

Corporate Presentation

2Q25

September 2025



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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.



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Macro & Financial Sector Overview

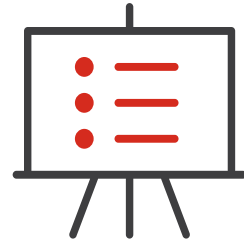
SUPV Who we are

SUPV 2Q25 Results, SUPV Earnings Conference Call Presentation, August 14, 2025

Annex I: 2Q25 Supplementary Financial Information & Ratios

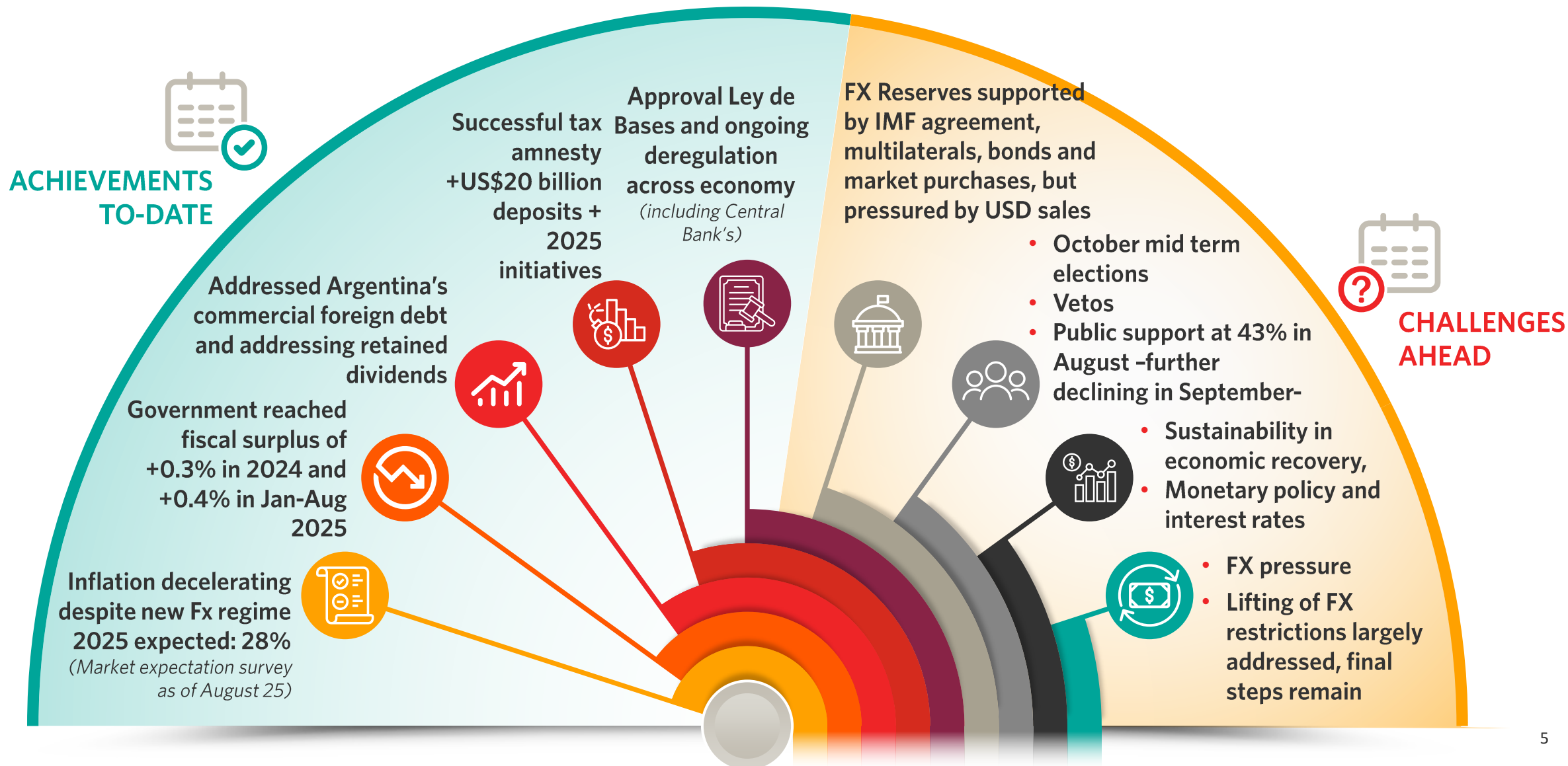
Annex II: Industry Outlook and Supplementary Information

Annex III: ESG Commitment



Macro & Financial Sector Overview

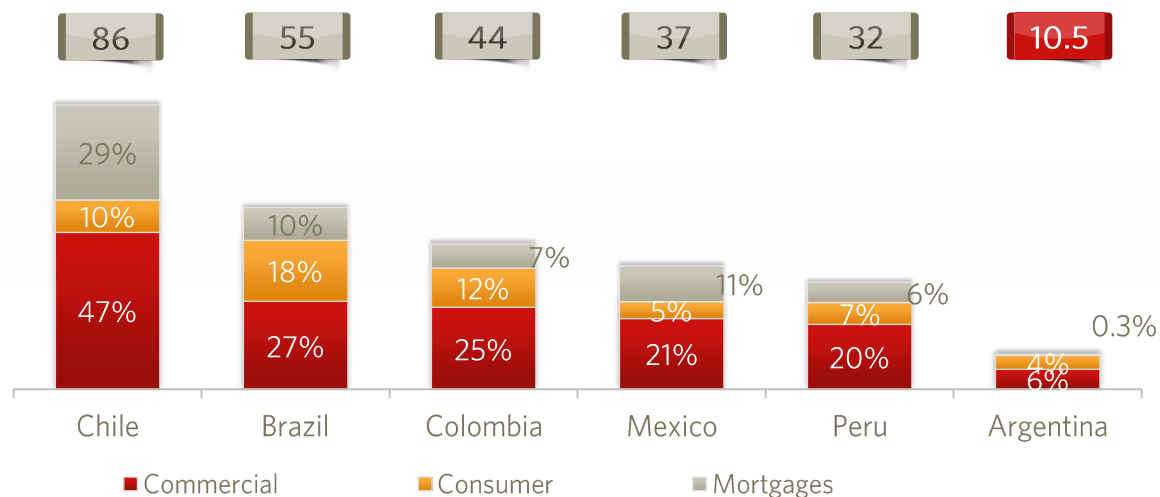
Looking Ahead: Strengthening Macroeconomic Anchors Support the Recovery Path; volatility ahead of elections



The Argentine banking business has the potential for multiple years of growth

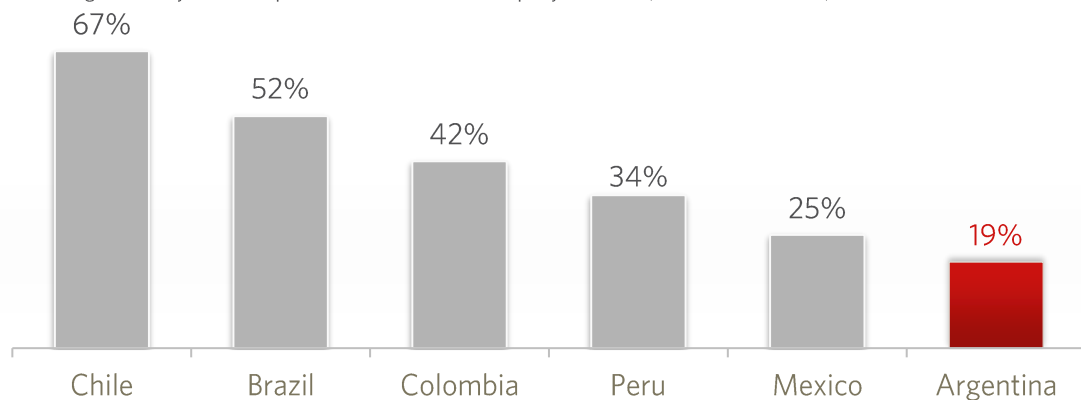
Under-developed Banking System Loans / GDP

Source Morgan Stanley based on public information and company estimates. As of December 31, 2024



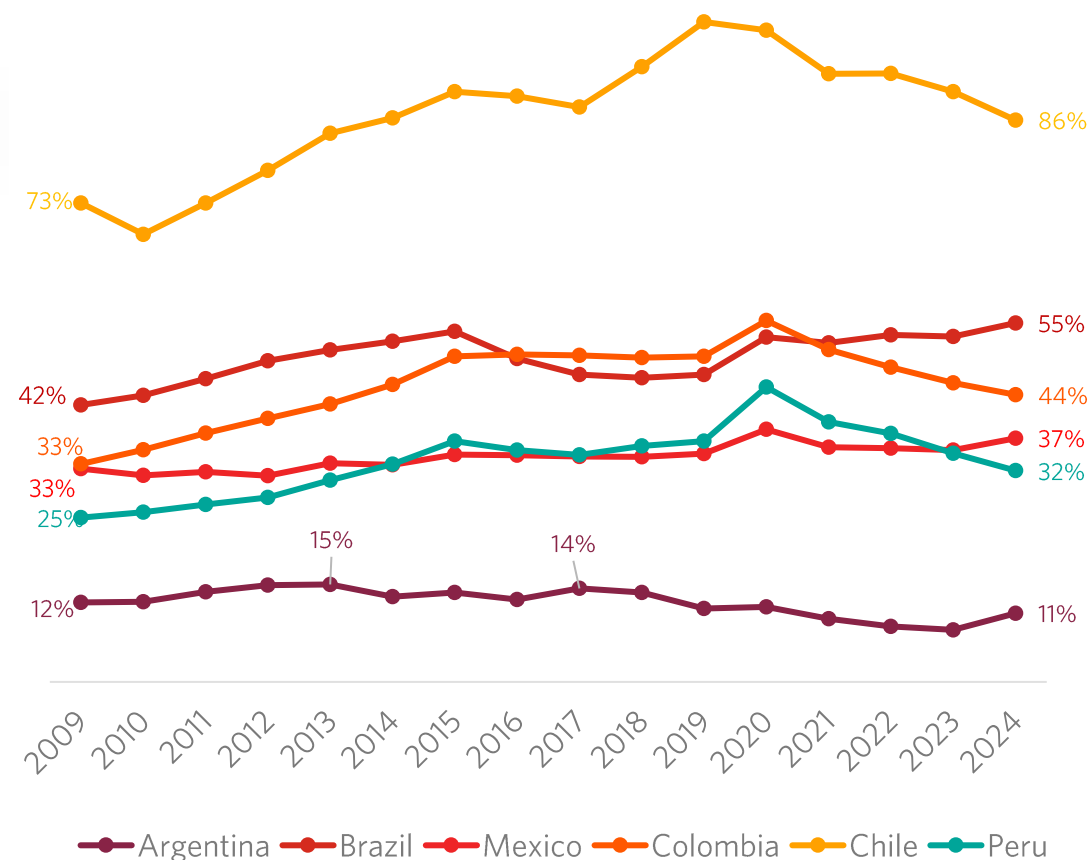
Deposits / GDP

Source Morgan Stanley based on public information and company estimates, As of December 31, 2024



Credit penetration across the region

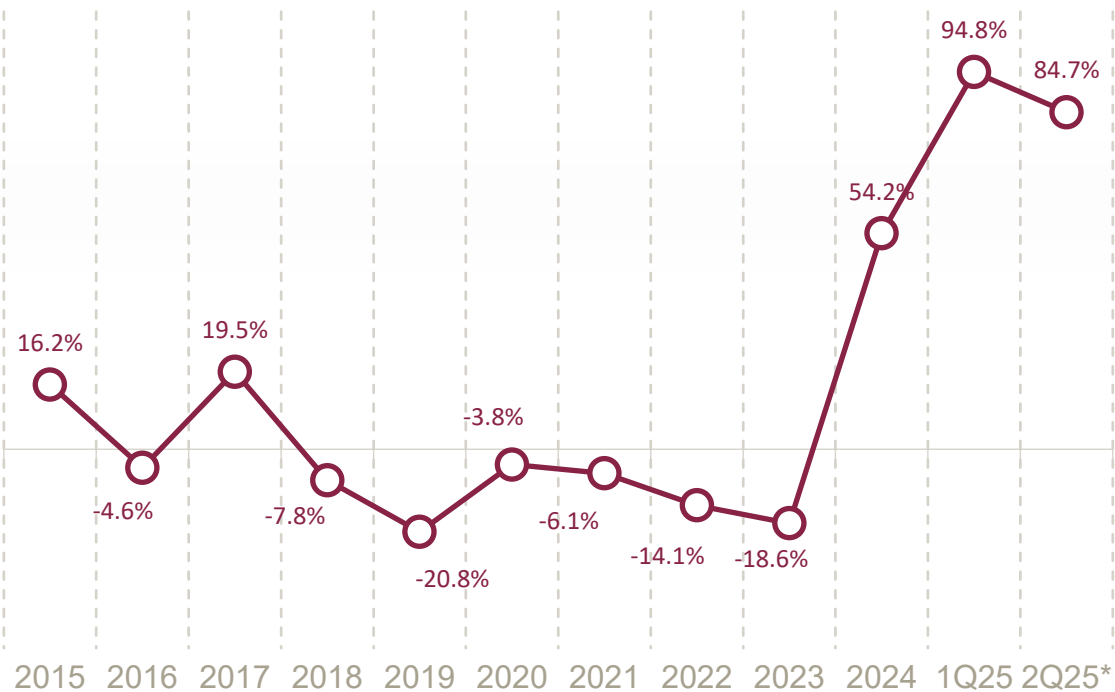
Source Morgan Stanley based on public information and company estimates



2024 first year of loan growth since 2017

TOTAL Financial System Loans Evolution (in real terms)

Source: BCRA

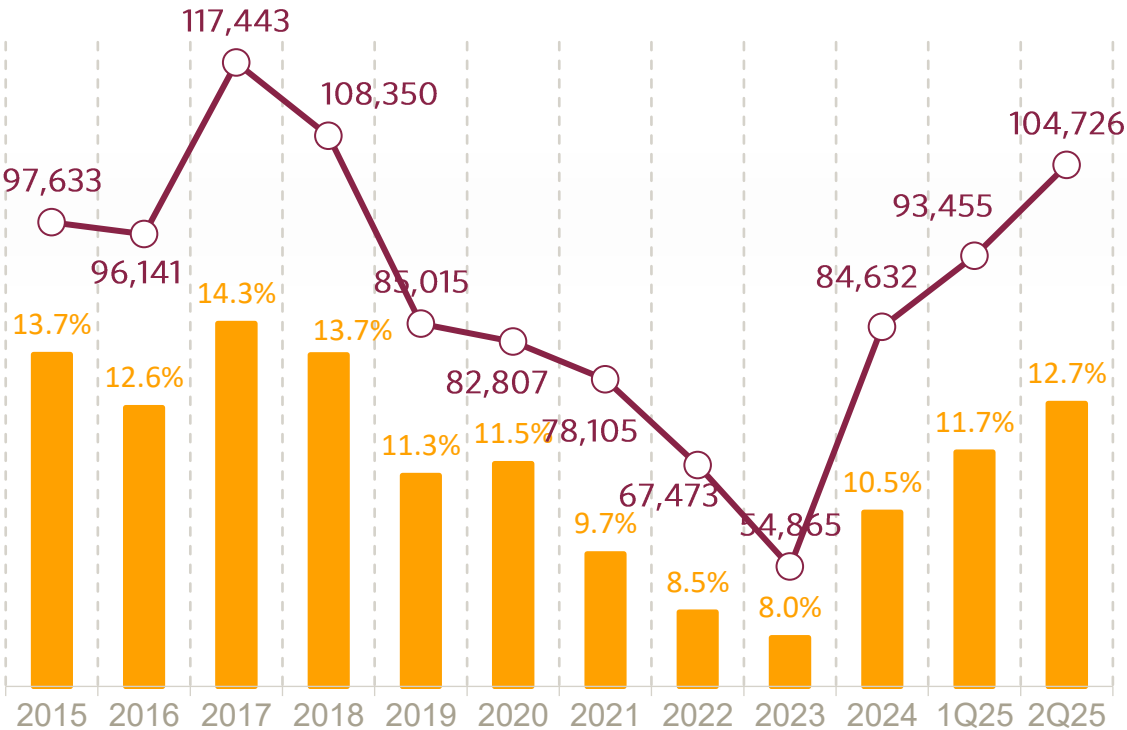


—○— Financial System

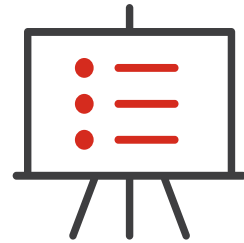
* 2Q25: Estimated figures

Loans to Private Sector (AR\$ bn in real terms, June 2025)

