Corporate Presentation

November 2026

2Q26



10 YEARS SUPV LISTED NYSE

BYMA Bolsas y Mercados Argentinos

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Grupo Supervielle

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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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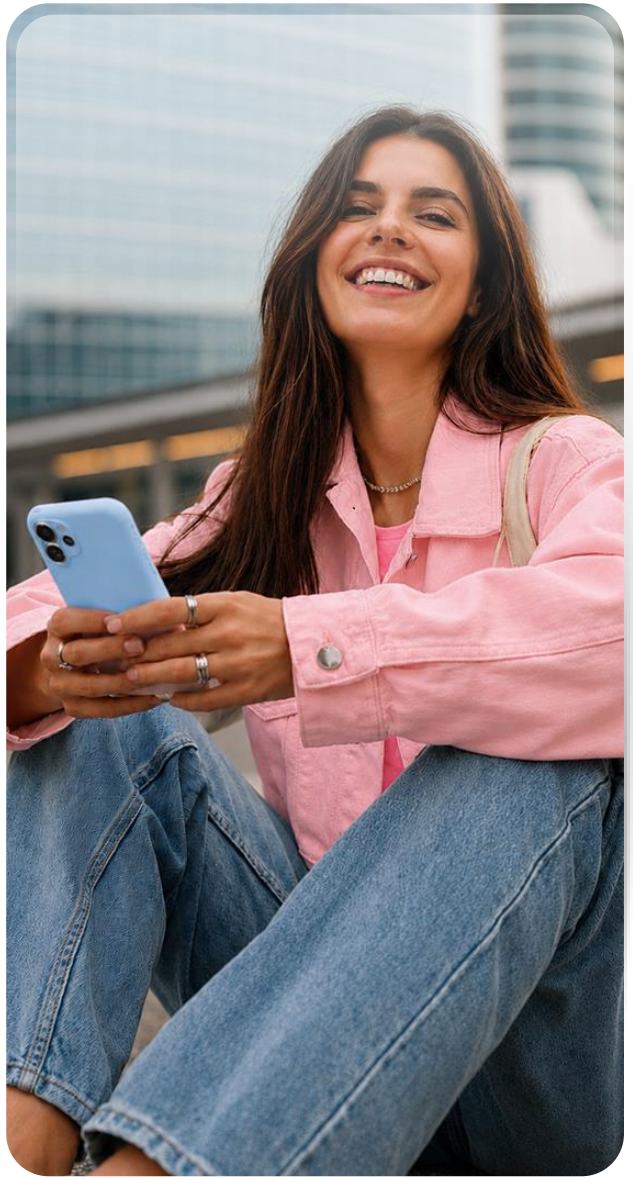
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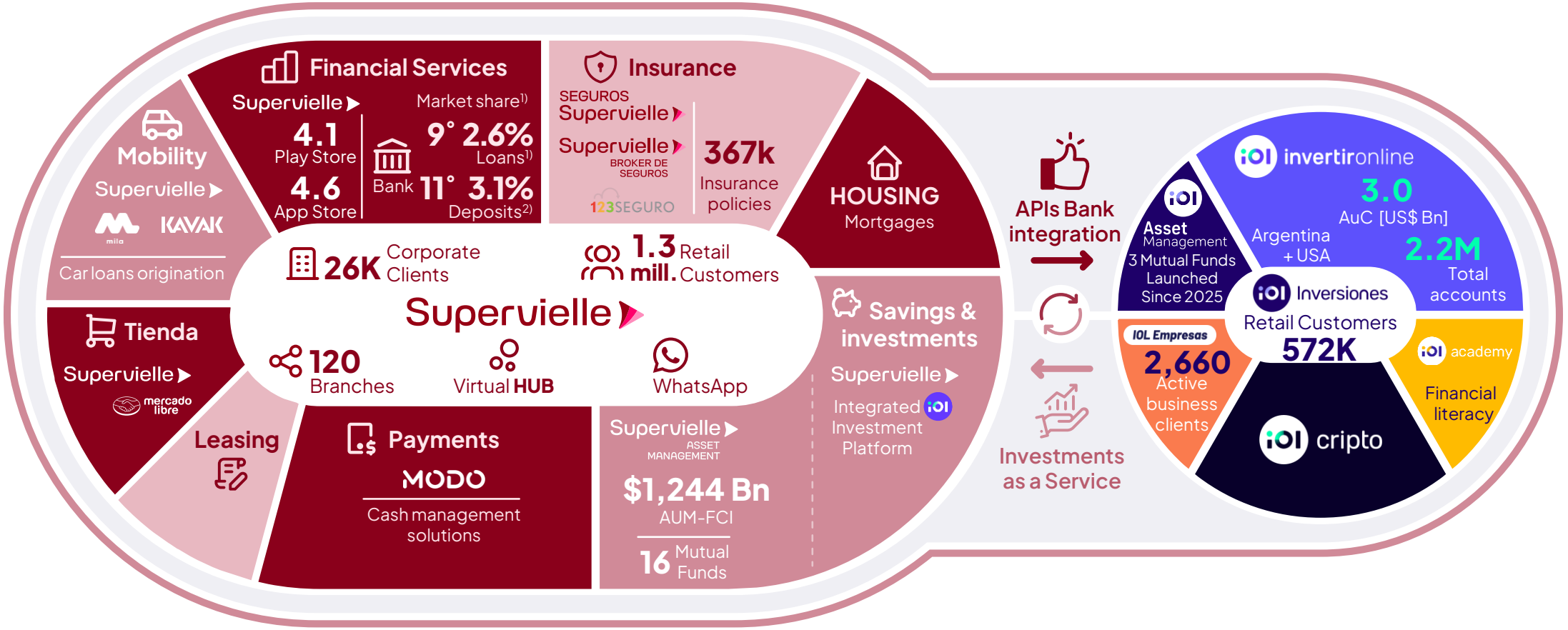
01. Who we are

We are Grupo Supervielle, an integrated ecosystem of financial solutions. We put people and companies at the center of everything we do, supporting them in their everyday lives, from managing their day-to-day finances to protecting their savings and growing their investments. We combine a human touch with digital innovation.



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



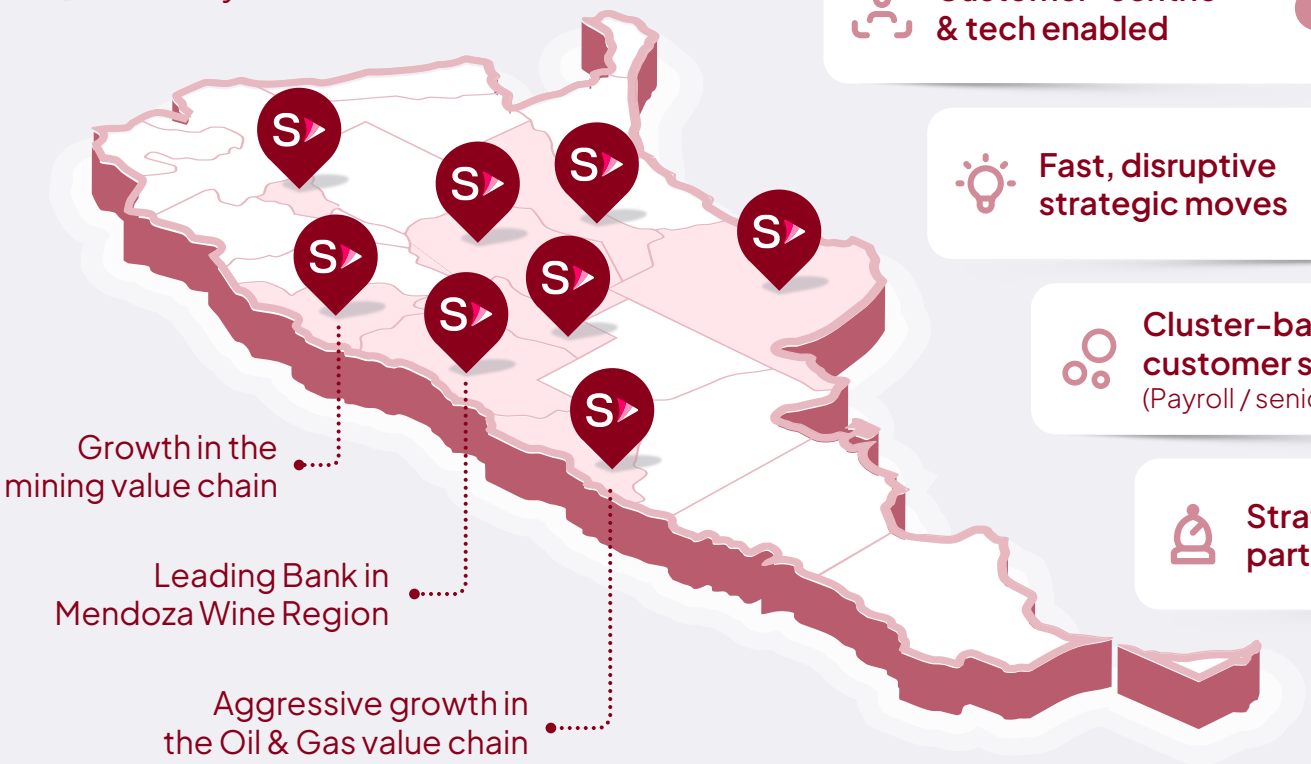
● Corporate Clients ● Retail customers ● Corporate + Retail customers

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

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

Prioritization of Segments/Products
Industry - Client Clusters



Customer-centric & tech enabled 1

Fast, disruptive strategic moves 2

Cluster-based customer strategy (Payroll / senior citizens) 3

Strategic partnerships 4

Prioritizing targeted corporates (segments/ products/ industry), e,g, oil & gas, mining 5

Mendoza: Leadership 6

Public sector banking (selective expansion complementing corporate focus) 7

Cross-selling IOL customers 8

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Executing on Our Strategy; Scaling the Ecosystem

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

Supervielle

- Evolving the Supervielle SuperApp into a true financial hub



- Driving **engagement** & operating leverage
- WhatsApp / mercado libre • Tech & touch-driven **distribution**
- **Remunerated** account
- invertironline

Renewed corporate purpose

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

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



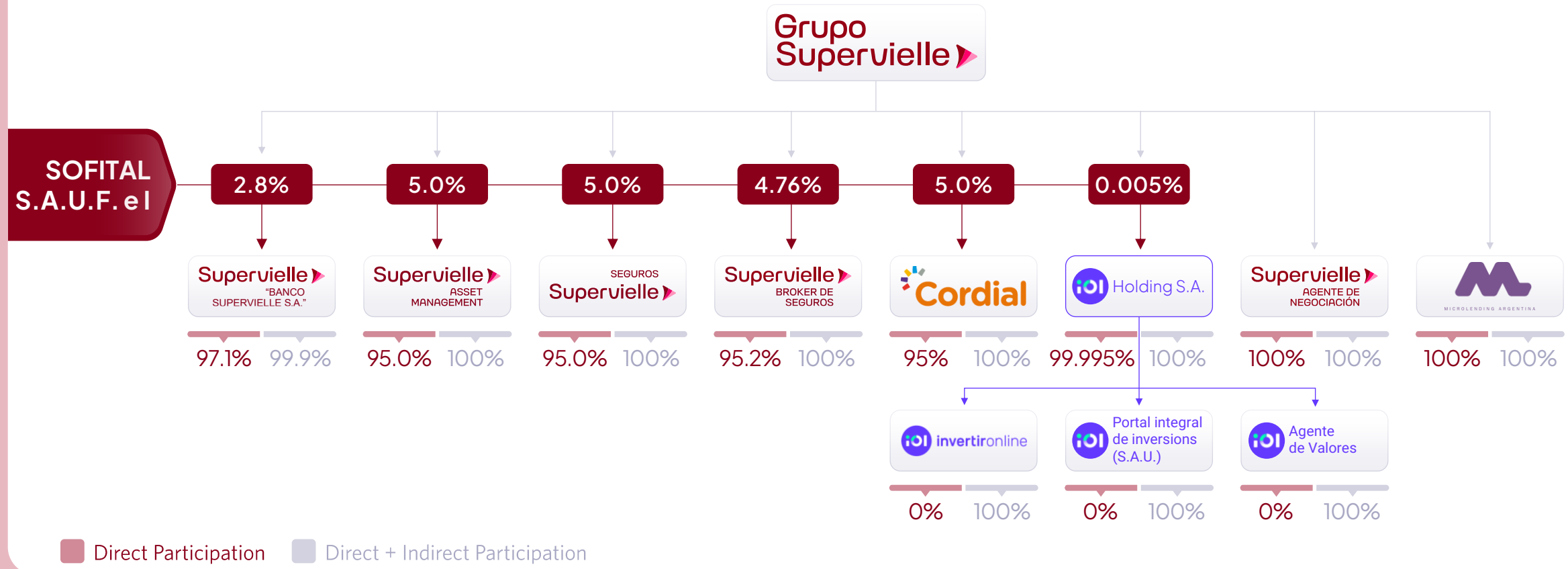
- **High operating** leverage positioned for capital markets expansion
- **Focus** on Affluent, Corporates & IFAs
- **Disciplined** and **profitable** AUC scaling

Ready for what's next

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

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Our Subsidiaries



02. SUPV

2Q26 Results, SUPV Earnings Conference Call Presentation, August 11, 2026



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

1 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

2 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**

3 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

4 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%**

5 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**

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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

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

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

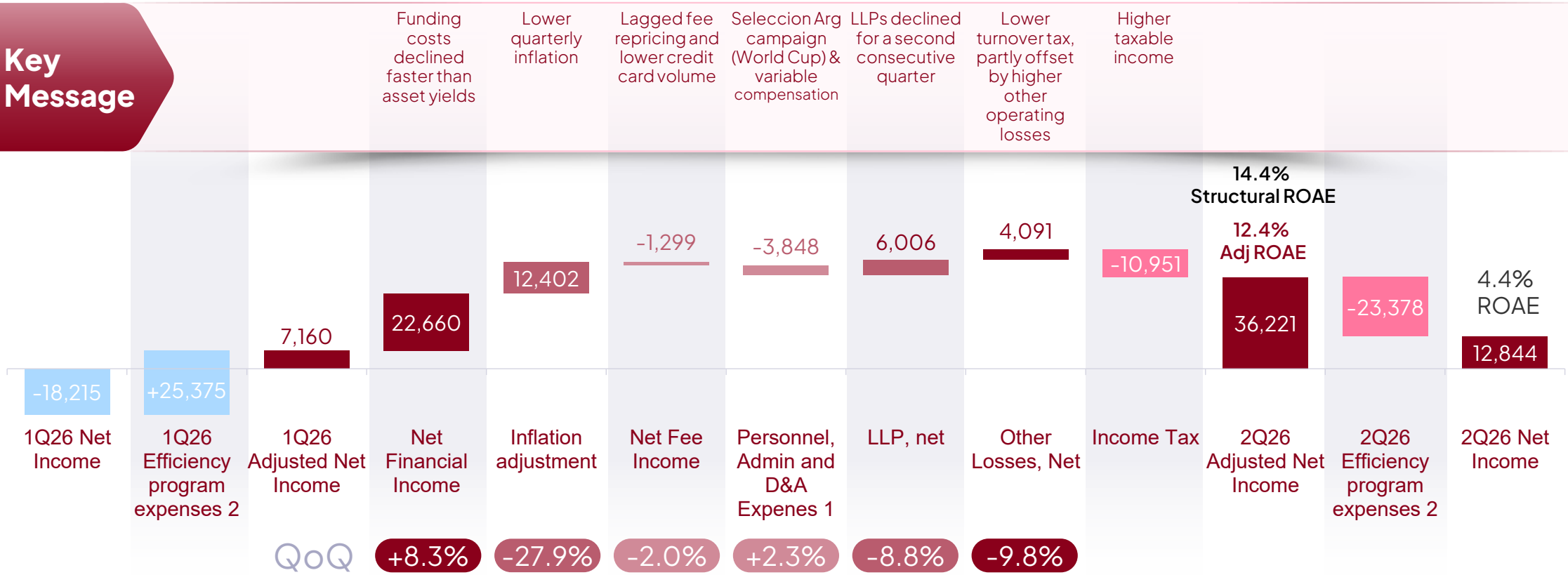
- Leverage enhanced scoring to expand profitable lending
- Accelerate growth in strategic products and sectors
- Agreement with Flash to launch auto financing on Mercado Libre in 4Q26

