GRUPO SUPERVIELLE



Corporate Presentation

2Q26

September 2026

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10 YEARS SUPV LISTED NYSE

BYMA Bolsas y Mercados Argentinos

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Unless otherwise indicated, all financial information of our company included in this presentation is stated in terms of the measuring unit current at the end of the reporting period,

GRUPO SUPERVIELLE



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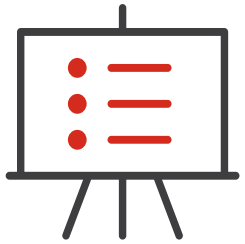

SUPV Who we are

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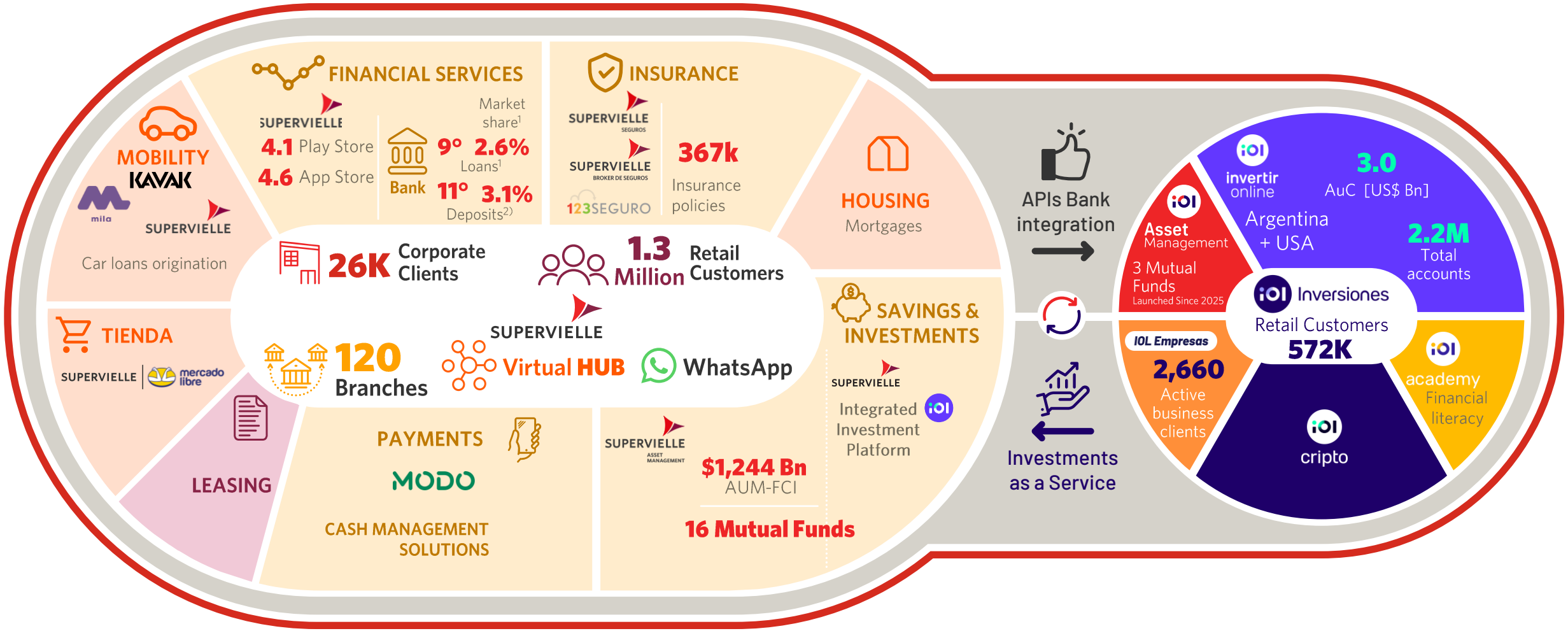
Building an Ecosystem: Focused on Our Customers' Everyday Banking and Financial Needs

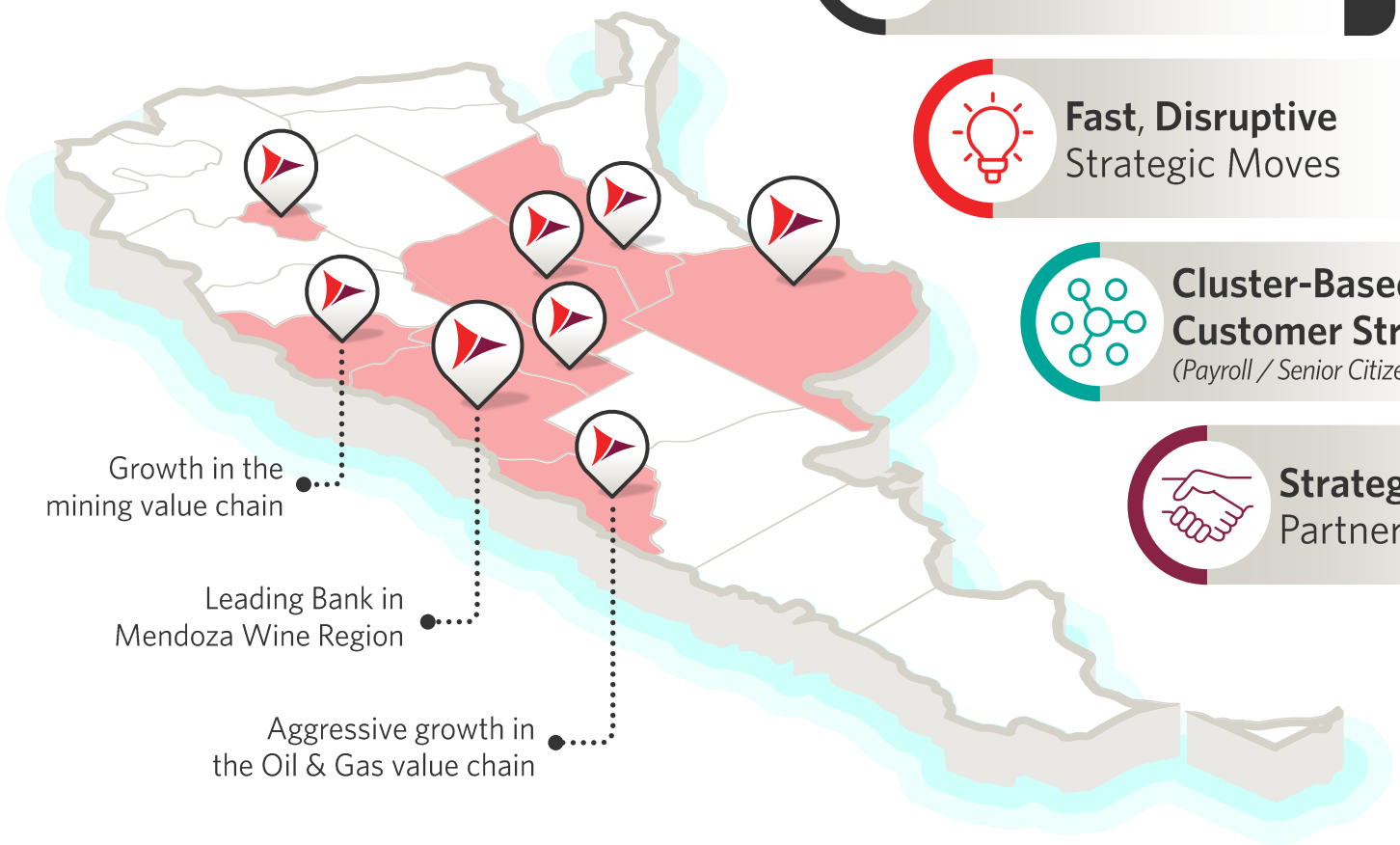


Corporate Clients | Retail customers | Corporate + Retail customers

1. Company estimates and Central Bank information as of June 2026
2. Private sector deposits market share

Banco Supervielle Strategic Focus: Profitable Growth via Targeted Segments and Products

Prioritization of Segments/Products:
Industry - Client Clusters



1. **Customer-Centric & Tech Enabled**
2. **Fast, Disruptive** Strategic Moves
3. **Cluster-Based Customer Strategy** *(Payroll / Senior Citizens)*
4. **Strategic** Partnerships
5. **Prioritizing Targeted Corporates** *(Segments/ Products/ Industry), E,g, Oil & Gas, Mining*
6. **Mendoza:** Leadership
7. **Public Sector Banking** *(Selective expansion complementing Corporate focus)*
8. Cross-Selling **IOL Customers**

Executing on Our Strategy; Scaling the Ecosystem

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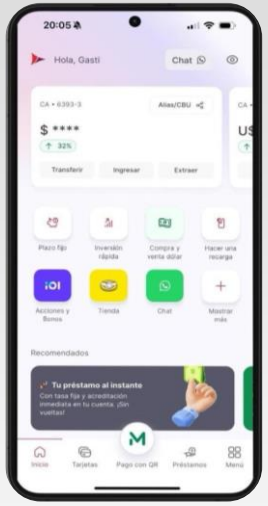
- Customer-Centric & Tech Enabled
- Cluster-Based Customer Strategy
- One-stop shop investment platform
- Fast, Disruptive Strategic Moves
- Strategic partnerships
- SMBs & Mass Affluent
- Cross-Selling IOL Customers

SUPERVIELLE

- Evolving the Supervielle SuperApp into a true financial hub



Driving engagement & operating leverage

Tech & touch-driven distribution
WhatsApp Gen AI mercado libre

Remunerated account

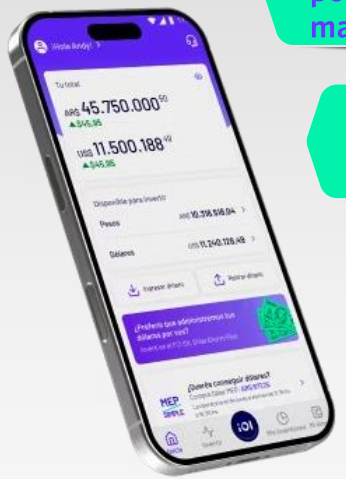
invertironline X-Sell

Renewed corporate purpose

- We accompany our customers in their daily lives with simple and agile financial experiences.

invertironline

- Largest digital broker in Argentina with a scalable, tech- and AI-driven platform



High operating leverage positioned for capital markets expansion

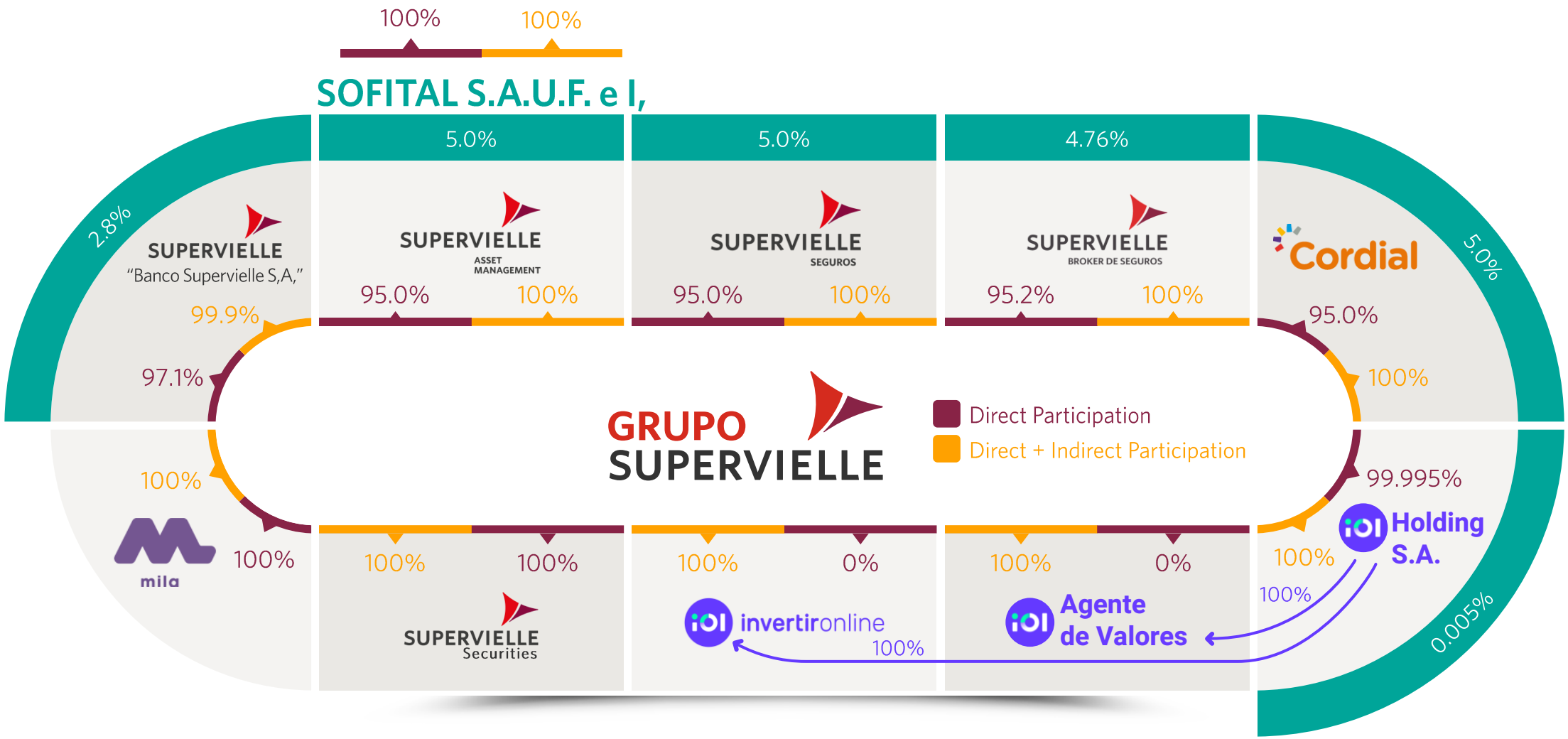
Focus on Affluent, Corporates & IFAs

Disciplined and profitable AUC scaling

Ready for what's next

- Ready to capture **next credit expansion**
- **Corporate-led lending** in key dynamic sectors and **selective Retail** expansion
- **Reinforcing Supervielle App** for engagement, efficiency & operating leverage
- IOL positioned for **a structural shift** in savings and investment flows

Our Subsidiaries



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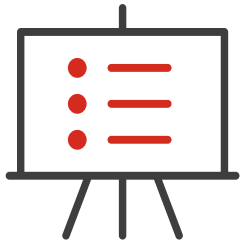

2Q26 Results

SUPV Earnings conference call presentation

August 11, 2026

2Q26: Return to Profitability with 14.4% Structural ROAE and Improving Operating Trends

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Loan & Deposits

- Loans +8.9% YoY, but -1.4% QoQ, reflecting selective origination and subdued peso credit demand
  - USD loans +6.3% QoQ in original currency
- Deposits +4.7% QoQ, following ALM strategy

Asset Quality

- NPL ratio edged down to 5.5% in 2Q26, below the 7.6% industry ratio.
- Quarterly NPL formation declined for a second consecutive quarter to ~20%, below its 4Q25 peak
- Net cost of risk declined to 5.6%, from 6.0% in 1Q26

Efficiency Program

- Rightsizing largely implemented; headcount aligned with current service model
- 547 participants, or 17% of total group workforce
- Positions the Bank with a structurally leaner cost base

Profitability and Capital

- Net income of AR$12.8 bn; or AR$36.2 bn excluding extraordinary severance charges
- Adjusted ROAE reached 12.4% while structural ROAE was 14.4%
- NIM reached 20.3%, reflecting lower funding cost and lagged asset repricing
- Solid capital position with CET1 of 14.2%

Business Performance

SUPERVIELLE

- Continue advancing on ecosystem cross-sell initiatives
- Partnership with Aerolineas Argentinas strengthens Identité customer benefits

invertironline

- AUC +11% QoQ to US$3 billion

Macro Conditions Improve as Disinflation and FX Accumulation Progress

2Q26: Greater Stability Across Key Macro Variables

- Transitioning from Negative Net Reserves to Reserve Accumulation Through Systematic FX Purchases Since January 3rd
- Stable interest rate lowered funding costs and supported margin recovery
- Monthly inflation declined for 3 consecutive months
- Peso credit demand remained subdued

Policy Momentum Supporting 2026 Outlook

- Structural reforms improve macro predictability
- FX reserve accumulation supports FX stability
- 21 RIGI approved for a total investment of USD 47 billion
- Improved visibility on Sovereign 2026-2027 U.S. dollar debt maturities

Challenge: Economic recovery remains uneven across sectors

Policy Execution Priorities:

- Sustain fiscal anchor alongside growth
- Normalize monetary policy and reduce volatility
- Gradual FX liberalization while preserving stability

Stabilizing conditions and stronger policy visibility support margin recovery and gradual improvement in asset quality and credit demand

Banco Supervielle: Advancing ROAE Recovery with a Focus on Profitable Loan Origination in 2H26

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Balance Sheet Discipline & Funding and NIM Optimization

- Selective origination amid subdued peso loan demand, prioritizing risk-adjusted growth
- Growth in transactional deposits across corporate and retail customers
- NIM reached 20.3%, benefiting from favorable repricing dynamics in the quarter

Asset Quality Improvement

- Delinquency and Cost of Risk, improved slightly QoQ, but remained elevated
- Improvement supported by proactive collections, refinancing and customer outreach initiatives implemented since December 2025

Structural Efficiency

- Continued customer migration to digital and virtual channels
- Full quarterly run-rate benefits expected from 3Q26
- Annual savings of AR$ 42 billion in annualized personnel expenses, supported by a more efficient technology driven business

2H2026 Selectively Resuming Profitable loan Growth

- **Leverage enhanced scoring to expand profitable lending**
- **Accelerate growth in strategic products and sectors**
- **Agreement with Flash to launch auto financing on Mercado Libre in 4Q26**

Net Income Turns Positive; Adjusted ROAE Reaches 12.4% Excluding Extraordinary Severance Charges

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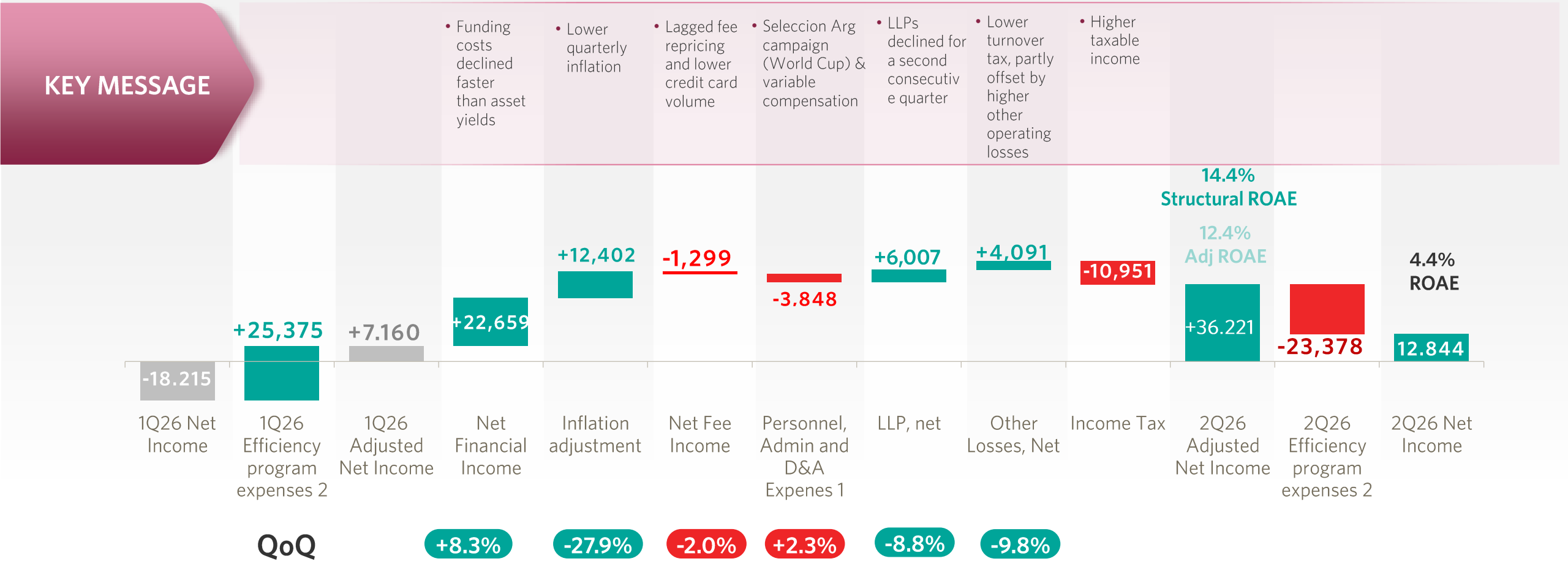
2Q26 EARNINGS

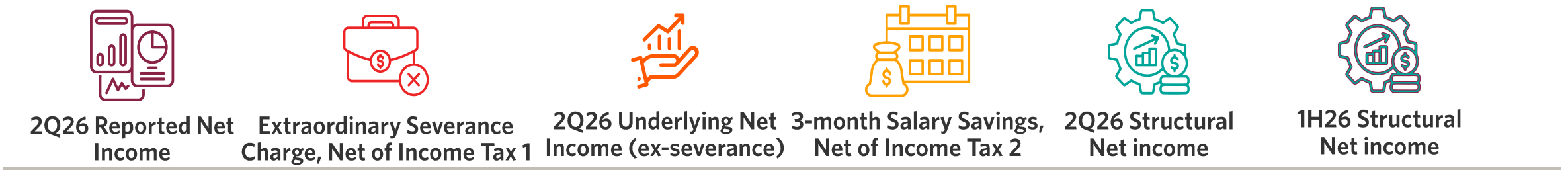
KEY MESSAGE



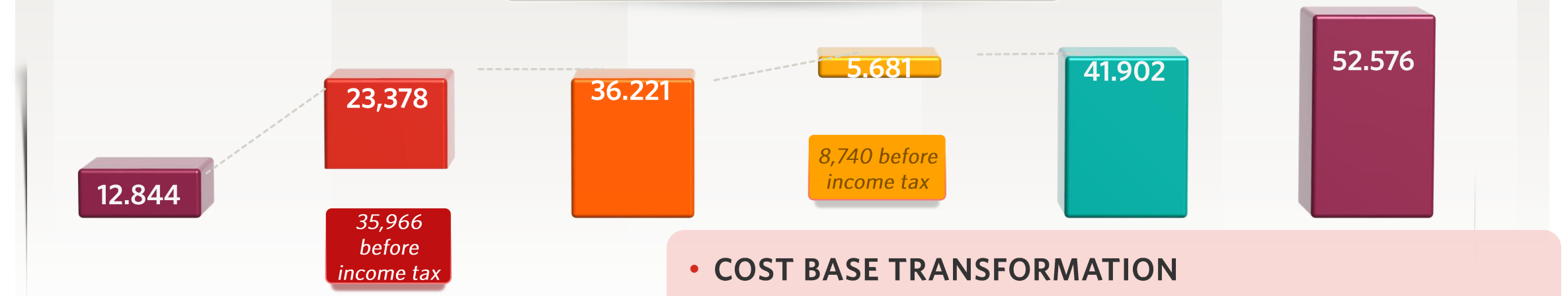
1. Adjusted Net Income excludes AR$36 billion in pre tax expenses related to the headcount rightsizing program in 2Q26
2. Net of income tax

Return to Profitability and Lower Cost Base Support Earnings Recovery

2Q26 Reported-to-Structural Net Income Bridge (AR$ million)



2Q26 Net Income Walk (AR$ million)

