of the provincial economy in real time. In September, we launched **GED**, a tool that identifies commercial opportunities based on information published in the Official Gazette. Finally, in November, we implemented **PIA**, a virtual assistant that provides support with inquiries and transactions in an agile and secure manner. Artificial intelligence is at the center of these three innovations, allowing us to provide a better service for our customers.

In 2025, **we were recognized by the Latin American Association of Development Financing Institutions (ALIDE, *for its Spanish acronym*), which selected us as "Bank of the Year"** during its 55th General Assembly that took place in Santo Domingo, Dominican Republic. In its magazine, *Banca & Desarrollo* (Banking & Development), **our work was highlighted in strategic areas such as the digitalization of financial services, the inclusion of vulnerable sectors and the promotion of productive development across the Province of Buenos Aires.**

The Fintech Americas community also recognized our progress by awarding us the Platinum Award in the Financial Inclusion category of the 2026 *Premios País.* The award acknowledges **how Cuenta DNI has transformed the daily lives of more than 10 million people in the Province of Buenos Aires, allowing them to manage consumer loans and to invest** through fixed-term deposits with a differential rate.

With these two new features, the digital wallet **evolved significantly, becoming an integral tool for inclusion and financial education.** In a few months, **the app became the main channel for consumer loans placement.** Moreover, **it offers young people as from the age of 13 years old a simple and safe tool to take their first steps as investors** through fixed-term deposits.

Undoubtedly, the most significant milestone in financial education in 2025 was **Rich.in.data *(Rico en Data).*** Throughout its second year, **the cycle, developed together with the Directorate General of Culture and Education of the Province made it possible to train more than 105,000 third-year students of public schools located across the 135 municipalities of the province.** This initiative provides **practical personal finance skills, such as saving, investing, credit, budgeting and responsible consumption,** among other essential topics for economic decision-making.

We also **increased Banco Provincia's institutional presence in sustainability-related events,** reflecting our leadership in promoting responsible practices and our commitment to participating in various spaces for dialogue related to this topic: *Congress on Sustainable Banking - FELABAN; the international seminar "Digitalization, Artificial Intelligence and their Impact on MiSMEs Financial Inclusion" organized together with ALIDE; the Bioferia fair; and the Bienestar Fest.*

In economic terms, **2025 was a year marked by solid results, despite its complex context,** as rising interest rates made financing more expensive and dampened investment and consumption.

We granted strategic financing to key productive sectors, focusing on SMEs and fostering energy transition and projects with positive social impact. One of those projects consisted **in financing the dredging works at the Port of Mar del Plata, through a loan of 2 billion pesos.** Such project allowed the **first shipment of locally harvested and processed potatoes to depart by sea in September. It represents a full value chain supported and financed by the provincial public bank.**

We were also present in emergency situations, as was the case in **Bahía Blanca and other municipalities in the southwest of the province that were affected by the storm on March 7. Between March and August, we supported the flooded districts with more than $216 billion** in loans with subsidized interest rates for both companies and individuals; an exclusive initiative for the region offering 36 interest-free installments through Provincia Compras, and leasing agreements enabling local governments to renew their equipment.

We provided this support in an unprecedented context, as our branches were also affected by the flooding. To ensure access to cash, we deployed three mobile units equipped with two ATMs. **Thanks to the efforts of the teams from the flooded branches and the Bahía Blanca Regional Center, together with the support of employees from central areas who were sent to support operations on site, we ensured service continuity.** Within seven days, we were able to fully restore regular operations throughout the region.

Every achievement was possible due to the commitment of our **10,100 employees**, who, day after day, help position Banco Provincia as a key driver of growth and well-being for millions of provincial inhabitants.

Looking ahead, we reaffirm our belief that every action makes a difference. We will keep working to expand our positive impact by incorporating technology, inclusion, and sustainability into every decision we make.

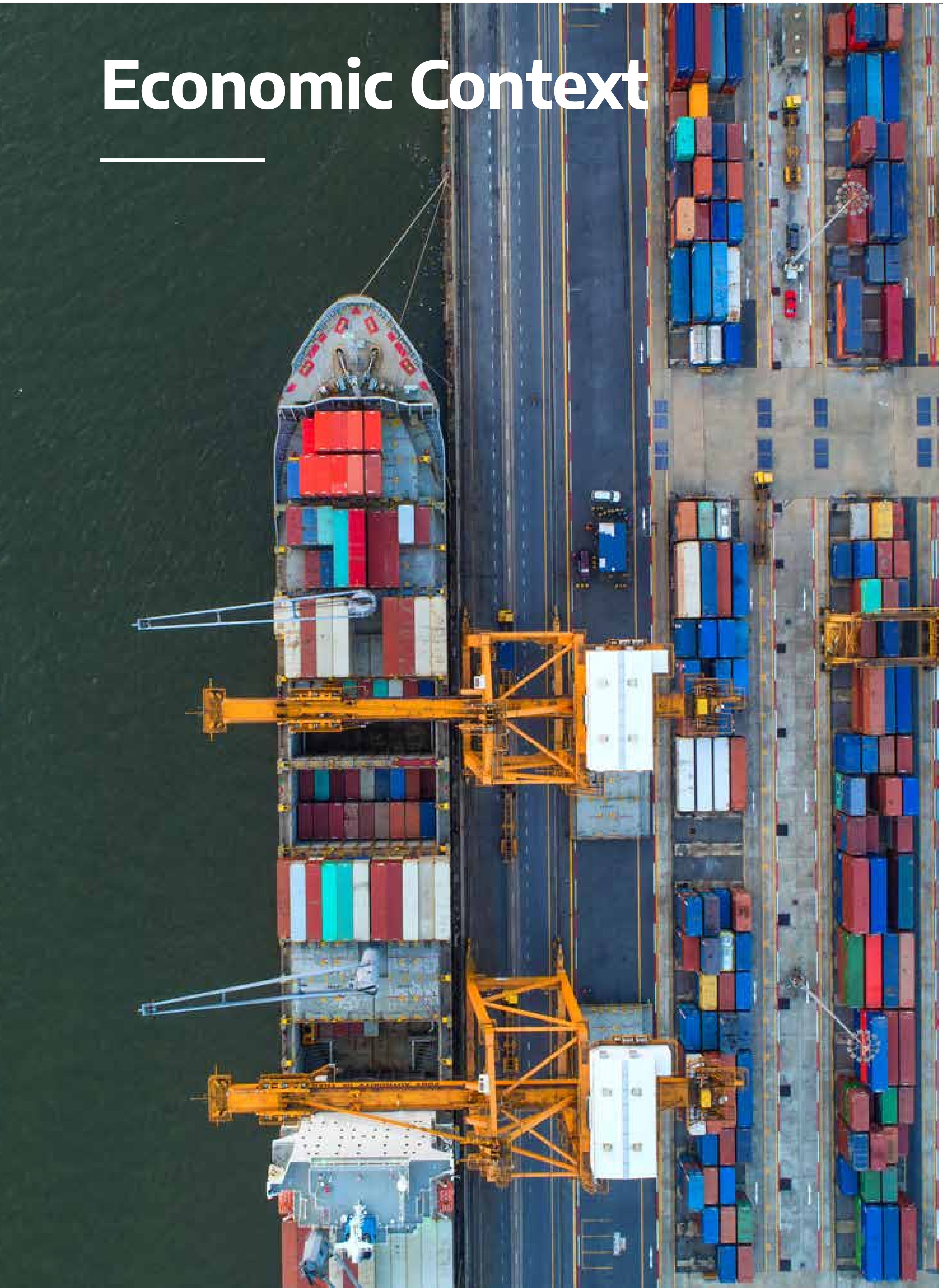
Juan Cuattromo
President of Banco Provincia

Our History

The history of Banco Provincia has intertwined with Argentina's identity since its foundation on September 6, 1822. It was the **first bank in Spanish America** and issued the **first bank note of Argentina** on that same date. From its earliest days, the institution took a key social role acting as custodian of the funds of the Society of Beneficence destined to hospitals and the rescue of women held captive on the frontier. Such public and singular feature was legally shielded with the San José de Flores Treaty (1859), which guaranteed its privileges and exemptions, a status later ratified by the National Constitution.

In parallel with the country's formation, the bank became a pioneering **driving force for development**: It granted the first mortgage loan in the country (1856), it established its presence in La Plata one day after the founding of the provincial capital (1882) and launched the **first exclusive financing for the agricultural sector** (1941). The Bank was also a pioneer in promoting equality and opportunity, having hired the first women in the financial system in 1919, thus breaking with the male dominance of that era and laying the foundations for an inclusive organizational culture. In its recent history, the institution has deepened its humanitarian and social commitment. Among its most significant milestones are the hiring of **Malvinas War Veterans** (1984) and **people with disabilities**. After more than two centuries, Banco Provincia balances its legacy with constant modernization through milestones, such as **Cuenta DNI,** a digital financial inclusion key tool. Thus, throughout a network that consists of more than 400 service units, we honor our three main pillars: productive development, permanent innovation and closeness to provincial inhabitants.

Economic Context



The partial departure of the currency exchange control showed signs of exhaustion in the crawling peg exchange rate regime in force from December, 2023 until the beginning of 2025. Therefore, the restrictions on the purchase of foreign currency for individuals were eliminated, although cross-market arbitrage was later prohibited. In addition, an exchange rate band system was implemented, with upper and lower limits adjusted at a monthly rate of 1%. Above the upper band, the Central Bank would sell foreign currency to contain the rise in the exchange rate, and below the lower band, it would buy to prevent excessive appreciation. The program included a monetary expansion path and a US$12 billion disbursement from the IMF, with the possibility of using those funds if the exchange rate was higher than the upper band.

However, such system did not allow the accumulation of reserves. The supply of financial dollars was not enough to compensate for the trade deficit and the sales for almost US$30 billion in foreign currency for hoarding purposes between April and October. As a result, the BCRA entered the election season with negative net reserves of more than US$10 billion, and the Treasury had only slightly more dollars than the amount provided by the IMF.

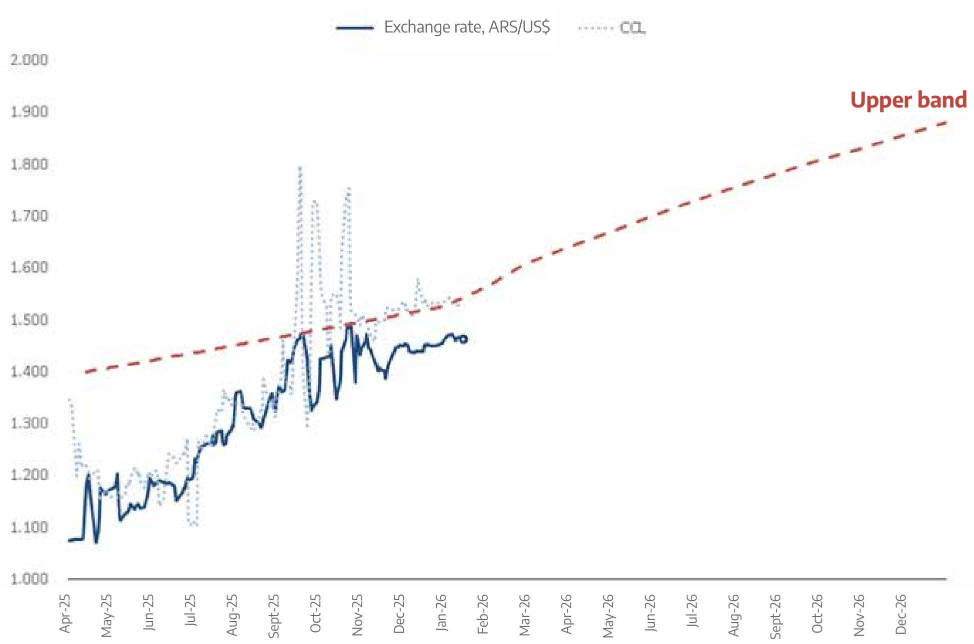
The beginning of the election season threatened the band system, and the exchange rate began to trend to the superior band. This led to several instances of direct sales by the Central Bank on behalf of the Treasury, very high real interest rates (peaking at 7% per month), and severe monetary tightening through increases in bank reserve requirements —which were already high to begin with—pushing them above 50% for demand deposits, now subject to daily compliance.

The end of the election season also made it necessary to seek assistance from a special U.S. Treasury fund for exchange-rate stabilization amounting to US$20 billion, which was used both to meet local demand and to fulfill IMF obligations of nearly US$2.5 billion.

In December and after the elections, exchange-rate pressures eased. Corporate placements in foreign currency resurfaced and marked a record of US$4.6 billion in November. The Treasury even arranged a placement for US$900 million at a 9.26% Annual Nominal Rate (TNA, *for its Spanish Acronym*) to partially cover the January maturities.

With the new supply and the shift in demand, the exchange rate settled back within the bands, and the Central Bank announced that 2026 would begin with changes in the monetary and exchange-rate regime. First, there would be room to partially ease the monetary tightening through an adjustment

Nominal exchange rate and upper band
In $/US$



of the reserve requirements and the pesos injection which implied that the BCRA would purchase international reserves for an amount between US$10 and US$17 billion, as informed, with the aim of “remonetizing” the economy.

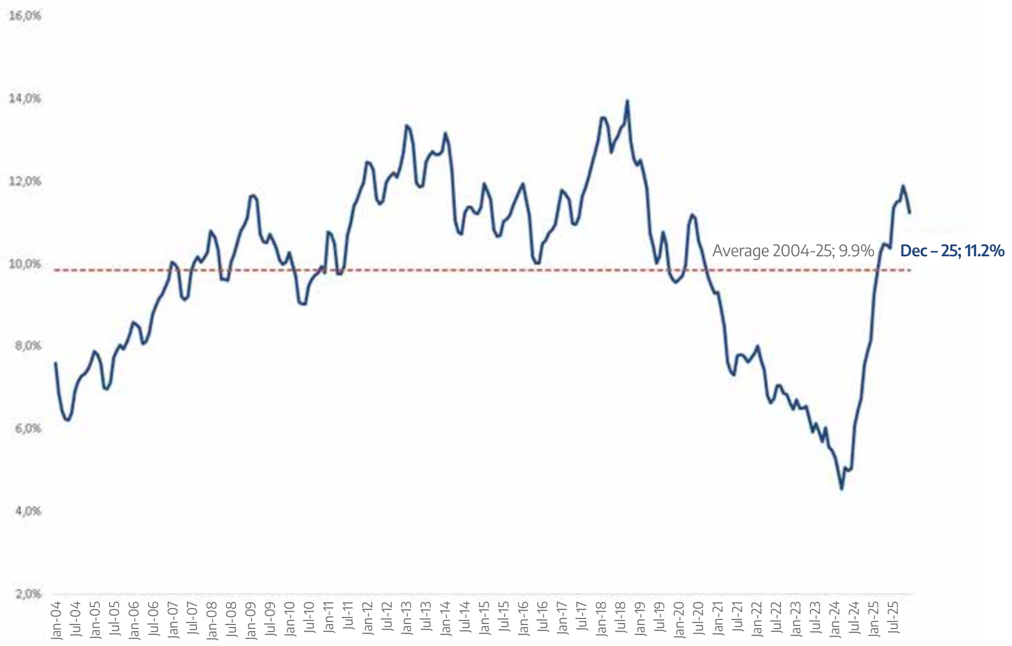
Second, the exchange-rate bands would stop being adjusted at a monthly rate of 1% and would instead be updated according to inflation from two months earlier. In this way, the upper band would stop falling behind the price level and would even depreciate in line with international inflation. The Central Bank would no longer prioritize reducing inflation through exchange rate lag and would instead focus on the sustainability of the system in terms of international reserves. This appears to be the main requirement of the market to enable international debt placements and to extend the upcoming maturities, which amount to nearly US$20 billion. The challenge would also come from the side of the economic activity. Today, it depends on a few sectors that generate high value but create few jobs and do not pull up aggregate wages—such as energy and mining—which are offsetting the decline in industry, construction, and trade. Next year, the economy will not only face the same longstanding constraints in terms of foreign-currency availability to sustain growth, but also the need to maintain activity levels in sectors that are labor-intensive and have been severely harmed under this macroeconomic adjustment.

The financial system had to traverse ups and downs related to the scenario described. Credit, which had been growing at an interest real average rate higher than 4%, decelerated and even began to lose momentum and ended the year in a virtually stagnant position. The expansion had been remarkable, albeit from an extremely low base, considering that in April 2024 it had fallen to its lowest level since 2005, reflecting the impact of the 2023 devaluation exit. Starting from a minimum of 4.6% of GDP, the ratio nearly tripled to 12% this year.

However, the reserve requirements policy, the higher interest rate and the slowdown in non-extractive economic activity led to an impairment in the loans conditions and a significant increase in delinquency, mainly in the household segment, reaching unprecedented levels.

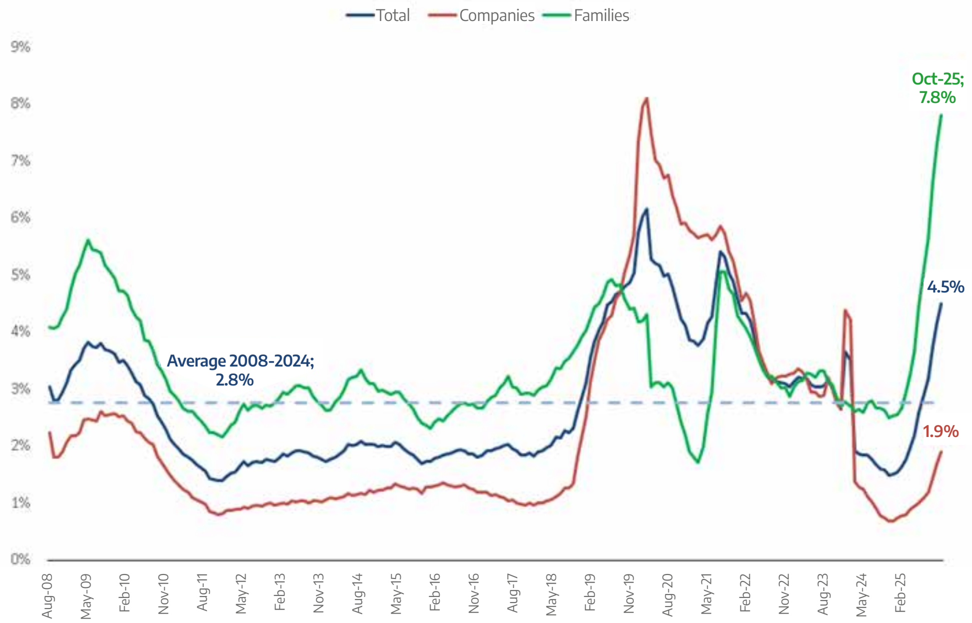
The projections for next year appear challenging. The recovery of the financial sector will be closely tied to economic activity, especially to the exchange rate stabilization. In the new framework, the exchange rate is no longer the main anchor for price stabilization, and the burden now falls entirely on the strictness of monetary policy.

Loans to the Private sector
As % of GDP



Private Portfolio irregularities
As % of the total of loans to the private sector

Source: BCRA



PulsoPBA

In 2025, together with the Institute of Computer Science, University of Buenos Aires, we developed a tool that uses artificial intelligence to measure the evolution of the provincial economy in real time and provides timely information for decision-making.

It uses more than 1,200 daily variables generated by our institution (consumptions, loans, exports, payments, among other transactions) to train deep neural network algorithms to forecast the behavior of the Monthly Estimator of the Activity for the Province of Buenos Aires (EMA-PBA, *for its Spanish Acronym*).

Such unprecedented development positioned us as the first financial entity of the country to have an indicator of this kind and frequency providing innovation to every activity the Bank carries out.

Corporate Strategy

In a context of constant change, shaped by a new economic, political and social paradigm both globally and locally, the Bank, as a provincial public institution, reaffirms its commitment to prioritize financial inclusion and the economic and social development of provincial inhabitants, according to the Provincial Government policies. In line with this vision, the Bank's strategy is based on the following customer-oriented pillars:

- **Generation of economic value:** Generating profitability to ensure a sustainable model that guarantees our social role.
- **Generation of social value:** Promoting social inclusion through our services and communication channels, thus laying the foundations for the development of the population and the province.
- **Service and Technology Quality:** Answering growing demands in a simple and fast way relying on technology to offer remote and digital customer care processes, products and services.
- **Organizational Culture:** Recognizing human resources as fundamental pillars to achieve our goals, prioritizing training, talent development, commitment and a favorable organizational environment.

During 2025, the Bank reasserted its strategic commitment as a driving force of the productive development of the province by fostering key tools to strengthen its role as a public entity, devoted to supporting production. It introduced transformations based on innovations and closeness, allowing us to deepen high-quality ties with the community, businesses, and organizations across the Province.

Given the new challenges posed by the financial market and in order to consolidate a responsibility and transparency culture, these principles are the basis of our identity and express our determination to incorporate sustainability transversally throughout our operations. Such institutional framework reaffirms the commitments assumed and seeks to promote an inclusive economy that boosts progress, integrating environmental and social responsibility at the center of our corporate strategy.

Purpose

To encourage the economic and productive development of the province of Buenos Aires and foster progress, equal opportunities and prosperity among its inhabitants.

Mision

We are a public bank committed to providing reliable and accessible financial services that promote the sustainable development of the province, supporting local communities and fostering financial inclusion and education so as to improve the life quality of provincial inhabitants.

Vision

To be recognized for our excellence in services, our contribution to sustainable development and our closeness to people.

Values

Innovation: We encourage creativity and the adoption of advanced technologies to offer innovative, efficient and low-cost financial solutions.

Integrity: Transparency, ethics and honesty are pillars in all our transactions and relationships with our value chain.

Cooperation: We foster internal and external cooperation, while working together with other institutions and interested parties to maximize our impact on productive and social development and the responsible management of public resources.

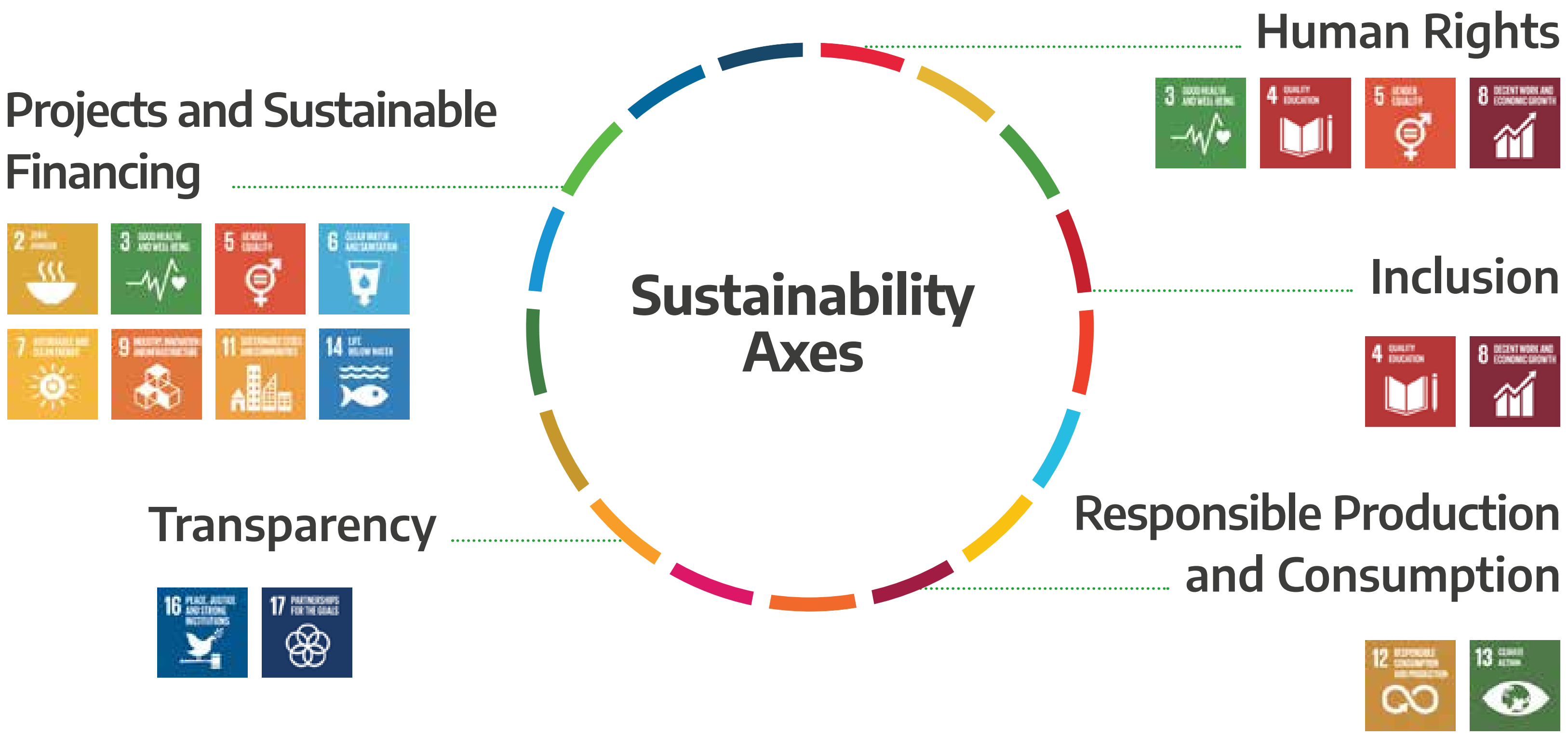
Commitment: We are committed to the economic, environmental and social development of the province.

Closeness: We are close to our people, understanding their needs and endeavoring to provide solutions to satisfy the community's demands.

Sustainability: We manage financial and environmental resources responsibly to satisfy current needs without jeopardizing the needs of future generations and supporting a balance between economic, social and environmental aspects.

Sustainability Strategy

In 2019, we became founding members of the Sustainable Finance Protocol of Argentina, opening a new chapter in a collaborative network with the local financial system to promote good environmental, social and governance practices. That same year, we joined the United Nations Global Compact and undertook a major institutional transformation to integrate sustainability into the core of our business. Based on the above, we assumed sustainability as a driving force of development. Our current strategy incorporates the economic, social, environmental, and governance dimensions transversally across the organization. In line with this vision, in 2025, we took an important step by defining our 2030 goals, aligning our long-term objectives with the sustainable agenda..



ESG Rating

Our institution was recognized for its exceptionally high sustainability standards.

In 2025, the distinguished international rating agency FIX SCR granted Banco Provincia the “ESG2 (arg) -Very High Standards” rating for our environmental, social and governance (ESG) performance and our commitment to sustainable development. This is the first rating of its kind for the provincial public bank.

The assessment made by **regional leader in risks analysis, FIX SCR highlights the continued sustainability progress made by the provincial public bank as well as its future prospects.** In its report, **it stresses the existence of an institutional strategy promoted by the Bank’s Board of Directors and the General Management,** with the aim of incorporating sustainability into the business management.

Our path to Sustainability

2019
Signing the Sustainable Finance Protocol of Argentina as a founding member and adherence to the Global Compact.

2020
The Sustainable Finance Management was created.

2021
First sustainability report. Publication of the sustainability, inclusion and environmental policies and the Responsible financing and investment policy.

2022
Publication of the responsible purchasing policy. Beginning of the SARAS development.

2023
The Sustainability Commission was created. New Purpose, Mission, Vision and Values principles. First carbon footprint measurement.

2024
Purchases under sustainability criteria. Sustainability web. Reaffirmation of the Sustainable Finance Protocol commitment.

2025
FIX Rating. The scope of the carbon footprint measurement was extended. 2030 goals definition.

Material Topics

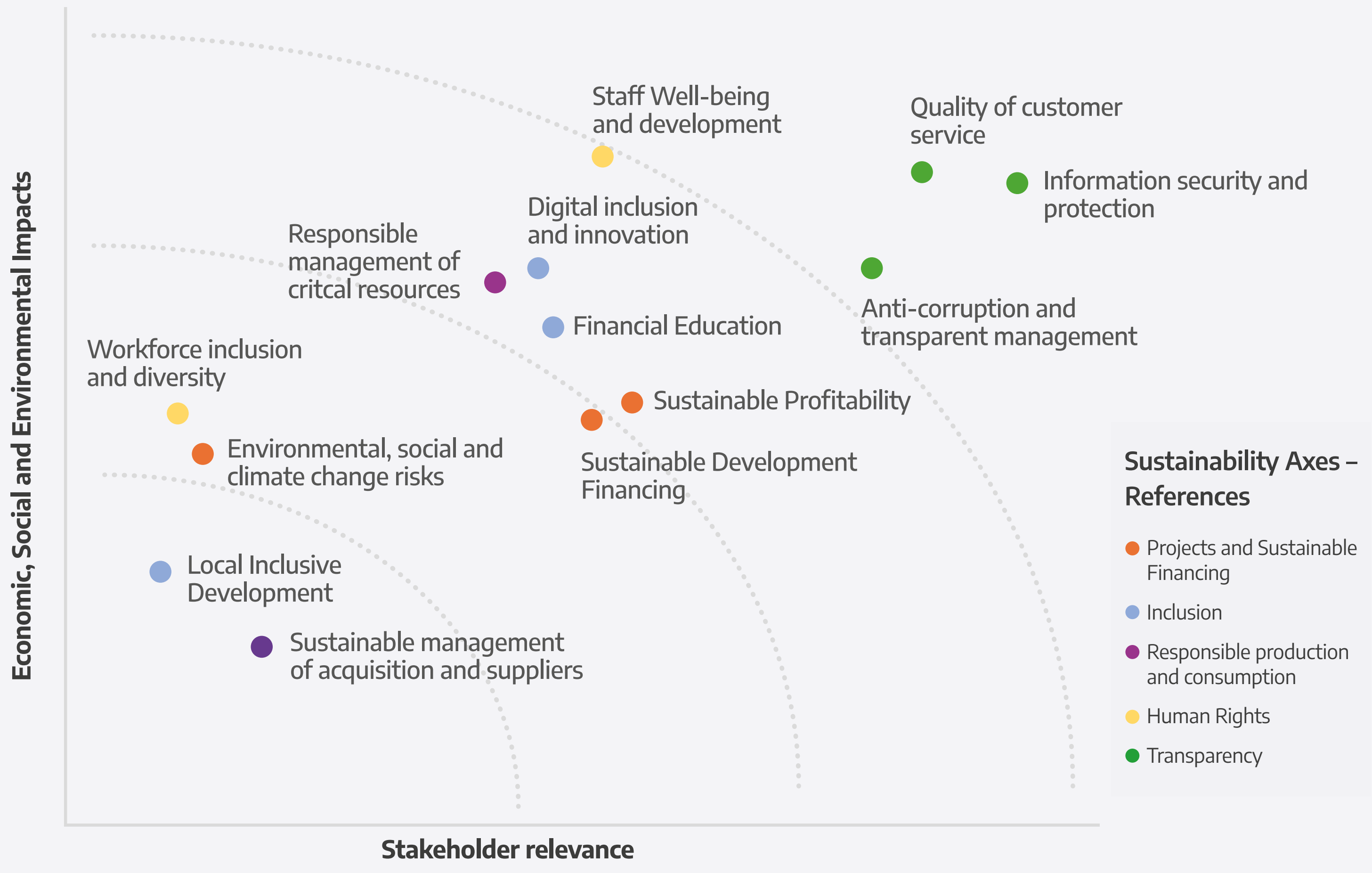
Aiming to guide the sustainability strategy and bolster the integration of ESG factors (environmental, social and governance) into business management, in 2024, the materiality analysis was updated using the GRI (Global Reporting Initiative, chapter 3) and the SASB's guide on disclosure topics as a reference. As a result, the relevant topics for our Bank were identified and prioritized. This contributed to better opportunities and risk management and to aligning the economic, social, and environmental performance with the organization's strategic objectives.

