



BBVA Argentina Announces Second Quarter 2025 Financial Results

BUENOS AIRES - Banco BBVA Argentina S.A (NYSE: BYMA; MAE: BBAR; LATIBEX: XBBAR) ("*BBVA Argentina*" or "*BBVA*" or "*the Bank*") announced today its consolidated results for the second quarter (2Q25), ended on June 30, 2025.

As of January 1, 2020, the Bank started to inform its inflation adjusted results pursuant to IAS 29 reporting. To facilitate comparison, figures of comparable quarters of 2024 and 2025 have been updated according to IAS 29 reporting to reflect the accumulated effect of inflation adjustment for each period up to June 30, 2025.

2Q25 & 1H25 Highlights

- BBVA Argentina's inflation-adjusted net income in 2Q25 was \$59.6 billion, 31.1% lower than the \$86.5 billion reported on the first quarter of 2025 (1Q25), and 62.1% lower than the \$157.4 billion reported on the second quarter of 2024 (2Q24). The 6 month accumulated net income for 2025 was \$146.1 billion, 31.7% below the \$213.8 billion reported in the same period of 2024.
- In 2Q25, BBVA Argentina posted an inflation adjusted average return on assets (ROAA) of 1.2% versus 2.0% the prior quarter, and an inflation adjusted average return on equity (ROAE) of 7.6% versus 11.4% the prior quarter. The six-month accumulated ROA for 2025 was 1.5% versus 3.0% in 2024, while the ROE was 9.6% versus 13.3% in 2024.
- The 2Q25 total NIM was 19.1% versus 19.2% in 1Q25. NIM in local currency was 21.7% and NIM in USD was 5.4%, the former remaining stable from 1Q25's 21.8% and the latter improving significantly from 3.9% in the prior quarter.
- In terms of activity, total consolidated financing to the private sector in 2Q25 totaled \$11.3 trillion, increasing 15.7% in real terms compared to 1Q25, and 109.6% compared to 2Q24. In the quarter, the variation was driven by an overall growth in all lines, especially in prefinancing and financing of exports by 23.5%, in overdrafts by 34.6% and in other loans by 25.2%. BBVA's consolidated market share of private sector loans reached 11.61% as of 2Q25, gaining 35 bps quarter-over-quarter (QoQ), and 107 bps year-over-year (YoY).
- Total consolidated deposits in 2Q25 totaled \$13.0 trillion, increasing 12.0% in real terms during the quarter, and 60.8% YoY. Quarterly increase was mainly explained by an increment in time deposits by 36.3%, and in savings accounts by 11.6%, the latter mainly due to deposits in foreign currency. The Bank's consolidated market share of private deposits reached 9.64% as of 2Q25 increasing 49 bps QoQ and 214 bps YoY.
- As of 2Q25, the non-performing loan ratio (NPL) reached 2.28%, with a 115.5% coverage ratio.
- The quarterly efficiency ratio in 2Q25 was 56.5%, remaining relatively stable compared to 1Q25's 56.3%.
- As of 2Q25, BBVA Argentina reached a regulatory capital ratio of 18.4% (Tier 1: 18.4%), entailing a 123.9% excess over minimum regulatory requirement.
- Total liquid assets represented 48.7% of the Bank's total deposits as of 2Q25

2Q25 Results Conference Call

Thursday, August 21, 2025

Time: 12:00 p.m. Buenos Aires time - (11:00 a.m. ET)

To participate [click to register](#)

About BBVA Argentina

BBVA Argentina S.A. (NYSE; MAE; BYMA: BBAR; Latibex: XBBAR) is a subsidiary of the BBVA Group, its main shareholder since 1996. In Argentina, it has been one of the leading financial institutions since 1886. BBVA Argentina offers retail and corporate banking to a wide client base, including individuals, SMEs, and large corporations.

BBVA's strategy is to support its clients' ambition to go further. This is achieved through constant and empathetic support during key moments, recognizing the inner strength that drives people. The value proposition focuses on anticipation and innovation to be the ideal partner that helps clients reach their goals.

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