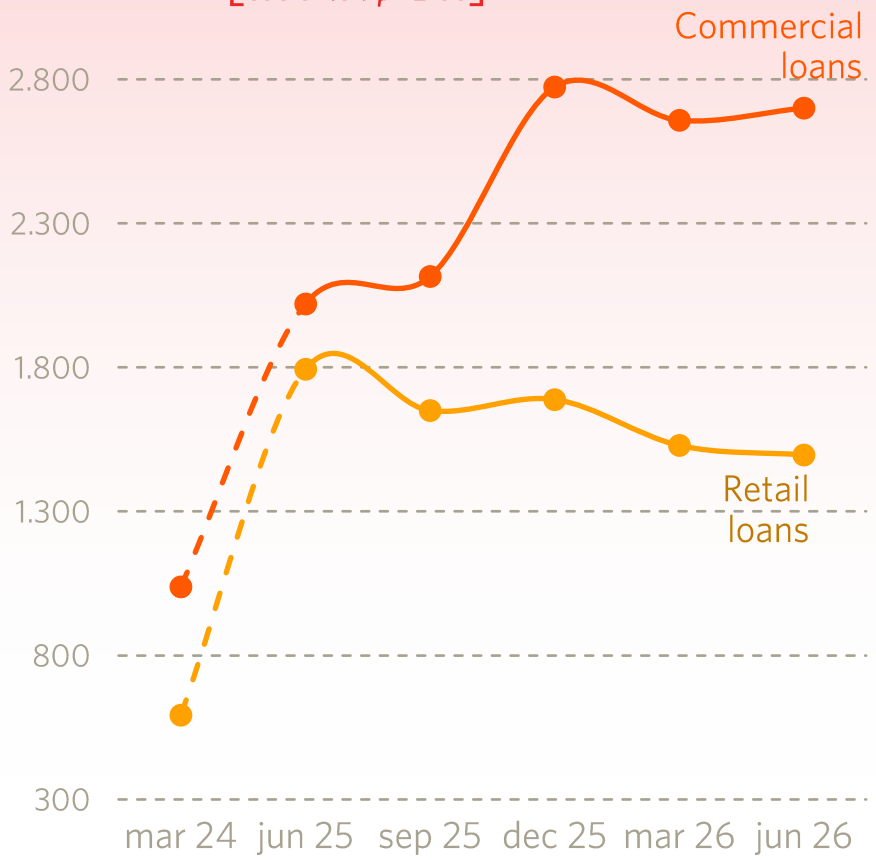


- **COST BASE TRANSFORMATION**

- 262 employees restructured in 2Q
- Total YTD reduction of 553 employees, or 17% of Group workforce
- Structurally lower cost base supports efficiency and ROE recovery, with structural 2Q26 ROAE of 14.4%

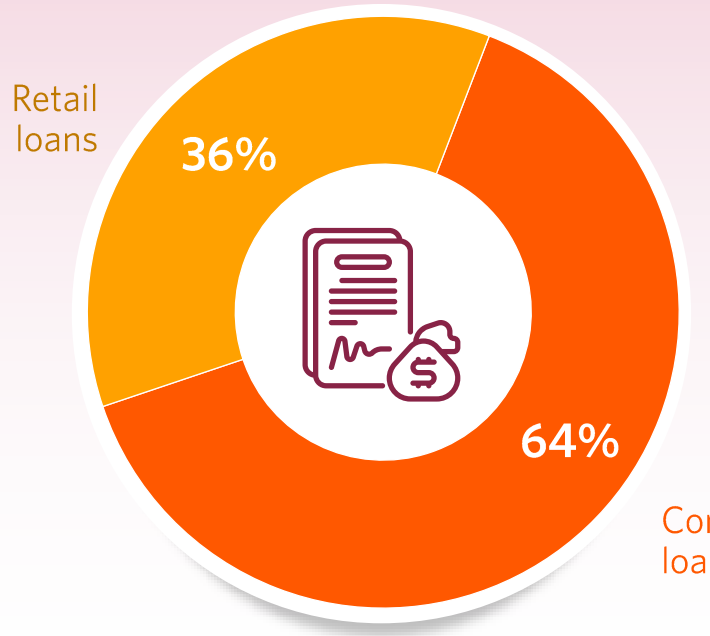
Commercial Lending Edges Higher, Supported by U.S. Dollar Loans, While Retail Lending Remains Subdued

Loan portfolio evolution
[In AR$ Bn]



	QoQ	YoY	Mar 24-to date
Commercial loans	+1.6%	+33.7%	+160%
Retail loans	-2.2%	-16.6%	+152%

Loan portfolio Breakdown
[%]



NPL Ratio Improved to 5.5% as the Industry Ratio Rises to 7.6%; Further Asset Quality Improvement Remains a Priority

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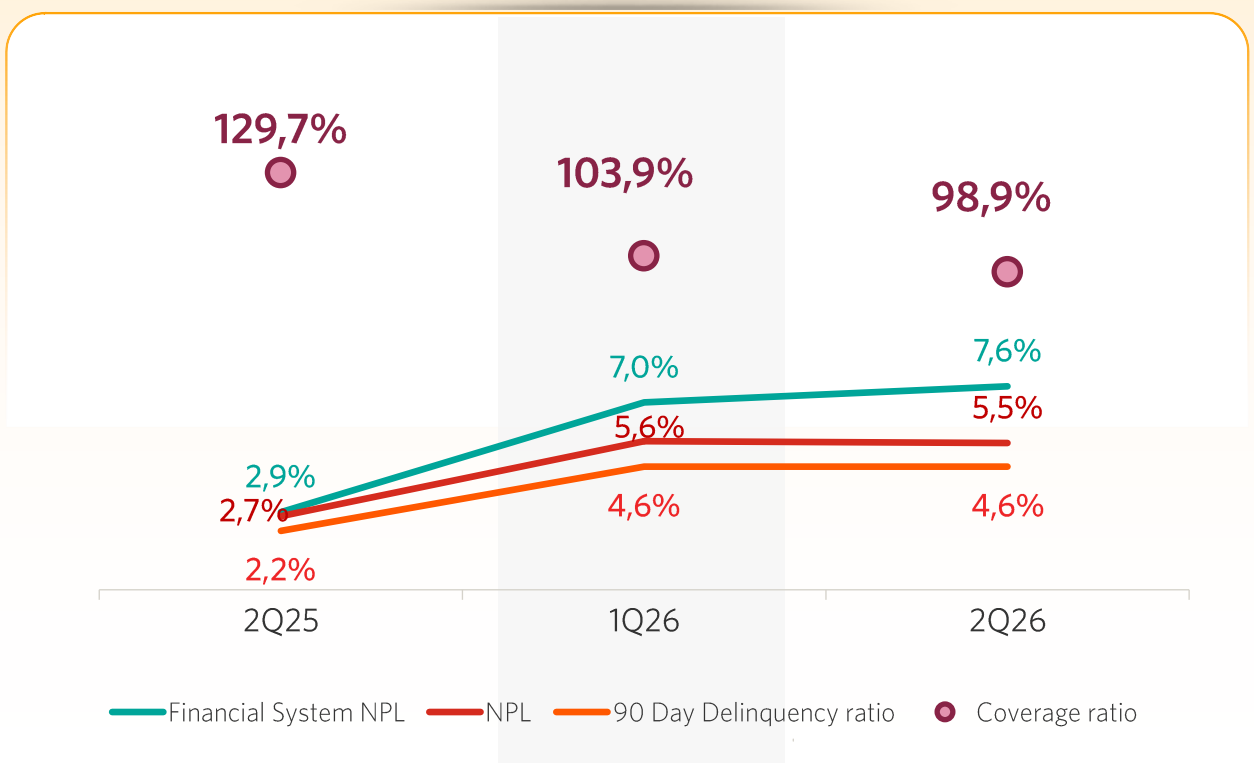
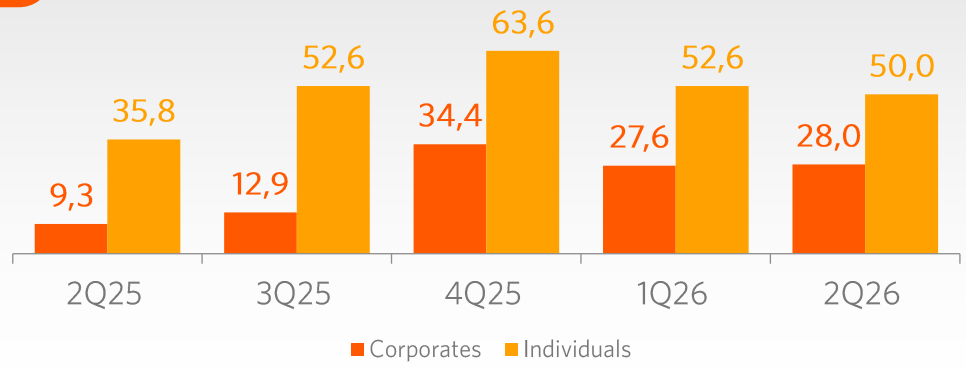
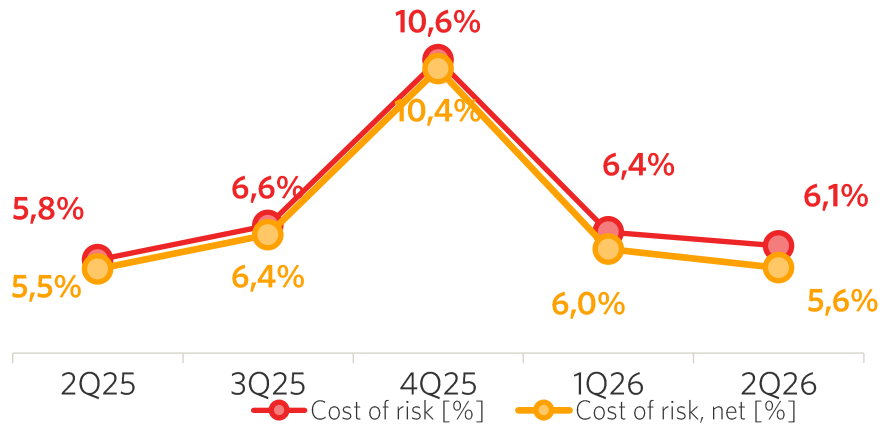
NPL, Coverage and CoR [%]



NPL Formation





ALM Initiatives to Lower Funding Costs Shifted the Mix from Corporate to Institutional Time Deposits

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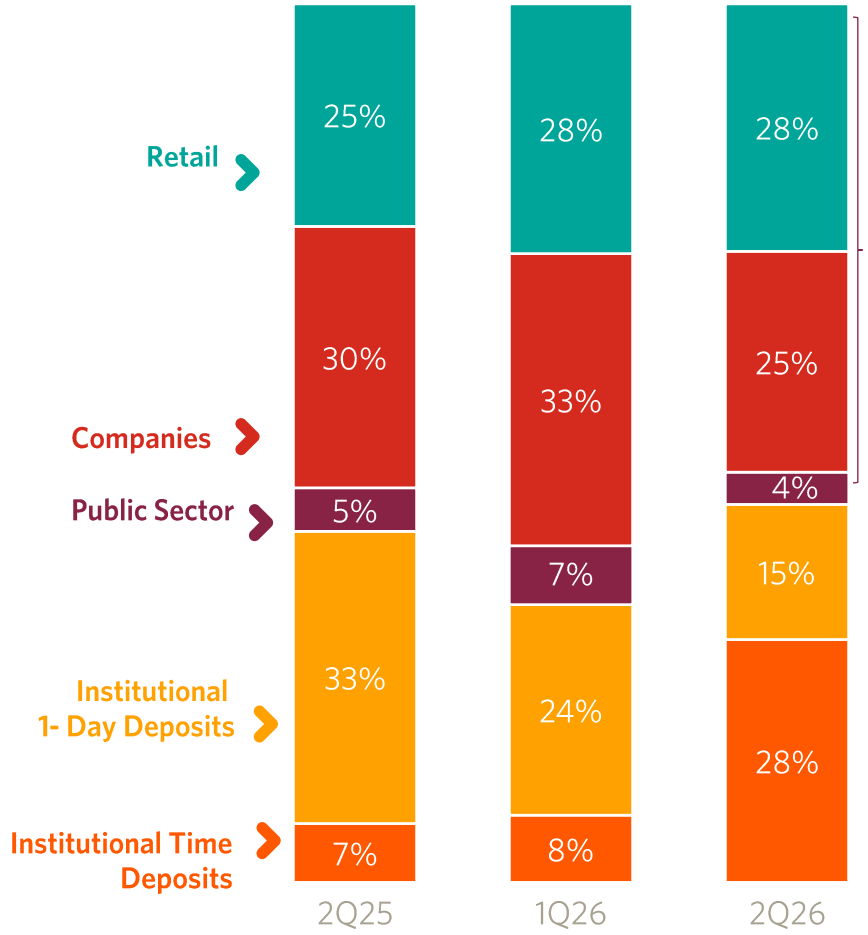
Deposits Breakdown [%]

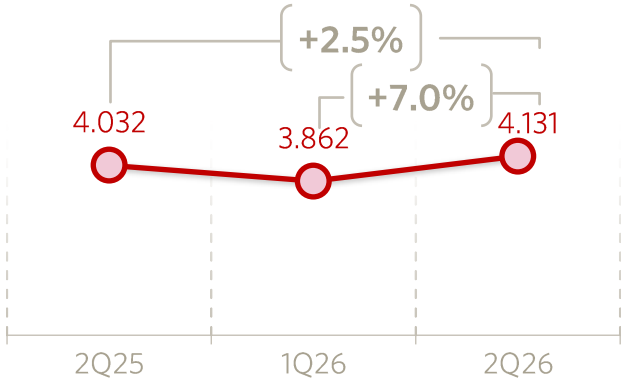


57%
Franchise Deposits

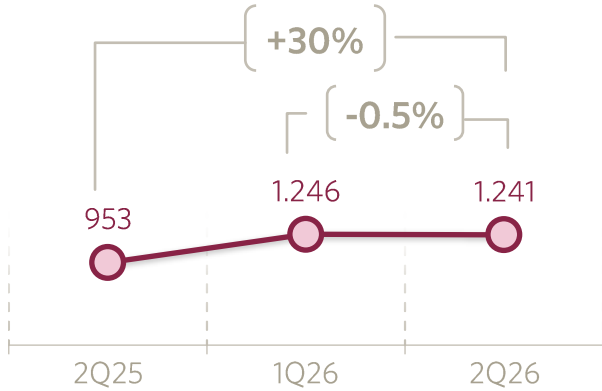
43%
Institutional Deposits

Deposits Breakdown

AR$ Deposits (Bn,)



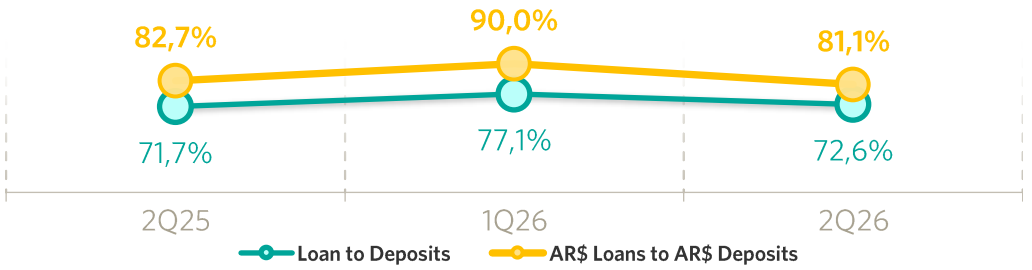
US$ Deposits (MM)



% of total deposits

2Q25	1Q26	2Q26
27%	32%	31%

Loans to Deposits Ratio



Lower Market Rates Reduce Funding Cost Lifting 2Q26 NIM to 20.3%, Above Revised FY26 Guidance

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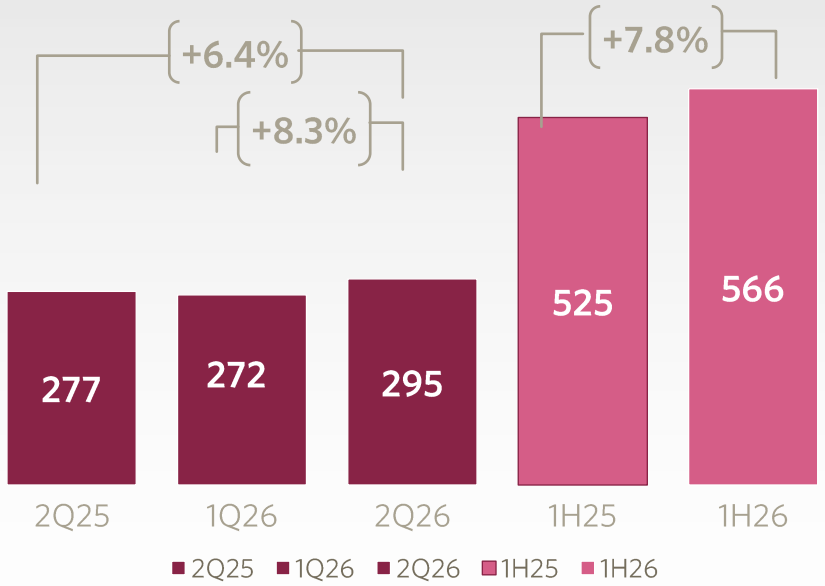
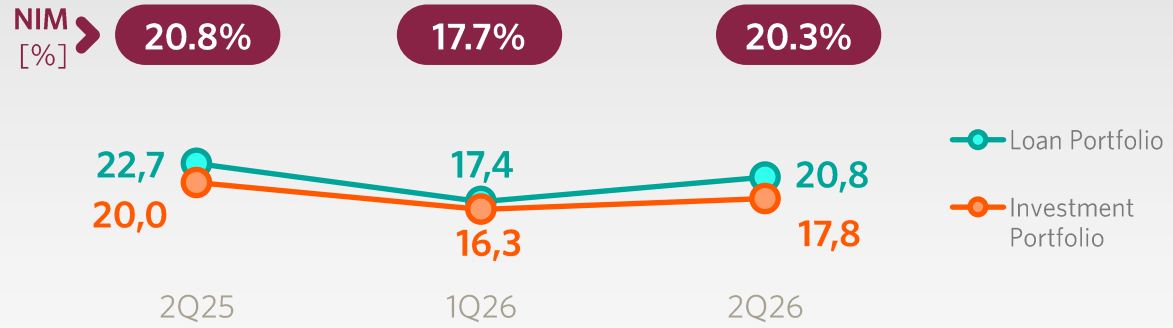
Net Financial Income [AR$ Bn.]

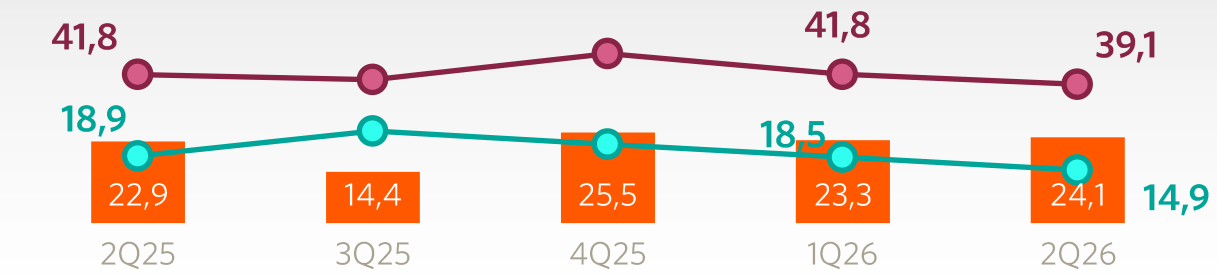


2Q25	1Q26	2Q26	1H25	1H26	
16.0%	14.9%	11.7%			Cost of funds [%] AR$ & US$
6.5X	7.5X	7.4X			Leverage (Assets to Equity)
6.0X	7.5X	6.9X			Average Leverage (Assets to Equity)

NIM breakdown



AR$ Interest Spread [%]



Updating 2026 Expectations to Reflect 1H26 Performance and Normalizing Operating Conditions

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Loans

2Q QoQ Var	YoY	2026e
-1,4%	9%	10-15%

- Tight monetary policy and uneven recovery across sectors
- Temporary mix-shift towards corporate loans, with retail lending growth expected to resume as economic activity, employment, salaries and disposable income improve
- Prior guidance: 20-25%

Deposits

2Q QoQ Var	YoY	2026e
4,7%	8%	10-15%

- Monetary policy expected to remain restrictive
- Unchanged vs. prior guidance

Asset Quality NPL Ratio

1Q 2026	2Q 2026	2026e
5,6%	5,5%	5%-5.5%

- Net COR anticipated between 5.3%-5.8%
- NPL and COR unchanged vs. prior guidance

NIM

2Q 2026	6M 2026	2026e
20,3%	19,7%	17-19%

- 1H26 NIM benefited from lower cost of funds
- Lagged asset repricing could weigh on 2H26 NIM
- Prior Guidance: 15-18%

Macro assumptions as of July 2026 (Central Bank Market Expectations Survey): Inflation of 29.8%, Interest Rate eop of 22.2 %, Fx eop at 1,652 and GDP of +2.7% in 2026.

