

March 31, 2026



Consolidated Condensed Interim Financial Statements

Grupo Financiero Galicia S.A.

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CONDENSED INTERIM FINANCIAL STATEMENTS

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format.

Fiscal year no. 28 started on January 1, 2026

Registered Address: Tte. Gral. Juan D. Perón 430 Floor 25, City of Buenos Aires - Argentina

Main Activity: Financial and Investment Matters

Registration Number with the Superintendency of Corporations: 12,749

Correlative Number with the Superintendency of Corporations: 1,671,058

Registration Date with the Superintendency of Corporations:

- Of Bylaws: September 30, 1999
- Of last amendment to Bylaws: February 10, 2022 Expiration Date of Bylaws: June 30, 2100

Parent Company information ([Note 35](#) to the Consolidated Condensed Interim Financial Statements):

Name: EBA HOLDING S.A.

Main Activity: Financial and Investment Matters

Interest of the Parent Company in Equity as of 03.31.26: 17.51%

Interest of the Parent Company in Votes as of 03.31.26: 51.48%

Equity Composition as of 03.31.26 ([Note 20](#) of the Consolidated Condensed Interim Financial Statements):

Figures stated in thousands of Argentine pesos, except "quantity" and "number of votes granted by each."

Quantity	Type	Shares		Subscribed	Paid-in	Registered
		No. of votes per each share				
281,221,650	Class "A" Ordinary Shares, nominal value 1	5		281,222	281,222	281,222
1,325,032,079	Class "B" Ordinary Shares, nominal value 1	1		1,325,032	1,325,032	1,325,032
1,606,253,729				1,606,254	1,606,254	1,606,254

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CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Items	Notes/ Schedule	03.31.26	12.31.25
Assets			
Cash and Due from Banks	3 and 4	6,648,381,584	10,251,703,108
Cash		2,111,774,584	2,456,488,037
Financial Institutions and Correspondents		4,536,607,000	7,795,215,071
Argentine Central Bank		3,624,136,944	7,555,023,087
Other, local and foreign financial institutions		912,470,056	240,191,984
Debt Securities at Fair Value through Profit or Loss	3 / A	1,948,861,558	1,737,859,597
Derivative Financial Instruments	3	132,249,601	61,140,066
Repurchase Transactions	3	851,667,040	794,660,287
Other Financial Assets	3 and 5	1,109,023,196	632,652,407
Loans and Other Financing	3 and 6	24,455,054,145	25,583,298,978
Non-financial Public Sector		13,599,927	16,964,025
Argentine Central Bank		180,894	—
Other Financial Institutions		433,591,647	680,876,070
Non-financial Private Sector and Residents Abroad		24,007,681,677	24,885,458,883
Other Debt Securities	3 / A	5,847,802,135	6,455,889,533
Financial Assets Pledged as Collateral	3 and 7	1,098,150,297	1,641,360,054
Current Income Tax Assets		159,675,448	112,765,693
Investments in Equity Instruments	3 and 8	123,802,736	132,174,362
Investments in Subsidiaries, Associates and Joint Ventures	9	11,207,476	14,024,811
Property, Plant and Equipment	10	1,302,677,672	1,308,408,798
Intangible Assets	11	405,164,535	417,329,236
Deferred Income Tax Assets		584,550,523	515,465,108
Assets from Insurance Contracts	12	66,558,016	70,237,319
Assets from Reinsurance Contracts	12	65,222,801	85,120,497
Other Non-financial Assets		334,646,011	277,186,743
Non-current Assets Held for Sale	13	10,467,121	10,467,190
Total Assets		45,155,161,895	50,101,743,787

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CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION (Continued)

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Items	Notes/ Schedule	03.31.26	12.31.25
Liabilities			
Deposits	3 and 14	25,577,481,125	30,281,271,169
Non-Financial Public Sector		413,339,466	433,218,427
Financial Sector		13,613,821	49,354,605
Non-Financial Private Sector and Residents Abroad		25,150,527,838	29,798,698,137
Liabilities at Fair Value through Profit or Loss	3	51,973,763	59,583,752
Derivative Financial Instruments	3	44,731,326	20,072,386
Repurchase Transactions and Sureties	3	337,116,979	741,030,507
Other Financial Liabilities	3 and 15	4,922,189,730	4,603,699,284
Financing from the Argentine Central Bank and Other Financial Institutions	3 and 16	1,402,693,450	965,002,704
Issued Debt Securities	3 and 17	1,497,325,730	1,775,526,457
Current Income Tax Liabilities	18	232,565,173	134,803,447
Subordinated Debt Securities	3 and 19	347,825,841	411,711,767
Provisions	33	237,563,796	285,164,383
Deferred Income Tax Liabilities		13,035,808	28,723,198
Liabilities from Insurance Contracts	12	990,214,098	1,062,190,896
Other Non-Financial Liabilities		911,399,843	1,232,765,810
Total Liabilities		36,566,116,662	41,601,545,760
Shareholders' Equity			
	20		
Capital Stock		1,606,254	1,606,254
Paid-in Capital		797,658,490	797,658,490
Principal Adjustments		2,623,191,722	2,623,191,722
Profit Reserves		4,862,042,998	4,862,042,998
Unallocated results		186,051,607	(28,505,954)
Accumulated Other Comprehensive Income		51,669,501	29,331,048
Income from the Period/Fiscal Year		66,488,440	214,557,561
Shareholders' Equity Attributable to Parent Company's Owners		8,588,709,012	8,499,882,119
Shareholders' Equity attributable to Non-controlling Interests		336,221	315,908
Total Shareholders' Equity		8,589,045,233	8,500,198,027

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CONSOLIDATED CONDENSED INTERIM STATEMENT OF INCOME

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Items	Notes/ Schedule	03.31.26	03.31.25
Interest-related Income	21	2,497,014,056	2,333,945,250
Interest-related Expenses	21	(901,677,688)	(925,989,945)
Net Income from Interest		1,595,336,368	1,407,955,305
Fee Income	21	500,906,066	551,495,087
Fee-related Expenses	21	(66,849,242)	(73,756,901)
Net Fee Income		434,056,824	477,738,186
Net Income from Financial Instruments measured at Fair Value through Profit or Loss	21	104,299,192	283,721,459
Income from Derecognition of Assets Measured at Amortized Cost		40,326,432	39,089,852
Exchange Rate Differences on Gold and Foreign Currency	22	116,982,601	21,307,819
Other Operating Income	23	242,570,623	219,618,824
Underwriting Income from Insurance Business	24	21,766,019	28,523,820
Loan and other receivables loss provisions	25	(892,130,106)	(536,066,545)
Net Operating Income		1,663,207,953	1,941,888,720
Personnel Expenses	26	(255,823,936)	(302,126,914)
Administrative Expenses	27	(252,146,711)	(317,693,440)
Depreciation and Impairment of Assets	28	(75,148,768)	(82,251,369)
Other Operating Expenses	29	(482,447,174)	(425,445,240)
Operating Income		597,641,364	814,371,757
Share of Profit from Associates and Joint Ventures	9	(1,225,950)	(4,962,879)
Loss on Net Monetary Position		(528,476,715)	(520,754,652)
Profit (Loss) before Income Taxes on Continuing Operations		67,938,699	288,654,226
Income Tax on Continuing Operations		(1,430,463)	(95,014,546)
Net Profit (Loss) from Continuing Operations		66,508,236	193,639,680
Net Profit (Loss)		66,508,236	193,639,680
Net Profit (Loss) Attributable to Parent Company's Owners		66,488,440	193,575,565
Net Income (Loss) Attributable to Non- controlling Interests		19,796	64,115

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CONSOLIDATED CONDENSED INTERIM STATEMENT OF INCOME - EARNINGS PER SHARE

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Items	Notes/ Schedule	03.31.26	03.31.25
Net income attributable to Parent Company's Owners		66,488,440	193,575,565
Net income attributable to Parent Company's Owners Adjusted by Dilution Effects		66,488,440	193,575,565
Weighted Average of Outstanding Ordinary Shares in the Period		1,606,254	1,597,778
Weighted Average of Outstanding Ordinary Shares in the Period Adjusted by Dilution Effects		1,606,254	1,597,778
Basic Earnings per Share		41.39	121.15
Diluted Earnings per Share		41.39	121.15

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CONSOLIDATED CONDENSED INTERIM STATEMENT OF OTHER COMPREHENSIVE INCOME

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Items	Notes/ Schedule	03.31.26	03.31.25
Net Profit (Loss) for the Period		66,508,236	193,639,680
Items of Other Comprehensive Income to be reclassified to Income for the period			
Exchange Difference for Translation of Financial Statements		(8,191,906)	1,014,802
Profits or Losses from Financial Instruments			
Profit (Loss) for the Period from Financial Instruments at Fair Value through OCI	21	49,378,203	(180,758,318)
Income Tax		(17,255,942)	66,360,103
Share of OCI of associates and joint ventures accounted for using the equity method			
Result for the period from the share of OCI of associates and joint ventures accounted for using the equity method	9	(1,591,385)	(10,079)
Total Other Comprehensive Income		22,338,970	(113,393,492)
Total Other Comprehensive Income attributable to owners of the parent		22,338,453	(113,391,584)
Total Other Comprehensive Income attributable to non-controlling interests		517	(1,908)
Total Comprehensive Income		88,847,206	80,246,188
Total Comprehensive Income Attributable to Parent Company's Owners		88,826,893	80,183,981
Total Comprehensive Income Attributable to Non-controlling Interests		20,313	62,207

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CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN SHAREHOLDER'S EQUITY

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Chages	Notes	Capital Stock		Paid in capital	Other Comprehensive Income		Profit Reserves		Retained Earnings	Total SE of controlling Interest	Total SE of Non-controlling Interest	Total SE
		Outstanding	Share Premiums	Principal Adjustments	Accumulated P rofits or Losses for Financial Instruments to FV OCI Value	Others	Legal	Others				
Balances as of 12.31.25		1,606,254	797,658,490	2,623,191,722	15,945,856	13,385,192	245,060,817	4,616,982,181	186,051,607	8,499,882,119	315,908	8,500,198,027
Total Comprehensive Income for the Period												
Net Income for the Period		—	—	—	—	—	—	—	66,488,440	66,488,440	19,796	66,508,236
Other Comprehensive Income for the Period		—	—	—	32,121,744	(9,783,291)	—	—	—	22,338,453	517	22,338,970
Balances as of 03.31.26		1,606,254	797,658,490	2,623,191,722	48,067,600	3,601,901	245,060,817	4,616,982,181	252,540,047	8,588,709,012	336,221	8,589,045,233

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CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN SHAREHOLDER'S EQUITY (Continued)

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Chages	Notes	Capital Stock		Paid in capital	Other Comprehensive Income		Profit Reserves		Retained Earnings	Total SE of controlling Interest	Total SE of Non-controlling Interest	Total SE
		Outstanding	Share Premiums	Principal Adjustments	Accumulated P rofits or Losses for Financial Instruments to FV OCI Value	Others	Legal	Others				
Balances as of 12.31.24		1,588,514	697,387,566	2,585,531,219	47,600,285	4,728,326	128,546,188	2,951,800,342	2,301,786,623	8,718,969,063	227,760	8,719,196,823
Capital increase	20	17,740	100,270,924	37,660,503	—	—	—	—	—	137,949,167	—	137,949,167
Total Comprehensive Income for the Period												
Net Income for the Period		—	—	—	—	—	—	—	193,575,565	193,575,565	64,115	193,639,680
Other Comprehensive Income for the Period		—	—	—	(114,396,307)	1,004,723	—	—	—	(113,391,584)	(1,908)	(113,393,492)
Balances as of 03.31.25		1,606,254	797,658,490	2,623,191,722	(66,796,022)	5,733,049	128,546,188	2,951,800,342	2,495,362,188	8,937,102,211	289,967	8,937,392,178

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CONSOLIDATED CONDENSED INTERIM STATEMENT OF CASH FLOWS

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Items	Notes/ Schedule	03.31.26	03.31.25
Cash Flow from Operating Activities			
Income for the Period before Income Tax		67,938,699	288,654,226
Adjustments to Obtain Operating Activities Flows:			
Loan and other receivables loss provisions		892,130,106	536,066,545
Depreciation and Impairment of Assets	28	75,148,768	82,251,369
Net Monetary Position		528,476,715	520,754,652
Exchange Rate Differences on Gold and Foreign Currency		(116,982,601)	(21,307,819)
Interest expense		(167,475,274)	(124,355,344)
Net (Increases)/Decreases from Operating Assets			
Debt Securities at Fair Value through Profit or Loss		(127,735,976)	552,307,057
Derivative Financial Instruments		(63,221,239)	(9,239,779)
Repurchase Transactions		(465,359,425)	(282,154,792)
Other Financial Assets		50,535,135	(1,008,086,236)
Loans and Other Financing			
Argentine Central Bank - Loans		(186,001.00)	—
Other Financial Institutions		211,029,682	(236,412,719)
Non-Financial Private Sector and Residents Abroad		(1,634,382,748)	(2,845,291,416)
Non-Financial Public Sector		2,269,082	(376,551)
Other Debt Securities		1,052,642,554	314,194,742
Financial Assets Pledged as Collateral		674,496,836	779,963,378
Investments in Equity Instruments		8,824,101	(37,820,039)
Other Non-financial Assets		19,674,434	(112,557,011)
Non-current Assets Held for Sale		69	78
Net Increases/(Decreases) from Operating Liabilities			
Deposits			
Financial Sector		(33,540,965)	1,429,917
Non-Financial Private Sector and Residents Abroad		(2,322,806,386)	255,721,231
Non-Financial Public Sector		21,452,344	84,574,338
Liabilities at Fair Value through Profit or Loss		(20,305,845)	66,548,598
Derivative Financial Instruments		23,267,412	13,629,305
Other Financial Liabilities		(730,560,092)	476,252,339
Provisions		(65,543,358)	(147,453,361)
Other Non-Financial Liabilities		(398,335,324)	(518,806,940)
Income Tax Payments		(35,351,297)	(201,157,593)
Total Cash Flows (used in) / generated by Operating Activities (A)		(2,553,900,594)	(1,572,671,825)

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CONSOLIDATED CONDENSED INTERIM STATEMENT OF CASH FLOWS (Continued)

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Items	Notes/ Schedule	03.31.26	03.31.25
Cash flows from Investment Activities			
Payments			
Purchase of Property, Plant and Equipment and Intangible Assets		(70,965,207)	(133,457,272)
Collections			
Sales of Property, Plant and Equipment and Intangible Assets		2,477,440	35,415,517
Dividends earned		36,433	2,259,811
Total Cash Flows used by Investment Activities (B)		(68,451,334)	(95,781,944)
Cash Flows from Financing Activities			
Payments			
Issued Debt Securities		(110,725,453)	(237,761,853)
Financing from the Argentine Central Bank and Other Financial Institutions		(1,355,038,848)	(393,177,987)
Dividends paid (*)	30	(122,219,038)	—
Leases		(7,322,960)	(4,913,986)
Collections			
Capital increased	20	—	137,949,167.00
Issued Debt Securities		—	316,265,369
Financing from the Argentine Central Bank and Other Financial Institutions		1,732,206,279	399,068,081
Total Cash Flows generated by / (used in) Financing Activities (C)		136,899,980	217,428,791
Monetary Loss related to Cash and Cash Equivalents (D)		(320,259,775)	270,766,968
Income from the change of Purchasing Power of Cash and Cash Equivalents (E)		(950,008,921)	(676,484,833)
Cash Increase (A+B+C+D+E)		(3,755,720,644)	(1,856,742,843)
Cash and Cash Equivalents at the Beginning of the Fiscal Year	4	11,242,397,188	10,379,360,850
Cash and Cash equivalents at the Closing of the Period	4	7,486,676,544	8,522,618,007

(*) Correspond to dividends approved in fiscal year 2025.

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GRUPO FINANCIERO GALICIA S.A.

NOTES TO THE CONSOLIDATED CONDENSED INTERIM FINANCIAL STATEMENTS

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

NOTE 1. ACCOUNTING STANDARDS AND BASIS FOR PREPARATION

Grupo Financiero Galicia S.A. Information

Grupo Financiero Galicia S.A. (hereinafter, "the Company," and jointly with its subsidiaries, "the Group") is a financial services holding company incorporated on September 14, 1999 under the laws of Argentina. The Company's interest in Banco de Galicia y Buenos Aires S.A. is its main asset. Banco de Galicia y Buenos Aires S.A. ("Banco Galicia" or "the Bank"), is a private bank that offers a wide range of financial products and services to both individuals and companies. Likewise, the Group is the parent company of Tarjetas Regionales S.A. (Naranja X), which holds investments related to the issuance of credit cards and services for the management of personal and commercial finances, Sudamericana Holding S.A., a company that consolidates insurance activities, Galicia Asset Management S.A.U., a mutual fund management company, Galicia Warrants S.A., a warrant issuer, IGAM LLC, an asset management company, Galicia Securities S.A.U., a Settlement and Compensation Agent and Trading Agent - Own Portfolio, Galicia Investments LLC, Galicia Ventures LP and Galicia Ventures Corp, companies dedicated to facilitate investment initiatives within the open innovation and corporate venturing program, Galicia Holdings US Inc., parent company of Galicia Capital US LLC, a company for reaching new customers by incorporating a wide range of financial instruments and enabling the development of innovative credit products, and Vestly Group Corp., the parent company of Vestly Capital LLC and Vestly Advisory LLC, entities engaged in financial services and investment advisory activities.

Date of authorization of Financial Statements

These Consolidated Condensed Interim Financial Statements have been approved and authorized for publication through Board of Directors' Minutes No. 773 dated May 13, 2026.

Bases for Preparation

The Company, by virtue of the fact that it falls within the scope of Art. 2, Section I, Chapter I of Title IV: Periodic Information Regime of the National Securities Commission (CNV) regulations, presents its Financial Statements in accordance with the Argentine Central Bank (BCRA) valuation and exposure standards. In accordance with provisions in the aforementioned article, we inform that:

- the corporate purpose of Grupo Financiero Galicia S.A. is, exclusively, to conduct financial and investment activities;
- investments in Banco de Galicia y Buenos Aires S.A. and in Tarjetas Regionales S.A., the latter included under the consolidated supervision regime of the Argentine Central Bank (Communication "A" 2989 and complementary), represent 88.34% of the assets of Grupo Financiero Galicia S.A., being the main assets of the Company;
- 95.89% of the income of Grupo Financiero Galicia S.A. comes from share profit of the Entities mentioned in the preceding point;
- Grupo Financiero Galicia S.A. holds 99.99820% interest in the capital stock of Banco Galicia y Buenos Aires S.A. and 100% of Tarjetas Regionales S.A., which gives it total control.

These Consolidated Condensed Interim Financial Statements have been prepared in accordance with: (i) the regulations of the International Accounting Standard No. 34 "Interim Financial Information" (IAS 34), and (ii) the accounting information framework established by the Argentine Central Bank, which is based on the International Financial Reporting Standards (IFRS) issued by the International Financial Reporting Standards Board (IASB) and the interpretations issued by the International Financial Reporting Interpretations Committee (IFRIC), except for the provisions of Communication "A" 6847 which provides for the temporary exclusion of the scope of application of point 5.5. (Impairment loss) of IFRS 9 "Financial instruments" for debt instruments of the Non-Financial Public Sector. If the impairment model provided for in point 5.5 of IFRS 9 was applied to the Non-Financial Public Sector, a decrease of approximately Ps. 7,771,540 as of March 31, 2026, and of Ps. 9,089,024 as of December 31, 2025.

The Management of Grupo Financiero Galicia S.A. has concluded that the Consolidated Condensed Interim Financial Statements reasonably present the financial position, financial yield, and cash flows, in accordance with the IFRS-based accounting framework established by the Argentine Central Bank.

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It should be noted that the Consolidated Condensed Interim Financial Statements have been prepared by applying accounting standards and measurement criteria consistent with those applied by the Company for the preparation of the annual Consolidated Financial Statements, except for the modifications described in [Note 1\(e\)](#).

The accounting standards have been consistently applied in all entities of the Group.

(a) Unit of Measurement

Law No. 27,468 passed in November 2018 repealed the prohibition to present the Financial Statements adjusted for inflation established by Executive Order 664/2003, delegating its application to each controlling authority.

Also, on December 26, 2018, the CNV issued General Resolution No. 777/2018 authorizing issuing entities to present accounting information in homogeneous currency for annual financial statements, for interim and special periods ending on or after December 31, 2018, except for Financial Institutions and Insurance Companies.

On February 22, 2019, through Communication "A" 6651, the Argentine Central Bank established that the entities subject to its control had to restate the Financial Statements in constant currency for the fiscal years commenced from January 1, 2020 onwards.

Said standard was retroactively applied, and the transition date for financial institutions was January 1, 2019.

In the initial application of inflation adjustment, the equity accounts were restated as follows:

- Capital Stock plus Capital Adjustment: Capital from the subscription date, and if there were a capital adjustment prior to the transition date, this is absorbed in the new restated capital adjustment. For capitalization of accumulated income, the date is their capitalization date.
- Issuance Premium: Subscription Date.
- Irrevocable Contributions: Integration Date, or Decision Date of their Irrevocable nature.
- Profit Reserves: They are considered stated as of 12.31.18.
- The differences regarding the balances determined in accordance with the previous accounting framework were imputed through offsetting entry in Retained Earnings - Adjustment of Income from prior fiscal years.

To calculate the restatement adjustment, the index used was the National Consumer Price Index (CPI) prepared by the National Institute of Statistics and Census (Instituto Nacional de Estadística y Censo, INDEC) (base month: December 2016); for those items with a previous date of origin, the Wholesale Price Index (WPI) published by the Argentine Federation of Professional Councils in Economic Sciences (Federación Argentina de Consejos Profesionales en Ciencias Económicas, FACPCE) was used, according to Resolution JG517/16.

The restatement mechanism establishes that:

- Monetary assets and liabilities will not be restated, as they are stated in the current measuring unit at the closing of the reporting period.
- Assets and liabilities subject to adjustments based on specific agreements will be adjusted according to such agreements.
- Non-monetary items measured at their current values at the end of the reporting period, such as net realizable value or others, will not be restated.
- The remaining non-monetary assets and liabilities will be restated by a general price index. The loss or profit from the net monetary position will be included in the net income for the reporting period, disclosing this information in a separate item called Loss on Net Monetary Position.
- Allocation to component items of Other Comprehensive Income in closing currency: in accordance with the provisions of Communication "A" 7211, the accrued monetary income with respect to items of a monetary nature that

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are measured at fair value through other comprehensive income (OCI), must be recorded in the income of the period/fiscal year.

The Group opted for presenting the items of the Statement of Income at their nominal restated value. This implies that they are not disclosed net of inflation effect (in real terms).

Likewise, the monetary restatement of both Capital Stock and Paid-in Capital will be imputed to the account "Equity Adjustments - Capital Adjustments," considering the subscription date as the date of origin. When applying restatement of non-monetary assets, it should be considered that the resulting amount must in no case exceed the recoverable value.

Comparative information, as well as all the Statements and Schedules, is stated in homogeneous currency at closing. In the Statement of Changes in Shareholders' Equity and in the Statement of Cash Flows, both the initial balances and the period changes are restated in closing currency.

(b) Foreign Currency Translation

- Functional Currency and Presentation Currency

The figures included in the Consolidated Condensed Interim Financial Statements are stated in their functional currency, that is, in the currency of the main economic environment in which the Group operates. The Consolidated Condensed Interim Financial Statements are presented in Argentine pesos, which is the Group's functional and presentation currency.

- Transactions and Balances

The transactions in foreign currency are translated into the functional currency at the exchange rate in force on the transactions or the valuation dates when the items are measured at closing exchange rate. Profits and losses in foreign currency resulting from the settlement of these transactions and the translation of monetary assets and liabilities in foreign currency at closing exchange rate, are recognized in the Statement of Income in the item "Exchange Rate Differences on Gold and Foreign Currency," except when they are deferred in equity by transactions which qualify as cash flows hedges, if appropriate.

Balances are converted at the reference exchange rate of the US dollar defined by the Argentine Central Bank, in force at the close of operations on the last business day of each month.

As of March 31, 2026, December 31, 2025, and March 31, 2025, balances in US dollars were translated at the reference exchange rate (Ps. 1382.7578, Ps. 1459.4167, and Ps. 1073.8750, respectively) established by the Argentine Central Bank. Foreign currencies other than the US dollar have been translated into this currency using the types of exchange rate reported by the Argentine Central Bank.

(c) Going concern

As of the date of these Consolidated Condensed Interim Financial Statements, there is no uncertainty regarding events or conditions that may give rise to doubts about the possibility of the Group continuing to operate normally as a going concern.

(d) Comparative information

Balances as of December 31, 2025 and March 31, 2025 exposed in these Financial Statements, for comparison purposes, arise from the Financial Statements as of those dates stated in closing currency.

As of January 1, 2025, the Group adopted IFRS 17 "Insurance Contracts," which replaces IFRS 4 in the accounting treatment of insurance contracts. As required by IFRS 17, the Group applied the requirements retrospectively from the transition date (January 1, 2024). IAS 1 "Presentation of Financial Statements" requires the presentation of a third statement of financial position at the transition date — that is, for the Group, as of January 1, 2024. Accordingly, the information as of that date, as well as December 31, 2025, and March 31, 2025, has been updated to ensure comparability with the current reporting period.

Certain reclassifications have been made on the figures corresponding to the financial statements presented in comparative format in order to maintain consistency in the exposure with the figures for the current period.

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(e) New accounting standards, amendments and interpretations issued by the International Accounting Standards Board that have been adopted by the Group

Pursuant to the provisions of the Organic Charter of the Argentine Central Bank and the Law on Financial Institutions, the Argentine Central Bank shall issue its opinion regarding its approval for Financial Institutions as new IFRS, or amendments or repeals of those in force, are approved, and once these changes are adopted through the Adoption Circulars issued by the Argentine Federation of Professional Councils in Economic Sciences (Federación Argentina de Consejos Profesionales en Ciencias Económicas), FACPCE. In general, the early application of any IFRS will not be allowed, unless it is specifically allowed when it is adopted.

The accounting standards applied in the preparation and presentation of these Consolidated Condensed Interim Financial Statements are consistent with those used in the financial statements corresponding to the last fiscal year ended December 31, 2025, except for the modifications detailed below:

Amendments to IFRS 9 and IFRS 7: Contracts for electricity dependent on nature	
Item	These amendments allow for a more accurate accounting representation of renewable energy contracts in the financial statements through the following changes: clarifying the application of the "own use" requirements; allowing, in certain cases, hedge accounting when these contracts are used as hedging instruments; and introducing new disclosures to better understand the impact of these contracts on financial performance and cash flows.
Publication date	December, 2024
Effective date	Annual periods commenced as of January 2026. Early application is permitted.
Impact	It is estimated that the application of this standard will not generate a significant impact on the Group's equity.

Annual improvements: IFRS 1, IFRS 7, IFRS 9, IFRS 10 and IAS 7	
Item	Annual improvements are limited to changes that clarify the wording of an Accounting Standard or correct relatively minor unintended consequences, omissions or conflicts between the requirements of Accounting Standards. The 2024 amendments relate to the following standards: IFRS 1 First-time Adoption of International Financial Reporting Standards; IFRS 7 Financial Instruments: Disclosures and its corresponding Application Guidance; IFRS 9 Financial Instruments IFRS 10 Consolidated Financial Statements; and IAS 7 Statement of Cash Flows.
Publication date	July, 2024
Effective date	Annual periods commenced as of January 2026. Early application is permitted.
Impact	It is estimated that the application of this standard will not generate a significant impact on the Group's equity.

(f) New accounting standards and amendments issued by the IASB that have not been adopted by the Group

The new standards, amendments, and interpretations published that are detailed below have not yet come into force and have not been adopted early:

IFRS 18: Presentation and Information to be Disclosed in the Financial Statements	
Item	This new standard places special emphasis on the presentation of the Statement of Income. The new, essential concepts introduced by IFRS 18 relate to: The structure of the Statement of Income; disclosure requirements in the financial statements for certain yield measurements that are not reported in an entity's financial statements (i.e., yield measurements defined by the companies' management); and improvements in the principles of aggregation and disaggregation of accounting items in the primary financial statements and the explanatory notes, in general.
Publication date	April, 2024
Effective date	Annual periods commenced as of January 2027. Early application is permitted.
Impact	The impact on the Group's financial statements is being evaluated.

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IFRS 19: Subsidiaries under No Public Responsibility - Disclosures

Item	This voluntary standard allows eligible subsidiaries to replace the disclosures required in each specific IFRS with reduced disclosures, also established in the standard. It seeks to balance the information needs of the users of the financial statements of these entities while saving costs for those responsible for preparing them. A subsidiary will be eligible if: it is under no public responsibility; and its parent company presents consolidated financial statements for public use in compliance with IFRS standards.
Publication date	May, 2024
Effective date	January 2027. Early application is permitted.
Impact	The impact on the Group's financial statements is being evaluated.

Amendment to IFRS 19: Subsidiaries under No Public Responsibility - Disclosure Requirements

Item	The amendments to IFRS 19 reduce the disclosure requirements for eligible subsidiaries without public accountability, aligning the Standard with IFRSs and amendments issued between February 2021 and May 2024. The amendments cover, among other matters, IFRS 18, amendments to IAS 7 and IFRS 7, amendments to IAS 12, amendments to IAS 21, and amendments to IFRS 9. Going forward, IFRS 19 will be amended concurrently with the issuance or revision of other IFRSs by the IASB.
Publication date	August, 2025
Effective date	These amendments allow IFRS 19 to incorporate all changes effective up to 1 January 2027, which is the date on which the Standard becomes effective.
Impact	The impact on the Group's financial statements is being evaluated.

Amendments to IAS 21 - Effects of Changes in Foreign Exchange Rates

Item	The IASB has issued amendments to IAS 21 on translation to a hyperinflationary presentation currency. These amendments are only relevant to entities whose presentation currency is that of a hyperinflationary economy and whose functional currency, or that of their foreign operations, is that of a non-hyperinflationary economy. The amendments require that all amounts (including comparative figures) be translated from a functional currency that is the currency of a non-hyperinflationary economy to a presentation currency that is the currency of a hyperinflationary economy, using the closing exchange rate at the date of the latest statement of financial position. The amendments also include an exception for entities whose functional and presentation currency is that of a hyperinflationary economy, allowing them not to retranslate comparative figures for their foreign operations into the functional currency of a non-hyperinflationary economy.
Publication date	November, 2025
Effective date	January 2027. Early application is permitted.
Impact	The impact on the Group's financial statements is being evaluated.

There are no other IFRS or IFRIC interpretations that are not effective and that are expected to have a significant impact on the Group.

NOTE 2. CRITICAL ACCOUNTING ESTIMATES AND POLICIES

The preparation of Consolidated Condensed Interim Financial Statements in accordance with the IFRS-based accounting framework requires the use of certain critical accounting estimates. It also requires the Directors to exercise their judgment in the application process of the accounting standards established by the Argentine Central Bank to establish the Group's accounting policies.

The preparation of the Consolidated Condensed Interim Financial Statements requires that estimates and evaluations be made to determine the amount of recorded assets and liabilities, and contingent assets and liabilities disclosed at the date of issuance thereof, as well as income and expenses recorded in the period. In this regard, estimates are made to calculate at a given time, among others, the fair value of Level 3 financial instruments, impairment losses on financial instruments, impairment of non-financial assets, income tax, deferred tax and the allocation of the purchase price in the business combination process of GGAL Holding S.A.. Likewise, conditions related to non-financial assets are monitored to determine whether they require a review of the remaining amortization or depreciation period, or indicate impairment in value that cannot

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be recovered. The real future income may differ from estimates and evaluations as of the date of preparation of these Consolidated Condensed Interim Financial Statements.

In preparing these Consolidated Condensed Interim Financial Statements, the critical judgments made by the Group in applying the accounting policies and the sources of information used for the respective estimates are the same as those applied in the consolidated financial statements for the fiscal year ended December 31, 2025, except as disclosed in [point 1 \(e\)](#).

NOTE 3. FAIR VALUES

The Group classifies the fair values of the financial instruments in 3 levels, according to the quality of the information used for their determination.

Level 1 Fair Value: The fair value of financial instruments traded in active markets (as publicly traded derivative instruments, debt securities or instruments available for sale) is based on the quoted market prices (not adjusted) as of the date of the reporting period. If the quoted price is available within the 5 business days of the valuation date, and there is an active market for the instrument, this will be included in Level 1.

Level 2 Fair Value: The fair value of financial instruments not traded in active markets, for example, derivatives available over-the-counter, is determined using valuation techniques that maximize the use of observable information. If all the relevant variables to establish the fair value of a financial instrument are observable, the instrument is included in Level 2. If the variables to determine the price are not observable, the instrument will be valued in Level 3.

Level 3 Fair Value: If one or more relevant variables are not based on observable market information, the instrument is included in Level 3. This is the case of unquoted financial instruments.

Valuation Techniques

The valuation techniques to determine the Fair Value includes:

- Market prices or quotes for similar instruments.
- Determination of estimated current value of the instruments.

The assessment technique to determine the Level 2 fair value is based on information other than the quote price included in Level 1, which are directly observable for assets or liabilities, both directly (i.e., prices) and indirectly (i.e., deriving from prices). For those instruments with no trading in the secondary market and which, if having to reverse positions, the Group would have to sell them to the Argentine Central Bank at the rate originally agreed in accordance with the provisions of the controlling authority, the price has been prepared based on said rate accrual.

The assessment technique to determine the Level 3 fair value of financial instruments is based on the price drawn by the curve, which is a method that compares the spread between the sovereign bond curve and the average cut-off rates of primary issuances, representing the different segments, according to the different risk ratings. If there are no representative primary issuances throughout the month, the following variants will be used:

- secondary market prices of instruments under the same conditions, which had quoted in the evaluation month;
- bidding and/or secondary market prices of the previous month, which will be taken based on their representativeness;
- spread calculated in the previous month, and it will be applied to the sovereign curve, in accordance with their reasonableness;
- a specific margin is applied, defined according to historical yields of instruments under the same conditions, based on a substantiated justification.

Based on the foregoing, the rates and spreads are determined to be used to discount the future cash flows and generate the instrument price.

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All the modifications to the valuation methods are previously discussed and approved by the Group's key personnel.

The financial instruments of the group measured at fair value at March 31, 2026 and December 31, 2025 are detailed below:

Items	Level 1	Level 2	Level 3
Assets			
Argentine Central Bank Bills ^(*)	7,701,943	—	—
Government Securities ^(*)	1,664,224,274	—	32,394,032
Corporate Securities ^(*)	181,268,592	43,549,690	19,723,027
Derivative Financial Instruments	—	132,249,601	—
Other Debt Securities ^(**)	3,700,725,212	160,000,000	—
Other Financial Assets	445,510,854	80,154	13,840,715
Loans and Other Financing	—	73,642,550	—
Financial Assets Pledged as Collateral	210,126,197	—	—
Investments in Equity Instruments	55,218,247	—	68,584,489
Total Assets	6,264,775,319	409,521,995	134,542,263
Liabilities			
Liabilities at Fair Value through Profit or Loss	(51,973,763)	—	—
Derivative Financial Instruments	—	(44,731,326)	—
Total Liabilities	(51,973,763)	(44,731,326)	—
Total as of 03.31.26	6,212,801,556	364,790,669	134,542,263

(*) They are included in Debt Securities at Fair Value through Profit or Loss.

(**) For Government Securities at Fair Value through OCI.

Items	Level 1	Level 2	Level 3
Assets			
Argentine Central Bank Bills ^(*)	8,253,203	—	—
Government Securities ^(*)	1,476,919,722	—	11,146,950
Corporate Securities ^(*)	168,911,055	56,264,946	16,363,721
Derivative Financial Instruments	2,647,293	58,492,773	—
Other Debt Securities ^(**)	3,540,729,184	—	—
Other Financial Assets	408,980,372	65,387	18,198,755
Financial Assets Pledged as Collateral	263,655,796	—	—
Investments in Equity Instruments ^(***)	64,718,967	—	67,455,395
Total Assets	5,934,815,592	114,823,106	113,164,821
Liabilities			
Liabilities at Fair Value through Profit or Loss	(59,583,752)	—	—
Derivative Financial Instruments	—	(20,072,386)	—
Total Liabilities	(59,583,752)	(20,072,386)	—
Total as of 12.31.25	5,875,231,840	94,750,720	113,164,821

(*) They are included in Debt Securities at Fair Value through Profit or Loss.

(**) For Government Securities at Fair Value through OCI.

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The evolution of the instruments included in level 3 fair value is detailed below:

Level 3	12.31.25	Transfers ^(*)	Recognition	Derecognition	Income	Inflation Effect	03.31.26
Government Securities	11,146,950	25,102,347	—	(4,702,621)	2,655,257	(1,807,901)	32,394,032
Corporate Securities	16,363,721	15,558,356	1,533,827	(12,313,521)	446,195	(1,865,551)	19,723,027
Other financial assets	18,198,755	—	2,589,330	(4,963,548)	(413,698)	(1,570,124)	13,840,715
Investments in Equity Instruments	67,455,395	—	688,852	—	6,500,762	(6,060,520)	68,584,489
Total	113,164,821	40,660,703	4,812,009	(21,979,690)	9,188,516	(11,304,096)	134,542,263

(*) Including the changes in level of the financial instruments classified as Level 3 fair value.