Source: BCRA



■ Loans/GDP —○— Loans to the Private Sector



SUPV Who we are

WHO WE ARE

We are a **CUSTOMER CENTRIC** *Financial services* platform with high growth potential in the normalizing macroeconomic scenario

Strong **BRANDING**

**SUPV
LISTED
NYSE**

- Household name and the oldest private franchise in the country
- The seventh largest Argentine private bank in terms of loans
- Grupo Supervielle listed in NYSE and BYMA since 2016

CULTURAL & DIGITAL Transformation

- Placing the customer at the center of all we do
- Implemented a deep cultural and digital transformation across our company
- Adopted agile working methodologies

CUSTOMER SERVICE MODEL Evolution

- Development of a modern technology architecture with cloud services
 - Evolution of the physical and virtual branch network
- Incorporation of API capabilities to integrate with third parties (open banking)
 - Use of AI to optimize customer experience across all touchpoints
 - Integration of WhatsApp with Generative AI as a service channel
- Continuous improvement of NPS and processes towards greater efficiency



Building a service **ECOSYSTEM**

- Building an ecosystem that integrates products and services into a SuperApp
- An ecosystem that grows and evolves with solutions designed to deliver real value to people, bringing innovation into their everyday lives
- Strategic partnerships that expand the value proposition
- Synergies across our verticals and subsidiaries to foster loyalty and cross-selling

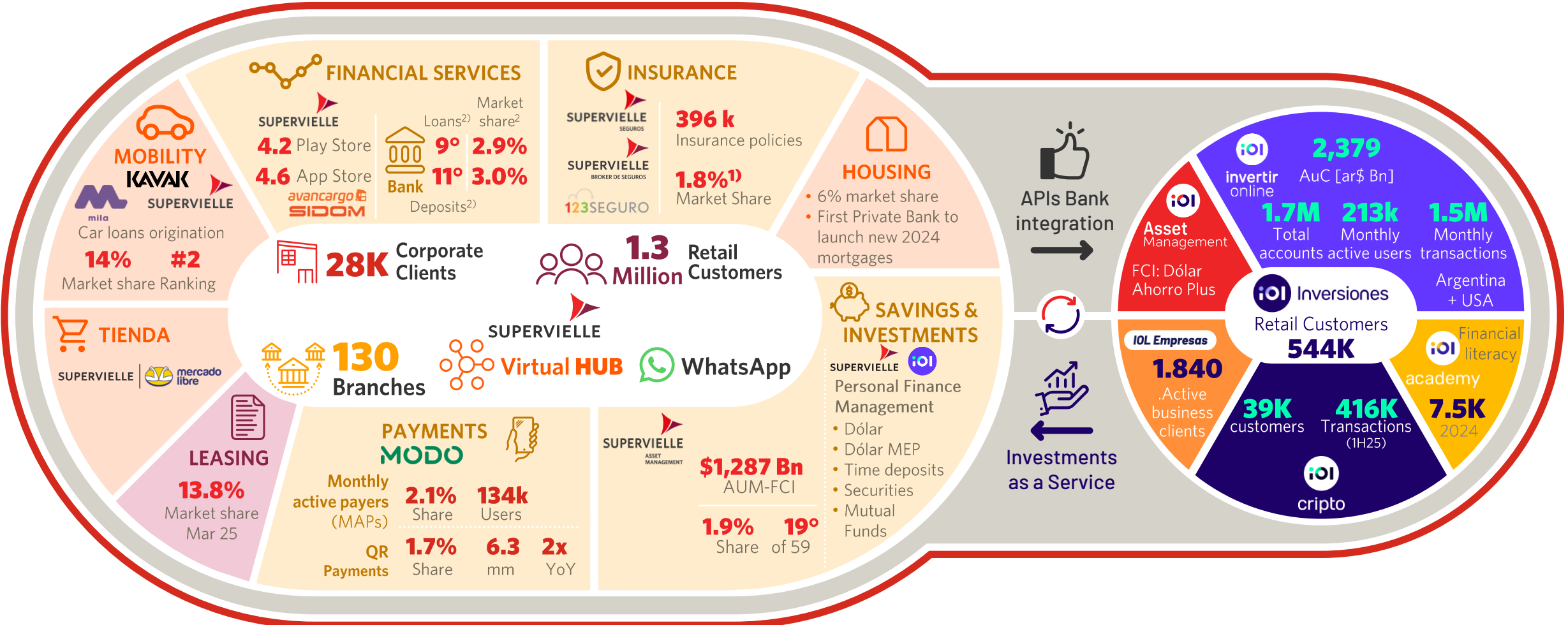
STRONG track record & solid capital base

- In addition to organic growth, we have significantly increased our business through acquisitions expanding 20 times our loan market share since 2002
- Solid liquidity and capital base support our growth initiatives

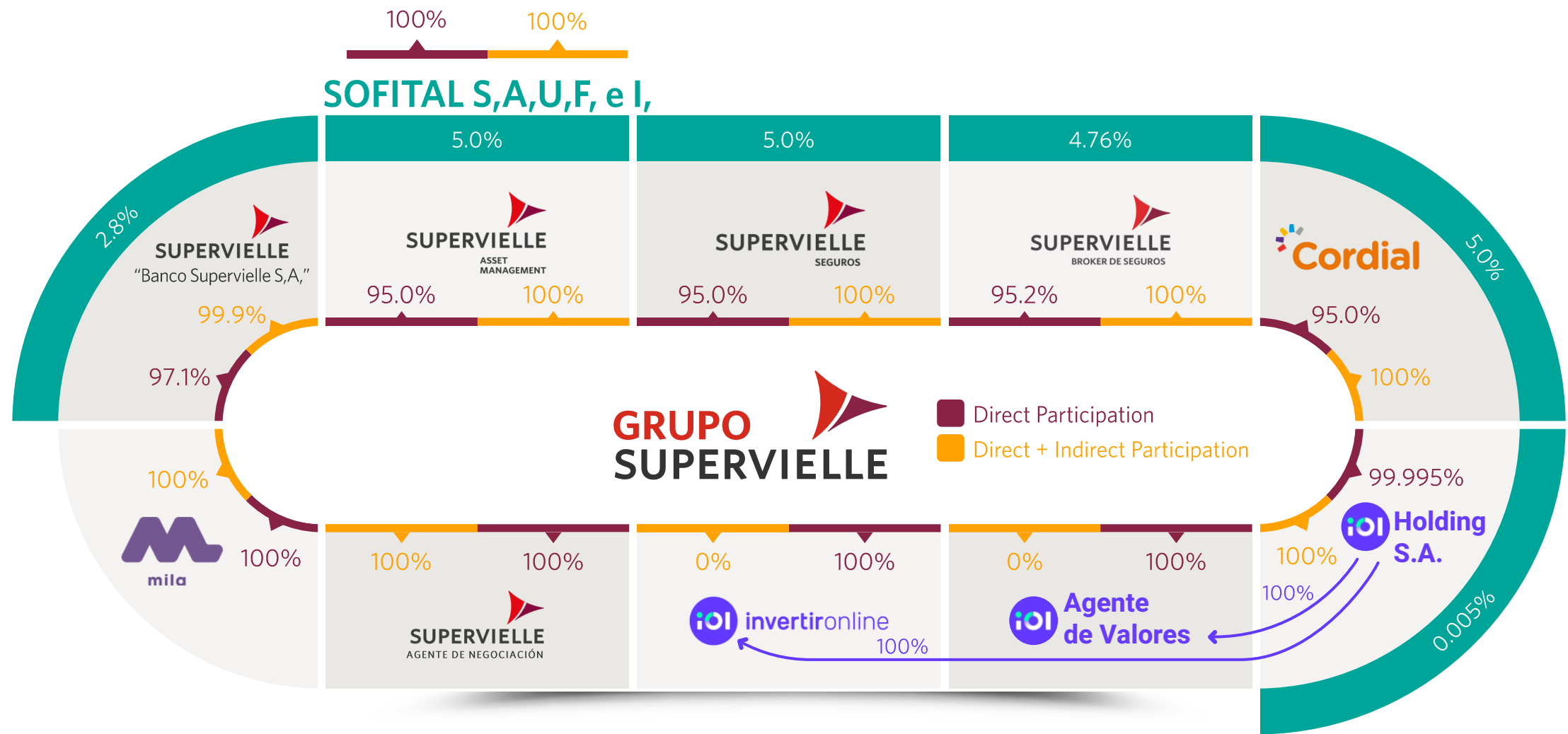
Operating in a **HEALTHY** and **UNDERPENETRATED FINANCIAL SYSTEM**

- The Argentine market is one of the least penetrated financial systems in Latin America
- Growth opportunities, as the country is resuming growth
- Well positioned and constantly evolving to capture these growth opportunities given our focus on a differentiated customer experience

Building an Ecosystem: Focused on our customers' everyday banking and financial needs



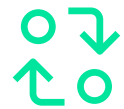
Our Subsidiaries



Strategic Focus: Profitable Growth via Targeted Segments and Products



IOL's 2025 Outlook: Stable Macro Fueling Capital Markets Driving Higher Volumes and Broader Participation



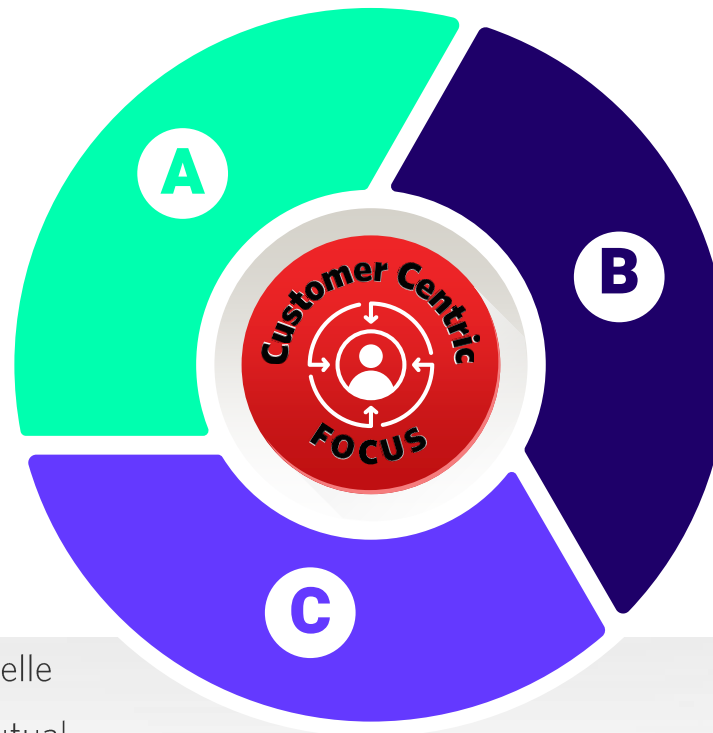
Retail Segment

- **One-stop shop** for investments
- Access to international investments & crypto
- Offering traditional banking products via partnership (**USD fixed-time deposits, FX transactions**)



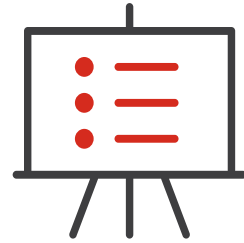
Other Business Lines

- **IaaS:** Providing services to Banco Supervielle
- **IOL Asset Management:** Launch new mutual funds, Targeted funds
- **Capital Markets:** Stronger private debt placements



SMBs & WM Segment

- Growth in **SMBs:** 24-hour account opening + 24/7 liquidity solutions
- Expansion in **Wealth Management:** Tailored products for HNWI + physical presence in key strategic locations



2Q25 Results

*SUPV Earnings conference call presentation
August 13, 2025*

2Q25 Highlights: Executing Amid a Transitional Macro Backdrop

Outperforming Loan Growth



- Loan book +14% QoQ vs. 11.2% industry growth
- Loans performance driven by 23% Corporate loan growth
- Moderating retail loans



Asset Quality & Capital Ratios

- NPL ratio of 2.7% following industry trend of higher delinquency in retail loans, In line with industry dynamics and consistent with credit normalization after strong retail loan growth
- CET 1 ratio at 13.9%

Deposit Growth



- Total deposit base +6% QoQ and +42% YoY
- US\$ deposits at record levels up 16% QoQ and 154% YoY gaining +110 bps in share and 30 bps QoQ
- Remunerated account in AR\$ and US\$ showing positive results



Profitability

- ROE of 6% in real terms, and Net Income at Ps. 14 Bn up 62% QoQ
- Solid NIM at 21%
- Net fee income +19% YTD
- Cost reduction of 13% YTD

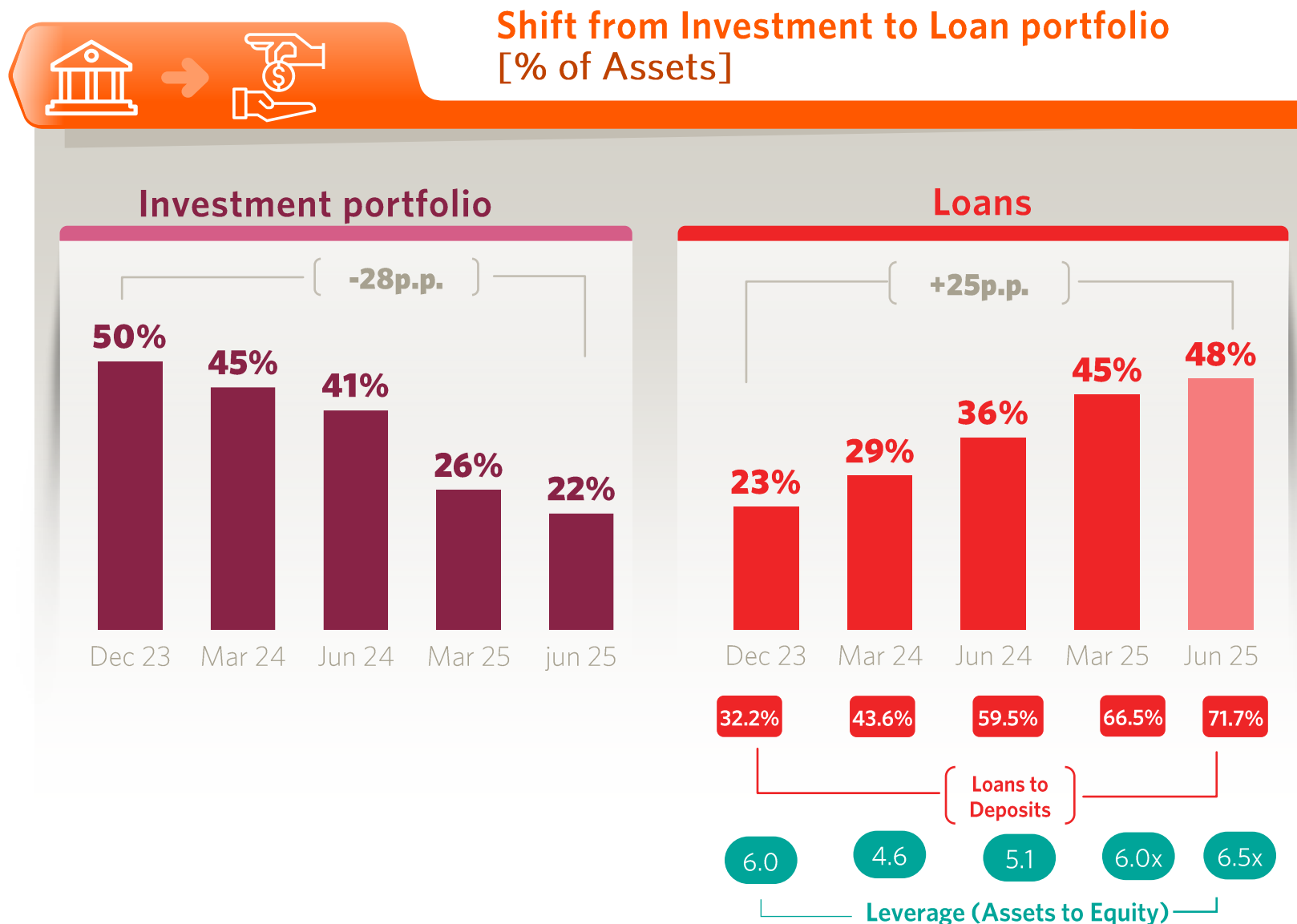
2Q25 Macro Environment

- Successful lifting of FX restrictions for individuals
- Inflation continued to decelerate
- Environment impacted by pre-electoral uncertainty and restrictive monetary policy
- Limited peso liquidity across the system

