

BANCO HIPOTECARIO S.A.

EARNINGS RELEASE

FOURTH QUARTER – FULL YEAR 2025





Banco Hipotecario cordially invites you to participate in its
Fourth Quarter - Full Year 2025 conference call

Thursday, February 26th, 2026, 09:00 AM EST

If you would like to participate, the hyperlink is:
<https://us06web.zoom.us/j/81424871370>

Meeting ID: 814 2487 1370

Or you can dial in:

U.S.A: +1 720 707 2699

Preferably 10 minutes before the call is due to begin.
The conference will be held in English.





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FOURTH QUARTER - FULL YEAR 2025 CONSOLIDATED RESULTS

The Bank began reporting results applying Hyperinflation Accounting, in accordance to IFRS rule IAS 29 ("IAS 29") as established by the Central Bank as of Q1 2020. Therefore, every result and variation described in this report is expressed in constant currency as of December 31st, 2025. Also, the provisioning model of IFRS 9 section 5.5 was applied, as established by the Central Bank.

HIGHLIGHTS

EXECUTIVE SUMMARY

- Net income attributable to owners of the parent company for the quarter was Ps. 20.5 billion, compared to Ps. (19.7) billion of last quarter and Ps. 40.1 billion of same quarter last year. Net income attributable to owners of the parent company for the year was Ps. 25.2 billion, compared to Ps. 106 billion of last year.
- The annualized quarterly ROAA was 2.2% in Q4 2025, (1.9)% in Q3 2025, and 3.9% in Q4 2024. The annualized quarterly ROAE was 13.6% in Q4 2025, (13.3)% in Q3 2025, and 26.0% in Q4 2024.
- ROAE for FY2025 was 4.2% compared to 17.2% for FY2024, while ROAA for the same periods were 0.7% and 2.6%, respectively.
- Net operating income for the quarter was Ps. 157.6 billion, compared to Ps. 91.2 billion of last quarter and Ps. 276.7 billion of same quarter last year. Net operating income for the year was Ps 472.3 billion, compared to Ps. 1,038.3 billion of last year, which represents a decrease of 54.5% YoY.
- Operating income for the quarter was Ps. 54.3 billion, compared to Ps. (8.2) billion of last quarter and Ps. 115.9 billion of same quarter last year. Operating income for the year was Ps. 93.7 billion, compared to Ps. 512.2 billion of last year.
- Loans to the non-financial private sector and foreign residents increased 40% YoY and decreased 10.5% QoQ.
- Deposits decreased 0.6% YoY and 12% QoQ. Capital markets debt increased 92.9% YoY and 14.3% QoQ.
- NPL accounted for 6.5% in 2025, compared to 2.6% in 2024. The coverage ratio stood at 102.2% in 2025, versus 100.6% in the prior year.
- Total capital ratio as a percentage of RWA as of December 31st, 2025, was 24.7%, compared to 22.9% of last quarter and 25.0% of same quarter of last year.
- General level of the Consumer Price Index accumulated an increase of 31.5% during FY2025, compared to 117.8% in the previous year





- Dividends for fiscal year 2024, authorized by the Central Bank on June 17th, 2025, amount to Ps. 62.0 billion, a figure adjustable for inflation. As of the close of fiscal year 2025, seven of the ten scheduled monthly installments had been paid, totaling Ps. 51.9 billion.
- On February 23rd, 2026, the Bank issued the notes Class XIII for Ps. 25.4 billion and Class XIV for USD 28.7 million, maturing on February 23rd, 2027.





Buenos Aires, February 25th, 2026

I. BANCO HIPOTECARIO'S CONSOLIDATION

Banco Hipotecario S.A. has consolidated line by line its balance sheet and income statement with the financial statements of its subsidiaries: BACS Banco de Crédito y Securitización S.A. and BHN Sociedad de Inversión S.A. The consolidated financial statements as of December 31st, 2025 were prepared under IFRS according to Central Bank's convergence plan (Communication "A" 5541 and its modifications). Also, provisions under IFRS 9 (5.5) and inflation accounting were implemented starting on January 1st, 2020 (Communications "A" 6430, "A" 6651, "A" 6778 and "A" 6847).

