AUGUST 2026

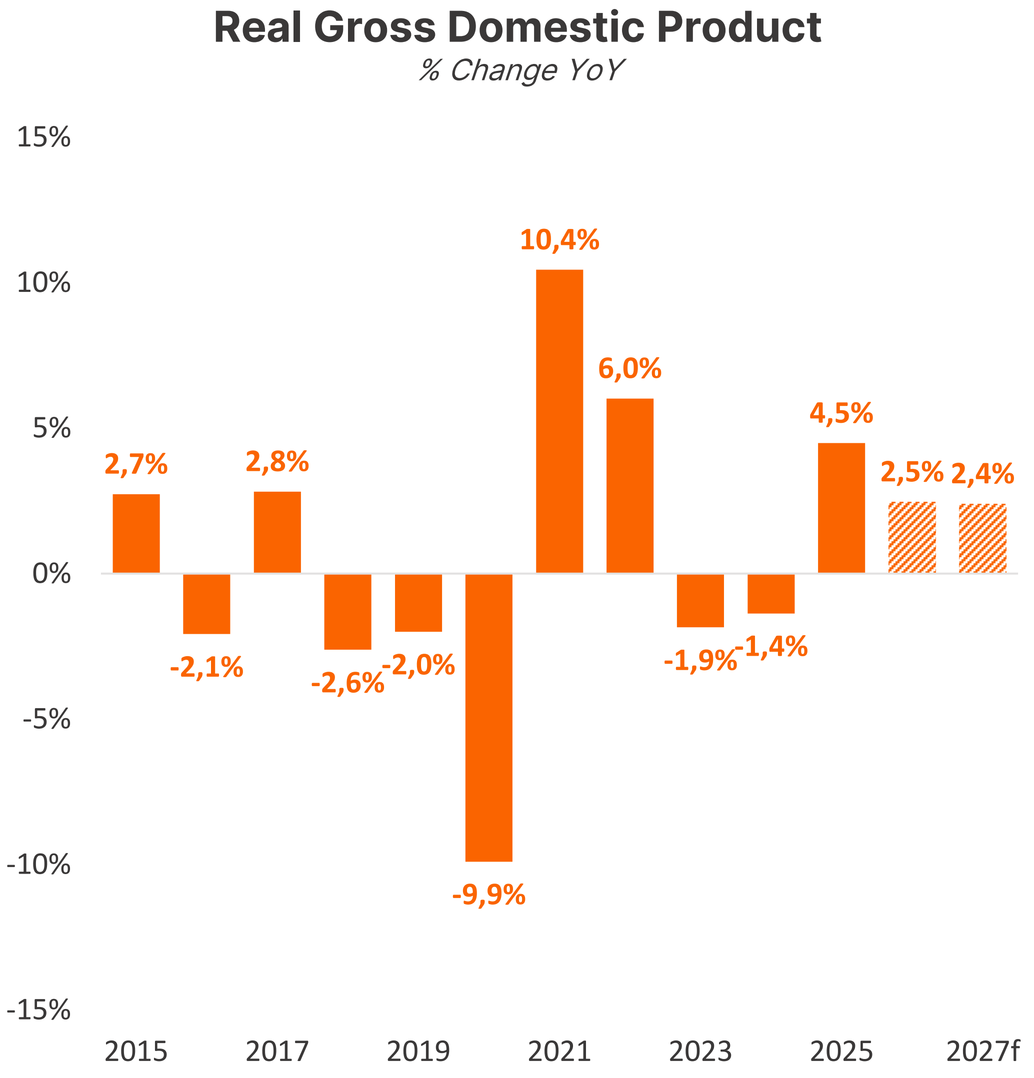
Grupo Galicia

Investor
Presentation

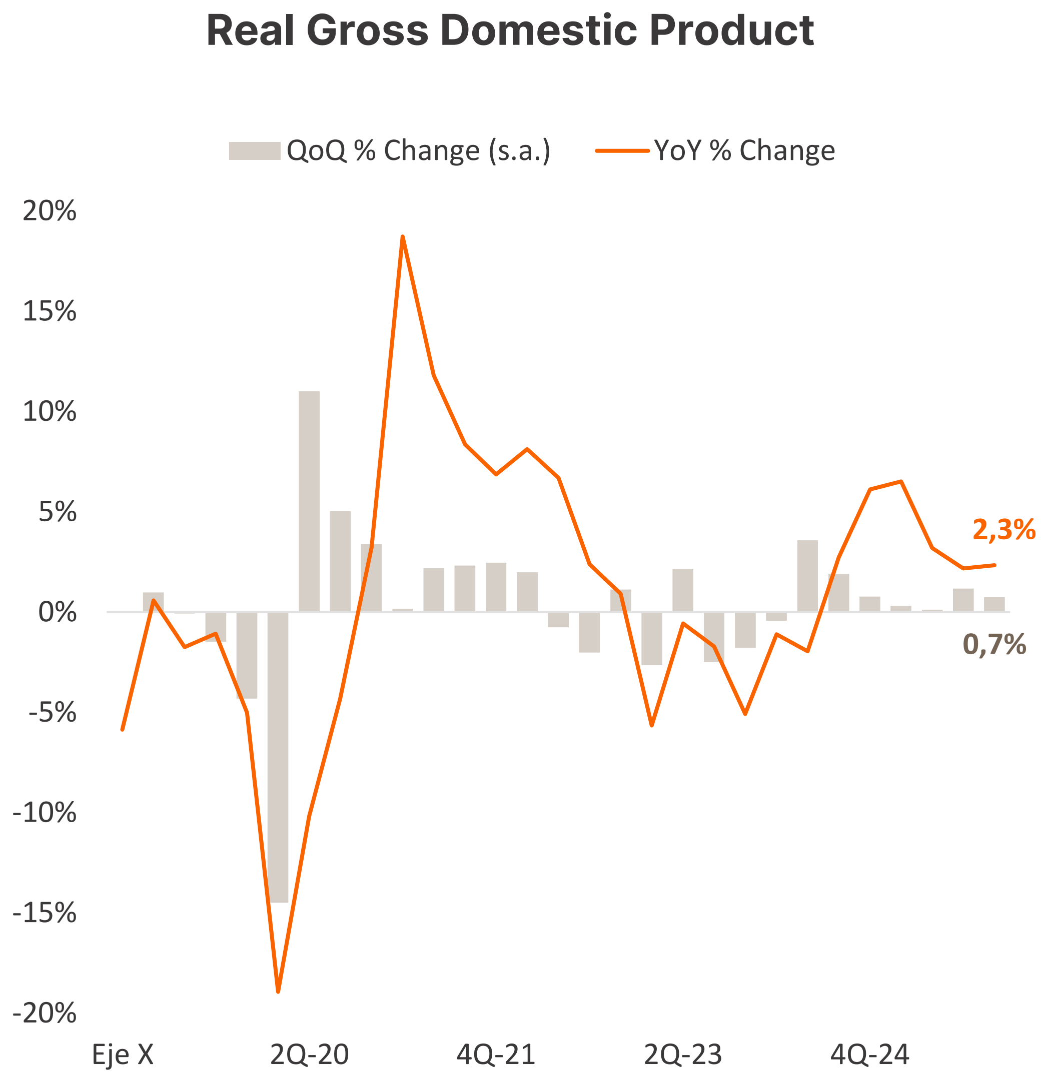
2Q26

Agenda

Economic Activity

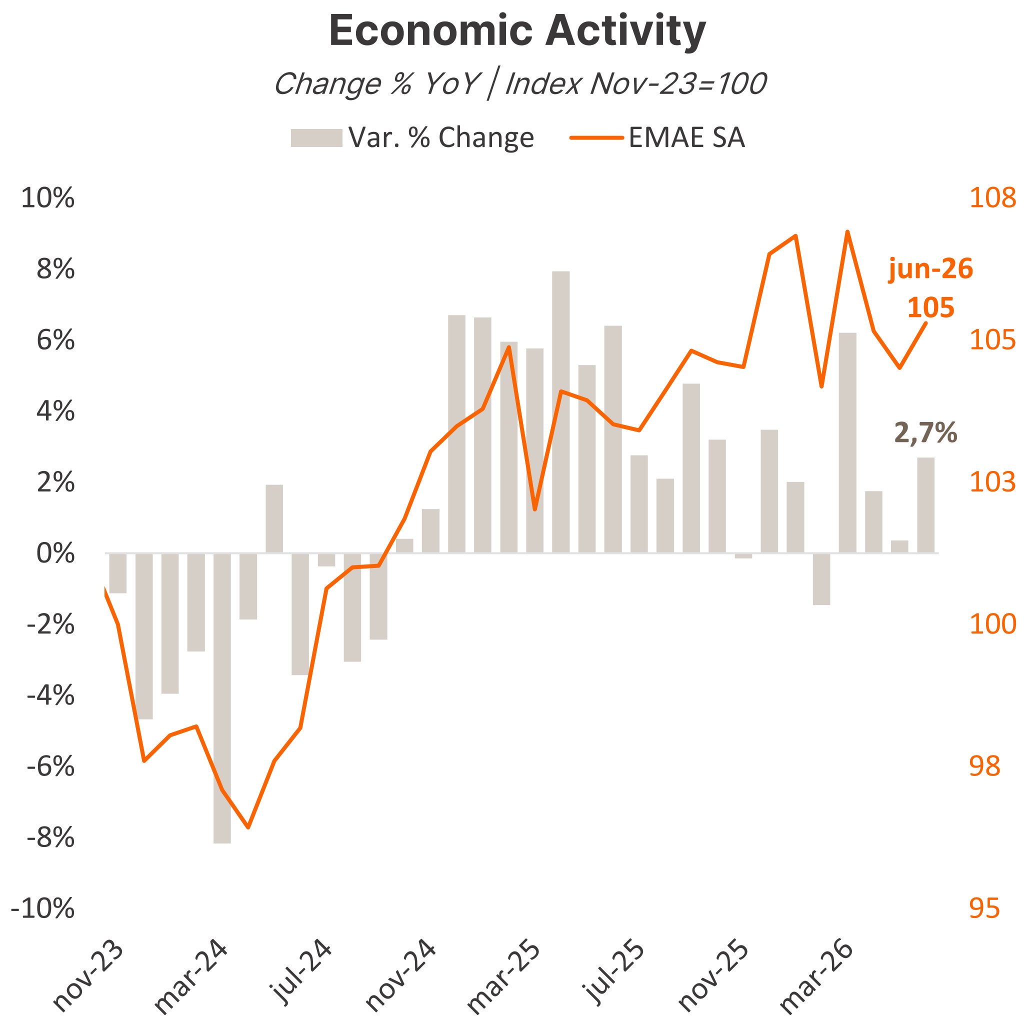


Source: Banco Galicia based on INDEC and own estimations

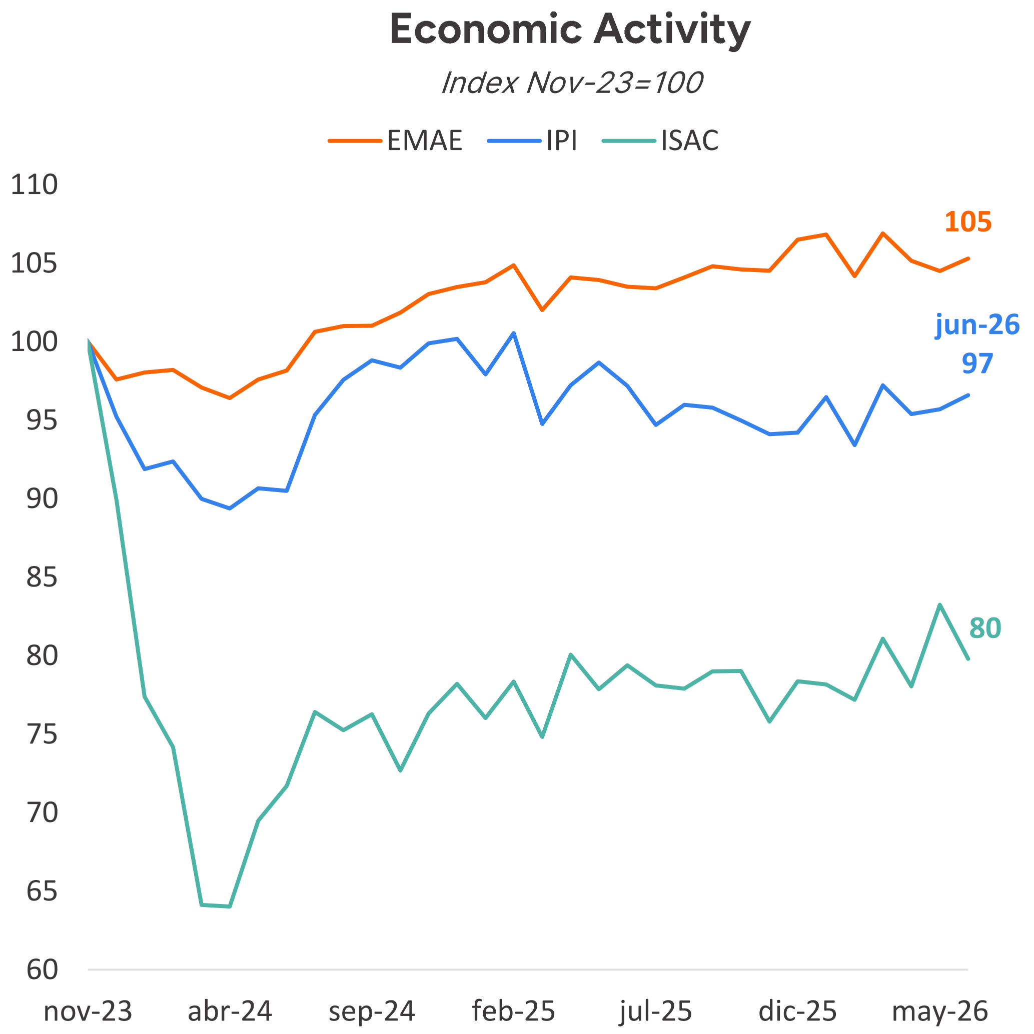


Source: Banco Galicia based on INDEC

Economic Activity



Source: Banco Galicia based on INDEC

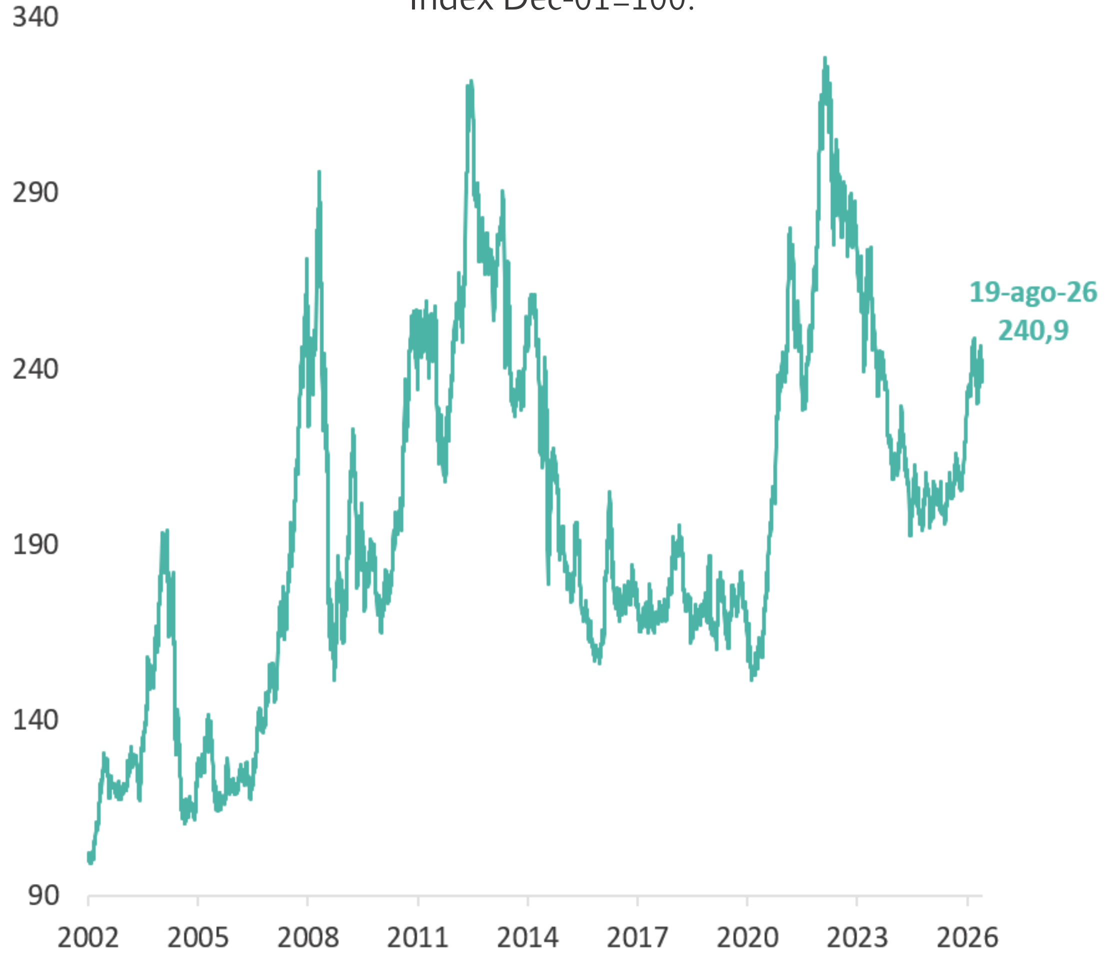


Source: Banco Galicia based on INDEC

International Environment

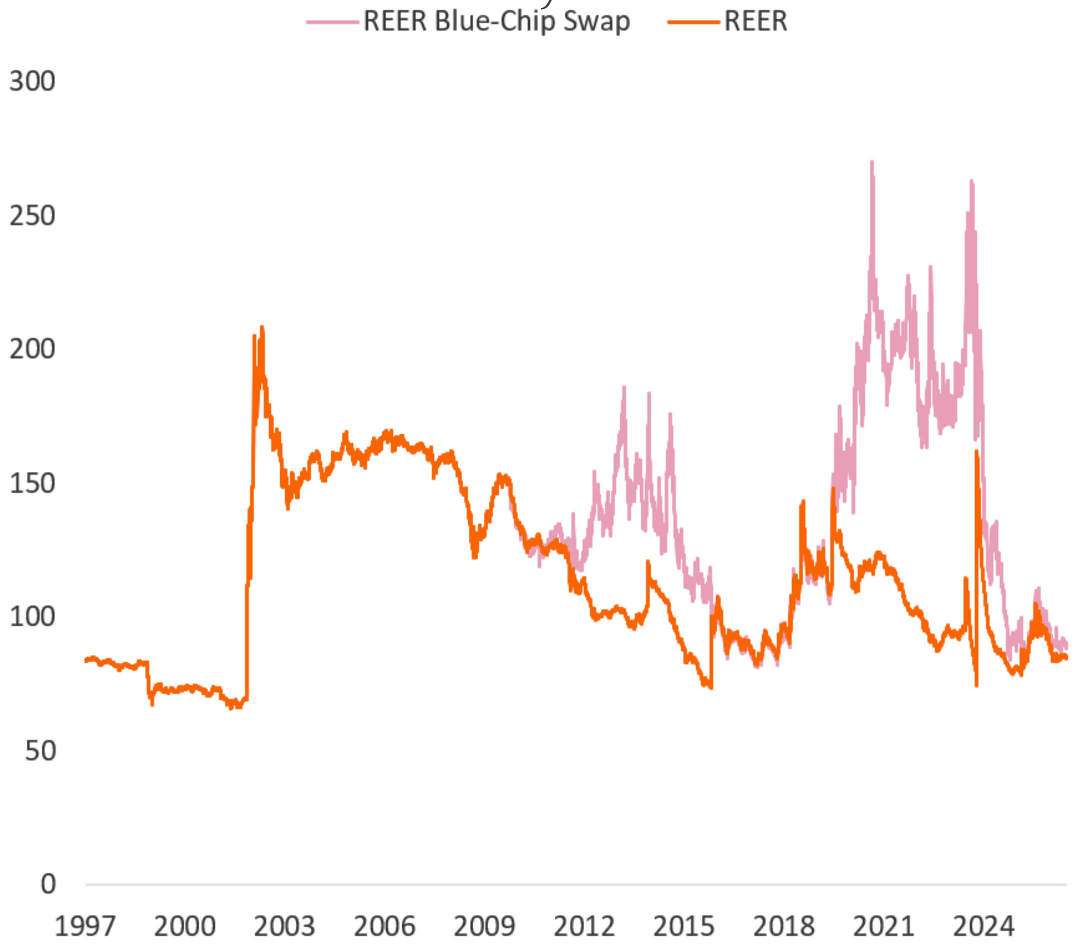
Agricultural **Commodity** Prices

Index Dec-01=100.



