Earning Presentation

November 2026

3Q26



10 YEARS SUPV LISTED NYSE

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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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3Q26: Return to Loan Growth, Continued Asset Quality Improvement and Lower Cost to Serve

LOANS & DEPOSITS

+1.3%

Net loans QoQ in real terms

+3.7% in September

Selective expansion in strategic products and sectors with stronger credit profiles

Reduced higher-cost institutional peso deposits, while USD deposits continued to grow

ASSET QUALITY

5.4%

NPL ratio edged down in 3Q26

~200 bps below the industry

-100 bps QoQ in net cost of risk, to 4.6%

-14.5% QoQ in loan loss provisions

EFFICIENCY PROGRAM

-16%

Group headcount YoY, to 2,822 employees

Permanently lowering our cost to serve

7.2% 9M26 structural ROAE, as a lower cost base supports operating leverage

PROFITABILITY & CAPITAL

2.2%

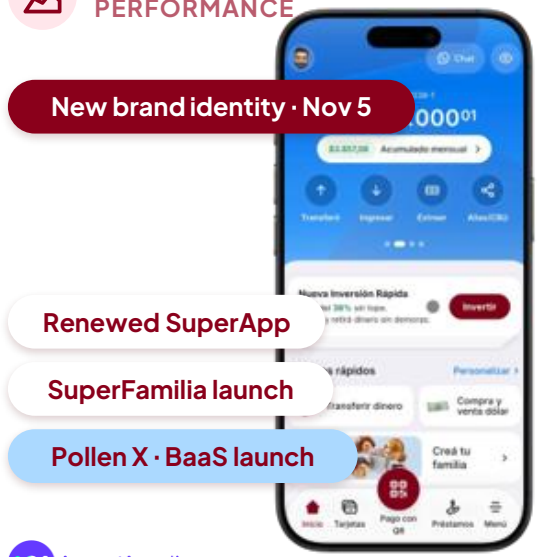
ROAE Adjusted ROAE 3.4%

AR$6.8 bn net income; AR$10.7 bn excluding extraordinary severance charges

16% NIM (18% YTD), within FY guidance, as temporary benefits unwound as anticipated

13.5% CET1, a solid capital position

BUSINESS PERFORMANCE



invertironline

US$3.5 bn

AUC, +20% QoQ

2.5 M

Accounts milestone

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3Q26 Macro: Stabilization Holds Ahead of a Pivotal 2027

3Q26: WHAT WE SAW

Disinflation resumed

Monthly CPI averaged 1.9% in 3Q26 down from 2.2% in 2Q26, the lowest quarterly average this year

Fiscal and reserve anchors held

Primary surplus of 1.2% of GDP in 9M26; BCRA FX purchases of USD 3.4bn in 3Q26 and USD 16.2bn YTD

Activity and credit remain soft

GDP declined 0.6% QoQ in 2Q26; liquidity squeeze in August lifted rates; system loans +0.2% in real terms QoQ in 3Q26 (AR$ –0.6%; USD +10.3%)

2027: POTENTIAL RECOVERY DRIVERS

Room for lower rates

Sustained disinflation could lead to lower lending rates; Monetization improving in 2H26

Investment and exports lead

Trade surplus expected to approach USD 30bn in 2027 with exports at record level; RIGI approvals near USD 50bn, mostly in energy and mining with USD 8bn in investment expected in 2027

Credit cycle bottoming

System delinquency stable after 19 monthly increases; private credit at ~14.5% of GDP leaves ample room to grow

