



November 19, 2025

Grupo Financiero Galicia S.A.

ADS CUSIP: 399909100

ADS ISIN: US3999091008

ADS Ticker Symbol: GGAL

Ratio (ADS: Underlying Shares): 1:10

Grupo Financiero Galicia S.A. (the "Issuer") announced a dividend to its shareholders:

Local Record Date: November 07, 2025

Local Payable Date: November 12, 2025

Gross Rate: Argentine Pesos ("ARS") ARS per share 22.7792259740615

Income Tax Withheld per Share: ARS 1.59454581818431 share

Personal Tax Withheld per Share: ARS 0.00 per share

Net Rate: ARS 21.1846801558772 per share

The Issuer has elected to use the cash to be delivered to BNY Mellon, as depositary (the "Depositary"), to purchase Argentine Bonds (ISIN AR0057122373) and transferred such Bonds to the Depositary's custodian account in Argentina on behalf of the holders of DRs.

In accordance with the Deposit Agreement between the Depositary, the Issuer and the Owners of Grupo Financiero Galicia S.A. DSs, the Depositary determined that it would not be practicable or feasible to distribute the Argentine Bonds to DR holders. As a result, BNY Mellon sold the Argentine Bonds for US Dollar settlement and the proceeds received from the sale (net of taxes, fees and commissions) will be distributed to the DR holders of Grupo Financiero Galicia S.A.

BNY Mellon will distribute the cash proceeds from the sale of the Argentine Bonds (and report this distribution under 1099B) as follows:

DR Record Date:	Dec 01, 2025
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DR Payment Date:	Dec 08, 2025
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Gross Rate per ADS:	\$0.140631
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Cash Distribution Fee per ADS:	(\$0.000000)
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Net Rate per ADS:	\$0.140631
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The information below can be used to calculate the USD equivalent of the dividend for tax reporting purposes (under 1099DIV).

* FX Rate Used to calculate USD equivalent: 1,447.91 ARS / 1 USD:

* USD equivalent Dividend Rates – Gross Rate per DS:	\$0.157324
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Tax Withheld per DS:	-\$0.011012
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** Net Rate per DS:	\$0.146312
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* The Issuer deducted from this payment an amount paid by the Issuer for the Tax Withheld pursuant to the requirements of Argentine law. For the purposes of this announcement, the Issuer provided the Depositary with an approximate foreign exchange rate as of close of business November 11, 2025, that could be applied for converting Pesos into USD. Please note this exchange rate is an indicative rate – the bonds were sold for USD. The Depositary makes no representation as to the methodology used or the FX rate selected to calculate the USD equivalent of the dividend and will not be liable for any direct or indirect losses associated with any such rate.

** Net Rate per DS to be used to calculate the initial cost basis for the purchase of the Argentine Bonds.

Thank you in advance for your assistance. Feel free to contact me should you require further assistance.

To learn more about DRs, please contact DRBrokerSolutions@bnymellon.com or visit our website at adrbny.com.

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BNY collects fees from DR holders pursuant to the terms and conditions of the DRs and any deposit agreement under which they are issued. From time to time, BNY may make payments to an issuer to reimburse and/or share revenue from the fees collected from DR holders, or waive fees and expenses to an issuer for services provided, generally related to costs and expenses arising out of establishment and maintenance of the DR program. BNY may pay a rebate to brokers in connection with unsponsored DR issuances; brokers may or may not disclose or pass back some or all of such rebate to the DR investor. BNY may also use brokers, dealers or other service providers that are affiliates and that may earn or share fees and commissions.

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