Updating 2026 Expectations to Reflect 1H26 Performance and Normalizing Operating Conditions

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	2Q26 QoQ Var	1H26 YoY Var	2026e	
Net Fee Income	-2%	-11%	Between -5% and -8%	• Softer activity weighing on Banking fees; softer Asset management fees, mainly from money market funds, while brokerage fees compare against a high 2025 base • Prior guidance: in line with inflation
	1Q26 QoQ Var	**6M26 YoY Var**	**2026e**	
Adjusted Operating Expenses (1)	0% / 2% Adj[1]	15% / Adj[1] -5%	Between -6% and -4%	• Banking ecosystem adjusted expenses expected to decline in real terms, reflecting higher headcount rightsizing and cost discipline • Partially offset by investments to accelerate IOL growth • Prior guidance: Between -4% and -2%
	2Q26	**6M26**	**2026e**	
ROE	4,4%	-0,9%	2–4%	• ROE reflects headcount rightsizing at the bank ecosystem • Sequential improvement expected through year-end • Prior guidance: 2-6%
	2Q26	**6M26**		
Adjusted ROE (1)	+12,4%	+7,4%	8-10%	• Adjusted ROE does not yet reflect the full benefit of AR$42 billion in annualized salary savings • Full run-rate savings to support underlying cost structure in 2027 • Prior guidance: 6-10%
	Mar 2026	**Jun 2026**	**Dec 2026e**	
Capital (CET1)	15,4%	14,2%	12-14%	• CET1 guidance raised, following lower than-originally-expected loan growth • Prior guidance: 11-13%

1. Adjusted figures exclude Headcount rightsizing cost

Annex I: 2Q26 Supplementary
Financial Information & Ratios

Loan Book down 1.4% QoQ due to subdued AR$ demand and selective origination; USD loans +6% in original currency

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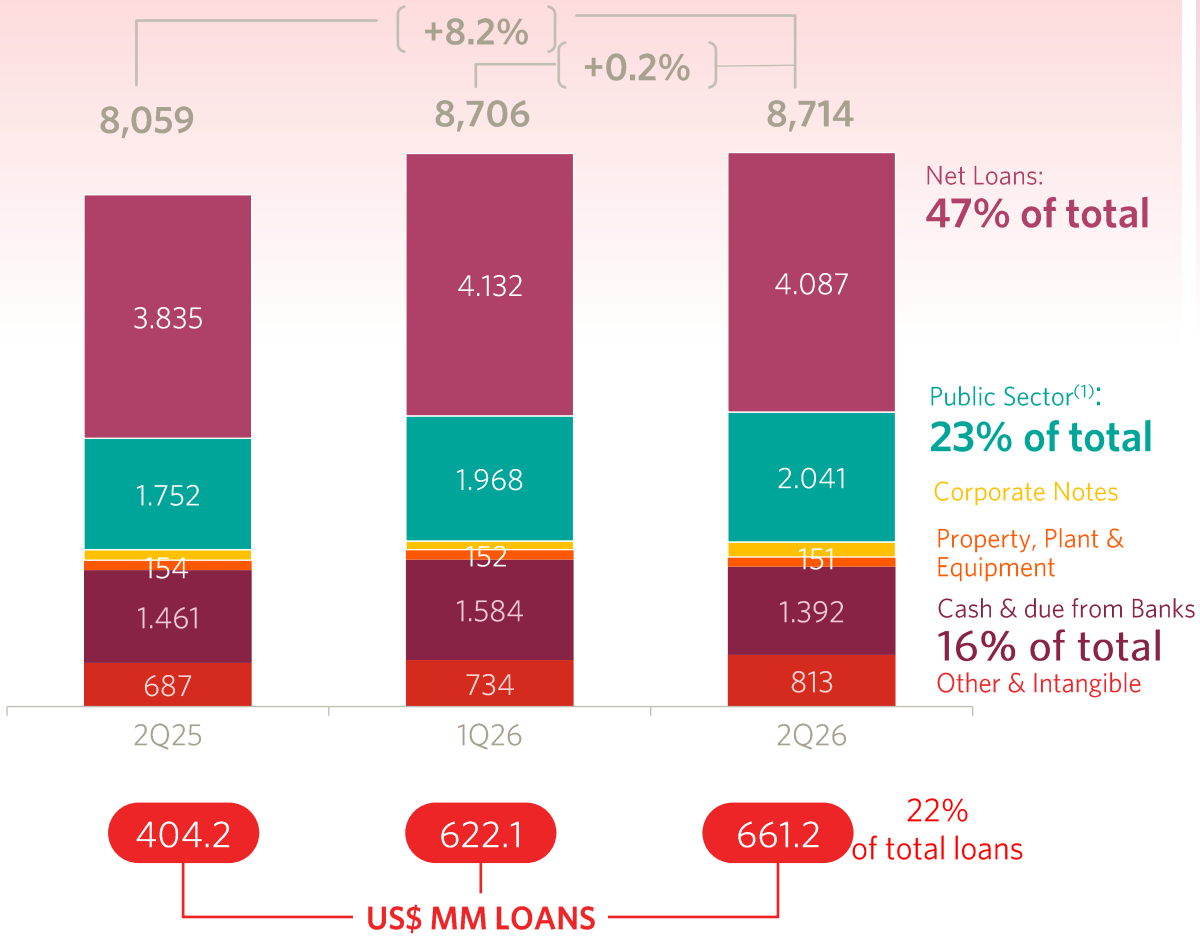
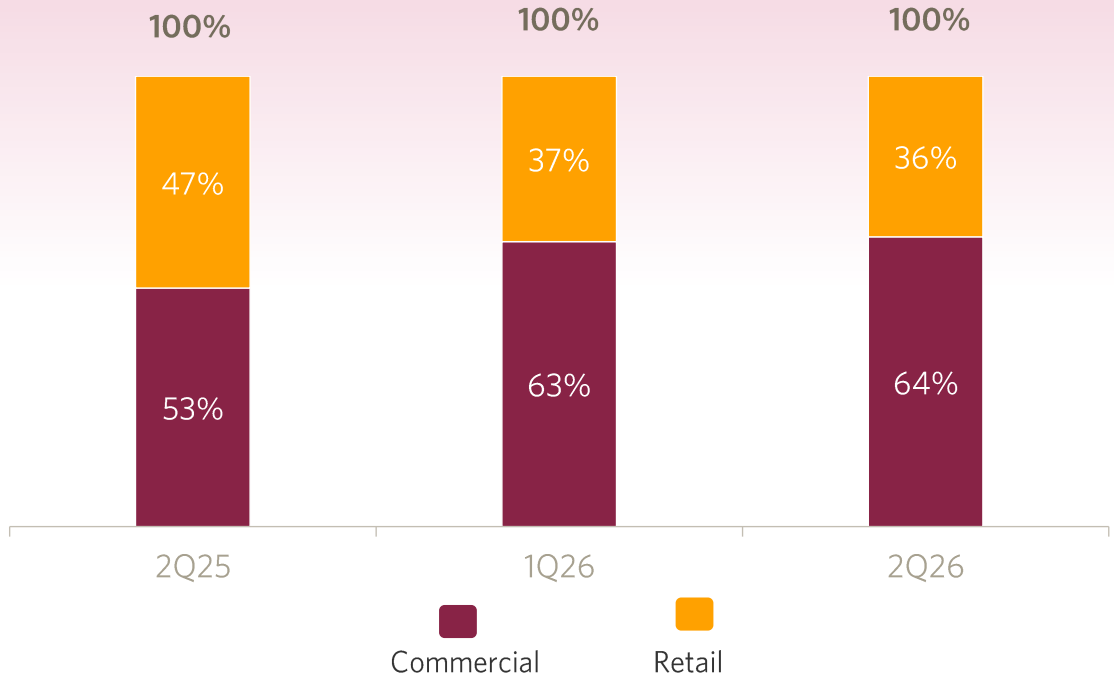
01 Assets Evolution [AR$. Bn)



02 Total Loan Breakdown [%]2)



- Commercial loans +2% QoQ & +34% YoY
- Retail loans -2% QoQ -17% YoY

1) Figures include Government Securities in Guarantee, See Earnings Report for more details,
2) Commercial loan portfolio does not include off balance guarantees granted to customers,

Commercial Lending Leads Portfolio Mix; Disciplined Retail Origination Reflects Prudent Risk Management

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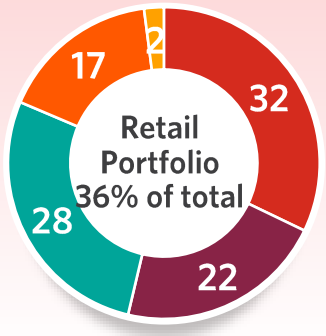
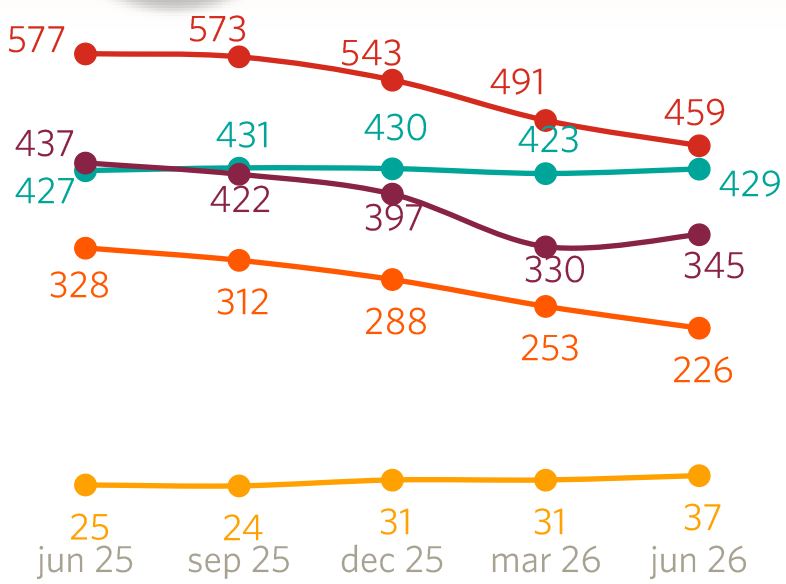
01 Retail Loans: 36% of total from 52% as of Dec 24



Retail loans
-2% QoQ
-17% YoY

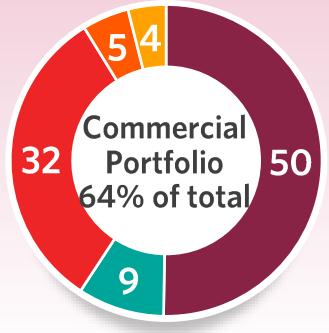
In AR$ Bn,



	QoQ	YoY
Credit cards	-7%	-20%
Mortgage UVA Loans	1%	1%
Personal loans	5%	-21%
Car loans	-11%	-31%
Other	18%	48%

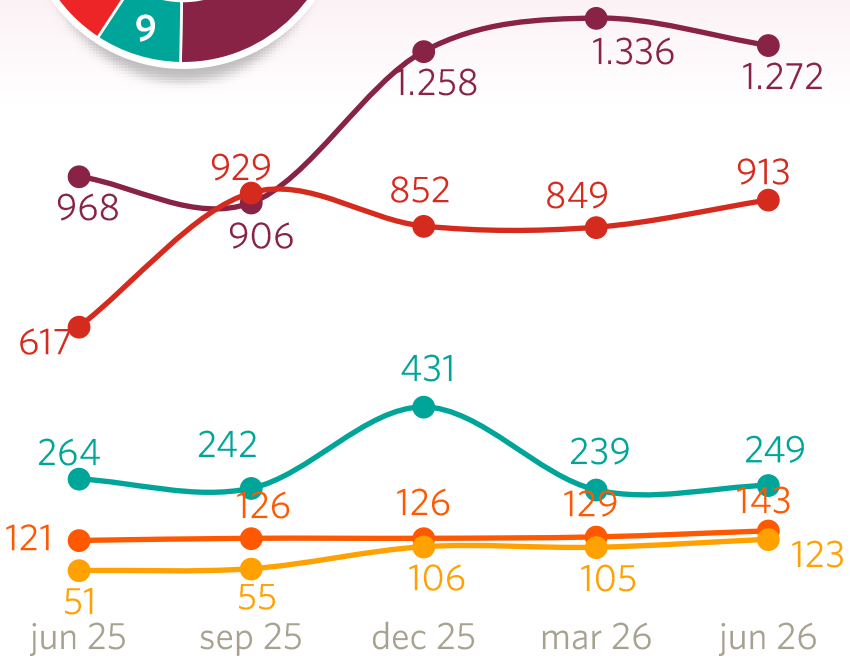
Credit cards · Mortgage UVA Loans · Personal loans · Car loans · Other

02 Commercial Loans: 64% of total from 48% as of Dec 24



Commercial loans
+2% QoQ
+34% YoY

In AR$ Bn,



	QoQ	YoY
Promissory notes	-5%	32%
Foreign trade loans	8%	48%
Other		
Overdraft	4%	-6%
Leasing	11%	19%
	18%	143%

Promissory notes · Foreign trade loans · Other · Overdraft · Leasing

Retail Loan Portfolio: Focus on Payroll and Pension Customers Over Open Market Customers

53% Loans to payroll and pension clients/ total loans to individuals

88% Personal loans granted to payroll and pension customers

63% Credit card volumes to payroll and pension customers

53% Collateralized retail loan portfolio to open market customers (mainly car loans)

RETAIL PORTFOLIO

Atomized and Diversified Loan Portfolio within Company Portfolio Limits

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Loans breakdown by industry [%]

Business Sector	2Q26 Share	1Q26 Share	2Q25 Share
Families and individuals	33.1%	34.9%	43.8%
Agribusiness	8.3%	8.0%	8.0%
Food & Beverages	5.9%	5.2%	5.6%
Oil, Gas & Mining	5.8%	4.4%	2.6%
Transport	3.2%	3.4%	3.3%
Construction & Public Works	2.4%	2.2%	2.1%
IT & Communications	2.3%	2.5%	3.1%
Wine	2.2%	2.8%	2.7%
Automobile	2.1%	2.5%	2.0%
Financial Services	2.1%	1.2%	2.5%
Utilities	2.1%	2.3%	3.4%
Machinery & Equipment	2.0%	2.2%	2.3%
Chemicals and plastics	1.7%	1.5%	2.2%
Automotive manufacturers	1.6%	1.2%	0.9%
Pharmaceutical	1.5%	1.6%	1.5%
Home appliance	1.5%	2.4%	1.9%
Textile	1.4%	1.7%	1.8%
Health	1.1%	1.0%	0.8%
Others	19.6%	19.1%	9.4%

Other includes more than 20 sectors with less than 1% share each

Loan balance includes off balance sheet guarantees granted to customers

Collateralized commercial loan portfolio **23%**

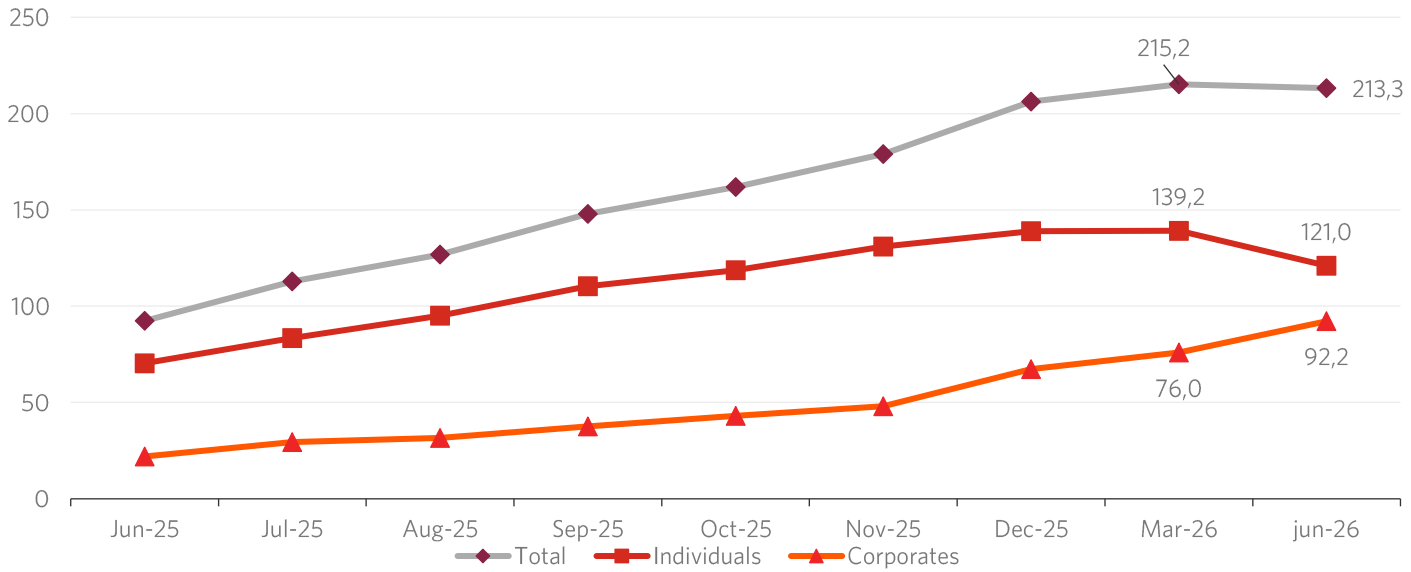
Collateralized non-performing commercial loan portfolio **33%**

Well diversified & atomized industry exposure [top 10 debtors] **14%**

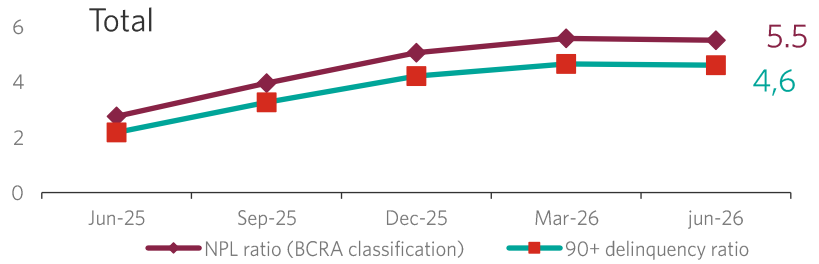
COMMERCIAL PORTFOLIO

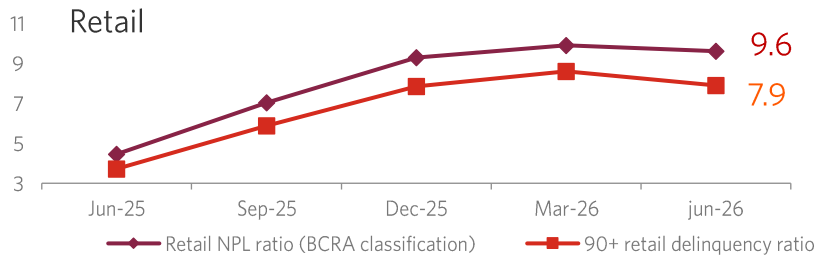
NPL & 90+ Day Delinquency Peaked in 1Q26 and stabilized in 2Q26; NPL Classification Runs Above Delinquency

90+ day delinquency in constant pesos — monthly [AR$ bn, Jun-26 prices]



NPL ratio vs. effective 90+ delinquency [%]





Total 90+ (real)

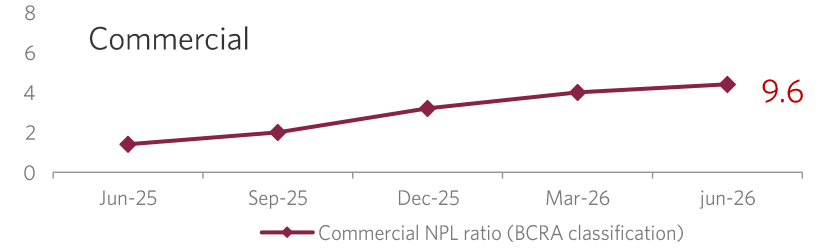
-5% from peak

The delinquency stock is now declining in real terms

Retail 90+ (real)

-13% QoQ in 2Q26

Retail NPL +0.9 pp above 90 days delinquency

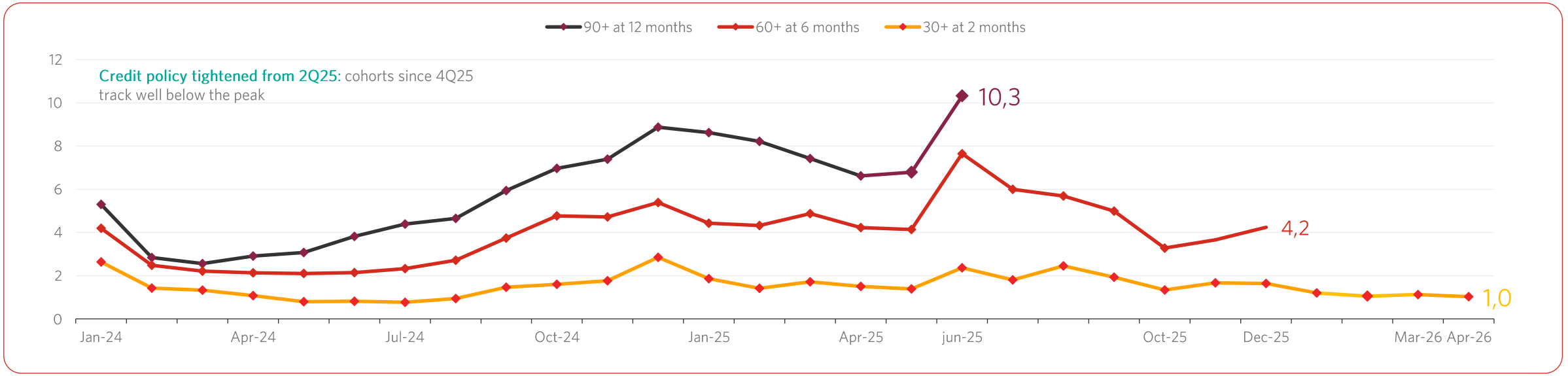


Company data, constant Jun-26 pesos; series end at the reported quarter.
NPL (BCRA classification) and 90+ delinquency measured on the same loan base — the gap reflects exposures classified non-performing while less than 90 days past due.

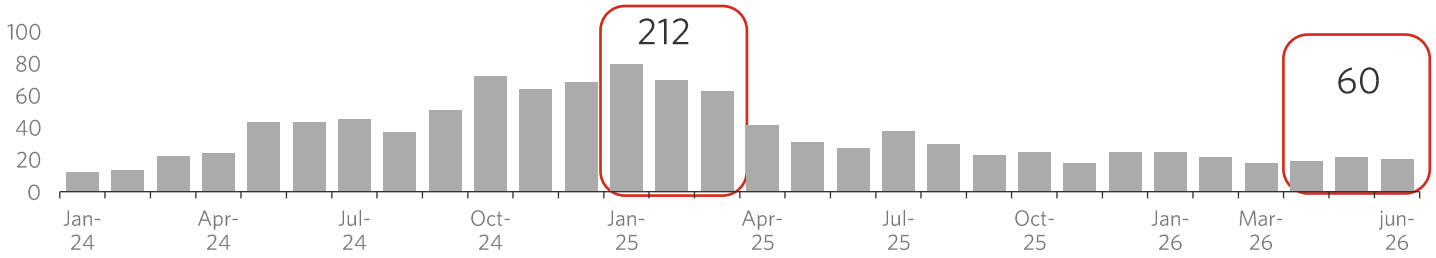
Vintages: Cohorts Originated After Credit Tightening Perform Structurally Better

GRUPO SUPERVIELLE

Personal loans — delinquency by monthly origination cohort [%]



Originated amounts per monthly cohort [AR$ bn, constant Jun-26 pesos]



Personal loans origination volumes

-71% from peak

2Q26 vs. 1Q25 peak in constant pesos; mainly due to the decline in open market customers.

The NPL peak is legacy stock from pre-tightening cohorts: recent monthly cohorts run ~60% below the Jun-25 peak, on real origination volumes 69% below the 1Q25 peak

Source: Risk vintage data (personal loans, total book), monthly origination cohorts as reported — no averaging. Latest cohorts partially observed as computed by Risk. Originations deflated to Mar-26 pesos (company Axi from Jun-25; 2024-1H25 extended with INDEC CPI — validate; 2Q26 at 2026e inflation). Credit-card stats: internal Risk deck. *Apr/May-26 originations shown — subject to disclosure review.

