BANCO HIPOTECARIO S.A.

EARNINGS RELEASE – SECOND QUARTER 2026

Banco Hipotecario cordially invites you to participate in its
Second Quarter 2026 conference call

Thursday, August 27th, 2026, 1:00 PM EDT

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

Web Seminar ID: 814 2487 1370

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

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SECOND QUARTER 2026 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 June 30th, 2026. 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 the owners of the parent company for the quarter was Ps. 12.5 billion, compared to Ps. (10.7 billion) in the previous quarter and Ps. 43.8 billion in the same quarter of last year.

- Net income attributable to the owners of the parent company for the first half of the year amounted to Ps. 1.7 billion. Excluding the impact of one-off severance expenses of Ps. 21.4 billion recognized during the period (Ps. 13.9 billion net of income tax), adjusted net income would have reached Ps. 15.7 billion, equivalent to an adjusted ROE of 4.7%, compared with a reported ROE of 0.5%.

- ROAE for Q2 2026 was 7.5%, compared to (6.5)% in Q1 2026 and 24.8% in the same quarter last year, while ROAA for the same periods was 1.2%, (1.0)%, and 3.8%, respectively.

- Net operating income for the quarter was Ps. 156.8 billion, compared to the Ps. 153.9 billion of the previous quarter and Ps. 156.8 billion in the same quarter of last year.

- Operating income for the quarter was Ps. 40.8 billion, compared to Ps. 25.7 billion in the previous quarter and Ps. 47.5 billion of same quarter of last year.

- Loans to the non-financial private sector and foreign residents decreased by 2.0% QoQ and by 3.5% YoY.

- Deposits increased by 5.1% QoQ and decreased by 18.3% YoY, while capital markets debt decreased by 2.1% QoQ but increased by 26.2% YoY.

- NPL ratio was 9.0% in Q2 2026, versus 8.3% in Q1 2026 and 3.1% in the same quarter of 2025.

- Total capital ratio as a percentage of RWA as of June 30th, 2026, was 26.8%, compared to 28.3% in the previous quarter and 20.0% in the same quarter of last year.

- General level of the Consumer Price Index was 6.76% in the second quarter of 2026, compared to 9.44% in the previous quarter and 6.01% in the same quarter of the previous year.

- Dividends for fiscal year 2025, amounting to Ps. 12.7 billion, were authorized by the BCRA on June 4th, 2026, and will be distributed in three consecutive monthly installments. The first installment of Ps. 4.2 billion was paid on June 29th, 2026, and the second installment of Ps. 4.2 billion was paid on July 30th, 2026. The third and last installment of Ps. 4.2 billion will be made on August 28th, 2026.

Buenos Aires, August 26th, 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 June 30th, 2026, 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. SECOND QUARTER 2026 CONSOLIDATED RESULTS

Net income attributable to owners of the parent company for the quarter was Ps. 12.5 billion compared to Ps. (10.7 billion) in the last quarter and Ps. 43.8 billion in the same quarter last year.

Regarding profitability ratios, ROAA for Q2 2026 was 1.2% compared to (1.0)% in Q1 2026 and 3.8% in Q2 2025, while ROAE for the same periods was 7.5%, (6.5)% and 24.8%, respectively.