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

2Q26 Earnings

Key Message

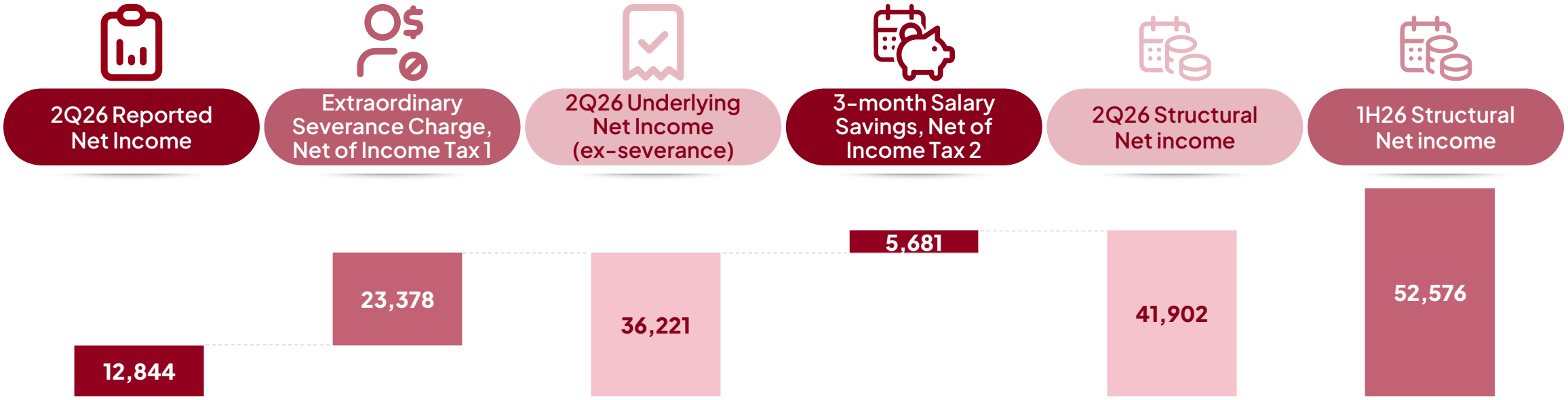


1) Adjusted Net Income excludes AR$36 billion in pre tax expenses related to the headcount rightsizing program in 2Q26
2) Net of income tax

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Return to Profitability and Lower Cost Base Support Earnings Recovery

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



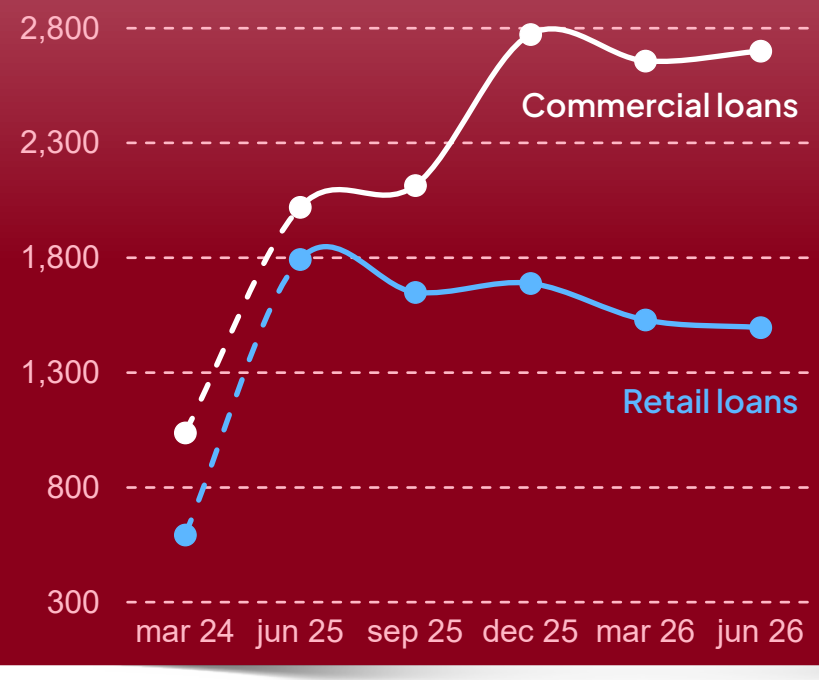
- 262 employees restructured in 2Q
- Total YTD reduction of 553 employees, or 17% of Group workforce
- Structurally lower cost base supports efficiency and ROE recovery, with structural 2Q26 ROAE of 14.4%

Cost base transformation

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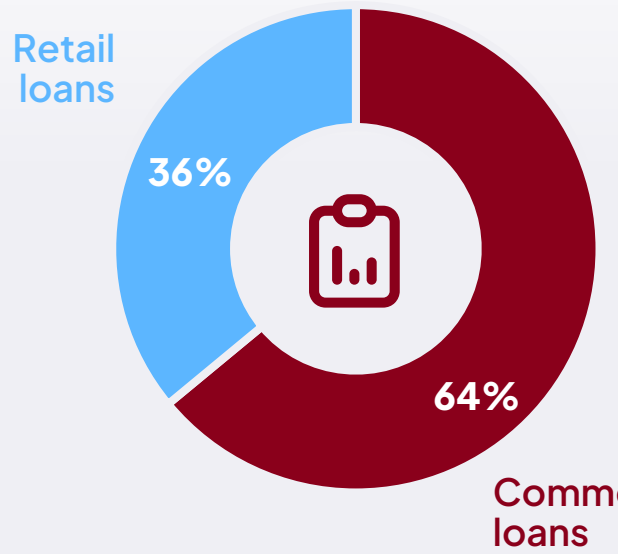
Commercial Lending Edges Higher, Supported by U.S. Dollar Loans, While Retail Lending Remains Subdued

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%

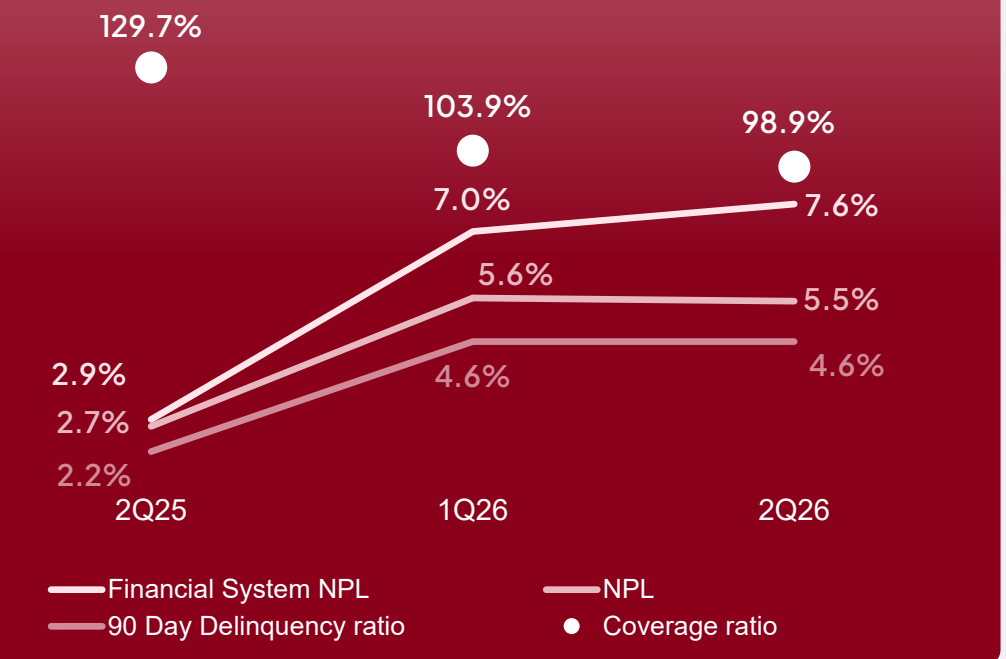
Loan portfolio Breakdown [%]



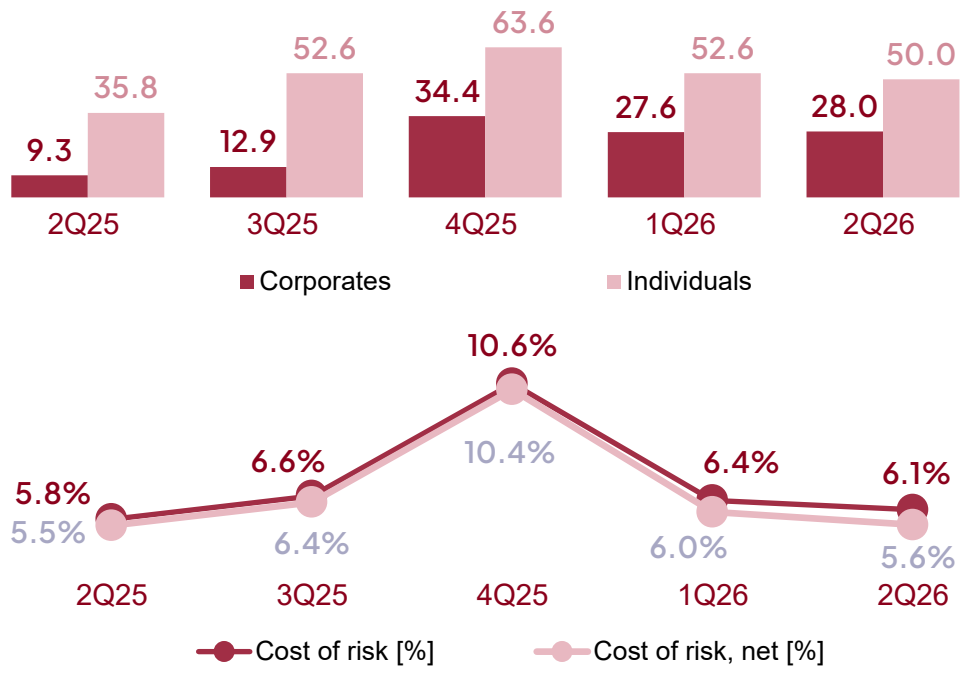
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NPL Ratio Improved to 5.5% as the Industry Ratio Rises to 7.6%; Further Asset Quality Improvement Remains a Priority

NPL, Coverage and CoR [%]



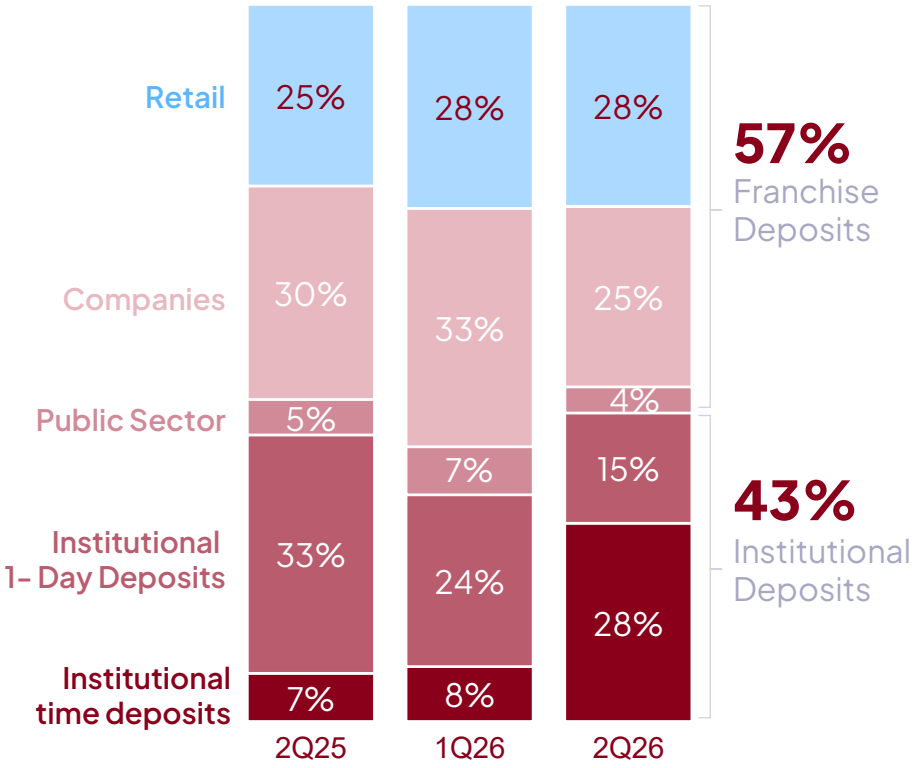
NPL Formation

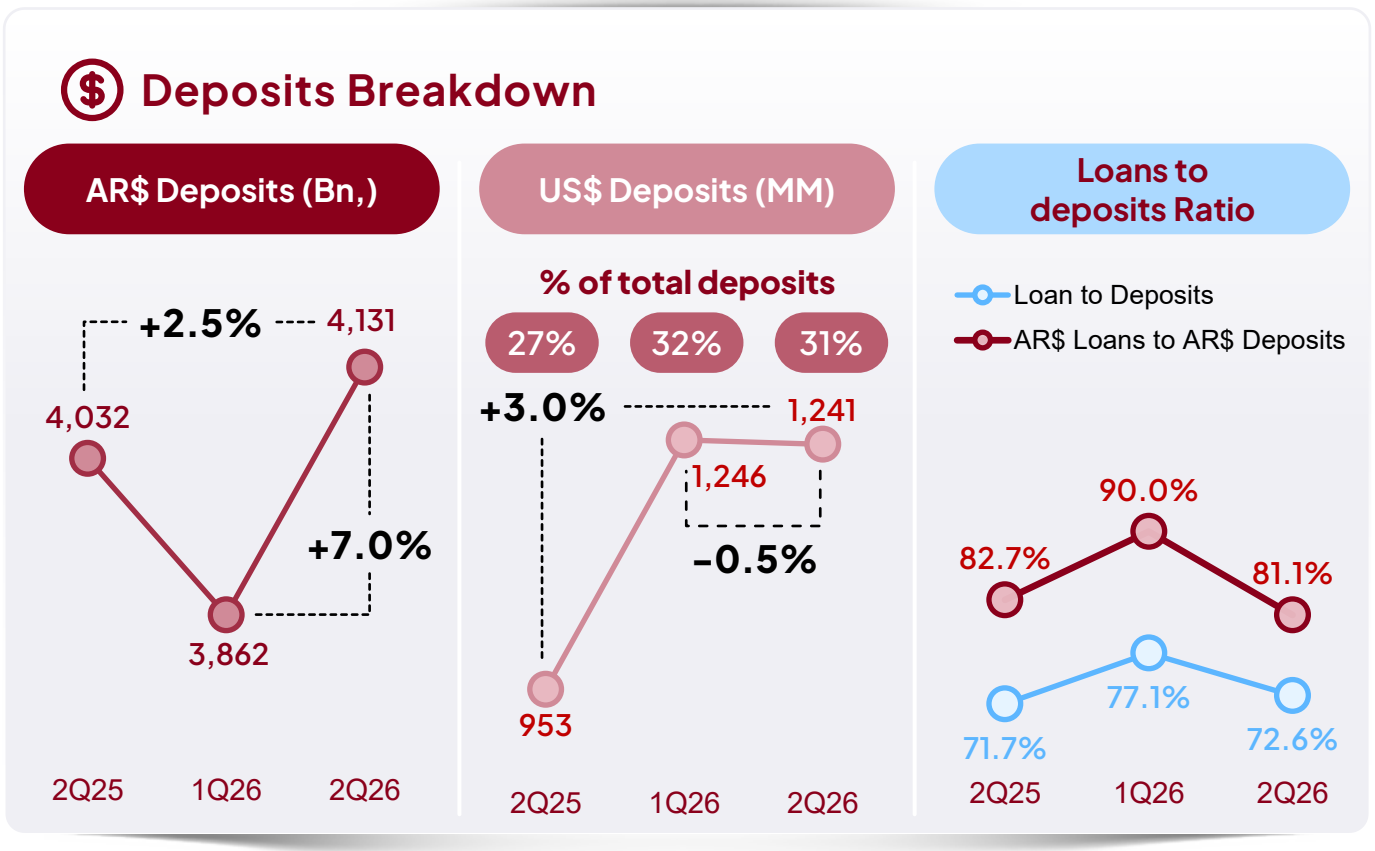


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ALM Initiatives to Lower Funding Costs Shifted the Mix from Corporate to Institutional Time Deposits

Deposits Breakdown

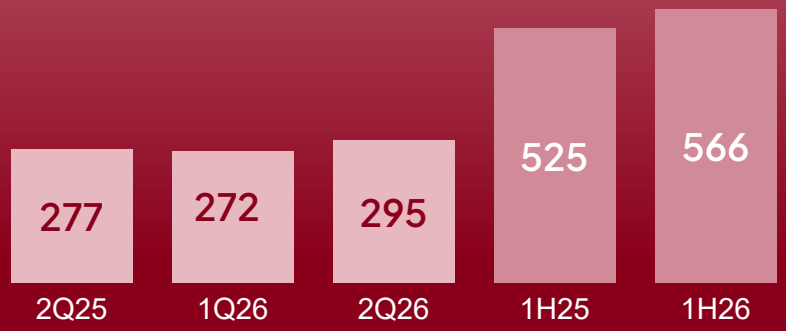




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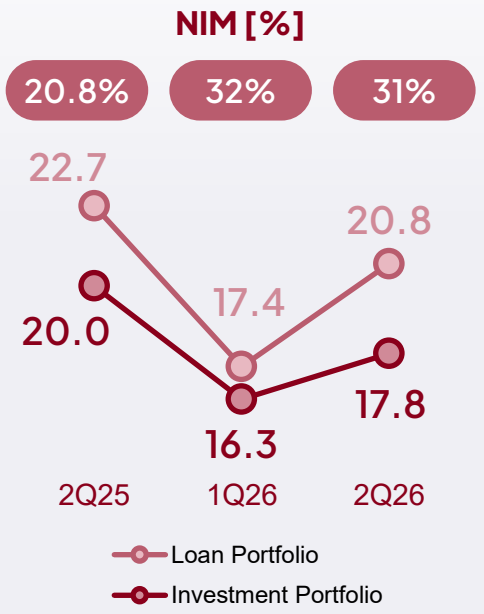
Lower Market Rates Reduce Funding Cost Lifting 2Q26 NIM to 20.3%, Above Revised FY26 Guidance

Net Financial Income [AR$ Bn.]

