GRUPO SUPERVIELLE

Corporate Presentation

3Q25

December 2025

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SUPV LISTED NYSE

BYMA Bolsas y Mercados Argentinos

Disclaimer

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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,

Contents

SUPV Who we are

WHO WE ARE

GRUPO SUPERVIELLE

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

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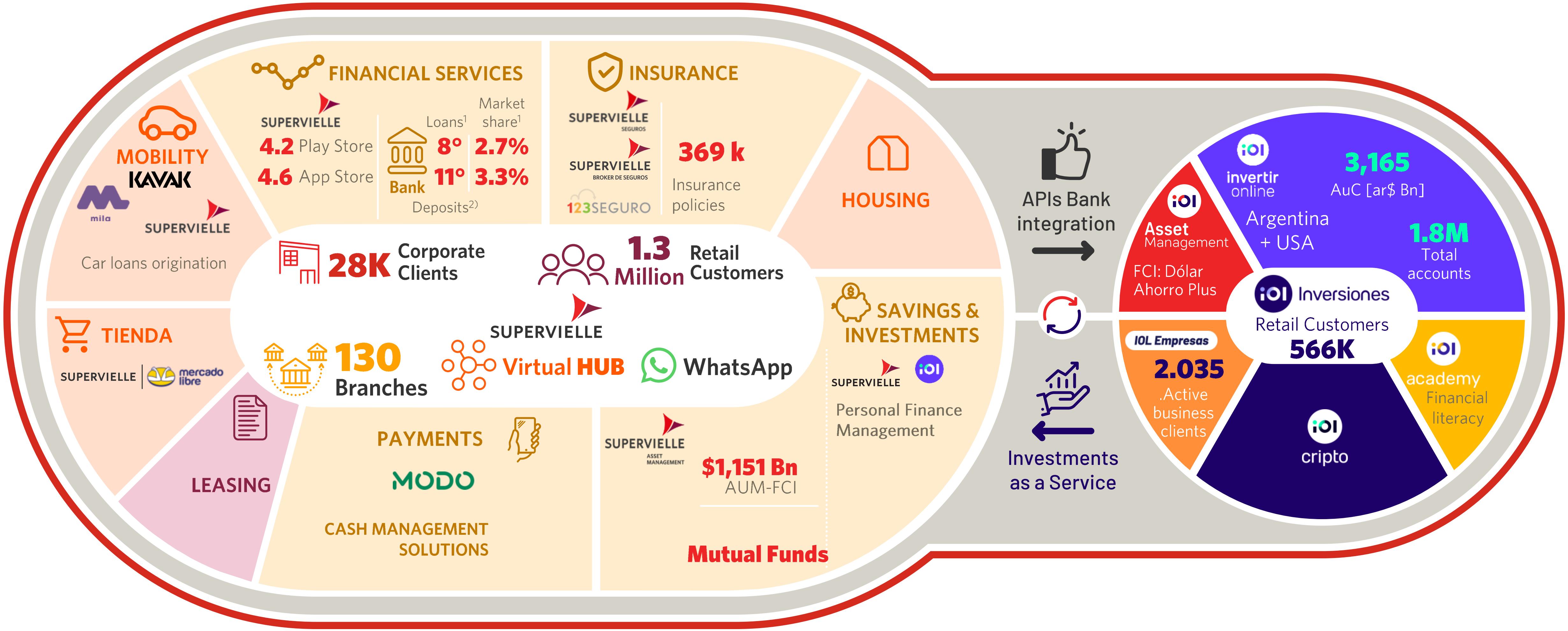
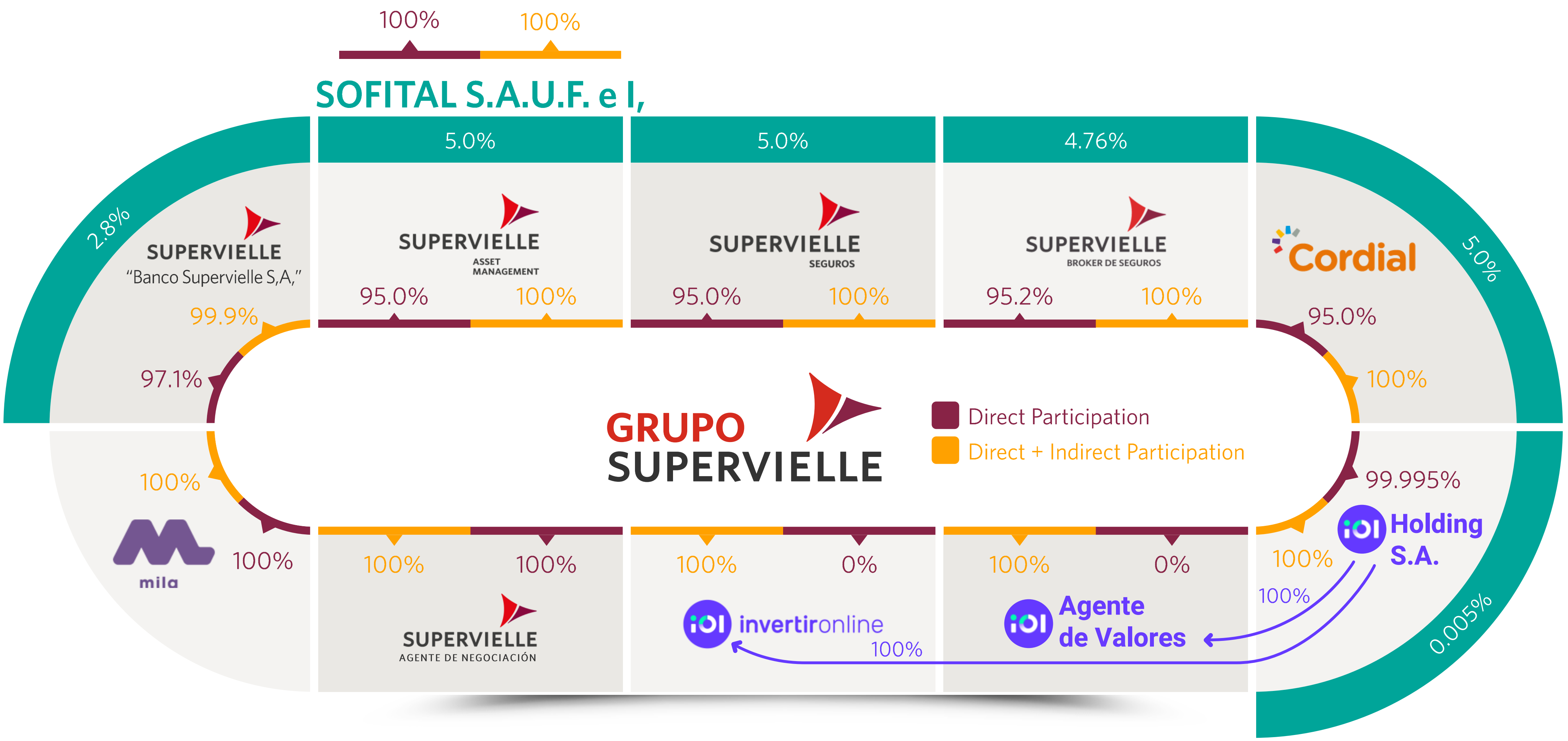


Corporate Clients | Retail customers | Corporate + Retail customers

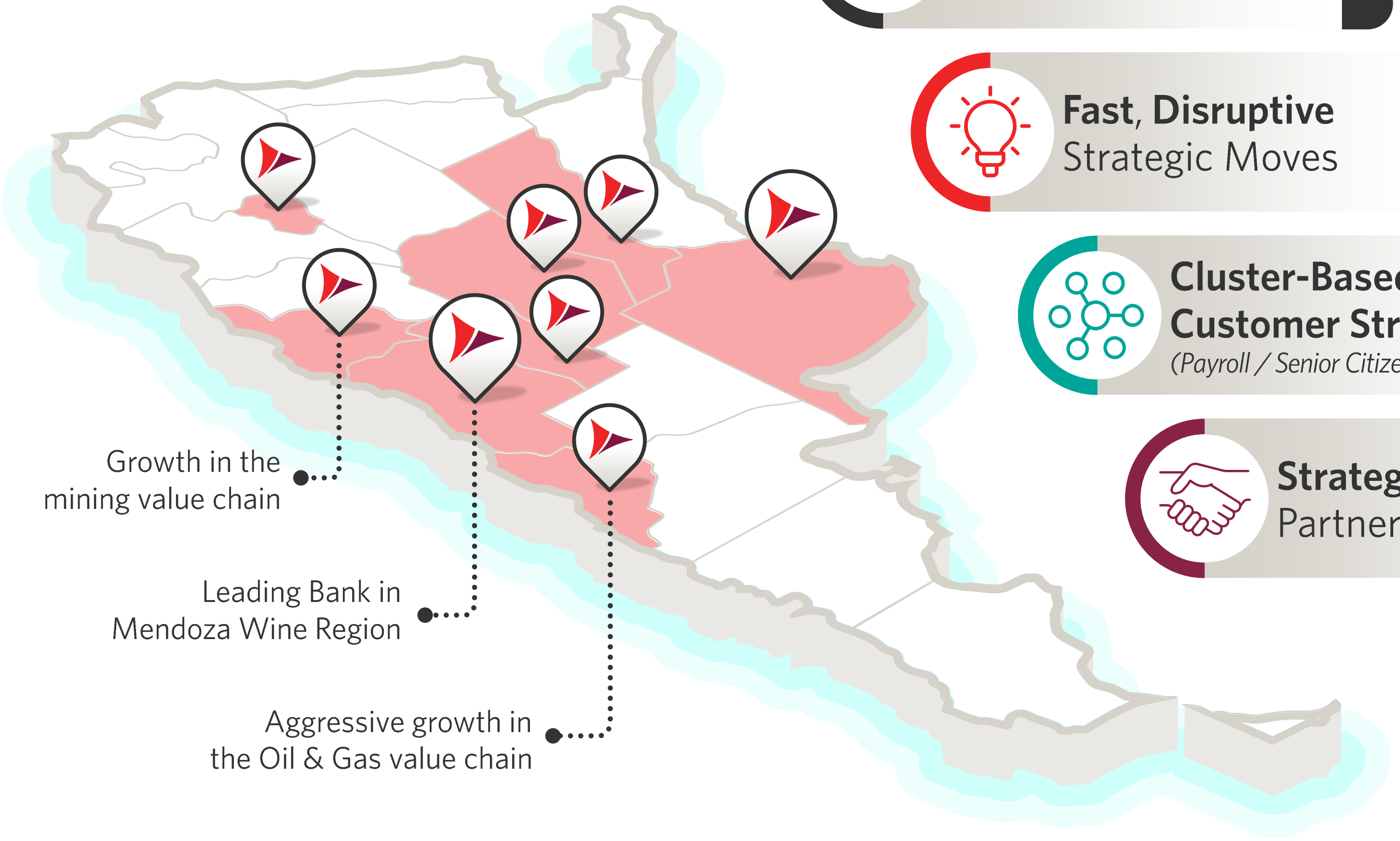
1. Company estimates and Central Bank information as of Jun 2025

Our Subsidiaries



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**

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

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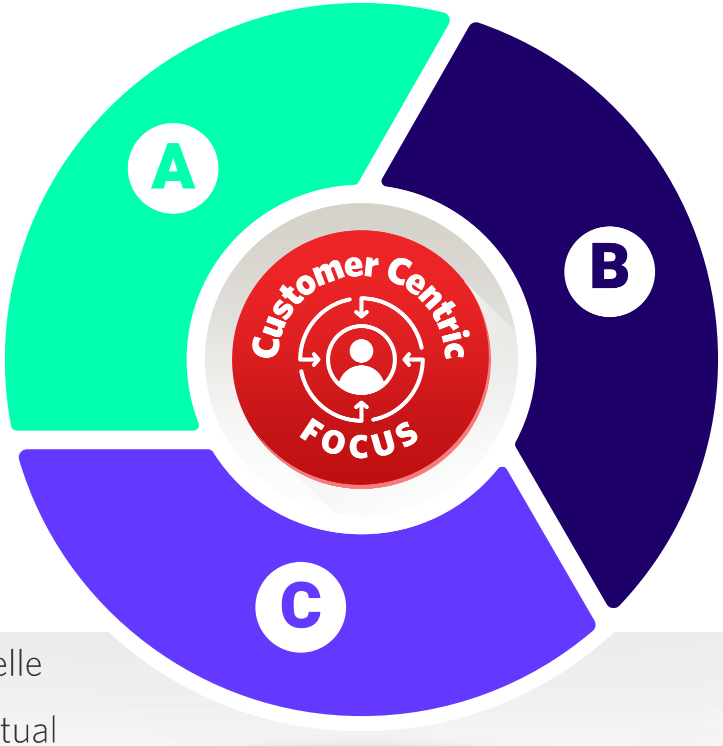
Retail Segment

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



SMBs & Affluent Segment

- Growth in **SMBs:** 24-hour account opening + 24/7 liquidity solutions
- Expansion in **Affluent Segment:** Tailored products for affluent individuals + physical presence in key strategic locations

Other Business Lines

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

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3Q25 Results

SUPV Earnings conference call presentation
November 26, 2025

3Q25 Highlights: Navigated an Exceptionally Challenging Quarter

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3Q25 Macro and Financial Environment

PRE-ELECTION VOLATILITY AND POLICY TIGHTENING

- **Government prioritized containing Fx and inflation**
- **Peso liquidity constrained across the financial system**
- **Central Bank tightened reserve requirements:**
  - Raised to record levels
  - Compliance shifted from monthly average to daily basis
- **Interest rates at unsustainable elevated levels** *(peaked at +40% real 1- and 30-day instruments rates)*
  - Weighting on economic activity;
  - Pressuring employment; and
  - Dampening loan demand and asset quality

Post Mid-Term Election Outlook:

EARLY SIGNS OF NORMALIZATION

- **Renewed optimism as government's gains a clear mandate to advance the 2026 budget and key labor & tax reforms**
- **Normalization trends underway:**
  - Interest rates easing
  - Liquidity conditions improving
  - Treasury bond prices rebounded
  - Reserve requirements started to be relaxed although remain high
  - Consumer confidence gradually recovering
- **Economic growth expected to rebound as financial conditions normalize**

3Q25 Highlights: Navigated an Exceptionally Challenging Quarter

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Loan Growth Outperforms Industry

- Loan book +8% QoQ vs. 7.6% industry growth, +151% in 18 months
- Growth by +12% in Corporate loans
- Moderate retail loan growth since April 2025

Asset Quality

- NPL ratio increased to 3.9%, in line with higher delinquency trends in retail loans and early signs of deterioration in commercial loans
- Retail NPL market share at 2.4% below 2.7% retail loans market share, reflecting focus on payroll and pension loans -- Net COR of 6.4% in 3Q25 and 5.2% YTD

Deposit Growth

- Total deposits +15% QoQ and +40% YoY
- US$ deposits at record levels +31% QoQ and +56% YoY gaining +110 bps in share YoY and 60 bps QoQ
- Remunerated accounts in AR$ and US$ continue to gain traction

Profitability and Capital

- NIM decline to 11% from 21% together with increased COR, drove a net loss of 50 billion in 3Q25 and 27 billion YTD
- Net fee income +7% QoQ and 9% YTD
- Cost reduction of 2% QoQ and 12% YTD
- CET 1 ratio at 13.2% (14.5% as of October)

Business performance in 3Q2025

Business & Strategic Initiatives

SUPERVIELLE

- Continued evolving SuperApp and its value proposition to deepen engagement
- Became official sponsor of Argentina's national soccer team for 2026 FIFA World Cup

invertironline

- QoQ increases of 4% in active clients, +26% in AUC, +22% in transaction volumes, & +47% in fees

Net Financial Margin Impacted by Extraordinary Tight Monetary Stance and Unsustainably High Interest Rates

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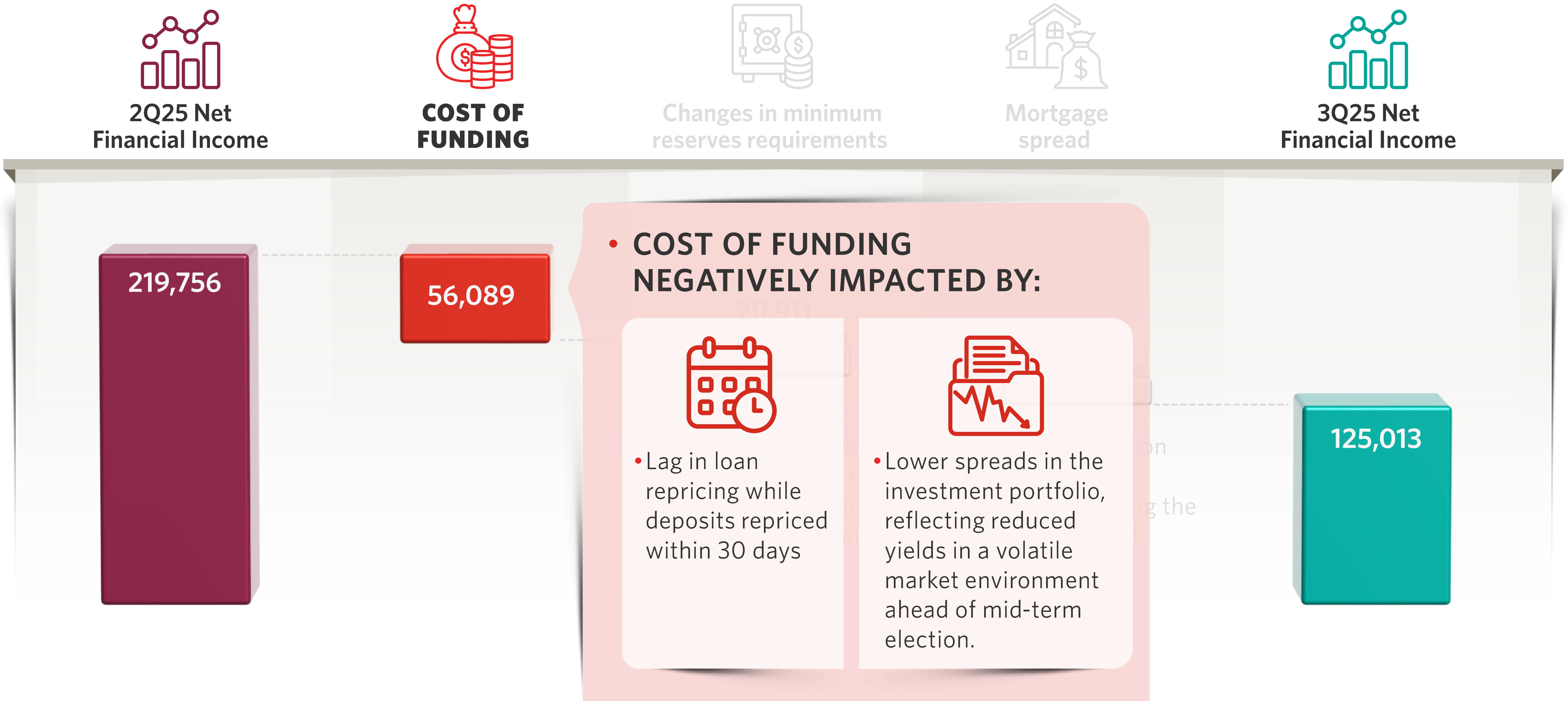
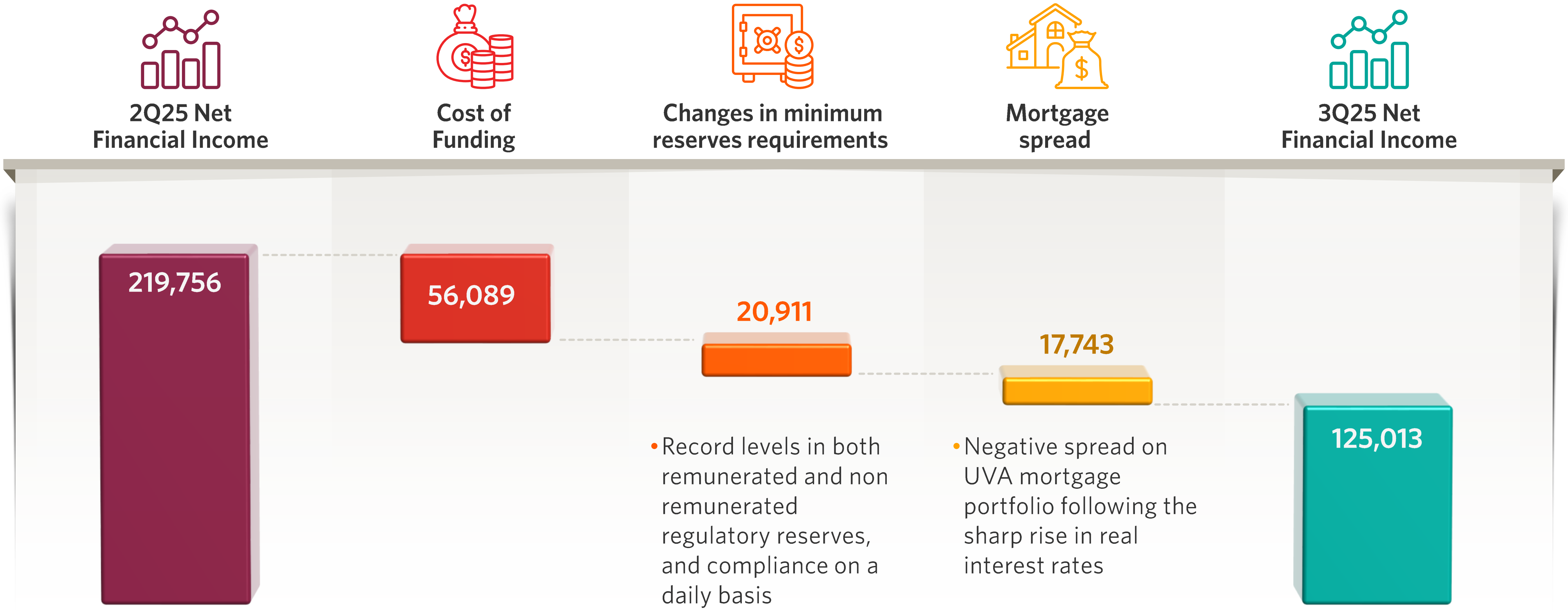


Net Financial Margin Impacted by Extraordinary Tight Monetary Stance and Unsustainably High Interest Rates



- Record levels in both remunerated and non remunerated regulatory reserves, and compliance on a daily basis

- Negative spread on UVA mortgage portfolio following the sharp rise in real interest rates

Resetting 2025 Expectations in the Wake of Extraordinary High Real Rates and Monetary Tightening, Poised to Rebound as Conditions Normalize

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Loans	3Q QoQ Var: 7.9%	YTD: 26%	2025e: 35-40%	• Growth mainly driven by corporate loans • Temporary mix-shift towards corporate loans from retail. Retail lending to resume as economic activity, employment level and disposable income improve
Deposits	3Q QoQ Var: 14.9%	YTD: 31%	2025e: 30-35%	• LDR to continue increasing • US$ deposits continue to gain share in total deposits
Asset Quality NPL Ratio	2Q 2025: 2.7%	3Q 2025: 3.9%	2025e: 4.7-5.1%	• Further increase in the NPL ratio reflects deterioration in economic activity and high interest rates ahead of the election • Anticipate net COR to range between 5.8%-6.3%
NIM	3Q 2025: 10.8%	9M 2025: 16.6%	2025e: 15-18%	• Unsustainably high interest rates through late October and elevated reserve requirements anticipated to continue weighting on NIM in 4Q25

Macro assumptions as of Oct 2025 (Central Bank Market Expectations Survey): Inflation of 30%, Fx eop at 1,532 and GDP of +3.9% in 2025.