Income statement	3 month period ended			Variation (%)	
(in millions of pesos)	30/06/26	31/03/26	30/06/25	QoQ	YoY
Interest and adjustments income	150,913.0	201,616.2	235,005.6	(25.1)%	(35.8)%
Interest and adjustments expense	(109,587.1)	(159,653.5)	(178,617.8)	(31.4)%	(38.6)%
Net interest income	**41,325.9**	**41,962.7**	**56,387.8**	(1.5)%	(26.7)%
Fee and commission income	19,879.2	20,801.6	21,347.0	(4.4)%	(6.9)%
Fee and commission expense	(1,243.9)	(1,604.9)	(1,973.0)	(22.5)%	-37%
Net fee and commission income	**18,635.3**	**19,196.7**	**19,373.9**	(2.9)%	(3.8)%
Net income from financial instruments at fair value through profit or loss	98,294.4	98,135.4	73,419.8	0.2%	33.9%
Income from asset derecognition measured at amortized cost	(2,411.0)	43.6	(87.8)	N/A	N/A
Gold and foreign currency exchange rate differences	(9,731.7)	7,563.9	(7,235.6)	(228.7)%	34.5%
Other operating income	35,564.9	45,941.2	31,044.9	(22.6)%	14.6%
Loan loss provision	(24,839.2)	(58,925.1)	(16,142.0)	(57.8)%	53.9%
Net operating income	**156,838.6**	**153,918.3**	**156,761.0**	1.9%	0.05%
Personnel expenses	(46,170.9)	(64,316.1)	(39,033.8)	(28.2)%	18.3%
Administrative expenses	(21,693.3)	(20,910.7)	(21,411.2)	3.7%	1.3%
Depreciation and impairment of non-financial assets	(3,212.8)	(3,308.7)	(2,820.6)	(2.9)%	13.9%
Other operating expenses	(44,929.9)	(39,654.6)	(45,985.0)	13.3%	(2.3)%
Operating income	**40,831.6**	**25,728.2**	**47,510.3**	58.7%	(14.1)%
Share of profit (loss) of subsidiaries, associates and joint ventures	110.1	-	-	N/A	N/A
Gain (loss) on net monetary position	(20,905.2)	(44,752.2)	(29,140.7)	(53.3)%	(28.3)%
Income tax	(7,232.5)	7,887.0	24,179.0	(191.7)%	(129.9)%
Net income of the period attributable to non-controlling interests	286.2	(367.0)	(1,260.5)	N/A	(122.7)%
Net Income attributable to the parent's company	**12,517.9**	**(10,770.0)**	**43,809.1**	(216.2)%	71.4%

Financial margin, measured as the sum of Net Interest Income, Net Income from financial instruments at fair value through profit or loss, Income from asset derecognition measured at amortized cost and Gold and foreign currency exchange rate differences was Ps. 127.5 billion, compared to Ps. 147.7 billion in the previous quarter and Ps. 122.5 billion in the same period last year.

	For the period ended on			Variation (%)	
Financial Margin	30/06/26	31/03/26	30/06/25	QoQ	YoY
Net interest income	41,325.9	41,962.7	56,387.8	(1.5)%	(26.7)%
Income from asset derecognition measured at amortized cost	(2,411.0)	43.6	(87.8)	N/A	N/A
Net Income from financial instruments at fair value	98,294.4	98,135.4	73,419.8	0.2%	33.9%
Gold and foreign currency exchange rate differences	(9,731.7)	7,563.9	(7,235.6)	(228.7)%	34.5%
Financial Margin	**127,477.5**	**147,705.5**	**122,484.1**	**(13.7)%**	**4.1%**

Net interest income for the quarter was Ps. 41.3 billion compared to Ps. 42.0 billion in Q1 2026 and Ps. 56.4 billion in Q2 2025.

Interest and adjustments income for the quarter was Ps. 150.9 billion compared to Ps. 201.6 billion in Q1 2026 and Ps. 235.0 billion in Q2 2025, representing a 25.1% decrease QoQ and a 35.8% decrease YoY.

Interest and adjustments income	3 month period ended			Variation (%)	
(in millions of pesos)	30/06/26	31/03/26	30/06/25	QoQ	YoY
Interest on cash and due from bank	3,215.9	2,424.1	1,602.7	32.7%	100.7%
Interest on loans to the financial sector	7,665.8	6,924.3	1,434.2	10.7%	N/A
Interest from public and corporate securities	33,634.0	65,825.7	120,945.9	(48.9)%	(72.2)%
Interest on overdrafts facilities	6,556.8	7,217.9	5,988.1	(9.2)%	9.5%
Interest on promissory notes	10,254.2	13,553.7	9,755.4	(24.3)%	5.1%
Interest on pledge loans	261.1	290.7	322.6	(10.2)%	(19.0)%
Interest on financial leases	260.4	321.1	351.3	(18.9)%	(25.9)%
Interest on other loans	14,136.1	16,276.8	12,767.4	(13.2)%	10.7%
Interest from commercial loans	31,468.7	37,660.2	29,184.8	(16.4)%	7.8%
Interest on consumer loans	12,326.3	17,737.8	26,852.8	(30.5)%	(54.1)%
Interest on credit card loans	23,421.6	27,532.9	26,599.7	(14.9)%	(11.9)%
Interest from consumer loans	35,747.9	45,270.7	53,452.5	(21.0)%	(33.1)%
Interest on mortgage loans	6,486.6	6,388.0	4,428.5	1.5%	46.5%
Interest on other receivables from financial operations	4.8	2.0	19.0	136.0%	(74.7)%
Income from CER, CVS, UVA and UVI adjustments	32,673.6	36,897.6	23,932.7	(11.4)%	36.5%
Interest from mortgage loans	39,165.1	43,287.7	28,380.2	(9.5)%	38.0%
Others	15.7	223.4	5.2	(93.0)%	202.9%
Total	**150,913.0**	**201,616.2**	**235,005.6**	**(25.1)%**	**(35.8)%**

