

GRUPO SUPERVIELLE S.A.

REPORTS 3Q26 CONSOLIDATED RESULTS

SUPV
BYMA LISTED

Grupo Supervielle

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Grupo Supervielle Reports 3Q26 Results

Return to loan growth, with net loans up 1.3% QoQ in real terms and accelerating to 3.7% MoM in September

NPL ratio improved to 5.4%, approximately 200 bps below industry, with net cost of risk down 100 bps to 4.6%

Lower cost to serve, with personnel expenses excluding severance down 14% QoQ and administrative expenses down approximately 10%

Buenos Aires, November 16, 2026 - Grupo Supervielle S.A. (NYSE: SUPV; BYMA: SUPV), ("Supervielle" or the "Company") a universal financial services group headquartered in Argentina with a nationwide presence, today reported results for the three- and nine-month period ended September 30, 2026.

Starting 1Q20, the Company began reporting results applying Hyperinflation Accounting, in accordance with IFRS rule IAS 29 ("IAS 29") as established by the Central Bank.

Commenting on third quarter 2026 results, Patricio Supervielle, Grupo Supervielle's Chairman & CEO, noted: *"The third quarter marked a return to loan growth as we began to deliver on the priority we outlined last quarter: selectively expanding lending in strategic products and sectors with stronger credit profiles while maintaining disciplined risk management and a clear focus on profitability. Our net loan portfolio grew 1.3% sequentially in real terms, with momentum strengthening in September, when loans increased 3.7%, and 2% in October.*

Asset quality continued to improve. Our NPL ratio edged down to 5.4%, remaining 200 basis points below the industry, while net cost of risk declined by 100 basis points sequentially to 4.6% and loan loss provisions fell 14.5%. Although conditions remain challenging, particularly for some SMEs, these results reinforce our confidence in our approach to managing credit risk and rebuilding lending momentum.

On the funding side, we actively managed our deposit base as interest rates increased, reducing high-cost institutional peso deposits (as interest rates increase) to better align funding with our lending needs and contain interest expense, while dollar deposits continued to grow.

Net interest margin decreased to 16.0%, while the year-to-date margin stood at 18.0%, within our full-year guidance range. As anticipated, the temporary benefits we highlighted last quarter unwound as asset yields repriced, following the prior quarter decline in funding costs. Lower inflation reduced income from inflation-linked loans, and lower investment securities gains also contributed to margin compression. Renewed loan growth is an important step toward strengthening our earnings capacity, with its contribution is expected to build as origination volumes recover. We reported net income of AR$6.8 billion, equivalent to 2.2% ROAE. Excluding extraordinary severance charges associated with the completion of our rightsizing plan, adjusted net income was AR$10.7 billion, equivalent to 3.4% adjusted ROAE.

The transformation of our operating model is translating into a lower cost to serve. Personnel expenses excluding severance charges declined 14% sequentially, while administrative expenses fell approximately 10%, reflecting savings from branch consolidation and a leaner operating structure. Although lower revenues weighed on efficiency during the quarter, the year-to-date efficiency ratio excluding extraordinary severance charges stood at 55.5%. Building revenues on this lower cost base remains central to improving operating leverage and sustainable profitability.

On November 5, we marked an important milestone in Supervielle's transformation, unveiling a new brand identity that brings to life the integrated financial ecosystem we have been building over the past two years. Our renewed SuperApp connects everyday banking, family finances and investing through "SuperFamilia", closer integration with IOL Inversiones and AI-assisted customer service needs within a simpler, more personalized experience. We also launched "Pollen X", our Banking as a Service platform, enabling companies, fintechs and digital platforms to embed our financial services into their own offerings. Together, these capabilities strengthen our role in customers' everyday financial lives and open new opportunities for growth through a broader range of channels.

At IOL, assets under custody increased 20% sequentially in U.S. dollar terms to US$3.5 billion, while total accounts reached 2.5 million. Assets under management in mutual funds managed by IOL also continued to grow, reaching US$ 492 million at quarter-end. This growth underscores the opportunity to connect our banking and investment capabilities more closely and support a broader range of our customers' financial needs.

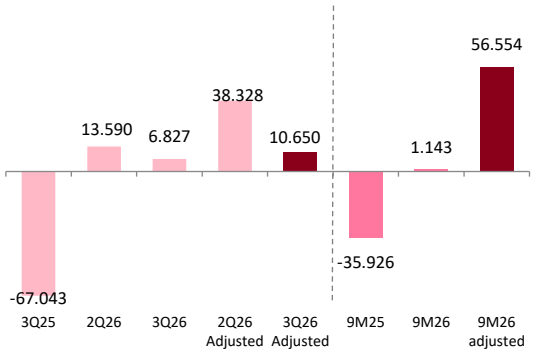
Looking ahead, our priorities remain clear: sustain the improvement in asset quality, build on the return to lending growth and continue our permanent agenda of lowering the cost to serve into stronger, sustainable returns. Argentina's low level of financial penetration presents a significant long-term opportunity. With a solid CET1 ratio of 13.5%, we are well positioned to pursue it through disciplined risk management, close customer relationships and a more efficient operating model. As we mark ten years as a publicly listed company, we look forward to sharing our Five-Year vision and strategic priorities at our Supervielle Day on November 23," concluded Mr. Supervielle.

Third quarter 2026 Highlights

PROFITABILITY

The Company reported an Attributable Net Income of AR$.6.8 billion in 3Q26, compared to Ps.13.6 billion in 2Q26 and an Attributable Net Loss of AR$.67.0 billion in 3Q25. In 9M26, the Company posted an Attributable Net Income of Ps.1.1 billion, compared to an Attributable Net Loss of Ps.35.9 billion in 9M25. Group headcount was 16% below year-end 2025 levels at quarter-end, following the headcount rightsizing plan implemented in 1H26 across its Banking ecosystem to align its workforce with a more efficient distribution model, as a growing share of customer activity migrates to digital and virtual hub service channels. Excluding severance charges, which in 3Q26 were limited to residual charges related to the headcount rightsizing plan implemented in 1H26, the Company posted an Adjusted Net Income of AR$.10.7 billion in 3Q26 and AR$.56.5 billion in 9M26.

Attributable Net Income (AR$ Mil.)



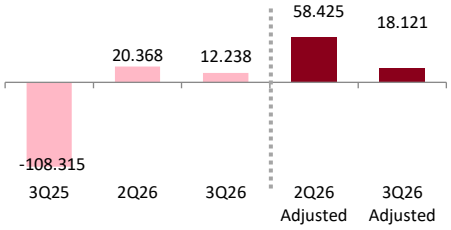
During 3Q26, the structural improvements implemented in recent quarters became increasingly visible in the Company's efficiency metrics, with a lower cost base driving the cost-to-assets ratio to 7.9%, its lowest level in the last five quarters. Credit costs also continued to decline, reflecting the sustained impact of portfolio management, collection and refinancing initiatives undertaken since 2025, together with a disciplined and cautious origination strategy. These trends translated into improved asset quality indicators, with the NPL ratio improving to 5.4% and net cost of risk easing to 4.6%.

However, these improvements were more than offset by lower Net Financial Income, reflecting the anticipated unwinding of the temporary spread benefits observed in the previous quarter, together with lower returns on UVA loans and CER-adjusted securities as inflation slowed. As a result, Net Income declined sequentially. In 9M26, results continued to reflect a transitional period, with underlying cost and credit trends improving.

3Q26 ROAE was 2.2% while adjusted ROAE was 3.4%, and Structural ROAE, which reflects the full run-rate of the salary savings associated with the headcount reductions under the voluntary retirement program, as if those reductions had been fully in effect throughout the period, was 3.5%. ROAA was 0.3%. 9M26 ROAE was 0.1%, while adjusted ROAE was 6.1% and structural ROAE was 7.2%.

In 3Q26, the Company reported Profit Before Income Tax of AR$.12.2 billion, compared to a Profit Before Income Tax of AR$.20.4 billion in 2Q26 and a Loss Before Income Tax of AR$.108.3 billion in 3Q25. This result included approximately AR$.5.9 billion in residual severance charges, compared with AR$.38.1 billion in 2Q26. Excluding these charges, **Adjusted Profit Before Income Tax,** was AR$.18.1 billion in 3Q26.

Profit Before Income Tax (AR$ Milion)



The sequential decline primarily reflects a 22.4% QoQ decrease in Net Financial Income, to AR$.241.8 billion, as the lagged repricing of interest-earning assets to lower market rates and to lower inflation, compressed spreads following the exceptional margin expansion recorded in 2Q26. This was partially offset by a 26.5% QoQ reduction in personnel and administrative expenses, to AR$.141.5 billion (down 12.2% excluding severance charges in both quarters), and a 14.5% QoQ reduction in Loan Loss Provisions, which declined to AR$.61.5 billion, extending the downward trend from the AR$.133.9 billion peak reached in 4Q25. Additionally, the loss from the net monetary position (RECPAM) declined 1.8% QoQ as inflation moderated. Net Service Fee Income decreased 6.7% QoQ to AR$.53.2 billion, primarily reflecting lagged fee repricing, as account package repricing was only implemented in September, and lower credit card commissions amid lower loan volumes, together with a weaker performance in asset management fees, partially offset by a 4.1% increase in net fee income from the IOL brokerage business.

On a YoY basis, the improvement from a Loss Before Income Tax of AR$.108.3 billion in 3Q25 mainly reflects a 45.0% increase in Net Financial Income, a 20.9% decline in Loan Loss Provisions and a 15.5% decline in personnel and administrative expenses.

On a cumulative basis, the Company posted a Profit Before Income Tax of AR$.7.4 billion in 9M26, compared to a Loss Before Income Tax of AR$.73.7 billion in 9M25. Excluding extraordinary severance charges, Adjusted Profit Before Income Tax amounted to AR$.92.6 billion in 9M26.

FINANCIAL MARGIN

3Q26 Net Financial Income totaled AR$.241.8 billion in 3Q26, decreasing 22.4% QoQ and increasing 45.0% YoY. The sequential decline reflects the unwinding of the temporary spread benefits observed in the previous quarter, as anticipated. In 2Q26, the sharp decline in market rates, with average TAMAR falling to 22.8% from 32.0% in 1Q26, was passed through quickly to funding costs, while asset yields adjusted with a lag, temporarily widening spreads. In 3Q26, average TAMAR edged up slightly to 23.5%, keeping funding costs broadly stable, while interest-earning assets continued to reprice to the lower rate levels reached in the prior quarter, compressing spreads, together with lower inflation, which reduced the accrual on inflation-linked (UVA) loans and CER-adjusted securities. YoY, the increase reflects the recovery from the exceptionally compressed margins of 3Q25, when the monetary tightening ahead of the mid-term elections drove the average TAMAR to 46.4%, alongside historically high reserve requirements. Net Financial Income plus the Result from exposure to changes in the purchasing power of the currency totaled AR$. 208.5 billion, decreasing 24.9% QoQ, but increasing 63.1% YoY.

In 9M26, Net Financial Margin amounted to AR$841.1 billion, increasing 16.4% from 9M25.

Net Interest Margin (NIM) was 16.0% in 3Q26, declining 430 bps QoQ from the exceptionally high level recorded in 2Q26, but 520 bps above YoY. As anticipated in the previous quarter, the sequential compression reflects the lagged repricing of interest-earning assets to the lower rate environment, after funding costs had adjusted faster in 2Q26, as well as lower inflation, which reduced the accrual on inflation-linked (UVA) loans and CER-adjusted securities. The impact was reflected across the balance sheet: Loan Portfolio NIM was 17.2%, down 360 bps QoQ, and Investment Portfolio NIM was 13.7%, down 410 bps QoQ. AR$ NIM was 19.4% in 3Q26, 480 bps lower QoQ but 770 bps higher YoY. In pesos, loan portfolio NIM fell 450 bps to 21.8%, as loan yields caught up with lower market rates, while the AR$ cost of funds remained broadly stable. The peso investment portfolio NIM contracted 560 bps to 14.4% reflecting lower yields on AR$ government securities although 1,250 bps above 3Q25 level.

YoY, the expansion in NIM reflects the normalization of funding costs from the exceptionally elevated levels of 3Q25, when the monetary tightening ahead of the mid-term elections drove average TAMAR to 46.4%, compared to 23.5% in 3Q26.

ASSET QUALITY

The Total NPL Ratio was 5.4% as of September 30, 2026, down from 5.5% as of June 30, 2026 and approximately 200 bps below the industry average. While the ratio continues to reflect the carry-over effects of credit stress from prior quarters in a challenging macroeconomic environment, portfolio dynamics continued to improve, with delinquency indicators declining consistently since March. The 90-day delinquency ratio was 4.4% at the end of 3Q26, 100 bps below the reported NPL ratio. This gap reflects exposures classified as non-performing under Central Bank criteria that were performing or less than 90 days past due according to the Bank's records. The Retail NPL ratio declined to 8.6% from 9.6% in June, while the retail 90-day delinquency ratio improved to 7.1% from 7.9%.

Quarterly NPL formation declined for the third consecutive quarter and stood approximately 25% below the 4Q25 peak, with retail NPL formation down 44% from that peak.

Measured in constant pesos, the stock of retail loans more than 90 days past due declined every month since February 2026, ending the quarter 27% below its peak and 16% below June. This reflects improved collection and refinancing dynamics resulting from active portfolio management and a disciplined origination strategy in place since early 2025, with origination cohorts since 4Q25 continuing to perform meaningfully better. In contrast, the commercial portfolio showed some deterioration during the quarter, with higher delinquency and NPL formation, reflecting the lagged impact of the high interest rate environment in prior months on SME customers. While conditions remain challenging, the sustained improvement in retail and the stronger performance of recent origination cohorts reinforce our confidence in our credit risk management approach.

Loan Loss Provisions (LLPs) declined 14.5% QoQ to AR$61.5 billion in 3Q26. This reduction was consistent with easing delinquency trends throughout the quarter and reflects the early benefits of the collection and refinancing initiatives implemented since December 2025, together with disciplined risk-adjusted loan origination.