Transfers were mainly driven by the reclassification to Level 3 of instruments that did not have observable valuation prices at the end of the period, amounting to Ps. 40,668,616, and by the transfer to Level 2, amounting to Ps. (7,913), of instruments previously classified as Level 3 that, in order to obtain a representative price at the end of the period, were measured by accruing the latest market IRR.

Level 3	12.31.24	Transfers ^(*)	Recognition	Derecognition	Income	Inflation Effect	12.31.25
Government Securities	42,237,388	(25,170,015)	54,006,212	(67,710,867)	16,215,538	(8,431,306)	11,146,950
Corporate Securities	6,323,228	8,824,966	21,439,275	(21,205,619)	3,422,401	(2,440,530)	16,363,721
Other Debt Securities	3,385,638	(3,434,495)	—	—	860,819	(811,962)	—
Other financial assets	27,419,282	605,172	21,370,359	(32,735,251)	8,287,909	(6,748,716)	18,198,755
Investments in Equity Instruments	46,739,633	(4,293,953)	15,909,863	—	21,777,136	(12,677,284)	67,455,395
Total	126,105,169	(23,468,325)	112,725,709	(121,651,737)	50,563,803	(31,109,798)	113,164,821

Transfers occurred because: the instruments without observable valuation prices at the closing of the period were reclassified to Level 3, for a total amount of Ps. 68,543,213; the instruments with observable market quotes at the closing of the period were reclassified to Level 1 from Level 3, for a total amount of Ps. (88,531,747); and the instruments in Level 3, which, at the closing of the period, were valued by accruing the last market IRR in order to obtain a representative price, were reclassified to Level 2, for a total amount of Ps. (3,479,791).

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GRUPO FINANCIERO GALICIA S.A.

NOTES TO THE CONSOLIDATED CONDENSED INTERIM FINANCIAL STATEMENTS

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The comparison between the book value and the fair value of the main assets and liabilities recorded at amortized cost at period closing is detailed below:

Items Assets/Liabilities at 03.31.26	Book value	Fair value	Level 1 FV	Level 2 FV	Level 3 FV
Assets					
Cash and Due from Banks	6,648,381,584	6,648,381,584	6,648,381,584	—	—
Repurchase Transactions	851,667,040	851,667,040	851,667,040	—	—
Loans and Other Financing	24,381,411,595	24,395,146,586	—	—	24,395,146,586
Other Financial Assets	649,591,473	656,670,329	635,327,129	—	21,343,200
Other Debt Securities	1,987,076,923	1,950,037,815	1,950,037,815	—	—
Financial Assets Pledged as Collateral	888,024,100	887,986,487	887,986,487	—	—
Liabilities					
Deposits	25,577,481,125	25,573,100,702	—	—	25,573,100,702
Repurchase Transactions	337,116,979	337,116,979	337,116,979	—	—
Financing from the Argentine Central Bank and Other Financial Institutions	1,402,693,450	1,380,847,117	—	—	1,380,847,117
Issued Debt Securities	1,497,325,730	1,504,622,428	1,504,622,428	—	—
Subordinated Debt Securities	347,825,841	346,498,954	346,498,954	—	—
Other Financial Liabilities	4,922,189,730	4,922,189,730	—	—	4,922,189,730

Items Assets/Liabilities at 12.31.25	Book value	Fair value	Level 1 FV	Level 2 FV	Level 3 FV
Assets					
Cash and Due from Banks	10,251,703,108	10,251,703,108	10,251,703,108	—	—
Repurchase Transactions	794,660,287	794,660,287	794,660,287	—	—
Loans and Other Financing	25,583,298,978	25,661,043,266	—	—	25,661,043,266
Other Financial Assets	205,407,893	272,335,833	168,964,742	—	103,371,091
Other Debt Securities	2,915,160,349	2,806,758,612	2,806,758,612	—	—
Financial Assets Pledged as Collateral	1,377,704,258	1,377,662,409	1,377,662,409	—	—
Liabilities					
Deposits	30,281,271,169	30,251,390,787	—	—	30,251,390,787
Repurchase Transactions	741,030,507	741,030,507	741,030,507	—	—
Financing from the Argentine Central Bank and Other Financial Institutions	965,002,704	940,118,157	—	—	940,118,157
Issued Debt Securities	1,775,526,457	1,771,607,830	1,771,607,830	—	—
Subordinated Debt Securities	411,711,767	410,259,592	410,259,592	—	—
Other Financial Liabilities	4,603,699,284	4,603,699,284	—	—	4,603,699,284

NOTE 4. CASH AND CASH EQUIVALENTS

Cash equivalents are held to comply with short-term payment obligations, rather than for investment or similar purposes. For a financial investment to be qualified as cash equivalent, it has to be easily convertible into a certain amount of cash and be subject to an insignificant risk of changes in its value. Therefore, such an investment will be a cash equivalent when its maturity is close, namely three or less months from its acquisition date. Interests in the principal of other companies will be excluded from cash equivalents.

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The items of cash and cash equivalents are detailed below:

Item	03.31.26	12.31.25	03.31.25	12.31.24
Net Cash and Due from Banks from Operations Pending Settlement in Foreign Currency ⁽¹⁾	6,371,830,024	10,251,703,108	7,737,949,923	9,426,890,908
Active Repo Transactions Debtors ⁽²⁾	37,039,247	—	80,951,578	—
Local Interfinancial Loans ⁽³⁾	98,280,000	—	16,575,844	59,459,600
Overnight Placements in Foreign Banks ⁽³⁾	892,362,135	979,116,790	183,430,958	445,264,426
Money Market ⁽⁴⁾	87,165,138	11,577,290	70,979,631	164,092,010
Transactions for Cash Sales of Government Securities to be settled with the Argentine Central Bank ⁽⁵⁾	—	—	432,730,073	283,653,906
Total Cash and Cash Equivalents	7,486,676,544	11,242,397,188	8,522,618,007	10,379,360,850

(1) Net of cash and cash equivalents for cash purchases or sales to be settled.

(2) They are included in the "Repurchase Transactions" item.

(3) They are included in the "Loans and Other Financing - Other Financial Institutions" item, with a maturity of less than three months.

(4) They are included in the "Other Financial Assets" item, with maturities of less than three months. The funds are made up of assets with liquidity of less than three months, whose redemption value is known at the measurement date.

(5) Including transactions for the sale of government securities to be settled on a 1-day basis with the Argentine Central Bank.

Related party information is disclosed in [Note 35](#).

NOTE 5. OTHER FINANCIAL ASSETS

As of period closing, the balances of Other Financial Assets correspond to:

Item	03.31.26	12.31.25
Receivables from Spot Sales of Foreign Currency Pending Settlement	276,551,560	—
Receivables from Spot Sales of Government Securities Pending Settlement	217,911,382	48,603,063
Sundry Debtors	147,141,914	142,714,380
Mutual Funds	445,379,046	408,842,209
Premiums for Financial Collateral Contracts	1,175,260	6,043,894
Interest Accrued Receivable	6,381,088	7,656,086
Fiduciary Participation Certificates	14,052,677	18,402,305
Balances from Claims Pending Recovery	504,440	550,605
Leases Payable	1,082,225	769,164
Others	64,947	193,812
Minus: Allowance for Loan Losses	(1,221,343)	(1,123,111)
Total	1,109,023,196	632,652,407

Related party information is disclosed in [Note 35](#).

Changes in Allowance for Loan Losses for other financial assets are disclosed in [Schedule R](#).

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NOTES TO THE CONSOLIDATED CONDENSED INTERIM FINANCIAL STATEMENTS

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NOTE 6. LOANS AND OTHER FINANCING

The composition of the Loans and Other Financing portfolio as of period closing is detailed below:

Item	03.31.26	12.31.25
Non-Financial Public Sector	13,599,927	16,964,025
Argentine Central Bank	180,894	—
Financial Institutions	433,591,647	680,876,070
Loans	433,686,085	681,284,859
Allowances	(94,438)	(408,789)
Non-Financial Private Sector and Residents Abroad	24,007,681,677	24,885,458,883
Loans	25,626,833,887	26,598,180,995
Advances	1,443,507,888	1,084,611,848
Overdrafts	7,454,089,615	7,656,485,317
Mortgage	1,089,165,186	1,178,736,839
Pledges	659,590,379	712,905,013
Personal	3,180,922,728	3,230,273,165
Credit cards	8,447,602,730	9,502,811,897
Other Loans	2,267,022,804	2,272,210,127
Accrued Interest, Adjustments and Exchange Rate Differences on Foreign	1,133,861,546	1,025,690,006
Documented Interests	(48,928,989)	(65,543,217)
Finance Leases	49,817,626	54,651,179
Other Financing	751,825,040	530,874,093
Allowances	(2,420,794,876)	(2,298,247,384)
Total	24,455,054,145	25,583,298,978

The classification of Loans and Other Financing, by status and guarantees received, is shown in detail in [Schedule B](#).

The concentration of Loans and Other Financing is detailed in [Schedule C](#).

The breakdown per terms of Loans and Other Financing is detailed in [Schedule D](#).

Changes in the Allowance for Loan Losses and Other Financing are detailed in [Schedule R](#).

Related party information is disclosed in [Note 35](#).

NOTE 7. FINANCIAL ASSETS PLEDGED AS COLLATERAL

The Financial Assets Pledged as Collateral valued in accordance with their underlying asset for the period/fiscal year under analysis are detailed below:

Item	03.31.26	12.31.25
Deposits as Collateral	521,530,293	613,780,638
Special Accounts as Collateral: Argentine Central Bank	576,620,004	540,585,824
Forward Purchases of Monetary Regulation Instruments	—	486,993,592
Total	1,098,150,297	1,641,360,054

Restricted availability assets are detailed in [Note 36.2](#).

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NOTE 8. INVESTMENTS IN EQUITY INSTRUMENTS

The Group's Investments in Equity Instruments are detailed in [Schedule A](#).

NOTE 9. INVESTMENTS IN SUBSIDIARIES, ASSOCIATES AND JOINT VENTURES

9.1. Consolidated Companies

The interest and shareholding percentages in companies over which the Group exerts control, and which are consolidated by the Group, are detailed below:

Company	Direct and Indirect Holding	03.31.26		12.31.25	
		Interest	Direct and Indirect Holding	Interest	Interest
Banco de Galicia y Buenos Aires S.A.	754,748,461	99.9982 %	754,748,461	100.00 %	
Galicia Asset Management S.A.U.	158,500,537	100.00 %	158,500,537	100.00 %	
Galicia Broker Asesores de Seguros S.A.	71,310	99.99 %	71,310	99.99 %	
Galicia Capital US LLC	1,000	100.00 %	1,000	100.00 %	
Galicia Holdings US Inc.	1,000	100.00 %	1,000	100.00 %	
Galicia Investments LLC	100	100.00 %	100	100.00 %	
Galicia Retiro Compañía de Seguros S.A.U.	1,933,542,601	100.00 %	1,933,542,601	100.00 %	
Galicia Securities S.A.U.	95,392,000	100.00 %	95,392,000	100.00 %	
Galicia Seguros S.A.U.	846,328,042	100.00 %	846,328,042	100.00 %	
Galicia Ventures Corp.	10,000	100.00 %	10,000	100.00 %	
Galicia Ventures LP	1,000	100.00 %	1,000	100.00 %	
Galicia Warrants S.A.	1,000,000	100.00 %	1,000,000	100.00 %	
GGAL Seguros S.A.	37,855,000	100.00 %	37,855,000	100.00 %	
GGAL Seguros de Retiro S.A.	49,803,430	100.00 %	49,803,430	100.00 %	
IGAM LLC	100	100.00 %	100	100.00 %	
INVIU S.A.U.	809,611,333	100.00 %	809,611,333	100.00 %	
INVIU Capital Markets Limited	1	100.00 %	1	100.00 %	
INVIU Manager Investment Ltd.	1	100.00 %	1	100.00 %	
INVIU México S.A.P.I. de C.V.	1,500	100.00 %	1,500	100.00 %	
INVIU Perú S.A.B. S.A.C.	2,439,992	100.00 %	2,439,992	100.00 %	
INVIU Technology Limited	1	100.00 %	1	100.00 %	
INVIU Uruguay Agente de Valores S.A.U.	300,000,000	100.00 %	300,000,000	100.00 %	
Vestly Advisory LLC	100	100.00 %	100	100.00 %	
Vestly Asset Management LLC	100	100.00 %	100	100.00 %	
Vestly Capital LLC	100	100.00 %	100	100.00 %	
Vestly Group Corp.	10,000	100.00 %	10,000	100.00 %	
Vestly México S.A. de C.V.	1,500	100.00 %	1,500	100.00 %	
Naranja Digital Compañía Financiera S.A.U.	26,816,107,017	100.00 %	26,816,107,017	100.00 %	
NHI(UK) Limited	19,000,000	100.00 %	19,000,000	100.00 %	
N-xers S.A. de C.V.	405,816,000	100.00 %	405,816,000	100.00 %	
Sudamericana Holding S.A.	358,395,538	100.00 %	358,395,538	100.00 %	

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Company	03.31.26		12.31.25	
	Direct and Indirect Holding	Interest	Direct and Indirect Holding	Interest
Seguros Galicia S.A.	66,055,068,160	99.44 %	66,055,068,160	99.44 %
Tarjeta Naranja S.A.U.	2,896	100.00 %	2,896	100.00 %
Tarjetas Regionales S.A.	1,756,704,458	100.00 %	1,756,704,458	100.00 %
Well Assistance S.A.U.	100,000	100.00 %	100,000	100.00 %

Basic information related to the consolidated companies as of March 31, 2026 is detailed below:

Company	Assets	Liabilities	SE	Income
Banco de Galicia y Buenos Aires S.A.	35,965,123,793	29,296,081,773	6,669,042,020	76,657,682
Galicia Asset Management S.A.U.	135,280,935	46,434,329	88,846,606	34,374,516
Galicia Broker Asesores de Seguros S.A.	10,533,424	4,284,908	6,248,516	1,652,724
Galicia Capital US LLC	4,944,162	1,501,579	3,442,583	179,907
Galicia Holdings US Inc.	7,469,509	11,202	7,458,307	(423,589)
Galicia Investments LLC	71,167	—	71,167	(11,011)
Galicia Retiro Compañía de Seguros S.A.U.	8,865,074	5,530,054	3,335,020	622,737
Galicia Securities S.A.U.	328,361,303	265,883,774	62,477,529	1,455,954
Galicia Seguros S.A.U.	115,029,012	56,452,547	58,576,465	(633,592)
Galicia Ventures Corp.	483,878	28	483,850	(54,571)
Galicia Ventures LP	7,116,730	—	7,116,730	(1,101,077)
Galicia Warrants S.A.	16,274,465	5,733,536	10,540,929	311,643
GGAL Seguros S.A.	345,669,724	270,658,461	75,011,263	1,233,745
GGAL Seguros de Retiro S.A.	508,985,815	441,519,847	67,465,968	10,036,751
IGAM LLC	21,658,090	3,917	21,654,173	(4,280,932)
INVIU S.A.U.	222,068,044	211,149,556	10,918,488	(2,830,129)
INVIU Capital Markets Limited	4,408,239	2,362,715	2,045,524	(252,949)
INVIU Manager Investment Ltd.	1,385,453	1,065,550	319,903	74,487
INVIU México S.A.P.I. de C.V.	105	—	105	(6)
INVIU Perú S.A.B. S.A.C.	1,540,453	231,108	1,309,345	(526,405)
INVIU Technology Limited	1,236,076	(986,733)	2,222,809	(922)
INVIU Uruguay Agente de Valores S.A.U.	7,231,291	2,327,428	4,903,863	(387,780)
Vestly Asset Management LLC	942,510	756,919	185,591	25,472
Vestly Capital LLC	632,425	—	632,425	(166,154)
Vestly Group Corp.	635,087	2,766	632,321	(166,234)
Vestly México S.A. de C.V.	101	—	101	(5)
Naranja Digital Compañía Financiera S.A.U.	2,653,153,363	2,337,049,228	316,104,135	44,170,217
NHI(UK) Limited	24,712,224	101,963	24,610,261	(5,398,666)
N-xers S.A. de C.V.	26,604,076	697,841	25,906,235	(5,682,915)
Sudamericana Holding S.A.	256,358,444	484,316	255,874,128	16,507,793
Seguros Galicia S.A.	386,036,980	347,911,049	38,125,931	3,329,266

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Company	Assets	Liabilities	SE	Income
Tarjeta Naranja S.A.U.	4,630,882,208	3,866,230,563	764,651,645	(62,368,553)
Tarjetas Regionales S.A.	1,108,113,365	15,100,695	1,093,012,670	(22,322,187)
Well Assistance S.A.U.	1,534,975	503,272	1,031,703	320,483

9.2. Corporate Restructuring

On February 3, 2025, the Boards of Directors of the subsidiaries Banco Galicia, Galicia Asset Management S.A.U., Sudamericana Holding S.A., and GGAL Holdings S.A. decided to initiate the necessary procedures to carry out a Corporate Restructuring. The objective is to improve the organization and use of resources, as well as to achieve a more effective and efficient technical and administrative management.

The Corporate Reorganization will consist of a spin-off-merger and mergers by absorption, in accordance with the provisions of: (a) articles 88, first paragraph, section I, and 82 of the General Corporations Law No. 19,550, as amended ("Ley General de Sociedades N° 19,550" - "LGS"), (b) Articles 146, 151 and 152 of General Resolution 15/2024 of the IGJ, and (c) to frame it as three simultaneous and concatenated tax-free corporate reorganizations between entities of the same economic group under Article 80 of the Income Tax Law, text ordered by Decree 824/2019, as amended (the "LIG").

As a result, GGAL Holdings S.A. will be spun off, dissolved without liquidation, and absorbed through a merger by Banco Galicia, Galicia Asset Management S.A.U., and Sudamericana Holding S.A.

In this way, GGAL Holdings S.A. will transfer:

- 99.985% of its shares in Banco GGAL S.A. to Banco Galicia.
- 56.439% of its shares in GGAL Asset Management S.A. to Galicia Asset Management S.A.U.
- 98% of its shares in GGAL Seguros S.A. and GGAL Seguros de Retiro S.A., and 100% of its shares in GGAL Participaciones S.A.U. to Sudamericana Holdings S.A.

On the other hand, the mergers by absorption contemplated in the Corporate Restructuring will be carried out as follows:

- Unification of the banking business: Banco Galicia will absorb Banco GGAL S.A., which will be dissolved without liquidation, resulting in a single banking entity.
- Unification of the mutual fund management business: Galicia Asset Management S.A.U. will absorb GGAL Asset Management S.A., which will be dissolved without liquidation, thus consolidating the business into a single entity.
- Absorption of GGAL Participaciones S.A.U.: Sudamericana Holdings S.A. will absorb GGAL Participaciones S.A.U., which will be dissolved without liquidation.

On April 23, 2025, the Shareholders' Meetings of Banco Galicia, Galicia Asset Management S.A.U., and Sudamericana Holding S.A. approved the comprehensive corporate reorganization within the framework of an economic group, pursuant to Article 80 of the Income Tax Law (restated 2019).

Additionally, as a result of the reorganization, Articles 1 and 4 of the Corporate Bylaws were amended to reflect the change of name from Banco de Galicia y Buenos Aires S.A.U. to Banco de Galicia y Buenos Aires S.A., and the increase in share capital to 101 ordinary shares with a nominal value of one peso and five votes per share, and 754,761,922 ordinary shares with a nominal value of one peso and one vote per share. All shares are book-entry shares.

Furthermore, the Shareholders' Meeting of Galicia Asset Management S.A.U. approved a capital increase of Ps. 54,687, raising the share capital from Ps. 103,813 to Ps. 158,501, and the issuance of 54,687,482 ordinary shares with a nominal value of one peso each and one vote per share (Class "B" shares), with a total share premium of Ps. 28,161,993.

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Lastly, the Shareholders' Meeting of Sudamericana Holding S.A. approved a capital increase of Ps. 246,344, raising the share capital from Ps. 112,052 to Ps. 358,396, and the issuance of 246,343,511 ordinary shares with a nominal value of one peso each and one vote per share (Class "B" shares), with a total share premium of Ps. 105,745,127.

On May 22, 2025, the Central Bank of Argentina (BCRA) issued Resolution "RESOL-2025-122-E-GDEBCRA-SDD#BCRA", authorizing Banco de Galicia y Buenos Aires S.A.U., under the terms of Article 7 of the Financial Institutions Law, to merge by absorption, in its capacity as the absorbing entity, to merge by absorption with Banco GGAL S.A., pursuant to the "Preliminary Commitment for Spin-off-Merger and Merger by Absorption", which was to be completed within 180 days from that date.

On June 19, 2025, the relevant procedures before the competent authorities were completed. As a result, the BCRA issued Communication "C" No. 100461, formalizing the merger by absorption of Banco GGAL S.A., whose branches were integrated into those of Banco de Galicia y Buenos Aires S.A.

Consequently, as of June 23, 2025, Banco Galicia and Banco GGAL S.A. (formerly HSBC Bank Argentina S.A.) began operating as a unified financial entity, integrating the operations previously carried out by Banco GGAL S.A., which was dissolved — without liquidation— as part of the Corporate Reorganization process. Additionally, the public offering authorization previously granted to Banco GGAL S.A. by the National Securities Commission was transferred to Banco Galicia.

On August 22, 2025, the corporate reorganizations of Galicia Asset Management S.A.U. and Sudamericana Holding S.A. were registered with the Public Registry of Commerce.

9.3. Investments in associates

Banco Galicia, together with other financial institutions, has formed a company named Play Digital S.A. which corporate purpose is to develop and market a payment solution linked to the bank accounts of the financial system users, which will significantly enhance their payment experience. The Board of Directors of said company is composed of key personnel of Banco Galicia; therefore, as it has significant influence, it is valued using the equity method.

Company	Interest %	Location	03.31.26	12.31.25
Play Digital S.A.	19.7900 %	City of Buenos Aires	2,294,747	3,631,478

The changes of said investment are as follows:

Company	12.31.25	Share profit	03.31.26
Play Digital S.A.	3,631,478	(1,336,731)	2,294,747
Total	3,631,478	(1,336,731)	2,294,747

Basic information related to the associate Play Digital S.A. as of June 30, 2025, stated in closing currency, is detailed below:

Company	Assets	Liabilities	SE	Income
Play Digital S.A.	56,874,970	45,280,653	11,594,317	(3,358,784)

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9.4. Participations in joint ventures

On February 25, 2025, Grupo Financiero Galicia and Banco Santander S.A. entered into an agreement to establish a joint venture aimed at promoting the growth and expansion of Nera's business, with the holding company incorporated in Spain. The joint venture comprises Agri Tech Investments Argentina S.A.U. ("Nera Argentina"), Nera Paraguay S.A. and Nera Uruguay S.A.

As a result of entering into this agreement, Grupo Financiero Galicia and Banco Santander S.A. exercise joint control over Nera Agro Holding S.L. (formerly Agri Tech Investments LLC), as decisions regarding the relevant activities of the entity require the unanimous consent of both parties. Each party holds a 50% ownership interest, which is measured using the equity method.

Company	% Controlling interest	Location	03.31.26	12.31.25
Nera Agro Holding S.L.	50.00 %	Spain	8,912,729	10,393,333

The changes of said investment are as follows:

Company	12.31.25	Share profit	03.31.26
Nera Agro Holding S.L.	10,393,333	(1,480,604)	8,912,729
Total	10,393,333	(1,480,604)	8,912,729

Basic information related to the associate as of March 31, 2026, stated in closing currency, is detailed below:

Company	Assets	Liabilities	SE	Income
Nera Agro Holding SL	17,825,459	19	17,825,440	(2,961,207)

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NOTE 10. PROPERTY, PLANT AND EQUIPMENT

The changes in Property, Plant and Equipment are detailed below:

Item	Value at the beginning of the fiscal year	Estimated useful life, in years	Recognition	Derecognition	Transfers	Depreciation					Residual Value	
						Accumulated	Transfers	Derecognition	For the fiscal year	At closing	03.31.26	12.31.25
Measurement at Cost												
Real Property	1,075,504,529	50	806,358	(293,714)	(5,760,641)	(189,778,067)	1,006,329	—	(7,571,856)	(196,343,594)	873,912,938	885,726,462
Furniture and Facilities	309,827,493	10	632,937	(1,813,026)	302,311	(209,217,906)	532	1,523,534	(5,404,268)	(213,098,108)	95,851,607	100,609,587
Machines and Equipment	867,412,961	3 and 5	43,317,333	(51,424,743)	(4,361,953)	(645,925,119)	5,901	51,261,927	(24,674,963)	(619,332,254)	235,611,344	221,487,842
Vehicles	13,781,039	5	250,735	(353,472)	—	(8,149,604)	—	154,627	(492,395)	(8,487,372)	5,190,930	5,631,435
Right of Use of Real Property (**)	254,950,093	5 and 10	—	(1,291,809)	—	(205,615,462)	—	967,907	(3,926,143)	(208,573,698)	45,084,586	49,334,631
Sundry	91,402,310	(*)	—	(4,973,018)	102,196	(60,929,340)	—	4,702,204	(1,499,940)	(57,727,076)	28,804,412	30,472,970
Work in Progress	15,145,871	—	4,294,120	(103,583)	(1,114,553)	—	—	—	—	—	18,221,855	15,145,871
Total	2,628,024,296		49,301,483	(60,253,365)	(10,832,640)	(1,319,615,498)	1,012,762	58,610,199	(43,569,565)	(1,303,562,102)	1,302,677,672	1,308,408,798

(*) The useful lifetime of the right of use of real property is individually defined, based on each lease agreement.

(**) The addition of contracts for rights of use of real property generates a liability for leases payable. See [Note 15](#).

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NOTES TO THE CONSOLIDATED CONDENSED INTERIM FINANCIAL STATEMENTS

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

The changes in investment properties are detailed below:

Item	Value at the beginning of the fiscal year	Estimated useful life, in years	Recognition	Derecognition	Transfers	Depreciation					Residual Value	
						Accumulated	Transfers	Derecognition	For the fiscal year	At closing	03.31.26	12.31.25
Measurement at Cost												
Real Property	25,893,696	50	—	—	—	(3,686,693)	—	—	(124,663)	(3,811,356)	22,082,340	22,207,003
Total	25,893,696		—	—	—	(3,686,693)	—	—	(124,663)	(3,811,356)	22,082,340	22,207,003

The book values of the assets do not exceed the recoverable values.

The investment properties are included in Other Non-financial Assets.

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For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

NOTE 11. INTANGIBLE ASSETS

The changes in Intangible Assets are detailed below:

Item	Value at the beginning of the fiscal year	Estimated useful life, in years	Recognition	Derecognition	Transfers	Depreciation					Residual Value	
						Accumulated	Derecognition	For the fiscal year	Transfers	At closing	03.31.26	12.31.25
Measurement at Cost												
Licenses and Patents	456,327,977	5	10,235,391	—	—	(388,829,125)	—	(10,151,661)	108,059	(398,872,727)	67,690,641	67,498,852
Other Intangible Assets	806,519,400	5 ^(*)	11,428,333	(74,631)	—	(456,689,016)	—	(23,710,192)	—	(480,399,208)	337,473,894	349,830,384
Total	1,262,847,377		21,663,724	(74,631)	—	(845,518,141)	—	(33,861,853)	108,059	(879,271,935)	405,164,535	417,329,236

(*) The estimated useful lifetime may vary based on the analysis of the useful lifetime of each asset.

The book values of Intangible Assets do not exceed the recoverable values.

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NOTE 12. ASSETS/LIABILITIES FROM INSURANCE AND REINSURANCE CONTRACTS

The Assets and Liabilities related to insurance and reinsurance contracts, at the end of the period/fiscal year closing, are detailed below:

Item	Life	Non-Life	03.31.26
Insurance contract assets	13,217,260	53,340,756	66,558,016
Insurance contract liabilities	(218,097,808)	(772,116,290)	(990,214,098)
Reinsurance contract assets	18,340	65,204,461	65,222,801

Item	Life	Non-Life	12.31.25
Insurance contract assets	35,467,282	34,770,037	70,237,319
Insurance contract liabilities	(251,270,692)	(810,920,204)	(1,062,190,896)
Reinsurance contract assets	52,915	85,067,582	85,120,497

NOTE 13. NON-CURRENT ASSETS HELD FOR SALE

The Group has classified the following assets as Assets Held for Sale and Discontinued Operations:

Item	03.31.26	12.31.25
Real Property	10,467,121	10,467,190
Total	10,467,121	10,467,190

NOTE 14. DEPOSITS

The composition of Deposits at period/fiscal year closing is detailed below:

Item	03.31.26	12.31.25
In Argentine pesos	14,615,612,261	16,937,802,226
Checking Accounts	2,138,394,478	2,790,762,888
Savings Accounts	4,160,422,805	5,737,165,270
Time Deposits	7,765,467,486	8,075,286,098
Time Deposits - Units of Purchasing Value	232,935,472	46,220,100
Others	94,572,330	88,657,961
Interest and Adjustments	223,819,690	199,709,909
In Foreign Currency	10,961,868,864	13,343,468,943
Checking Accounts	3	3
Savings Accounts	8,993,060,069	10,938,133,256
Time Deposits	1,946,590,795	2,379,973,602
Others	18,906,742	19,993,970
Interest and Adjustments	3,311,255	5,368,112
Total	25,577,481,125	30,281,271,169

The concentration of Deposits is detailed in [Schedule H](#).

The breakdown of Deposits for remaining terms is detailed in [Schedule I](#).

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Related party information is disclosed in [Note 35](#).

NOTE 15. OTHER FINANCIAL LIABILITIES

The item composition at period/fiscal year closing is detailed below.

Item	03.31.26	12.31.25
Creditors for Purchases with Pending Settlement	198,240,001	43,754,162
Collections and Other Transactions on Behalf of Third Parties	639,533,124	470,406,802
Obligations for Purchase Financing	3,064,846,305	3,336,880,882
Creditors for Purchase of Foreign Currency with Pending Settlement	49,028,494	—
Accrued Fees Payable	41,273,086	30,767,154
Sundry Items subject to Minimum Cash	92,926,854	77,131,783
Sundry Items Not Subject to Minimum Cash	508,076,208	584,708,096
Leases Payable	38,444,510	48,370,086
Financial Liabilities for Guarantees and Sureties Granted (Financial Collateral Contracts)	5,292,296	10,743,348
Cash and Cash Equivalents for Spot Purchases or Sales Pending Settlement	284,528,690	920,760
Other Financial Liabilities	162	16,211
Total	4,922,189,730	4,603,699,284

NOTE 16. FINANCING FROM THE ARGENTINE CENTRAL BANK AND OTHER FINANCIAL INSTITUTIONS

The item composition at period/fiscal year closing is detailed below.

Item	03.31.26	12.31.25
Argentine Central Bank Financing	1,659,689	2,602,972
Correspondent's Office	671,668,663	39,438,960
Local Financial Institutions Financing	543,965,206	681,992,151
Foreign Financial Institutions Financing	181,752,409	239,452,448
International Institutions Financing	3,647,483	1,516,173
Total	1,402,693,450	965,002,704

The breakdown of Financing from the Argentine Central Bank and other Financial Institutions per remaining terms is detailed in [Schedule I](#).

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NOTE 17. ISSUED DEBT SECURITIES

The current Global Issuance Programs for Debt Securities are detailed below:

Company	Authorized Amount ^(*)	Type of Debt Security	Program Term	Approval Date by the S. Meeting/ Board of Directors	CNV Approval
Grupo Financiero Galicia S.A.	US\$ 100,000	Simple, non-convertible into shares	5 years	03.09.09 ratified on 08.02.12	Resolution No. 16,113 dated 04.29.09 and extended by: Resolution No. 17,343 dated 05.08.14, Resolution No. DI-2019-63-APN-GE#CNV dated 08.06.19 and Resolution N° DI-2024-47-APN-GE#CNV dated 06.18.24. Authorization of Increase, Resolution No. 17,064 dated 04.25.13.
Banco de Galicia y Buenos Aires S.A.	US\$ 2,100,000	Simple, non-convertible into shares, subordinated or not, adjustable or not, with or without	5 years	04.28.05, 04.14.10, 04.29.15, 11.09.16, 04.28.20 and 03.25.25	Resolution No. 15,228 dated 11.04.05 and extended by Resolution No. 16,454 dated 11.11.10, Resolution No. 17,883 dated 11.20.15 and Resolution No. DI-2020-53-APN-GE#CNV dated 11.24.20. Increase of the amount approved by Resolutions No. 17,883 dated 11.20.15, No. 18,081 dated 06.10.16, No. 18,840 dated 01.26.17 and No. 19,520 dated 05.17.18.
Banco de Galicia y Buenos Aires S.A.	US\$ 1,000,000	Simple, non-convertible into shares	—	04.25.19	Frequent Issuer Registration No. 11, granted by Resolution No. RESFCF-2019-2055-APN-DIR#CNV, dated 11.13.19 of the CNV's Board of Directors. Decrease of the amount approved by Resolution No. DI-2023-23-APN-GE#CNV dated 05.24.23. Increase of the amount approved by Resolution No. DI-2024-23-APN-GE#CNV dated 04.26.24.
Banco de Galicia y Buenos Aires S.A. (**)	US\$ 300,000	Simple, non-convertible into shares, subordinated or not, adjustable or not, with or without	5 years	04.30.07, 05.02.12, 04.24.16, 01.26.17, 12.14.17, 02.28.18 and 04.08.22	Resolution No. 15,654 dated 06.14.07 and extended by Resolution No. 16,842 dated 06.29.12, Resolution No. 18,642 dated 05.04.17 and Resolution No. DI-2022-29-APN-GE#CNV dated 06.03.22. Increase of the amount approved by Resolutions RESFC-2018-19399-APN-DIR#CNV dated 03.15.18. Decrease of the amount approved by Resolutions DI-2022-29-APN-GE#CNV dated 06.03.22.
Tarjeta Naranja S.A.U.	US\$ 1,000,000	Simple, non-convertible into shares	5 years	07.14.05, 03.03.06, 10.31.07, 04.01.11, 03.08.12, 03.19.15 and 04.04.18	Resolution No. 15,220 dated 10.26.05 and extended by Resolution No. 17,676 dated 05.21.15 and Regulation No. DI2020-20- APNGE#CNV dated 03.18.20. Increase in the amount approved by Resolutions No. 15,361 dated 03.23.06, No. 15,785 dated 11.16.07, No. 16,571 dated 05.24.11, No. 16,822 dated 05.23.12 and 19,508 dated 05.10.18.
Tarjeta Naranja S.A.U.	US\$ 600,000	Simple, non-convertible into shares	—	05.19.22	Frequent Issuer Registration granted by Provision No. DI-2022-39-APN-GE#CNV dated 07.22.22 approved by Resolutions DI-2024-25-APN-GE#CNV dated 04.26.24.

(*) Or its equivalent in any other currency. In thousands of USD:

(**) Corresponds to the program of Banco GGAL S.A. arising from the merger.

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Among the Global Programs detailed in the preceding chart, the following issuances of Issued Non- subordinated Debt securities, net of repurchase of own Debt Securities, are effective as of March 31, 2026:

Company	Placement Date	Class No.	NV	Term	Maturity Date	Rate	Book value (*) at 03.31.26
In Argentine pesos							
Banco de Galicia y Bs.As. S.A.	04.29.25	XXV	53,701,755	12 months	04.30.26	Tamar + 3,50%	52,380,701
Tarjeta Naranja S.A.U.	04.29.25	LXIV Serie III	85,072,998	366 days	04.30.26	Tamar + 4,5%	85,954,941
Tarjeta Naranja S.A.U.	08.28.25	LXV Serie I	59,967,719	273 days	05.28.26	Tamar + 9,0%	46,120,210
Tarjeta Naranja S.A.U.	11.26.25	LXVI Serie I	81,764,469	369 days	11.30.26	Tamar + 4,5%	53,568,214
In foreign Currency							
Banco de Galicia y Bs.As. S.A.	10.03.24	XVI	325,000	48 months	10.10.28	7.75 %	459,242,697
Banco de Galicia y Bs.As. S.A.	05.23.25	XXVIII	31,296	367 days	05.29.26	5.90 %	40,239,380
Banco de Galicia y Bs.As. S.A.	08.12.25	XXIX	110,914,898	382 days	08.31.26	6.25 %	154,206,746
Banco de Galicia y Bs.As. S.A.	11.12.25	XXX	144,323,518	381 days	11.30.26	6.00 %	203,634,131
Banco de Galicia y Bs.As. S.A.	12.18.25	XXXI	71,863,952	373 days	11.30.26	5.50 %	100,773,857
Tarjeta Naranja S.A.U.	04.25.25	LXIV Serie I	32,684	731 days	04.30.27	7.90 %	45,887,615
Tarjeta Naranja S.A.U.	08.28.25	LXV Serie II	95,711	273 days	05.28.26	7.40 %	129,914,617
Tarjeta Naranja S.A.U.	11.20.25	LXVI Serie II	90,095	278 days	08.31.26	6.50 %	125,402,621
Total							1,497,325,730

(*) Includes principal and interest.