Interest and adjustments expense for the quarter was Ps. (109.6) billion compared to Ps. (159.7) billion in Q1 2026 and Ps. (178.6) billion in Q2 2025, representing a 31.4% decrease QoQ and a 38.6% decrease YoY.

Interest and adjustments expense (in millions of pesos)	3 month period ended			Variation (%)	
	30/06/2026	31/03/2026	30/06/2025	QoQ	YoY
Interest on current accounts deposits	(18,885.1)	(27,459.6)	(91,961.0)	(31.2)%	(79.5)%
Interest on saving accounts deposits	(105.5)	(127.9)	(127.9)	(17.5)%	(17.5)%
Interest on time deposits	(73,607.2)	(85,645.4)	(61,953.8)	(14.1)%	18.8%
Interest from deposits	(92,597.8)	(113,232.9)	(154,042.6)	(18.2)%	(39.9)%
Interest on other liabilities resulting from financial transactions	(8,657.2)	(12,267.2)	(10,809.7)	(29.4)%	(19.9)%
Expense for CER, CVS, UVA and UVI adjustments	(588.3)	(285.6)	(630.2)	106.0%	(6.7)%
Interest from corporate bonds	(9,245.5)	(12,552.8)	(11,439.9)	(26.3)%	(19.2)%
Interest on interfinancial loans received	(129.4)	(191.2)	(4,580.8)	(32.3)%	(97.2)%
Others	(7,614.4)	(33,676.6)	(8,554.5)	(77.4)%	(11.0)%
Total	**(109,587.1)**	**(159,653.5)**	**(178,617.8)**	**(31.4)%**	**(38.6)%**

Net fee and commission income for the quarter was Ps. 18.6 billion, compared to Ps. 19.2 billion in Q1 2026 and Ps. 19.4 billion in Q2 2025, representing a 2.9% and 3.8% decrease QoQ and YoY respectively.

Net fee and commission income (in millions of pesos)	3 month period ended			Variation (%)	
	30/06/26	31/03/26	30/06/25	QoQ	YoY
Fee and commission income					
Fee charged on consumer clients	9,451.1	9,730.1	10,485.4	(2.9)%	(9.9)%
Linked to liabilities	9,854.3	10,667.3	9,699.8	(7.6)%	1.6%
Others	573.8	404.1	1,161.8	42.0%	(50.6)%
Total	19,879.2	20,801.6	21,347.0	(4.4)%	(6.9)%
Fee and commission expense					
Credit related fees	(405.7)	(468.1)	(582.5)	(13.3)%	(30.4)%
Debt placement charges	(377.3)	(1,074.3)	(1,132.6)	(64.9)%	(66.7)%
Others	(461.0)	(62.5)	(257.9)	N/A	78.7%
Total	(1,243.9)	(1,604.9)	(1,973.0)	(22.5)%	(37.0)%
Net fee and commission income	**18,635.3**	**19,196.7**	**19,373.9**	**(2.9)%**	**(3.8)%**

Net income from financial instruments at fair value through profit and loss for the quarter was Ps. 98.3 billion, compared to Ps. 98.1 billion in Q1 2026 and Ps. 73.4 billion in Q2 2025, representing an increase of 0.2% QoQ and 33.9% YoY.

Net income from financial instruments at fair value through profit or loss (in millions of pesos)	3 month period ended			Variation (%)	
	30/06/2026	31/03/2026	30/06/2025	QoQ	YoY
Income from government securities	96,204.4	91,127.7	72,437.4	5.6%	32.8%
Income from other corporate securities	(3,677.8)	5,751.8	(1,668.2)	(163.9)%	120.5%
Income from other securities	5,767.8	1,255.8	2,650.7	N/A	117.6%
Total	**98,294.4**	**98,135.4**	**73,419.8**	**0.2%**	**33.9%**

Other operating income for the quarter was Ps. 35.6 billion, compared to Ps. 45.9 billion in Q1 2026 and Ps. 31.1 billion in Q2 2025, which represents a decrease of 22.6% QoQ and an increase of 14.6% YoY.