II. FOURTH QUARTER 2025 CONSOLIDATED RESULTS

The attributable net income for the quarter was Ps. 20.5 billion, compared to Ps. (19.7) billion of last quarter and Ps. 40.1 billion of the same quarter last year.

Regarding profitability ratios, the ROAA for Q4 2025 was 2.2%, compared to (1.9%) for last quarter and 3.9% for Q4 2024, while ROAE for the same periods were 13.6%, (13.3%) and 25.9%, respectively.

Income statement (in millions of pesos)	3 month period ended			Variation (%)	
	31/12/25	30/09/25	31/12/24	QoQ	YoY
Interest and adjustments income	193.818,2	220.596,1	99.778,4	(12,1)%	94,2%
Interest and adjustments expense	(209.163,0)	(223.682,5)	(175.112,3)	(6,5)%	19,4%
Net interest income	(15.344,8)	(3.086,5)	(75.333,9)	N/A	(79,6)%
Fee and commission income	18.234,9	19.295,0	16.809,9	(5,5)%	8,5%
Fee and commission expense	(2.001,5)	(1.265,4)	(823,4)	58,2%	143%
Net fee and commission income	16.233,5	18.029,6	15.986,5	(10,0)%	1,5%
Net income from financial instruments at fair value through profit or loss	156.310,6	72.916,1	326.737,9	114,4%	(52,2)%
Income from asset derecognition measured at amortized cost	(74,2)	-	160,5	N/A	(146,2)%
Gold and foreign currency exchange rate differences	(265,9)	(7.726,5)	(5.025,0)	(96,6)%	(94,7)%
Other operating income	38.349,1	36.742,8	24.074,0	4,4%	59,3%
Loan loss provision	(37.586,1)	(25.684,5)	(9.921,2)	46,3%	278,8%
Net operating income	157.622,2	91.192,9	276.678,8	72,8%	(43,0)%
Personnel expenses	(47.818,9)	(37.873,7)	(79.031,0)	26,3%	(39,5)%
Administrative expenses	(21.862,7)	(19.504,2)	(28.462,9)	12,1%	(23,2)%
Depreciation and impairment of non-financial assets	(2.729,0)	(2.859,5)	(4.383,0)	(4,6)%	(37,7)%
Other operating expenses	(30.918,8)	(39.184,3)	(48.914,0)	(21,1)%	(36,8)%
Operating income	54.292,8	(8.228,8)	115.887,9	N/A	(53,2)%
Share of profit (loss) of subsidiaries, associates and joint ventures	-	-	-	N/A	N/A
Gain (loss) on net monetary position	(29.628,5)	(20.372,8)	(37.953,7)	45,4%	(21,9)%
Income tax	(1.688,4)	8.266,4	(30.910,1)	N/A	(94,5)%
Net income of the period attributable to non-controlling interests	2.454,3	(600,4)	6.951,4	N/A	(64,7)%
Net Income attributable to the parent's company	20.521,5	(19.734,9)	40.072,7	N/A	(48,8)%





III. YEAR 2025 CONSOLIDATED RESULTS

Net income attributable to owners of the parent's company for the year was Ps. 25.2 billion, compared to Ps. 106.0 billion of last year.