(1) Monthly effective rate

Application of Proceeds from the Debt Securities

In compliance with the provisions set forth by the Argentine Securities Commission (Comisión Nacional de Valores, the "CNV") in its Consolidated Text 2013 – Title II, Chapter V, Section III, Article 15, the status of the application of proceeds from the issuances of notes carried out during the current fiscal year, which are pending approval by the CNV, is presented below:

Entity	Class	Use of Proceeds	Status of Application of Proceeds	Date of Application	Estimated Period for Application	Board of Directors' Approval
Banco de Galicia y Bs.As. S.A.	XXIX	Funding of working capital in the country	Pending	—	(*)	—

(*) As of the date of issuance of these condensed interim consolidated financial statements, the application thereof is pending.

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Among the Global Programs detailed in the preceding chart, the following issuances of Issued Non- subordinated Debt Securities, net of repurchase of own Debt Securities, were effective as of December 31, 2025:

Company	Placement Date	Class No.	NV	Term	Maturity Date	Rate	Book value (*) at 12.31.25
In Argentine pesos							
Banco de Galicia y Bs.As. S.A.	02.06.2025	XXI	79,786,900	12 months	02.10.26	Tamar + 2,75%	87,714,713
Banco de Galicia y Bs.As. S.A.	04.29.2025	XXV	53,701,755	12 months	04.30.26	Tamar + 3,50%	57,046,478
Tarjeta Naranja S.A.U.	04.29.2025	LXIV Serie III	85,072,998	366 days	04.30.26	Tamar + 4,5%	92,696,028
Tarjeta Naranja S.A.U.	08.28.2025	LXV Serie I	59,967,719	273 days	05.28.26	Tamar + 9,0%	47,032,829
Tarjeta Naranja S.A.U.	11.26.2025	LXVI Serie I	81,764,469	369 days	11.30.26	Tamar + 4,5%	57,162,194
In foreign Currency							
Banco de Galicia y Bs.As. S.A.	10.03.2024	XVI	325,000	48 months	10.10.28	7.75 %	523,228,225
Banco de Galicia y Bs.As. S.A.	05.23.2025	XXVIII	31,296	367 days	05.29.26	5.90 %	50,132,133
Banco de Galicia y Bs.As. S.A.	08.12.2025	XXIX	110,914,898	382 days	08.31.26	6.25 %	180,588,386
Banco de Galicia y Bs.As. S.A.	11.12.2025	XXX	144,323,518	381 days	11.30.26	6.00 %	218,285,667
Banco de Galicia y Bs.As. S.A.	12.18.2025	XXXI	71,863,952	373 days	11.30.26	5.50 %	113,144,871
Tarjeta Naranja S.A.U.	04.25.2025	LXIV Serie I	32,684	731 days	04.30.27	7.90 %	52,925,066
Tarjeta Naranja S.A.U.	08.28.2025	LXV Serie II	95,711	273 days	05.28.26	7.40 %	153,206,172
Tarjeta Naranja S.A.U.	11.20.2025	LXVI Serie II	90,095	278 days	08.31.26	6.50 %	142,363,695
Total							1,775,526,457

(*) Includes principal and interest.

(1) Monthly effective rate

The repurchases of own Debt securities as of the indicated dates are detailed below:

Company	Class No.	NV as of 03.31.26	Book value (*) at 03.31.26
Banco de Galicia y Bs.As. S.A.	XVI	5,033	2,791,436
Banco de Galicia y Bs.As. S.A.	XXVIII	2,746	3,889,249
Banco de Galicia y Bs.As. S.A.	XXV	4,000,000	4,095,263
Banco de Galicia y Bs.As. S.A.	XXIX	405	277,043
Banco de Galicia y Bs.As. S.A.	XXX	200	303,310
Tarjeta Naranja S.A.U.	LXIV Serie III	4,280,831	4,635,313
Tarjeta Naranja S.A.U.	LXV Serie I	3,509,414	3,742,980
Tarjeta Naranja S.A.U.	LXV Serie II	2,452	3,458,078
Tarjeta Naranja S.A.U.	LXVI Serie I	9,172,000	9,477,459
Tarjeta Naranja S.A.U.	LXVI Serie II	114	161,541
Total			32,831,672

(*) Includes principal and interest.

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Company	Class No.	NV as of 12.31.25	Book value (*) at 12.31.25
Banco de Galicia y Bs.As. S.A.	XXI	2,196,696	2,896,590
Banco de Galicia y Bs.As. S.A.	XXV	3,700,000	4,147,417
Banco de Galicia y Bs.As. S.A.	XXX	8,259,529	12,639,947
Banco de Galicia y Bs.As. S.A.	XVI	83	86,423
Banco de Galicia y Bs.As. S.A.	XXVIII	57	82,216
Banco de Galicia y Bs.As. S.A.	XXIX	4,776	377,821
Banco de Galicia y Bs.As. S.A.	XXXI	1,032	1,540,810
Tarjeta Naranja S.A.U.	LXIV Serie III	5,120,816	6,121,653
Tarjeta Naranja S.A.U.	LXIV Serie I	42	66,441
Tarjeta Naranja S.A.U.	LXVI Serie I	9,670,050	10,433,324
Tarjeta Naranja S.A.U.	LXV Serie I	5,594,031	6,618,491
Tarjeta Naranja S.A.U.	LXV Serie II	927	1,189,190
Total			46,200,323

(*) Includes principal and interest.

Related party information is disclosed in [Note 35](#).

The issuance of Debt Securities with remaining terms is detailed in [Schedule I](#).

NOTE 18. NET CURRENT INCOME TAX LIABILITIES

The balances recorded in these items correspond to the amount of the income tax provision, net of advances made and other credits on account of this tax.

Tax Inflation Adjustment

Law 27,430 introduced a modification in which it established that the subjects referred to in paragraphs a) to e) of Article 53 of the current Income Tax Law, for the purpose of determining the taxable net earnings, should deduct or incorporate to the tax income of the fiscal year being settled, the tax inflation adjustment. Said adjustment would be applicable in the fiscal year where a variation percentage of the consumer price index is verified, greater than one hundred percent (100%), accumulated in the thirty-six (36) months prior to the closing of the fiscal year being settled.

For the fiscal years beginning on or after January 1, 2021, the positive or negative inflation adjustment, as the case may be, to be calculated, would be charged its entirety (100%), without any deferral in the fiscal year in which it is generated.

Banco Galicia, considering the case law on this matter as evaluated by its legal and tax advisors, filed its annual income tax return for fiscal year 2025 before the Tax and Customs Collection and Control Agency (Agencia de Recaudación y Control Aduanero – "ARCA"), considering the full impact of the tax inflation adjustment.

Tax Rate

On June 16, 2021, Law 27,630 was enacted, which establishes for capital companies a structure of staggered rates for income tax with three segments in relation to the level of accumulated taxable net earnings, applicable for the years fiscal years started on or after January 1, 2021, inclusive. The rates within this procedure are as follows:

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For fiscal years commenced from 01.01.26 through 12.31.26:

Accumulated Taxable Net Earnings		Ps. Payable	Plus %	On the excess of Ps.
More than Ps.	To Ps.			
—	133,514	—	25 %	—
133,514	1,335,142	33,379	30 %	133,514
1,335,142	Onwards	393,867	35 %	1,335,142

For fiscal years commenced from 01.01.25 through 12.31.25:

Accumulated Taxable Net Earnings		Ps. Payable	Plus %	On the excess of Ps.
More than Ps.	To Ps.			
—	101,680	—	25 %	—
101,680	1,016,796	25,420	30 %	101,680
1,016,796	Onwards	299,955	35 %	1,016,796

The amounts provided for above will be adjusted annually based on the annual variation of the Consumer Price Index (CPI) provided by the National Institute of Statistics and Censuses (INDEC), corresponding to the month of October of the year prior to the adjustment, with respect to the same month of the previous year.

The Group has recorded in these financial statements the impacts generated by this change.

During the third quarter, the Group recognized an increase in deferred tax assets, derived from the accounting results for the period reflected in future tax credit estimates. This increase generated an income tax recovery in that quarter. Actual future results may differ from the estimates and assessments made to date, which will have an impact on the determination of the Group's income tax.

Dividend tax: it is established that dividends or profits distributed to individuals, undivided estates or foreign beneficiaries will be taxed at the rate of 7%.

NOTE 19. SUBORDINATED DEBT SECURITIES

Among the Global Programs detailed in [Note 17](#), at the closing of the period/fiscal year, the following issuances of issued Subordinated Debt Securities, non-convertible into shares, are in force:

Company	Placement Date	Currency	Class No.	NV	Term	Maturity Date	Rate	Issuance Authorized by CNV	Book value (*) at 03.31.26	Book value (*) at 12.31.25
Banco de Galicia y Bs.As. S.A.	07.19.16	US\$	II	Thousands of US\$250,000	120 months ⁽¹⁾	07.19.26	⁽²⁾	06.23.16	347,825,841	411,711,767

(*) Includes principal and interest.

(1) The amortization will be made in full at maturity, on July 19, 2026, net of expenses, unless they are redeemed in full, at the issuer's option, at a price equal to 100% of the outstanding principal plus accrued and unpaid interest.

(2) Annual fixed rate of 8,25% from the date of issuance until July 19, 2021, this date included, and margin to be added to the Benchmark Readjustment annual nominal rate of 7,156% until the maturity date. Said interest agreed upon will be paid semiannually, on January 19 and July 19 from 2017 onwards.

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The repurchases of own Debt securities as of the indicated dates are detailed below:

Company	Class No.	NV as of 03.31.26	Book value (*) at 03.31.26	NV as of 12.31.25	Book value (*) at 12.31.25
Banco de Galicia y Bs.As. S.A.	II	1,964	2,802,908	733	1,209,817

As at March 31, 2026, the Group has in its portfolio non-convertible, subordinated, privately placed debt securities issued by the absorbed company Banco GGAL S.A. with a nominal value of US\$100,000 thousand.

Related party information is disclosed in [Note 35](#).

The issuance of Debt Securities with remaining terms is detailed in [Schedule I](#).

NOTE 20. SHAREHOLDERS' EQUITY

20.1. Capital Stock:

As of March 31, 2026, the capital stock amounts to Ps. 1,606,254, which is subscribed and paid in. It is composed of 281,221,650 class "A" ordinary shares with a par value of Ps. 1 each and 5 votes per share and 1,325,032,079 class "B" ordinary shares with a par value of Ps. 1 each and 1 vote per share.

The evolution of share capital, as of the indicated dates, is detailed below:

Class	Shares			Share Capital					
	Quantity	Par value per share	Votes per share	Issued		Pending issuance or distribution	Allocated	Paid-in	Unpaid
				Outstanding	Portfolio				
Class "A"	281,221,650	Ps. 1	5	281,222	—	—	—	281,222	—
Class "B"	1,325,032,079	Ps. 1	1	1,325,032	—	—	—	1,325,032	—
03.31.26	1,606,253,729			1,606,254	—	—	—	1,606,254	—
12.31.25	1,606,253,729			1,606,254	—	—	—	1,606,254	—
12.31.24	1,588,513,701			1,588,514	—	—	—	1,588,514	—

On February 13, 2025, 17,740,028 Class B ordinary shares were issued, each with a nominal value of one peso (NV Ps. 1) and entitled to one vote per share. This issuance allowed Grupo Galicia to pay and capitalize the credits in favor of HSBC related to the transaction's price adjustment.

The capital increase amounted to Ps. 100,962,767 (equivalent to Ps. 138,876,409 in closing currency), and the related expenses amounted to Ps. 674,103 (equivalent to Ps. 927,242 in closing currency), being deducted from the share premium.

On May 7, 2025, the aforementioned capital increase was registered with the Public Registry of Commerce.

There are no own shares in the Company's portfolio.

In Argentina, the Company's shares are quoted in Bolsas y Mercados Argentinos S.A. (BYMA) and A3 Mercados S.A.. Likewise, the shares are listed in the United States of America on the National Association of Securities Dealers Automated Quotation (NASDAQ), under the American Depository Receipt (ADRs) program, of which The Bank of New York Mellon acts as the depository agent.

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20.2. Other Reserves:

The item composition at period/fiscal year closing is detailed below:

Item	03.31.26	12.31.25
Legal Reserve	245,060,817	245,060,817
Other Reserves	4,616,982,181	4,616,982,181
Statutory Reserve	207	207
Optional Reserve (*)	4,744,003,483	4,744,003,483
Regulatory Reserve	(127,021,509)	(127,021,509)
Total	4,862,042,998	4,862,042,998

(*) At the end of the quarter, it includes an optional reserve for new business development and companies support of Ps.1,254,889,812.

NOTE 21. INCOME STATEMENT BREAKDOWN

The breakdown of Income is detailed below: Net Income from Interest, Net Fee Income, and Net Income from Financial Instruments measured at Fair Value through Profit or Loss, as of the given dates:

Items	Net Financial Income/ (Expense)	03.31.26 OCI
By measuring Financial Assets at fair value through profit or loss	161,640,311	49,378,203
Income from Government Securities	134,046,891	49,378,203
Income from Corporate Securities	27,536,937	—
Income from Derivative Financial Instruments	62,794	—
Forward Transactions	(1,500,123)	—
Interest rate swap	358,004	—
Options	1,204,913	—
Income from Other Financial Assets	(6,312)	—
Income from Loans and Other Financing	1	—
Non-Financial Sector	1	—
Others	1	—
For Financial Liabilities measured at Fair Value through Profit or Loss	(57,341,119)	—
(Expense) from Derivative Financial Instruments	(57,341,119)	—
Forward Transactions	(57,341,119)	—
Total	104,299,192	49,378,203

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Items	Net Financial Income/ (Expense)	03.31.25 OCI
By measuring Financial Assets at fair value through profit or loss	274,883,812	(180,758,318)
Income from Government Securities	194,384,060	(180,758,318)
Income from Corporate Securities	62,859,356	—
Income from Derivative Financial Instruments	9,782	—
Forward Transactions	9,782	—
Income from Other Financial Assets	(4,851)	—
Income from sale or derecognition of Financial Assets at fair value	17,635,465	—
For Financial Liabilities measured at Fair Value through Profit or Loss	8,837,647	—
Income / (Expense) from Derivative Financial Instruments	8,837,647	—
Forward Transactions	8,837,647	—
Total	283,721,459	(180,758,318)

Interest-related Income	31.03.26	31.03.25
For Cash and due from Banks	226,637	221,738
For Corporate Securities	5,438,305	4,745,896
For Government Securities	518,085,143	555,162,120
For Loans and Other Financing	1,918,054,254	1,772,984,570
Non-Financial Sector	90,736	92,232
Financial Sector	44,523,623	19,957,921
Non-Financial Private Sector	1,873,439,895	1,752,934,417
Advances	147,437,711	107,072,404
Mortgage	205,890,134	84,320,138
Pledges	48,179,106	51,615,600
Personal	472,369,399	505,551,748
Credit Cards	565,466,605	637,443,045
Finance Leases	5,242,391	5,511,935
Overdrafts	401,646,443	332,853,906
Exports Prefinancing and Financing	16,472,875	11,172,061
Others	10,735,231	17,393,580
For Repurchase Transactions	55,209,717	830,926
Argentine Central Bank	4,542,051	—
Other Financial Institutions	50,667,666	830,926
Total	2,497,014,056	2,333,945,250

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Interest-related Expenses	03.31.26	03.31.25
On Deposits	(725,282,331)	(783,377,684)
Non-Financial Private Sector	(725,282,331)	(783,377,684)
Checking Accounts	(1,858,633)	(16,421,137)
Savings Accounts	(67,635,319)	(107,882,570)
Time Deposits and Term Investments	(578,992,055)	(370,538,275)
Others	(76,796,324)	(288,535,702)
For Financing Received from the Argentine Central Bank and Other Financial Institutions	(46,652,986)	(53,643,086)
For Repurchase Transactions	(18,051,531)	(16,803,391)
Argentine Central Bank	(7,583)	—
Other Financial Institutions	(18,043,948)	(16,803,391)
For Other Financial Liabilities	(52,794,490)	(21,852,630)
For Issued Debt Securities	(51,614,221)	(40,674,146)
For Subordinated Debt Securities	(7,282,129)	(9,639,008)
Total	(901,677,688)	(925,989,945)

Fee Income	03.31.26	03.31.25
Credit Card-related Fees	198,855,512	229,228,477
Insurance-related Fees	8,569,604	10,928,495
Debt-related Fees	164,961,345	156,742,271
Credit-related Fees	54,011,431	78,737,223
Fees related to Loan Commitments and Financial Collateral	18,960,307	4,372,237
Securities-related Fees	26,914,131	42,874,481
Collection Management Fees	3,789,342	2,462,503
Foreign and Exchange Operations Fees	24,844,394	26,149,400
Total	500,906,066	551,495,087

Fee - related Expenses	03.31.26	03.31.25
Fees related to Securities Operations	(5,041,733)	(1,932,197)
Credit Card-related Fees	(38,190,831)	(40,078,622)
Foreign and Exchange Operations Fees	(3,952,755)	(4,273,884)
Fees related to Indirect Channels	(995,238)	(2,719,307)
Other Fees	(18,668,685)	(24,752,891)
Total	(66,849,242)	(73,756,901)

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NOTE 22. EXCHANGE RATE DIFFERENCES ON GOLD AND FOREIGN CURRENCY

The item composition as of the indicated dates is detailed below:

Originated by:	03.31.26	03.31.25
For Purchase-Sale of Foreign Currency	89,966,489	31,010,826
For valuation of Assets and Liabilities in foreign currency	27,016,112	(9,703,007)
Total	116,982,601	21,307,819

NOTE 23. OTHER OPERATING INCOME

The item composition as of the indicated dates is detailed below:

Items	03.31.26	03.31.25
Other Adjustments and Interest for Sundry Credits	21,885,820	31,693,168
Safety Deposit Boxes Rental	15,696,687	17,184,598
Other Financial Income	1,761,376	5,359,024
Other Income from Services	102,066,035	100,374,796
Unaffected Allowances	33,610,632	263,789
Other Sundry	67,550,073	64,743,449
Total	242,570,623	219,618,824

NOTE 24. INCOME FROM INSURANCE BUSINESS

The item composition as of the indicated dates is detailed below:

Items	03.31.26	03.31.25
Insurance income	175,738,728	164,183,592
Insurance service expenses	(148,053,672)	(142,769,321)
Net expenses from reinsurance contracts	(5,919,037)	7,109,549
Total	21,766,019	28,523,820

NOTE 25. LOAN AND OTHER RECEIVABLES LOSS PROVISIONS

The item composition as of the indicated dates is detailed below:

Items	03.31.26	03.31.25
Loan and Other Receivables Loss Provisions and Loan Losses and Other	(808,362,000)	(530,063,615)
Charges for Other Financial Assets	(193,182)	(164,048)
Direct Charge Offs	(83,574,924)	(5,838,882)
Total	(892,130,106)	(536,066,545)

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NOTE 26. PERSONNEL EXPENSES

The breakdown of the items is detailed below, as of the indicated dates:

Items	03.31.26	03.31.25
Payroll	(150,032,511)	(193,097,769)
Social Contributions on Payroll	(38,847,032)	(51,845,531)
Personnel Compensations and Rewards	(52,475,091)	(45,469,474)
Services for Personnel	(6,707,275)	(3,637,976)
Other Short-term Personnel Expenses	(2,743,539)	(5,186,929)
Other Long-term Personnel Expenses	(5,018,488)	(2,889,235)
Total	(255,823,936)	(302,126,914)

NOTE 27. ADMINISTRATIVE EXPENSES

The Group presented its Statement of Comprehensive Income under the by-function-of-expense method. In accordance with this method, the expenses are classified according to their function as part of the "Administrative Expenses" item.

The following table provides the additional information required on the nature of expenses and their relation to the function, as of the indicated dates:

Items	03.31.26	03.31.25
Compensations and Remunerations for Services	(16,609,059)	(25,713,127)
Directors and Syndics' Fees	(1,282,405)	(1,218,412)
Advertising and Publicity	(10,284,424)	(18,831,192)
Taxes	(49,750,053)	(65,102,353)
Maintenance and Repairs	(64,606,876)	(71,184,597)
Electricity and Communications	(13,292,901)	(12,404,461)
Representation and Travel Expenses	(628,536)	(638,791)
Stationery and Office Supplies	(679,302)	(2,136,658)
Rentals	(426,688)	(3,689,782)
Administrative Services under Contract	(62,929,821)	(69,550,197)
Security	(6,135,380)	(9,371,161)
Insurance	(2,560,128)	(2,643,183)
Armored Transportation Service	(9,832,390)	(10,726,879)
Others	(13,128,748)	(24,482,647)
Total	(252,146,711)	(317,693,440)

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NOTE 28. DEPRECIATION AND IMPAIRMENT OF ASSETS

The item composition as of the indicated dates is detailed below:

Items	03.31.26	03.31.25
Depreciation of Property, Plant and Equipment	(42,926,795)	(46,503,592)
Amortization of Organization and Development Expenses	(25,696,934)	(28,741,402)
Depreciation of other Intangible Assets	(4,369,581)	(4,691,957)
Others(*)	(2,155,458)	(2,314,418)
Total	(75,148,768)	(82,251,369)

(*) This item includes Depreciation and Impairment of Sundry Assets and Losses from the sale or devaluation of property, plant and equipment.

NOTE 29. OTHER OPERATING EXPENSES

The item composition as of the indicated dates is detailed below:

Items	03.31.26	03.31.25
Turnover Tax	(225,691,759)	(196,520,989)
Contributions to the Deposit Insurance	(11,791,713)	(11,646,838)
Charges for Other Provisions	(6,269,070)	(5,475,080)
Claims	(8,943,084)	(12,978,305)
Other Financial Income	(30,354,579)	(16,797,622)
Interest on Leases	(847,940)	(2,711,150)
Credit Card-related Interest	(46,892,987)	(52,335,209)
Adjustment for remeasurement to homogeneous currency	(3,635,217)	—
Other Service-related and Sundry Expenses	(148,020,825)	(126,980,047)
Total	(482,447,174)	(425,445,240)

NOTE 30. DIVIDENDS

The Ordinary and Extraordinary Shareholders' Meeting held on April 28, 2026, approved the release of the Reserve for potential distribution of profits for up to an amount that, when adjusted for inflation, results in Ps. 150,000,228. See [Note 38](#).

Additionally, the aforementioned Meeting resolved to delegate to the Board of Directors the authority to release from the Reserve for potential distribution of profits up to an amount that, when adjusted for inflation, results in Ps. 39,999,772, subject to the required approvals and under the same terms and conditions that the Argentine Central Bank may establish for controlled entities requiring authorization with respect to the payment of dividends. Dividends resolved in accordance with the above may be paid in cash and/or in kind, or through any combination of both, and may be effected in one or more installments.

The Ordinary and Extraordinary Shareholders' Meeting held on April 29, 2025, approved the distribution of cash dividends in the amount of Ps. 88,000,000 (equivalent to Ps. 116,693,942 in closing currency), which represented Ps. 54.79 (amount stated in Argentine pesos) per share.

Additionally, the aforementioned Meeting resolved to delegate to the Board of Directors the authority to release from the Reserve for potential distribution of profits up to Ps. 300,000,000 in December 2024 currency (equivalent to Ps. 431,909,930 in closing currency), subject to approval, and to the terms and conditions that Banco Galicia, as subsidiary, may obtain from the Argentine Central Bank with respect to the payment of dividends.

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As a result of the authorization granted by the Argentine Central Bank to Banco Galicia for the distribution of cash dividends, Grupo Financiero Galicia S.A. released in May from the aforementioned Reserve the amount of Ps. 299,994,609 in December 2024 currency (equivalent to Ps. 431,902,169 in closing currency), for the distribution of profits, which will be carried out in 10 consecutive installments.

The following table presents the detail of dividend payments corresponding to fiscal year 2025, in accordance with the provisions set forth in the preceding paragraphs.

Date of payment	Amount	Amount in closing currency
05.14.25	88,000,000	111,857,570
07.11.25	33,978,381	41,708,967
08.12.25	34,528,465	41,603,802
09.10.25	35,185,087	41,532,771
10.13.25	35,845,087	41,343,597
11.12.25	36,589,217	41,183,440
12.11.25	37,446,115	40,981,886
01.14.26	38,372,128	40,819,085
02.11.26	39,463,919	40,798,834
03.11.26	40,601,119	40,601,119
04.15.26	41,777,057	41,777,057
Total	461,786,575	524,208,128

NOTE 31. SEGMENT REPORTING

The Group determines the segments based on Management Reports that are reviewed by the Board of Directors, which updates them as they change.

Segments to be reported are made up of one or more operating segments of similar economic characteristics, distribution channels and regulatory environments.

The composition of each business segment is described below:

- Bank: it represents the income of the banking business
- Naranja X: it includes the consolidated income of Tarjetas Regionales S.A. with its subsidiaries, namely: Tarjeta Naranja S.A.U., Naranja Digital Compañía Financiera S.A.U., NHI (UK) Limited and N-xers S.A. de C.V.
- Insurance: it represents the income of the insurance companies and includes the consolidated income of Sudamericana Holding S.A. with its subsidiaries, namely: Galicia Retiro Cía. de Seguros S.A.U., Galicia Seguros S.A.U., Galicia Broker Asesores de Seguros S.A., Well Assistance S.A.U., Seguros Galicia S.A., GGAL Seguros de Retiro S.A., and GGAL Seguros S.A.
- Other Businesses: it exposes the income of Galicia Asset Management S.A.U., Galicia Warrants S.A., Galicia Securities S.A.U., Galicia Ventures Corp., IGAM LLC, Galicia Investments LLC, Galicia Holdings US Inc., Vestly Group Corp. and Grupo Financiero Galicia S.A.; for the latter five companies, net of income eliminations for permanent interests in other companies.
- Adjustments: it comprises the elimination of transactions between the subsidiaries. See [Note 35](#).

The Board of Directors monitors the operating income of the Group's different operating segments separately for the purpose of making decisions about the allocation of resources and the performance evaluation of each segment. Segment

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performance is evaluated based on the operating profits or losses and is measured consistently against the operating profit and loss of the Consolidated Statement of Income.

When any transaction occurs, the transfer prices between the operating segments are agreed independently and equitably in a manner similar to transactions made with third parties. Afterwards, the revenues, the expenses and the income arising from the transfers between the operating segments are eliminated from the consolidation.

The segment reporting as of the indicated dates is detailed below:

Items	Bank	Naranja X	Insurance	Other Businesses	Adjustments	03.31.26
ASSETS						
Cash and Due from Banks	6,390,805,708	172,113,302	3,995,425	412,345,354	(330,878,205)	6,648,381,584
Debt Securities at Fair Value through Profit or Loss	1,043,350,311	—	632,178,919	307,271,973	(33,939,645)	1,948,861,558
Derivative Financial Instruments	158,416,097	—	—	3,563,909	(29,730,405)	132,249,601
Repurchase Transactions	305,630,765	546,036,275	—	—	—	851,667,040
Other Financial Assets	573,467,949	204,813,232	203,046,512	147,234,546	(19,539,043)	1,109,023,196
Loans and Other Financing	19,537,651,530	4,936,562,932	—	71,631,704	(90,792,021)	24,455,054,145
Other Debt Securities	4,797,150,399	813,503,274	238,843,397	134,342,626	(136,037,561)	5,847,802,135
Financial Assets Pledged as Collateral	949,545,987	109,283,192	—	39,321,118	—	1,098,150,297
Current Income Tax Assets	153,182,510	—	6,492,938	—	—	159,675,448
Investments in Equity Instruments	111,528,933	703,693	3,928,207	7,641,903	—	123,802,736
Investments in Subsidiaries, Associates and Joint Ventures	2,294,747	—	—	8,912,729	—	11,207,476
Property, Plant and Equipment	1,202,115,357	88,242,323	9,238,054	3,081,938	—	1,302,677,672
Intangible Assets	346,274,751	29,630,852	27,076,205	2,182,727	—	405,164,535
Deferred Income Tax Assets	140,123,420	322,557,899	104,918,493	16,950,711	—	584,550,523
Assets from Insurance Contracts	—	—	66,558,016	—	—	66,558,016
Assets from Reinsurance Contracts	—	—	65,222,801	—	—	65,222,801
Other Non-financial Assets	237,159,342	30,825,280	17,464,711	49,196,678	—	334,646,011
Non-current Assets Held for Sale	10,467,121	—	—	—	—	10,467,121
Total Assets	35,959,164,927	7,254,272,254	1,378,963,678	1,203,677,916	(640,916,880)	45,155,161,895

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Items	Bank	Naranja X	Insurance	Other Businesses	Adjustments	03.31.26
LIABILITIES						
Deposits	23,753,461,580	2,158,054,035	—	—	(334,034,490)	25,577,481,125
Liabilities at Fair Value through Profit or Loss	37,768,766	320,303	—	39,239,984	(25,355,290)	51,973,763
Derivative Financial Instruments	36,075,163	38,386,568	—	—	(29,730,405)	44,731,326
Repurchase Transactions and Sureties	57,369,179	279,747,800	—	—	—	337,116,979
Other Financial Liabilities	2,242,091,832	2,315,839,937	—	419,456,220	(55,198,259)	4,922,189,730
Financing from the Argentine Central Bank and Other Financial Institutions	974,214,699	438,673,166	—	88	(10,194,503)	1,402,693,450
Issued Debt Securities	1,021,833,813	508,323,589	—	—	(32,831,672)	1,497,325,730
Current Income Tax Liabilities	—	157,367,142	14,124,052	61,073,979	—	232,565,173
Subordinated Debt Securities	484,971,375	—	—	—	(137,145,534)	347,825,841
Provisions	172,535,610	62,395,070	2,558,768	74,348	—	237,563,796
Deferred Income Tax Liabilities	—	—	4,529,135	8,506,673	—	13,035,808
Liabilities from Insurance Contracts	—	—	990,258,067	—	(43,969)	990,214,098
Other Non-Financial Liabilities	515,759,756	202,140,388	115,874,431	94,008,026	(16,382,758)	911,399,843
Total Liabilities	29,296,081,773	6,161,247,998	1,127,344,453	622,359,318	(640,916,880)	36,566,116,662

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Items	Bank	Naranja X	Insurance	Other Businesses	Adjustments	12.31.25
ASSETS						
Cash and Due from Banks	9,930,545,382	224,331,793	4,391,505	522,396,332	(429,961,904)	10,251,703,108
Debt Securities at Fair Value through Profit or Loss	860,527,828	—	706,208,102	207,188,234	(36,064,567)	1,737,859,597
Derivative Financial Instruments	70,720,962	—	—	2,647,293	(12,228,189)	61,140,066
Repurchase Transactions	—	881,522,789	—	—	(86,862,502)	794,660,287
Other Financial Assets	144,345,335	187,618,561	196,560,953	279,246,918	(175,119,360)	632,652,407
Loans and Other Financing	20,080,388,844	5,524,494,681	—	60,258,419	(81,842,966)	25,583,298,978
Other Debt Securities	5,390,969,486	882,472,467	198,155,520	151,914,210	(167,622,150)	6,455,889,533
Financial Assets Pledged as Collateral	1,485,816,666	139,883,876	—	15,659,512	—	1,641,360,054
Current Income Tax Assets	110,592,033	—	2,173,660	—	—	112,765,693
Investments in Equity Instruments	119,356,641	—	4,776,557	8,041,164	—	132,174,362
Investments in Subsidiaries, Associates and Joint Ventures	3,631,478	—	—	10,393,333	—	14,024,811
Property, Plant and Equipment	1,201,859,574	93,412,760	9,873,741	3,262,723	—	1,308,408,798
Intangible Assets	360,877,815	28,913,715	25,065,271	2,472,435	—	417,329,236
Deferred Income Tax Assets	168,924,231	209,438,292	133,113,966	3,988,619	—	515,465,108
Assets from Insurance Contracts	—	—	70,237,319	—	—	70,237,319
Assets from Reinsurance Contracts	—	—	85,120,497	—	—	85,120,497
Other Non-financial Assets	175,429,685	47,850,400	9,805,392	44,101,266	—	277,186,743
Non-current Assets Held for Sale	10,467,190	—	—	—	—	10,467,190
Total Assets	40,114,453,150	8,219,939,334	1,445,482,483	1,311,570,458	(989,701,638)	50,101,743,787

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Items	Bank	Naranja X	Insurance	Other Businesses	Adjustments	12.31.25
LIABILITIES						
Deposits	27,980,490,266	2,758,278,045	—	—	(457,497,142)	30,281,271,169
Liabilities at Fair Value through Profit or Loss	59,442,216	613,410	—	—	(471,874)	59,583,752
Derivative Financial Instruments	17,333,593	14,966,983	—	—	(12,228,190)	20,072,386
Repurchase Transactions and Sureties	475,499,142	352,393,867	—	—	(86,862,502)	741,030,507
Other Financial Liabilities	1,698,521,781	2,508,772,061	—	462,546,200	(66,140,758)	4,603,699,284
Financing from the Argentine Central Bank and Other Financial Institutions	421,053,554	558,518,785	—	660,697	(15,230,332)	965,002,704
Issued Debt Securities	1,253,967,400	572,121,749	—	—	(50,562,692)	1,775,526,457
Current Income Tax Liabilities	—	67,620,890	12,068,198	55,114,359	—	134,803,447
Subordinated Debt Securities	564,835,794	—	—	—	(153,124,027)	411,711,767
Provisions	224,184,252	58,510,154	2,388,608	81,369	—	285,164,383
Deferred Income Tax Liabilities	—	—	20,959,539	7,763,659	—	28,723,198
Liabilities from Insurance Contracts	—	—	1,062,190,896	—	—	1,062,190,896
Other Non-Financial Liabilities	825,496,013	212,200,071	119,275,685	223,378,162	(147,584,121)	1,232,765,810
Total Liabilities	33,520,824,011	7,103,996,015	1,216,882,926	749,544,446	(989,701,638)	41,601,545,760

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Items	Bank	Naranja X	Insurance	Other Businesses	Adjustments	03.31.26
Net Income from Interest	1,183,461,842	415,184,265	11,150,873	2,492,808	(16,953,420)	1,595,336,368
Net Fee Income	285,276,501	159,317,151	—	362,279	(10,899,107)	434,056,824
Net Income from Financial Instruments measured at Fair Value through Profit or Loss	8,130,401	(18,515,998)	49,588,532	46,884,177	18,212,080	104,299,192
Income from Derecognition of Assets Measured at Amortized Cost	36,762,842	3,563,590	—	—	—	40,326,432
Exchange Rate Differences on Gold and Foreign Currency	118,345,649	12,729,884	(2,649,903)	(11,443,029)	—	116,982,601
Other Operating Income	108,409,424	56,482,860	6,436,586	78,313,286	(7,071,533)	242,570,623
Underwriting Income from Insurance Business	—	—	5,543,454	—	16,222,565	21,766,019
Loan and other receivables loss provisions	(554,855,398)	(337,170,128)	—	(104,580)	—	(892,130,106)
Personnel Expenses	(180,003,042)	(66,727,584)	(851,121)	(8,242,189)	—	(255,823,936)
Administrative Expenses	(179,572,284)	(62,982,342)	(2,889,312)	(7,395,453)	692,680	(252,146,711)
Depreciation and Impairment of Assets	(65,140,333)	(9,409,413)	(4,709)	(594,313)	—	(75,148,768)
Other Operating Expenses	(308,591,215)	(120,133,190)	(30,756,762)	(22,762,742)	(203,265)	(482,447,174)
Operating Income	452,224,387	32,339,095	35,567,638	77,510,244	—	597,641,364
Share of Profit from Associates and Joint Ventures	(1,336,731)	—	—	110,781	—	(1,225,950)
Loss on Net Monetary Position	(407,914,403)	(65,984,318)	(9,309,323)	(45,268,671)	—	(528,476,715)
Income before Taxes on Continuing Operations	42,973,253	(33,645,223)	26,258,315	32,352,354	—	67,938,699
Income Tax on Continuing Operations	4,155,342	14,933,796	(13,209,938)	(7,309,663)	—	(1,430,463)
Net Income from Continuing Operations	47,128,595	(18,711,427)	13,048,377	25,042,691	—	66,508,236
Net Income	47,128,595	(18,711,427)	13,048,377	25,042,691	—	66,508,236
Net Income Attributable to Parent Company's Owners	47,127,739	(18,711,427)	13,029,437	25,042,691	—	66,488,440
Net Income Attributable to Non-controlling Interests	856	—	18,940	—	—	19,796

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Items	Bank	Naranja X	Insurance	Other Businesses	Adjustments	03.31.25
Net Income from Interest	1,059,591,665	350,852,440	13,670,311	2,763,319	(18,922,430)	1,407,955,305
Net Fee Income	289,609,603	195,202,005	—	105,869	(7,179,291)	477,738,186
Net Income from Financial Instruments measured at Fair Value through Profit or Loss	138,942,410	70,358,218	1,516,820	52,041,020	20,862,991	283,721,459
Income from Derecognition of Assets Measured at Amortized Cost	33,725,309	5,364,543	—	—	—	39,089,852
Exchange Rate Differences on Gold and Foreign Currency	20,982,789	(6,681,240)	2,964,285	4,041,985	—	21,307,819
Other Operating Income	88,265,465	56,476,319	4,940,906	80,999,371	(11,063,237)	219,618,824
Underwriting Income from Insurance Business	—	—	16,000,928	—	12,522,892	28,523,820
Loan and other receivables loss provisions	(328,120,328)	(207,946,217)	—	—	—	(536,066,545)
Personnel Expenses	(222,351,266)	(67,177,211)	(1,486,338)	(11,112,099)	—	(302,126,914)
Administrative Expenses	(238,072,499)	(70,159,383)	(3,785,032)	(8,171,093)	2,494,567	(317,693,440)
Depreciation and Impairment of Assets	(71,728,739)	(9,882,953)	(42,019)	(597,658)	—	(82,251,369)
Other Operating Expenses	(285,898,605)	(104,800,559)	(17,565,681)	(17,097,817)	(82,578)	(425,445,240)
Operating Income	484,945,804	211,605,962	16,214,180	102,972,897	(1,367,086)	814,371,757
Share of Profit from Associates and Joint Ventures	(4,259,351)	—	—	(703,528)	—	(4,962,879)
Loss on Net Monetary Position	(412,902,451)	(74,924,717)	(3,648,614)	(29,278,870)	—	(520,754,652)
Income before Taxes on Continuing Operations	67,784,002	136,681,245	12,565,566	72,990,499	(1,367,086)	288,654,226
Income Tax on Continuing Operations	(19,773,624)	(51,317,963)	148,866	(24,071,825)	—	(95,014,546)
Net Income from Continuing Operations	48,010,378	85,363,282	12,714,432	48,918,674	(1,367,086)	193,639,680
Net Income	48,010,378	85,363,282	12,714,432	48,918,674	(1,367,086)	193,639,680
Net Income Attributable to Parent Company's Owners	48,010,780	85,363,282	12,649,915	48,918,674	(1,367,086)	193,575,565
Net Income Attributable to Non-controlling Interests	(402)	—	64,517	—	—	64,115

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NOTE 32. CAPITAL MANAGEMENT AND RISK POLICIES

The main risks to which the Group is exposed are classified into ten categories: capital risk; financial risks (market risk, foreign exchange risk, interest rate risk and liquidity risk); credit risk; operational risk; technological risk; reputation & ESG risk; strategic risk; compliance risk; cybersecurity risk; and data model risk.