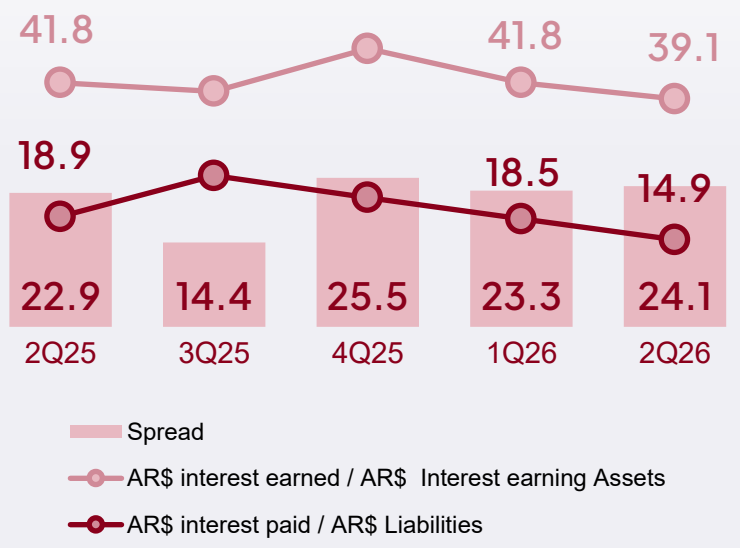


	2Q25	1Q26	2Q26	1H25	1H26
Cost of funds [%] AR$ & US$	16.0%	14.9%	11.7%		
Leverage (Assets to Equity)	6.5X	7.5X	7.4X		
Average Leverage (Assets to Equity)	6.0X	7.5X	6.9X		

NIM breakdown



AR$ Interest Spread [%]



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

Loans	2Q QoQ Var: -1.4%	YoY: 9.0%	2026e: 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: 4.7%	YoY: 8.0%	2026e: 10 – 15%	• Monetary policy expected to remain restrictive • Unchanged vs. prior guidance
Asset Quality NPL Ratio	1Q 2026: 5.6%	2Q 2026: 5.5%	2026e: 5.0% – 5.5%	• Net COR anticipated between 5.3%-5.8% • NPL and COR unchanged vs. prior guidance
Net Interest Margin	2Q 2026: 20.3%	6M 2026: 19.7%	2026e: 17% – 19%	• 1H26 NIM benefited from lower cost of funds • Lagged asset repricing could weigh on 2H26 NIM • Prior Guidance: 15-18%

1) 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.

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

Net Fee Income	2Q26 QoQ Var: -2.0%	1H26 YoY Var: -11.0%	2026e: **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
Adjusted Operating Expenses[1)]	1Q26 QoQ Var: 0.0% / 2.0%	6M26 YoY Var: 15.0% / -5.0%	2026e: **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%
ROE	2026: 4.4%	6M 2026: -0.9%	2026e: **2% - 4%**	• ROE reflects headcount rightsizing at the bank ecosystem • Sequential improvement expected through year-end • Prior guidance: 2-6%
Adjusted ROE[1)]	2026: 12.4%	6M 2026: 7.4%	2026e: **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%
Capital (CET1)	Mar 2026: 15.4%	Jun 2026: 14.2%	Dec 2026e: **12% - 14%**	• CET1 guidance raised, following lower than-originally-expected loan growth • Prior guidance: 11-13%

1) Adjusted figures exclude Headcount rightsizing cost

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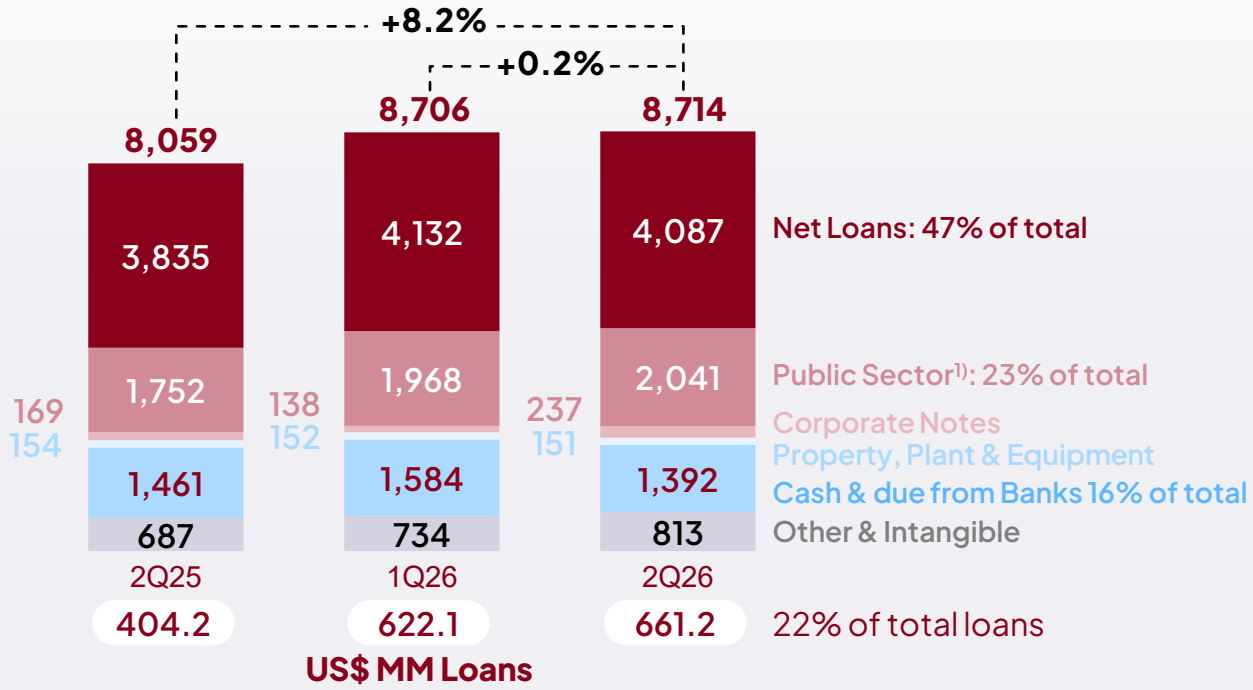
03. Annex I

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

Assets Evolution [AR$. Bn]



Total Loan Breakdown [%][2]



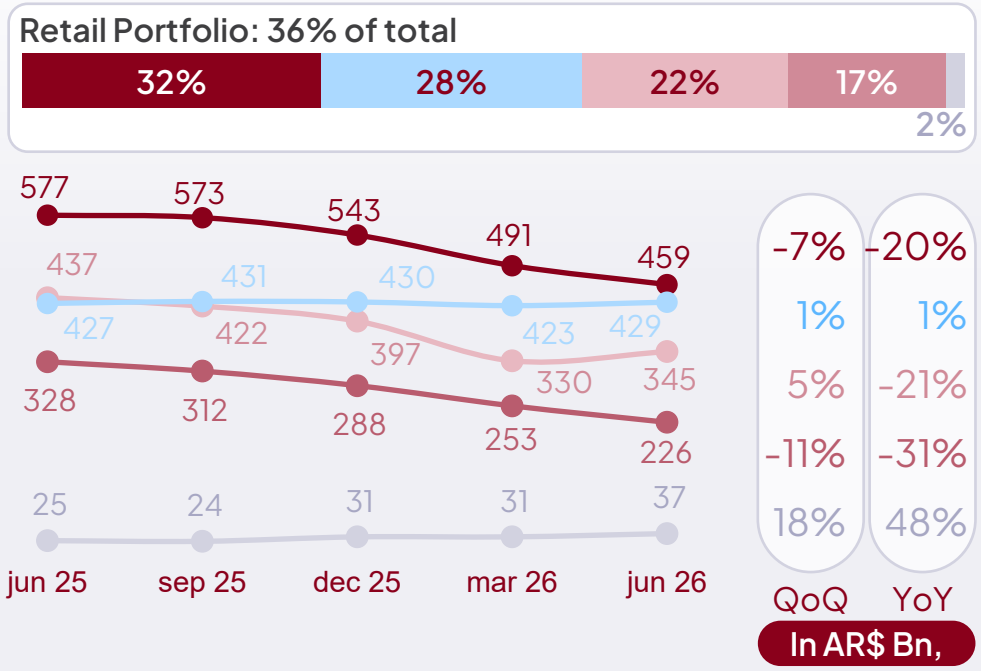
- **Commercial loans:** +2% QoQ & +34% YoY
- **Retail loans:** -2% QoQ -17% YoY

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,

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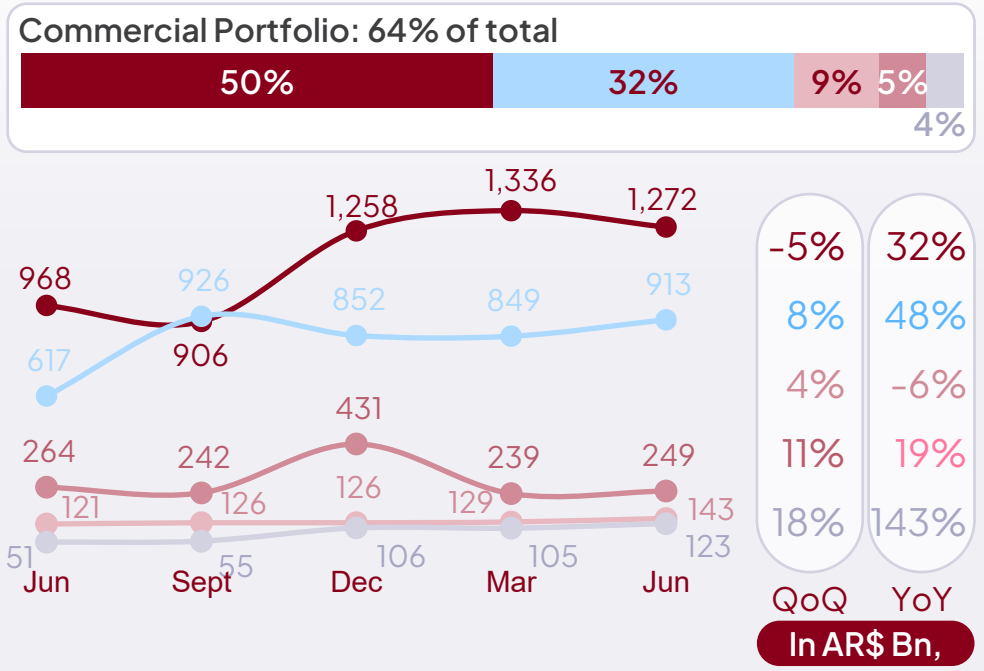
Commercial Lending Leads Portfolio Mix; Disciplined Retail Origination Reflects Prudent Risk Management

Retail Loans: 36% of total from 52% as of Dec 2024
[-2% QoQ / -17% YoY]



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

Commercial Loans: 64% of total from 48% as of Dec 24
[+2% QoQ / +34% YoY]

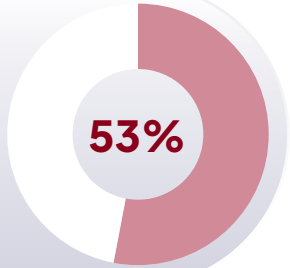


Promissory notes · Foreign trade loans · Overdraft · Leasing · Other

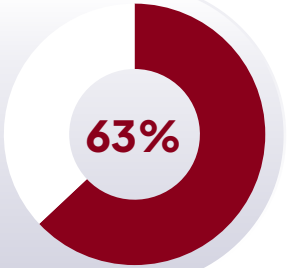
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Retail Loan Portfolio: Focus on Payroll and Pension Customers Over Open Market Customers

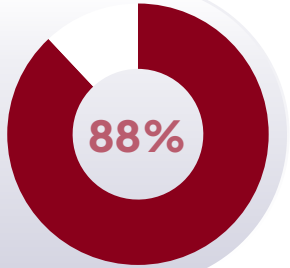
1. Loans to payroll and pension clients/ total loans to individuals



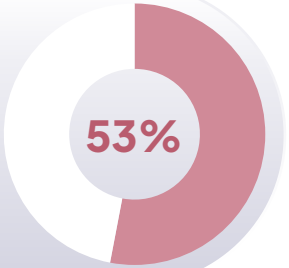
2. Credit card volumes to payroll and pension customers



3. Personal loans granted to payroll and pension customers



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



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Atomized and Diversified Loan Portfolio within Company Portfolio Limits

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%

Commercial Portfolio

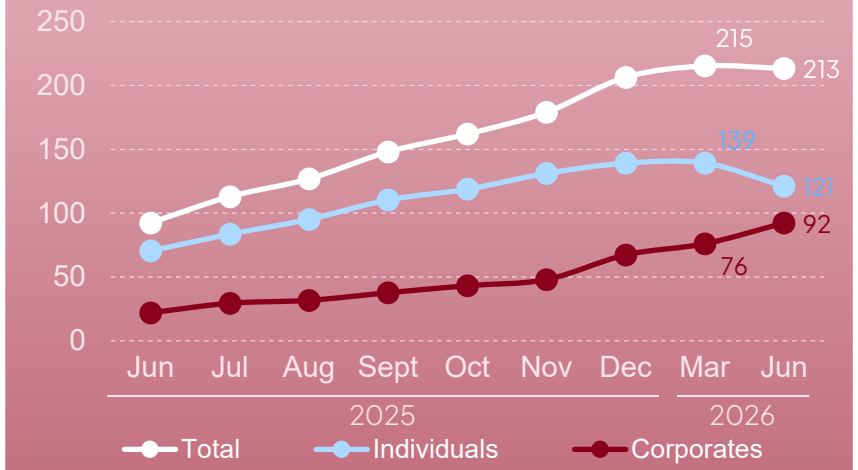
1. Collateralized commercial loan portfolio — 23%
2. Collateralized non-performing commercial loan portfolio — 33%
3. Well diversified & atomized industry exposure [top 10 debtors] — 14%

Other includes more than 20 sectors with less than 1% share each
Loan balance includes off balance sheet guarantees granted to customers

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

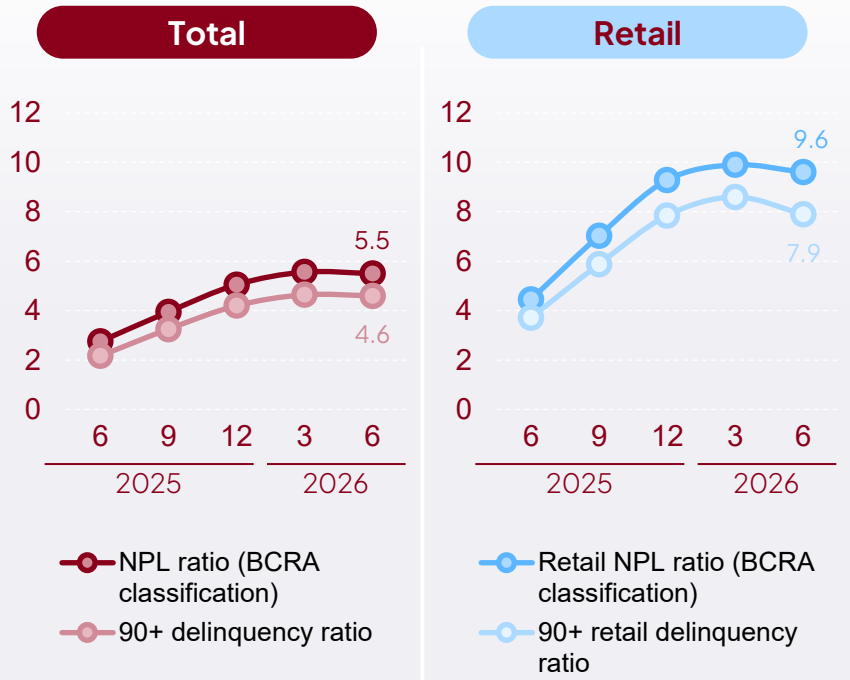
90+ day delinquency in constant pesos - monthly [AR$ bn, Jun-26 prices]



Total 90+ (real)
-5% from peak
The delinquency stock is now declining in real terms

Retail 90+ (real)
-13% QoQ in 2Q26

NPL ratio vs. effective 90+ delinquency [%]



Retail NPL +0.9 pp above 90 days delinquency

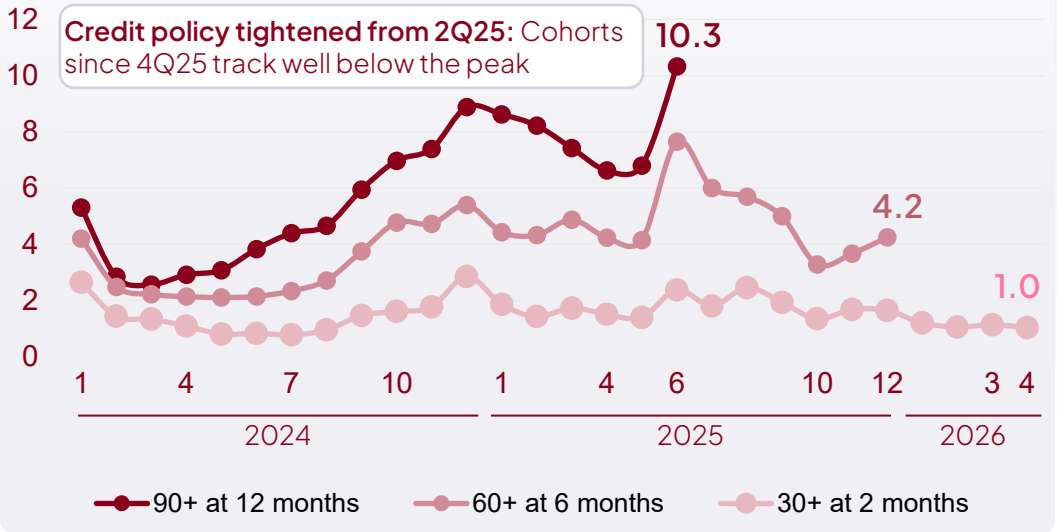


Company data, constant Jun-26 pesos; series end at the reported quarter.
NPL (BCRA classification) and 90+ delinquency measured on the same loan base - the gap reflects exposures classified non-performing while less than 90 days past due.