Real Effective Exchange Rates

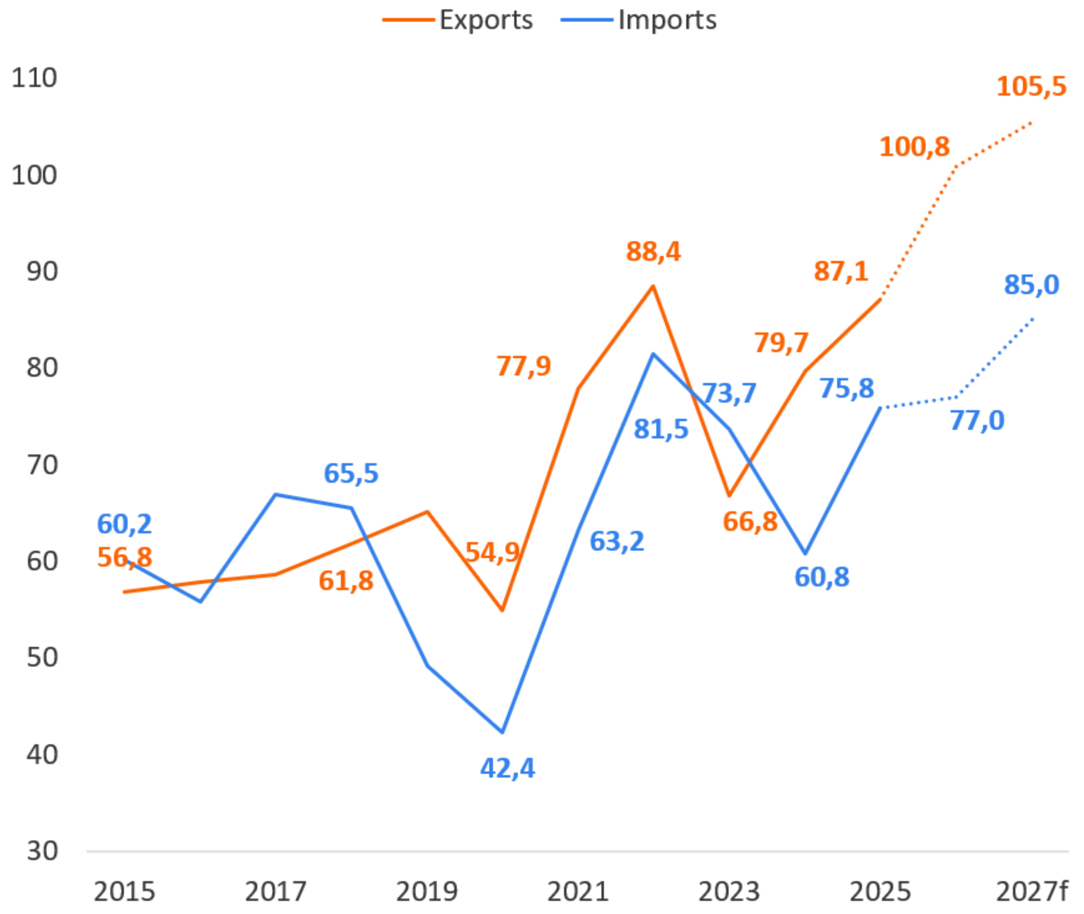
At Today Prices



Source: Banco Galicia based on BCRA

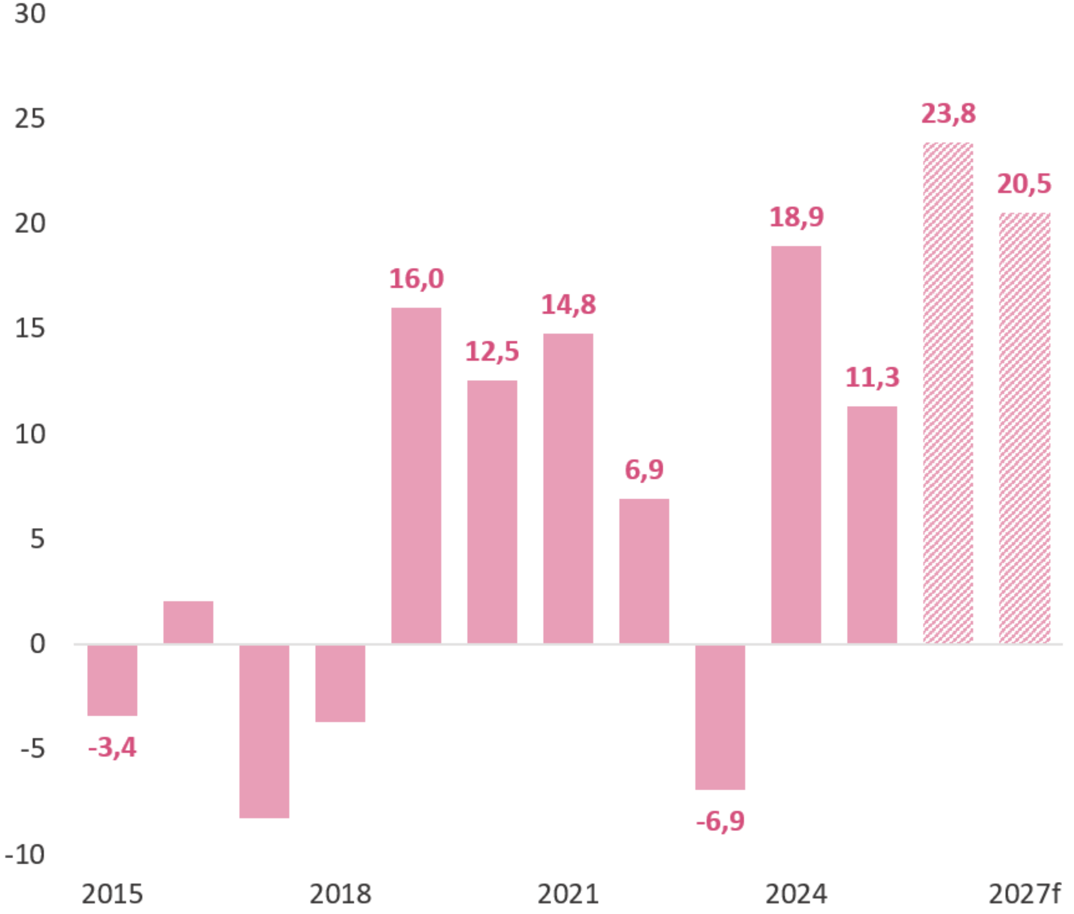
External Sector Performance

Foreign Trade
In USD billion



Source: Banco Galicia based on INDEC and own estimates

Trade Balance
In USD billion

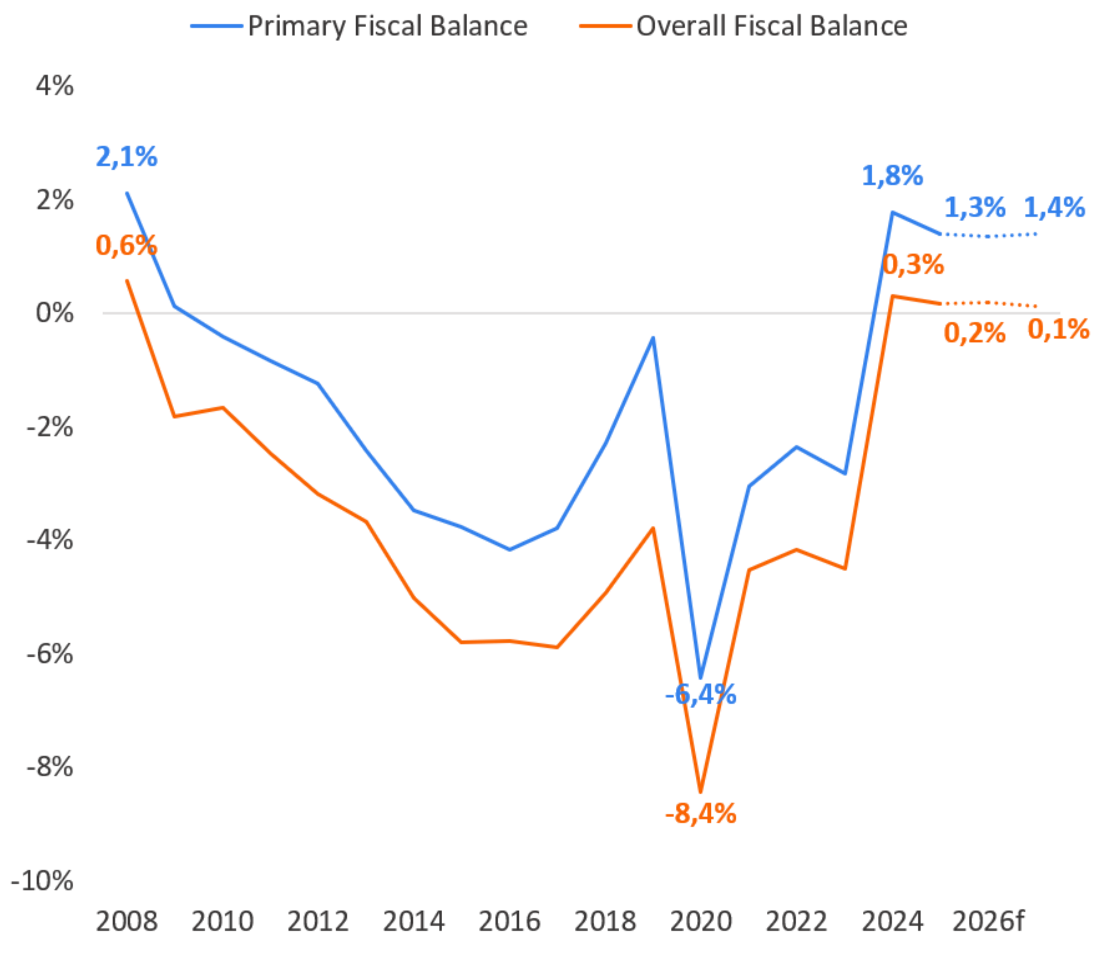


Source: Banco Galicia based on INDEC and own estimates

Fiscal Performance

Non-Financial Public Sector's Fiscal Balance

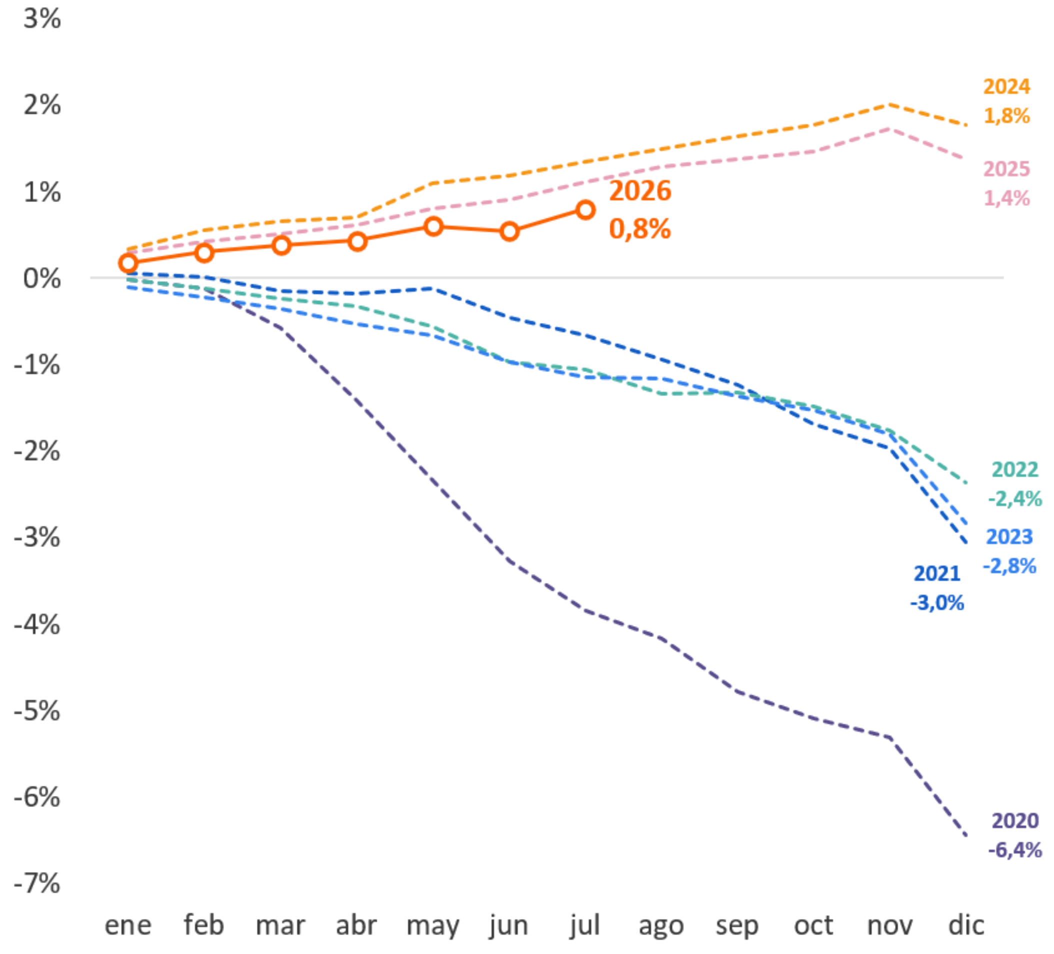
As % of GDP



Source: Banco Galicia based on Ministry of Economy and own estimates

Non-Financial Public Sector's Primary Fiscal Balance

In USD billion |As % of GDP

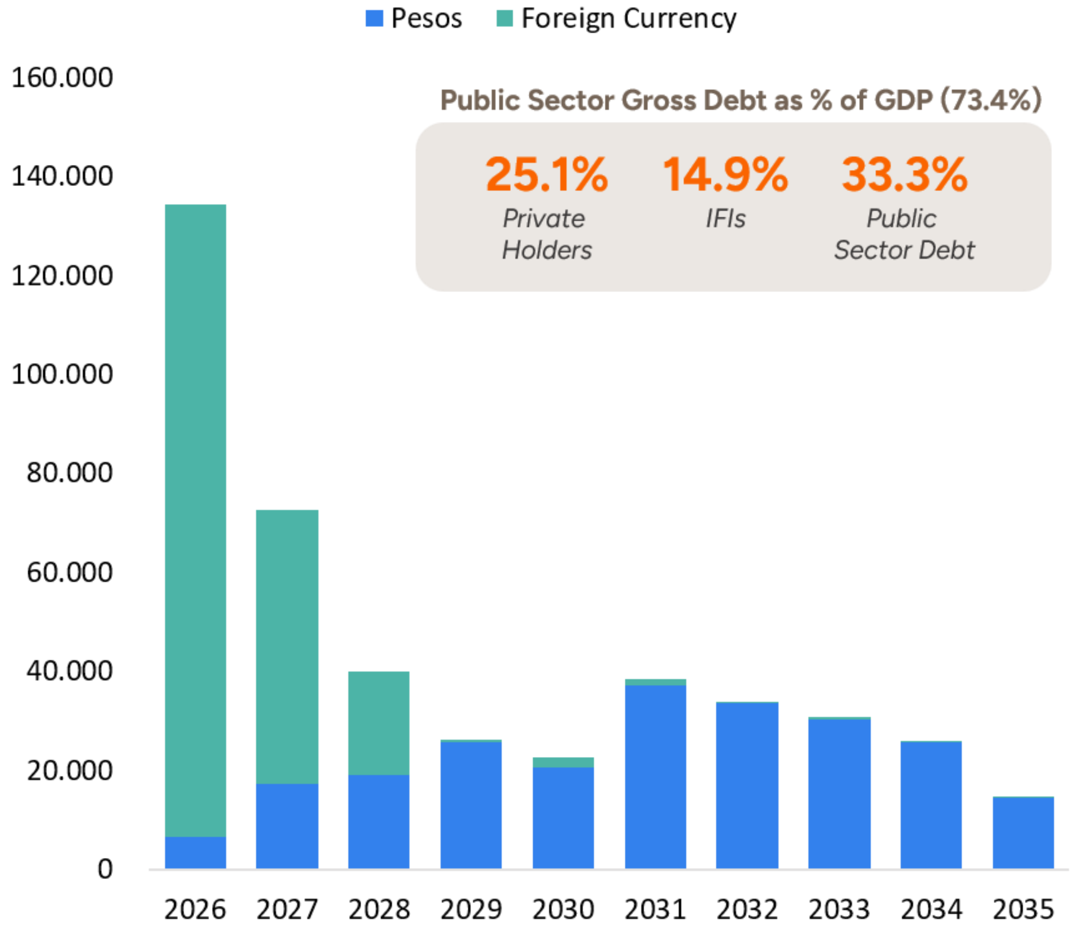


Source: Banco Galicia based on Ministry of Economy

Sovereign Debt

Projected Annual Debt Payments*

In USD Billion



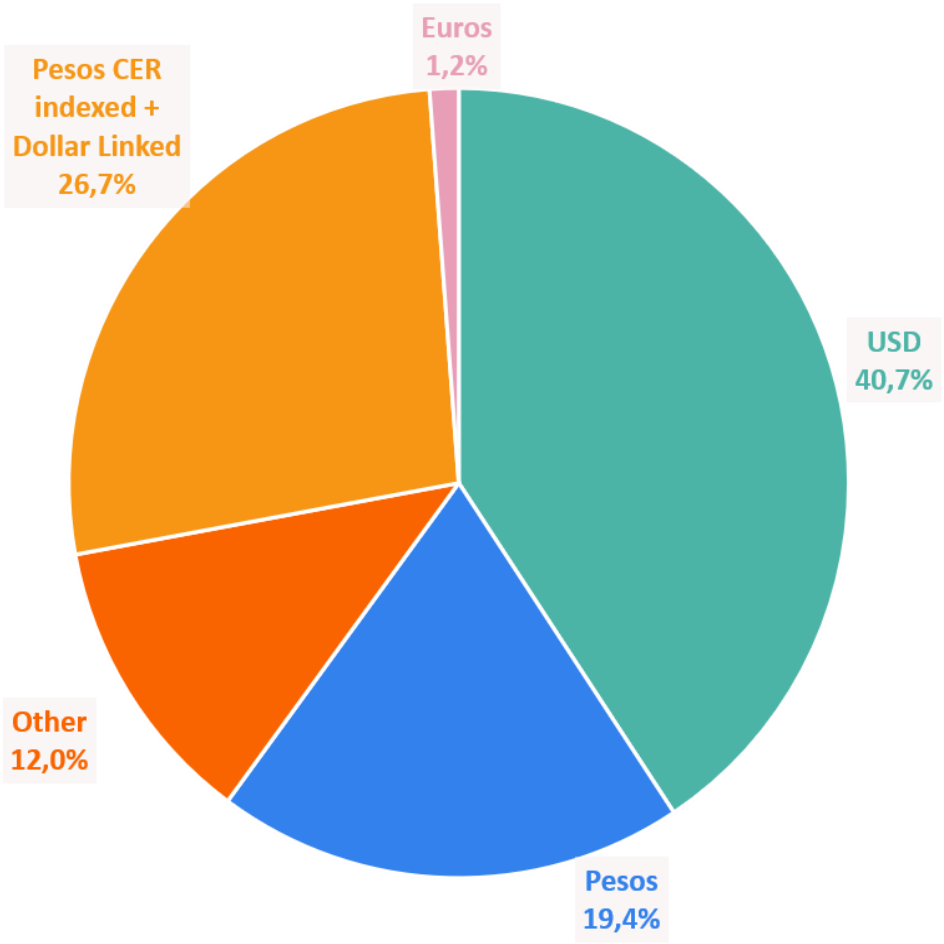
Public Sector Gross Debt as % of GDP (73.4%)

25.1%	**14.9%**	**33.3%**
Private Holders	*IFIs*	*Public Sector Debt*

Source: Banco Galicia based on Ministry of Economy
**As of March 31, 2026 | Local currency debt AR$/USD 1,382.8*

Debt by Currency*

%

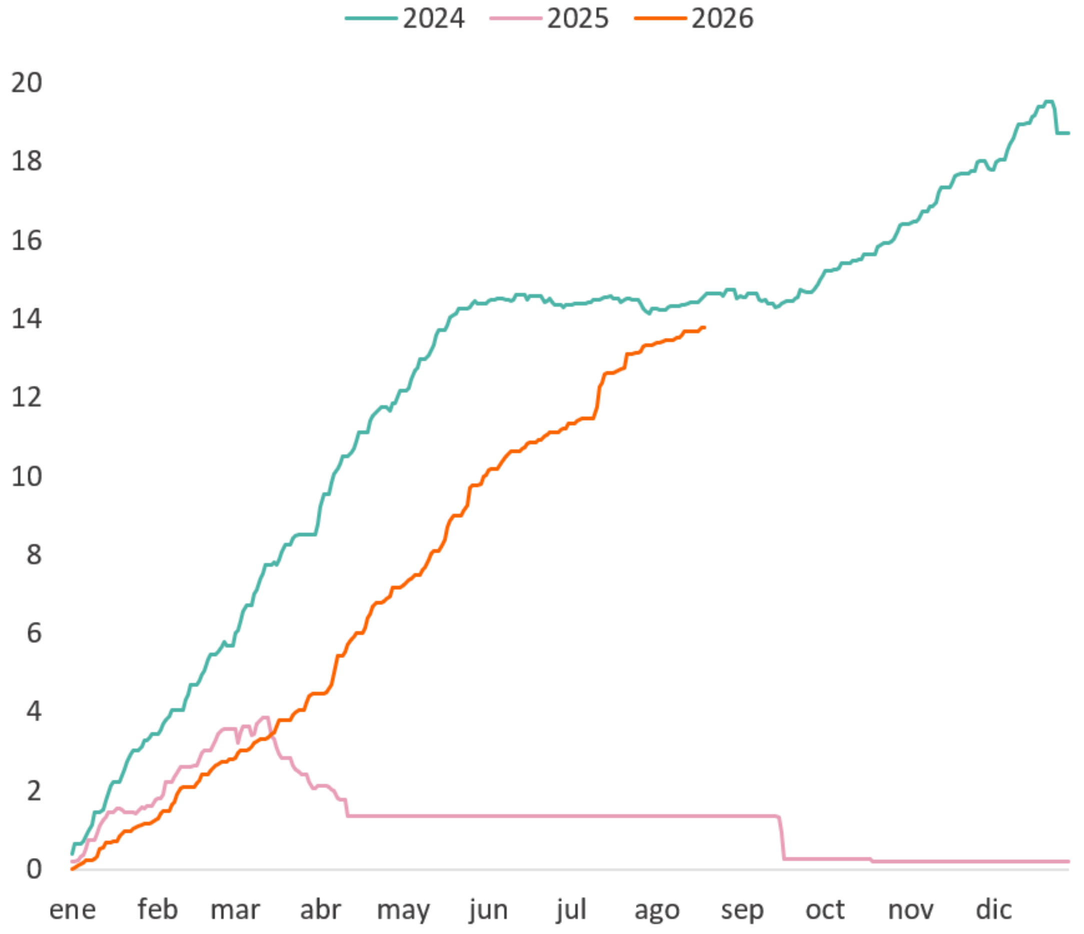


Source: Banco Galicia based on Ministry of Economy
**As of March 31, 2026 | Local currency debt AR$/USD 1,382.8*

BCRA FX Purchases and Net International Reserves

BCRA Purchases to Private Sector

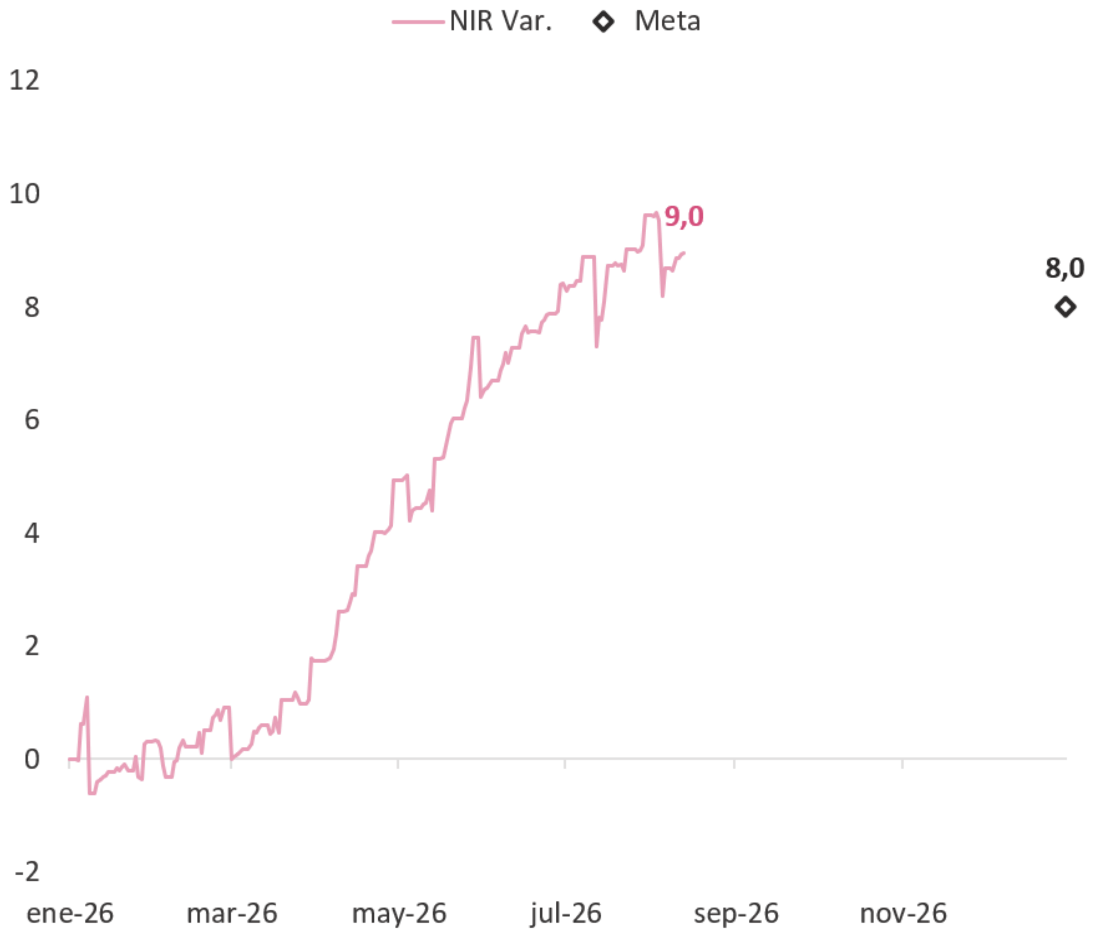
In USD billion - YTD



Source: Banco Galicia based on BCRA

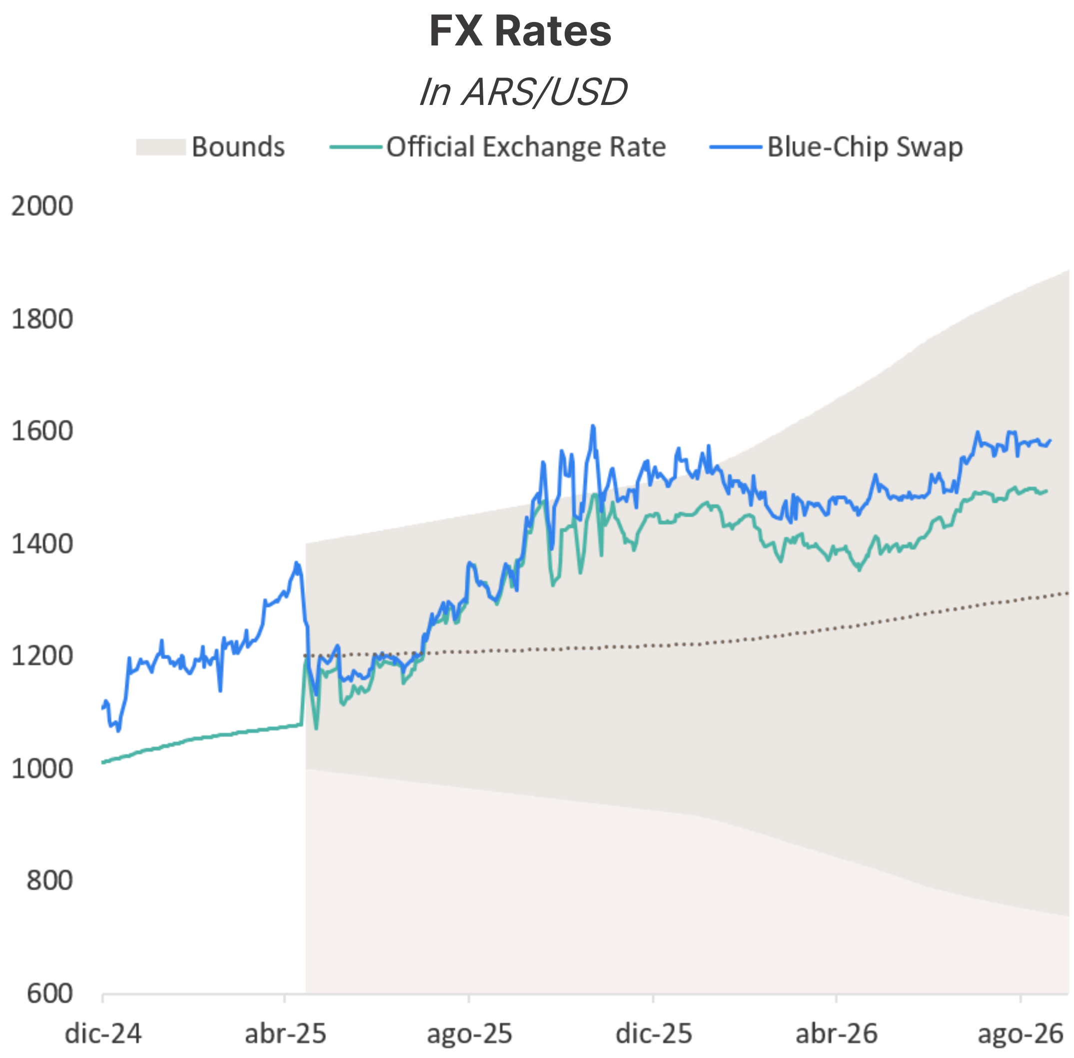
Net International Reserves* Accumulation