The 2027 election scenario will be key to the timing and pace of recovery

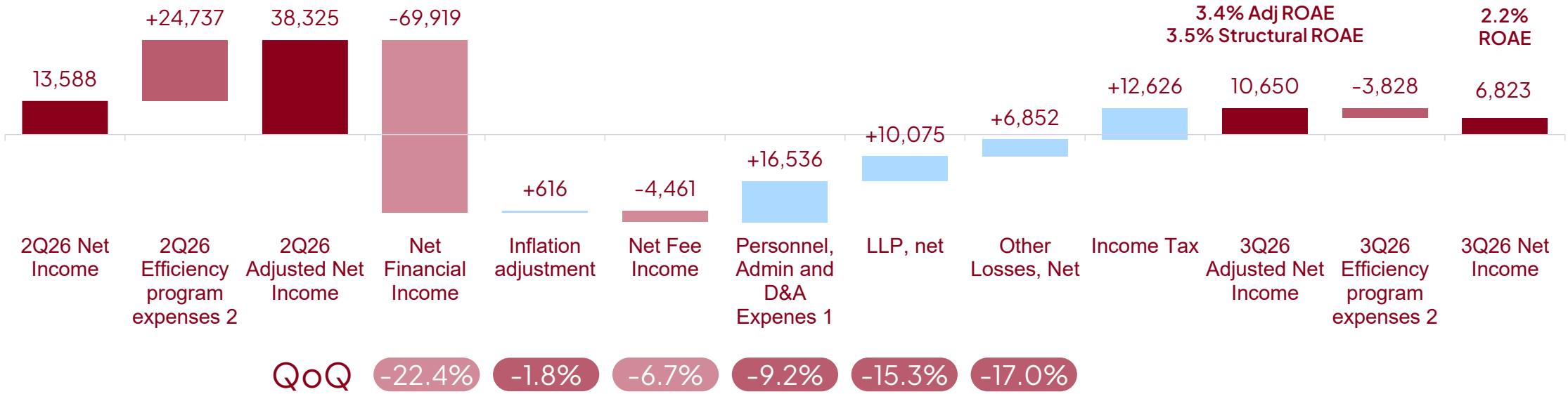
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Net Income of AR$6.8 bn as Lower Costs and LLPs Partly Offset Lower Net Financial Income

3Q26 Earnings

Key Message

- Lower asset yields compress spreads
- Lower inflation: 5.8% vs 6.8% in 2Q26
- Lower credit card volumes; IOL brokerage +4%
- Personnel ex-severance -14%
- Collections and tighter origination ease LLPs
- Turnover tax -8.2% on lower interest income
- **44%** effective tax rate

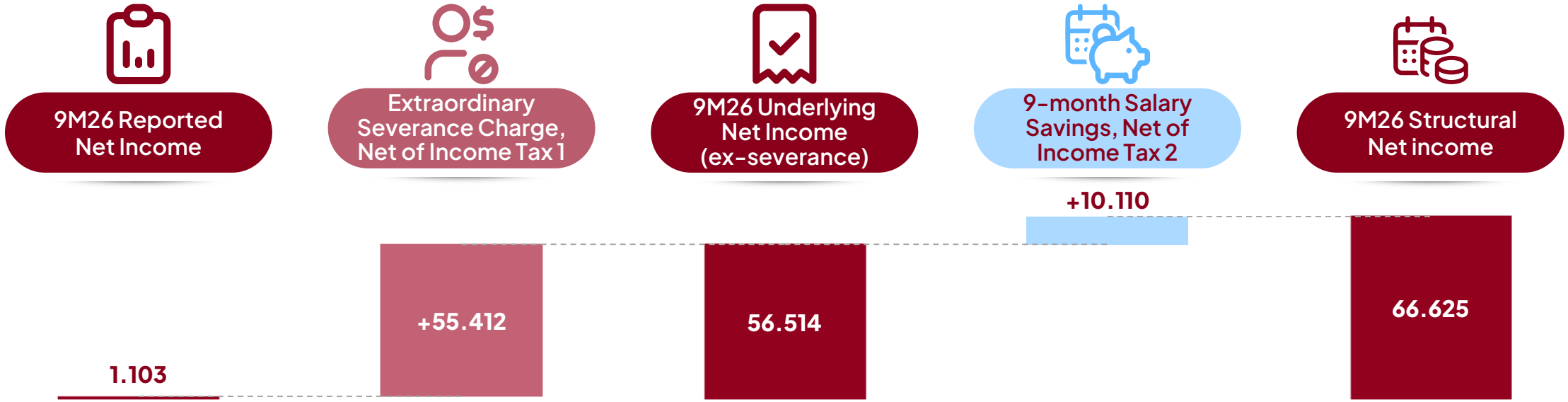


1) Adjusted Net Income excludes pre-tax severance and rightsizing expenses (AR$38.1 bn in 2Q26; AR$5.9 bn in 3Q26)
2) Net of income tax