We adopted a **Double Materiality** approach validated through broad wide participation:

1. **External Perspective:** We surveyed more than 500,000 customers, suppliers, and social media users to assess the relevance of the topics for society and the environment.

2. **Internal Perspective:** Our General Management and the Board of Directors assessed how important these topics are to generate value within the organization.

More information in the Annex.



Value Generation Model

To prepare this report, in 2025, we developed our **Value Generation Model.** It is implemented throughout the Axes of our Sustainability Strategy and the approach to our Material Topics, aligning them with the Sustainable Development Goals of the UN.

Purpose-Mission-Vision-Values

Corporate Strategy

Sustainability Strategy

Financial Capital
Resources that foster business development and the creation of long-term value that generates sustainable profits

Intellectual and Physical Capital
Assets and knowledge for business development, products, and services available for organizational growth

Natural Capital
Management of critical resources (to mitigate environmental impact), awareness initiatives and value chains

Social Capital
Capacity to share ideas and values to carry out initiatives, actions, and strategic partnerships that generate positive impact within our community

Human Capital
Employee skills and capabilities that seek to improve the Bank's products and services through innovation.

Community

Customers

Employees

Suppliers

GENERATION OF VALUE FOR OUR STAKEHOLDERS

We transformed our capitals into tangible value for our stakeholders and community through our activities. We ensure that every decision and action is aligned with our purpose, mission, vision and values, positioning sustainability as a key driver of provincial development and long-term resilience.

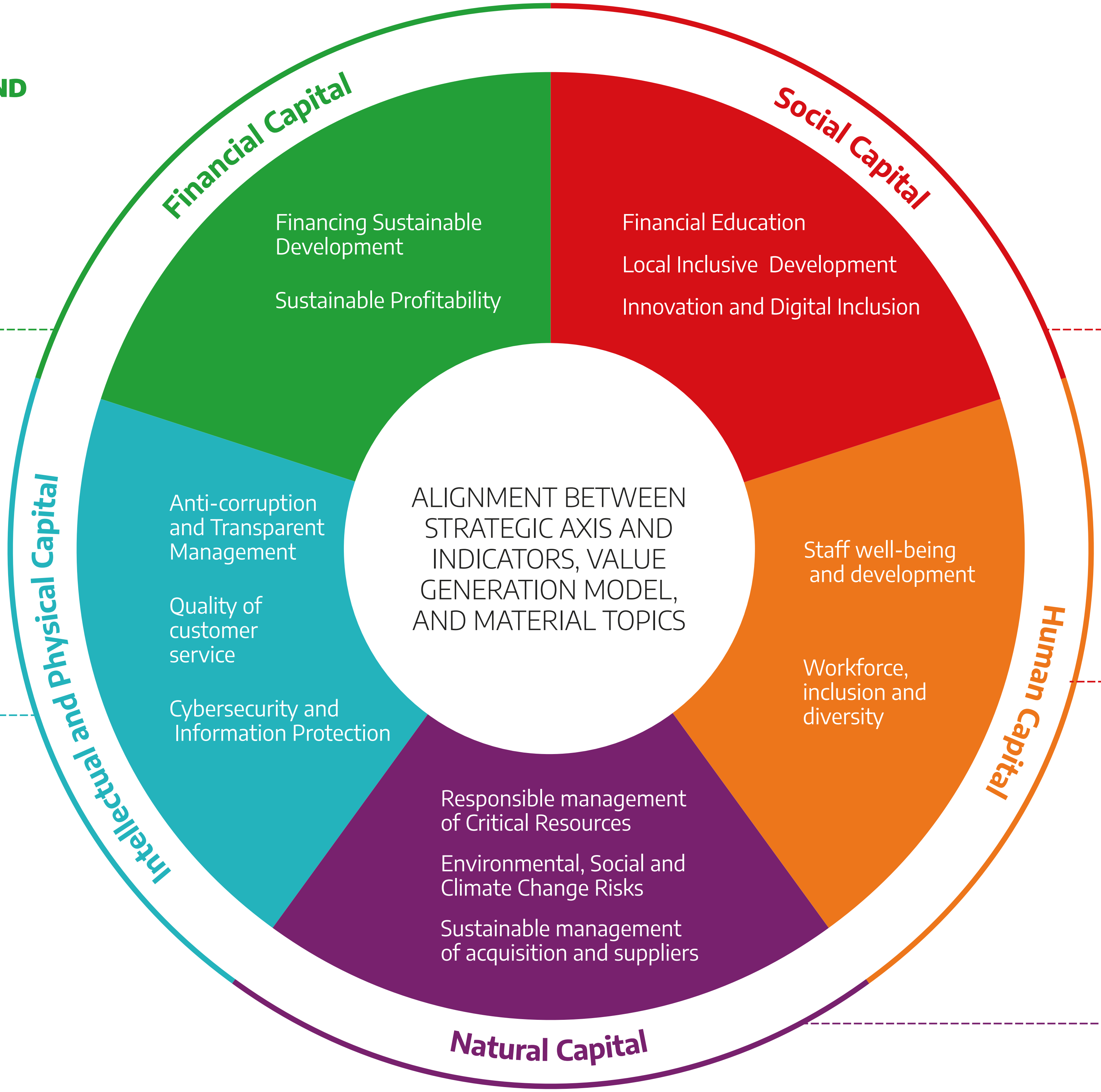
Sustainability Strategy

SUSTAINABLE FINANCING AND PROJECTS

- % of sustainable loans
- % of loans to MiSMeS
- SARAS evolution
- % of sustainable funding
- Financed footprint

TRANSPARENCY

- Cibersecurity Training
- Detection, management and resolution of cybersecurity incidents
- NPS



INCLUSION

- % of people with accounts
- % of merchants with CDNIC
- % of MiSMes with account
- Account Level of use
- People with financial education

HUMAN RIGHTS

- % of Women in leadership positions
- % of people with disabilities
- Training hours

RESPONSIBLE PRODUCTION AND CONSUMPTION

- Carbon footprint
- Buildings with recycling management
- % of responsible purchases

More information in the Annex.

Responsible Governance for Value Generation

"We promote a corporate governance model that integrates sustainability, transparency, and ethics to strengthen institutional trust and enhance the economic, social, and environmental development of the people of the Province of Buenos Aires".

Governance Structure

Banco Provincia, as a state-owned Bank, is a self-administered provincial public institution. It is governed by a Charter approved under Provincial Law No. 9,434/79 and by specific and legal rules on banking business (Law of Financial Institutions No. 21,526, regulations issued by the Argentine Central Bank, Annual Law on Expense Budget and Resources of the Provincial Public Administration).

Juan Cuattromo
President

Authorities

Board of Directors

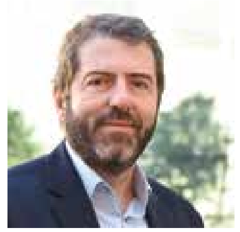
The members of the Board of Directors are appointed by the Provincial Executive Branch with the approval of the Senate of the Province of Buenos Aires. Its main responsibility is to ensure the Bank's liquidity and solvency, as well as its strategic objectives and values. To this end, it approves the business global strategy, controls the activities of the General Management and monitors the risk profile. In addition, it ensures regulatory compliance, encourages good corporate governance and promotes gender equality in all its operations.

Alejandro Formento
Director

Laura González
Director

Bruno Guido Screnci Silva
Director

Humberto Andrés Vivaldo
Director



Santiago Andrés Nardelli
Director

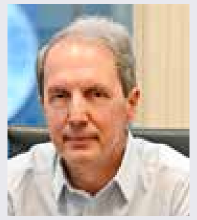
Carlos Alberto Fernández
Director

Learn more about the members of the Board of Directors

General Management

It is responsible for implementing the policies and strategies defined by the Board of Directors, managing operations and risks in a prudent manner. This includes establishing an internal control system, monitoring the Bank's areas and providing relevant information to the Board of Directors. It also designs and implements information technology and security strategies to ensure cyber resilience and business continuity. In addition, it monitors the relationship with third parties, promotes staff training and ensures compliance with data protection regulations.

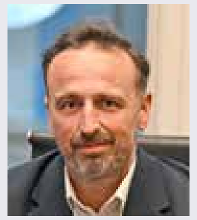
Ares, Sergio
General Manager (in charge)



Casanovas, Marcelo
Deputy General Manager - Legal Affairs, Compliance and Business Support

Martínez, Leandro
Deputy General Manager - Finance

Buceta, Ezequiel
Deputy General Manager - Administration



Santarelli, Hernán A.
Deputy General Manager - Commercial Operations

Mangano, Silvana
Deputy General Manager - Human Resources

Milovic, Federico
Deputy General Manager - Technology

More information in the Annex

Institutional Governance Code

Our Corporate Governance model sets out the Bank's ethics and conduct guidelines, promoting transparency and market discipline. **The Institutional Governance Code** describes the way in which the Board of Directors and General Management direct the Bank to protect the depositors' interests, ensuring strict regulatory compliance under the highest security and solvency requirements.

Our Board of Directors has established specific committees and commissions to achieve our objectives and ensure a specialized management analysis. This decision is based on legal provisions, the requirements of regulatory bodies, and industry best practices.

The management support bodies are:

- Auditing Committee
- Finance Commission
- Administration Commission
- Sustainability Commission
- Assets and Liabilities Management Commission
- Risks Committee
- Loans Management Commission
- Institutional Governance, Ethics and Compliance Committee
- Anti-Money Laundering Committee
- Commercial Strategy Commission
- Internal Affairs Commission
- Protection of Financial Services Users Committee
- Legal Affairs and Delinquency Commission
- Sexual Diversity, Gender Identity and Women's Rights Commission
- Staff Incentive Committee
- IT Governance and Information Security Committee
- Computer Fraud Commission
- Data Commission

More information in the Annex.

This code is available at the Bank's web site and on its intranet, ensuring its disclosure and awareness.

Learn more about our Institutional Governance Code

Sustainability Policy

The Sustainability Policy seeks to strengthen our contribution to development and inclusion through a responsible performance that integrates economic, social and environmental factors into our financial products, processes and policies. Inspired by best practices, it adheres to key initiatives such as the United Nations Global Compact and the Sustainable Finance Protocol of Argentina.

This Policy applies to all Banco Provincia's staff. Information about its content and active implementation is available to all the Bank's stakeholders. Other specific and complementary guidelines derive from this policy for different areas of application, such as the **Environmental Policy, Inclusion Policy, Responsible Financing and Investment Policy,** and the **Responsible Purchasing Policy.**

- To incorporate the long-term and sustainability perspective
- To promote financing in sectors and with a positive impact
- To manage transactions responsibly
- To keep an open dialogue with the stakeholders
- To foster financial and digital inclusion
- To ensure transparency and ethics in all relationships
- To work to prevent illegal conducts
- To promote respect for human rights
- To provide employees with decent and inclusive working opportunities

Click here to know more

Ethical, Transparent and Responsible Management

We reaffirm our commitment to provincial development through ethical and transparent management. We promote a corporate governance model that places integrity and sustainability at the center of the decision-making process. In this way, we consolidate an organizational culture based on trust and respect.

To achieve this goal, we coordinate control mechanisms, rules of conduct and preventive policies that protect the Bank from legal and reputational risks. Through this approach, we secure regulatory compliance and the efficient use of public resources, ensuring fair treatment of our stakeholders and promoting a safe, inclusive, and corruption-free business environment.

Ethics Code and Good Practices

Our Ethics Code and Manual of Good Banking Practices set out the core values of integrity, prudence, and truthfulness that must guide the actions of all our officers and agents. This regulatory framework ensures our management's integrity and promotes respect, dignity, and non-discrimination in our workplace, as well as transparency and clarity in our relationship with customers. It also defines strict guidelines on confidentiality, the management of conflicts of interest, and the commitment to prevent illegal acts.

Learn more about our Ethics Code and Manual of Good Banking Practices

Transparency Policy

Transparency is a key pillar of our strategy. We have disclosure practices that allow stakeholders to assess our management, solvency and performance accurately, in line with a responsible and open organizational culture. Our Transparency Policy ensures clear and comprehensive disclosure of our risks and our economic and financial situation in accordance with the Corporate Governance guidelines and the current regulations. This secures access to key information through the Financial Statements, the Annual Report and the management reports. Additionally, we included ethical conduct and sustainability principles by making our actions visible through specific Inclusion, Environmental and Responsible Purchasing policies, thus reinforcing our commitment to a transparent value chain.

Learn more about our Transparency Policy

Conflicts of Interest Policy

Integrity across the management is an essential requirement for us. As a result, we set out clear guidelines to prevent personal situations from undermining objectivity in the performance of public duties, ensuring that institutional interests always prevail over any personal benefit. Our **Conflicts of Interest** Policy aims at preserving the independence of judgement and the fairness of members of the Board of Directors and avoiding situations that may conflict with their duties.

Learn more about our Conflicts of Interest Policy

Anti-Money Laundering

We permanently work to prevent any illegal activity. Our mission is to uphold the highest ethical and social values, complying with legal requirements.

Click here to learn more.

In 2025, we trained 8,443 employees on Anti-Money Laundering and Terrorist Financing, and on Financing of the Proliferation of Weapons of Mass Destruction (AML/CFT/CFP).

Through remote training modules, nearly 8,000 employees received regulatory updates from the Financial Information Unit (UIF, *for its Spanish Acronym*) and the BCRA. We complemented this training with targeted sessions for 144 career-development employees, 83 new hires, and 198 employees in regional centers. Likewise, as part of the Offices and Branches Support and Strengthening Program, our analysts visited 58 branches to raise awareness and to strengthen the implementation of preventive measures. Finally, we participated in several training and updated activities related to the newest trends on best practices in the prevention system as well as in connection with the legal and regulatory provisions issued during 2025.

That same year, we approved the Risk Self-Assessment and the Risk Tolerance Statement regarding Anti-Money Laundering and Terrorist Financing and Financing of the Proliferation of Weapons of Mass Destruction in compliance with Resolutions 14/2023 and 78/2023, issued by the Financial Information Unit (UIF). The analysis concluded that the Bank's residual risk level remains "Low".

Anti-corruption

Integrity, ethics and transparency are essential values in our relationship with the provincial inhabitants. We undertook the commitment of managing our businesses under a solid governance system that prevents illegal acts and ensures fairness through an integral regulatory body that governs institutional life, secures compliance with current laws, protects public property and bolsters trust of our depositors.

As part of our prevention strategy, we have control mechanisms that regulate the use of resources. Every acquisition of goods, services and works is ruled by our **Procurement Regulations.** It sets forth clear guidelines to ensure participation, equal treatment of bidders, advertisement of the processes, and transparency in management.

Integrity

Our internal management is based on rules that provide predictability and clear conduct standards and work conditions to ensure that the performance of every employee is aligned with institutional values and upholds respect for human rights. We oversee the employment relationship and the performance of our teams through the **Staff Bylaws**, which outlines the rules governing recruitment, job stability, and the development of banking career. These rules apply to all our employees and set out the fundamental rights and obligations that structure our daily activity.

When these provisions are breached, we apply the **Disciplinary Rules**, which address infringements of institutional rules. This mechanism ensures that no sanction is imposed without a prior procedure that upholds due process and the right to defense. Within this framework, in 2025, we solved 72 administrative proceedings, with our actions primarily focused on conduct related to ethics and integrity.

Protocol for Action and Prevention of Gender-Based Violence

This tool aims to eliminate discriminatory behavior and foster a work environment based on mutual respect and dignity, incorporating an intersectional and comprehensive perspective aligned with international standards such as ILO Convention 190. Its purpose is to establish a clear, effective, and timely procedure for addressing these issues in the workplace and in domestic environment. The regulation has a comprehensive scope that involves all individuals who interact with the Institution. Its scope extends to **all our staff** (regardless of their position or employment modality, whether permanent or temporary) as well as to **third-party service providers.** Furthermore, the Protocol applies to all interactions involving **customers, suppliers, and third parties,** ensuring protection and respect across every physical and virtual environment in which activities connected to the institution are carried out.

Integral Risks Management

We manage the risks in a comprehensive manner, aligning our processes with the best practices provided by the Basel Committee and the BCRA regulations. In order to accomplish this task, we rely **on a governance model** that ensures the identification, assessment, monitoring, and mitigation of Credit, Financial, Operational, and Technological risks, as well as the analysis of risk-related policies and strategies within the scope of the Board of Directors' committees. This working framework enables us to monitor the Bank's exposure and keep our authorities informed for strategic decision-making.

We conduct an independent risk analysis with special reports for launching new products or **significant** modifications. As a result, we ensure that Bank's Board of Directors and the General Management are fully informed of potential risks, including assessments and recommendations.

We also implement s**tress and capital planning processes** as key tools to dynamically assess our solvency. This internal process shows the Bank's figures under adverse but probable scenarios—ranging from severe macroeconomic recessions to climate-related crises such as droughts or floods, as well as operational contingencies—with the aim of ensuring the adequacy of both regulatory and economic capital in the future to safeguard the sustainability of the business. Likewise, the calculation of expected credit losses incorporates stress scenarios linked to environmental and social risks. The integration of environmental, social, and climate-related risks is currently undergoing an evolving process within the institution.

Legal and Regulatory Compliance

We seek to protect our interests through a preventive approach aimed at mitigating regulatory, reputational, and operational risks. We ensure the legality and consistency of administrative acts, contracts, and new products, securing legal certainty and traceability in every intervention, across public, private and notarial law.
We also incorporate compliance with our sustainability commitments in a comprehensive manner.

In every regulatory analysis, we assess the integration of environmental and social regulations, aligning business processes and relationships with third parties with the Bank's codes of ethics and voluntary principles. Such rigorous technical approach has enabled us to support strategic developments, reduce contingencies and promote ethical and responsible management.

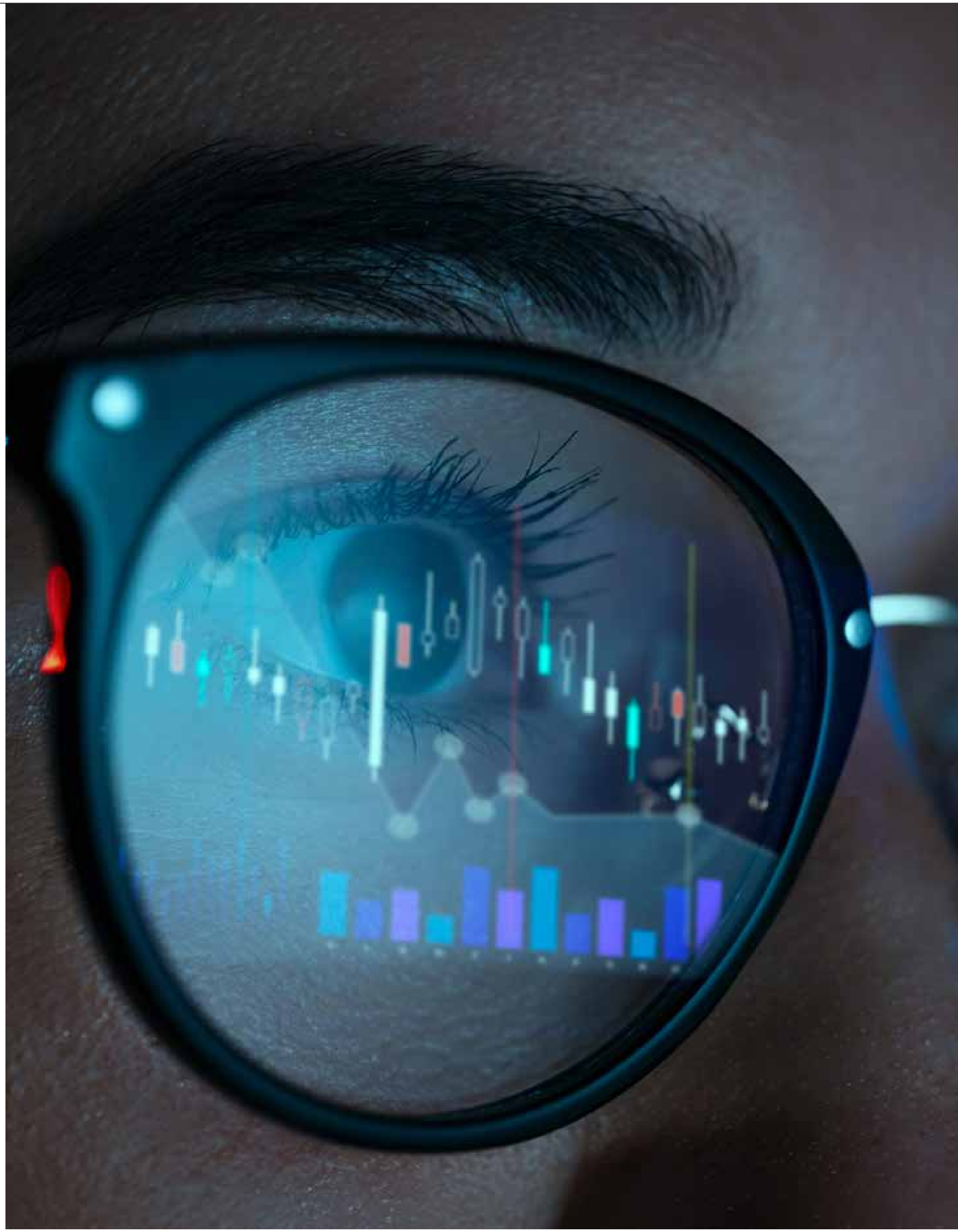
Additionally, we ensure compliance with applicable laws, regulations, and standards governing our activities through a comprehensive risk-management methodology that identifies provisions issued by relevant authorities, evaluates their impact on our processes and systems, monitors their proper implementation and the adjustments required to internal procedures and system updates, and keeps the appropriate supervisory levels informed of implementation progress.

Auditing

We assess the effectiveness of internal control systems and monitor compliance with the policies and procedures established to achieve Bank's goals, in accordance with the regulatory framework in force at the national and provincial levels, as well as the standards issued by the Argentine Central Bank, based on a Plan approved by the Auditing Committee. The nature and scope of the procedures are determined in every review according to the level of knowledge of the system, which facilitates the identification of risks, deviations, and their impact on the control structure.

Regarding **Ethics and Fraud**, compliance with the Code of Ethics and the Conflict of Interest Policy is verified through the Corporate Governance Report. The assessment of corruption and fraud risks is integrated into the Annual Plans. Regarding **Anti-money Laundering and Terrorism Financing,** compliance with procedures, due diligence and reporting are comprehensively verified. Regarding Protection of Financial Users, the claim management is assessed and the compliance with the resolution terms, records integrity and the correct settlement of reimbursements is verified. The transparency of published fees, charges, and interest rates are also reviewed. Finally, in Environmental and Social matters, the implementation of the Responsible Purchasing Policy is assessed and the incorporation of sustainability criteria into the procurement processes is verified.

External audit evaluates the internal control processes related to financial information in accordance with high-quality standards. According to our policy, we change the signing partner every four years, with the possibility of extending the term by one additional year.



Information Interaction and Management

In compliance with our Transparency Policy, we disclose our main policies, Financial Statements, and Annual Reports in the Institutional Governance section of our website, enabling investors and clients to access information regarding our solvency and economic-financial performance.

We offer a dedicated Sustainability section, (updated this year) where our policies and reports are available, along with tools that help our customers advance toward a more sustainable model.

We foster closeness with the community through a comprehensive communication strategy. We share the progress of our work with the provincial inhabitants via our website, news portal, and active presence across digital media.

News Portal

It enables us to provide our community with sustainability-related content of interest.

- **86 news articles**
- **Almost 200,000 visits**

Social Media

We remain active on social media generating engagement with our customers on sustainability-related topics.

- **65 posts in Instagram, Facebook, X, and LinkedIn**
- **+ than 2 million total engagements**

Streaming

We keep on intensifying the use of audiovisual resources as a creative way to connect with each other.

- **5 streaming**
- **+ than 1 million views**
- **+ than 500 new subscribers**

Let´s talk about Sustainability II: SMEs

The entrepreneurs, Ricardo Parra and Agustín Patricio, shared their experience in developing two business models that, in addition to economic profitability, seek to generate a positive impact on society.

The challenges and opportunities of making sustainability a core focus were analyzed.

Watch the streaming

Let's talk about bucks

We ask ourselves: how do we talk about money at home? Who makes economic decisions? What role does gender play in this discussion?

We address the answers from a different perspective.

Let´s talk about security I: How to protect Yourself from social engineering scams

We share key tips to avoid becoming a victim of scams.

The video contains useful tips on how to prevent fraud in telephone calls and in-person transactions.

Let´s talk about security II: How to operate safely and avoid virtual fraud

We address practices for preventing scams on social media, protecting accounts and taking action in the event of device theft.

Let´s talk about everything

Economic scenario, financial health, summer promotions and benefits were some of the topics that our specialists and experts addressed in the latest 2025 streaming.

Events

We strongly believe in the importance of events as a tool to showcase our achievements and communicate our engagement to the community.

Expoagro

We were present at the traditional exhibition dedicated to the agricultural sector with a commercial stand.

+ than 10,000 people visited us.

+ than 3,700 financing pre-applications.

We hosted mate rounds, talks on composting, financial education, and games.

Clab/25

We actively participated with Provincia NET, together with experts from across the continent who analyzed the impact of AI, digital ecosystems, and the strategic role of knowledge at the Latin American Congress on Technology and Financial Innovation organized by ABAPPRA and FELABAN in Buenos Aires.

Juan Cuattromo was responsible for closing the annual meeting.

Bioferia Fair

For the first time, we supported this sustainability and responsible consumption event, where we had a stand providing customer service and information about credit facilities.

- Financial education and responsible consumption games.
- Classic mate rounds.
- Talks on composting and distribution of compost bags.
- Panel on sustainable finance in the main auditorium of the expo.

International Seminar: Digitalization, Artificial Intelligence and their Impact on MiSMEs Financial Inclusion

Together with ALIDE, we organized this seminar which brought together representatives from development banks, financial institutions, regulatory bodies, and specialists in technological innovation to discuss how digital tools can strengthen financial inclusion of micro, small and medium enterprises (MiSMEs).

Juan Cuattromo opened the meeting held in Banco Provincia Museum.

Bienestar Fest

As part of this immersive experience organized by La Nación and OSDE, aimed at promoting a healthy, realistic, and achievable lifestyle, we participated with a stand offering mate rounds and composting talks.