In USD billion - YTD

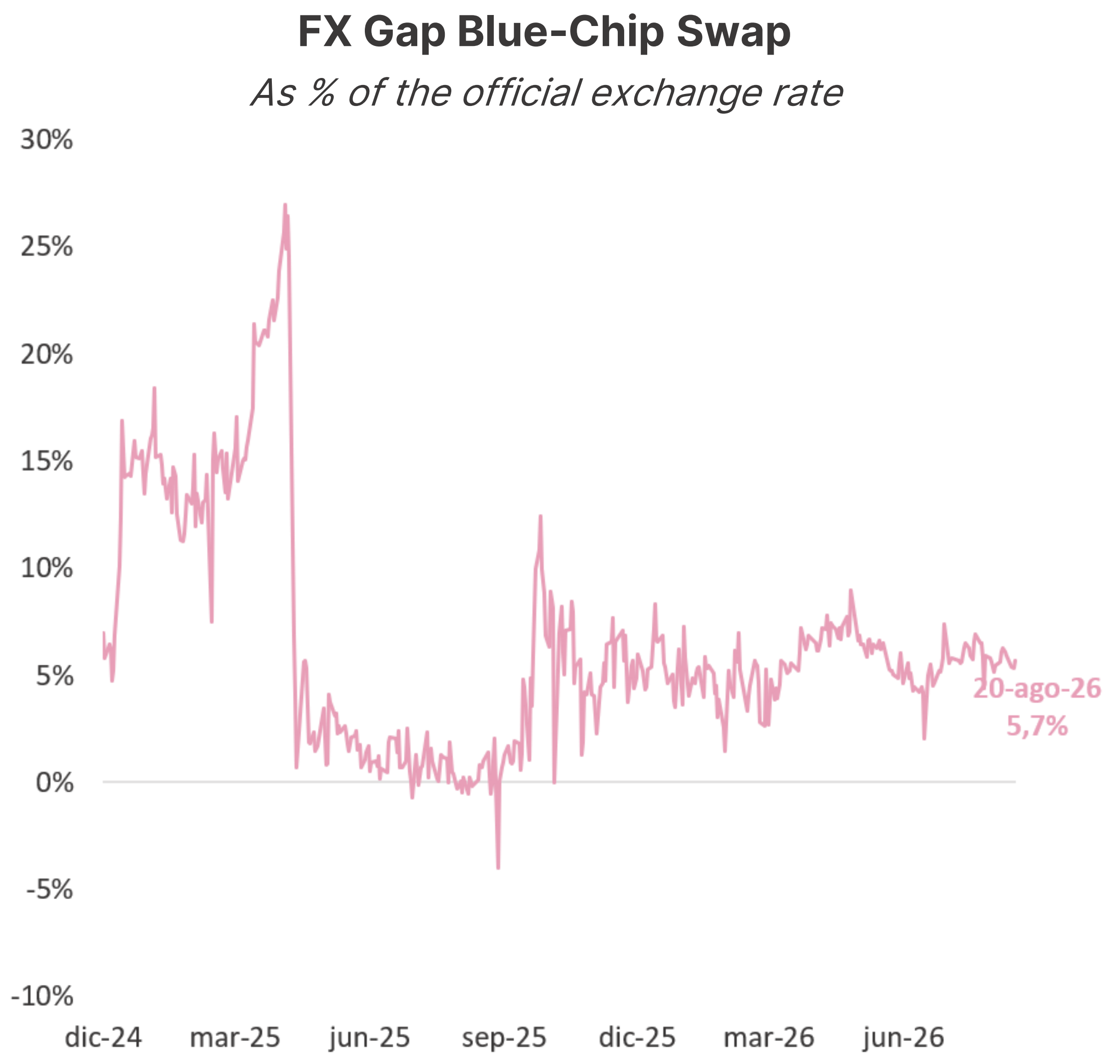


- *IMF Methodology*
- *Source: Banco Galicia based on BCRA and IMF*

FX Markets



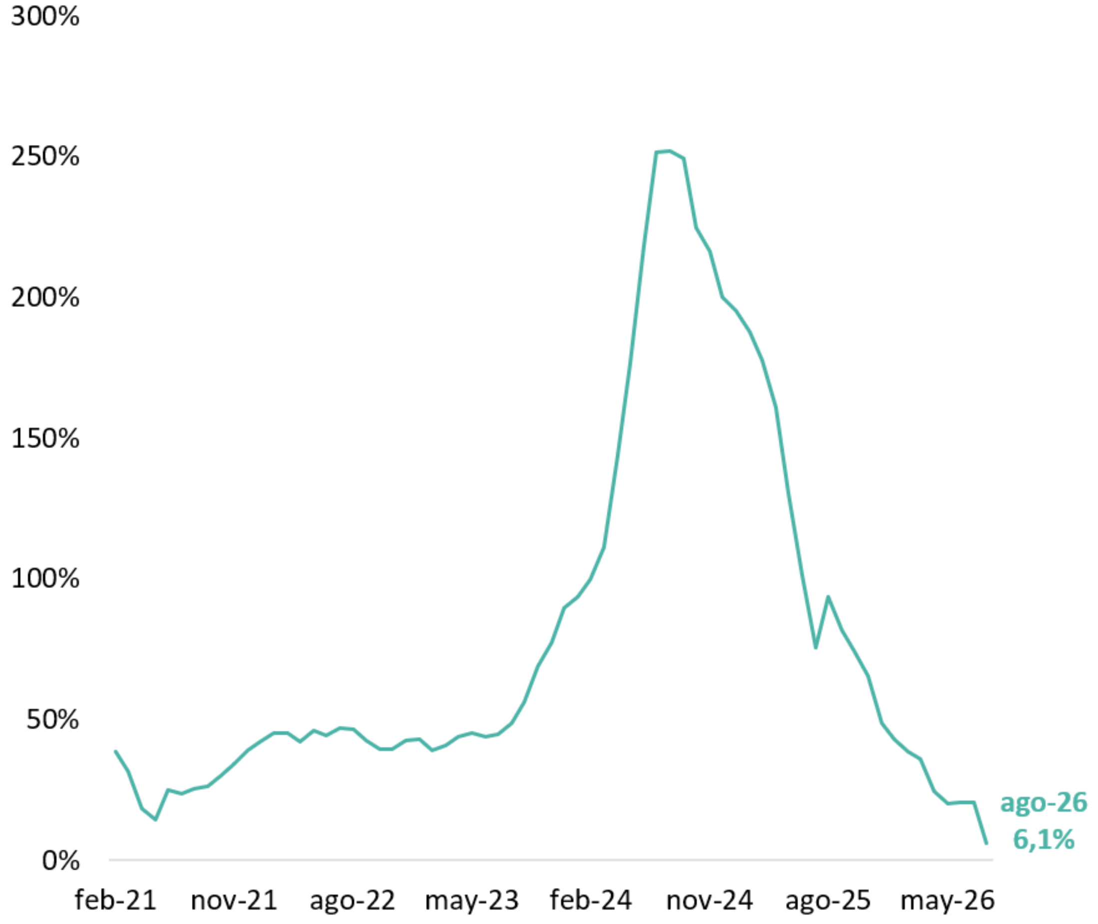
Source: Banco Galicia based on market data



Source: Banco Galicia based on market data

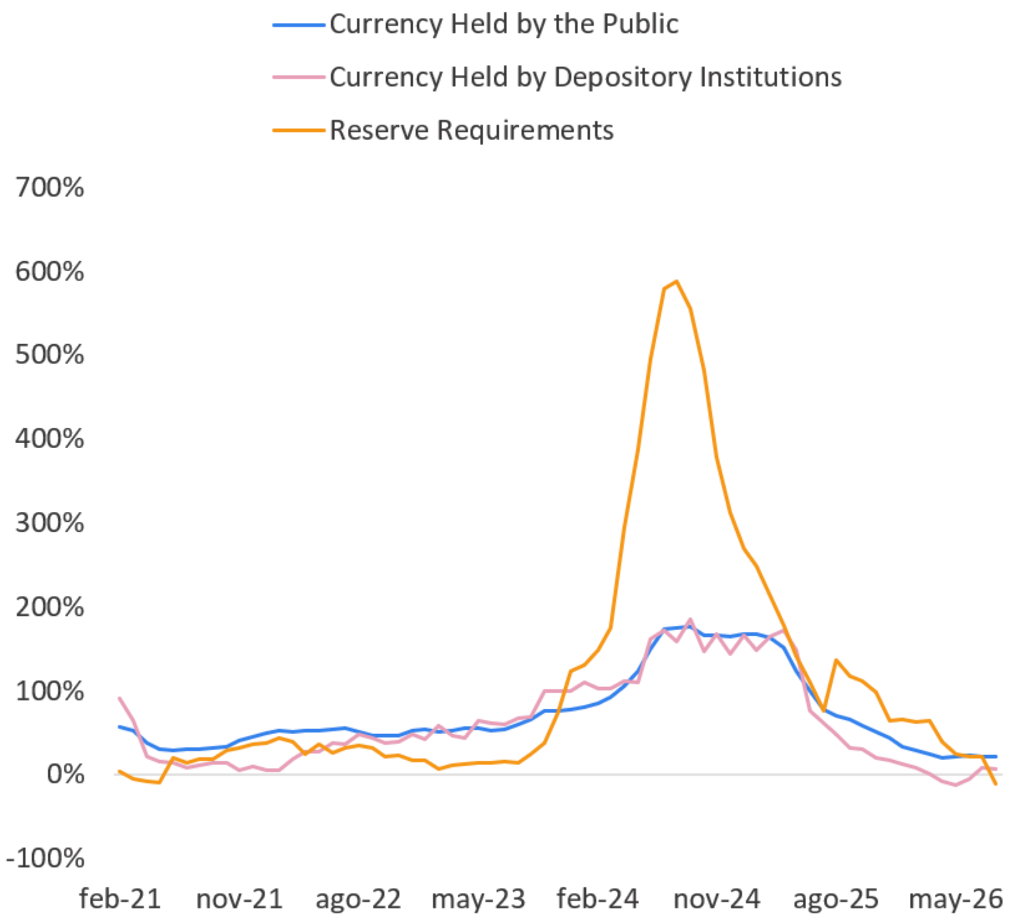
Monetary Performance

Monetary Base
% Change YoY



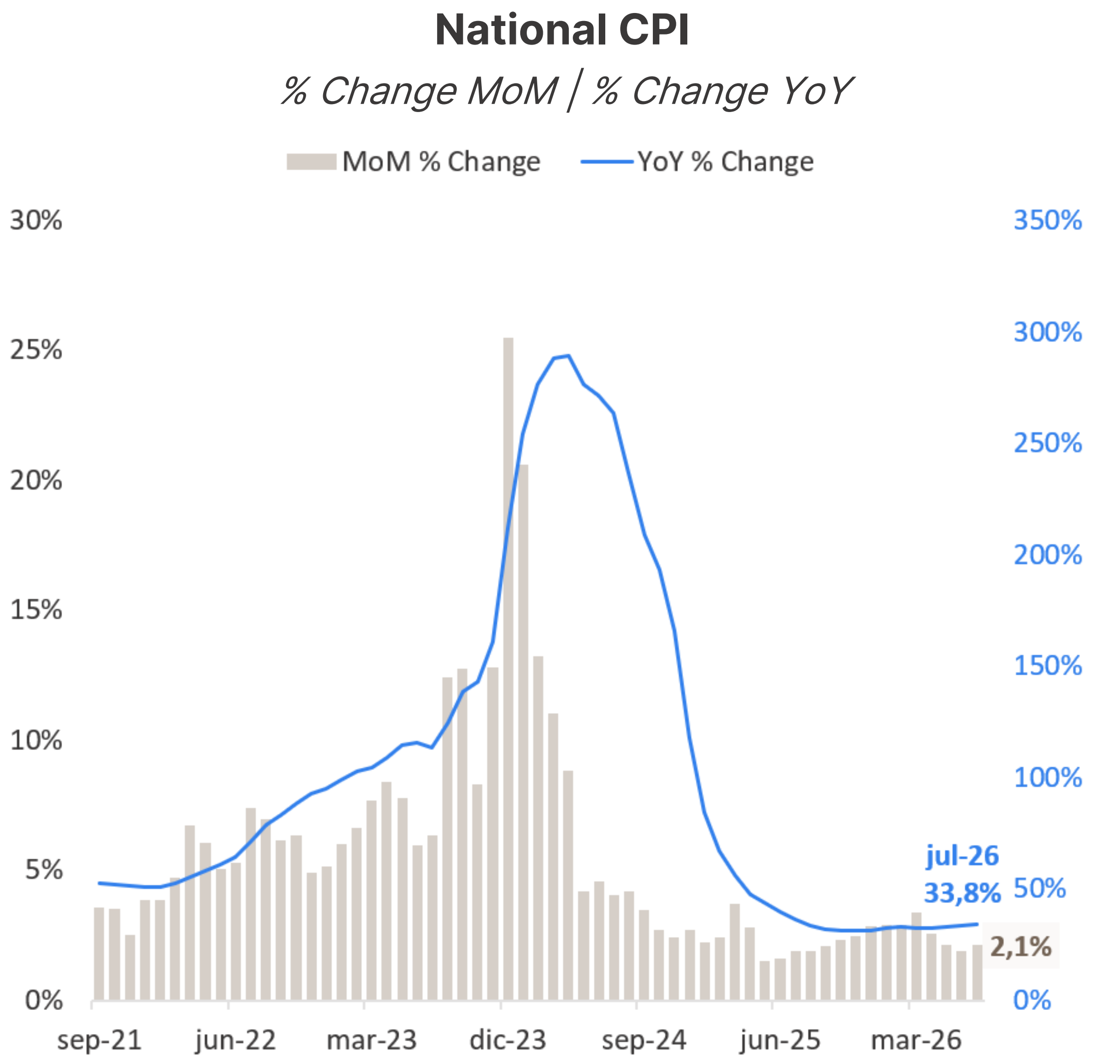
Source: Banco Galicia based on BCRA

Monetary Base
% Change YoY

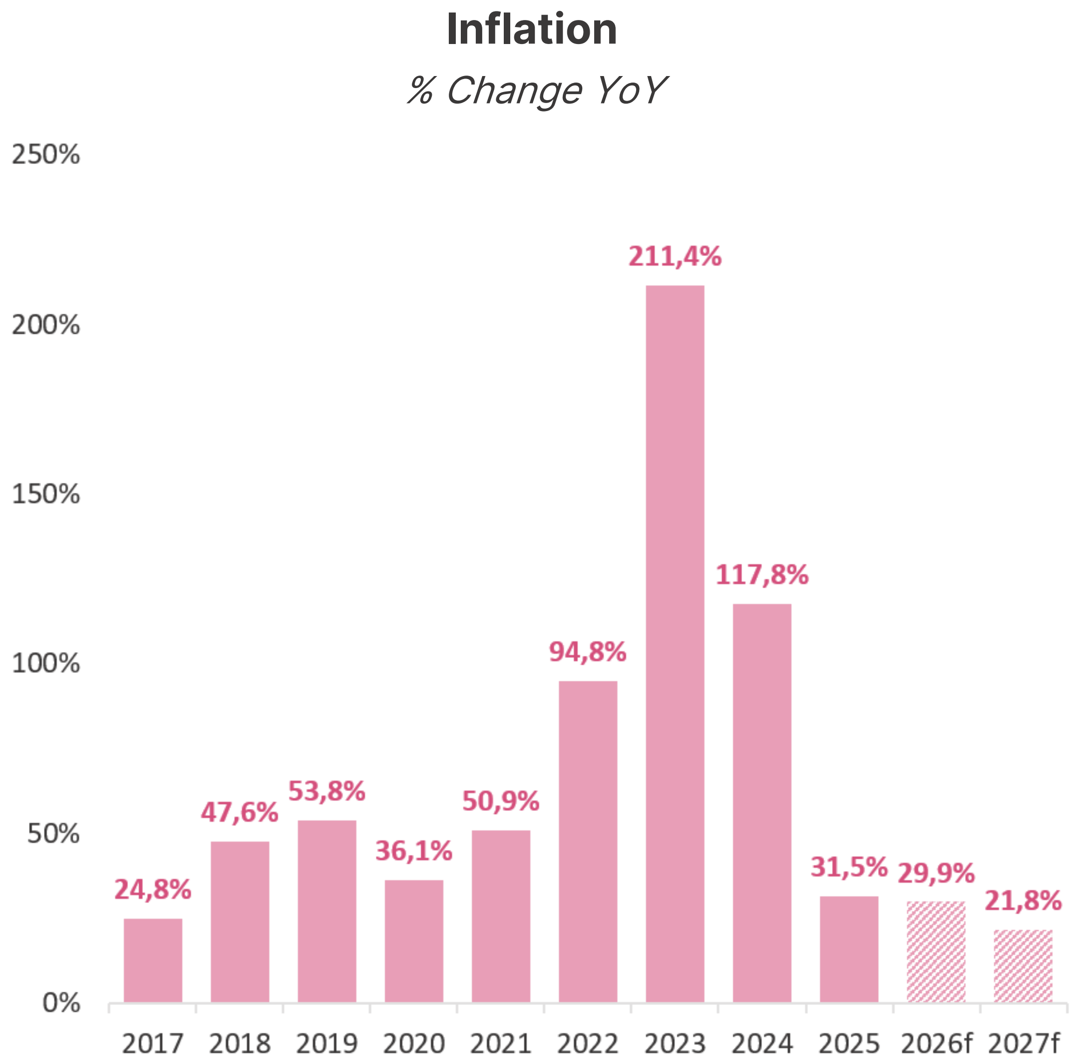


Source: Banco Galicia based on BCRA

Inflation



Source: Banco Galicia based on INDEC

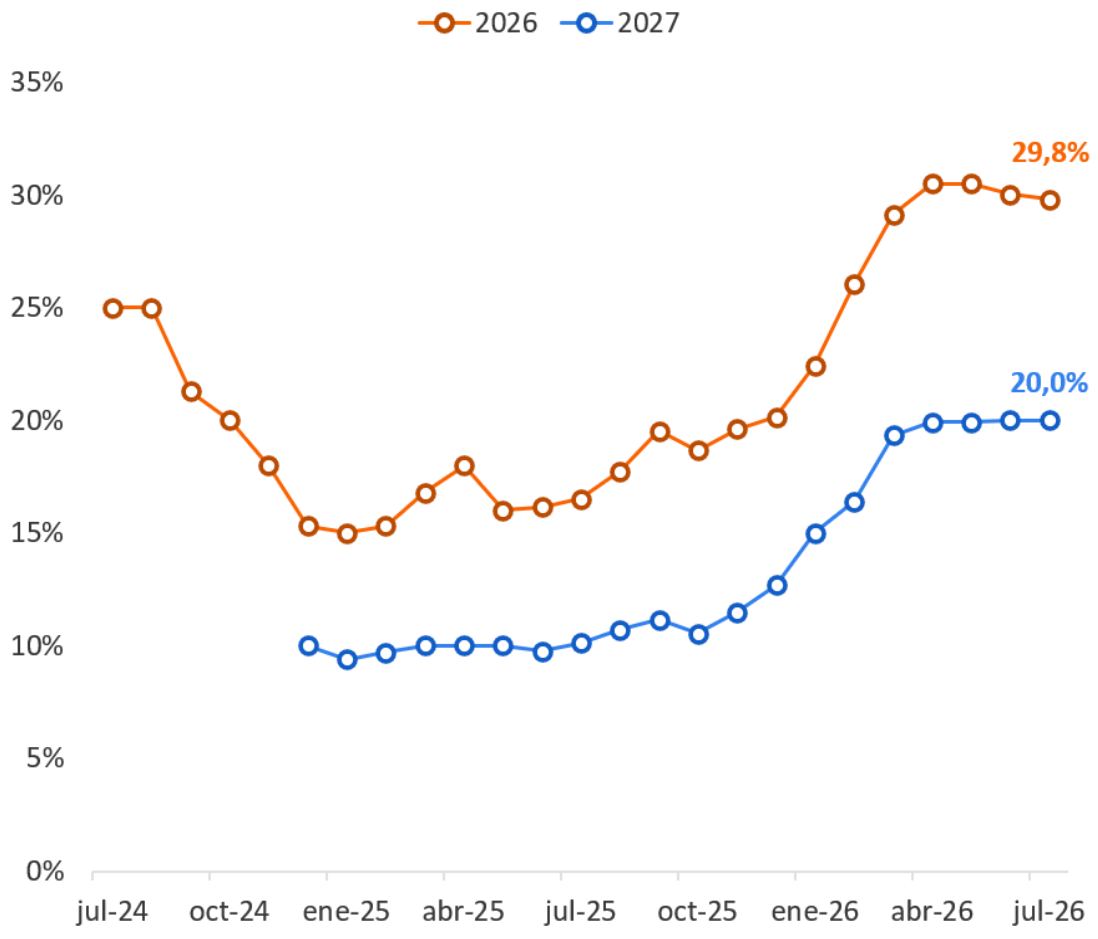


Source: Banco Galicia based on INDEC and own estimates

Inflation

Market Expectations – Central Bank Survey (REM)

