



## **BBVA Argentina announces Fourth Quarter and Fiscal Year 2025 Financial Results**

BUENOS AIRES, Argentina - 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 fourth quarter (4Q25), ended on December 31, 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 December 31, 2025.

### **4Q25 & 2025 Highlights**

- BBVA Argentina's inflation-adjusted net income in 4Q25 was \$59.3 billion, 44.5% higher than the one recorded in the third quarter of 2025 (3Q25), and 30.0% lower than the result reported in the fourth quarter of 2024 (4Q24). The twelve month accumulated net income for 2025 was \$267.4 billion, 43.2% below the result reported for the same period of 2024.
- In 4Q25, BBVA Argentina posted an inflation adjusted average return on equity (ROAE) of 6.5% versus 4.7% the prior quarter, and an inflation adjusted average return on assets (ROAA) of 0.9% versus 0.7% the prior quarter. The twelve-month accumulated ROE was 7.3% versus 12.5% in 2024, while accumulated ROA for 2025 was 1.1% versus 2.5% in 2024.
- The 4Q25 total NIM was 17.5% versus 15.2% in 3Q25. NIM in local currency was 20.2% and NIM in USD was 4.8%.
- In terms of activity, total consolidated financing to the private sector in 4Q25 totaled \$14.8 trillion, increasing 7.6% in real terms compared to 3Q25, and 47.6% compared to 4Q24. In the quarter, the variation was driven by an overall growth in almost all lines, especially commercial loans. BBVA's consolidated market share of private sector loans reached 11.91% as of 4Q25 (ex-FCA), increasing 64 bps quarter-over-quarter (QoQ), and increasing 64 bps year-over-year (YoY).
- Total consolidated deposits in 4Q25 totaled \$17.2 trillion, increasing 3.9% in real terms during the quarter, and 31.7% YoY. The Bank's consolidated market share of private deposits reached 10.04% as of 4Q25, falling 4 bps QoQ and increasing 144 bps YoY, reaching the two-digit figure for the first time during 2025.
- As of 4Q25, the non-performing loan ratio (NPL) reached 4.18%, with a 96.37% coverage ratio.
- The quarterly efficiency ratio in 4Q25 was 45.9%, 1173 bps below 3Q25's 57.6%. The accumulated efficiency ratio in 2025 was 53.9%, below the 62.2% reported in 2024.
- As of 4Q25, BBVA Argentina reached a regulatory capital ratio of 18.3% (Tier 1: 18.3%), entailing a 121.9% excess over minimum regulatory requirement.
- Total liquid assets represented 44.2% of the Bank's total deposits as of 4Q25, remaining stable versus the 44.3% reported in 3Q25 and below the 54.1% reported in 4Q24.

### **4Q25 Results Conference Call**

Thursday, March 5, 2025

Time: 12:00 p.m. Buenos Aires time - (10:00 a.m. EST)

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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**BBVA Argentina Investor Relations**

[investorelations-arg@bbva.com](mailto:investorelations-arg@bbva.com)

[ir.bbva.com.ar](http://ir.bbva.com.ar)

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