Other operating income (in millions of pesos)	3 month period ended			Variation (%)	
	30/06/2026	31/03/2026	30/06/2025	QoQ	YoY
Loan servicing	3,981.4	5,395.4	5,300.6	(26.2)%	(24.9)%
Borrowing transactions commissions	959.4	1,027.7	1,131.0	(6.6)%	(15.2)%
Income from Procrear services	5,552.5	2,845.0	5,642.7	95.2%	(1.6)%
Other income from services	(2,486.5)	214.7	(2,478.4)	N/A	0.3%
Penalty interest	1,131.4	1,442.5	820.4	(21.6)%	37.9%
Loans recovered	1,666.3	685.9	145.2	143.0%	N/A
Net Income from non current assets held for sell measured at fair value	-	-	-	N/A	N/A
Premium and income from insurance activity	20,670.0	18,406.1	19,065.0	12.3%	8.4%
Others	4,090.4	15,923.9	1,418.5	(74.3)%	188.4%
Total	**35,564.9**	**45,941.2**	**31,044.9**	**(22.6)%**	**14.6%**

Personnel expenses for the quarter were Ps. 46.2 billion, compared to Ps. 64.3 billion in Q1 2026 and Ps. 39.0 billion in Q2 2025, which represents a decrease of 28.2% QoQ and an increase of 18.3% YoY.

Personnel expenses (in millions of pesos)	3 month period ended			Variation (%)	
	30/06/2026	31/03/2026	30/06/2025	QoQ	YoY
Salaries	(23,173.1)	(23,066.5)	(26,310.2)	0.5%	(11.9)%
Vacation bonus	(1,398.5)	(1,677.1)	(1,933.7)	(16.6)%	(27.7)%
Social security expenses	(5,742.0)	(5,943.2)	(5,269.0)	(3.4)%	9.0%
Severance and bonus expenses	(12,738.0)	(28,261.6)	(2,557.5)	(54.9)%	N/A
Other personnel expenses	(3,119.4)	(5,367.8)	(2,963.5)	(41.9)%	5.3%
Total	**(46,170.9)**	**(64,316.1)**	**(39,033.8)**	**(28.2)%**	**18.3%**

Administrative expenses for the quarter were Ps. 21.7 billion, compared to Ps. 20.9 billion in Q1 2026 and to Ps. 21.4 billion in Q2 2025, which represents an increase of 3.7% QoQ and an increase of 1.3% YoY.

Administrative expenses (in millions of pesos)	3 month period ended			Variation (%)	
	30/06/2026	31/03/2026	30/06/2025	QoQ	YoY
Directors' and statutory auditors' fees	(2,968.3)	(2,003.9)	(1,776.1)	48.1%	67.1%
Fees and compensation for services	(7,532.6)	(7,556.1)	(8,042.2)	(0.3)%	(6.3)%
Advertising, promotion and research expenses	(10.9)	(42.2)	(58.0)	(74.1)%	(81.2)%
Taxes and duties	(772.5)	(737.1)	(1,052.5)	4.8%	(26.6)%
Maintenance and repairs	(3,401.7)	(3,216.0)	(3,002.3)	5.8%	13.3%
Electricity, gas and telephone services	(2,138.2)	(1,772.5)	(1,776.4)	20.6%	20.4%
Others	(4,869.1)	(5,582.9)	(5,703.6)	(12.8)%	(14.6)%
Total	**(21,693.3)**	**(20,910.7)**	**(21,411.2)**	**3.7%**	**1.3%**

Other operating expenses for the quarter were Ps. 44.9 billion, compared to Ps. 39.7 billion in Q1 2026 and to Ps. 45.9 billion in Q2 2025, which represents an increase of 13.3% QoQ and a decrease of 2.3% YoY.