Resetting 2025 Expectations in the Wake of Extraordinary High Real Rates and Monetary Tightening, Poised to Rebound as Conditions Normalize

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Net Fee Income

3Q25 QoQ Var*	9M25 YoY Var	2025e Growth in real terms
7%	8.6%	5%

- 4Q25 will compare with an unusually high 4Q24
- Brokerage business fees temporarily impacted with the lifting of FX restrictions in 2Q25
- This was partially offset by retail FX trading which is included in exchange rate difference on gold and foreign currency line item

Operating Expenses

3Q25 QoQ Var	9M25 YoY Var	2025e
-1%	-10%	-8 to -10%

- Expenses to continue declining in real terms, reflecting headcount efficiencies and lower other expenses, driving higher operating leverage
- Increased focus on cost efficiencies

ROE

9M25	2025e
-3.6%	-5%-0%

- November marked a turning point in results with lower interest rates and increasing confidence
- Normalization continues as interest rates are declining, liquidity is improving, treasury bond prices recover, and reserve requirements are starting to ease

Capital (CET1)

Jun 2025	Sep 2025	Dec 2025e
13.9%	13.2%	12.5-13.5%

- CET1 as of October 31, 2025 increased to 14.5% as a result of lower deductions from deferred tax asset despite higher RWA following real loan growth MoM

Macro assumptions as of Oct 2025 (Central Bank Market Expectations Survey): Inflation of 30%, Fx eop at 1,532 and GDP of +3.9% in 2025

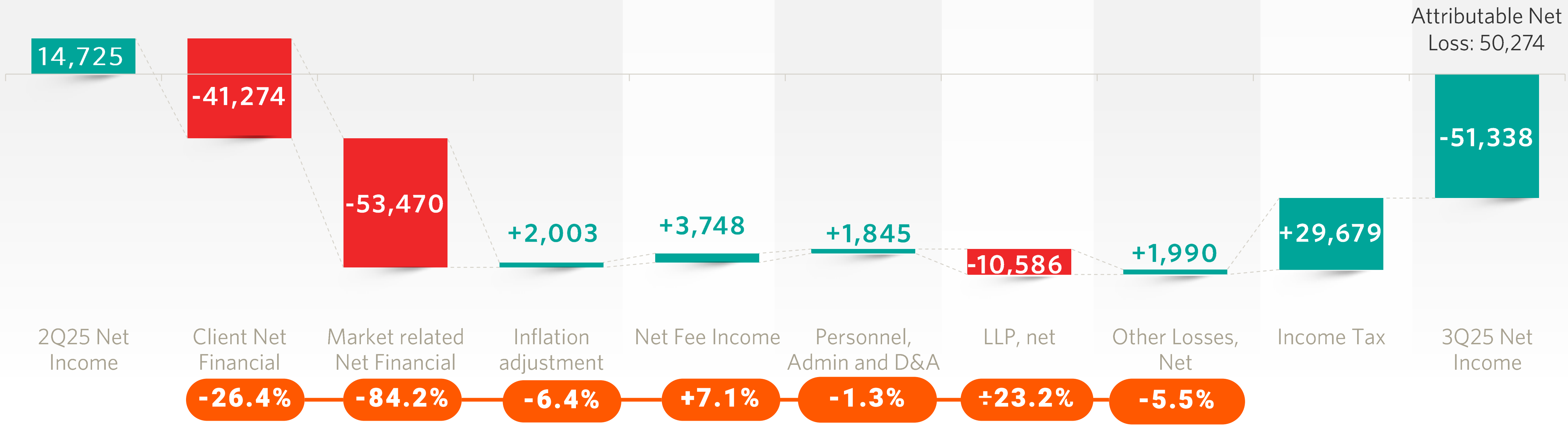
Annex I: 3Q25 Supplementary
Financial Information & Ratios

Attributable Net Loss of AR$50.3 Billion Amid Regulatory and Monetary Pressures Ahead of Elections; November Inflection Point with Improving Conditions and Sound Capital and Liquidity

3Q25 EARNINGS

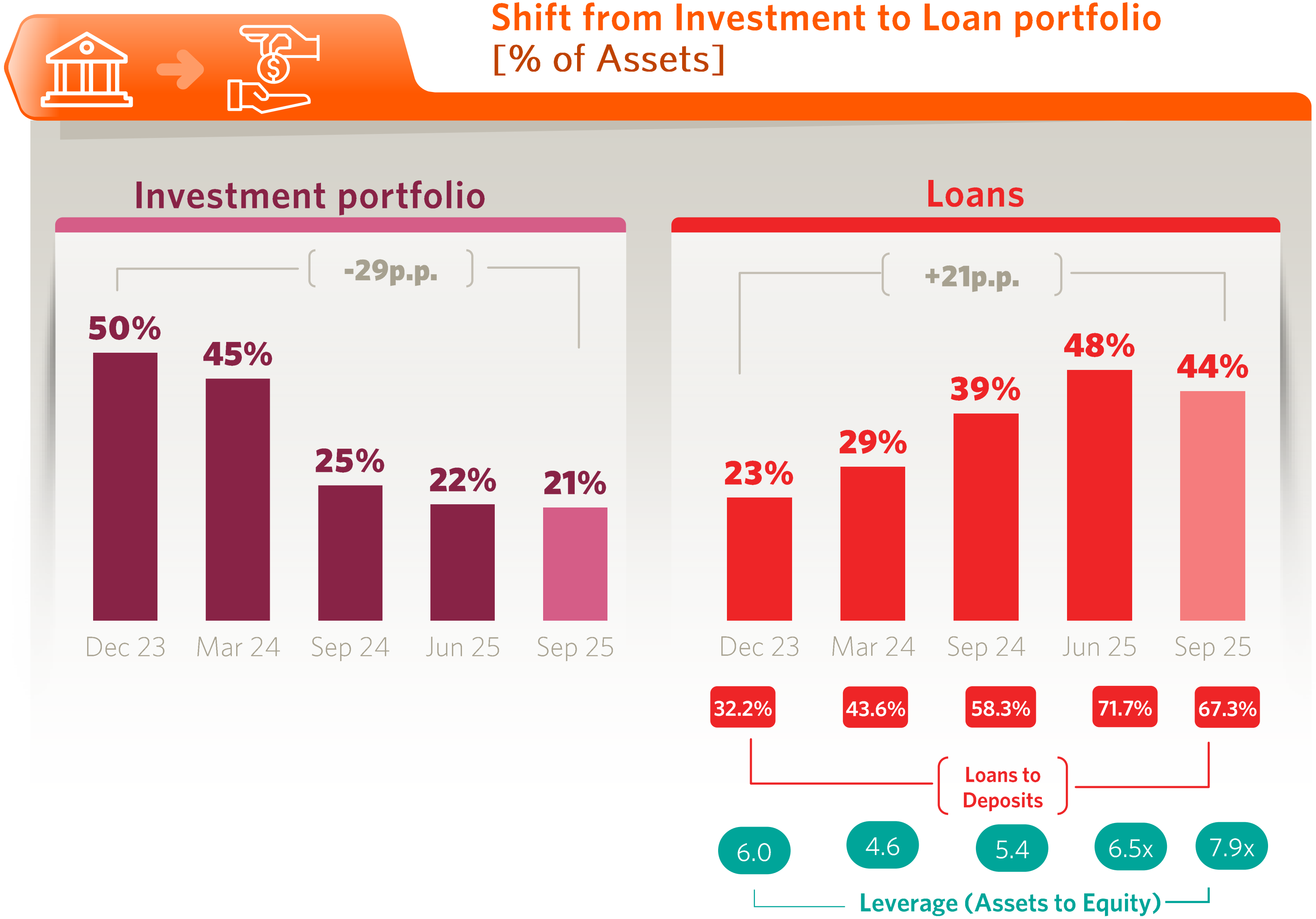
KEY MESSAGE

- Faster liability repricing versus assets amid exceptionally high real interest rates
- Lower investment yields, record interest rates and reserve requirements, forcing higher cash holdings
- Lower impact from declining inflation
- Higher banking service fees repricing and stronger brokerage fees
- Strict cost-control discipline and structural efficiency initiatives
- Retail loan deterioration and weaker macro conditions affected credit quality across the industry
- Previous quarter was impacted by the sale of non-core properties
- Tax loss



Tight Monetary Stance and High Reserve Requirements Stall Shift from Treasury Notes to Private-Sector Loans; LDR and Leverage Below Historical

Shift from Investment to Loan portfolio [% of Assets]



Loan Book Up 8% QoQ and 61% YoY Driven Mainly by Commercial Loans while Retail Lending Decelerated Amid Tighter Credit Policies

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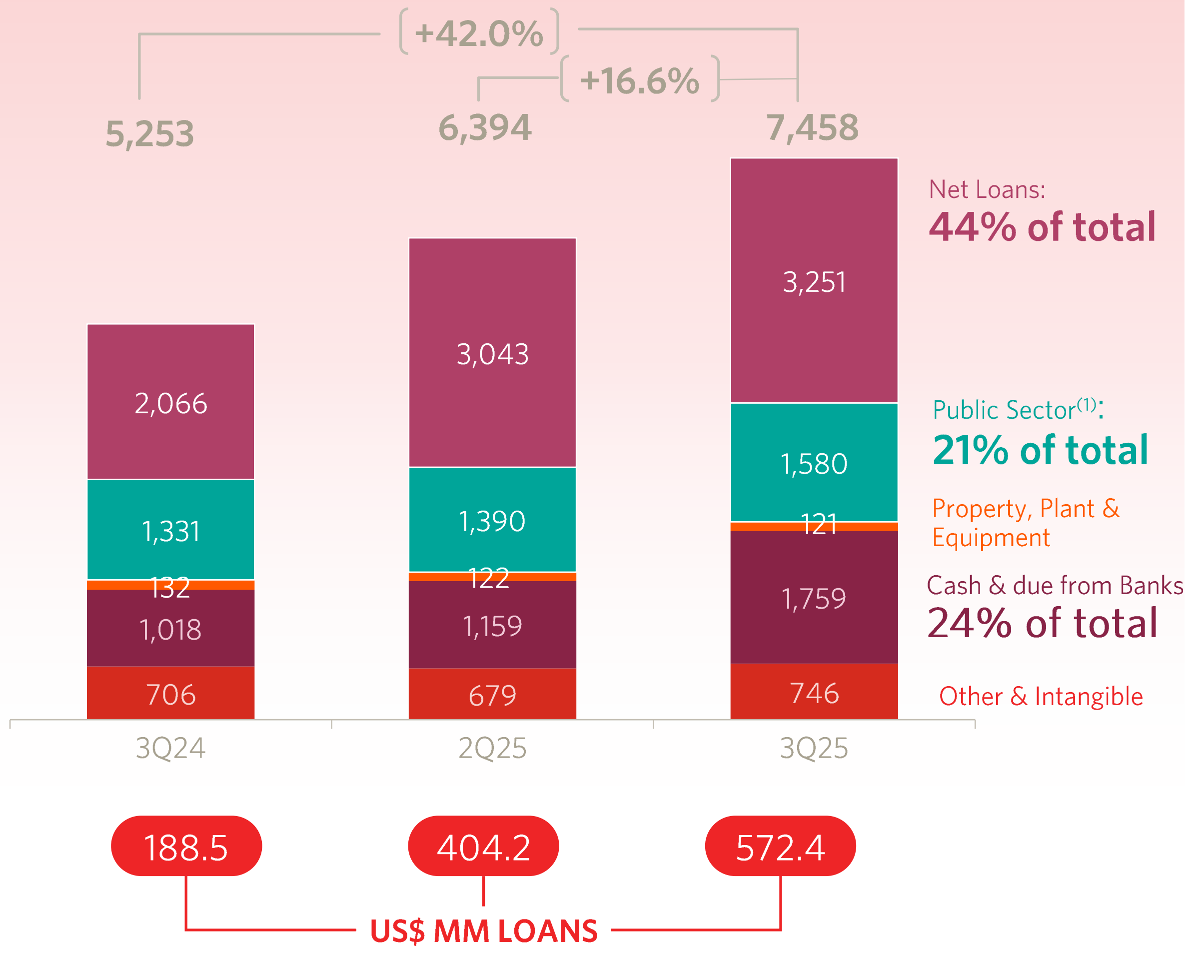
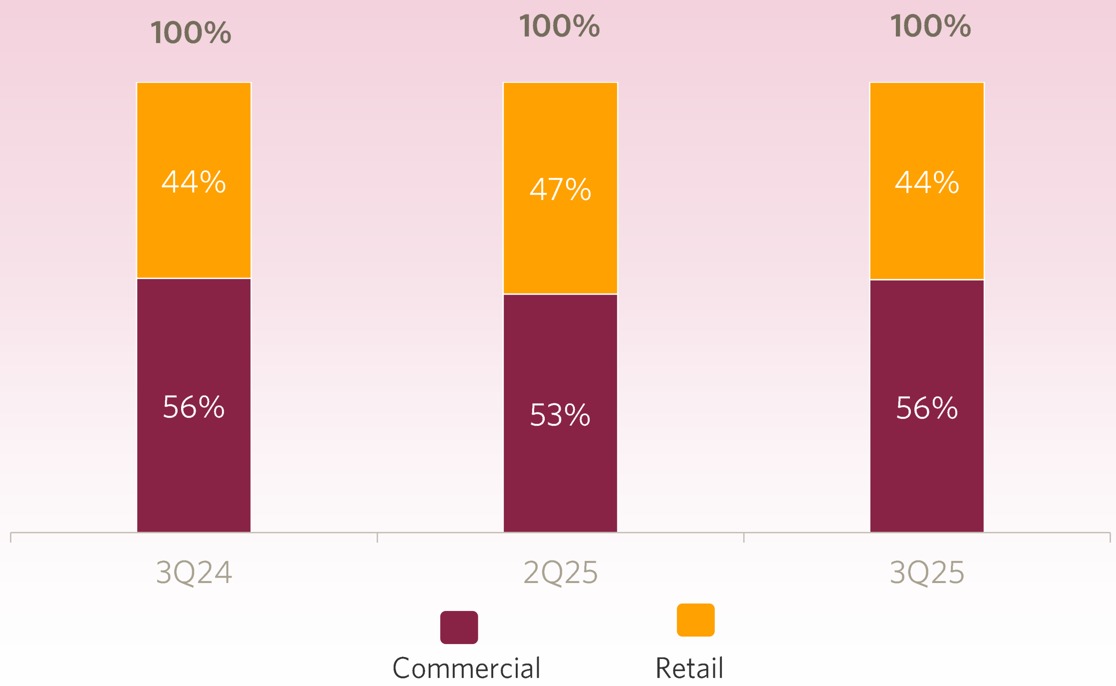
01 Assets Evolution [AR$. Bn)



02 Total Loan Breakdown [%]2)



- Commercial loans +12% QoQ & 55% YoY
- Retail loans -2% QoQ & 57% YoY

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,

Commercial Lending Outpaced Retail as Retail Loan Origination Slowed Since 2Q25 Under Stricter Underwriting Criteria

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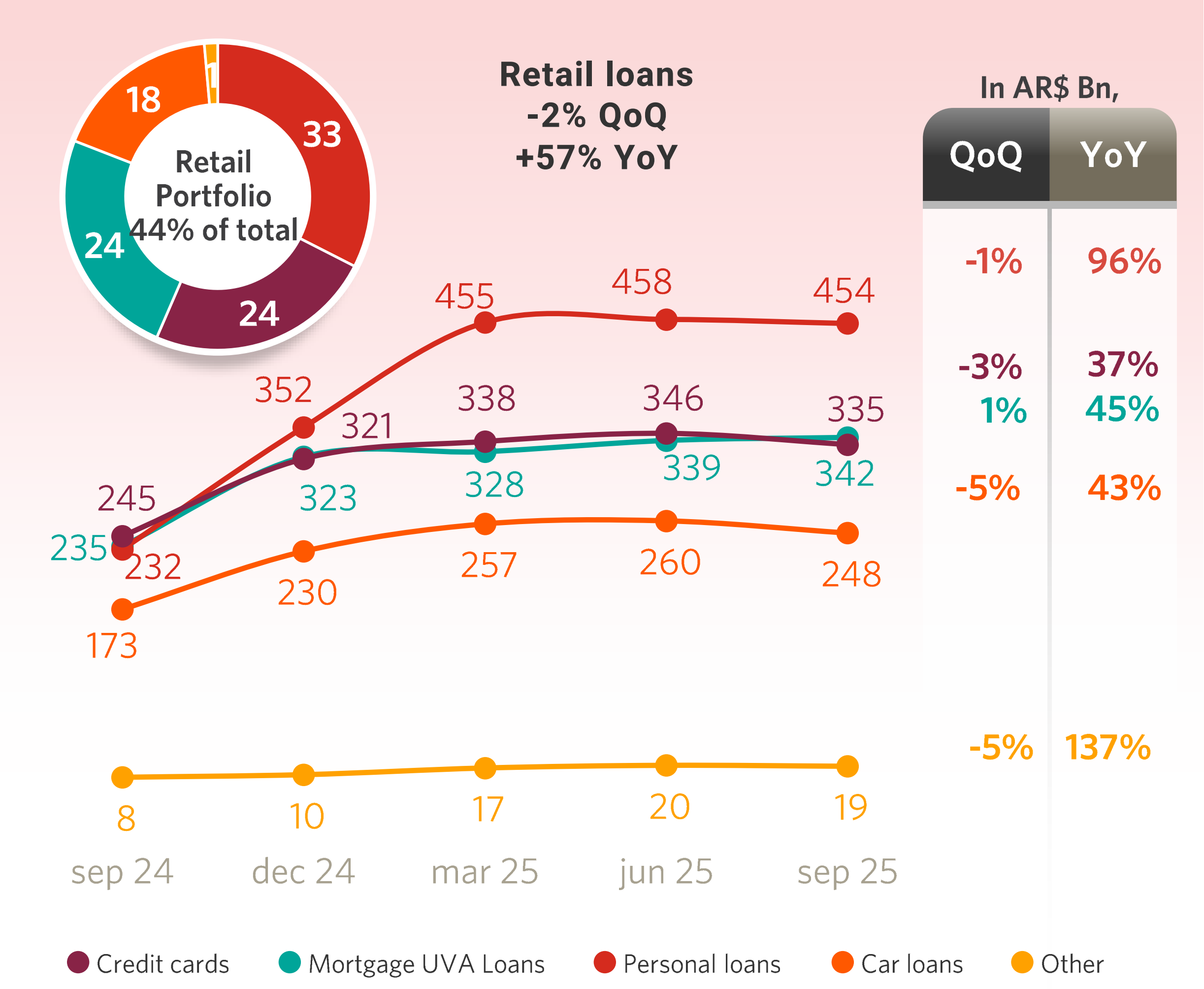
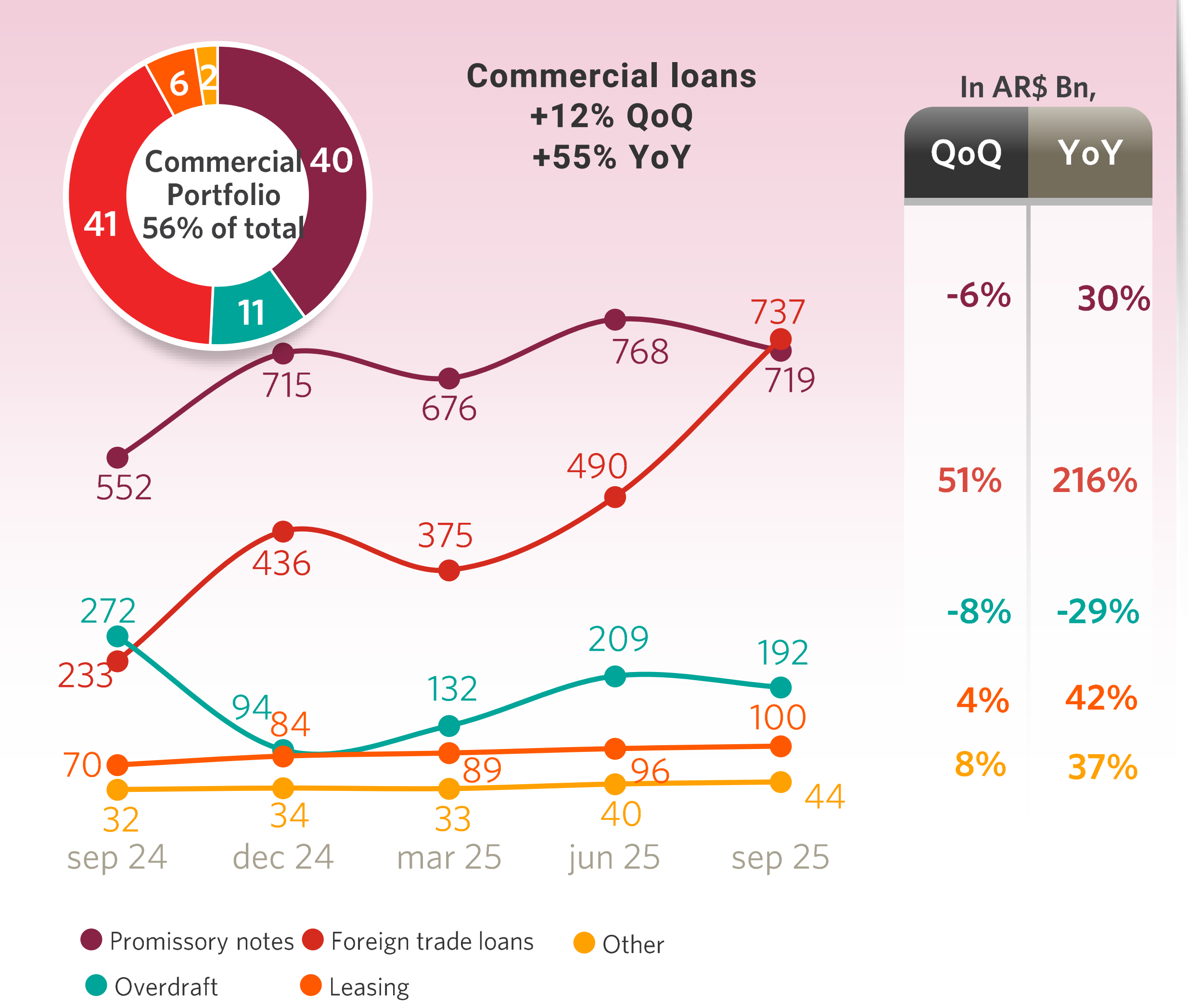
01 Retail Loans: 44% of total from 44% as of Sep 24