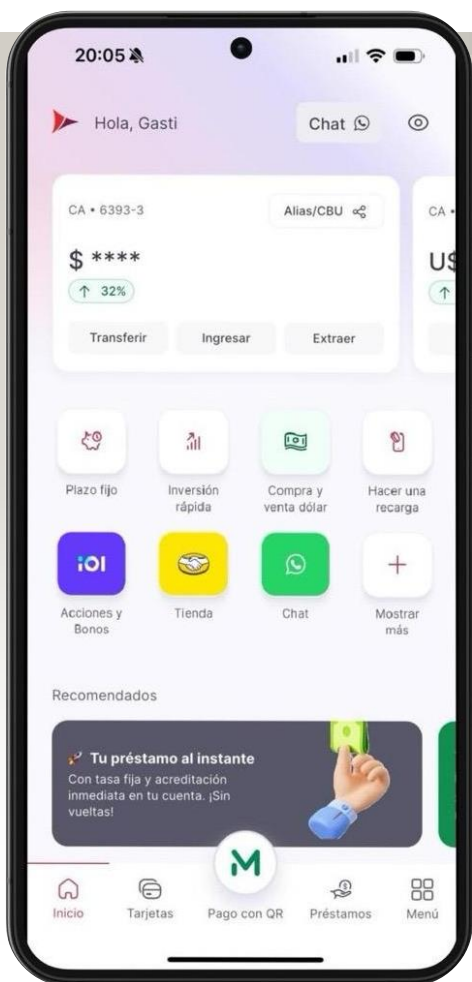
Structural macro and political conditions remain supportive despite a transitional macro backdrop

- Public government support remains at nearly 50%
- Fiscal consolidation continued with +0.36% in Jan-Jun 2025
- Inflation is expected to continue trending down
- Volatility ahead of legislative elections with higher Fx & interest rates
- Structural reforms expected to start post 4Q25 elections
- Economic growth and credit expansion expected to resume after October 26 election

Continued Shift to Private-sector Loans from Treasury Notes, with LDR and Leverage Well-below Historical Levels



Scaling Innovation: Early results across our four strategic initiatives



1Q25 strategic initiatives results

Innovative Remunerated Account



- AR\$ Savings Accounts* **+13%**, **3.5%** above market, Payroll-linked balances **+27%**
- US\$ savings accounts* **+6.2%**, **10%** above market; payroll-linked **+18%**
- SME checking accounts **+14%** in AR\$; **+43%** in US\$ (30 p.p, above market)
- Payroll: **+53%** in new openings, 1H25 vs. 1H24



First bank to have an official online store hosted on



- **Strengthening** customer engagement, with 175K customers actively using our credit cards on the Meli platform
- **Increasing** primary relationships
- Over **+500k** sessions since launch

Integrated Gen AI-powered interactions via



- Reaching **over 150K interactions** in July, showing exponential growth
- Launched new **transactional products**:
 - Credit Card purchase authorizations
 - Transportation and mobile top-ups

Investment transactions powered by IOL through the Bank's app,



- **+4,700** clients placed **US\$ 28 M** in time deposits via IOL; **30%** >180 days
- Investment activity among bank customers increased
- We are launching a **new value proposition** for IOL customers to drive cross-sell



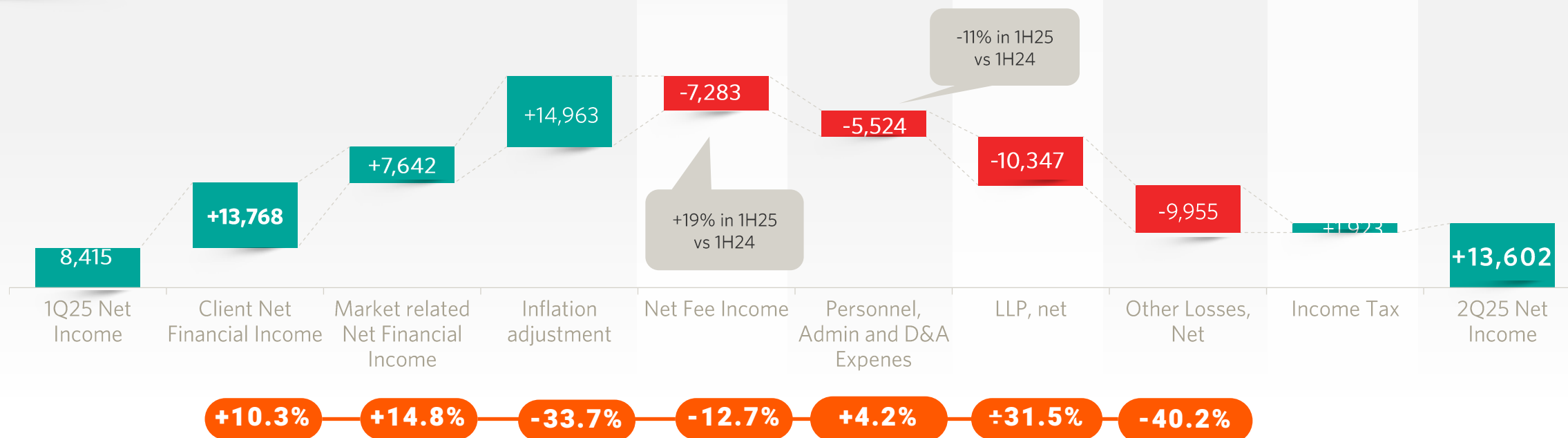
* Retail savings Accounts below AR\$20 million, Average balances

2Q25 Net Income Up 62% QoQ to AR\$13.6 billion with ROAE at 6%; NFI Growth & Structural Cost Savings, Partially Offset Higher LLPs and Lower Fees

2Q25 EARNINGS

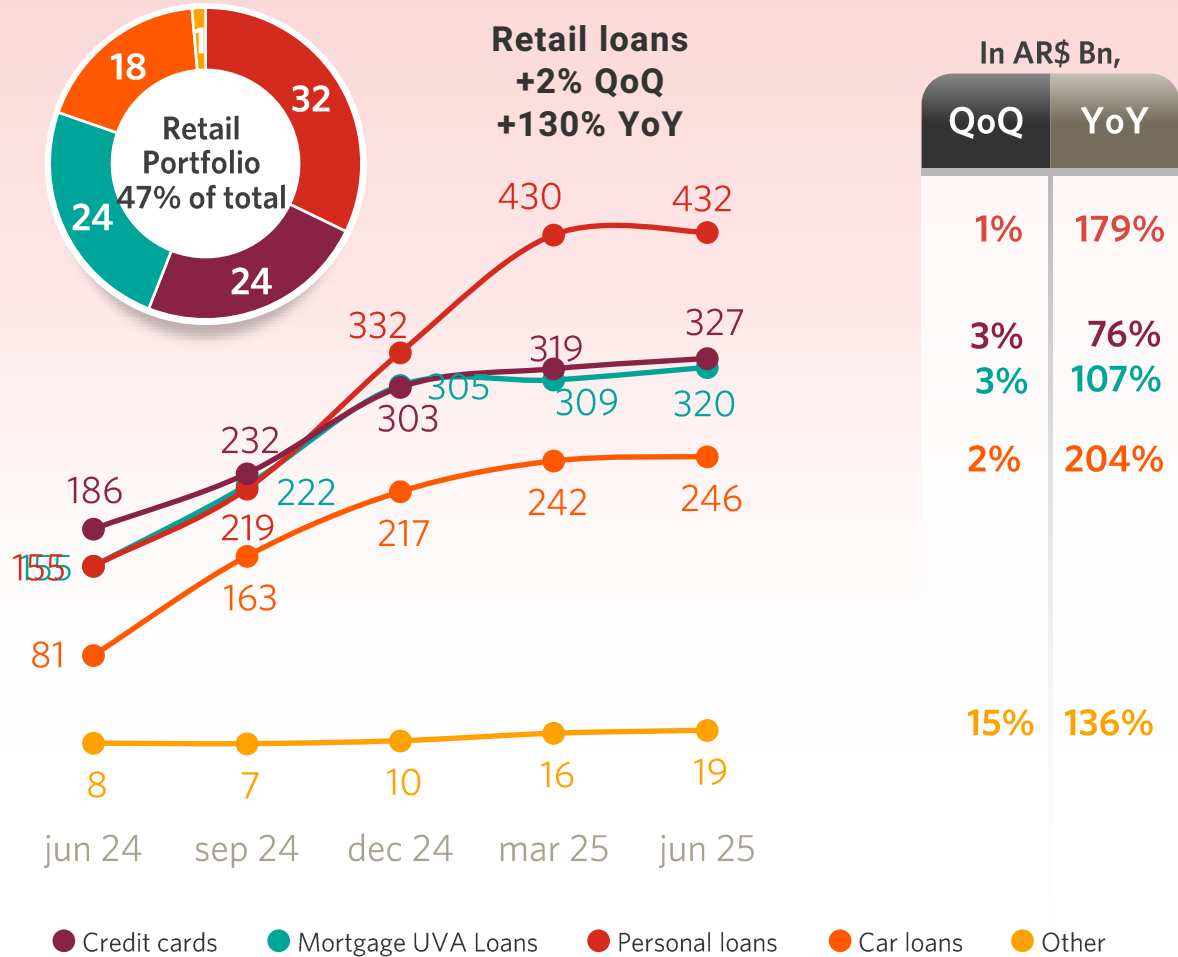
KEY MESSAGE

- Higher spreads on higher loan volumes
- Treasury bond spreads improved
- Lower impact from declining inflation
- Fees declined, reflecting lower brokerage fees and no repricing in banking fees
- Solid underlying op, efficiency, reflects seasonally lower expenses in 1Q and severance
- LLPs rise reflecting higher delinquency industry wide and loan growth
- 2Q25 impacted by the sale of non-core properties
- Tax efficiency

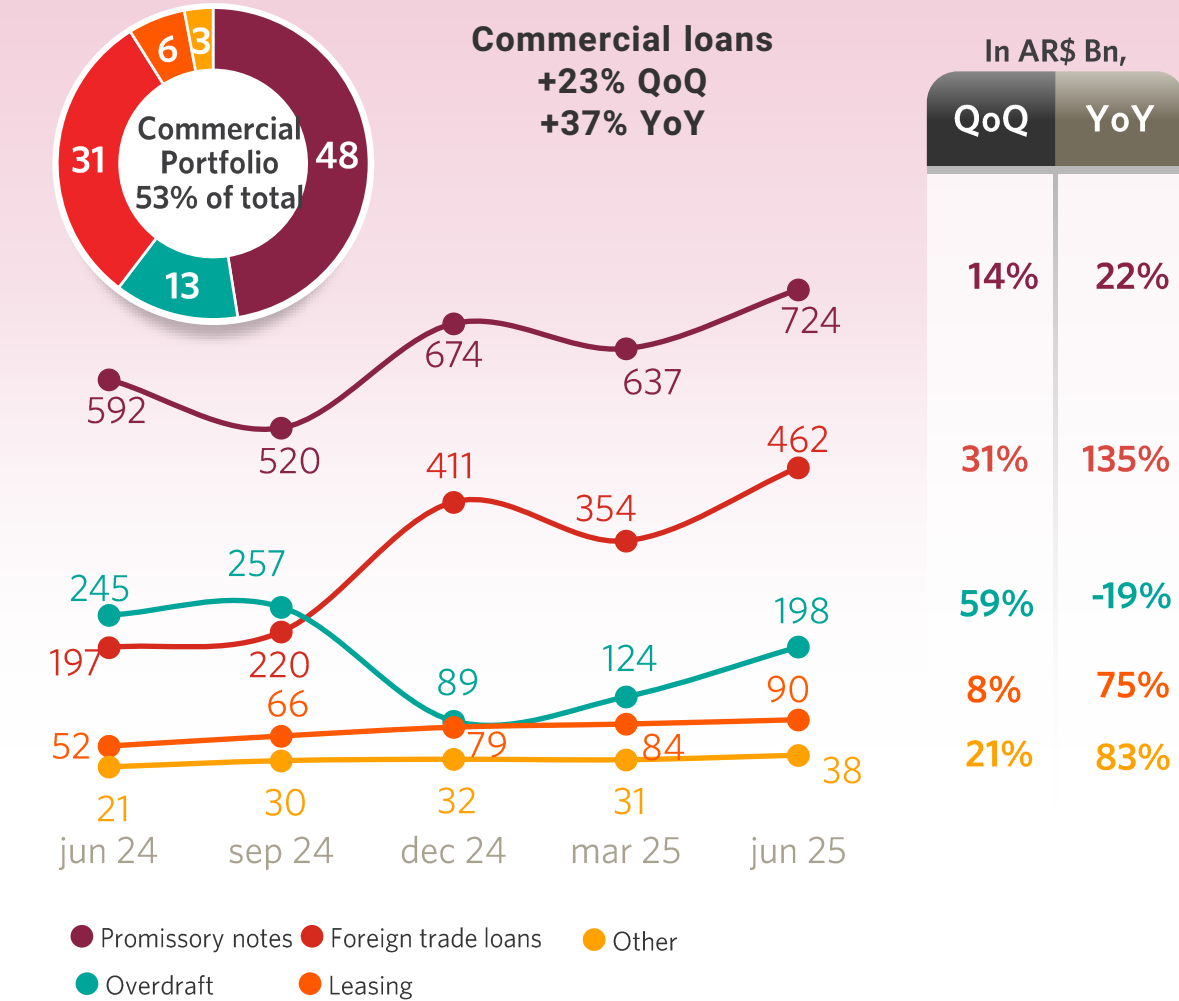


Commercial Lending Outpaces Retail as Personal Loan Origination Slows in 2Q Under Stricter Underwriting Criteria

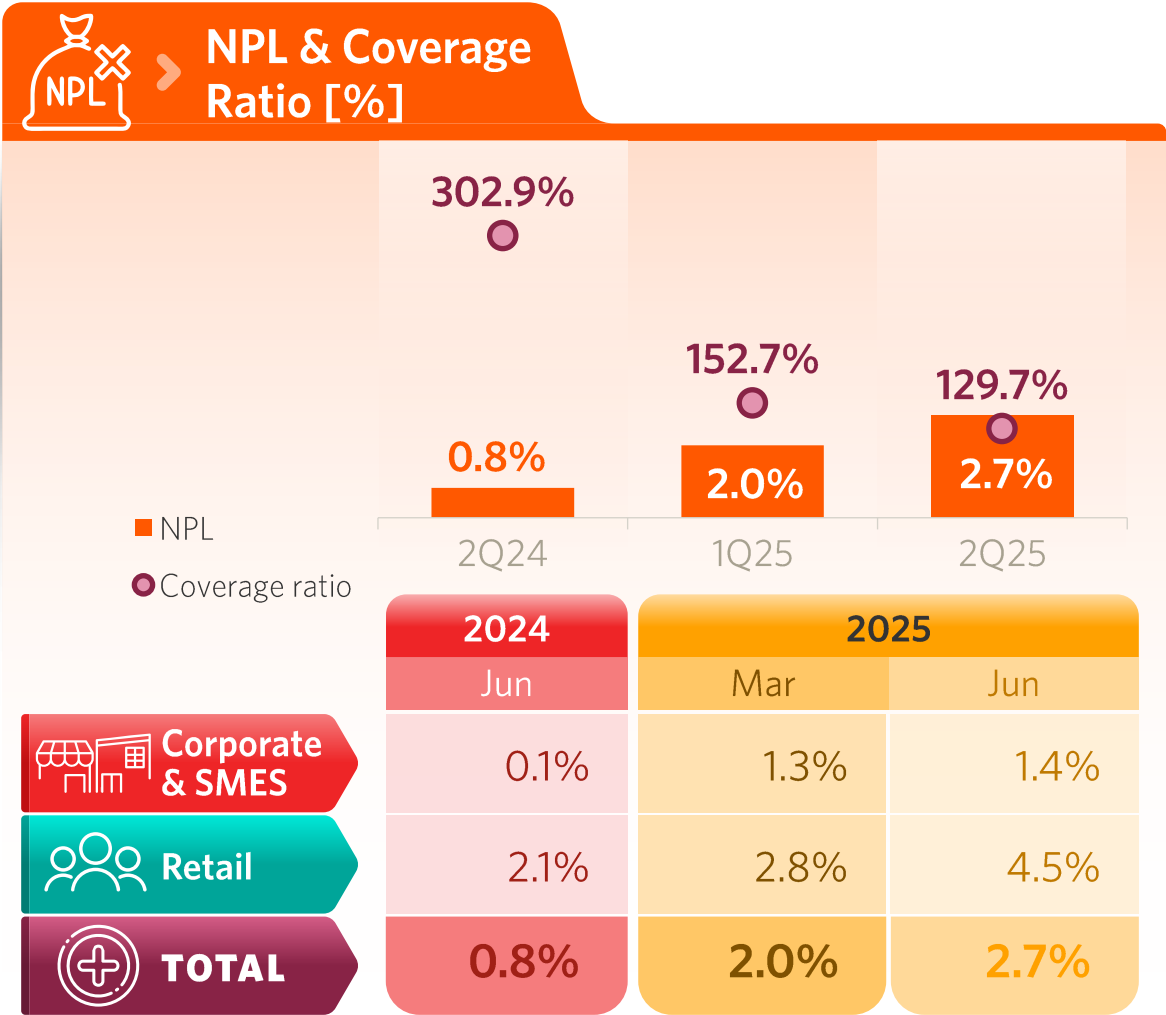
01 > Retail Loans: 47% of total from 35% as of Jun 24