On a YoY basis, LLPs declined 20.9%, reflecting the improvement in retail asset quality from the elevated delinquency levels recorded in 2H25. **Net LLPs** (LLPs net of recoveries and reversals) amounted to AR$55.8 billion in 3Q26, compared with AR$65.8 billion in 2Q26 and AR$75.1 billion in 3Q25. The net cost of risk eased to 4.6% in 3Q26 from 5.6% in 2Q26.

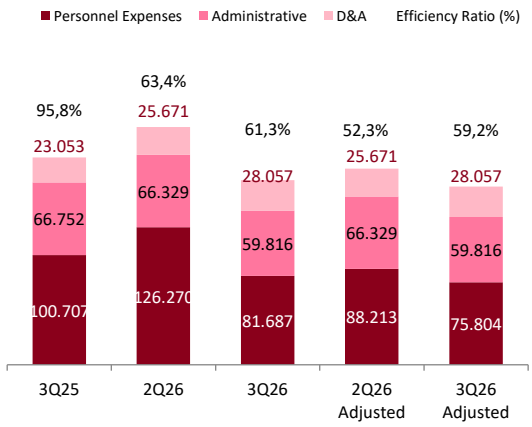
The Coverage Ratio was 92.8% as of September 30, 2026, compared to 98.9% as of June 30, 2026, and 112.2% as of September 30, 2025.

The decline reflects the contraction of the retail portfolio over recent quarters, where loans require higher provisioning. At the same time, NPL formation increased in the commercial portfolio, where loans require lower allowances relative to their outstanding balance under the IFRS 9 expected credit loss model. On an adjusted basis, considering loans to individuals more than 90 days past due at the Bank, the coverage ratio was 105%.

NON-INTEREST EXPENSES & EFFICIENCY

Efficiency Ratio was 61.3% in 3Q26, compared with 63.4% in 2Q26. The sequential improvement mainly reflects lower severance charges, which declined to approximately AR$5.9 billion in 3Q26 from AR$38.1 billion in 2Q26, with 3Q26 charges mainly reflecting residual costs related to the voluntary retirement program. Excluding these items, the adjusted efficiency ratio would have been 59.2% compared with 52.3% in 2Q26. The increase in the adjusted efficiency ratio reflects the 19.7% sequential decline in revenues, driven by lower net financial income as asset yields continued to reprice downward while funding costs remained broadly stable, compressing spreads. This more than offset the 9.2% decline in operating expenses excluding severance charges, reflecting continued cost discipline and the benefits of the structural efficiency initiatives implemented across the organization.

In 9M26, the efficiency ratio was 64.6%. Excluding AR$ 85.2 billion of extraordinary severance costs, the 9M26 efficiency ratio would have been 55.5%.



LIQUIDITY

The Loans to Deposits Ratio was 82.8% as of September 30, 2026, compared to 72.6% as of June 30, 2026, and 67.3% as of September 30, 2025. The QoQ increase mainly reflects the 11.6% decline in deposits during the quarter reflecting asset and liability management, combined with the 0.9% growth in the net loan portfolio.

Total Deposits were AR$ 5,587.6 billion at quarter-end, decreasing 11.6% QoQ and 17.2% YoY. The sequential decrease was driven by asset and liability management initiatives reducing high-cost institutional peso deposits and a seasonal decrease in savings accounts.

Total private sector deposits were AR$ 5,367.6 billion, decreasing 11.5% QoQ and 17.8% YoY. **AR$ deposits** totaled AR$ 3,676.0 billion, decreasing 15.9% QoQ and 17.8% YoY.

The QoQ performance of AR$ Deposits, down 15.9%, or AR$ 695.2 billion, primarily reflects lower institutional funding, together with the reversal of the seasonal increase in retail deposits recorded in the previous quarter. During the quarter, the Company continued to actively manage its funding mix, reducing higher-cost institutional time deposits as well as corporate and public sector deposits, and partially replaced them with alternative funding sources, mainly repo transactions. As a result, the blended AR$ and US$ cost of funds declined approximately 50 bps QoQ, while the AR$ cost of funds increased only 10 bps sequentially, significantly less thanthe 70 bps increase in average TAMAR, limiting the impact of higher market rates on funding costs.

YoY, AR$ Deposits decreased 17.8%, or AR$797.4 billion, consistent with the Company's active management of its funding mix and focus on lowering funding costs and maximizing spreads. Deposits from individuals grew 23.3%, or AR$189.1 billion, reflecting the Bank's initiatives to strengthen transactional relationships, including the remunerated account for payroll customers launched in April 2025. As a result, individuals accounted for 27.2% of AR$ deposits at the end of 3Q26, up from 18.1% a year earlier. This growth was more than offset by lower institutional, corporate and public sector deposits, as the Company reduced its reliance on more rate-sensitive wholesale funding.

Foreign currency deposits amounted to US$1.3 billion, increasing 1.5% QoQ and 0.9% YoY. The stable YoY performance reflects a high comparison base, as FX deposits had already grown significantly during 3Q25, driven by the remunerated account launched in April 2025 to attract dollar-denominated deposits, together with other initiatives launched during 2025. Since then, the Bank has consolidated these gains, while retail dollar deposits continued to expand, increasing 19% YoY. FX deposits represented 34.2% of total deposits as of September 30, 2026, compared to 30.8% as of June 30, 2026, and in line with the 33.7% recorded a year earlier, but well above the 27.4% as of June 30, 2025, prior to the full impact of these initiatives.

ASSETS

Total Assets were AR$9,114.6 billion as of September 30, 2026, decreasing 1.3% QoQ and 8.4% YoY. The sequential performance mainly reflected: i) a 9.3%, or AR$201.0 billion, decrease in the public sector investment portfolio and repo transactions reflecting asset and liability management decisions following the reduction in institutional deposits, partially offset by: ii) a 17.1%, or AR$43.1 billion, increase in the corporate notes investment portfolio. In addition, iii) the loan portfolio (net of provisions) increased 1.3%, or AR$ 58.1 billion, driven by 13.4% increase in US dollar-denominated loans partially offset by a 1.7% decline in peso-denominated loans, as the Company prioritized disciplined origination and attractive risk-adjusted returns over volume, while iv) cash and due from banks remained broadly stable

declining 1.0%, or AR$ 14.1 billion, reflecting lower regulatory liquidity needs at quarter-end.

YoY, asset performance mainly reflected: i) a 37.8% , or AR$ 887.0 billion, decrease in cash and due from banks, driven by lower reserve requirements, in line with the decline in deposits; ii) a 7.0%, or AR$ 148.0 billion, decrease in the public sector investment portfolio, more than offset by iii) a 101.6%, or AR$ 148.3 billion increase in the corporate notes investment portfolio; and iv) a 1.1%, or AR$ 47.5 billion, increase in the loan portfolio.

Total net loans accounted for 48.1% of total assets as of September 30, 2026, up 450 basis points from 43.6% in 3Q25 and 120 bps from 46.9% in 2Q26. The Company remains committed to a loan-centric strategy that prioritizes disciplined loan growth and risk-adjusted returns as macroeconomic conditions normalize.

The **leverage ratio** (Assets to Shareholders' Equity) was 7.3x, decreasing 10 bps QoQ, from 7.4x as of June 30, 2026, and 60 bps YoY, from 7.9x as of September 30, 2025. The average leverage ratio in 3Q26 was 6.9x, stable compared with 2Q26 and 3Q25.

Total Loans amounted to AR$4,624.0 billion as of September 30, 2026, increasing 0.9% QoQ and 1.8% YoY and 155.5% since March 31, 2024. Loan growth since March 31, 2024, has significantly outpaced the industry's 142% increase, while remaining in line with the industry on a YoY basis. Net loans amounted to AR$ 4,383.0 billion as of September 30, 2026, increasing 1.3% QoQ and 1.1% YoY.

The sequential performance was primarily driven by a 13.4% increase in U.S. dollar loans, mainly to corporate clients in export-oriented sectors, which continued to lead economic activity, while peso-denominated loans decreased 1.7% reflecting soft loan demand and a disciplined origination strategy focused on attractive risk-adjusted returns.

By segment, quarterly performance was driven by commercial loans, which increased 4.2%, while retail loans declined 5.1%. Lending activity gained momentum toward quarter-end, with total loans increasing 3.7% in September compared to August. Retail loan origination also picked up, with origination volume in September 20% higher than in August. On a YoY basis, commercial loans grew 24.6%, while retail loans declined 19.4%, reflecting the disciplined approach to retail origination maintained since early 2025.

CAPITAL

Common Equity Tier 1 Ratio (CETI) was 13.5% as of September 30, 2026, declining from 14.2% in the prior quarter but remaining 30 basis points higher than a year earlier. The sequential decline primarily reflects higher RWA density, driven by an increase in loans and an increase in market risk associated with the expansion of the corporate notes portfolio.

Financial highlights & Key ratios

Information stated in terms of the measuring unit current at the end of the reporting period, including the corresponding financial figures for previous periods provided for comparative purposes.

Highlights

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

						% Change				
INCOME STATEMENT	**3Q26**	**2Q26**	**1Q26**	**4Q25**	**3Q25**	**QoQ**	**YoY**	**9M26**	**9M25**	**% Chg.**
Net Interest Income	223.844	271.576	240.208	301.711	204.681	-17,6%	9,4%	735.628	697.251	5,5%
NIFFI & Exchange Rate Differences	17.909	40.096	47.486	2.077	-37.971	-55,3%	-147,2%	105.492	25.317	316,7%
Net Financial Income	241.753	311.672	287.694	303.788	166.710	-22,4%	45,0%	841.119	722.568	16,4%
Net Service Fee Income (excluding income from insurance activities)	53.189	56.957	58.422	65.358	64.803	-6,6%	-17,9%	168.568	192.466	-12,4%
Income from Insurance activities	9.337	10.030	9.940	10.842	10.677	-6,9%	-12,5%	29.306	34.267	-14,5%
RECPPC	-33.267	-33.883	-47.006	-42.844	-38.912	-1,8%	-14,5%	-114.156	-143.223	-20,3%
Loan Loss Provisions	-61.516	-71.958	-76.385	-133.949	-77.768	-14,5%	-20,9%	-209.859	-188.278	11,5%
Personnel & Administrative Expenses	-141.503	-192.599	-192.369	-176.773	-167.460	-26,5%	-15,5%	-526.472	-502.090	4,9%
Profit (Loss) before income tax	12.238	20.368	-25.254	-45.927	-108.315	na	na	7.353	-73.694	na
Attributable Net income (Loss)	**6.827**	**13.590**	**-19.274**	**-24.141**	**-67.043**	**na**	**na**	**1.143**	**-35.926**	**na**
Adjusted Attributable Net income (Loss)	**10.650**	**38.328**	**7.576**					**56.554**		
Earnings (Loss) per Share (AR$)	15,6	31,0	-44,0	-55,2	-153,2			2,6	-81,6	
Earnings (Loss) per ADRs (AR$)	78,0	155,2	-220,2	-275,8	-765,8			13,1	-408,0	
Average Outstanding Shares (in millions)[1]	437,7	437,7	437,7	437,7	437,7			437,7	440,3	
Other Comprehensive Income (Loss)	-846	4.704	1.528	10.036	-2.103			5.385	-12.182	
Comprehensive Income (Loss)	5.980	18.294	-17.746	-14.105	-69.146	na	na	6.528	-48.108	
BALANCE SHEET	**sep 26**	**jun 26**	**mar 26**	**dec 25**	**sep 25**	**QoQ**	**YoY**			
Total Assets	9.114.612	9.230.290	9.212.759	9.633.521	9.945.745	-1,3%	-8,4%			
Average Assets[2]	8.563.166	8.491.549	9.295.197	9.764.515	8.974.936	0,8%	-4,6%			
Total Loans & Leasing, net of allowances	4.382.967	4.324.886	4.371.843	4.638.103	4.335.464	1,3%	1,1%			
Total Loans & Leasing[3]	4.624.017	4.583.027	4.648.089	4.923.900	4.542.107	0,9%	1,8%			
Loans and financing & off balance guarantees	4.828.045	4.730.993	4.793.698	5.075.010	4.712.784	2,1%	2,4%			
Total Deposits	5.587.642	6.317.974	6.033.261	6.329.035	6.747.505	-11,6%	-17,2%			
Attributable Shareholders' Equity	1.250.507	1.249.097	1.228.784	1.245.388	1.256.641	0,1%	-0,5%			
Average Attributable Shareholders' Equity[2]	1.247.436	1.235.841	1.234.961	1.253.741	1.293.135	0,9%	-3,5%			

KEY INDICATORS	**3Q26**	**2Q26**	**1Q26**	**4Q25**	**3Q25**	**9M26**	**9M25**
Profitability & Efficiency							
ROAE	2,2%	4,4%	-6,2%	-7,7%	na	0,1%	-3,6%
Adjusted ROAE	3,4%	12,4%	2,5%			6,1%	
ROAA	0,3%	0,6%	-0,8%	-1,0%	na	0,0%	-0,6%
Net Interest Margin (NIM)	16,0%	20,3%	17,7%	18,8%	10,8%	18,0%	16,6%
Net Fee Income Ratio	20,5%	17,7%	19,2%	20,1%	31,2%	19,0%	23,9%
Cost / Assets	7,9%	10,3%	9,4%	8,3%	8,5%	9,2%	9,3%
Efficiency Ratio	61,3%	63,4%	68,9%	60,6%	95,8%	64,6%	68,8%
Adjusted Efficiency	59,2%	52,3%				55,5%	
Liquidity & Capital							
Total Loans to Total Deposits	82,8%	72,6%	77,1%	77,8%	67,3%		
AR$ Loans to AR$ Deposits	94,8%	81,1%	90,0%	93,3%	78,2%		
US$ Loans to US$ Deposits	59,5%	53,3%	49,9%	47,0%	45,9%		
Total Equity / Total Assets	13,7%	13,5%	13,3%	12,9%	12,6%		
Total Capital / Risk weighted assets [4]	13,5%	14,2%	15,4%	15,4%	13,2%		
CET 1 / Risk weighted assets [5]	13,5%	14,2%	15,4%	15,4%	13,2%		
Risk Weighted Assets / Total Assets	69,2%	67,0%	62,0%	62,0%	63,2%		
Asset Quality							
NPL Ratio	5,4%	5,5%	5,6%	5,0%	3,9%		
Allowances as a % of Total Loans	5,0%	5,4%	5,8%	5,6%	4,4%		
Coverage Ratio	92,8%	98,9%	103,9%	111,6%	112,2%		
Cost of Risk	5,1%	6,1%	6,4%	10,6%	6,6%	5,8%	5,4%
Net Cost of Risk	4,6%	5,6%	6,0%	10,4%	6,4%	5,4%	5,2%