02 Commercial Loans: 56% of total from 56% as of Sep 24



Retail Loan Portfolio: Lower Delinquency Share than Market Share Reflects Heightened Focus on Payroll and Pension Customers Over Open Market Customers

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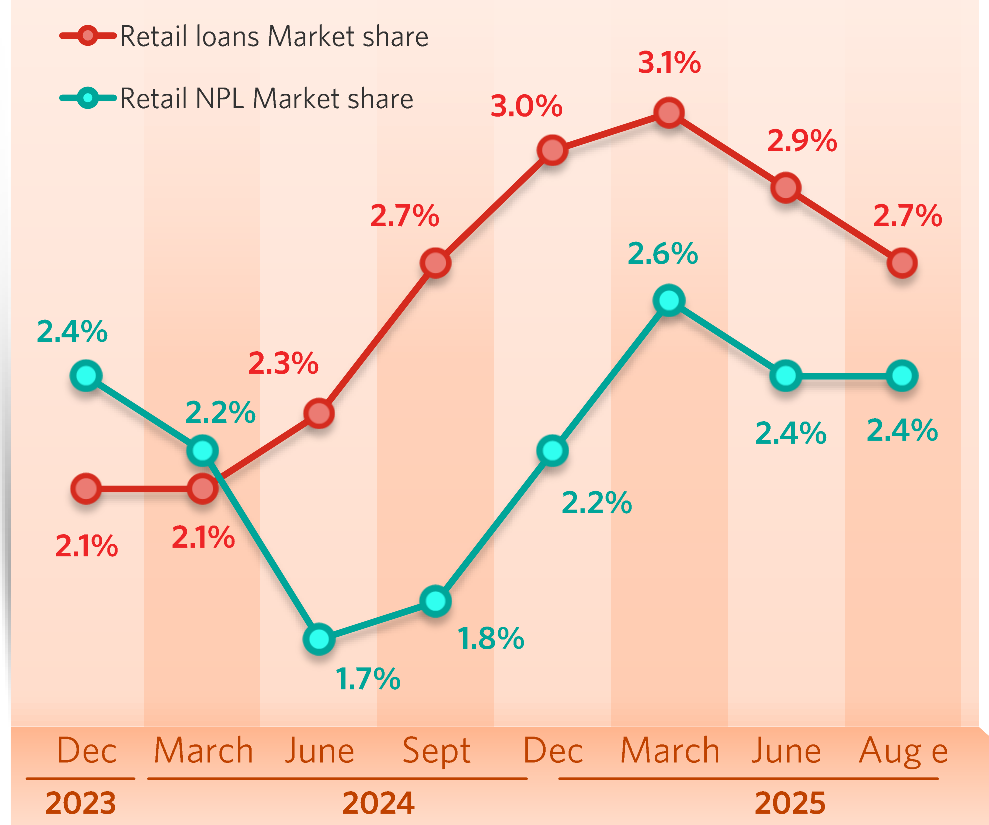
52% Loans to payroll and pension clients/ total loans to individuals

88% Personal loans granted to payroll and pension customers

58% Credit cards volumes [payroll and pension customers]

55% Collateralized retail loan portfolio to open market customers (mainly car loans)

RETAIL PORTFOLIO



RETAIL PORTFOLIO [%]

Atomized and Diversified Loan Portfolio within Company Portfolio Limits

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Loans breakdown by industry
[%]

Business Sector	3Q25 Share	2Q25 Share	3Q24 Share
Families and individuals	40.4%	43.8%	38.9%
Agribusiness	8.8%	8.0%	8.7%
Food & Beverages	6.0%	5.6%	7.1%
Oil, Gas & Mining	4.4%	2.6%	2.2%
Transport	3.3%	3.3%	2.3%
Wine	3.3%	2.7%	3.2%
Home appliance	3.0%	1.9%	2.2%
IT & Communications	2.9%	3.1%	6.0%
Construction & Public Works	2.3%	2.1%	2.6%
Automobile	2.3%	2.0%	1.2%
Machinery & Equipment	2.3%	2.3%	2.2%
Financial Services	2.3%	2.5%	4.3%
Pharmaceutical	1.8%	1.5%	1.5%
Utilities	1.7%	3.4%	4.5%
Chemicals and plastics	1.6%	2.2%	2.2%
Textile	1.6%	1.8%	1.6%
Others	12.0%	11.1%	9.3%

Collateralized commercial loan portfolio **22%**

Collateralized non-performing commercial loan portfolio **63%**

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

COMMERCIAL PORTFOLIO

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

Loan balance includes off balance sheet guarantees granted to customers

NPL Ratio at 3.9%, Aligned with Market Trends; Retail NPL Share Below Retail Loan Share, Reflecting Prudent Risk Focus

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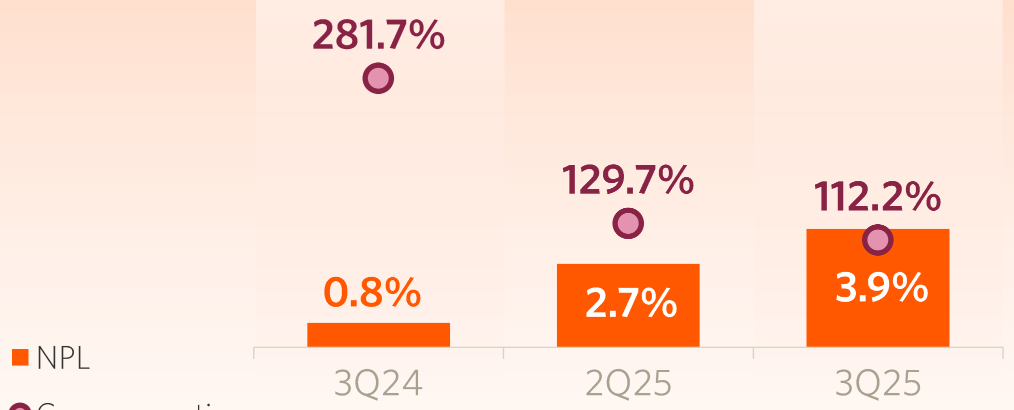
NPL & Coverage Ratio [%]

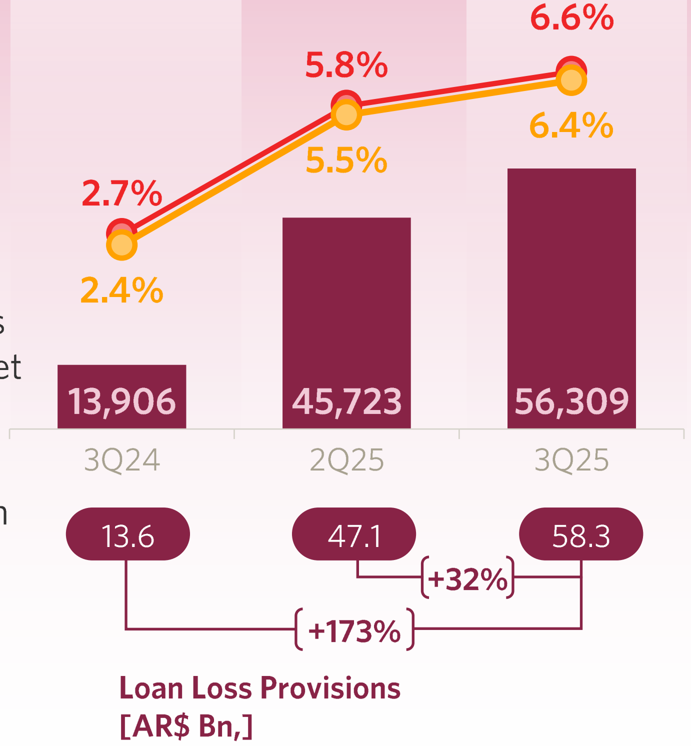


	2024	2025	
	Sep	Jun	Sep
Corporate & SMES	0.2%	1.4%	2.0%
Retail	1.8%	4.5%	7.1%
TOTAL	0.8%	2.7%	3.9%

Loan Loss Provisions [%]

Loan Loss Provisions, Net [in AR$ million] (1)

Cost of risk [%]



- Delinquency levels aligned with market trends
- We continue refining origination and collection strategies, as well as product pricing parameters.

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 +41% YoY, Driven by Deposits and Growing Contribution from Corporate Notes and Foreign Trade Lines to Support SMEs Financing

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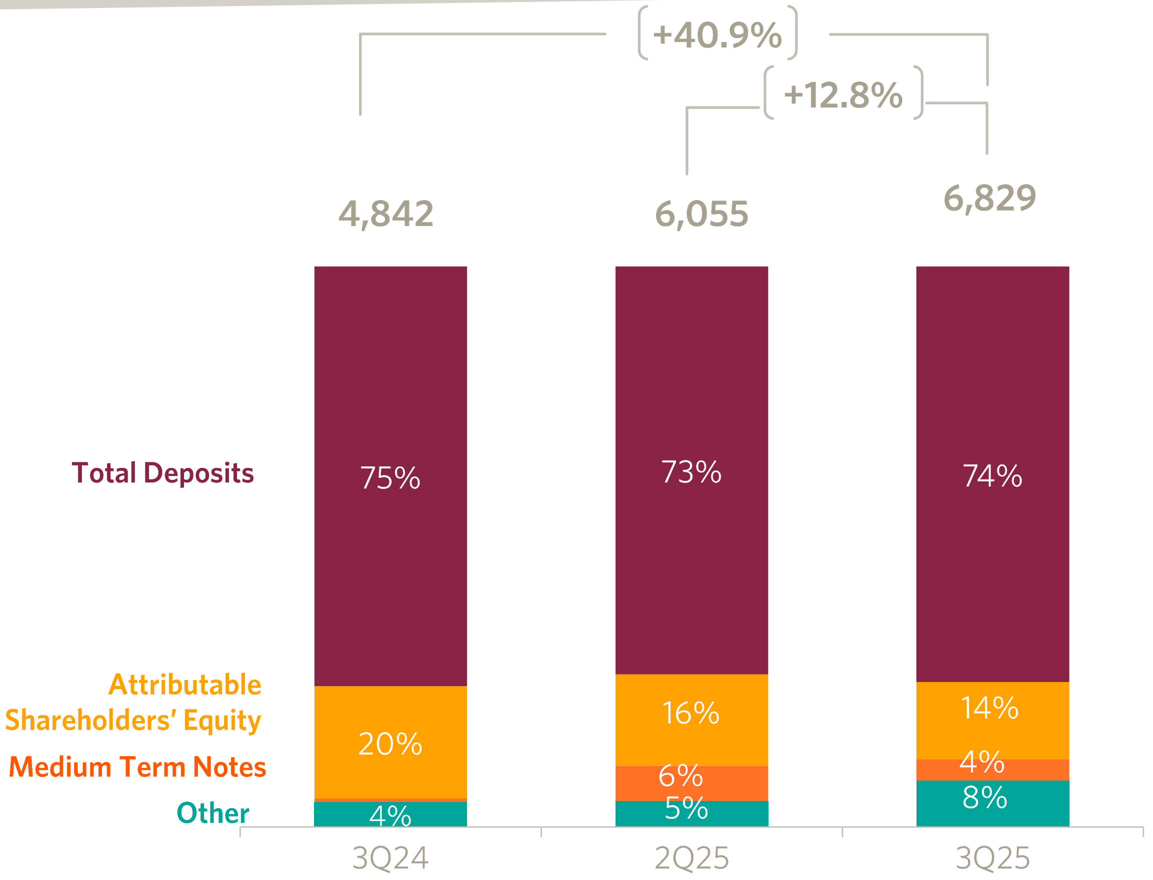
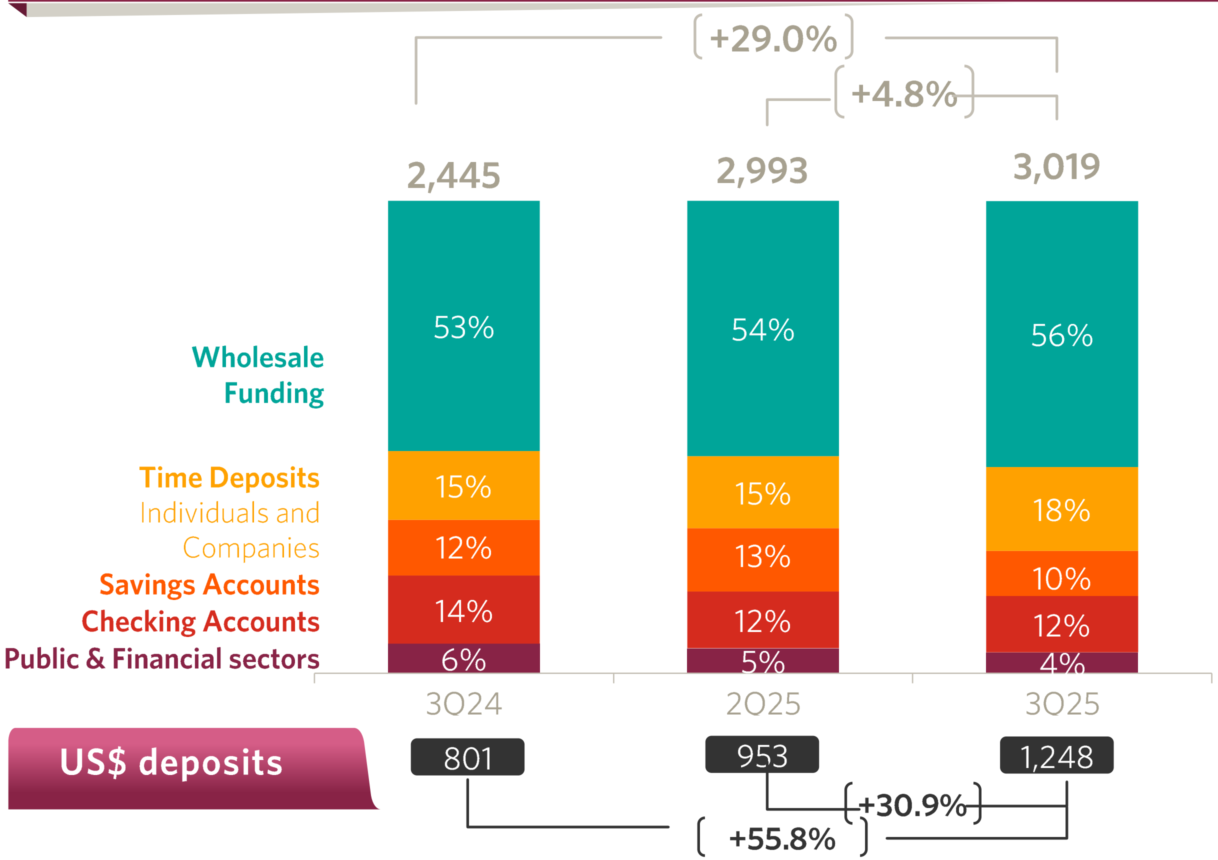
Funding
[AR$ Bn,]



• Since August 1, the Central Bank aligned the reserve requirements applicable to demand deposits, allowing banks to compete with money market funds in attracting customers

AR$ Deposits Breakdown
[%]



Deposits Up 40% YoY and 15% QoQ, Driven by a Successful US Dollar Deposit Strategy in Restrictive Monetary Conditions

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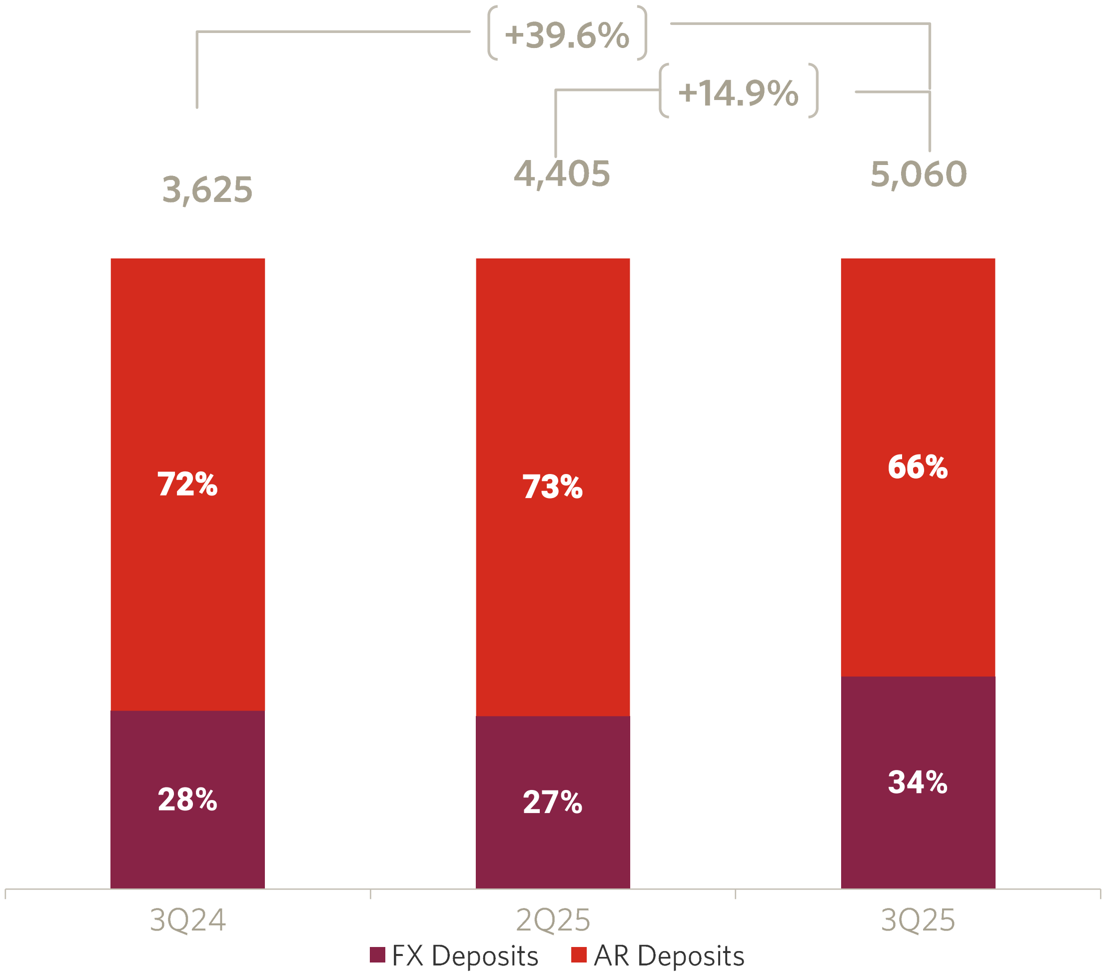
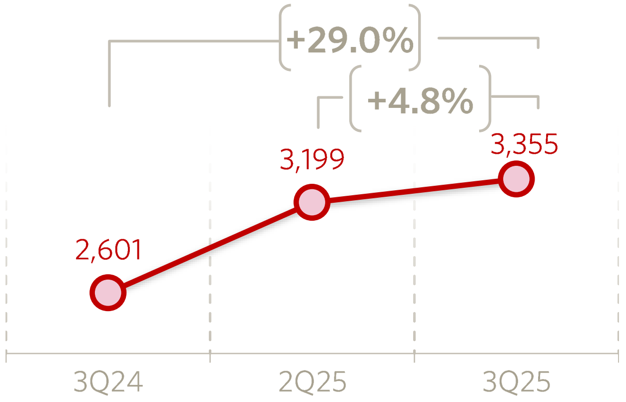
Deposits Evolution
[AR$ Bn,]