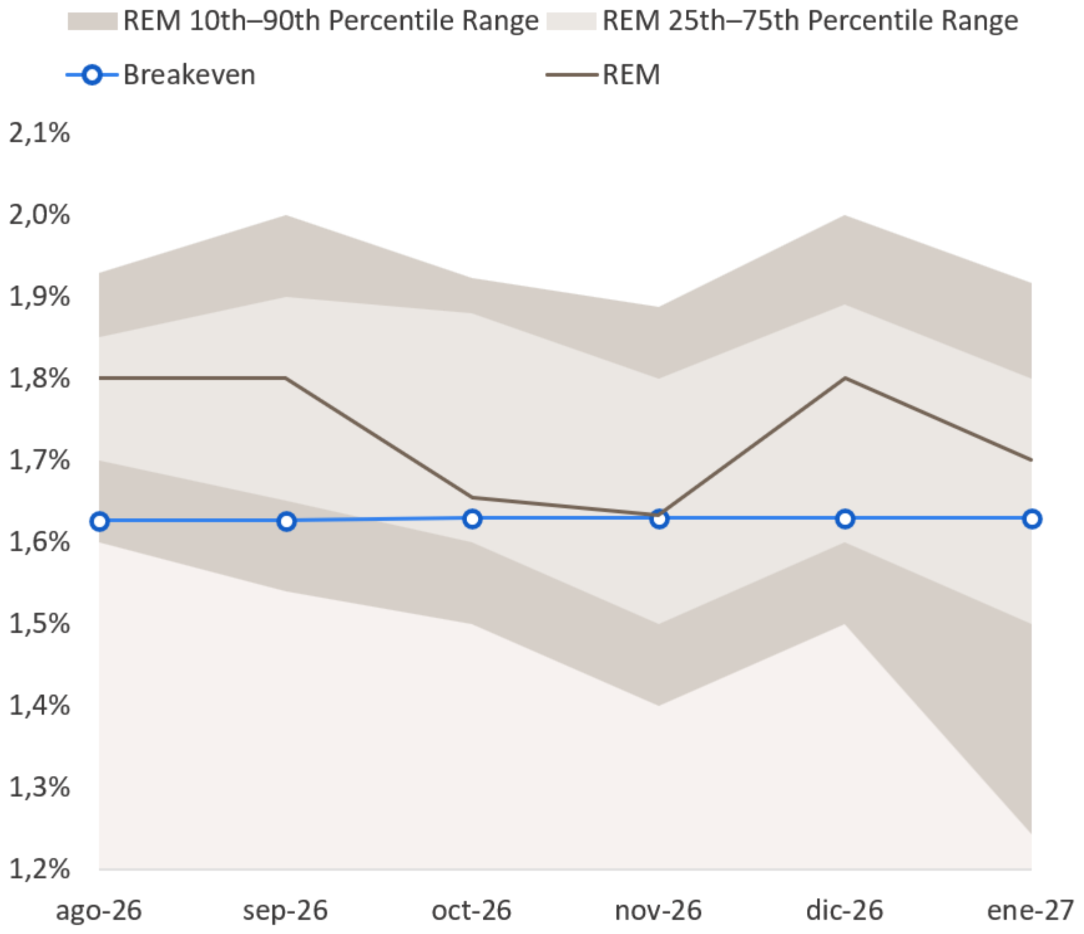
Annual Inflation



Source: Banco Galicia based on BCRA

Inflation Expectations

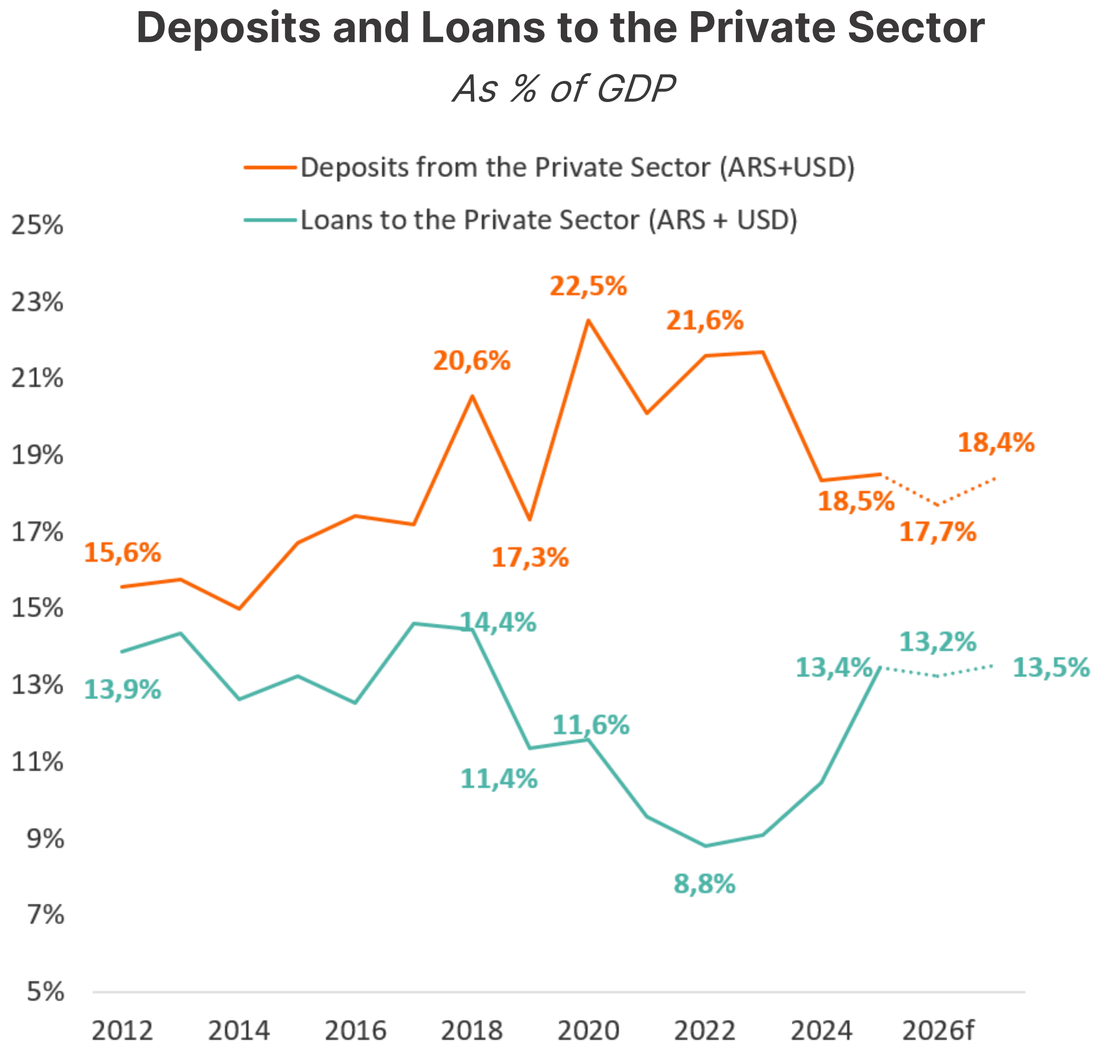
Monthly Inflation Rate %



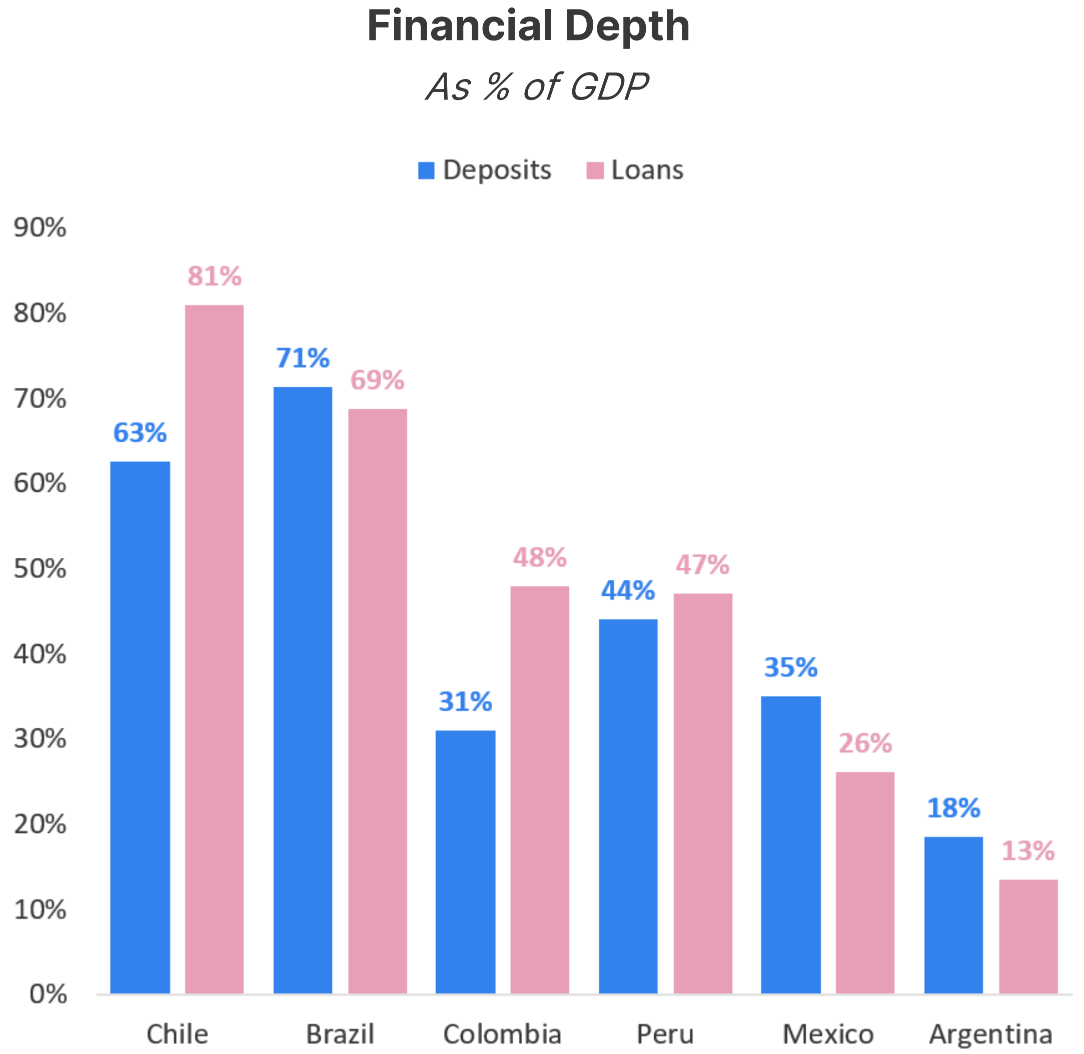
Source: Banco Galicia based on BCRA and market data

Agenda

Financial Depth

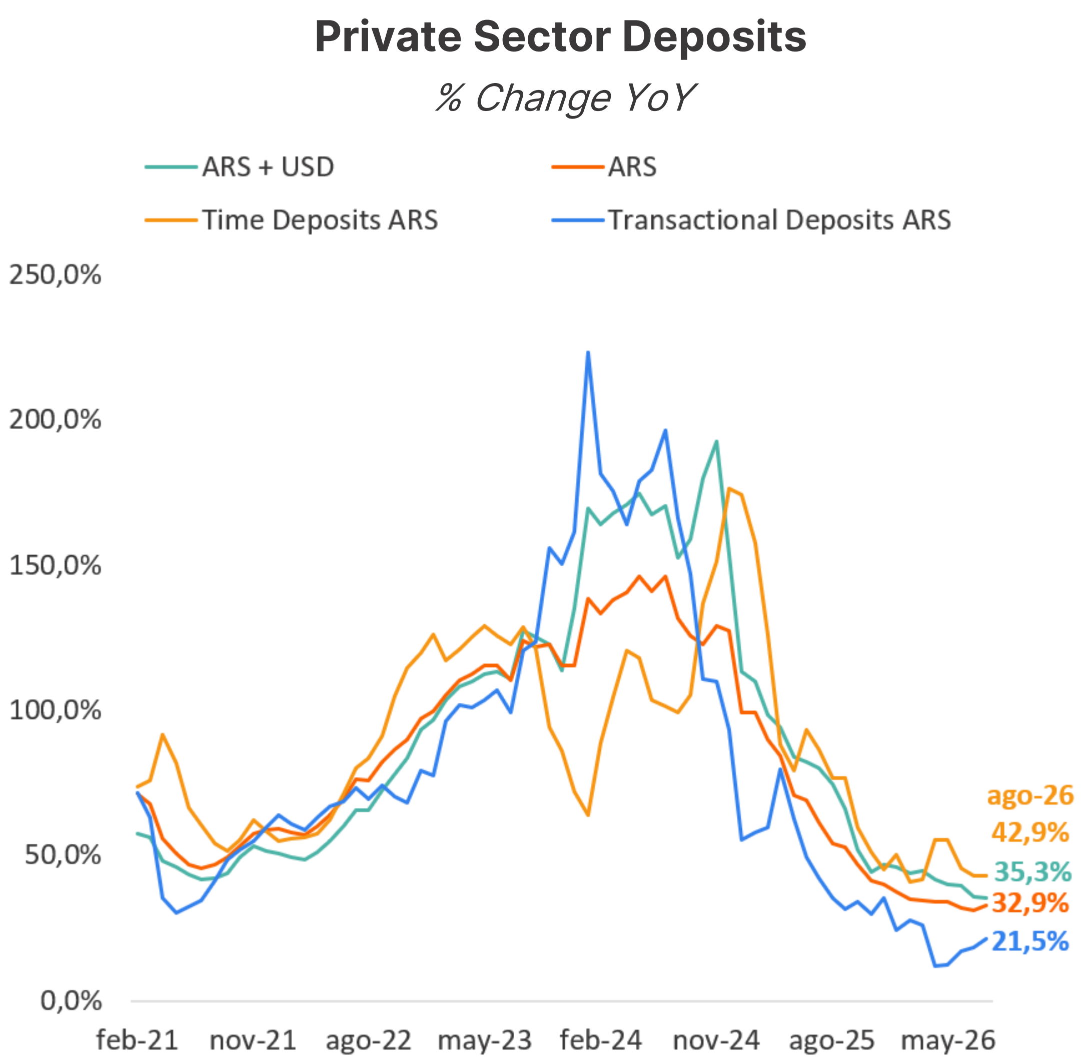


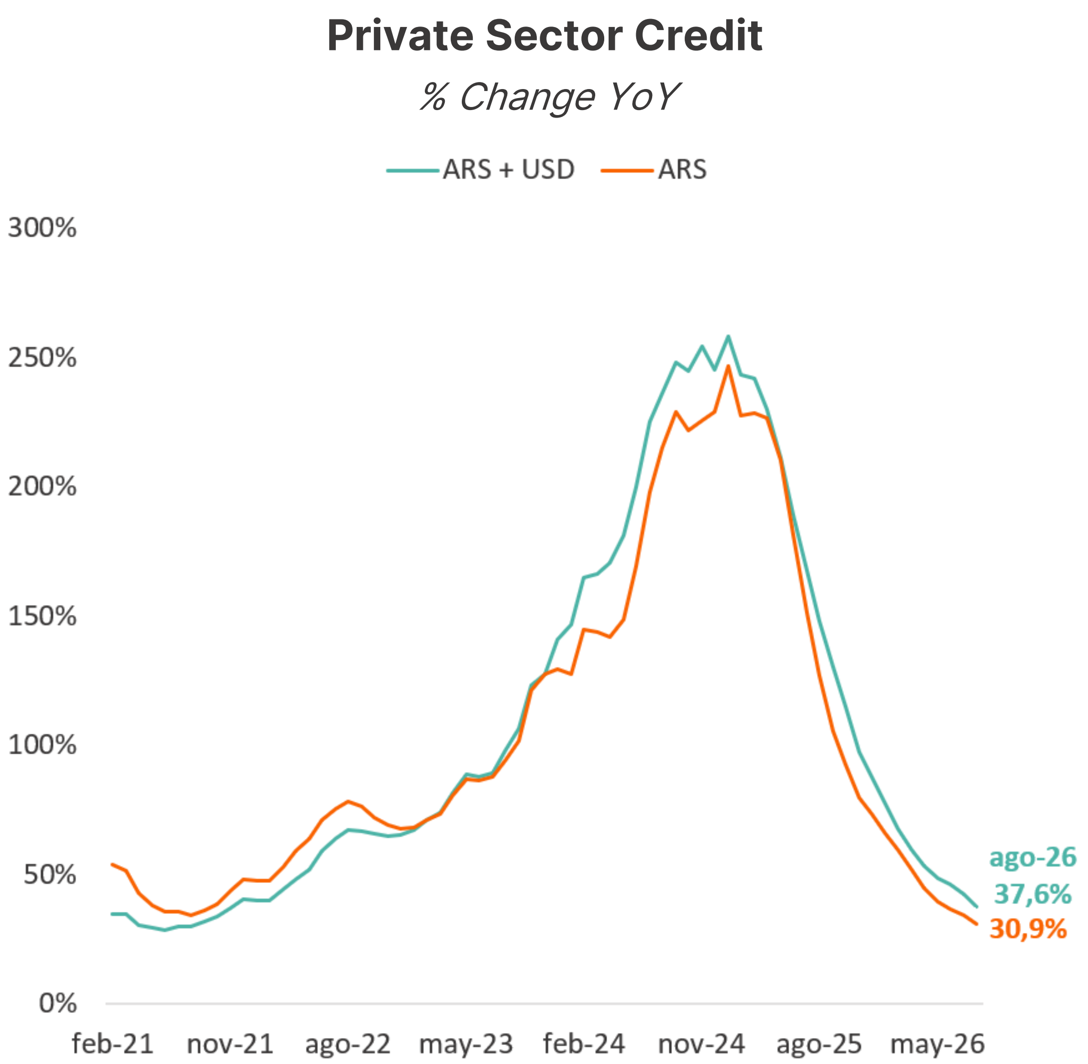
Source: Banco Galicia based on BCRA and own estimations