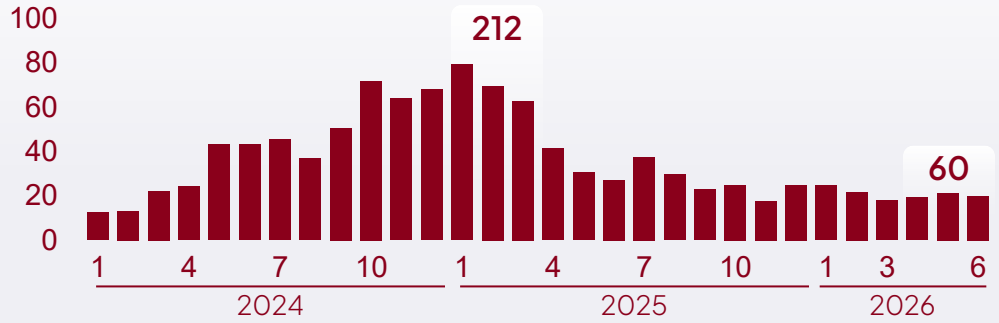
Grupo Supervielle

Vintages: Cohorts Originated After Credit Tightening Perform Structurally Better

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.

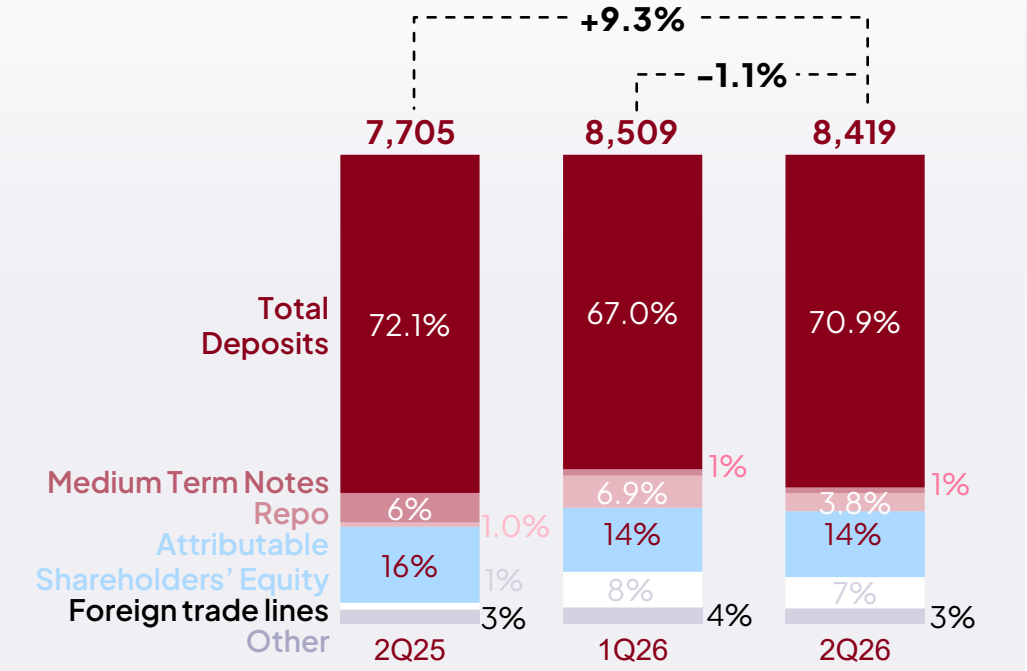
Originations deflated to Mar-26 pesos (company Axi from Jun-25; 2024-1H25 extended with INDEC CPI - validate; 2Q26 at 2026e inflation).

Credit-card stats: internal Risk deck. *Apr/May-26 originations shown - subject to disclosure review.

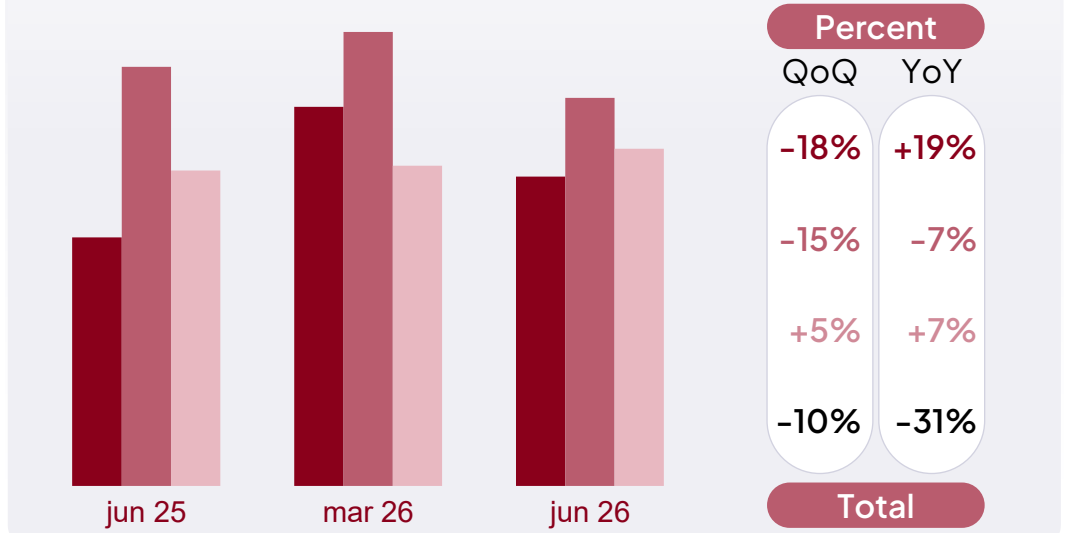
Grupo Supervielle

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

Funding [AR$]

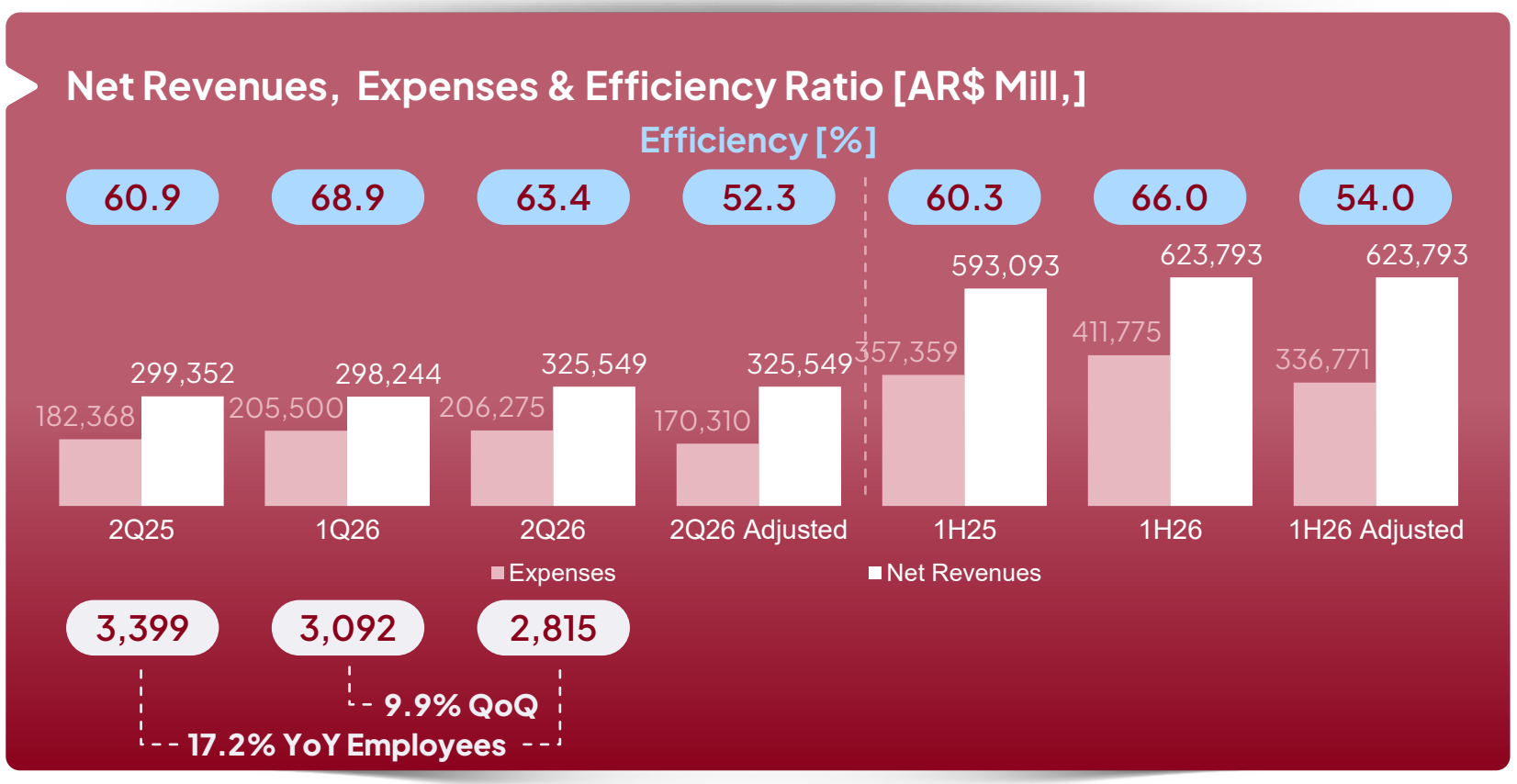


Retail & Commercial Deposits growth [AR% Bn.]



Grupo Supervielle

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



Net Revenues[1] 2Q-2026

+9.2% QoQ

+8.8% YoY

Expenses[2] 2Q-2026

+0.4% QoQ

+2.3% QoQ adjusted

+13.1% YoY

-6.6% YoY adjusted

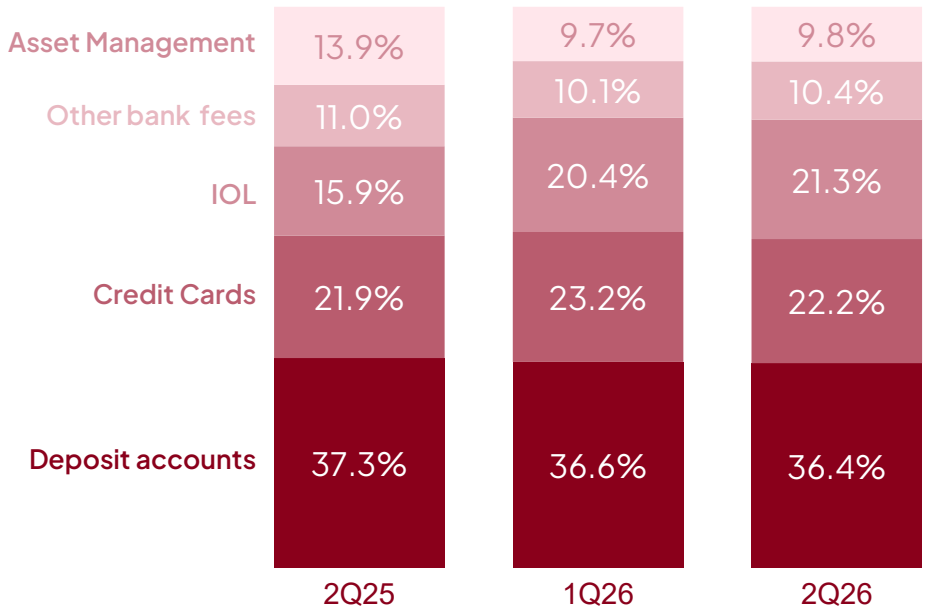
1) Net Revenues: Net Financial Income + Net Service Fee Income + Other net operating income (losses)

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.

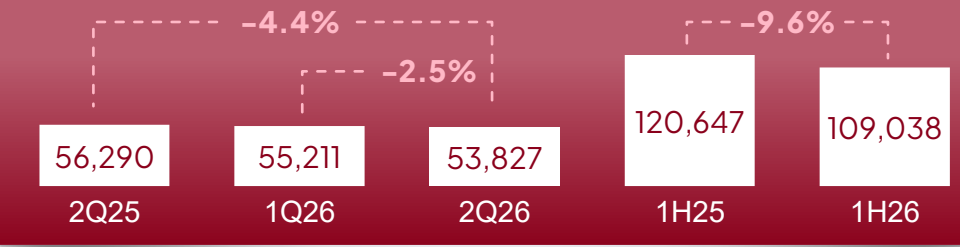
Grupo Supervielle

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

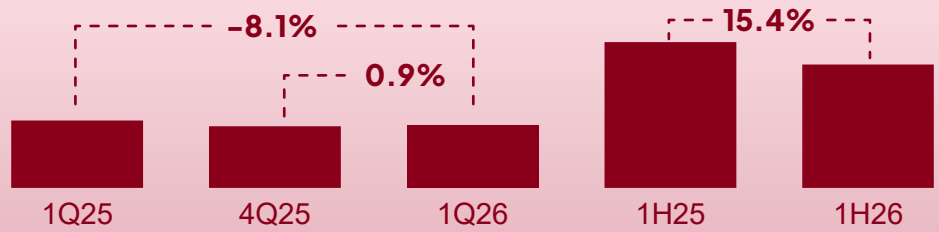
Fee Income breakdown ex insurance[%]



Net service fee income ex insurance [ar$ mill,]



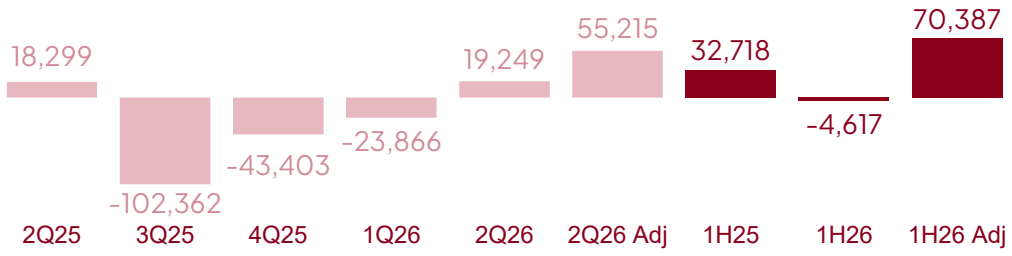
Income from insurance activities [ar$ mill,]