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Leaner Cost Base Supports Sustainable Profitability

9M26 Reported-to-Structural Net Income Bridge (AR$ million)



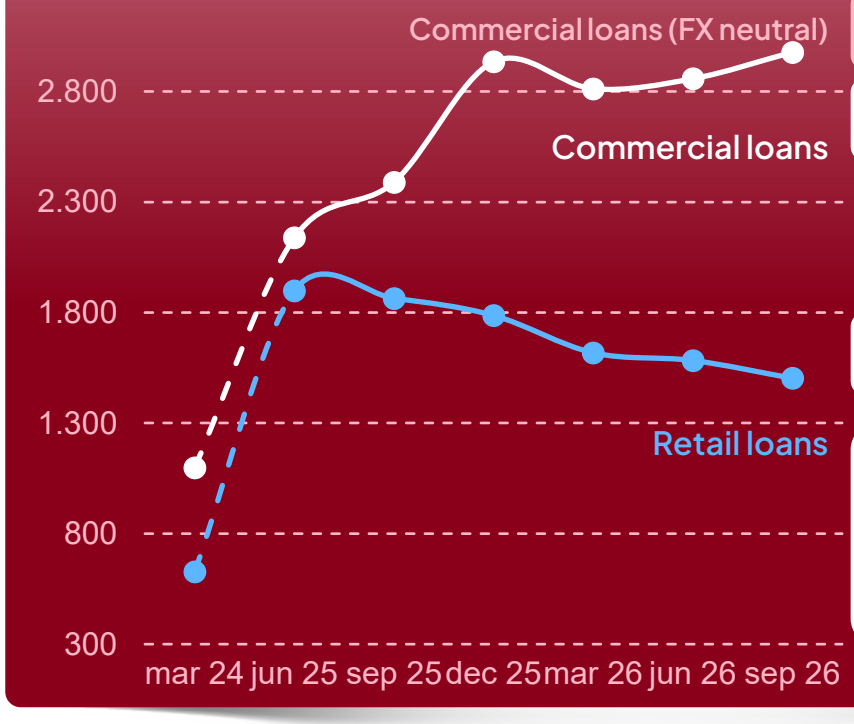
- Permanently lowering our cost to serve
- -16.1% YoY in Group headcount to 2,822 employees
- Lower cost base supports operating leverage and profitability, with structural ROAE of 7.2% in 9M26

Cost base transformation

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Return to Loan Growth: Portfolio Up 1.3% QoQ in Real Terms, with Retail Origination Picking Up in September and October

Loan portfolio evolution [In AR$ Bn]



	QoQ	YoY	Mar 24 to date
Commercial loans (FX neutral)	+5.4% FX neutral		
Commercial loans	+4.2%	+24.6%	+171%
Retail loans	-5.1%	-19.4%	+140%

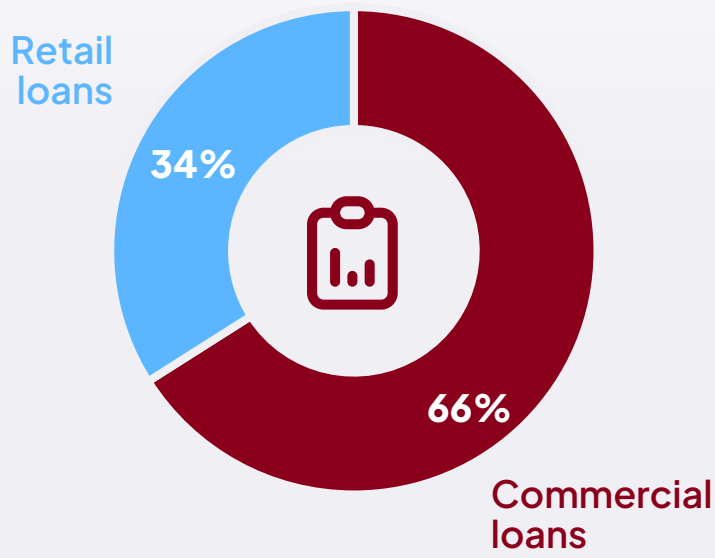
Momentum building

+3.7% Total loans (Sep)