Total Funding -1% QoQ and +9% YoY; QoQ

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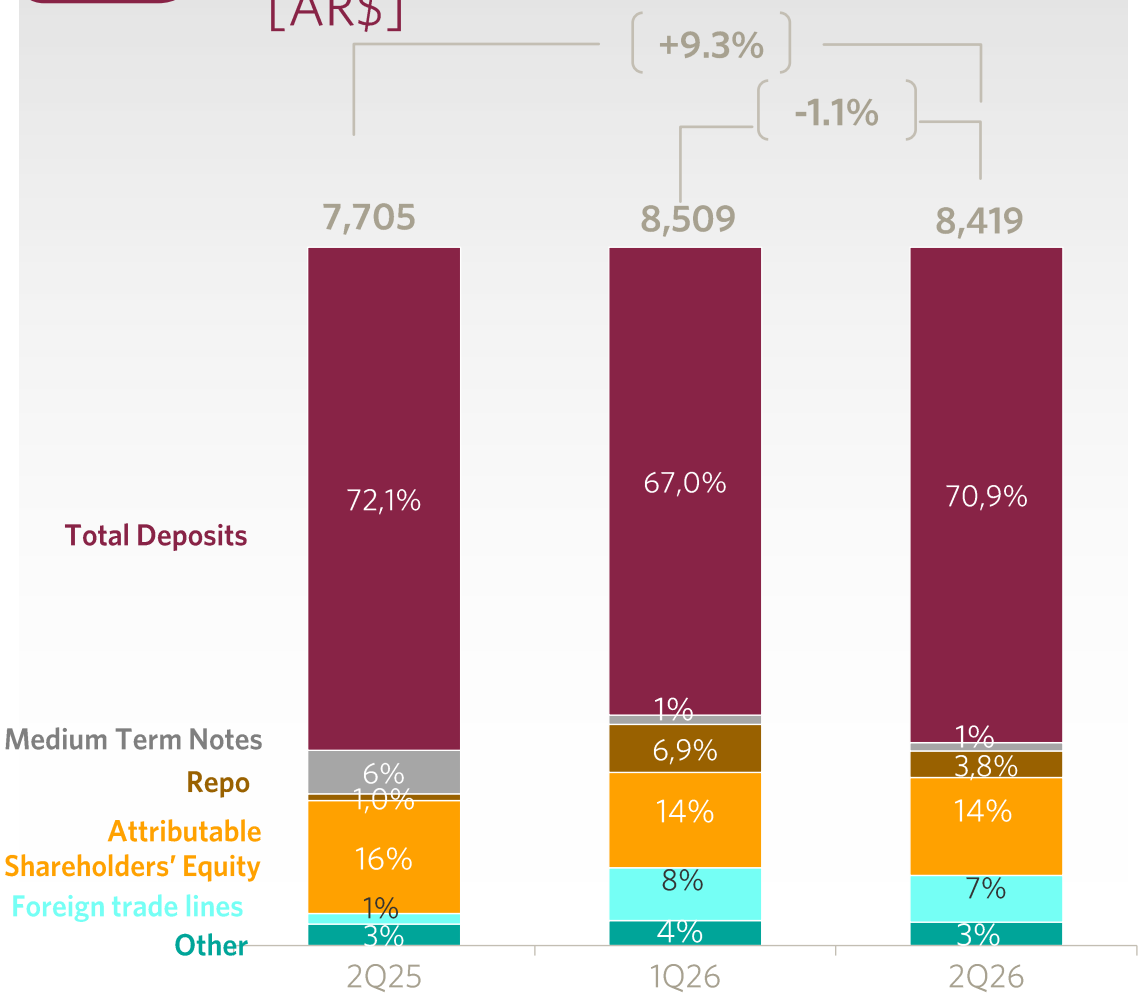
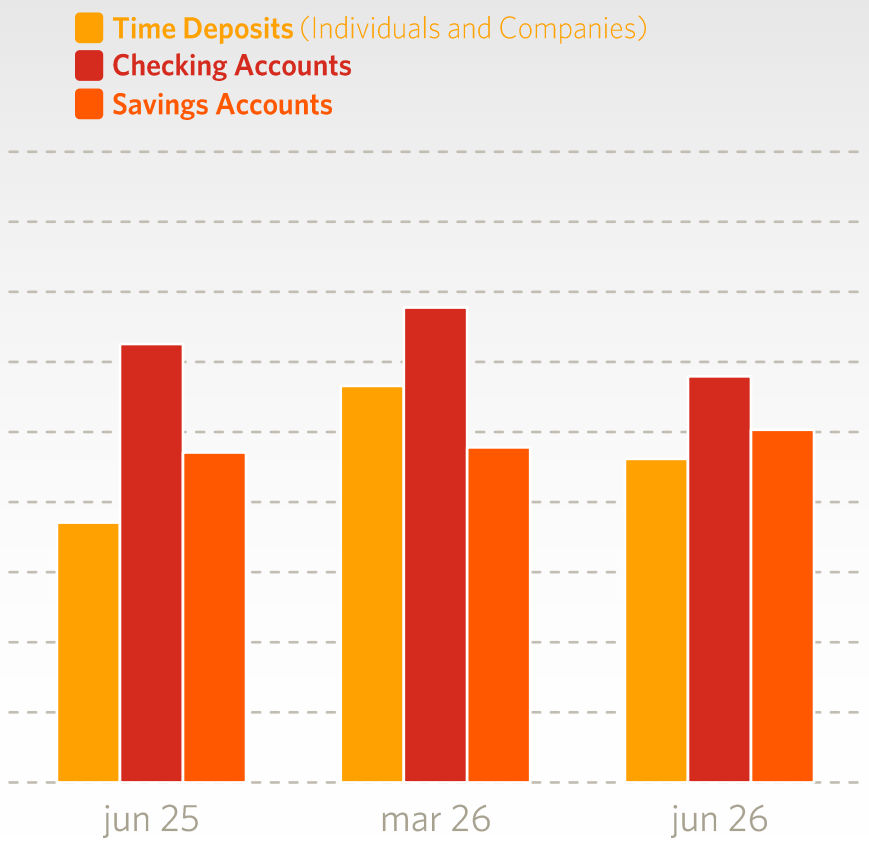
Funding [AR$]



Retail & Commercial Deposits growth [AR% Bn.]

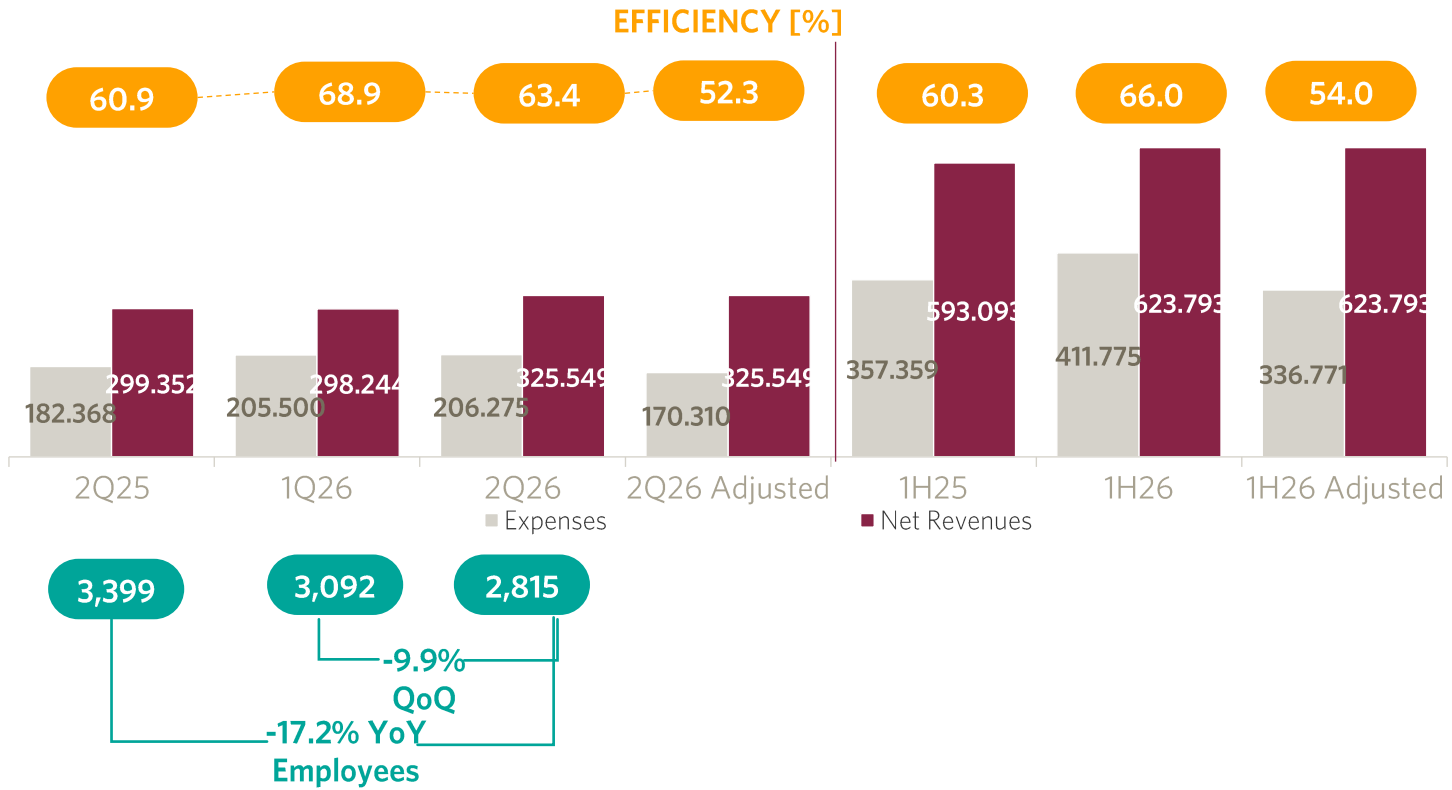


%	QoQ	YoY
Time Deposits (Individuals and Companies)	-18%	+19%
Checking Accounts	-15%	-7%
Savings Accounts	+5%	+7%
Total	-10%	+4%

Continued cost discipline and structural efficiency gains. Adjusted efficiency at 52.3%

GRUPO SUPERVIELLE

Net Revenues, Expenses & Efficiency Ratio [AR$ Mill,]



1, Net Revenues: Net Financial Income + Net Service Fee Income + Other net operating income (losses)

2, Expenses: Personnel + Administrative Expenses + D&A. Adjusted figures exclude AR$39 billion, AR$36 and AR$75 billion in 1Q26, 2Q26 and 1H26 respectively related to the voluntary retirement program implemented since 1Q26.

NET REVENUES[1] 2Q26

Q_oQ	+9.2%
YoY	+8.8%

EXPENSES[2] 2Q26

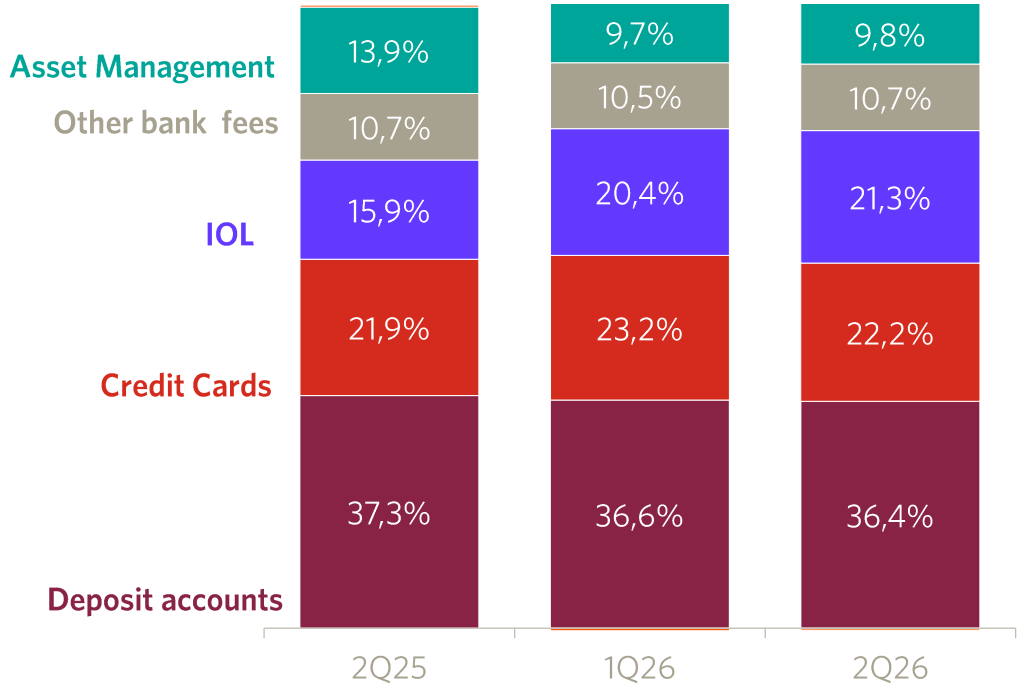
Q_oQ	+0.4%
Q_oQ Adjusted	+2.3%
YoY	+13.1%
YoY Adjusted	-6.6%

29

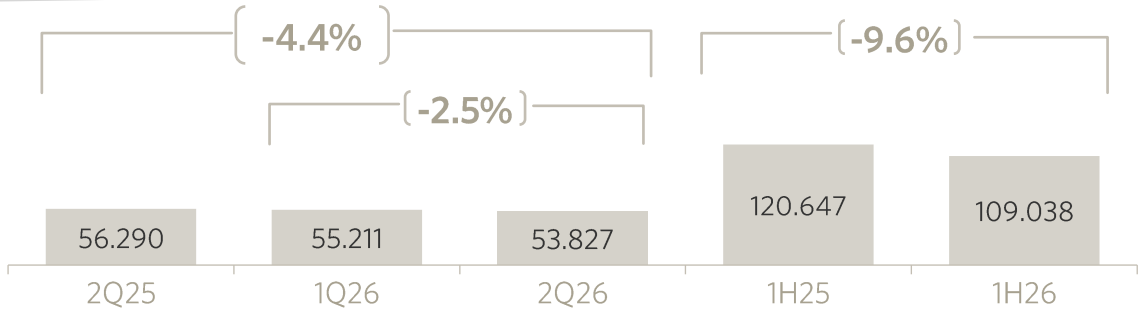
Net Fee Income -2.5% QoQ reflecting lagged fee repricing and lower credit card volume.

GRUPO SUPERVIELLE

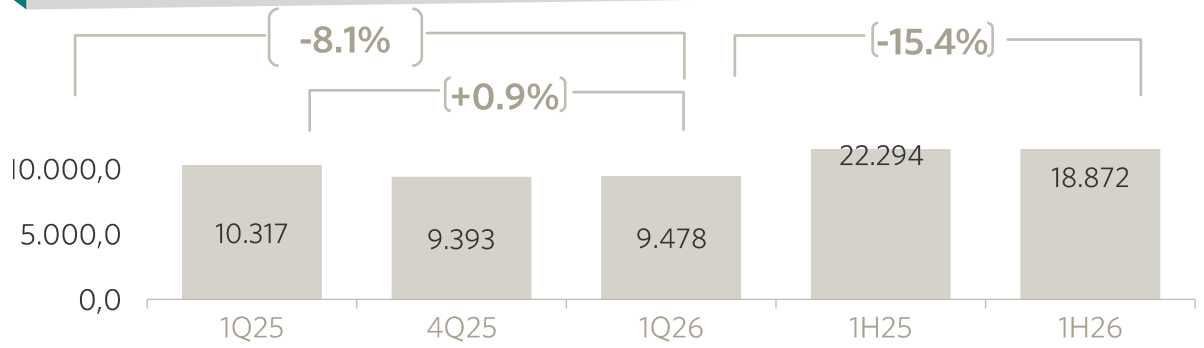
Fee Income breakdown ex insurance[%]



Net Service Fee Income ex insurance [AR$ Mill,]



Income From Insurance Activities [AR$ Mill,]

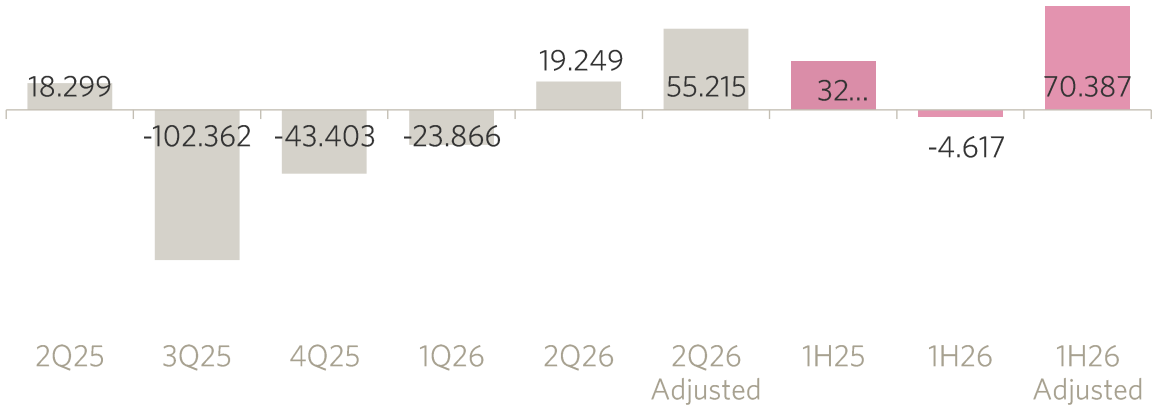


30

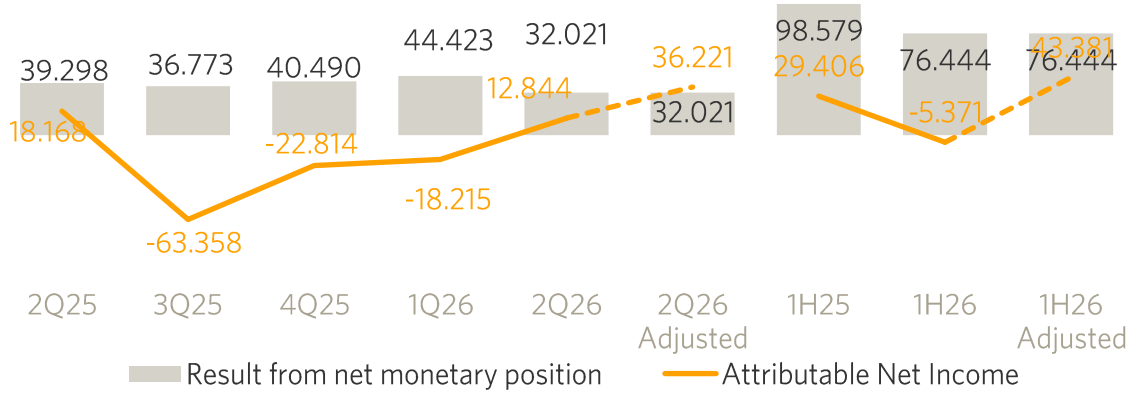
Attributable net income of AR$ 12.8 bn and ROAE of 4.4%, while excluding extraordinary severance charges, reached AR$36 bn and 12.4%.

GRUPO SUPERVIELLE

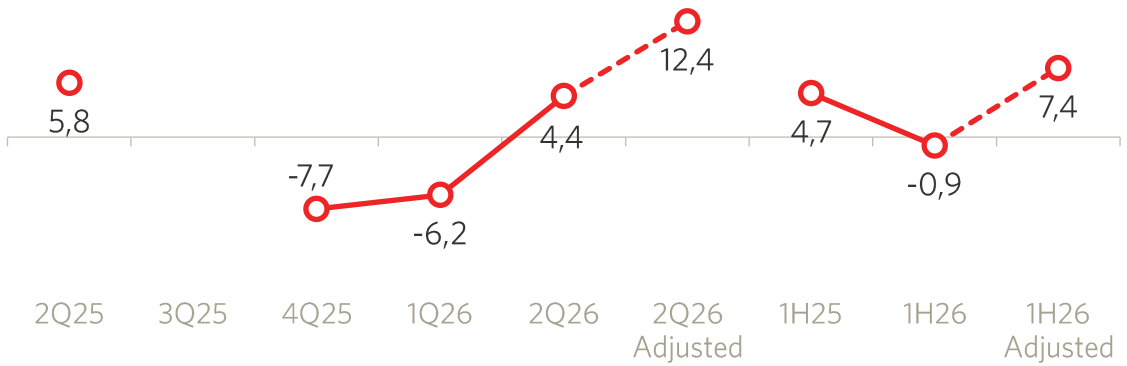
Profit Before Income Tax
[AR$ Mill,]



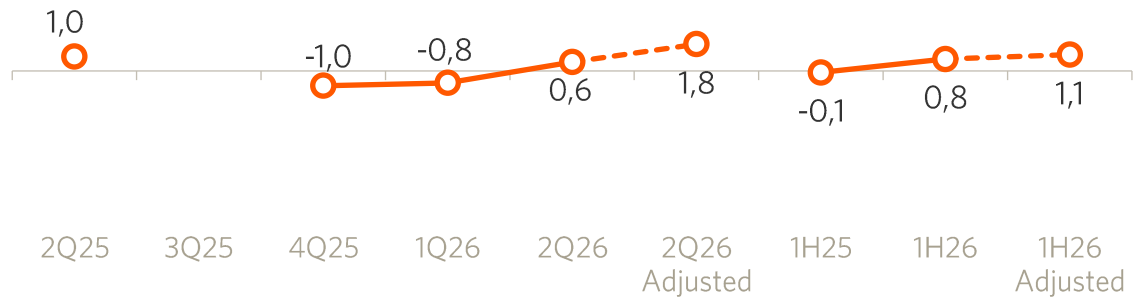
Attributable Net Income
[AR$ Mill,]



ROAE
[%]



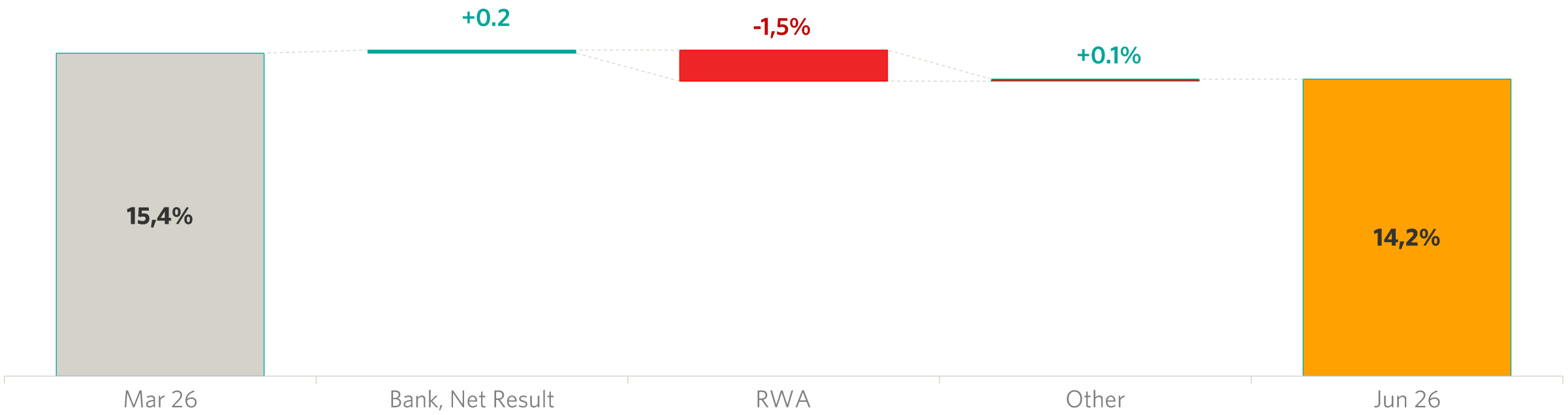
ROAA
[%]



2026 Performance: CET1 at 14.2%

TIER1 KEY MESSAGE

- Positive contribution from consolidated earnings
- Higher RWA density, including a 30bps impact from a larger corporate notes portfolio (Market Risk)
- Higher deductions on deferred tax



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Income Statement & Balance Sheet

In millions of Ps., stated in terms of the measuring unit current at the end of the reporting period

Income statement

	2Q26	1Q26	4Q25	3Q25	2Q25	QoQ	YoY	1H26	1H25	YoY
Net Interest Income	256.651	227.007	285.130	193.433	255.441	13,1%	0,5%	483.658	465.499	3,9%
NIFFI & Exchange Rate Differences	37.892	44.877	1.962	-35.884	21.510	-15,6%	76,2%	82.769	59.810	38,4%
Net Financial Income	294.543	271.884	287.092	157.548	276.951	8,3%	6,4%	566.427	525.310	7,8%
Inflation Adjustment	-32.021	-44.423	-40.490	-36.773	-39.298	-27,9%	-18,5%	-76.444	-98.579	-22,5%
Net Service Fee Income1)	53.827	55.211	61.766	61.242	56.290	-2,5%	-4,4%	109.038	120.647	-9,6%
Income from Insurance activities	9.478	9.393	10.246	10.090	10.317	0,9%	-8,1%	18.872	22.294	-15,4%
Loan Loss Provisions	-68.004	-72.187	-126.588	-73.494	-59.387	-5,8%	14,5%	-140.191	-104.437	34,2%
Personnel & Administrative Expenses	-182.015	-181.797	-167.058	-158.257	-161.453	0,1%	12,7%	-363.812	-316.240	15,0%
Profit before income tax	19.249	-23.866	-43.403	-102.362	18.299	na	na	-4.617	32.718	na
Attributable Net income	12.844	-18.215	-22.814	-63.358	18.168	na	na	-5.371	29.406	na
Attributable Net income, adjusted	36.221	7.160						43,381		
Comprehensive income	17.289	-16.771	-13.330	-65.345	11.128	na	na	517	19.881	