Source: Banco Galicia based on World Bank and BCRA

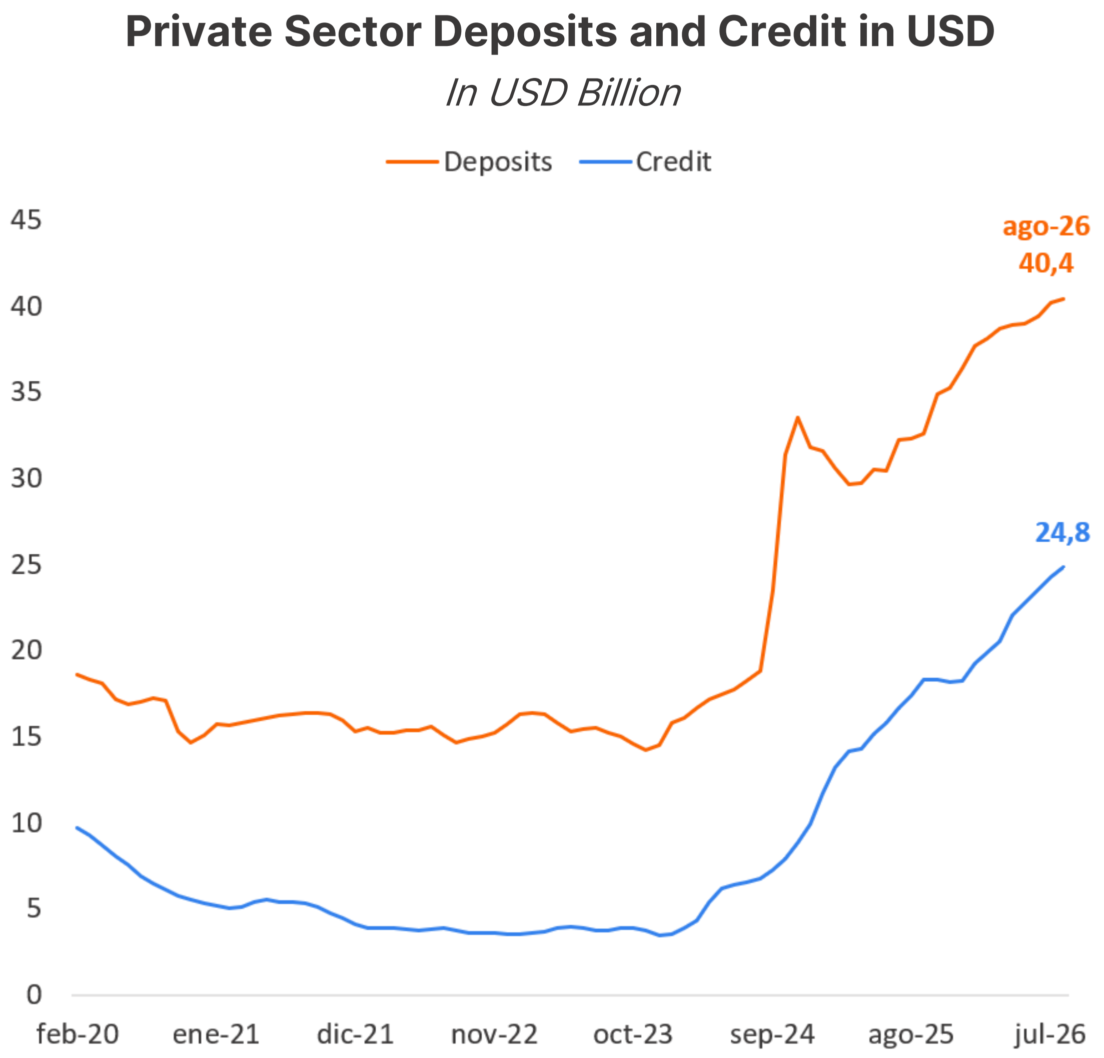
Private Sector Deposits and Loans



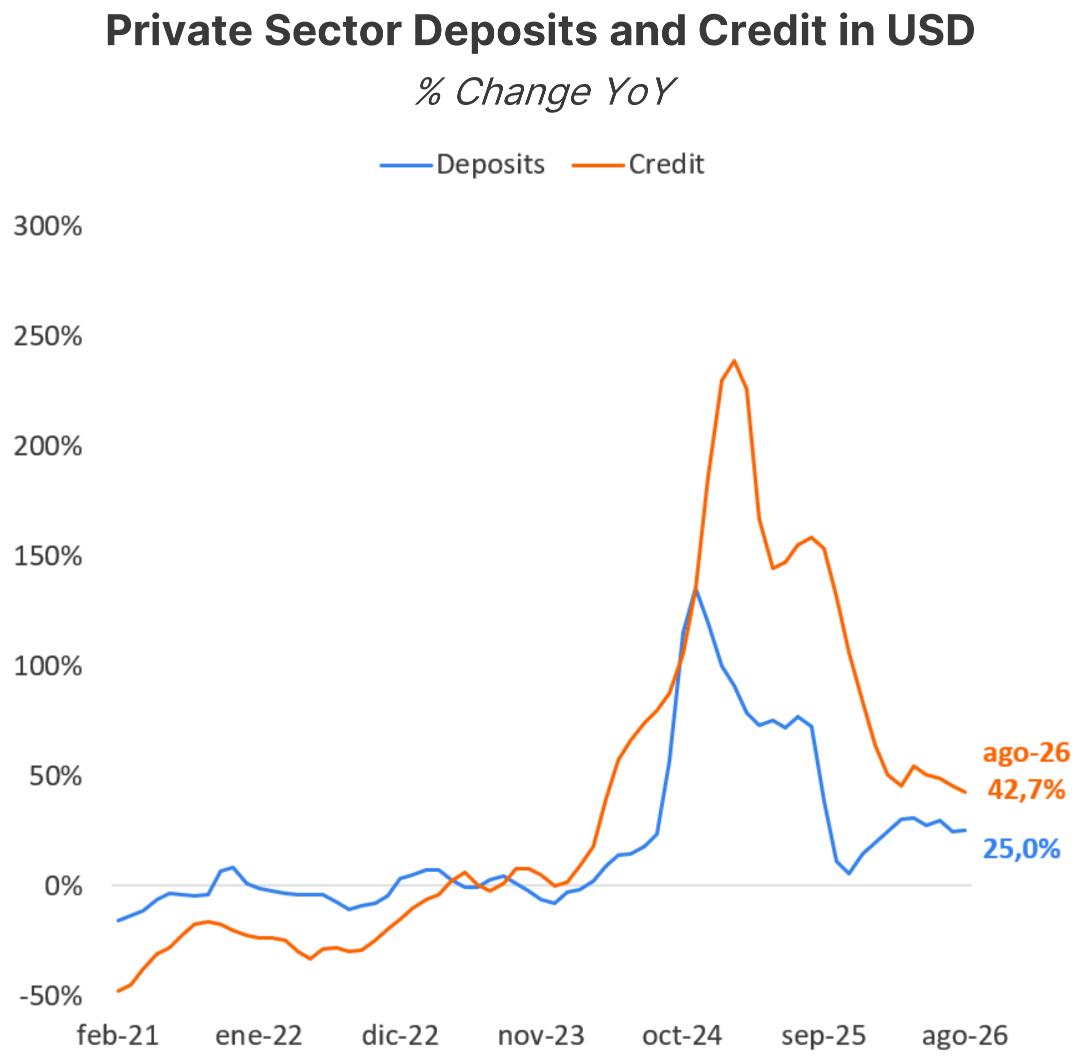


Source: Banco Galicia based on BCRA

Private Sector Deposits and Loans

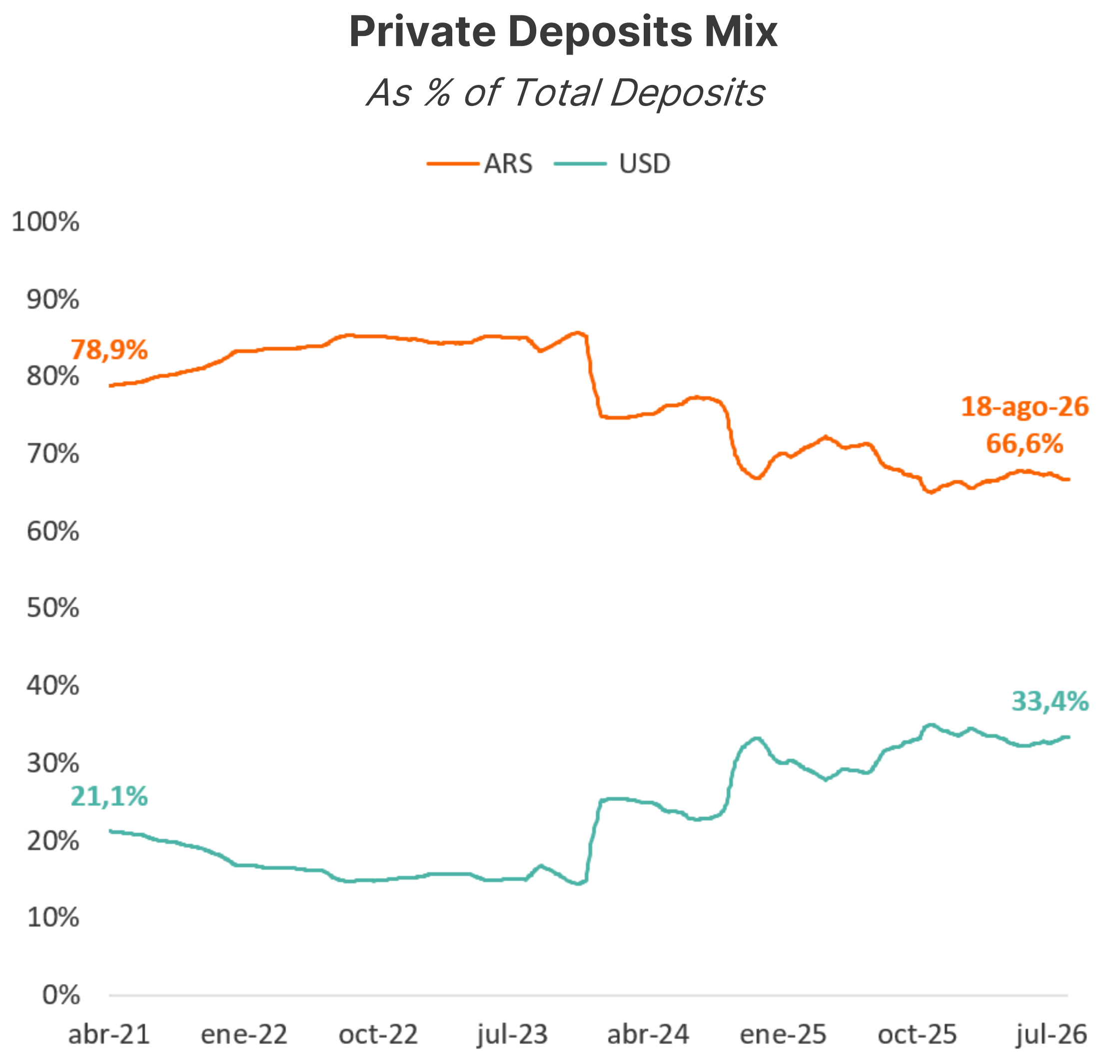


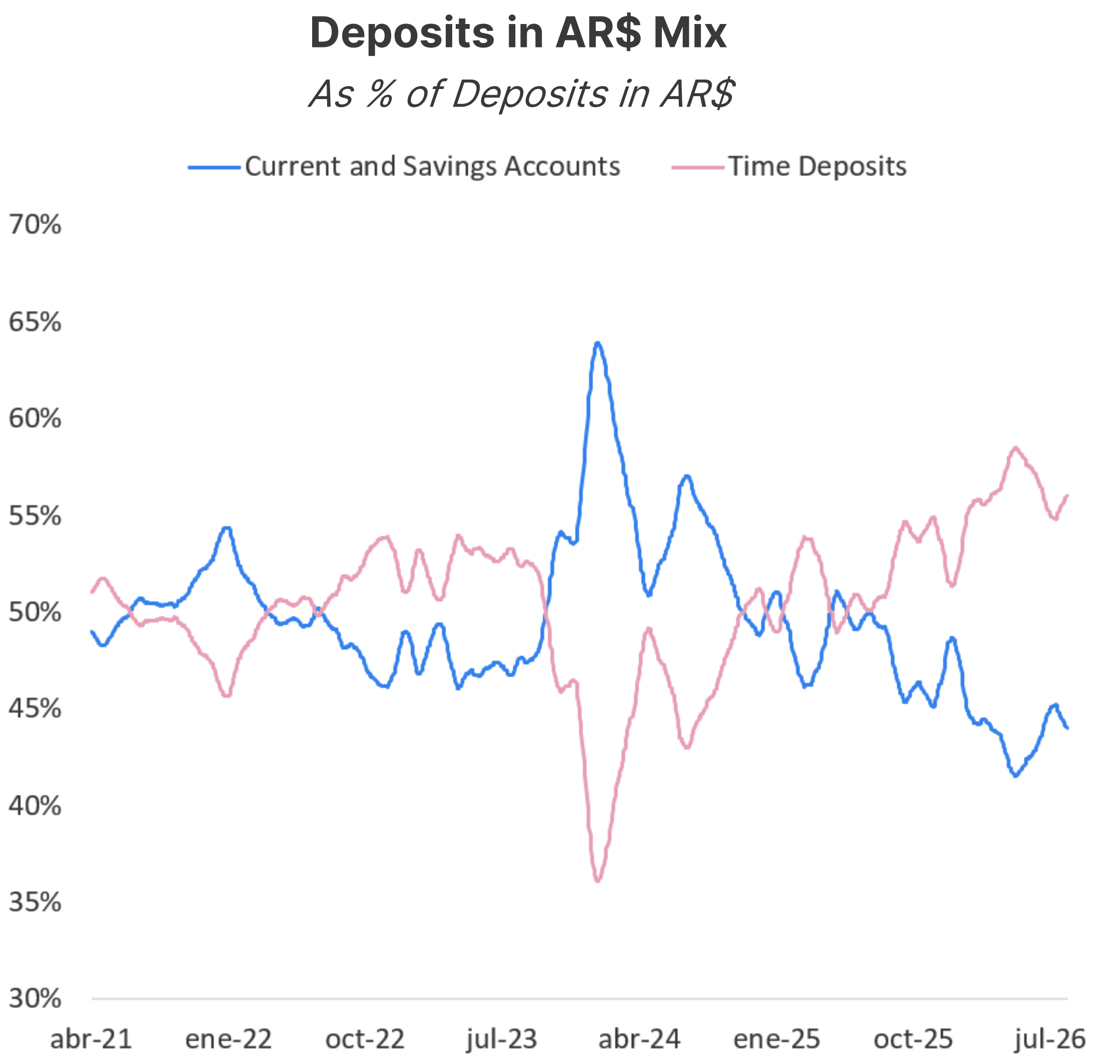
Source: Banco Galicia based on BCRA



Source: Banco Galicia based on BCRA

Breakdown of Deposits by Currency and Type

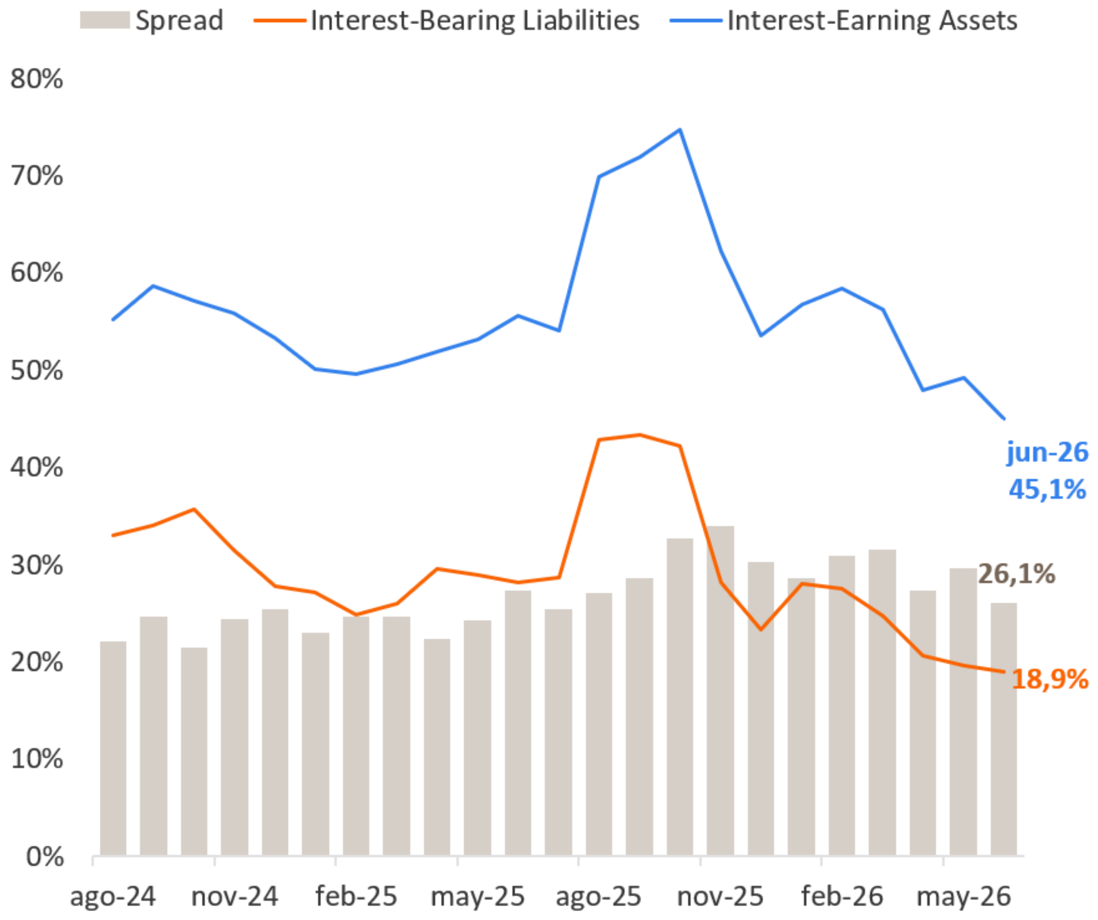




Source: Banco Galicia based on BCRA

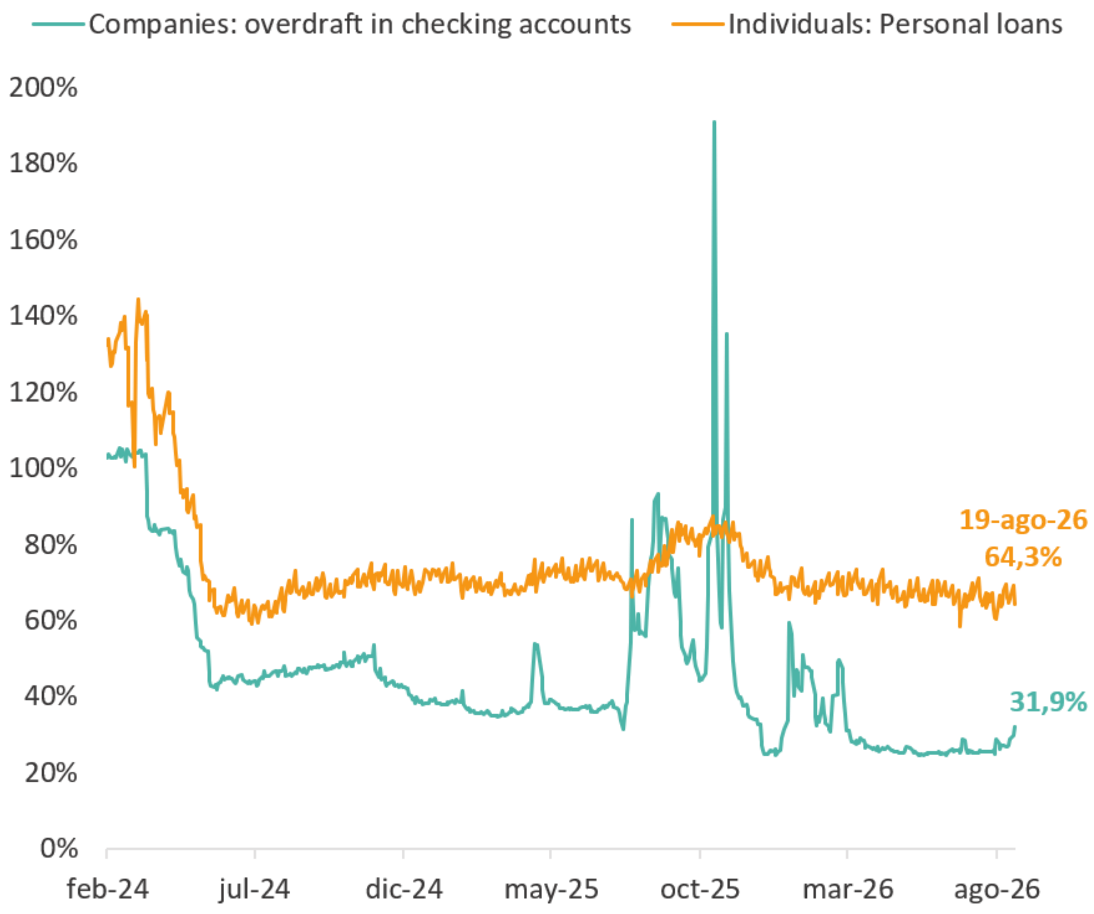
Interest Rates

Interest Rate Spread
% Nominal Annual Interest Rate



Source: Banco Galicia based on BCRA

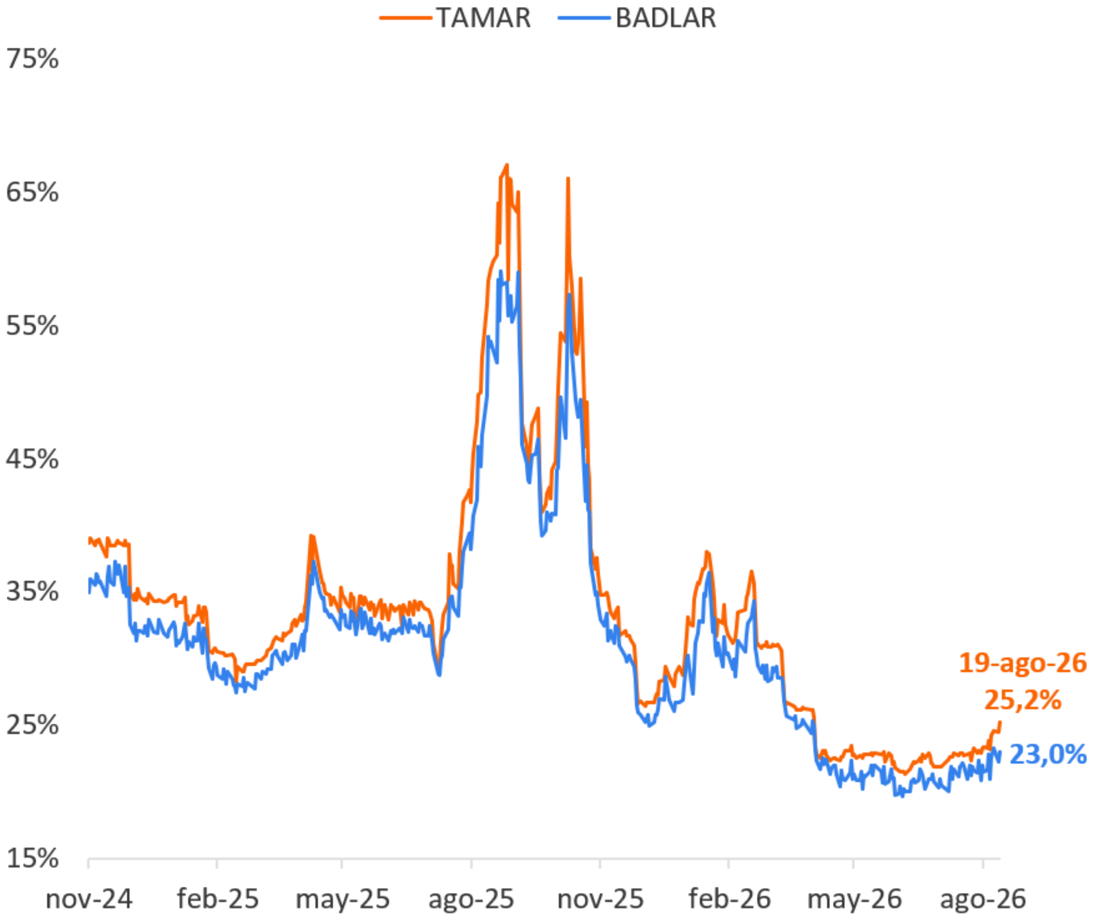
Yield on Assets
% Nominal Annual Interest Rate



Source: Banco Galicia based on Ministry of Economics and own estimates

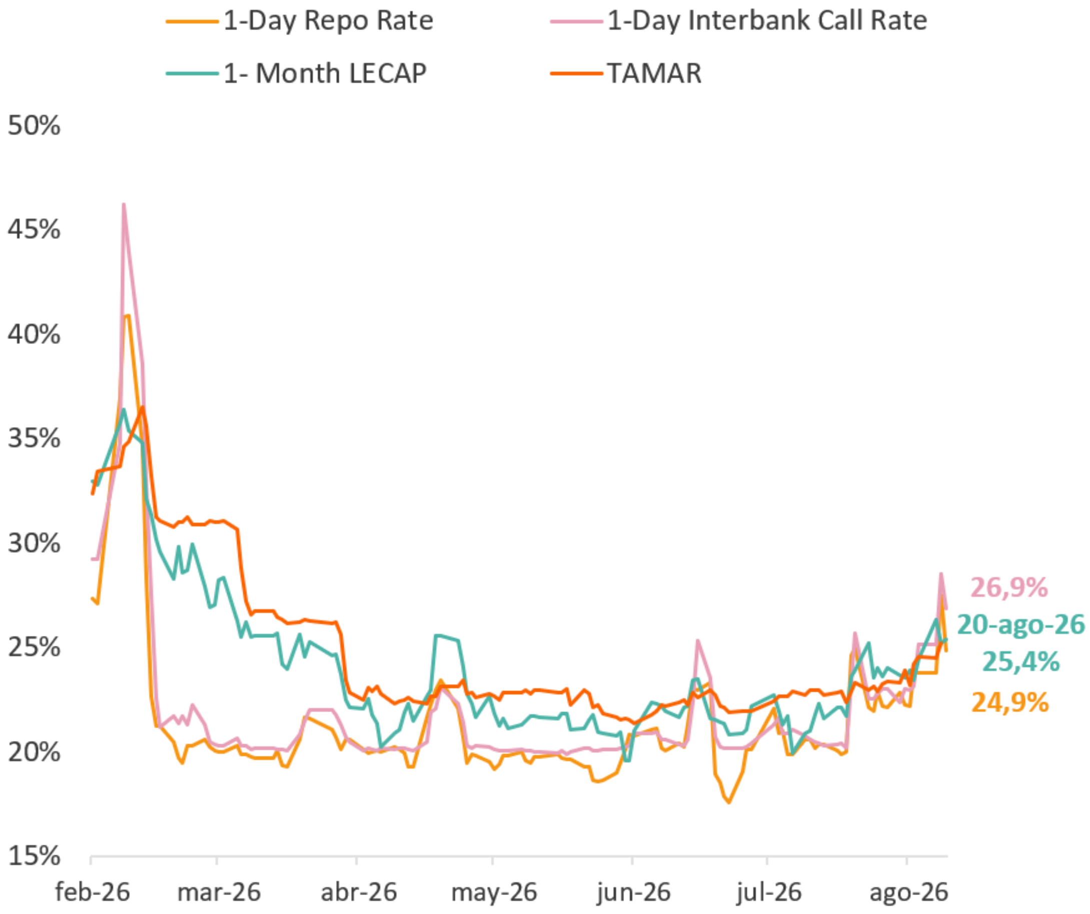
Interest Rates

Cost of Liabilities – Private Banks
% Nominal Annual Interest Rate



Source: Banco Galicia based on BCRA

Market Interest Rates
% Nominal Annual Interest Rate



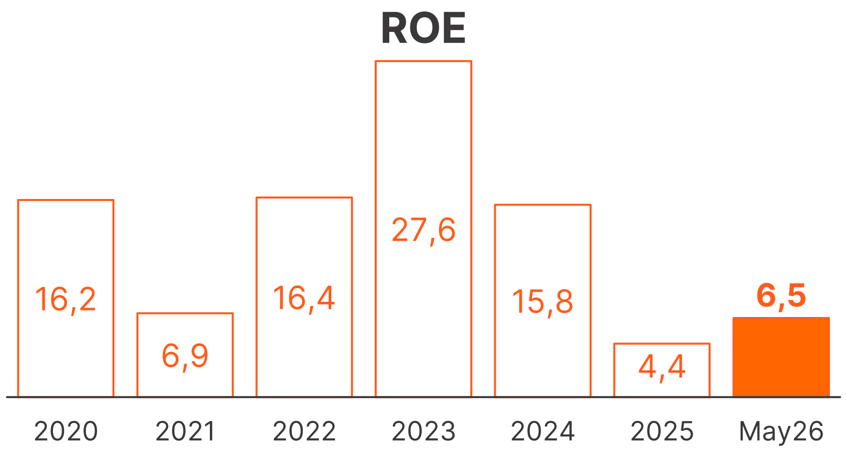
Source: Banco Galicia based on Ministry of Economics and own estimates

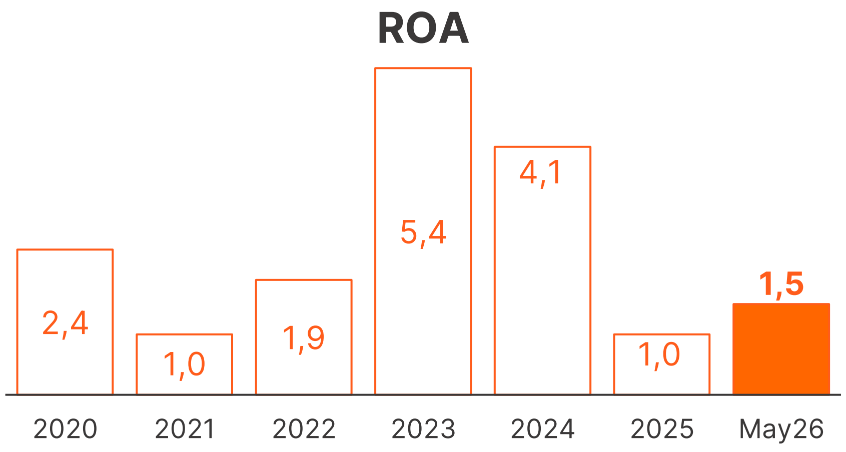
Composition of the Banking System

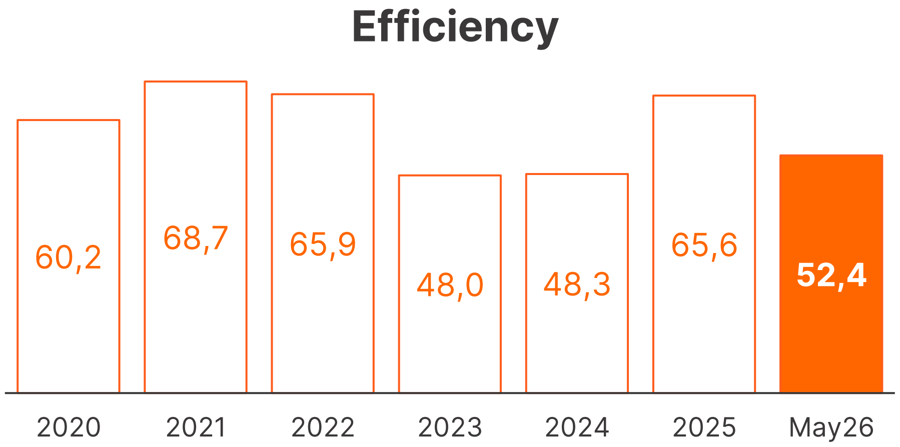
	Number	Market share Private-Sector Deposits (%)
Banking Institutions	**60**	
Government-Owned Banks	14	31.5
Private Sector Banks	46	
- Domestic Banks	34	38.2
- Foreing Banks	12	30.3

As of May 31, 2026 (latest available information).

Profitability



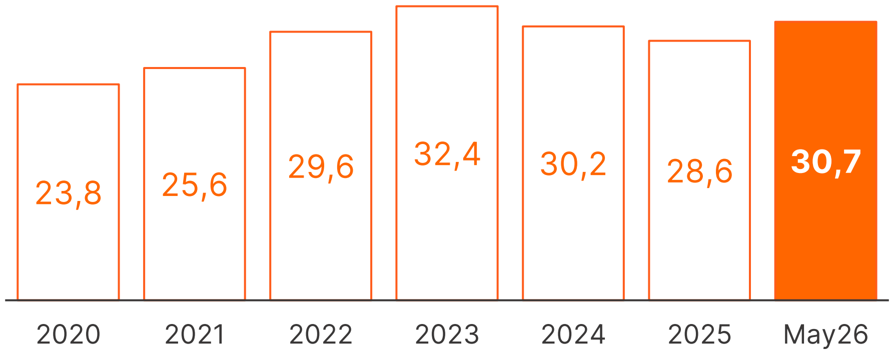




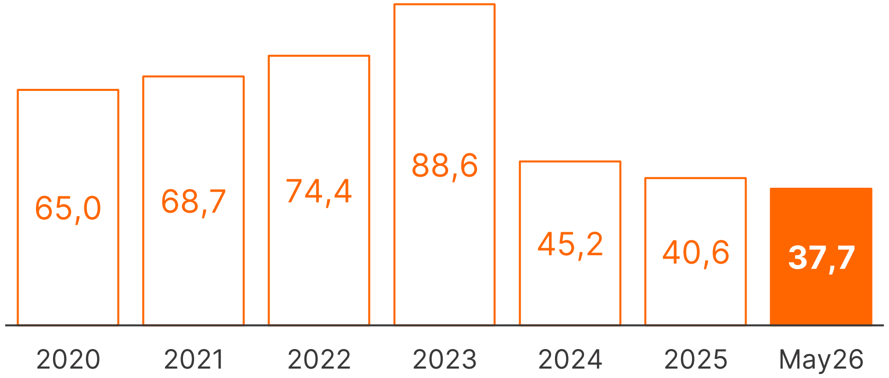
Source: Argentine Central Bank.
Inflation-adjusted figures since FY 2020.

Relevant Ratios

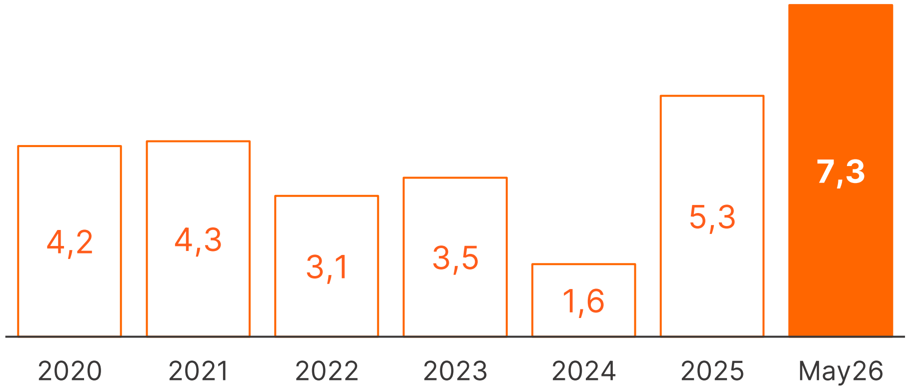
Total Capital Ratio



Liquidity Ratio



NPL Ratio



Source: Argentine Central Bank.

Agenda

Organizational Structure

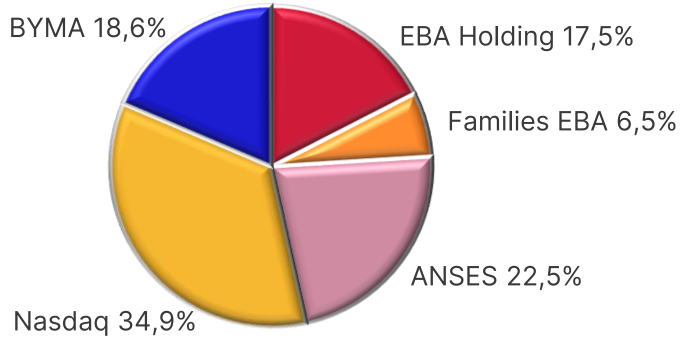
EBA HOLDING

17.5% Shares | 51.5% Votes

Grupo Galicia

- Fondos Fima
- Galicia
- NaranjaX
- Galicia Seguros
- Galicia Ventures
- inviu
- Galicia Securities
- nera 50%

Capital Structure

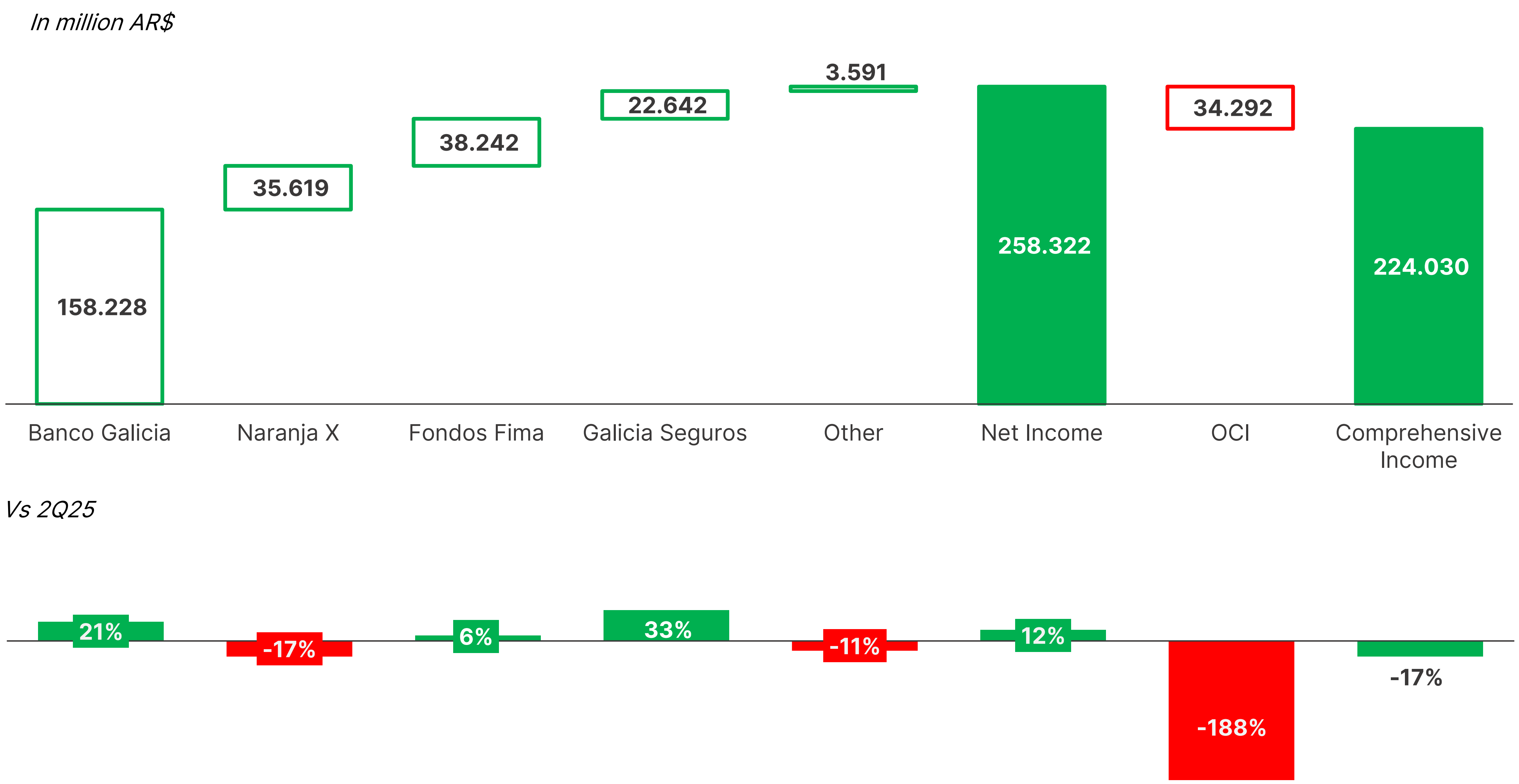


Business Summary

ROE	ROA	FINANCIAL MARGIN	EFFICIENCY
2Q26 11.3%	2Q26 2.1%	2Q26 17.9%	2Q26 35.0%
+ 167 bp y/y	+ 26 bp y/y	- 129 bp y/y	- 591 bp y/y
FY26 7.3%	FY26 1.3%	FY26 17.8%	FY26 37.2%
- 183 bp y/y	- 43 bp y/y	- 141 bp y/y	- 723 bp y/y

As of June 30, 2026.