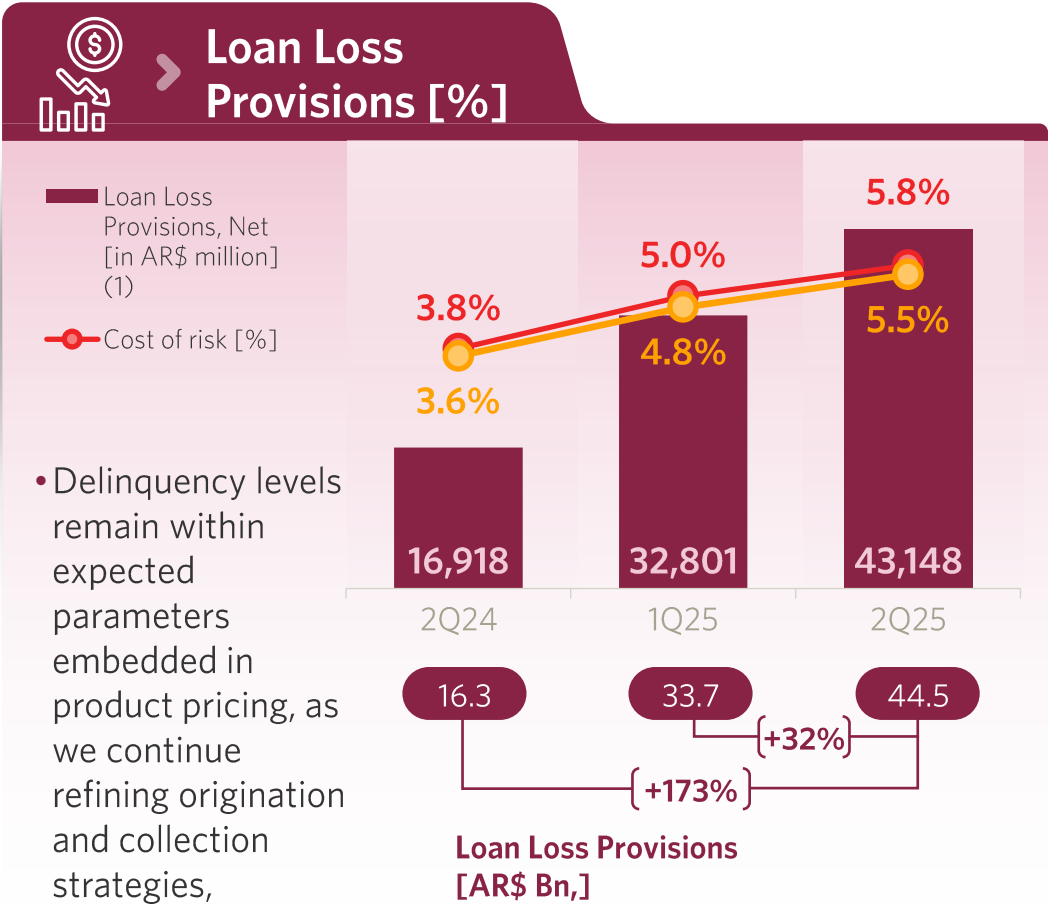
02 > Commercial Loans: 53% of total from 65% as of Jun 24



NPL Ratio at 2.7%, Consistent with Industry & Historical Levels, Reflecting Credit Normalization after Strong Growth in Retail Loans in Previous Quarters



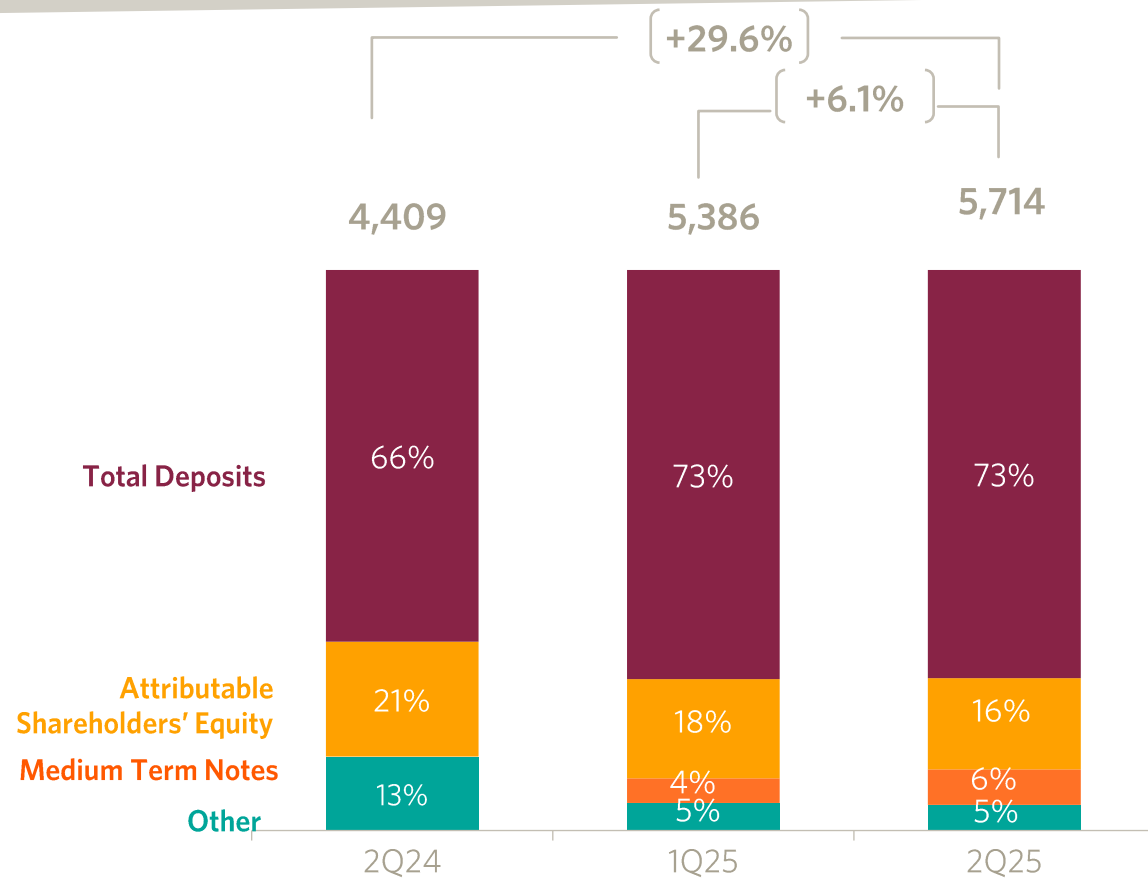
Note: NPL ratio includes off balance sheet guarantees granted to customers



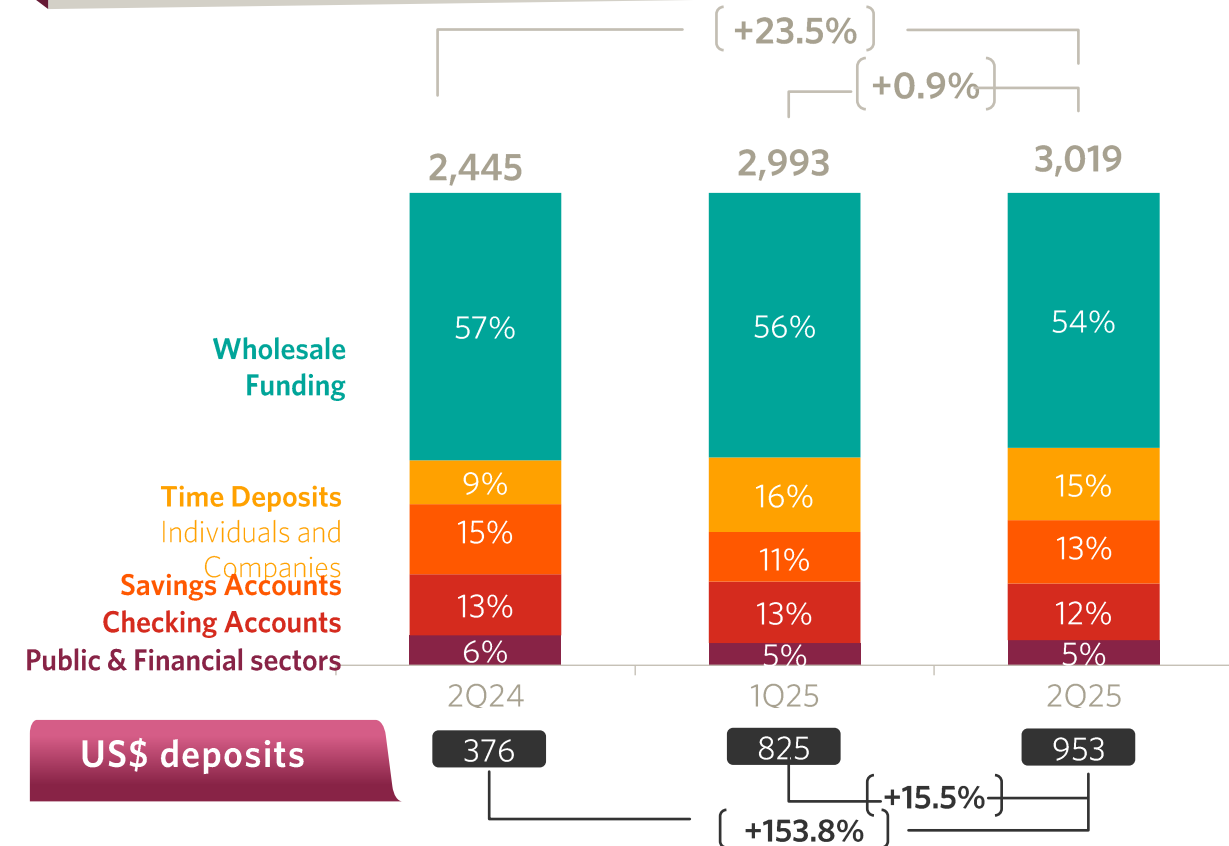
1) LLP, net: Includes loan loss provisions net of recovered charged-off loans and reversed allowances

Total Funding +30% YoY, Driven by Deposits and Growing Contribution from Corporate Notes which Reached 6% of total funding

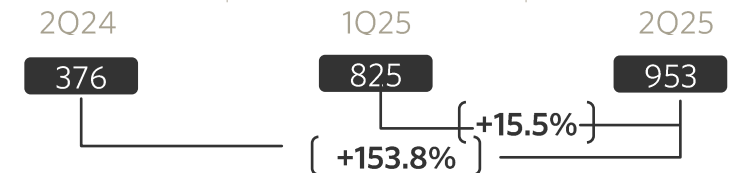
Funding
[AR\$ Bn,]



AR\$ Deposits Breakdown
[%]

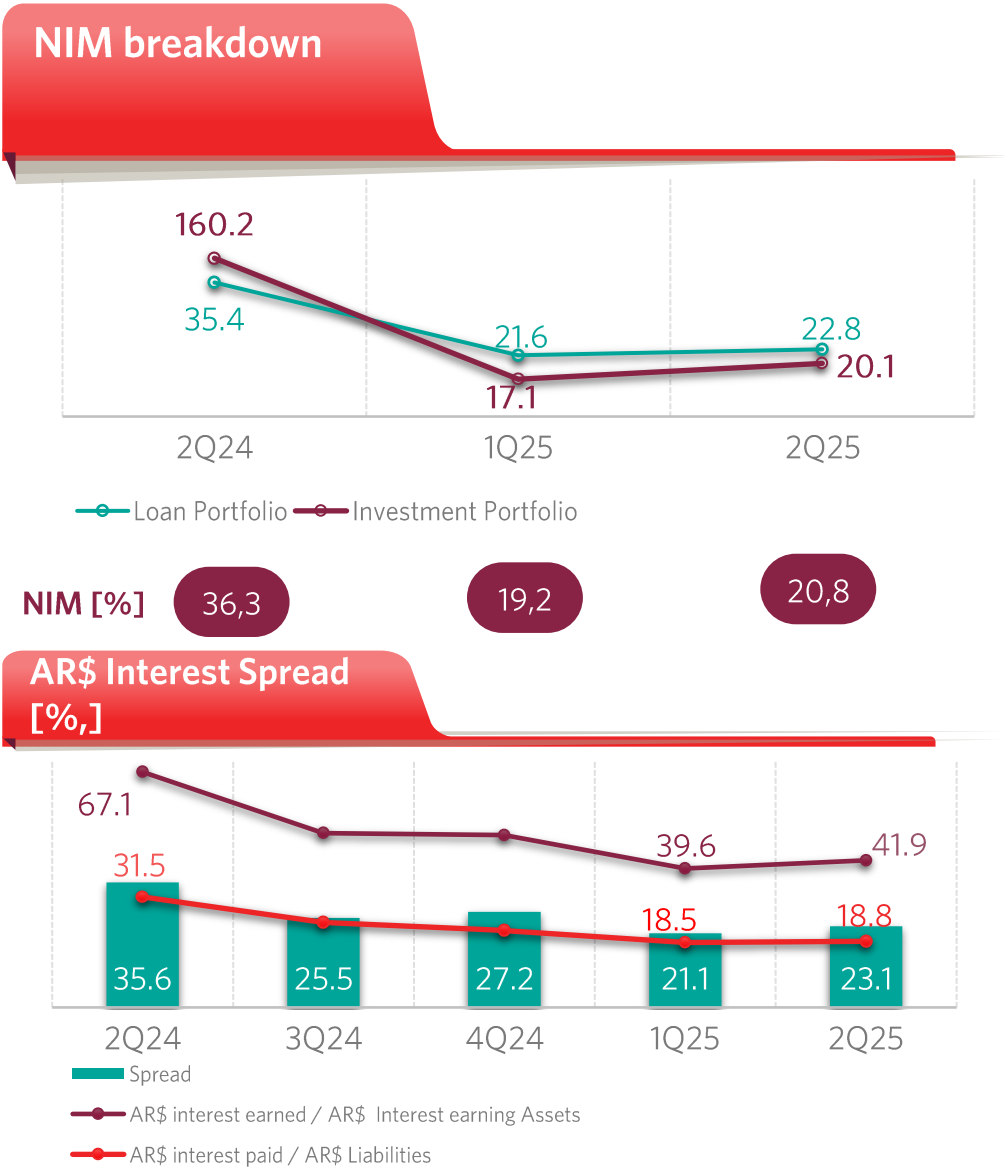
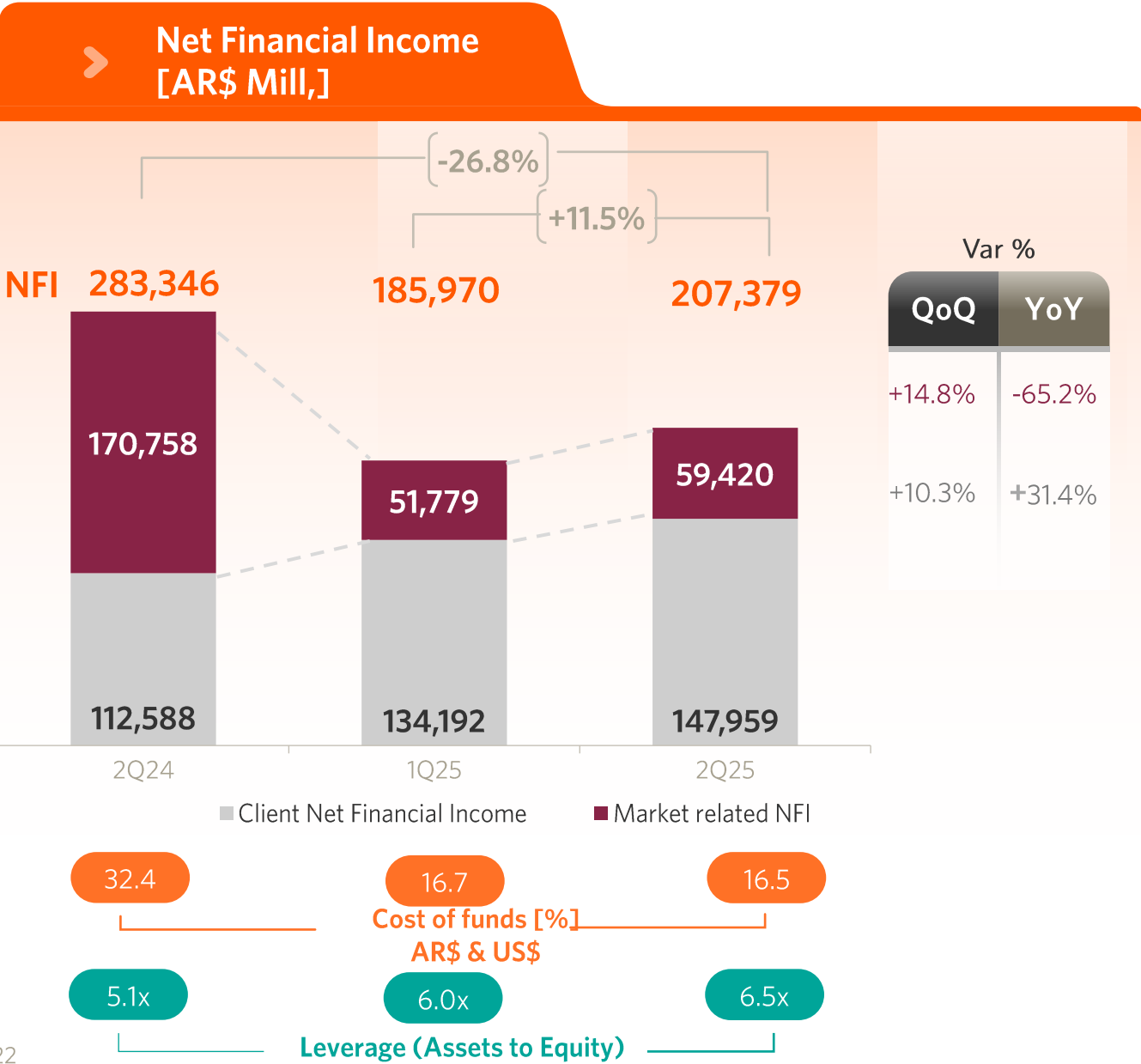