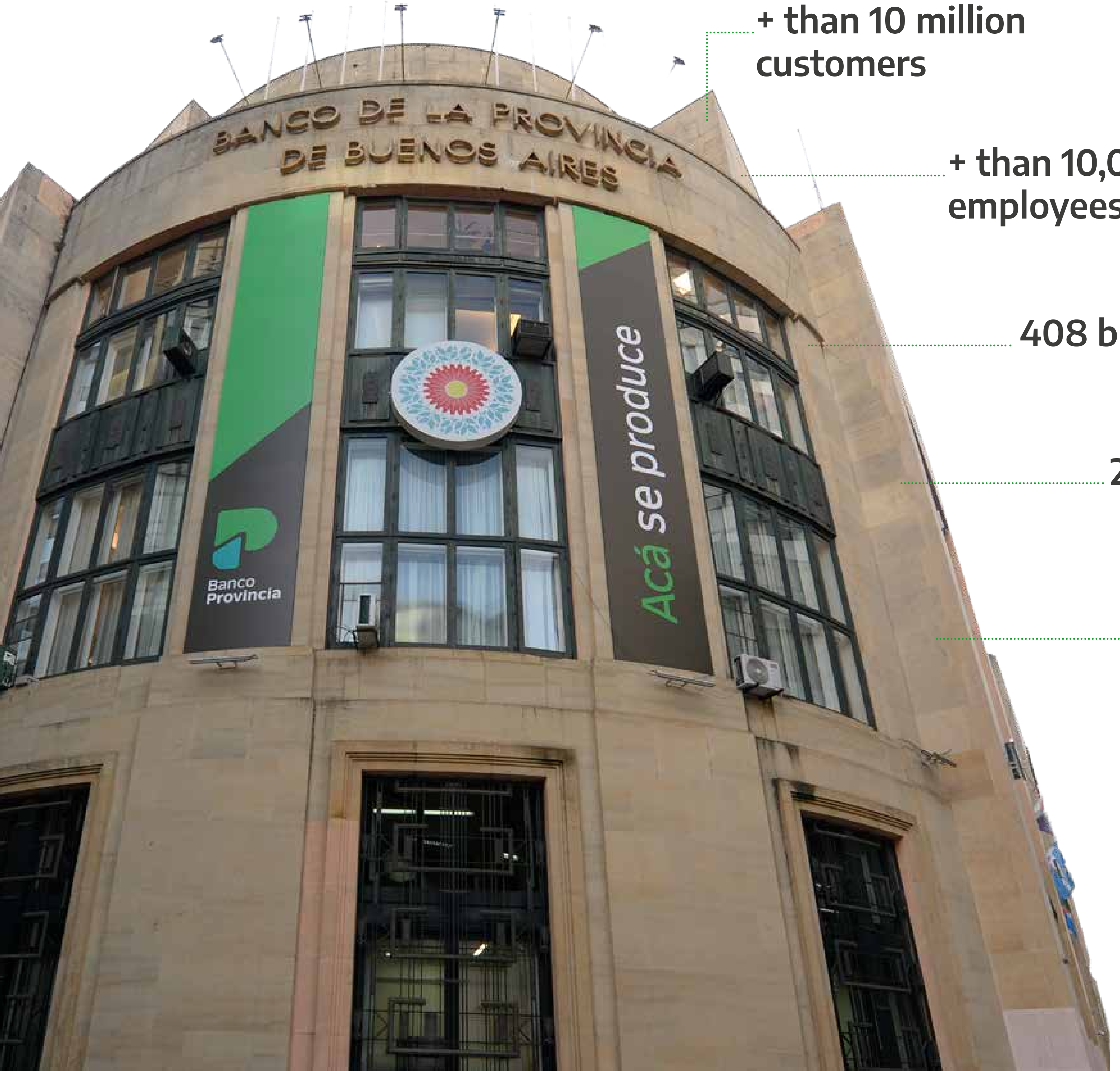
In addition, we delivered two daily talks on financial health, an increasingly widespread concept in household economics.

Acknowledgments

In 2025, regional organizations once again recognized our role as a leading public bank, committed to strengthening the local productive sector and supporting the community.

- **"Bank of the Year"**
  Awarded by ALIDE, Juan Cuattromo received the award during the 55th ALIDE General Assembly, held in Dominican Republic.
  The award highlights the organization's work in areas such as productive development, innovation, and closeness to customers.
- **"Leader in Financial Innovation"**
  Our President was recognized for Cuenta DNI. The prize awarded by Fintech Americas highlights initiatives that are transforming banking and financial services. The process is highly competitive, with a selection drawn from more than 350 nominations of banks and financial institutions leaders across the region.
- **2nd Place - "Banking Innovation with AI"**
  At CLAB/25, we received the second prize in the "Banking Innovation with AI" category for the development of GED, an artificial intelligence–based virtual assistant that enables real-time identification of business opportunities.

Banco Provincia 2025



+ than 10 million customers

+ than 10,000 employees

408 branches

2030 ATMs

813 self-service banking terminals

Digital ecosystem

- Bip individios
- Bip Empresas
- Bip Móvil
- Bipi
- Cuenta DNI
- CDNI Comercios
- Provincia Compras
- Remote Loan Portal

2025 Achievements – Sustainability

- First ESG Rating – **ESG2 (arg): Very High Standards.**
- **18.3%** of the **loan placements with sustainability criteria** (+5.4 p.p. y/y).
- **57%** of the population and **23%** of MiSMEs hold an account with the bank.
- **105,000 secondary school students** trained in financial education.
- 38% of **goods procurement with sustainability criteria.**
- **- 28,651.79%** TnCo2seq **Carbon footprint.**
- **+ than 8 p.p.** increase in our **Transactional NPS.**
- **-30% in fraud** cases and **– 46% cyberattacks.**
- **14.9** hours of **training** per employee on average.
- **33.2%** of **Women in leadership positions.**

Remote channels

Telephone | Whatsapp | Virtual Assistant | Social Media

Financial Capital

"We focus on supporting the development of the people of the Province of Buenos Aires by using resources to strengthen the productive capacity, sustainable development, and the transition towards a low-carbon economy, managing climate risks, and creating value proposals for our customers with positive environmental and social impacts".

Sustainable Profitability

"Banco de la Provincia de Buenos Aires is not focused on maximizing profitability, but rather on ensuring the availability of high quality, accessible financial services."
Juan Cuattromo

We strive to be an innovative and accessible Bank, continuously working to support production and the inhabitants of the Province of Buenos Aires. A key distinguishing feature lies in the fact that its ultimate purpose is not driven by financial profitability, but by public interest, since the people of the Province of Buenos Aires are its exclusive owners.

We strengthened our relationship with the people of the Province of Buenos Aires and reinforced the productive capacity, supporting individuals and companies in their growth. We financed projects and promoted investment, creating better opportunities through a broad range of products and services available in all our branches and digital platforms.
More information in the Annex - State of Income 2025

Commercial Strategy

10,036,424	CUSTOMERS
8,506,076	Individuals
1,422,178	Business and Professionals
59,634	Companies
48,536	Organizations, Associations and Others

Our commercial initiatives are tailored to the needs of each segment, providing simplicity and agility both in engagement and in the various hiring modalities. During 2025, our commercial strategy focused on three pillars:

- **Customer focus:** we develop commercial proposals aligned with the needs of all segments we serve. We prioritize close relationships—whether in person and/or virtual—specialized guidance, and simplicity in every interaction.
- **Profitability:** we promote long-term commercial relationships and the development of our customers while driving processes´ efficiency to reduce operative costs.
- **Innovation:** we foster the development of initiatives aimed at enhancing service quality and digital customer experience.

Focused on our customers, we designed innovative experiences that enable us to accompany the people of the Province of Buenos Aires in their daily lives, supporting both business and personal projects through new technologies, strategic alliances, and leading services.

- We strengthened our commercial customer service model at branches with the aim of providing greater closeness and specialized advisory services for each segment.
- We incorporated new functionalities in Cuenta DNI, simplifying access to consumer loans, fixed-term deposits, insurances and purchase of US dollars.
- We redesigned our processes, particularly those directly related to our customers.
- We developed alliances with key suppliers to ensure operational efficiency and innovation in services. These strategic partners range from payment processors and international brands to IT platforms and network operators, thus contributing to a comprehensive experience for customers and merchants.

Impact Projects: GED

In a context of accelerated digital transformation, we implemented GED, an artificial intelligence–based virtual assistant designed to identify real-time commercial opportunities and strengthen engagement with our customers. This tool processes daily official notices published in the Official Gazette of the Republic of Argentina. By automatically and proactively delivering information to the corresponding branches, the system enables us to anticipate users' needs and offer tailored solutions in the early stages of their projects.

GED enhances management of our commercial teams and enables informed decision-making to support our customers' business development.

2025 Outstanding Projects and Financing

Supporting an Entire Productive Chain

At every stage, we play a key role by providing financial tools. A clear example of this approach is our role in the potato production in the Province of Buenos Aires: we provided financing to growers, machinery manufacturers for potato and vegetable processing, and processors that turn potatoes into frozen, ready-to-use products for distribution. As the final link in this value chain, we granted a $2 billion loan for the dredging of the Port of Mar del Plata, enabling the entry of vessels with greater draft and facilitating the shipment of products to international markets.

Click here to know more.

Watch the video here.

We strengthened our relationship with companies and communities by deepening quality relationships, we transformed work into tangible opportunities and ensured an integrated management approach that drives the future of our Province.

Consumer loans

Remote operating modality. This year, we implemented an exclusive web portal for supplier companies and merchants, enabling them to offer consumer loans directly at their points of sale, without requiring applicants to visit our branches. This service is available to our customers with an approved credit rating, who may confirm the transaction through Home Banking BIP, Cuenta DNI o BIP Móvil. In this initial phase, our customers may benefit from this option through the following facilities:

- **"Acá Turismo" Consumer Loans**
  Beach resorts and accommodations offer access to financing for their services, with repayment plans of up to 12 installments.
- **"Acá Motos" Consumer Loans**
  Concessionaires offer financing for the purchase of new motorcycles, with a term of up to 36 months.

"Acá tu sueldo" offer. Exclusive loan facility for customers who collect their salary through the Bank, offering a credit alternative available from the first salary payment.

"Express". For customers who do not collect their salary through the Bank and have a favorable credit rating, the product offers a more agile and simplified experience, with shorter repayment terms. This year, we incorporated Cuenta DNI to the Bank's existing channels.

Commercial Loans

ExpoAgro. Once again, we supported our customers at the most important agricultural sector exhibition, offering proposals specifically designed for this event, with special benefits for the purchase of agricultural machinery and sustainable products, available in pesos and U.S. dollars, as well as participation in auctions through Procampo Digital.

RESMEs Program. Offers competitive interest rates for investment, working capital, and check discount.

Provincia Aguinaldo Empresas (Semi-annual bonus credit facility). We renewed the preferential interest rate offering for companies that pay salaries through the Bank, aimed at supporting seasonal payments including salaries, semi-annual bonuses, vacations, and extraordinary bonuses.

Promotion of trade in the province of Buenos Aires. We relaunched this facility with subsidized rates up to 55% lower than market rates for loans granted to establishments with a gender perspective, and a 50% for all other businesses.

Municipalities and agencies of the Province of Buenos Aires. As financial agent, the Bank provides financing for public works, municipal equipment, and machinery. This has a significant impact on boosting local economic activity, which creates temporary employment during the execution of works and delivering lasting improvements to infrastructure. This supports productive development, enhances service provision, and also improves the population's quality of life.

2025 Performance

- We granted one million loans, addressing 1,000,000 financing needs for individuals and companies.
- Companies:
  - **+ than $6.8 trillion** in loans (+28% y/y), 63% to MiSMEs.
  - **+ than $3.6 trillion** placed through RESMEs Program for working capital and check discount.
  - **+ than 850** companies supported through the Provincia Aguinaldo facility, for an amount exceeding $36 billion.
  - **+ than 700** transactions totaling **US$500 million**, for the pre-financing and financing of exports and imports.
  - **+ than 350** MiSMEs benefited through Promotion of trade in the province of Buenos Aires facility, for more than **$4.7 billion.**
  - We supported access to the capital markets through the placement of **47 Negotiable Obligations** (22% market share).
  - **+ than 40%** growth in new supplier companies enrolled in Procampo Digital and a 20% increase in qualified customers.
  - **+ than $13 billion and + than US$45 million** placed in loans from pre-applications generated at Expoagro.
  - **+ $3 billion** in transactions completed through Procampo Digital, resulting from participation in 6 cattle auctions at Expoagro.
  - **+ than 28,000** Salary Payment agreements in force.
  - **+ than 97,000** Participating Merchants: *19,000 new.*
- Individuals
  - **+ than $2 trillion** in consumer loans (+38% y/y).
  - **910,000** new consumer loans: *83% through digital channels.*
  - **+ than 947,000** Packages- Individuals: *182,000 new.*
  - **+ than 1.8 million** cards: *314,000 new.*
- Professionals and Business
  - **66%** growth in financing to the Business and Professionals segment.
  - **+ than 60,000** new Business and Professionals customers.
  - **+ than 138,000** Packages - Business and Professionals: *49,000 new.*
- **+ than 13%** increase in holdings of Investment Products (securities, Fixed-Term Deposits and Mutual Funds). **4.2 millon** Fixed-Term deposits.

Provincia Compras

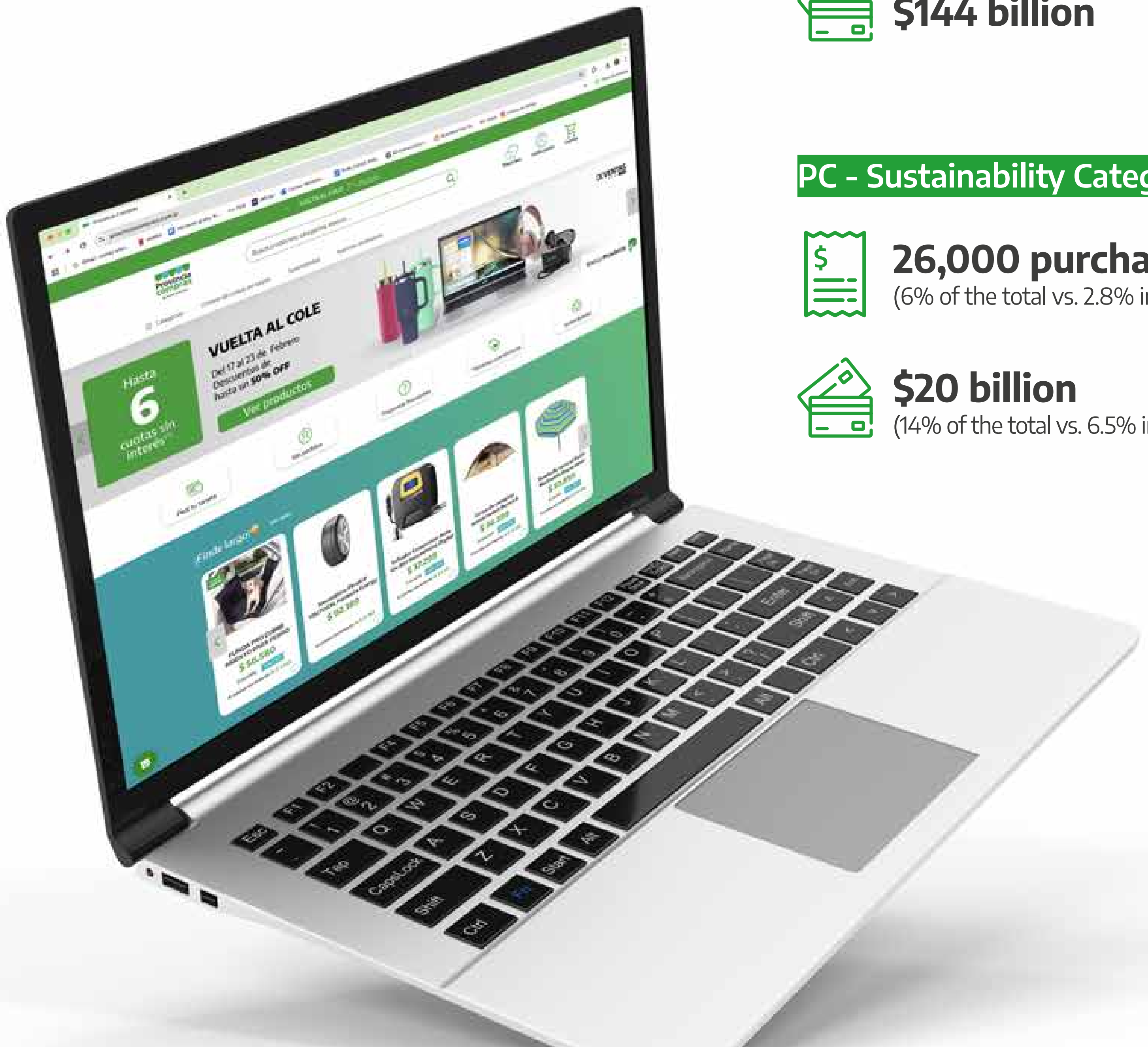
Since its launch, it has enabled access to goods through competitive financing offer and special discounts for users. In 2025, we strengthened our comprehensive proposal, focusing on access to essential goods, closeness with the community, and a secure purchasing experience. At the same time, we continued to optimize processes, introducing new features for users, strengthening the seller ecosystem to ensure a robust offering and enhancing use and personalization to maximize customer experience.

We currently serve more than 213,000 customers through the platform.

Our customers concentrate their sustainable purchases in the Electronics and Sports categories, where the preferred products are those with energy efficiency (mainly washing machines and air conditioners) and those that enable sustainable mobility, such as bicycles and electric skateboards. The sale of solar panels has emerged as a growing trend and is available through our home renovation portal.

Provincia compras

de Banco Provincia



PC - Entire portal

462,000 purchases

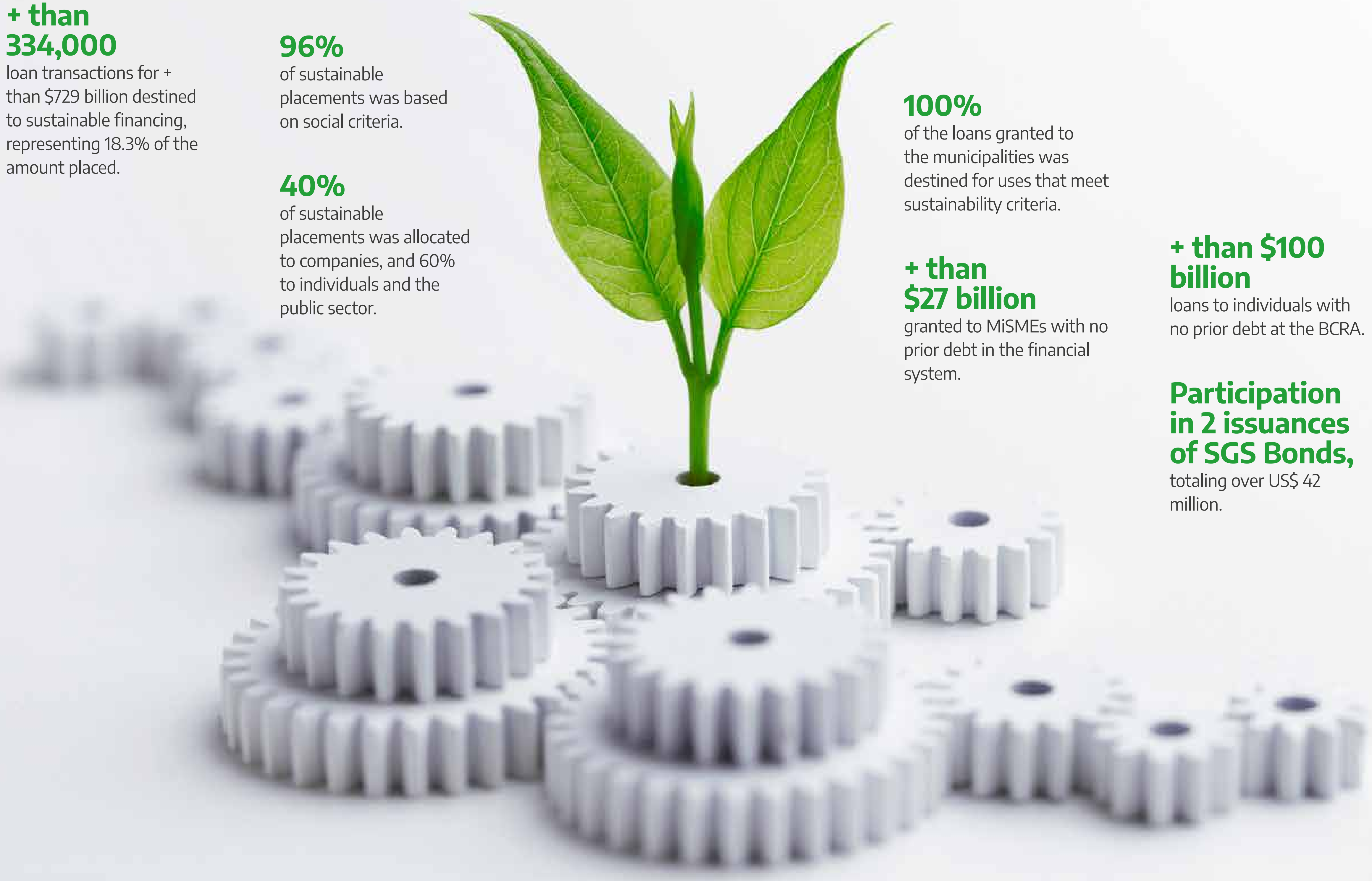
$144 billion

PC - Sustainability Category

26,000 purchases
(6% of the total vs. 2.8% in 2024)

$20 billion
(14% of the total vs. 6.5% in 2024)

Financing Sustainable Development



+ than 334,000
loan transactions for + than $729 billion destined to sustainable financing, representing 18.3% of the amount placed.

96%
of sustainable placements was based on social criteria.

40%
of sustainable placements was allocated to companies, and 60% to individuals and the public sector.

100%
of the loans granted to the municipalities was destined for uses that meet sustainability criteria.

+ than $27 billion
granted to MiSMEs with no prior debt in the financial system.

+ than $100 billion
loans to individuals with no prior debt at the BCRA.

Participation in 2 issuances of SGS Bonds,
totaling over US$ 42 million.

Moreover, our own investments in sustainable assets accounted for 4% of our portfolio, corresponding to social, green and sustainable (SVS, *for its Spanish acronym*) SGS corporate bonds.

The allocation of resources to priority areas of the economic sectors is key to supporting socially excluded groups and driving the transformation of businesses toward more responsible models.

In 2025, our sustainable placements were driven by transactions classified under social criteria, both for individuals and for ventures and companies. This means supporting small companies that enrich the productive sector of our province and, in the case of individuals, supporting vulnerable and excluded groups. Environmental loans were used to transition to clean and/or renewable energy sources or to increase energy efficiency in homes or businesses.

We remained close to the community of Bahía Blanca and the southwestern districts to provide strategic support in areas affected by meteorological phenomena and strengthen economic resilience through:

- Credit facilities at special rates to repair damage to homes, businesses and vehicles, and/or to restore working capital, **for over $32 billion.**
- 36 interest-free installments in Provincia Compras to replace household appliances and home goods. A total **of 36,000 transactions** were financed **for over $16 billion.**
- **$943 million** through Provincia Leasing to equip municipalities with goods such as trucks, front loaders and vehicles, enabling the provision of public services.
- This financing was complemented by the Bank's traditional lending facilities, which recorded placements for **$167 billion.**

Our offer of sustainable loans

Our sustainable credit offer is oriented towards individuals, companies, agribusiness, and the public sector. We address all key criteria to fully support our customers by offering preferential access conditions linked to rates, terms, and grace periods.

There are alternatives that pursue both environmental and social goals, leading to financing with ***sustainable criteria:***

- Certifications of quality and sustainability-linked standards: Loans to obtain national and international quality, management, environmental, process and/or reporting certifications.
- Suppliers - Sustainable Investments: Loan for the acquisition of new capital goods and/or the construction of the facilities necessary to produce goods and/or services and their commercialization.

As regards the **environmental criteria**, we offer specific facilities for energy reconversion, responsible consumption and mitigation of the climate crisis. Among them, the following are noteworthy:

- Electro – Línea Verde facility: Financial alternative for the purchase of efficient household appliances or to acquire equipment for the generation and/or use of renewable energies.
- Agroindustrial-Diary Sector: Products for dairy farmers and small and medium-sized dairy companies (investment or working capital).
- Loans to people affected by natural and/or meteorological phenomena: destined to cover expenses inherent to the damages caused by these phenomena.

As regards the **social criteria**, with a view to covering different vulnerable or excluded groups and with a gender perspective, our entity has several lending alternatives for individuals and legal persons:

- Domestic Workers: Consumer loan or credit card for individuals performing tasks in private homes.
- Provincial Women: Working capital or investment loans for MiSMEs led or owned by women.
- Micro entrepreneurs - Agreements with Municipalities: financing for entrepreneurs subsidized by certain municipalities.
- Promotion of trade in the Province of Buenos Aires: loans with subsidized interest rates of up to 55% below market rates for establishments with a gender perspective, and up to 50% for other businesses.

Environmental, Social and Climate Change Risks

In 2025, we analyzed 23 transactions, with a total associated amount of over $44 billion.

During 2025, we further strengthened our Environmental and Social Risk Assessment System (SARAS, *for its Spanish acronym*), a tool for reducing operational and credit risks, responding to legal and market demands, better understanding our customers, generating new business opportunities, and enhancing customers' environmental and social performance.

SARAS applies to transactions that include investment-related assistance as part of the credit application and that, by their nature, require review at specific decision-making stages. Environmental and Social assessment is conducted alongside the traditional credit analysis, using information provided by the company through a questionnaire. This data is then compared with the sectoral guideline relevant to the economic activity involved. The resulting report is integrated into the credit analysis and outlines the environmental and social risk classification. Additionally, it includes recommendations to address identified gaps and to strengthen sustainability practices and policies. In all cases, our customers ensure that financing is destined for projects that are environmentally friendly and socially responsible within the community in which they are developed.

A total of 23 transactions were analyzed, with an associated aggregate amount of $44,129 million. As a result of the process, 49 recommendations for new sustainability-oriented financing were issued, complemented by 28 proposals related to training initiatives. The main financing destinations were vehicles and passenger transport equipment, machinery, agricultural facilities and equipment, the purchase and/or retention of cattle, and civil works.

Following the certification of SARAS by the World Bank in 2024, collaboration with this institution continued throughout 2025 to develop an ESG project labeling tool aimed at classifying transactions according to their Environmental, Social and/or Governance (ESG) profile, based on market best practices.

Portfolio risk exposure

In 2025, the downward trend in exposure to climate risk continued in relation to the relative weight of the different economic activities in our credit portfolio.

Based on the commercial portfolio broken down by amount, the industry and construction sector accounts for 32% of the total, followed by commerce with 24%, and in third and fourth place, agriculture and livestock with 16%. The relative weight of these latter sectors declined in the past three years, thereby reducing potential exposure to climate-related risks, mainly associated with droughts, floods, and extreme temperature events.

Intellectual and Physical Capital

“We offer innovative and comprehensive financial solutions, providing our customers with a close, simple, and reliable experience across all our channels, while ensuring responsible data handling and transaction protection under the highest regulatory standards”.

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
10 REDUCED INEQUALITIES
11 SUSTAINABLE CITIES AND COMMUNITIES
16 PEACE, JUSTICE AND STRONG INSTITUTIONS
17 PARTNERSHIPS FOR THE GOALS

Integral Customer Service Network

We have played a leading role in the daily lives of millions of people, achieving the 2nd place for the second consecutive year in the ranking of Argentina's brands with the highest closeness to people[1].

- 408 in-person customer service-desks
- 2030 ATMs and 813 self-service Terminals
- + than 11 million people served through our branch network
- 500,000 daily transactions processed through our electronic channels network
- 130,000 daily transactions across branches and remote channels
- Accessibility: As of this year, our ATMs include a dedicated menu designed to support people with Autism Spectrum Disorder (ASD).

1 According to the latest social perception survey conducted by Moiguer Consulting.

In person Channels

Our priority is to be close to every customer whenever they need us. Thus, we consolidated a broad branch network, consisting of **294 branches, 53 delegations, 47 operating annex buildings, 11 banking service units called "Espacio Provincia" and 3 Head Offices** (Buenos Aires, La Plata and Mar del Plata), all of which comply with accessibility standards. This infrastructure enables us to ensure an effective presence in the 135 provincial municipalities and in the City of Buenos Aires. We play a key social role providing access to banking services in 148 cities where we are the only financial institution present.

Electronic Channels

We operate the largest ATM network across the Buenos Aires Metropolitan Area and the interior of the Province. In the past **5 years, we upgraded one out of every three units** with state-of-the-art technology that is more environmentally friendly. At the same time, **188 of the new ATMs are** strategically installed **across 99 neighborhoods and towns without access to banking services**.

In addition, to meet the increased demand for cash during the summer season, we deployed **10 mobile ATMs** at strategic locations across the main tourists areas of the Province of Buenos Aires, extending access to banking services to various towns, including 3 that have no other banking presence.

We have 813 Self-service Terminals located in the lobbies of our branches, helping to streamline everyday transactions.

Remote Channels

Our multichannel approach enables us to stay close to our customers by complementing face-to-face service and expanding service hours, consolidating the business relationship and enhancing customer experience. Through our Contact Center, Virtual Assistant, Social Media and WhatsApp, we handled **more than 13.6 million interactions, with personalized support representing one out of every three.**

We intensified our remote support for companies by combining BOT-based assistance with referral to specialized agents. This channel handled more than 4 thousand inquiries per month, achieving a 70% positive resolution rate, thus avoiding the need for customers to attend in person to handle their requests.

	Total Interactions	Virtual Assistant	WhatsApp	Contact Center	Social Media
Daily average	**57,021**	7,436	18,906	29,939	740
% Participation		13%	33%	53%	1%

Banca Internet Provincia (BIP)

Our bank, always available—every day, at any time.

We drove digital transformation by prioritizing the expansion and strengthening of digital channels, ensuring that our customers have a dynamic, simple and safe experience. We modernized our technological infrastructure by integrating it with cloud-based solutions and automating processes to enhance customer experience and diversify our product and service offer. This enables a more agile and inclusive experience by facilitating access for the entire population of the Province of Buenos Aires, regardless of their location.

BIP Individuos and BIP Móvil

Through our digital channels, BIP and BIP Móvil, we provided agile, simple, safe, and intuitive service to more than **3.3 million customers.**

- We streamlined the available information and card-related procedures.
- We expanded our UVA-indexed credit offerings.

BIP Empresas

We implemented the commercialization of loans for companies, enabling the acceptance and execution of transactions through fully digital processes.

- Mass issuance of e-Cheq, with multiple checks processed through a single transaction, in pesos and US$.
- Automation of clearing and returns processes, making them 100% remote.