Results from Equity Investments - 2Q26



Quarterly figures.

Agenda

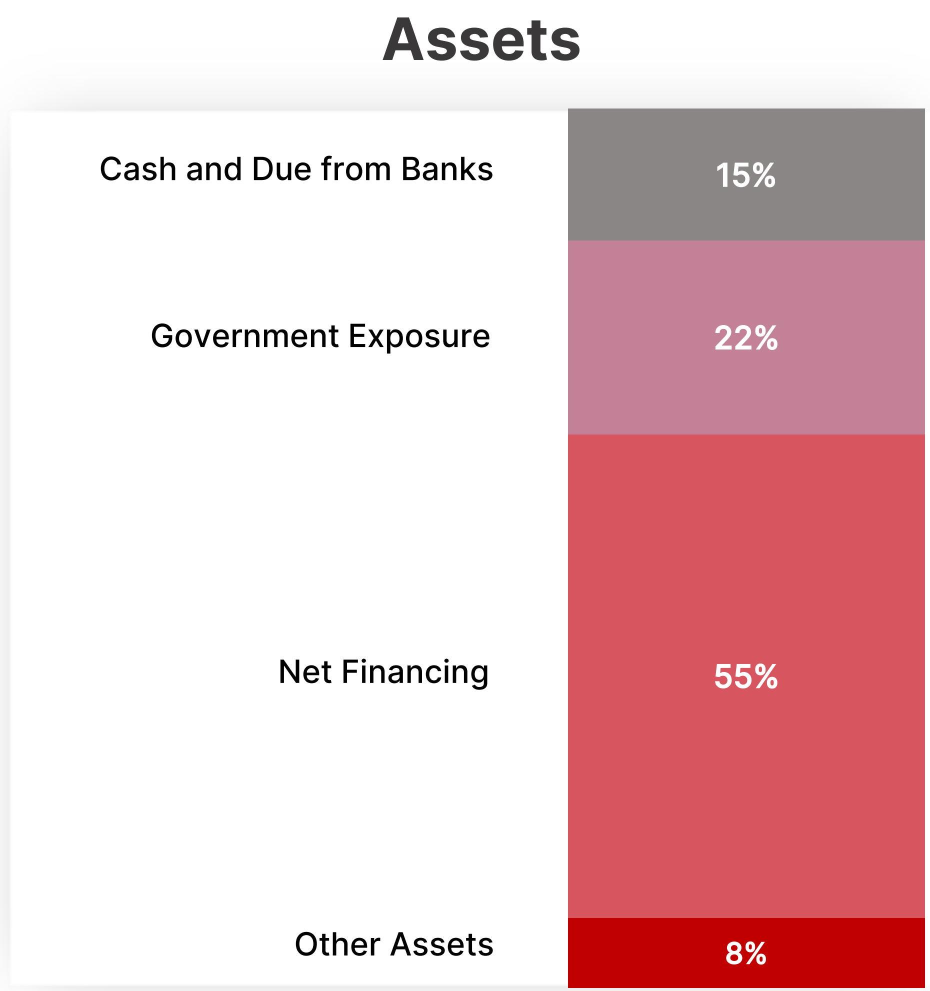
Business Summary

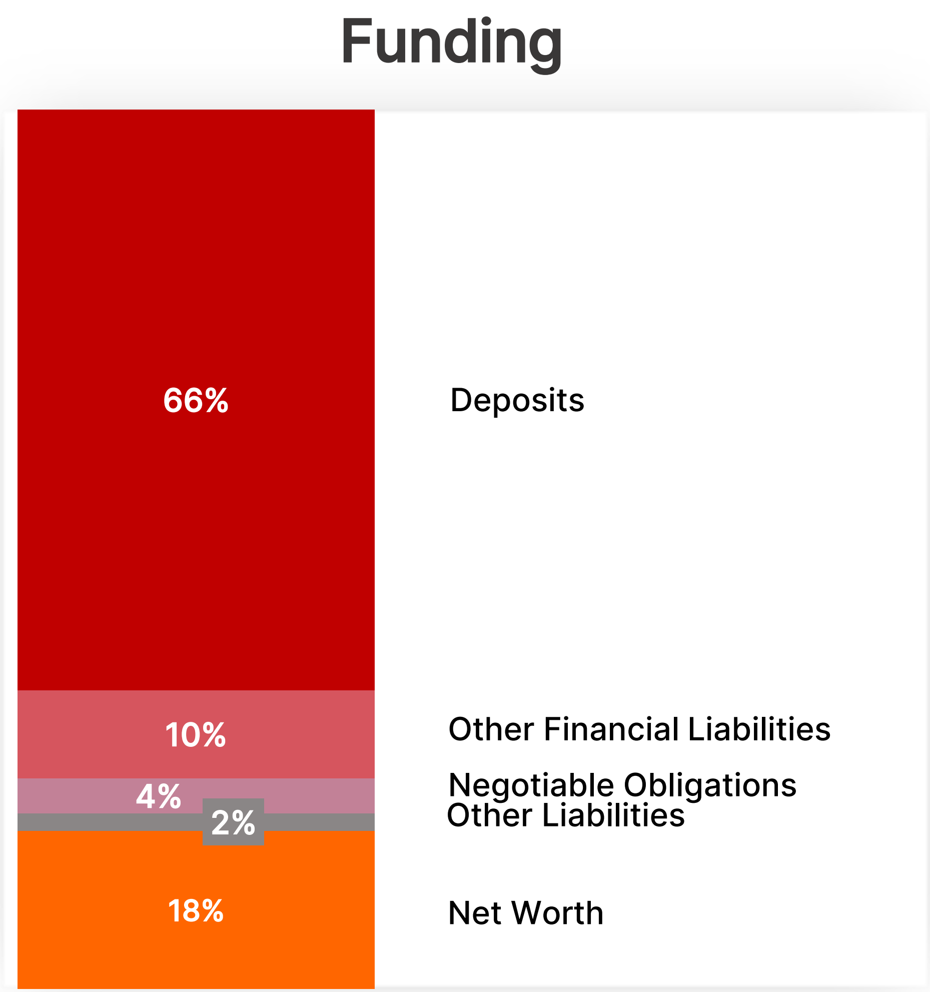
ROE	NET LOANS	DEPOSITS
2Q26 8.8%	AR$ 22,506 bn	AR$ 27,029 bn
+ 236 bp y/y	+ 11% y/y	+ 1% y/y
FY26 5.9%	USD 15.2 bn	USD 18.2 bn
+ 168 bp y/y		

ROA	ASSETS	EQUITY
2Q26 1.6%	AR$ 41,048 bn	AR$ 7,248 bn
+ 19 bp y/y	- 0% y/y	- 0% y/y
FY26 1.1%	USD 27.7 bn	USD 4.9 bn
+ 9 bp y/y		

As of June 30, 2026.
Exchange rate = 1,483.02 AR$ per USD.

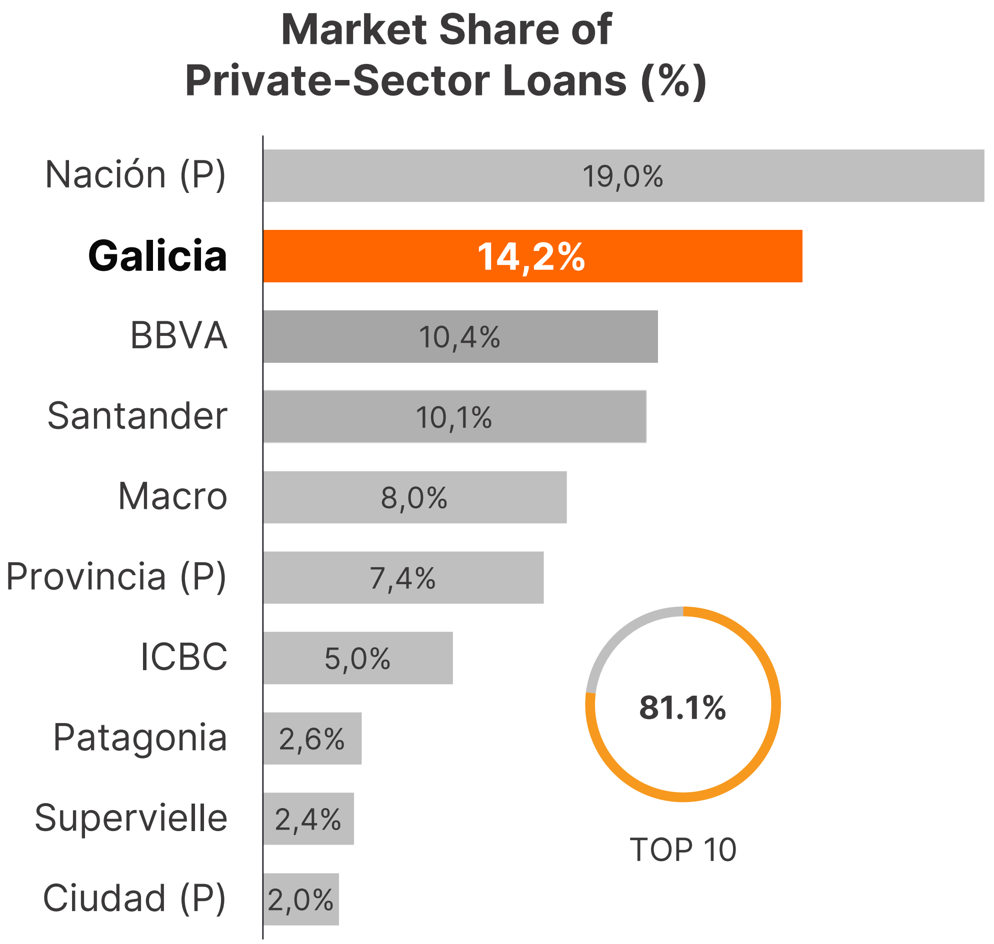
Financial Structure

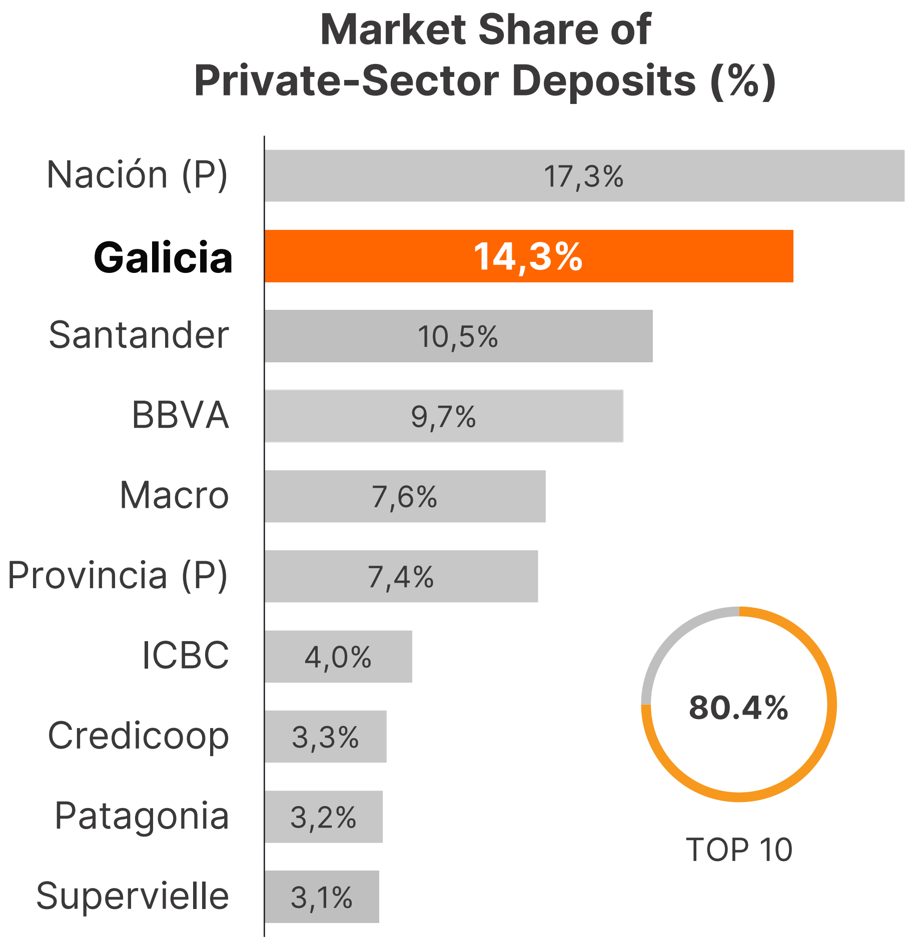




As of June 30, 2026.

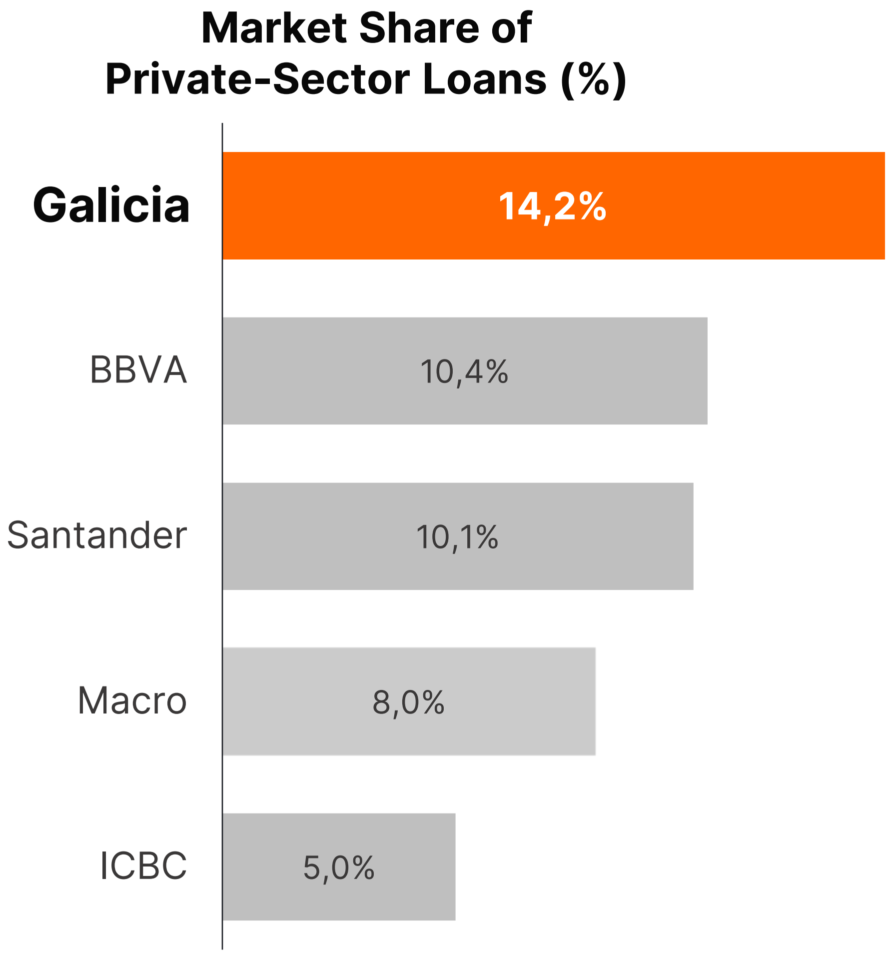
TOP 10 Banks

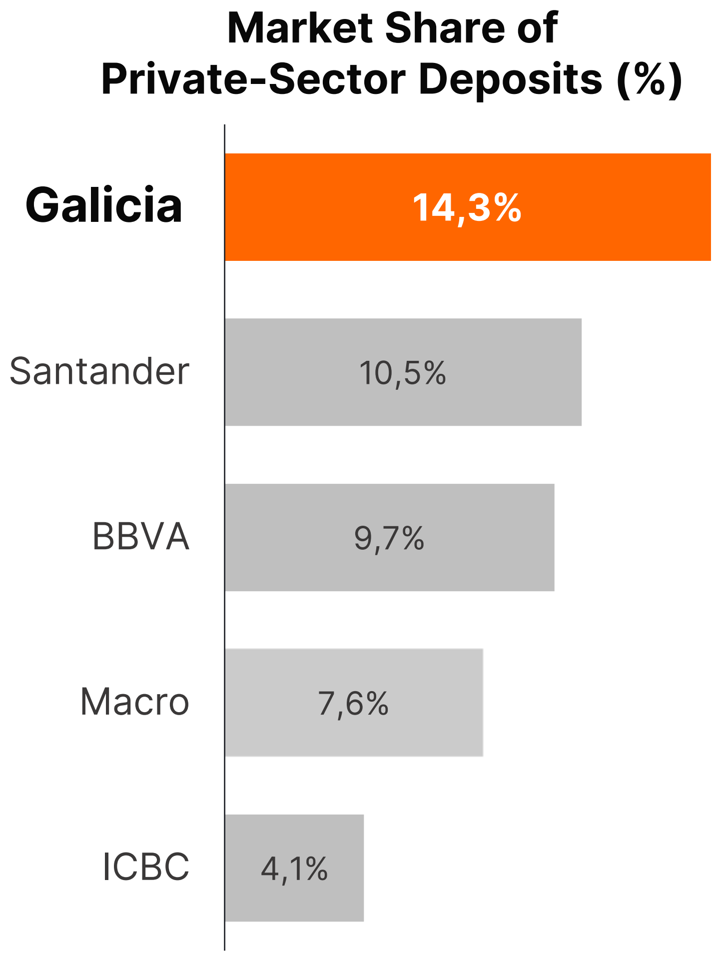




As of April 30, 2026 (latest information available). Source: Argentine Central Bank.
(P) Goverment owned Banks.

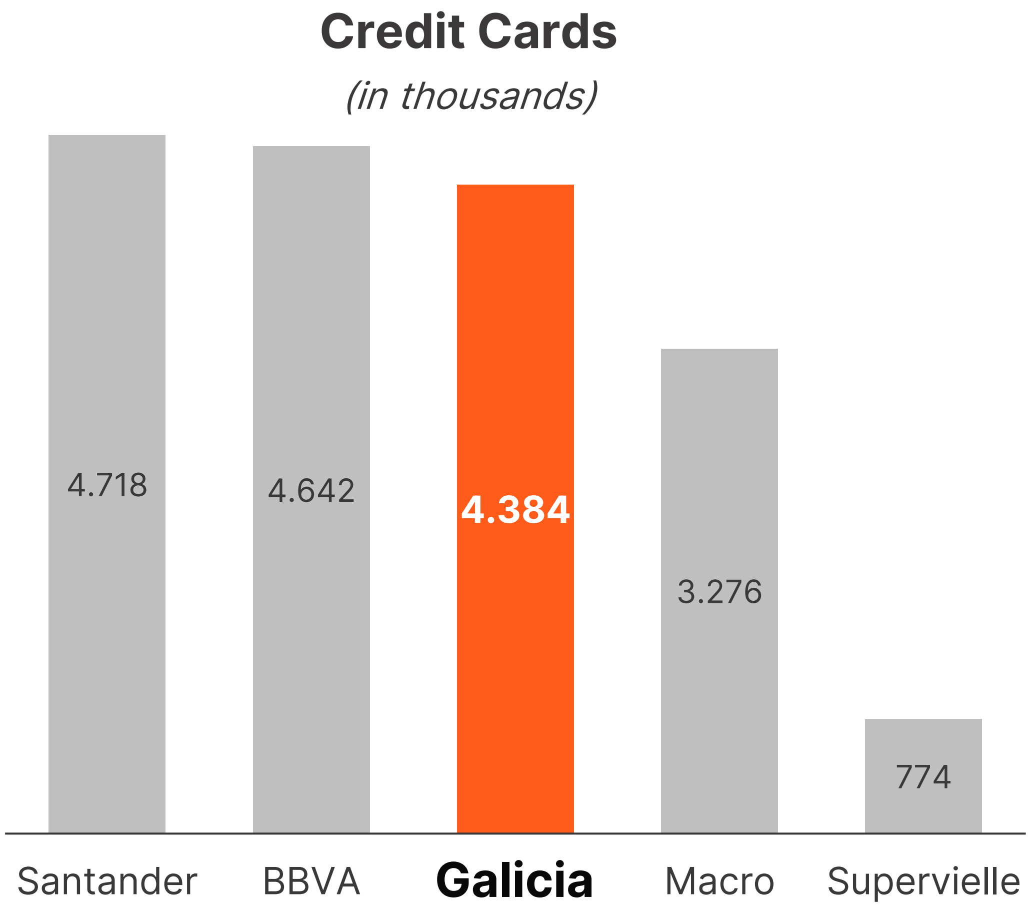
Peer Comparison

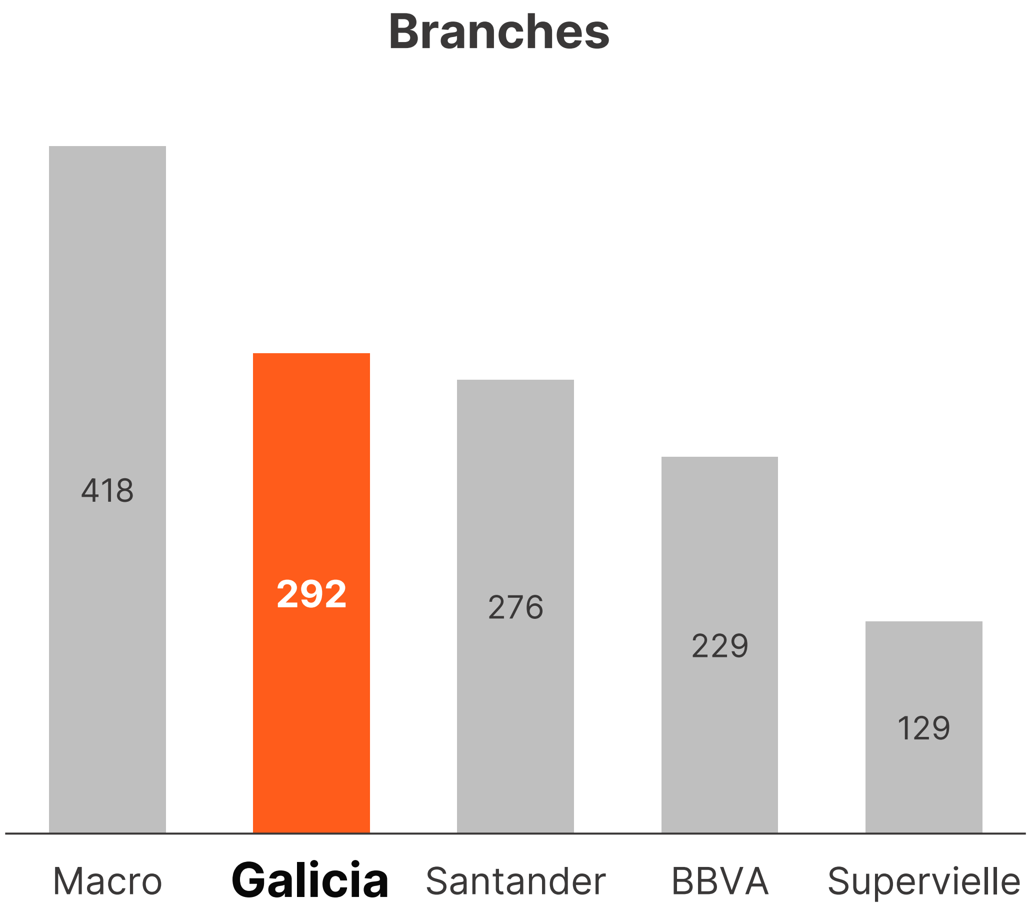




As of April 30, 2026 (latest information available). Source: Argentine Central Bank.