Balance sheet

	2Q26	1Q26	4Q25	3Q25	2Q25	QoQ	YoY
Total Assets	8.723.021	8.706.453	9.104.092	9.399.157	8.058.644	0,2%	8,2%
Average Assets	8.024.879	8.784.361	9.227.886	8.481.700	7.472.839	-8,6%	7,4%
Total Loans & Leasing, net of allowances	4.087.203	4.131.579	4.383.206	4.097.200	3.834.885	-1,1%	6,6%
Total Loans & Leasing	4.332.046	4.393.480	4.653.800	4.292.998	3.979.640	-1,4%	8,9%
Loans and financing & off balance guarantees	4.471.881	4.531.086	4.796.606	4.454.295	4.159.675	-1,3%	7,5%
Total Deposits	5.970.757	5.701.691	5.981.210	6.376.682	5.552.063	4,7%	7,5%
Attributable Shareholders' Equity	1.180.450	1.161.254	1.176.945	1.187.580	1.245.884	1,7%	-5,3%
Average Attributable Shareholders' Equity	1.167.923	1.167.092	1.184.839	1.222.068	1.244.984	0,1%	-6,2%

1) Excluding income from insurance activities

Key Indicators

GRUPO SUPERVIELLE

Profitability & efficiency

	2Q26	1Q26	4Q25	3Q25	2Q25	1H26	1H25
ROAE	4,4%	-6,2%	-7,7%	na	5,8%	-0,9%	4,7%
Adjusted ROAE	12,4%	2,5%				7,4%	
ROAA	0,6%	-0,8%	-1,0%	na	1,0%	-0,1%	0,8%
Net Interest Margin (NIM)	20,3%	17,7%	18,8%	10,8%	20,8%	19,7%	19,9%
Net Fee Income Ratio	17,7%	19,2%	20,1%	31,2%	19,4%	18,4%	21,4%
Cost / Assets	10,3%	9,4%	8,3%	8,5%	9,8%	10,2%	9,8%
Efficiency Ratio	63,4%	68,9%	60,6%	95,8%	60,9%	66,0%	60,3%
Adjusted Efficiency Ratio	52,3%	55,8%				54,0%	

Liquidity & capital

	2Q26	1Q26	4Q25	3Q25	2Q25
Total Loans to Total Deposits	72,6%	77,1%	77,8%	67,3%	71,7%
AR$ Loans to AR$ Deposits	81,1%	93,0%	96,4%	80,8%	85,5%
US$ Loans to US$ Deposits	53,3%	51,6%	48,5%	47,4%	43,8%
Total Equity / Total Assets	13,5%	13,3%	12,9%	12,6%	15,5%
Capital / Risk weighted assets	14,2%	15,4%	15,4%	13,2%	13,9%
CET1 Capital / Risk weighted assets	14,2%	15,4%	15,4%	13,2%	13,9%
Risk Weighted Assets / Total Assets	67,0%	62,0%	62,0%	63,2%	83,2%

Asset quality

	2Q26	1Q26	4Q25	3Q25	2Q25
NPL Ratio	5,5%	5,6%	5,0%	3,9%	2,7%
Allowances as a % of Total Loans	5,4%	5,8%	5,6%	4,4%	3,6%
Coverage Ratio	98,9%	103,9%	111,6%	112,2%	129,7%
Cost of Risk	6,1%	6,4%	10,6%	6,6%	5,8%
Cost of Risk, net	5,6%	6,0%	10,4%	6,4%	5,5%

Key Indicators

GRUPO SUPERVIELLE

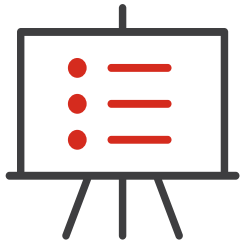
Macro data

	2Q26	1Q26	4Q25	3Q25	2Q25
Retail Price Index (%) – QoQ	6,8%	9,4%	7,8%	6,0%	6,0%
Retail Price Index (%) – YoY	33,5%	32,6%	31,5%	31,8%	39,4%
UVA (var)	8,7%	8,6%	6,8%	5,4%	8,7%
Pesos/US$ Exchange Rate	1.483,02	1.382,76	1.459,42	1.366,58	1.194,08
Tamar (eop)	22,7%	26,3%	28,9%	42,4%	33,6%
Tamar (avg)	22,8%	32,0%	38,3%	46,2%	34,2%
Monetary Policy Rate (eop)	-	-	-	-	29,0%
Monetary Policy Rate (avg)	-	-	-	-	29,0%

Operating data

	2Q26	1Q26	4Q25	3Q25	2Q25
Bank- Active Customers (in million)	1,26	1,28	1,30	1,30	1,34
IOL-Active Customers (in million)	0,57	0,60	0,57	0,55	0,60
Bank Branches	120	129	129	130	130
Bank Employees	2.422	2.686	2.917	2.941	2.980
Other Subsidiaries Employees	393	406	431	421	419

GRUPO SUPERVIELLE



Annex II: Industry Outlook and Supplementary Information

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Ciudad de Buenos Aires, Argentina

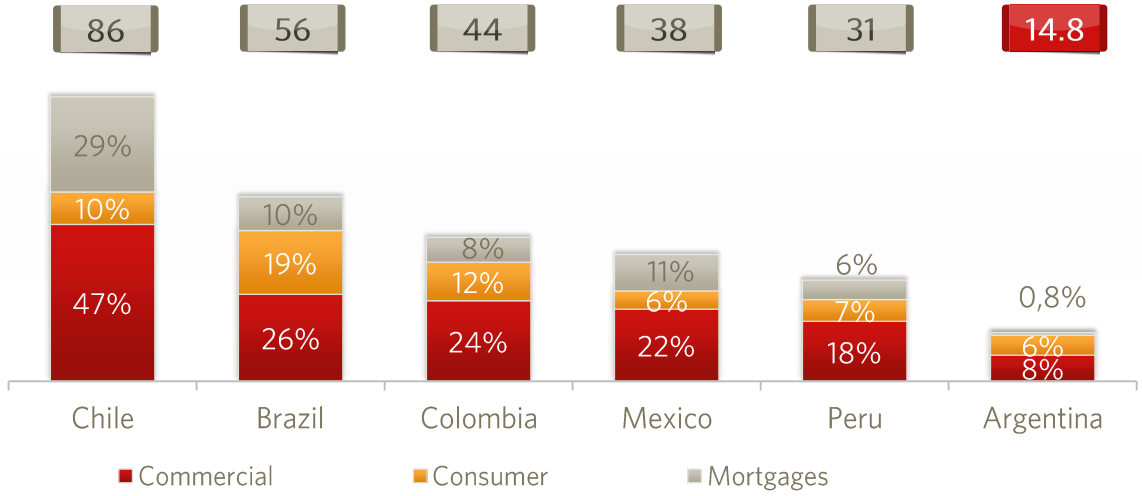
SUPV
LISTED
NYSE

BYMA
Bolsas y Mercados Argentinos

The Argentine Banking Business Has the Potential for Multiple Years of Growth

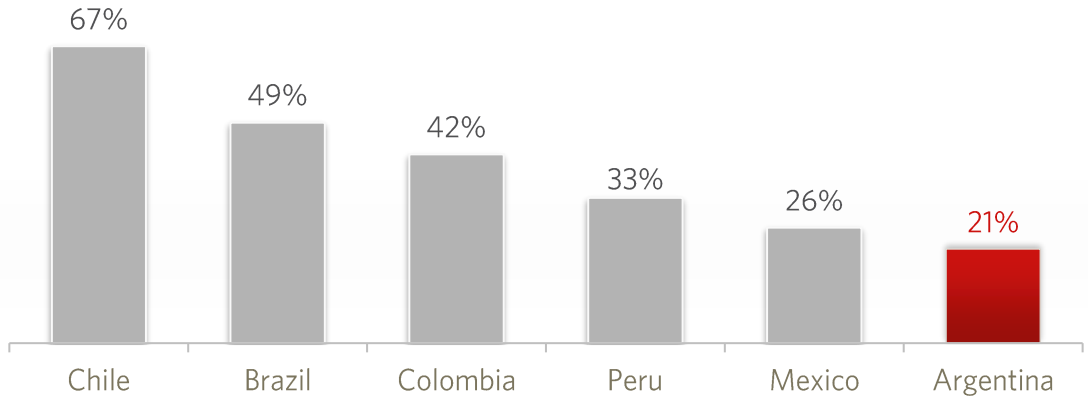
Under-developed Banking System Loans / GDP

Source Morgan Stanley based on public information and company estimates. As of December 31, 2025



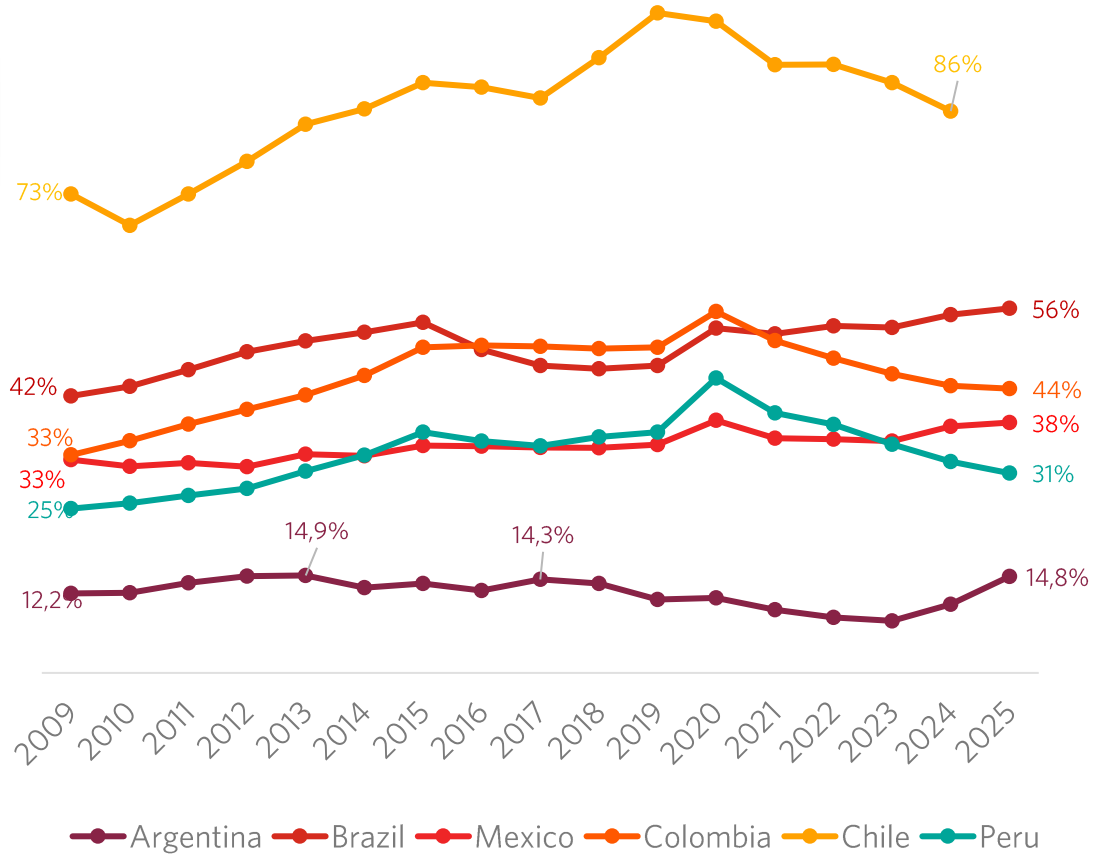
Deposits / GDP

Source Morgan Stanley based on public information and company estimates, As of December 31, 2025



Credit penetration across the region

Source Morgan Stanley based on public information and company estimates

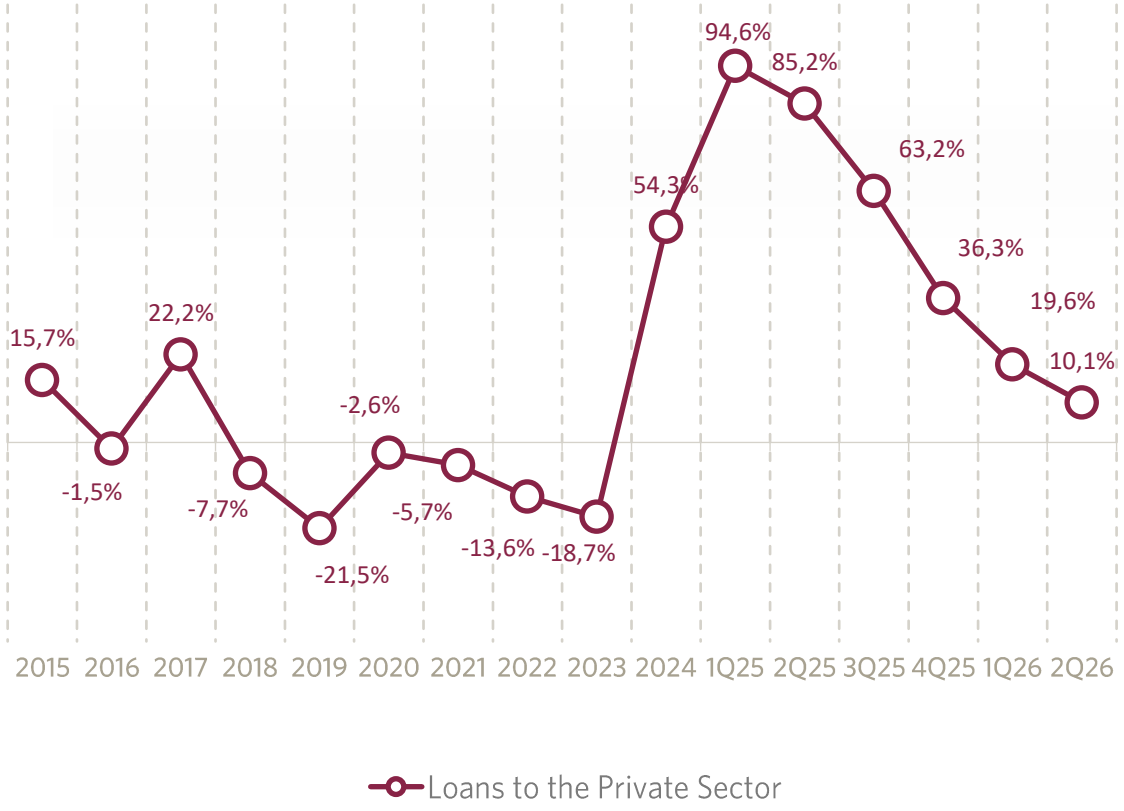


Chile data corresponds to December 2024, as 2025 GDP data is not yet available.

2024 First Year of Loan Growth Since 2017

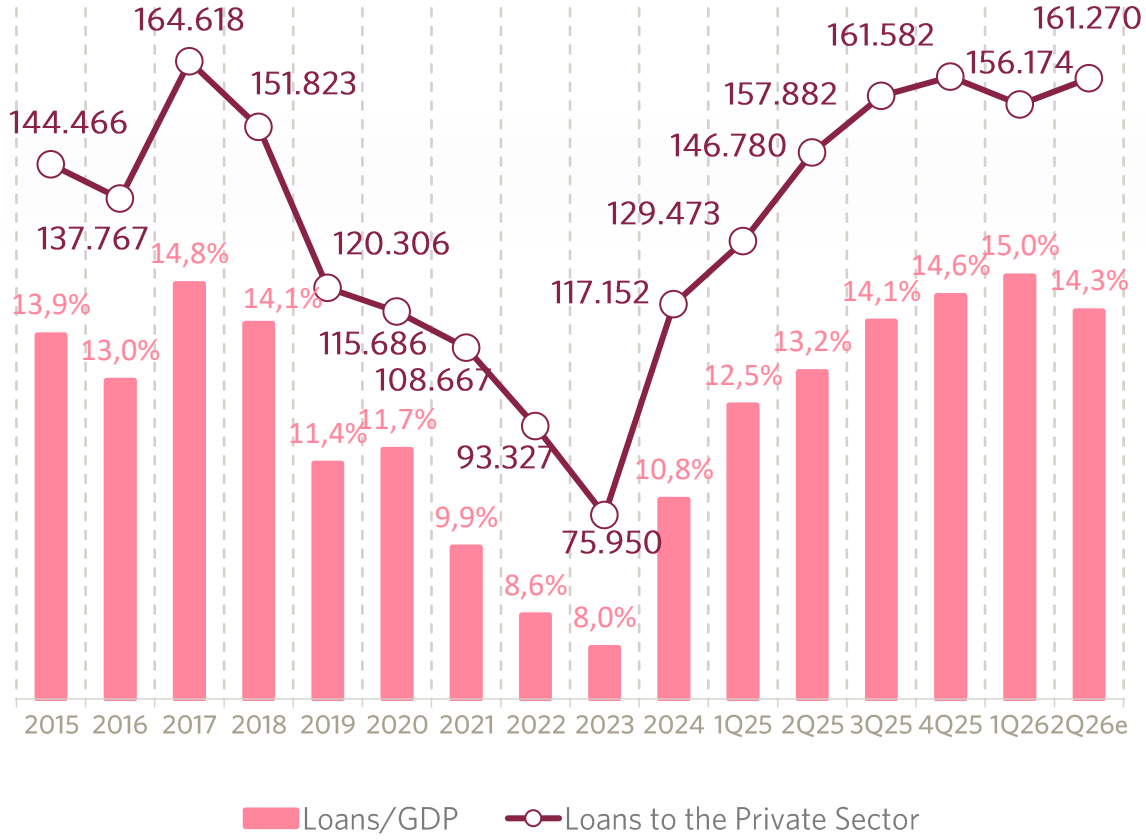
Loans to the Private Sector Evolution (in real terms)

Source: BCRA



Loans to Private Sector (AR$ bn in real terms, June 2026)

Source: BCRA

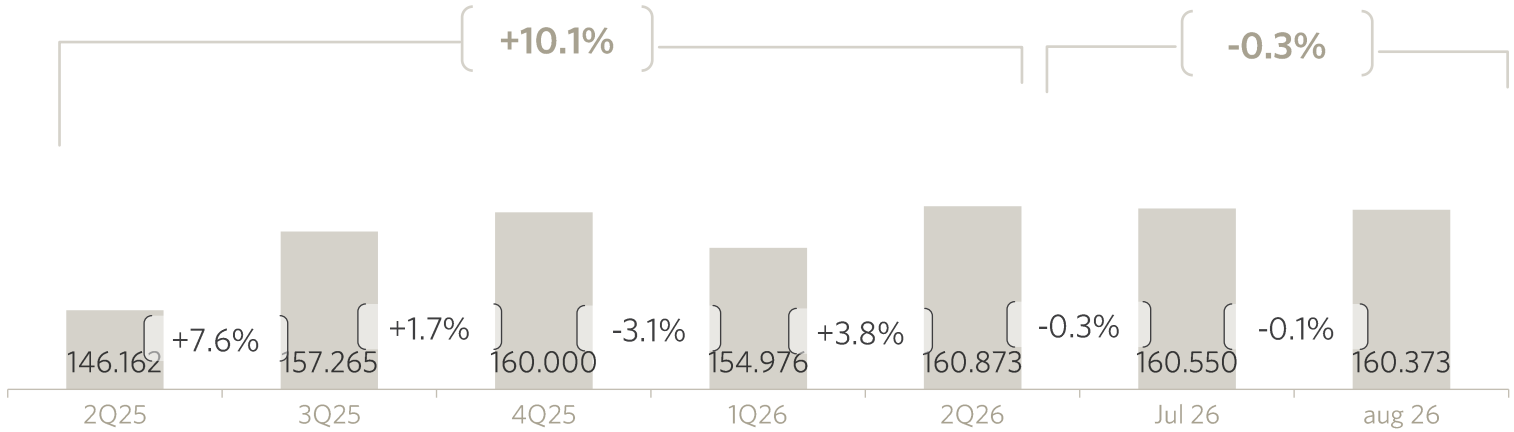


*2Q26 figures are estimated based on Central Bank Information

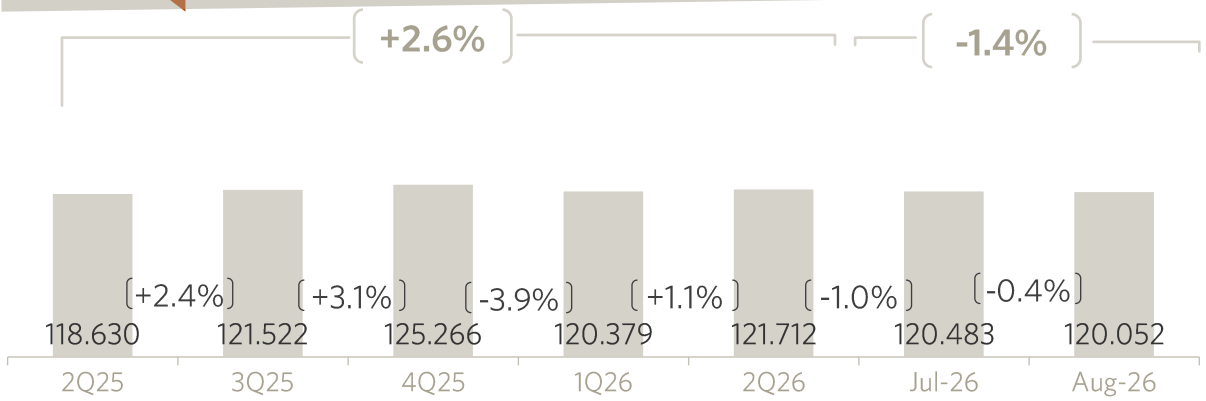
Loans Continued to Expand but at a Slower Pace, Constrained by Tight Monetary Policy and Weak Economic Environment

GRUPO SUPERVIELLE

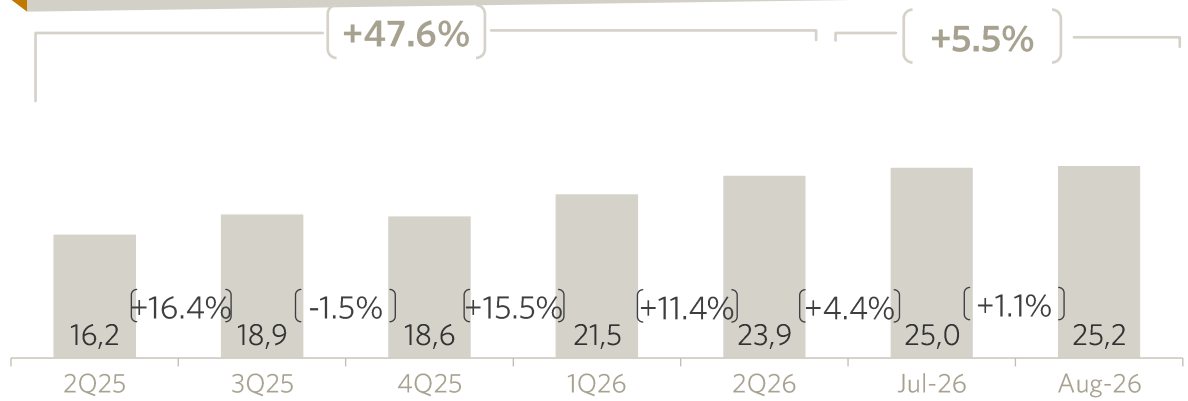
Loans to Private Sector
[AR$ Bill, in real terms]



AR$ Loans
[in AR$ Bn, in real terms]



U$S Loans
[in US$ Bn,]