US\$ deposits

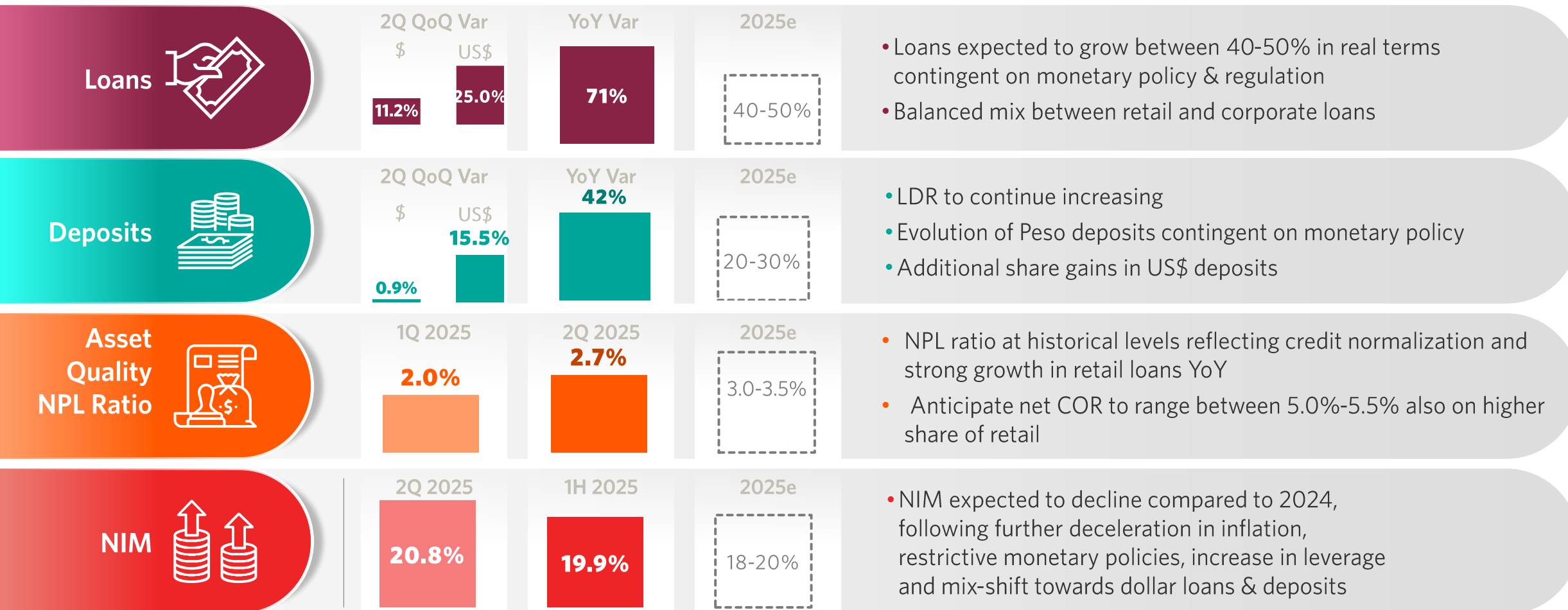


- Since August 1, the Central Bank aligned the reserve requirements applicable to demand deposits, making them uniform for all depositors
- Allowing banks to compete with money market funds in attracting customers

NIM Expanded 160 bps QoQ to 21% Driven by Spread increases both in Client and Market Related Portfolios



Revised 2025 Perspectives in an Election Year; Transition Period Now Anticipated to Extend into 2026



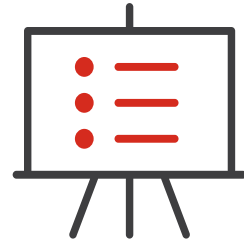
Macro assumptions as of July 2025 (Central Bank Market Expectations Survey): Inflation of 27%, Fx eop at 1,405 and GDP of 5.0% in 2025

Revised 2025 Perspectives in an Election Year; Transition Period Now Anticipated to Extend into 2026

Net Fee Income 	2Q25 YoY Var* 8%	1H25 YoY Var* 19%	2025e Growth in real terms +10%	• Bank net fees expected to grow on higher income and lower expenses • Asset Management fees anticipated to follow growth in AUMs • Insurance performance improving on higher customer penetration • Brokerage leveraging new business lines to offset lower revenues from dollar MEP transactions following lifting of FX controls
Operating Expenses 	2Q25 YoY Var -6%	1H25 YoY Var -11%	2025e -5% to -8%	• Expenses to continue declining in real terms, reflecting efficiencies in headcount and other expenses driving higher operating leverage
ROE 	2Q25 5.8%	1H25 4.7%	2025e 5%-10%	• ROE now expected to improve towards year-end impacted by higher volatility ahead of legislative election • Increased focus on cost efficiencies
Capital (CET1) 	Mar 2025 15.3%	Jun 2025 13.9%	Dec 2025e 12%-13%	• RWA increasing following loan growth and regulatory changes in 1Q25 • Potential for upside from regulatory revision of operational risk capital requirements

Macro assumptions as of July 2025 (Central Bank Market Expectations Survey): Inflation of 27%, Fx eop at 1,405 and GDP of 5.0% in 2025

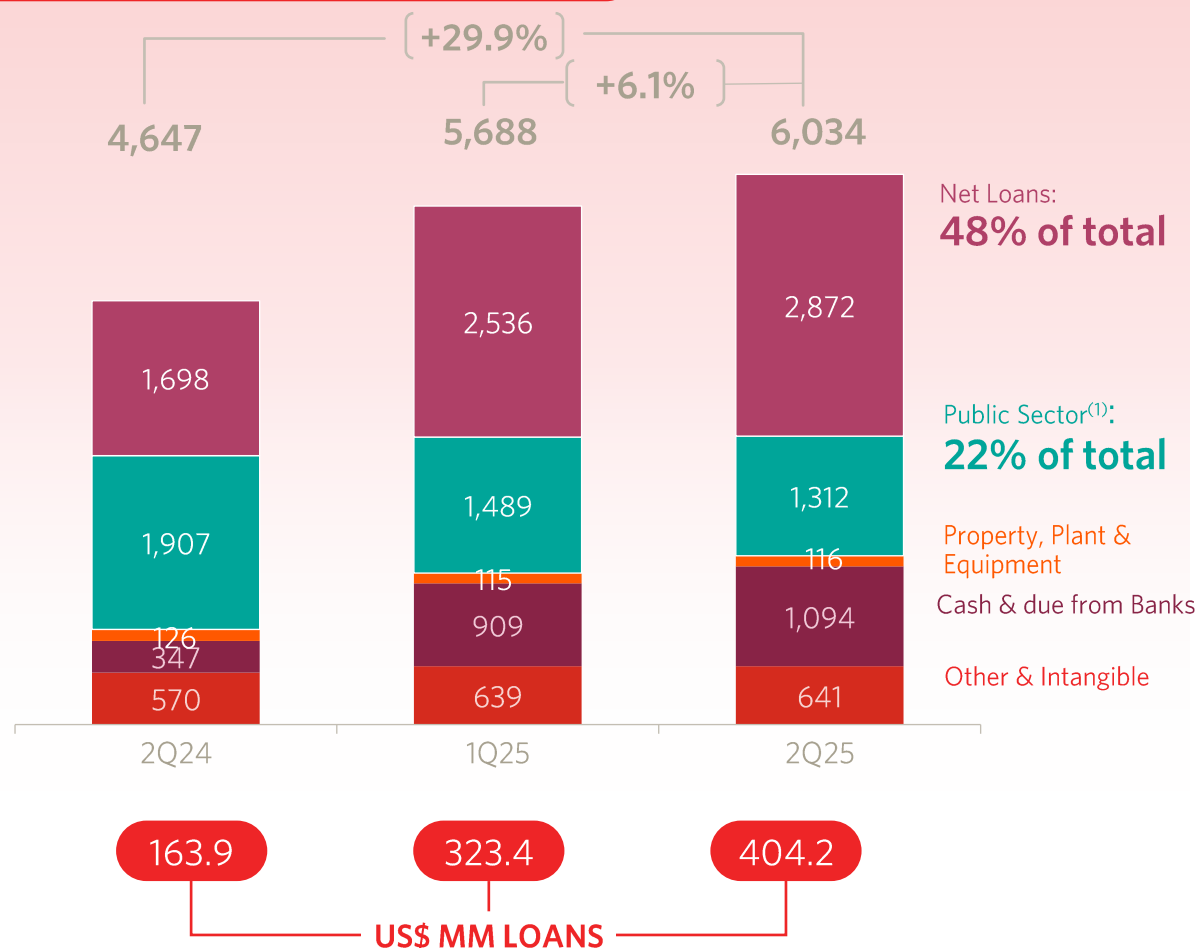
* Net Fee Income excluding Income from Insurance activities



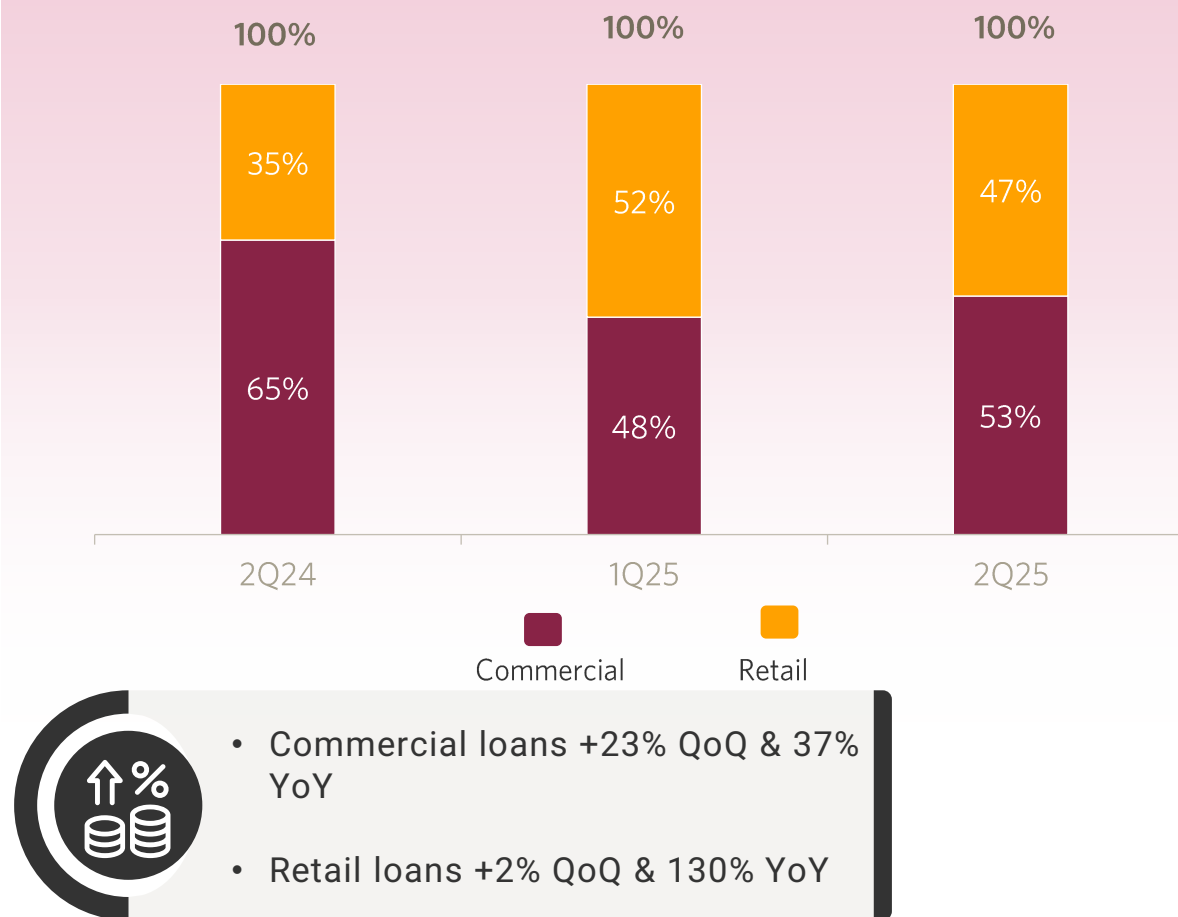
Annex I: 2Q25 Supplementary Financial Information & Ratios

Loan Book Up 14% QoQ and 71% YoY Driven Mainly by Commercial Loans while Retail Lending Decelerated Amid Tighter Credit Policies

01 ▶ Assets Evolution [AR\$. Bn]



02 ▶ Total Loan Breakdown [%]2)



1) Figures do not include Government Securities in Guarantee, See Earnings Report for more details,

2) Commercial loan portfolio does not include off balance guarantees granted to customers,

Disciplined Loan Origination

53%

➤ Loans to payroll and pension clients/ total loans to individuals

88%

➤ Personal loans granted to payroll and pension customers

58%

➤ Credit cards volumes - payroll and pension customers

57%

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

RETAIL PORTFOLIO

Collateralized commercial loan portfolio

27%

Collateralized non-performing commercial loan portfolio

66%

Well diversified & atomized industry exposure [top 10 debtors]

8%

COMMERCIAL PORTFOLIO

Atomized and Diversified Loan Portfolio within Company Portfolio Limits

Loans breakdown by industry [%]

Business Sector	2Q25 Share	1Q25 Share	2Q24 Share
Families and individuals	43.8%	47.9%	30.6%
Agribusiness	8.0%	7.7%	9.8%
Food & Beverages	5.6%	5.7%	7.1%
Utilities	3.4%	3.6%	7.4%
Transport	3.3%	3.0%	1.8%
IT & Communications	3.1%	2.8%	2.9%
Wine	2.7%	2.3%	3.8%
Oil, Gas & Mining	2.6%	2.3%	2.7%
Financial Services	2.5%	1.8%	3.1%
Machinery & Equipment	2.3%	2.4%	2.3%
Chemicals and plastics	2.2%	2.0%	2.1%
Construction & Public Works	2.1%	2.2%	3.6%
Automobile	2.0%	1.6%	2.8%
Home appliance	1.9%	1.3%	2.9%
Textile	1.8%	1.9%	2.4%
Pharmaceutical	1.5%	1.3%	2.1%
Others	11.0%	10.4%	12.6%