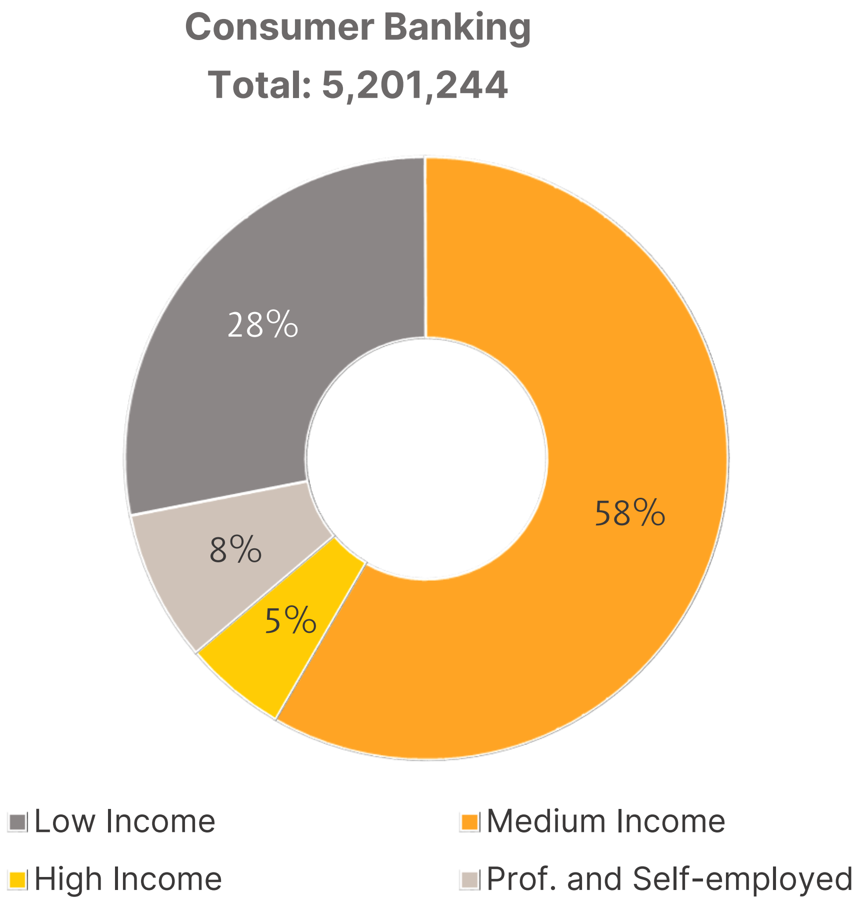
Peer Comparison

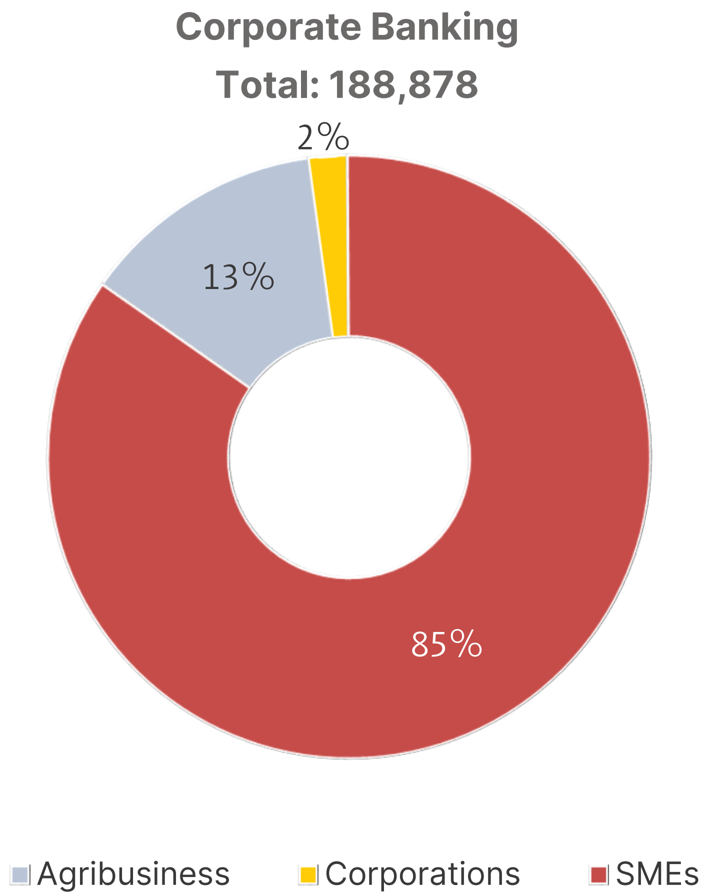




As of April 30, 2026 (latest information available).
Source: Argentine Central Bank.

Customers

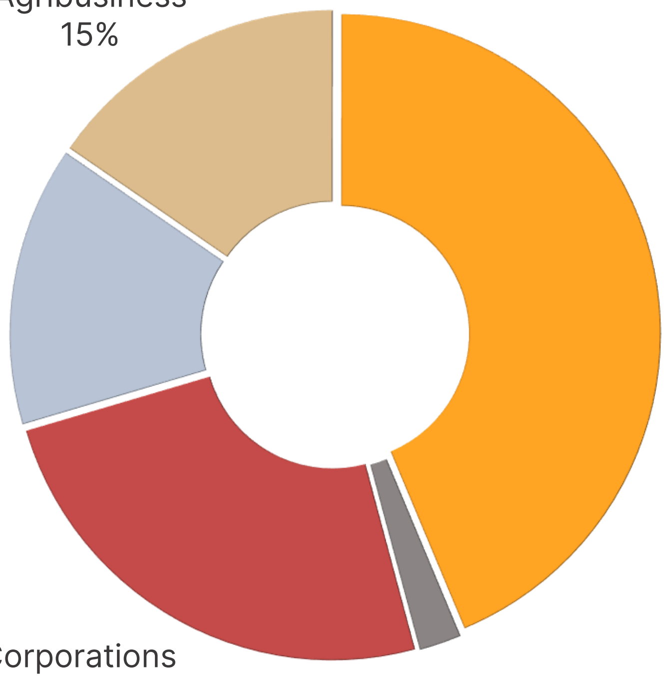




As of June 30, 2026.

Breakdown of Loans to the Private Sector

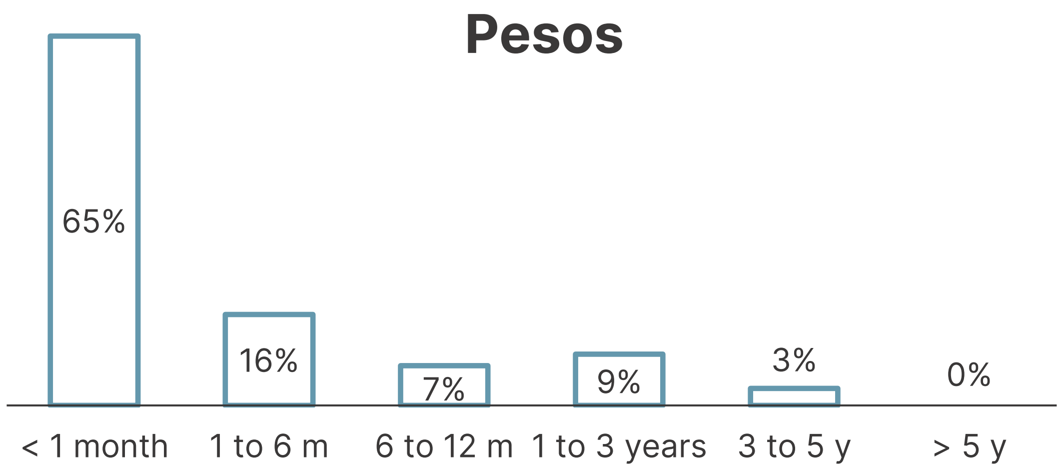
GROSS LOANS: AR$ 23,946 bn

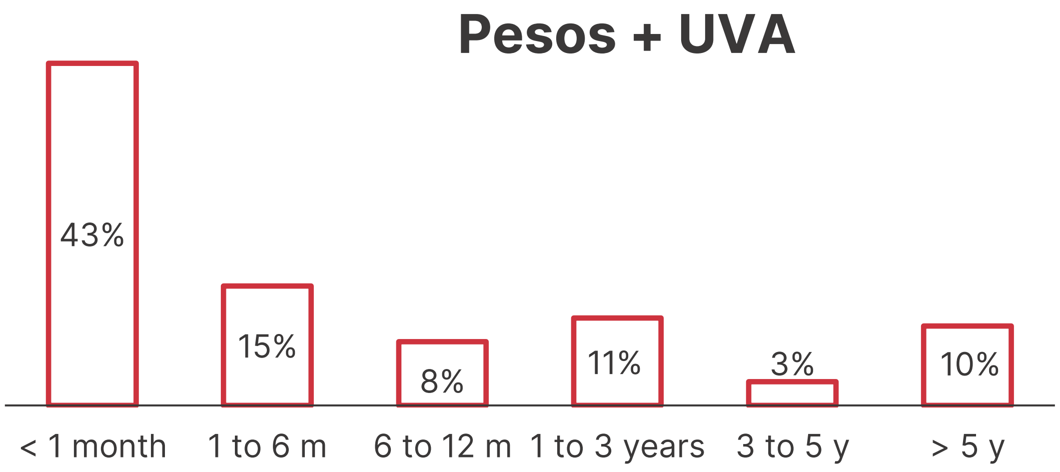


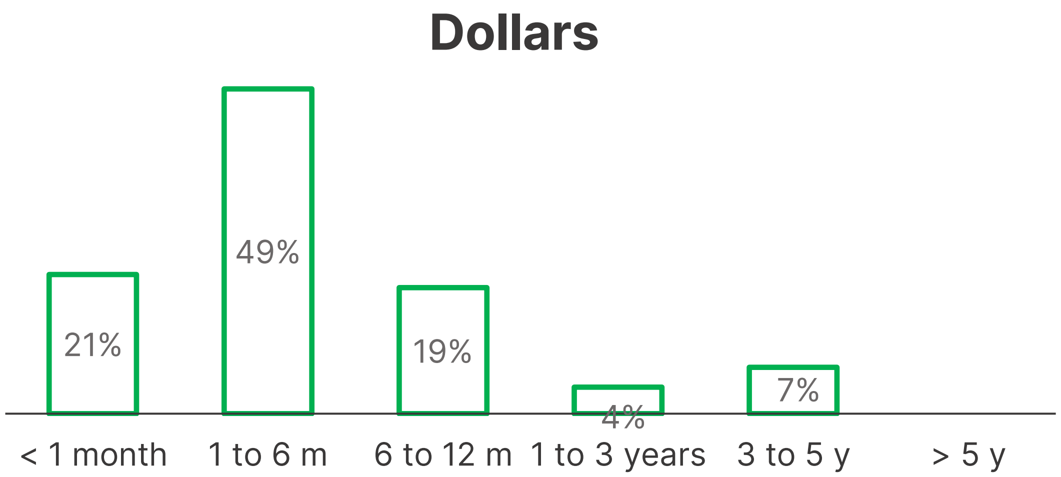
As of June 30, 2026.

Dollar-denominated loans: 40.1%

Loan Portfolio by Maturity

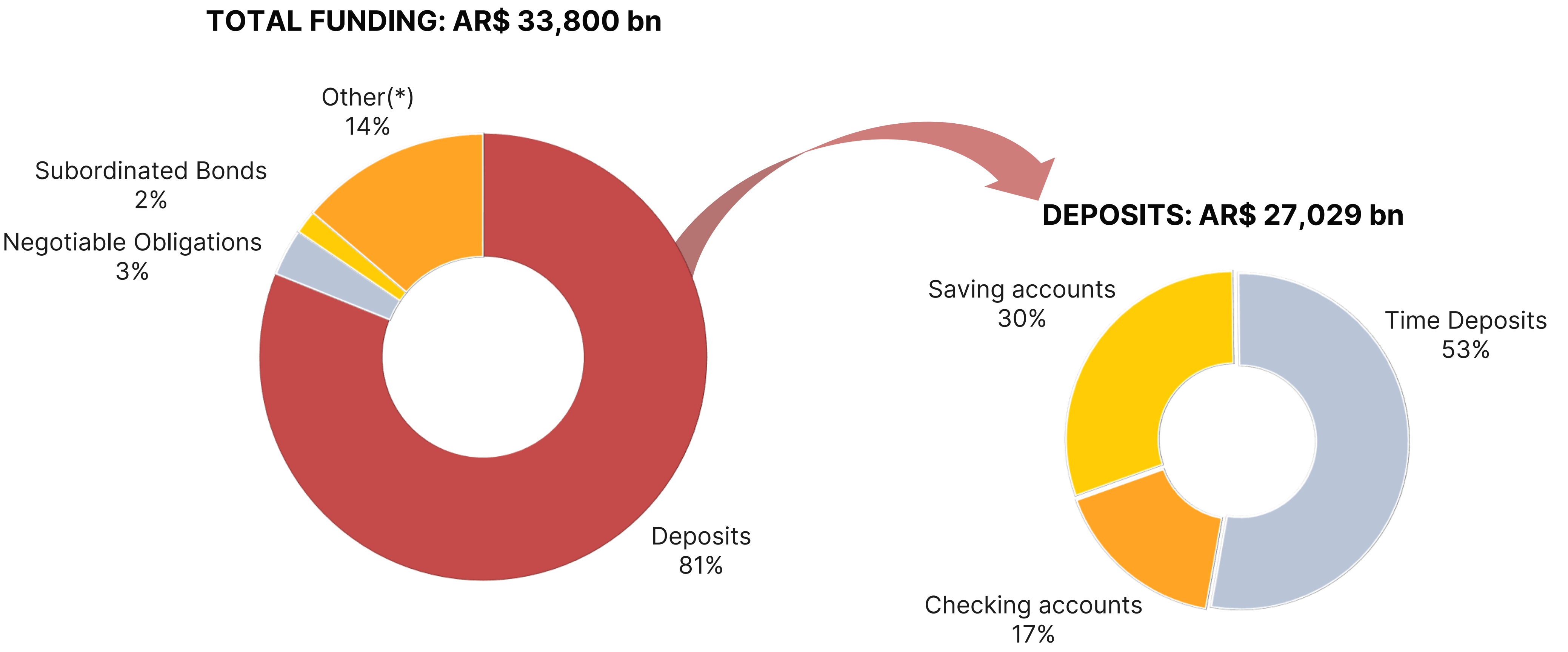






As of June 30, 2026.

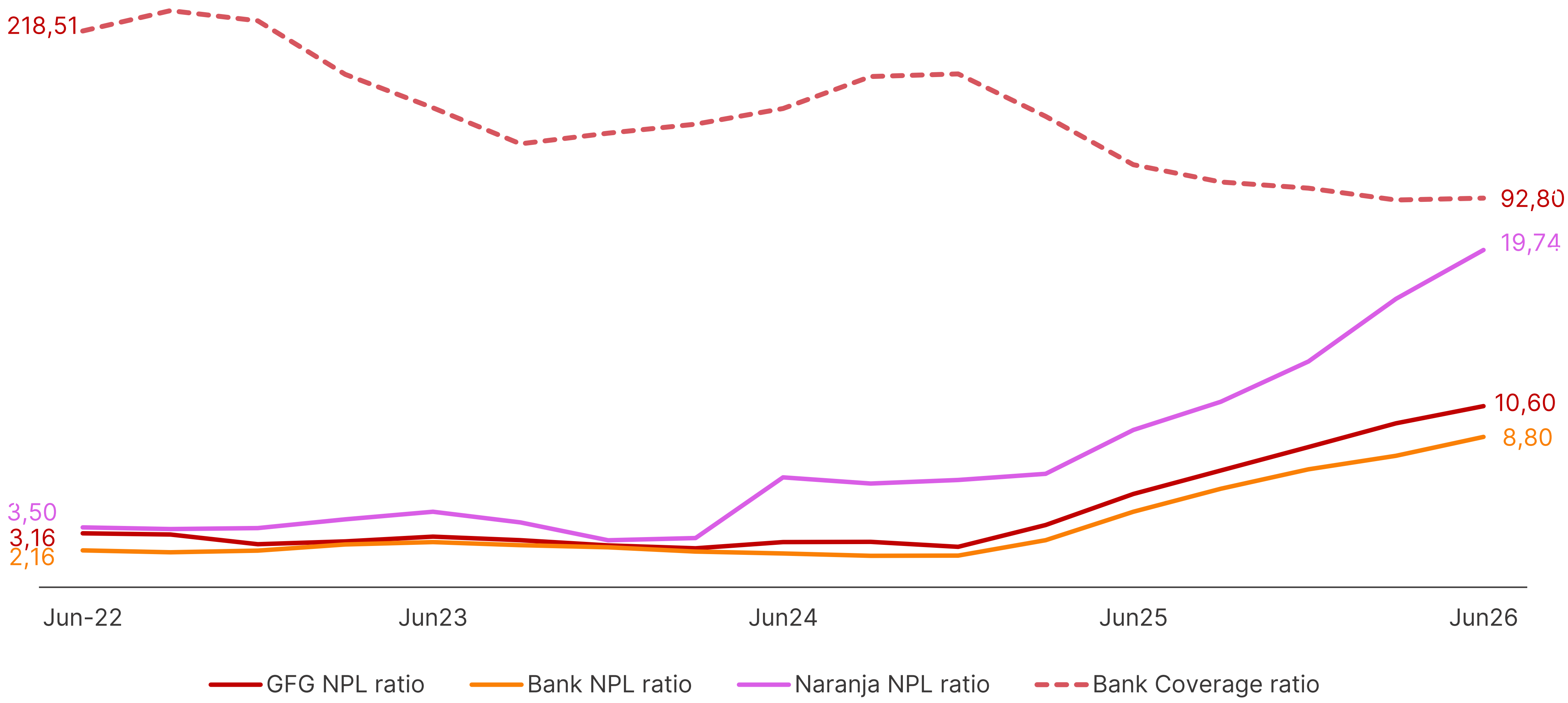
Funding and Breakdown of Deposits



Dollar-denominated deposits: 46.0%

(*) Includes among other: repos, financial institutions, collections on account of third parties, debt with merchants.
As of June 30, 2026.

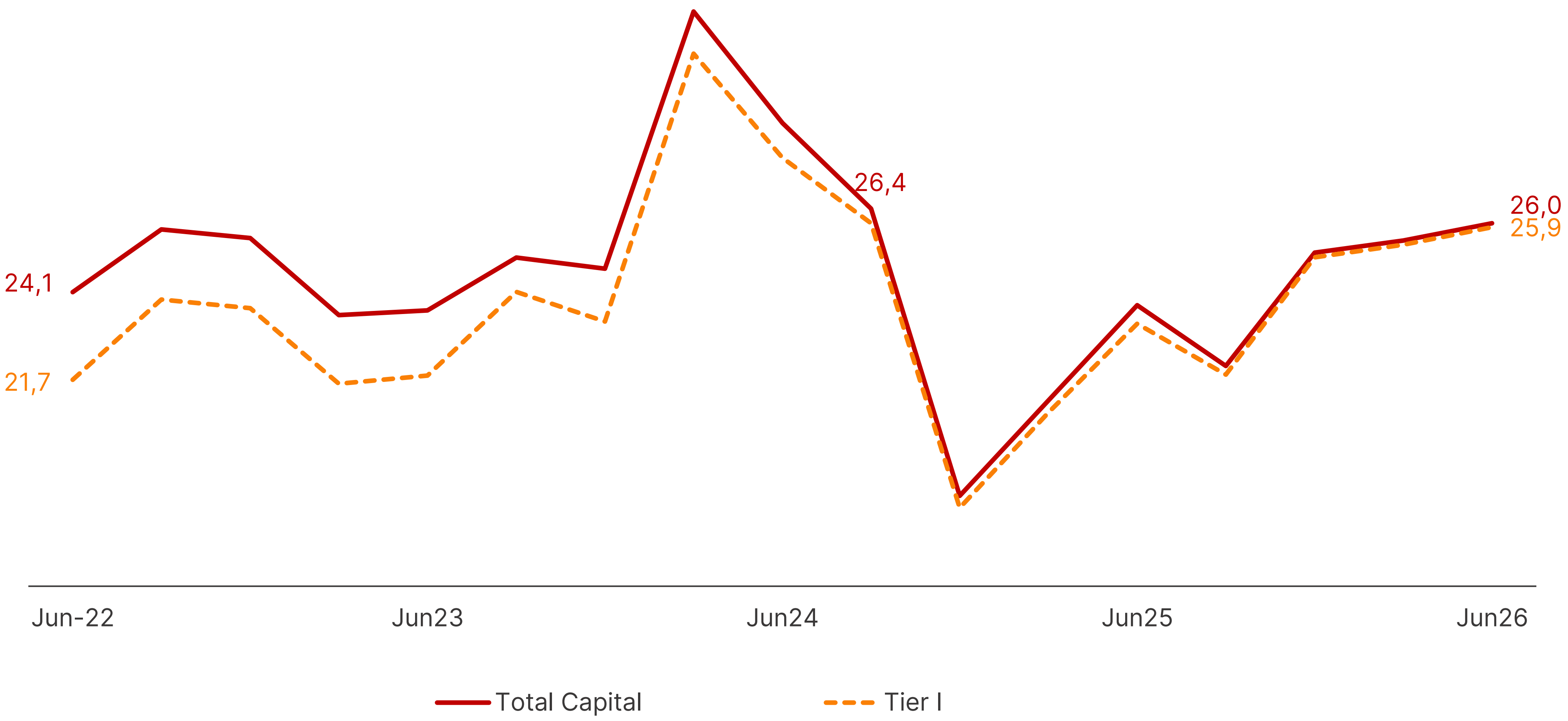
Asset Quality



Beginning in the fiscal year started on January 1, 2020, the expected credit loss model has been applied.

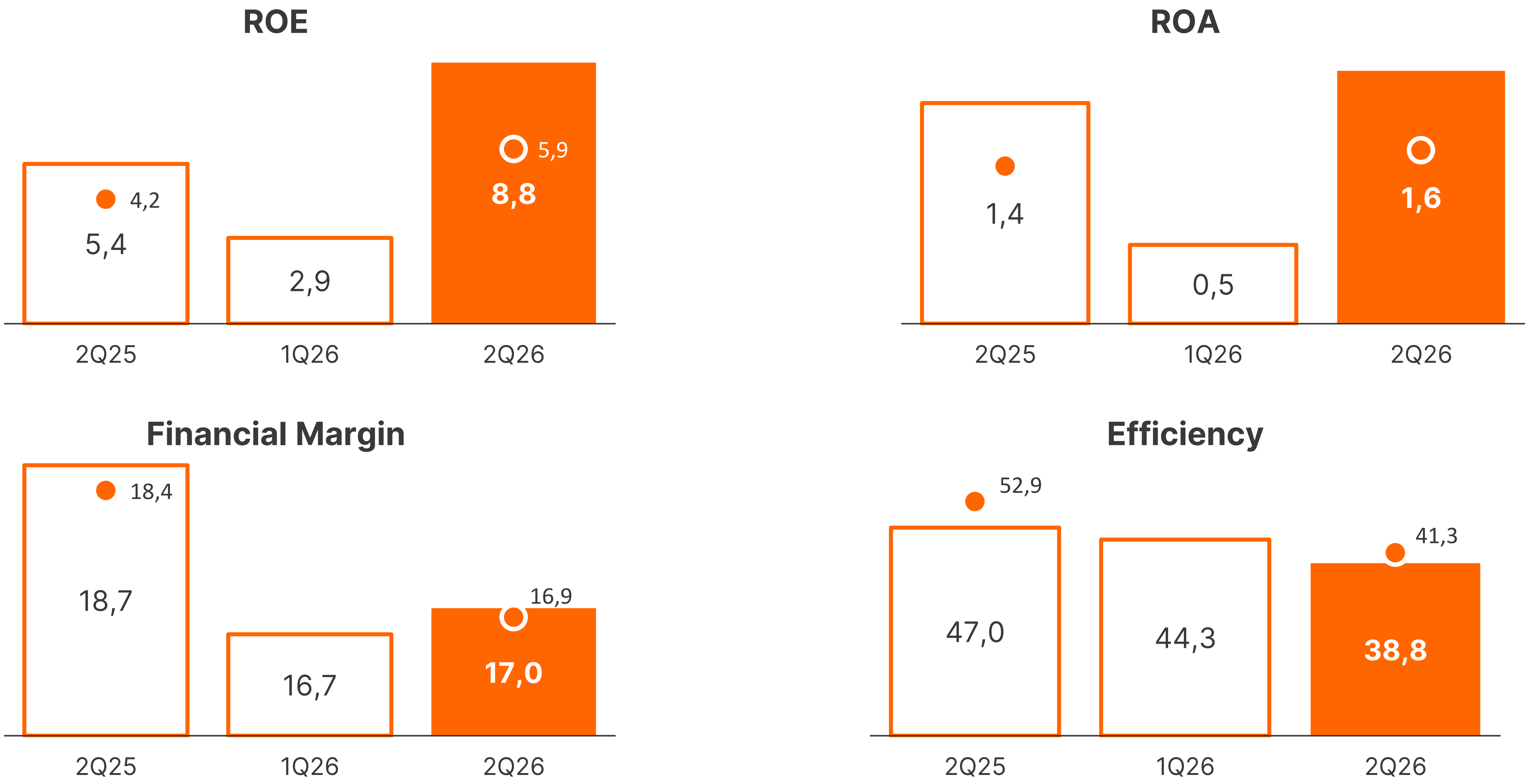
As of June 30, 2026.