BIPI

Together with Link, we worked on the development of enhancements aimed at promoting use and facilitating access to our products.

Acceptance and Deposit of e-Cheqs

- We reduced the use of physical checks in branches.
- Fixed Term Deposit at Pre-agreed Rate: We placed more than 167 fixed-term deposit transactions for $131,521 million.

Innovation and Digital Inclusion

5 years of Cuenta DNI, the app that transformed how provincial inhabitants manage their money.

A driving force for financial inclusion and an enabler of opportunities: it provides individuals and merchants with new digital payment methods, offering the best available conditions.

Cuenta DNI and CDNI Comercios

We consolidated our innovation strategy to stay close to our customers, through customer-focused initiatives that integrate our services into everyday life. To that end, we created an integrated ecosystem that connects people with thousands of merchants across the province. We transformed our apps, Cuenta DNI and Cuenta DNI Comercios, into comprehensive platforms that go beyond the payment system to provide savings, credit, and investment solutions. Through innovation and the continuous introduction of new functionalities, we promote financial inclusion and support the province's economic development with simple, safe and accessible tools.

During 2025, we enhanced our digital wallet through a major technology migration that gave us greater autonomy to launch new products and services. Among other enhancements, this update enabled us:

- To expand the financing offering through the Express Loans line, with competitive interest rates and funds credited within 24 hours.
- To incorporate a new Investment functionality enabling the establishment of Fixed-term deposits at preferential interest rates, available even to young people as from the age of 13.
- To implement foreign currency purchase/sale and transfer services, enabling agile and 100% digital management of our clients' dollar savings.
- To hire ATM insurances and Social Engineering.

Cuenta DNI Comercios serves as a strategic payment collection tool aimed at promoting financial inclusion across the province that offers solutions to merchants, market vendors and professionals, even without prior customer relationships. To foster scalability, the application was migrated to the AWS Veritran cloud, marking a technological advancement that enhanced the user experience and positioned the platform for the future incorporation of card-based and contactless payment solutions.

Cuenta DNI was the core benefits policy, focused on neighborhood merchants and everyday spending. We consolidated our territorial presence and boosted the local economy. We expanded customer promotions through a merchant-funded scheme that stimulated consumption across the Province of Buenos Aires. We expanded the promotions available to our customers through a merchant-funded benefits scheme designed to attract foot traffic to points of sale, boosting consumption among consumers across the province.

Cuenta DNI

+ than 10,000,000
customers.

700,000
new users.

93%
of our customers' monetary transactions conducted through digital channels.

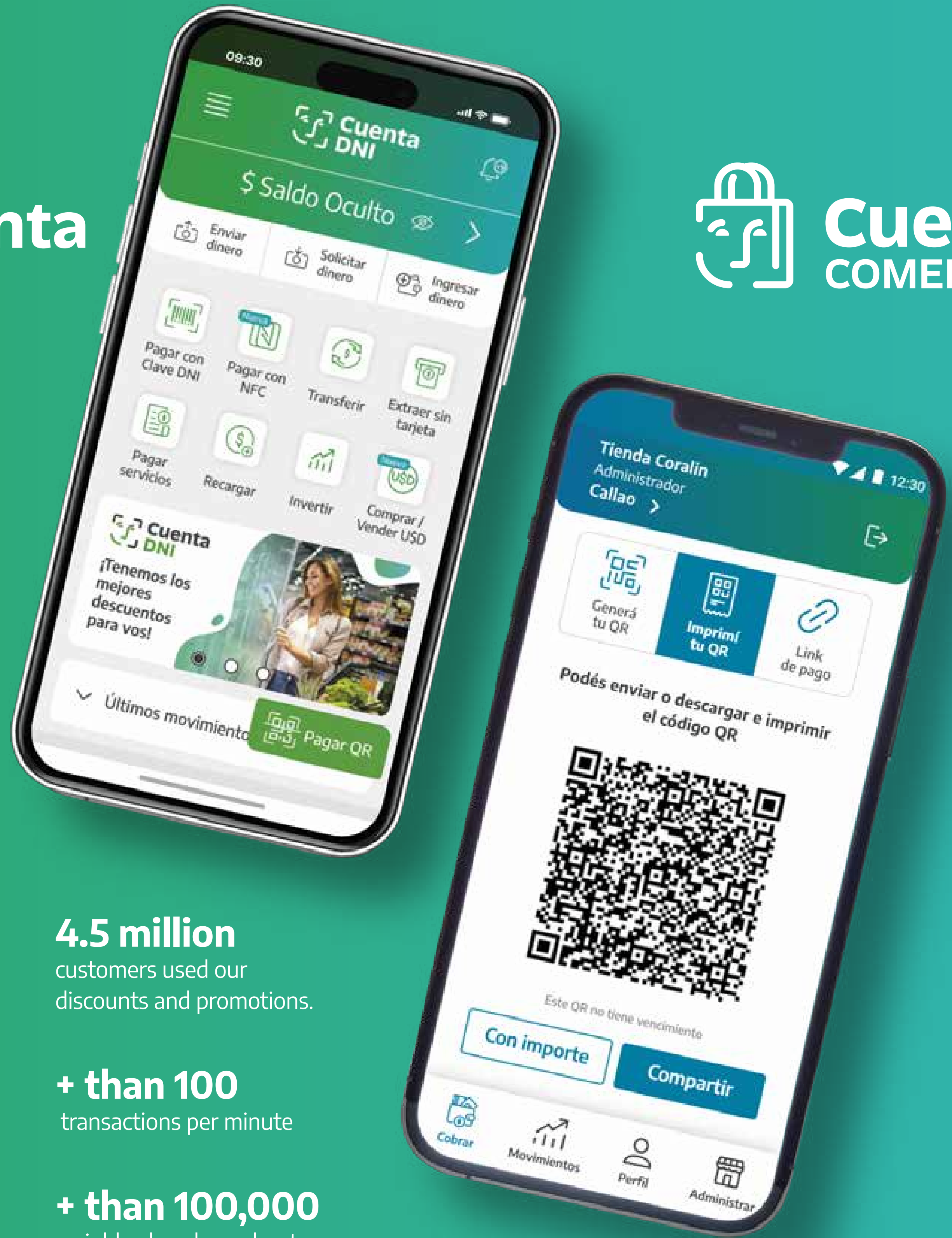
+ than 290,000
consumer loans granted through Express Loans totaling $360 billion.

+ than 674,000
digital fixed-term deposits with a total volume of $1.7 trillion, + than 18,000 insurances policies taken.

4.5 million
customers used our discounts and promotions.

+ than 100
transactions per minute

+ than 100,000
neighborhood merchants, fairs and markets.



Cuenta DNI COMERCIOS

165,000
participating merchants and 192,000 points of sale.

24,000
new merchants.

593,000
daily transactions totaling more than $1.4 trillion.

86,000
active merchants.

$45 billion
in sales through promotions.

savings of $7 billion
for users through discounts.

Investments in Technology

We invested in technology to support our digital transformation

Our digital transformation is driven by three key pillars: sustainability, innovation, and productive evolution. Management focused on modernizing the technological infrastructure and expanding digital channels, aligning with both BCRA regulations and customer needs.

Key investments, amounting to more than US$56 million, included the comprehensive enhancement of the Mainframe environment, the procurement of licenses and support, the deployment of virtual infrastructure and the upgrading of switches. These improvements, along with the renewal of the IT equipment park (6,000 units) and enhancement of perimeter security, had a direct impact on business continuity, ensuring high availability levels, operational resilience and improved connectivity in remote areas.

Quality of Customer Service

In 2025, we deepened our customer-centric strategy, focusing on service quality and agile resolution in every point of contact, thus improving our customers´ satisfaction.

We valued our customers' time by implementing self-managed solutions with a direct impact on the customer experience, reducing in-branch procedures and costs, and delivering services through remote channels. Among the improvements implemented, we highlight:

- **17 new self-service features:** enable the automation of more than 70,000 monthly inquiries.
- **Automated validation system with facial biometrics on WhatsApp:** we incorporated a more robust authentication method within the Contact Center. This capability enables secure transactional operations, raising standards for both fraud prevention and customer experience.
- **Reception of documents via WhatsApp** (attachments or photos): They were directly integrated into the claims management system to streamline processes and enable remote procedures.
- **Virtual Assistant for Municipalities:** using generative AI, it responds to inquiries from BIPI (the segment's home banking platform) and can generate cases in the claims management system based on municipal requests, ensuring traceability and management performance metrics for this segment.
- Bots that automatically offer key products.
- **Automated system** that activates in response to phone contact requests and generates immediate calls.

As a result, in 2025 we delivered prompt responses to all customer queries and processed and average of 26 requests per minute.

Customer Experience

During 2025, we strengthened our management model focused on customer experience, prioritizing quality of service across all channels. We are guided by the NPS (Net Promoter Score) indicator, a metric that evaluates customer satisfaction and loyalty towards a brand.

In our branch network, we incorporated NPS into performance evaluation, which allowed us to identify opportunities for improvement based on the feedback received and to raise team awareness about the impact of service on brand perception.

PIA, our virtual assistant

We launched PIA, a Generative AI-based virtual assistant that delivers more empathetic, seamless, and secure responses, shaping a modern, human-centered, and efficient service model capable of resolving more inquiries without wait times and providing reliable, contextual information around the clock.

PIA enables us to respond to a growing volume of interactions, enhance the digital experience and support the needs of those who choose our self-service channels.

At the same time, we transformed quality monitoring in our Contact Center through the implementation of Voice & Text Analytics, an automated analysis system that audits 100% of interactions and enables each operator to view their evaluation online.

TRANSACTIONAL NPS:

Gathers the opinion of customers at a certain point of contact, service channel or about a certain marketed product.

It is measured by means of daily surveys, corresponding to a specific interaction.

+ than 12,000 interactions were evaluated during 2025.

2024
50

2025
58

+8 points

RELATIONAL NPS

Gathers the opinion of customers on their overall relationship or experience with Banco de la Provincia de Buenos Aires over time.

It is measured by means of a monthly survey.

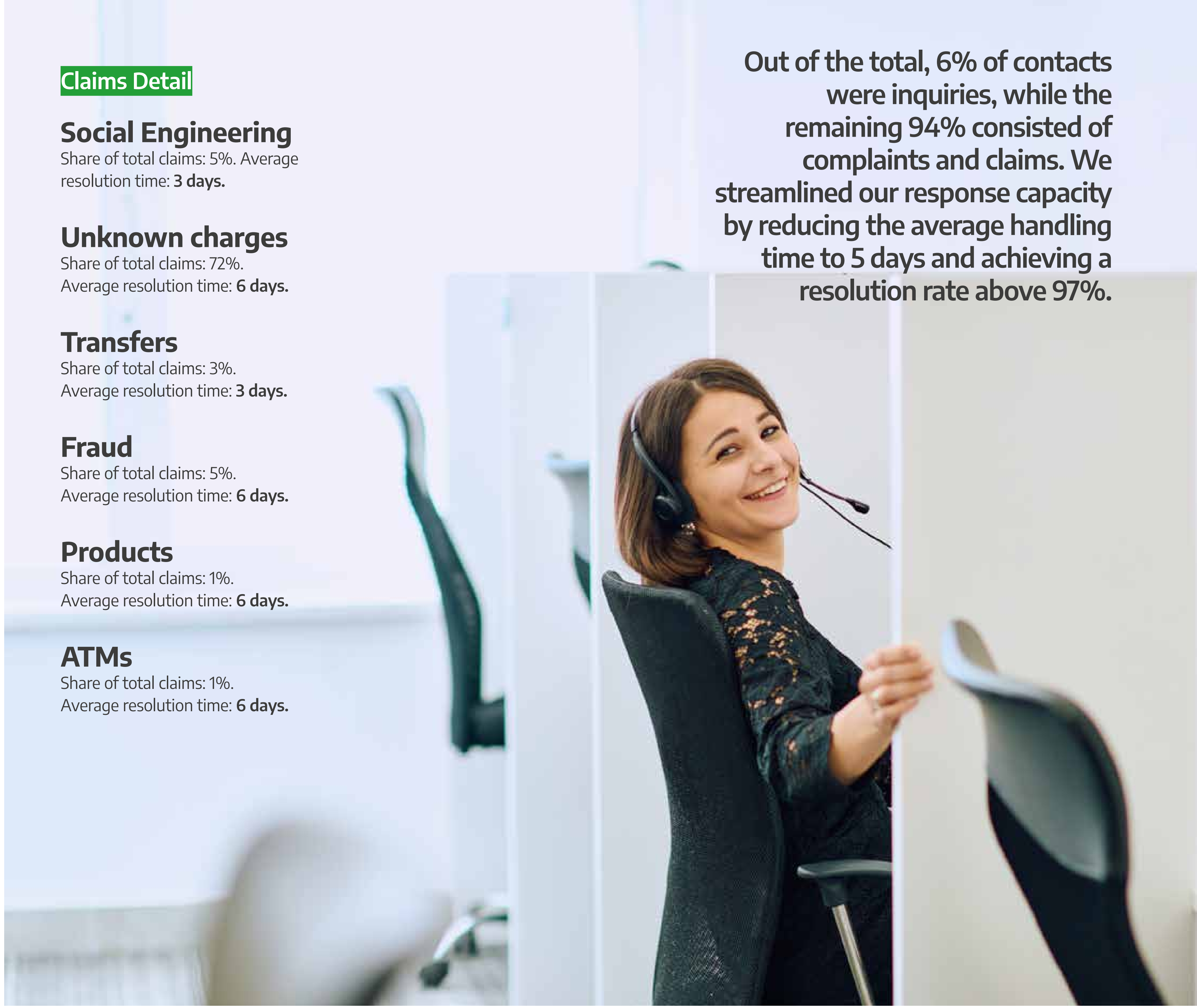
+ than 412,000 surveys were processed during 2025.

2024
46

2025
44

-2 points

	Total Interactions	Virtual Assistant	WhatsApp	Contact Center	Social Media
Volume	**13,685,055**	1,784,718	4,537,334	7,185,324	177,679
Satisfaction		88%	84%	98%	79%
RESOLUTION RATE		**80%**	**87%**	**88%**	**76%**



Claims Detail

Social Engineering
Share of total claims: 5%. Average resolution time: **3 days.**

Unknown charges
Share of total claims: 72%.
Average resolution time: **6 days.**

Transfers
Share of total claims: 3%.
Average resolution time: **3 days.**

Fraud
Share of total claims: 5%.
Average resolution time: **6 days.**

Products
Share of total claims: 1%.
Average resolution time: **6 days.**

ATMs
Share of total claims: 1%.
Average resolution time: **6 days.**

Out of the total, 6% of contacts were inquiries, while the remaining 94% consisted of complaints and claims. We streamlined our response capacity by reducing the average handling time to 5 days and achieving a resolution rate above 97%.

Security and Protection of Our Customers

+ than 3,500
cyber threats managed.

260,000
views of our Security Streaming sessions.

+ than 500
security campaigns conducted.

+ than 12,000
hours of security training delivered.

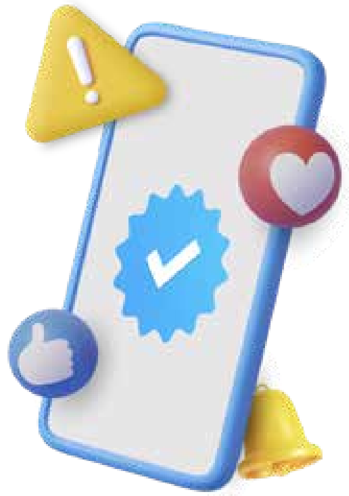
We consider security a strategic pillar of our operational management. We have implemented a comprehensive protection framework that encompasses physical and occupational safety as well as crime prevention, which ensures the safeguarding of individuals and the Bank's assets.

We define priorities and goals in the areas of physical and environmental security, aligning our actions with current regulations. We manage the incorporation of new technologies to optimize monitoring systems and maintain continuous oversight of the quality of surveillance services.

Physical Security

We prioritize physical security in our buildings to protect both our clients and our teams. We manage an active prevention framework designed to deter criminal acts and ensure a reliable operating environment, applying rigorous controls and specific protocols to avoid risk situations.

Our security personnel receive specialized training on occupational health and safety, customer service and communication, as well as procedures for handling workplace accidents, incidents and fires. Our Central Monitoring Center is ISO 9001/2015 certified.



Cybersecurity policy

Through our Cybersecurity Policy, we established a rigorous control framework that spans from asset management and risk management to the physical and environmental security of our processing centers.

We have system and environment classification processes in place to apply appropriate protection measures according to the criticality of each data set. In addition, we conduct annual reviews of our controls and security self-assessments, the results of which drive action plans for continuous improvement and threat mitigation.

Cybersecurity Governance Model

We have designed a governance model based on national and international regulations, enabling us to respond proportionally to detected threats. We allocate the necessary resources to ensure an environment aligned with business objectives and our Strategic Security Plan.

Guiding Principles of Our Management:

- **Response Capacity:** We improve prevention, detection, analysis and recovery actions to respond emerging threats.
- **Risk Management:** We manage inherent risks and execute mitigation plans so as to protect information assets.
- **Awareness:** We raise awareness of cybersecurity risks among employees, suppliers and customers.
- **Service Coverage:** We ensure appropriate protection mechanisms both for our own services and for those managed by third parties.
- **Continuous Improvement:** We implement agile processes and deliver specialized training to help us quickly adapt to changes in the technological environment.
- **Cooperation:** We coordinate joint actions with our stakeholders on security matters.

Risk and Cyber Threat Management

Through a preventive approach, we prioritize the early identification of risks. By means of continuous monitoring, we analyze emerging cyber threats—such as phishing, malicious applications, and fraudulent websites—in order to apply protection controls in proportion to the criticality of our assets. This intelligence enables us to mitigate exposure to fraud attempts and to safeguard the confidentiality and integrity of data. Thus, ensuring that each technical measure is aligned with the Bank's strategic objectives.

During 2025, we strengthened this framework by reviewing and updating 50% of the existing policies and by activating 70 advanced detection rules. This automation enables us to identify intrusion attempts in real time and to reduce the likelihood of incidents, thereby ensuring operational continuity against emerging cyber threats.

Cyber Resilience and Contingency

We ensure operational continuity in the face of adverse events through a cyber resilience strategy integrated into our contingency plans. We build response and rapid recovery capabilities for incidents, supported by the regular execution of simulations designed to validate the effectiveness of our protocols. This framework ensures that, in the event of any disruption, we are able to restore critical processes within reasonable timeframes, thus minimizing the impact on operations and safeguarding our customers' trust.

Security Measures

- Monitoring of transactions through different electronic channels.
- Encrypted information with SSL technology.
- User blocking for failed attempts.
- Inactivity logout.
- Phone key for Call Center.
- 6-digit security token built in BIP Móvil.
- Facial recognition to validate user identity.

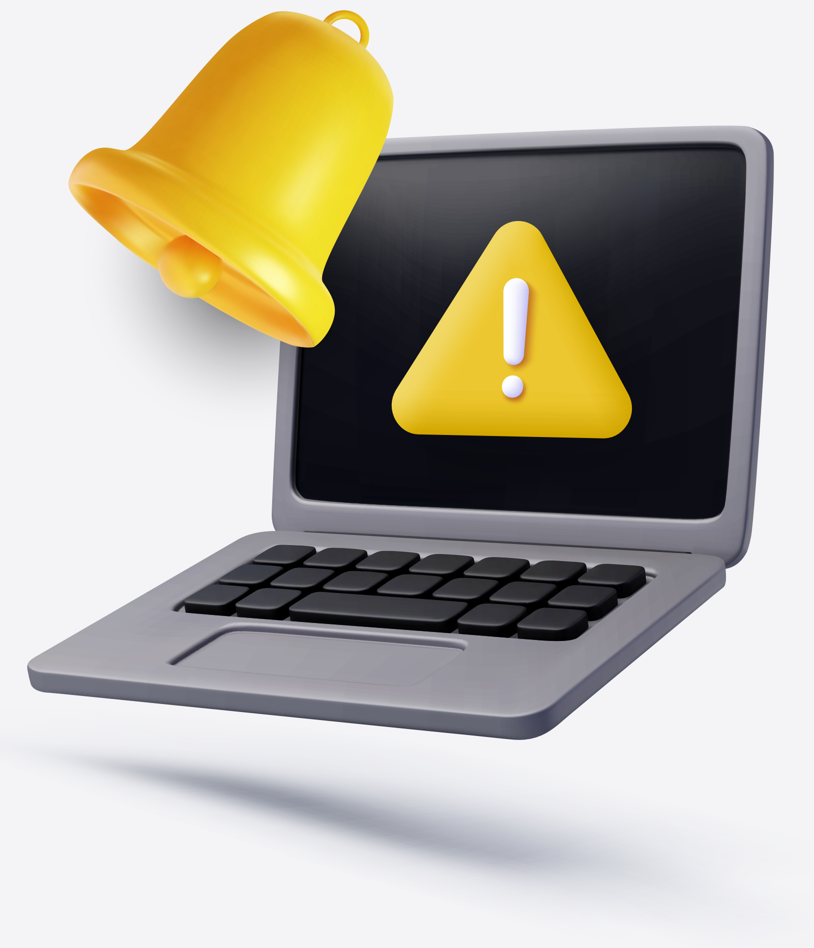
Awareness and Training

We contribute to the protection of information security and the preservation of our customers' assets by adopting a proactive approach and an effective communication. Technological risks and new fraud schemes are in constant evolution; therefore, education and awareness-raising are key for the prevention and mitigation of such crimes. Within this framework, we have developed a comprehensive communication and training program aimed at:

- Providing information and alerts about technological risks and fraud schemes.
- Providing clear, accurate and appropriate information through multiple channels.
- Maintaining up-to-date assessments of emerging threats and scammers' strategies.

Our program incorporates continuous analysis of emerging fraud strategies, incident management and the identification of vulnerabilities, thereby ensuring a focused and effective approach.

The following contact channels are available to address questions and inquiries related to this matter:



Active Protection – Security Center

The Security Center on our website is a dedicated section specifically designed to centralize information related to fraud prevention, scams and technological risks. We provide our clients and the general public with tools, recommendations and educational content that enable secure operations, prevent potential criminal schemes and identify different cybercrime schemes.

Within this space, we offer preventive guidance and outline the most common deception strategies. We also inform about our security measures, facilitate access to audiovisual resources, share updated news and maintain a technical glossary on digital risks. Moreover, we reinforce the culture of security by issuing navigation guidelines and providing recommendations for the use of robust passwords and practical advice for the operation of automated teller machines (ATMs).

Training

In 2025, we enhanced our crime-prevention strategy through the implementation of a comprehensive training program on fraud modalities. This initiative encompassed the entire workforce and was delivered in both virtual and in-person formats. At the community level, we achieved significant impact through two streaming sessions, which collectively reached a total of 260,000 views. At the same time, we carried out large-scale awareness campaigns addressing 17 different security topics — including phishing, identity theft and the safe use of digital channels. Through these initiatives, we issued more than 220 communications across our website, social networks and mailing systems. These actions were further reinforced by the permanent broadcast of prevention videos on customer service displays throughout the 365 days of the year.

Human Resources

"Guided by integrity and respect, we foster innovation and talent development, promoting the comprehensive well-being of our employees while ensuring dignified, fair, diverse and inclusive working conditions to create the best experiences focused on staff".

5 GENDER EQUALITY

8 DECENT WORK AND ECONOMIC GROWTH

3 GOOD HEALTH AND WELL-BEING

4 QUALITY EDUCATION

Workplace Inclusion and Diversity

Our organization comprises a workforce of over **10,000 employees**, jointly committed to fostering the continuous learning, innovation, ethical commitment and the development of internal professional career. Our workplace is defined by the ongoing pursuit of new challenges and the creation of strong, committed, diverse and inclusive teams.

Our social role is also reflected in the way we integrate talent: with a firm commitment to **equal opportunities, equity and inclusion.** We seek to ensure diversity within our teams by implementing ethical, transparent and accessible procedures designed to acknowledge and value different profiles, skills and professional paths.

We work hard to promote the full development of each individual, fostering a pluralistic and respectful environment that enriches our daily activities and contributes to the fulfillment of our public mission.

We Are Community

Our DNA

Women: 46%

Men: 54%

More than 50% of our workforce belongs to the millennial generation (individuals born between 1981 and 1996).

The silver generation (employees aged over 55) accounts for 27% of hierarchical and managerial positions, 13% of mid-level roles, and 11% of the remaining workforce.

Age diversity

Our organization values and recognizes the experience of individuals and encourages the coexistence of different generations within our teams.

To this end, we have introduced a **Mentorship Program** aimed at supporting individuals taking on greater responsibilities, offering personalized training and mentorship from distinguished leaders with solid expertise in leadership.

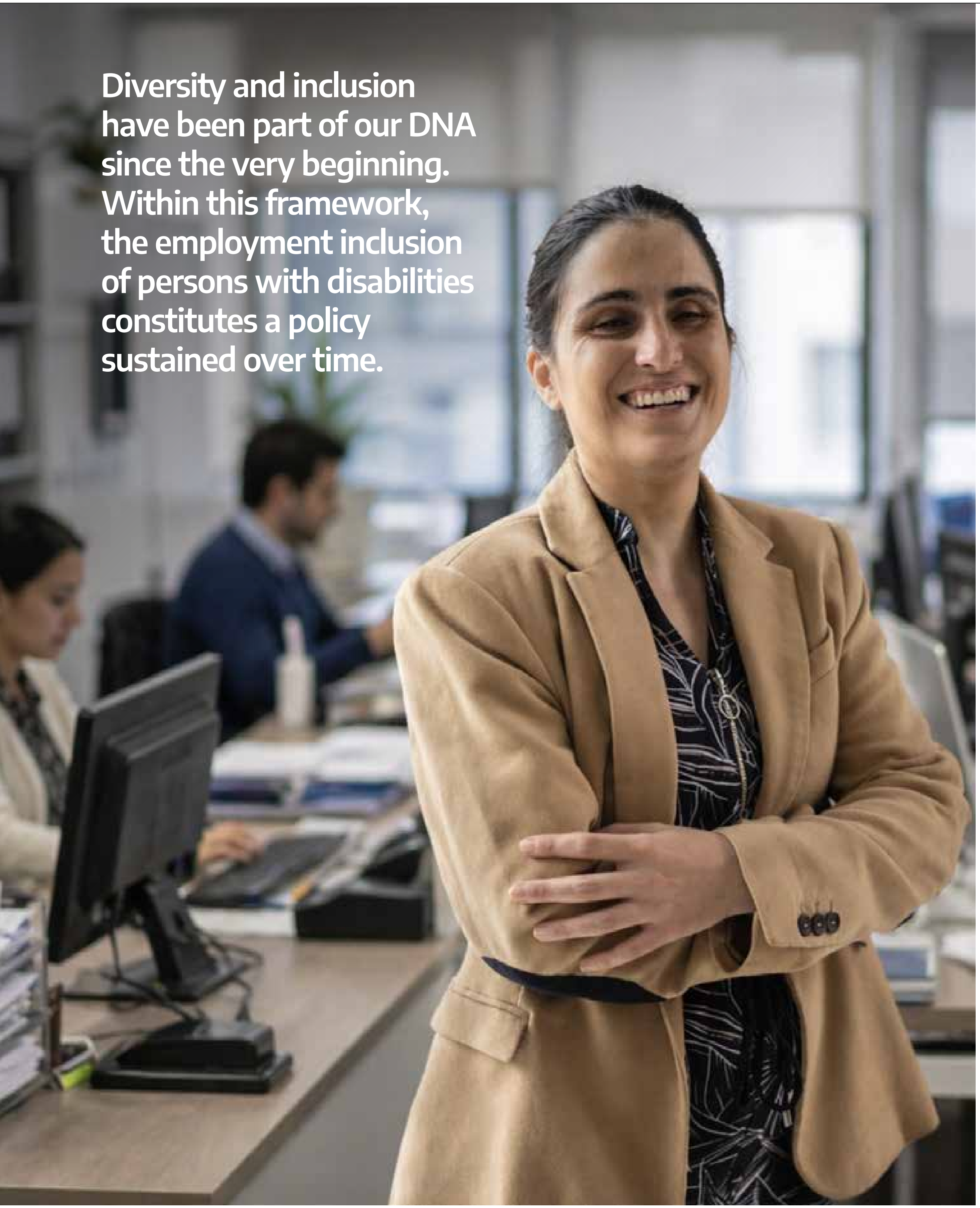
This expert knowledge represents a key asset for the transfer of both technical competencies and soft skills. The program's approach acknowledges and values the accumulated expertise of senior professionals, while fostering learning environments in which different generations coexist and enrich one another. In this regard, the **Silver Fox** generation plays a central role as a multiplier of knowledge and as a natural reference in talent development processes.

Both the development policy and the training programs are accessible to all individuals who meet the established requirements, without any age-related restrictions, and are guided solely by professional criteria and the specific profile required for each training activity. This approach reaffirms our commitment to **non-discrimination, equal opportunity** and the **full utilization of talent across all stages of professional life.**

Furthermore, training activities introduce content and tools designed to foster **leadership of multigenerational teams,** which promote management approaches that value age diversity and encourage intergenerational collaboration. In this way, we consolidated an organizational culture that is inclusive, sustainable and oriented towards ongoing development.

We also provide support to our employees during their last year of employment through the Pre-Retirement Support Program, strengthening a relationship that remains throughout the different stages of working life.

Diversity and inclusion have been part of our DNA since the very beginning. Within this framework, the employment inclusion of persons with disabilities constitutes a policy sustained over time.