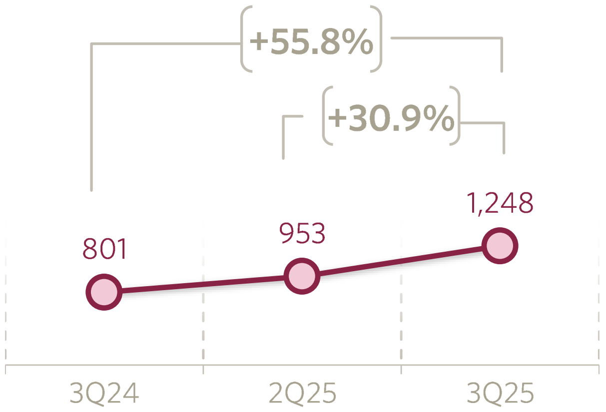


Deposits Breakdown

AR$ Deposits (Bn,)

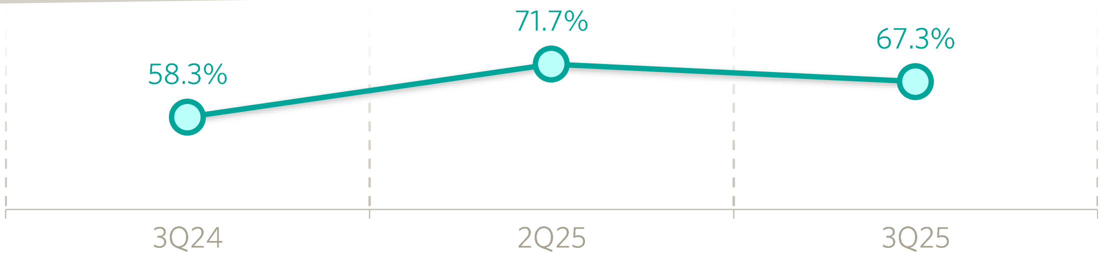


US$ Deposits (MM)



- 104 bps YoY Market share gains in US$ Deposits

Loans to Deposits Ratio



3Q25 NIM at 11% Impacted by Significant Monetary Tightening and Unsustainably High Interest Rates Ahead of Mid-Term Elections

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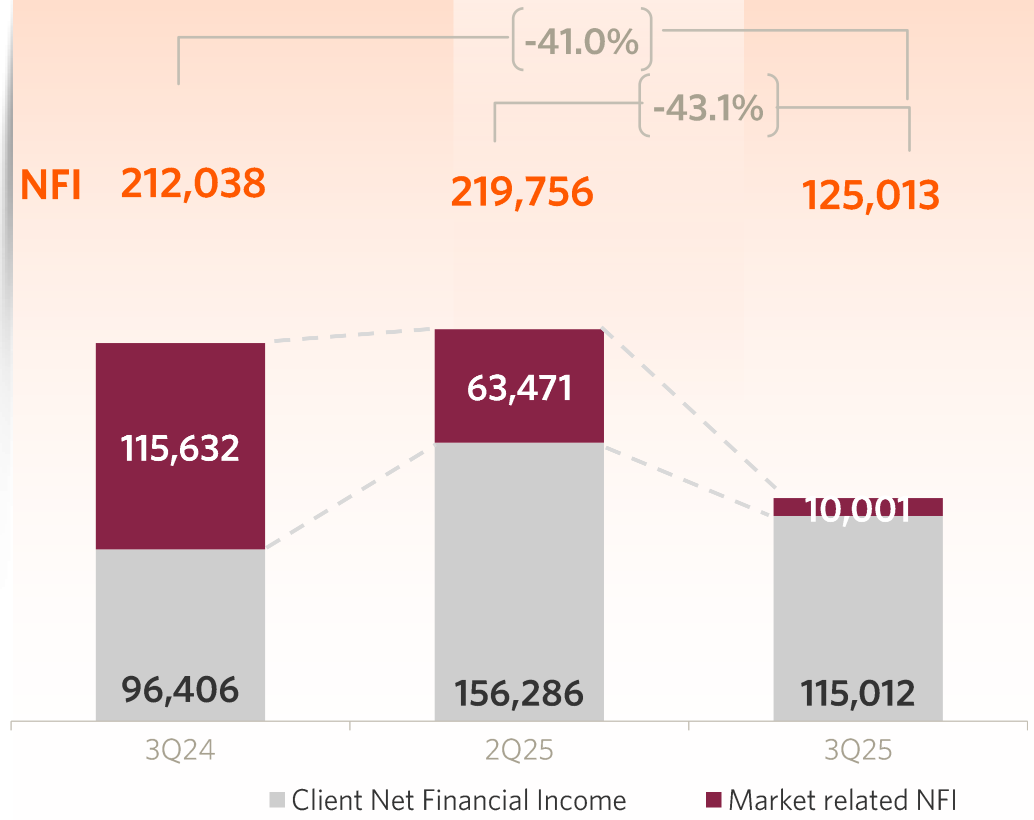
Net Financial Income [AR$ Mill,]



Var %

QoQ	YoY
-84.2%	-91.4%
-26.4%	+19.3%

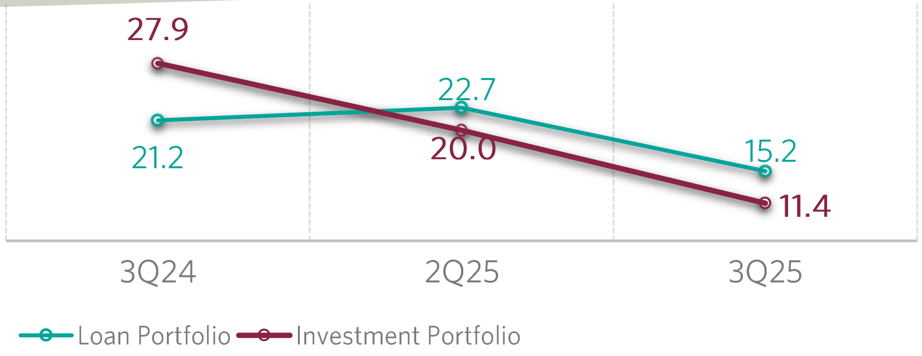
23.5	16.0	20.2

Cost of funds [%] AR$ & US$

5.4x	6.5x	7.9x

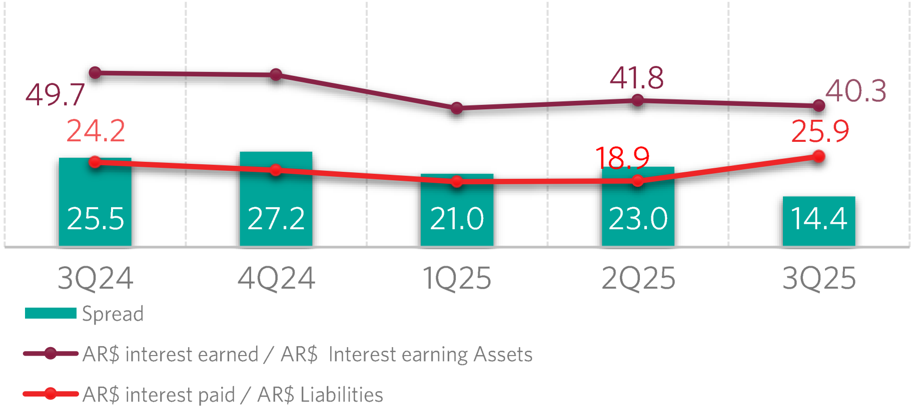
Leverage (Assets to Equity)

NIM breakdown



	3Q24	2Q25	3Q25
NIM [%]	24.7	20.8	10.8

AR$ Interest Spread [%,]



YTD Operating Expenses Down 10% Reflecting Ongoing Optimization Efforts

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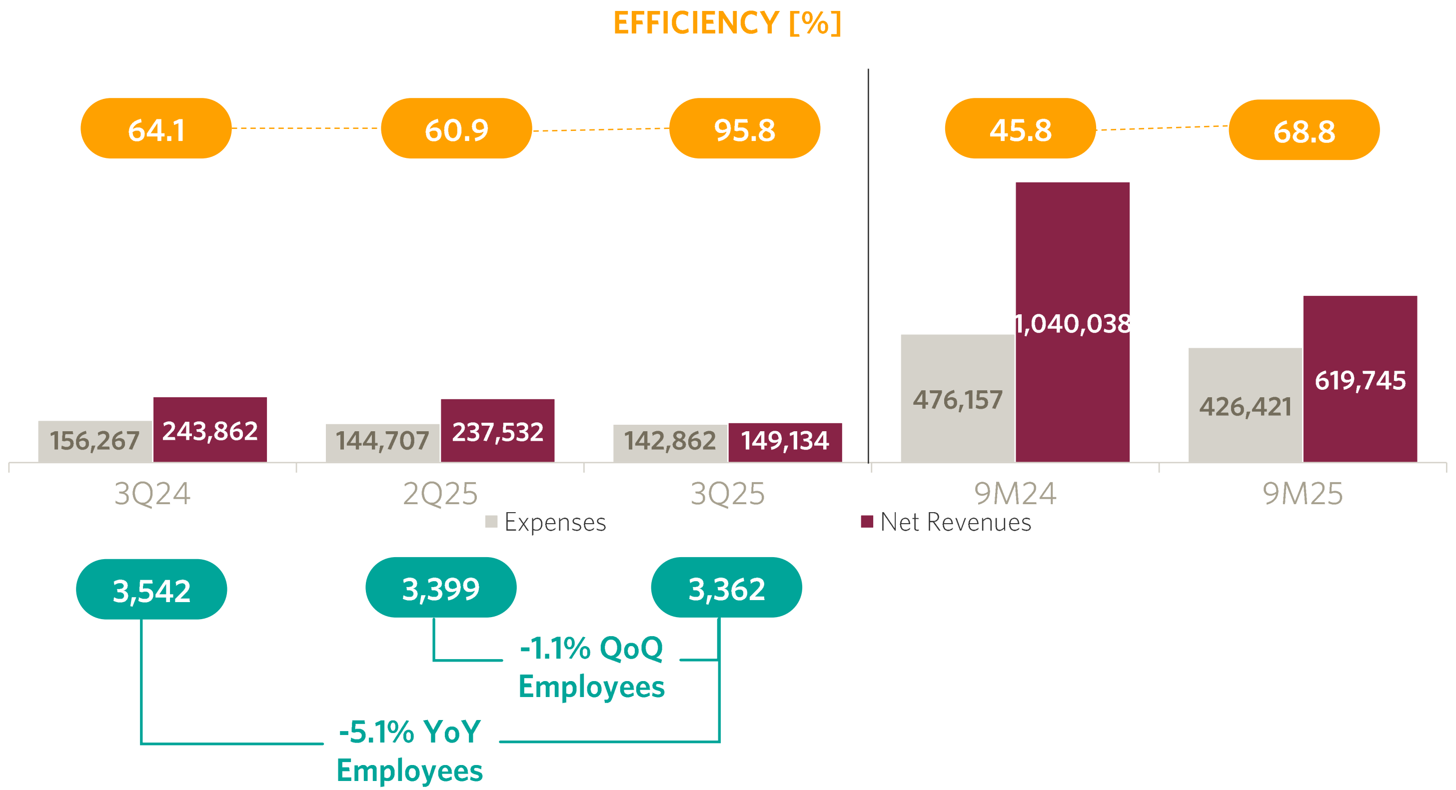
Net Revenues, Expenses & Efficiency Ratio [AR$ Mill,]



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

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

NET REVENUES[1]

3Q25	
QoQ	-37.2%
YoY	-38.8%
9M25	
YoY	-40.4%

EXPENSES[2]

3Q25	
QoQ	-1.3%
YoY	-8.6%
9M25	
YoY	-10.4%

Net Fee Income Up 7% in 3Q25, Driven by Banking Service Fees Repricing and Stronger Brokerage Fees Income

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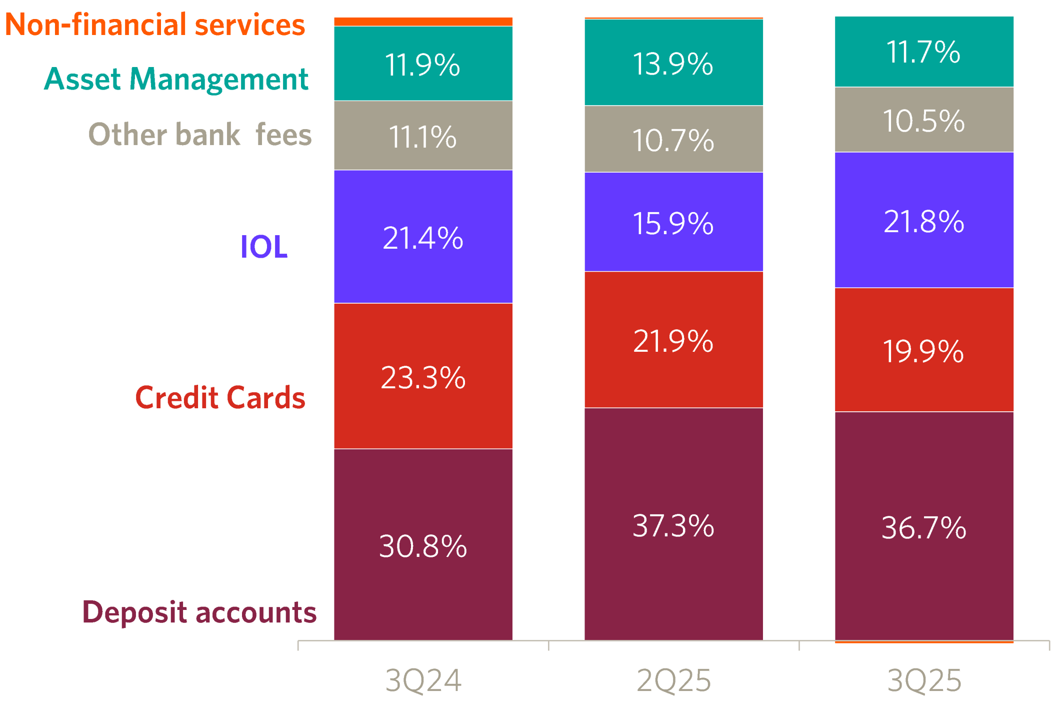
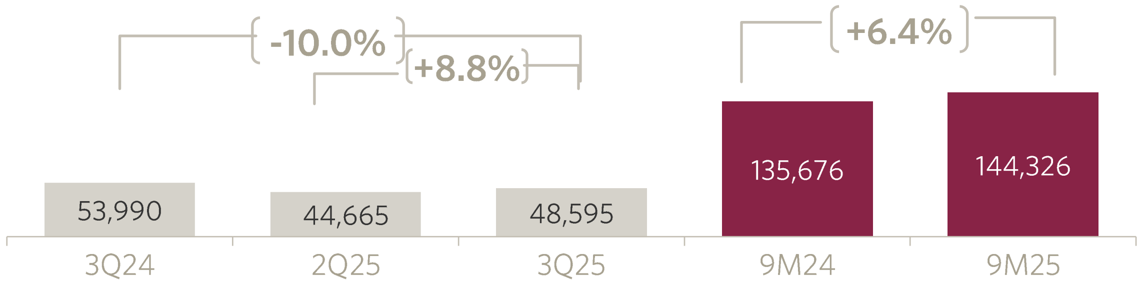
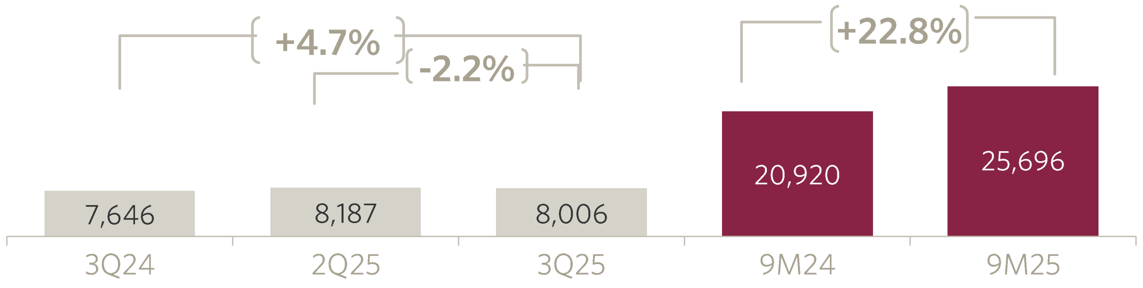
Fee Income breakdown ex insurance[%]



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



Income From Insurance Activities [AR$ Mill,]



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Attributable Net Loss of AR$50.3 Billion Driven by Record Reserve Requirements and Interest Rate Shock; Sound Capital and Liquidity Position Underpin Growth Strategy

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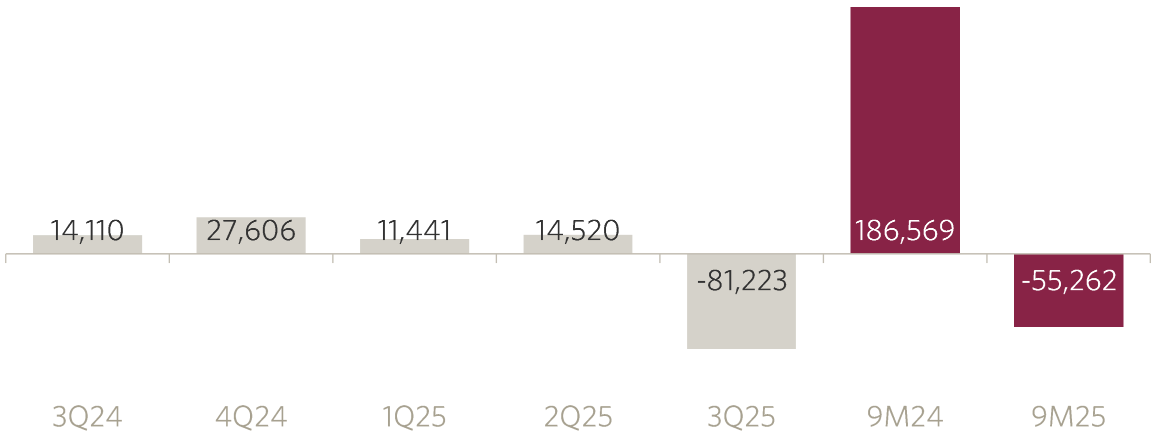
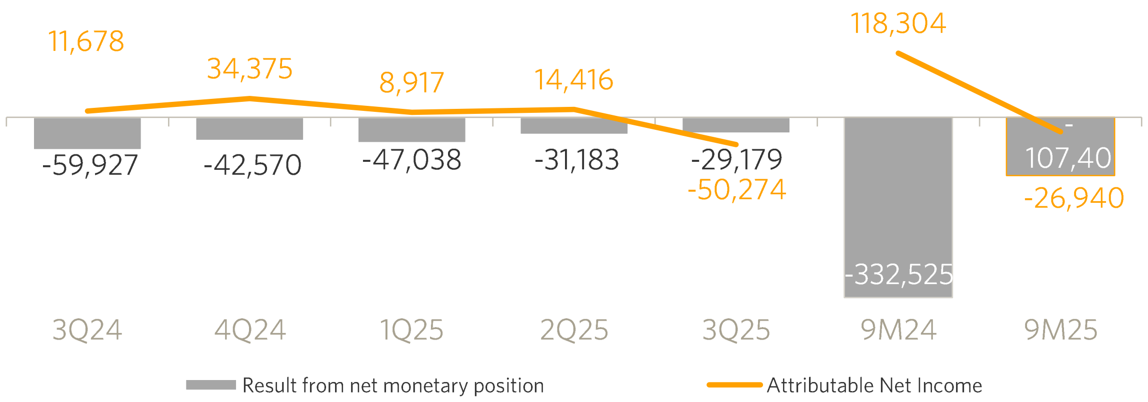
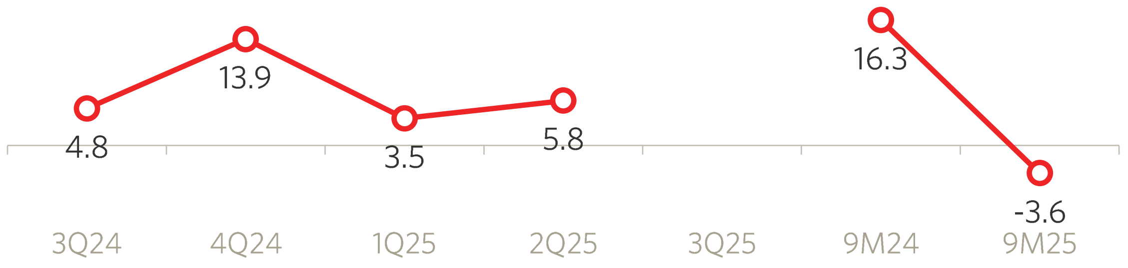
Profit Before Income Tax
[AR$ Mill,]