MACROECONOMIC RATIOS	3Q26	2Q26	1Q26	4Q25	3Q25	9M26	9M25
Retail Price Index (QoQ var %)[6]	5,8%	6,8%	9,4%	7,8%	6,0%	23,6%	22,0%
Retail Price Index (YoY var %)	33,4%	33,5%	32,6%	31,5%	31,8%	33,4%	31,8%
UVA (var)	6,0%	8,7%	8,6%	9,4%	7,8%	25,2%	31,3%
Pesos/US$ Exchange Rate	1.517,52	1.483,02	1.382,76	1.459,42	1.366,58	1.517,52	1.366,58
TAMAR (eop)	24,1%	22,7%	26,3%	28,9%	42,4%	24,1%	42,4%
TAMAR (avg)	23,5%	22,8%	32,0%	38,3%	46,4%	26,0%	37,6%
OPERATING DATA							
Bank- Active Customers (in millions)	1,22	1,26	1,28	1,30	1,30		
IOL-Active Customers (in millions)	0,59	0,57	0,60	0,57	0,55		
Bank Branches	113	120	129	129	130		
Bank Employees	2.452	2.422	2.686	2.917	2.941		
Other Subsidiaries Employees	370	393	406	431	421		

1. As of September 30, 2026, the Company's treasury held 4,940,665 Class B Shares which were repurchased by the Company under the second buyback program executed in 2024. As of February 10, 2026, 14,050,492 Class B shares repurchased under the first buyback program executed in 2022 expired and capital was cancelled in the same amount.
2. Average Assets and average Shareholders' Equity calculated on a daily basis.
3. Gross Loans and Leasing before Allowances.
4. Regulatory capital divided by risk weighted assets.
5. Common Equity Tier 1 capital divided by risk weighted assets.
6. Source: INDEC.

Subsidiaries' Highlights

The Table below provides main highlights from Grupo Supervielle subsidiaries.

Information stated in terms of the measuring unit current at the end of the reporting period, including the corresponding financial figures for previous periods provided for comparative purposes.

							% Change	
	Subsidiaries- Highlights	**3Q26**	**2Q26**	**1Q26**	**4Q25**	**3Q25**	**QoQ**	**YoY**
	Banking Ecosystem Net Income	**4.976**	**9.430**	**(23.988)**	**(34.179)**	**(72.088)**	**-47,2%**	**-106,9%**
	Banking Ecosystem Adjusted Net Income	**8.800**	**34.167**	**2.862**				
Banking Ecosystem	**Banco Supervielle**							
	Attributable Net income (Loss) (AR$ Mm.)	-2.535	-3.749	-31.732	-54.748	-80.328	-32,4%	na
	Adjusted Attributable Net income (Loss) (AR$ Mm.)	1.059	20.332	-5.822				
	ROAE	-1,1%	-1,6%	-13,9%	-22,8%	na		
	Adjusted ROAE	0,5%	8,9%	-2,5%				
	Employees	2.452	2.422	2.686	2.917	2.941	1,2%	-16,6%
	Bank branches	117	120	129	129	130	-2,5%	-10,0%
	Customers (million)	1,22	1,26	1,28	1,30	1,30	-3,6%	-6,5%
	Loans Market Share (eop)	2,6%	2,6%	2,8%	2,8%	2,7%		
	Private Sector Deposits Market share (eop)	2,8%	3,1%	3,0%				
	NPL Ratio	5,4%	5,5%	5,6%	5,0%	3,9%		
	Supervielle Asset Management (SAM)							
	Attributable Net income (Loss) (AR$ Mm.)	3.647	5.357	4.888	5.721	5.309	-31,9%	-31,3%
	Assets Under Management (AR$ Bn.) [1]	1.264	1.244	1.196	1.162	1.151	1,6%	9,7%
	Employees	9	9	12	12	11	0,0%	-18,2%
	Market share	1,1%	1,2%	1,3%	1,5%	1,6%		
	Number of mutual funds	16	16	16	16	17		
	Supervielle Seguros							
	Attributable Net income (Loss) (AR$ Mm.)	4.120	5.721	4.263	7.502	4.158	-28,0%	-0,9%
	Combined Ratio	62,5%	57,8%	68,6%	61,2%	67,7%		
	Employees	97	99	110	128	131	-2,0%	-26,0%
	Insurance Policies	361.419	366.666	374.636	396.482	415.595	-1,4%	-13,0%
IOL Ecosystem	**IOL Invertironline**							
	Attributable Net income (Loss) (AR$ Mm.)	2.342	5.101	6.456	11.070	6.621	-54,1%	-64,6%
	Customers (thousands)	592	572	596	566	544	3,5%	8,8%
	Assets Under Custody (AR$ Bn.)[1]	5.274	4.484	3.741	3.617	3.165	17,6%	66,6%
	Employees	218	211	206	192	180	3,3%	21,1%

1. Expressed in nominal terms in the currency of the respective date

Managerial information. Non-restated figures

The managerial information presented for 3Q26, 2Q26, 1Q26, 4Q25, and 3Q25 is not derived directly from accounting records as it is an estimate of non-restated figures excluding the impact of IAS 29 effective January 1, 2020. This information is solely provided for comparative purposes with figures disclosed in previous years before the adoption of rule IAS 29.

Income Statement - Non-restated Figures						% Change	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Argentine Banking GAAP:							
Interest income	397.223,2	435.178,6	441.701,9	500.710,9	419.979,3	-8,7%	-5,4%
Interest expenses	-177.373,0	(182.311,6)	(234.200,9)	(261.875,2)	(269.128,2)	-2,7%	-34,1%
Net interest income	**219.850,3**	**252.867,0**	**207.501,0**	**238.835,7**	**150.851,1**	**-13,1%**	**45,7%**
Net income from financial instruments at fair value through profit or loss	20.171,5	64.443,2	4.255,6	14.177,0	7.675,9	-68,7%	162,8%
Exchange rate differences on gold and foreign currency	(2.284,4)	(28.200,5)	37.196,1	(12.906,2)	(34.071,3)	na	na
NIFFI & Exchange Rate Differences	**17.887,1**	**36.242,7**	**41.451,7**	**1.270,9**	**-26.395,4**	**-50,6%**	**-167,8%**
Net Financial Income	**237.737,3**	**289.109,7**	**248.952,7**	**240.106,6**	**124.455,7**	**-17,8%**	**91,0%**
Fee income	69.723,6	67.891,5	64.483,6	65.610,1	61.503,6	2,7%	13,4%
Fee expenses	(17.465,4)	(15.070,9)	(14.446,2)	(14.198,0)	(13.729,5)	15,9%	27,2%
Income from insurance activities	8.656,8	8.705,1	7.807,0	7.947,7	7.306,3	-0,6%	18,5%
Net Service Fee Income	**60.915,0**	**61.525,8**	**57.844,5**	**59.359,9**	**55.080,4**	**-1,0%**	**10,6%**
Other operating income	22.850,6	21.051,3	19.460,7	57.839,9	14.139,9	8,5%	61,6%
Loan loss provisions	(60.282,7)	(66.615,1)	(65.240,0)	(105.957,8)	(57.274,3)	-9,5%	5,3%
Net Operating Income	**261.220,3**	**305.071,6**	**261.017,9**	**251.348,7**	**136.401,6**	**-14,4%**	**91,5%**
Personnel expenses	(81.650,5)	(116.109,7)	(107.626,0)	(78.161,6)	(73.982,0)	-29,7%	10,4%
Administrative expenses	(58.728,6)	(61.474,8)	(57.228,9)	(64.143,7)	(49.080,6)	-4,5%	19,7%
Depreciation & Amortization	(12.632,3)	(10.711,7)	(9.769,2)	(13.274,5)	(7.330,1)	17,9%	72,3%
Turnover Tax	(29.870,6)	(30.594,2)	(34.361,6)	(31.888,5)	(28.332,3)	-2,4%	5,4%
Other expenses	(18.935,6)	(21.385,4)	(18.532,2)	(26.018,6)	(17.501,5)	-11,5%	8,2%
Profit before income tax	**59.402,8**	**64.795,9**	**33.499,9**	**37.861,7**	**(39.824,8)**	**-8,3%**	**-249,2%**
Joint venture results	-	-	-	-	-		
Income tax expense	(2.278,7)	(1.333,8)	12.951,4	9.472,1	31.971,8	70,8%	-107,1%
Net income	**57.124,1**	**63.462,1**	**46.451,3**	**47.333,7**	**(7.853,0)**	**-10,0%**	**-827,4%**
Attributable to owners of the parent company	**57.089,4**	**63.424,6**	**46.431,5**	**47.305,1**	**(6.883,6)**	**-10,0%**	**-929,4%**
Attributable to non-controlling interests	34,6	37,5	19,8	28,6	(969,4)	-7,6%	-103,6%
Other comprehensive income, net of tax	(1.182,6)	5.618,6	(494,9)	9.439,5	(1.781,5)	-121,0%	-33,6%
Comprehensive income	**55.941,5**	**69.080,7**	**45.956,4**	**56.773,2**	**(9.634,5)**	**-19,0%**	**-680,6%**
Attributable to owners of the parent company	**55.907,7**	**69.039,2**	**45.935,4**	**56.736,7**	**(8.661,9)**	**-19,0%**	**-745,4%**
Attributable to non-controlling interests	33,8	41,5	21,0	36,5	(972,6)	-18,6%	-103,5%

3Q26 Earnings Videoconference Information

Date: Tuesday, November 17, 2026

Time: 8:00 AM ET (10:00 AM Buenos Aires Time)

Register in advance for this webinar:
https://us06web.zoom.us/webinar/register/WN_XnK2CDJ4SjKATzYRPXUxjg

Overview

During the third quarter of 2026, the macroeconomic stabilization process held, supported by fiscal discipline, continued reserve accumulation by the Central Bank (BCRA) and further progress on disinflation. However, economic activity remained weak and uneven across sectors, amid tighter liquidity conditions in August and subdued domestic demand. Growth continued to be led by export-oriented sectors, particularly Oil & Gas and Mining, while the contribution of Agriculture moderated after the harvest season. In contrast, sectors more closely linked to domestic consumption, such as Manufacturing and Commerce, continued to contract.

Inflation continued to ease, with monthly CPI averaging 1.9% in the third quarter, compared with 2.2% in the second, and falling to 1.7% in August, its lowest level of the year. Core inflation slowed to 1.7% in September, while regulated and seasonal prices kept the headline rate slightly higher.

The BCRA continued to purchase foreign currency, although at a slower pace, partly reflecting seasonal factors, with net purchases of US$3.4 billion in the third quarter, compared with US$6.7 billion in the second. In addition, Moody's upgraded the sovereign rating in July, aligning it with those of Fitch and S&P, and in October the country reached a staff-level agreement with the IMF on the third review of its program. On the monetary and credit front, peso lending stalled in real terms, although monetization improved in 2H26 and system-wide delinquency stopped rising.

On the external front, the trade surplus remained robust at approximately US$7.3 billion in the third quarter, below the seasonal peak of the second quarter, supported by record oil production and exports, which reached an all-time monthly high in September. The cumulative surplus for the first nine months reached US$21.2 billion, well above the level recorded in the whole of 2025.

Looking ahead, according to the Central Bank's Market Expectations Survey (REM) as of October 2026, GDP is expected to grow 0.7% in 2026, revised down from the previous survey, with annual inflation projected at 30.4%, TAMAR rate at 24.0% by year-end, and a year-end exchange rate of AR$1,590 per U.S. dollar.

Review of consolidated results

Profitability & Comprehensive Income

Grupo Supervielle offers a wide range of financial and non-financial services and has over 135 years of experience operating in Argentina. The Company is committed to accompanying its customers in their daily lives with simple and agile financial experiences. Grupo Supervielle operates different platforms and brands and has developed a diversified ecosystem tailored to the needs of its target clients. Since May 2016, Grupo Supervielle's shares have been listed on the ByMA and NYSE. The Company operates through the following subsidiaries: i) Banco Supervielle, the seventh largest private bank in Argentina by loan portfolio size; ii) Supervielle Seguros, an insurance company; iii) Supervielle Productores Asesores de Seguros, an insurance broker; iv) Supervielle Asset Management, a mutual fund management company; v) Supervielle Securities, a brokerage firm offering services to institutional and corporate customers; vi) IOL, the leading online retail broker; vii) Portal Integral de Inversiones, a platform providing online financial investment products; and viii) MILA, a specialized company providing auto loan products. Sofital, a holding company that owns shares in Grupo Supervielle's subsidiaries, Cordial Servicios, IOL Agente de Valores S.A., and IOL Holding S.A., a holding company that owns IOL Portal Integral de Inversiones and IOL Agente de Valores shares, are also part of the Group.