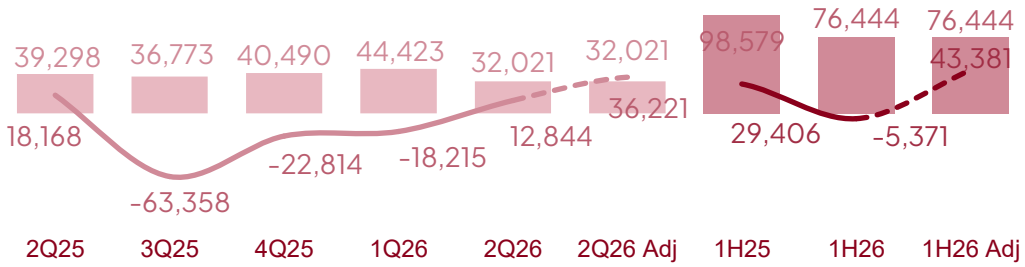
Grupo Supervielle

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%

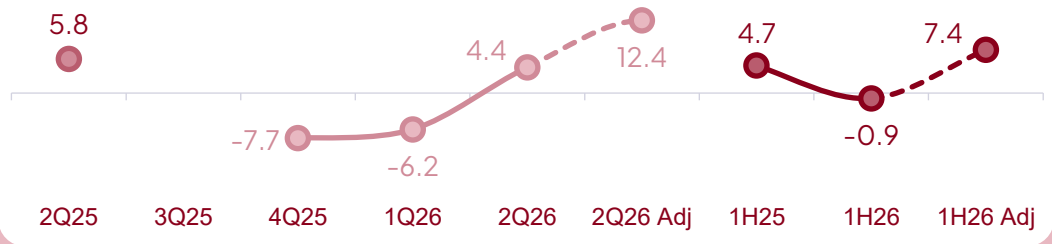
Profit Before Income Tax [AR$ Mill,]



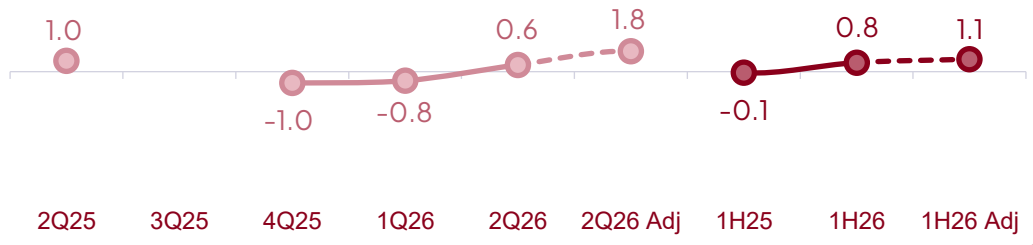
Attributable Net Income [AR$ Mill,]



ROAE [%]



ROAA [%]



Grupo Supervielle

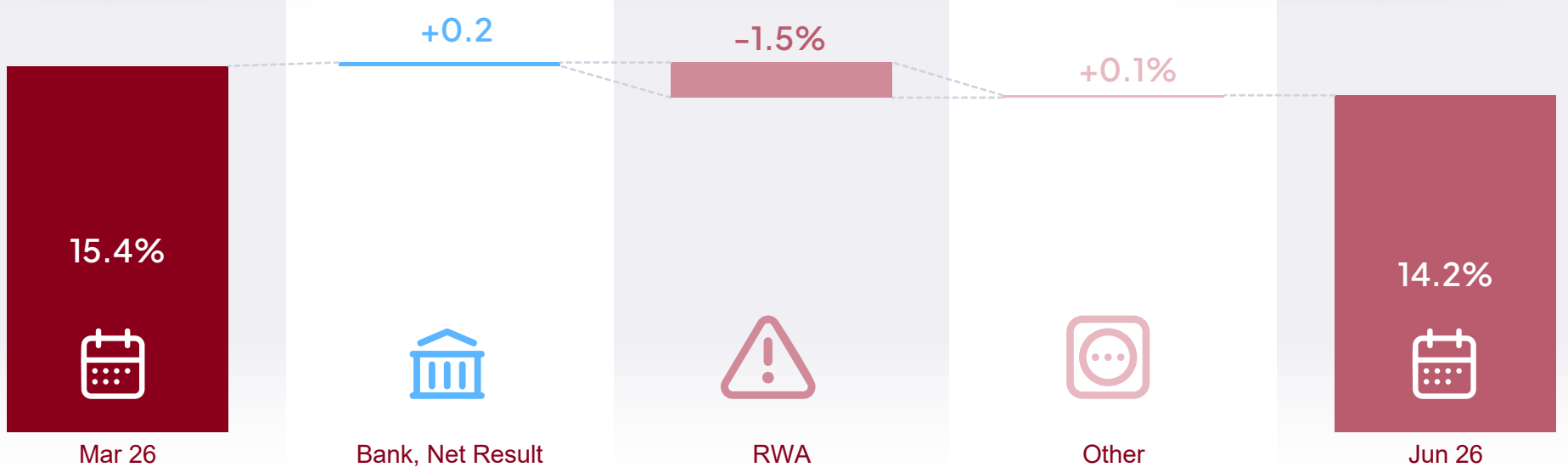
2026 Performance: CET1 at 14.2%

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



Grupo Supervielle

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	

1) Excluding income from insurance activities

Grupo Supervielle

Income Statement & Balance Sheet [Cont.]

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

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

Grupo Supervielle

Key Indicators

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%

1) Excluding income from insurance activities

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Key Indicators [Cont.]

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

1) Excluding income from insurance activities

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04. Annex II

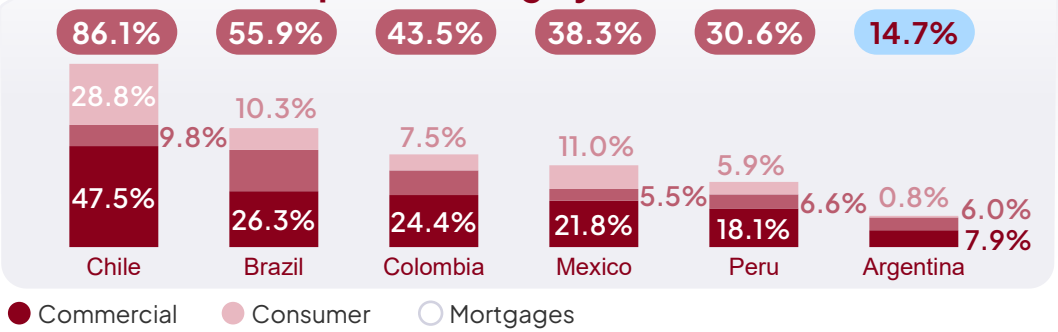
Industry Outlook and Supplementary Information



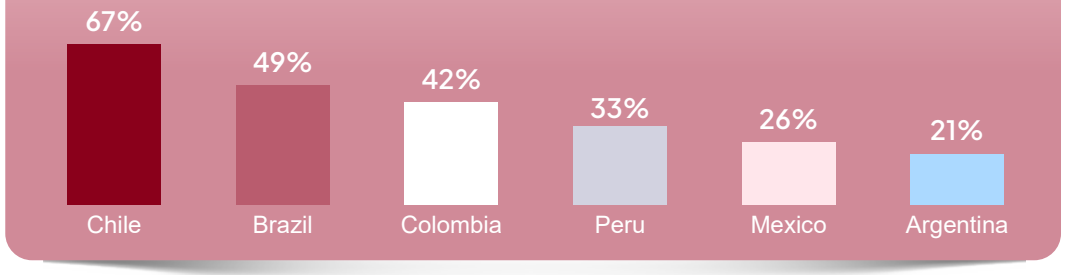
Grupo Supervielle

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

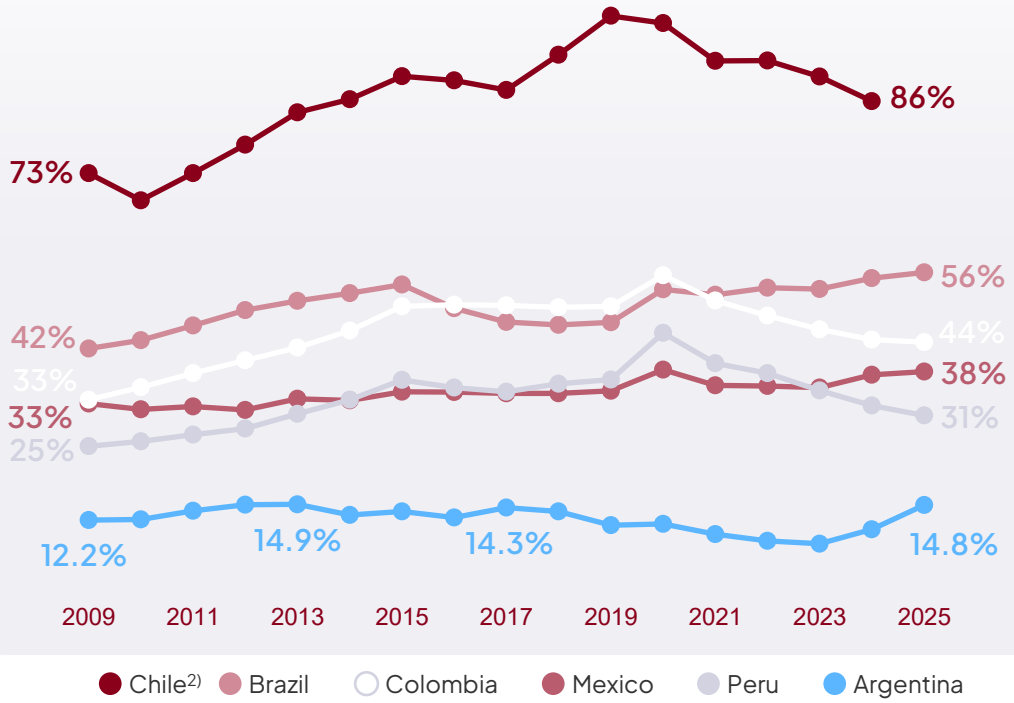
Under-developed Banking System Loans / GDP[1)]



Deposits / GDP[1)]



Credit penetration across the region

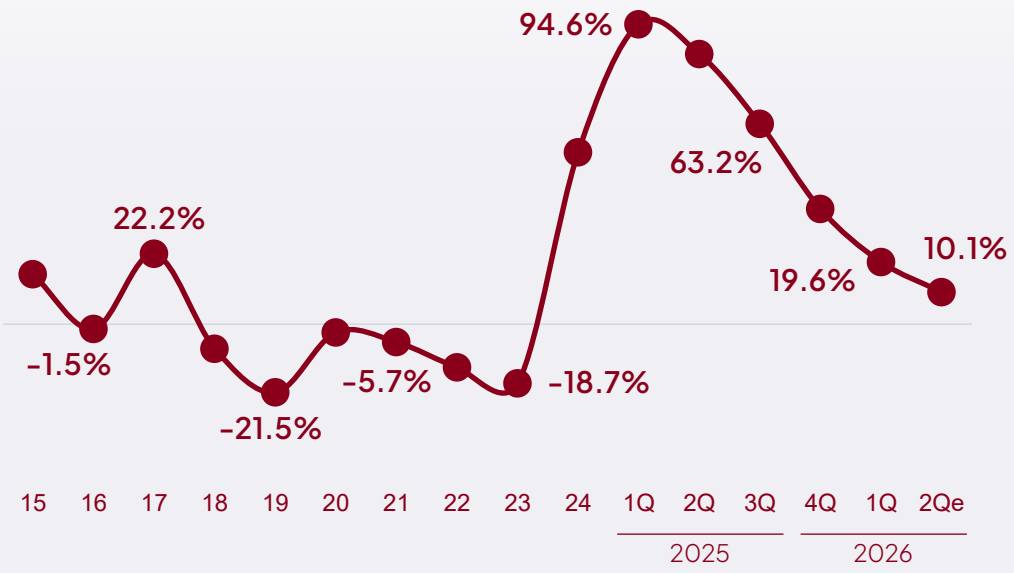


1) Source Morgan Stanley based on public information and company estimates. As of December 31, 2025
2) Chile data corresponds to December 2024, as 2025 GDP data is not yet available

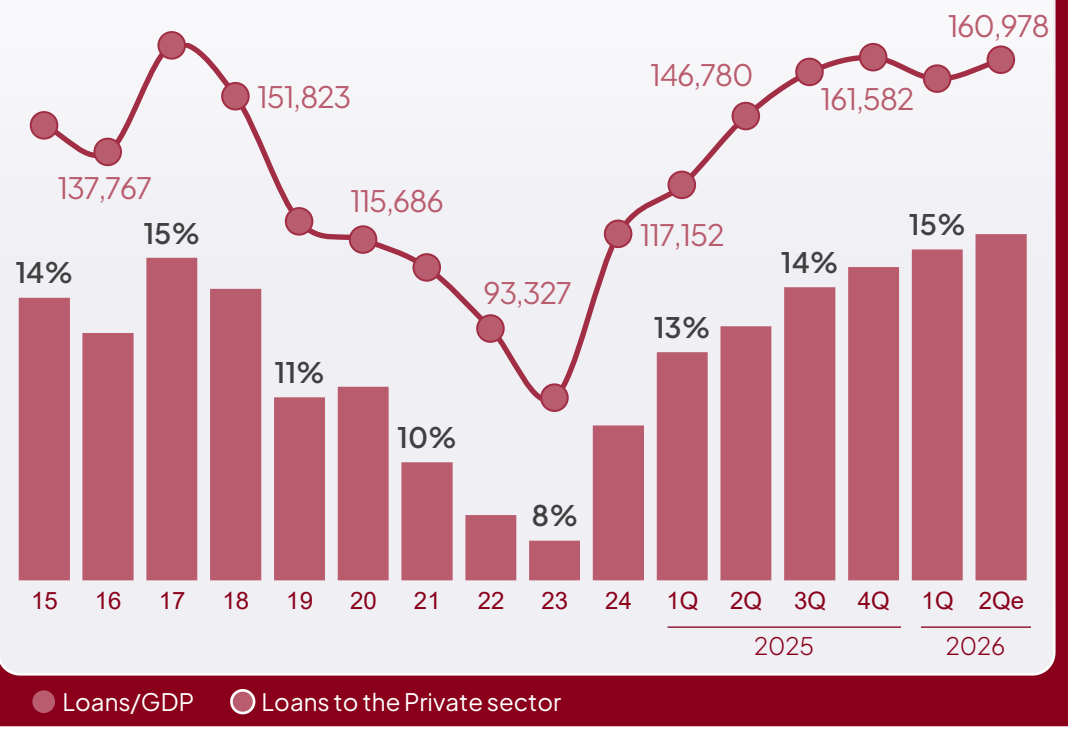
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2024 First Year of Loan Growth Since 2017

Loans to the Private Sector Evolution (in real terms)[1)]



Loans to Private Sector (AR$ bn in real terms, June 2026)[1)]

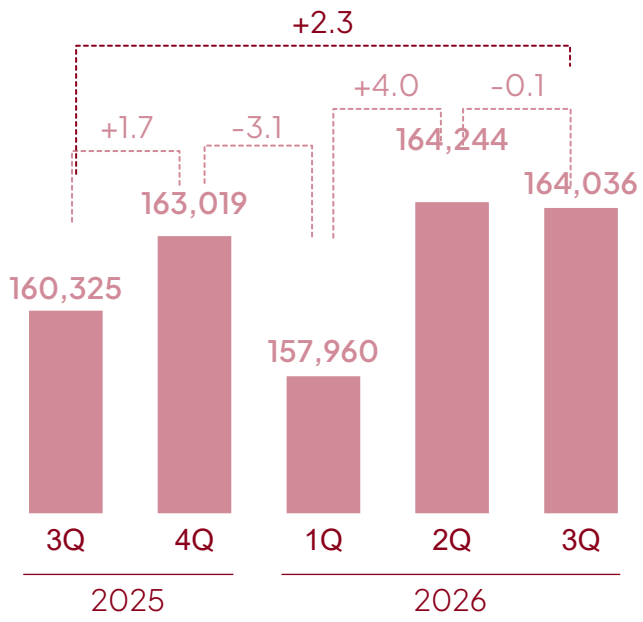


1) Source B.C.R.A.
2) 2Q26 figures are estimated based on Central Bank Information

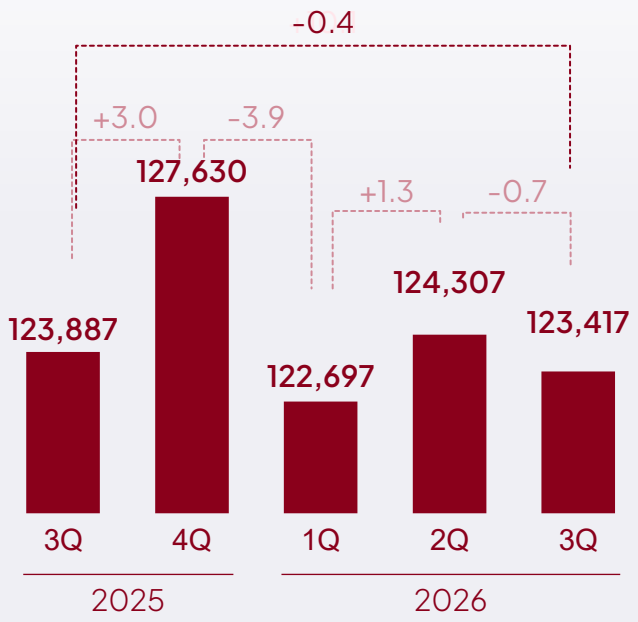
Grupo Supervielle

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

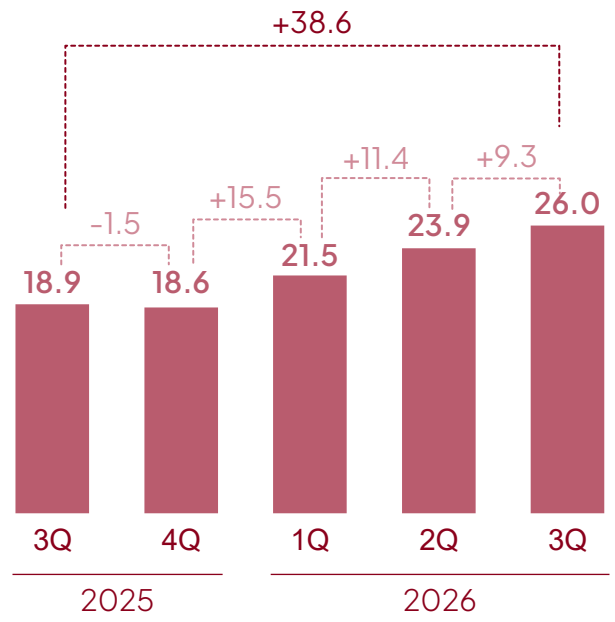
Loans to Private Sector [AR$ Bill, in real terms]