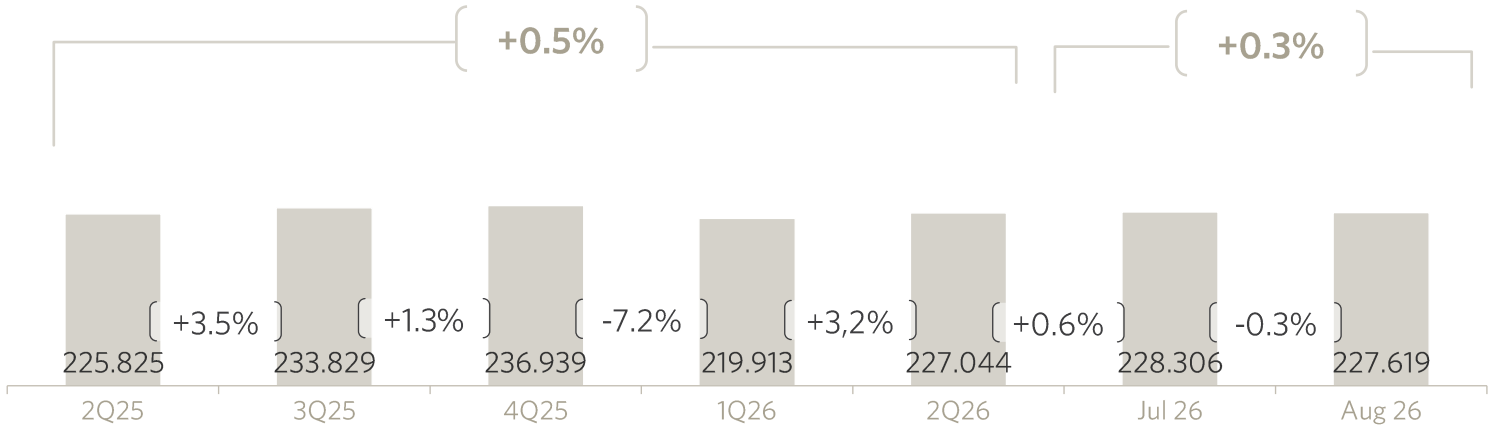


Source: BCRA [...%] QoQ variation

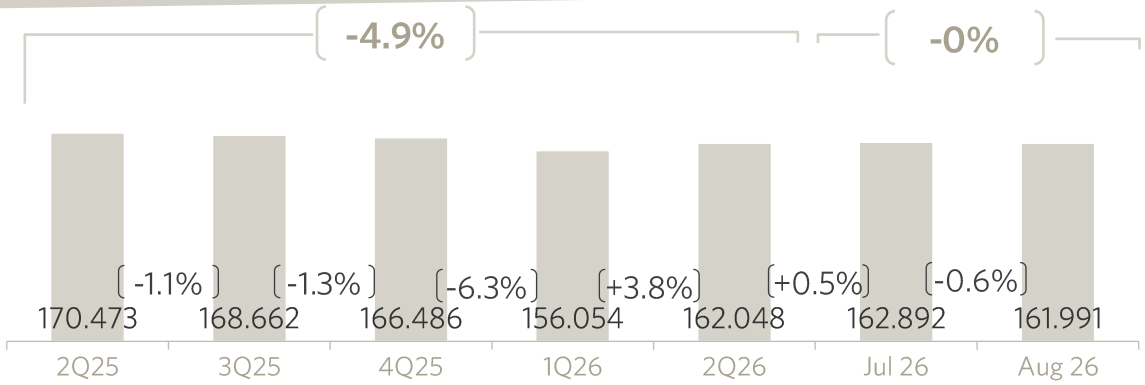
Financial Sector AR$ Deposits Declining in real terms in YTD; US$ Deposits Momentum Continue

GRUPO SUPERVIELLE

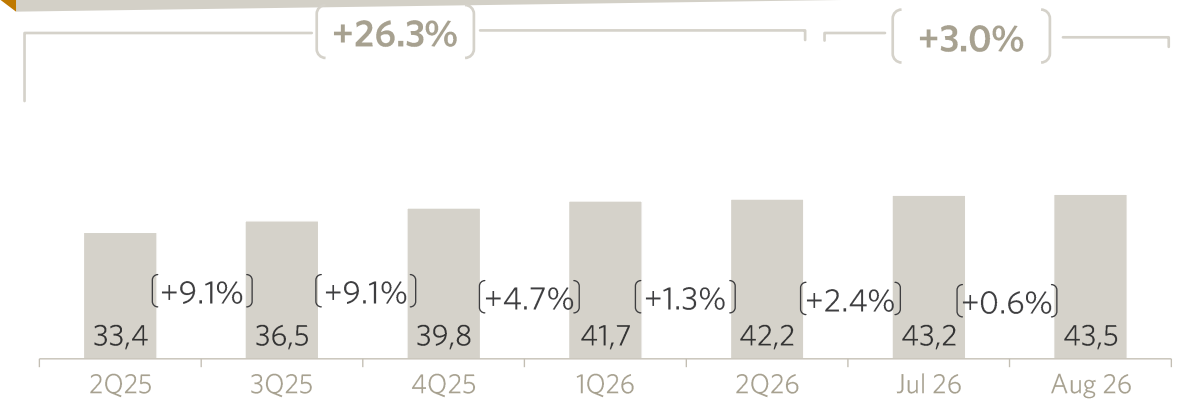
Total Deposits
[AR$ Bill. in Real terms]



AR$ Deposits
[in AR$ Bn. in real terms]



U$S Deposits
[in US$ Bn.]



Source: BCRA [...%] QoQ variation

Ranking

Competition | Financial System in million of Ps as of June 2026

GRUPO SUPERVIELLE

SUPV # 9

Argentine Financial System in terms of loans

	Assets	Share
Banco Nación	79,016,665	22.9%
Banco Galicia	41,048,005	11.9%
Santander	29,904,882	8.7%
BBVA	27,297,728	7.9%
Banco Macro	24,722,127	7.2%
Banco Provincia	22,782,080	6.6%
ICBC	14,101,408	4.1%
Credicoop	10,350,259	3.0%
Banco Ciudad	9,987,204	2.9%
Banco Patagonia	9,965,775	2.9%
Supervielle	8,319,698	2.4%
Banco de Córdoba	6,922,002	2.0%
Citibank	6,875,331	2.0%
Banco de Santa fe	4,390,227	1.3%
Comafi	4,084,726	1.2%
Banco Industrial	3,742,847	1.1%
Hipotecario	3,667,830	1.1%
Naranja Digital	2,997,671	0.9%
Banco Valores	2,727,620	0.8%
Other*	31,812,283	9.2%
Total	344,716,368	

	Loans	Share
Banco Nación	31,483,849	20.9%
Banco Galicia	22,084,290	14.6%
BBVA	15,190,070	10.1%
Santander	13,361,400	8.9%
Banco Macro	11,633,663	7.7%
Banco Provincia	10,710,295	7.1%
ICBC	6,983,935	4.6%
Patagonia	4,135,002	2.7%
Supervielle	3,960,791	2.6%
Banco Ciudad de BS	3,491,060	2.3%
Banco de Córdoba	3,151,575	2.1%
Credicoop	2,592,384	1.7%
Banco de Santa Fe	2,133,846	1.4%
Citibank	1,605,915	1.1%
Comafi	1,456,560	1.0%
Hipotecario	1,191,620	0.8%
Naranja Digital	970,381	0.6%
Banco Industria	851,037	0.6%
Banco Entre Ríos	816,140	0.5%
Other*	13,092,285	8.7%
Total	150,896,098	

SUPV # 11

Argentine Financial System in terms of Deposits

	Deposits**	Share
Banco Nación	50,144,382	22.7%
Banco Galicia	27,028,550	12.2%
Santander	20,688,121	9.3%
BBVA	19,214,498	8.7%
Banco Provincia	16,167,486	7.3%
Macro	14,617,296	6.6%
ICBC	7,285,936	3.3%
Banco Ciudad	6,947,027	3.1%
Patagonia	6,848,646	3.1%
Credicoop	6,118,311	2.8%
Supervielle	5,971,232	2.7%
Banco de Cordoba	4,864,649	2.2%
Banco de Santa Fe	3,481,963	1.6%
Citibank	3,237,482	1.5%
Banco Industria	2,905,353	1.3%
Comafi	2,705,688	1.2%
Hipotecario	2,416,379	1.1%
Naranja Digital	2,330,116	1.1%
Banco Valores	1,839,582	0.8%
Other*	16,550,517	7.5%
Total	221,363,214	

* Other includes 54 financial entities (Banks and other financial companies) with a market share below 1%

** Deposits include AR$ and US$ deposits from the public and private sectors

Source: Central Bank of Argentina

Regulatory Environment in Argentina

The following table provides a summary of the most relevant regulations currently in place, A more detailed description of regulations is also included hereunder, grouped by topic, to facilitate understanding,

Regulation	Description	Current Data (September 23, 2026)
Time Deposits minimum interest rate	Minimum interest rate	No limit, Lifted on March 11, 2024
Active interest rates	Badlar TAMAR (30 days Time Deposits over AR$1 billion) Rate of "Operaciones Simultáneas" (*)	Badlar: 22.5% (as of September 23, 2026) Tamar: 23.69% (as of September 23, 2026) Repo Rate: 20.00% (since November 20 ,2025)
Interchange fees	Maximum Percentage allowed to be charged on credit and debit cards	0.6% Debit Cards 1.3% Credit Cards
Cap on Credit Cards financing	Maximum interest rate	125% over the previous month's average lending rate of the entity for unsecured personal loans
Limit to Public Sector financing	Limit and Exceptions	• Unlimited exemption for reserve requirement integration purposes • Other exemptions of up to 2.5x Regulatory Capital for holdings of Argentine sovereign securities acquired in the primary and/or secondary market
Dividends	Prohibition of payment	On March 19, 2026, the Central Bank authorized banks to distribute, starting in May 2026, profits in three equal monthly installments, up to 60% of the retained earnings for the year ended December 31, 2025.
Net Global Position (NGP)	Special cash position	Long position up to 4% Spot position: 0% Dollar linked up to 25% Dual Bonds: No limit

(*) Repo rate by the BCRA

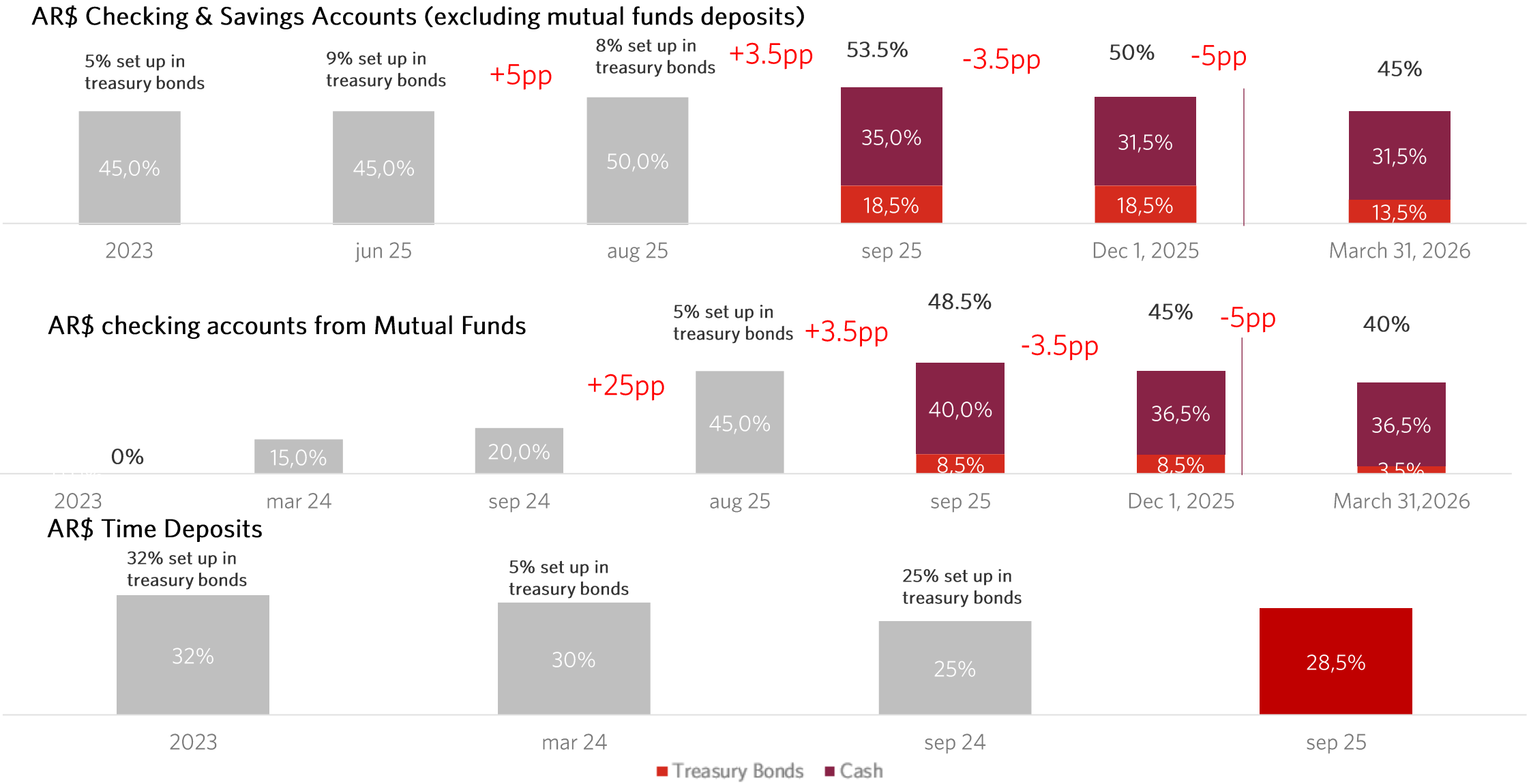
Regulatory Environment in Argentina [cont.]

The following table provides a summary of the most relevant regulations currently in place, A more detailed description of regulations is also included hereunder, grouped by topic, to facilitate understanding.

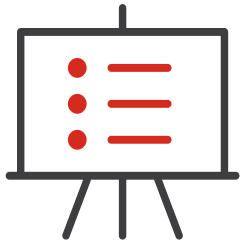
Regulation	Description	Limit
Liquidity ratios	Liquidity Coverage Ratio Net Stable Funding Ratio	Since June 4, 2026, both ratios apply only to D-SIB entities and to branches/subsidiaries of foreign G-SIB banks. Group A entities outside scope keep their regulatory reporting.
Provision for loan losses	IFRS9	Some exceptions in government-issued debt securities
Minimum Reserve requirements*	AR$ Time Deposits	28.5% in Treasury Notes
	AR$ Checking and Saving Accounts (excluding Mutual Funds)	45% (31.5% in cash, 13.5% in eligible Treasury notes)
	AR$ Mutual Funds remunerated Accounts	40% (36.5% in cash, 3.5% in eligible Treasury notes)
	AR$ Virtual wallets	100% (45% set up in eligible Treasury notes)
	FX currency sight deposits	25%
	Deductions	Apply certain deductions to AR$ reserve requirements if financing SMEs with specific conditions. These deductions started to decline in 2025.

* Since August 18, 2025, the integration of reserve requirements has been subject to daily calculation and compliance. On April 16, 2026, through Communication "A" 8423, the Central Bank of Argentina reduced the daily minimum integration requirement from 75% to 65%.

Minimum Cash Reserve Requirements



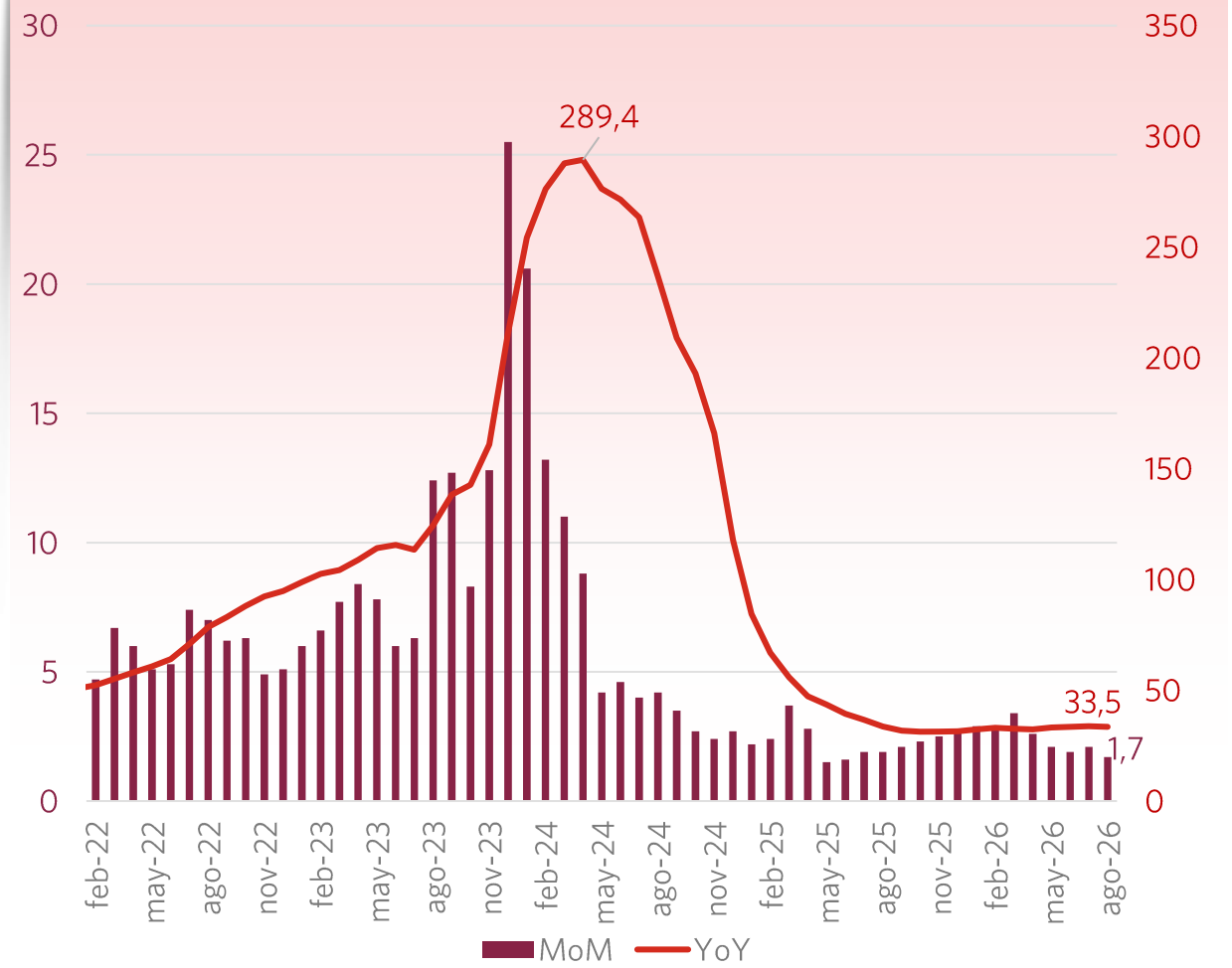
* Since August 18, 2025, the integration of reserve requirements has been subject to daily calculation and compliance. As from December 1, 2025, compliance is determined based on the monthly average but with daily minimum integration of 75%.



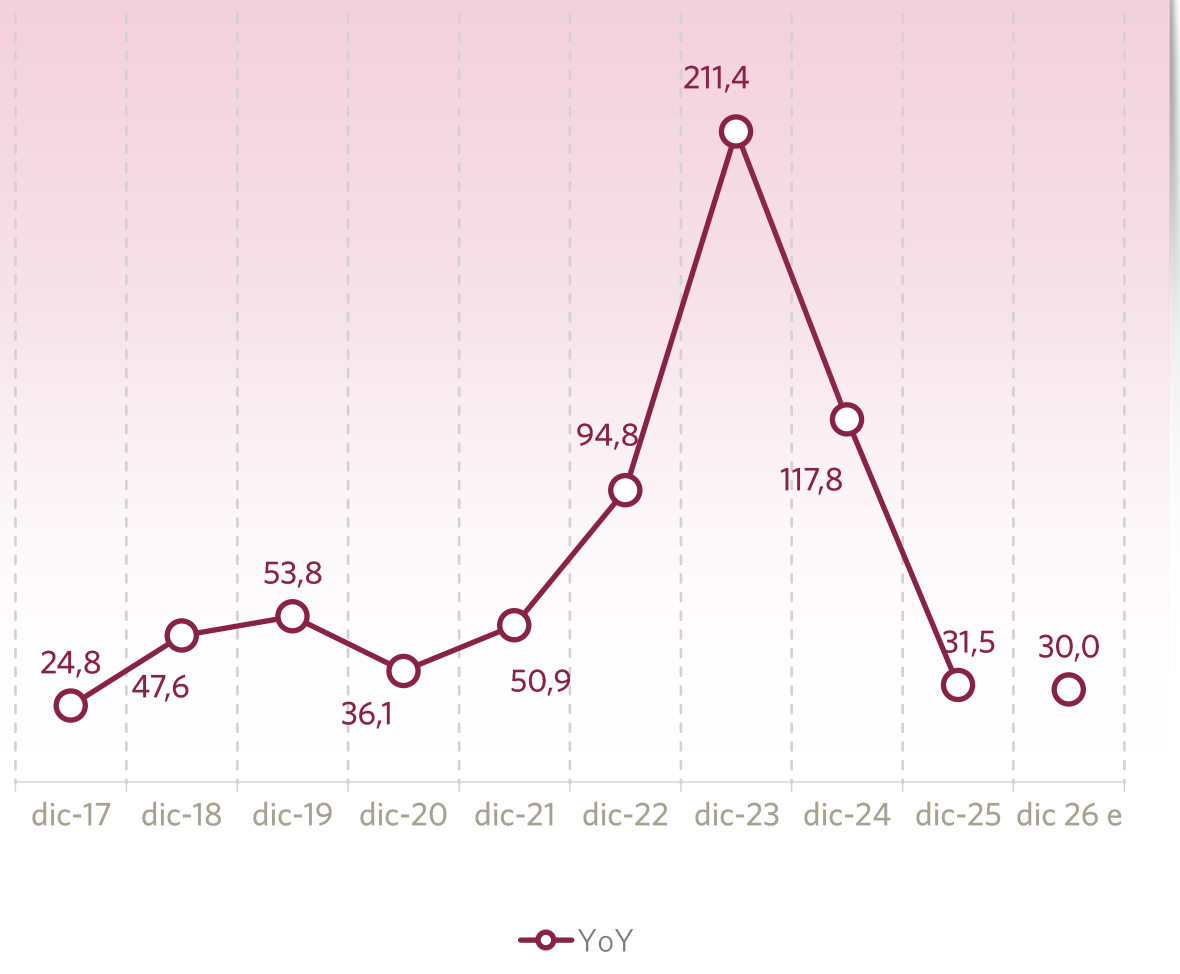
Annex III: Macroeconomic environment

Sharp Decline in Inflation Levels

01 Monthly Inflation [%]



02 Annual inflation Evolution [%]



Source Indec, Central Bank Market expectations survey as of August 2026

Interest Rates: From Steady Decline to Pre-Election Volatility; Normalization Seen in March

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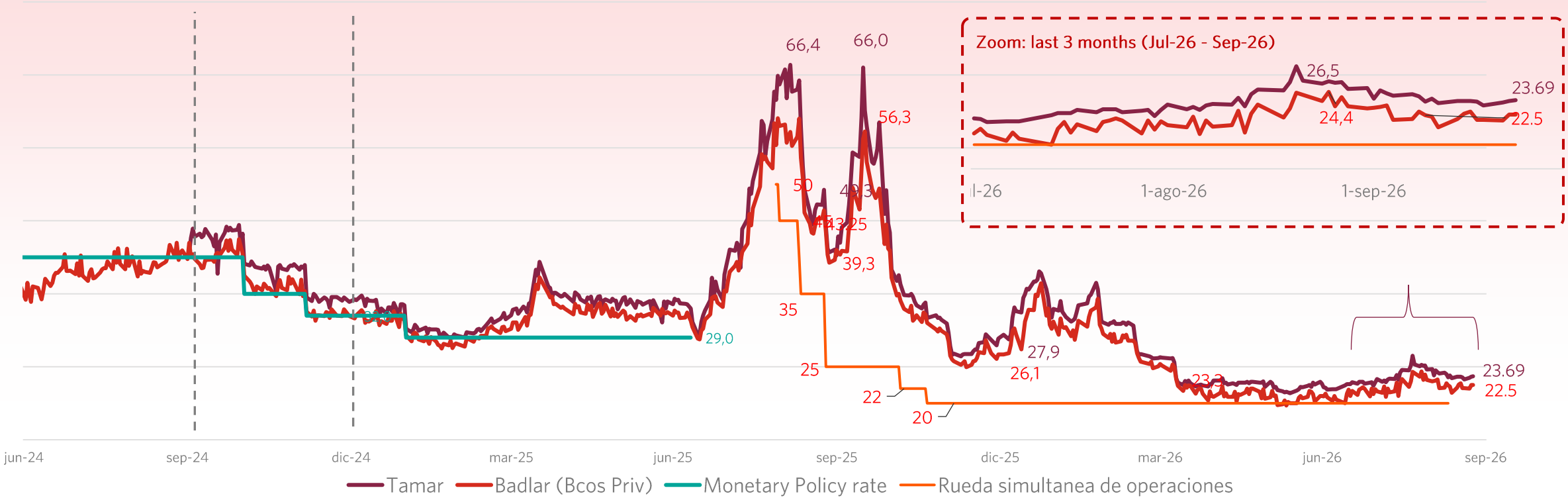
01 Interest rates [%]