There have been no significant changes in the aforementioned risk management policies, with respect to those set forth in the financial statements as of December 31, 2025.

NOTE 33. CONTINGENCIES AND COMMITMENTS

a) Tax Aspects

At the date of preparation of these Consolidated Condensed Interim Financial Statements, with varying degrees of progress, there are ongoing review and resolution processes filed by provincial and City of Buenos Aires tax authorities, mainly related to issues arising from the application of the turnover tax.

These processes and their eventual effects are subject to permanent monitoring and, although it is considered to have complied with tax obligations in accordance with current regulations, the allowances that are considered adequate have been made according to the evolution of each of the processes.

As of March 31, 2026 several claims for refund of the Income Tax paid in excess for the fiscal years 2014, 2015, 2016, 2017, 2018, 2019, 2021 and 2022, for the amounts of Ps. 433,815, Ps. 459,319, Ps. 944,338, Ps. 866,842, Ps. 3,646,382, Ps. 4,403,712, Ps. 629,837 and Ps. 4,039,802 (nominal values), respectively, were submitted by Banco Galicia to the Customs Collection and Control Agency (Agencia de Recaudación y Control Aduanero - ARCA, ex AFIP). These are based on jurisprudence precedents that establish the unconstitutionality of the rules that disable the application of the tax inflation adjustment, resulting in situations of confiscatory nature. In light of the delay in the resolution by the ARCA, the corresponding judicial claims were filed.

Likewise, in relation to the 2016 appeal for repetition, dated May 15, 2025, the Chamber ruled in favour. In this regard, it rejected the appeals filed by the parties and upheld the first-instance judgment. It also imposed costs in both instances. On May 30, 2025, the National Treasury filed an Extraordinary Federal Appeal against the judgment dated May 15, 2025. Subsequently, the Chamber ordered that the plaintiff be served notice of the appeal filed by the Treasury. For the 2017 tax period, on June 12, 2025, the Chamber decided to uphold the appealed judgment and ordered that legal costs be borne as incurred in both instances. On 30 June 2025, the National Treasury filed an Extraordinary Federal Appeal against the Chamber's judgment. We have duly responded to the corresponding notice, and we are currently awaiting further developments in the judicial process. With respect to fiscal year 2015, on March 10, 2026, a favorable first-instance judgment was obtained, which was appealed by the National Tax Authority and is currently before the Court of Appeals for further proceedings.

Additionally, as a result of the merger by absorption of Banco GGAL S.A. and GGAL Holdings S.A., there are joint appeals for refunds for the 2014, 2015, 2016, and 2017 financial years for each entity, while the claim corresponding to the 2018 fiscal year was filed separately for Banco GGAL S.A. alone. These claims have been denied at the administrative stage and have been transferred to the Federal Administrative Courts, where they are currently pending, also on the basis of the confiscatory nature of the situation resulting from the impossibility of applying the tax inflation adjustment mechanism for the fiscal years in question. Banco GGAL S.A.'s appeal for 2014 to 2017 represents an excess tax payment of Ps. 2,583,570, and its appeal for 2018 amounts to Ps. 1,287,535, while GGAL Holdings S.A.'s appeal amounts to Ps. 124,897 for all the periods claimed.

Identical claims were filed by other Group subsidiaries before the Customs Collection and Control Agency (Agencia de Recaudación y Control Aduanero - ARCA, ex AFIP): Tarjetas Cuyanas S.A., (Tarjeta Naranja S.A.U.) predecessor company, for 2014 and 2016 periods, for an amount of Ps. 145,478, nominal value; Tarjeta Naranja S.A.U., for 2014 and 2016 periods, for a total amount of Ps. 580,164, nominal value; and for 2015, 2017, and 2018 periods, for an amount of Ps. 149,763, Ps. 326,498, and Ps. 973,843, nominal value, respectively. In light of the delay in the resolution by the ARCA (ex AFIP), the corresponding

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judicial claims were filed. On May 26, 2020, Tarjeta Naranja S.A.U. filed before the ARCA (ex AFIP) a claim for the repetition of the Income Tax corresponding to 2019 period for Ps. 1,364,949 in nominal value. Regarding the lawsuit filed by Tarjeta Naranja S.A.U. for fiscal year 2018, a favorable first-instance ruling was obtained on August 14, 2024.

At the closing of these financial statements, the Group does not record contingent assets derived from the aforementioned presentations.

b) Consumer Advocacy Associations

Consumer associations, acting on behalf of all customers and former customers, have filed lawsuits and pre-litigation claims against Banco Galicia in connection with the charging of certain fees, tax assessments, application of interest rates, charges, among other banking practices and services.

The Group considers that the resolution of these disputes will not have a significant impact on its equity.

c) Penalties applied to Banco de Galicia y Buenos Aires S.A. and summary proceedings filed by the Argentine Central Bank.

The sanctions applied and the proceedings initiated by the Argentine Central Bank are described in detail in [Note 36.6](#).

The recorded contingency provisions are detailed below:

Item	03.31.26	12.31.25
Other Contingencies	107,785,280	121,729,352
For Judgment of a Commercial Nature/Legal Matters	41,196,055	35,981,047
For Labor Lawsuits	4,612,466	5,132,492
For Claims and Cards	200	219
For Other Contingencies	61,976,559	80,615,594
For Termination Benefits	1,932,519	16,522,005
Difference due to Dollarization of Judicial Deposits Com. "A" 4686	151,313	170,930
Administrative, disciplinary and criminal sanctions	71	78
Credit Cards Unused Balances	101,176,366	112,163,456
Agreed Revocable Overdrafts in checking Account	1,077,817	1,390,764
Eventual Commitments	25,440,430	33,187,798
Total	237,563,796	285,164,383

The changes in provisions are shown in detail in [Schedule J](#).

NOTE 34. OFF-BALANCE SHEET ITEMS

In the normal course of business, in order to meet the financing needs of customers, some transactions are processed which are recorded off-balance sheet. These instruments expose the Group to credit risk, in addition to the financing recognized in the asset. These financial instruments include commitments to extend credit, letters of credit reserve, guarantees granted and acceptances.

The same credit policies are used for agreed credits, guarantees and loan granting. Pending commitments and guarantees do not represent an unusual credit risk.

Agreed Credits

They are commitments to grant loans to a customer at a future date, subject to compliance with certain contractual agreements that, in general, have fixed maturity dates or other termination clauses, and may require payment of a commission.

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The lines of credit are revocable by the Entity. The total amounts of the agreed credits do not necessarily represent future cash requirements. The solvency of each customer is assessed on a case- by-case basis.

Guarantees Granted

The issuer bank commits itself to refund the loss to the beneficiary if the guaranteed debtor breaches their obligation at maturity date.

Documentary Export/Import Credits

They are conditional commitments issued by the Group to guarantee a customer's compliance as regards a third party.

Liabilities for Foreign Trade Operations

They are conditional commitments for foreign trade transactions.

Our exposure to the loss of credit in the event of noncompliance by the other party in the financial instrument is represented by the notional contractual amount of the same investments.

The credit exposure for these transactions is detailed below:

Item	03.31.26	12.31.25
Agreed Credits	1,248,318,874	1,631,937,838
Documentary Export/Import Credits	69,637,637	95,623,228
Guarantees Granted	1,402,587,854	1,675,759,479
Liabilities for Foreign Trade Operations	59,309,517	79,098,768

The fees related to the aforementioned items, as of the indicated dates, were as follows:

Item	03.31.26	12.31.25
For Agreed Credits	578,945	539,711
For Documented Export and Import Credits	975,729	645,447
For Guarantees Granted	1,404,036	1,930,629

The expected credit loss for the aforementioned items, as of the indicated dates, is detailed below:

Item	03.31.26	12.31.25
For Agreed Credits	1,077,817	1,390,764
For Documented Export and Import Credits	200,513	131,677
For Guarantees Granted	25,104,565	32,649,867
Liabilities for Foreign Trade Operations	85,971	378,517

The credit risk of these instruments is essentially the same as that involved in extending credit facilities to customers.

To provide guarantees to our clients, in certain circumstances, counter-guarantees may be required. The amounts, by type, are as follows:

Item	03.31.26	12.31.25
Other preferred guarantees received	23,167,028	25,354,526

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Additionally, checks to be debited and to be credited, as well as other elements in the collection process, such as notes, invoices and sundry items, are recorded in memorandum accounts until the related instrument is approved or accepted.

The risk of loss in these offsetting transactions is not significant.

Item	03.31.26	12.31.25
Values to be Debited	304,697,647	287,259,299
Values to be Credited	314,121,053	282,548,795
Collection Values	2,802,326,291	3,008,553,175

The Group acts as trustee under trust agreements to guarantee obligations derived from various contracts between parties; The amounts registered in the trust fund and the securities held in escrow, as of the indicated dates, are as follows:

Item	03.31.26	12.31.25
Trust Funds	28,842,067	29,969,665
Securities held in Escrow	142,808,932,642	120,976,699,747

These trusts are not consolidated because the Group does not exercise control over them.

NOTE 35. TRANSACTIONS WITH RELATED PARTIES

Human and legal persons who directly or indirectly exert control over the Entity, or are controlled by it, are considered related parties; they include the Subsidiaries, Associates and Affiliates; the members of the Board of Directors, Syndics and personnel in Senior Management positions; human persons who hold similar positions in financial institutions or complementary services companies; companies or sole proprietorships over which key personnel may exert significant influence or control, and spouses, partners and relatives up to the second degree of consanguinity or first degree of affinity of all human persons directly or indirectly linked to the Group.

The Group controls another entity when it has power over the financial and operational decisions of other entities, and in turn, obtains benefits from it.

On the other hand, the Group considers that it has joint control when there is an agreement between the parties on the control of a common economic activity.

Finally, those cases where the Group exerts significant influence means the capacity to participate in the decisions of the financial policy and the company's operations. Shareholders with an interest equal to or greater than 20% of the Group's total votes or its subsidiaries are considered to exert a significant influence. In determining said situations, not only the legal aspects are observed but also the nature and substance of the relationship.

Additionally, the key personnel of the Group's Management (members of the Board of Directors and Managers) and the entities over which the key personnel can exert significant influence or control are considered related parties.

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35.1. Controlling Entity

The Group is controlled by:

Name	Nature	Main Activity	Location	Interest %
EBA Holding S.A.	51.48% of voting rights	Financial and Investment Matters	City of Buenos Aires - Argentina	17.51%

35.2. Remunerations of Key Personnel

The remuneration received by the Group's key personnel as of March 31, 2026 and March 31, 2025 amounts to Ps. 29,832,669 and Ps. 56,569,820, respectively.

35.3. Composition of Key Personnel

The composition of key personnel as of the indicated dates is as follows:

Composition of Key Personnel	03.31.26	03.31.25
Regular Directors ^(*)	128	141
General Manager	1	2
Area Managers and Other Leaders	99	171
Total	228	314

(*) It is composed of Regular Directors, members of the different Boards of Directors of the Company and its subsidiaries.

35.4. Transactions with Related Parties

The following chart, as of the indicated dates, shows the total credit assistance granted by the Group to key personnel, syndics, main shareholders, their relatives up to second degree of consanguinity or first of affinity (according to the Argentine Central Bank's definition of related natural person) and any company related to any of the above which consolidation is not required.

Items	03.31.26	12.31.25
Total Amount of Credit Assistance	60,325,597	52,099,708
Number of Recipients (quantities)	371	363
- Physical Persons	328	319
- Legal Persons	43	44
Average Amount of Credit Assistance	162,603	143,525
Maximum Assistance	9,924,319	2,091,407

The financing, including those that were restructured, were granted in the normal course of business and substantially on the same terms, including interest rates and guarantees, as those in force at the time to grant credit to unrelated parties. Likewise, they did not imply any risk for uncollectible accounts greater than normal, nor did they present any other unfavorable conditions.

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35.5. Balances between Related Parties

Below, there appear the balances of transactions with related parties as of the indicated dates, which have been eliminated from the Consolidated Condensed Interim Financial Statements:

Items	03.31.26	12.31.25
ASSETS		
Cash and Due from Banks	330,878,205	429,961,904
Debt Securities at Fair Value through Profit or Loss	33,939,645	36,064,567
Derivative Financial Instruments	29,730,405	12,228,189
Repurchase Transactions	—	86,862,502
Other Financial Assets	19,539,043	175,119,360
Loans and Other Financing	90,792,021	81,842,966
Other Debt Securities	136,037,561	167,622,150
Total Assets	640,916,880	989,701,638

Items	03.31.26	12.31.25
LIABILITIES		
Deposits	334,034,490	457,497,142
Liabilities at Fair Value through Profit or Loss	25,355,290	471,874
Derivative Financial Instruments	29,730,405	12,228,190
Repurchase Transactions	—	86,862,502
Other Financial Liabilities	55,198,259	66,140,758
Financing from the Argentine Central Bank and Other Financial Institutions	10,194,503	15,230,332
Issued Debt Securities	32,831,672	50,562,692
Subordinated Debt Securities	137,145,534	153,124,027
Liabilities from Insurance Contracts	43,969	—
Other Non-Financial Liabilities	16,382,758	147,584,121
Total Liabilities	640,916,880	989,701,638

Items	03.31.26	12.31.25
INCOME		
Net Income from Interest	16,953,420	18,922,431
Net Fee Income	10,899,107	7,177,577
Net Income from Financial Instruments measured at Fair Value through Profit or Loss	(18,212,080)	(20,862,993)
Other Operating Income	7,071,533	8,316,492
Underwriting Income from Insurance Business	(16,222,565)	(12,522,892)
Administrative Expenses	(692,680)	(1,113,990)
Other Operating Expenses	203,265	83,375

During the period, Banco Galicia has carried out securities purchase and sale transactions with related entities.

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NOTE 36. ADDITIONAL INFORMATION REQUIRED BY THE ARGENTINE CENTRAL BANK

36.1. Deposit Insurance

Through Law No. 24,485 and Executive Order No. 540/95, the creation of the Deposit Insurance System was arranged, in order to cover the risk of bank deposits in addition to the privileges and protection system established in the Financial Institutions Act.

By Executive Order No. 1127/98, the National Executive Branch established the maximum coverage limit of the insurance system including demand or time deposits, either in Argentine pesos and/or foreign currency. As of April 1, 2026, this limit was established at Ps. 50,000.

Deposits made by other financial institutions (including time deposits certificates acquired by secondary trading) are not included in this system, nor deposits made by persons directly or indirectly related to the institution, deposits of securities, acceptances or guarantees, or deposits made at a rate higher than the rate periodically established by the Argentine Central Bank. The deposits which ownership has been acquired via endorsement, financial products offering additional incentives to the interest rate, and the fixed balances from deposits and other transactions excluded, are also excluded from this system. This system has been implemented through the creation of a fund denominated "Deposit Insurance Scheme" (Fondo de Garantía de los Depósitos, FGD), administered by Seguros de Depósitos S.A. (SEDESA) and which shareholders are the Argentine Central Bank and the financial institutions in the proportion defined by SEDESA based on the contributions to the aforementioned fund.

For each entity, the monthly contribution to the Fund is 0.015% on the monthly average of all deposits comprised.

36.2 Restricted Availability Assets

As of the indicated dates, there are restrictions on the free availability of the following assets:

Banco de Galicia y Buenos Aires S.A.

a) Cash at Banks and Government Securities

Items	03.31.26	12.31.25
For Operations in the A3 Mercados S.A. and BYMA	231,317,376	281,232,079
For Capacity of Repo Transactions	—	28,325,896
For Operations with Debit/Credit Cards	197,741,824	203,394,589
For Attachments	65,999	72,450
Minimum Offsetting Entry required to Operate as CNV Agents	2,901,241	2,949,106
Guarantees of the Competitiveness Program for Regional Economies (IDB - FONDEFIN)	—	11,059
For Other Operations (includes Deposits as Collateral from Rentals)	250,254	5,243,565
For Forward Purchases for Repurchase Transactions	—	484,713,936
For Surety Guarantees	—	25,531,208

b) Escrow Accounts

Escrow accounts have been opened in the Argentine Central Bank for the operations related to the electronic clearing houses, cancellation checks and other similar operations which as of the indicated dates amounted to:

Items	03.31.26	12.31.25
Escrow Accounts	517,335,291	454,415,227

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c) Interests in Other Companies

The item "Investments in other Companies" includes the amount of 1,222,406 non-transferable non- endorsable registered ordinary shares of Electrigral S.A., which transfer is subject to the approval of the national authorities, in accordance with the terms of the concession contract duly signed.

d) Contribution to Risk Funds

Banco Galicia, as a protective partner in the Risk Funds of Garantizar S.G.R., Don Mario S.G.R., Movil S.G.R., Potenciar S.G.R., Bind Garantías S.G.R., and Aval Ganadero S.G.R., undertakes to maintain the contributions made to them for a period of 2 years.

Items	03.31.26	12.31.25
Risk Funds of Garantizar S.G.R	26,452,199	28,949,892
Risk Funds of Don Mario S.G.R	1,700,000	1,860,519
Risk Funds of Movil S.G.R	2,532,700	2,771,845
Risk Funds of Potenciar S.G.R.	3,820,000	4,180,695
Risk Funds of Bind Garantias S.G.R.	550,000	601,933
Risk Funds of Aval Ganadero S.G.R.	—	525,323
Risk Funds of Argenpymes S.G.R.	38,710	—
Risk Funds of Campo Aval S.G.R.	100,000	109,442
Risk Funds of Argentina Ciudad S.G.R.	200,000	218,885
Risk Funds of Neuquen Pymes S.G.R.	100,000	109,442

e) Escrow Accounts

As of March 31, 2026 and December 31, 2025, the Entity has recorded under the item 'Financial assets provided as collateral – the Argentine Central Bank special guarantee accounts' a total of Ps. 517,335,291 and Ps. 454,415,227, corresponding to guarantees in favor of the electronic clearinghouses and for covering the settlement of credit card transactions, vouchers, and ATMs.

Inviu S.A.U.

Items	03.31.26	12.31.25
Minimum Offsetting Entry required to Operate as CNV Agents	604,120	633,014
Deposits as Collateral	2,066,637	10,175,109
Surety Bonds	9,864,486	—

IGAM L.L.C.

Items	03.31.26	12.31.25
Deposits as Collateral	1,972,600	2,883,603

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Naranja Digital Compañía Financiera S.A.U.

Escrow accounts have been opened in the Argentine Central Bank for the operations related to the electronic clearing houses, cancellation checks and other similar operations which as of the indicated date amounted to:

Items	03.31.26	12.31.25
Escrow Accounts	59,284,713	89,261,827

Tarjeta Naranja S.A.U.

Items	03.31.26	12.31.25
Guarantees related to Rental Contracts	26,838	31,485
Guarantees related to consumer transactions with credit card abroad	12,459,229	9,451,530

N-xers S.A. de C.V.

Items	03.31.26	12.31.25
Guarantees related to Rental Contracts	3,615,539	4,033,845

Galicia Asset Management S.A.U.

Items	03.31.26	12.31.25
Minimum offsetting entry required to operate as Escrow Agent for Collective Investment Products, Mutual Funds as required by the CNV(*)	1,993,006	1,817,659

(*) As of March 31, 2026, it corresponds to 60,000,000 shares of the FIMA HF Retorno Total I Fund.

Galicia Securities S.A.U.

Items	03.31.26	12.31.25
For Activities in the Market	—	27,096
Minimum Offsetting Entry required to Operate as CNV Agents	663,448	667,051
Deposits as Collateral	2,020,198	1,684,412

Sudamericana Holding S.A.

Items	03.31.26	12.31.25
Seizure (*)	1,978,317	526,600

(*) Seizures arising from lawsuits and claims related to insurance activities.

GGAL Seguros S.A. and GGAL Seguros de Retiro S.A.

Items	03.31.26	12.31.25
Seizure (*)	1,056,209	858,717
Collateral deposits associated with legal proceedings	9,887	303,265

(*) Seizures arising from lawsuits and claims related to insurance activities.

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Galicia Capital US LLC

Items	03.31.26	12.31.25
Guarantees related to Rental Contracts	192,401	222,241

The total assets of restricted availability for the items indicated in the aforementioned controlled companies, as of the indicated dates, is as follows:

Items	03.31.26	12.31.25
Total Restricted Availability Assets	1,082,913,222	1,647,794,545

36.3 Fiduciary Activities

The aforementioned trusts have not been consolidated, since the Group is not their controlling entity, because, in this case, the following situations are not verified:

- power over the trust to manage relevant activities;
- exposure or right to variable yields;
- capacity to influence over the amount of the yields to receive for the implication.

a. Collateral Trust Contracts:

Purpose: in order to ensure compliance with the obligations arising from contracts, the intervening parties have agreed to deliver to Banco de Galicia y Buenos Aires S.A., as trust owners, the sums to be applied, as listed below:

Date	Trustor	Balances	Maturity ⁽¹⁾
11.23.11	Exxon Mobil	538,275	04.19.27
09.12.14	Coop. de Trab. Portuarios	7,526	09.12.26
	Total	545,801	

(1) The amounts will be released monthly until the settlement of the obligations of the trustors or the due date, whichever occurs first.

b. Financial Trust Agreements:

Purpose: to manage and exercise the fiduciary ownership of the trust property until the cancellation of the Debt Securities and Certificates of Participation:

Date	Trustor	Balances	Maturity ⁽¹⁾
12.06.06	GAS I	1,545,187	12.31.26
05.14.09	GAS II	26,512,991	12.31.26
06.08.11	MILA III	200,177	12.31.26
09.01.11	MILA IV	37,911	12.31.26
	Total	28,296,266	

(1) Estimated date since the effective maturity will occur at the time of the distribution of all the Trust Assets.

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GRUPO FINANCIERO GALICIA S.A.

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36.4. Compliance with regulations required by the National Securities Commission

(a) Agents - Minimum Offsetting Entry Required

Banco de Galicia y Buenos Aires S.A.

Within the framework of the provisions of Resolution No. 622/13 of the CNV, the Bank has obtained registration in the registry kept by said body in the categories of Escrow Agent for Collective Investment Products, Mutual Funds, in the Financial Trustors' Registry No. 54 and Comprehensive Settlement and Offsetting Agent No. 22 (ALyC and AN - INTEGRAL).

As of March 31, 2026, for the Escrow Agent for Collective Investment Products, Mutual Funds in the Financial Trustors' Registry, the required Shareholders' Equity amounts to Ps. 1,762,421, and the minimum required offsetting entry is Ps. 881,211.

In the case of ALyC and AN - INTEGRAL, said requirement amounts to Ps. 872,584, with the minimum offsetting entry required being Ps. 436,292.

The Entity integrated these requirements with Argentine Republic Bonds, Adjusted by CER V30.06.26 \$ CG, valued at amortized cost in the amount of Ps. 2,901,241, whose fair value is Ps. 2,945,600, which are held in escrow in Caja de Valores (Comitente 100100).

Galicia Asset Management S.A.U.

In accordance with the requirements set forth in CNV Resolution No. 622/13, the minimum Shareholders' Equity required to operate as Escrow Agent for Collective Investment Products, Mutual Funds, amounts to Ps. 3,135,254 and the minimum offsetting entry amounts to Ps. 1,567,627.

As of March 31, 2026, the Shareholders' Equity of Galicia Asset Management S.A.U. exceeds the minimum required by said Resolution.

Galicia Asset Management S.A.U. integrated said requirement with 60,000,000 shares of FIMA HF Retorno Total I Mutual Fund, equivalent to Ps. 1,993,006.

Galicia Securities S.A.U.

Within the framework of the provisions of CNV Resolution No. 622/13, Galicia Securities S.A.U. has obtained registration in the registry kept by said body in the categories "Own Settlement and Offsetting Agent (ALyC and AN Own Portfolio)" and "Placement and Distribution Agents of Mutual Funds."

In accordance with the established requirements, the ALyC and AN Own Portfolio must have a minimum Shareholders' Equity equivalent to 470,350 Units of Purchasing Value (Unidades de Valor Adquisitivo, UVA), such semi-annual requirement amounting to Ps. 872,584 as of March 31, 2026, with the minimum offsetting entry being Ps. 436,292.

In the case of a Placement and Distribution Agents of Mutual Funds, its Shareholders' Equity must be equivalent to 163,500 UVA, such requirement amounting to Ps. 303,322, with the minimum offsetting entry required of Ps. 151,661.

As of March 31, 2026, the Shareholders' Equity of Galicia Securities S.A.U. exceeds the minimum required as per the above paragraphs.

Galicia Securities S.A.U. integrated these requirements with Treasury Bill X15Y6, whose fair value amounts to Ps. 663,448.

INVIU S.A.U.

Within the framework of the provisions of CNV General Resolution No. 622/13, INVIU S.A.U. has obtained registration in the registry kept by said body in the categories "Own Settlement and Offsetting Agent (ALyC and AN Own Portfolio)" and "Placement and Distribution Agents of Mutual Funds."

In accordance with the established requirements, the ALyC and AN Own Portfolio must have a minimum Shareholders' Equity equivalent to 470,350 Units of Purchasing Value (Unidades de Valor Adquisitivo, UVA), such semi-annual requirement amounting to Ps. 872,584 as of March 31, 2026, with the minimum offsetting entry being Ps. 436,292.

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In the case of a Placement and Distribution Agents of Mutual Funds, its Shareholders' Equity must be equivalent to 163,500 UVA, such requirement amounting to Ps. 303,322, with the minimum offsetting entry required of Ps. 151,661.

As of March 31, 2026, the Shareholders' Equity of INVIU S.A.U. exceeds the minimum required established in the preceding paragraphs.

INVIU S.A.U. integrated this requirement with a demand account opened at JP Morgan Chase Bank National Association.

(b) Escrow Agent for Collective Investment Products, Mutual Funds

Banco de Galicia y Buenos Aires S.A.

Likewise, in compliance with Art. 7 of Chapter II, Title V of said resolution, Galicia Administradora de Fondos S.A., in its capacity as Escrow Agent for Collective Investment Products of Mutual Funds (depository company): "Fima Acciones", "Fima P.B. Acciones", "Fima Renta en Pesos", "Fima Ahorro Pesos", "Fima Renta Plus", "Fima Premium", "Fima Ahorro Plus", "Fima Capital Plus", "Fima Abierto Pymes", "Fima Mix I", "Fima Mix II", "FIMA Premium Dólares", "Fima Renta Fija Internacional", "Fima Acciones Latinoamericanas en dólares", "Fima Sustentable ASG", "Fima Renta Fija Dólares", "Fima Mix Dólares", "HF Infraestructura", "HF Infraestructura II", "HF Retorno Total" and "HF Balanceado", it is hereby stated that the total quantity held in escrow as of March 31, 2026 is 111,850,622,111 shares, their cash value being Ps. 13,230,537,644, which is reflected in the account "Depositors of Securities Held in Escrow." At the closing of the previous fiscal year, securities held in escrow amounted to the quantity of 116,114,367,803 shares and their cash value was Ps. 12,422,862,397.

The equity of the Mutual Funds is detailed below as of the indicated dates:

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Investment Mutual Fund - Equity	03.31.26	12.31.25
Fima Acciones	128,234,260	153,070,579
Fima P.B. Acciones	60,797,743	70,399,080
Fima Renta En Pesos	136,958,684	102,574,526
Fima Ahorro Pesos	617,426,486	548,773,943
Fima Renta Plus	106,200,710	88,312,600
Fima Premium	8,375,220,613	8,073,000,167
Fima Ahorro Plus	498,359,987	450,964,728
Fima Capital Plus	58,136,596	52,651,083
Fima Abierto Pymes	77,552,677	76,985,515
Fima Mix I	19,615,635	25,008,136
Fima Premium Dólares	2,372,226,331	2,174,582,646
Fima Mix II	8,142,563	10,442,488
Fima Renta Fija Internacional	3,479,442	4,149,358
Fima Sustentable ASG	5,800,592	7,917,332
Fima Acciones Latinoamericanas Dólares	790,822	772,272
Fima Renta Fija Dólares	419,478,490	243,863,664
Fima Mix Dólares	163,931,677	172,904,734
HF Infraestructura	85,829,710	96,583,353
HF Infraestructura II	11,595,691	11,703,164
HF Retorno Total	68,433,102	44,866,310
HF Balanceado	12,325,833	13,336,719
Totales	13,230,537,644	12,422,862,397

All the previously detailed operations are recorded in Off-Balance Sheet Items - Securities held in Escrow.

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The aforementioned Mutual Funds have not been consolidated, since the Group is not their controlling company, because the depository role does not imply, in this case:

- power over the trust to manage relevant activities;
- exposure or right to variable yields;
- capacity to influence over the amount of the yields to receive for the implication.

(c) Documentation Safeguarding

In accordance with CNV General Resolution No. 629, the Group informs that it is in possession of supporting documentation of accounting and management operation safeguarded at AdeA (Tax ID. No. 30- 68233570-6) Plant III, located in Ruta Provincial 36 km 31.5 N° 6471 (PC 1888) Bosques, Province of Buenos Aires, legal domicile at Av. Juramento 1775, Piso 4 (1428), City of Buenos Aires.

Additionally, documentation is held in safekeeping by Iron Mountain Argentina S.A. (CUIT 30-68250405-2) located at various addresses: Puente del Inca 2450 Ezeiza - Province of Buenos Aires, and Amancio Alcorta 2482 - Autonomous City of Buenos Aires, the latter being the legal address of the entity.

36.5. ACCOUNTS THAT IDENTIFY COMPLIANCE WITH THE MINIMUM CASH

As of March 31, 2026, the balances recorded in the regulatory items are the following:

Item	In currency		
	Ps.	Thousand US\$	Euros ^(*)
Checking Accounts held in the Argentine Central Bank	852,753,359	2,589,819	29
Special Accounts in the Argentine Central Bank	417,974,817	20,811	—
National Treasury Bonds in Argentine Pesos Computable for Minimum	42,972,218	—	—
Argentine Government Securities	2,478,657,509	—	—
Total in Concept of Integration of the Minimum Cash	3,792,357,903	2,610,630	29

(*) Expressed in US dollars.

The determination of the minimum capital position on Banco Galicia's individual basis is detailed below: Balances are disclosed in accordance with the standard and currency in force in each period/fiscal year.

Items	03.31.26	12.31.25
Capital Requirement	2,070,866,050	1,902,512,364
Integration	6,436,300,152	5,840,451,663
Excess of Integration	4,365,434,102	3,937,939,299

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36.6. PENALTIES APPLIED TO BANCO DE GALICIA Y BUENOS AIRES S.A. AND PRELIMINARY PROCEEDINGS FILED BY THE ARGENTINE CENTRAL BANK

- Penalties applied to the financial institution pending as of March 31, 2026

UIF Proceedings - Docket 867/13.

- Penalty notification date: June 19, 2020.
- Reason of the Penalty: alleged non-compliance with the provisions of Article 21 of the Anti-Money Laundering Law and alleged non-compliance with the provisions of UIF Resolution No. 121/11, especially with the provisions of Article 13 (Paragraph j), Article 14 (Paragraph h), Article 21 (Paragraph a), Article 23 and Article 24 (Paragraphs d and e). These objections are linked to the risk matrix and the operations monitoring system in relation to the prevention of money laundering and financing of terrorism and the alleged lack of required information.
- Amount applied and those responsible sanctioned (penalties): penalties for global amounts of Ps. 440 to the Bank and eight Directors.
- Status of the case: On September 14, 2020, the direct appeal to the penalty was filed before the National Court of Appeals for Federal Administrative Disputes of the Federal Capital, under the terms of Article 25 of Law No. 25,246, amended by Law No. 24,144; Room III was designated to issue judgment. On February 19, 2021, the Financial Information Unit (Unidad de Información Financiera, UIF) answered the direct appeal; on March 3, 2021, the procedural step was taken by which the parties were warned that judgment was being considered, and on November 30, 2023, Room III of the National Court of Appeals for Federal Administrative Matters decided to reject the direct appeal filed, with costs awarded. On December 15, 2023, a Federal Extraordinary Appeal was filed against this last decision. On February 2, 2024, the UIF answered the direct appeal. On February 22, 2024, the Court of Appeals denied the Extraordinary Federal Appeal, also establishing the compensation for the lawyers of the UIF. On February 29, 2024, an appeal was filed against this resolution before the Argentine Supreme Court of Justice; no decision has so far been made.

Argentine Central Bank Summary Proceeding No. 1613.

- Date of notification of the opening of the summary proceeding: August 24, 2023.
- Imputation of Charges: Alleged violation of the provisions of the Ordered Text of the rules on the "Regulation of the bank checking account", according to Communication "A" 4971. OPASI Circular 2- 402. Schedule. Section 7, Paragraph 7.3, Points 7.3.1.5 -in accordance with the provisions of Section 8, Points 8.2.3-, 7.3.3.2 i) and 7.3.3.2 iii) (as supplemented and amended) due to an alleged failure to ratify in court the report of loss and an inadequate report of the checks in the Information Regimes regarding two checks corresponding to a customer which were rejected due to an "Order not to pay - With funds."
- Defendants: the Bank, three Managers and a Check Processing Leader.
- Status of the case: On September 12, 2023, a general reply was filed by all the defendants, and on September 25, 2023, additional personal replies were filed. On February 29, 2024, it was resolved to open the summary proceeding for submitting evidence, rejecting part of it -with respect to which a reservation was filed- and admitting the rest. After the evidence was favorably submitted, on April 12, the discovery period was closed, and a ten-day notice was served in order to present arguments on the merits of the evidence, and the arguments were presented on April 26, 2024, with no further developments in the case. On December 10, 2024, the Argentine Central Bank issued the final resolution rejecting the evidence offered and imposing a warning to the defendants. An appeal against this decision was lodged with the President of the Argentine Central Bank, but there have been no further developments to date.

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Argentine Central Bank Summary Proceeding No. 1620.

- Date of notification of the opening of the summary proceeding: December 18, 2023.
- Imputation of Charges: Alleged violation of the provisions of the Ordered Text of the "Minimum Standards on Internal Controls for Financial Institutions", according to Communication "A" 6552, Circular CONAU 1 - 1289, Schedule I, Section I - Basic Concepts-, Point 1 - Internal Control, and Section IV - Design and Documentation of Controls-, Point 1 - Responsibilities in the Design and Implementation of Controls-, as supplemented and amended; and the Ordered Text of the rules on "Guidelines for Risk Management in Financial Institutions", according to Communication "A" 5398, Circular RUNOR 1 - 1013, Schedule, Section 1 - Risk Management Processes-, Point 1.1. -Scope of the Guidelines-, Point 1.4. -General Principles-, Sub-point 1.4.3, and Section 6 -Operational Risk Management-, Point 6.1.2., as supplemented and amended, due to alleged failures in internal controls and deficiencies in the management of the financial entity between 09.02.19 and 08.05.22.
- Defendants: The Bank and nineteen officers (Directors, Syndics, Managers and Tribe Leaders).
- Amount applied and those responsible sanctioned (penalties): penalties for global amounts of Ps. 780,311 to the Bank and twelve Directors.
- Status of the case: On February 2, 2024, a general reply was filed by all the defendants, and on March 7, 8 and 20, additional personal replies were filed. On April 24, 2024, it was resolved to open the summary proceeding to submit evidence, which was partially rejected -with respect to which a request to preserve the right of defense and a reversal request were filed- and the rest was admitted. On May 30, 2024, the discovery period was closed, and a ten-day notice was served in order to present arguments on the merits of the evidence, and the arguments were presented on June 13, 2024, with no further developments in the case. In turn, on February 7, 2025, the allegation (and the evidence on which it is based) produced in the framework of Summary Exchange No. 7732 was presented as a new fact, with no further developments having been recorded thereafter. On July 17, 2025, the death of a director was reported and a request was made to terminate the summary proceedings against him, a matter that is still pending resolution. On February 3, 2026, the Bank was notified of the sanctioning resolution dated December 23, 2025, whereby three directors and the statutory auditors were issued warnings; additionally, fines of Ps. 480,000 were imposed on the Bank and Ps. 300,311 on its officers. The fines have been paid, and the Bank has filed a motion for reconsideration against the warnings and an appeal against the fines.