Comparative consolidated income statement (in millions of pesos)	As of		Variation (%)
	31/12/25	31/12/24	YoY
Interest income	708,086.5	1,293,095.6	(45.2)%
Adjustments income	24,858.6	37,158.6	(33.1)%
Interest expense	(740,044.9)	(1,272,100.0)	(41.8)%
Adjustments expense	(153.7)	(2,412.0)	(93.6)%
Net interest income	(7,253.4)	55,742.2	(113.0)%
Fee and commission income	73,958.2	65,953.8	12.1%
Fee and commission expense	(6,224.0)	(5,137.6)	21.1%
Net fee and commission income	67,734.2	60,816.1	11.4%
Net Income from financial instruments at fair value through profit or loss	383,199.6	860,469.6	(55.5)%
Income from asset derecognition measured at amortized cost	(35.1)	-	N/A
Gold and foreign currency exchange rate differences	(17,247.4)	(19,921.1)	(13.4)%
Other operating income	132,984.0	101,330.4	31.2%
Loan loss provision	(87,123.4)	(20,146.8)	N/A
Net operating income	472,258.5	1,038,290.4	(54.5)%
Personnel expenses	(149,620.3)	(229,455.6)	(34.8)%
Administrative expenses	(77,267.1)	(84,488.7)	(8.5)%
Depreciation and impairment of non-financial assets	(10,148.7)	(12,547.3)	(19.1)%
Other operating expenses	(141,531.2)	(199,568.4)	(29.1)%
Operating income	93,691.2	512,230.3	(81.7)%
Share of profit (loss) of subsidiaries, associates and joint ventures	-	-	N/A
Gain (loss) on net monetary position	(110,581.8)	(321,370.9)	(65.6)%
Income before income tax from continuing operations	(16,890.6)	190,859.5	(108.8)%
Income tax	41,745.7	(76,600.4)	(154.5)%
Net income (loss) for the period attributable to non-controlling interests	(328.0)	8,234.8	(104.0)%
Net income (loss) for the period attributable to the parent's company	25,183.1	106,024.3	(76.2)%

Regarding profitability ratios, ROAA for 2025 was 0.7% compared to 2.6% for 2024, while ROAE for the same periods were 4.2% and 17.2%, respectively.





Financial margin, measured as the sum of Net Interest Income, Net Income from financial instruments at fair value through profit or loss and Gold and foreign currency exchange rate differences for FY2025 was Ps. 358.7 billion, compared to Ps. 896.3 billion last year, which represents a decrease of 60.0% YoY.

Financial Margin	For the period ended on		Variation (%)
	31/12/25	31/12/24	YoY
Net interest income	(7,253.4)	55,742.2	(113.0)%
Net Income from financial instruments at fair value	383,199.6	860,469.6	(55.5)%
Gold and foreign currency exchange rate differences	(17,247.4)	(19,921.1)	(13.4)%
Financial Margin	358,698.8	896,290.6	(60.0)%

Net interest income for the year was Ps. (7.3) billion, compared to Ps. 55.7 billion last year.

Interest income for the quarter was Ps. 732.9 billion, representing a 44.9% decrease YoY.

Interest and adjustments income (in millions of pesos)	12 month period ended		Variation (%)
	31/12/25	31/12/24	YoY
Interest on cash and due from bank	11,334.6	876,408.1	(98.7)%
Interest on loans to the financial sector	11,928.1	546.7	N/A
Interest from public and corporate securities	313,749.2	22,507.9	N/A
Interest on overdrafts facilities	20,240.9	13,685.0	47.9%
Interest on promissory notes	40,675.0	28,589.0	42.3%
Interest on pledge loans	1,168.1	186.9	N/A
Interest on financial leases	1,232.3	962.1	28.1%
Interest on other loans	49,814.2	30,253.0	64.7%
Interest from commercial loans	113,130.5	73,676.0	53.6%
Interest on consumer loans	87,224.2	26,951.8	223.6%
Interest on credit card loans	97,816.8	61,192.0	59.9%
Interest from consumer loans	185,041.0	88,143.8	109.9%
Interest on mortgage loans	17,040.5	9,600.5	77.5%
Interest on other receivables from financial operations	17.7	33.8	(47.7)%
Income from CER, CVS, UVA and UVI adjustments	79,963.4	259,334.8	(69.2)%
Interest from mortgage loans	97,021.6	268,969.2	(63.9)%
Others	740.2	2.5	N/A
Total	732,945.2	1,330,254.2	(44.9)%





Interest and adjustments expense for the year was Ps. 740.2 billion, compared to Ps. 1.3 trillion of last year, which represents a decrease of 41.9%.