Other operating expenses (in millions of pesos)	3 month period ended			Variation (%)	
	30/06/2026	31/03/2026	30/06/2025	QoQ	YoY
Turnover tax and others	(12,826.1)	(12,837.5)	(14,881.7)	(0.1)%	(13.8)%
Contribution to the deposit insurance fund	(1,119.1)	(1,083.7)	(1,238.7)	3.3%	(9.7)%
Loan servicing	(10,508.8)	(12,746.8)	(11,825.0)	(17.6)%	(11.1)%
Charges for other provisions	(3,368.1)	(3,837.2)	(3,847.8)	(12.2)%	(12.5)%
Debit card, credit card & loan rebates	(2,510.3)	(3,431.2)	(1,703.2)	(26.8)%	47.4%
Others	(14,597.6)	(5,718.3)	(12,488.5)	155.3%	16.9%
Total	**(44,929.9)**	**(39,654.6)**	**(45,985.0)**	**13.3%**	**(2.3)%**

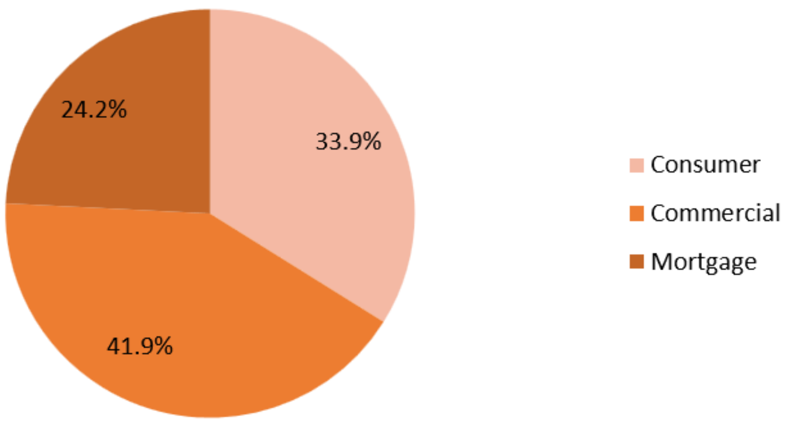
Loans to the non-financial private sector and foreign residents totaled Ps. 1,305 billion in the quarter, compared to Ps. 1,332 billion in Q1 2026 and Ps. 1,352 billion in Q2 2025, representing a decrease of 2.0% QoQ and a decrease of 3.5% YoY.

Loans to the non-financial private sector and foreign residents (in millions of pesos)	3 month period ended			Variation (%)	
	30/06/2026	31/03/2026	30/06/2025	QoQ	YoY
Overdraft facilities	90,138.9	55,211.4	60,032.4	63.3%	50.2%
Promissory notes	12,072.9	15,163.3	18,669.5	(20.4)%	(35.3)%
Mortgage loans	283,408.0	279,449.1	245,744.4	1.4%	15.3%
Pledge loans	2,828.6	3,119.5	3,507.6	(9.3)%	(19.4)%
Consumer loans	140,791.6	160,703.8	176,180.7	(12.4)%	(20.1)%
Credit cards	301,689.2	340,553.5	376,465.7	(11.4)%	(19.9)%
Financial leases	102,664.3	147,369.8	165,439.7	(30.3)%	(37.9)%
Loans to entity's personnel	32,547.4	32,423.0	26,753.7	0.4%	21.7%
Unallocated collections	(24.8)	(49.7)	(60.2)	(50.0)%	(58.8)%
Other Loans to Businesses	312,420.2	269,249.7	238,976.4	16.0%	30.7%
Others	26,933.6	28,903.6	40,906.3	(6.8)%	(34.2)%
Total	**1,305,469.7**	**1,332,097.1**	**1,352,616.3**	**(2.0)%**	**(3.5)%**

BH' s non-financial private sector loan portfolio composition as of June 30th, 2026, was 58.1% of retail financing and housing loans (33.9% consumer and 24.2% housing) and 41.9% of commercial loans, providing a highly diversified client base.

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

Q2 2026



Non-performing loans increased from 8.3% in Q1 2026 to 9.0% in Q2 2026, while the coverage ratio declined from 99.9% to 90.1% over the same period.