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

Loan balance includes off balance sheet guarantees granted to customers

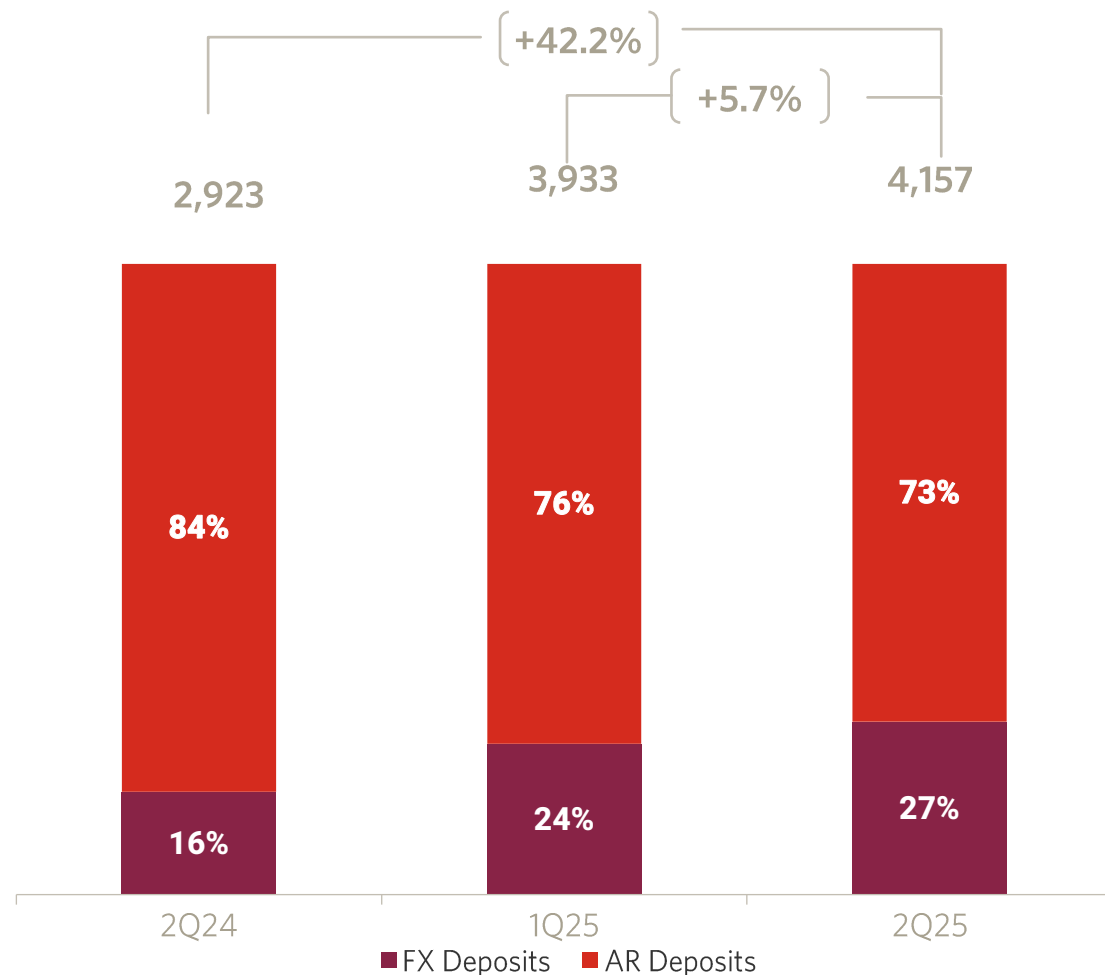
Diversified industry



- **Well Diversified Industry** exposure
- **Atomized** loan portfolio (top 10 debtors represent 8%)

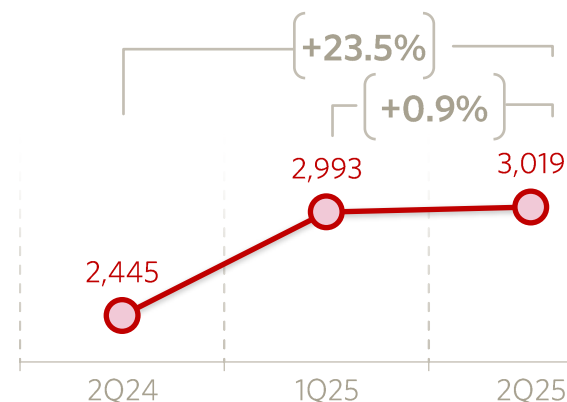
Deposits Up 42% YoY and 6% QoQ, Driven by a Successful US Dollar Deposit Strategy in Restrictive Monetary Conditions

Deposits Evolution [AR\$ Bn,]

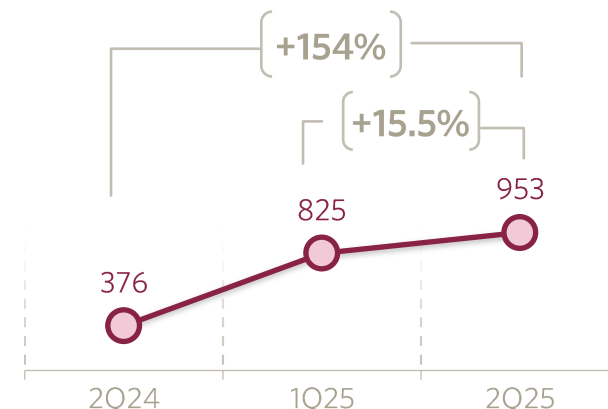


Deposits Breakdown

AR\$ Deposits (Bn,)

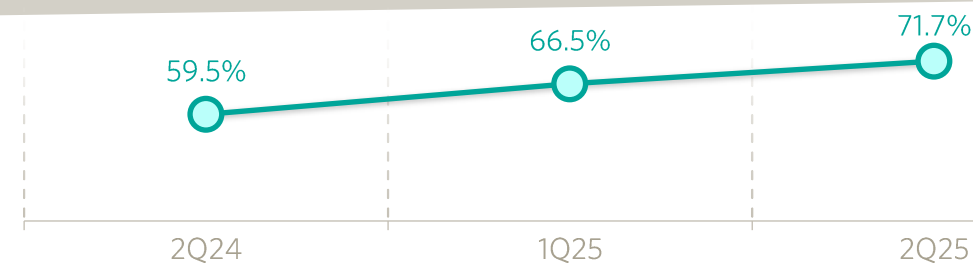


US\$ Deposits (MM)



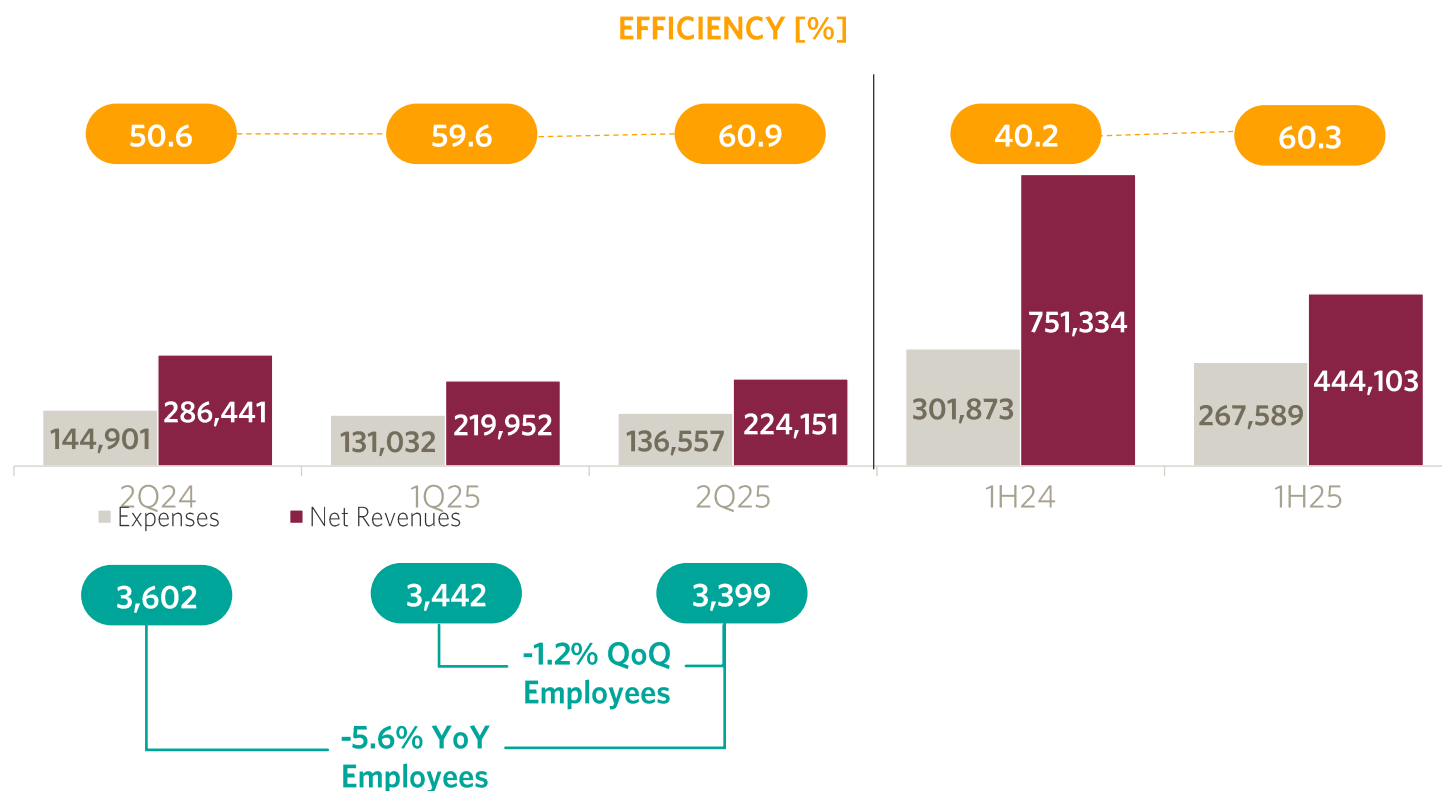
• 110 bps YoY Market share gains in US\$ Deposits

Loans to Deposits Ratio



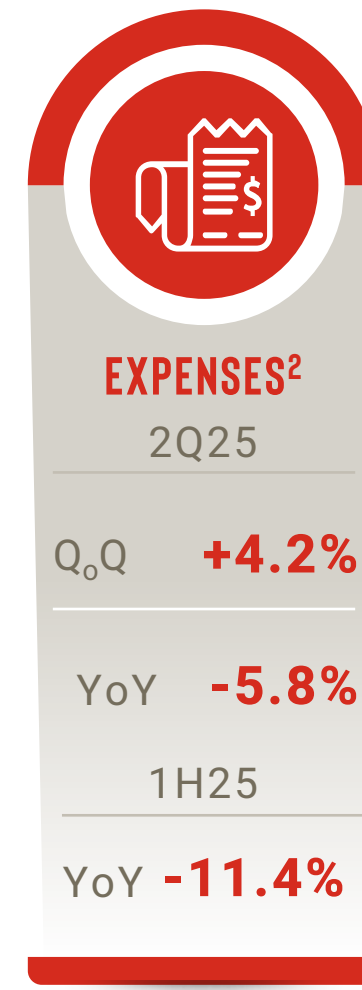
YTD Operating Expenses Down 11%; 2Q25 Efficiency Ratio at 61%

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



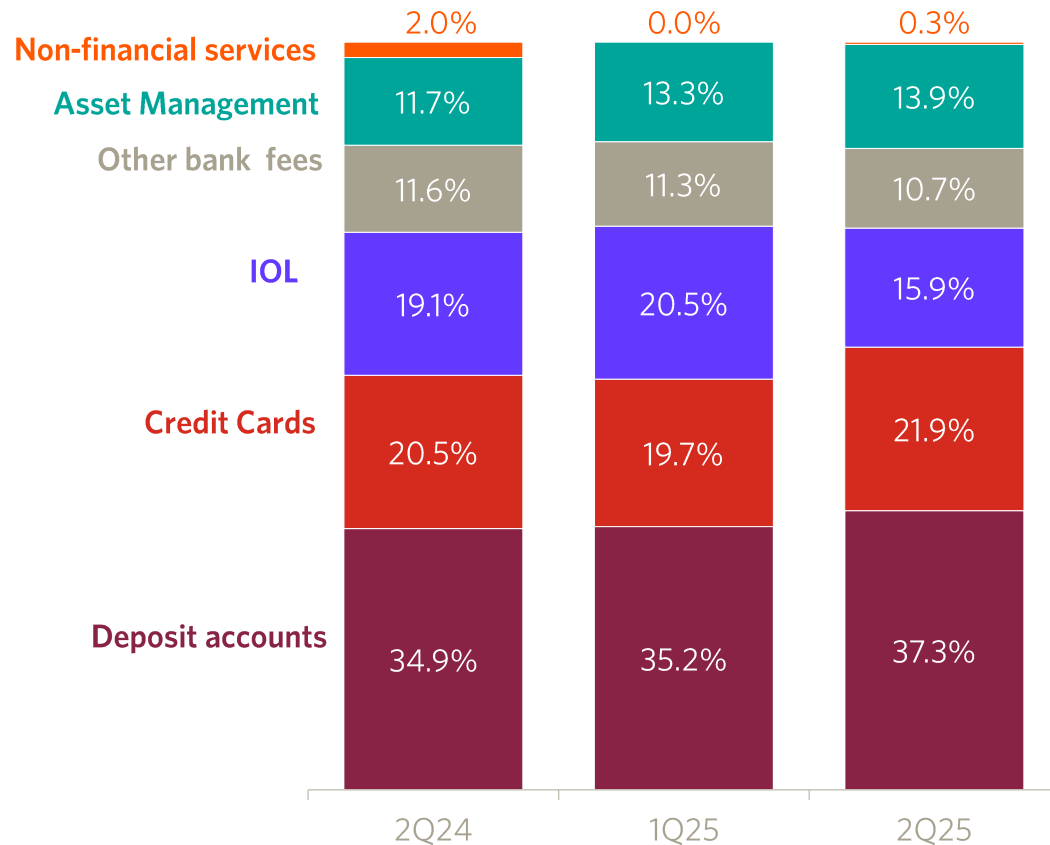
1, Net Revenues: Net Financial Income + Net Service Fee Income + Other net operating income (losses)

2, Expenses: Personnel + Administrative Expenses + D&A

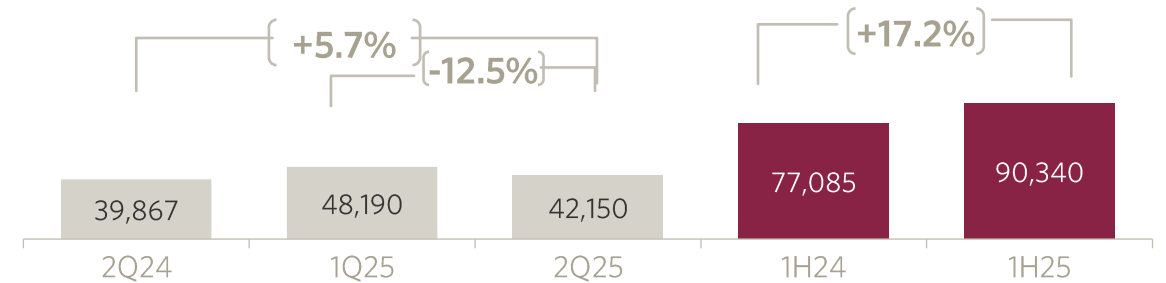


Net Fee Income Up 17% in 1H25, Despite Lower Brokerage and Lagging Repricing in 2Q25; Insurance +33% YoY in 1H25

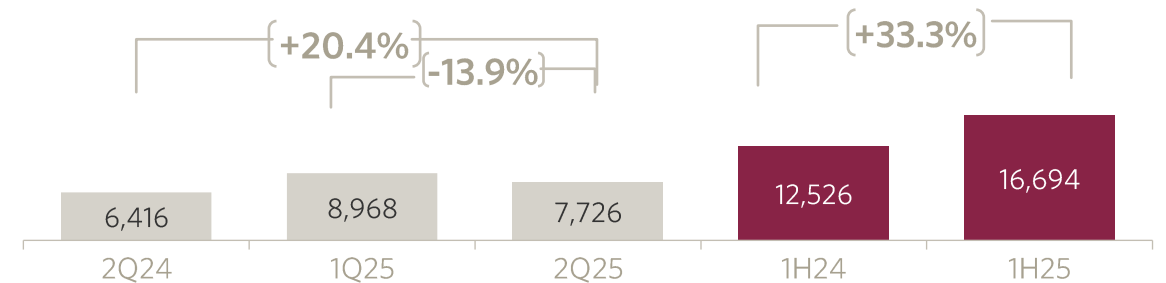
Fee Income breakdown ex insurance[%]