Argentine Central Bank Summary Proceeding No. 7732.

- Penalty notification date: August 8, 2022.
- Imputation of Charges: Having conducted exchange transactions made by customers without the prior approval of the Argentine Central Bank in alleged violation to Article 1, paragraphs e) and f) of the Foreign Exchange Criminal Regime (as amended by Executive Order No. 480/95), which includes the regulations of points 5, 6, 9, 10, 15 and 18 of Communication "A" 6770, Communication "A" 6815, Communications "C" 43716, 49077, 50737, 52384, 52388, 57618, 62862, 66581, 66582, 67343, 70322, 81561, 82665, and 84797, as amended and supplemented.
- Responsible persons receiving penalties: General Manager, Area Managers and other officers.
- Status of the case: On February 28, 2023, the case was presented for the defense of all the defendants. The statute of limitations was raised. On June 15 and 26, 2023, the defendants' individual replies for their defense. On August 14, 2023, the demurrer with respect to two of the defendants was rejected, and on August 17, 2023, we filed a request to preserve the right of defense with respect to this demurrer. On January 25, 2024, the Argentine Central Bank rejected the demurrer filed with respect to another defendant, a resolution with respect to which we filed a request to preserve the right of defense on February 5, 2024, which was taken into account on April 3, 2024. On May 29, 2024, the trial period was opened and the proposed measures (testimonial, informative and expert) were produced. On December 23, 2024, the evidentiary period was ordered to close and on February 3, 2025, the pleading was filed on

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the merits of the evidence, with no further developments. On August 8, 2025, an objection for lack of standing due to atypicality under the more lenient criminal law was filed on behalf of the respondents. On January 13, 2026, the charges against the former Chief Executive Officer of the entity were dismissed. On March 27, 2026, a new objection for lack of standing was filed with respect to two defendants, with no subsequent developments recorded.

CNV Summary Proceeding No. 87/2024.

- Date of notification of the opening of the summary proceeding: April 30, 2024.
- Imputation of Charges: Alleged violation of Article 117, Paragraph "b", of Law No. 26,831, as amended, Article 2°, Paragraphs "a", "b" and "c", Section II, Chapter III, Title XII, of the CNV Regulations (consolidated text of 2013 and amendments), and Article 59 of Law No. 19,550, based on a report prepared by the Argentine Central Bank and sent to the CNV, which indicates that it has detected a series of transactions that, affecting the volumes and prices considered, could have induced a distorted application of Communication "A" 7546 and complementary notes in the execution of put options that have the Argentine Central Bank as the acquiring party. In their report, they state that in spite of the difficulties to accurately establish the valuations of bonds with hybrid characteristics, such as dual bonds, accentuated by the low liquidity and a discontinuous distribution of the curve, the put options executed could not have been exercised at the resulting levels if there had not been transactions carried out on February 19 and 20, 2024 by the Bank and its related companies Galicia Securities S.A.U. and Inviu S.A.U. The transactions between the aforementioned companies allegedly allowed the exercise of the liquidity option (PUT) of the Dual Bond (TDE25) for NV Ps. 113 million according to Communication "A" 7546 and complementary notes, in apparent excess for an amount of Ps. 23,072,000 in relation to the amount that would have corresponded if an extrapolated price had been applied. The result generated by such transaction was registered under the line "Net Income from Financial Instruments at Fair Value through Profit or Loss" in the Statement of Income.
- Defendants: six Regular Directors and the three Regular Syndics of the Bank, three Regular Directors and the three Regular Syndics of Galicia Securities S.A.U. in office at the time of the facts, and five Regular Directors and the three Regular Syndics of INVIU S.A.U. in office at the time of the facts.
- Status of the case: During the year, the corresponding defenses were filed. In addition, the Argentine Central Bank debited the amount of Ps. 28,837,892 voluntarily offered by the Bank as full compensation for the alleged damage and interest, without prejudice to the defense arguments and without implying any acknowledgment of facts or rights; this situation was notified to the CNV. On November 15, 2024, the evidentiary stage of the proceedings was ordered to be opened, and the production of the proposed evidence is currently ongoing. On July 2, 2025, the evidentiary period was declared closed and the parties were notified of the commencement of the period for filing pleadings, which was duly complied with within the established deadline on August 8, 2025, with no further developments to date. Furthermore, on August 4, 2025, the resolution dated July 23, 2025 was notified, whereby the disciplinary action against one of the directors was declared extinguished, based on the filing reporting his death. As of the date of these condensed interim consolidated financial statements, the corresponding pleadings on the merits of the evidence have been submitted and the case file is under review by the CNV.

Provisions were recognized based on the opinion of our legal advisors, without ruling out the possibility of future changes in the situation based on developments in the proceedings.

Argentine Central Bank Summary Proceeding No. 1631

- Date of notification of the opening of the summary: October 23, 2024.
- Imputed charges: alleged management and/or internal control failures and weaknesses of the financial institution in apparent violation of the provisions in: (i) certain sections of the Consolidated Text of the "Minimum Standards on Internal Controls for Financial Entities" and its complementary and amended provisions; (ii) certain provisions of the

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Orderly Text of the "Norms on Guidelines for Risk Management in Financial Institutions", as supplemented and amended; and (iii) certain provisions of the Orderly Text of the "Norms on Guidelines for Corporate Governance in Financial Institutions", and its complementary and amended provisions. This, based on the transactions carried out between February 19, 2024 and February 21, 2024 by the Bank and its related companies Galicia Securities S.A.U. and INVIU S.A.U. with the Dual Bond (TDE25) and the subsequent execution of the liquidity option (put).

- Defendants: the Bank, seven directors, the General Manager, the former manager of the Financial Banking Area, the former manager of Trading & Global Markets, the former Trading Team Leader of the Trading & Global Markets Management and three traders of the Trading & Global Markets Management.
- Status of the case: On November 19, 2024, the corresponding defense was submitted to the Bank. In turn, on November 25, 2024, the specific defense corresponding to the Directors and the General Manager was submitted. On November 29, 2024, an extension of the defense corresponding to the General Manager was submitted, with no further developments to date. On July 17, 2025, the death of a director was reported and the termination of the summary proceedings against him was requested, a matter that is still pending resolution. On March 5, 2026, the administrative proceeding was opened to the evidentiary stage, with the production of evidence currently in progress; the consideration of the extinction of the administrative action with respect to the deceased director was deferred until the final resolution.

Argentine Central Bank Summary Proceeding No. 8464

- Date of notification of the opening of the summary: September 10, 2025.
- Imputed charges: alleged violation of the provisions of point 18 of Communication 'A' 6770 and points 1.2 and 5.3 of Communication 'A' 6844 of the Argentine Central Bank, as amended and supplemented, constituting the conduct described in subsections e) and f) of Article 1 of the Foreign Exchange Criminal Regime Law, for having arranged – at least during the period between September 23, 2019 and July 22, 2020 – foreign exchange transactions with customers without adequately verifying their authenticity or correct classification, processing payments abroad despite insufficient documentation and inconsistencies detected in the clients' operations.
- Defendants: the Bank and two Managers.
- Status of the case: On September 10, 2025, an instruction resolution was issued, placing the proceeding in its initial stage. On October 21, 2025, the appointments of defense counsel for both the Bank and the two managers were confirmed, and the period for submitting arguments and offering evidence is currently in progress. On December 1, 2025, the defense was filed by the Bank and the individuals charged. In turn, on February 27, 2026, personal defenses were filed with respect to two additional officers, with no further developments as of the date hereof.

Additionally, the following causes are detailed in relation to the incorporation by merger of Banco GGAL:

Argentine Central Bank Summary Proceeding No. 4774.

- Penalty notification date: 10.20.2011
- Defendants: Banco GGAL S.A. (ex HSBC Bank Argentina S.A.) and 4 individuals.
- Imputation of Charges: Presumed non-compliance with the provisions of the Argentine Central Bank Communication 'A' 4359 due to discrepancies in real estate purchase transactions carried out by non-residents between the amounts received by the Entity and the amounts stated in the deeds.
- Status of the case: On April 6, 2017, a decision was made to absolve the individuals involved of guilt and charges, and on May 18, 2017, the Court of Appeals confirmed the acquittal. On July 13, 2017, the extraordinary appeal filed by the Prosecutor was granted. On October 29, 2024, the Supreme Court issued a ruling ordering the suspension of the extraordinary appeal process, as the action may be subject to prescription. In this regard, it returned the case to the court of origin for such review.

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GRUPO FINANCIERO GALICIA S.A.

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Argentine Central Bank Summary Proceeding No. 1426

- Penalty notification date: 02.03.2015
- Defendants: Banco GGAL S.A. (ex HSBC Bank Argentina S.A.) and 7 individuals.
- Imputation of Charges: The charge is for failure to comply with the regulations governing the decentralization abroad of activities related to information technology and information systems, as well as the non-compliance with the minimum management, implementation, and control requirements for these activities.
- Status of the case: On July 29, 2019, a fine was imposed against the Entity in the amount of Ps. 945,000 and fines against the individuals. On March 26, 2021, the Court of Appeals revoked the fines imposed on the Entity and the individuals. Against this ruling, the Argentine Central Bank filed an extraordinary appeal, which is pending resolution before the Supreme Court of Justice of the Nation.

Argentine Central Bank Summary Proceeding No. 8064.

- Penalty notification date: 08.29.2023
- Defendants: Banco GGAL S.A. (ex HSBC Bank Argentina S.A.) and 4 individuals.
- Imputation of Charges: The Entity is charged with alleged non-compliance with the criminal exchange regime in connection with international transfers made in 2020 by customers.
- Status of the case: On February 13, 2025, the briefs were filed and the case file was submitted to National Criminal and Federal Economic Court No. 10, where the preliminary procedures related to the filing of the case and the background of the individuals subject to the proceedings are currently being carried out.

CNV Summary Proceeding No. 631/2014.

- Defendants: Directors and Syndics at the time of the events.
- Imputation of Charges: The entity is accused of alleged formal non-compliance in the corporate books of the Financial Trust (the Bank acting as trustee).
- Status of the case: On March 6, 2019, the Entity was notified of the CNV Resolution within the framework of summary case 631/2014, which imposed a fine of Ps. 200 to be applied to the Entity. On March 11, 2021, the Appeals Court overturned the fine, and the CNV filed an extraordinary appeal against the decision, which was rejected on August 13, 2021. The CNV filed a complaint with the Supreme Court of Justice of the Nation.

CNV Summary No. 632/14

- On December 17, 2020, the Entity was notified of the CNV Resolution within the framework of summary case 632/14, which imposed a fine of 500 thousand pesos to be applied to the Entity jointly with the directors and auditors at the time of the events. On December 21, 2021, the Court of Appeals confirmed the fine sanction and ordered the CNV to determine the amount since the fine that the CNV had taken as an aggravating element to sanction (fine of the summary 631/2014) was later revoked. The extraordinary appeal against the resolution of the Court of Appeals was rejected and the Entity filed on July 5, 2022 a complaint appeal before the Supreme Court of Justice of the Nation. The appeal was dismissed. The CNV is currently processing payment of the fine.

Based on the status of the proceedings and the defenses argued, we estimate that the resolution of these proceedings will not have a significant impact on the Group's equity.

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36.7. ISSUANCE OF BONDS

Debt Securities issues are detailed in [Notes 17](#) and [19](#).

36.8. RESTRICTIONS TO DISTRIBUTION OF PROFITS

According to Art. 70 of the General Companies Act, Grupo Financiero Galicia S.A. must transfer to Legal Reserve 5% of the profit for the fiscal year, until said reserve reaches 20% of the capital stock plus the balance of the Capital Adjustment account.

As regards Banco Galicia and Naranja Digital Compañía Financiera S.A.U., Argentine Central Bank regulations stipulate that 20% of the profits as per the Statement of Income at fiscal year closing must be allocated to Legal Reserve, plus (or minus) the Adjustments of the previous fiscal years and minus the accumulated loss, if any, at the closing of the previous fiscal year.

This proportion is applied regardless of the Legal Reserve to Capital Stock ratio. Whenever the Legal Reserve is used to absorb losses, profits may only be distributed again when the Reserve value reaches 20% of the Capital Stock plus the Capital Adjustment.

In accordance with the conditions established by the Argentine Central Bank, profits may only be distributed to the extent that Income is positive, after deducting the following items from the Retained Earnings, in addition to the Legal Reserve and that set forth in Bylaws, which set up be enforceable: the difference between the book value and the market value of public sector assets, and/or Argentine Central Bank's debt instruments not valued at market price, the amounts activated by deposits-related judicial causes, and the non-accounted adjustments required by the Argentine Central Bank and the external audit.

Additionally, another requirement in order to be able to distribute profits is to comply with the minimum capital technical ratio. The latter, exclusively for these purposes, will be determined by excluding the items mentioned above from asset and Retained Earnings. Likewise, the existing exemptions in terms of requirement, integration and/or minimum capital position will not be computed.

The Argentine Central Bank established that a capital conservation margin must be maintained in addition to the minimum capital requirement, equivalent to 3.5% of risk-weighted assets. Said margin must exclusively be integrated with Level 1 ordinary principal, net of deductible items. Income distribution will be limited when the level and composition of the entity's Regulatory Capital puts said distribution within the range of the capital conservation margin.

The Argentine Central Bank provided that income distribution must be performed with its prior authorization.

The Argentine Central Bank established that, from 01.01.26 until 12.31.26, the financial institutions may distribute income for up to 60% of the accumulated income, with prior authorization by said institution. In turn, such distribution may in turn be made in 10 installments in homogeneous currency of each payment, starting on June 30, 2025.

In April, the BCRA authorized Banco de Galicia y Buenos Aires S.A. to distribute profits totalling Ps. 300,000,000, expressed in December 2024 currency, equivalent to Ps. 365,898,739 expressed in June currency, of which two installments had been paid as of the date of signing these consolidated condensed interim financial statements.

The Ordinary and Extraordinary General Meeting of Tarjeta Naranja S.A.U. held on March 16, 2006 resolved to set the maximum limit for the distribution of dividends at 25% of the realized and liquid earnings of each fiscal year, said restriction will remain in force as long as the Company's Shareholders' Equity is less than Ps. 300,000 (Ps. 162,205,399 in closing currency).

NOTE 37. ECONOMIC CONTEXT WHERE THE GROUP OPERATES

The Group operates in a complex economic context, both in the national and international spheres.

Regarding the international environment, the first four months of 2026 were marked by the geopolitical conflict between the United States and Iran, a reconfiguration of monetary expectations and a pronounced sector rotation in global markets. The military conflict, which began in late February, blocked the Strait of Hormuz—through which approximately 20% of the world's

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supply of oil and liquefied natural gas transits—and drove Brent crude prices to a peak of US\$119 per barrel. This situation, together with uncertainties regarding the resumption of capital expenditures in Artificial Intelligence, triggered a “great rotation” from growth assets to value sectors.

On the monetary front, the nomination of Kevin Warsh as the new Chairman of the Federal Reserve (FED), scheduled for May, initially generated uncertainty regarding the direction of interest rate policy. Under this scenario, investors postponed their expectations of monetary easing from one or two rate cuts in 2026 to a single cut in 2027, due to the lagged inflationary impact of the energy shock. However, the announcement of a ceasefire and the resolution of institutional uncertainty regarding the FED’s leadership led to a sharp reversal in trends in April. Investors resumed positions in the growth segment, supported by attractive valuations following the March corrections, which allowed for a reversal of the negative trend from the previous quarter and the consolidation of year-to-date gains of 8.08% for the S&P 500 and 12.93% for the Nasdaq.

At the local level, Gross Domestic Product (GDP) recorded a seasonally adjusted expansion of 0.6% in the fourth quarter of 2025 compared to the previous quarter. As a result, economic activity grew by 4.4% on average throughout the past year. In the first two months of 2026, the Monthly Economic Activity Estimator (EMAE) showed a decrease of 0.2% compared to the same period of the previous year. In addition, the seasonally adjusted EMAE accumulated a contraction of 2.2% compared to December 2025.

Inflation in 2025 reached an eight-year low, closing at 31.5% year-on-year, decelerating from 117.8% in 2024. In recent months, inflation has shown an acceleration, driven by various one-off factors such as exchange rate volatility, increases in beef prices, and tariff adjustments. This was further compounded by the recent conflict in the Middle East, which led to an increase in international oil prices. This translated into additional pressures at the local level, with a direct impact on fuel prices and indirect effects on other prices. In March 2026, monthly inflation was 3.4%, and year-on-year inflation stood at 32.6%. On average, monthly inflation for the first quarter of 2026 was 3.1%.

Following a year characterized by high volatility associated with the electoral process, 2026 to date shows greater stability and easing pressures on the exchange rate. As from January 1, 2026, the upper and lower limits of the exchange rate band began to adjust monthly in line with the latest available monthly inflation data published by INDEC (t-2). Based on the most recent available data, the ARS/US\$ exchange rate stood at 1,386.5259, compared to ARS/US\$ 1,459.4167 at year-end 2025.

In April 2025, a new Extended Fund Facility agreement was signed with the International Monetary Fund (IMF) for an amount of US\$20 billion. On April 15, 2026, a staff-level agreement corresponding to the second review of the program was reached. At present, approval by the IMF’s Executive Board is pending to enable Argentina to access a disbursement of approximately US\$1 billion.

International reserves closed 2025 at US\$41,167 million, representing an increase of US\$11,527 million compared to the end of the previous year. At the beginning of 2026, the Argentine Central Bank resumed foreign exchange purchases from the private sector as part of the remonetization phase implemented by the monetary authority. As of the date of this report, such purchases amount to US\$7,485 million. In this context, the second review under the IMF agreement establishes a minimum foreign exchange purchase target of US\$10 billion and a minimum increase in net international reserves of US\$8 billion for 2026.

Year-to-date, deposits and loans denominated in foreign currency corresponding to the private sector have increased. As of May 6, 2026, private sector deposits in foreign currency amounted to US\$38,820 million, an increase of US\$1,837 million compared to the year-end 2025 balance of US\$36,983 million. In turn, US dollar-denominated lending to the private sector totaled US\$22,425 million, representing an increase of US\$3,823 million compared to the year-end 2025 balance of US\$18,602 million.

Year-to-date 2026, the monetary base has contracted, primarily explained by foreign exchange sales to the Treasury, as well as by other transactions with the Treasury and the “Other” factor. Part of this contractionary effect was offset by foreign exchange purchases from the private sector within the framework of the new remonetization phase announced by the Argentine Central Bank in December 2025.

As regards interest rates, in July 2025 the policy rate was eliminated and replaced with a monetary aggregates framework, resulting in increased interest rate volatility. After closing 2025 at 28.9%, the Wholesale Rate of Argentina for private banks

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(calculated based on peso-denominated time deposits, with a minimum amount of Ps. 1,300 million and maturities ranging from 30 to 35 days) has begun to decline, standing at 22.8% as of the latest available data.

Cumulative figures as of March 2026 show a primary fiscal result (excluding extraordinary revenues from the sale of hydroelectric power plants, in accordance with IMF methodology) of Ps. 4,426,758 million, equivalent to 0.4% of GDP. The financial result amounted to Ps. 694,466 million, or 0.1% of GDP. The latest review under the agreement established a primary surplus target of 1.4% of GDP for 2026.

The Group's Management constantly monitors the evolution of the variables affecting its business, in order to define its course of action and identify the potential impacts on its equity and financial position. These condensed interim consolidated financial statements should be read in light of these circumstances.

NOTE 38. SUBSEQUENT EVENTS

Events occurring after the closing date and prior to the issuance of these financial statements are detailed below:

Shareholders' Meeting:

On April 28, 2026, in accordance with applicable regulations, the Annual Ordinary Shareholders' Meeting of Grupo Financiero Galicia S.A. was held, resolving the following:

- Allocation to Legal Reserve in the amount of Ps. 10,727,878;
- Allocation to offset accumulated unappropriated retained earnings in the amount of Ps.28,505,954;
- Allocation to Voluntary Reserve for future profit distributions in the amount of Ps. 175,323,729.

Additionally, said Meeting approved the release of the Reserve for the potential distribution of profits for an amount which, as adjusted for inflation, totals Ps. 150,000,228, and delegated to the Board of Directors the authority to approve an additional release for an amount which, as adjusted for inflation, totals Ps. 39,999,772, subject to the authorizations and under the terms and conditions established by the Argentine Central Bank for dividend distributions. Such distributions may be made on one or more occasions and paid in cash and/or in kind.

Dividends paid:

On April 15, 2026, Grupo Financiero Galicia S.A. paid the final installment of the dividend approved in the previous fiscal year in the amount of Ps. 41,777,057. Additionally, on May 8, 2026, Grupo Financiero Galicia S.A. paid the dividends referred to above in the amount of Ps. 150,000,228.

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SCHEDULE A. DETAIL OF GOVERNMENT AND CORPORATE SECURITIES

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Item	Fair Value Level	Holding		Position without Options	Options	End Position
		Book Balance as of 03.31.26	Book Balance as of 12.31.25			
Debt Securities at Market Fair Value through Profit or Loss		1,948,861,558	1,737,859,597	2,191,623,542	—	2,191,623,542
Local		1,925,433,957	1,715,274,452	2,168,195,941	—	2,168,195,941
Government Securities		1,673,190,705	1,465,481,527	1,915,952,689	—	1,915,952,689
Argentine Government Bonds	Level 1	744,707,159	955,428,358	976,719,068	—	976,719,068
Provincial Government Bonds	Level 1	36,507,207	66,354,822	36,507,207	—	36,507,207
Provincial Government Bonds	Level 3	27,356,951	11,146,950	27,356,951	—	27,356,951
City of Buenos Aires Bonds	Level 1	5,738,668	6,703,787	5,738,668	—	5,738,668
City of Buenos Aires Bonds	Level 3	5,037,081	—	5,037,081	—	5,037,081
Treasury Bills	Level 1	853,843,639	425,847,610	864,593,714	—	864,593,714
Argentine Central Bank Bills and Notes		7,701,943	8,253,203	7,701,943	—	7,701,943
Argentine Central Bank Notes	Level 1	7,701,943	8,253,203	7,701,943	—	7,701,943
Corporate Securities		244,541,309	241,539,722	244,541,309	—	244,541,309
Debt securities	Level 1	181,142,871	168,758,831	181,142,871	—	181,142,871
Debt securities	Level 2	43,549,690	56,264,946	43,549,690	—	43,549,690
Debt securities	Level 3	19,723,027	15,233,943	19,723,027	—	19,723,027
Debt Securities from Financial Trusts	Level 1	125,721	152,224	125,721	—	125,721
Debt Securities from Financial Trusts	Level 3	—	1,129,778	—	—	—
From Abroad		23,427,601	22,585,145	23,427,601	—	23,427,601
Government Securities		23,427,601	22,585,145	23,427,601	—	23,427,601
Foreign Treasury Bills	Level 1	23,427,601	22,585,145	23,427,601	—	23,427,601

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GRUPO FINANCIERO GALICIA S.A.

SCHEDULE A. DETAIL OF GOVERNMENT AND CORPORATE SECURITIES (Continued)

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Item	Fair Value Level	Holding		Position without Options	Options	End Position
		Book Balance as of 03.31.26	Book Balance as of 12.31.25			
Other Debt Securities		5,847,802,135	6,455,889,533	6,075,379,783	—	6,075,379,783
Measurement at Fair Value through OCI		3,860,725,212	3,540,729,184	3,860,725,212	—	3,860,725,212
Local		3,860,725,212	3,540,729,184	3,860,725,212	—	3,860,725,212
Government Securities		3,860,725,212	3,540,729,184	3,860,725,212	—	3,860,725,212
Argentine Government Bonds	Level 1	2,434,008,202	2,544,915,572	2,434,008,202	—	2,434,008,202
Argentine Government Bonds	Level 2	160,000,000	—	160,000,000	—	160,000,000
Provincial Government Bonds	Level 1	1,266,717,010	995,813,612	1,266,717,010	—	1,266,717,010
Measurement at Amortized Cost		1,987,076,923	2,915,160,349	2,214,654,571	—	2,214,654,571
Local		1,971,493,885	2,894,015,240	2,199,071,533	—	2,199,071,533
Government Securities		1,952,122,437	2,883,100,965	2,179,698,250	—	2,179,698,250
Argentine Government Bonds		1,360,265,768	1,529,705,780	1,587,841,581	—	1,587,841,581
Treasury Bills		591,856,669	1,353,395,185	591,856,669	—	591,856,669
Corporate Securities		19,371,448	10,914,275	19,373,283	—	19,373,283
Debt securities		19,361,056	10,901,808	19,361,056	—	19,361,056
Others		12,227	12,467	12,227	—	12,227
Allowance for Uncollectible Accounts Risk		(1,835)	—	—	—	—
From Abroad		15,583,038	21,145,109	15,583,038	—	15,583,038
Government Securities		15,583,038	21,145,109	15,583,038	—	15,583,038
Treasury Bills		15,583,038	21,145,109	15,583,038	—	15,583,038
Equity Instruments		123,802,736	132,174,362	123,802,736	—	123,802,736
Measured at Fair Value through Profit or Loss		123,802,736	132,174,362	123,802,736	—	123,802,736
Local		110,277,713	118,419,479	110,277,713	—	110,277,713
Shares	Level 1	51,836,248	62,013,265	51,836,248	—	51,836,248
Shares	Level 3	58,441,465	56,406,214	58,441,465	—	58,441,465
From Abroad		13,525,023	13,754,883	13,525,023	—	13,525,023
Shares	Level 1	3,381,999	2,705,702	3,381,999	—	3,381,999
Shares	Level 3	10,143,024	11,049,181	10,143,024	—	10,143,024

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SCHEDULE B. CLASSIFICATION OF LOANS AND OTHER FINANCING, AS PER SITUATION AND GUARANTEES RECEIVED

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

COMMERCIAL PORTFOLIO	03.31.26	12.31.25
In Normal Situation	9,259,648,215	8,940,110,572
With Preferred Guarantees and Counter-guarantees "A"	184,183,860	280,308,520
With Preferred Guarantees and Counter-guarantees "B"	176,740,822	171,118,200
Without Preferred Guarantees or Counter-guarantees	8,898,723,533	8,488,683,852
With Special Follow-up - Under observation	29,605,895	31,903,695
With Preferred Guarantees and Counter-guarantees "A"	593,686	294,909
With Preferred Guarantees and Counter-guarantees "B"	4,446,024	4,695,136
Without Preferred Guarantees or Counter-guarantees	24,566,185	26,913,650
With Problems	4,080,088	4,697,577
With Preferred Guarantees and Counter-guarantees "B"	—	—
Without Preferred Guarantees or Counter-guarantees	4,080,088	4,697,577
With High Insolvency Risk	35,552,134	40,723,114
With Preferred Guarantees and Counter-guarantees "B"	10,521,837	8,562,573
Without Preferred Guarantees or Counter-guarantees	25,030,297	32,160,541
Total Commercial Portfolio	9,328,886,332	9,017,434,958

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**SCHEDULE B. CLASSIFICATION OF LOANS AND OTHER FINANCING, AS PER SITUATION AND GUARANTEES RECEIVED
(Continued)**

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

HOUSING AND CONSUMPTION PORTFOLIO	03.31.26	12.31.25
Normal situation	15,654,020,201	17,339,629,300
With Preferred Guarantees and Counter-guarantees "A"	304,614,509	336,492,419
With Preferred Guarantees and Counter-guarantees "B"	1,600,768,538	1,758,958,109
Without Preferred Guarantees or Counter-guarantees	13,748,637,154	15,244,178,772
Low Risk	911,736,814	1,181,795,513
With Preferred Guarantees and Counter-guarantees "A"	10,562,758	10,835,141
With Preferred Guarantees and Counter-guarantees "B"	41,344,986	45,702,227
Without Preferred Guarantees or Counter-guarantees	859,829,070	1,125,258,145
Medium Risk	1,072,026,842	1,114,877,231
With Preferred Guarantees and Counter-guarantees "A"	9,178,617	6,118,301
With Preferred Guarantees and Counter-guarantees "B"	25,846,306	27,849,000
Without Preferred Guarantees or Counter-guarantees	1,037,001,919	1,080,909,930
High Risk	1,277,467,697	1,066,875,002
With Preferred Guarantees and Counter-guarantees "A"	8,467,246	4,234,924
With Preferred Guarantees and Counter-guarantees "B"	32,240,674	17,583,745
Without Preferred Guarantees or Counter-guarantees	1,236,759,777	1,045,056,333
Irrecoverable	329,386,472	211,682,428
With Preferred Guarantees and Counter-guarantees "A"	1,015,193	416,951
With Preferred Guarantees and Counter-guarantees "B"	4,731,340	2,997,507
Without Preferred Guarantees or Counter-guarantees	323,639,939	208,267,970
Total Consumption and Housing Portfolio	19,244,638,026	20,914,859,474
Grand Total ⁽¹⁾	28,573,524,358	29,932,294,432

(1) Reconciliation between Schedule B and the Statement of Financial Position:	03.31.26	12.31.25
Loans and Other Financing	24,455,054,145	25,583,298,978
Other Debt Securities	5,847,802,135	6,455,889,533
Agreed Credits and Guarantees Granted accounted Off-Balance Sheet	1,531,535,008	1,850,481,475
plus Allowances	2,420,791,149	2,298,656,173
plus IFRS Adjustments not computable for the Statement of Debtor's Financial Position	169,944,467	212,803,335
minus Others not computable for the Statement of Debtors' Financial Position	(23,171,859)	(23,859,804)
minus Government Securities and Monetary Regulation Instruments	(5,828,430,687)	(6,444,975,258)
Total	28,573,524,358	29,932,294,432

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SCHEDULE C - CONCENTRATION OF LOANS AND OTHER FINANCING

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Number of customers	03.31.2026		Financing 12.31.2025	
	Debt Balance	% on total portfolio	Debt Balance	% on total portfolio
10 Largest Customers	2,658,541,524	9 %	2,740,806,248	9 %
Next 50 Largest Customers	3,630,740,170	13 %	3,458,635,188	12 %
Next 100 Largest Customers	1,573,177,408	6 %	1,455,038,081	5 %
Remaining Customers	20,711,065,256	72 %	22,277,814,915	74 %
Total(1)	28,573,524,358	100 %	29,932,294,432	100 %

(1) Reconciliation between Schedule C and the Statement of Financial Position:	03.31.26	12.31.25
Loans and Other Financing	24,455,054,145	25,583,298,978
Other Debt Securities	5,847,802,135	6,455,889,533
Agreed Credits and Guarantees Granted accounted Off-Balance Sheet	1,531,535,008	1,850,481,475
plus Allowances	2,420,791,149	2,298,656,173
plus IFRS Adjustments not computable for the Statement of Debtor's Financial Position	169,944,467	212,803,335
minus Others not computable for the Statement of Debtors' Financial Position	(23,171,859)	(23,859,804)
minus Government Securities and Monetary Regulation Instruments	(5,828,430,687)	(6,444,975,258)
Total	28,573,524,358	29,932,294,432

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SCHEDULE D - BREAKDOWN PER TERMS OF LOANS AND OTHER FINANCING

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

The following chart shows the fall of future contractual flows, including interest and secondary items to accrue until expiration of the contracts, undiscounted.

Item	Portfolio past due	1 month	3 months	6 months	12 months	Terms until Maturity		Total
						24 months	More than 24 months	
Non-financial Public Sector	—	50,256,539	—	—	—	—	—	50,256,539
Financial Sector	—	76,597,689	—	17,975,851	—	—	—	94,573,540
Non-financial Private Sector and Residents Abroad	2,070,126,192	12,985,768,323	3,855,078,688	3,642,512,514	2,839,074,687	1,781,246,447	2,572,498,032	29,746,304,883
Total	2,070,126,192	13,112,622,551	3,855,078,688	3,660,488,365	2,839,074,687	1,781,246,447	2,572,498,032	29,891,134,962

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SCHEDULE H - CONCENTRATION OF DEPOSIT ACCOUNTS

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Number of Customers	03.31.2026		Deposits 12.31.2025	
	Placement Balance	% on total portfolio	Placement Balance	% on total portfolio
10 Largest Customers	4,789,255,568	19 %	6,026,708,305	20 %
Next 50 Largest Customers	2,177,114,669	9 %	2,554,263,419	8 %
Next 100 Largest Customers	830,833,964	3 %	945,832,872	3 %
Remaining Customers	17,780,276,924	69 %	20,754,466,573	69 %
Total	25,577,481,125	100 %	30,281,271,169	100 %

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SCHEDULE I - BREAKDOWN OF FINANCIAL LIABILITIES PER REMAINING TERMS

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

The following chart shows the fall of future contractual flows, including interest and secondary items to accrue until expiration of the contracts, undiscounted.

Item	Terms until Maturity						Total
	1 month	3 months	6 months	12 months	24 months	More than 24 months	
Deposit accounts (1)	23,663,526,010	1,749,354,995	112,305,597	94,482,406	58,593,759	88,029,034	25,766,291,801
Non-Financial Public Sector	394,754,782	19,509,079	115,722	193,443	—	—	414,573,026
Financial Sector	13,613,821	—	—	—	—	—	13,613,821
Non-Financial Private Sector and Residents Abroad	23,255,157,407	1,729,845,916	112,189,875	94,288,963	58,593,759	88,029,034	25,338,104,954
Liabilities at Fair Value through Profit or Loss	51,973,763	—	—	—	—	—	51,973,763
Derivative Financial Instruments	44,731,326	—	—	—	—	—	44,731,326
Repurchase Transactions	337,116,979	—	—	—	—	—	337,116,979
Other Financial Institutions	337,116,979	—	—	—	—	—	337,116,979
Other Financial Liabilities	4,108,657,664	581,157,712	201,982,770	10,404,085	10,389,460	11,865,031	4,924,456,722
Financing from the Argentine Central Bank and Other Financial Institutions	717,635,916	110,491,760	145,687,896	242,890,277	85,357,739	329,567,354	1,631,630,942
Issued Debt Securities	160,251,565	227,434,319	277,604,543	395,221,874	67,834,498	473,498,837	1,601,845,636
Subordinated Debt Securities	867,162	9,101,103	362,617,009	3,670,070	3,670,070	3,670,070	383,595,484
Total	29,084,760,385	2,677,539,889	1,100,197,815	746,668,712	225,845,526	906,630,326	34,741,642,653

(1) Maturities for the first month include:

Checking Accounts	1,980,086,697
Savings Accounts	14,002,228,406
Time Deposits	7,556,380,409
Other Deposits	124,830,498

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 Chairman

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GRUPO FINANCIERO GALICIA S.A.

SCHEDULE J - CHANGES IN ALLOWANCES

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Item	Balances at the beginning of the fiscal year	Increases	Decreases			Balances as of 03.31.26	Balances as of 12.31.25
			Reversals of Allowances for Loan Losses	Charge offs	Effect Inflation		
LIABILITIES							
Due to administrative, disciplinary, and criminal sanctions	78	807,238	—	(807,238)	(7)	71	78
Provisions for Termination Benefits	16,522,005	29,637,651	—	(43,509,076)	(718,061)	1,932,519	16,522,005
Credit Cards Unused Balances (*)	112,163,456	9,600,623	(10,775,797)	—	(9,811,916)	101,176,366	112,163,456
Agreed revocable Overdrafts in checking account (*)	1,390,764	13,785	(212,311)	—	(114,421)	1,077,817	1,390,764
Eventual Commitments (*)	33,187,798	6,830,762	(11,848,692)	—	(2,729,437)	25,440,431	33,187,798
Others	121,900,282	6,938,847	(11,100,062)	(10,269,131)	466,656	107,936,592	121,900,282
TOTAL PROVISIONS	285,164,383	53,828,906	(33,936,862)	(54,585,445)	(12,907,186)	237,563,796	285,164,383

(*) For the Expected Credit Loss (ECL). See Schedule R.

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SCHEDULE L - FOREIGN CURRENCY BALANCES

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Item	Headquarters and Branch Offices in the Country	03.31.26					
		03.31.26	US Dollar	Euro	Real	Others	12.31.25
ASSETS							
Cash and Due from Banks	5,540,490,801	5,540,490,801	5,493,722,434	42,714,115	559,819	3,494,433	8,290,093,504
Debt Securities at Fair Value through Profit or Loss	524,763,408	524,763,408	524,763,408	—	—	—	591,448,158
Other Financial Assets	472,405,396	472,405,396	472,405,396	—	—	—	194,813,979
Loans and Other Financing	7,301,618,530	7,301,618,530	7,295,175,153	6,443,242	—	135	6,993,931,631
Non-financial Public Sector	2,143,616	2,143,616	2,143,616	—	—	—	46,586
Other Financial Institutions	59,510,379	59,510,379	59,510,379	—	—	—	81,104,848
Non-financial Private Sector and Residents Abroad	7,239,964,535	7,239,964,535	7,233,521,158	6,443,242	—	135	6,912,780,197
Other Debt Securities	991,403,262	991,403,262	991,403,262	—	—	—	468,674,253
Financial Assets Pledged as Collateral	91,023,239	91,023,239	91,023,239	—	—	—	75,155,805
Investments in Equity Instruments	13,525,023	13,525,023	10,940,202	2,584,821	—	—	13,754,883
Investments in subsidiaries, associates and joint ventures	8,912,729	8,912,729	—	8,912,729	—	—	10,393,333
Other Non-financial Assets	5,012,030	5,012,030	5,012,030	—	—	—	8,057,368
TOTAL ASSETS	14,949,154,418	14,949,154,418	14,884,445,124	60,654,907	559,819	3,494,568	16,646,322,914

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GRUPO FINANCIERO GALICIA S.A.