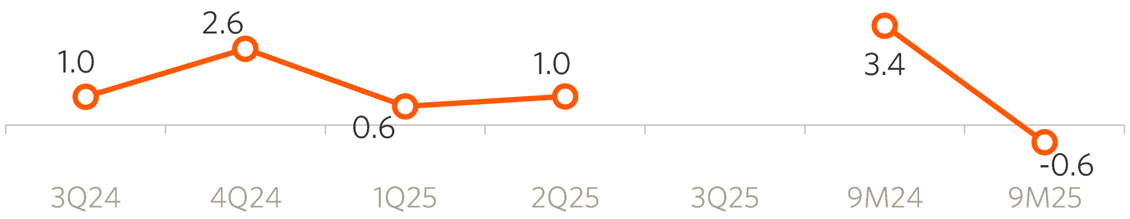
Attributable Net Income
[AR$ Mill,]



ROAE
[%]



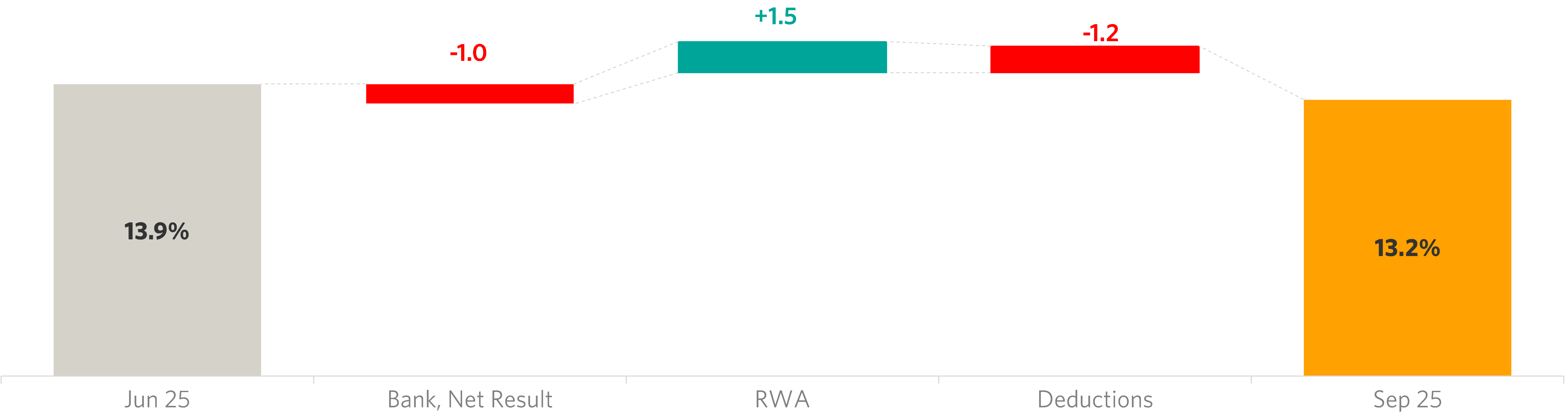
ROAA
[%]



2025 Performance - Capitalization with CET 1 Ratio at 13.2% Supports Loan Expansion. CET1 as of October at 14.5%

TIER1
KEY MESSAGE

- 100% impact from net loss
- Regulatory adjustment on operational risk capital
- Higher deductions on deferred tax
- (Reverted in October)



31

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

	3Q25	2Q25	1Q25	4Q24	3Q24	QoQ	YoY	9M25	9M24	Var
Net Interest Income	153,486	202,689	166,678	175,099	181,416	-24.3%	-15.4%	522,853	802,123	-34.8%
NIFFI & Exchange Rate Differences	-28,474	17,068	30,391	49,845	30,622	na	na	18,985	233,604	-91.9%
Net Financial Income	125,012	219,756	197,069	224,944	212,038	-43.1%	-41.0%	541,838	1,035,727	-47.7%
Inflation Adjustment	-29,179	-31,183	-47,038	-42,570	-59,927	-6.4%	-51.3%	-107,400	-332,525	-67.7%
Net Service Fee Income1)	48,595	44,665	51,066	51,083	53,990	8.8%	-10.0%	144,326	135,676	6.4%
Income from Insurance activities	8,006	8,187	9,503	9,565	7,646	-2.2%	4.7%	25,696	20,920	22.8%
Loan Loss Provisions	-58,316	-47,123	-35,747	-19,760	-13,558	23.8%	330.1%	-141,186	-44,787	215.2%
Personnel & Administrative Expenses	-125,574	-128,111	-122,822	-141,788	-140,069	-2.0%	-10.3%	-376,507	-428,590	-12.2%
Profit before income tax	-81,223	14,520	11,441	27,606	14,110	na	na	-55,262	186,569	na
Attributable Net income	-50,274	14,416	8,917	34,375	11,678	na	na	-26,940	118,304	na
Comprehensive income	-51,851	8,830	6,946	32,458	13,474	na	na	-36,075	106,649	-51,851

Balance sheet

	3Q25	2Q25	1Q25	4Q24	3Q24	QoQ	YoY
Total Assets	7,458,100	6,394,422	6,027,408	5,525,972	5,253,208	16.6%	42.0%
Average Assets	6,730,111	5,929,594	5,615,428	5,315,335	4,859,240	13.5%	38.5%
Total Loans & Leasing, net of allowances	3,251,071	3,042,928	2,686,829	2,637,104	2,066,024	6.8%	57.4%
Total Loans & Leasing	3,406,029	3,157,742	2,770,930	2,696,902	2,115,278	7.9%	61.0%
Loans and financing & off balance guarantees	3,534,015	3,300,598	2,923,555	2,911,335	2,303,198	7.1%	53.4%
Total Deposits	5,059,809	4,405,485	4,167,426	3,870,552	3,625,346	14.9%	39.6%
Attributable Shareholders' Equity	942,328	988,592	1,010,248	1,003,302	970,844	-4.7%	-2.9%
Average Attributable Shareholders' Equity	969,694	987,877	1,011,782	992,650	969,648	-1.8%	0.0%

1) Excluding income from insurance activities

Key Indicators

GRUPO SUPERVIELLE

Profitability & efficiency

	3Q25	2Q25	1Q25	4Q24	3Q24	9M25	9M24
ROAE	na	5.8%	3.5%	13.9%	4.8%	-3.6%	16.3%
ROAA	na	1.0%	0.6%	2.6%	1.0%	-0.6%	3.4%
Net Interest Margin (NIM)	10.8%	20.8%	19.2%	24.9%	24.7%	16.6%	40.0%
Net Fee Income Ratio	31.2%	19.4%	23.5%	21.2%	22.5%	23.9%	13.1%
Cost / Assets	8.5%	9.8%	9.9%	11.9%	12.9%	9.3%	13.6%
Efficiency Ratio	95.8%	60.9%	59.6%	63.8%	64.1%	68.8%	45.8%

Liquidity & capital

	3Q25	2Q25	1Q25	4Q24	3Q24
Total Loans to Total Deposits	67.3%	71.7%	66.5%	69.7%	58.3%
AR$ Loans to AR$ Deposits	78.2%	82.7%	75.1%	79.3%	72.1%
US$ Loans to US$ Deposits	45.9%	42.4%	39.2%	43.5%	23.5%
Liquidity Coverage Ratio (LCR)	114.4%	106.6%	115.3%	107.1%	139.3%
Total Equity / Total Assets	12.6%	15.5%	16.8%	18.2%	18.5%
Capital / Risk weighted assets	13.2%	13.9%	15.3%	16.1%	19.2%
CET1 Capital / Risk weighted assets	13.2%	13.9%	15.3%	16.1%	19.2%
Risk Weighted Assets / Total Assets	63.2%	83.2%	81.2%	80.8%	73.5%

Asset quality

	3Q25	2Q25	1Q25	4Q24	3Q24
NPL Ratio	3.9%	2.7%	2.0%	1.3%	0.8%
Allowances as a % of Total Loans	4.4%	3.6%	3.0%	2.1%	2.4%
Coverage Ratio	112.2%	129.7%	152.7%	169.2%	281.7%
Cost of Risk	6.6%	5.8%	5.0%	2.5%	2.7%
Cost of Risk, net	6.4%	5.5%	4.8%	2.2%	2.4%

Key Indicators

GRUPO SUPERVIELLE

Macro data

	3Q25	2Q25	1Q25	4Q24	3Q24
Retail Price Index (%) – QoQ	6.0%	6.0%	8.5%	8.0%	12.1%
Retail Price Index (%) – YoY	31.8%	39.4%	55.9%	117.8%	209.0%
UVA (var)	5.4%	8.7%	7.2%	10.2%	13.2%
Pesos/US$ Exchange Rate	1,366.58	1,194.08	1,073.88	1,032.50	970.92
Tamar (eop)	42.4%	33.63%	32.06%	34.25%	-
Tamar (avg)	46.2%	34.22%	31.56%	39.41%	-
Monetary Policy Rate (eop)	-	29.0%	29.0%	32.0%	40.0%
Monetary Policy Rate (avg)	-	29.0%	30.1%	36.1%	40.0%

Operating data

	3Q25	2Q25	1Q25	4Q24	3Q24
Bank- Active Customers (in million)	1.30	1.34	1.36	1.44	1.39
IOL-Active Customers (in million)	0.57	0.55	0.60	0.57	0.58
Bank Branches	130	130	130	130	131
Bank Employees	2,941	2,980	3,012	3,024	3,099
Other Subsidiaries Employees	421	419	430	432	443

GRUPO SUPERVIELLE

Annex II: Industry Outlook and Supplementary Information

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Looking Ahead: Recovery Path Strengthened by Solid Macroeconomic Anchors and Mid-Term Election Outcome, Setting the Momentum for Structural Reforms

GRUPO SUPERVIELLE

ACHIEVEMENTS TO-DATE

Inflation expected to continue decelerating
2025 (e): 30%
2026 (e): 20%
(Market expectation survey as of November 25)

Second year with financial surplus: +0.3% in 2024 and +0.4% in Jan–Aug 2025

- Addressed Argentina's commercial foreign debt and advancing resolution of retained dividends
- Successful tax amnesty increasing US$ deposits

Approval Ley de Bases I and ongoing deregulation across economy *(Including Central Bank)*

Mid-term elections strengthened government's position securing quorum to avoid vetoes

CHALLENGES AHEAD

FX Reserves supported by IMF, multilateral organizations and U.S. Treasury

- Secures funds for upcoming capital debt maturities
- Further accumulation of reserves critical to bolster external resilience

- Resume sustainable economic growth
- 2026 budget and tax/labor reforms to be debated in Congress; approvals expected in coming months

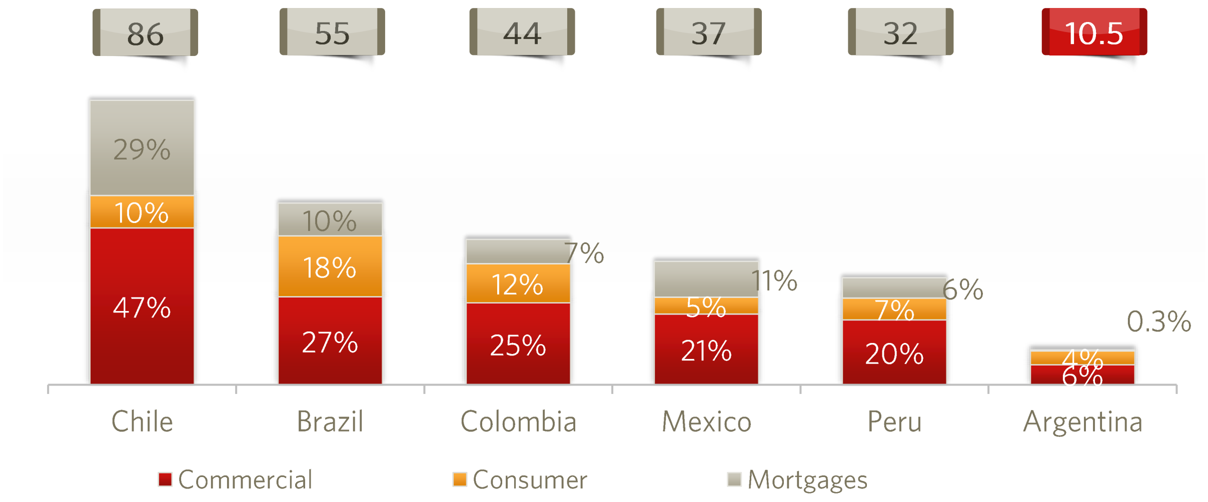
- FX Policy
- Lifting of remaining FX restrictions *(to companies)*

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

GRUPO SUPERVIELLE

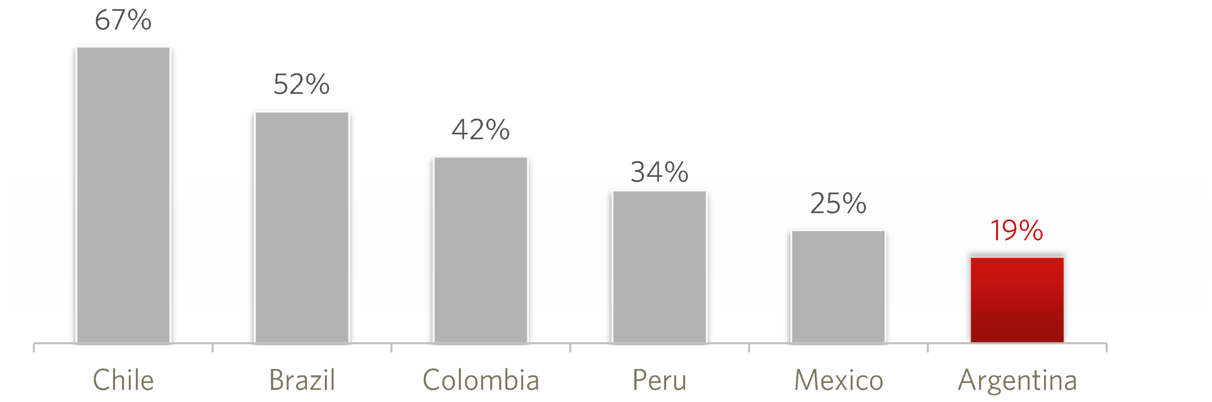
Under-developed Banking System Loans / GDP

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



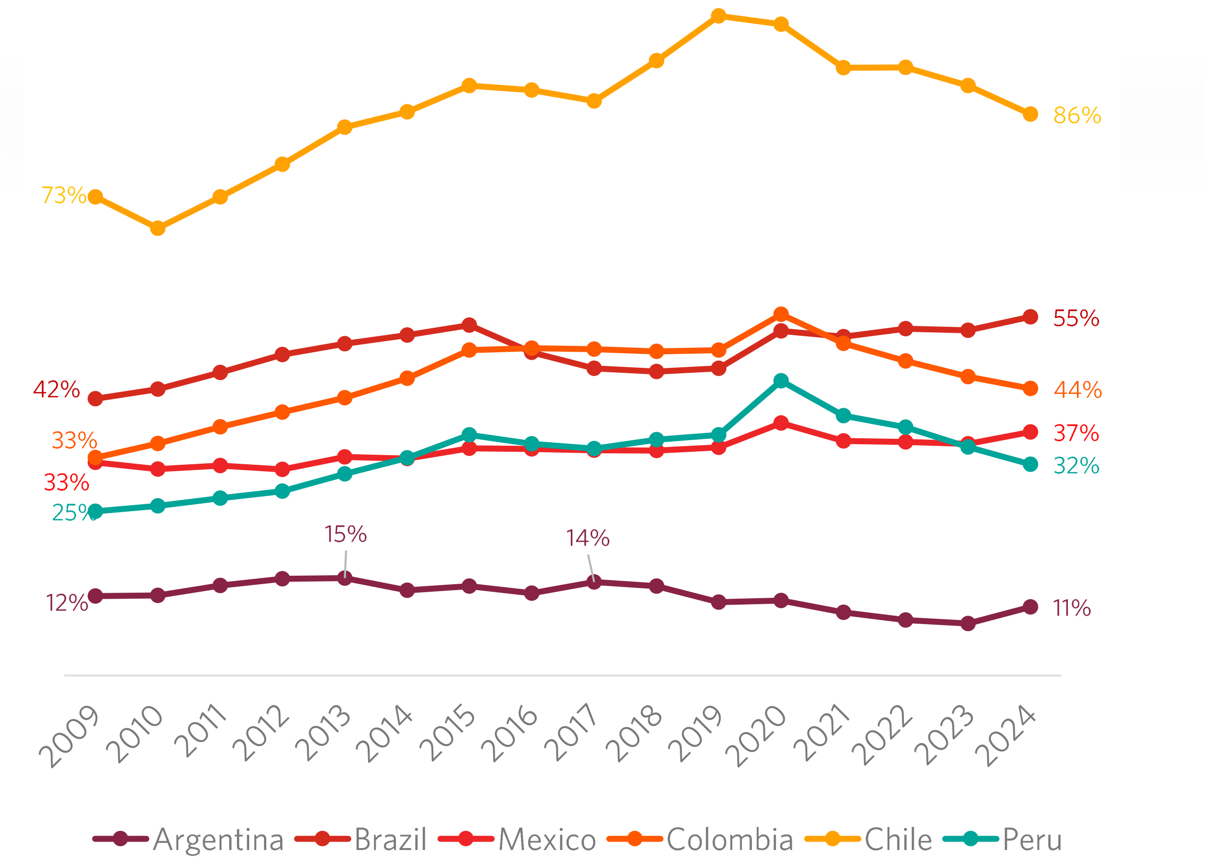
Deposits / GDP

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

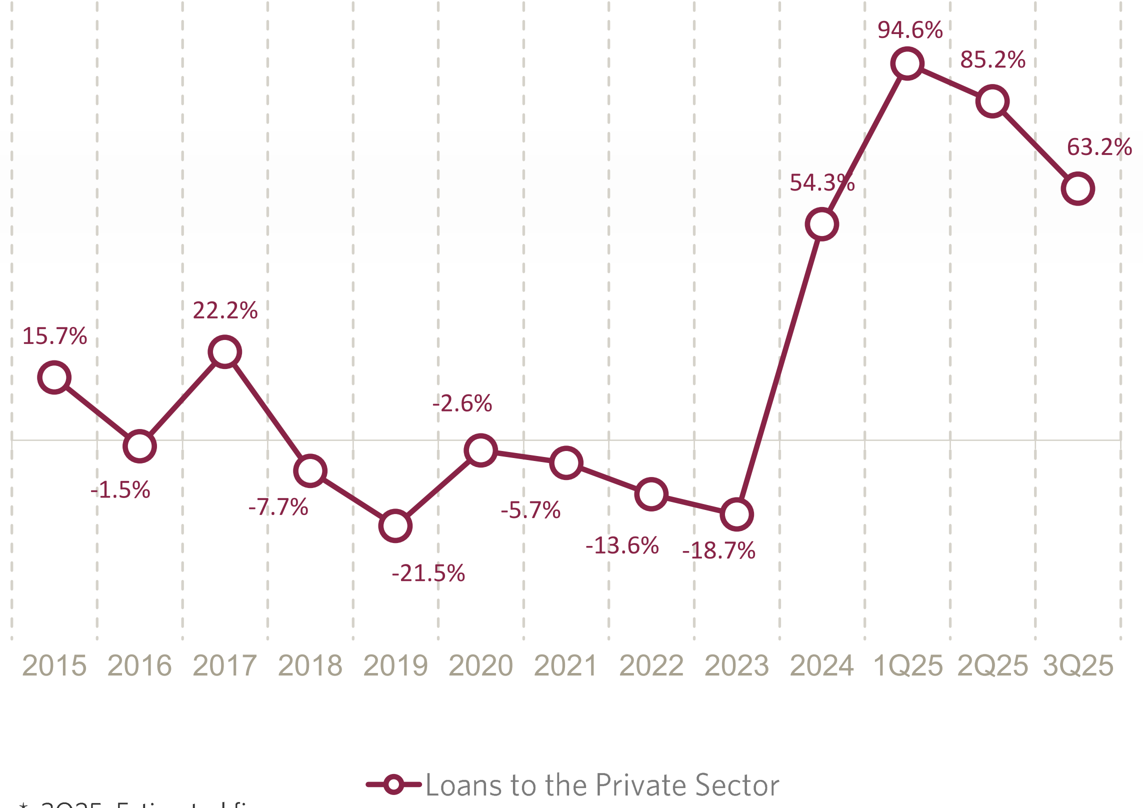


2024 First Year of Loan Growth Since 2017

GRUPO SUPERVIELLE

Loans to the Private Sector Evolution (in real terms)