Disability

As a result of this longstanding commitment, we are the financial institution that employs the most people with disabilities in the Financial System, reaching a total of 321 employees. Twenty percent of this workforce holds supervisory positions, evidencing our commitment to ensuring **equal opportunities for professional growth across the organization.**

From the recruitment process onward, we evaluate available vacancies and required profiles. Once the incorporation is completed, we carry out an interdisciplinary follow-up of the labor inclusion process. This support aims to foster effective and sustainable integration within work teams. When necessary, we implement reasonable adjustments and changes to roles and/or work environments, thus ensuring equitable, accessible and appropriate working conditions for the proper performance of duties.

With respect to the different stages of working life, in the areas of internal training and communication, all initiatives are carried out using tools that facilitate access for persons with disabilities. Content is planned according to specific needs and, where appropriate, adapted through the incorporation of videos with LSA, text for the visually impaired or podcast versions of videos and training.

As part of our ongoing commitment and continuous progress in this matter, we actively participate in the Provincial Council for People with Disabilities (COPRODIS, *for its Spanish acronym*), which operates through committees and plenary sessions to generate and promote proposals aimed at reinforcing the inclusion of persons with disabilities in the public administration of the Province of Buenos Aires.

Gender

Consistently, we foster **equal opportunities and safe work environments** by implementing specific actions that reinforce the gender perspective throughout the organization. The transvestite-transgender employment quota has been implemented with 11 individuals joining our workforce, while women occupy one in three leadership positions. Our Pride Network has 230 representatives across more than 100 locations and we have in place a Gender Violence Action and Prevention Protocol, in force since 2020 and updated in 2025.

We pursue continuous training and actively collaborate in gender-related education among sectoral partners: 80% of our staff completed the Micaela Law training with a focus on masculinities, more than 1,500 individuals participated in in-person sessions on workplace gender-based violence and we trained the Provincia Microcréditos team in the application of the "Protocol." Likewise, we play an active role in leading the development of the welcome kit, a key introductory guide on diversity, equity and inclusion for the Argentine financial industry. It was prepared within the framework of the Sustainable Finance Protocol with the purpose of establishing common criteria, key concepts and practical guidelines to incorporate this perspective into financial institutions.

We also promote awareness and communication through actions and campaigns on key dates such as March 8, June 3, June 28 and November 25, as well as through the dissemination of other commemorative milestones. We hosted the event 'Pride in Being: Inspiring Experiences', which convened public and private sector leaders to discuss advances and challenges in fostering more equitable, inclusive and diverse organizations. We also presented the solo play *"La hermana infame"* at the Bank Museum, a cultural initiative open to the community that highlights the Bank's commitment to inclusion. Additionally, we participated in two editions of the open streaming sessions 'Let's Talk About Bucks' and 'Let's Talk About Everything', in which we addressed household financial organization, investment opportunities and tools for economic autonomy, with a perspective focused on the dimension of power and decision-making.

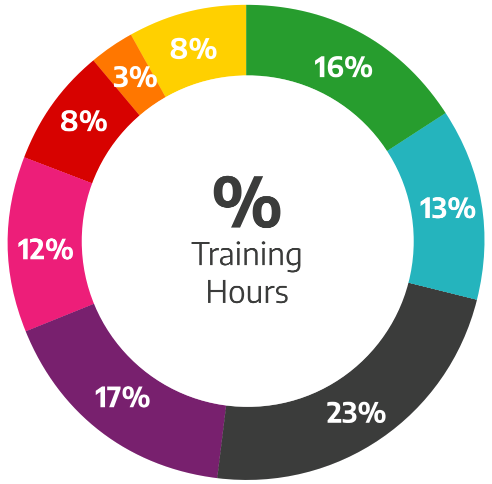
Staff Well-Being and Development

We promote the well-being of our employees

- Our organization offers one of the most beneficial leave schemes in the market.
- Our employees enjoy special discounts on purchases across different categories, training opportunities and comprehensive health care plans including gyms, meditation and nutrition, among others.
- We have breastfeeding rooms in our main buildings.
- We provide economic assistance for adoption processes and early childhood.
- We grant preferential financial conditions for banking products and services.
- We actively support our staff in situations that impact their well-being, addressing all matters related to clinical, psychological and social welfare.

References

- Regulatory Matters
- Soft Skills
- Business Skills
- Inclusion, gender and diversity
- Technologies
- Security
- Sustainability and Sustainable Finance
- Other



% hours of training by Job Level

Initial Levels	58%
Intermediate Levels	32%
Managerial Levels	10%

154.922 hours of training.

14,9 average hours of training per employee

24.465 hours of training in Human Rights.

Our Development

We promote skills development.

Our development policy is structured to accompany employees throughout each stage, offering different training tiers according to responsibility levels and work areas, together with specific complementary training programs.

We also implement programs including:

Internship: training for employees identified for higher-responsibility positions within the internal branch career, preparing them for senior roles under the guidance of a mentor who serves as a reference in such role.

Mentoring: training and support for employee/s recently appointed for higher-responsibility positions within the internal branch career, preparing them for senior roles under the guidance of a mentor who serves as a reference in such role and in soft skills.

Support Programs: Optional short-term coaching in soft skills is available for employees participating in the assessment stages of the internal branch career.

Furthermore, we have implemented a performance management and evaluation model, by which permanent staff are assessed on competencies and objectives. For recently incorporated employees into permanent staff a different model is applied, focusing on performance assessment schemes and integration into the Bank and its organizational culture.

The results of the performance assessment are considered as another indicator to be taken into account in the staff development processes, as well as to identify training opportunities in the various competencies by segments and units.

This year a performance assessment process specifically designed for leadership positions in branches, regional centers and centralized units was implemented. This scheme enhances objectivity, accuracy and consistency in assessment standards through the introduction of standards alignment committees.

Virtual Campus Provincia

We operate an online training portal that supports the training programs offered to our teams. The platform is accessible every day of the year from any connected device.

Two main training programs were introduced this year:

Let's Talk About Autism

To further our commitment to building a more accessible and inclusive Bank, we developed an introductory training and awareness program on Autism Spectrum Disorder (ASD). The program is designed to raise awareness of the condition and provide practical guidance on key characteristics and considerations when serving individuals with ASD. It is mandatory; 4,289 participants were trained.

Sustainability Program

Designed to ensure that employees understand the changes in the business model associated to sustainability, in both commercial and operational matters. The program promotes its application in planning, evaluation and budgetary decision-making, contributing to the efficient use of resources and the creation of sustainable public value. To date, 3,557 employees were trained.

Social Capital

"We collaborate to broaden access to quality financial services. Thus, growth opportunities for individuals and businesses through high-impact initiatives were expanded, fostering the financial well-being of the people of the Province of Buenos Aires and consolidating the productive ecosystem".

3 GOOD HEALTH AND WELL-BEING
4 QUALITY EDUCATION
8 DECENT WORK AND ECONOMIC GROWTH
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
10 REDUCCIÓN DE LAS DESIGUALDADES
11 SUSTAINABLE CITIES AND COMMUNITIES
17 PARTNERSHIPS FOR THE GOALS

Financial Inclusion

Physical presence in 135 municipalities

across the Province of Buenos Aires.

+ 58%

of the adult provincial population and 23% of MiSMEs hold accounts with the Bank.

+ 70,000 individuals

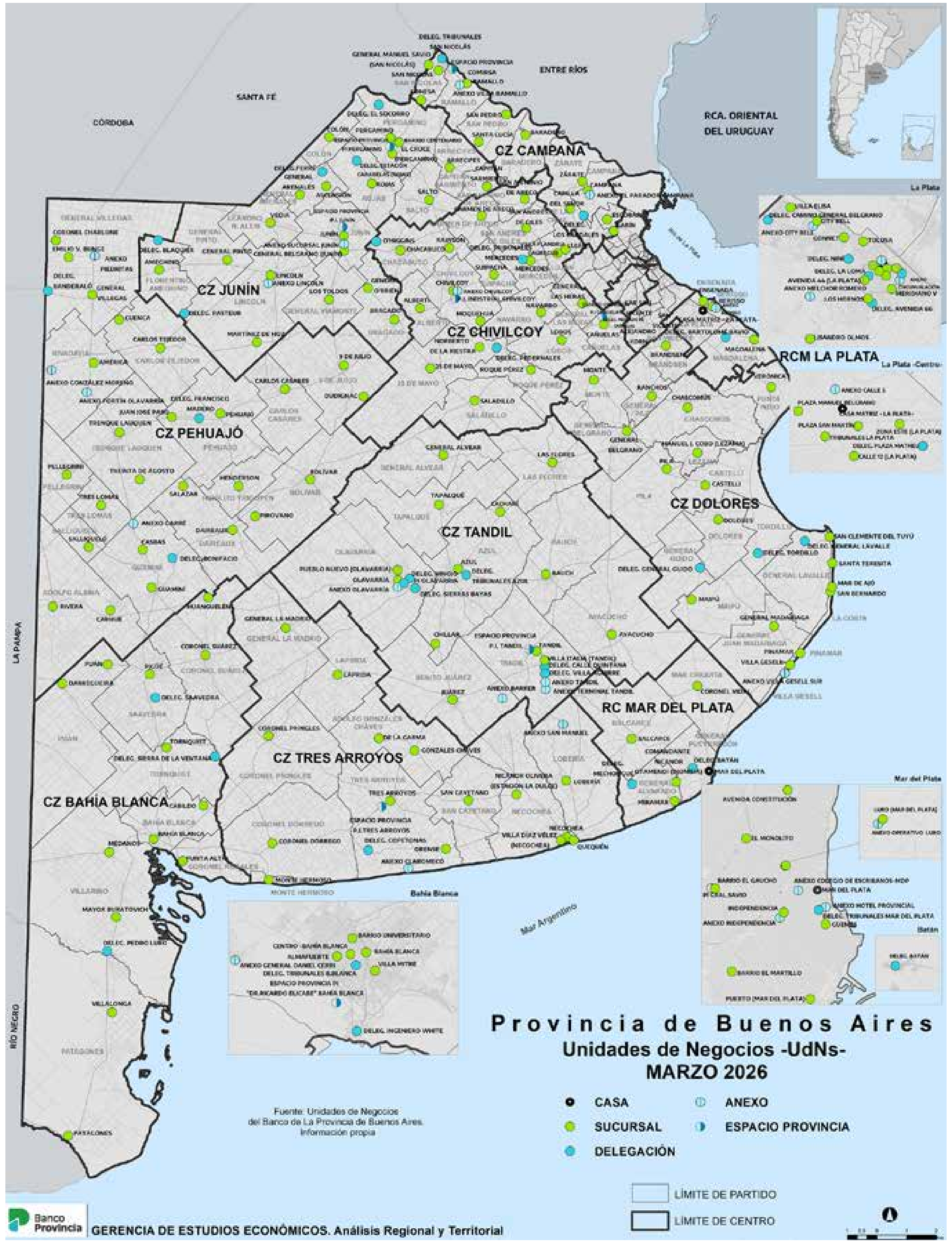
without prior indebtedness in the financial system took out a loan in 2025, 1 out of 3 belongs to the Retiree segment.

+ 1,000 MiSMEs

without prior indebtedness reported in BCRA took out a loan during 2025.

+ 148,000 individuals

made fixed-term deposits at the Bank for the first time through Cuenta DNI.



It has been globally demonstrated that financial inclusion constitutes one of the pillars of sustainable development. It involves the possibility of providing access to financial products and services for individuals and companies. while also strengthening usage levels. This is complemented by financial education, which underpins financial health—defined as the capacity to manage funds effectively, meet financial obligations and plan for the future.

Currently, most of the population hold at least one account. Therefore, the current challenge of financial inclusion is centered on promoting diversity and responsible usage of financial services. In our capacity as a financial intermediary for the people of the Province of Buenos Aires, we play a key role in safeguarding the financial health of families and businesses. For this reason, we support customers in developing the skills necessary to manage their financial resources maintaining a healthy balance between income and expenses, thus planning for the future and building savings to face unexpected challenges.

We are committed to **accompanying** our customers throughout every stage of their life cycle. We focus on the most vulnerable groups in the economy to ensure that their access and usage are sustainable. In the event of circumstances that may affect their repayment capacity, we provide financial mechanisms and digital support to help them meet their obligations.

With Cuenta DNI as our main tool for financial inclusion, and through the incorporation of new operations across alternative channels, our customers have shown a growing interest in fixed-term deposits, including those who had never previously made one at the Bank. Customer demand was primarily led by those under 59 years old. This product, which only represents 3% of customers in the financial system, reached a peak ownership of 4.6% at the Bank in September, evidencing the impact of our digital wallet.

On the other hand, with the option of managing them through Cuenta DNI, our customers – primarily those aged 60 and over – were able to access consumer loans. In the specific case of loans granted to customers without prior indebtedness in the system, 1 out of 3 is issued to retirees.

In line with international best practices, we reclassified loans granted in connection with sustainability and included within this scope those provided to groups facing real vulnerability due to their age and the potential risks associated with retirement.

In order to ease access to financing for commercial-segment MiSMEs without an active credit rating, we implemented the possibility of obtaining qualification through FOGABA's Express methodology. This enables them to allocate the approved amount to Working Capital – RePyme or to the Impulso al Comercio facility. This tool allows us to support a sector that requires assistance but does not always have sufficient assets to back its request, while at the same time to safeguard the soundness of our portfolio against potential difficulties faced by applicants prone to financial vulnerability.

Microcredits: access for sustainable development

It is an essential component of productive development, financial inclusion and economic integration.

The company ranks first and stands as a pioneer among microfinance institutions. Its impact and widespread presence across the region – with over 250 employees across more than 175 branches in the Province of Buenos Aires – translate into a business model based on advice from specialist executives and close ties with entrepreneurs.

Provincia Microcréditos has a deep commitment to financial inclusion. Among new customers, it is worth highlighting that:

- **5,800 individuals** (19%) accessed a loan in the formal financial system for the first time.
- **16,100** individuals (54%) accessed a loan for their productive unit for the first time.
- Of these, **47%** were ventures led by women.

Financing and key credit lines

During 2025, the company continued to support start-ups in Buenos Aires, with a 75% increase in disbursed amounts as against the previous year. The promotion of women-led ventures stood out, resulting in a 37% increase in the number of loans granted to this segment.

New Products

New Credit Line – Entrepreneurial Generation: For young people aged 18 to 25 without a credit history at the BCRA, with an interest rate reduction of up to 20 basis points.

- + 650 young beneficiaries financed.
- 58% of loans were granted to women

Additional Credit Lines in the Portfolio

Meteorological Phenomena Credit Line: designed to address or mitigate damages caused by natural events.

- 243 microcredits granted.
- 30% increase in financings and 60% increase in terms of amounts versus 2024.
- +1,600 million disbursed.

Coordination with municipalities: microcredits for independent workers with subsidized rates provided by local governments. Currently, coordination is in place with 20 municipalities; 11 new municipalities were added during 2025. For 60% of customers, this was their first access to a loan in the formal financial system.

Provincia Microcréditos generates a virtuous effect that goes beyond financing this traditionally underserved segment of the market:

- it encourages formalization before regulatory agencies. Almost **4,200 productive units were registered in ARCA.** This registration helps build a comprehensive client profile and supports more robust credit assessments in the future.
- strengthening of more than **75,000 direct jobs** corresponding to the financed productive units. More than 48,000 are located in AMBA.
- + than **19,000** independent workers **use the** Cuenta DNI Comercios **payment system.**
- Introduction of **microinsurance for life and property** to provide independent workers with comprehensive protection through accessible and effective coverage.
- Advisory and training in financial skills.
  - » + than **100,000 tutorial views** on credit cards use, cost calculation, digital commerce, among others.
  - » + than **350 participants enrolled in a self-administered** investment **course** offered through the company's website.

2025 Figures:

+ 69,000
customers.

+ 58,000
loans granted, with an average of $5 million.

55%
are women.

Half of them
are new customers.

+92%
of the lending portfolio has Cuenta DNI.

+ 53%
of the portfolio is located in the interior of Buenos Aires.

Financial Education

Strengthening skills—especially from a young age—is one of the essential pillars for ensuring financial inclusion of people and companies.

Incluir program

We encourage the strengthening of skills in our community. Since 2020, financial education has been provided through our Incluir Program, with the collaboration of Provincia Servicios Financieros, Provincia Microcréditos and Banco Provincia Foundation.

This program aims at fostering and consolidating the access of provincial inhabitants to financial products and services. In this sense, it includes several projects aimed at a specific segment of the population: provincial municipalities; women and diversity; workers in the informal economy; senior citizens; SMEs of the Province of Buenos Aires; young adults and school-age children.

With the purpose of providing capabilities to different identified groups within the community, we conducted **60 talks on different financial education topics, with more than 3,100 participants** (including older adults, workers from the popular economy, women and diverse groups, school-age children and municipal officials).

Incluir en movimiento Program

During the second year of our itinerant cycle of financial education program for families, nearly **49,000 individuals** took part in different activities. **We traveled 4,800 kilometers and brought our proposal to 15 cities** across the Province of Buenos Aires: Villa Gesell, San Bernardo, Mar del Plata, Miramar, San Clemente del Tuyú, Monte Hermoso, Castelli, Carlos Casares, Laprida, Marcos Paz, Verónica, Mercedes, Tres Arroyos, San Pedro, Pila. Through this initiative, in a playful and recreational environment, we seek to provide new knowledge and skills that enable people to use financial system tools, especially those related to new technologies.

The initiative includes a puppet show for kids, interactive educational games, a theater scene staged on the bus and talks on safety in the use of new means of payment and on the problem of online gambling, especially among young people.

In this edition, we presented a series of talks specially designed for elderly people, focusing on preventing digital fraud and offering guidance on the safe use of electronic banking channels.

Banco Provincia in the República de los Niños (Children's Republic)

A small-scale building simulating a bank branch was intervened with the brand of the provincial public bank. Through the Incluir Program, we implemented an initiative with educational games and trivia on basic financial education concepts, security tips and new digital tools such as Cuenta DNI, with prizes for all participants. In 2025, over **47,000 children** visited the mini branch.

RICO.EN.DATA

financial education in Buenos Aires classrooms.

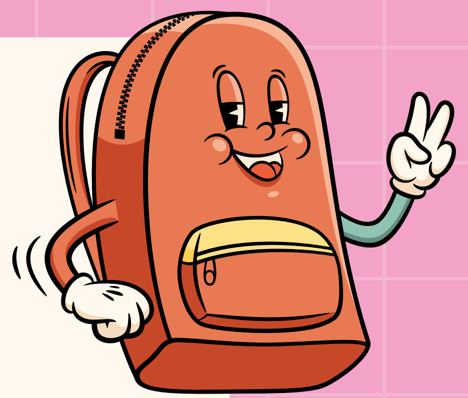
An in-person financial education course designed for third-year students in provincial secondary schools. The initiative is coordinated with the Directorate of Culture and Education of the Province of Buenos Aires, with the purpose of providing practical knowledge to responsibly manage personal finances.

It addresses key topics such as the value of money throughout history, income and expense management, saving versus investing and the importance of each concept, budget planning, the role of banks, responsible consumption and awareness of risks related to online betting and digital scams.

In 2025, the program reached all 135 districts of the Province of Buenos Aires following a pilot experience in 8 municipalities during October and November 2024.

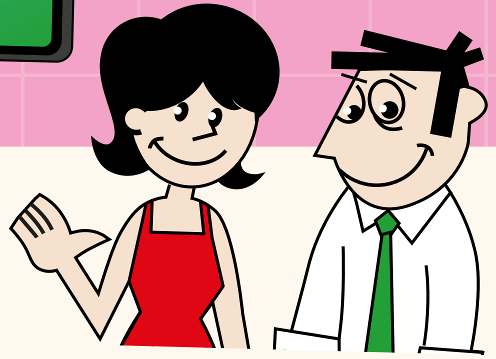
According to the first 2025 **Consolidated Financial Education Report**, close to 290,000 secondary school students (from 3rd to 6th year) were trained nationwide by various financial entities. Out of this total, **38% was delivered by the Bank** through its Rico en Data program. This report is framed within an initiative that brings together 20 leading financial entities under Argentina's Sustainable Finance Protocol.

+105,000 STUDENTS TRAINED



2,250 SCHOOLS VISITED

3,400 COURSES DELIVERED



62 TRAINERS ACROSS THE PROVINCE

Local Inclusive Development

Through our actions, we generate various initiatives to contribute to the economic and social well-being of the community.

Connecting for Development

We actively participate in local and international exchange spaces to promote financial inclusion and innovation.

In this regard, within the framework of the **Network for the Development of Evaluation Capacities in Development Banks of Latin America and the Caribbean (ReDeCa – IDB),** we shared the impact evaluation results of the **Cuenta DNI** virtual wallet during an international meeting held in Ecuador.

As part of the **IV Conference on Economics for Development of Buenos Aires Province**, organized by the provincial Ministry of Economy, we organized a workshop on methodological innovation in data production for management, announcing developments for monitoring, evaluation and large-scale data handling, named **Pulso PBA**.

Lastly, we shared presentations at the **Annual Assembly of the Latin American Association of Development Financing Institutions (ALIDE)**, held in the Dominican Republic; and, together with this association, we organized the **International Seminar "Digitalization, Artificial Intelligence and its Impact on the Financial Inclusion of MiSMEs"**, where we highlighted technologies and successful practices that enable institutions to adapt and refine their strategies to support this target segment.

SMEs internationalization

Through our **Vincular** program, we reinforced our role as an intermediary, **allowing customers to engage in business generation spaces for local exporting companies through coordination with public agencies and foreign counterparties.** The different initiatives are designed to:

- Enhance the technical and commercial skills of participating companies.
- Create opportunities for international connections to open new markets.
- Facilitate access to knowledge in foreign trade.
- Promote positive indirect economic impacts in the local productive network.

Advisory Councils

We operate 14 Regional Advisory Councils designed to gather and address concerns, while fostering close engagement with MiSMEs representatives and business associations, whose representatives are presidents of local Chambers in the Province of Buenos Aires. In 2025, we held **48 meetings** across the province, identifying and addressing the concerns of more than **250 participants**.

Some key figures within the program:

4 business rounds, both local and international, along with information sessions

- Advisory services.
- International cooperation.
- Business opportunities.
- Exchange of experiences.

118 virtual meetings and 238 actions

- Exploring foreign markets.
- Facilitating international contacts.

Business opportunities

With embassies:

- Slovenia
- Hungary
- Montenegro
- Pakistan.

2 onboarding events

- 165 registered companies.

Coordination with local governments of the Province.

Training

Participation in 7 Training Sessions.

First Export Workshop (3 days)

- 45 companies daily.

Jauretche Chair

Since 1988, at the Dr. Arturo Jauretche Chair, the Bank has honored the legacy of Arturo Jauretche—an essential national thinker and president of our Bank from 1946 to 1950.

2025 Main actions

We focus on the institutional premise of territorial closeness, and with this objective we conduct research starting from Arturo Jauretche as a central figure, extending toward the works and documents of national and Latin American thinkers who emerged in the 20th century and remain highly relevant today. Based on this relationship between territory and thought, we built an expanded annual program:

- **Series of Talks: "Dialogues from National Thought"** In collaboration with the "*Programa Puentes*". Program for access to Higher University Education of the Government of the Province of Buenos Aires.
- **2026 Banco Provincia Grand Prize Contest for Historical Essay and Photography. Echoes of History: 50 years of memory, truth and justice.** On the occasion of the upcoming 50th anniversary of the civic-military coup that took place on March 24, 1976 in the Argentine Republic.
- **Day of National Thought:** internal and external outreach and commemorative press release in honor of the birth anniversary of our central figure.
- **6 in-person sessions of the Induction Course.** We presented content related to Arturo Jauretche.
- **Traveling exhibition "*Pensar con Jauretche hoy*"** at the House of the Province of Buenos Aires in the municipality of General Viamonte, Los Toldos.
- **Schedule of commemorative dates** developed for Internal Communication networks, framed in national and Latin American thought, to share excerpts from Jauretche's writings, programs and activities in which the Chair participates.

Further details in the annex.

Museum

We share the history and highlight the essential role of the Bank in the province and in the daily lives of its people. We contribute to non-formal education and foster community social development through different initiatives.

2025 Main actions

- **"*Banco y Niñez*" program.** 290 visits to our Museums in Buenos Aires and Carmen de Patagones, involving over 8,600 students.
- ***"Banco y Personas Mayores"* program.** We launched this new initiative, totaling 16 visits to our Museums with more than 350 attendees.
- **Documentary and bibliographic collections.** We started a comprehensive project that includes preventive conservation, cataloguing and digitization of over 5,000 photographs from the Bank's Historical Archive.
- **Temporary exhibitions.** 15 exhibitions at both locations on diverse themes.
- **Special actions.** During *La Noche de los Museos* we opened our doors on special days and times. More than 2,000 people visited the Banco Provincia Museum.

Further details in the annex.

Contests

We are pleased to recognize and reward individuals who contribute to enriching our culture and promote innovation as a way of adding value to the business world.

2025 Banco Provincia Grand Prize for Literature

This is the fourth consecutive year the contest has been held, having started in 2022 within the framework of the Bicentennial celebrations.

The nationwide call was launched on March 31, and **4,921 short stories** were received from writers across 131 provincial municipalities and the City of Buenos Aires.

Juan Cuattromo about the contest: *"This contest is not a corporate social responsibility initiative. It is a public policy. Because we are a public bank, belonging to the people of the Province of Buenos Aires, and we believe we must be an active part of its culture. For a public bank to invest in culture is not something taken for granted: it is a political decision that reaffirms rights and opens paths for each story to find its own life".*

The short story Oficinas, by Mariano Tomasovic, won the **first prize** of $1 million; **La última vez, by Victorio Carpintieri,** received the second place and $600,000; while the third award of $400,000 went to *El sol sale por el este* by Pablo Ortiz.

Financial Innovation Contest

In collaboration with Provincia NET, we organized the Financial Innovation Contest with the purpose of fostering the development of technological solutions applied to financial services. The contest awarded a total of $18 million in prizes, distributed among the top three winners.

From a total of 527 proposals, six projects advanced to the final stage, presenting ideas that ranged from enhancements to the Cuenta DNI digital wallet to video games applied to financial education.

The first prize, amounting to $10 million, was awarded to Cuenta DNI con Vos, a project developed in the district of Lobería by the team composed of Martín Capelli, Luis Gastiarena, Rocío Valeriano, Juan Diego Vidal and Lautaro Lamenza. **The proposal mainly introduces three new functionalities for the digital wallet, designed to manage shared expenses and household consumption with greater control and transparency in everyday life.**

More details about the winners can be found in the annex.

Aldo Ferrer Annual Research Award

The provincial Ministry of Economy and Banco Provincia jointly organized the fourth edition of the ***Aldo Ferrer Annual Research Award on the Economic Development of the Province of Buenos Aires.*** The award seeks to promote research projects that contribute to reflecting on the present and future of both the province and the country. The competition was aimed at students and professionals in economics and related fields. A total of $4.8 million in prizes was awarded. ***The call for submissions took place in September and the award ceremony was held in December.***

This edition focused on three major thematic areas: fiscal federalism, provincial and national economic development and foreign trade with a provincial perspective. When selecting the winning projects, particular emphasis was placed on analyses of the history, current dynamics and potential of Buenos Aires' productive structure. The evaluation incorporated cross-cutting perspectives such as logistics, innovation, gender, employment, energy transition, care economy, big data, socio-environmental sustainability and green finance.

The first prize was awarded to the research work titled **"What Are the determinants of imports in Argentina? A Structural decomposition exercise" by Matías Torchinsky Landau.**

More details about the winners can be found in the annex.

ALDO FERRER
PREMIO ANUAL DE INVESTIGACIÓN

Banco Provincia Foundation

Banco Provincia Foundation was created in 1969 to improve the economic and social development of the Province of Buenos Aires.

2025 Main actions and programs

- **“A jugar a la plaza”.** We created 32 new spaces in squares and installed 8 bicycle repair shops.
- **“Clubes en forma”.** We carried out 448 equipment and infrastructure projects and sponsored 6 sports events.
- **“Ver para aprender”.** We checked 11,561 students and delivered 2,182 eyeglasses.
- **“Ver para seguir aprendiendo”**. We delivered 17,139 eyeglasses to 12,989 adults.
- **“Acompañamos a los hospitales”.** We provided equipment and infrastructure supplies to 14 health institutions.
- **“Se armó la orquesta”.**
  - » 1,425 musical instruments and inputs were donated to 53 orchestras.
  - » We inaugurated 11 Music Creation Centers.
- **“Acompañamos a las escuelas”.**
  - » We donated school supplies, toy libraries, musical instruments and/or equipment to 133 educational institutions.
- **“Programa Integrando” – Mental health**
  - » We issued 33 surety bonds to 6 hospitals. Such insurances cover 152 people.
  - » We supplied 10 outpatient mental health facilities with equipment under the supervision of Cabred Hospital.
- **Outstanding special projects. We assisted municipalities which suffered adverse climate phenomena.**
  - » We sent a truck with cleaning and personal hygiene items, diapers, candles, infant formula and underwear;
  - » We provided equipment for the complete reconstruction of the neonatal unit at Penna Hospital in Bahía Blanca;
  - » We delivered repellents; household appliances (fridges, washing machines, wardrobes, nebulizers) and materials for works in damaged institutions and houses;
  - » We supplied affected families with equipment, cleaning and hygiene items.

Outstanding initiatives

We maintain partnerships and agreements with UNICEF, Casa Justina, Fundación Huésped and Abuelas de Plaza de Mayo. Therefore, we provide our customers with different ways to collaborate with such organizations whose actions have a positive impact on the community.

By means of these donations, our Bank reinforces its commitment to supporting relevant social causes, using its various channels and services to facilitate contributions and broaden the impact of these NGOs.

For donations to these four institutions, we offered different means of payment: Cuenta DNI, BIP transfers and exchange of "Me Sumo" points, our customer loyalty program.