Non-performing loans (in millions of pesos)	As of 30/06/2026	31/03/2026	30/06/2025
Consolidated level			
Non-performing loans	133,665.2	131,521.6	48,737.0
Total portfolio	1,489,702.7	1,590,867.1	1,561,168.7
Allowances (total)	120,368.5	131,409.7	51,737.0
Non-performing loans / Total portfolio	9.0%	8.3%	3.1%
Allowances (total) / Non-performing loans	90.1%	99.9%	106.2%
Consumer portfolio			
Non-performing loans (consumer)	107,714.9	111,090.5	36,417.7
Consumer portfolio	738,824.0	791,882.8	829,483.1
Allowances (consumer)	97,447.1	108,879.2	33,785.3
Non-performing loans (consumer) / Consumer portfolio	14.6%	14.0%	4.4%
Allowances (consumer) / Non-performing loans (consumer)	90.5%	98.0%	92.8%
Commercial portfolio			
Non-performing loans (commercial)	25,950.3	20,431.1	12,319.3
Commercial portfolio	750,878.8	798,984.2	731,685.6
Allowances (commercial)	22,921.5	22,530.5	17,951.6
Non-performing loans (commercial) / Commercial portfolio	3.5%	2.6%	1.7%
Allowances (Commercial) / Non-performing loans (commercial)	88.3%	110.3%	145.7%

Deposits totaled Ps. 2,616 billion, representing an increase of 5.1% QoQ and a decrease of 18.3% YoY, while capital markets debt totaled Ps. 229.7 billion, decreasing 2.1% QoQ and increasing 26.2% YoY.

Funding (in millions of pesos)	30/06/2026		31/03/2026		30/06/2025		Variation (%) QoQ	YoY
	Ps.	%	Ps.	%	Ps.	%		
Deposits	2,615,872	91.9%	2,489,714	91.4%	3,202,850	94.6%	5.1%	(18.3)%
Local capital markets debt	229,716.7	8.1%	234,528.7	8.6%	163,334.5	4.8%	(2.1)%	40.6%
International capital markets debt	-	0.0%	-	0.0%	18,707.9	0.6%	N/A	N/A
Unsubordinated Senior Notes	229,716.7	8.1%	234,528.7	8.6%	182,042.4	5.4%	(2.1)%	26.2%
Total	**2,845,589**	**100.0%**	**2,724,243**	**100.0%**	**3,384,892**	**100.0%**	4.5%	(15.9)%

Comparative consolidated balance sheet	As of			Variation (%)	
(in millions of pesos)	30/06/2026	31/03/2026	30/06/2025	QoQ	YoY
Assets					
Cash and due from banks deposits	446,225.9	530,860.7	667,694.4	(15.9)%	(33.2)%
Debt securities at fair value through profit or loss	1,419,500.0	471,799.4	540,510.5	200.9%	162.6%
Derivatives	274.5	697.5	683.2	(60.6)%	(59.8)%
Repo transactions	91,744.5	15,648	4,558.4	N/A	N/A
Loans and other financing	75,234.5	96,635.2	190,905.1	(22.1)%	(60.6)%
Non-Financial Public Sector	-	2,328.0	1,089.0	N/A	N/A
Financial Sector	161,510.0	228,628.0	126,179.0	(29.4)%	28.0%
Non-Financial Private Sector and Foreign Residents	1,305,470.0	1,332,097.0	1,352,616.0	(2.0)%	(3.5)%
Allowances	(110,303.4)	(120,366.1)	(1,558.7)	(8.4)%	N/A
Loans, net of allowances	1,359,106.6	1,442,686.9	1,478,325.3	(5.8)%	(8.1)%
Other debt securities	59,186.7	672,964.1	1,364,766.6	(91.2)%	(95.7)%
Financial assets in guarantee	115,191.7	505,562.4	175,478.2	(77.2)%	(34.4)%
Investment in subsidiaries, associates and joint ventures	97,982.0	107,128.1	91,448.8	(8.5)%	7.1%
Property, plant and equipment	124,525.2	125,531.1	129,719.7	(0.8)%	(4.0)%
Others	76,448.7	98,461.5	74,916.2	-22.4%	2.0%
Total Assets	**3,865,420.5**	**4,067,974.9**	**4,719,006.3**	**(5.0)%**	**(18.1)%**
	-	-			
Liabilities	-	-			
Deposits	2,615,872	2,489,714	3,202,850	5.1%	(18.3)%
Liabilities at fair value through profit or loss	28,364.4	32,652.5	31,405.0	(13.1)%	(9.7)%
Derivatives	166.2	174.5	1,655.0	(4.8)%	(90.0)%
Repo transactions	52,671.0	318,875.2	102,185.5	(83.5)%	(48.5)%
Other financial liabilities	158,417.4	177,892.3	171,344.9	(10.9)%	(7.5)%
Financing received from Argentine Central Bank and other financial instit	1,511.9	9,305.2	109,328.0	(83.8)%	(98.6)%
Unsubordinated Senior Notes	229,716.7	234,528.7	182,042.4	(2.1)%	26.2%
Current income tax liabilities	7,337.3	5,656.9	7,684.1	29.7%	(4.5)%
Subordinated Senior Notes	-	-	-	N/A	N/A
Provisions	7,398.2	8,238.7	10,495.7	(10.2)%	(29.5)%
Deferred income tax liabilities	-	-	16,485.5	N/A	N/A
Other non financial liabilities	86,996.4	106,002.3	188,236.1	(17.9)%	(53.8)%
Total Liabilities	**3,188,451.9**	**3,383,040.6**	**4,023,711.8**	**(5.8)%**	**(20.8)%**
Shareholders' Equity attributable to non-controlling interest	660,650.0	662,153.6	672,004.4	(0.2)%	(1.7)%
Shareholders' Equity attributable to parent's shareholders	16,318.6	22,780.6	23,290.2	(28.4)%	(29.9)%
Total Shareholders' Equity	**676,968.6**	**684,934.3**	**695,294.6**	**(1.2)%**	**(2.6)%**