+20% Retail origination (Sep vs Aug)

Oct: growth continues ▲

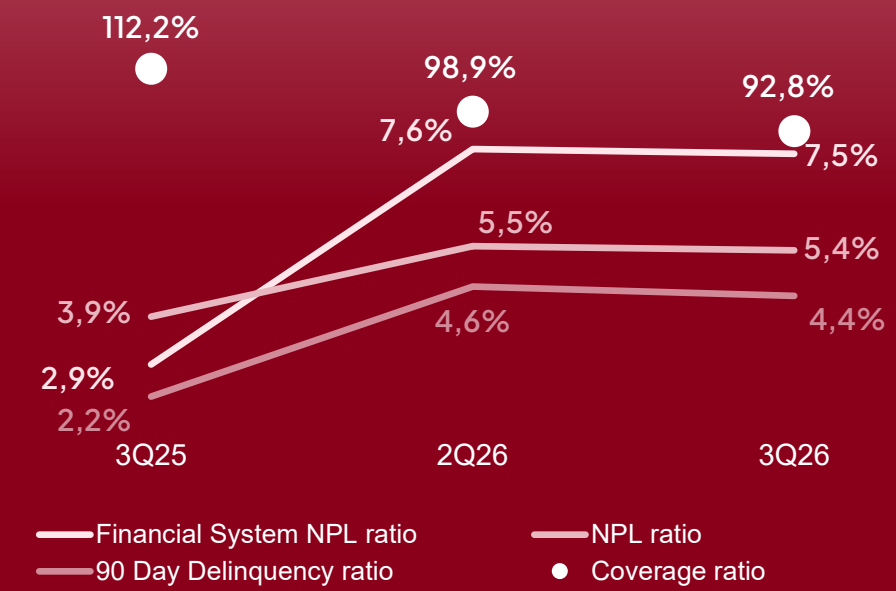
Loan portfolio Breakdown [%]



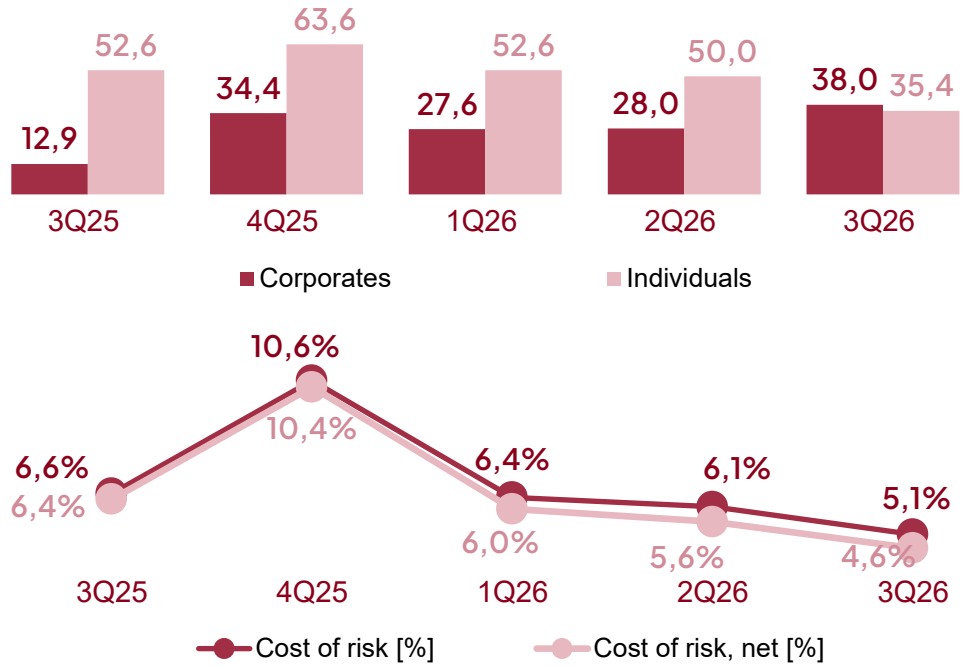
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Further Improvement in Asset Quality: NPL ratio at 5.4%, 200 bps Below Industry; Net Cost of Risk Down to 4.6%

NPL, Coverage and CoR [%]