SCHEDULE L - FOREIGN CURRENCY BALANCES (Continued)

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Item	Headquarters and Branch Offices in the Country	03.31.26					
		03.31.26	US Dollar	Euro	Real	Others	12.31.25
LIABILITIES							
Deposits	10,961,868,864	10,961,868,864	10,961,868,864	—	—	—	13,343,468,943
Non-Financial Public Sector	36,702,019	36,702,019	36,702,019	—	—	—	41,914,674
Financial Sector	9,465,707	9,465,707	9,465,707	—	—	—	6,885,109
Non-Financial Private Sector and Residents Abroad	10,915,701,138	10,915,701,138	10,915,701,138	—	—	—	13,294,669,160
Liabilities at Fair Value through Profit or Loss	28,547,436	28,547,436	28,547,436	—	—	—	15,334,809
Other Financial Liabilities	1,134,524,361	1,134,524,361	1,113,428,002	19,474,274	—	1,622,085	749,587,336
Financing from the Argentine Central Bank and Other Financial Institutions	870,901,370	870,901,370	863,202,024	6,207,822	—	1,491,524	304,377,723
Issued Debt Securities	1,258,816,445	1,258,816,445	1,258,816,445	—	—	—	1,434,157,532
Subordinated Debt Securities	347,825,841	347,825,841	347,825,841	—	—	—	411,711,767
Other Non-Financial Liabilities	32,025,443	32,025,443	32,025,443	—	—	—	47,729,851
TOTAL LIABILITIES	14,634,509,760	14,634,509,760	14,605,714,055	25,682,096	—	3,113,609	16,306,367,961

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SCHEDULE O - DERIVATIVE FINANCIAL INSTRUMENTS

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Type of Contract	Hedge Type	Purpose of the Operations Performed	Underlying Assets	Type of Settlement	Scope of Negotiation of Counterpart	Weighted Average Term Originally Agreed	Residual Weighted Average Term	Weighted Average Term to Settle Differences	Amount (*)
FORWARDS IN FOREIGN CURRENCY									
A3 - Purchases	Not applicable	Brokerage - Own Account	Foreign Currency	Daily Difference	A3 Mercados S.A.	—	—	—	2,027,933,211
A3 - Sales	Not applicable	Brokerage - Own Account	Foreign Currency	Daily Difference	A3 Mercados S.A.	4	1	3	920,382,046
FORWARDS - CUSTOMERS									
Purchases	Not applicable	Brokerage - Own Account	Foreign Currency	At Maturity of Differences	OTC – Residents in the Country - Non-Financial Sector	7	224	4	41,910,074
Sales	Not applicable	Brokerage - Own Account	Foreign Currency	At Maturity of Differences	OTC - Country residents - Non-financial sector	8	233	5	658,714,774
REPURCHASE TRANSACTIONS									
Forward Sales	Not applicable	Brokerage - Own Account	Argentine Government Securities	With Delivery of Underlying Asset	OTC – Residents in the country – Non-financial sector	—	—	—	500,343,349
OPTIONS									
Variable interest rate swaps for fixed rates	Not applicable	Brokerage - Own Account	Others	Others	OTC – Residents in the Country - Financial Sector	21	1	20	29,000,000

(*) Corresponds to notional values.

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SCHEDULE R - CORRECTION OF VALUE FOR LOSSES - ALLOWANCE FOR UNCOLLECTIBLE ACCOUNTS RISK

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

	ECL of remaining financial assets lifetime							
	Balances at the beginning of the fiscal year	ECL for the next 12 months	FI with significant increases of credit risk	FI with credit impairment	FI with credit impairment either bought or originated	Simplified approach	Monetary Income generated by allowances	Balance as of period closing
Other Financial Assets	1,123,111	195,633	1	60	—	—	(97,462)	1,221,343
Loans and Other Financing	2,298,656,173	7,343,035	(43,678,605)	337,456,365	—	(22,100)	(178,865,554)	2,420,889,314
Other Financial Institutions	408,789	(281,543)	—	(6,434)	—	—	(26,374)	94,438
Non-Financial Private Sector and Residents Abroad	2,298,247,384	7,624,578	(43,678,605)	337,462,799	—	(22,100)	(178,839,180)	2,420,794,876
Advances	38,759,796	(3,107,213)	(353,087)	10,817,685	—	—	(3,571,317)	42,545,864
Overdrafts	19,923,944	37,061	(112,102)	12,872,061	—	—	(2,115,600)	30,605,364
Mortgage	16,785,457	110,229	1,278,465	1,160,372	—	—	(1,526,926)	17,807,597
Pledges	15,853,208	46,093	(307,959)	4,413,812	—	—	(1,496,005)	18,509,149
Personal	835,275,263	2,606,264	(15,146,249)	97,863,678	—	—	(58,411,379)	862,187,577
Credit cards	1,264,987,922	7,568,749	(31,575,012)	178,870,498	—	—	(110,527,676)	1,309,324,481
Finance Leases	887,694	(16,458)	28,658	235,642	—	—	(84,242)	1,051,294
Others	105,774,100	379,853	2,508,681	31,229,051	—	(22,100)	(1,106,035)	138,763,550
Other Debt Securities	—	1,835	—	—	—	—	—	1,835
Eventual Commitments(*)	33,187,798	(2,941,777)	(2,076,153)	—	—	—	(2,729,437)	25,440,431
Unused Credit Card Balances(*)	112,163,456	4,759,644	14,868,311	(21,202,855)	—	—	(9,412,190)	101,176,366
Agreed Revocable Overdrafts in Checking Account(*)	1,390,764	83,842	9,527	(291,895)	—	—	(114,421)	1,077,817
TOTAL ALLOWANCES	2,446,521,302	9,442,212	(30,876,919)	315,961,675	—	(22,100)	(191,219,064)	2,549,807,106

(*) Included in the item Liabilities Provisions. See [Schedule J](#).

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GRUPO FINANCIERO GALICIA S.A.

SUMMARY OF ACTIVITY AS OF MARCH 31, 2026

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

The objective of Grupo Financiero Galicia S.A. is to establish itself as a leading company in the comprehensive provision of financial services and, simultaneously, to continue consolidating the position of Banco de Galicia y Buenos Aires S.A., as one of the leading companies in Argentina, complementing its operations and businesses through shares in companies and enterprises, existing or to be created with objectives linked to financial activity as it is understood in the modern economy.

The Net Income for the Period attributable to the owners of the parent company showed a profit of Ps.66,488,440 . This income has been generated, mainly, as a consequence of the valuation of the interests in the subsidiaries.

EQUITY STRUCTURE - MAIN ITEMS OF THE CONSOLIDATED BALANCE SHEET

Items	03.31.26	03.31.25	03.31.24
Assets			
Cash and Due from Banks	6,648,381,584	7,737,949,999	4,490,932,724
Debt Securities at Fair Value through Profit or Loss	1,948,861,558	1,765,455,809	1,061,319,192
Derivative Financial Instruments	132,249,601	16,064,895	173,736,325
Repurchase Transactions	851,667,040	81,023,245	3,953,755,009
Other Financial Assets	1,109,023,196	3,514,319,079	421,471,463
Loans and Other Financing	24,455,054,145	21,960,722,787	9,516,944,345
Other Debt Securities	5,847,802,135	6,515,291,003	4,284,951,014
Financial Assets Pledged as Collateral	1,098,150,297	1,441,075,605	1,360,582,195
Current Income Tax Assets	159,675,448	1,239,856	9,040,617
Investments in Equity Instruments	123,802,736	96,480,332	31,409,093
Investments in Subsidiaries, Associates and Joint Ventures	11,207,476	2,550,421	5,409,798
Property, Plant and Equipment	1,302,677,672	1,458,131,983	1,123,414,385
Intangible Assets	405,164,535	427,039,889	392,366,902
Deferred Income Tax Assets	584,550,523	630,627,096	355,805,211
Assets from Insurance Contracts	66,558,016	48,318,943	9,178,587
Assets from Reinsurance Contracts	65,222,801	80,638,576	71,846,101
Other Non-financial Assets	334,646,011	435,635,695	209,348,469
Non-current Assets Held for Sale	10,467,121	20,912,377	29,868
Total Assets	45,155,161,895	46,233,477,590	27,471,541,298

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GRUPO FINANCIERO GALICIA S.A.

SUMMARY OF ACTIVITY AS OF MARCH 31, 2026 (Continued)

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

EQUITY STRUCTURE - MAIN ITEMS OF THE CONSOLIDATED BALANCE SHEET

Items	03.31.26	03.31.25	03.31.24
Liabilities			
Deposits	25,577,481,125	25,488,144,401	13,893,116,286
Liabilities at Fair Value through Profit or Loss	51,973,763	82,007,622	1,791,891
Derivative Financial Instruments	44,731,326	25,598,914	118,406,799
Repurchase Transactions	337,116,979	150,392,635	416,280,515
Other Financial Liabilities	4,922,189,730	6,263,721,014	3,156,037,756
Financing from the Argentine Central Bank and Other Financial Institutions	1,402,693,450	686,436,850	364,543,731
Issued Debt Securities	1,497,325,730	1,407,534,054	307,054,222
Current Income Tax Liabilities	232,565,173	235,039,617	617,511,118
Subordinated Debt Securities	347,825,841	359,949,972	445,180,393
Provisions	237,563,796	605,237,072	217,478,220
Deferred Income Tax Liabilities	13,035,808	130,164,225	44,751,100
Liabilities from Insurance Contracts	990,214,098	926,819,360	311,595,681
Liabilities from Reinsurance Contracts	—	1,218,555	4,848,739
Other Non-Financial Liabilities	911,399,843	933,821,121	724,288,887
Total Liabilities	36,566,116,662	37,296,085,412	20,622,885,338
Shareholders' Equity Attributable to Parent Company's Owners	8,588,709,012	8,937,102,211	6,848,594,883
Shareholders' Equity attributable to Non- controlling Interests	336,221	289,967	61,077
Total Shareholders' Equity	8,589,045,233	8,937,392,178	6,848,655,960

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our report dated May 13, 2026

PRICE WATERHOUSE & CO. S.R.L.

(Partner)

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Association of Economic Sciences, CABA,
Book 340, folio 155

Eduardo J. Escasany
Chairman

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José Luis Gentile
Syndic

SUMMARY OF ACTIVITY AS OF MARCH 31, 2026 (Continued)

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

INCOME STRUCTURE - MAIN ITEMS OF THE CONSOLIDATED STATEMENT OF INCOME

Items	03.31.26	03.31.25	03.31.24
Net Income from Interest	1,595,336,368	1,407,955,305	2,845,880,996
Net Fee Income	434,056,824	477,738,186	336,403,698
Other Financial Income	261,608,225	344,119,130	519,589,600
Other Operating Income	242,570,623	219,618,824	193,452,366
Underwriting Income from Insurance Business	21,766,019	28,523,820	25,251,752
Bad debt expense	(892,130,106)	(536,066,545)	(178,628,423)
Net Operating Income	1,663,207,953	1,941,888,720	3,741,949,989
Personnel Expenses	(255,823,936)	(302,126,914)	(269,553,982)
Administrative Expenses	(252,146,711)	(317,693,440)	(250,708,161)
Depreciation and Impairment of Assets	(75,148,768)	(82,251,369)	(60,631,725)
Other Operating Expenses	(482,447,174)	(425,445,240)	(666,904,861)
Operating Income	597,641,364	814,371,757	2,494,151,260
Share of Profit from Associates and Joint Ventures	(1,225,950)	(4,962,879)	(2,899,449)
Loss on Net Monetary Position	(528,476,715)	(520,754,652)	(1,706,872,288)
Income before Taxes on Continuing Operations	67,938,699	288,654,226	784,379,523
Income Tax on Continuing Operations	(1,430,463)	(95,014,546)	(267,994,775)
Net Income from Continuing Operations	66,508,236	193,639,680	516,384,748
Net Income	66,508,236	193,639,680	516,384,748
Total Other Comprehensive Income	22,338,970	(113,393,492)	(528,387)
Total Comprehensive Income Attributable to Parent Company's Owners	88,826,893	80,183,981	516,073,465
Total Comprehensive Income Attributable to Non-controlling Interests	20,313	62,207	(217,104)

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GRUPO FINANCIERO GALICIA S.A.

SUMMARY OF ACTIVITY AS OF MARCH 31, 2026 (Continued)

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

CONSOLIDATED CASH FLOW STRUCTURE

Items	03.31.26	03.31.25	03.31.24
Total from Operating Activities	(2,553,900,594)	(1,572,671,825)	2,268,524,932
Total from Investment Activities	(68,451,334)	(95,781,944)	(70,356,943)
Total from Financing Activities	136,899,980	217,428,791	69,038,206
Income from Exposition to the Change of Currency Purchasing Power	(950,008,921)	(676,484,833)	(3,861,489,012)
Monetary Loss Related to Cash and Cash Equivalents	(320,259,775)	270,766,968	111,078,732
(Decrease)/Increase in Cash and Cash Equivalents	(3,755,720,644)	(1,856,742,843)	(1,483,204,085)

INDICES

Liquidity

Given that the consolidated items come mainly from Banco de Galicia y Buenos Aires S.A., the individual liquidity ratio of said Entity is detailed below.

Items	03.31.26	03.31.25	03.31.24
Liquid Assets (*) as % of transaction deposits	95.01 %	102.26 %	168.84 %
Liquid Assets (*) as % of total deposits	56.55 %	65.94 %	106.11 %

(*) Liquid Assets includes Cash at Banks, Government Securities, net call money, short-term placements in correspondent banks, Argentine Central Bank Escrow accounts and repo transactions with the local market.

Solvency

Items	03.31.26	03.31.25	03.31.24
Solvency	23.49 %	23.96 %	33.21 %

Fixed Capital

Items	03.31.26	03.31.25	03.31.24
Fixed Capital	3.81 %	4.08 %	5.54 %

(*) Investments in Associates and Joint Ventures, plus Property, Plant and Equipment, plus Intangible Assets, over Total Assets.

Profitability

Items	03.31.26	03.31.25	03.31.24
Return on Average Asset(*)	0.57 %	1.68 %	6.96 %
Return on Average Shareholders' Equity(*)	3.17 %	8.81 %	31.74 %

(*) Annualized.

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SUMMARY OF ACTIVITY AS OF MARCH 31, 2026 (Continued)

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

INTERESTS IN OTHER CONTROLLED COMPANIES

Banco de Galicia y Buenos Aires S.A.

Founded in 1905, Banco de Galicia y Buenos Aires S.A. (the "Bank") is the largest private-sector domestically-owned banks in the Argentine financial system. Through its assisted and digital distribution channels, the Bank markets a broad spectrum of financial products and services to individuals and corporations across the country.

Its purpose is to improve the everyday activities of more individuals; therefore, it defines customer experience and digital transformation as strategic focuses to achieve successful growth efficiently.

The Bank also promotes sustainable management that is grounded on the belief that business can only grow successfully if operations are conducted based on their social and environmental impact. This responsibility is supported by principles and values that guide the conduct of the Bank's team, and is reflected and materialized in our policies, practices and programs.

As of March 31, 2026, Galicia recorded a comprehensive income of Ps. 76,657,682 representing an increase of Ps. 133,999,134 compared to the loss recorded as of the same date in the prior year of Ps. (57,341,452), equivalent to a 234% increase.

Net operating income as of March 31, 2026 reached Ps. 1,185,531,261, Ps. 121,725,904 lower than the Ps. 1,307,257,165 of the previous fiscal year. Notably, higher impairment charges of Ps. 226,735,069 (69%) were partially offset by a higher net interest income of Ps. 123,870,184 (12%).

Administrative expenses totaled Ps. 179,572,284, reflecting a decrease of Ps. 57,873,615 (24%) compared to the same period of the prior year, while personnel benefits totaled Ps. 180,003,042 decreasing by Ps. 43,415,665 (19%) compared to the same period of the prior year.

Total financing to the private sector amounted to Ps. 22,760,555,944, registering an increase of 18% compared to the previous fiscal year, and total deposits amounted to Ps. 23,753,461,580, reflecting an increase of Ps. 5,953,026 compared to the same period of the prior year. Estimated market share as of March 31, 2026 in loans to the private sector was 14.43%, and in private sector deposits 13.92%, while as of March 31, 2025, it was 15.18% and 16.66% respectively.

Tarjetas Regionales S.A. ("Naranja X")

Tarjetas Regionales S.A. was incorporated as a Stock Company on September 23, 1997. Its corporate purpose is financial and investment, its main activity being to maintain investments (Holding) in non-bank credit card issuing companies and in companies that provide complementary services to the aforementioned activity.

Currently, Tarjetas Regionales S.A. is the majority shareholder of Tarjeta Naranja S.A.U., one of the main credit card issuers in Argentina, and of Naranja Digital Compañía Financiera S.A.U., which was authorized to operate as such by the BCRA in September 2020.

Through its subsidiaries, they form Naranja X, Grupo Financiero Galicia's fintech company that helps customers make the most of their money. Naranja X develops technological solutions for the personal and business finances of millions of Argentinians. Naranja X's greatest challenge is to be close to its customers and provide them with simple tools that help them grow, improve their quality of life and access a world of possibilities.

As of March 31, 2026, Naranja X recorded Net Income attributable to the company of Ps. (18,638) million, representing a decrease of Ps. (104,120) million compared to the same quarter of the prior year. This variation was mainly explained by lower operating results.

Net operating income decreased by Ps. 171,036 million (37%) compared to the first quarter of 2025. This lower performance was primarily driven by higher impairment charges of Ps. 129,224 million (62%) and lower net results from financial instruments of Ps. 90,674 million (120%).

The result for the quarter represented a negative ROA of 1.0% and a negative ROE of 6.9%.

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GRUPO FINANCIERO GALICIA S.A.

SUMMARY OF ACTIVITY AS OF MARCH 31, 2026 (Continued)

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Sudamericana Holding S.A.

Sudamericana Holding S.A. is a holding company engaged in life, retirement and equity insurance, in addition to insurance brokerage. Grupo Financiero Galicia S.A. interest amounts to 96.28%. Banco de Galicia y Buenos Aires S.A. is the owner of the remaining 3.72% of the capital stock.

The investment in the insurance business constitutes another aspect of the general plan of Grupo Financiero Galicia S.A., to consolidate its position as a leading provider of financial services.

The joint production of the Insurance Companies controlled by Sudamericana Holding S.A., which provide coverage in the Life, Retirement and Property Insurance lines, for the period commenced January 1 and ended March 31, 2026 reached Ps. 185,415 million.

These companies had, as of March 31, 2026, approximately 2,322,529 policies in force in the set of insurance lines in which they operate.

As to commercial management, in a more challenging context for the industry due to the macroeconomic situation, the objective is maintained of increasing company sales and diversifying the product portfolio by offering new products.

Galicia Asset Management S.A.U.

Since 1958, Galicia Asset Management S.A.U. has been managing FIMA Mutual Funds, distributed by Banco Galicia through its multiple channels (branch offices, Galicia Online Banking, and Investments Center, among others). The company has a team of assets management professionals who manage the FIMA's family of funds, designed to satisfy the requirements of individual, business, and institutional investors.

Grupo Financiero Galicia S.A. is the owner of 100% of Galicia Asset Management S.A.U. shares.

The equity of the Mutual Funds is diversified in different assets, in accordance with their investment object (for example, Government and corporate securities, shares, time deposits, among others).

As of March 31, 2026, the total equity managed reached a volume of Ps. 13,230,538 million and a market share of 14.5%.

Galicia Securities S.A.U.

Galicia Securities S.A.U. is Settlement and Offsetting Agent and Placement and Distribution Agents of Mutual Funds and was incorporated on December 23, 2015. On May 5, 2020, Grupo Financiero Galicia S.A. accepted the acquisition offer for 100% of its shareholding.

The purpose of the Company is to conduct on its own behalf, on behalf of third parties, or through agents, agencies, or branch offices, the operations which are usually performed by the agents authorized by current laws, with powers to act before the authorized Securities Markets; it is a member of Bolsas y Mercados Argentinos (BYMA) and Mercado Abierto Electrónico.

Galicia Warrants S.A.

Since its foundation in 1993, Galicia Warrants S.A. has become a leading company as an auxiliary credit instrument to the productive sector in a wide range of services related to the administration of their inventories.

Its Shareholders are Grupo Financiero Galicia S.A., holder of 87.5% of its shares and Banco de Galicia y Buenos Aires S.A., holder of 12.5%.

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GRUPO FINANCIERO GALICIA S.A.

SUMMARY OF ACTIVITY AS OF MARCH 31, 2026 (Continued)

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

IGAM LLC (INVIU)

Incorporated on July 3, 2019, IGAM LLC, is a holding company for brokerage companies, based in Delaware, United States.

Grupo Financiero Galicia S.A. is the owner of 100% of the Company shares.

IGAM LLC holds 100% of the shares of the following companies: INVIU S.A.U., INVIU Uruguay Agente de Valores S.A. (Uruguay), INVIU Capital Markets Limited (UK), and INVIU Technology Limited (UK).

In turn, INVIU Capital Markets Limited is the controlling company of INVIU México, SAPI de C.V., Vestly México, SA de C.V., INVIU Management Investment Ltd., Vestly Asset Management LLC and INVIU Perú SAB SAC.

INVIU is a financial innovation company, it is promoting, from the development of an app focused on the client, a new investment culture to change the way in which people invest and allocate their financial resources.

Galicia Investments LLC

Galicia Investments LLC was incorporated in the United States of America with the purpose of channeling investment initiatives within the open innovation and corporate venturing program.

Grupo Financiero Galicia S.A. is the owner of 100% of the Company shares.

Galicia Holdings US Inc

Galicia Holdings US Inc. was incorporated on October 23, 2023 in Delaware, United States of America.

Grupo Financiero Galicia S.A. is the owner of 100% of the Company shares.

Galicia Holdings US Inc. holds 100% of the shares of Galicia Capital US LLC, incorporated on October 23, 2023 in Florida, United States of America.

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SUMMARY OF ACTIVITY AS OF MARCH 31, 2026 (Continued)

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

PROSPECTS

The Government seeks to resume part of the macroeconomic and structural agenda that had been deferred during 2025, a year largely conditioned by the mid-term elections. In addition, the accumulation of reserves, the continuation of the fiscal surplus, the resumption of the disinflation process and the consolidation of the economic recovery are key elements to strengthen confidence and ensure the consistency of the macroeconomic framework.

Following the progress achieved in terms of stabilization and the support obtained both domestically and internationally during the first half of the Milei administration, the focus is now on the Argentine Central Bank's ability to accumulate international reserves on a sustained basis. The implementation of a non-sterilized foreign exchange purchase program to remonetize the economy, together with access to debt markets, contributes to this objective. In this context, a scenario of higher international commodity prices, along with increased export volumes from both the agricultural and oil sectors, will provide an additional inflow of foreign currency during the year.

On the other hand, to the extent that the conflict in the Middle East persists over time, higher oil prices will continue to have an impact on domestic prices, slowing the pace of the disinflation process.

In the coming months, we expect economic activity to resume a path of sustained growth within a more stable macroeconomic environment. Greater predictability should help improve private sector expectations, gradually fostering investment and job creation, thereby supporting a recovery in activity. The magnitude and pace of this recovery will be crucial in the run-up to 2027, a presidential election year.

In the medium term, it will be necessary to advance in improving competitiveness through the reduction of logistics costs, the modernization of infrastructure and the simplification of the regulatory environment.

Grupo Galicia continues to pursue the objective of strengthening its leadership position in the financial market, focusing on ensuring business profitability, supported by sustainable growth, the acquisition of new customers and the strengthening of relationships with existing clients. This strategy is based on efficient cost management and disciplined resource allocation, aimed at maximizing value generation in an increasingly competitive environment.

Grupo Galicia believes that this positioning is consolidated through deeper relationships and increased main banking status with its clients, offering a simple, relevant and robust value proposition. In this context, customer experience plays a central role, with the aim of becoming the leading platform in delivering differentiated experiences, enhanced by digital transformation and continuous innovation, providing comprehensive support to the daily needs of individuals and businesses.

The growth of our business is developed within the framework of sustainable management, and to this end, the Group will continue to seek new value creation opportunities oriented toward the common good and environmental stewardship.

Autonomous City of Buenos Aires, May 13, 2026.

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Review report on the consolidated condensed interim financial statements

To the Chairman, Shareholders and Directors of
Grupo Financiero Galicia S.A.
Tte. Gral. Juan D. Perón 430 – 25th floor
Autonomous City of Buenos Aires
C.U.I.T. No. 30-70496280-7

Report on the Consolidated Condensed Interim Financial Statements

Introduction

We have reviewed the accompanying Consolidated Condensed Interim Financial Statements of Grupo Financiero Galicia S.A. (hereinafter, the “Company”), which comprise the Consolidated Condensed Interim Statement of Financial Position as of March 31, 2026, the related Consolidated Condensed Interim Statements of Income and Other Comprehensive Income, of Changes in Shareholder’s Equity and Cash Flows for the three-month period ended March 31, 2026, the selected explanatory notes and schedules that complement them.

Board of Directors’ Responsibility

The Board of Directors of the Company is responsible for the preparation and presentation of the Consolidated Condensed Interim Financial Statements in accordance with the accounting information framework established by the Argentine Central Bank (“BCRA”).

Auditors' Responsibility

Our responsibility consists of expressing a conclusion on these Consolidated Condensed Interim Financial Statements based on our review, which have been prepared in accordance with the procedures established in Chapter IV of Technical Pronouncement No. 37 of the Argentine Federation of Professional Councils in Economic Sciences (FACPCE) for the review of interim financial statements and with the audit standards issued by the BCRA for limited reviews. These standards require that we comply with ethical requirements. A review of condensed interim financial statements involves making inquiries to the Company’s staff responsible for financial and accounting aspects and applying analytical procedures and other review procedures. The scope of this review is substantially less than that of an audit and, consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the Consolidated Condensed Interim Financial Statements mentioned in the first paragraph of this report have not been prepared, in all significant respects, in accordance with the accounting information framework established by the Argentine Central Bank (“BCRA”).

Emphasis of Matter paragraph on accounting basis

Without modifying our conclusion, as mentioned in Note 1, the attached Consolidated Condensed Interim Financial Statements have been prepared in accordance with the accounting information framework established by the Argentine Central Bank (“BCRA”). These standards differ from current professional accounting standards (“IFRS

Accounting Standards” adopted by the FACPCE). In the above-mentioned note, the Company has identified the effect on the financial statements derived from the different measurement and disclosure criteria.

Report on the Compliance of Regulations in force

In compliance with current regulations, we inform that:

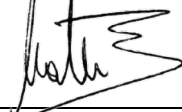
- a) the Consolidated Condensed Interim Financial Statements of Grupo Financiero Galicia S.A. as of March 31, 2026, have been transcribed to the “Inventory and Balances” book and insofar as concerns our field of competence, they are in compliance with the provision of the General Companies Law and pertinent resolutions of the Argentine Central Bank and the National Securities Commission (CNV);
- b) the Separate Condensed Interim Financial Statements of Grupo Financiero Galicia S.A. arise from accounting records kept, in all formal aspects, in accordance with legal standards;
- c) we have read the Summary of Activity, on which we have no comments to make, as far as is our responsibility;
- d) as of March 31, 2026, Grupo Financiero Galicia S.A.’s accrued debt with the Argentine Integrated Social Security System booked in the Company’s accounting records, amounted to \$ 8,839,007.82, which was not yet due at that date;
- e) As required by Article 2, Section I, Chapter I, Title IV of the National Securities Commission’s regulations, we report that:
 - e.1) Grupo Financiero Galicia S.A.’s corporate purpose is exclusively to perform financial and investment activities;
 - e.2) The equity investment in Banco de Galicia y Buenos Aires S.A. and Tarjetas Regionales S.A., the latter being subject to the consolidated supervision requirements issued by the Argentine Central Bank (Communication “A” 2989 and subsequent related communications), represents 88.34% of Grupo Financiero Galicia S.A.’s assets, being the Company’s main asset;
 - e.3) 95.89% of Grupo Financiero Galicia S.A.’s income stems from the share of profit (loss) of the entities mentioned in e.2);
 - e.4) Grupo Financiero Galicia S.A. holds a 99.99820% equity interest in Banco de Galicia y Buenos Aires S.A. and a 100% in Tarjetas Regionales S.A., thus having control over such entities.



- f) We have read the information included in Note 36.4 (a) to the Consolidated Condensed Interim Financial Statements as of March 31, 2026 regarding the requirements established by the National Securities Commission about the Minimum Shareholders' Equity and the Minimum Liquidity, on which, insofar as concerns our field of competence, we have no observations to make.

Autonomous City of Buenos Aires, May 13, 2026.

PRICE WATERHOUSE & CO. S.R.L.



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Professional Association of Economic
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SUPERVISORY COMMITTEE'S REPORT

To Shareholders, Chairman and Directors of

GRUPO FINANCIERO GALICIA S.A.

Registered Address: Tte. Gral. Juan D. Perón 430, Piso 25

Autonomous City of Buenos Aires

Tax ID No. 30-70496280-7

REPORT ON THE CONTROLS CARRIED OUT AS SYNDIC REGARDING THE CONSOLIDATED CONDENSED INTERIM FINANCIAL STATEMENTS

DOCUMENTS SUBJECT TO REVISION

1. In our capacity as members of the Supervisory Committee of Grupo Financiero Galicia S.A. (hereinafter, "the Entity"), we have performed a limited review of the attached Consolidated Condensed Interim Financial Statements of Grupo Financiero Galicia S.A. comprising:
 - the Consolidated Condensed Interim Statements of Financial Position as of March 31, 2026;
 - the Consolidated Condensed Interim Statements of Income; Other Comprehensive Income; Changes in Equity and Cash Flows for the three months period ended March 31, 2026.
 - an overview of the significant accounting standards and other explanatory information included in the notes and supplementary schedules; and
 - the Summary of Activity.

Figures and other information relevant to fiscal year 2025 and its interim periods are an integral part of the aforementioned financial statements and are presented for the purpose of being interpreted exclusively in relation to the figures and the information of the current interim period.

RESPONSIBILITY OF THE DIRECTORS IN RELATION TO THE FINANCIAL STATEMENTS

2. The Board of Directors of the Entity is responsible for the preparation and reasonable presentation of the financial statements in accordance with the accounting framework established by the Argentine Central Bank. Also, it is responsible for establishing the internal control deemed necessary to enable the preparation of the financial statements free from material misstatement whether due to fraud or errors.

RESPONSIBILITY OF THE SYNDIC

3. Our responsibility is to express an opinion about the documents detailed in point 1, based on the reviews performed within the scope detailed in point 4.
4. Our work was performed in accordance with the legal standards of the Syndic Commission in force in the Argentine Republic and those established in Technical Resolution No. 15 and amendments of the Argentine Federation of Professional Councils of Economic Sciences (Federación Argentina de Consejos Profesionales de Ciencias Económicas, FACPCE). These standards require that the review of the Condensed Interim Financial Statements be carried out in accordance with the standards applicable to review engagements regarding financial statements for interim periods, and include the verification of the consistency of the documents reviewed with the information on the corporate decisions exposed in minutes, and the adequacy of these decisions to the law and bylaws in relation to their formal and documentary aspects. To perform our professional task on the documents detailed in point 1, we have

considered the review carried out by the external auditors Price Waterhouse & Co. S.R.L., who issued their limited Review Reports dated May 13, 2026 without qualifications, in accordance with review procedures established in Chapter IV of Technical Resolution No. 37 of the FACPCE for the review of financial statements for interim periods, and the auditing standards for limited reviews issued by the Argentine Central Bank. Such standards require compliance with the Code of Ethics issued by the Professional Council of Economic Sciences of the City of Buenos Aires. This review included the verification of the work planning, the nature, scope and timeliness of the procedures applied and the outcome of the review performed by said professionals. A review of interim financial statements consists of conducting inquiries to the Entity's personnel, mainly those responsible for financial and accounting matters, and conducting analytical and other review procedures. The scope of this review is substantially less than that of an audit examination conducted in accordance with Argentine auditing standards; therefore, it does not allow us to obtain assurance that all significant issues that could be identified in an audit were informed, since the audit's objective is the expression of an opinion on the financial statements, taken as a whole. Consequently, such review does not express an audit opinion.

Since it is not our responsibility to carry out a management control, the review did not extend to the criteria and business decisions of the various areas of the Entity, which are the sole responsibility of the Board of Directors.

Additionally, we inform that, in compliance with the legal controls which are our responsibility, during the interim period we have applied the remaining procedures described in Article 294 of Law 19,550 that we consider necessary according to the circumstances, including, among others, verifying the establishment and maintenance of the directors' guarantee in accordance with IGJ Resolution No. 15/2024, as amended.

We expressly mention that we are independent from Grupo Financiero Galicia S.A. and we have complied with the other ethical requirements in accordance with the Code of Ethics and Technical Resolutions No. 15 and 37 of the FACPCE.

We consider that the elements of judgment that we have obtained provide a sufficient and adequate basis for our opinion.

CONCLUSION

Based on our review, within the scope described in section 4, and considering the review report of the external auditors, nothing has come to our attention that would lead us to believe that the condensed interim consolidated financial statements referred to in section 1 of this report have not been prepared, in all material respects, in accordance with the accounting framework established by the Argentine Central Bank.

In compliance with the legal controls which are our responsibility, we have no objections.

EMPHASIS PARAGRAPH

Without modifying our conclusion, we draw the attention to Note 1, which indicates that the accompanying financial statements have been prepared in accordance with the accounting framework established by the Argentine Central Bank. Said standards differ from current professional accounting standards (International Financial Reporting Standards [IFRS] adopted by the Argentine Federation of Professional Councils of Economic Sciences [FACPCE]). In Note 1, the Entity has identified the effect on the financial statements derived from the different valuation and exposure criteria.

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

In compliance with current regulations, we inform that:

- i. the Consolidated Condensed Interim Financial Statements of Grupo Financiero Galicia S.A. as of March 31, 2026 are recorded in the "Inventory and Balance Sheets" book and, as far as is our responsibility, comply with the provisions of the General Companies Act and the relevant resolutions of the Argentine Central Bank and the National Securities Commission;
- ii. the Consolidated Separate Interim of Grupo Financiero Galicia S.A. have been derived from accounting records maintained, in their formal aspects, in accordance with legal requirements;
- iii. we have read the Summary of Activity, and we have no comments to make, as far as is our responsibility; and
- iv. we have read the information included in Note 36.4.(a) to the Consolidated Condensed Interim Financial Statements as of March 31, 2026 related to the requirements established by the National Securities Commission regarding Minimum Shareholders' equity and Cash Offsetting Entry, on which we have no comments to make, as far as is our responsibility.

Autonomous City of Buenos Aires, May 13, 2026.

José Luis Gentile
by Supervisory Committee

March 31, 2026



Separate Condensed Interim Financial Statements

Grupo Financiero Galicia S.A.

GRUPO FINANCIERO GALICIA S.A.

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GRUPO FINANCIERO GALICIA S.A.

SEPARATE CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Items	Notes/Schedule	03.31.26	12.31.25
ASSETS			
Cash and Due from Banks	3 and 4	1,266,232	2,663,807
Financial Institutions and Correspondents		1,266,232	2,663,807
Other, local and foreign financial institutions		1,266,232	2,663,807
Debt Securities at Fair Value through Profit or Loss	3 / A	214,047,490	137,878,837
Other Financial Assets	3 and 5	21,595,116	151,504,460
Loans and Other Financing	3 and 6 / D	41,781,872	47,174,666
Non-financial Private Sector and Residents Abroad		41,781,872	47,174,666
Other debt securities	3 / A	134,342,626	151,914,209
Investments in Subsidiaries, Associates and Joint Ventures	7	8,342,836,245	8,317,750,882
Property, Plant and Equipment	8	824,972	834,898
Deferred Income Tax Assets		13,154,444	726,209
Other Non-financial Assets		27,471,533	23,689,315
Total Assets		8,797,320,530	8,834,137,283
LIABILITIES			
Current Income Tax Liabilities	9	9,240,499	9,366,753
Other Non-Financial Liabilities		72,349,510	197,866,902
Total Liabilities		81,590,009	207,233,655
SHAREHOLDERS' EQUITY			
	10		
Capital Stock		1,606,254	1,606,254
Paid-in Capital		797,658,490	797,658,490
Principal Adjustments		2,623,191,722	2,623,191,722
Profit Reserves		4,989,064,507	4,989,064,507
Unallocated results		186,051,607	(28,505,956)
Accumulated Other Comprehensive Income		51,669,501	29,331,048
Income for the Period/Fiscal Year		66,488,440	214,557,563
Total Shareholders' Equity		8,715,730,521	8,626,903,628

The accompanying Notes and Schedules are an integral part of these Separate Condensed Interim Financial Statements.