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



U$S Loans [in US$ Bn,]

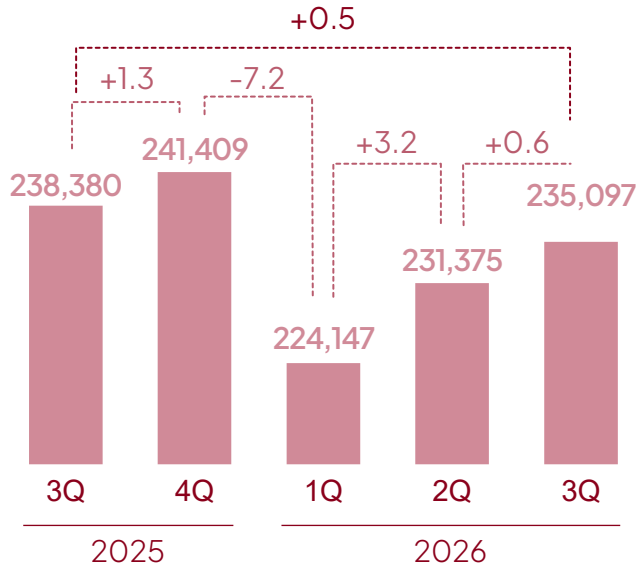


Source B.C.R.A.
% QoQ variation

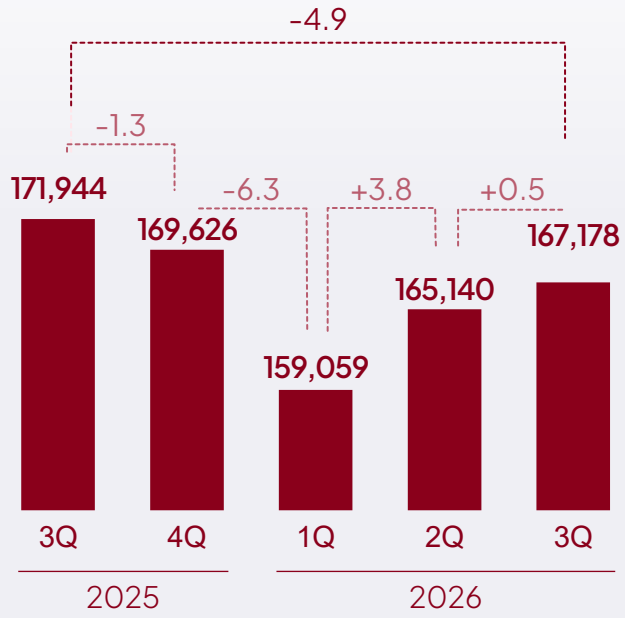
Grupo Supervielle

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

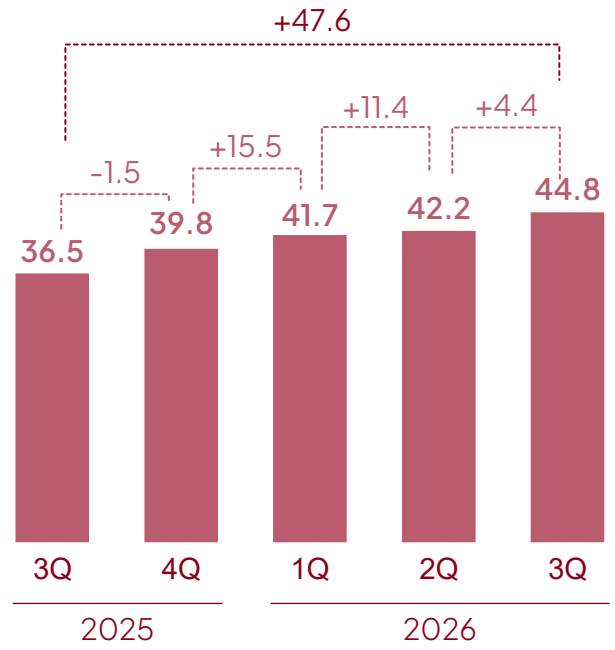
Total Deposits [AR$ Bill. in Real terms]



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



U$S Deposits [in US$ Bn.]



Source B.C.R.A.
% QoQ variation

Grupo Supervielle

Ranking: Competition – Financial System in million of Ps as of June 2026

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[1)]	31,812,283	9.2%
Total	**344,716,368**	

Argentine Financial System in terms of loans

	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[1)]	13,092,285	8.7%
Total	**150,896,098**	

SUPV # 11

Argentine Financial System in terms of loans

	Deposits[2)]	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[1)]	16,550,517	7.5%
Total	**221,363,214**	

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

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

Source: Central Bank of Argentina

Grupo Supervielle

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 18, 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"[1)]	Badlar: 22.0625% (as of September 18, 2026) Tamar: 23.25% (as of September 18, 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	Limit: 75% of Regulatory Capital Exception from the limits: • Lecaps to a certain amount • Boncap
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

1) Repo rate by the B.C.R.A.

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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.

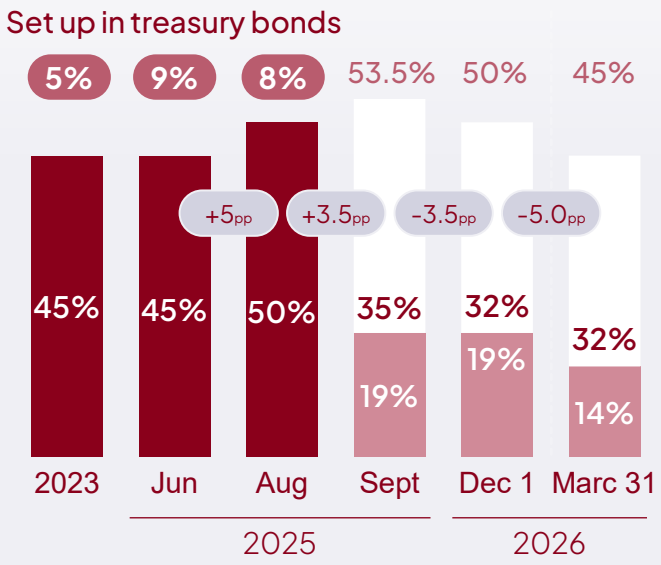
Regulation	Description	Limits
Liquidity ratios	Liquidity Coverage Ratio Net Stable Funding Ratio	Since Octobre 1, 2026, both ratios apply only to D-SIB entities and to branches/subsidiaries of foreign G-SIB banks. Group A entities outside scope keep their regulatory reporting.
Provision for loan losses	IFRS9	Some exceptions in government-issued debt securities
Minimum Reserve requirements[1)]	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.

1) 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%.

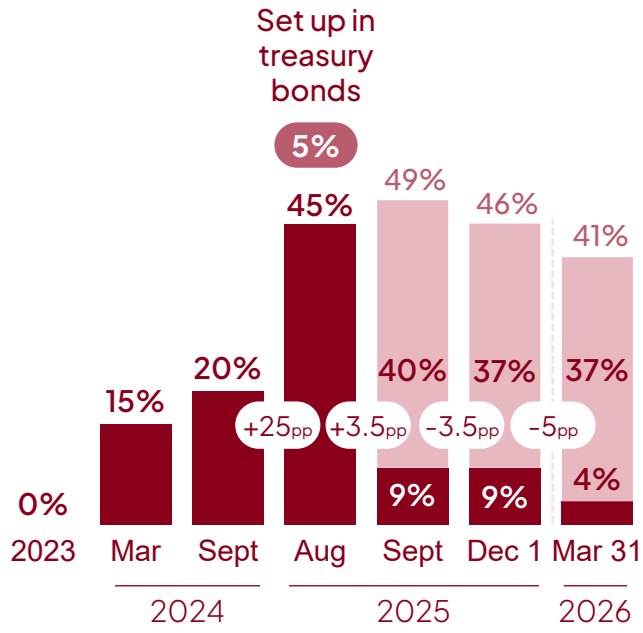
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Minimum Cash Reserve Requirements

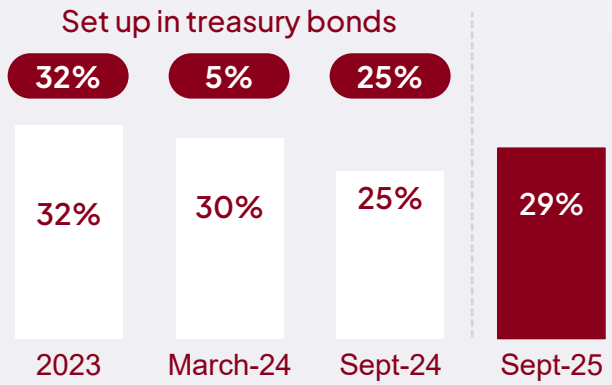
AR$ Checking & Savings Accounts (excluding mutual funds deposits)



AR$ checking accounts from Mutual Funds



AR$ Time Deposits



Treasury bonds Cash

Treasury bonds Cash

1) 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%.

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05. Annex III

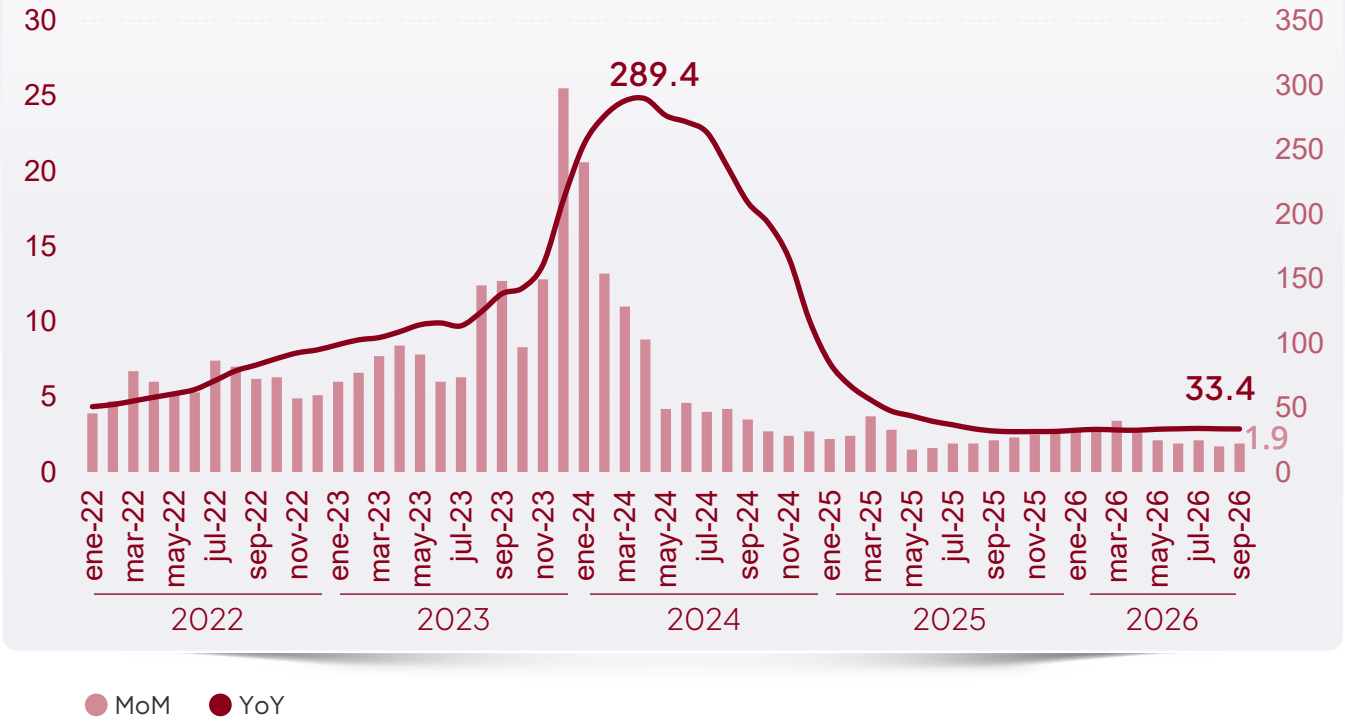
Macroeconomic environment



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Sharp Decline in Inflation Levels

Monthly Inflation [%]



Annual inflation Evolution [%]



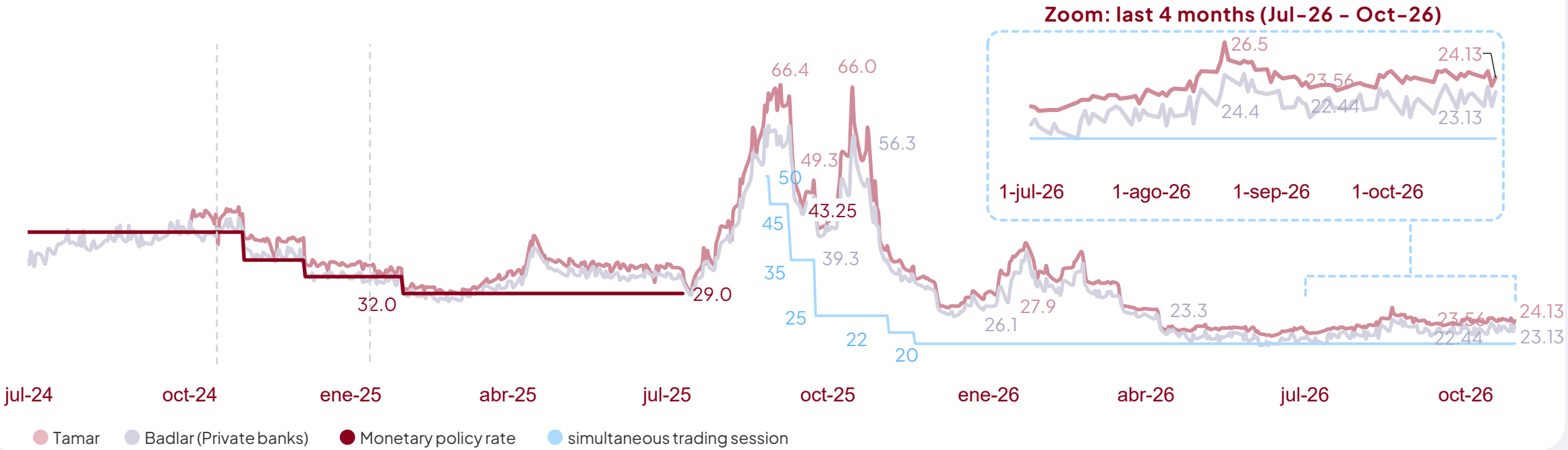
Source: Indec, Central Bank Market expectations survey as of August 2026

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

Interest rates [%]