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

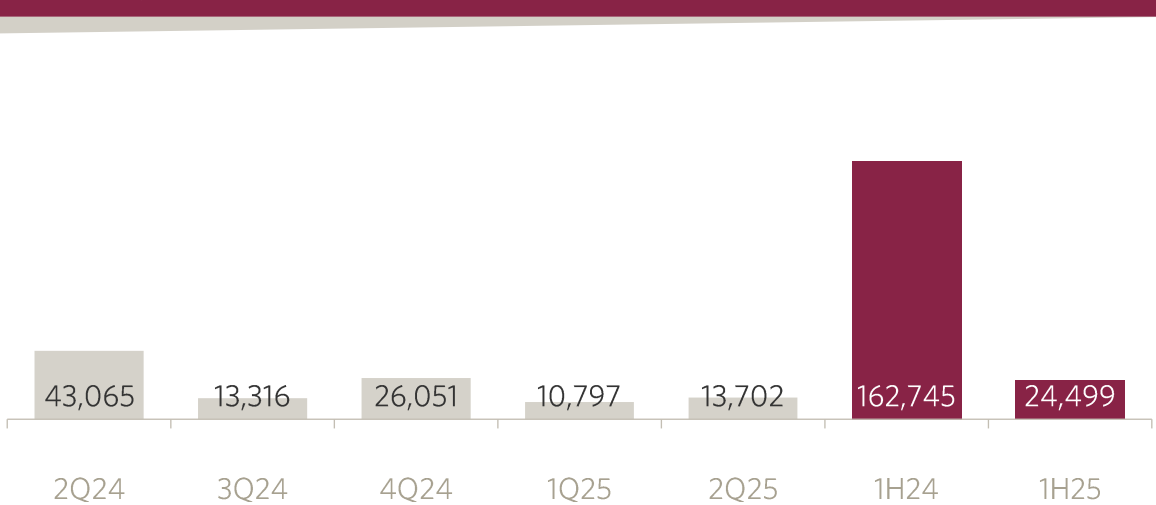


Income From Insurance Activities [AR\$ Mill,]

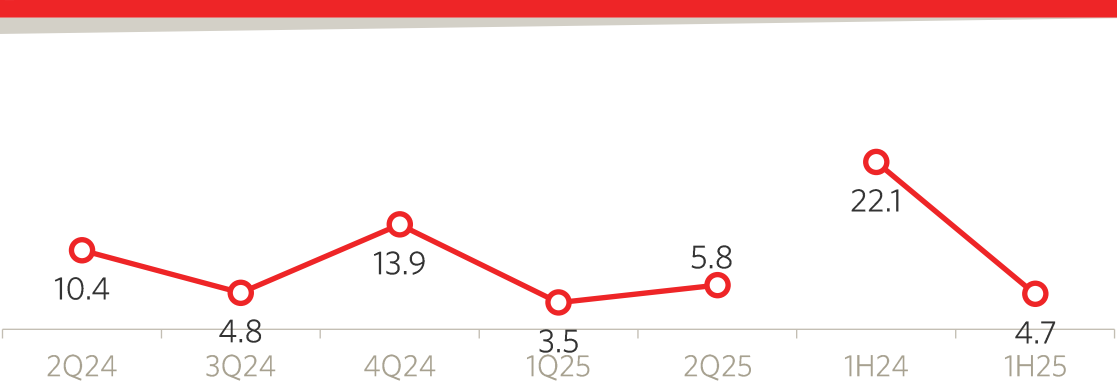


2Q25 Net Income Up 62% QoQ to AR\$13.9 billion with ROAE at 6%; NFI Growth & Cost Savings, Partially Offset Higher LLPs and Lower Fees

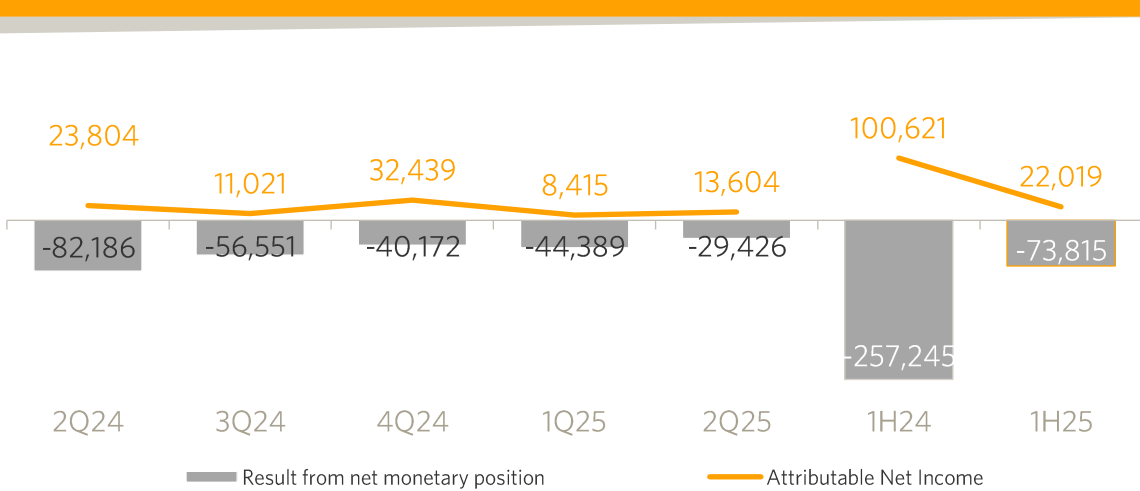
Profit Before Income Tax
[AR\$ Mill,]



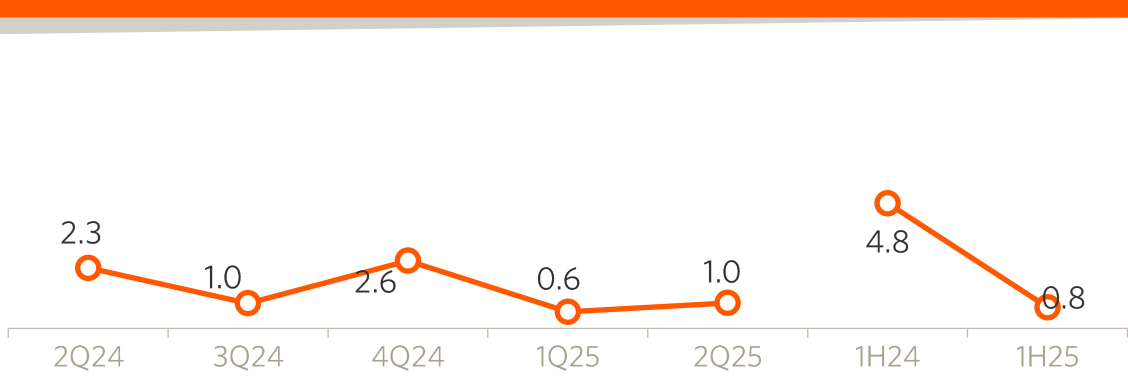
ROAE
[%]



Attributable Net Income
[AR\$ Mill,]



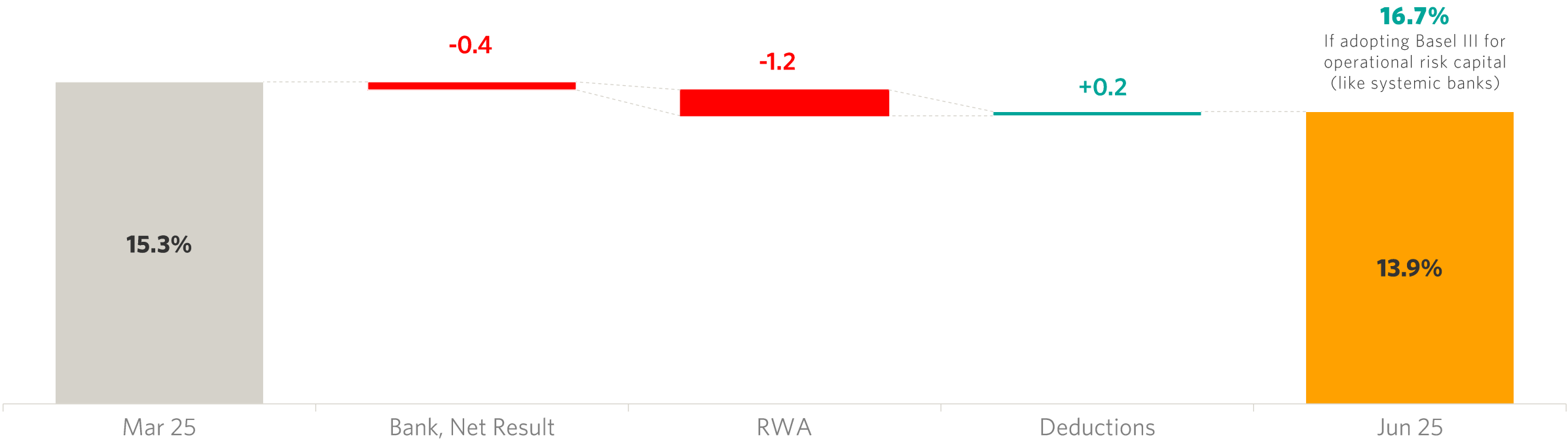
ROAA
[%]



2025 Performance - Capitalization with CET 1 Ratio at 13.9% supports loan expansion

TIER1
KEY MESSAGE

- Profit capitalization
- RWA growth above inflation
- Higher deductions on ECL and deferred tax



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		2Q25	1Q25	4Q24	3Q24	2Q24	QoQ	YoY
	Net Interest Income	191,273	157,291	165,237	171,198	232,939	21.6%	-17.9%
	NIFFI & Exchange Rate Differences	16,106	28,679	47,038	28,897	50,407	-43.8%	-68.0%
	Net Financial Income	207,379	185,970	212,275	200,096	283,346	11.5%	-26.8%
	Inflation Adjustment	-29,426	-44,389	-40,172	-56,551	-82,186	-33.7%	-64.2%
	Net Service Fee Income ¹⁾	42,150	48,190	48,206	50,949	39,867	-12.5%	5.7%
	Income from Insurance activities	7,726	8,968	9,027	7,216	6,416	-13.9%	20.4%
	Loan Loss Provisions	-44,469	-33,734	-18,647	-12,795	-16,290	31.8%	173.0%
	Personnel & Administrative Expenses	-120,895	-115,904	-133,802	-132,180	-130,093	4.3%	-7.1%
	Profit before income tax	13,702	10,797	26,051	13,316	43,065	26.9%	-68.2%
	Attributable Net income	13,604	8,415	32,439	11,021	23,804	61.7%	-42.9%
	Comprehensive income	8,332	6,555	30,630	12,715	21,000	27.1%	-60.3%

Balance sheet		2Q25	1Q25	4Q24	3Q24	2Q24	QoQ	YoY
	Total Assets	6,034,280	5,687,936	5,214,743	4,957,340	4,646,667	6.1%	29.9%
	Average Assets	5,595,787	5,303,300	5,015,969	4,585,562	4,119,004	5.5%	35.9%
	Total Loans & Leasing, net of allowances	2,871,547	2,535,503	2,488,579	1,949,663	1,697,984	13.3%	69.1%
	Total Loans & Leasing	2,979,894	2,614,867	2,545,009	1,996,142	1,740,223	14.0%	71.2%
	Loans and financing & off balance guarantees	3,114,704	2,758,897	2,747,365	2,173,479	1,888,864	12.9%	64.9%
	Total Deposits	4,157,362	3,932,711	3,652,557	3,421,162	2,922,789	5.7%	42.2%
	Attributable Shareholders' Equity	932,913	953,350	946,795	916,165	904,364	-2.1%	3.2%
	Average Attributable Shareholders' Equity	932,239	954,797	936,742	915,036	911,957	-2.4%	2.2%

1) Excluding income from insurance activities

Key Indicators

Profitability & efficiency

	2Q25	1Q25	4Q24	3Q24	2Q24	1H25	1H24
ROAE	5.8%	3.5%	13.9%	4.8%	10.4%	4.7%	22.1%
ROAA	1.0%	0.6%	2.6%	1.0%	2.3%	0.8%	4.8%
Net Interest Margin (NIM)	20.8%	19.2%	24.9%	24.7%	36.3%	19.9%	48.6%
Net Fee Income Ratio	19.4%	23.5%	21.2%	22.5%	14.0%	21.4%	10.3%
Cost / Assets	9.8%	9.9%	11.9%	12.9%	14.1%	9.8%	14.4%
Efficiency Ratio	60.9%	59.6%	63.8%	64.1%	50.6%	60.3%	40.2%

Liquidity & capital

	2Q25	1Q25	4Q24	3Q24	2Q24
Total Loans to Total Deposits	71.7%	66.5%	69.7%	58.3%	59.5%
AR\$ Loans to AR\$ Deposits	82.7%	75.1%	79.3%	72.1%	62.6%
US\$ Loans to US\$ Deposits	42.4%	39.2%	43.5%	23.5%	43.6%
Liquidity Coverage Ratio (LCR)	106.6%	115.3%	107.1%	139.3%	104.0%
Total Equity / Total Assets	15.5%	16.8%	18.2%	18.4%	19.4%
Capital / Risk weighted assets	13.9%	15.3%	16.1%	19.2%	21.3%
CET1 Capital / Risk weighted assets	13.9%	15.3%	16.1%	19.2%	21.3%
Risk Weighted Assets / Total Assets	83.2%	81.2%	80.8%	73.5%	71.0%

Asset quality

	2Q25	1Q25	4Q24	3Q24	2Q24
NPL Ratio	2.7%	2.0%	1.3%	0.8%	0.8%
Allowances as a % of Total Loans	3.6%	3.0%	2.1%	2.4%	2.4%
Coverage Ratio	129.7%	152.7%	169.2%	281.7%	302.9%
Cost of Risk	5.8%	5.0%	2.5%	2.7%	3.8%
Cost of Risk, net	5.5%	4.8%	2.2%	2.4%	3.6%

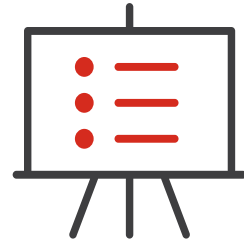
Key Indicators

Macro data

	2Q25	1Q25	4Q24	3Q24	2Q24
Retail Price Index (%) - QoQ	6.0%	8.5%	8.0%	12.1%	18.6%
Retail Price Index (%) - YoY	39.4%	55.9%	117.8%	209.0%	271.5%
UVA (var)	8.7%	7.2%	10.2%	13.2%	32.6%
Pesos/US\$ Exchange Rate	1,194.08	1,073.88	1,032.50	970.92	911.75
Badlar Interest Rate (eop)	32.0%	30.2%	31.9%	39.8%	36.1%
Badlar Interest Rate (avg)	32.7%	29.9%	36.7%	38.4%	44.1%
Monetary Policy Rate (eop)	29.0%	29.0%	32.0%	40.0%	40.0%
Monetary Policy Rate (avg)	29.0%	30.1%	36.1%	40.0%	51.9%

Operating data

	2Q25	1Q25	4Q24	3Q24	2Q24
Bank- Active Customers (in million)	1.34	1.36	1.44	1.39	1.40
IOL-Active Customers (in million)	0.55	0.60	0.57	0.58	0.51
Bank Branches	130	130	130	131	136
Bank Employees	2,980	3,012	3,024	3,099	3,154
Other Subsidiaries Employees	419	430	432	443	448

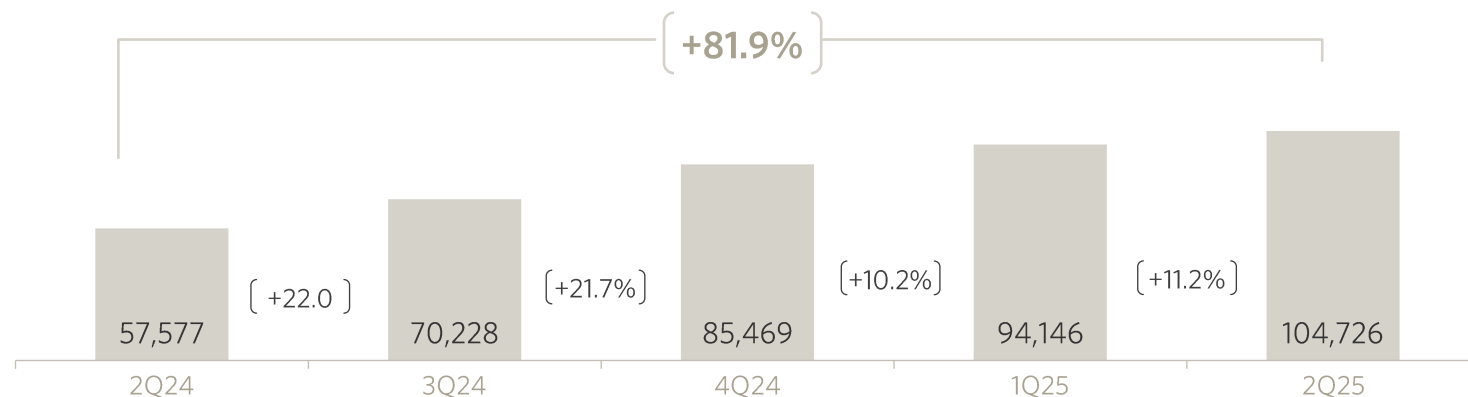


Annex II: Industry Outlook and Supplementary Information

Financial Sector Loans Accelerating Since 2Q24

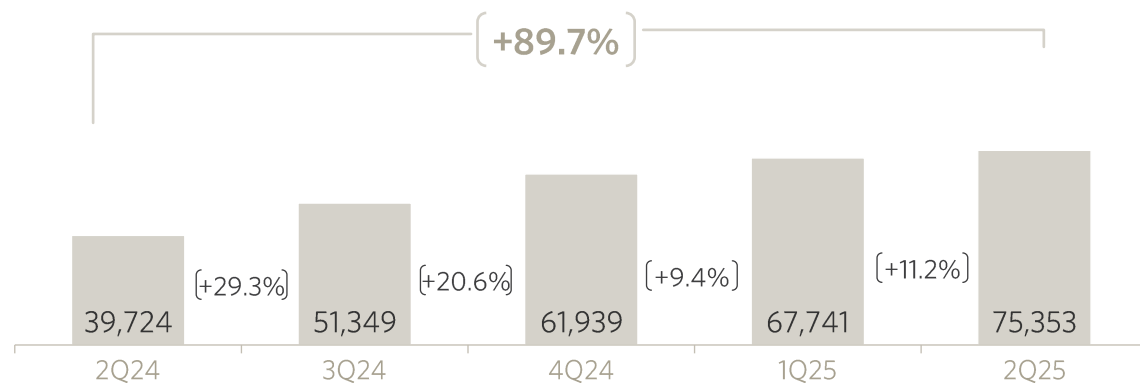
Loans to Private Sector

[AR\$ Bill, in real terms]



