



## **BBVA Argentina announces First Quarter 2026 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 first quarter (1Q26), ended on March 31, 2026.

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 2025 and 2026 have been updated according to IAS 29 reporting to reflect the accumulated effect of inflation adjustment for each period up to March 31, 2026.

### **1Q26 Highlights**

- BBVA Argentina's inflation-adjusted net income in 1Q26 was \$85.2 billion, 31.2% higher than the one recorded in the fourth quarter of 2025 (4Q25), and 21.2% lower than the result reported in the first quarter of 2025 (1Q25).
- In 1Q26, BBVA Argentina posted an inflation adjusted average return on equity (ROAE) of 8.3% versus 6.5% the prior quarter, and an inflation adjusted average return on assets (ROAA) of 1.2% versus 0.9% the prior quarter.
- The 1Q26 total NIM was 18.6% versus 17.5% in 4Q25. NIM in local currency was 22.3% and NIM in USD was 4.1%.
- In terms of activity, total consolidated financing to the private sector in 1Q26 totaled \$15.7 trillion, decreasing 3.5% in real terms compared to 4Q25, and increasing 28.1% compared to 1Q25, both in real terms. BBVA's market share was 12.15% in 1Q26, increasing 11 bps Quarter-over-Quarter (QoQ) and 95 bps Year-over-Year (YoY).
- Total consolidated deposits in 1Q26 totaled \$17.5 trillion, decreasing 7.3% in real terms during the quarter, and increasing 20.0% YoY. The Bank's consolidated market share of private deposits reached 9.93% as of 1Q26, falling 8 bps QoQ and increasing 78 bps YoY.
- As of 1Q26, the non-performing loan ratio (NPL) reached 5.60%, with an 88.41% coverage ratio.
- The quarterly efficiency ratio in 1Q26 was 51,4%.
- As of 1Q26, BBVA Argentina reached a regulatory capital ratio of 18.8% (Tier 1: 18.8%), entailing a 128.7% excess over minimum regulatory requirement.
- Total liquid assets represented 45,5% of the Bank's total deposits as of 1Q26, above the 44,2% reported in 4Q25 and below the 47.6% reported in 1Q25.

### **1Q26 Results Conference Call**

Wednesday, May 27, 2026

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