Interest and adjustments expense

(in millions of pesos)

	12 month period ended		Variation (%)
	31/12/2025	31/12/2024	YoY
Interest on current accounts deposits	(242,504.1)	(723,584.1)	-66.5%
Interest on saving accounts deposits	(464.8)	(311.1)	49.4%
Interest on time deposits	(324,970.5)	(508,014.1)	-36.0%
Interest from deposits	(567,939.4)	(1,231,909.3)	-53.9%
Interest on other liabilities resulting from financial transactions	(43,286.8)	(14,824.9)	192.0%
Expense for CER, CVS, UVA and UVI adjustments	(1,490.7)	(22,033.3)	-93.2%
Interest from corporate bonds	(44,777.5)	(36,858.2)	21.5%
Interest on interfinancial loans received	(9,354.7)	(261.7)	N/A
Others	(118,126.9)	(5,482.8)	N/A
Total	(740,198.6)	(1,274,512.0)	(41.9)%

Net fee and commission income for the year was Ps. 67.7 billion, compared to Ps. 60.8 billion of last year, which represents an increase of 11.4%.

Net fee and commission income

(in millions of pesos)

	12 month period ended		Variation (%)
	31/12/25	31/12/24	YoY
Fee and commission income			
Fee charged on consumer clients	37,060.4	36,432.2	1.7%
Linked to liabilities	33,297.1	25,310.1	31.6%
Others	3,600.8	4,211.5	-14.5%
Total	73,958.2	65,953.8	12.1%
Fee and commission expense			
Credit related fees	(1,850.2)	(2,272.5)	-18.6%
Debt placement charges	(3,344.3)	(2,255.0)	48.3%
Others	(1,029.5)	(610.1)	68.7%
Total	(6,224.0)	(5,137.6)	21.1%
Net fee and commission income	67,734.2	60,816.1	11.4%





Net income from financial instruments at fair value through profit or loss for the year was Ps. 383.2 billion, compared to Ps. 860.5 billion of 2024, which represents a decrease of 55.5%.

Net income from financial instruments at fair value through profit or loss

(in millions of pesos)

	12 month period ended		Variation (%)
	31/12/2025	31/12/2024	YoY
Income from government securities	353,514.2	806,243.1	-56.2%
Income from other corporate securities	5,589.9	23,539.3	-76.3%
Income from other securities	24,095.4	30,687.3	-21.5%
Total	383,199.6	860,469.6	-55.5%

Other operating income for the year was Ps. 132.9 billion, compared to Ps. 101.3 billion of 2024, which represents an increase of 31.2%.

Other operating income

(in millions of pesos)

	12 month period ended		Variation (%)
	31/12/2025	31/12/2024	YoY
Loan servicing	15,865.3	30,386.9	-47.8%
Borrowing transactions commissions	4,373.9	4,676.0	-6.5%
Income from Procrear services	6,517.6	(4,225.2)	-254.3%
Other income from services	4,737.9	15,779.1	-70.0%
Penalty interest	4,517.5	1,188.1	280.2%
Loans recovered	2,673.7	920.5	190.5%
Net Income from non current assets held for sell measured at fair value	-	-	N/A
Premium and income from insurance activity	65,733.2	44,051.7	49.2%
Others	28,564.9	8,553.4	234.0%
Total	132,984.0	101,330.4	31.2%

Personnel expenses for the year were Ps. 149.6 billion, compared to Ps. 229.5 billion of last year, which represents a decrease of 34.8%.

Personnel expenses

(in millions of pesos)

	12 month period ended		Variation (%)
	31/12/2025	31/12/2024	YoY
Salaries	(87,966.1)	(98,924.3)	-11.1%
Vacation bonus	(6,814.7)	(10,394.0)	-34.4%
Social security expenses	(20,361.4)	(22,459.3)	-9.3%
Severance and bonus expenses	(22,542.7)	(86,267.4)	-73.9%
Other personnel expenses	(11,935.4)	(11,410.5)	4.6%
Total	(149,620.3)	(229,455.6)	-34.8%





Administrative expenses for the year were Ps. 77.3 billion, compared to Ps. 84.5 billion of last year, which represents a decrease of 8.5%.