Income Statement						% Change				
(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY	9M26	9M25	% Chg.
Consolidated Income Statement Data IFRS:										
Interest income	404.668,1	468.722,3	514.006,2	636.373,7	570.183,9	-13,7%	-29,0%	1.387.396,6	1.533.623,4	-9,5%
Interest expenses	-180.824,4	-197.146,4	-273.798,1	-334.662,7	-365.502,6	-8,3%	-50,5%	-651.768,9	-836.372,7	-22,1%
Net interest income	**223.843,6**	**271.576,0**	**240.208,1**	**301.711,0**	**204.681,4**	**-17,6%**	**9,4%**	**735.627,7**	**697.250,7**	**5,5%**
Net income from financial instruments at fair value through profit or loss	24.359,2	58.855,5	3.579,7	8.996,2	17.163,5	-58,6%	41,9%	86.794,4	84.703,0	2,5%
Result from recognition of assets measured at amortized cost	-4.149,2	10.969,2	670,9	9.035,8	-7.832,9	na	na	7.490,9	-2.774,9	na
Exchange rate difference on gold and foreign currency	-2.300,6	-29.728,8	43.235,7	-15.955,3	-47.301,6	na	na	11.206,3	-56.610,5	na
NIFFI & Exchange Rate Differences	**17.909,4**	**40.095,9**	**47.486,2**	**2.076,6**	**-37.971,0**	**-55,3%**	**-147,2%**	**105.491,6**	**25.317,5**	**316,7%**
Net Financial Income	**241.753,0**	**311.671,9**	**287.694,3**	**303.787,6**	**166.710,3**	**-22,4%**	**45,0%**	**841.119,3**	**722.568,2**	**16,4%**
Fee income	70.892,8	73.229,3	75.281,1	83.380,1	83.474,0	-3,2%	-15,1%	219.403,2	247.394,5	-11,3%
Fee expenses	-17.703,5	-16.272,2	-16.859,4	-18.022,5	-18.670,7	8,8%	-5,2%	-50.835,1	-54.928,3	-7,5%
Income from insurance activities	9.336,7	10.029,7	9.939,6	10.842,4	10.676,5	-6,9%	-12,5%	29.306,0	34.267,2	-14,5%
Net Service Fee Income	**62.526,0**	**66.986,7**	**68.361,3**	**76.199,9**	**75.479,8**	**-6,7%**	**-17,2%**	**197.874,1**	**226.733,3**	**-12,7%**
Subtotal	**304.279,0**	**378.658,7**	**356.055,7**	**379.987,6**	**242.190,2**	**-19,6%**	**25,6%**	**1.038.993,4**	**949.301,5**	**9,4%**
Result from exposure to changes in the purchasing power of the currency	**-33.267,4**	**-33.883,0**	**-47.006,0**	**-42.844,5**	**-38.911,8**	**-1,8%**	**-14,5%**	**-114.156,4**	**-143.223,2**	**-20,3%**
Other operating income	21.991,2	21.975,2	21.203,3	25.732,9	19.091,6	0,1%	15,2%	65.169,7	54.596,9	19,4%
Loan loss provisions	-61.515,7	-71.958,4	-76.385,0	-133.949,2	-77.767,7	-14,5%	-20,9%	-209.859,1	-188.278,3	11,5%
Net Operating Income	**231.487,2**	**294.792,5**	**253.867,9**	**228.926,8**	**144.602,3**	**-21,5%**	**60,1%**	**780.147,6**	**672.396,9**	**16,0%**
Personnel expenses	-81.687,2	-126.270,3	-125.596,1	-95.051,2	-100.707,3	-35,3%	-18,9%	-333.553,6	-309.566,9	7,7%
Administration expenses	-59.816,1	-66.329,0	-66.773,3	-81.721,3	-66.752,3	-9,8%	-10,4%	-192.918,4	-192.523,4	0,2%
Depreciations and impairment of assets	-28.056,6	-25.671,3	-25.081,0	-24.753,7	-23.053,2	9,3%	21,7%	-78.808,9	-66.563,1	18,4%
Turnover tax	-30.669,3	-33.406,4	-40.346,3	-41.271,8	-40.320,6	-8,2%	-23,9%	-104.422,0	-109.876,1	-5,0%
Other operating expenses	-19.020,2	-22.747,1	-21.324,8	-32.055,7	-22.083,4	-16,4%	-13,9%	-63.092,2	-67.561,5	-6,6%
Profit (Loss) before income tax	**12.237,8**	**20.368,4**	**-25.253,7**	**-45.926,9**	**-108.314,6**	**-39,9%**	**na**	**7.352,5**	**-73.694,2**	**na**
Income tax	-5.415,0	-6.780,3	5.945,6	21.735,1	39.852,4	-	-	-6.249,7	37.681,8	na
Net income (loss) for the year	6.822,8	13.588,1	-19.308,1	-24.191,9	-68.462,1	-49,8%	na	1.102,8	-36.012,3	na
Net income (Loss) for the year attributable to parent company	**6.826,6**	**13.590,5**	**-19.274,1**	**-24.141,2**	**-67.042,5**	**-49,8%**	**na**	**1.143,0**	**-35.926,5**	**na**
Net income (Loss) for the year attributable to non-controlling interest	-3,8	-2,4	-34,0	-50,7	-1.419,6	na	na	-40,2	-85,8	
Adjusted Net Income	**10.650,4**	**38.327,6**	**7.576,5**					**56.554,4**		
ROAE	**2,2%**	**4,4%**	**-6,2%**	**-7,7%**	**na**			**0,1%**	**-3,6%**	
Adjusted ROAE	**3,4%**	**12,4%**	**2,5%**					**6,1%**		
ROAA	**0,3%**	**0,6%**	**-0,8%**	**-1,0%**	**na**			**0,0%**	**-0,6%**	

	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY	9M26	9M25	% Chg.
Other Comprehensive Income (Loss), net of tax	-846,2	4.703,5	1.527,6	10.036,2	-2.103,0	na	na	5.385,0	-12.181,5	na
Comprehensive Income (Loss)	**5.980,4**	**18.294,0**	**(17.746,5)**	**(14.105,0)**	**(69.145,5)**	**-67,3%**	**na**	**6.527,9**	**(48.108,0)**	**na**

Net financial income

Net Financial Income includes Net Interest Income -NII-, Net Income from Financial Instruments -NIFFI-, and Exchange Rate Differences on Gold and Foreign Currency

Net Financial Income						% Change	
(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Net Financial Income	**241.753,0**	**311.671,9**	**287.694,3**	**303.787,6**	**166.710,3**	**-22,4%**	**45,0%**
Result from exposure to changes in the purchasing power of the currency	-33.267,4	-33.883,0	-47.006,0	-42.844,5	-38.911,8	-1,8%	-14,5%
Adjusted Net Financial Income	**208.485,7**	**277.788,9**	**240.688,3**	**260.943,1**	**127.798,6**	**-24,9%**	**63,1%**

Net Financial Income totaled AR$.241.8 billion in 3Q26, decreasing 22.4% QoQ and increasing 45.0% YoY. The sequential decline reflects the unwinding of the temporary spread benefits observed in the previous quarter, as anticipated. In 2Q26, the sharp decline in market rates, with average TAMAR falling to 22.8% from 32.0% in 1Q26, was passed through quickly to funding costs, while asset yields adjusted with a lag, temporarily widening spreads. In 3Q26, average TAMAR edged up slightly to 23.5%, keeping funding costs broadly stable, while interest-earning assets continued to reprice to the lower rate levels reached in the prior quarter, compressing spreads, together with lower inflation, which reduced the accrual on inflation-linked (UVA) loans and CER-adjusted securities. YoY, the increase reflects the recovery from the exceptionally compressed margins of 3Q25, when the monetary tightening ahead of the mid-term elections drove average TAMAR to 46.4%, alongside historically high reserve requirements. Net Financial Income plus the Result from exposure to changes in the purchasing power of the currency totaled AR$. 208.5 billion, decreasing 24.9% QoQ but increasing 63.1% YoY.

In 9M26, Net Financial Income amounted to AR$841.1 billion, increasing 16.4% from 9M25.

As of September 30, 2026, securities classified as Held to Maturity had a book value of AR$433.9 billion and a fair value of AR$419.2 billion, implying an unrealized mark-to-market loss of AR$14.7 billion.

The table below provides a detailed breakdown of Net Financial Income by Client Interest Income, Market Related Income, and Interest Expenses:

Net Financial Income broken down by product before interest expenses						% Change	
(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Yield on Loan Portfolio (Client Interest Income)	**307,821.0**	**353,275.7**	**392,909.0**	**431,282.6**	**384,444.8**	**-12.9%**	**-19.9%**
Yield on Investment Portfolio (Market related income)	**115,249.9**	**155,527.8**	**190,893.5**	**231,710.1**	**147,702.6**	**-25.9%**	**-22.0%**
AR$ Securities	105,764.0	139,790.3	173,529.6	199,834.5	127,192.2	-24.3%	-16.8%
US$ Securities[1]	9,485.9	15,737.5	17,363.9	31,875.6	20,510.3	-39.7%	-53.8%
Interest Expenses	-181,317.8	-197,131.6	-296,108.2	-359,205.0	-365,437.1	-8.0%	-50.4%
Net Financial Income	**241,753.0**	**311,671.9**	**287,694.3**	**303,787.6**	**166,710.3**	**-22.4%**	**45.0%**

1. Includes the yield on dual bonds holdings. The dual bond is a government security denominated in US$ that provides a hedge against inflation and FX depreciation. This government bond accrues the highest yield between Inflation adjusted bonds (CER) and FX depreciation.

The following tables provide a breakdown of 3Q26 variations in Net Financial Income by volume and rate.

(In millions of AR$ stated in terms of the measuring unit current at the end of the reporting period)

AR$ million	Increase (Decrease) Due to Changes in		
Assets	**Volume**	**Rate**	**Net Change**
Investment Portfolio	**(8.949)**	**(22.887)**	**(40.979)**
Government & Corporate Securities	(12.142)	(22.235)	(34.377)
Central Bank instruments	3.193	(652)	2.541
Fx differences			(9.143)
Loan portfolio	**(984)**	**(44.471)**	**(45.455)**
AR$	(1.361)	(43.004)	(44.365)
US$	377	(1.466)	(1.089)
Total Interest-Earning Assets	**(9.933)**	**(67.358)**	**(86.434)**
Liabilities			
Deposits	**(10.697)**	**(7.142)**	**(17.839)**
AR$	(11.038)	(5.370)	(16.407)
US$	341	(1.772)	(1.431)
Other liabilities	**1.656**	**(109)**	**1.548**
Other results			**224**
Total Interest-Bearing Liabilities	**(9.040)**	**(7.251)**	**(16.515)**

- Positive (negative) changes for interest-earning assets reflect a positive (negative) impact on net financial margin. For interest-bearing liabilities, positive changes indicate a negative impact on net financial margin due to higher funding costs, while negative changes indicate a positive impact due to lower funding costs.

The table below provides further details on the yields of the AR$ Investment Portfolio, broken down by the classification of each security. For Securities classified as Held to Maturity, interest income is recognized within Net Interest Income, and the instruments are carried at amortized cost. For securities classified as Available for Sale, interest income is also recognized in Net Interest income, while changes in fair value are recognized in Other Comprehensive Income. For securities classified as Held for Trading, changes in fair value are recognized in Net Income from Financial Instruments.

Yield on AR$ Investment Portfolio						% Chg.	
(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
NIFFI	**14,782.8**	**41,159.1**	**41,083.4**	**25,521.7**	**-6,024.5**	**-64.1%**	**-345.4%**
AR$ Government Securities	14,782.8	41,159.1	41,083.4	25,521.7	-6,024.5	-64.1%	-345.4%
Interest Income	**90,981.2**	**98,631.2**	**132,446.2**	**174,312.8**	**133,216.8**	**-7.8%**	**-31.7%**
AR$ Government Securities	87,395.4	97,892.2	132,365.2	174,299.6	133,127.5	-10.7%	-34.4%
Securities issued by the Central Bank and Repo transactions	3,585.8	739.0	80.9	13.2	89.2	385.2%	3918.5%
Yield from AR$ Operations	**105,764.0**	**139,790.3**	**173,529.6**	**199,834.5**	**127,192.2**	**-24.3%**	**-16.8%**

Income from the AR$ investment portfolio totaled AR$105.8 billion in 3Q26, declining 24.3% QoQ and 16.8% YoY. The sequential decline reflects lower yields on AR$ government securities, which declined to 28.4% from 34.9%, which declined in line with the prevailing interest rate environment, together with lower average volumes following asset and liability management decisions.

YoY, the 16.8% decrease in the yield from AR$ securities primarily reflects lower yields and, to a lesser extent, lower average portfolio volumes. The average yield on peso-denominated securities declined to 28.4% in 3Q26 from 29.6% in 3Q25, a considerably more contained decline than that of average TAMAR, which fell to 23.5% from 46.4% in 3Q25.

