



January 21, 2026

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: January 09, 2026
Local Payable Date: January 14, 2026
Gross Rate: Argentine Pesos ("ARS") ARS per share 23.8892068911642
Income Tax Withheld per Share: ARS 1.67224448238149 per share
Personal Tax Withheld per Share: ARS 0.00 per share
Net Rate: ARS 22.2169624087827 per share

The Issuer has elected to use the cash to be delivered to BNY Mellon, as depository (the "Depository"), to purchase Argentine Bonds (ISIN AR0647336129) and transferred such Bonds to the Depository's custodian account in Argentina on behalf of the holders of DRs.

In accordance with the Deposit Agreement between the Depository, the Issuer and the Owners of Grupo Financiero Galicia S.A. DSs, the Depository 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:	Feb 02, 2026
DR Payment Date:	Feb 09, 2026
Gross Rate per ADS:	\$0.145521
Cash Distribution Fee per ADS:	(\$0.000000)
Net Rate per ADS:	\$0.145521

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: 1,526.52 ARS / 1 USD:

* USD equivalent Dividend Rates – Gross Rate per DS:	\$0.156494
Tax Withheld per DS:	-\$0.010954
** Net Rate per DS:	\$0.145540

* 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 Depository with an approximate foreign exchange rate as of close of business January 14, 2026, 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 Depository 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.