Signed for the purpose of identification with
our report dated May 13, 2026
PRICE WATERHOUSE & CO. S.R.L.

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GRUPO FINANCIERO GALICIA S.A.

SEPARATE CONDENSED INTERIM STATEMENT OF INCOME

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Items	Notes/ Schedule	03.31.26	03.31.25
Interest-related Income	11	6,579	25,898
Net Income from Interest		6,579	25,898
Net Income from Financial Instruments measured at Fair Value through Profit or Loss	11	16,000,926	2,738,185
Exchange Rate Differences on Gold and Foreign Currency	12	(8,309,370)	2,402,170
Other Operating Income	13	38	—
Net Operating Income		7,698,173	5,166,253
Personnel Expenses	14	(174,699)	(140,423)
Administrative Expenses	15	(1,869,122)	(1,273,092)
Depreciation and Impairment of Assets	16	(9,926)	(8,242)
Other Operating Expenses	17	(188,433)	(114,201)
Operating Income		5,455,993	3,630,295
Loss on Net Monetary Position		(29,080,876)	(9,572,437)
Share of Profit from Subsidiaries, Associates and Joint Ventures	7	78,614,046	200,758,134
Income before Taxes on Continuing Operations		54,989,163	194,815,992
Income Tax on Continuing Operations		11,499,277	(1,240,427)
Net Income from Continuing Operations		66,488,440	193,575,565
Net Income for the Period		66,488,440	193,575,565

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GRUPO FINANCIERO GALICIA S.A.

SEPARATE CONDENSED INTERIM STATEMENT OF INCOME - EARNINGS PER SHARE

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Items	Notes/ Schedule	03.31.26	03.31.25
Earnings per Share	10		
Net income attributable to Parent Company's Owners		66,488,440	193,575,565
Net income attributable to Parent Company's Owners Adjusted by Dilution Effects		66,488,440	193,575,565
Weighted Average of Outstanding Ordinary Shares in the Period		1,606,254	1,597,778
Weighted Average of Outstanding Ordinary Shares in the Period Adjusted by Dilution Effects		1,606,254	1,597,778
Basic Earnings per Share		41.39	121.15
Diluted Earnings per Share		41.39	121.15

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GRUPO FINANCIERO GALICIA S.A.

SEPARATE CONDENSED INTERIM STATEMENT OF OTHER COMPREHENSIVE INCOME

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Items	Notes/ Schedule	03.31.26	03.31.25
Net Income for the Period		66,488,440	193,575,565
Items of Other Comprehensive Income to be reclassified to income for the period			
Other Comprehensive Income			
Income for the Period derived from an interest in Other Comprehensive Income from subsidiaries	7	22,338,453	(113,391,584)
Total Other Comprehensive Income		22,338,453	(113,391,584)
Total Comprehensive Income		88,826,893	80,183,981

The accompanying Notes and Schedules are an integral part of these Separate Condensed Interim Financial Statements

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GRUPO FINANCIERO GALICIA S.A.

SEPARATE CONDENSED INTERIM STATEMENT OF CHANGES IN SHAREHOLDER'S EQUITY

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Chages	Notes	Capital Stock		Paid in capital	Other Comprehensive Income	Profit Reserves		Retained Earnings	Total SE
		Outstanding	Share Premiums	Principal Adjustments	Others	Legal	Others		
Balances as of 12.31.25		1,606,254	797,658,490	2,623,191,722	29,331,048	245,060,817	4,744,003,690	186,051,607	8,626,903,628
Total Comprehensive Income for the Period									
Net Income for the Period		—	—	—	—	—	—	66,488,440	66,488,440
Other Comprehensive Income for the Period		—	—	—	22,338,453	—	—	—	22,338,453
Balances as of 03.31.26		1,606,254	797,658,490	2,623,191,722	51,669,501	245,060,817	4,744,003,690	252,540,047	8,715,730,521

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GRUPO FINANCIERO GALICIA S.A.

SEPARATE CONDENSED INTERIM STATEMENT OF CHANGES IN SHAREHOLDER'S EQUITY

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Chages	Notes	Capital Stock		Paid in capital	Other Comprehensive Income	Profit Reserves		Retained Earnings	Total SE
		Outstanding	Share Premiums	Principal Adjustments	Others	Legal	Others		
Balances as of 12.31.24		1,588,514	697,387,566	2,585,531,219	52,328,611	128,546,188	3,078,821,851	2,301,786,623	8,845,990,572
Shareholders' Meeting dated 08.20.24									
Capital increase		17,740	100,270,924	37,660,503	—	—	—	—	137,949,167
Total Comprehensive Income for the Period									
- Net Income for the Period		—	—	—	—	—	—	193,575,565	193,575,565
- Other Comprehensive Income for the Period		—	—	—	(113,391,584)	—	—	—	(113,391,584)
Balances as of 03.31.25		1,606,254	797,658,490	2,623,191,722	(61,062,973)	128,546,188	3,078,821,851	2,495,362,188	9,064,123,720

The accompanying Notes and Schedules are an integral part of these Separate Condensed Interim Financial Statements.

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GRUPO FINANCIERO GALICIA S.A.

SEPARATE CONDENSED INTERIM STATEMENT OF CASH FLOWS

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Items	Notes	03.31.26	03.31.25
CASH FLOW FROM OPERATING ACTIVITIES			
Income for the Period before Income Tax		54,989,163	194,815,992
Adjustment for Total Monetary Income of the Period		29,080,876	9,572,437
Adjustments to Obtain Operating Activities Flows:			
Depreciation and Impairment of Assets	8 y 16	9,926	8,242
Share of Profit from Subsidiaries, Associates and Joint Ventures	7	(78,614,046)	(200,758,134)
Other Adjustments		(7,035,289)	7,884,942
Net (Increases)/Decreases from Operating Assets			
Other Financial Assets		130,010,135	292,050
Loans and Other Financing		598	—
Debt Securities at Fair Value through Profit or Loss		(76,168,653)	455,592
Other Non-financial Assets		(3,782,218)	(4,989,055)
Other Debt Securities		17,571,583	2,941,069
Net Increases/(Decreases) from Operating Liabilities:			
Other Non-Financial Liabilities		7,906,705	(16,992,885)
Income Tax Payments		(1,055,212)	(1,091,748)
TOTAL CASH FLOWS FROM OPERATING ACTIVITIES (A)		72,913,568	(7,861,498)
CASH FLOWS FROM INVESTMENT ACTIVITIES			
Payments			
Purchase of Property, Plant and Equipment	8	—	—
Capital Contributions to Subsidiaries	7	(679,355)	(1,985,126)
Collections			
Sales of Property, Plant and Equipment	8	—	—
Dividends Collection from subsidiaries	7	73,589,043	3,617,903
TOTAL CASH FLOWS USED BY INVESTMENT ACTIVITIES (B)		72,909,688	1,632,777
CASH FLOWS FROM FINANCING ACTIVITIES			
Collections			
Capital increased (net of issue expenses)	10	—	137,949,167
Payments			
Issued Debt Securities	10	—	(120,640,271)
Dividends paid (*)	18	(122,219,038)	—
TOTAL CASH FLOWS FROM FINANCING ACTIVITIES (C)		(122,219,038)	17,308,896
MONETARY LOSS RELATED TO CASH AND CASH EQUIVALENTS (D)		(255,465)	169,762
INCOME FROM THE CHANGE OF PURCHASING POWER OF CASH AND CASH EQUIVALENTS (E)		(30,038,331)	(14,823,421)
CASH DECREASE (A+B+C+D+E)		(6,689,578)	(3,573,484)
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE FISCAL YEAR	4	54,393,775	6,597,176
CASH AND CASH EQUIVALENTS AT THE CLOSING OF THE PERIOD	4	47,704,197	3,023,692

(*) Amounts actually paid expressed in closing currency. See [note 18](#).

The accompanying Notes and Schedules are an integral part of these Separate Condensed Interim Financial Statements.

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GRUPO FINANCIERO GALICIA S.A.

NOTES TO THE SEPARATE CONDENSED INTERIM FINANCIAL STATEMENTS

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

NOTE 1. ACCOUNTING STANDARDS AND BASIS FOR PREPARATION

Company Information

Grupo Financiero Galicia S.A. (hereinafter, "the Company"), is a financial services holding company incorporated on September 14, 1999 under the laws of Argentina. The Company's interest in Banco de Galicia y Buenos Aires S.A. is its main asset. Banco de Galicia y Buenos Aires S.A. ("Banco Galicia" or "the Bank"), is a private bank that offers a wide range of financial products and services to both individuals and companies. Likewise, the Company is the parent company of Tarjetas Regionales S.A. (Naranja X), which holds investments related to the issuance of credit cards and services for the management of personal and commercial finances, Sudamericana Holding S.A., a company that consolidates insurance activities, Galicia Asset Management S.A.U., a mutual fund management company, Galicia Warrants S.A., a warrant issuer, IGAM LLC, an asset management company, Galicia Securities S.A.U., a Settlement and Compensation Agent and Trading Agent - Own Portfolio, Nera Agro Holding SL (ex Agri Tech Investments LLC), a company that seeks to provide a digital ecosystem to optimize agricultural management, Galicia Investments LLC, Galicia Ventures LP and Galicia Ventures Corp., companies dedicated to facilitate investment initiatives within the open innovation and corporate venturing program, Galicia Holdings US Inc., parent company of Galicia Capital US LLC, a company for reaching new customers by incorporating a wide range of financial instruments and enabling the development of innovative credit products and Vestly Group Corp., the parent company of Vestly Capital LLC and Vestly Advisory LLC, companies engaged in financial services and investment advisory activities.

Date of authorization of Financial Statements

These Separate Condensed Interim Financial Statements have been approved and authorized for publication through Board of Directors' Minutes No. 773 dated May 13, 2026.

Bases for Preparation

The Company, by virtue of the fact that it falls within the scope of Art. 2, Section I, Chapter I of Title IV: Periodic Information Regime of the National Securities Commission (CNV) regulations, presents its Financial Statements in accordance with the Argentine Central Bank (BCRA) valuation and exposure standards. In accordance with provisions in the aforementioned article, we inform that:

- the corporate purpose of Grupo Financiero Galicia S.A. is, exclusively, to conduct financial and investment activities;
- the investment in Banco de Galicia y Buenos Aires S.A., and in Tarjetas Regionales S.A., the latter included under the Argentine Central Bank consolidated supervision regime (Communication "A" 2989 and complementary), represents 88.34% of the asset of Grupo Financiero Galicia S.A., being the main assets of the Company;
- 95.89% of the income of Grupo Financiero Galicia S.A. comes from share profit of the Entities mentioned in the preceding point;
- Grupo Financiero Galicia S.A. owns a 99.99820% interest in the capital stock of Banco de Galicia y Buenos Aires S.A., and 100% of Tarjetas Regionales S.A., which gives it control of each companies.

These Separate Condensed Interim Financial Statements have been prepared in accordance with: (i) the regulations of the International Accounting Standard No. 34 "Interim Financial Information" (IAS 34), and (ii) the accounting information framework established by the Argentine Central Bank, which is based on the International Financial Reporting Standards (IFRS) issued by the International Financial Reporting Standards Board (IASB) and the interpretations issued by the International Financial Reporting Interpretations Committee (IFRIC), except for the provisions of Communication "A" 6847 which provides for the temporary exclusion of the scope of application of point 5.5. (Impairment loss) of IFRS 9 "Financial instruments" for debt instruments of the Non-Financial Public Sector. If the impairment model provided for in point of IFRS 9 was applied to the Non-Financial Public Sector, a decrease of approximately Ps. 7,771,540 as of March 31, 2026, and of Ps. 9,089,024 as of December 31, 2025, would have been recorded in the Company's equity.

The Management of Grupo Financiero Galicia S.A. has concluded that the Separate Condensed Interim Financial Statements reasonably present the financial position, financial yield, and cash flows, in accordance with the IFRS-based accounting framework established by the Argentine Central Bank.

Signed for the purpose of identification with

our report dated May 13, 2026

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GRUPO FINANCIERO GALICIA S.A.

NOTES TO THE SEPARATE CONDENSED INTERIM FINANCIAL STATEMENTS

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

It should be noted that the Separate Condensed Interim Financial Statements have been prepared by applying accounting standards and measurement criteria consistent with those applied by the Company for the preparation of the annual separate financial statements, except for the modifications described in [Note 1 \(e\)](#).

a. Unit of Measurement

Law No. 27,468 passed in November 2018 repealed the prohibition to present the Financial Statements adjusted for inflation established by Executive Order 664/2003, delegating its application to each controlling authority.

Also, on December 26, 2018, the CNV issued General Resolution No. 777/2018 authorizing issuing entities to present accounting information in homogeneous currency for annual financial statements, for interim and special periods ending on or after December 31, 2018, except for Financial Institutions and Insurance Companies.

On February 22, 2019, through Communication "A" 6651, the Argentine Central Bank established that the entities subject to its control had to restate the Financial Statements in constant currency for the fiscal years commenced from January 1, 2020 onwards.

Said standard was retroactively applied, and the transition date for financial institutions was January 1, 2019.

In the initial application of inflation adjustment, the equity accounts were restated as follows:

- Capital Stock plus Capital Adjustment: Capital from the subscription date, and if there were a capital adjustment prior to the transition date, this is absorbed in the new restated capital adjustment. For capitalization of accumulated income, the date is their capitalization date.
- Issuance Premium: Subscription Date.
- Irrevocable Contributions: Integration Date, or Decision Date of their Irrevocable nature.
- Profit Reserves: They are considered stated as of 12.31.18.
- The differences regarding the balances determined in accordance with the previous accounting framework were imputed through offsetting entry in Retained Earnings - Adjustment of Income from prior fiscal years.

To calculate the restatement adjustment, the National Consumer Price Index (CPI) prepared by the National Institute of Statistics and Census (INDEC) (base month: December 2016) was used and for those items with a previous date of origin, the Wholesale Price Index (WPI) published by the Argentine Federation of Professional Councils in Economic Sciences (Federación Argentina de Consejos Profesionales en Ciencias Económicas, FACPCE), in accordance with Resolution JG517/16.

The restatement mechanism establishes that:

- Monetary assets and liabilities will not be restated, as they are stated in the current measuring unit at the closing of the reporting period.
- Assets and liabilities subject to adjustments based on specific agreements will be adjusted according to such agreements.
- Non-monetary items measured at their current values at the end of the reporting period, such as net realizable value or others, will not be restated.
- The remaining non-monetary assets and liabilities will be restated by a general price index. The loss or profit from the net monetary position will be included in the net income for the reporting period, disclosing this information in a separate item called Loss on Net Monetary Position.
- Allocation to component items of Other Comprehensive Income in closing currency: in accordance with the provisions of Communication "A" 7211, the accrued monetary income with respect to items of a monetary nature that are measured at fair value through other comprehensive income (OCI), must be recorded in the income of the period/fiscal year.

The Company chose to present the Statement of Income items at their restated face value. This implies that they are not disclosed net of inflation effect (in real terms).

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NOTES TO THE SEPARATE CONDENSED INTERIM FINANCIAL STATEMENTS

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Likewise, the monetary restatement of both Capital Stock and Paid-in Capital will be imputed to the account "Equity Adjustments - Capital Adjustments," considering the subscription date as the date of origin. When applying restatement of non-monetary assets, it should be considered that the resulting amount must in no case exceed the recoverable value.

Comparative information, as well as all the Statements and Schedules, is stated in homogeneous currency at closing. In the Statement of Changes in Shareholders' Equity and in the Statement of Cash Flows, both the initial balances and the period changes are restated in closing currency.

b. Foreign Currency Translation

- Functional Currency and Presentation Currency

The figures included in the Separate Condensed Interim Financial Statements for the Company are stated in their functional currency, i.e., in the currency used in the primary economic environment in which they operate. The Separate Condensed Interim Financial Statements are presented in Argentine pesos, which is the Company's functional and presentation currency.

- Transactions and Balances

The transactions in foreign currency are translated into the functional currency at the exchange rate in force on the transactions or the valuation dates when the items are measured at closing exchange rate. Profits and losses in foreign currency resulting from the settlement of these transactions and the translation of monetary assets and liabilities in foreign currency at closing exchange rate, are recognized in the Statement of Income in the item "Exchange Rate Differences on Gold and Foreign Currency," except when they are deferred in equity by transactions which qualify as cash flows hedges, if appropriate.

Balances are converted at the reference exchange rate of the US dollar defined by the Argentine Central Bank, in force at the close of operations on the last business day of each month.

As of March 31, 2026, December 31, 2025 and March 31, 2025, balances in US dollars were translated at the reference exchange rate (Ps. 1382.7578, Ps. 1459.4167 and Ps. 1073.8750, respectively) established by the Argentine Central Bank. In the case of foreign currencies other than the US dollar, they have been converted to this currency using the rates reported by the Argentine Central Bank.

c. Going concern

As of the date of these Separate Condensed Interim Financial Statements, there is no uncertainty regarding events or conditions that may give rise to doubts about the possibility of the Company continuing to operate normally as a going concern.

d. Comparative information

Balances as of December 31, 2025 and March 31, 2025 exposed in these Financial Statements, for comparison purposes, arise from the Financial Statements as of those dates stated in closing currency.

Certain reclassifications have been made on the figures corresponding to the financial statements presented in comparative format in order to maintain consistency in the exposure with the figures for the current period.

e. New accounting standards, amendments and interpretations issued by the IASB that have been adopted by the Company

Pursuant to the provisions of the Organic Charter of the Argentine Central Bank and the Law on Financial Institutions, the Argentine Central Bank shall issue its opinion regarding its approval for Financial Institutions as new IFRS, or amendments or repeals of those in force, are approved, and once these changes are adopted through the Adoption Circulars issued by the Argentine Federation of Professional Councils in Economic Sciences (Federación Argentina de Consejos Profesionales en Ciencias Económicas, FACPCE). In general, the early application of any IFRS will not be allowed, unless it is specifically allowed when it is adopted.

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For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

The accounting standards applied in the preparation and presentation of these Separate Condensed Interim Financial Statements are consistent with those used in the financial statements for the last fiscal year ended December 31, 2025, except for the modifications detailed below:

Amendments to IFRS 9 and IFRS 7: Contracts for electricity dependent on nature	
Item	These amendments allow for a more accurate accounting representation of renewable energy contracts in the financial statements through the following changes: clarifying the application of the "own use" requirements; allowing, in certain cases, hedge accounting when these contracts are used as hedging instruments; and introducing new disclosures to better understand the impact of these contracts on financial performance and cash flows.
Publication date	December, 2024
Effective date	Annual periods commenced as of January 2026. Early application is permitted.
Impact	No significant impact on the Company's financial statements.

Amendment to IFRS 9 and IFRS 7 – Classification and Measurement of Financial Instruments	
Item	These amendments clarify the requirements regarding the timing of recognition and derecognition of certain financial assets and liabilities, introducing a new exception for certain liabilities settled through an electronic cash transfer system. They also clarify and provide additional guidance for assessing whether a financial asset meets the solely payments of principal and interest (SPPI) criterion. In addition, they introduce new disclosures for certain instruments with contractual terms that may modify cash flows (such as certain instruments with features linked to achieving environmental, social and governance (ESG) targets), and update disclosures for equity instruments designated at fair value through other comprehensive income.
Publication date	May, 2024
Effective date	As from January 2026
Impact	No significant impact on the Company's financial statements.

Annual improvements: IFRS 1, IFRS 7, IFRS 9, IFRS 10 and IAS 7	
Item	Annual improvements are limited to changes that clarify the wording of an Accounting Standard or correct relatively minor unintended consequences, omissions or conflicts between the requirements of Accounting Standards. The 2024 amendments relate to the following standards: IFRS 1 First-time Adoption of International Financial Reporting Standards; IFRS 7 Financial Instruments: Disclosures and its corresponding Application Guidance; IFRS 9 Financial Instruments IFRS 10 Consolidated Financial Statements; and IAS 7 Statement of Cash Flows.
Publication date	July, 2024
Effective date	Annual periods commenced as of January 2026. Early application is permitted.
Impact	No significant impact on the Company's financial statements.

f. New accounting standards and amendments issued by the IASB that have not been adopted by the Company

The new standards, amendments and interpretations published are detailed below; however, they have not yet come into force for fiscal years commenced January 1, 2026, and have not been adopted in advance:

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IFRS 18: Presentation and Information to be Disclosed in the Financial Statements

Item	This new standard places special emphasis on the presentation of the Statement of Income. The new, essential concepts introduced by IFRS 18 relate to: The structure of the Statement of Income; disclosure requirements in the financial statements for certain yield measurements that are not reported in an entity's financial statements (i.e., yield measurements defined by the companies' management); and improvements in the principles of aggregation and disaggregation of accounting items in the primary financial statements and the explanatory notes, in general.
Publication date	April, 2024
Effective date	Annual periods commenced as of January 2027. Early application is permitted.
Impact	The Company is evaluating its impact.

IFRS 19: Subsidiaries under No Public Responsibility - Disclosures

Item	This voluntary standard allows eligible subsidiaries to replace the disclosures required in each specific IFRS with reduced disclosures, also established in the standard. It seeks to balance the information needs of the users of the financial statements of these entities while saving costs for those responsible for preparing them. A subsidiary will be eligible if: it is under no public responsibility; and its parent company presents consolidated financial statements for public use in compliance with IFRS standards.
Publication date	May, 2024
Effective date	January 2027. Early application is permitted.
Impact	The Company is evaluating its impact.

Amendment to IFRS 19: Subsidiaries under No Public Responsibility - Disclosure Requirements

Item	The amendments to IFRS 19 reduce the disclosure requirements for eligible subsidiaries without public accountability, aligning the Standard with IFRSs and amendments issued between February 2021 and May 2024. The amendments cover, among other matters, IFRS 18, amendments to IAS 7 and IFRS 7, amendments to IAS 12, amendments to IAS 21, and amendments to IFRS 9. Going forward, IFRS 19 will be amended concurrently with the issuance or revision of other IFRSs by the IASB.
Publication date	August, 2025
Effective date	These amendments allow IFRS 19 to incorporate all changes effective up to 1 January 2027, which is the date on which the Standard becomes effective.
Impact	The impact on the Group's financial statements is being evaluated.

Amendments to IAS 21 - Effects of Changes in Foreign Exchange Rates

Item	The IASB has issued amendments to IAS 21 on translation to a hyperinflationary presentation currency. These amendments are only relevant to entities whose presentation currency is that of a hyperinflationary economy and whose functional currency, or that of their foreign operations, is that of a non-hyperinflationary economy. The amendments require that all amounts (including comparative figures) be translated from a functional currency that is the currency of a non-hyperinflationary economy to a presentation currency that is the currency of a hyperinflationary economy, using the closing exchange rate at the date of the latest statement of financial position. The amendments also include an exception for entities whose functional and presentation currency is that of a hyperinflationary economy, allowing them not to retranslate comparative figures for their foreign operations into the functional currency of a non-hyperinflationary economy.
Publication date	November, 2025
Effective date	January 2027. Early application is permitted.
Impact	The Company is evaluating its impact.

There are no other IFRS or IFRIC interpretations that are not effective and are expected to have a significant effect.

NOTE 2. CRITICAL ACCOUNTING ESTIMATES AND POLICIES

The preparation of Separate Condensed Interim Financial Statements in accordance with the IFRS- based accounting framework requires the use of certain critical accounting estimates. It also requires the Management to exercise their judgment in the application process of the accounting standards established by the Argentine Central Bank to establish the Company's accounting standards.

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The preparation of the Separate Condensed Interim Financial Statements requires that estimates and evaluations be made to determine the amount of recorded assets and liabilities, and contingent assets and liabilities disclosed at the date of issuance thereof, as well as income and expenses recorded in the period. In this regard, estimates are made to calculate at a given time, among others, the fair value of Level 3 financial instruments, impairment losses on financial instruments, impairment of non-financial assets, income tax and deferred tax. Likewise, conditions related to non-financial assets are monitored to determine whether they require a review of the remaining amortization or depreciation period, or indicate impairment in value that cannot be recovered. Future actual results may differ from the estimates and assessments made at the date of preparation of these Separate Condensed Interim Financial Statements.

In the preparation of these Separate Condensed Interim Financial Statements, the critical judgments made by the Company when applying the accounting standards and the sources of information used for the respective estimates, are the same as those applied in the separate financial statements for the fiscal year ended December 31, 2025, except for the modifications described in [Note 1 \(e\)](#).

NOTE 3. FAIR VALUES

The Company classifies the fair values of the financial instruments in 3 levels, according to the quality of the information used for their determination.

Level 1 Fair Value: The fair value of financial instruments traded in active markets (as publicly traded derivative instruments, debt securities or instruments available for sale) is based on the quoted market prices (not adjusted) as of the date of the reporting period/fiscal year. If the quoted price is available and there is an asset market for the instrument, it will be included in level 1.

Level 2 Fair Value: The fair value of financial instruments not traded in active markets, for example, derivatives available over-the-counter, is determined using valuation techniques that maximize the use of observable information and place the least possible trust in the Company's specific estimates. If all the relevant variables to establish the fair value of a financial instrument are observable, the instrument is included in Level 2. If some of the variables for determining the price are not observable, the instrument will be valued in Level 3.

Level 3 Fair Value: If one or more relevant variables are not based on observable market information, the instrument is included in Level 3. This is the case of unlisted equity instruments.

Only when the instrument has an observable market price will it return to Level 1 and maintain that level as long as it continues to trade. This is called Transfer between Levels.

Valuation Techniques

The valuation techniques to determine the Fair Values include:

- Market prices or quotes of similar instruments.
- Determination of the estimated current value of the instruments.

The assessment technique to determine the Level 2 fair value is based on information other than the quote price included in Level 1, which are directly observable for assets or liabilities, both directly (i.e., prices) and indirectly (i.e., deriving from prices).

The assessment technique to determine the Level 3 fair value of financial instruments is based on the price drawn by the curve, which is a method that compares the spread between the sovereign bond curve and the average cut-off rates of primary issuances, representing the different segments, according to the different risk ratings. If there are no representative primary issuances throughout the month, the following variants will be used:

- Secondary market prices of instruments under the same conditions, which had quoted in the assessment month.
- Bidding and/or secondary market prices of the previous month, which will be taken based on their representativeness.

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- Spread calculated in the previous month, and it will be applied to the sovereign curve, in accordance with their reasonableness.
- A specific margin is applied, defined according to historical yields of instruments under the same conditions, based on a substantiated justification.

Based on the foregoing, the rates and spreads are determined to be used to discount the future cash flows and generate the instrument price.

The Company's financial instruments measured at fair value as of March 31, 2026 and December 31, 2025 are detailed below:

Portfolio of Instruments as of 03.31.26	Level 1 FV	Level 2 FV	Level 3 FV
Assets			
Debt Securities at Fair Value through Profit or Loss	214,047,490	—	—
Other Financial Assets	4,010,542	—	765,131
Total	218,058,032	—	765,131

Portfolio of Instruments as of 12.31.25	Level 1 FV	Level 2 FV	Level 3 FV
Assets			
Debt Securities at Fair Value through Profit or Loss	137,878,837	—	—
Other Financial Assets	3,813,302	—	883,800
Total	141,692,139	—	883,800

The evolution of the instruments included in fair value level 3 is detailed below:

Level 3	12.31.25	Transfers	Registration	Retirements	Result	Inflation effect	03.31.26
Other Financial Assets	883,800	—	—	—	(42,418)	(76,251)	765,131
Total	883,800	—	—	—	(42,418)	(76,251)	765,131

Level 3	12.31.24	Transfers	Registration	Retirements	Result	Inflation effect	12.31.25
Other Financial Assets	605,172	—	370,065	—	81,435	(172,872)	883,800
Total	605,172	—	370,065	—	81,435	(172,872)	883,800

The comparison between the book value and the fair value of the main assets and liabilities recorded at amortized cost as of March 31, 2026 and December 31, 2025 is detailed below:

Portfolio of Instruments as of 03.31.26	Book value	Fair value	Level 1 FV	Level 2 FV	Level 3 FV
Assets					
Cash and Due from Banks	1,266,232	1,266,232	1,266,232	—	—
Loans and Other Financing	41,781,872	41,781,872	—	—	41,781,872
Other Financial Assets	16,819,443	16,819,443	—	—	16,819,443
Other debt securities	134,342,626	143,106,393	—	143,106,393	—

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Portfolio of Instruments as of 12.31.25	Book value	Fair value	Level 1 FV	Level 2 FV	Level 3 FV
Assets					
Cash and Due from Banks	2,663,807	2,663,807	2,663,807	—	—
Loans and Other Financing	47,174,666	47,174,666	—	—	47,174,666
Other Financial Assets	146,807,358	146,807,358	—	—	146,807,358
Other debt securities	151,914,209	165,050,067	—	165,050,067	—

All the modifications to the valuation methods are previously discussed and approved by the Company's key personnel.

NOTE 4. CASH AND CASH EQUIVALENTS

The items of cash and cash equivalents are detailed below:

Item	03.31.26	12.31.25	03.31.25	12.31.24
Cash and Due from Banks ⁽¹⁾	43,048,104	49,838,473	2,041,768	1,045,307
Overnight Placements in Foreign Banks ⁽²⁾	—	—	—	1,427,030
Mutual Funds ^{(3) (5)}	4,010,542	3,813,302	981,924	4,124,839
Government Securities ⁽⁴⁾	—	—	—	—
Other Financial Assets ⁽⁶⁾	645,551	742,000	—	—
Total Cash and Cash Equivalents	47,704,197	54,393,775	3,023,692	6,597,176

(1) Corresponds to cash, bank deposits, and other placements, the latter having a maturity of less than three months, not subject to price variability, and included under the line item 'Loans and Other Financings.

(2) They are included in the item Loans and Other Financing.

(3) They are included in the heading Other Financial Assets.

(4) They are included in item Debt Securities at Fair Value through Profit or Loss.

(5) The funds consist of assets with a liquidity of less than 3 months, and whose redemption value is known at the measurement date.

(6) This corresponds to fixed-term deposits with a liquidity of less than 3 months.

NOTE 5. OTHER FINANCIAL ASSETS

The composition of Other Financial Assets as of the indicated dates is detailed below:

Item	03.31.26	12.31.25
Mutual Funds	4,010,542	3,813,302
Fiduciary Participation Certificates	765,131	883,800
Sundry Debtors	16,819,443	146,807,358
Total	21,595,116	151,504,460

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NOTE 6. LOANS AND OTHER FINANCING

The composition of the Loans and Other Financing portfolio as of the indicated dates is detailed below:

Item	03.31.26	12.31.25
Non-Financial Private Sector and Residents Abroad		
Other Financing	41,781,872	47,174,666
Total	41,781,872	47,174,666

Related party information is disclosed in [Note 20](#).

The breakdown per terms of Loans and Other Financing is detailed in [Schedule D](#).

NOTE 7. INVESTMENTS IN AND INCOME FROM SUBSIDIARIES, ASSOCIATES AND JOINT VENTURES

7.1 Investments in Subsidiaries

Listed below are the companies valued using the equity method in accordance with the IFRS-based accounting framework established by the Argentine Central Bank, as of the indicated dates.

Company	03.31.26		12.31.25	
	Direct and Indirect Holding	Interest	Direct and Indirect Holding	Interest
Banco de Galicia y Buenos Aires S.A.	754,748,461	99.99820 %	754,748,461	99.99820 %
Galicia Asset Management S.A.U.	158,500,537	100 %	158,500,537	100 %
Galicia Holdings US Inc	1,000	100 %	1,000	100 %
Galicia Investments LLC	100	100 %	100	100 %
Galicia Securities S.A.U.	95,392,000	100 %	95,392,000	100 %
Galicia Ventures Corp.	10,000	100 %	10,000	— %
Galicia Ventures LP	1,000	100 %	1,000	100 %
Galicia Warrants S.A.	1,000,000	100 %	1,000,000	100 %
IGAM LLC	100	100 %	100	100 %
N-xers S.A. de C.V.	405,816,000	100 %	405,816,000	100 %
NERA Agro Holding SL (ex Agri Tech Investments LLC)	1,309,198	50 %	1,309,198	50 %
Sudamericana Holding S.A.	358,395,538	100 %	358,395,538	100 %
Tarjetas Regionales S.A.	1,756,704,458	100 %	1,756,704,458	100 %
Vestly Group Corp.	10,000	100 %	10,000	100 %

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The changes of said Investments are as follows:

Company	12.31.25	Purchases/ Contributions	Dividends Distribution	Net Income for the period(*)	03.31.26
Banco de Galicia y Buenos Aires S.A.	6,603,461,736	—	—	76,424,281	6,679,886,017
Galicia Asset Management S.A.U.	95,825,139	—	(41,353,049)	34,374,516	88,846,606
Galicia Holdings US Inc.	7,881,896	—	—	(423,589)	7,458,307
Galicia Investments LLC	80,609	1,569	—	(11,011)	71,167
Galicia Securities S.A.U.(**)	92,343,722	—	(31,014,787)	1,455,954	62,784,889
Galicia Ventures Corp.	15,972	522,449	—	(54,571)	483,850
Galicia Ventures LP	7,980,292	155,337	—	(1,090,066)	7,045,563
Galicia Warrants S.A.	10,171,832	—	(1,221,207)	272,688	9,223,313
IGAM LLC	25,935,105	—	—	(4,280,932)	21,654,173
N-xers S.A. de C.V.	1,579,458	—	—	(284,146)	1,295,312
NERA Agro Holding SL (ex Agri Tech Investments LLC)	10,393,333	—	—	(1,480,604)	8,912,729
Sudamericana Holding S.A.	219,904,179	—	—	15,893,581	235,797,760
Tarjetas Regionales S.A.(**)(***)	1,241,379,054	—	—	(22,634,816)	1,218,744,238
Vestly Group Corp.	798,555	—	—	(166,234)	632,321
Totals	8,317,750,882	679,355	(73,589,043)	97,995,051	8,342,836,245

(*) Interest on Total Comprehensive Income. Not including eliminations of balances for transactions between related parties.

(**) Including capital gain.

(***) As of the date of these separate condensed interim financial statements, there are dividends pending collection. (See [note 20.5](#))

Basic information related to the subsidiaries at period closing is detailed below:

Company	Assets	Liabilities	Shareholders'	Results (*)
Banco de Galicia y Buenos Aires S.A.	35,965,123,793	29,296,081,773	6,669,042,020	76,657,682
Galicia Asset Management S.A.U.	135,280,935	46,434,329	88,846,606	34,374,516
Galicia Holdings US Inc	7,469,509	11,202	7,458,307	(423,589)
Galicia Investments LLC	71,167	—	71,167	(11,011)
Galicia Securities S.A.U.	328,361,303	265,883,774	62,477,529	1,455,954
Galicia Ventures Corp.	483,878	28	483,850	(54,571)
Galicia Ventures LP	7,116,730	—	7,116,730	(1,101,077)
Galicia Warrants S.A.	16,274,465	5,733,536	10,540,929	311,643
IGAM LLC	21,658,090	3,917	21,654,173	(4,280,932)
N-xers S.A. de C.V.	26,604,076	697,841	25,906,235	(5,682,915)
NERA Agro Holding SL (ex Agri Tech Investments LLC) (**)	17,825,459	19	17,825,440	(2,961,207)
Sudamericana Holding S.A.	256,358,444	484,316	255,874,128	16,507,793
Tarjetas Regionales S.A.	1,108,113,365	15,100,695	1,093,012,670	(22,322,187)
Vestly Group Corp.	635,087	2,766	632,321	(166,234)

(*) Total Comprehensive Income.

(**) Information as of December 31, 2025, restated in closing currency.

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NOTE 8. PROPERTY, PLANT AND EQUIPMENT

The changes in Property, Plant and Equipment are detailed below:

Item	Value at the beginning of the fiscal year	Estimated useful life, in years	Registration	Derecognition	Accumulated at the beginning of the years	Depreciation		Residual value as of		
						Derecognition	For the fiscal year	Accumulated at period closing	03.31.26	12.31.25
Measurement at Cost										
Vehicles	1,053,657	5	—	—	(218,759)	—	(9,926)	(228,685)	824,972	834,898
Total	1,053,657		—	—	(218,759)	—	(9,926)	(228,685)	824,972	834,898

The accounting values of Property, Plant and Equipment do not exceed the recoverable values.

NOTE 9. NET CURRENT INCOME TAX LIABILITIES

It is the amount of the income tax provision, net of the advances made and other payments on account of this tax.

Tax Inflation Adjustment

- Law 27,430 introduced a modification in which it established that the subjects referred to in paragraphs a) to e) of Article 53 of the current Income Tax Law, for the purpose of determining the taxable net earnings, should deduct or incorporate to the tax income of the fiscal year being settled, the tax inflation adjustment. Said adjustment would be applicable in the fiscal year where a variation percentage of the consumer price index is verified, greater than one hundred percent (100%), accumulated in the thirty-six (36) months prior to the closing of the fiscal year being settled.
- For fiscal years beginning on or after January 1, 2021, the positive or negative inflation adjustment, as the case may be, to be calculated, would be allocated in its entirety (100%), without any deferral, to the fiscal year in which it is generated.