The tables below provide further information on Interest-Earning Assets and Interest-Bearing Liabilities.
(In millions of AR$ stated in terms of the measuring unit current at the end of the reporting period)

Interest Earning Assets	3Q26		2Q26		1Q26		4Q25		3Q25	
	Avg. Balance	Avg. Rate	Avg. Balance	Avg. Rate	Avg. Balance	Avg. Rate	Avg. Balance	Avg. Rate	Avg. Balance	Avg. Rate
Investment Portfolio										
Government and Corporate Securities	1.624.428,2	27,1%	1.806.671,3	32,0%	2.026.085,4	34,9%	2.079.216,5	44,3%	2.071.487,4	29,8%
Securities Issued by the Central Bank	109.631,4	10,6%	97.188,2	13,3%	82.581,8	9,9%	2.303,0	44,7%	41.577,8	6,6%
Total Investment Portfolio	**1.734.059,6**	**26,1%**	**1.903.859,5**	**31,1%**	**2.108.667,2**	**33,9%**	**2.081.519,6**	**44,3%**	**2.113.065,2**	**29,3%**
Loans										
Loans to the Financial Sector	530.695,9	32,3%	475.114,4	36,2%	346.195,3	41,4%	198.049,9	51,0%	26.742,8	51,3%
Overdrafts	289.493,2	31,9%	244.594,6	36,6%	352.518,9	43,7%	352.109,1	55,0%	262.041,8	62,1%
Promissory Notes	337.755,5	30,3%	324.125,9	33,1%	379.471,7	39,7%	411.333,3	52,7%	361.512,7	47,9%
Corporate Unsecured Loans	459.563,3	31,3%	515.654,8	35,9%	524.536,4	38,7%	528.007,3	44,8%	579.286,3	42,1%
Receivables from Financial Leases	160.749,2	37,0%	143.285,1	39,4%	131.505,8	43,4%	141.719,4	45,3%	139.940,5	47,3%
Mortgage loans	450.660,6	29,5%	449.673,1	39,9%	448.204,1	39,2%	454.691,9	32,3%	452.184,4	26,7%
Automobile and Other Secured Loans	258.472,6	46,9%	280.523,3	52,7%	313.756,1	51,4%	331.005,9	52,0%	355.033,1	50,6%
Personal Loans	468.572,8	58,0%	502.948,8	58,9%	549.511,7	59,2%	585.392,7	62,3%	608.519,1	62,4%
Credit Card	334.144,3	21,5%	357.681,4	30,7%	391.639,8	32,2%	432.315,5	35,1%	448.373,8	30,9%
Total Loans excl. Foreign trade and US$ loans[1]	**3.290.107,2**	**35,5%**	**3.293.601,4**	**40,8%**	**3.437.339,7**	**43,5%**	**3.434.625,0**	**48,0%**	**3.233.634,6**	**45,7%**
Foreign Trade Loans & US$ loans	952.978,2	6,7%	942.170,0	7,4%	941.914,7	8,0%	963.496,6	8,1%	811.171,6	7,3%
Total Loans	**4.243.085,5**	**29,0%**	**4.235.771,4**	**33,4%**	**4.379.254,5**	**35,9%**	**4.398.121,5**	**39,2%**	**4.044.806,2**	**38,0%**
Repo Transaction	64.139,5	22,4%	12.947,0	22,8%	1.085,6	29,8%	192,1	27,4%	851,3	41,9%
Total Interest-Earning Assets	**6.041.284,6**	**28,1%**	**6.152.577,9**	**32,6%**	**6.489.007,3**	**35,3%**	**6.479.833,2**	**40,9%**	**6.158.722,7**	**35,0%**

1. 3Q26, 2Q26, 1Q26, 4Q25 and 3Q25 include AR$ 44.6 billion, AR$32.9 billion, AR$31.5 billion, AR$ 30.5 billion and AR$28.0 billion, respectively, of US$ loans, mainly credit cards with US$ balances.

Interest-Bearing Liabilities & Low & Non-Interest -Bearing Deposits	3Q26		2Q26		1Q26		4Q25		3Q25	
	Avg. Balance	Avg. Rate	Avg. Balance	Avg. Rate	Avg. Balance	Avg. Rate	Avg. Balance	Avg. Rate	Avg. Balance	Avg. Rate
Time Deposits	**2.605.439,4**	**17,0%**	**2.603.266,1**	**18,3%**	**2.196.818,1**	**22,2%**	**2.243.052,4**	**27,0%**	**2.173.453,2**	**28,5%**
AR$ Time Deposits	1.889.722,2	22,6%	1.975.802,5	23,2%	1.560.144,6	29,8%	1.442.231,5	40,0%	1.461.488,0	40,8%
FX Time Deposits	715.717,1	2,3%	627.463,7	2,8%	636.673,5	3,5%	800.820,9	3,4%	711.965,2	3,3%
Special Checking Accounts	**1.216.955,8**	**7,9%**	**1.466.846,5**	**7,9%**	**2.119.472,9**	**12,1%**	**2.609.596,2**	**14,1%**	**2.397.356,2**	**18,6%**
AR$ Special Checking Accounts	692.182,7	13,3%	851.453,4	12,9%	1.412.758,0	17,3%	1.705.965,5	20,7%	1.534.200,6	28,3%
FX Special Checking Accounts	524.773,1	0,8%	615.393,2	1,1%	706.714,9	1,5%	903.630,7	1,5%	863.155,6	1,4%
Borrowings from Other Fin. Inst. & Medium-Term Notes	**974.096,8**	**13,1%**	**915.513,3**	**13,3%**	**1.198.243,3**	**21,0%**	**1.242.076,9**	**22,0%**	**871.665,3**	**31,4%**
Total Interest-Bearing Liabilities	**4.796.492,0**	**13,9%**	**4.985.626,0**	**14,3%**	**5.514.534,3**	**18,0%**	**6.094.725,6**	**20,4%**	**5.442.474,7**	**24,6%**
Low & Non-Interest-Bearing Deposits										
Savings Accounts	**1.209.159,1**	**3,4%**	**1.185.467,3**	**4,4%**	**1.185.821,9**	**4,7%**	**1.012.314,7**	**2,6%**	**964.740,7**	**1,9%**
AR$ Savings Accounts	613.405,7	6,3%	604.934,8	8,0%	576.526,8	8,8%	441.699,5	4,9%	442.728,3	3,3%
FX Savings Accounts	595.753,4	0,3%	580.532,5	0,6%	609.295,1	0,9%	570.615,1	0,9%	522.012,3	0,7%
Checking Accounts	**437.700,3**	**3,2%**	**552.155,9**	**4,0%**	**636.120,5**		**649.152,6**		**616.412,7**	
AR$ Checking Accounts	409.334,8	3,4%	525.213,9	4,2%	605.250,2		621.679,7		595.204,1	
FX Checking Accounts	28.365,5		26.942,0		30.870,3		27.472,9		21.208,6	
Total Low & Non-Interest-Bearing Deposits	**1.646.859,4**		**1.737.623,2**		**1.821.942,4**		**1.661.467,2**		**1.581.153,4**	
Total Interest-Bearing Liabilities & Low & Non-Interest-Bearing Deposits	**6.443.351,4**	**11,2%**	**6.723.249,2**	**11,7%**	**7.336.476,7**	**14,9%**	**7.756.192,8**	**17,1%**	**7.023.628,1**	**20,2%**
AR$	4.048.542,1	16,4%	4.382.270,0	16,5%	4.838.350,1	21,0%	4.898.221,1	25,3%	4.657.368,3	29,3%
FX	2.394.809,3	2,4%	2.340.979,2	2,7%	2.498.126,6	3,1%	2.857.971,7	3,0%	2.366.259,7	2,2%

The following tables provide a breakdown of Interest-Bearing Liabilities by currency.

(In millions of AR$ stated in terms of the measuring unit current at the end of the reporting period)

AR$ Liabilities. Avg. Balance	3Q26		2Q26		3Q25	
(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	Avg. Balance	Avg. Rate	Avg. Balance	Avg. Rate	Avg. Balance	Avg. Rate
Interest-Bearing Liabilities						
Time Deposits	1.889.722,2	22,6%	1.975.802,5	23,2%	1.461.488,0	40,8%
Special Checking Accounts	692.182,7	13,3%	851.453,4	12,9%	1.534.200,6	28,3%
Borrowings from Other Fin. Inst. & Medium Term-Notes	443.896,7	20,7%	424.865,5	20,1%	623.747,3	41,7%
Total Interest-Bearing Liabilities	**3.025.801,6**	**20,2%**	**3.252.121,3**	**20,1%**	**3.619.435,9**	**35,7%**
Low & Non-Interest-Bearing Deposits						
Savings Accounts	613.405,7	6,3%	604.934,8	8,0%	442.728,3	
Checking Accounts	409.334,8	3,4%	525.213,9	4,2%	595.204,1	
Total Low & Non-Interest-Bearing Deposits	**1.022.740,5**		**1.130.148,7**		**1.037.932,4**	
Total Interest-Bearing Liabilities & Low & Non-Interest-Bearing Deposits	**4.048.542,1**	**16,4%**	**4.382.270,0**	**16,5%**	**4.657.368,3**	**29,3%**

US$ Liabilities. Average Balance	3Q26		2Q26		3Q25	
(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	Avg. Balance	Avg. Rate	Avg. Balance	Avg. Rate	Avg. Balance	Avg. Rate
Interest-Bearing-Liabilities						
Time Deposits	715.717	2,3%	627.464	2,8%	711.965	3,3%
Special Checking Accounts	524.773	0,8%	615.393	1,1%	863.156	1,4%
Borrowings from Other Fin. Inst. & Medium Term Notes	530.200	6,8%	490.648	7,4%	247.918	5,5%
Subordinated Loans and Negotiable Obligations	-	0,0%	-	0,0%	-	0,0%
Total Interest-Bearing-Liabilities	**1.770.690**	**3,2%**	**1.733.505**	**3,5%**	**1.823.039**	**2,7%**
Low & Non-Interest-Bearing Deposits						
Savings Accounts	595.753		580.532		522.012	
Checking Accounts	28.366		26.942		21.209	
Total Low & Non-Interest-Bearing Deposits	**624.119**		**607.474**		**543.221**	
Total Interest-Bearing Liabilities & Low & Non-Interest-Bearing Deposits	**2.394.809**	**2,4%**	**2.340.979**	**2,7%**	**2.366.260**	**2,2%**

The yield on interest-earning assets reflects interest income on loans and returns from the Company's AR$ and U.S. dollar-denominated investment portfolios. The yield on interest-bearing liabilities comprises interest expenses but excludes FX differences, net gains or losses from currency derivatives, and the impact of exchange rate fluctuations on FX liabilities. As a result, the 3Q26 yield on interest-bearing liabilities, as presented in this table, does not reflect the 2.3% QoQ and 11% YoY nominal depreciation of the peso as of September 30, 2026. These effects are instead captured in the "Exchange Rate Differences on Gold and Foreign Currency" line item in the income statement. The AR$ cost of funds increased by approximately 10 bps QoQ, while average TAMAR interest rate increased 70-bps QoQ and volumes of AR$ interest-bearing liabilities declined 7.0%. AR$ low and non-interest-bearing deposits decreased 9.5% QoQ. The US$ cost of funds decreased by 30 bps to 2.4% in 3Q26, from 2.7% in 2Q26 but remained above the 2.2% in 3Q25.

Net Interest Income was AR$223.8 billion, compared to AR$271.6 billion in 2Q26 and AR$204.7 billion in 3Q25. This line-item includes interest earned on loans, market-related income from government securities measured at amortized cost, and the interest accrual on securities measured at fair value through other comprehensive income (available for sale), and interest expenses, but excludes results from the investment portfolio held for trading, which are reported under Net Income from Financial Instruments (NIFFI). For a comprehensive view of the drivers behind Net Interest Income, including a detailed breakdown of loan and investment portfolio yields, as well as total interest expenses, please refer to the Net Financial Income section.

Interest income decreased 13.7% QoQ and 29.0% YoY, to AR$404.7 billion in 3Q26.

Interest Income						% Change	
(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Interest on/from:							
- Cash and Due from banks	207,9	14,8	11,3	176,5	65,5	1303,7%	217,4%
- Loans to the financial sector	42.813,8	42.991,1	35.815,5	25.251,4	3.429,0	-0,4%	1148,6%
- Overdrafts	23.094,7	22.357,4	38.538,4	48.385,3	40.660,8	3,3%	-43,2%
- Promissory notes	25.576,2	26.800,2	37.659,0	54.233,3	43.305,6	-4,6%	-40,9%
- Corporate unsecured loans	35.966,4	46.277,0	50.707,3	59.089,7	61.019,8	-22,3%	-41,1%
- Leases	14.887,7	14.124,4	14.261,9	16.039,4	16.539,5	5,4%	-10,0%
- Mortgage loans	33.221,4	44.876,8	43.895,0	36.667,2	30.220,7	-26,0%	9,9%
- Automobile and other secured loans	30.320,1	36.979,9	40.309,8	43.009,9	44.904,2	-18,0%	-32,5%
- Personal loans	67.996,7	74.078,7	81.362,2	91.223,8	94.963,2	-8,2%	-28,4%
- Credit cards loans	17.977,2	27.431,5	31.574,2	37.895,0	34.581,1	-34,5%	-48,0%
- Foreign trade loans & US loans	15.967,0	17.358,8	18.785,7	19.487,5	14.820,9	-8,0%	7,7%
- Other (1)	96.639,2	115.431,8	121.085,9	204.914,7	185.673,6	-16,3%	-48,0%
Total	**404.668,1**	**468.722,3**	**514.006,2**	**636.373,7**	**570.183,9**	**-13,7%**	**-29,0%**

1. Others include interest income from securities at amortized cost, results from other securities recorded as available for sale and results from securities issued by the Central Bank and from Repo Transactions.

Interest expenses decreased 8.3% QoQ and 50.5% YoY, to AR$180.8 billion in 3Q26.

(In millions of AR$ stated in terms of the measuring unit current at the end of the reporting period)

Interest Expenses						% Change	
	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Interest on:							
- Checking and Savings Accounts	13.624,9	18.485,3	24.827,2	19.302,2	19.353,2	-26,3%	-29,6%
- Special Checking Accounts	24.088,7	29.067,0	63.875,8	91.798,9	111.658,2	-17,1%	-78,4%
- Time Deposits	111.019,5	119.019,6	121.858,1	151.244,9	154.907,3	-6,7%	-28,3%
- Other Liabilities from Financial Transactions	31.523,1	30.051,1	62.480,6	67.591,0	67.689,2	4,9%	-53,4%
- Financing from the Financial Sector	435,0	359,3	512,1	735,9	699,1	21,1%	-37,8%
- Other	133,2	164,0	244,4	3.989,8	11.195,5	-18,8%	-98,8%
Total	**180.824,4**	**197.146,4**	**273.798,1**	**334.662,7**	**365.502,6**	**-8,3%**	**-50,5%**

Net Income from financial instruments and Exchange rate differences recorded a gain of AR$17.9 billion in 3Q26, compared with gains of AR$40.1 billion in 2Q26 and a loss of AR$38.0 billion in 3Q25. The QoQ decline was driven by lower income from securities held for trading purposes and term operations, partially offset by a lower net loss from exchange rate differences. The YoY increase was mainly attributable to higher income from securities held for trading purposes and a lower net loss from exchange rate differences. The net loss from exchange rate differences is mainly due to the impact of FX depreciation on liabilities, while the corresponding FX depreciation on U.S. dollar assets is recognized in other income statement line items under IFRS.