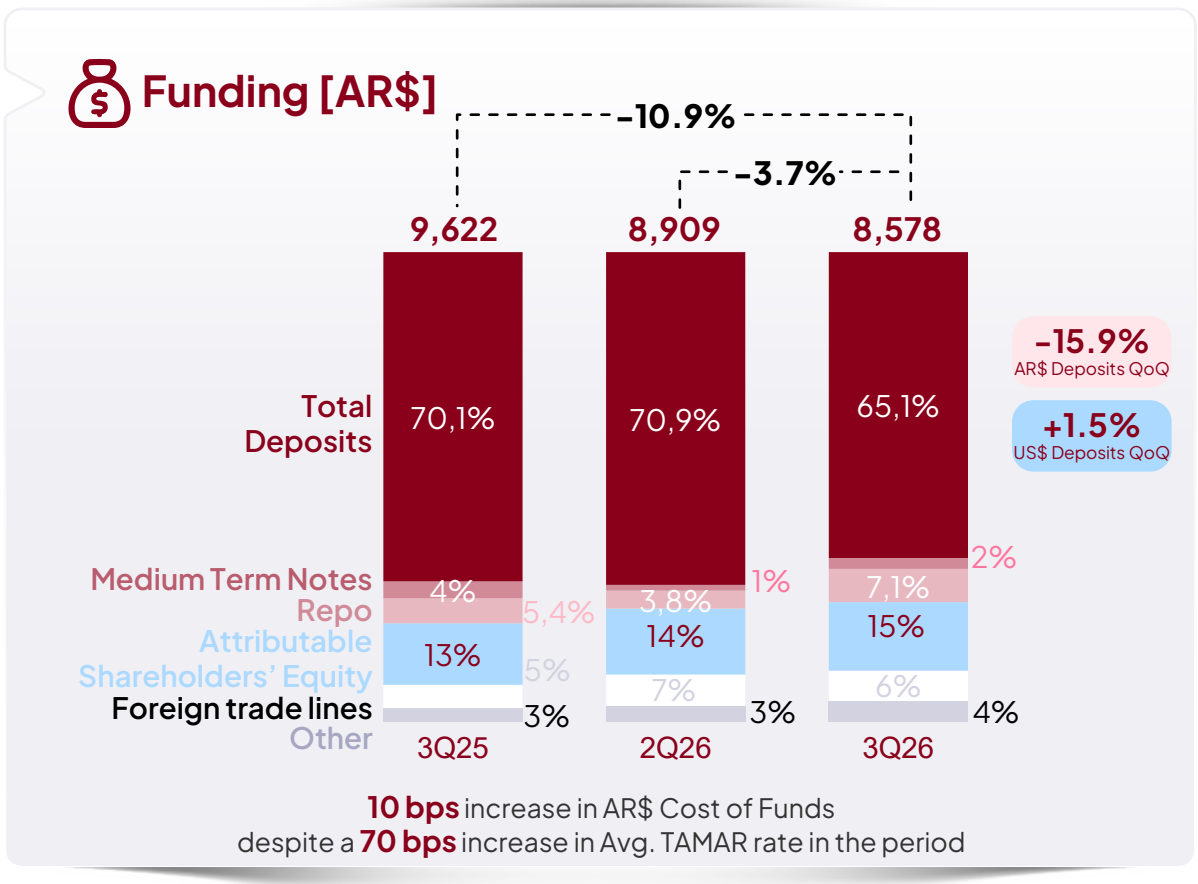


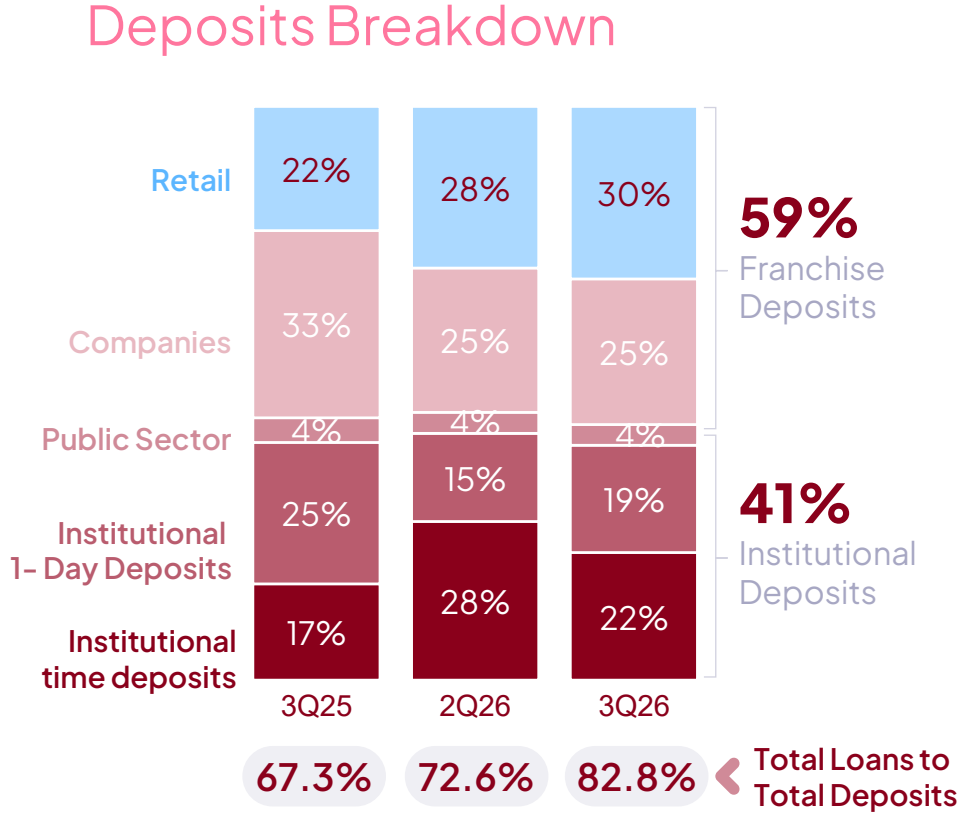
NPL Formation



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Active Funding Management: Reduced High-Cost Institutional Peso Deposits; Growth in U.S. Dollar Deposits