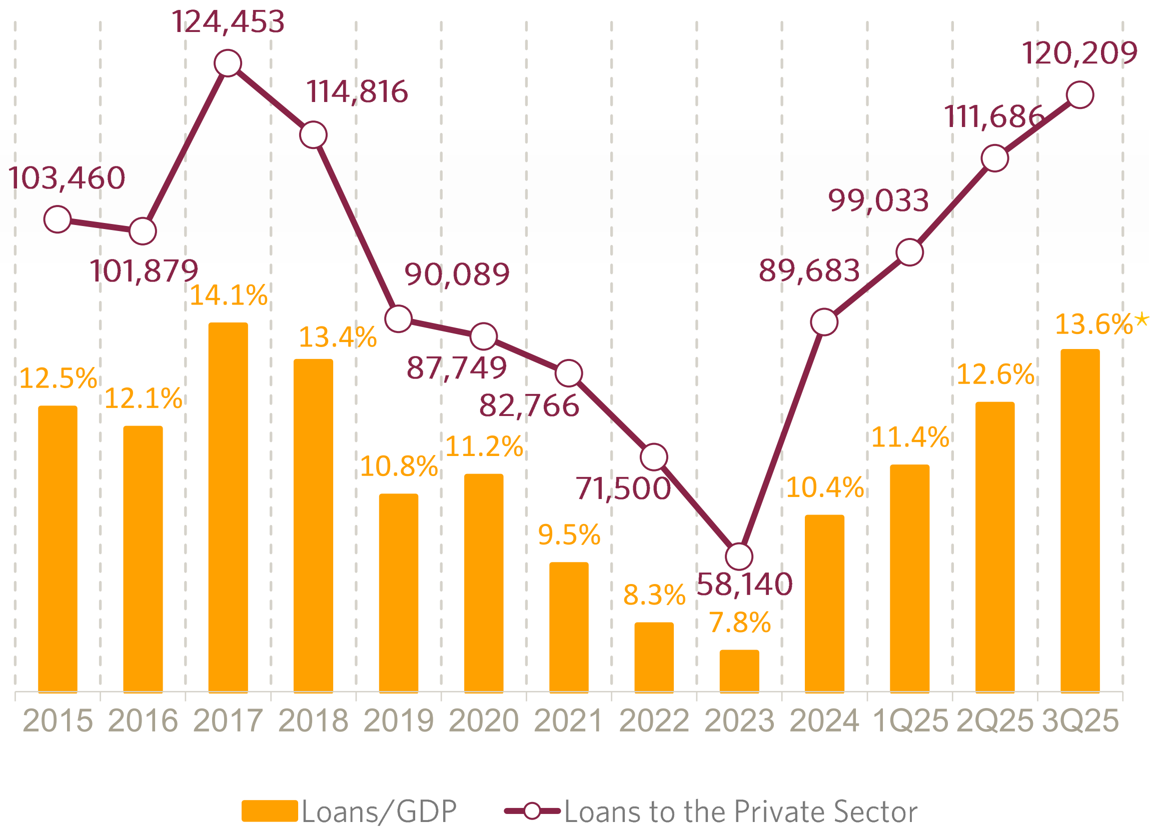
Source: BCRA



* 3Q25: Estimated figures

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

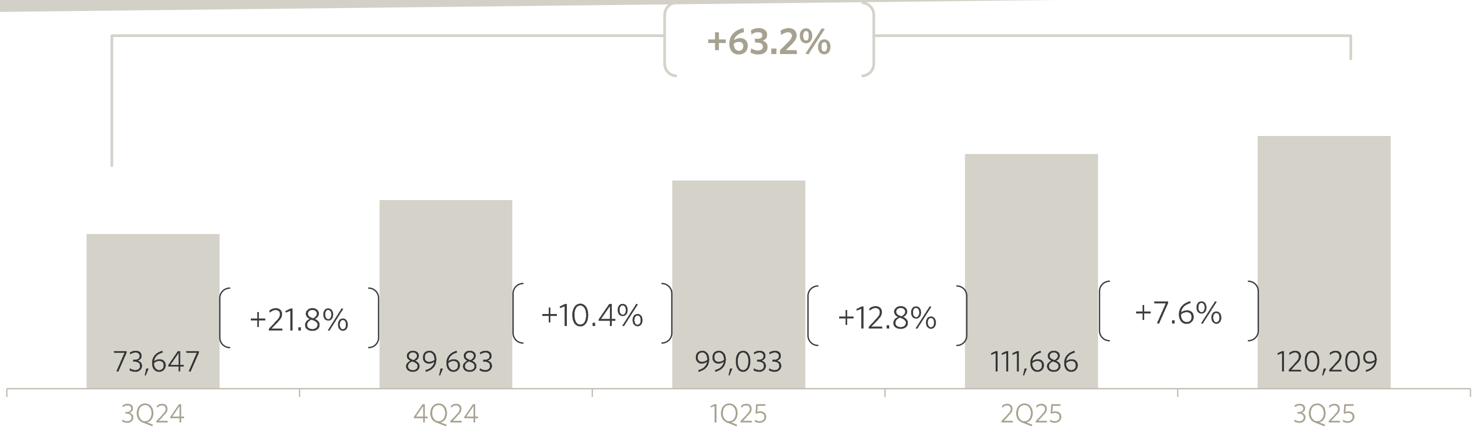
Source: BCRA



* 3Q25: Estimated figures

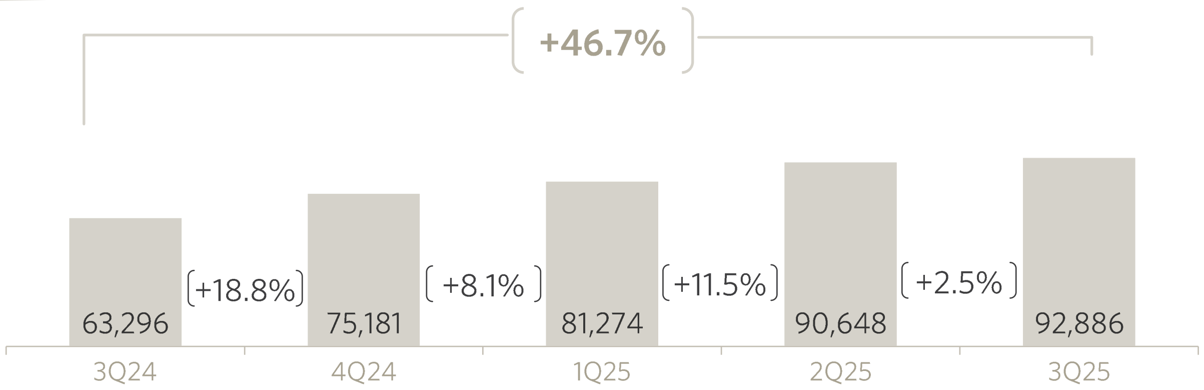
Loans Continued to Expand but at a Slower Pace, Constrained by Tight Monetary Policy and Weak Economic Environment

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

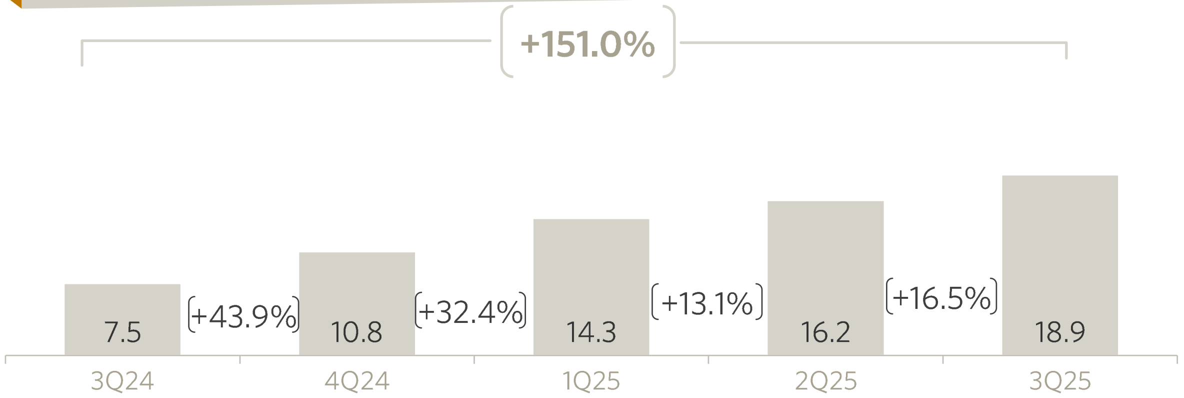


* 3Q25: Estimated figures

AR$ Loans
[in AR$ Bn, in Original Currency]



U$S Loans
[in US$ Bn,]



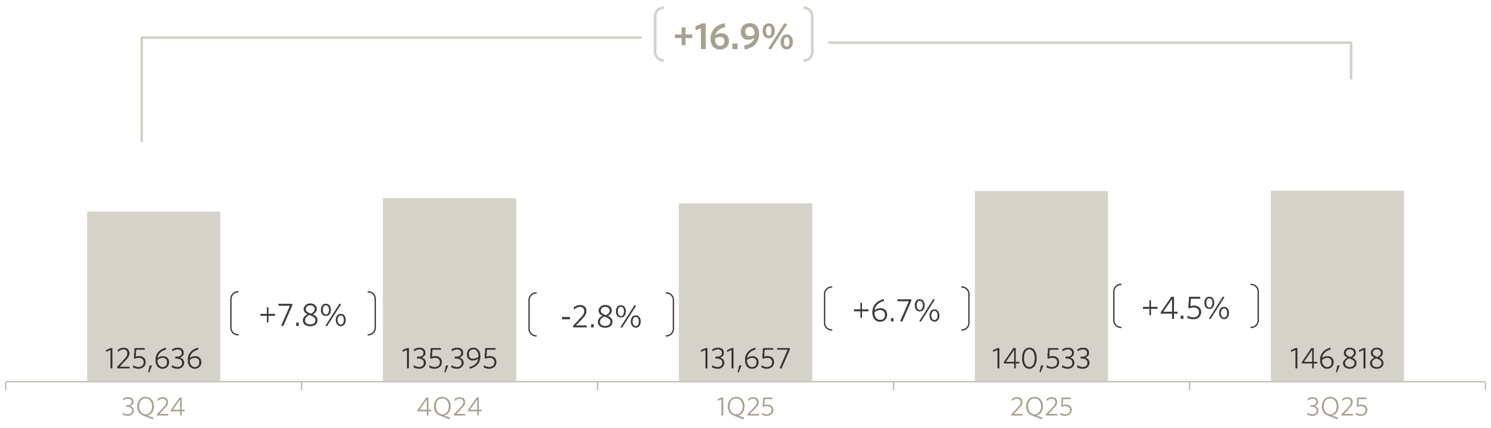
* 3Q25: Estimated figures

Source: BCRA [...%] QoQ or MoM variation

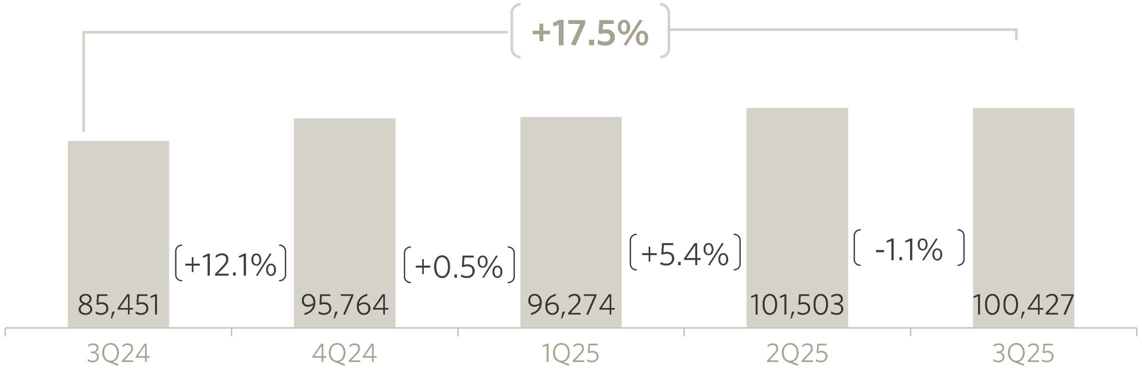
Financial Sector AR$ Deposits Continue to Expand Below Loan Growth; US$ Deposits Rebounding

GRUPO SUPERVIELLE

Private Sector Deposits
[AR$ Bill. in Real terms]

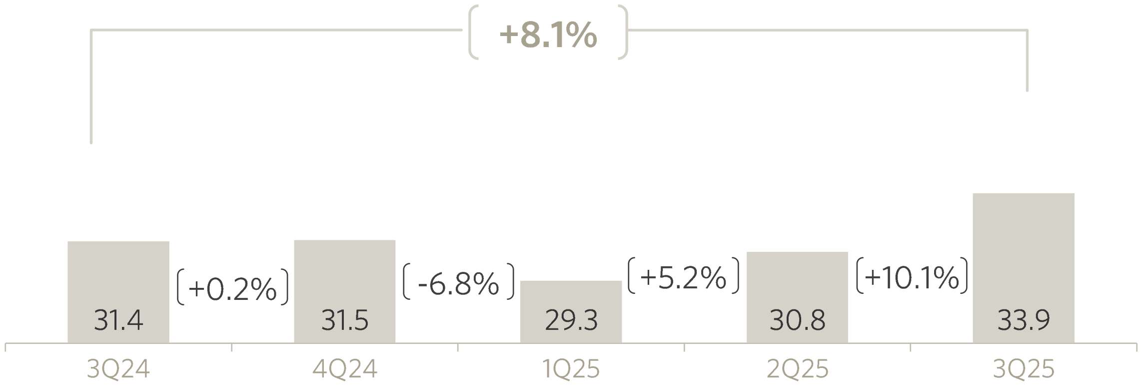


AR$ Deposits
[in AR$ Bn. in Original Currency]



Source: BCRA [...%] QoQ or MoM variation

U$S Deposits
[in US$ Bn.]



Source: BCRA [...%] QoQ or MoM variation

Ranking

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

GRUPO SUPERVIELLE

	Assets	Share
Banco Nación	57,184,368	22.7%
Banco Galicia	30,157,714	12.0%
Santander	22,602,115	9.0%
BBVA	18,876,776	7.5%
Banco Macro	17,934,573	7.1%
Banco Provincia	17,031,994	6.8%
ICBC	9,373,529	3.7%
Credicoop	8,069,113	3.2%
Banco Ciudad	7,772,952	3.1%
Banco Patagonia	6,831,345	2.7%
Supervielle	5,740,351	2.3%
Banco de Córdoba	5,216,077	2.1%
Citibank	4,844,868	1.9%
Banco Industrial	3,655,809	1.5%
Hipotecario	3,290,261	1.3%
Banco de Santa fe	2,974,014	1.2%
Comafi	2,749,654	1.1%
Naranja Digital	2,220,978	0.9%
Banco de Neuquen	1,691,443	0.7%
Other*	23,823,390	9.5%
Total	252,041,324	

SUPV # 8

Argentine Financial System in terms of loans

	Loans	Share
Banco Nación	20,949,128	19.7%
Banco Galicia	14,049,825	13.2%
Santander	10,866,888	10.2%
BBVA	10,471,273	9.9%
Banco Macro	9,175,611	8.6%
Banco Provincia	7,810,023	7.4%
ICBC	4,082,311	3.8%
Supervielle	2,787,311	2.6%
Patagonia	2,711,018	2.6%
Banco Ciudad de BS	2,507,447	2.4%
Banco de Córdoba	2,505,842	2.4%
Credicoop	1,916,543	1.8%
Banco de Santa Fe	1,392,074	1.3%
Banco Industria	1,095,490	1.0%
Comafi	1,088,483	1.0%
Hipotecario	970,944	0.9%
Citi	960,735	0.9%
Naranja Digital	711,923	0.7%
Banco de Entre Rios	606,115	0.6%
Other*	9,484,404	8.9%
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

GRUPO SUPERVIELLE

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 (December 5, 2025)
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: 25.75% (as of December 5, 2025) Tamar: 26.81% (as of December 5, 2025) 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	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

(*) Repo rate by the BCRA – seen as the monetary policy rate

Regulatory Environment in Argentina [cont.]

GRUPO SUPERVIELLE

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.

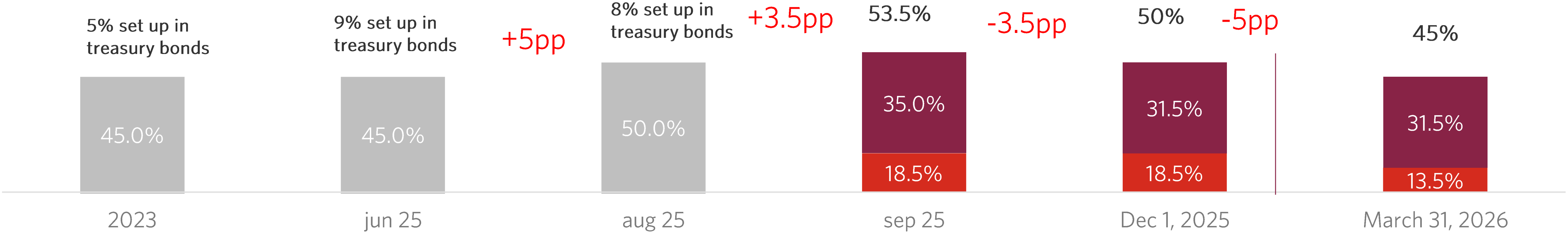
Regulation	Description	Limit
Liquidity ratios	Liquidity Coverage Ratio Net Stable Funding Ratio	LCR>=100% NSFR>=100%
Provision for loan losses	IFRS9	Some exceptions in government-issued debt securities
Minimum Reserve requirements*	AR$ Time Deposits	28.5% in Treasury Notes
	AR$ Checking and Saving Accounts (excluding Mutual Funds)	50% (31.5% in cash, 18.5% in eligible Treasury notes)
	AR$ Mutual Funds remunerated Accounts	45% (36.5% 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.

* 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%.