NIFFI & Exchange rate differences on gold and foreign currency						% Change	
(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Income from:							
- Government and corporate securities	29.408,2	48.868,3	42.777,0	31.032,0	5.123,2	-39,8%	474,0%
- Term Operations	-5.261,2	6.773,0	-38.950,2	-22.293,4	11.353,6	na	na
- Income from securities issued by the Central Bank	212,2	3.214,2	-247,1	257,6	686,7	na	na
Subtotal	**24.359,2**	**58.855,5**	**3.579,7**	**8.996,2**	**17.163,5**	**-58,6%**	**41,9%**
Result from recognition of assets measured at amortized cost	-4.149,2	10.969,2	670,9	9.035,8	-7.832,9	na	na
Exchange rate differences on gold and foreign currency	-2.300,6	-29.728,8	43.235,7	-15.955,3	-47.301,6	na	na
Total	**17.909,4**	**40.095,9**	**47.486,2**	**2.076,6**	**-37.971,0**	**-55,3%**	**-147,2%**

Total income from US$ denominated operations and securities amounted to AR$5.8 billion in the quarter, compared to a gain of AR$8.3 billion in 2Q26 and AR$24.6 billion in 3Q25.

The AR$2.5 billion sequential decline reflects a AR$29.8 billion decrease in financial income from U.S. dollar operations, largely offset by a AR$27.4 billion reduction in the net loss from exchange rate differences. The decrease in financial income was driven by lower income from U.S. dollar-denominated government securities and a loss in term operations, compared with a gain in the previous quarter.

In 3Q26, results from U.S. dollar-denominated securities and term operations amounted to AR$8.1 billion, while FX operations with retail, corporate and institutional customers generated gains of AR$12.4 billion. Together, these results more than offset the AR$14.7 billion FX loss on U.S. dollar-denominated liabilities. Under IFRS, the FX impact on U.S. dollar-denominated assets, including securities and term operations, is recognized within their respective line items rather than within exchange rate differences. As a result, the exchange rate differences line, read on a standalone basis, does not reflect the economic performance of a substantially matched U.S. dollar balance sheet.

Exchange rate differences amounted to a net loss of AR$2.3 billion, compared to a net loss of AR$29.7 billion in 2Q26. This reflects a lower impact of peso depreciation on U.S. dollar-denominated liabilities, while trading gains from FX operations with customers remained broadly stable.

On a YoY basis, the decline mainly reflects lower income from the U.S. dollar investment portfolio, particularly lower interest income from U.S. dollar-denominated government securities and losses in term operations, partially offset by a AR$45.0 billion reduction in the net loss from exchange rate differences. The economic return on U.S. dollar funding, primarily interest income from U.S. dollar lending, is recorded within loan interest income and is therefore not reflected in these results.

Yield on US$ / US$ linked denominated operations and Securities						% Chg.
(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ
Financial Income from US$ Operations	**8.091,9**	**38.000,0**	**-48.859,5**	**15.994,5**	**71.925,7**	-78,7%
NIFFI	**2.433,9**	**21.199,4**	**-37.499,2**	**-14.607,4**	**19.468,8**	-88,5%
US$ Government & Corporate Securities[3]	7.695,1	14.426,3	1.450,9	7.686,1	8.115,2	-46,7%
Term Operations	-5.261,2	6.773,0	-38.950,2	-22.293,4	11.353,6	na
Interest Income	**5.658,0**	**16.800,6**	**-11.360,2**	**30.601,9**	**52.456,8**	**-66,3%**
US$ / US$ linked Government Securities[2]	5.658,0	16.800,6	-11.360,2	30.601,9	52.456,8	-66,3%
Exchange rate differences on gold and foreign currency[1]	**-2.300,6**	**-29.728,8**	**43.235,7**	**-15.955,3**	**-47.301,6**	**na**
Total Income from US$ Operations	**5.791,3**	**8.271,2**	**-5.623,8**	**39,2**	**24.624,1**	**-30,0%**

1. Includes Gains on Trading from FX Operations with retail, corporate and institutional customers, and Exchange rate differences on gold and foreign currency.
2. Includes the yield on dual bonds. The dual bond is a government security denominated in US$ which provides a hedge against inflation and FX depreciation. This government bond accrues the highest yield between inflation adjusted bonds (CER) and FX depreciation.
3. US$ and US$ linked Government Securities held for Trading.

The tables below provide further details on the composition of Exchange rate differences:

Exchange rate differences						% Chg.
(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ
Fx Results on Liabilities[1]	-14.730,1	-42.333,0	32.720,2	-27.856,1	-62.315,8	na
Results on Trading from FX Operations with customers[2]	12.429,5	12.604,2	10.515,5	11.900,8	15.014,3	-1,4%
Exchange rate differences on gold and foreign currency	**-2.300,6**	**-29.728,8**	**43.235,7**	**-15.955,3**	**-47.301,6**	**na**

1. The FX result on liabilities is offset by the FX result on the U.S. dollar securities position.
2. Results on trading from FX operations with customers included gains from transactions with retail customers of: 2.8 billion in 2Q26, 4.1 billion in 1Q26, AR$39.0 billion in 4Q25, 2.7 billion in 3Q25 and 123.4 billion in 2Q25.

Net Interest Margin (NIM) was 16.0% in 3Q26, down 430 bps QoQ from the exceptionally high level recorded in 2Q26, but 520 bps above YoY. As anticipated in the previous quarter, the sequential compression reflects the lagged repricing of interest-earning assets to the lower rate environment, after funding costs had adjusted faster in 2Q26, as well as lower inflation which reduced the accrual on inflation-linked (UVA) loans and CER-adjusted securities. The impact was reflected across the balance sheet: Loan Portfolio NIM was 17.2%, down 360 bps QoQ, and Investment Portfolio NIM was 13.7%, down 410 bps QoQ. AR$ NIM was 19.4% in 3Q26, 480 bps lower QoQ but 770 bps higher YoY. In pesos, loan portfolio NIM fell 450 bps to 21.8%, as loan yields caught up with lower market rates, while the AR$ cost of funds remained broadly stable. The peso investment portfolio NIM contracted 560 bps to 14.4% reflecting lower yields AR$ government securities, although it remained 1,250 bps above 3Q25.

YoY, the expansion in NIM reflects the normalization of funding costs from the exceptionally elevated levels of 3Q25, when the monetary tightening ahead of the mid-term elections drove average TAMAR to 46.4%, compared to 23.5% in 3Q26.

The tables below provide further details on the NIM breakdown for the Loan and Investment portfolios, as well as summary information on average Assets and Liabilities, interest rates on assets and liabilities, and market rates.

NIM Analysis	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ (bps)	YoY (bps)
AR$ NIM	**19,4%**	**24,2%**	**20,7%**	**21,3%**	**11,7%**	**(480)**	**765**
AR$ Loan Portfolio	21,8%	26,3%	21,8%	21,3%	18,4%	(448)	342
AR$ Investment Portfolio	14,4%	20,0%	18,6%	22,2%	1,9%	(565)	1.249
Total NIM	**16,0%**	**20,3%**	**17,7%**	**18,8%**	**10,8%**	**(425)**	**518**
Loan Portfolio	17,2%	20,8%	17,4%	16,9%	15,2%	(357)	202
Investment Portfolio	13,7%	17,8%	16,3%	26,1%	11,4%	(408)	229

Average Assets	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ (bps)	YoY (bps)
Total Interest Earning Assets (IEA)	**100,0%**	**100,0%**	**100,0%**	**100,0%**	**100,0%**		
AR$ (as % of IEA)	78,6%	79,1%	80,6%	79,1%	79,9%	(48)	(132)
US$ (as % of IEA)	21,4%	20,9%	19,4%	20,9%	20,1%	48	132
Loan Portfolio (as % of IEA)	**70,2%**	**68,8%**	**67,5%**	**67,9%**	**65,7%**	**139**	**456**
AR$ (as % of Loan Portfolio)	76,5%	77,0%	77,8%	77,4%	79,3%	(49)	(276)
US$ (as % of Loan Portfolio)	23,5%	23,0%	22,2%	22,6%	20,7%	49	276
Investment Portfolio (as % of IEA)	**29,8%**	**31,2%**	**32,5%**	**32,1%**	**34,3%**	**(139)**	**(456)**
AR$ (as % of Investment Portfolio)	83,7%	83,8%	86,5%	82,8%	81,2%	(15)	241
US$ (as % of Investment Portfolio)	16,3%	16,2%	13,5%	17,2%	18,8%	15	(241)
Average Liabilities	**3Q26**	**2Q26**	**1Q26**	**4Q25**	**3Q25**	**QoQ (bps)**	**YoY (bps)**
Total Interest Bearing Deposits & Low & Non-Interest Bearing Deposits	**100,0%**	**100,0%**	**100,0%**	**100,0%**	**100,0%**		
AR$	66,4%	66,8%	68,2%	65,6%	68,6%	(38)	(211)
US$	33,6%	33,2%	31,8%	34,4%	31,4%	38	211
Total Interest-Bearing Liabilities	**65,6%**	**68,7%**	**68,4%**	**71,6%**	**70,8%**	**(315)**	**(528)**
AR$	63,1%	65,2%	66,3%	62,9%	66,5%	(215)	(342)
US$	36,9%	34,8%	33,7%	37,1%	33,5%	215	342
Low & Non Interest Bearing Deposits	**34,4%**	**31,3%**	**31,6%**	**28,4%**	**29,2%**	**315**	**528**
AR$	81,8%	80,8%	81,3%	81,8%	83,2%	106	(139)
US$	18,2%	19,2%	18,7%	18,2%	16,8%	(106)	139

Interest Rates	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ (bps)	YoY (bps)
Interest earned on Loans	29,0%	33,4%	35,9%	39,2%	38,0%	(434)	(900)
AR$	35,9%	41,2%	43,9%	48,3%	46,1%	(528)	(1.022)
US$	6,7%	7,3%	7,9%	8,0%	7,2%	(60)	(45)
Yield on Investment Porfolio	26,1%	31,1%	33,9%	44,3%	29,3%	(496)	(324)
AR$	28,4%	34,9%	38,0%	46,4%	29,6%	(653)	(124)
US$	14,9%	11,3%	7,7%	34,4%	28,2%	362	(1.324)
Cost of Funds	11,2%	11,7%	14,9%	17,1%	20,2%	(50)	(896)
AR$	16,4%	16,5%	21,0%	25,3%	29,3%	(10)	(1.289)
US$	2,4%	2,7%	3,1%	3,0%	2,2%	(31)	21
Market Interest Rates	**3Q26**	**2Q26**	**1Q26**	**4Q25**	**3Q25**	**QoQ (bps)**	**YoY (bps)**
Tamar (eop)	24,1%	22,7%	26,3%	28,9%		144	na
Tamar (avg)	23,5%	22,8%	32,0%	38,3%		76	na

Cost of risk & Asset quality

Loan loss provisions (LLPs) declined 14.5% QoQ to AR$61.5 billion in 3Q26. This reduction was consistent with easing delinquency trends throughout the quarter and reflects the early benefits of the collection and refinancing initiatives implemented since December 2025, together with disciplined risk-adjusted loan origination.

On a YoY basis, LLPs declined 20.9%, reflecting the improvement in retail asset quality from the elevated delinquency levels recorded in 2H25. **Net LLPs** (LLPs net of recoveries and reversals) amounted to AR$55.8 billion in 3Q26, compared with AR$65.8 billion in 2Q26 and AR$75.1 billion in 3Q25.

The table below provides a detailed breakdown of loan loss provisions by customer segment:

							%Change
Loan Loss Provisions, net		**3Q26**	**2Q26**	**1Q26**	**4Q25**	**3Q25**	**QoQ**
Corporate		**5.204,5**	**5.821,1**	**4.784,5**	**12.133,5**	**-647,9**	**-10,6%**
	LLP	5.149,9	6.047,6	4.722,9	14.247,3	-419,8	-14,8%
	Other LLP	54,5	-226,4	61,6	-2.113,8	-228,1	-124,1%
Personal and Business		**51.600,6**	**60.224,9**	**66.603,1**	**119.012,0**	**74.643,1**	**-14,3%**
	LLP	55.278,7	66.575,8	70.758,3	120.624,5	77.552,8	-17,0%
	Other LLP	-3.678,0	-6.351,0	-4.155,2	-1.612,5	-2.909,7	-42,1%
Other		**-1.034,2**	**-200,2**	**814,1**	**598,7**	**1.096,6**	**416,6%**
	LLP	1.087,1	-665,0	903,7	-922,7	634,7	na
	Other LLP	-2.121,3	464,8	-89,6	1.521,4	461,9	na
Total		**55.770,9**	**65.845,8**	**72.201,8**	**131.744,2**	**75.091,8**	**-15,3%**

* Other includes allowances reversed in Other Income line item, and provision for unused balances of overdrafts and credit cards in Other Expenses line item of the Income Statement

The most significant variables used to estimate the Expected Credit Loss (ECL) in 2026 are presented below:

Parameter	Segment	Macroeconomic Variable
Probability of Default	Personal & Business Segment	Inflation Economic Activity Private Sector Deposits
	Corporate Banking	Inflation Interest Rate (Badlar) Private Sector Deposits Blue chip swap rate

Beginning January 1, 2020, Argentine banks have applied the financial impairment requirements set forth in Section 5.5 of IFRS 9. Additionally, since 2020 the Central Bank of Argentina has introduced a temporary exclusion from the IFRS 9 impairment model for debt securities issued by the Argentine government.

Cost of Risk decreased to 5.1% in 3Q26, from 6.1% in 2Q26 and 6.6% in 3Q25. Net Cost of Risk, defined as Loan Loss Provisions, net of recoveries from charged-off loans and allowance reversals, was 4.6% in 3Q26, declining 100 bps from 5.6% in 2Q26 and 180 bps from 6.4% in 3Q25.

As of September 30, 2026, the **Provisioning Ratio for the total loan portfolio** stood at 5.0%, compared to 5.4% as of June 30, 2026, and 4.4% as of September 30, 2025.