Administrative expenses

(in millions of pesos)

	12 month period ended		Variation (%)
	31/12/2025	31/12/2024	YoY
Directors' and statutory auditors' fees	(14,229.3)	(16,993.3)	-16.3%
Fees and compensation for services	(24,674.5)	(24,547.7)	0.5%
Advertising, promotion and research expenses	(169.1)	(298.2)	-43.3%
Taxes and duties	(3,750.6)	(4,870.4)	-23.0%
Maintenance and repairs	(10,387.2)	(11,011.6)	-5.7%
Electricity, gas and telephone services	(6,064.1)	(6,800.6)	-10.8%
Others	(17,992.3)	(19,966.8)	-9.9%
Total	(77,267.1)	(84,488.7)	-8.5%

Other operating expenses for the year were Ps. 141.5 billion, compared to Ps. 199.6 billion of last year, which represents a decrease of 29.1%.

Other operating expenses

(in millions of pesos)

	12 month period ended		Variation (%)
	31/12/2025	31/12/2024	YoY
Turnover tax and others	(51,872.0)	(88,545.6)	(41.4)%
Contribution to the deposit insurance fund	(4,428.4)	(4,338.7)	2.1%
Loan servicing	(42,600.1)	(37,598.5)	13.3%
Charges for other provisions	(8,256.3)	(28,987.6)	(71.5)%
Debit card, credit card & loan rebates	(6,042.5)	(4,860.8)	24.3%
Others	(28,331.9)	(35,237.1)	(19.6)%
Total	(141,531.2)	(199,568.4)	(29.1)%





Loans to the non-financial private sector and foreign residents totaled Ps. 1.2 trillion as of the end of 2025, compared to Ps. 868.9 billion as of the end of 2024, which represents an increase of 40.0%.

Loans to the non-financial private sector and foreign residents

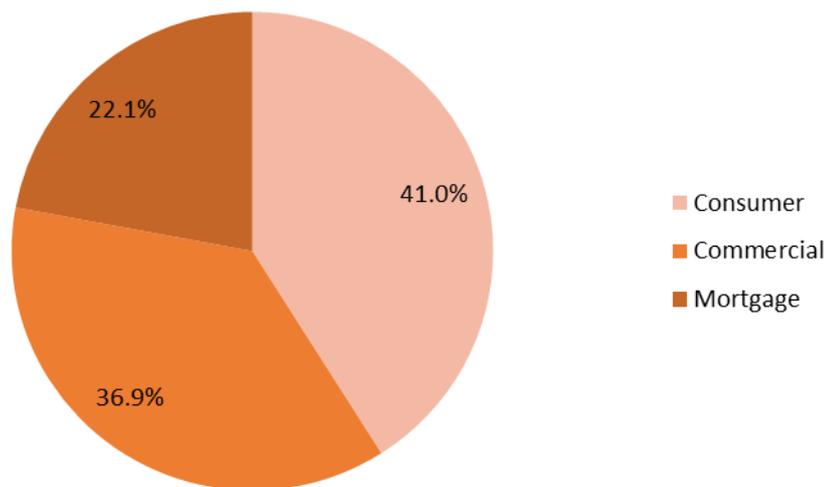
(in millions of pesos)

	12 month period ended		
	31/12/2025	31/12/2024	YoY
Overdraft facilities	55.036,2	31.860,6	72,7%
Promissory notes	17.966,5	27.201,4	-34,0%
Mortgage loans	240.299,9	174.571,1	37,7%
Pledge loans	3.014,6	3.680,2	-18,1%
Consumer loans	164.474,5	86.413,8	90,3%
Credit cards	334.410,5	251.087,8	33,2%
Financial leases	119.385,3	91.367,4	30,7%
Loans to entity's personnel	28.299,3	15.765,9	79,5%
Unallocated collections	(26,8)	(42,0)	-36,2%
Other Loans to Businesses	230.014,0	166.801,0	37,9%
Others	23.829,7	20.188,7	18,0%
Total	1.216.703,6	868.896,0	40,0%

BH's non-financial private sector and foreign residents' loan portfolio composition as of December 31st, 2025 was 63.1% of retail financing and housing loans (41.0% consumer and 22.1% housing) and 36.9% of corporate loans, providing a highly diversified client base.

Non-financial Private Sector and Foreign Residents' Loan Portfolio Diversification

YEAR 2025





On a consolidated basis, NPL increased from 2.6% in Q4 2024 to 6.5% in Q4 2025, while coverage ratio was 102.2% for the period. Meanwhile, NPL in the commercial portfolio decreased from 3.1% to 2.0% during the same period.