Statistic data and comparative ratios

	For the period ended on		
	30/06/26	31/03/26	30/06/25
Profitability			
Annualized Quarterly ROAA (Return on Average Assets)	1.2%	(1.0)%	3.8%
Annualized Accumulated ROAA (Return on Average Assets)	0.1%	(1.0)%	1.2%
Annualized Quarterly ROAE (Return on Average Equity)	7.5%	(6.5)%	24.8%
Annualized Accumulated ROAE (Return on Average Equity)	0.5%	(6.5)%	8.1%
Net financial margin*	13.5%	14.0%	8.0%
Efficiency**	51.9%	52.2%	57.3%
Capital			
Shareholders' Equity / Total Assets	17.1%	16.3%	14.2%
CET I Ratio	28.2%	24.6%	24.5%
Tier 1 Ratio	28.2%	24.6%	24.5%
Total Capital Ratio	26.8%	28.3%	20.0%
Liquidity			
Liquid Assets / Deposits	77.1%	67.9%	80.5%
LCR	127.1%	124.9%	110.0%
NSFR	147.6%	139.1%	152.9%
Loans / Deposits	52.0%	57.9%	46.2%

* (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)

III. VISION AND STRATEGIC FOCUSES

The bank´s vision is to be the provider of financial services for Argentine households, families and companies: efficient and digital, recognized for its excellence in customer service, promoting a culture focused on people, decision-making based on data and characterized by a positive social footprint.

This new perspective includes three objectives that involve the entire Organization including the development and implementation of different initiatives that promote compliance. In turn, they are measured through the analysis of key results in their respective indicators.

The first objective, or strategic focus, is about the customer experience, omnichannel and recognized for its excellence. The second objective focuses on people´s development within an agile and flexible culture, supported by decisions based on data and promoting a positive social impact. And the last strategic focus is about efficiency and profitability, sustainable and supported by a balanced and competitively funded business.

The key results that measure these strategic focuses are: Global NPS, digital channel satisfaction index, job satisfaction index, positive social footprint index, ROE, efficiency, NPL, Demand deposits/liabilities and net profit.

IV. NEXT QUARTER AND 2026 PERSPECTIVES

Regarding the Bank´s outlook for the next quarter and 2026, it is 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.
- ✓ **Continuous Optimization through the AI Hub:** Expand the use of artificial intelligence capabilities from the existing Hub to strengthen customer service, automate operational processes, promote sustained cost reduction for the Bank, and enhance data-driven decision-making.

Assets and liabilities denominated in foreign currency as of June 30th, 2026, were converted to Pesos at the exchange rate of Ps. ($1483.0198/U$S1.00) and Ps. ($1,692.7404/Euro1.00) which was the reference exchange rate published by the Central Bank on such date. Unless otherwise indicated, all figures are stated in billions 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 may include 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