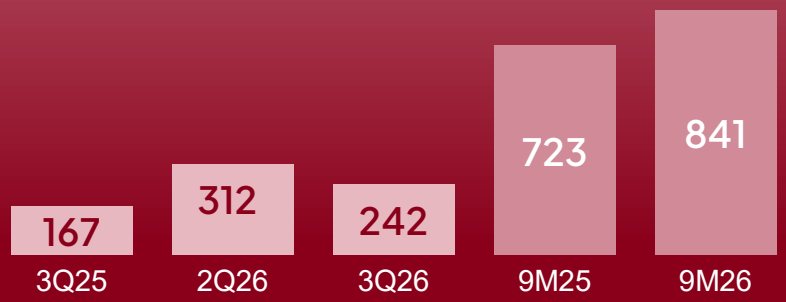




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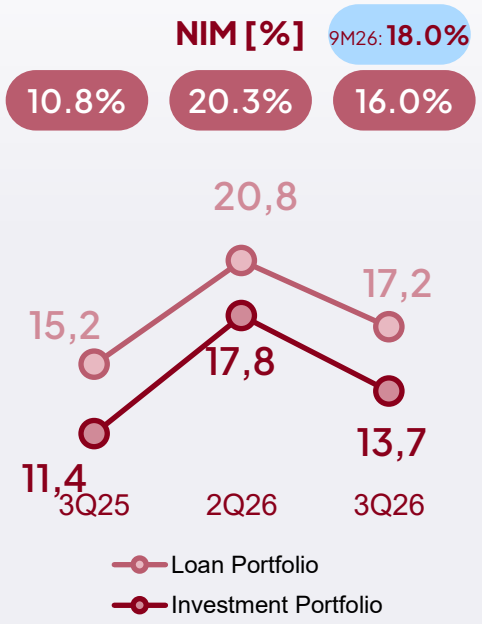
NIM Down to 16.0% on Asset Repricing, Lower Inflation and Securities Gains; 9M26 NIM at 18.0% within Guidance

Net Financial Income [AR$ Bn.]