Non-performing loans

(in millions of pesos)

	As of	
	31/12/2025	31/12/2024
Consolidated level		
Non-performing loans	90,078.3	24,908.6
Total portfolio	1,389,900.9	963,074.0
Allowances (total)	92,031.4	25,057.2
Non-performing loans / Total portfolio	6.5%	2.6%
Allowances (total) / Non-performing loans	102.2%	100.6%
Consumer portfolio		
Non-performing loans (consumer)	76,964.7	11,405.9
Consumer portfolio	749,611.3	527,301.8
Allowances (consumer)	51,156.6	13,189.0
Non-performing loans (consumer) / Consumer portfolio	10.3%	2.2%
Allowances (consumer) / Non-performing loans (consumer)	66.5%	115.6%
Commercial portfolio		
Non-performing loans (commercial)	13,113.6	13,502.8
Commercial portfolio	640,289.6	435,772.2
Allowances (commercial)	40,874.8	11,868.1
Non-performing loans (commercial) / Commercial portfolio	2.0%	3.1%
Allowances (Commercial) / Non-performing loans (commercial)	311.7%	87.9%

Deposits totaled Ps. 2.3 trillion, representing a 0.6% decrease YoY, while capital markets debt totaled Ps. 210.1 billion, representing a 309.6% increase YoY.

Funding

(in millions of pesos)

	31/12/2025		31/12/2024		Variation (%) YoY
	Ps.	%	Ps.	%	
Deposits	2,300,079	91.6%	2,313,923	95.5%	-0.6%
Local capital markets debt	210,090.8	8.4%	76,538.0	3.2%	174.5%
International capital markets debt	-	0.0%	32,352.8	1.3%	N/A
Unsubordinated Senior Notes	210,090.8	8.4%	108,890.8	4.5%	309.6%
Total	2,510,170	100.0%	2,422,814	100.0%	3.6%





Comparative consolidated balance sheet

(in millions of pesos)

	As of		Variation (%)
	31/12/2025	31/12/2024	YoY
Assets			
Cash and due from banks deposits	475.179,1	366.906,7	29,5%
Debt securities at fair value through profit or loss	553.934,9	1.582.878,1	(65,0)%
Derivatives	939,8	183,5	N/A
Repo transactions	30.549,5	20.055,5	52,3%
Loans and other financing	39.186,4	75.297,3	(48,0)%
Non-Financial Public Sector	-	3,0	N/A
Financial Sector	148.612,0	55.816,0	166,3%
Non-Financial Private Sector and Foreign Residents	1.216.704,0	868.896,0	40,0%
Allowances	(84.667,9)	(19.971,8)	N/A
Loans, net of allowances	1.281.763,1	904.743,2	41,7%
Other debt securities	604.552,9	290.354,8	108,2%
Financial assets in guarantee	468.699,4	297.053,2	57,8%
Investment in subsidiaries, associates and joint ventures	91.683,2	81.479,2	12,5%
Property, plant and equipment	109.226,3	111.103,5	(1,7)%
Others	81.956,8	57.954,3	41,4%
Total Assets	3.737.671,4	3.788.009,4	-1,3%
	-	-	
Liabilities			
Deposits	2.300.079	2.313.923	(0,6)%
Liabilities at fair value through profit or loss	8.034,0	37.245,6	(78,4)%
Derivatives	14,0	52,6	(73,5)%
Repo transactions	354.102,2	204.019,6	73,6%
Other financial liabilities	140.642,4	209.358,0	(32,8)%
Financing received from Argentine Central Bank and other financial institutions	1.481,0	3.539,4	(58,2)%
Unsubordinated Senior Notes	210.090,8	108.890,8	309,6%
Current income tax liabilities	4.415,3	84.059,4	(94,7)%
Subordinated Senior Notes	-	-	N/A
Provisions	5.444,8	13.249,2	(58,9)%
Deferred income tax liabilities	2.358,4	28.897,9	(91,8)%
Other non financial liabilities	114.582,6	127.647,8	-10,2%
Total Liabilities	3.141.244,8	3.130.883,7	0,3%
Shareholders' Equity attributable to non-controlling interest	575.906,8	632.283,9	(8,9)%
Shareholders' Equity attributable to parent's shareholders	20.519,8	24.841,7	(17,4)%
Total Shareholders' Equity	596.426,5	657.125,6	(9,2)%