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

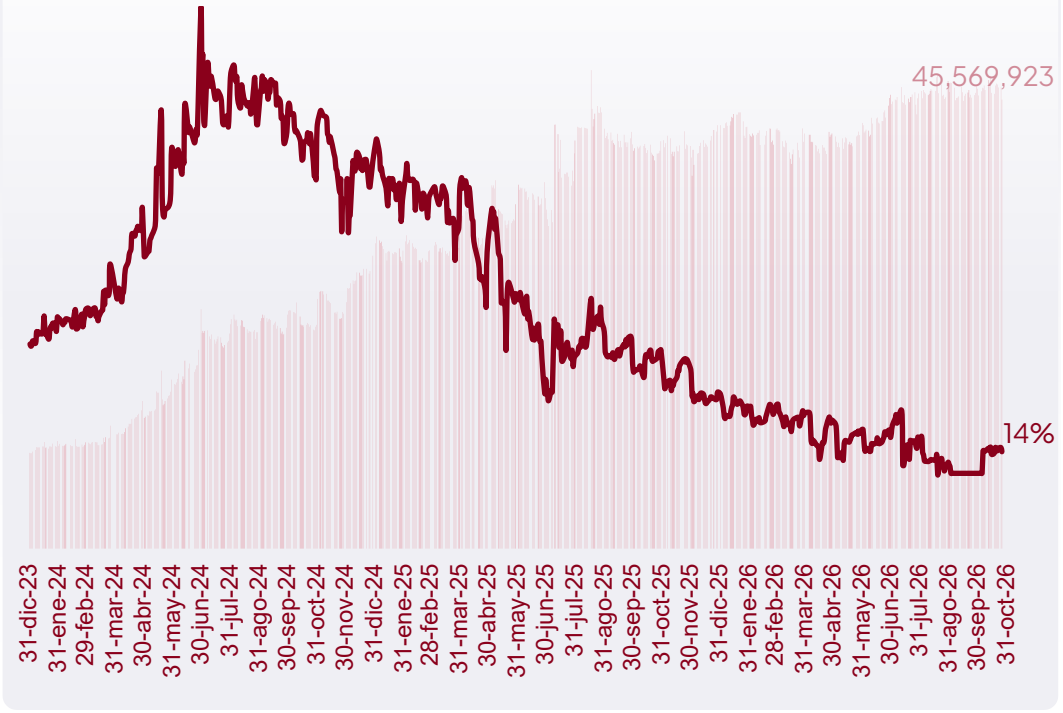


Source Central Bank, as of Oct 29 2026*

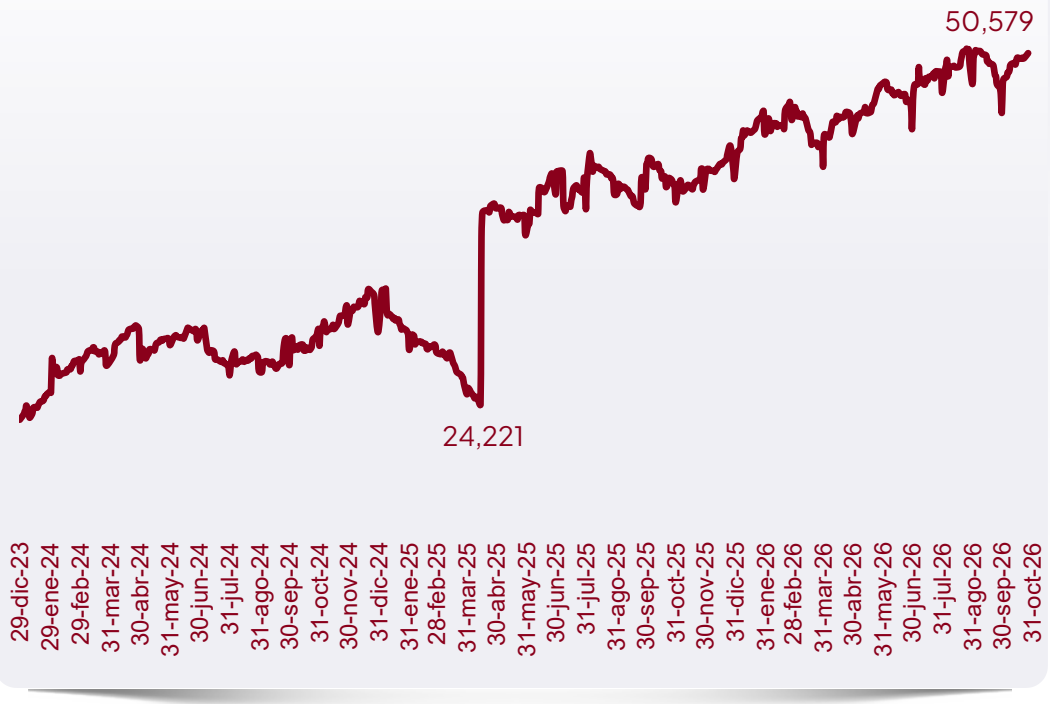
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Monetary Base Growth Decelerates, FX Reserves Bolstered by IMF Agreement and YTD Central Bank's Purchase Program

Monetary base evolution [AR$ Bn, %]



FX reserves [US$][2)]



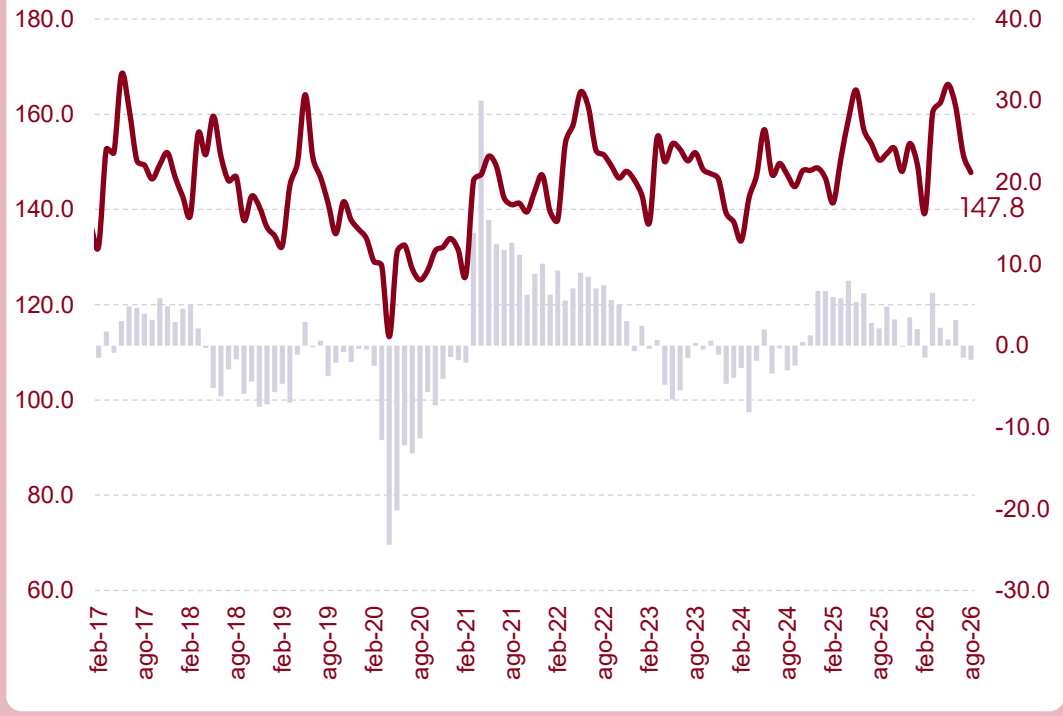
1) GDP is estimated for June 2026
2) As of Oct 27, 2026

Source: Central Bank

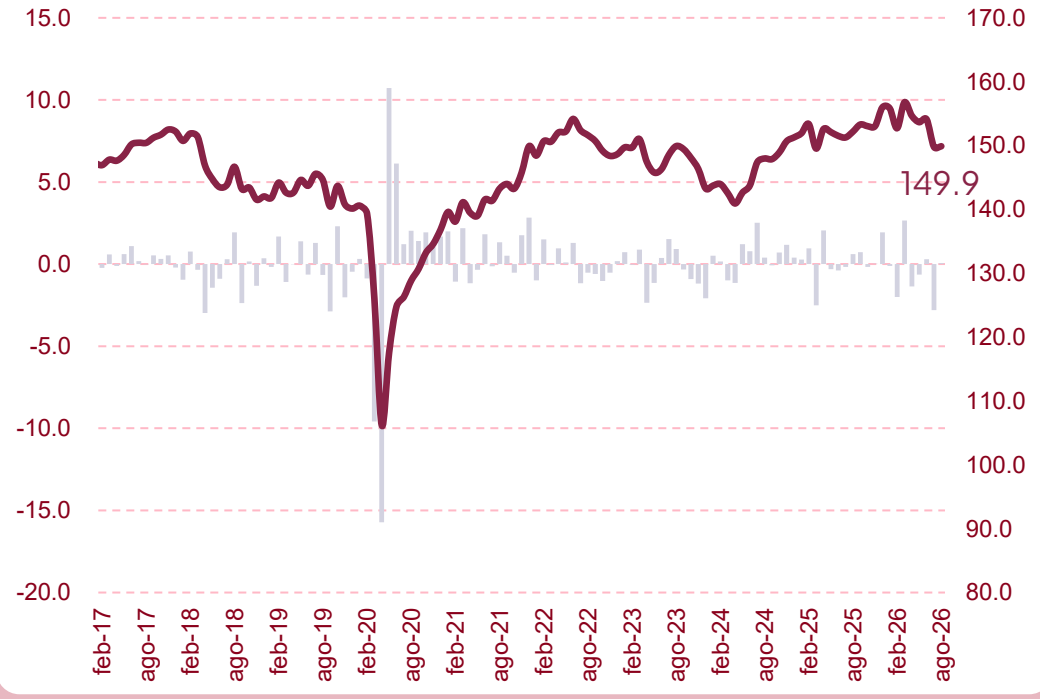
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Economic Activity Sustains High Levels, Even Amid Recent Short-Term MoM Swings

Monthly Economic indicator. Index, YoY Growth



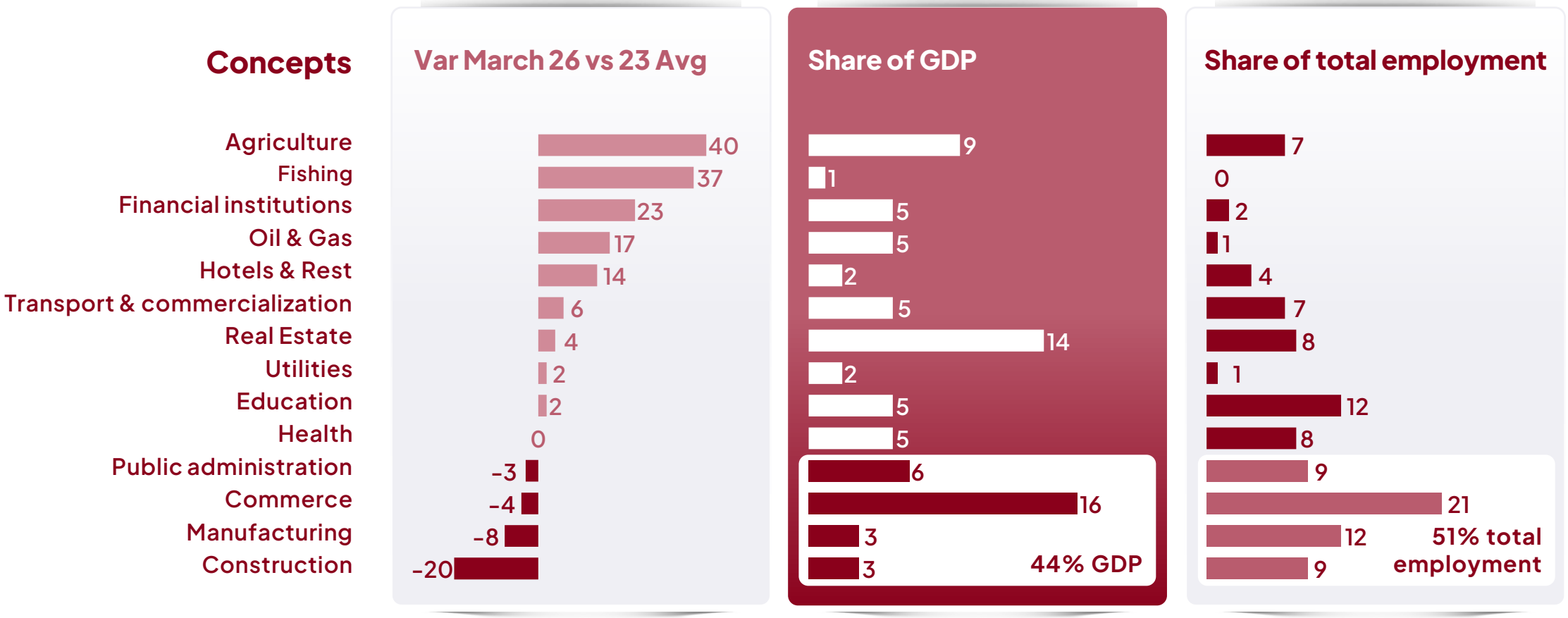
Monthly Economic indicator. Seasonally adjusted series. MoM Growth



Source: Indec, June 2026

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GDP evolution by sector and employment - 2026 vs 2023

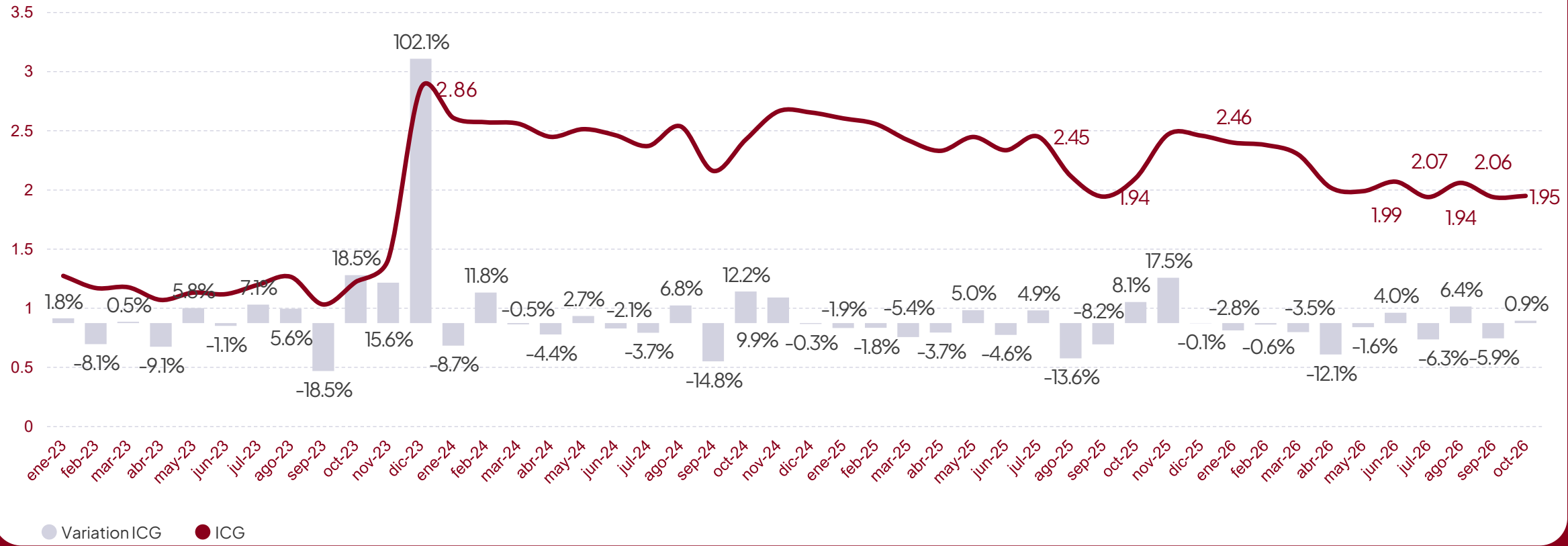


Base 100: 2023 average

Source: Indec

Confidence in Government Index

Consumer confidence Index

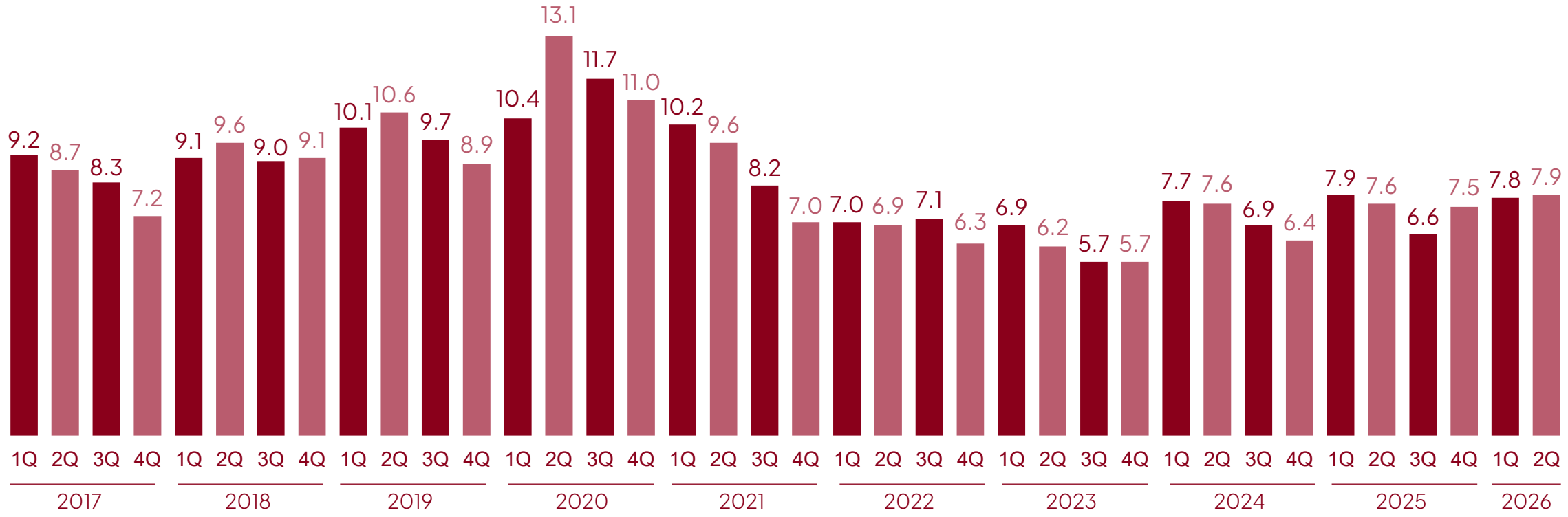


Source: UTDT

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Unemployment Rises Recently but Remains Low by Historical Standards