- **+ than $17 million** were collected for donations to UNICEF, Casa Justina, Fundación Huésped and Abuelas de Plaza de Mayo through Cuenta DNI, BIP transfers and exchange of "Me Sumo" points.

Bank's donations

We want to be close to our community and promote digital inclusion for the inhabitants of the Province of Buenos Aires. This year, we donated **325 complete computer workstations** to 3 schools, 2 municipalities and 1 club. The beneficiaries were provincial schools, clubs, municipalities and health centers.

Let's make our Bank a bone marrow donor

The initiative was inspired by employees with illnesses requiring bone marrow transplants. It aims at bringing the Blood Bank closer to our staff, facilitating the process of donating during the working day and outside the hospital environment, so that those who wish to perform this act of solidarity can do so in a more accessible way, while maintaining the same technical protocols required by the health authority.

In October, a blood donation event was held in our Head Office. **58 employees participated, out of which 50 donated blood and 12 registered in the National Bone Marrow Registry**, in collaboration with the Curie and Piñero Hospitals.

Two key institutions were present:

- Transfusion Medicine Network of the Ministry of Health of the City of Buenos Aires, which promotes voluntary blood donation campaigns to avoid the need for replacement blood donors.
- INCUCAI performed blood draws for genetic testing purposes and added volunteers to the National Bone Marrow Registry.

In December, and for the first time outside the City of Buenos Aires, we held the fourth event in our La Plata Home Office.

During the event, **51 employees** were assisted, out of which **40 donated blood and 5 registered in the National Blood Marrow Registry.**

Thanks to these 40 donations, the Instituto de Hemoterapia de la Provincia de Buenos Aires (Institute of Hemotherapy of the Province of Buenos Aires) which was in charge of the event, will be able to generate approximately 120 components (platelets, plasma and red blood cells) that will be distributed to hospitals located in La Plata city and the surrounding areas.

Initiative for people with ASD

Customer service is our priority. For that reason, we focus on continuously improving the experience of families and individuals by adapting our services to their specific needs. We added a **special feature for people with ASD** to our ATM network and promoted various initiatives to strengthen our relationship with each customer.

At our branches, we trained staff in ASD characteristics and improved best practices for customer service.

We disseminated information for ASD **customers and provided a customer service guide** with recommendations to assist this group, promoting a more inclusive and respectful institutional culture of diversity.

Actions taken in areas affected by adverse weather phenomena

Due to the weather phenomena occurred in Bahía Blanca and the rest of the districts affected, staff from the different central areas and regional centers moved to such locations to ensure operational readiness and provide a value proposition that restores the quality of life of those affected.

We supervised and assessed physical damage in branches and ATMs. From the very beginning, we sent 3 mobile units with 2 ATMs to provide quick access to cash for the Bahía Blanca's inhabitants in such a difficult situation. In just 7 days, we reestablished normal operations and guaranteed the continuity of our services.

In order to be close to our community, we provided 5 trucks to deliver donations from our employees to that region. Banco Provincia Foundation sent cleaning and personal hygiene items, diapers, candles, milk and repellent for more than $290 million.

We acted as a payment agent for the subsidies granted by the Province of Buenos Aires. More than 10 thousand families collected $800,000 each.

We assisted 61 employees who suffered from weather phenomena and disregarded the respective days of leave taken.

Natural Capital

“We manage our business model responsibly by optimizing critical resources, reducing our carbon footprint, and selecting sustainable suppliers to minimize the environmental impact of our operations”.

Natural capital is a strategic asset in our role as a public development bank.Its responsible management contributes to create public value by strengthening the environmental and productive resilience of the Province of Buenos Aires, reducing operational and financial risks, and supporting public policies aimed at long-term sustainable development.

7 AFFORDABLE AND CLEAN ENERGY
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
11 SUSTAINABLE CITIES AND COMMUNITIES
12 RESPONSIBLE CONSUMPTION AND PRODUCTION
13 CLIMATE ACTION
15 LIFE ON LAND

Responsible Management of Critical Resources

The management of critical resources is part of our commitment to operational efficiency, the prudent use of inputs and the reduction of environmental impacts. This approach contributes to cost optimization, regulatory compliance and the continuous improvement of internal processes.

Energy

We recognize that the use of efficient energy and the gradual incorporation of energy efficiency criteria into our operations help reduce emissions, minimize operating costs and strengthen institutional resilience in the face of energy risks.

In new works and relocations, we prioritize accessible design, urban integration and environmental comfort. In all projects, we add **sustainable construction** criteria that enabled us to reduce heat loss, diversify energy matrix and significantly decrease consumption and operating costs.

Main achievements:

- Inauguration of a new sustainable branch: Almirante Brown Industrial Park.
- Replacement of HVAC equipment with inverter technology and Variable Refrigerant Volume (VRV) systems, reducing the 40% associated energy consumption.
- Conversion to LED technology, which enabled reaching over an 85% improvement in central buildings and branches, thus reducing 40% in lighting consumption.
- Modernization of elevators and UPS systems, saving additional 15% of energy.
- Installation of double-glazed windows and doors and solar control to reduce heat loss by up to 70%.

This year, we refurbished **ATMs with state-of-the-art equipment** and improved energy efficiency, adding 36 units, surpassing the 30% of the total amount of ATMs. These machines use 30% less energy.

Investments in **technological infrastructure** and core banking also considered the more efficient use of computing resources and the reduction of energy consumption and a smaller environmental footprint, in line with the Bank's principles of sustainability and operational efficiency. Among the key initiatives are those related to new technologies for digitizing administrative records, expanding the use of reusable and cataloged API-based architectures to reduce time-to-production, and improvements to core banking transactions, resulting in reduced CPU usage on the Mainframe and contributing to a more efficient and sustainable IT operation.

In addition, the incorporation of more energy-efficient hardware, combined with state-of-the-art switches and communication devices, enabled more rational network management and a reduction in the consumption of critical resources. Our investments prioritized equipment with international environmental certifications, such as Energy Star, EPEAT (Bronze and Silver categories), and 80 PLUS Platinum for servers. In this way, technological modernization not only optimized operational performance and reduced component failures but also contributed to more efficient operations with a smaller environmental footprint.

Together, these measures contributed to achieving a 5% reduction in electricity consumption in 2025.

Fuel and Mobility

Fuel consumption is a key indicator for assessing the fleet's operational efficiency and its environmental impact. **In 2025, we observed a 12.2% reduction.**

This improvement is due to route optimization, better driving practices and the gradual incorporation of more efficient vehicles. The fleet consists of 276 units, out of which 2 are electric.

Additionally, we recorded consumption of **generators**, whose power supply is essential for critical tasks. In 2025, this equipment consumed less **than 1% of the fuel,** a figure that remains within the operational parameters established for its use as a backup.

The use of **lubricants** follows this trend toward efficiency. In 2025, we used **nearly 30% less**, consistent with the renewal and optimization of the fleet and the reduced need for intensive maintenance.

These results demonstrate the impact of comprehensive institutional mobility management: total consumption was reduced, demand for lubricants decreased and fleet usage was optimized, thus aligning operational performance with our sustainability goals.

Materials and Waste Management

Plastic

In 2025, we made progress on initiatives that significantly reduce waste generation and promote more sustainable materials.

Reducing the use of single-use plastics is a central pillar of our environmental strategy.

First, we installed biometric fingerprint readers across our entire ATM network, enabling transactions without a physical card. This measure reduces the need for plastic and enhances operational security by minimizing the risk of fraud.

In addition, we began issuing credit and debit cards made from 100% recycled PVC. With this decision, we are promoting the circular economy and aligning ourselves with our responsible procurement policy.

We purchased 7 million cards made entirely from recycled PVC. We have already delivered more than 2 million —including both debit and credit cards—gradually replacing our existing stock.

These actions, combined with the push toward digital cards and the reduction of reprints, reinforce a management model that reduces waste, promotes responsible practices and modernizes our products with a sustainable vision for the future. The reduction in plastic card consumption in 2025 was 47%.

During 2025, we also made significant progress in reducing the use of plastics associated with treasury operations, primarily banknote bags and heat-sealable plastic envelopes. As a result of the actions implemented, total treasury plastic consumption was reduced by 11.2 tons, representing a 35.3% decrease compared to 2024 (from 31.7 tons in 2024 to 20.5 tons in 2025). This improvement was driven by the optimization of operational processes, better planning of supplies, the reduction of rework and the more efficient use of materials in the tasks of packaging and transporting valuables. Such improvement contributes to a reduction in the environmental impact of operations and strengthening more responsible resource management.

As a result, **total plastic consumption fell by 33.7%**: from 49.12 tons in 2024 to 32.57 tons in 2025, with significant decreases in the use of cash bags, heat-sealed envelopes and cards.

Paper

Efficient paper management is an essential pillar of our modernization and sustainability strategy. In 2025, we made significant progress in **the digitalization of processes**, reduced the use of physical supplies and optimized operations across the entire organization. These actions not only reduce the consumption of natural resources but also streamline the customer experience and strengthen the integrity of our internal processes.

In this context, **we streamlined our customer service circuit.** This enabled us to expand the use of **digital forms and positive identity verification**, replacing paper-based procedures with more secure and efficient system-based verifications, thus resulting in annual savings of more than 3.5 million sheets of paper. We also supported the implementation of **eTickets** at ATMs, enabling optional receipt printing and promoting their replacement with digital notifications, thereby reducing the volume of thermal paper used.

We also streamlined the process for purchasing and distributing reams of paper with the dual goal of optimizing costs and usage by standardizing the type and size to eco-friendly A4 reams and centralizing their management.

Together with our customers, we increased by 95.5% the use of **e-provincia** (87% in 2024), an online free service by which they receive the following information via email:

- Savings accounts statements
- Credit card statements
- Notifications, alerts and communications regarding changes to services or products.

This allows customers to have access to such information quickly from their mobile devices or computers in a secure and private environment, without the need to print and mail large amounts of paper. In this way, the environmental impact of the use of paper and its transportation was decreased.

In 2025, we reduced the consumption of physical supplies. In particular, the use of paper envelopes decreased by more than **48%** as against 2024, as a result of process optimization and the progressive digitalization of operations. As a result, **total paper consumption decreased by 21.2%**, totaling 417.40 tons. This trend was mainly reflected in the decrease in the use of sheets, ATM rolls and envelopes.

The gradual decline in physical printing and the progress on digitalizing processes also contribute to reducing the use of total toner, thus preventing the generation of polluting waste and improving the organization's environmental efficiency.

Waste

Responsible waste management is part of our commitment to reducing environmental impacts and improving sustainable operational practices. In 2025, we improved the initial waste separation, optimized internal management processes and worked with authorized waste management companies, ensuring traceability and regulatory compliance.

Within this framework, we made progress in waste separation at our central buildings by using separate bins for recyclables and non-recyclables, which improved operational efficiency and facilitated material recovery.

Recovered materials management

Paper and plastics:
16.5 tons
of recovered material were managed, repurposed as recycled paper, reducing the waste volume.

End-of-life tires (NFU, *for its Spanish acronym*):
273 units
were delivered to authorized tire shops for proper disposal.

Used vegetable oils (AVU, *for its Spanish acronym*):
411 liters
were recovered from kitchens and dining rooms and delivered to an urban recycler, preventing impacts on soil and watercourses.

Likewise, we introduced a line of sustainable merchandise made from recycled materials (eco-cups, Tyvek backpacks, recycled mate bags and eco-friendly notepads):

- **Reusable eco-friendly cups:** 5,000 units. 500cc cups made from recycled plastics (such as recycled PP and PET).
- **Tyvek backpack and fanny pack:** 4,000 units Tyvek (biodegradable material). Tyvek® is eco-friendly, reusable and 100% recyclable. It is manufactured using low energy requirement and is ISO 14001 certified.
- **Recycled mate bags:** 500 units. Recycled mate bags made with banners used for the Bank´s advertising campaign.
- **Eco-friendly Pocket Notepad:** 5,000 units.

Sustainable Management of Acquisition and Suppliers

Responsible purchasing integrates environmental and social criteria into the selection of goods and services. This approach allows us to manage resources more efficiently, comply with institutional policies and align with our sustainability goals.

Incorporating environmental and social criteria into acquisition and procurement processes broadens the positive impact of our strategy, promotes responsible practices throughout the supply chain and strengthens our value creation model.

Acquisitions and procurement processes are regulated by the **Banco de la Provincia de Buenos Aires´ Regulations** under the following principles:

1. Reasonableness.
2. Advertising and communication.
3. Free participation.
4. Equal opportunity.
5. Free competition.
6. Economy.
7. Transparency.

In line with our Responsible Purchasing Policy, in 2024, we included **sustainability criteria into our acquisition of goods.** Thus, the following achievements were accomplished in 2025:

38% of goods purchased included environmental and social criteria.

59% of business supplies (out of the total purchase of goods). → **63%** of these inputs complied with sustainable criteria.

Working with suppliers that integrate sustainability criteria into their operations drives higher standards throughout the value chain.

In 2025, we implemented digital procurement processes, streamlining internal procedures and enabling our suppliers to register and upload their documentation online, eliminating the need for in-person submissions.

The information and documentation that suppliers must provide include:

- Environmental, social or sustainability certifications.
- Environmental management plan or carbon footprint measurement.
- Employment of minority groups.
- Women in leadership roles within the company.
- Public sustainability reports or agreements.

This allowed us to conduct a preliminary analysis and determine, based on an initial review of our critical suppliers, that:

Breakdown of Annual Purchases

80% of our expenditure is concentrated among 24 key suppliers. → Out of which **64%** meets sustainability standards.

In addition, 99% of our purchases are made from local suppliers, thereby fostering regional economic development and promoting shorter, more efficient supply chains.

Carbon Footprint

Extension of the scope

During 2025, we strengthened our emissions management by expanding and consolidating the corporate greenhouse gas (GHG) inventory, prepared in accordance with the international GHG Protocol standard and in line with GRI 305 requirements. This process improved the coverage, consistency and traceability of the reported climate data, establishing a robust baseline for decision-making and the design of mitigation strategies.

With regard to direct emissions (GRI 305-1 / Scope 1), the inventory included all relevant sources under the Bank's operational control. These include stationary combustion from the Bank's own equipment (such as generators), natural gas consumption in buildings and fugitive emissions associated with HVAC systems and firefighting equipment, such as refrigerants and fire extinguishers.

As a result, in 2025, Scope 1 emissions reached 5,967.09 tCO2e, representing 20.83% of the Bank's total carbon footprint.

With respect to indirect emissions from energy consumption (GRI 305-2 / Scope 2), emissions associated with the electricity used by the Bank's various facilities (including the Home Office, branches, regional centers and other operational departments) were measured.

During the reporting period, these emissions totaled 9,916.82 tCO_2e, accounting for a 34.61% of total emissions and placing them among the Bank's primary sources of climate impact.

With regard to indirect emissions from the value chain (GRI 305-3 / Scope 3), the Bank made progress in identifying and measuring the most relevant categories in accordance with the GHG Protocol. In particular, the following categories were included: emissions associated with passenger transportation and outsourced logistics, ground and air business travel, remote work by employees, the disposal of waste generated by operations and the consumption of materials and services—including goods purchased as operational inputs.

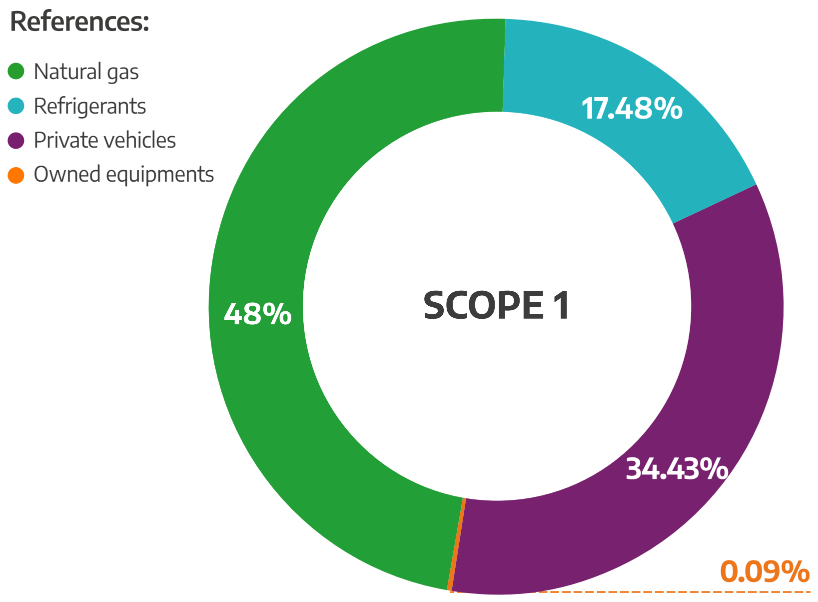
These emissions totaled 12,767.88 tCO_2e, accounting for a 44.56% of the Bank's total carbon footprint in 2025, which underscores the strategic importance of the value chain in institutional climate management.

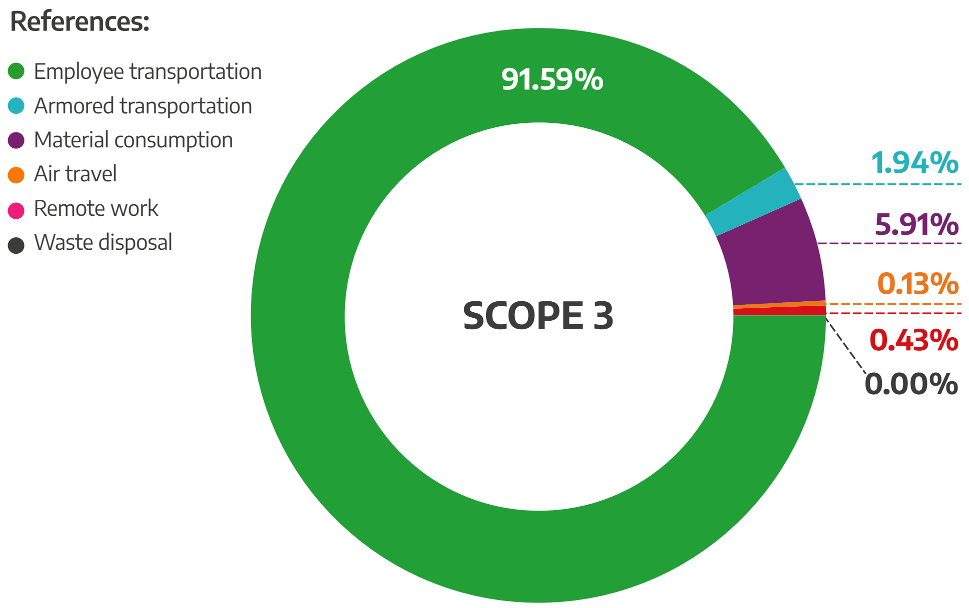
The corporate carbon footprint for 2025 totaled 28,651.79 tCO_2e, with a balanced distribution between direct and indirect emissions and a significant share from Scope 3. This expansion of the measurement scope represents a key milestone in the Bank's environmental strategy. It enables a solid baseline for identifying critical emission sources, prioritizing mitigation actions and ensuring that sustainability commitments are based on comprehensive and verifiable information aligned with international standards.

Carbon footprint

Greenhouse gas emissions

Consolidated Total Footprint	SCOPE 1 · GRI 305-1 Direct Emissions · Operational control	SCOPE 2 · GRI 305-2 Energy indirect emissions · Imported electricity	SCOPE 3 · GRI 305-3 Other indirect emissions
28,651.79 TCO_2E	**20.83%** SHARE	**34.61%** SHARE	**44.56%** SHARE
	5,967.09 TCO_2E	9,916.82 TCO_2E	12,767.88 TCO_2E





Key Performance and Reductions

-11%
Private Vehicles.
Reduction of Emissions from the Internal Fleet.

-10%
Electric Power.
Significant decrease thanks to efficiency measures.

-5%
Natural Gas Consumption.
Optimization of its use for heating and operational processes.

The percentages derive from the comparison between 2025 and 2024.

Mobility Survey

In 2025, we took a key step in measuring our environmental impact by conducting a mobility survey designed to quantify emissions from commuting—employees' daily trips between home and work—and incorporate them into Scope 3 of our carbon footprint. The survey was carried out on a sample representing more than 10% of the workforce, rigorously selected to ensure statistical representativeness of the entire workforce, taking into account gender, age, job level, and geographic distribution.

Surveyed variables

Origin and Destination: where the trip starts and ends.

Means of Transportation: automobile, motorbike, bicycle, subway, etc.

Frequency: How many times a day you make this trip.

Distance: How many kilometers you travel.

Measurable Criteria:

- **Gender neutrality**
- **Representation at different job levels (managers, chiefs, intermediate level and initial level positions)**
- **Representation in regional centers and central buildings**
- **Ethereal representation**

Outstanding results

1,106
replies

34 km
daily average

54%
lives within 10km or less

86%
uses one means of transportation

Financed Footprint

We initiated the measurement of our Financed Carbon Footprint

To estimate the emissions associated with our loan portfolio, we began training on how to use the calculator provided by the Argentine Sustainable Finance Protocol, which was developed using a common methodology for the local financial system based on the international standards of the Partnership for **Carbon Accounting Financials (PCAF) and the GHG Protocol.**

By using this standardized tool, we ensure transparency, data traceability and the possibility to compare results to set future decarbonization targets aligned with the country's climate commitments.

Related Companies

Grupo Provincia

It manages its insurance companies: Provincia ART, Provincia Seguros and Provincia Vida, with a strategy based on innovation and the creation of synergies, thus incorporating sustainable development into its business model.

Grupo Provincia and its insurance companies join the Argentine Network of United Nations Global Compact, committing to align their operations with the Sustainable Development Goals (SDGs), promoting respect and protection of human rights, non-discrimination in employment and occupation, environmental stewardship and the prevention of corruption in all its forms.

Sustainability management is coordinated through the Committee on Corporate Policies and Strategies for Gender and Sustainable Development, which oversees the design, implementation and monitoring of related policies for the holding and its companies.

As part of these efforts, the Group signed the Statement of Support for the Women's Empowerment Principles (WEPs) and participated in various training programs and activities.

Additionally, the Group prepares the Communication on Progress (COP) periodically; this report reflects the organization's status and progress regarding the actions and measures implemented, in line with the five pillars of the Global Compact: Governance, Human Rights, Labor Standards, Environment and Anti-Corruption.

Training and Awareness
Regarding internal training, all staff members who joined the holding received training on gender issues, in accordance with the "Micaela Law". In addition, some teams participated in environmental training sessions required by the "Yolanda Law", as well as in a workshop on the prevention and response to gender-based violence in business management, organized by UN Women.

In 2025, training sessions were also held for all staff on topics related to consolidating the organizational culture:

- Anti- corruption.
- Responsible consumption.
- Municipal solid waste management.
- Energy efficiency as a tool towards climate action.

Environmental management and climate action
Grupo Provincia conducted a carbon footprint analysis and assessment in collaboration with the Sustainability Without Borders Foundation. Its goal was to identify opportunities for improvement aimed at reducing the environmental impact of its operations. In addition, training sessions on climate change were held to enhance staff environmental knowledge and awareness.

Institutional coordination and commitments with SDGs
During the reported period, Grupo Provincia actively participated in training sessions, webinars and workshops related to updates and new tools for preparing the COP 2025. It also participated in the United Nations Global Compact's "Forward Faster" initiative, aimed at accelerating progress toward achieving the 2030 SDGs.

In this sense, the organization participated in the climate ambition and gender accelerators programs, reaffirming its commitment to responsible, inclusive management aligned with international standards.

Relationship with the community
In 2025, initiatives were implemented to strengthen the social commitment of Grupo Provincia, standing out:

- Internal communication campaigns related to environmental milestones, with a focus on raising awareness and promoting best practices.
- Participation in blood donation campaigns, organized jointly with the companies of the holding, to foster health, solidarity and community engagement.

Transparency and Anti-Corruption
Common financial guidelines were established for all Group companies, in line with the holding strategic objectives and standardized indicators, to enable the assessment of performance, risk and sustainability.

Jointly actions were taken with Provincia ART, Provincia Seguros, Provincia Vida, Banco Provincia and other companies of the holding, taking into account their inherent regulations.

This framework helped strengthen a comprehensive financial management system that is consistent and aligned with the strategic role of Grupo Provincia as a financial holding.

Responsible Investment Grupo Provincia's Policy
As part of the Corporate Responsible Investment Policy, the investment decisions of the Grupo Provincia were primarily aimed at contributing to the productive, social and environmental development of the Province of Buenos Aires and the rest of the provinces, while ensuring the holding's solvency and financial sustainability at all times.

Particular emphasis was placed on financing for SMEs and Cooperatives, achieved through the acquisition of various financial instruments, such as Financial Trusts, Corporate Bonds, Mutual Funds and Company Shares.

At the end of 2025, Grupo Provincia and its companies held investments in mutual funds focused on SME financing totaling more than $39.2 billion and in corporate bonds totaling $194 million, representing 4.7% of the total consolidated portfolio of the Grupo Provincia.

On a consolidated basis, placements of Corporate Bonds of the Productive Sector (without the financial sector) in portfolio totaled $108 billion (12.9% of the total consolidated portfolio), the Energy Sector recorded 72%. Within this sector, investments specifically related to renewable energy (companies in the wind and solar sectors) totaled $10.7 billion.

Sustainable Finance and Productive Development Policy
In line with the strategic guidelines of the holding, in 2025, Grupo Provincia improved its financial capabilities with the aim of gradually incorporating sustainability criteria into its financial management.

Within this framework, assessments on investments and financial tools were made related to:

- Social and environmental objectives.
- Green financing.
- Sustainable infrastructure.
- Financial and insurance inclusion.

These measures aim at consolidating the role of Grupo Provincia as a key player in sustainable productive development, combining financial strength with positive social and environmental impact, in line with its role as a financial holding.

Sustainable Financing and Insurance Policy
Priority is given to identifying initiatives that contribute to sustainable productive development, the mitigation of environmental risks and social inclusion, while always preserving the company's financial soundness and technical stability.

Likewise, in line with this policy, all Grupo Provincia´s companies developed and strengthened inclusive digital channels with the aim at expanding access to financial and insurance products and services, promoting financial and insurance inclusion and ensuring an accessible, equitable and efficient experience for all segments of the population.

Provincia Servicios Financieros

Financial and technological holding of Banco Provincia. Its main role is to connect municipalities, entrepreneurs, businesses and public agencies with solutions that strengthen their competitiveness, modernization and access to financial tools.

It aims at generating synergies, building capacity and accelerating the growth of the productive sector in the Province of Buenos Aires. In this way, it drives economic, social and productive development throughout the province.

Within the Group, Provincia Servicios Financieros S.A. acts as the holding company, coordinating and supervising the subsidiary companies to ensure their alignment with the Bank's policies, regulations and strategic guidelines.

Each company of the holding maintains operational autonomy but works under a common strategic management: to fuel the province's economy, strengthen the management of public and private actors and expand Banco Provincia's impact capacity.

Provincia Leasing

It consolidated its position as one of the leaders in the Argentine market. It stands fifth in the national ranking, both in terms of total portfolio balance and the number of new contracts signed.

- Amount of contracts signed: $50.2 billion. +30% year-on-year variation
- Total portfolio balance: $73.6 billion.
- Average value of the transactions (public sector): $460 million.
- Average value of the transactions (private sector): $170 million.

A total of 62% of the transactions were made in the public sector and 38% in the private sector. This distribution reflects the company's commitment to the development of the Province of Buenos Aires, providing essential support to both municipalities and the productive sector.

The partnership among Banco Provincia and the companies of the holding was a strategic pillar to expand the scope and operational efficiency. Likewise, assistance facilities were established to mitigate the effects of the floods that occurred in March 2025 in the province, ensuring a fast response for municipalities and businesses.

Public Sector – "Municipios" credit facility

In 2025, financial assistance was provided to 54 provincial municipalities through 68 transactions, totaling $31 billion. Such amount was destined to machinery of public works (41%); vehicles (26%), urban services (17%), health equipment (8%), security (7%) and technology (1%).

Private Sector

The Company signed 110 leasing agreements with companies, totaling $19 billion, for the purchase of capital goods and the expansion of productive capacity.

Provincia NET

The Company consolidated its role as a strategic technology partner of Banco Provincia. In a joint effort, it drove the development of key platforms, expanded access to the digital economy and enhanced service infrastructure throughout the Province of Buenos Aires.

Cuenta DNI Ecosystem

The modernization of the Cuenta DNI ecosystem was the central focus of the 2025 technological agenda. The Company carried out a comprehensive upgrade of the platform, laying the groundwork for a new generation of digital services. The complete migration of the platform's infrastructure to the cloud allowed greater operational robustness, stability and performance as well as comprehensive real-time monitoring. Thus, the solid and scalable technological base enabled the expansion of functionalities and the incorporation of new financial products into the application.

- 100% online consumer loans.
- Time deposits placements.
- Insurance commercialization.
- Purchase and sale of United States dollars.

At the same time, the process to transform the Cuenta DNI Comercios started to develop solutions that substantially expand payment options for merchants. This improvement contributes to both financial inclusion and the competitiveness of local businesses and establishes the platform as a driver of the provincial economic development

NET Pagos

Present throughout the Province of Buenos Aires: 31 new agencies were opened in several provincial municipalities.

- **Upgrade:** implementation of new payment methods using debit cards and QR codes at the Casa de la Provincia de Buenos Aires.
- **NETPagos:** 92 contracts were signed.
- **NETQR:** new solution for massive issuance of QR codes on tickets; 42 agreements signed.
- **Online Payment:** introduction of QR code payments both on the website and at physical locations.

New digital solutions for municipal management:

- **NETParq:** comprehensive platform for the management of metered parking.
- **EntreteNETe:** an online platform for selling tickets for public and cultural events.