The table below provides a year-to-date analysis of the allowance for loan losses:

		Lifetime ECL				
Analysis of the Allowance for Loan Losses	**Balance at the beginning of the period**	**12-month ECL**	**Financial assets with significant increase in credit risk**	**Credit-impaired financial assets**	**Result from exposure to changes in the purchasing power of the currency in Allowances**	**Balance at the end of the period**
Loans and Other Financings	286,168.7	- 4,308.9	- 19,840.1	34,110.5	- 54,717.1	241,413.1
Other Financial Entities	532.4	605.0	33.7	-	- 101.8	1,069.3
Non Financial Private Sector	285,636.3	- 4,913.9	- 19,873.7	34,110.5	- 54,615.3	240,343.8
Overdraft	11,953.0	- 381.9	626.1	15,686.9	- 2,285.5	25,598.6
Unsecured Corporate Loans	17,254.4	- 369.2	- 1,427.5	1,872.3	- 3,299.1	14,030.9
Mortgage Loans	1,270.2	302.6	934.5	2,375.2	- 242.9	4,639.6
Automobile and other secured loans	50,197.1	- 1,049.9	- 4,684.0	3,781.8	- 9,598.0	31,083.4
Personal Loans	138,161.8	494.3	- 7,950.7	18,710.8	- 26,417.4	122,998.8
Credit Cards	54,912.6	- 3,588.6	- 5,748.7	2,516.4	- 10,499.6	32,559.2
Receivables from financial leases	4,472.8	- 262.1	- 628.2	22.6	- 855.2	2,704.6
Other	7,414.5	- 59.1	- 995.2	1,786.2	- 1,417.7	6,728.7
Other Securities	397.1	121.8	-	- 28.6	- 75.9	414.3
Other Commitments	436.5	89.7	57.6	139.9	- 83.5	640.2
Unused credit card balances	4,826.6	495.6	201.7	-	- 922.9	4,601.0
Agreed Revocable Overdraft	1,264.2	- 426.6	- 106.8	-	- 241.7	489.0
Total Allowances	**293,093.0**	**- 4,028.5**	**- 19,687.6**	**34,221.7**	**- 56,041.1**	**247,557.6**

The total NPL ratio was 5.4% as of September 30, 2026, down from 5.5% as of June 30, 2026, and approximately 200 bps below the industry average. While the ratio continues to reflect the carry-over effects of credit stress from prior quarters in a challenging macroeconomic environment, portfolio dynamics in the retail segment continue to improve, with delinquency indicators declining consistently since March 2026. The 90-day delinquency ratio was 4.4% at the end of 3Q26, 100 bps below the reported NPL ratio. This gap reflects exposures classified as non-performing under Central Bank criteria that were performing or less than 90 days past due according to the Bank's records. The Retail NPL ratio declined to 8.6% from 9.6% in June, while the retail 90-day delinquency ratio improved to 7.1% from 7.9%.

Quarterly NPL formation declined for the third consecutive quarter and stood approximately 25% below the 4Q25 peak, with retail NPL formation down 44% from that peak.

Measured in constant pesos, the stock of retail loans more than 90 days past due has declined every month since February 2026, ending the quarter 27% below its peak and 16% lower than in June. This reflects improved collection and refinancing dynamics resulting from active portfolio management and a disciplined origination strategy in place since early 2025, with origination cohorts since 4Q25 continuing to perform meaningfully better. In contrast, the commercial portfolio showed some deterioration during the quarter, with higher delinquency and NPL formation, reflecting the lagged impact of the high-interest rate environment in prior months and weak economic activity on SME customers. While conditions remain challenging, the sustained improvement in retail and the stronger performance of recent origination cohorts reinforce our confidence in our credit risk management approach.

Asset Quality						%Change	
(In millions of Argentine Ps.)	sep 26	jun 26	mar 26	dec 25	sep 25	QoQ	YoY
Commercial Portfolio	2.606.740,2	2.428.745,9	2.346.140,3	2.433.939,1	2.068.719,6	7,3%	26,0%
Non-Performing	42.992,3	30.522,3	32.926,4	33.360,3	21.232,4	40,9%	na
Consumer Lending Portfolio	1.054.328,3	1.094.029,5	1.142.704,5	1.254.576,0	1.361.244,2	-3,6%	-22,5%
Non-Performing	89.133,9	105.584,3	115.413,6	114.919,6	86.622,3	-15,6%	2,9%
Commercial loans classified as consumer-equivalent exposures [3]	1.020.435,1	1.098.027,5	1.152.819,9	1.260.817,4	1.208.891,2	-7,1%	-15,6%
Non-Performing	134.632,9	131.892,6	124.440,8	114.261,5	82.594,8	2,1%	63,0%
Total Performing Portfolio	4.681.503,7	4.620.802,9	4.641.664,6	4.949.332,5	4.638.855,0	1,3%	0,9%
Total Non-Performing	266.759,2	267.999,1	272.780,7	262.541,5	190.449,5	-0,5%	40,1%
Total Non-Performing / Total Portfolio	**5,4%**	**5,5%**	**5,6%**	**5,0%**	**3,9%**		
Total Allowances[1]	247.557,6	264.959,8	283.341,4	293.093,0	213.755,9	-6,6%	15,8%
Coverage Ratio	**92,8%**	**98,9%**	**103,9%**	**111,6%**	**112,2%**		
Write offs (including the RECPPC on loans written off)[2]	62.683,1	71.859,0	60.005,0	41.500,7	15.789,1	-12,8%	355,1%

1. Includes allowances related to the loan portfolio and off-balance accounts.
2. These figures have been restated by applying a general price index, so the result in comparative figures is presented in terms of the current unit of measurement as of the closing date of the reporting period and does not reflect the total outstanding of the portfolio written off.
3. Car loans is included in commercial loans classified as consumer-equivalent exposures.

The table below provides managerial information on charge-offs in AR$ measured in historical currency:

Write offs. Non-restated Figures. Management Information[1]						%Change	
(In millions of Argentine Ps.)	sep 26	jun 26	mar 26	dec 25	sep 25	QoQ	YoY
Write offs (quarter) in nominal terms	61,542.8	66,586.1	51,440.7	29,850.4	10,603.9	**-7.6%**	**480.4%**

1. These figures do not include the amounts from the sale of loan portfolio that had not been previously written off. No loan portfolio sales were made in 3Q26, 2Q26, 4Q25 and 3Q25. The amount of loan portfolio sold in 2Q25 amounted to 5.7 billion.

NPL Ratio breakdown	sep 26	jun 26	mar 26	dec 25	sep 25
Commercial Loan Portfolio	5.2%	4.4%	4.0%	3.2%	2.0%
Retail Loan Portfolio	8.6%	9.6%	9.9%	9.2%	7.1%
Total NPL	5.4%	5.5%	5.6%	5.0%	3.9%

1. NPL ratio includes guarantees granted to customers.

The Coverage Ratio was 92.8% as of September 30, 2026, compared to 98.9% as of June 30, 2026, and 112.2% as of September 30, 2025.

The decline reflects the contraction of the retail portfolio over recent quarters, where loans require higher provisioning. At the same time, NPL formation increased in the commercial portfolio, where loans require lower allowances relative to their outstanding balance under the IFRS 9 expected credit loss model.

On an adjusted basis, considering loans to individuals more than 90 days past due at the Bank, the coverage ratio was 105%.

Net service fee income & Income from insurance activities

Net Service Fee Income (excluding Income from Insurance Activities) totaled AR$53.2 billion in 3Q26, declining 6.6% QoQ, or AR$3.8 billion, and 17.9% YoY, or AR$11.6 billion.

QoQ, the decrease was primarily driven by a 12.1%, or AR$4.3 billion, decline in Net Service Fee Income generated by the Bank, reflecting lagged fee repricing and lower credit card volumes. Asset Management Fees contracted 3.7%, or AR$262.8 million, reflecting lower activity levels in the asset management business. These declines were partially offset by a 4.1%, or AR$ 555.3 million, increase in Net Fee Income from the IOL brokerage business.

YoY, Net Service Fee Income declined 17.9%, or AR$11.6 billion, reflecting lower contributions from the Banking Business, as well as weaker YoY performance in the asset management and brokerage businesses.

Net Service Fee Income broken down by subsidiary						% Change				
(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY	9M26	9M25	% Chg.
Banco Supervielle	31.044,5	35.330,8	37.090,1	37.065,7	38.153,9	-12,1%	-18,6%	103.465	114.040	-9,3%
Brokerage Business	14.138,1	13.582,9	13.463,9	17.932,6	16.522,5	4,1%	-14,4%	41.185	44.176	-6,8%
Asset Management	6.891,1	7.153,9	7.295,5	9.406,7	9.729,5	-3,7%	-29,2%	21.341	32.016	-33,3%
Other1	1.115,5	889,4	572,3	952,7	397,3	25,4%	180,7%	2.577	2.235	15,3%
Total	53.189,3	56.957,1	58.421,7	65.357,6	64.803,3	-6,6%	-17,9%	168.568,1	192.466,2	-12,4%

1. Other Fee Income includes certain insurance fees, and fees from the sale of non-financial services through Cordial Servicios, among others.

Fee Income in 3Q26 was AR$70.9 billion, declining 3.2% QoQ, or AR$2.3 billion, and 15.1% YoY, or AR$12.6 billion.

Sequentially, the performance mainly reflected the following declines: i) 7.0%, or AR$3.5 billion, in Banking fees, primarily due to a decline of 12.9%, or AR$2.1 billion, in credit card commissions and lagged fee repricing in bundled products, and ii) 3.7%, or AR$262.8 million, in Asset Management fees. Brokerage fees increased 7.7%, or AR$1.2 billion, reflecting higher assets under custody in the quarter.

YoY, the decline in fee income primarily reflects decreases of: i) 15.7%, or AR$8.8 billion, in Banking fees, ii) 29.2%, or AR$2.8 billion, in Asset Management Fees and iii) 7.7%, or AR$1.4 billion, in brokerage fees.

Non-banking fees accounted for approximately 33% of total fees (excluding Income from Insurance Activities) in 3Q26, up from 31% in 2Q26 and in line with 3Q25.

Service fee expenses increased 8.8% QoQ, mainly reflecting higher commissions paid, while decreasing 5.2% YoY.

Net Service Fee Income						% Change				
(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY	9M26	9M25	% Chg.
Income from:										
Banking Business	47.175,0	50.724,6	52.987,9	54.120,9	55.965,1	-7,0%	-15,7%	150.887,5	167.320,6	-9,8%
Deposit Accounts	24.901,3	26.656,2	27.563,6	29.592,4	30.646,3	-6,6%	-18,7%	79.121,1	90.013,8	-12,1%
Loan Related	38,0	60,0	151,0	80,4	32,1	-36,6%	18,5%	249,1	955,6	-73,9%
Credit cards commissions	14.146,9	16.240,8	17.482,5	16.450,6	16.588,7	-12,9%	-14,7%	47.870,2	50.570,5	-5,3%
Leasing commissions	573,5	523,4	595,0	644,0	651,7	9,6%	-12,0%	1.691,9	1.905,5	-11,2%
Other (foreign trade, transfer and payments, & others)	7.515,3	7.244,2	7.195,7	7.353,5	8.046,3	3,7%	-6,6%	21.955,2	23.875,2	-8,0%
Brokerage Business	16.779,3	15.580,2	15.324,3	19.895,7	18.171,8	7,7%	-7,7%	47.683,8	48.197,9	-1,1%
Asset Management	6.891,1	7.153,9	7.295,5	9.406,7	9.729,5	-3,7%	-29,2%	21.340,5	32.015,9	-33,3%
Other[1]	47,4	-229,4	-326,5	-43,2	-392,3	na	na	-508,6	-139,9	na
Total Fee Income	70.892,8	73.229,3	75.281,1	83.380,1	83.474,0	-3,2%	-15,1%	219.403,2	247.394,5	-11,3%
Expenses:										
Commissions paid	17.098,4	15.799,5	16.406,0	17.545,2	18.090,5	8,2%	-5,5%	49.303,9	53.317,3	-7,5%
Exports and foreign currency transactions	605,1	472,7	453,3	477,2	580,2	28,0%	4,3%	1.531,2	1.611,0	-5,0%
Total Fee Expenses	17.703,5	16.272,2	16.859,4	18.022,5	18.670,7	8,8%	-5,2%	50.835,1	54.928,3	-7,5%
Net Services Fee Income	53.189,3	56.957,1	58.421,7	65.357,6	64.803,3	-6,6%	-17,9%	168.568,1	192.466,2	-12,4%

[1] Other Fee Income includes certain insurance fees, and fees from the sale of non-financial services through Cordial Servicios, among others.

Deposit accounts were the largest contributor to service fee income, representing 35% of the total fee income, compared with 36% in 2Q26, and 37% in 3Q25. Credit card fees accounted for 20%, compared with 22% in 2Q26 and 20% in 3Q25. IOL's brokerage fees contributed 24%, up from 21% in 2Q26 and 22% in 3Q25. Asset management fees accounted for 10%, unchanged QoQ but down from 12% in 3Q25.

Banking Business

Fee income from the Banking Business totaled AR$47.2 billion, declining 7.0% QoQ and 15.7% YoY.

- Deposit Accounts and Bundled Banking Services

Deposit Account fees decreased 6.6% QoQ and 18.7% YoY reflecting the limited impact of fee repricing initiatives.

- Credit & Debit Cards

Credit Card commissions decreased 12.9%, or AR$2.1 billion, QoQ to AR$14.1 billion in 3Q26, and 14.7%, or AR$2.4 billion, YoY. The decline partly reflects the absence in 3Q26 of payments from credit card processors, compared with AR$952 million in 2Q26 and AR$334 million in 3Q25.

During 3Q26, total Credit Card transactions at the Bank decreased 5.0% QoQ and 18.0% YoY, while other credit card-related fees, mainly renewal charges and loyalty program membership fees, increased 5.3% QoQ and 23.9% YoY in real terms.

- Loan Operations (Commercial loans)

Loan-related fees amounted to AR$38.0 million in 3Q26, decreasing 36.6%, or AR$21.9 million, QoQ, and 18.5%, or AR$5.9 million, YoY. Leasing commissions amounted to AR$573.5 million, increasing 9.6% QoQ but decreasing 12.0% YoY.