3Q24 (avg):	4Q24 (avg):	1Q25 (avg):	2Q25 (avg):	3Q25 (avg):	4Q25 (avg):	1Q26 (avg):	2Q26 (avg):	3Q26* (avg):
Badlar: 38.4	Badlar: 36.7	Badlar: 29.9	Badlar: 32.7	Badlar: 42.83	Badlar: 35.57	Badlar: 29.85	Badlar: 21.48	Badlar: 22.09
MP: 40	Tamar: 39.1	Tamar: 31.4	Tamar: 34.2	Tamar: 45.73	Tamar: 38.30	Tamar: 31.98	Tamar: 22.78	Tamar: 23.50
	MP: 36.1	MP: 30.1	MP: 29.0					



Source Central Bank, as of Sep 23 2026*

Monetary Base Growth Decelerates, FX Reserves Bolstered by IMF Agreement and YTD Central Bank's Purchase Program

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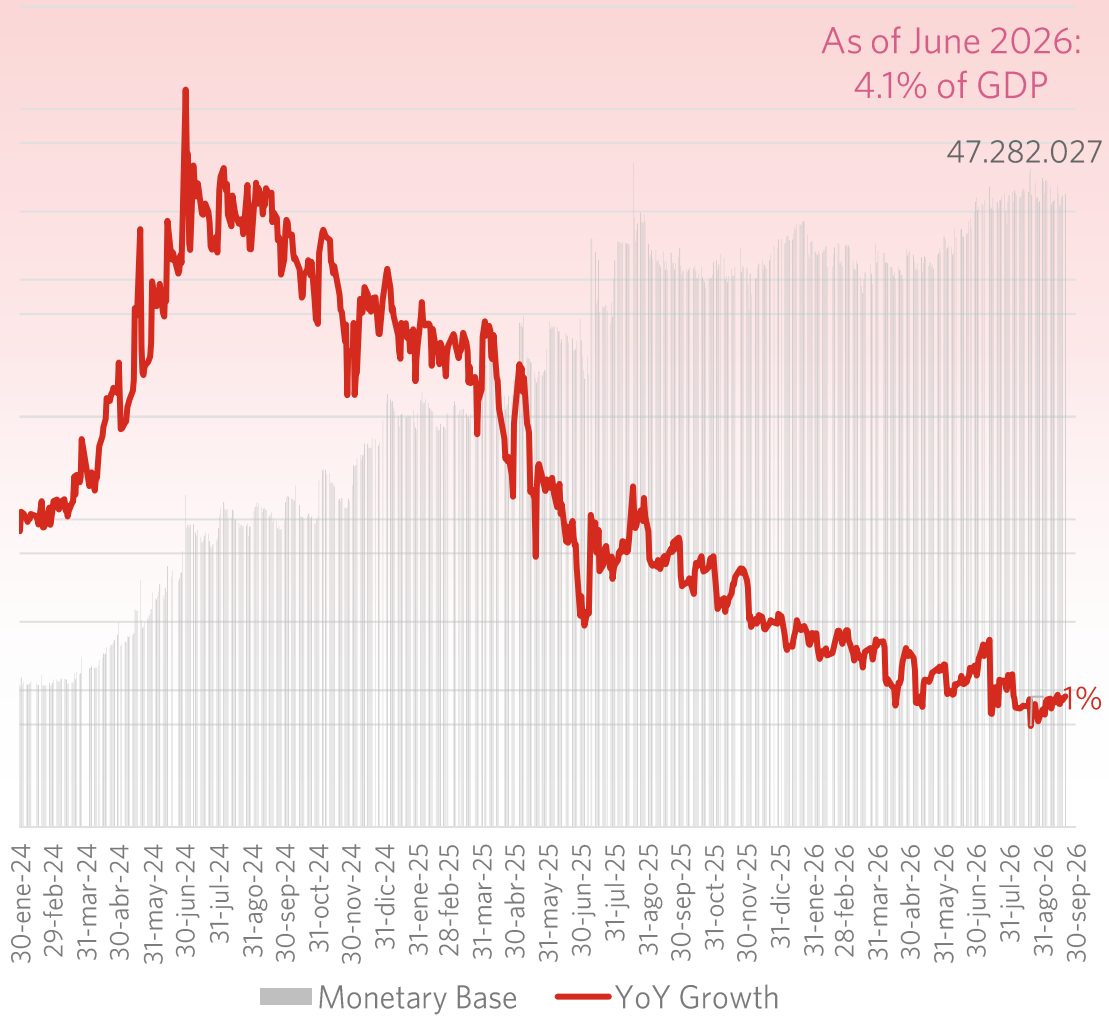
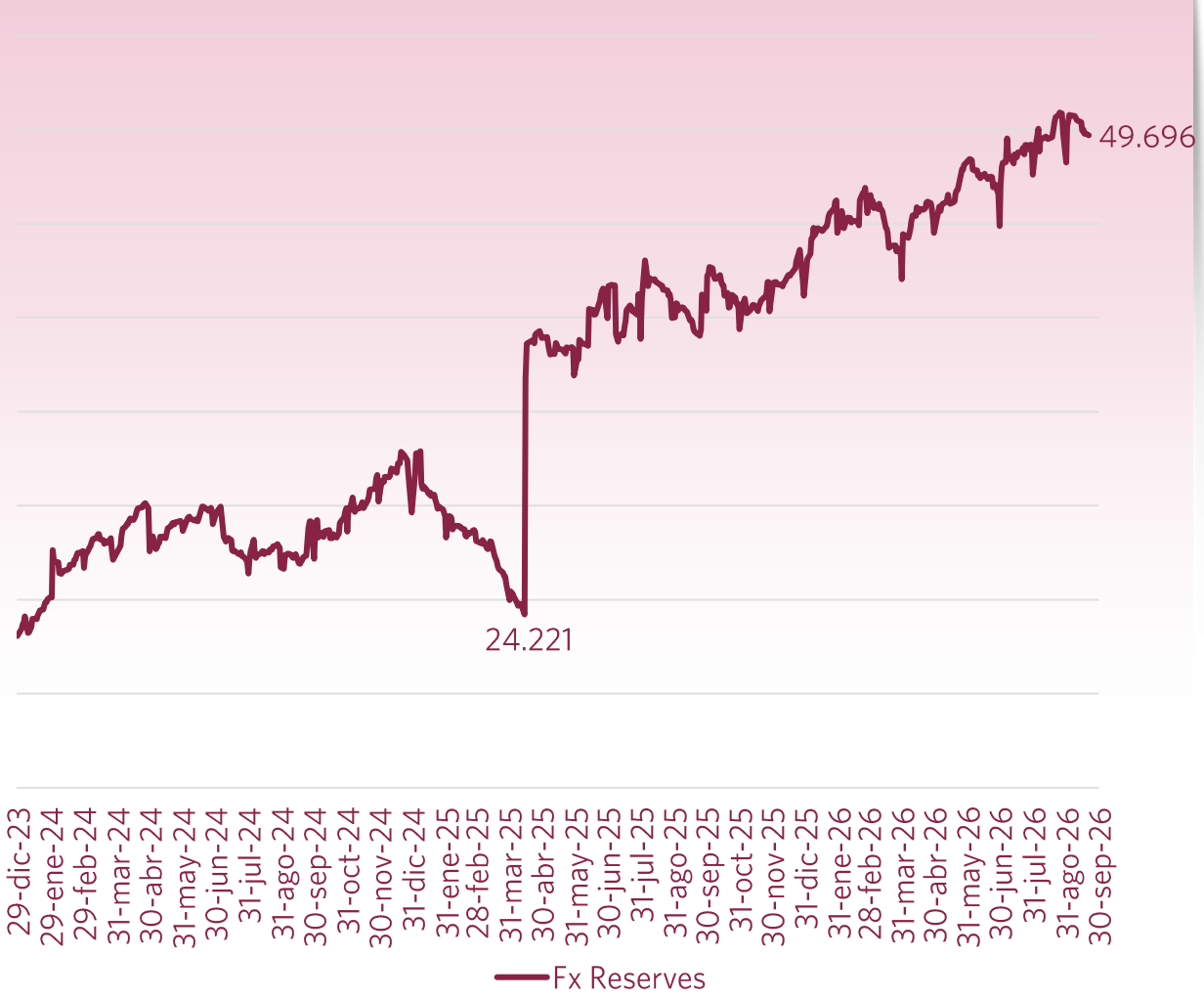
01 Monetary base evolution [AR$ Bn, %]



02 FX reserves [US$]



Source: Central Bank

As of Sep 21, 2026

Economic Activity Sustains High Levels, Even Amid Recent Short-Term MoM Swings

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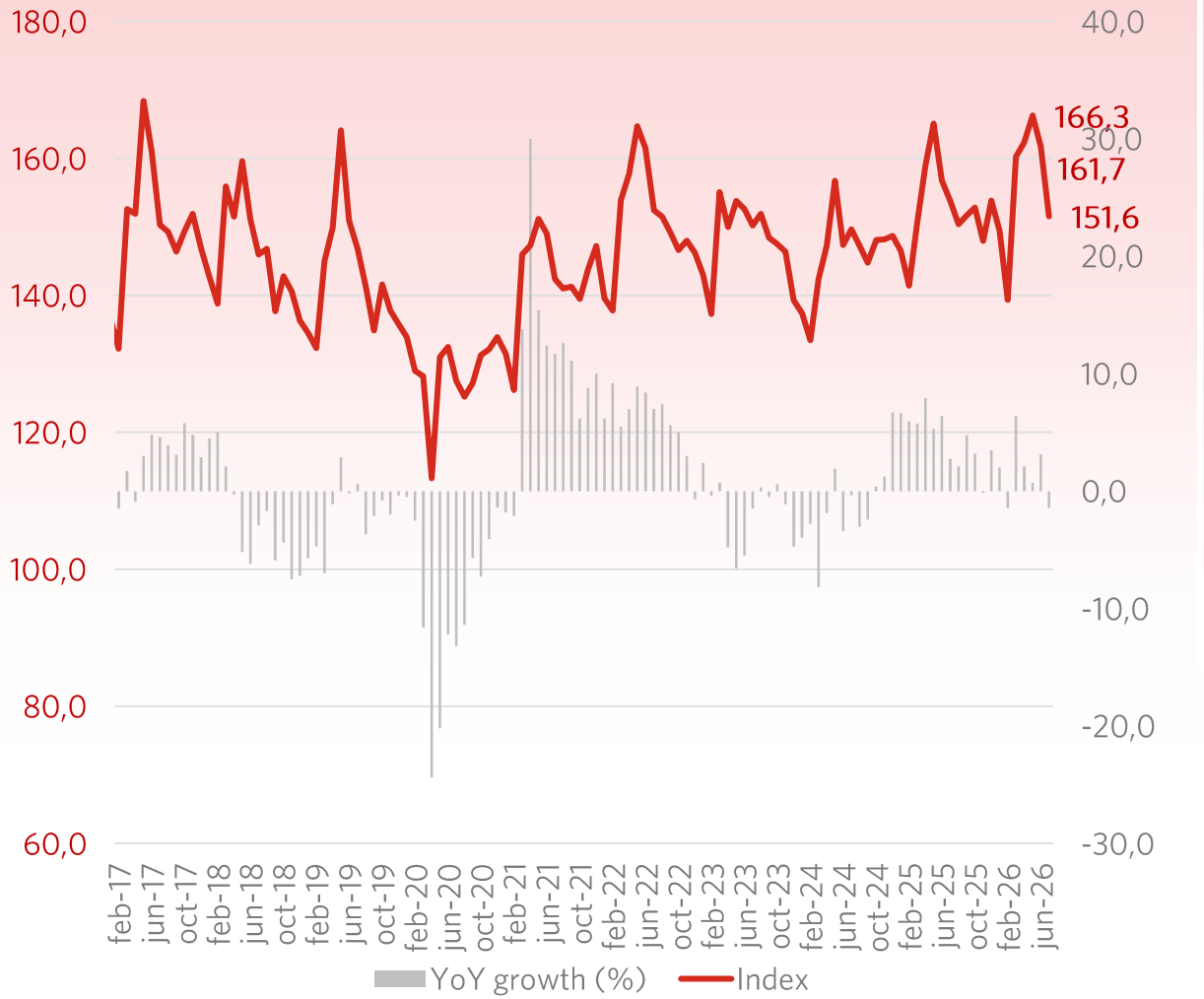
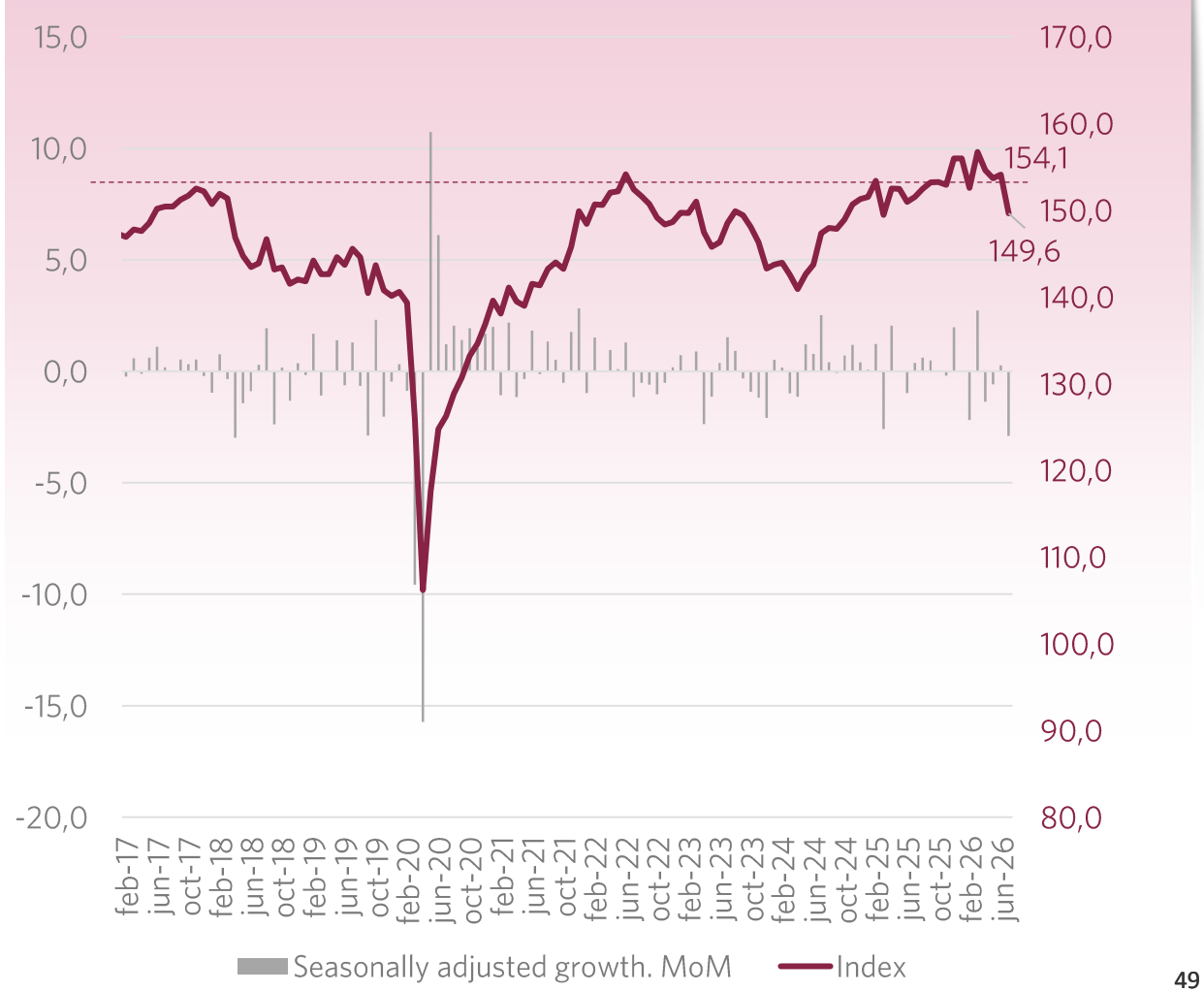
01 Monthly Economic indicator. Index, YoY Growth



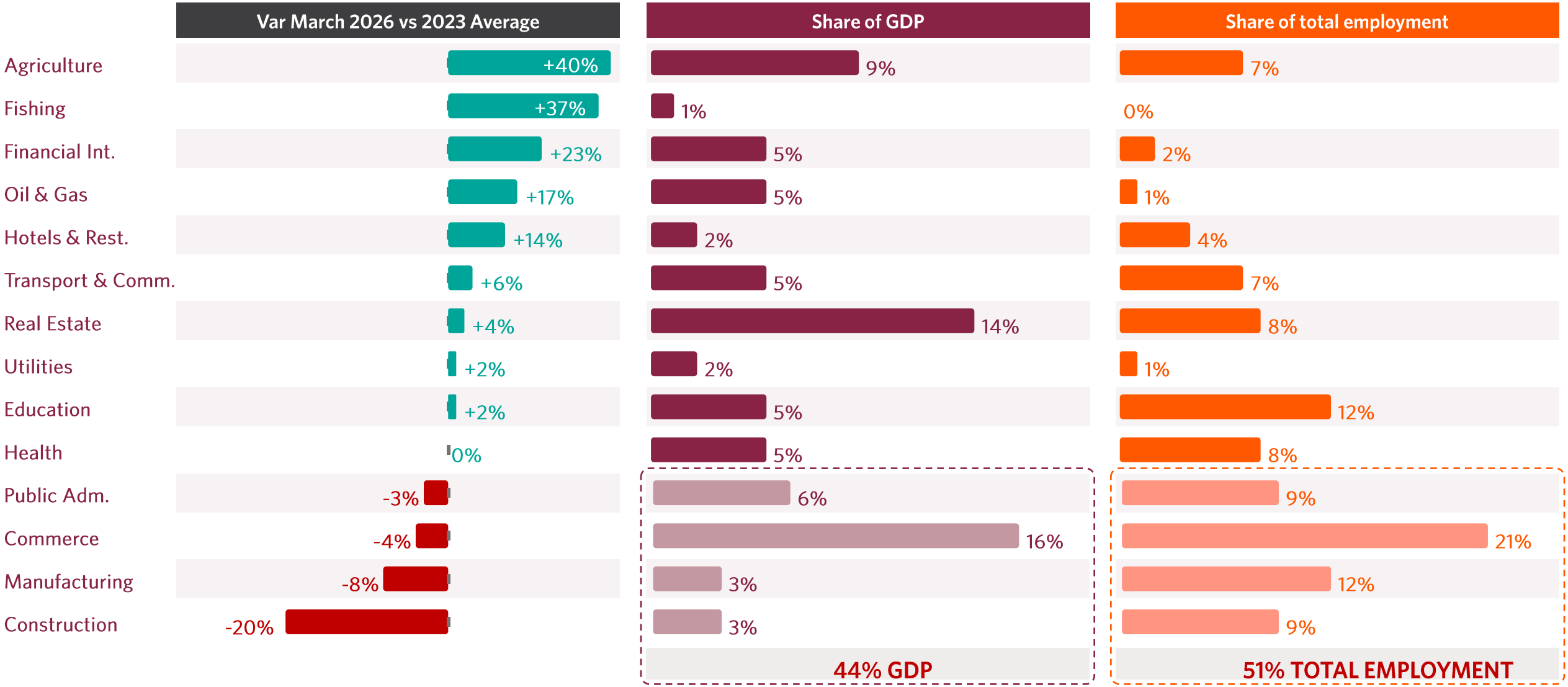
02 Monthly Economic indicator. Seasonally adjusted series. MoM Growth



Source: Indec, July 2026

GDP evolution by sector and employment - 2026 vs 2023

Base 100: 2023 average



Source: INDEC

Confidence in Government Index

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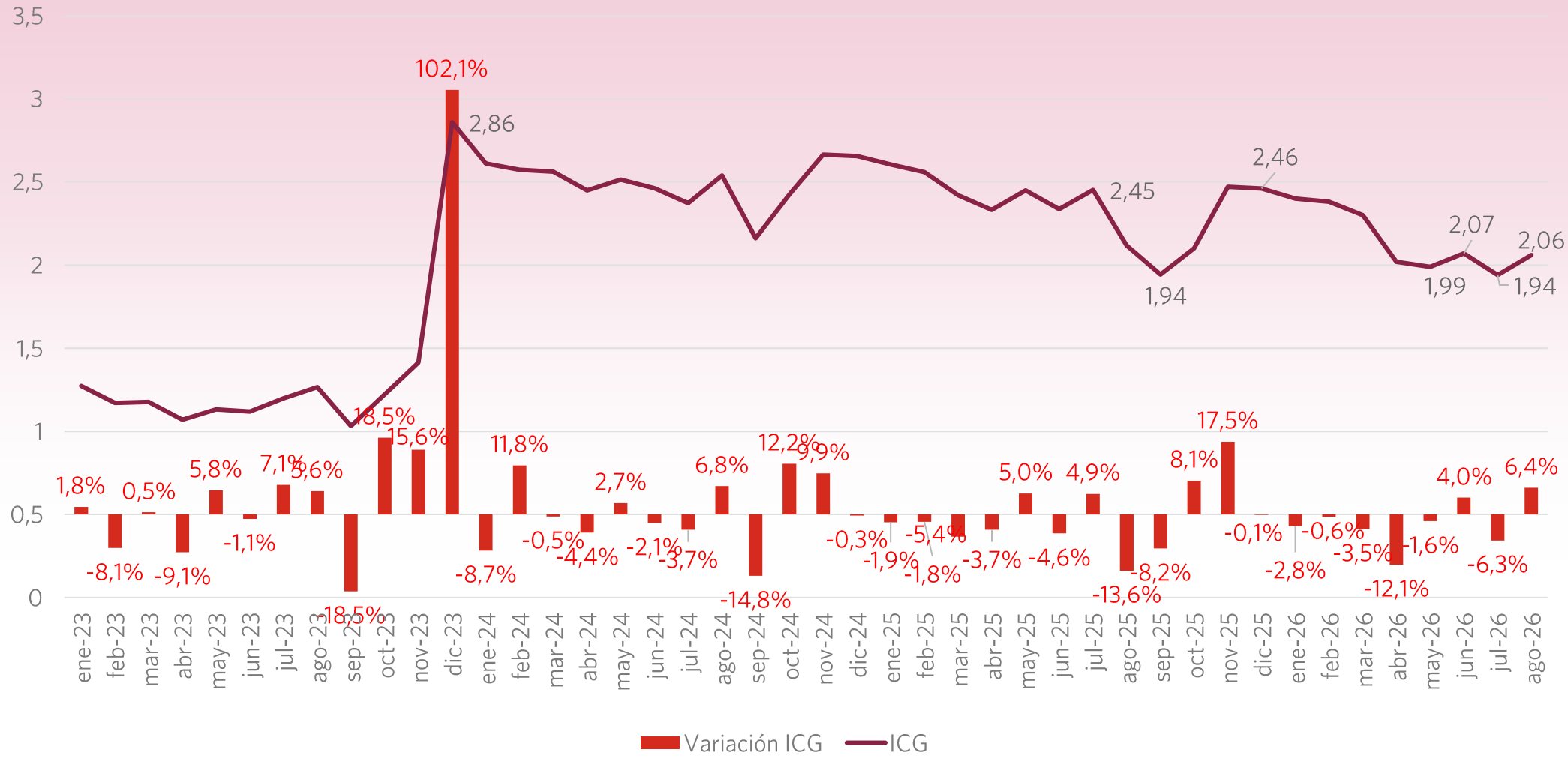
01 Confidence in Government Index