Statistic data and comparative ratios

For the period ended on
31/12/25 31/12/24

Profitability		
Annualized Quarterly ROAA (Return on Average Assets)	2.2%	3.9%
Annualized Accumulated ROAA (Return on Average Assets)	0.7%	2.6%
Annualized Quarterly ROAE (Return on Average Equity)	13.6%	26.0%
Annualized Accumulated ROAE (Return on Average Equity)	4.2%	17.2%
Net financial margin*	9.5%	22.0%
Efficiency**	59.9%	36.7%
Capital		
Shareholders' Equity / Total Assets	15.4%	16.7%
CET I Ratio	24.6%	24.8%
Tier 1 Ratio	24.6%	24.9%
Total Capital Ratio	24.7%	25.0%
Liquidity		
Liquid Assets / Deposits	72.4%	97.7%
LCR	123.0%	119.0%
NSFR	156.0%	190.0%
Loans / Deposits	55.7%	39.1%

* (Annualized net interest income + annualized Net Income from financial instruments at Fair Value through profit and loss + annualized Difference in quoted prices of gold and foreign currency) / Average Assets

** (Personnel expenses + administrative expenses + depreciation and impairment of assets) / (Net Interest Income + Net Fee Income + Net Income from financial instruments at Fair Value through profit and loss + difference in quoted prices of gold and foreign currency + other items included in income and operating expenses)





IV. 2026 PERSPECTIVES

The next quarter and 2026 perspectives for the Bank are based on:

- ✓ **Continue with Operational Excellence:** Upholding the highest quality standards in our operations to ensure consistent and reliable service.
- ✓ **Balance Asset and Liability Structure:** Sustaining a balanced structure of assets and liabilities to effectively manage different tenors and currencies.
- ✓ **Advance Sustainable Housing Solutions:** Continuing the development of sustainable housing solutions and consolidating our leadership in this sector, in accordance with our vision.
- ✓ **Enhance Efficiency and Expense Management:** Improving operational efficiency and rationalizing expenses to optimize cost management.
- ✓ **Prioritize Client-Centric Solutions:** Emphasizing a client-first approach by tailoring our services and solutions to meet the distinct needs and preferences of each client.
- ✓ **Drive Growth in Credit and Deposits:** Focusing on expanding our credit portfolio and increasing deposit volumes to support business growth and strengthen our market position.
- ✓ **Development of an Artificial Intelligence Hub:** Implementation of an AI innovation center to optimize processes, improve operational efficiency, and enhance data-driven decision-making.





Assets and liabilities denominated in foreign currency as of December 31st, 2025 were converted to Pesos at the exchange rate of Ps. 1459.4167/USD1.00 and Ps. 1710.6435/EUR1.00, which was the reference exchange rate published by the Central Bank on such date. Unless otherwise indicated, all figures are stated in millions of pesos.

Eduardo S. Elsztain
Chairman

Disclaimer

Any comment made in this release in relation to future events is subject to many conditions and risks detailed and described in our Offering Memorandums and financial statements available at our website (www.hipotecario.com.ar / Investor Relations).

The words “believe,” “may,” “will,” “aim,” “estimate,” “continue,” “anticipate,” “intend,” “expect” and similar words are intended to identify forward-looking statements. Forward-looking statements include information concerning our possible or assumed future results of operations, business strategies, financing plans, competitive position, industry environment, potential growth opportunities, the effects of future regulation and the effects of competition.

This release is a summary analysis of Banco Hipotecario’s financial condition and results of operations as of and for the period indicated, which might have certain reclassification from the Financial Statements. For a correct interpretation, this release must be read in conjunction with all other material periodically filed with the Comisión Nacional de Valores (www.cnv.gov.ar) and the Bolsa de Comercio de Buenos Aires (www.bolsar.com). In addition, the Central Bank (www.bcra.gov.ar) may publish information related to Banco Hipotecario as of a date subsequent to the last date for which the Bank has published information.