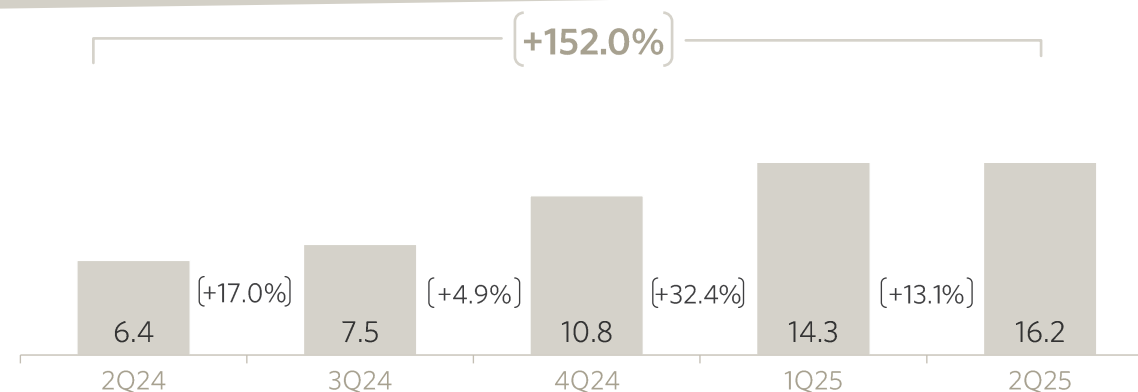
AR\$ Loans

[in AR\$ Bn, in Original Currency]



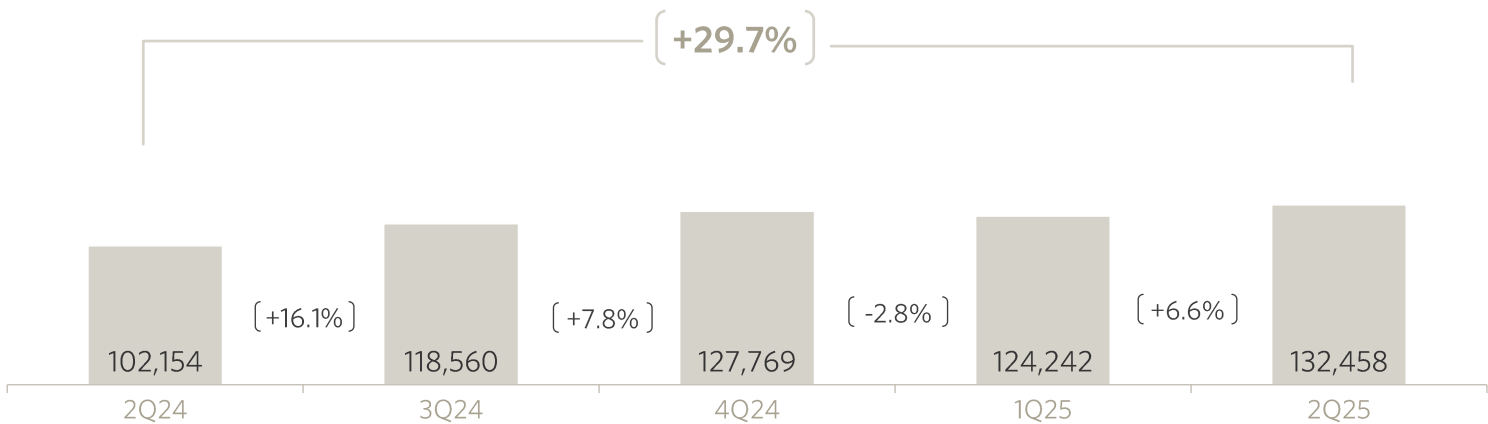
U\$S Loans

[in US\$ Bn,]

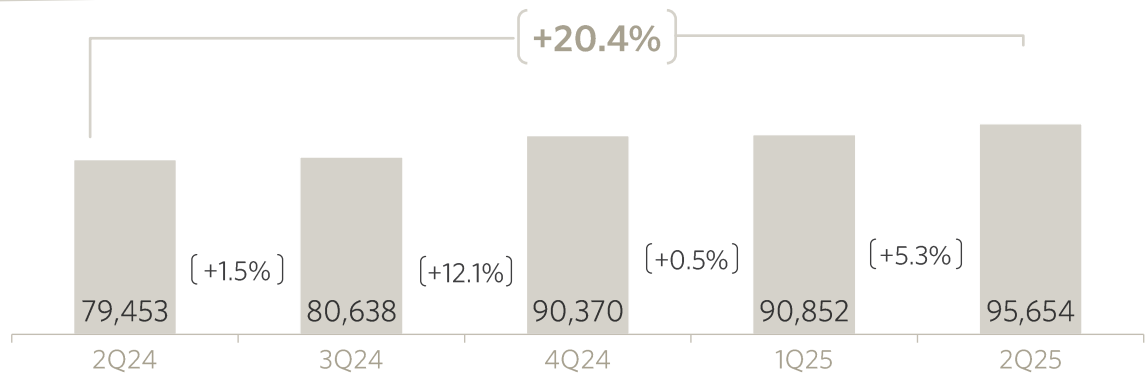


Financial Sector AR\$ Deposits Expanding Below Loan Growth; US\$ Deposits Rebounding

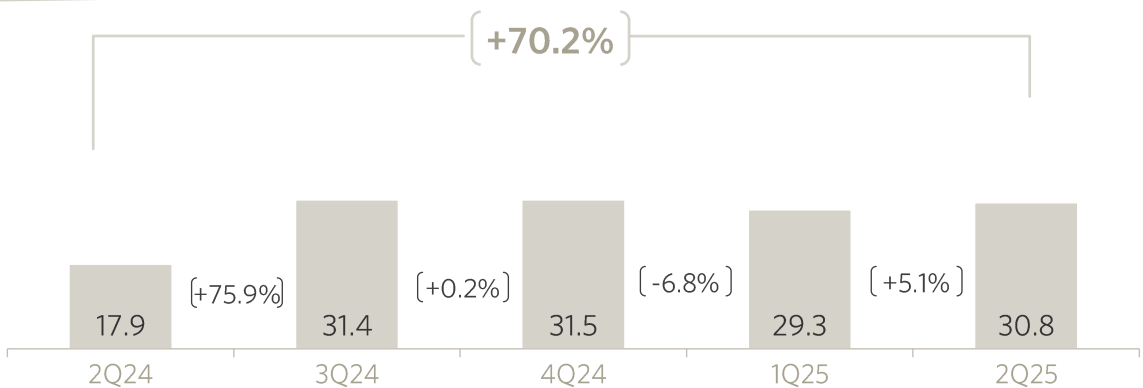
Private Sector Deposits [AR\$ Bn, in Real terms]



AR\$ Deposits [in AR\$ Bn, in Original Currency]



US\$ Deposits [in US\$ Bn,]



Ranking

Competition | Financial System in million of Ps as of June 2025

SUPV # 8

Argentine Financial System in terms of loans

	Assets	Share		Loans	Share
Banco Nación	57,184,368	22.7%	Banco Nación	20,949,128	19.7%
Banco Galicia	30,157,714	12.0%	Banco Galicia	14,049,825	13.2%
Santander	22,602,115	9.0%	Santander	10,866,888	10.2%
BBVA	18,876,776	7.5%	BBVA	10,471,273	9.9%
Banco Macro	17,934,573	7.1%	Banco Macro	9,175,611	8.6%
Banco Provincia	17,031,994	6.8%	Banco Provincia	7,810,023	7.4%
ICBC	9,373,529	3.7%	ICBC	4,082,311	3.8%
Credicoop	8,069,113	3.2%	Supervielle	2,787,311	2.6%
Banco Ciudad	7,772,952	3.1%	Patagonia	2,711,018	2.6%
Banco Patagonia	6,831,345	2.7%	Banco Ciudad de BS	2,507,447	2.4%
Supervielle	5,740,351	2.3%	Banco de Córdoba	2,505,842	2.4%
Banco de Córdoba	5,216,077	2.1%	Credicoop	1,916,543	1.8%
Citibank	4,844,868	1.9%	Banco de Santa Fe	1,392,074	1.3%
Banco Industrial	3,655,809	1.5%	Banco Industria	1,095,490	1.0%
Hipotecario	3,290,261	1.3%	Comafi	1,088,483	1.0%
Banco de Santa fe	2,974,014	1.2%	Hipotecario	970,944	0.9%
Comafi	2,749,654	1.1%	Citi	960,735	0.9%
Naranja Digital	2,220,978	0.9%	Naranja Digital	711,923	0.7%
Banco de Neuquen	1,691,443	0.7%	Banco de Entre Rios	606,115	0.6%
Other*	23,823,390	9.5%	Other*	9,484,404	8.9%
Total	252,041,324		Total	106,143,388	

SUPV # 11

Argentine Financial System in terms of Deposits

	Deposits**	Share
Banco Nación	37,082,154	22.6%
Banco Galicia	19,942,132	12.1%
Santander	16,181,951	9.8%
BBVA	13,082,010	8.0%
Banco Provincia	12,020,600	7.3%
Macro	10,553,505	6.4%
ICBC	5,528,382	3.4%
Banco Ciudad	5,399,518	3.3%
Credicoop	4,804,295	2.9%
Patagonia	4,711,828	2.9%
Supervielle	4,157,973	2.5%
Banco de Cordoba	3,786,187	2.3%
Banco Industria	2,857,203	1.7%
Banco de Santa Fe	2,265,453	1.4%
Hipotecario	2,232,898	1.4%
Citibank	2,192,319	1.3%
Naranja Digital	1,920,185	1.2%
Comafi	1,894,185	1.2%
Banco Valores	1,144,275	0.7%
Other*	12,661,701	7.7%
Total	164,418,755	

* Other includes 56 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

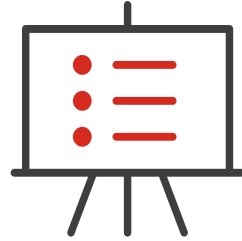
The following table provides a summary of the most relevant regulations currently in place, A more detailed description of regulations is also included hereunder, grouped by topic, to facilitate understanding,

Regulation	Description	Current Data (September 22, 2025)
Time Deposits minimum interest rate	Minimum interest rate	No limit, Lifted in March 11, 2024
Active interest rates	Badlar	Badlar: 44.31% (as of September 18, 2025)
	TAMAR (30 days Time Deposits over AR\$1 billion)	Tamar: 46.38% (as of September 18, 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	Limit: 75% of Regulatory Capital, Exception from the limits: • Lecaps to a certain amount • Boncap
Dividends	Prohibition of payment	On March 13, 2025, the Central authorized Banks to distribute profits in ten equal, monthly, and consecutive installments up to 60% of the accumulated retained earnings Dividends starting 2026 with no restrictions
Net Global Position (NGP)	Special cash position	Long position up to 4% Spot position: 0% Dollar linked up to 25% Dual Bonds: No limit

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	LCR $\geq$ 100% NSFR $\geq$ 100%
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)	53.5% (35% in cash, 18.5% in eligible Treasury notes)
	AR\$ Mutual Funds remunerated Accounts	48.5% (40% in cash, 8.5% 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,



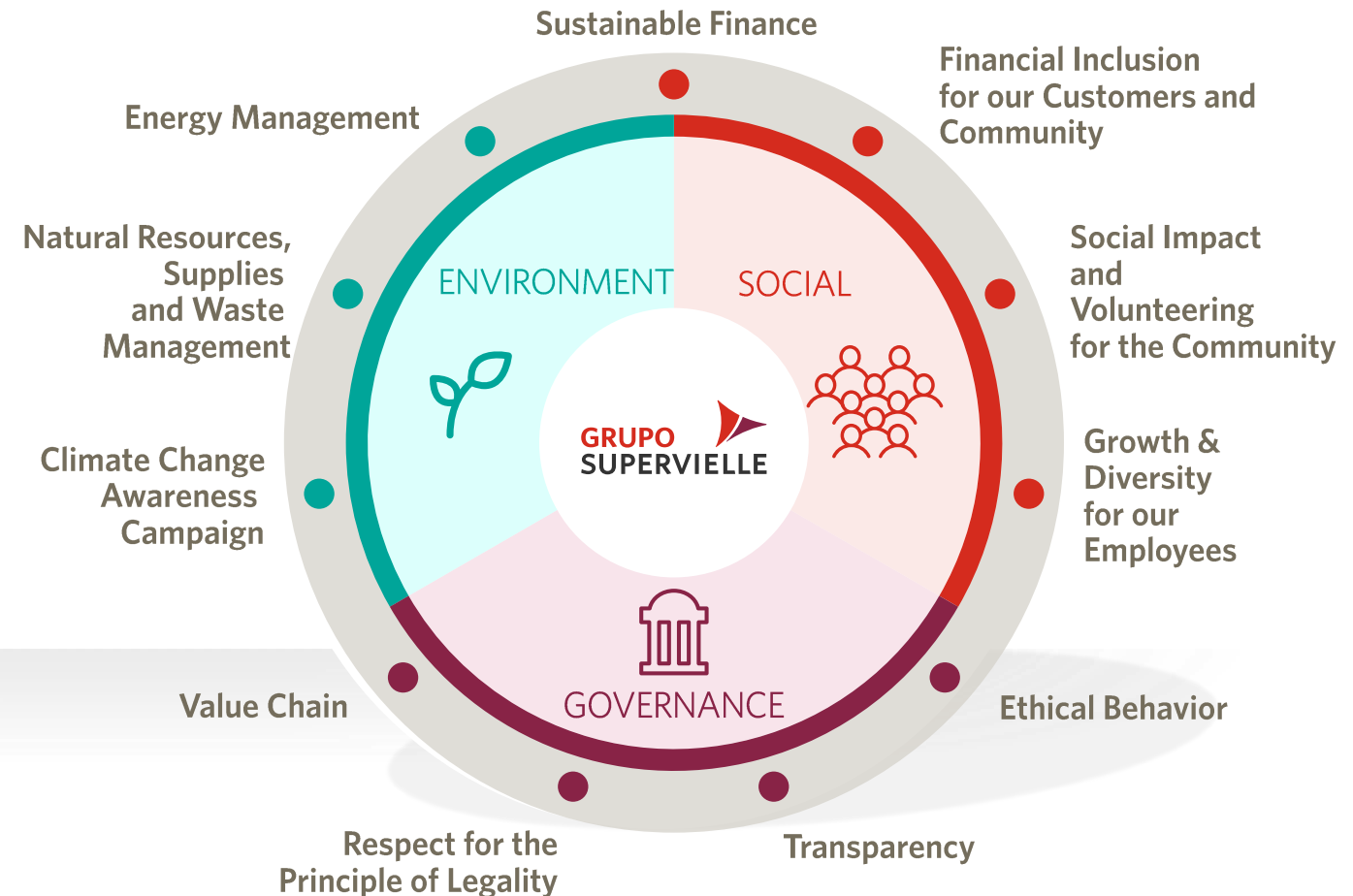
Annex III: ESG Commitment

ESG Strategy & Sustainable Growth

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



Thank You!