Source: UTDT

Unemployment Rises Recently but Remains Low by Historical Standards

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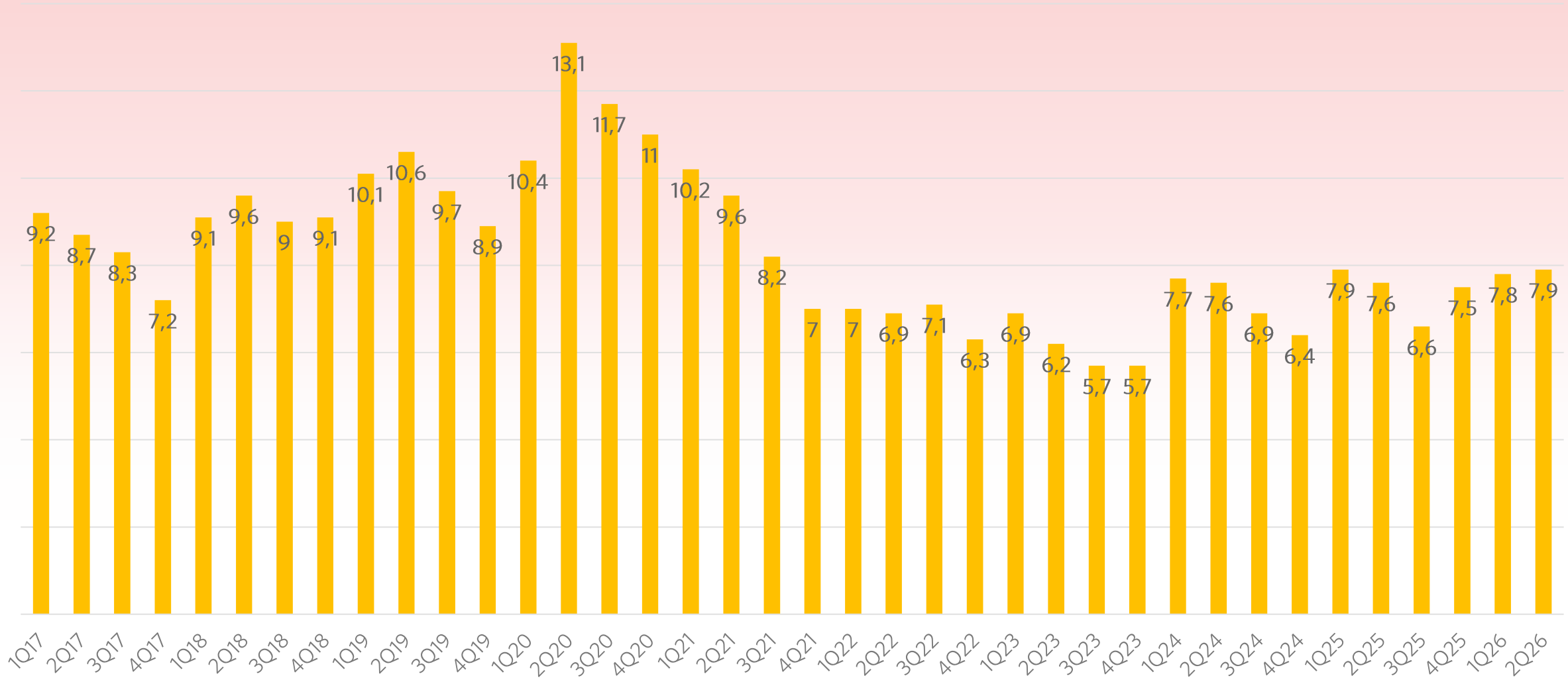
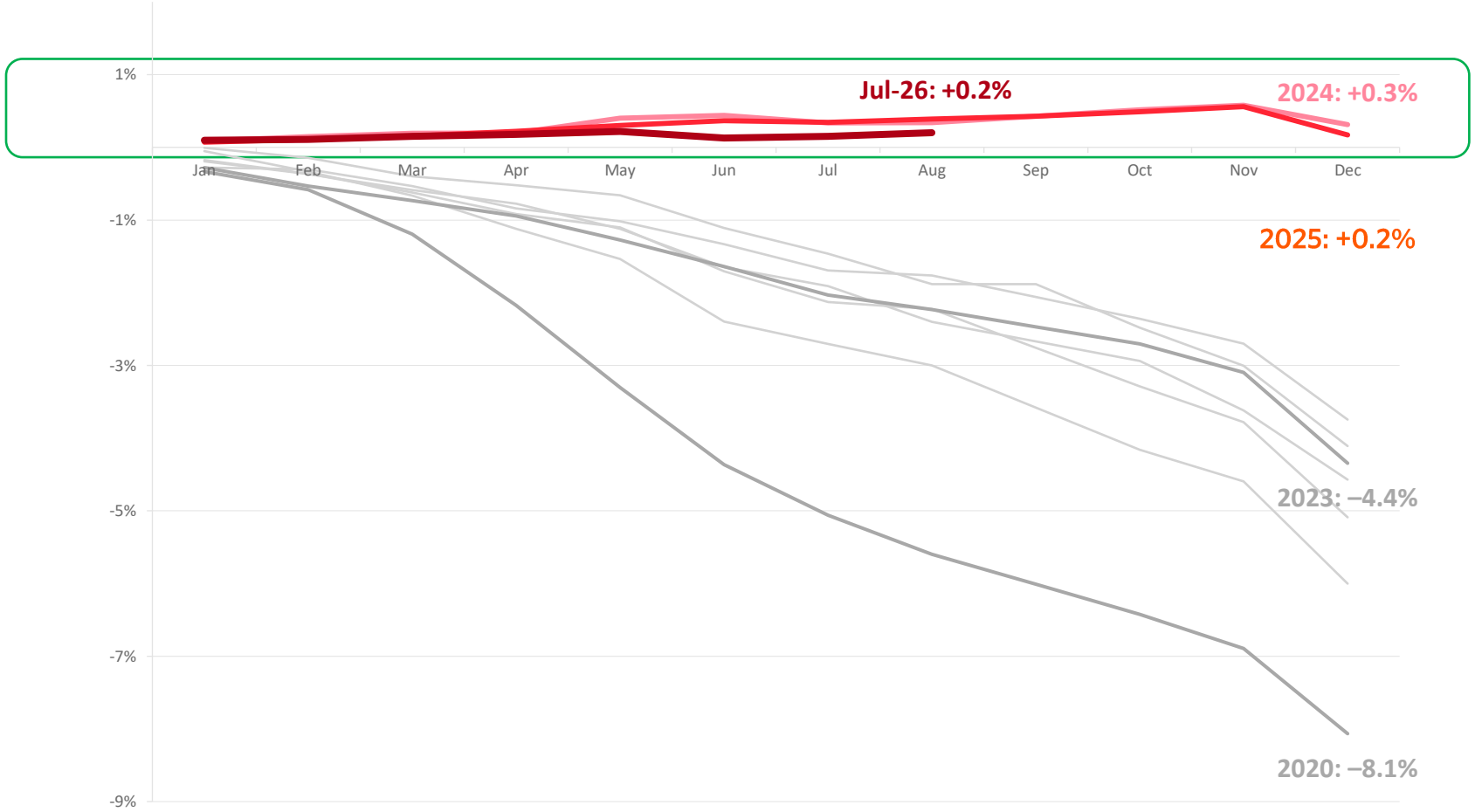
01 Unemployment [%]



Source Indec

Government Determined to Maintaining Financial Balance, and Delivering Results

	Jan-Ago
2017	-3,00%
2018	-2,23%
2019	-1,76%
2020	-5,60%
2021	-1,88%
2022	-2,40%
2023	-2,23%
2024	0,34%
2025	0,39%
2026	0,20%
Average 2017-2023	-2,73%
Average 2024-2025	0,36%



Fuente: Own estimates based on Ministry of Finance information

Trade Balance, Exports & Imports

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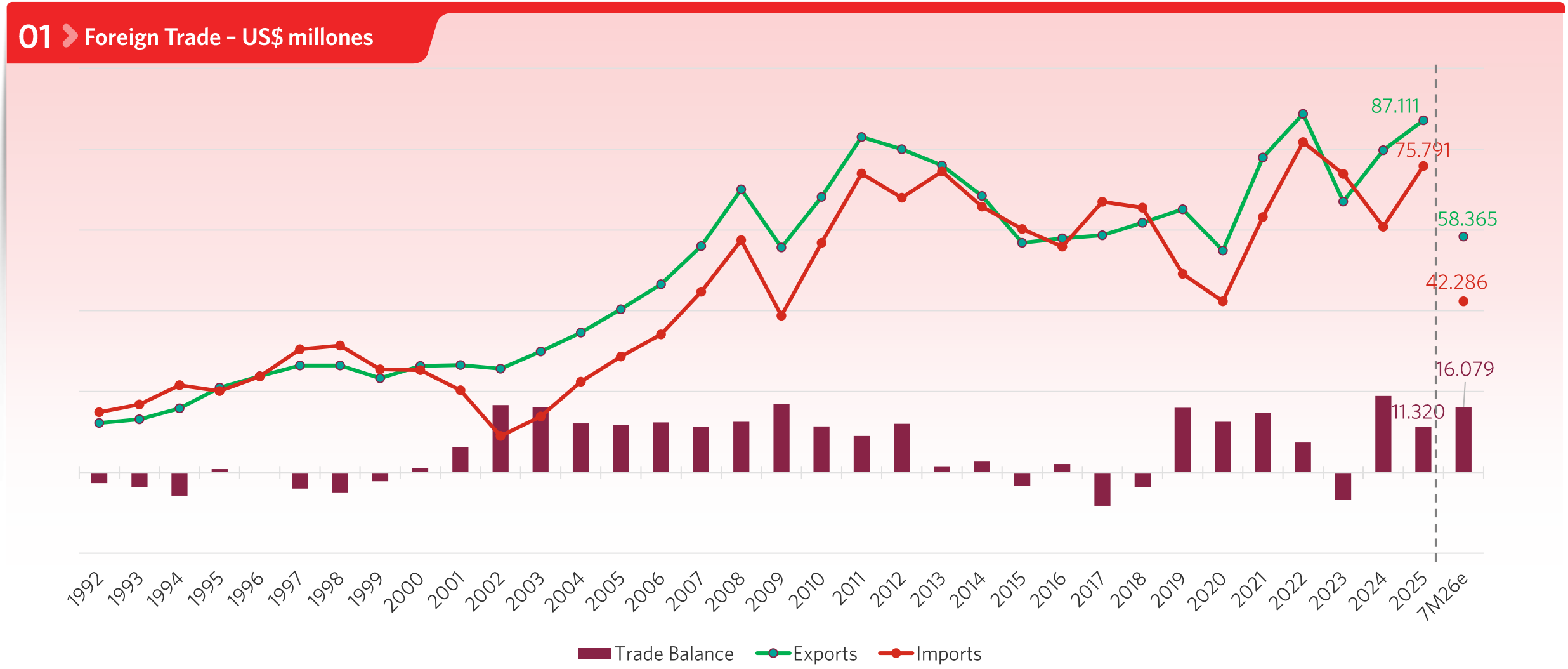
01 Foreign Trade – US$ millones



Fuente: Own estimates based on INDEC information.

Trade Balance, Exports & Imports

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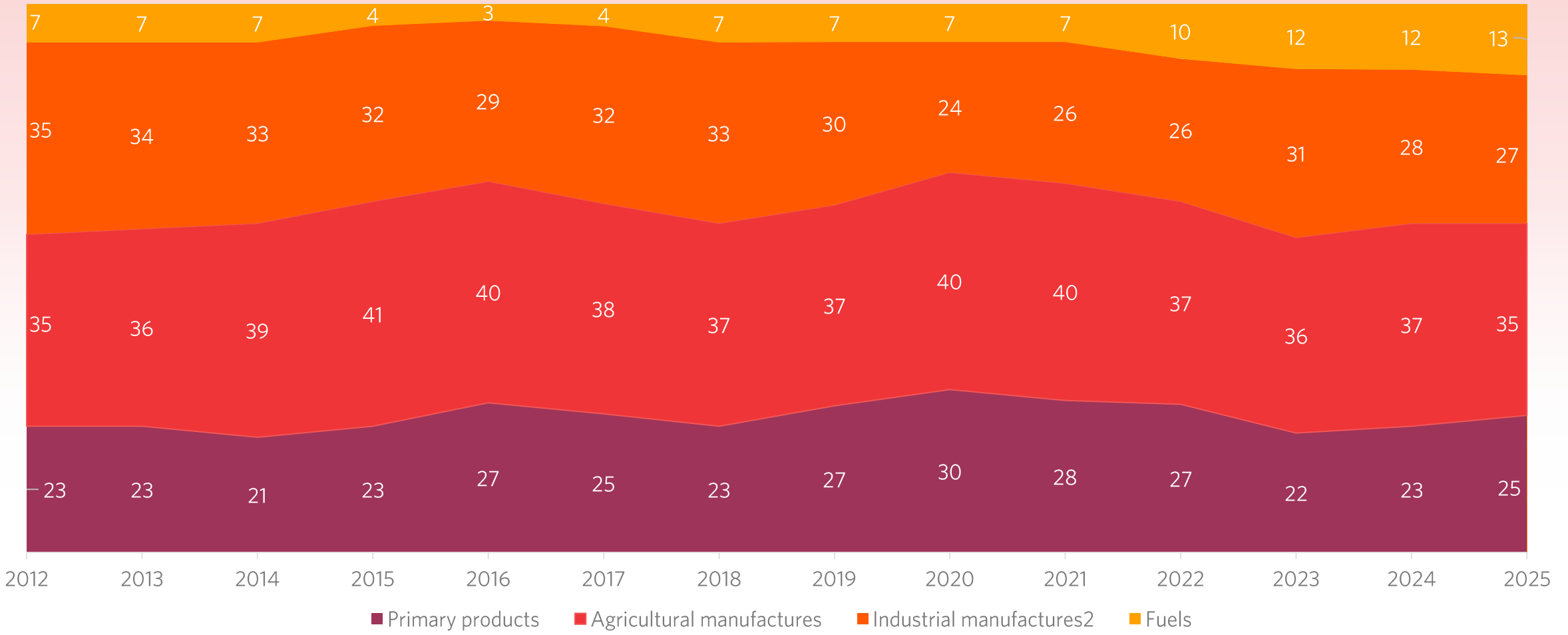
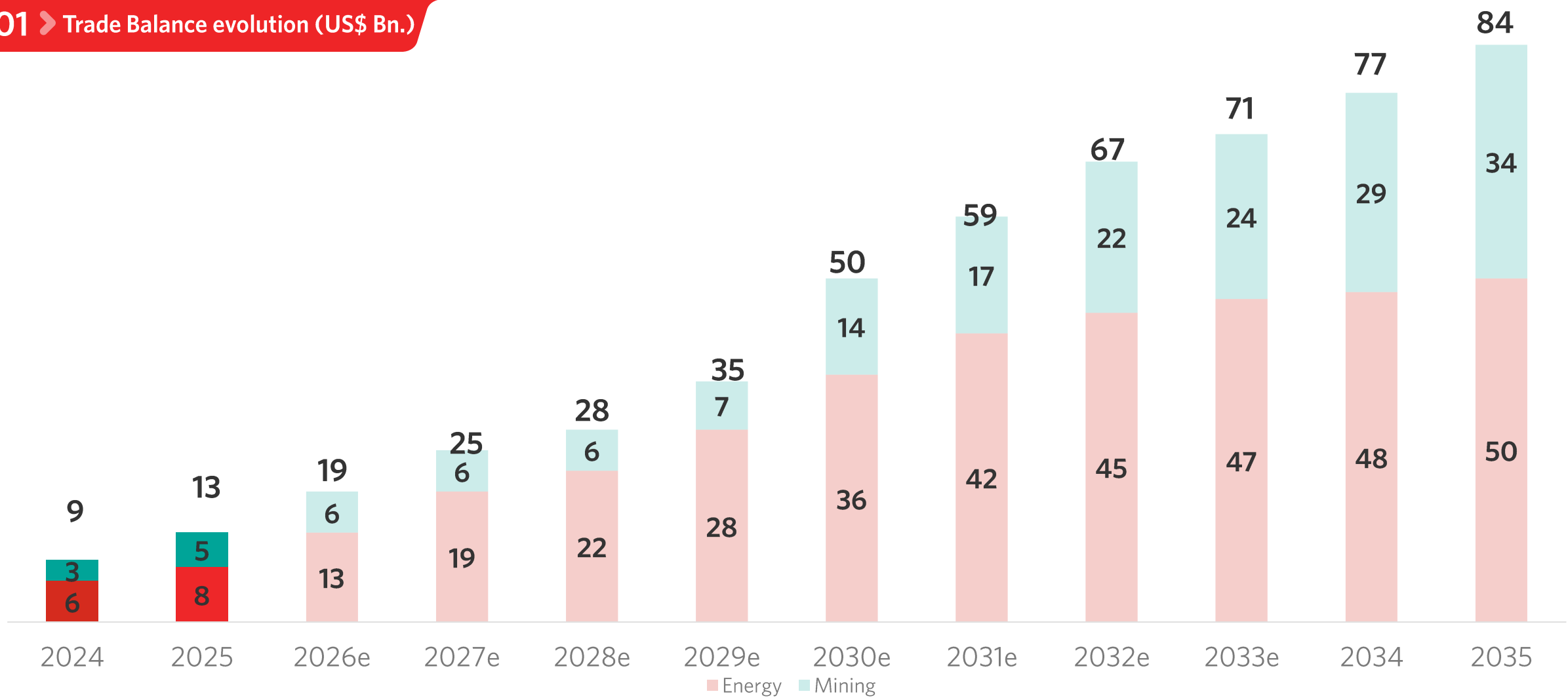
01 Evolution of Argentina's Export Composition (%)



Fuente: Own estimates based on INDEC information.

Energy & Mining - Trade Balance

01 Trade Balance evolution (US$ Bn.)



Source: Ministry of Economy

RIGI Driving Investments

Submitted projects

46

- Investment: USD 204 billions
- Job creation: 237,000

Approved projects

23*

- Investment: USD 50 billions
- Job creation: 108,450

* 23 Projects pending resolution

Projects by industry

Mining

- Projects: 19
- Investments: USD 53 bn.

Oil & Gas

- Projects: 20
- Investments USD 115 billions

Energy

- Projects: 4
- Investments: USD 4 bn millions

Infrastructure

- Projects: 2
- Investments: USD 477 millions

Steel

- Projects: 1
- Investments USD 286 millions

Source: Ministry of Economy

Tax reduction equivalent to 2.5% of GDP over two years

Impact of tax reduction in 2024 and 2025			
	Impact as % of GDP		
	2024	2025	Total impact (2024+2025)
Total	0.45%	1.99%	2.45%
Personal Assets tax	0.42%	0.32%	0.75%
Real Estate Transfer Tax	0.01%	0.02%	0.03%
Export Duties	0.03%	0.44%	0.47%
Import Duties	0.0%	0.00%	0.00%
Impuesto Pais	0.00%	1.07%	1.07%
Internal Taxes	0.00%	0.05%	0.05%

Source: Ministry of Economy

Annex IV: ESG Commitment

ESG Strategy & Sustainable Growth

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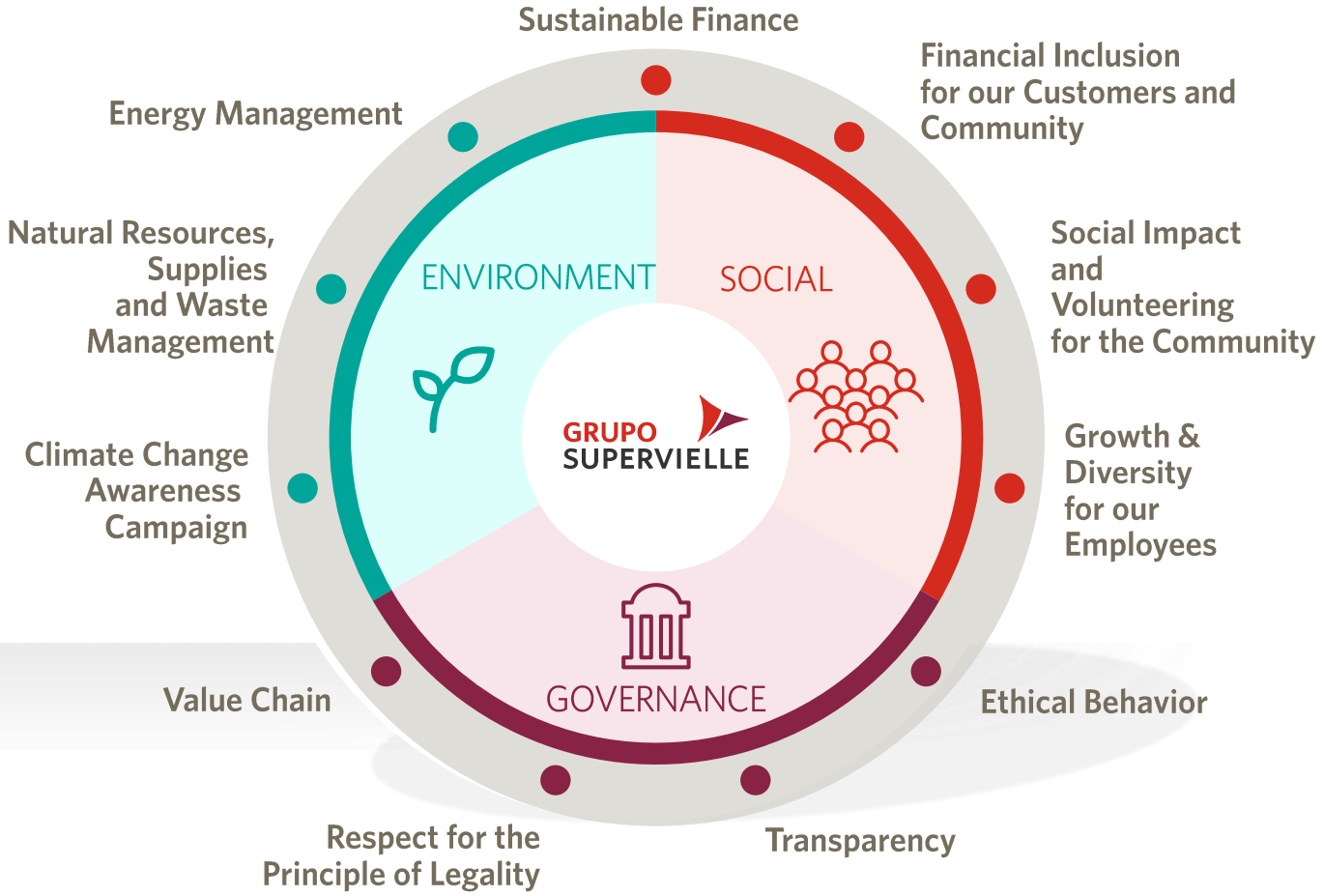
OUR COMMITMENTS

- Sustainable growth—protection of the environment and pursuance of our business strategy in a socially responsible manner
- Good governance practices, diversity and inclusion are key factors
- Integration of ESG strategy into business model
- Open and transparent report of our non-financial performance,
- HOW not just WHAT matters in the business value creation process
- We recognize the materiality of Non Financial Information for our investors

OUR FOCUS AREAS



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