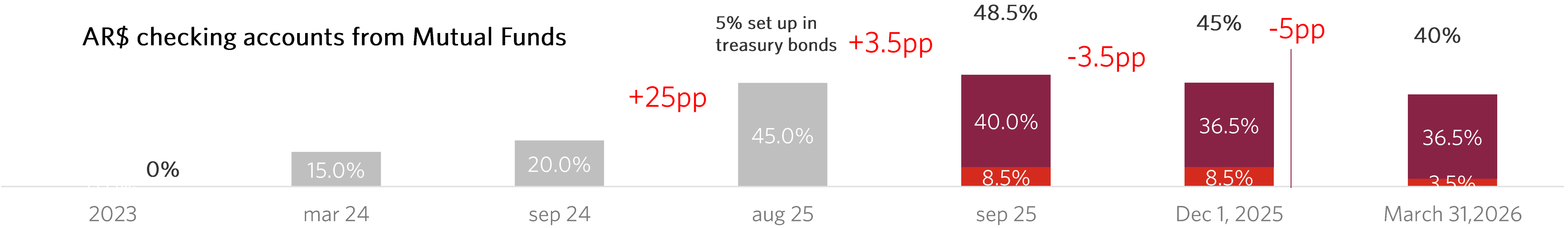
Minimum Cash Reserve Requirements

GRUPO SUPERVIELLE

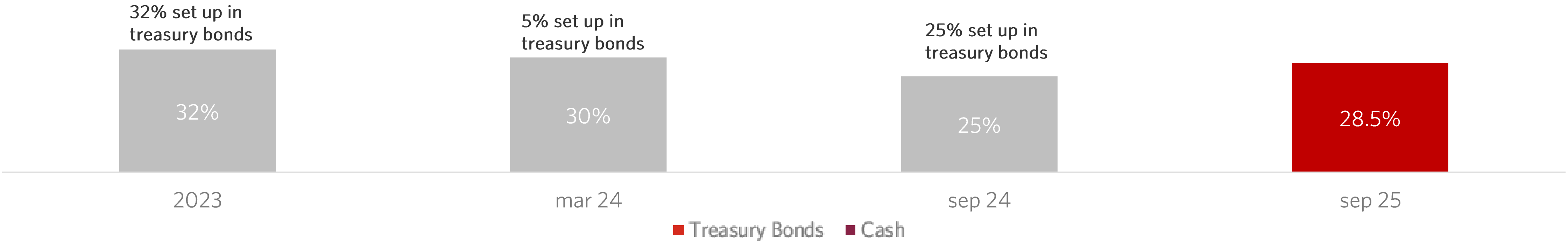
AR$ Checking & Savings Accounts (excluding mutual funds deposits)



AR$ checking accounts from Mutual Funds



AR$ Time Deposits



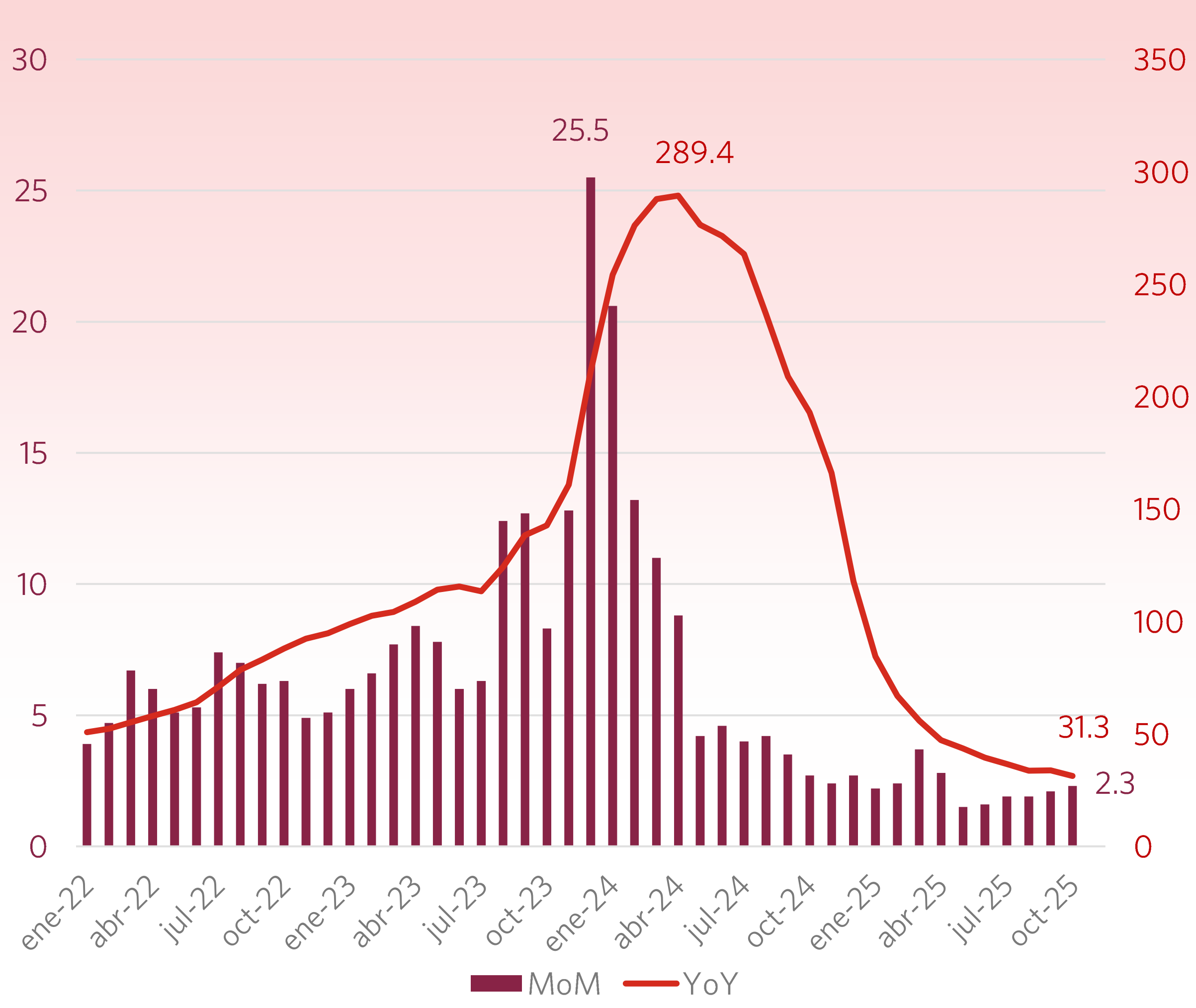
* Since August 18, 2025, the integration of reserve requirements has been subject to daily calculation and compliance. As from December 1, 2025, compliance is determined based on the monthly average but with daily minimum integration of 75%.

Annex III: Macroeconomic environment

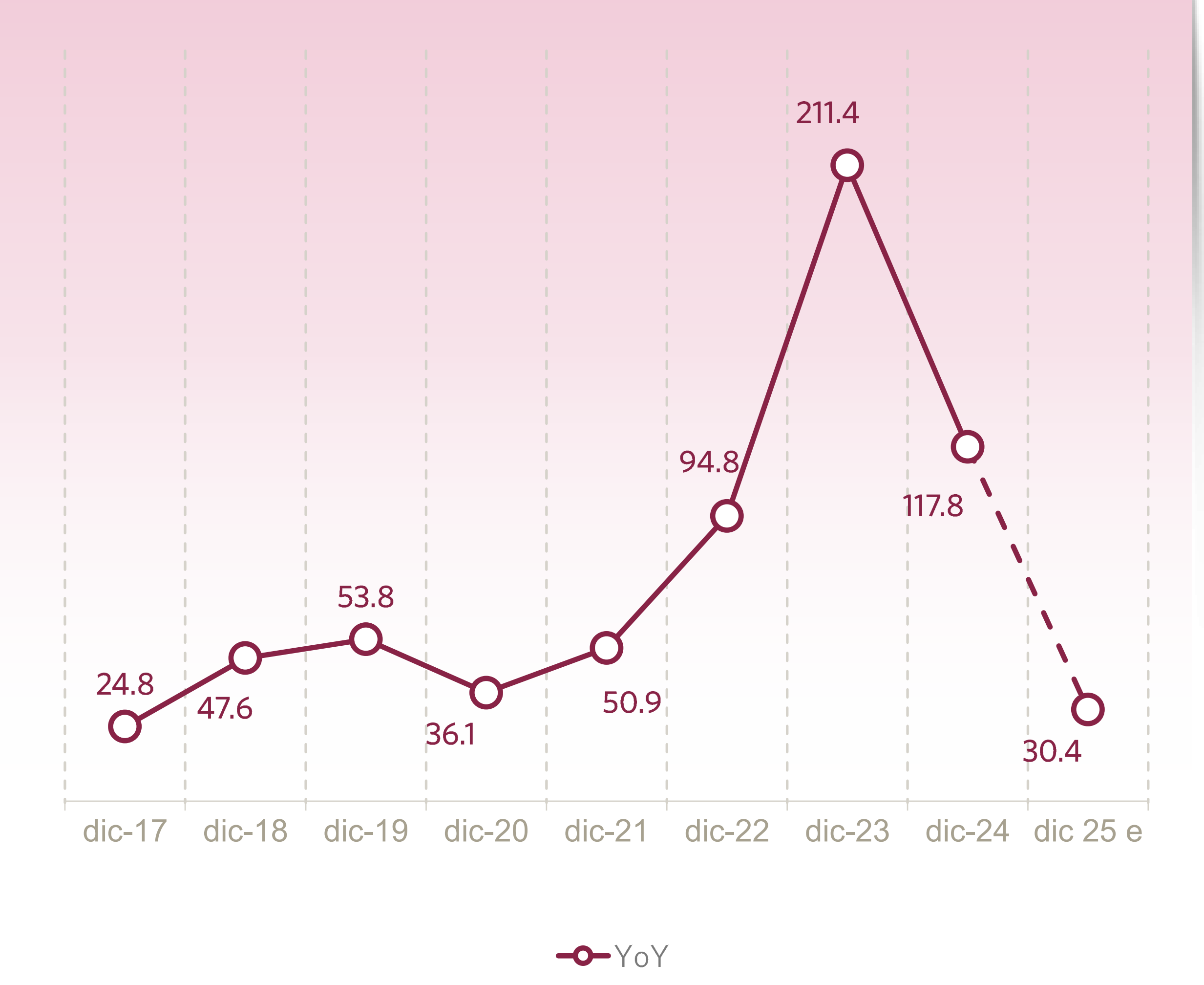
Sharp Decline in Inflation Levels

GRUPO SUPERVIELLE

01 Monthly Inflation [%]



02 Annual inflation Evolution [%]

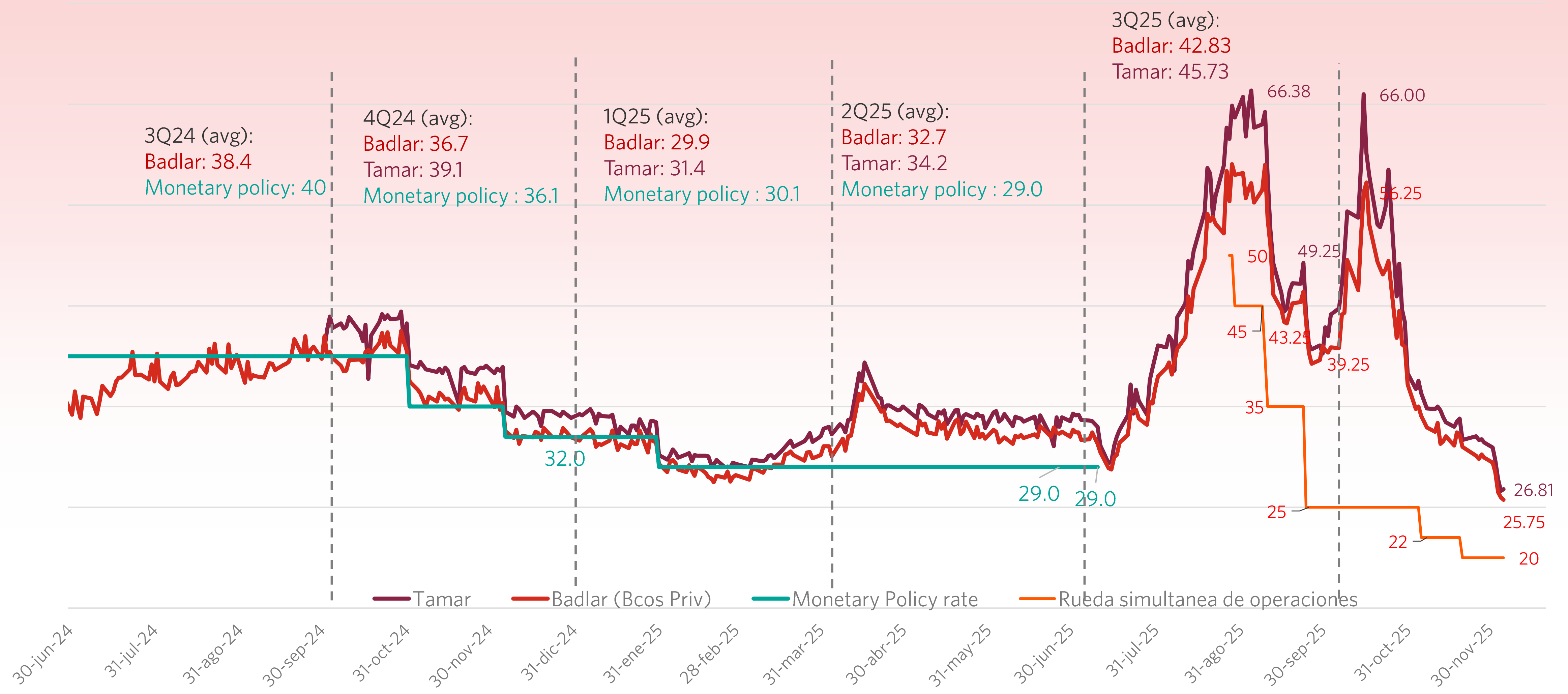


Source Indec, Central Bank Market expectations survey as of November 2025

Interest Rates: From Steady Decline to Temporary Pre-Election Volatility

GRUPO SUPERVIELLE

01 Interest rates [%]

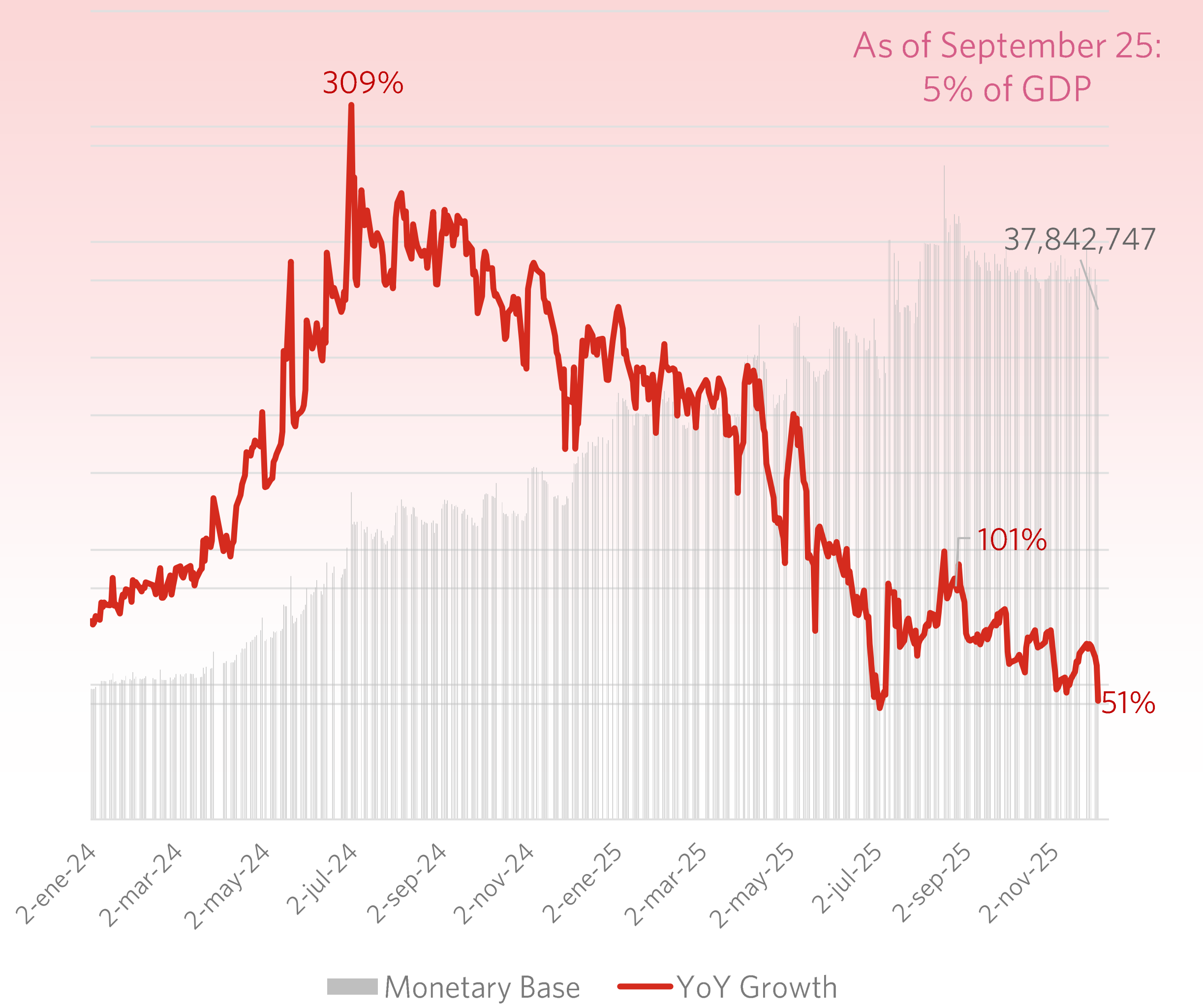


Source Central Bank

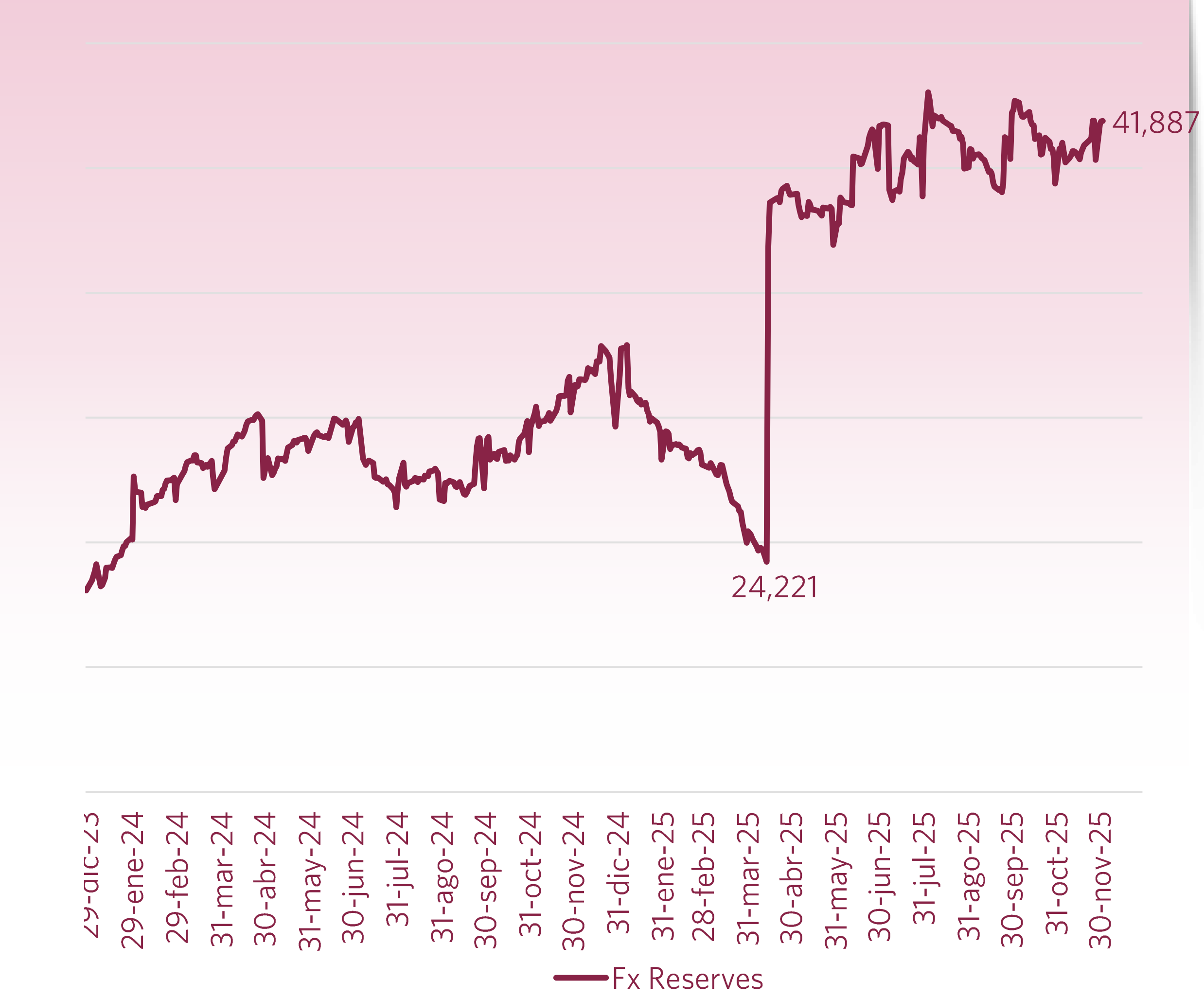
Monetary Base Growth Decelerates, FX Reserves Bolstered by IMF Agreement