Contact Center

- **Technological innovation:** Integration of generative artificial intelligence into customer service channels of Banco Provincia and the municipal bots.
- **Digital self-management:** 11 new self-service processes in digital channels.
- **+ than 46%** increase in digitally managed inquiries, with a resolution rate of over 90%.

Provincia Fideicomisos

In 2025, the Company registered a significant increase in its managed portfolio, diversification of operations and investment in internal capabilities to support future expansion. The operational structure was strengthened to support current growth and ensure future scalability, by bolstering key human resources and optimizing the core system technology.

- Managed loan portfolio: more than 6,000 loans, including social and productive impact loans.
- Amount disbursed: more than $6.12 billion.
- Beneficiaries: the portfolio includes people with limited access to traditional bank credit and segments of the population that are difficult to bank.

Fiduciary management enabled the direct implementation of provincial public policies. During 2025, key benefits were administered for various sectors of the Buenos Aires society:

1. **Non-Refundable Grants (ANR, *for its Spanish acronym*):** channeling funds to vulnerable individuals, as well as to sole proprietorships and microenterprises.

2. **Interest Rate Subsidies:** providing subsidies to cooperatives and mutual aid societies operating in the Province of Buenos Aires.

3. **Support to MiSMEs:** a reduction of percentage point in discount rates for deferred payment checks for provincial MiSMEs, with a guarantee from the Buenos Aires Guarantee Fund (FoGaBA, *for its Spanish acronym*).

Likewise, the Company acted as a financial and administrative liaison in the execution of large-scale public works projects, thus ensuring transparency, efficiency and predictability.

"Mi primer hogar" Trust Fund

It was developed together with the Municipality of Marcos Paz. Its goal is to provide funding for 80 families in the municipality to access serviced residential lots. During the first semester of 2026, the delivery of lots and the granting of accessible loans are scheduled.

A new Business Unit Insurance Agent

A new unit for Provincia Fideicomisos was created to play as an Insurance Agent. The authorization by the National Insurance Superintendency is still pending.

Provincia Fondos

- Administered equity: $1,433,418 million. Nominal growth: 8.67%.

"1822 Raíces Abierto Pymes" Mutual Fund

- Purpose: to finance the working capital and investment needs of small and medium-sized enterprises in Argentina.
- Impact: it contributes to job creation and to sectoral and regional development.
- Equity (at 2025 year-end): $24,642 million.
- Portfolio: corporate bonds issued by small and medium-sized enterprises (SMEs) in the food, agro-industrial, pharmaceutical, IT, agricultural machinery, metallurgical and textile sectors.

"1822 Raíces Infraestructura" Mutual Fund

- Purpose: to invest in instruments designed to finance projects that have a direct impact on the real economy, with a focus on infrastructure.
- Equity (at 2025 year-end): $9.866 million.
- Portfolio: investments in leading companies in the energy sector focused on improvements in thermal, renewable, and nuclear power generation.

Financing to SMEs – Role in Mutual Guarantee Associations (SGR, *for its Spanish acronym*)

- Investment in SGR: the Company invests directly in SGR to provide guarantees for SME financing.
- Active Role: at 2025 year-end, Provincia Fondos was a protecting partner in six SGR.
- Impact: it helps improve the terms for negotiating checks and placing negotiable instruments for companies in the agricultural, commercial and industrial sectors.

Provincia Bursátil

The 2025 fiscal year marked a period of strategic consolidation and enhancement of the digital transformation. These developments significantly strengthened the company's position in the Argentine capital market, with the INVIERTA platform serving as the cornerstone of an evolution that broadened the value proposition, enhanced the customer experience and expanded the company's reach nationwide.

In 2025, Provincia Bursátil made steady progress in its mission to democratize access to capital markets, consolidating its digital ecosystem and expanding investment opportunities for all citizens.

Evolution of digital offer

- Suggested portfolios: They offer investors diversified portfolios tailored to different risk profiles, facilitating investment decisions.
- Mutual Funds (FCI, *for its Spanish acronym*): They provide access to professionally managed investment instruments, promoting diversification and access to more sophisticated strategies.
- Surety bonds: These offer a low-risk, short-term investment option that is fully managed through the app.

During the year, there was sustained growth in MEP dollar trading, as well as in deposits and withdrawals managed through the platform.

It consolidated its leading role as a placement agent in the primary market with corporate placements and productive financing operations:

- Accumulated annual commissions: $424.5 million in primary market transactions.

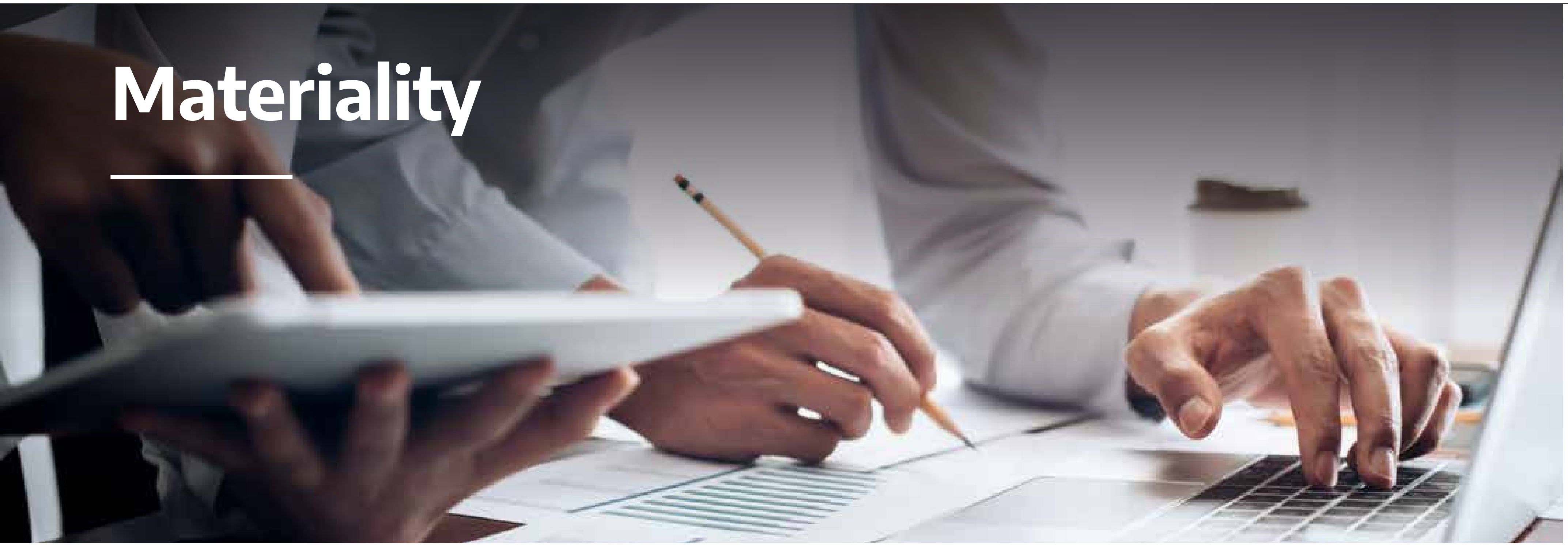
- Monthly all-time high: $79.4 million in December 2025, reflecting market dynamism and the consolidation of our business strategy.

- Outstanding placements: key participation in EDEMSA, Edenor and BST CL 22/23 series corporate bonds issuances.

Although the Province of Buenos Aires and the Autonomous City of Buenos Aires continued being the main centers of activity, new users are observed in the provinces of Cordoba, Mendoza, Santa Fe, Corrientes, Chaco, Tucumán, Salta and Neuquén.

Sustainability Report 2025 - Annex

Materiality



Material Topics

- **Financial Education:** to build financial capabilities in the population, promoting healthy and sound decision making and improving the quality of life of the people of the province of Buenos Aires.

- **Digital Inclusion and Innovation:** to promote the development of technologies to strengthen access and responsible use of quality financial products and services.

- **Local Inclusive Development:** to generate value proposals to strengthen the inclusive development of the community.

- **Sustainable Profitability:** to maintain financial sustainability that will allow us to deepen our positive impact on the community in the long term.

- **Sustainable Development Financing:** to generate value proposals for our customers with positive environmental and/or social impacts.

- **Environmental, Social and Climate Change Risks:** to identify, assess and manage the environmental, social and climate change risks associated with our business decisions and operations.

- **Responsible Management of Critical Resources:** to optimize the use of critical resources (electricity, water, gas, paper, plastic) to reduce both our environmental impact and operational costs.

- **Sustainable Management of Acquisition and Suppliers:** to promote a balance between economic, social and environmental criteria in the choice of products and suppliers, maximizing the satisfaction of our needs and the positive impact on our value chain.

- **Diversity and Inclusion:** to provide employees with decent, fair, diverse and inclusive working opportunities and conditions.

- **Staff well-being and Development:** to foster the development of skills in our employees, driven by respect and integrity values, in order to create a safe and healthy work environment that seeks excellence and talent management.

- **Anti-corruption and Transparent Management:** to implement effective measures to prevent, detect and fight corruption in all its forms and to ensure open and transparent communication with society.

- **Quality of Customer Service:** to promote a close, timely, simple and reliable experience for our customers in every interaction.

- **Cybersecurity and Information Protection:** to ensure responsible data handling and transaction security against computer crimes.

Stakeholders

Customers
Our customers are at the center of our strategy. We strive to know and understand the context and their reality to generate financial and non-financial solutions according to their needs through an integral value offer that promotes their development. Additionally, we seek to provide our services within a framework of transparency and responsibility, seeking to eliminate inequalities in access to financial products and services.

Employees
We care about the development and well-being of our staff, promoting, among others, gender equality, diversity and inclusion through measures and practices aimed at guaranteeing a positive work environment in which all staff feel proud of working at Banco Provincia.

Partners and Suppliers
Our partners and suppliers play a key role in the development of our activity and are part of our value chain. To that end, we look forward to building a long-term relationship, which enables a win-win situation for all parties concerned. Simultaneously, we intend to proactively interact with them to boost their growth and share good sustainability practices.

Community
We want to contribute to the sustainable development of our communities, strengthening our role as a relevant actor in each municipality and working in coordination with the provincial government and civil society organizations.

Sustainability Axes

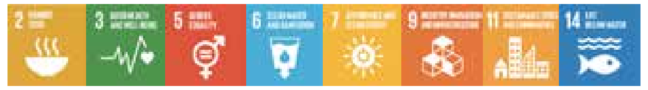
Projects and Sustainable Financing

We aim to catalyze investments that contribute to the achievement of environmental, economic and social goals under the 2030 Agenda. To this end, we aim to promote an inclusive and green economy. In this sense, we are committed to being a benchmark in the generation of financing solutions for individuals, companies and projects with social and environmental impact. We are also committed to offering investment instruments that may contribute to sustainable development, strengthening our value proposal with a focus on productive sectors, SMEs, environmental protection, renewable energies, energy efficiency and climate change adaptation and mitigation.

This axis is related to the following material topics:

- Financing Sustainable Development
- Environmental, Social and Climate Change Risks
- Sustainable Profitability

This axis is related to the following Sustainable Development Goals:



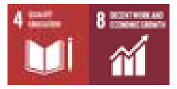
Inclusion

We promote a sustainable future for the generations to come, contributing to the economic and social welfare of our community by strengthening financial inclusion. Through technological innovation, we constantly seek ways to improve and adapt our transactions, providing equitable access to financial services for all people and communities, serving locations and vulnerable groups excluded from the traditional private banking system.

This axis is related to the following material topics:

- Innovation and Digital Inclusion
- Financial Education
- Local Inclusive Development

This axis is related to the following Sustainable Development Goals:



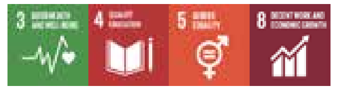
Human Rights

We are committed to being a sustainable bank in all our internal transactions, promoting an environmental and social responsibility culture among our employees and managers. To this end, we promote fair and inclusive labor practices based on mutual respect. We strive to ensure equal opportunities, diversity and gender equity in our institution, as well as in our interactions with external stakeholders.

This axis is related to the following material topics:

- Workplace Inclusion and Diversity
- Staff Well-being and Development

This axis is related to the following Sustainable Development Goals:



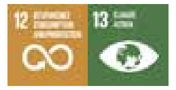
Responsible Production and Consumption

We actively work to reduce our environmental footprint and improve energy efficiency, implementing effective measures to minimize our negative impact on the environment. We seek the incorporation of sustainable technologies and the adoption of responsible practices in the management of suppliers, material resources and waste.

This axis is related to the following material topics:

- Responsible Management of Critical Resources
- Sustainable Management of Acquisition and Suppliers

This axis is related to the following Sustainable Development Goals:



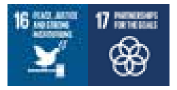
Transparency

We strive to be a transparent and ethical bank, maintaining high standards of corporate governance and quality, and ensuring integrity in our relationships with customers, suppliers and stakeholders. We act honestly and responsibly in our transactions and business practices, openly communicating to the community our policies and practices, financial results, environmental and social impacts.

This axis is related to the following material topics:

- Anti-corruption and Transparent Management
- Quality of Customer Service
- Cybersecurity and Information Protection

This axis is related to the following Sustainable Development Goals:



Responsible Governance for Value Generation

Governance Structure

In compliance with GRI Standards 2-9 and 2-10, and reaffirming our commitmentto institutional transparency, we inform the changes made to the composition of the Board of Directors and General Management during the 2025 period:

- Arias, Gustavo David was relieved of his duties as Deputy General Manager - Marketing and Loans on March 27, 2025.
- Morón, Carlos was relieved of his duties as Deputy General Manager -Administration on March 27, 2025.
- Callegari de Carusso, Silvia Edith retired from her position as Deputy General Manager – Commercial Strategy and Development on May 9, 2025.
- Ares, Sergio was appointed in charge of the General Management on December 17, 2025.
- Correa, María Laura was relieved of her duties as Deputy General Manager – Human Resources on December 23, 2025.
- González, C. Alejandro was relieved of his duties as Deputy General Manager – Finance on December 30, 2025.
- Martínez, Leandro A., who had been serving as Deputy General Manager - Technology, was appointed Deputy General Manager – Finance on December 30, 2025.
- Galmarini, Sebastián resigned from his position as Director on December 4, 2025.

On December 4, a structural change was approved by the Legislature of the Province of Buenos Aires amending our Charter to incorporate the Comptroller Body and the Associated Directors Council. This amendment aligns our corporate governance with the standards of other national public entities, strengthening internal supervisory mechanisms and transparency. The new composition does not entail higher costs, as directors' salaries were reduced to offset the costs of the new positions. The new authorities took office in January and are therefore not included in this Report.

Commissions and Committees

Auditing Committee

Its objective is to assist the Board of Directors within the scope of its specific functions. It also provides support with the monitoring of internal controls, the management of individual and corporate risks, the compliance with the rules set forth by the Bank, the BCRA and the prevailing laws, the preparation of the financial statements, the suitability and independence of the External Auditor, the performance of the Internal and External Auditing, the implementation of the recommendations made by the Internal and External Auditing, the BCRA and other regulatory authorities through the assessment and follow-up of the terms and actions taken for their regularization.

Administration Commission

It considers proposals related to direct purchases and the acquisition of goods, services and works through a bidding process as established in the Procurement Regulations of Banco de la Provincia de Buenos Aires.

Assets and Liabilities Management Commission

This Commission follows up the Bank's Projections and Business Plan and verifies compliance with the strategic goals set by the Board of Directors. To participate in the definition of policies involving the determination of yield and lending interest rates applicable to the different products offered by the Bank.

Loans Management Commission

Its goal is to discuss lending policies proposals oriented to attract customers and build customer loyalty as well as to provide financing and development to individuals and to the different economic sectors of the province of Buenos Aires and to determine the credit rating applicable to the Bank´s customers.

Anti-Money Laundering Committee

It assesses compliance with the prevailing regulations concerning anti-money laundering and the pertinent policies and goals set forth by the Board of Directors. It follows up the adoption of and the compliance with the policies set forth by the Board of Directors and periodically delivers reports.

Internal Affairs Commission

This Commission evaluates proposals for the resolution of internal cases, both in the disciplinary and financial fields, when the pertinent rules or the distinctive features of the issue require the Board of Directors' approval.

Legal Affairs and Delinquency Commission

This Commission assesses and gives an opinion about payment proposals, administrative executions, legal matters, hiring and performance of independent law firms and collection agencies, operative proposals to enhance management and recovery policies on the delinquent loan portfolio that must be submitted for approval to the Board of Directors.

Staff Incentive Committee

This Committee controls the structure of the staff economic and non-economic incentives system and its implementation, ensuring its consistency with the Bank's purposes.

IT Governance and Information Security Committee

It ensures the implementation of information technology and security management frameworks in the Bank, its offices, supplementary agencies; and related outsourced services/products providers in line with business strategy and observes compliance with the provisions of the regulatory bodies.

Finance Commission

It formulates the Bank's financial strategy, controls the evolution of the different financial positions and analyzes the transactions to be submitted to the Board of Directors for approval within the framework of the applicable rules, policies and limits.

Sustainability Commission

It monitors the Bank's sustainability strategy, within the framework of the policies and regulations in force and ensures the convergence of the defined indicators with the objectives approved by the Board of Directors.

Risks Committee

This Committee analyzes institutional policies, strategies and procedures for managing the Bank's risks pursuant to prevailing regulations and best practices, ensuring their correct implementation and compliance.

Institutional Governance, Ethics and Compliance Committee

Its purpose is to review and recommend the approval, if applicable, of institutional governance, ethics and compliance policies and of the systems that ensure that the Bank has adequate tools for appropriate decision-making and compliance with internal and external regulations.

Commercial Strategy Commission

It analyzes the commercial strategy proposals aimed at achieving the institutional goals set by the Board of Directors.

Protection of Financial Services Users Committee

This Committee gives an institutional treatment to the Bank's activities in compliance with the regulations concerning the protection of financial services users and public interest rules protecting consumers' and users' rights.

Sexual Diversity, Gender Identity and Women's Rights Commission

This Commission promotes the implementation of institutional policies on gender equality and equal opportunities, and respect for people's sexual orientation, gender identity and gender expression to be applied to all the Bank's sectors.

Computer Fraud Commission

It proposes policies, strategies and procedures related to computer fraud, in addition to providing measures for its mitigation and the resolution of cases submitted to it.

Data Commission

It aims at ensuring the quality, integrity, consistency, and availability of the Bank's data so that they can be used for decision-making. In this way, they are considered as business assets.

Learn about our Institutional Governance Code

Sustainable Profitability - 2025 Results

Consolidated Statement of Income

	12/31/2024	12/31/2025		
	December 2024	December 2025	Absolute Variation	Relative variation
Interest Income	7,189,195,825	4,609,057,954	(2,580,137,871)	(35.9%)
Interest Expenses	4,310,741,693	2,175,239,567	(2,135,502,126)	(49.5%)
NET INTEREST INCOME/(LOSS)	**2,878,454,132**	**2,433,818,387**	**(444,635,745)**	**(15.4%)**
Commission Income	549,663,619	558,923,463	9,259,844	1.7%
Commission Expenses	161,403,009	183,056,368	21,653,359	13.4%
NET COMMISSION INCOME/(LOSS)	**388,260,610**	**375,867,095**	**(12,393,515)**	**(3.2%)**
Net Income/(Loss) from Measurement of Financial Instruments at Fair Value through Profit or Loss	1,806,669,345	406,259,998	(1,400,409,347)	(77.5%)
Income/(Loss) from derecognition of assets measured at Fair Value through OCI	20,589,192	(1,585,334)	(22,174,526)	(107.7%)
Foreign Currency Quotation Difference	62,759,483	98,966,876	36,207,393	57.7%
Other Operating Income	334,159,921	726,161,326	392,001,405	117.3%
Provision for Loan Losses	122,282,638	539,450,825	417,168,187	341.2%
NET OPERATING INCOME/(LOSS)	**5,368,610,045**	**3,500,037,523**	**(1,868,572,522)**	**(34.8%)**
Personnel Benefits	1,842,873,342	1,638,599,995	(204,273,347)	11.1%
Administrative Expenses	376,732,181	412,888,785	36,156,604	9.6%
Depreciation and Impairment of Assets	60,651,517	61,967,081	1,315,564	2.2%
Other Operating Expenses	1,345,565,708	787,999,589	(557,566,119)	41.4%
OPERATING INCOME	**1,742,787,297**	**598,582,073**	**(1,144,205,224)**	**(65.7%)**
Income/(Loss) from Associates and Joint Ventures	2,960,826	9,048,830	6,088,004	205.6%
Income/(Loss) from Net Monetary Position	(1,714,046,581)	(605,564,166)	1,108,482,415	64.7%
INCOME/(LOSS) BEFORE TAX FROM CONTINUING OPERATIONS	**31,701,542**	**2,066,737**	**(29,634,805)**	**(93.5%)**
Income Tax	(44,345,729)	(415,751)	43,929,978	99.1%
NET INCOME/(LOSS) FOR THE YEAR	**76,047,271**	**2,482,488**	**(73,564,783)**	**(96.7%)**
OTHER COMPREHENSIVE INCOME/(LOSS)	**(52,509,775)**	**15,474,394**	**67,984,169**	**(129.5%)**
TOTAL COMPREHENSIVE INCOME/(LOSS)	**23,537,496**	**17,956,882**	**(5,580,614)**	**(23.7%)**
TOTAL COMPREHENSIVE INCOME/(LOSS) ATTRIBUTABLE TO NON-CONTROLLING INTERESTS	**(13,958,822)**	**5,078,989**	**19,037,811**	**136.4%**
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE TO THE OWNERS OF THE CONTROLLING COMPANY	**37,496,318**	**12,877,893**	**(24,618,425)**	**(65.7%)**

Balance Sheet

	12/31/2024 December 2024	12/31/2025 December 2025	Absolute Variation	Relative variation
ASSETS	**20,641,071,007**	**20,457,688,435**	**(183,382,572)**	**(0.9%)**
Cash and Deposits in Banks	2,953,200,126	2,198,617,493	(754,582,633)	(25.6%)
Debt Securities at Fair Value through Profit or Loss	2,286,225,080	1,003,180,350	(1,283,044,730)	(56.1%)
Derivative Instruments	0	0	0	
Repo Transactions and Surety Bonds	157,905,625	93,041,527	(64,864,098)	(41.1%)
Other Financial Assets	827,172,484	712,304,993	(114,867,491)	(13.9%)
Loans and Other Financing	7,771,862,988	9,227,223,681	1,455,360,693	18.7%
Other Debt Securities	4,197,137,478	4,656,584,569	459,447,091	10.9%
Financial Assets Pledged as Collateral	508,885,227	604,632,738	95,747,511	18.8%
Current Income Tax Assets	0	0	0	
Investments in Equity Instruments	74,084,607	90,852,329	16,767,722	22.6%
Investment in Subsidiaries, Associates and Joint Ventures	0	0	0	
Property and Equipment	1,724,203,492	1,715,349,901	(8,853,591)	(0.5%)
Intangible Assets	0	0	0	
Deferred Income Tax Assets	21,588,563	14,004,222	(7,584,341)	(35.1%)
Other Non-Financial Assets	57,913,978	66,279,066	8,365,088	14.4%
Non-Current Assets Held for Sale	0	0	0	
Other	60,891,359	75,617,566	14,726,207	24.2%
LIABILITIES	**16,640,273,681**	**16,440,989,811**	**(199,283,870)**	**(1.2%)**
Deposits	14,086,363,013	13,568,413,866	(517,949,147)	(3.7%)
Liabilities at Fair Value through Profit or Loss	0	0	0	
Derivative Instruments	0	65,000	65,000	
Repo Transactions and Surety Bonds	5,167,251	80,670,775	75,503,524	1,461.2%
Other Financial Liabilities	978,324,440	1,084,636,232	106,311,792	10.9%
Financing Received from the BCRA and Other Financial Institutions	2,170,057	42,092,608	39,922,551	1,839.7%
Corporate bonds issued	0	82,904,286	82,904,286	
Current income tax liabilities	9,709,344	6,119,640	(3,589,704)	(37.0%)
Provisions	143,077,431	138,130,953	(4,946,478)	(3.5%)
Deferred Income Tax Liabilities	33,762,373	18,956,869	(14,805,504)	(43.9%)
Other non-financial liabilities	1,381,699,772	1,418,999,582	37,299,810	2.7%
NET WORTH	**4,000,797,326**	**4,016,698,624**	**15,901,298**	**0.4%**
Net Worth Attributable to the Owners of the Controlling Company	3,955,303,514	3,968,181,407	12,877,893	0.3%
Net Worth Attributable To Non-Controlling Interests	45,493,812	48,517,217	3,023,405	6.6%

Workforce Inclusion and Diversity

GRI 401-1. New employee hires and employees turnover

	2024				2025			
	(X)	Women	Men	TOTAL	(X)	Women	Men	TOTAL
Total Employees (Previous period)	4	4,844	5,553	10,401	2	4,683	5,408	10,093

		Hires	Terminations
2024 Turnover index	2.96%	302	308
2025 Turnover index	3.80%	81	389

GRI 405-1. Diversity of governance bodies and employees

Number of Employees	Women	Men	(x)
Initial Levels	2,854	3,042	2
Intermediate Levels	1,562	1,681	0
Managerial Levels	242	627	0
Advisors	23	47	0
Board of Directors and General Management	2	11	0
TOTAL	**4,683**	**5,408**	**2**

GRI 405-2
Ratio of basic salary and remuneration of women to men

Job category (Indicate)	2024	2025
BOARD OF DIRECTORS	-0.8%	-0.9%
GENERAL MANAGEMENT	-3.8%	-0.7%
SENIOR MANAGERS AND DEPUTY MANAGERS	1.9%	1.7%
REGIONAL MANAGERS AND DEPUTY MANAGERS	0.8%	3.2%
DEPARTMENT DEPUTY MANAGERS	-1.1%	-2.3%
DEPARTMENT CHIEFS AND DEPUTY CHIEFS	-3.7%	-2.8%
CHIEFS AND DEPUTY CHIEFS	-0.3%	0.2%
BRANCH MANAGERS	-1.6%	-3.4%
BRANCH OPERATIONS DEPUTY MANAGERS	-0.7%	-4.6%
TREASURERS AND DEPUTY TREASURERS	-2.5%	-3.8%
SUPERVISORS, CHIEFS AND SENIOR CASHIERS	-0.4%	0.4%
ADVISORS	-21.0%	-21.4%
OTHER	-8.1%	8.9%
AVERAGE	-12.2%	-12.5%

Basic salary of women/basic salary of men -1

Basic salary: Total of each category/# of persons in the category

Staff Well-Being and Development

GRI 205-2.
The total number of governing body members and employees that have received training about anti-corruption policies and procedures.

Number of employees who received training about anti-corruption	
Initial Levels	5682
Intermediate Levels	3235
Managerial Levels	939
Advisors	32
Board of Directors and General Management	2
TOTAL	**9890**

GRI 401-2.
Benefit provided to full-time employees that are not provided to temporary or part-time employees.

Main Benefits	
Vacation Leave granted	Flexible hours and remote working (central areas)
Healthy Day	Perfect Attendance Leave
Maternity Leave: 135 days (pregnant individuals)	Gympass (Discounts in Gyms and healthy apps)
Assisted fertility leave	Social Services
Paternity Leave: 15 days (non-pregnant individuals)	Dinning-Rooms for certain job positions
Adoption Leave	Compensation for the use of nurseries / kindergartens
Adoption Expenses	Breastfeeding Nurseries
Economic Allowance for children under 5 years old	Birthday Leave

Banking products and services: Differential rates in mortgage loans in pesos. Differential rates in consumer loans in pesos. Better financing conditions in mortgage loans. Discount on Commissions for prepayment of consumer loans in pesos. The Notary Expenses can be incorporated into the financing percentage of the property. Annual renewal of cards included in packages and packages with discounts. Free account maintenance and delivery of account statements. Free of charge account maintenance and renewal for Gold, Platinum and Signature credit cards.

GRI 403-6.
Promotion of worker health

Our employees have access to their own social services, the Asociación Mutualista de Empleados del Banco de la Provincia de Buenos Aires (AMEBPBA, *for its Spanish acronym*), which provides an exclusive health service for employees and their family members.

In addition, for more than 80 years, we have had a medical service office in our head office and in the Guanahani building.

On the other hand, La Recíproca is a social institution for employees that was founded in 1912 with the aim of helping employees and their families in their time of need and contributing to the improvement of their personal and professional quality of life through various benefits and services in four pillars: Social Assistance, Training, Culture and Health.

Other health-related issues, both physical and emotional:

- Labor Safety Portal with news and recommendations so that everyone can contribute to maintaining a safe and healthy work environment.
- CPR and AED Defibrillator Courses are available for all employees on the virtual campus.
- Healthy day: time allowance for the annual health check-up.

- Program to support retiring employees.
- Gympass Benefit.
- Club Atlético Banco Provincia: 3 clubs and 6 regional delegations in the province.
- La Colonia: hotel services in 10 towns throughout the country.

GRI 401-3. Parental Leave

2025		
Number of employees	Paternity Leave	Maternity Leave
Who were entitled to parental leave	120	128
Who exercised their right to parental leave	119	128
Who returned to work after the end of parental leave	119	128
Who returned after their leave and kept their jobs after 12 months of reinstatement	118	128
Return-to-work rate	100.0%	100.0%
Retention rate	99.2%	100.0%

- **Return-to-work rate:** employees who exercised their right to parental leave/employees who returned to work after the end of parental leave.
- **Retention rate:** employees who exercised their right to parental leave/ employees who kept their jobs after 12 months of reinstatement.