Unemployment [%]

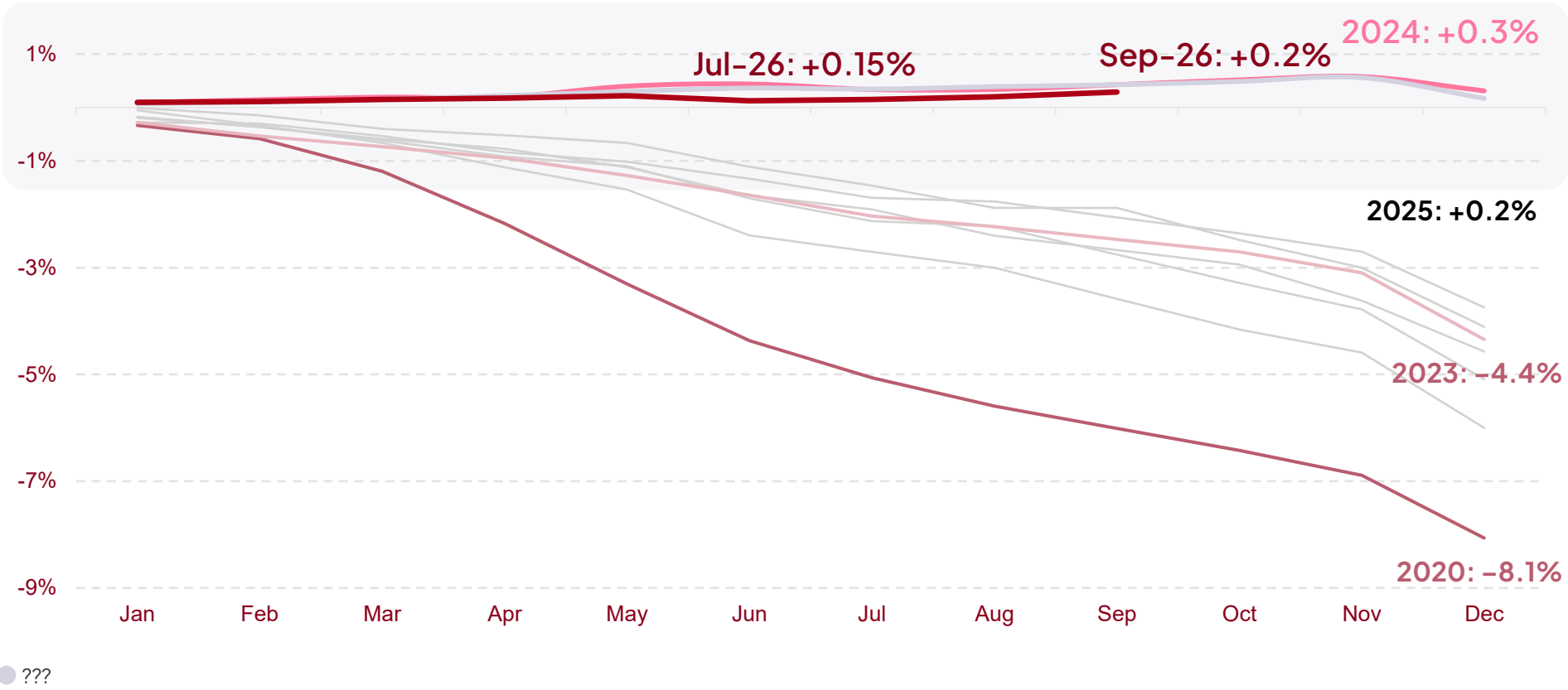


Source: Indec

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Government Determined to Maintaining Financial Balance, and Delivering Results

January - September	
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	0.29%
Avg 17-23	-2.73%
Avg 24-25	0.36%

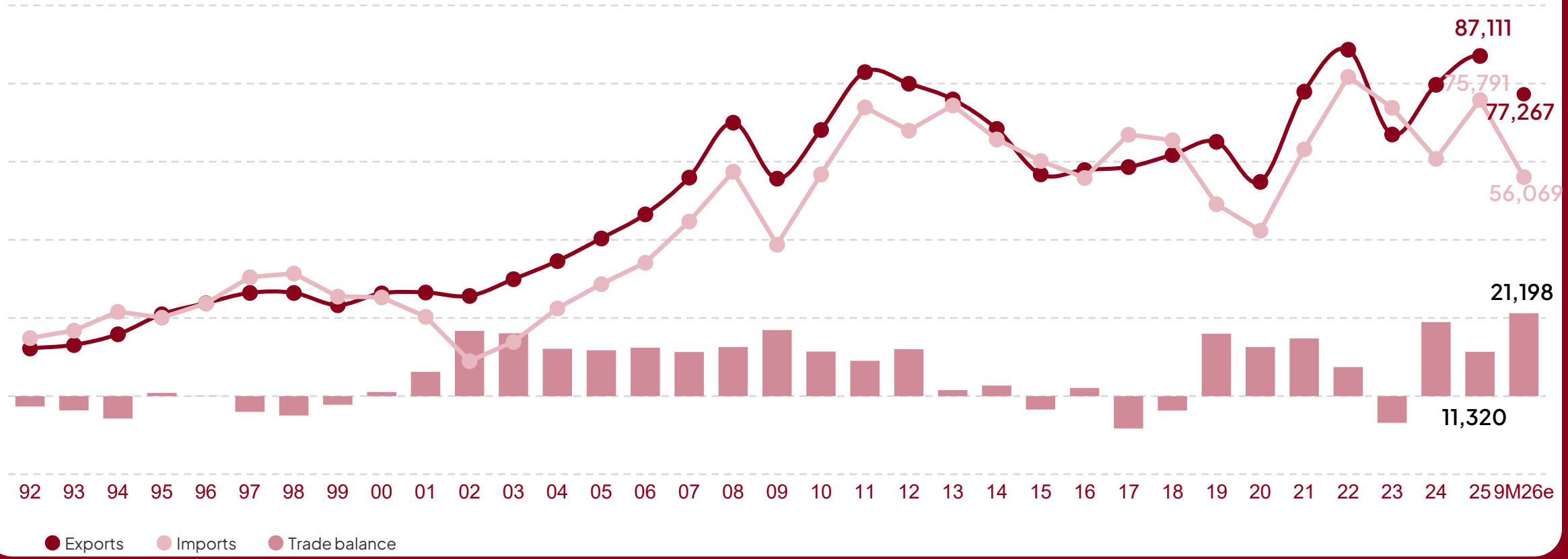


Source: Own estimates based on Ministry of Finance information

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Trade Balance, Exports & Imports

Foreign Trade - US$ millions

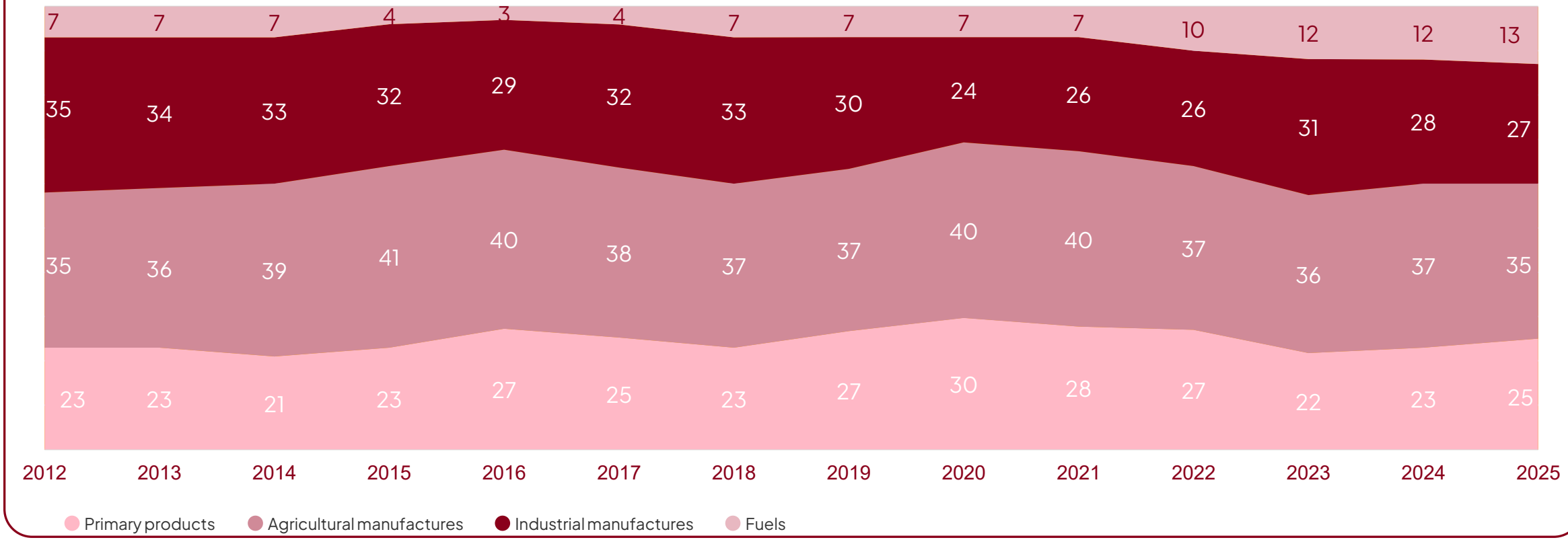


Source: Own estimates based on Ministry of Finance information

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Trade Balance, Exports & Imports

Evolution of Argentina's Export Composition [%]

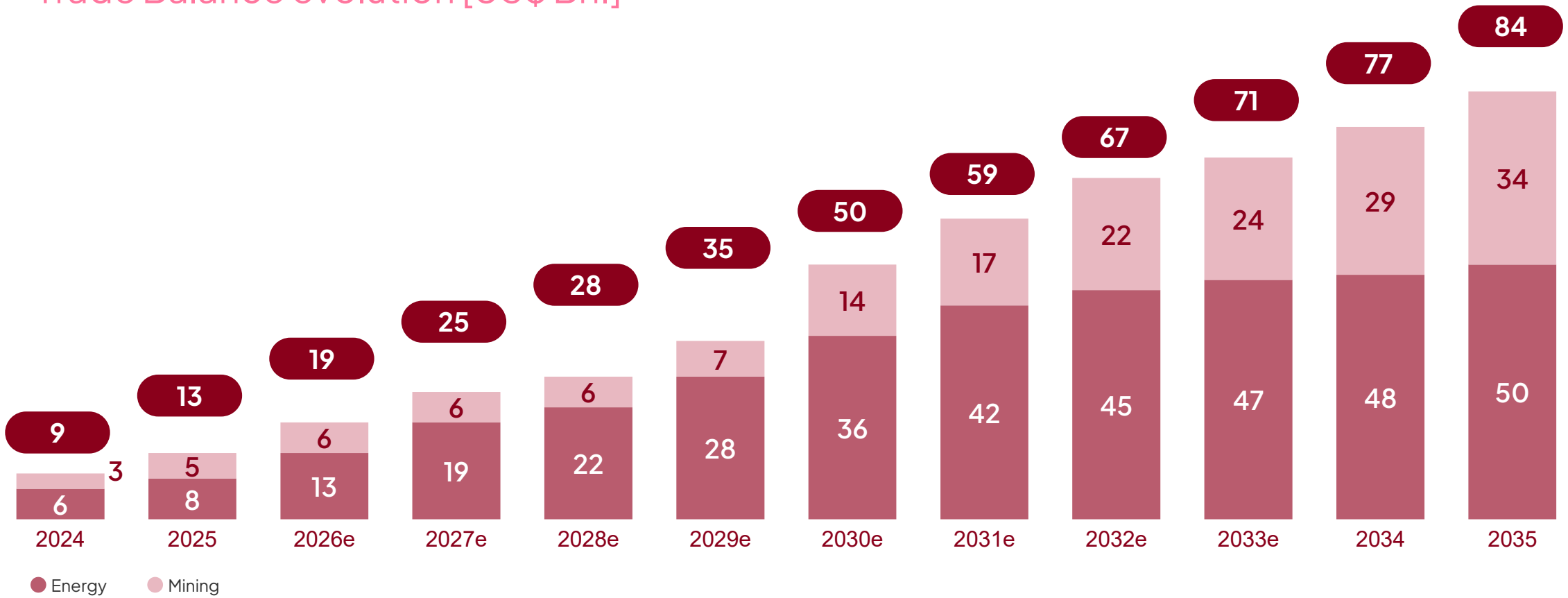


Source: Own estimates based on Ministry of Finance information

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Energy & Mining – Trade Balance

Trade Balance evolution [US$ Bn.]



Source: Ministry of Economy

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RIGI Driving Investments

Submitted projects

46

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

Approved projects

23 [1)]

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

Projects by industry

Mining 1

- Projects: **19**
- Investments: **USD 53 bn.**

Oil & Gas 2

- Projects: **20**
- Investments: **USD 115 bn.**

Energy 3

- Projects: **4**
- Investments: **USD 4 bn.**

Infrastructure 4

- Projects: **2**
- Investments: **USD 477 mill.**

Steel 5

- Projects: **1**
- Investments: **USD 286 mill.**

1) 23 Projects pending resolution

Source: Ministry of Economy

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Tax reduction equivalent to 2.5% of GDP over two years

Impact of tax reduction in 2024 and 2025

	Impact as % of GDP		
Concept	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

06. Annex IV

Environmental, social, and governance commitment



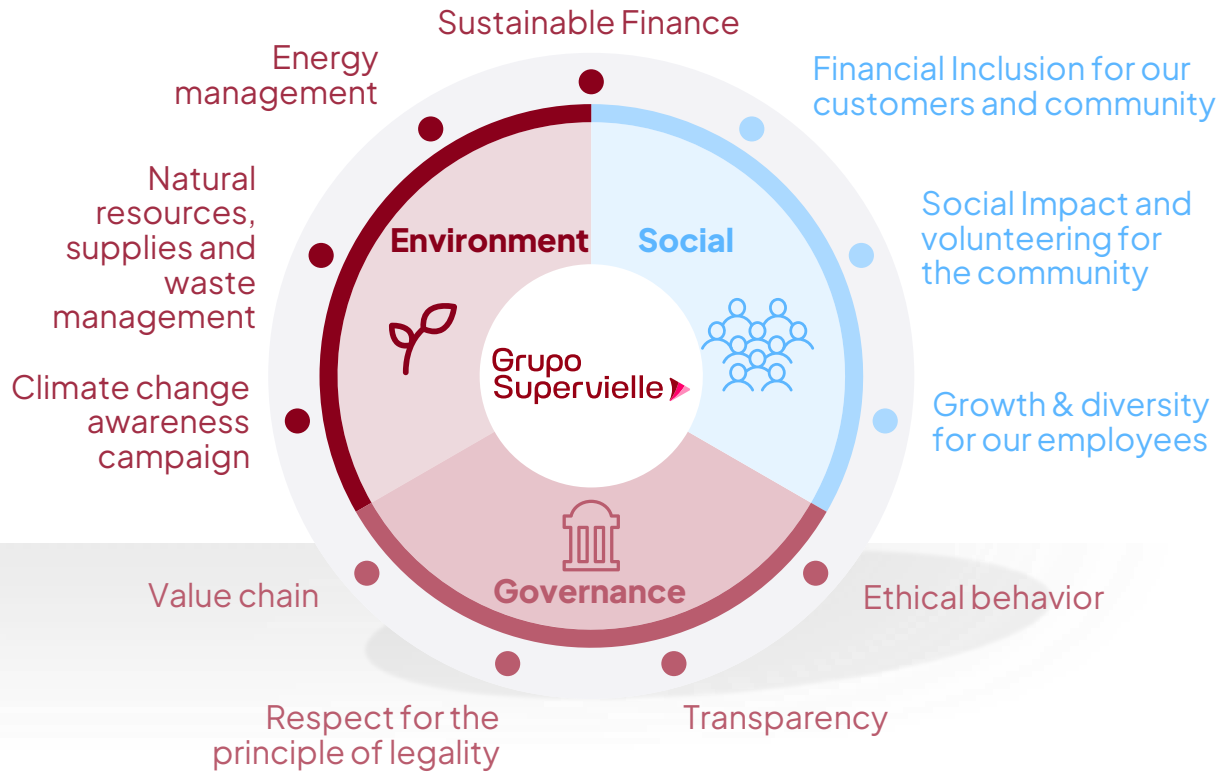
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ESG Strategy & Sustainable Growth

Our commitments

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

Our focus areas



Corporate Presentation

September 2026

2Q26



10 YEARS SUPV LISTED NYSE

BYMA
Bolsas y Mercados Argentinos

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Grupo Supervielle