GRUPO SUPERVIELLE

01 Monetary base evolution [AR$ Bn, %]



02 FX reserves [US$]

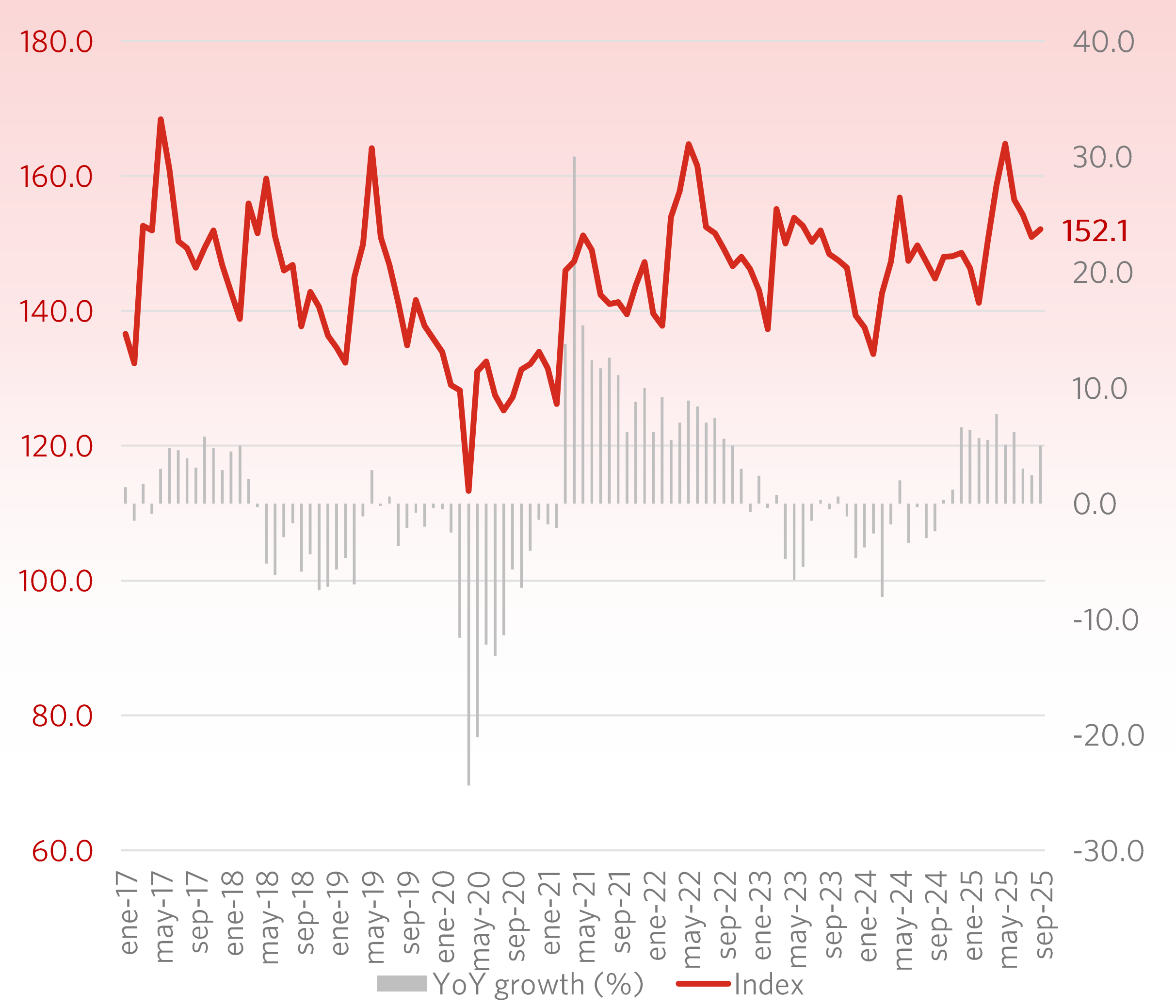


Source: Central Bank

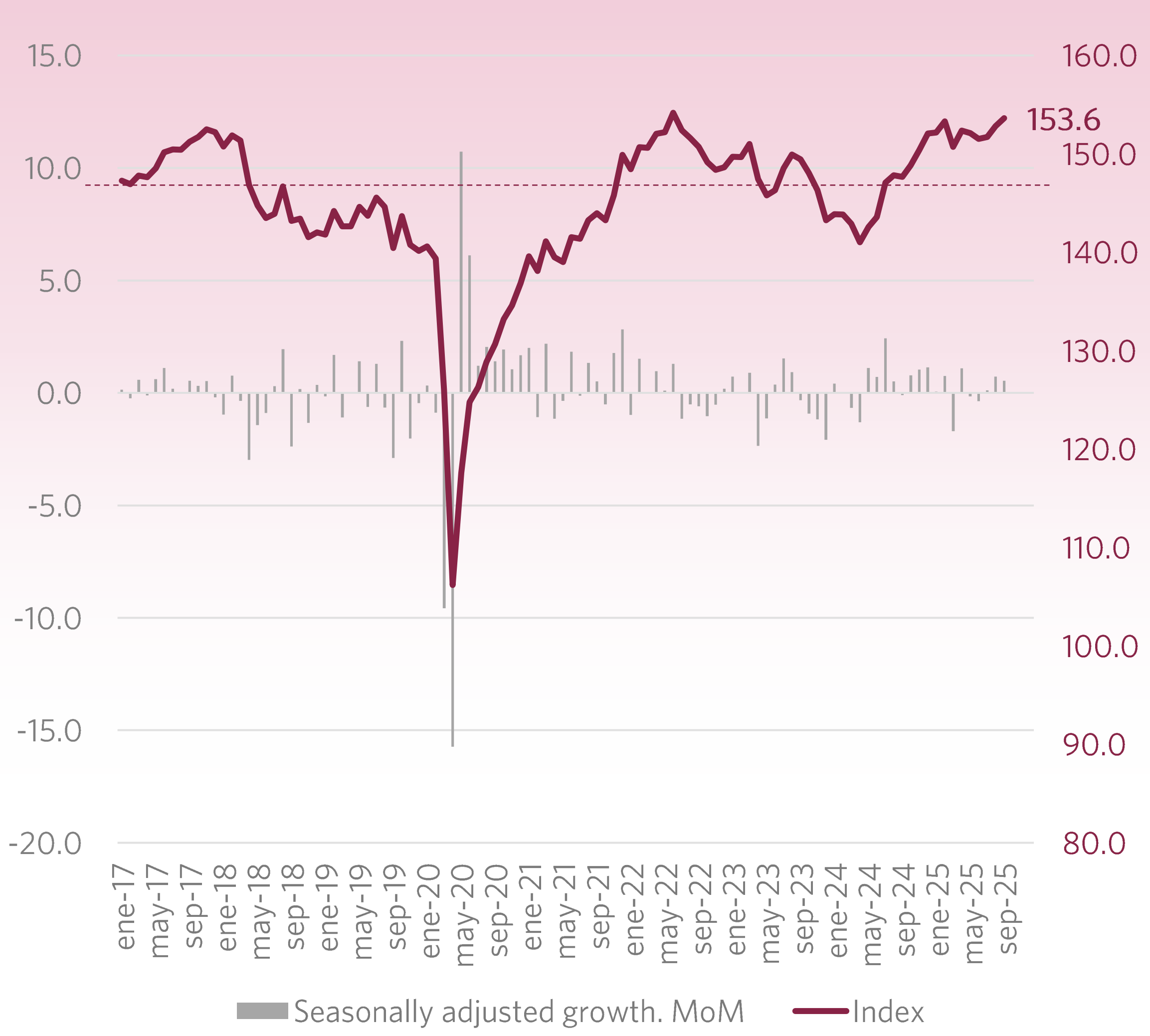
As of December 3, 2025

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

01 Monthly Economic indicator. Index, YoY Growth



02 Monthly Economic indicator. Seasonally adjusted series. MoM Growth



Consumer Confidence Index

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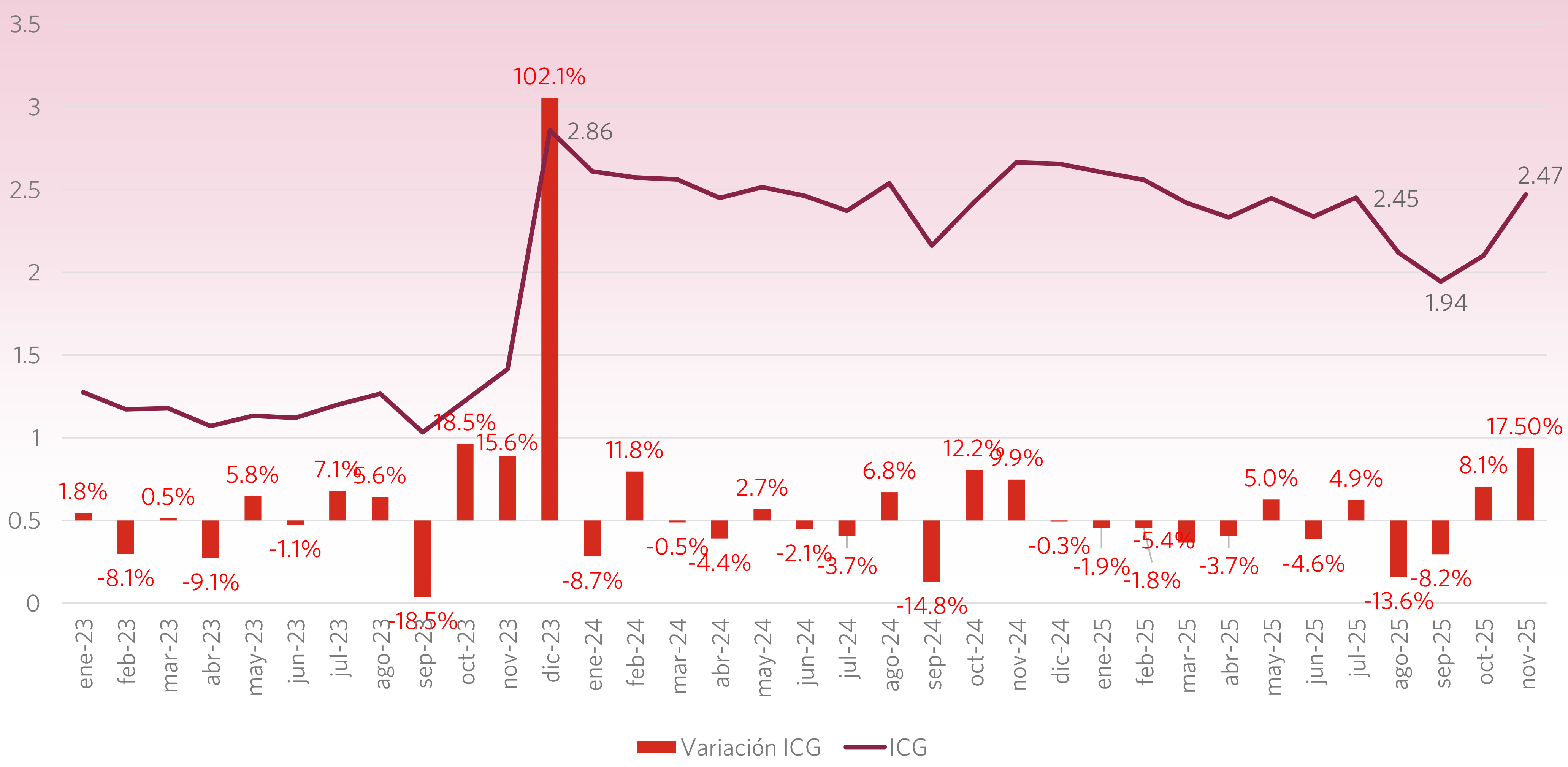
01 Consumer confidence Index



Source: UTDT

Unemployment Rises Recently but Remains Low by Historical Standards

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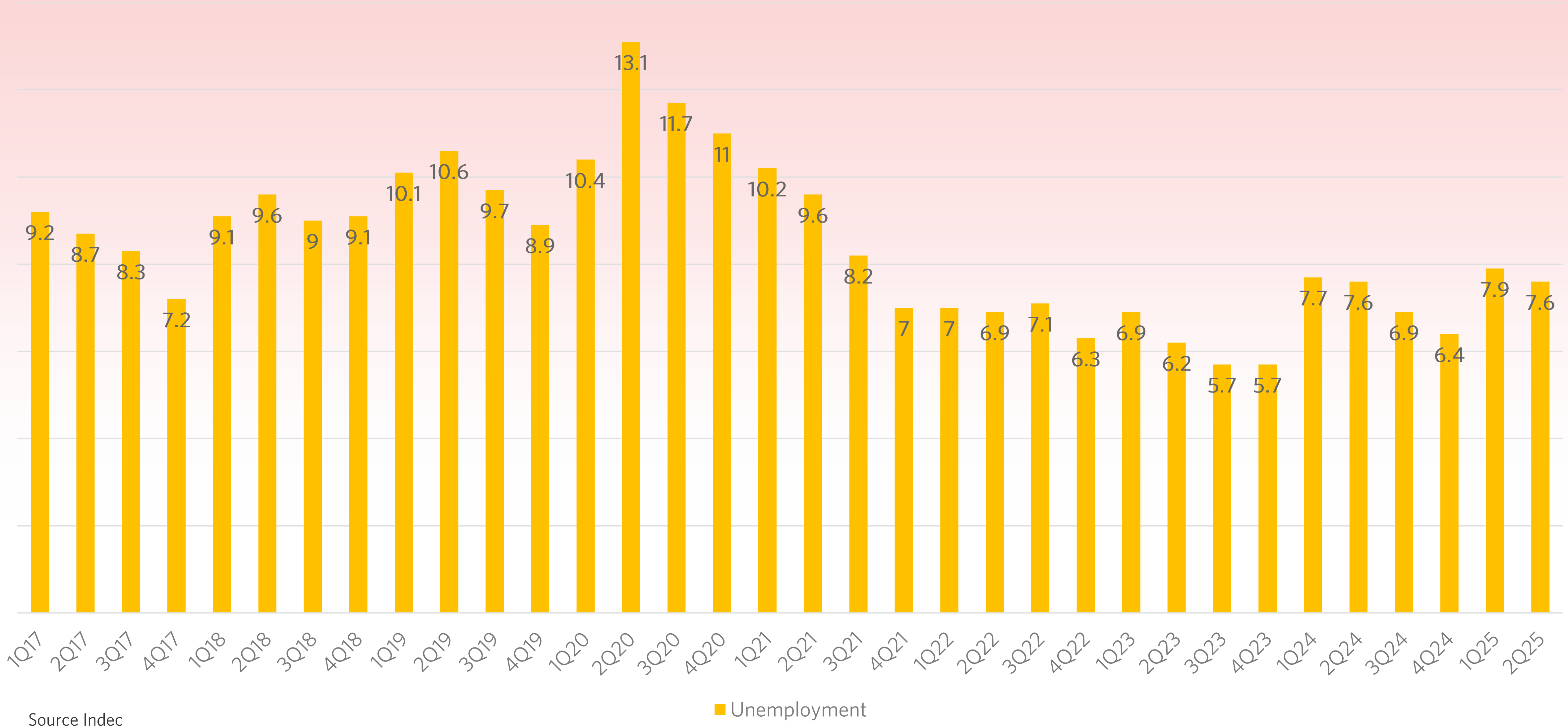
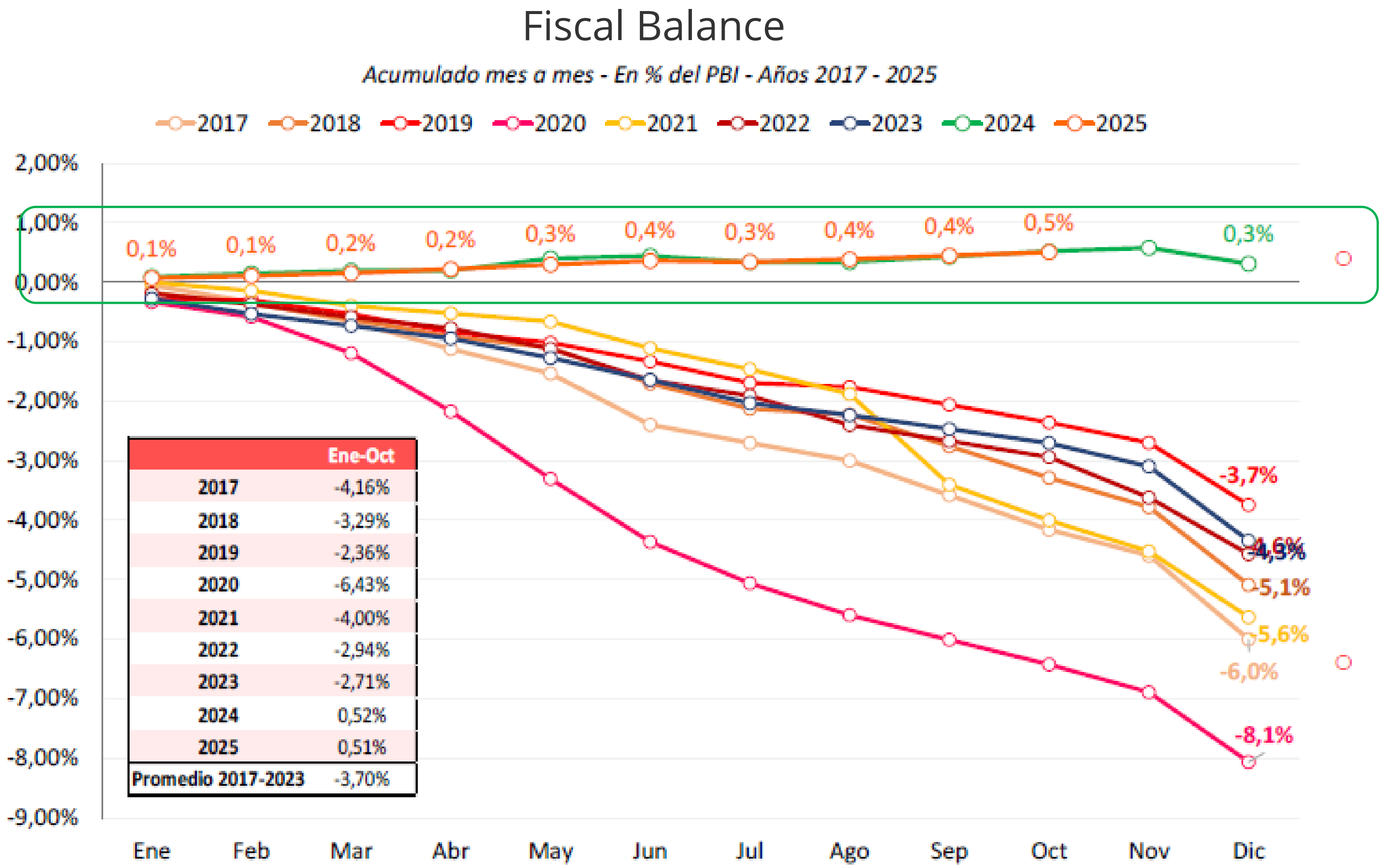
01 Unemployment [%]



Source Indec

Government Determined to Maintaining Financial Balance, and Delivering Results



	Ene-Oct
2017	-4,16%
2018	-3,29%
2019	-2,36%
2020	-6,43%
2021	-4,00%
2022	-2,94%
2023	-2,71%
2024	0,52%
2025	0,51%
Promedio 2017-2023	-3,70%

Fuente: Own estimates based on Ministry of Finance information

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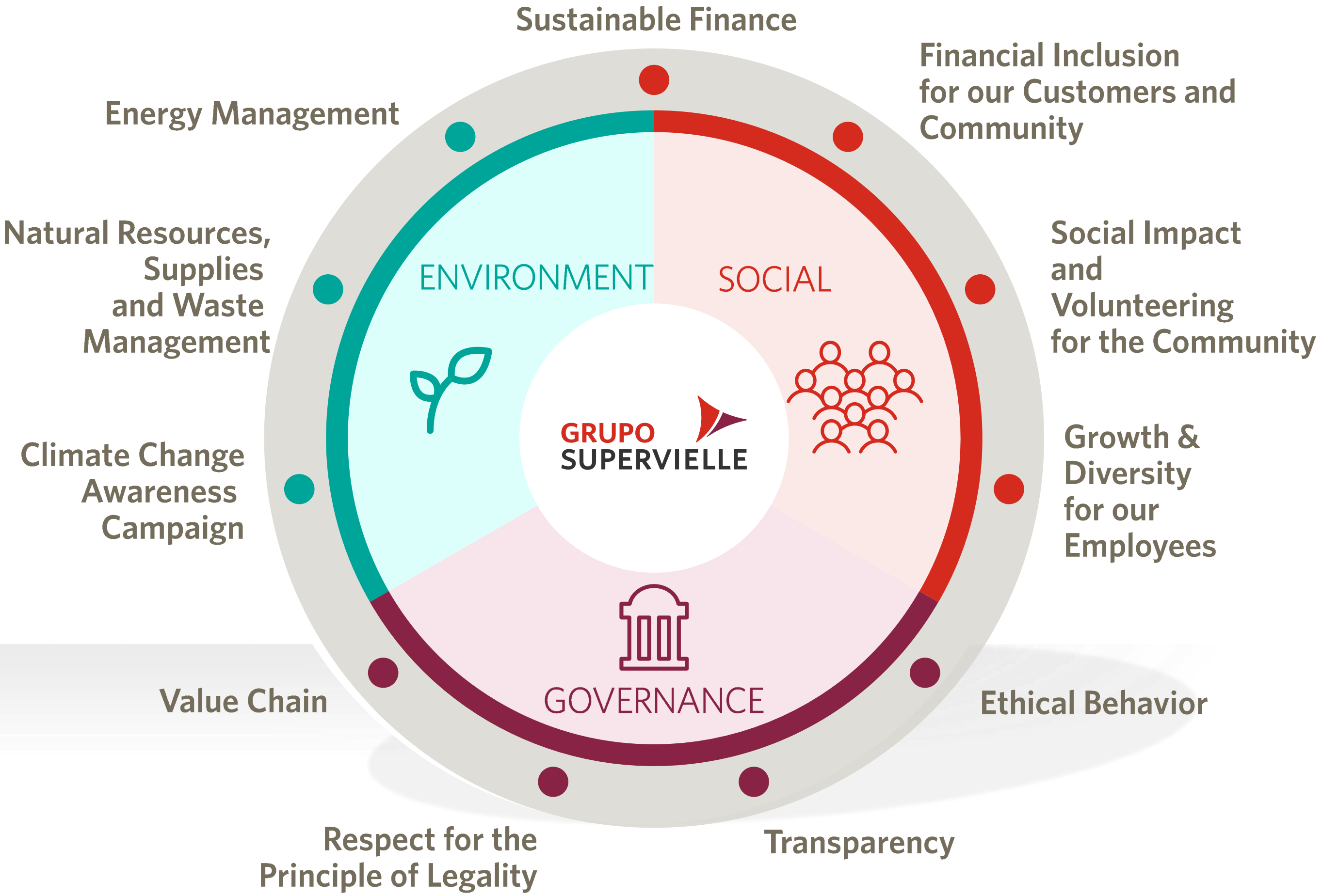
Annex IV: ESG Commitment

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



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