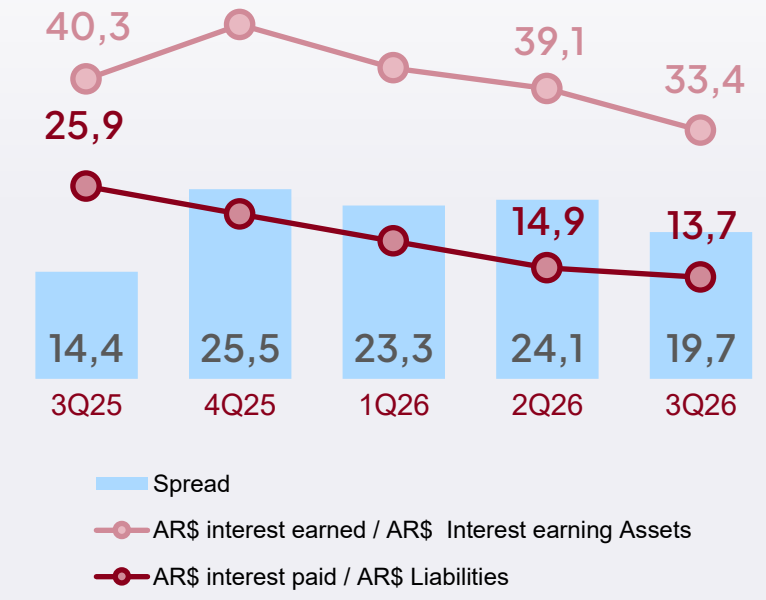


	3Q25	2Q26	3Q26
Cost of funds [%] AR$ & US$	20.2%	11.7%	11.2%
Leverage (Assets to Equity)	7.9X	7.4X	7.3X
Average Leverage (Assets to Equity)	6.9X	6.9X	6.9X

NIM breakdown



AR$ Interest Spread [%]



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2026 Guidance Revised to Reflect an Uneven Recovery

Loans	3Q QoQ Var: 0,9%	YoY: 1,8%	2026e: **0 – 5%**	• 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: 10-15%
Deposits	3Q QoQ Var: -11,6%	YoY: -17,2%	2026e: **-5 – 0%**	• Asset and liability management in 3Q26 reduced institutional deposits • Monetary policy expected to remain restrictive • Prior guidance: 10-15%
Asset Quality NPL Ratio	2Q 2026: 5,5%	3Q 2026: 5,4%	2026e: **5.0% – 5.5%**	• Net COR anticipated between 5.3%-5.8% • NPL and COR unchanged vs. prior guidance
Net Interest Margin	3Q 2026: 16,0%	9M 2026: 18,0%	2026e: **17% – 19%**	• Unchanged vs. prior guidance

1) Macro assumptions as of October 2026 (Central Bank Market Expectations Survey): Inflation of 30.4%, Interest Rate eop of 24.0%, Fx eop at 1,590 and GDP of +0.7% in 2026.

2026 Guidance Revised to Reflect an Uneven Recovery

	3Q26 QoQ Var	9M26 YoY Var	2026e	
Net Fee Income	-6,7%	-12,7%	**Between -12% and -10%**	• Continued soft activity weighing on Banking and Insurance fees, while brokerage fees compare against a high 2025 base • Prior guidance: Between -5% and -8%
Adjusted Operating Expenses[1)]	Reported -22,3% -9,2%	6,4% Reported -8,6%	**Between -8% and -6%**	• 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 -6% and -4%
	3Q26	**9M 2026**	**2026e**	
ROE	2,2%	0,1%	**1% - 2%**	• ROE reflects headcount rightsizing at the bank ecosystem • Lower than anticipated loan and fee growth amid softer economic activity • Prior guidance: 2-4%
Adjusted ROE[1)]	3,4%	6,1%	**5% - 6%**	• Adjusted ROE does not yet reflect the full benefit of AR$49.5 billion in annualized salary savings • Full run-rate savings to support underlying cost structure in 2027 • Prior guidance: 8-10%
	Jun 2026	**Sep 2026**	**Dec 2026e**	
Capital (CET1)	14,2%	13,5%	**12% - 14%**	• Unchanged vs prior guidance

1) Adjusted figures exclude Headcount rightsizing cost

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Thank you!

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