Capital Ratio



As of June 30, 2026.

Profitability

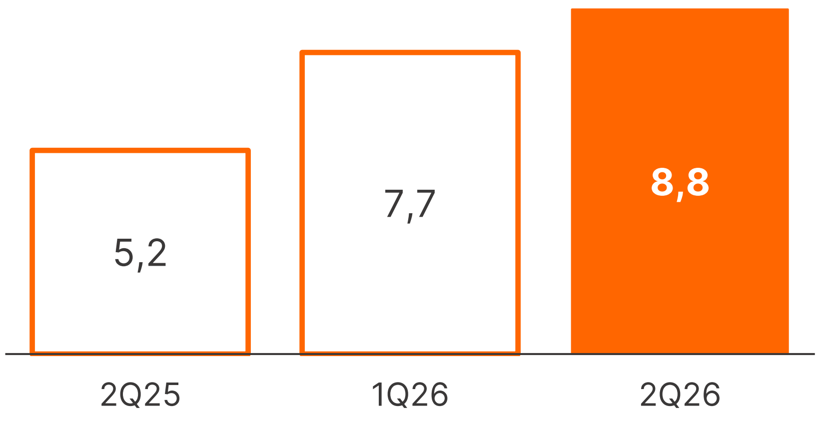


● FY26.

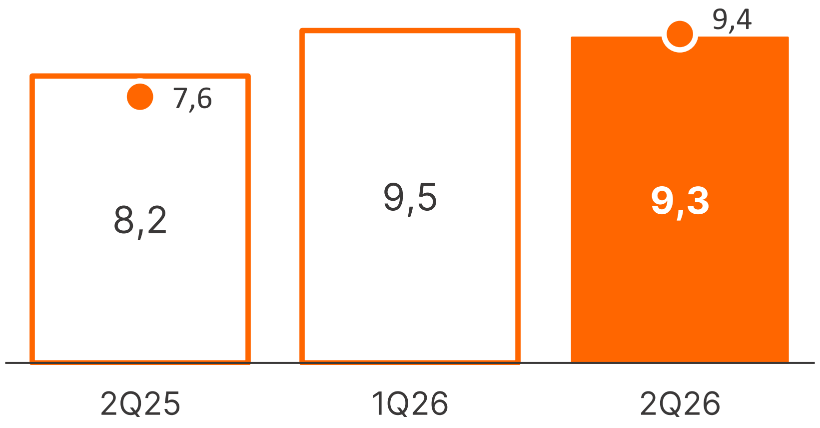
As of June 30, 2026.

Relevant Ratios

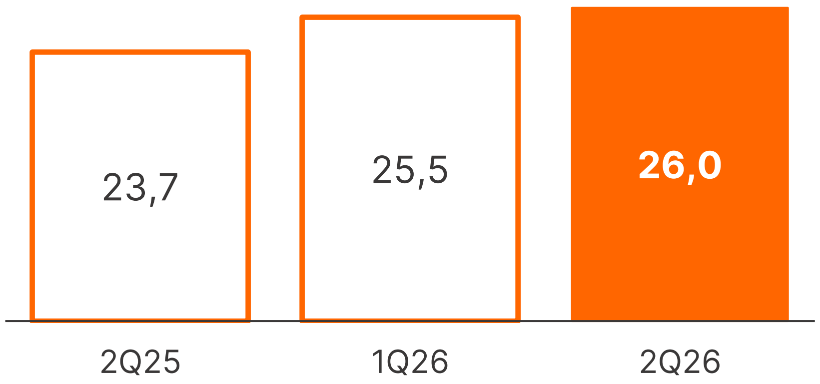
NPL



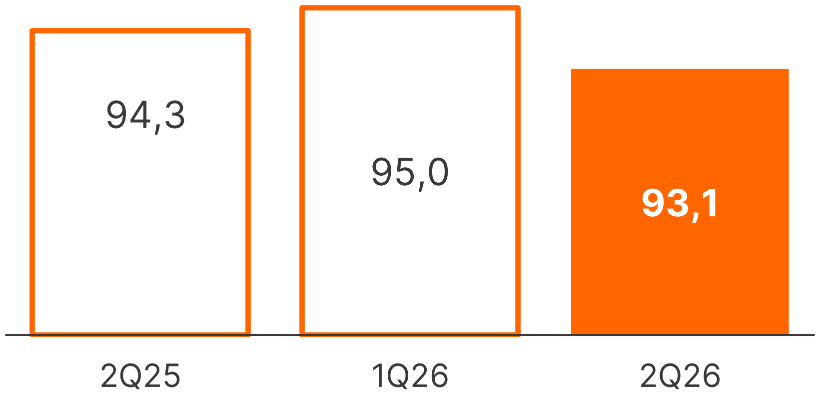
Cost of Risk



Total Capital



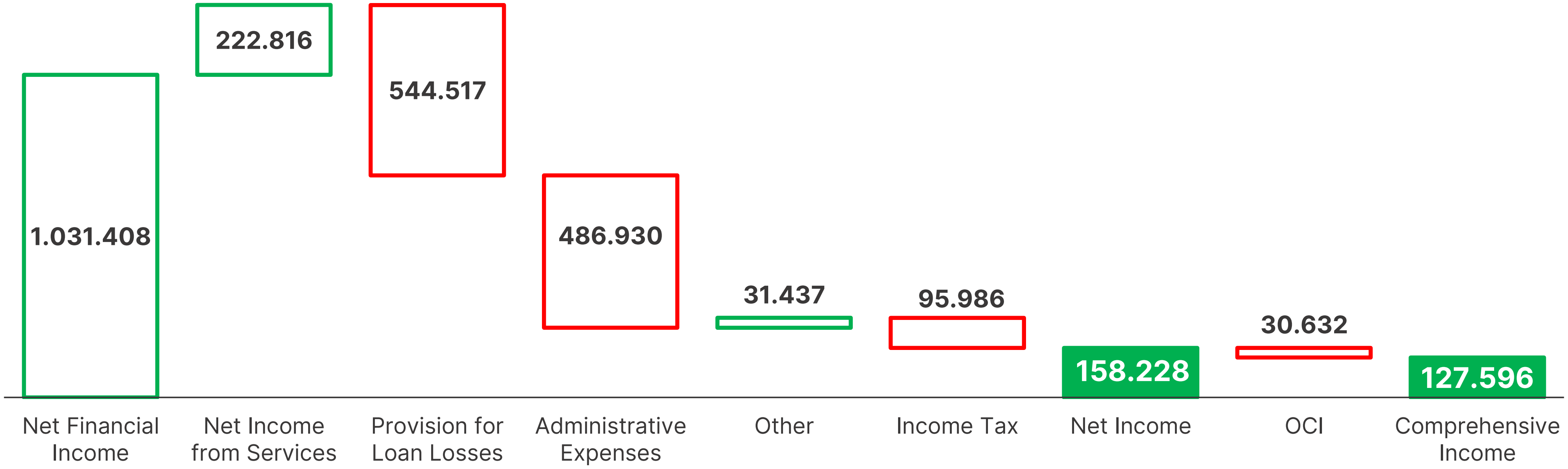
Liquidity



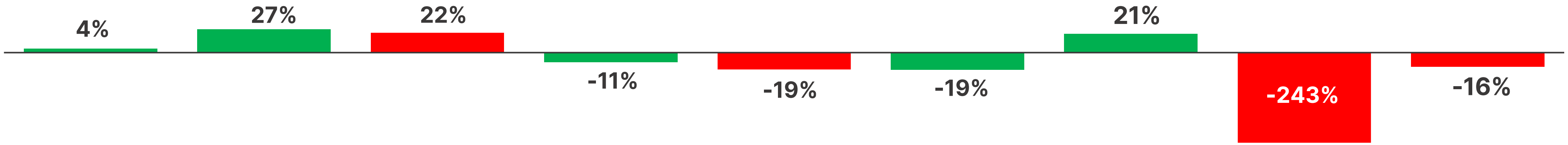
As of June 30, 2026.

Consolidated Income Statement - 2Q26

In million AR$



Vs 1Q26



Quarterly figures.

Agenda

Business Summary

ASSETS
AR$ 7,627 bn
- 12% y/y
USD 5.1 bn

NET LOANS
AR$ 5,014 bn
- 17% y/y
USD 3.4 bn

PERSONAL LOANS Mk Share
4.8%

EQUITY
AR$ 1,177 bn
- 6% y/y
USD 793 mn

DEPOSITS
AR$ 2,330 bn
+ 7% y/y
USD 1.6 bn

SAVING ACCOUNTS Mk Share
6.3%

Credit Cards
8.3 mn

Deposit Accounts
9.2 mn

Digital Clients
75%

Exchange rate = 1,483.02 AR$ per USD.

Profitability and Asset Quality

Net Income
2Q26 AR$ 35.5 bn
+ 17% y/y

FY26 AR$ 15.5 bn
- 88% y/y

ROE
2Q26 12.2%
- 162 bp y/y

FY26 2.7%
- 1,893 bp y/y

ROA
2Q26 1.9%
- 21 bp y/y

FY26 0.4%
- 300 bp y/y

Efficiency
2Q26 31.9%
+ 103 bp y/y

FY26 32.7%
+ 124 bp y/y

Financial Margin
2Q26 21.8%
+ 157 bp y/y

FY26 21.7%
+ 14 bp y/y

Cost of Risk
2Q26 18.3%
- 73 bp y/y

FY26 20.7%
+ 366 bp y/y

NPL
2Q26 19.7%
+ 1,106 bp y/y

Coverage
2Q26 94.11%
- 2,371 bp y/y

Agenda

Corporate Structure

Galicia — 3.72% → Sudamericana Holding

Grupo Galicia — 96.28% → Sudamericana Holding

Sudamericana Holding

Galicia Seguros	Galicia Retiro	Galicia Broker	Well Asistance	Seguros Galicia	G Gal Seguros de Vida	G Gal Seguros de Retiro
Originally individuals' insurance. Expanding to corporate insurance.	Voluntary retirement and pension plans.	Broker of the corporate segment.	Assistance company	Originally individuals' insurance. Expanding to corporate insurance.	Whole life insurance, Term life insurance and personal accidents.	Voluntary retirement and pension plans. Annuities.

Business Summary

	Galicia Seguros	Galicia Retiro	Galicia Broker	WA	SSG	GGAL
Turnover (*)	230.358	192	16.730	2.204	387.314	97.406
AUM	55.187	9.358	9.292	1.748	232.414	827.267
Equity	61.221	3.215	8.312	1.378	43.642	159.512
Profit (*)	8.697	370	7.985	1.332	4.474	30.554

As of June 30, 2026.
(*) 12 months.

General Data

- Annual Turnover: AR$ 734,2 billion (12M FY2026)
- Policies in force: 2.4 million (voluntary insurance)

Positioning*

	Ranking	Market Share
Homeowners Insurance	1st	11,33%
Theft	3rd	8,43%
Group Life	7th	5,25%
Personal Accidents	6th	6,51%

** As of March 31, 2026.*

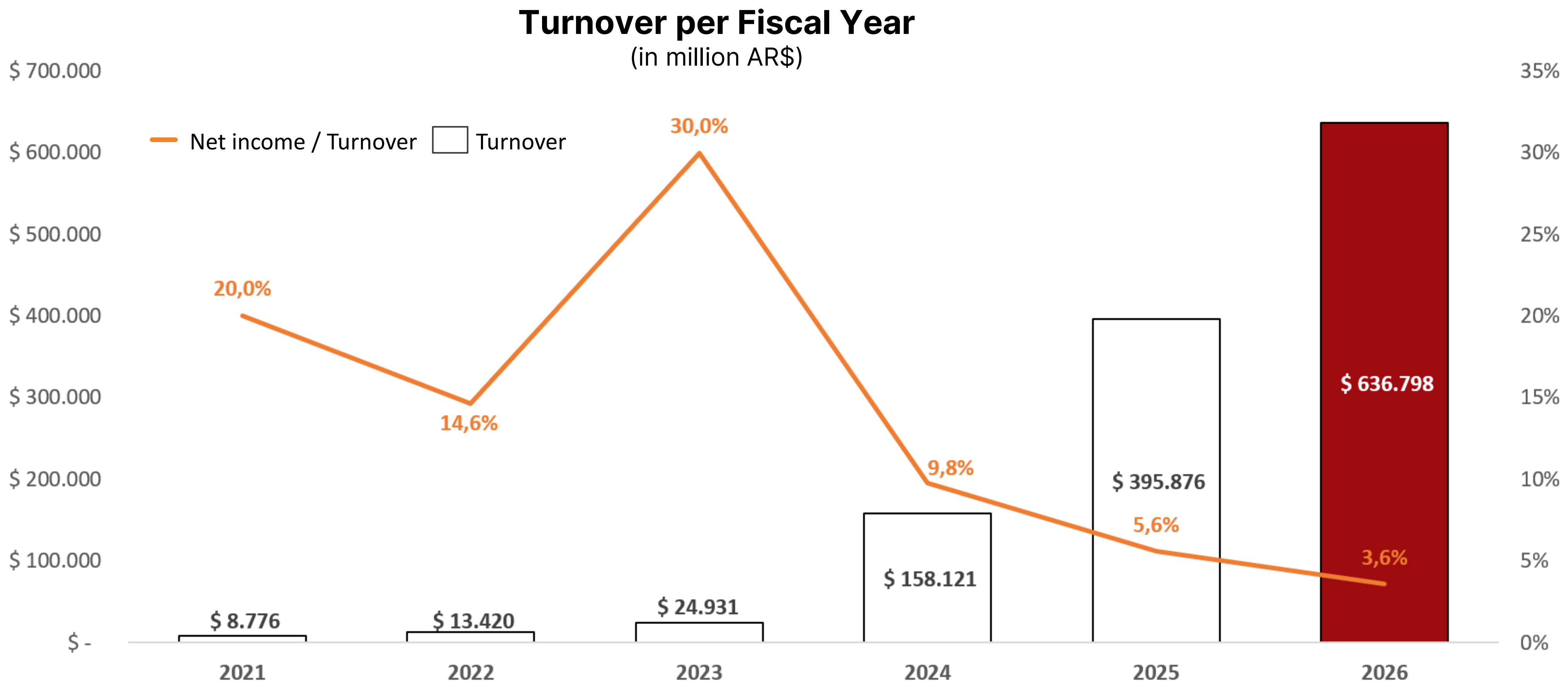
Distribution Channels

Business Partners' Branches	• Over 500 branches of our affiliated companies (Banco Galicia and Naranja X).
Telemarketing	• 50 telemarketers at our own call center. • 273 telemarketers at an external call center.
Specialized Insurance Stands	• 60 stands at our business partners' branches.
Brokers	• Big three AON, Marsh & Willis
Specialized Salesforce	• Account officers for corporate businesses. • Specialized Insurance Officers in banking branches.
Internet	• Open market sale through different web pages. • Onlinebanking
Intermediary Channel (middle and small)	• Near 5,542 intermediaries

Main Products

Life Insurance	• Credit related life insurance. • Group and Individual Life Insurance. • Burial
Personal Accidents	• PA Multirisk: air, public transport, pedestrian • PA Financial: credit card activator • PA Self-Employed and Account Holders
Homeowners Insurance	• Damages to Building and Contents, Theft and Civil Liability • Additional Charges for Glasses, Electronic Equipment, Household Civil Liability, Pets, etc. • Emergency Services: electrician, plumber, locksmith
Theft	• Theft in ATMs • Handbag Insurance, Theft of Cell Phones and other technological portable devices. • Theft of bicycle
Miscellaneous Risks	• Purchase Protection • Unemployment
Corporate Insurance	• Comprehensive Business • Engineering Risks • Marine Carga & Marine Hull
Motors	• Personal Motors • Corporate Motors
Crops	• Crops

Turnover and Profits Evolution (excluding GGAL)



Combined Ratio GS (%)	2021	2022	2023	2024	2025	2026
	83%	85%	86%	103%	89%	92%

Agenda

Business Summary

- Established in 1958.
- FIMA and HF mutual funds.
- Institutional investors, companies and individuals.

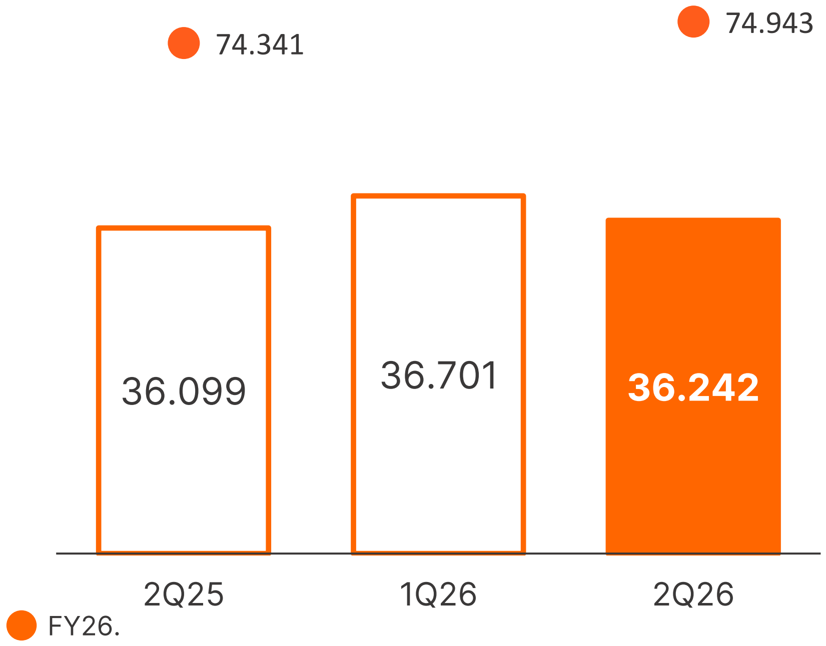
30 Employees

1.3 million Clients

14.3% Market Share

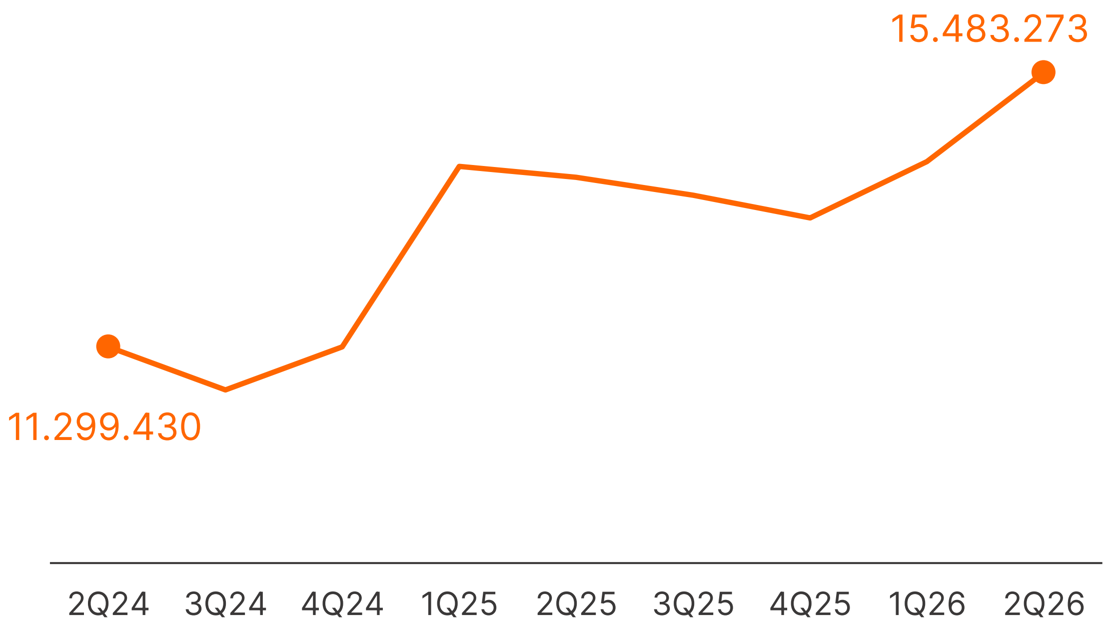
21 Funds

Net Income *(in million AR$)*



As of June 30, 2026.

Assets under management *(in million AR$)*



Agenda

Business Summary

Founded in 2020, Galicia Securities provides an alternative access to the capital market and offers brokerage services to individuals, companies and institutions. Due to the significant synergies achieved in a short time, Galicia Securities became a key player to leverage the GFG's other businesses.

Products & Services

Fixed Income

Stocks

Secured Loans

Mutual Funds (FIMA)

New Issues

Custody

Structured Solutions

Assets Under Custody

AR$ 4,974 bn
2Q26

- 5% vs. 2Q25

FIMA

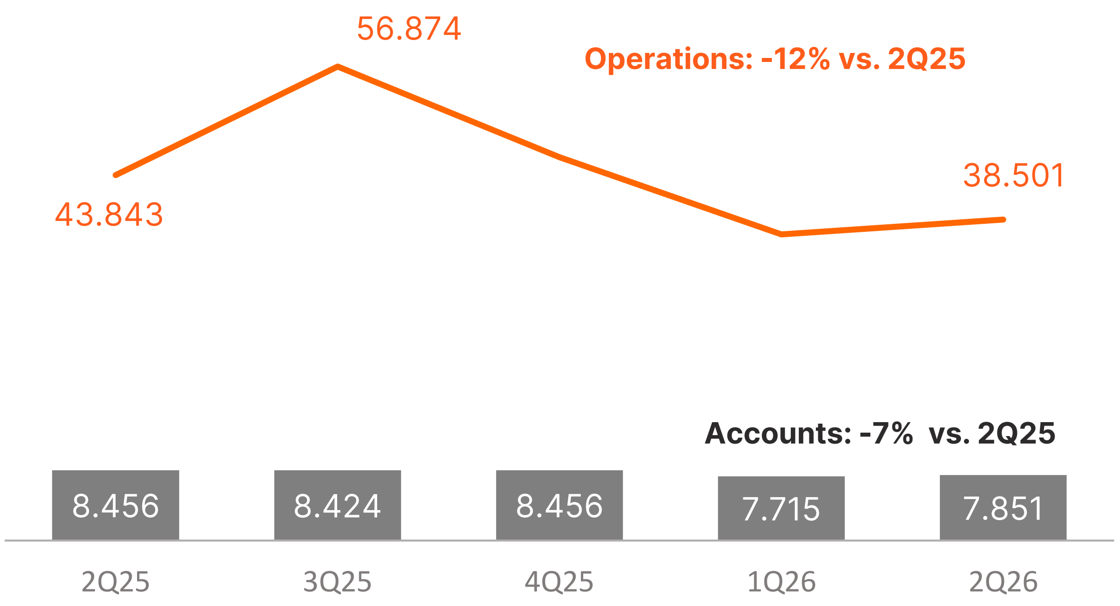
AR$ 488 bn
2Q26

+ 6% vs. 2Q25

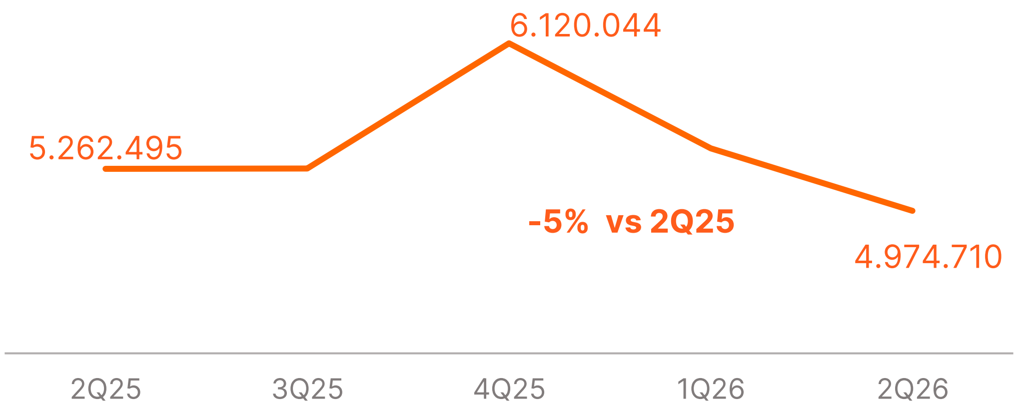
As of June 30, 2026.

Business Summary

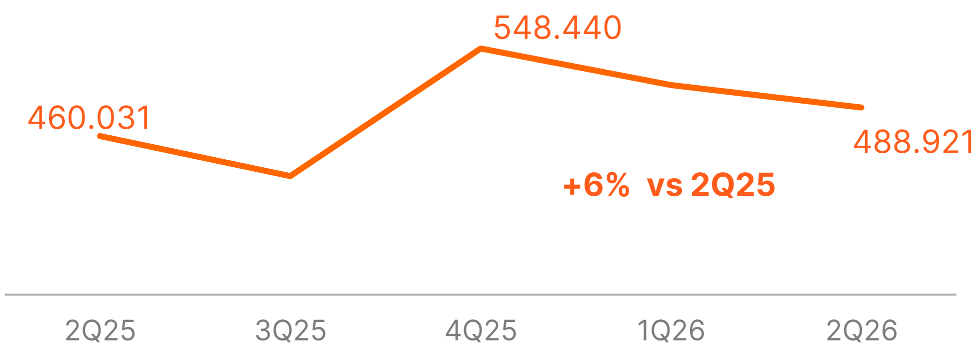
Accounts and Transactions



Assets Under Custody



FIMA



In millions of Pesos
As of June 30, 2026.

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inversores@gfgsa.com