Tax Rate

On June 16, 2021, Law 27,630 was enacted, which establishes for capital companies a structure of staggered rates for income tax with three segments in relation to the level of accumulated taxable net earnings, applicable for the years fiscal years started on or after January 1, 2021, inclusive. The new rates within this procedure are as follows:

For fiscal years commenced from 01.01.26 through 12.31.26:

Accumulated Taxable Net Earnings		Ps. Payable	Plus %	On the excess of Ps.
More than Ps.	To Ps.			
—	133,514	—	25 %	—
133,514	1,335,142	33,379	30 %	133,514
1,335,142	Onwards	393,867	35 %	1,335,142

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For fiscal years commenced from 01.01.25 through 12.31.25:

Accumulated Taxable Net Earnings		Ps. Payable	Plus %	On the excess of Ps.
More than Ps.	To Ps.			
—	101,680	—	25 %	—
101,680	1,016,796	25,420	30 %	101,680
1,016,796	Onwards	299,955	35 %	1,016,796

The amounts provided for above will be adjusted annually based on the annual variation of the Consumer Price Index (CPI) provided by the National Institute of Statistics and Censuses (INDEC), corresponding to the month of October of the year prior to the adjustment, with respect to the same month of the previous year.

Dividend tax: it is established that dividends or profits distributed to individuals, undivided estates or foreign beneficiaries will be taxed at the rate of 7%.

NOTE 10. SHAREHOLDERS' EQUITY

10.1 Capital Stock:

As of March 31, 2026, the capital stock amounts to Ps. 1,606,254, which is subscribed and paid in. It is composed of 281,221,650 class "A" ordinary shares with a par value of Ps. 1 each and 5 votes per share and 1,325,032,079 class "B" ordinary shares with a par value of Ps. 1 each and 1 vote per share.

The evolution of share capital, as of the indicated dates, is detailed below:

Class	Quantity	Par value per share	Votes per share	Shares			Share Capital		
				Issued		Pending issuance or distribution	Allocated	Paid-in	Unpaid
				Outstanding	Portfolio				
Class "A"	281,221,650	Ps. 1	5	281,222	—	—	—	281,222	—
Class "B"	1,325,032,079	Ps. 1	1	1,325,032	—	—	—	1,325,032	—
	03.31.26			1,606,254	—	—	—	1,606,254	—
	12.31.25			1,606,254	—	—	—	1,606,254	—
	12.31.24			1,588,514	—	—	—	1,588,514	—

On February 13, 2025, 17,740,028 Class B ordinary shares were issued, each with a nominal value of one peso (NV Ps. 1) and entitled to one vote per share. This issuance allowed Grupo Galicia to pay and capitalize the credits in favor of HSBC related to the transaction's price adjustment.

The capital increase amounted to Ps. 100,962,767 (equivalent to Ps. 138,876,409 in closing currency), and the related expenses amounted to Ps. 674,103 (equivalent to Ps. 927,242 in closing currency), being deducted from the share premium.

On May 7, 2025, the aforementioned capital increase was registered with the Public Registry of Commerce.

There are no own shares in the Company's portfolio.

In Argentina, the Company's shares are quoted in Bolsas y Mercados Argentinos S.A. (BYMA) and A3 Mercados S.A.. Likewise, the shares are listed in the United States of America on the National Association of Securities Dealers Automated Quotation (NASDAQ), under the American Depository Receipt (ADRs) program, of which The Bank of New York Mellon acts as the depository agent.

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10.2 Other Reserves:

The item composition at period closing is detailed below:

Item	03.31.26	12.31.25
Legal Reserve	245,060,817	245,060,817
Other Reserves	4,744,003,690	4,744,003,690
Statutory Reserve	207	207
Optional Reserve (*)	4,744,003,483	4,744,003,483
Total	4,989,064,507	4,989,064,507

(*) As of March 31, 2026, it includes Optional Reserve for the development of new businesses and support to companies for Ps. 1,254,889,812.

10.3 Earnings per Share:

The Company calculates net earnings per share based on the weighted average number of common shares subscribed. As of March 31, 2026 and March 31, 2025, earnings per share are disclosed in the Separate Condensed Interim Statement of Income - Earnings per share.

NOTE 11. INCOME STATEMENT BREAKDOWN

The breakdown of Net Income from Interest and Net Income from Financial Instruments measured at Fair Value through Profit or Loss, is detailed below.

Net Income from Financial Instruments measured at Fair Value through Profit or Loss	03.31.26	03.31.25
By measuring Financial Assets at fair value through profit or loss		
Income from Government Securities	14,486,890	2,618,094
Income from other Corporate Securities	1,514,036	120,091
Total	16,000,926	2,738,185
Interest-related Income	03.31.26	03.31.25
For Cash and due from Banks	6,579	25,898
Total	6,579	25,898

NOTE 12. EXCHANGE RATE DIFFERENCES ON GOLD AND FOREIGN CURRENCY

The item composition as of the indicated dates is detailed below:

Originated by:	03.31.26	03.31.25
For valuation of Assets and Liabilities in foreign currency	(8,309,370)	2,402,170
Total	(8,309,370)	2,402,170

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NOTE 13. OTHER OPERATING INCOME

The item composition as of the indicated dates is detailed below:

Item	03.31.26	03.31.25
Other Operating Income	38	—
Total	38	—

NOTE 14. PERSONNEL EXPENSES

The item composition as of the indicated dates is detailed below:

Item	03.31.26	03.31.25
Payroll	(136,806)	(108,027)
Social Contributions on Payroll	(37,459)	(30,233)
Personnel Compensations and Rewards	(434)	(2,163)
Total	(174,699)	(140,423)

NOTE 15. ADMINISTRATIVE EXPENSES

The Company presented its comprehensive Statement of Income under the by-function-of-expense method. In accordance with this method, the expenses are classified according to their function as part of the "Administrative Expenses" item.

The following table provides the additional information required on the nature of expenses and their relation to the function, as of the indicated dates:

Item	03.31.26	03.31.25
Compensations and Remunerations for Services	(330,971)	(278,323)
Directors and Syndics' Fees	(861,586)	(846,384)
Taxes and Rates	(430,713)	(67,043)
Electricity and Communications	(1,228)	(725)
Stationery and Office Supplies	(690)	(465)
Administrative Services under Contract	(1,385)	(2,465)
Insurance	(32,574)	(25,545)
Expenses for Maintenance, Conservation and Repairs	(2,864)	(2,830)
Others	(207,111)	(49,312)
Total	(1,869,122)	(1,273,092)

NOTE 16. DEPRECIATION AND IMPAIRMENT OF ASSETS

The item composition as of the indicated dates is detailed below:

Item	03.31.26	03.31.25
Depreciation of Property, Plant and	(9,926)	(8,242)
Total	(9,926)	(8,242)

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NOTE 17. OTHER OPERATING EXPENSES

The item composition as of the indicated dates is detailed below:

Item	03.31.26	03.31.25
Turnover Tax for Financial Brokerage	(187,858)	(113,766)
Turnover Tax on Sundry Revenue	(575)	—
Others	—	(435)
Total	(188,433)	(114,201)

NOTE 18. DIVIDENDS

The Ordinary and Extraordinary Shareholders' Meeting held on April 28, 2026, approved the release of the Reserve for the potential distribution of profits for up to an amount which, as adjusted for inflation, totals Ps. 150,000,228. See [Note 23](#).

Additionally, said Meeting resolved to delegate to the Board of Directors the authority to release from the Reserve for the potential distribution of profits up to an amount which, as adjusted for inflation, totals Ps. 39,999,772, subject to the relevant approvals and under the same terms and conditions established by the Argentine Central Bank for its controlled entities regarding dividend payments. The dividends to be approved pursuant to this resolution may be paid in cash and/or in kind, or through any combination thereof, and may be executed in one or more installments.

The Ordinary and Extraordinary Shareholders' Meeting held on April 29, 2025, approved the distribution of cash dividends in the amount of Ps. 88,000,000 (equivalent to Ps. 116,693,942 in closing currency), which represented Ps. 54.79 (amount stated in Argentine pesos) per share.

Additionally, said Meeting resolved to delegate to the Board of Directors the authority to release from the Reserve for the potential distribution of profits up to Ps. 300,000,000 in December 2024 currency (equivalent to Ps. 431,909,930 in closing currency), subject to approval and under the terms and conditions that the subsidiary Banco Galicia obtains from the Argentine Central Bank regarding dividend payments.

As a result of the authorization granted by the Argentine Central Bank to Banco Galicia to distribute cash dividends, in May Grupo Financiero Galicia S.A. released from the aforementioned Reserve the amount of Ps. 299,994,609 in December 2024 currency (equivalent to Ps. 431,902,169 in closing currency), for the distribution of profits to be paid in 10 consecutive installments. For further details on payments made after the reporting date and prior to the issuance of these financial statements, see [Note 23](#).

The following table presents the details of dividend payments for fiscal year 2025, in accordance with the above-mentioned paragraphs.

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Date of payment	Amount	Amount in closing currency
05.14.25	88,000,000	111,857,570
07.11.25	33,978,381	41,708,967
08.12.25	34,528,465	41,603,802
09.10.25	35,185,087	41,532,771
10.13.25	35,845,087	41,343,597
11.12.25	36,589,217	41,183,440
12.11.25	37,446,115	40,981,886
01.14.26	38,372,128	40,819,085
02.11.26	39,463,919	40,798,834
03.11.26	40,601,119	40,601,119
04.15.26	41,777,057	41,777,057
Total	461,786,575	524,208,128

NOTE 19. CAPITAL MANAGEMENT AND RISK POLICIES

The main risks to which the Company is exposed are classified into ten categories: capital risk; financial risks (market risk, foreign exchange risk, interest rate risk and liquidity risk); credit risk; operational risk; technological risk; reputation & ESG risk; strategic risk; compliance risk; cybersecurity risk; and data model risk.

There have been no significant changes in the aforementioned risk management policies, with respect to those set forth in the financial statements as of December 31, 2025.

NOTE 20. TRANSACTIONS WITH RELATED PARTIES

Human and legal persons who directly or indirectly exert control over the Entity, or are controlled by it, are considered related parties; they include the Subsidiaries, Associates and Affiliates; the members of the Board of Directors, Syndics and personnel with Senior Management position; human persons who hold similar positions in financial institutions or complementary services companies; companies or sole proprietorships over which key personnel may exert significant influence or control, and spouses, partners and relatives up to the second degree of consanguinity, or first degree of affinity of all human persons directly or indirectly linked to the Company.

The Company controls another entity when it has power over the financial and operational decisions of other entities, and, in turn, obtains benefits from it.

On the other hand, the Company considers that it has joint control when there is an agreement between the parties on the control over a common economic activity.

Finally, the cases in which the Company has significant influence are due to the power to influence over the financial and operational decisions of another entity but is not able to exercise control over them. Shareholders with an interest equal to or greater than 20% of the Company's or its subsidiaries' total votes are considered to exert a significant influence.

In determining said situations, not only the legal aspects are observed but also the nature and substance of the relationship.

Additionally, the key personnel of the Company's Directors and Management (members of the Board of Directors, Managers, and their close relatives), as well as the entities over which the key personnel can exert significant influence or control, are considered related parties.

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20.1. Controlling Entity

The Group is controlled by:

Name	Nature	Main Activity	Location	Interest %
EBA Holding S.A.	51.48% of voting rights	Financial and Investment Matters	City of Buenos Aires - Argentina	17.51%

20.2. Remunerations of Key Personnel

The remuneration received by the Group's key personnel as of March 31, 2026 and March 31, 2025 amounts to Ps. 847,960 and Ps. 832,795, respectively.

20.3. Composition of Key Personnel

The composition of key personnel as of the indicated dates is as follows:

Composition of Key Personnel	03.31.26	12.31.25
Regular Directors (*)	9	9
Total	9	9

20.4. Transactions with Related Parties

The Company has not been a party to nor has it granted loans to:

- companies that directly or indirectly through one or more intermediaries, control or are controlled by the Company;
- associates (companies over which the Company has significant influence);
- persons who own, directly or indirectly, a voting interest in the Company that gives them significant influence in the Company, and, if applicable, ascendants, descendants, spouses or siblings of said person (that is, close members of the family that could influence or be influenced by that person in their relations with the Company);
- key management personnel;
- companies with a substantial interest and owned by any of the persons described in iii. or iv. and/or who are capable of exercising significant influence in the Company. For the purposes of this paragraph, it includes companies owned by the directors or main shareholders of the Company that have a key member of the administration in common with Grupo Financiero Galicia S.A., as applicable.

20.5. Balances between Related Parties

The transactions performed with subsidiaries as of the indicated dates are detailed below:

Banco de Galicia y Buenos Aires S.A.	03.31.26	12.31.25
Assets		
Cash and Due from Banks	463,724	217,764
Other Financial Assets	646,149	130,313,834
Other Debt Securities	134,342,626	151,914,209
Total Assets	135,452,499	282,445,807

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Tarjetas Regionales S.A.	03.31.26	12.31.25
Assets		
Other Financial Assets	14,999,915	16,416,250
Total Assets	14,999,915	16,416,250
INVIU Uruguay Agente de Valores S.A.	03.31.26	12.31.25
Assets		
Loans and Other Financing	4,788	5,179,298
Total Assets	4,788	5,179,298
Galicia Securities S.A.U.	03.31.26	12.31.25
Assets		
Loans and Other Financing	41,777,084	41,995,367
Total Assets	41,777,084	41,995,367
N-xers S.A. de C.V.	03.31.26	12.31.25
Liabilities		
Other non-financial liabilities	1,382,758	1,597,219
Total Liabilities	1,382,758	1,597,219
Galivia Ventures Corp.	03.31.26	12.31.25
Liabilities		
Other non-financial liabilities	—	15,972
Total Liabilities	—	15,972
Banco de Galicia y Buenos Aires S.A.	03.31.26	12.31.25
Income		
Interest-related Income	2,965,123	2,890,418
Administrative Expenses	(7,675)	(8,590)
Total Income	2,957,448	2,881,828

NOTE 21. ADDITIONAL INFORMATION REQUIRED BY THE ARGENTINE CENTRAL BANK

21.1. Documentation Safeguarding

In accordance with CNV General Resolution No. 629, the Group informs that it is in possession of supporting documentation of accounting and management operation safeguarded at AdeA (Tax ID. No. 30- 68233570-6) Plant III, located in Ruta Provincial 36 km 31.5 N° 6471 (PC 1888) Bosques, Province of Buenos Aires, legal domicile at Av. Juramento 1775, Piso 4 (1428), City of Buenos Aires.

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Additionally, documentation is held in safekeeping by Iron Mountain Argentina S.A. (CUIT 30-68250405-2) located at various addresses: Puente del Inca 2450 Ezeiza - Province of Buenos Aires, and Amancio Alcorta 2482 - Autonomous City of Buenos Aires, the latter being the legal address of the entity. .

21.2 Debt Securities Issuance

The Extraordinary Shareholders' Meeting held on April 25, 2019 approved the extension of the validity of the "Global Program for the issuance of simple Debt Securities not convertible into shares, in the short, medium and/or long term" in order to maintain the diversity of funding alternatives for the issuance of simple Debt Securities, not convertible into shares, subordinated or not, adjustable or not, with or without collateral, in the short, medium and/or long term, for a maximum nominal outstanding amount at any time during the validity of the Program of thousand USD 100,000 or its equivalent in other currencies or units of value, as determined by the Board of Directors, for a term of five years, or the longer term authorized by the Regulations.

On August 6, 2019, through provision DI-2019-63-APN-GE#CNV, the CNV authorized the amendment of the terms and conditions of the Global Issuance Program of simple Debt Securities not convertible into shares and granted the extension of the Program term for an additional five-year term to be computed as of maturity of the extended term.

On June 18, 2024 the CNV, by means of provision DI-2024-47-APN-GE#CNV, granted a new five-year extension to the program's term. As of the date of these separate condensed interim financial statements, no marketable debt securities have been issued under the program.

21.3. Restrictions to Distribution of Profits

According to Art. 70 of the General Companies Act, Grupo Financiero Galicia S.A. must transfer to Legal Reserve 5% of the profit for the fiscal year, until said reserve reaches 20% of the capital stock plus the balance of the Capital Adjustment account. When this Reserve decreases for any cause, profits cannot be distributed until the Reserve is reinstated.

NOTE 22. ECONOMIC CONTEXT WHERE THE COMPANY OPERATES

The Company operates in a complex economic context, both in the national and international spheres.

Regarding the international environment, the first four months of 2026 were marked by the geopolitical conflict between the United States and Iran, a reconfiguration of monetary expectations and a pronounced sector rotation in global markets. The military conflict, which began in late February, blocked the Strait of Hormuz—through which approximately 20% of the world's supply of oil and liquefied natural gas transits—and drove Brent crude prices to a peak of US\$119 per barrel. This situation, together with uncertainties regarding the resumption of capital expenditures in Artificial Intelligence, triggered a "great rotation" from growth assets to value sectors.

On the monetary front, the nomination of Kevin Warsh as the new Chairman of the Federal Reserve (FED), scheduled for May, initially generated uncertainty regarding the direction of interest rate policy. Under this scenario, investors postponed their expectations of monetary easing from one or two rate cuts in 2026 to a single cut in 2027, due to the lagged inflationary impact of the energy shock. However, the announcement of a ceasefire and the resolution of institutional uncertainty regarding the FED's leadership led to a sharp reversal in trends in April. Investors resumed positions in the growth segment, supported by attractive valuations following the March corrections, which allowed for a reversal of the negative trend from the previous quarter and the consolidation of year-to-date gains of 8.08% for the S&P 500 and 12.93% for the Nasdaq.

At the local level, Gross Domestic Product (GDP) recorded a seasonally adjusted expansion of 0.6% in the fourth quarter of 2025 compared to the previous quarter. As a result, economic activity grew by 4.4% on average throughout the past year. In the first two months of 2026, the Monthly Economic Activity Estimator (EMAE) showed a decrease of 0.2% compared to the same period of the previous year. In addition, the seasonally adjusted EMAE accumulated a contraction of 2.2% compared to December 2025.

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Inflation in 2025 reached an eight-year low, closing at 31.5% year-on-year, decelerating from 117.8% in 2024. In recent months, inflation has shown an acceleration, driven by various one-off factors such as exchange rate volatility, increases in beef prices, and tariff adjustments. This was further compounded by the recent conflict in the Middle East, which led to an increase in international oil prices. This translated into additional pressures at the local level, with a direct impact on fuel prices and indirect effects on other prices. In March 2026, monthly inflation was 3.4%, and year-on-year inflation stood at 32.6%. On average, monthly inflation for the first quarter of 2026 was 3.1%.

Following a year characterized by high volatility associated with the electoral process, 2026 to date shows greater stability and easing pressures on the exchange rate. As from January 1, 2026, the upper and lower limits of the exchange rate band began to adjust monthly in line with the latest available monthly inflation data published by INDEC (t-2). Based on the most recent available data, the ARS/US\$ exchange rate stood at 1,386.5259, compared to ARS/US\$ 1,459.4167 at year-end 2025.

In April 2025, a new Extended Fund Facility agreement was signed with the International Monetary Fund (IMF) for an amount of US\$20 billion. On April 15, 2026, a staff-level agreement corresponding to the second review of the program was reached. At present, approval by the IMF's Executive Board is pending to enable Argentina to access a disbursement of approximately US\$1 billion.

International reserves closed 2025 at US\$41,167 million, representing an increase of US\$11,527 million compared to the end of the previous year. At the beginning of 2026, the Argentine Central Bank resumed foreign exchange purchases from the private sector as part of the remonetization phase implemented by the monetary authority. As of the date of this report, such purchases amount to US\$7,485 million. In this context, the second review under the IMF agreement establishes a minimum foreign exchange purchase target of US\$10 billion and a minimum increase in net international reserves of US\$8 billion for 2026.

Year-to-date, deposits and loans denominated in foreign currency corresponding to the private sector have increased. As of May 6, 2026, private sector deposits in foreign currency amounted to US\$38,820 million, an increase of US\$1,837 million compared to the year-end 2025 balance of US\$36,983 million. In turn, US dollar-denominated lending to the private sector totaled US\$22,425 million, representing an increase of US\$3,823 million compared to the year-end 2025 balance of US\$18,602 million.

Year-to-date 2026, the monetary base has contracted, primarily explained by foreign exchange sales to the Treasury, as well as by other transactions with the Treasury and the "Other" factor. Part of this contractionary effect was offset by foreign exchange purchases from the private sector within the framework of the new remonetization phase announced by the Argentine Central Bank in December 2025.

As regards interest rates, in July 2025 the policy rate was eliminated and replaced with a monetary aggregates framework, resulting in increased interest rate volatility. After closing 2025 at 28.9%, the Wholesale Rate of Argentina for private banks (calculated based on peso-denominated time deposits, with a minimum amount of Ps. 1,300 million and maturities ranging from 30 to 35 days) has begun to decline, standing at 22.8% as of the latest available data.

Cumulative figures as of March 2026 show a primary fiscal result (excluding extraordinary revenues from the sale of hydroelectric power plants, in accordance with IMF methodology) of Ps. 4,426,758 million, equivalent to 0.4% of GDP. The financial result amounted to Ps. 694,466 million, or 0.1% of GDP. The latest review under the agreement established a primary surplus target of 1.4% of GDP for 2026.

The Company's Management constantly monitors the evolution of the variables affecting its business, in order to define its course of action and identify the potential impacts on its equity and financial position. These condensed interim consolidated financial statements should be read in light of these circumstances.

Signed for the purpose of identification with
our report dated May 13, 2026
PRICE WATERHOUSE & CO. S.R.L.

Signed for the purpose of identification with
our report dated May 13, 2026

(Partner)

Professional Association of Economic
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Book 340, folio 155

Eduardo J. Escasany
Chairman

José Luis Gentile
Syndic

GRUPO FINANCIERO GALICIA S.A.

NOTES TO THE SEPARATE CONDENSED INTERIM FINANCIAL STATEMENTS

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

NOTE 23. SUBSEQUENT EVENTS

Events occurring after the closing date and prior to the issuance of these financial statements are detailed below:

Shareholders' Meeting:

On April 28, 2026, in accordance with applicable regulations, the Annual Ordinary Shareholders' Meeting of Grupo Financiero Galicia S.A. was held, resolving the following:

- Allocation to Legal Reserve in the amount of Ps. 10,727,878;
- Allocation to offset accumulated unappropriated retained earnings in the amount of Ps. 28,505,954;
- Allocation to Voluntary Reserve for future profit distributions in the amount of Ps. 175,323,729.

Additionally, said Meeting approved the release of the Reserve for the potential distribution of profits for an amount which, as adjusted for inflation, totals Ps. 150,000,228, and delegated to the Board of Directors the authority to approve an additional release for an amount which, as adjusted for inflation, totals Ps. 39,999,772, subject to the authorizations and under the terms and conditions established by the Argentine Central Bank for dividend distributions. Such distributions may be made on one or more occasions and paid in cash and/or in kind.

Dividends paid:

On April 15, 2026, Grupo Financiero Galicia S.A. paid the final installment of the dividend approved in the previous fiscal year in the amount of Ps. 41,777,057. Additionally, on May 8, 2026, Grupo Financiero Galicia S.A. paid the dividends referred to above in the amount of Ps. 150,000,228.

Dividends received:

The dividend payments from the following companies are detailed below:

Subsidiary	Payment Date	Amount
Sudamericana Holding S.A.	04.08.26	7,028,390

Irrevocable contributions:

The contributions made to subsidiaries after the closing date are detailed below:

Subsidiary	Contribution Date	Currency	Amount in Original Currency	Amount in Thousands of Ps.
Galicia Ventures Corp.	04.01.26	US\$	350,000	483,700
Galicia Ventures Corp.	04.08.26	US\$	20,000	27,850
Vestly Group Corp.	04.10.26	US\$	1,500,000	2,071,500
Galicia Investments LLC	04.30.26	US\$	500	696
Galicia Ventures LP	04.30.26	US\$	49,500	68,879
Galicia Ventures Corp.	04.30.26	US\$	50,000	69,575

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GRUPO FINANCIERO GALICIA S.A.

SCHEDULE A - SEPARATE BREAKDOWN OF GOVERNMENT AND PRIVATE SECURITIES

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Item	Fair Value Level	Holding		Position without Options	Options	End Position
		Book Balance as of 03.31.26	Book Balance as of 12.31.25			
Debt Securities at Market Fair Value through Profit or Loss		214,047,490	137,878,837	214,047,490	—	214,047,490
Government Securities		201,234,468	128,360,537	201,234,468	—	201,234,468
Local		201,234,468	128,360,537	201,234,468	—	201,234,468
Treasury Bills	Level 1	201,234,468	128,360,537	201,234,468	—	201,234,468
From Abroad		12,813,022	9,518,300	12,813,022	—	12,813,022
Government Securities		12,813,022	9,518,300	12,813,022	—	12,813,022
Treasury Bills	Level 1	12,813,022	9,518,300	12,813,022	—	12,813,022
Other Debt Securities		134,342,626	151,914,209	134,342,626	—	134,342,626
Corporate Securities		134,342,626	151,914,209	134,342,626	—	134,342,626
Local		134,342,626	151,914,209	134,342,626	—	134,342,626
Subordinated Debt Securities		134,342,626	151,914,209	134,342,626	—	134,342,626

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GRUPO FINANCIERO GALICIA S.A.

SCHEDULE D - SEPARATE BREAKDOWN PER TERMS OF LOANS AND OTHER FINANCING

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Item	1 month	3 months	6 months	12 months	Terms until Maturity		Total as of 03.31.26
					24 months	More than 24 months	
Non-financial Private Sector and Residents Abroad	41,781,872	—	—	—	—	—	41,781,872
Total	41,781,872	—	—	—	—	—	41,781,872

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Chairman

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GRUPO FINANCIERO GALICIA S.A.

SCHEDULE L - SEPARATE FOREIGN CURRENCY BALANCES

For the period commenced January 1, 2026 and ended March 31, 2026, in comparative format. Figures stated in homogeneous currency, in thousand Argentine pesos, except as otherwise provided.

Item	Headquarters and Branch Offices in the Country	03.31.26	US Dollar	Euro	12.31.25
ASSETS					
Cash and Due from Banks	1,254,976	1,254,976	1,254,976	—	2,556,417
Debt Securities at Fair Value through Profit or Loss	12,813,022	12,813,022	12,813,022	—	9,518,300
Other Financial Assets	1,465,869	1,465,869	1,465,869	—	1,639,242
Loans and Other Financing	4,815	4,815	4,815	—	5,179,330
Non-financial Private Sector and Residents Abroad	4,815	4,815	4,815	—	5,179,330
Other Debt Securities	134,342,626	134,342,626	134,342,626	—	151,914,209
Investments in Subsidiaries, Associates and Joint Ventures	25,899,249	25,899,249	16,986,520	8,912,729	28,730,115
TOTAL ASSETS	175,780,557	175,780,557	166,867,828	8,912,729	199,537,613
LIABILITIES					
Other Non-Financial Liabilities	1,993,434	1,993,434	1,993,434	—	2,435,616
TOTAL LIABILITIES	1,993,434	1,993,434	1,993,434	—	2,435,616

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our report dated May 13, 2026
PRICE WATERHOUSE & CO. S.R.L.

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Eduardo J. Escasany
Chairman

José Luis Gentile
Syndic



Review report on the separate condensed interim financial statements

To the Chairman, Shareholders and Directors of
Grupo Financiero Galicia S.A.
Tte. Gral. Juan D. Perón 430 – 25th floor
Autonomous City of Buenos Aires
C.U.I.T. No. 30-70496280-7

Report on the Separate Condensed Interim Financial Statements

Introduction

We have reviewed the accompanying Separate Condensed Interim Financial Statements of Grupo Financiero Galicia S.A. (hereinafter, the “Company”), which comprise the Separate Condensed Interim Statement of Financial Position as of March 31, 2026, the related Separate Condensed Interim Statements of Income and Other Comprehensive Income, of Changes in Shareholder’s Equity and Cash Flows for the three-month period ended March 31, 2026, the selected explanatory notes and schedules that complement them.

Board of Directors’ Responsibility

The Board of Directors of the Company is responsible for the preparation and presentation of the Separate Condensed Interim Financial Statements in accordance with the accounting information framework established by the Argentine Central Bank (“BCRA”).

Auditors' Responsibility

Our responsibility consists of expressing a conclusion on these Separate Condensed Interim Financial Statements based on our review, which have been prepared in accordance with the procedures established in Chapter IV of Technical Pronouncement No. 37 of the Argentine Federation of Professional Councils in Economic Sciences (FACPCE) for the review of interim financial statements and with the audit standards issued by the BCRA for limited reviews. These standards require that we comply with ethical requirements. A review of condensed interim financial statements involves making inquiries to the Company’s staff responsible for financial and accounting aspects and applying analytical procedures and other review procedures. The scope of this review is substantially less than that of an audit and, consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the Separate Condensed Interim Financial Statements mentioned in the first paragraph of this report have not been prepared, in all significant respects, in accordance with the accounting information framework established by the Argentine Central Bank (“BCRA”).

Emphasis of Matter paragraph on accounting basis

Without modifying our conclusion, as mentioned in Note 1, the attached Separate Condensed Interim Financial Statements have been prepared in accordance with the accounting information framework established by the Argentine Central Bank (“BCRA”). These standards differ from current professional accounting standards (“IFRS

Accounting Standards” adopted by the FACPCE). In the above-mentioned note, the Company has identified the effect on the financial statements derived from the different measurement and disclosure criteria.

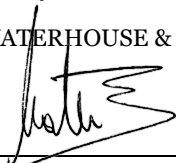
Report on the Compliance of Regulations in force

In compliance with current regulations, we inform that:

- a) the Separate Condensed Interim Financial Statements of Grupo Financiero Galicia S.A. as of March 31, 2026, have been transcribed to the “Inventory and Balances” book and insofar as concerns our field of competence, they are in compliance with the provision of the General Companies Law and pertinent resolutions of the Argentine Central Bank and the National Securities Commission (CNV);
- b) the Separate Condensed Interim Financial Statements of Grupo Financiero Galicia S.A. arise from accounting records kept, in all formal aspects, in accordance with legal standards;
- c) as of March 31, 2026, Grupo Financiero Galicia S.A.’s accrued debt with the Argentine Integrated Social Security System booked in the Company’s accounting records, amounted to \$ 8,839,007.82, which was not yet due at that date;
- d) As required by Article 2, Section I, Chapter I, Title IV of the National Securities Commission’s regulations, we report that:
 - d.1) Grupo Financiero Galicia S.A.’s corporate purpose is exclusively to perform financial and investment activities;
 - d.2) The equity investment in Banco de Galicia y Buenos Aires S.A. and Tarjetas Regionales S.A., the latter being subject to the consolidated supervision requirements issued by the Argentine Central Bank (Communication “A” 2989 and subsequent related communications), represents 88.34% of Grupo Financiero Galicia S.A.’s assets, being the Company’s main asset;
 - d.3) 95.89% of Grupo Financiero Galicia S.A.’s income stems from the share of profit (loss) of the entities mentioned in d.2);
 - d.4) Grupo Financiero Galicia S.A. holds a 99.99820% equity interest in Banco de Galicia y Buenos Aires S.A. and a 100% in Tarjetas Regionales S.A., thus having control over such entities.

Autonomous City of Buenos Aires, May 13, 2026.

PRICE WATERHOUSE & CO. S.R.L.



(Partner)

Professional Association of Economic
Sciences, City of Buenos Aires, Book 1
Folio 17

María Mercedes Baño
Public Accountant (UBA)
Professional Association of Economic
Sciences, City of Buenos Aires,
Book 340 Folio 155

SUPERVISORY COMMITTEE'S REPORT

To Shareholders, Chairman and Directors of

GRUPO FINANCIERO GALICIA S.A.

Registered Address: Tte. Gral. Juan D. Perón 430, Piso 25

Autonomous City of Buenos Aires

Tax ID No. 30-70496280-7

REPORT ON THE CONTROLS CARRIED OUT AS SYNDIC REGARDING THE SEPARATE CONDENSED INTERIM FINANCIAL STATEMENTS

DOCUMENTS SUBJECT TO REVISION

1. In our capacity as members of the Supervisory Committee of Grupo Financiero Galicia S.A. (hereinafter, "the Entity"), we have performed a limited review of the attached Separate Condensed Interim Financial Statements of Grupo Financiero Galicia S.A. comprising:
 - the Separate Condensed Interim Statements of Financial Position as of March 31, 2026;
 - the Separate Condensed Interim Statements of Income; Other Comprehensive Income; Changes in Equity and Cash Flows for the three and nine month period ended March 31, 2026.
 - an overview of the significant accounting standards and other explanatory information included in the notes and supplementary schedules;

Figures and other information relevant to fiscal year 2025 and its interim periods are an integral part of the aforementioned financial statements and are presented for the purpose of being interpreted exclusively in relation to the figures and the information of the current interim period.

RESPONSIBILITY OF THE DIRECTORS IN RELATION TO THE FINANCIAL STATEMENTS

2. The Board of Directors of the Entity is responsible for the preparation and reasonable presentation of the financial statements in accordance with the accounting framework established by the Argentine Central Bank. Also, it is responsible for establishing the internal control deemed necessary to enable the preparation of the financial statements free from material misstatement whether due to fraud or errors.

RESPONSIBILITY OF THE SYNDIC

3. Our responsibility is to express an opinion about the documents detailed in point 1, based on the reviews performed within the scope detailed in point 4.
4. Our work was performed in accordance with the legal standards of the Syndic Commission in force in the Argentine Republic and those established in Technical Resolution No. 15 and amendments of the Argentine Federation of Professional Councils of Economic Sciences (Federación Argentina de Consejos Profesionales de Ciencias Económicas, FACPCE). These standards require that the review of the Condensed Interim Financial Statements be carried out in accordance with the standards applicable to review engagements regarding financial statements for interim periods, and include the verification of the consistency of the documents reviewed with the information on the corporate decisions exposed in minutes, and the adequacy of these decisions to the law and bylaws in relation to their formal and documentary aspects. To perform our professional task on the documents detailed in point 1, we have considered the review carried out by the external auditors Price Waterhouse & Co. S.R.L., who issued their limited Review Reports dated May 13, 2026 without qualifications, in accordance with review procedures established in

Chapter IV of Technical Resolution No. 37 of the FACPCE for the review of financial statements for interim periods, and the auditing standards for limited reviews issued by the Argentine Central Bank. Such standards require compliance with the Code of Ethics issued by the Professional Council of Economic Sciences of the City of Buenos Aires. This review included the verification of the work planning, the nature, scope and timeliness of the procedures applied and the outcome of the review performed by said professionals. A review of interim financial statements consists of conducting inquiries to the Entity's personnel, mainly those responsible for financial and accounting matters, and conducting analytical and other review procedures. The scope of this review is substantially less than that of an audit examination conducted in accordance with Argentine auditing standards; therefore, it does not allow us to obtain assurance that all significant issues that could be identified in an audit were informed, since the audit's objective is the expression of an opinion on the financial statements, taken as a whole. Consequently, such review does not express an audit opinion.

Since it is not our responsibility to carry out a management control, the review did not extend to the criteria and business decisions of the various areas of the Entity, which are the sole responsibility of the Board of Directors.

Additionally, we inform that, in compliance with the legal controls which are our responsibility, during the interim period we have applied the remaining procedures described in Article 294 of Law 19,550 that we consider necessary according to the circumstances, including, among others, verifying the establishment and maintenance of the directors' guarantee in accordance with IGJ Resolution No. 15/2024, as amended.

We expressly mention that we are independent from Grupo Financiero Galicia S.A. and we have complied with the other ethical requirements in accordance with the Code of Ethics and Technical Resolutions No. 15 and 37 of the FACPCE.

We consider that the elements of judgment that we have obtained provide a sufficient and adequate basis for our opinion.

CONCLUSION

Based on our review, within the scope described in section 4, and considering the review report of the external auditors, nothing has come to our attention that would lead us to believe that the separate interim consolidated financial statements referred to in section 1 of this report have not been prepared, in all material respects, in accordance with the accounting framework established by the Argentine Central Bank.

In compliance with the legal controls which are our responsibility, we have no objections.

EMPHASIS PARAGRAPH

Without modifying our conclusion, we draw the attention to Note 1, which indicates that the accompanying financial statements have been prepared in accordance with the accounting framework established by the Argentine Central Bank. Said standards differ from current professional accounting standards (International Financial Reporting Standards [IFRS] adopted by the Argentine Federation of Professional Councils of Economic Sciences [FACPCE]). In Note 1, the Entity has identified the effect on the financial statements derived from the different valuation and exposure criteria.

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

In compliance with current regulations, we inform that:

- i. the Separate Condensed Interim Financial Statements of Grupo Financiero Galicia S.A. as of March 31, 2026 are recorded in the "Inventory and Balance Sheets" book and, as far as is our responsibility, comply with the provisions of the General Companies Act and the relevant resolutions of the Argentine Central Bank and the National Securities Commission;

- ii. the Separate Condensed Interim of Grupo Financiero Galicia S.A. as of March 31, 2026, arise from accounting records kept in their formal aspects in accordance with legal regulations;

Autonomous City of Buenos Aires, May 13, 2026.

José Luis Gentile
by Supervisory Committee