GRI 403 - Occupational Health and Safety

The Bank manages the Health and Labor Safety in a comprehensive way through a coordinated work with the Human Resources and Security, Prevention and Illegal Acts and Fraud Department Managements.

The Hygiene, Labor Safety and Environment Office performs the role of Hygiene and Safety Service within the Bank and is composed of specialized professionals. Among its roles, it periodically oversees branches and business units, receiving reports from staff and investigating labor accidents, regardless of their severity. It is also in charge of implementing the necessary corrective measures to prevent their recurrence and to protect the health and safety of both employees and customers.

GRI 403-9 Occupational disease

Types of accidents and frequency rates of accidents and occupational diseases:

2025		
Type of Accident	Total Accidents	
	EMPLOYEES	
	Men	Women
Occupational disease	0	4
Work-related accident	21	19
Accident *in itinere*	37	44
TOTAL	58	67

Recordable work-related injury rate: 57.74.

GRI 403-10 Work-related ill health

Occupational disease incidence rate (ODIR): 12.20.

2025	EMPLOYEES		
Absenteeism	(x)	Men	Women
Sick days	35	27,650	26,288
Lost days Work-related accident	0	1,098	957
TOTAL	35	28,748	27,245

GRI 404-1. Average hours of training per year per employee

Total of training hours by job			
	Women	Men	(x)
Initial Levels	44,782	38,916	53
Intermediate Levels	22,978	23,932	
Managerial Levels	4,853	10,084	
Advisors	18	39	
Board of Directors and General Management	-	89	
Total	72,631	73,060	53

Employees trained by job level			
	Women	Men	(x)
Initial Levels	2,842	2,759	3
Intermediate Levels	1,578	1,657	
Managerial Levels	274	665	
Advisors	9	23	
Board of Directors and General Management		2	
Total	4,703	5,106	3

Average of hours of Training by job level				
	Women	Men	(x)	Total
Initial Levels	15.8	14.1	17.7	14.9
Intermediate Levels	14.6	14.4		14.5
Managerial Levels	17.7	15.2		15.9
Advisors	2.0	1.7		1.8
Board of Directors and General Management		44.5		44.5
Total	15.4	14.3	17.7	14.9

GRI 404-3.
Percentage of employees receiving regular performance and career development reviews by sex and professional category

We have a performance assessment and management model, where skills are evaluated, and objectives are formulated and assessed for permanent employees, who are divided into 3 segments according to job responsibility. The Bank also has performance assessment schemes and an integration program into the Bank and its organizational culture for newly hired employees and those recently incorporated into the permanent staff. The results of the performance assessment for permanent employees are considered as another indicator to be taken into account in the staff development processes. Its findings are also used as an input to identify training opportunities in the various competencies by segments and units. Our development program is governed by the Development Policy, which is approved by the Board of Directors and its various internal regulations.

% Employees – Performance Evaluation				
	Women	Men	X	Total
Initial Levels	86.8%	89.5%	50.0%	88.2%
Intermediate Levels	94.5%	96.5%	0.0%	95.6%
Managerial Levels	103.7%	99.4%	0.0%	100.6%
Advisors	4.3%	2.1%	0.0%	2.9%
Total Evaluated Employees	**89.8%**	**92.1%**	**0.0%**	**91.0%**

Local inclusive development

Banco Provincia Foundation

"A jugar a la plaza" program
The valorization of high-quality public spaces as a meeting place is key for the development of communities. A concept of public squares was developed with a comprehensive socio-environmental proposal for the enjoyment of people of all ages. This includes the installation of playgrounds and functional amenities such as hot water stations, mobile phone charging points, bicycle racks, separate waste bins, and seating areas with shade for relaxation.

"Clubes en forma" program
Local clubs and social organizations are essential for the inclusion and opportunity generation of provincial inhabitants. The Foundation supports projects to strengthen their role by improving their infrastructure and equipment. Additionally, we fostered sporting events to encourage the participation of children and women in sports.

"Ver para aprender" program
Eye problems in children aged 6 years and older affect their development and capacity to learn and may also have an impact on their performance at school. The Foundation, in coordination with the Ministry of Health, the General Directorate of Culture and Education of the Province and the Municipalities, makes access to medical diagnosis and treatment easier through the provision of prescribed eyeglasses.

"Ver para seguir aprendiendo" program
With the aim of promoting visual health among adults, the Foundation works with various provincial organizations and municipalities to provide access to eye care services and the possibility of treatment through the provision of prescribed eyeglasses. To that end, a fully equipped mobile unit was implemented to provide comprehensive care, with equipment for medical consultations and supply of prescribed eyeglasses during the same visit.

"Acompañamos a los hospitales" program
The Foundation supports work programs to improve the infrastructure and equipment of provincial hospitals. Work began on a specific facility aimed at enhancing the value of the *"Casas de madres"* (Family Houses) located in various hospitals across the province.

"Se armó la orquesta" program
The province offers a wide range of spaces where children and teenagers can participate and create music, such as children's and youth orchestras, choirs, *murgas*, and *batucadas*, that foster Buenos Aires' cultural heritage. The Foundation works to support them by delivering musical instruments and materials, thus fostering participation and easier access to culture.

"Acompañamos a las escuelas" program
With the purpose of promoting the right to education and strengthening the public educational institutions in the Province of Buenos Aires, the Foundation works in the design and execution of projects that may contribute to the educational development of children and teenagers.

"Integrando" program
In line with the mental health policies implemented by the government of the Province of Buenos Aires, the Foundation supports a project to finance surety bonds, in conjunction with Provincia Seguros and the Undersecretariat of Mental Health, Problematic Consumptions and Gender-based Violence, to help people rent a house.

The transformation of the mental health care model involves the development of community-based services and care approaches.

In this regard, the Foundation facilitates access to housing by covering surety policies for lease contracts, thereby restoring rights to users of the mental health system.

In addition, throughout 2025, actions were carried out to improve the quality of life of residents in hospitals and in outpatient mental health facilities, including the furnishing of homes and the provision of musical instruments and artistic materials to Cultural Centers within hospitals.

Special projects
Within the framework of the Foundation actions, special projects encompass a range of initiatives that, while not falling strictly within the previously

described lines of work, share the same commitment to the social, cultural and economic development of the province. Such projects are driven by emerging needs and are implemented with a comprehensive approach that covers different areas, like education, health, employment, culture and social welfare aligned always with the foundational principles. The special projects are designed for different sectors of the population, specifically children, teenagers, young people and vulnerable groups. They seek to improve community infrastructure, access to education and healthcare and the development of productive capacity.

- A meeting for exchange and collaboration was held between adults from Alberti and Ensenada as part of an astronomical observation and recreational activity, including a joint visit to the Cielos Albertinos Complex at the municipal observatory.
- Sweets, beverages, and recreational materials were supplied for Children’s Day event in the municipalities of Almirante Brown and Tigre.
- Plants were supplied to the Municipality of Chascomús to reinforce the value of the city center’s public space.
- Support was provided to complete the film *“Noble igualdad”* (Noble equality) by Carolina Gracey, which tells the story of the Argentina’s gender quota law.
- Support to the *“Obra en marcha”* project, which mainly aims at generating a positive social impact through the improvement of community infrastructures and the promotion of women’s inclusion in traditionally male-dominated trades.
- A contribution was made to the Municipality of Ezeiza to help covering the costs associated with replacing the glass storefronts of local businesses in the ‘Spegazzini–Ezeiza’ industrial area following the fire.

Through coordination with various agencies of the Province of Buenos Aires and local municipalities, purchases and donations were carried out. They were first aimed at providing an early response to climate emergencies and, subsequently, at supplying materials, equipment, and other resources to improve the functioning of institutions such as hospitals and schools, as well as supporting the most vulnerable families in these areas.

The main actions are detailed below:

- A truck was sent with cleaning and personal hygiene items, diapers, candles, infant formula and underwear. A total of eight toy libraries were delivered to kindergartens and 1,000 educational kits to schools.
- Musical instruments were delivered to orchestras and choirs. We provided equipment for the complete reconstruction of the neonatal unit at Penna Hospital in Bahía Blanca.
- Repellents were donated.
- Household appliances (fridges, washing machines, wardrobes, nebulizers) and materials for works in damaged institutions and houses were delivered; as well as cleaning and hygiene supplies, and equipment for affected families.

Historical Archives and Museum

In 2025, we promoted awareness of history and brought our institutional heritage closer to a wider audience through various participative initiatives that fostered non-formal education opportunities.

Special visits

During the induction courses organized by Human Resources Management, we accompanied 80 new employees in the Museum and the Head Office tour.

In Carmen de Patagones, we carried out 7 special visits as part of significant dates in local history, touring the historic town, Cerro de la Caballada, nearby islands, and more. Additionally, we conducted guided tours for 3,759 visitors of all ages across the permanent and temporary exhibitions of the Emma Nozzi Museum, as well as the “La Carlota” Ranch and the historic district.

Documentary and bibliographic collections.

Photograph archive: In May, we started a comprehensive project that includes preventive conservation, classification and digitization of over 5,000 photographs from the Bank’s Historical Archive. This is a key initiative to preserve our visual heritage and ensure its accessibility in digital environments.

At the Historical Archive of the Emma Nozzi Museum of the Bank in Patagones, we continued our work by interviewing 30 residents, whose stories provided us with valuable knowledge about the region. Additionally, we put emphasis on the digitization of documents and the classification of case files from the Patagones Justice of the Peace Court dating from 1924 to 1943.

During 2025, 43 institutional and individual researchers were received in both Archives. Inquiries from 68 national and international users were remotely dealt with.

We added 22 books to the collections of both libraries from donations of researchers, readers, and partner institutions.

Temporary exhibitions

Throughout the year, we held 15 temporary exhibitions of diverse themes—such as art, collecting, history, and numismatics—at our venues. Audiences of different ages and backgrounds took part in these activities. We resumed hosting exhibitions featuring works from the Bank’s Art Collection at the Exhibition Gallery of the Head Office.

We established partnerships to carry out joint initiatives materialized through the implementation of the following temporary exhibitions: Abuelas de Plaza de Mayo (Grandmothers of Plaza de Mayo), Consejo de Archivos de la Provincia (Provincial Council of Archives), Provincial Museum of Fine Arts “Emilio Pettoruti” – Cultural Institute: Traveling exhibition “Mobile Museums”.

Special actions

Oct/23 Emma Nozzi Museum. ‘Let’s Talk About Piedra Buena’ exhibition and lecture, featuring artistic works created by all the schools of the Patagones district as part of a joint project with the Education and Culture departments. Musical performances and folk, classical and Spanish dances.

Nov/8 Banco Provincia Museum. As every year, attendees toured both the permanent and the temporary exhibitions: San Martín, values that shaped a Nation. More than 2,000 people came to experience the Crossing of the Andes and to meet the Liberator through AI.

Nov/15 Coronel Suárez Branch. Special opening, featuring an exhibition on the history of the branch and Banco Provincia.

Academic activities

We carried out 12 academic activities at our venues, with more than 600 participants. We addressed different topics related to collection management, archival challenges, AI, history, and architecture. Some of them were carried out together with: Abuelas de Plaza de Mayo (Grandmothers of Plaza de Mayo), ICOM Argentina, ICOMOS Argentina, BCRA’s Prebisch Library, Banco Nación Museum and the Institute of Archaeology, Faculty of Philosophy and Letters, University of Buenos Aires.

Institutional Participations

We participated in 7 meetings and seminars related to history and numismatics. The two presentations delivered at the 20th Congress on the History of Peoples (Teatro Argentino, La Plata) stood out.

Instagram

We brought the Museum and our initiatives closer to a wider audience. We increased our number of followers by 18%, achieving a reach of 68,200 and 257,800 views.

Jauretche Chair

- Series of Talks: **“Dialogues from National Thought”.** In collaboration with the “Programa Puentes” Program for access to Higher University Education of the Government of the Province of Buenos Aires. Starting in August, we gave the talk in 11 Regional university centers of the province. Their admission was free and open to the public: Marcos Paz, Alberti, Ituzaingó, Carlos Casares, General Paz, Chascomús, Salto, Navarro, Exaltación de la Cruz, Villa Gesell and Mar Chiquita. We gave 18 talks open to the entire community, which were related to the following main topics: “The Latin American Nation and University and National Thought”. Renowned figures from the academic and scientific fields took part, engaging in dialogue with attendees and contributing their perspectives on education, sovereignty, and national thought.

- **2026 Banco Provincia Grand Prize Contest for Historical Essay and Photography. Echoes of History: 50 years of memory, truth and justice.** This contest will take place in 2026 on the occasion of the upcoming 50th anniversary of the civic-military coup that occurred on March 24, 1976, in the Argentine Republic. This call, together with the photography award, invites individuals born or residing in the Province or the City of Buenos Aires to participate. We reaffirm Banco Provincia's commitment to culture and democratic values and promote the preservation of historical memory. Unpublished and original historical essays are eligible for submission under three thematic categories: Collective Memory; Economy and Dictatorship; and the Regional and International Dimensions of the Coup.

Dr. Arturo Jauretche Chair

Contests

Financial Innovation Contest

The awards ceremony took place in the Head Office of the financial institution and was hosted by Santiago Do Rego, a journalist specialized in technology. The evaluation panel was composed of the President of Banco Provincia, Juan Cuattromo; the President of Provincia NET, Juan Ignacio Balasini; the President of the Fintech Argentine Chamber, Mario López; the Technology Deputy General Manager at Banco Provincia, Leandro Martínez; and the Undersecretary for Digital Government of the Province of Buenos Aires Administration, Sandra D'Agostino.

During the opening of the awards ceremony, Juan Cuattromo stated:

"This is a financial innovation contest with a public bank identity and community spirit. Out of 500 projects, 6 made it to the final stage because they have a distinctive value. This is very important to us because it allows us to talk to the community, incorporate new ideas and build financial inclusion tools that make the life of the provincial inhabitants easier".

The second prize, worth $5 million, was awarded to Gustavo Caradonna, a systems analyst from Lomas de Zamora, who developed Provincia Segura+, an additional security module for home banking that each user can activate based on their needs and their level of trust in using the platform.

Finally, the third prize was awarded to Yismary Quintero for FinancIA MiPyme, a project that promotes the development of new financing tools for companies that do not have access to the traditional banking system. Her work stood out for its research-based approach and its alignment with the bank's values.

Aldo Ferrer Annual Research Award - Winners

1	1st award - Professional Category and...	Matías Torchinsky Landau	What are the determinants of imports in Argentina? A Structural decomposition exercise. The role of autonomous demand, income distribution, and productive integration (1953–2018).
2	2nd award - Professional Category and...	Emiliano Sebastian Consoli	A methodology based on web scraping for the study of trends in labor demand and required job skills in Argentina.
3	Special Recognition Professional Category and...	Pablo César de la Vega	The European Union Regulation on Deforestation-Free Products: Impact in Argentina
4	Selected for publication Professional Category and...	Derlis Daniela Parserisas	Technological modernization of the Argentine financial system: from the local operations of regional banks to the spread of digital finance
5	1st award Student Category	Matias Stagnitti	Foreign trade of the Province of Buenos Aires: diagnosis, challenges, and public policy proposals.
6	Special Recognition Student Category	Axel Ezequiel Martin	"Monetary policy of the Real Plan as a stabilization program: a guide to understanding the political economy of its implementation and structural effects (1993–1996)"

Related Companies

	BPBA		Provincia Servicios Financieros S.A.		Grupo Banco Provincia S.A.		BPBA Total Share	Third-Party Share	Total
	Direct Share	Indirect Share	Direct Share	Indirect Share	Direct Share	Indirect Share			
Provincia Servicios Financieros S.A.	99.97%	0.03%					100.00%	0.00%	100.00%
Grupo Provincia S.A.	99.97%	0.03%					100.00%	0.00%	100.00%
Provincia Microempresas S.A.	99.53%		0.47%				100.00%	0.00%	100.00%
BA Desarrollo S.A. (in liquidation)	50.00%		50.00%				100.00%	0.00%	100.00%
Provincia Bursátil S.A.	4.00%		95.00%				99.00%	1.00%	100.00%
Provincia Fideicomisos S.A.U.			100.00%				100.00%	0.00%	100.00%
Bapro Medios de Pago S.A.			99.97%	0.03%			100.00%	0.00%	100.00%
Provincia ART S.A.					99.97%	0.02%	99.99%	0.01%	100.00%
Provinfondos S.A.		3.60%		85.50%			89.10%	10.90%	100.00%
Provincia Leasing S.A.			99.72%	0.28%			100.00%	0.00%	100.00%
Provincia Seguros de Vida S.A.					60.00%		60.00%	40.00%	100.00%
Provincia Seguros S.A.					60.00%		60.00%	40.00%	100.00%

SASB GRI Table

CODE	INDICATOR NAME	REFERENCE
2-1	Organizational Details	Chapters: “Introduction”, “Responsible Governance for Value Generation” and “Banco Provincia 2025”.
2-2	Entities included in the organization’s sustainability reporting	The information disclosed is limited only to Banco Provincia, except for loan indicators, where loans from Provincia Microcréditos are included.
2-3	Reporting period, frequency and contact point	The reporting period is from January 1, 2025 to December 31, 2025. Reports are presented on an annual basis. Contact: finanzassostenibles@bpba.com.ar.
2-5	External assurance	The contents of this report were not externally audited.
2-6	Activities, value chain and other business relationships	Chapters: “Sustainable Profitability”, “Financing Sustainable Development” and “Sustainable Management of Acquisition and Suppliers”.
2-7	Employees	Chapters:“Workforce Inclusion and Diversity”, “Staff Well-being and Development” and details in the annex under “Workforce, Inclusion and Diversity”.
2-8	Workers who are not employees	The organization has no part-time or temporary employees.
2-9	Governance structure and composition	Chapter: “Responsible Governance for Value Generation” and details in the annex under “Commissions and Committees”.
2-10	Nomination and selection of the highest governance body	Chapter: “Responsible Governance for Value Generation”.
2-11	Chair of the highest governance body	Chapter: “Responsible Governance for Value Generation” and details in the annex under “Commissions and Committees”.
2-12	Role of the highest governance body in overseeing the management of impacts	Chapter: “Responsible Governance for Value Generation”.
2-13	Delegation of responsibility for managing impacts	Chapter: “Responsible Governance for Value Generation”.
2-14	Role of the highest governance body in sustainability reporting	Chapter: “Responsible Governance for Value Generation”.
2-15	Conflicts of interest	Chapter: “Responsible Governance for Value Generation”.
2-16	Communication of critical concerns	Chapter: “Responsible Governance for Value Generation”.
2-17	Collective knowledge of the highest governance body	Chapter: “Responsible Governance for Value Generation”.
2-18	Evaluation of the performance of the highest governance body	NA.
2-19	Remuneration policies	They are defined based on the dialogue with stakeholders under the premises of decent work. Market information is also analyzed.
2-20	Process to determine remuneration	NA.
2-21	Annual total compensation ratio	4.81 is the annual total compensation ratio of the highest paid person in the organization / the Average annual total compensation for all employees.
2-22	Statement on sustainable development strategy	Details in: “Corporate Strategy”, “Sustainability Strategy” and details in the annex under “Sustainability Axes”.
2-23	Policy commitments	Details in: “Sustainability Policy”.
2-24	Embedding policy commitments	Details in: “Sustainability Policy”.
2-25	Processes to remediate negative impacts	Chapter: “Responsible Governance for Value Generation” and details in the annex under “Commissions and Committees”.

2-26	**Mechanisms for seeking advice and raising concerns**	Details in: “Corporate Strategy”, “Sustainability Strategy”, “Quality of Customer Service”.
2-27	**Compliance with laws and regulations**	Chapter: “Responsible Governance for Value Generation”.
2-28	**Membership associations**	Details in: “Letter from the President” and chapters “Corporate Strategy” and “Sustainability Strategy”.
2-29	**Approach to stakeholder engagement**	Details in: “Corporate Strategy”, “Sustainability Strategy” and details in the annex under “Materiality”.
2-30	**Collective bargaining agreements**	100% of the employees are under the agreements of the Asociación Bancaria.
3-1	**Process to determine material topics**	Chapter: “Sustainability Strategy” and details in annex under “Materiality”.
3-2	**List of material topics**	Chapter: “Sustainability Strategy” and details in annex under “Materiality”.
201-1	**Direct economic value generated and distributed**	Chapters: “Sustainable Profitability”, “Financing Sustainable Development”, “Innovation and Digital Inclusion”, “Financial Inclusion” and “Local Inclusive Development”.
201-2	**Financial implications and other risks and opportunities due to climate change**	Chapters: “Sustainable Profitability”, “Financing Sustainable Development” and “Environmental, Social and Climate Change Risks”.
201-3	**Defined benefit plan obligations and other retirement plans**	Pursuant to Provincial Law No. 15,514 which regulated the Bank’ s retirement regime in 2025.
201-4	**Financial assistance received from government**	No assistance received.
202-1	**Ratios of standard entry level wage by gender compared to local minimum wage**	The entry level wage of the payroll represents 440.89% of the local minimum wage where the organization operates.
202-2	**Proportion of senior management hired from the local community**	100% of the company’s senior management comes from the local community.
203-1	**Infrastructure investments and services supported**	Chapters: “Investments in Technology” and “Responsible Management of Critical Resources”.
203-2	**Significant indirect economic impacts**	Chapter: “Economic Context”.
204-1	**Proportion of spending on local suppliers**	99% of our acquisitions were made from local suppliers.
205-1	**Operations assessed for corruption-related risks**	NA.
205-2	**Communication and training about anti-corruption policies and procedures**	A total of 9.890 employees took courses on anti-corruption. More information in the annex under”Workforce Inclusion and Diversity”.
205-3	**Confirmed incidents of corruption and actions taken**	A total of 72 incidents related to unethical conducts were resolved through the application of the administrative procedure established in the Bank’s Disciplinary Rules of Procedure for Personnel.
206-1	**Legal actions for anti-competitive behavior, anti-trust and monopoly practices**	No judgments related to these practices have been entered against the Bank.
301-1	**Materials used by weight or volume**	Chapter: “Responsible Management of Critical Resources”.
301-2	**Recycled input materials used**	Chapter: “Responsible Management of Critical Resources”.
301-3	**Reclaimed products and their packaging materials**	Chapter: “Responsible Management of Critical Resources”.
302-1	**Energy consumption within the organization**	Chapter: “Responsible Management of Critical Resources”.
302-2	**Energy consumption outside of the organization**	Chapter: “Responsible Management of Critical Resources”.
302-3	**Enegy Intensity**	Chapter: “Responsible Management of Critical Resources”.
302-4	**Reduction of energy consumption**	Chapter: “Responsible Management of Critical Resources”.

305-1	**Direct (Scope 1) GHG emissions**	Chapter: "Responsible Management of Critical Resources".
305-2	**Indirect (Scope 2) GHG emissions**	Chapter: "Responsible Management of Critical Resources".
305-3	**Other indirect (Scope 3) GHG emissions**	Chapter: "Responsible Management of Critical Resources".
305-4	**GHG emissions intensity**	Chapter: "Responsible Management of Critical Resources".
305-5	**Reduction of GHG emissions**	Chapter: "Responsible Management of Critical Resources".
305-6	**Emissions of ozone-depleting substances (ODS)**	NA.
305-7	**Nitrogen oxides (NOx), sulfur oxides (SOx) and other significant air emissions**	NA.
306-1	**Waste generation and significant waste-related impacts**	Chapter: "Responsible Management of Critical Resources".
306-2	**Management of significant waste-related impacts**	Chapter: "Responsible Management of Critical Resources".
306-3	**Waste generated**	Chapter: "Responsible Management of Critical Resources".
306-4	**Waste diverted from disposal**	Chapter: "Responsible Management of Critical Resources".
306-5	**Waste directed to disposal**	Chapter: "Responsible Management of Critical Resources".
308-1	**New suppliers that were screened using environmental criteria**	Details in annex under "Sustainable Management of Acquisition and Suppliers".
308-2	**Negative environmental impacts in the supply chain and actions taken**	NA.
401-1	**New employee hires and employees turnover**	Turnover index: 3.8%.
401-2	**Benefit provided to full time employees that are not provided to temporary or part-time employees**	The organization has no part-time or temporary employees. Details of benefits in annex under "Workforce Inclusion and Diversity".
401-3	**Parental leave**	More information in the annex under"Workforce Inclusion and Diversity".
402-1	**Minimum notice periods regarding operational changes**	NA.
403-1	**Occupational health and safety management system**	More information in the annex under "Workforce Inclusion and Diversity".
403-2	**Hazard identification, risk assessment and incident investigation**	More information in the annex under "Workforce Inclusion and Diversity".
403-3	**Occupational health services**	More information in the annex under "Workforce Inclusion and Diversity".
403-4	**Worker participation, consultation and communication on occupational health and safety**	Chapter: "Staff Well-being and Development" and details in the annex under "Workforce Inclusion and Diversity".
403-5	**Worker training on occupational health and safety**	Chapter: "Staff Well-being and Development" and details in the annex under "Workforce Inclusion and Diversity".
403-6	**Promotion of worker health**	Chapter: "Staff Well-being and Development" and details in the annex under "Workforce Inclusion and Diversity".
403-7	**Prevention and mitigation of occupational health and safety impacts directly linked by business relationships**	NA.
403-8	**Workers covered by an occupational health and safety management system**	More information in the annex under "Workforce Inclusion and Diversity".
403-9	**Occupational disease**	The recordable work-related injury rate in 2024 was 57.74. Number of accidents: 4 Occupational diseases, 40 work accidents and 81 accidents *in itinere*. Total: 125.

403-10	Work-related ill health	Occupational disease incidence rate (ODIR): 0.39 - Sick days: 27650 men, 26288 women and 35 non-binary gender. Lost days (work-related accidents): 1098 men, 957 women, 0 Non-binary gender.
404-1	Average hours of training per year per employee	Average hours of training per employee: Training hours/Total employees: 14.3 men, 15.4 women and 17.7 non-binary gender.
404-2	Programs for upgrading employee skills and transition assistance programs	Chapter: “Staff Well-being and Development” and details in the annex under “Workforce Inclusion and Diversity”.
404-3	Percentage of employees receiving regular performance and career development reviews by sex and professional category	More information in the annex under “Workforce Inclusion and Diversity”.
405-1	Diversity of governance bodies and employees	Chapter: “Workforce Inclusion and Diversity”. More information in the annex under “Workforce Inclusion and Diversity”.
405-2	Ratio of basic salary and remuneration of women to men	An average wage gap of 12.5% is observed.
406-1	Incidents of discrimination and corrective actions taken	No operations of this kind were detected.
407-1	Operations and suppliers in which the right to freedom association and collective bargaining may be at risk	NA.
410-1	Security personnel trained in human rights policies or procedures	99% of Security personnel trained in human rights policies or procedures.
413-1	Operations with local community engagements, impact assessment and development programs	Chapters: “Financial Education”, “Local Inclusive Development”, “Innovation and Digital Inclusion” and details in the annex under “Banco Provincia Foundation”, “Historical Archives and Museum” and “Jauretche Chair”.
413-2	Operations with significant actual or potential negative impacts on local communities	No operations of this kind were detected.
416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	No significant non-compliance incidents were recorded.
417-1	Requirements for product and service information and labeling	A BCRA regulation defines the characteristics of the communication, particularly as regards financing conditions, specifically highlighting the financial costs over the remaining features of the contracted product.
417-2	Incidents of non-compliance concerning product and service information and labeling	Chapter: “Quality of Customer Service”.
417-3	Incidents of non-compliance concerning marketing communications	No significant non-compliance incidents were recorded.
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Detection and management of incidents related to social networks, phishing and apocryphal websites 3,357. Malware and Phishing Fraud Claims 402.
419-1	Non-compliance with laws and regulations in the social and economic area	No significant non-compliance incidents were recorded.
FN-CB-230a.1	Data Security	Detection and management of incidents related to social networks, phishing and apocryphal websites 3,357. Malware and Phishing Fraud Claims 402.
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	Chapters: “Quality of Customer Service” and “Cybersecurity and Information Protection”.
FN-CB-240a.1	Financial inclusion and capacity building	Chapters: “Financial Inclusion”, “Financial Education”, “Local Inclusive Development” and “Innovation and Digital Inclusion”.
FN-CB-240a.2	(1) Number and (2) amount of past due and non-accrual loans qualified to programs designed to promote small business and community development	Chapter: “Sustainable Profitability”.
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked, underbanked or underserved customers	Universal Savings Account 7,558,000.

FN-CB-240a.4	**Number of participants in financial education initiatives for unbanked, underbanked or underserved customers**	Chapter: “Financial Education”.
FN-CB-410a.1	**Incorporation of Environmental, Social and Governance Factors in Credit Analysis**	Chapters: “Environmental Social and Climate Change Risks”.
FN-CB-410a.2	**Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis**	Chapters: “Environmental Social and Climate Change Risks”.
FN-CB-510a.1	**Business Ethics**	Chapters: “Responsible Governance for Value Generation”, “Quality of Customer Service” and “Cybersecurity and Information Protection”.
FN-CB-510a.2	**Description of whistle blower policies and procedures**	Chapters: “Responsible Governance for Value Generation”,”Quality of Customer Service” and “Cybersecurity and Information Protection”.
FN-CB-550a.1	**Systemic risk management**	”Chapter: “Responsible Governance for Value Generation”.
FN-CB-550a.2	**Description of the approach for incorporating the results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy and other business activities**	Chapter: “Responsible Governance for Value Generation”.
FN-CB-000.A	**(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business**	Chapter: “Sustainable Profitability”.
FN-CB-000.B	**(1) Number and (2) value of loans by segment: (a) personal, (b) small business and (c) corporate**	Chapter: “Sustainable Profitability”.

Banco Provincia