IOL Brokerage Business

Brokerage Business	3Q26	2Q26	1Q26	4Q25	3Q25	%Change QoQ	%Change YoY
Active Customers (#thousands)[1]	592	572	596	566	544	3.5%	8.8%
New Accounts	114,878	106,939	157,436	122,648	128,918	7.4%	-10.9%
Monthly Active Users (MAUs)	230,123	229,698	233,709	220,345	252,301	0.2%	-8.8%
Transactions (#)[2]	5,169,063	4,902,236	5,846,730	5,807,995	6,142,958	5.4%	-15.9%
Assets Under Custody (measured in AR$ mm.)[3]	5,273,807	4,484,051	3,741,466	3,616,594	3,164,912	17.6%	66.6%
Assets Under Custody (measured in US$ mm.)	3,539	2,956	2,663	2,576	2,336	19.7%	51.5%

1. Customers with account activity during last 90 days
2. Includes stock exchange repos ("Cauciones" in Spanish)
3. In Nominal terms

In 3Q26, IOL added 114,878 new accounts, reaching 589 thousand active retail customers and 2,988 active commercial clients as of September 30, 2026. Assets Under Custody (AuC) increased 66.6% YoY in nominal terms and 41.1% in real terms. QoQ, AuC increased 17.6% in nominal terms and 11.1% in real terms. Measured in US$, AuC totaled US$ 3,539 million, increasing 19.7% QoQ and 51.5% YoY.

Brokerage fees totaled AR$16.8 billion, increasing 7.7%, or AR$1.2 billion, QoQ but decreasing 7.7%, or AR$1.4 billion, YoY. The sequential increase reflects higher AuC, together with higher transaction volumes. The YoY decrease reflects the decline in transaction volumes partially offset by higher AuC.

Asset Management Business (Operated through SAM and its "Premier" funds)

As of September 30, 2026, Assets under Management (AUM) totaled AR$1,263.7 billion, decreasing 4.0% in real terms from AR$1,316.7 billion as of June 30, 2026, and remaining below prior-period levels. Market share was 1.10%, compared to 1.16% in 2Q26 and 1.61% in 3Q25. This decline reflects the reallocation of short-term transactional balances within the local financial system. The Bank's remunerated AR$ and U.S.dollar-denominated accounts encouraged customers to hold excess liquidity directly within the Bank, reducing balances in SAM's liquidity-management money market funds.

Asset Management fees amounted to AR$6.9 billion in 3Q26, declining 3.7% QoQ and 29.2% YoY, due to the abovementioned decline in AUM and accounting for 9.7% of total fee income, compared to 9.8% in 2Q26 and 11.7% in 3Q25.

Income from insurance activities (insurance premiums, net of insurance reserves and production costs)

Income from Insurance Activities totaled AR$9.3 billion in 3Q26, decreasing 6.9% QoQ, and 12.5% YoY. The QoQ performance reflects a 45.1%, or AR$846.0 million, increase in claims paid while gross written premiums declined 2.6%, or AR$ 351.5 million.

The YoY decline reflects a 16.6%, or AR$2.6 billion, reduction in gross written premiums, partially offset by a 34.1%. or AR$ 1.4 billion, reduction in claims paid.

The Company continues to prioritize cross-selling across its financial and insurance businesses, with a focus on higher-value products such as auto, life, and home insurance, which support margins and enhance customer lifetime value.

Non-interest expenses & Efficiency

Personnel, Administrative Expenses & D&A						% Change				
(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY	9M26	9M25	% Chg.
Personnel Expenses	**-81.687,2**	**-126.270,3**	**-125.596,1**	**-95.051,2**	**-100.707,3**	**-35,3%**	**-18,9%**	**-333.553,6**	**-309.566,9**	**7,7%**
Administrative expenses	**-59.816,1**	**-66.329,0**	**-66.773,3**	**-81.721,3**	**-66.752,3**	**-9,8%**	**-10,4%**	**-192.918,4**	**-192.523,4**	**0,2%**
Directors' and Statutory Auditors' Fees	-2.004,3	-1.860,7	-1.235,7	-2.858,1	-1.762,4	7,7%	13,7%	-5.100,7	-5.156,6	-1,1%
Other Professional Fees	-7.199,1	-8.954,1	-6.897,1	-9.696,2	-6.976,0	-19,6%	3,2%	-23.050,3	-19.083,5	20,8%
Advertising and Publicity	-6.655,5	-8.401,8	-8.436,8	-14.615,5	-5.016,4	-20,8%	32,7%	-23.494,2	-14.585,5	61,1%
Taxes	-12.659,0	-16.080,5	-16.745,2	-17.199,3	-15.831,9	-21,3%	-20,0%	-45.484,6	-46.531,3	-2,2%
Third Parties Services	-5.740,3	-5.915,6	-7.849,5	-10.211,8	-9.449,7	-3,0%	-39,3%	-19.505,4	-28.427,3	-31,4%
Other	-25.557,9	-25.116,4	-25.609,0	-27.140,3	-27.716,0	1,8%	-7,8%	-76.283,3	-78.739,1	-3,1%
Total Personnel & Administrative Expenses ("P&A")	**-141.503,3**	**-192.599,3**	**-192.369,4**	**-176.772,5**	**-167.459,6**	**-26,5%**	**-15,5%**	**-526.472,0**	**-502.090,2**	**4,9%**
D&A	-28.056,6	-25.671,3	-25.081,0	-24.753,7	-23.053,2	9,3%	21,7%	-78.808,9	-66.563,1	18,4%
Total P&A and D&A	**-169.559,9**	**-218.270,6**	**-217.450,4**	**-201.526,2**	**-190.512,9**	**-22,3%**	**-11,0%**	**-605.280,9**	**-568.653,4**	**6,4%**
Total Employees[1]	2.822	2.815	3.092	3.348	3.362	0,2%	-16,1%			
Bank Branches	113	120	129	129	130	-5,8%	-13,1%			
Efficiency Ratio	61,3%	63,4%	68,9%	60,6%	95,8%			64,6%	68,8%	
Adjusted Efficiency Ratio	59,2%	52,3%						55,5%		

1. Total Employees reported include temporary employees

Personnel expenses amounted to AR$81.7 billion in 3Q26 decreasing 35.3% QoQ and 18.9% YoY. During 2026, Personnel expenses reflected the implementation of the voluntary retirement program, mainly during the first two quarters of the year. The program reflects the structural shift toward a more efficient, digitally oriented distribution model, as a growing share of customer activity migrates to digital and virtual hub channels, and supports the Company's ongoing efforts to reduce its cost to serve. Group headcount stood 16% below year-end 2025 levels at quarter-end, with the full run-rate benefit of the program visible from 3Q26. Personnel expenses in 3Q26 and 2Q26 included AR$5.9 billion and AR$38.1 billion, in severance and early retirement charges, respectively. Excluding these extraordinary charges, personnel expenses would have declined approximately 14% QoQ and 25% YoY, reflecting continued cost discipline and the positive impact of structural efficiency initiatives across the organization.

Personnel expenses in 9M26 amounted to AR$333.6 billion, increasing 7.7% YoY. Excluding AR$85.2 billion in severance and early retirement charges, personnel expenses would have declined approximately 20% this year.

As a result of these initiatives, total headcount stood at 2,822 employees as of September 30, 2026, broadly stable QoQ (up 0.2% QoQ, or 7 employees), and declined by 16.1% YoY, or 540 employees. This reduction reinforces the Company's focus on improving efficiency and aligning its cost structure with evolving client behavior.

By subsidiary: i) headcount at the Bank + Cordial Servicios remained flat QoQ, while declining 18.0% YoY, or 541 employees; ii) the Insurance business reduced headcount by 2 employees QoQ and 34 employees YoY; and iii) IOL's headcount increased by 7 employees QoQ and 38 employees YoY, reflecting continued investment in this strategic growth platform. Headcount at SAM remained unchanged QoQ and decreased by 2 employees YoY, while other smaller units saw further reductions as part of broader efficiency efforts across the Group.

Employees breakdown

	sep 26	jun 26	mar 26	dec 25	sep 25	QoQ	YoY
Bank + Cordial Servicios	**2.459**	**2.457**	**2.724**	**2.974**	**3.000**	**0,1%**	**-18,0%**
Bank	2.452	2.422	2.686	2.917	2.941	1,2%	-16,6%
Cordial Servicios	7	35	38	57	59	-80,0%	-88,1%
Insurance	**97**	**99**	**110**	**128**	**131**	**-2,0%**	**-26,0%**
IOL	**218**	**211**	**206**	**192**	**180**	**3,3%**	**21,1%**
SAM	**9**	**9**	**12**	**12**	**11**	**0,0%**	**-18,2%**
Other	**39**	**39**	**40**	**42**	**40**	**0,0%**	**-2,5%**
Total Employees	**2.822**	**2.815**	**3.092**	**3.348**	**3.362**	**0,2%**	**-16,1%**

*Other includes 32, 32, 35, 37 and 33 employees of Mila as of September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2026 and September 30, 2025, respectively.

The following table outlines the wage increases in the banking business over recent years, as established under the collective bargaining agreement between Argentine banks and the national banking labor union:

Month since increase applies	Salary Increase
2018	**37,6%**
2019	**43,3%**
2020	**36,1%**
2021	**51,0%**
2022	**94,1%**
2023	**211,4%**
2024	**117,8%**
1Q25	8,5%
2Q25	6,0%
3Q25	6,0%
4Q25	7,8%
2025	**31,5%**
1Q26	9,4%
2Q26	6,8%
3Q26	5,8%

Administrative expenses amounted to AR$59.8 billion in 3Q26, decreasing 9.8% QoQ and 10.4% YoY.

The QoQ decrease was mainly driven by declines of: i) 21.3%, or AR$ 3.4 billion, in Taxes mainly reflecting tax efficiencies achieved during the quarter, ii) 19.6%, or AR$ 1.8 billion, in other professional services, and iii) 20.8%, or AR$1.7 billion, in Advertising & Publicity. These were partially offset by a 1.8%, or AR$441.6 million, increase in Other administrative expenses.

The YoY decrease was mainly driven by declines of 39.3%, or AR$3.7 billion, in third party services and 20.0%, or AR$3.2 billion, in Taxes, partially offset by a 32.7%, or AR$1.6 billion, increase in Advertising & Publicity.

In 9M26, Administrative expenses amounted to AR$ 192.9 billion, compared to AR$ 192.5 billion in 9M25.

Depreciation and impairment of assets increased 9.3%, or AR$ 2.4 billion, QoQ and 21.7%, or AR$5.0 billion, YoY.

In 9M26, Depreciation and impairment of assets totaled AR$ 78.8 billion, compared to AR$ 66.6 billion in 9M25.

The **efficiency ratio** improved to 61.3% in 3Q26, compared with 63.4% in 2Q26. The sequential improvement mainly reflects lower severance charges, which declined to approximately AR$5.9 billion in 3Q26 from AR$38.1 billion in 2Q26, with 3Q26 charges mainly reflecting residual costs related to the voluntary retirement program. Excluding these items, the efficiency ratio would have been 59.2% compared with 52.3% in 2Q26. The increase in the adjusted ratio reflects the 19.7% sequential decline in revenues, driven by lower net financial income as asset yields continued to reprice downward while funding costs remained broadly stable, compressing spreads. This more than offset the 9.2% decline in operating expenses excluding severance charges, reflecting continued cost discipline and the benefits of the structural efficiency initiatives implemented across the organization.

In 9M26, efficiency ratio was 64.6%. Excluding AR$ 85.2 billion of extraordinary severance costs, the 9M26 efficiency ratio would have been 55.5%.

Other Operating Income & Turnover Tax

Other Income, Net (In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	3Q26	2Q26	1Q26	4Q25	3Q25	%Change QoQ	%Change YoY
Other Operating Income	21.991,2	21.975,2	21.203,3	25.732,9	19.091,6	0,1%	15,2%
Other Expenses	-19.020,2	-22.747,1	-21.324,8	-32.055,7	-22.083,4	-16,4%	-13,9%
Subtotal	**2.971,0**	**-771,9**	**-121,6**	**-6.322,8**	**-2.991,8**	**na**	**na**
Turnover tax	-30.669,3	-33.406,4	-40.346,3	-41.271,8	-40.320,6	-8,2%	-23,9%
Total	-27.698,3	-34.178,3	-40.467,9	-47.594,7	-43.312,4	-19,0%	-36,0%

In 3Q26, **Other Operating Income/Loss, net** (excluding the turnover tax) amounted to a gain of AR$3.0 billion, compared to losses of AR$771.9 million in 2Q26 and AR$3.0 billion in 3Q25. The YoY decrease reflects lower rental expenses following the consolidation of the branch network, in line with the Company's ongoing efficiency initiatives.

Turnover tax totaled AR$30.7 billion in 3Q26, decreasing 8.2% QoQ and 23.9% YoY. The YoY decrease was mainly due to lower taxable interest income in this quarter.

Result from exposure to changes in the purchasing power of the currency

The **result from exposure to changes in the purchasing power of the currency in 3Q26** was a loss of AR$33.3 billion, compared to losses of AR$33.9 billion in 2Q26 and AR$38.9 billion in 3Q25. The QoQ performance reflects lower inflation of 5.8% in 3Q26 compared to 6.8% in 2Q26 while net monetary assets remained flat QoQ. The YoY performance reflects a 6.4% decline in Net Monetary assets.

Result from exposure to changes in the purchasing power of the currency (In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	3Q26	2Q26	1Q26	4Q25	3Q25	%Change QoQ	%Change YoY
Result from exposure to changes in the purchasing power of the currency	-33.267,4	-33.883,0	-47.006,0	-42.844,5	-38.911,8	-1,8%	-14,5%
Total	**-33.267,4**	**-33.883,0**	**-47.006,0**	**-42.844,5**	**-38.911,8**	**-1,8%**	**-14,5%**

Other comprehensive income, net of tax

Other Comprehensive Income (OCI) recorded a loss of AR$846.2 million in 3Q26, compared to a gain of AR$4.7 billion in 2Q26 and a loss of AR$2.1 billion in 3Q25. This line item primarily reflects the mark-to-market valuation of government securities held at Fair value through Other Comprehensive Income.

As of September 30, 2026, the OCI Reserve related to financial instruments stood at negative AR$2.7 billion, compared to negative AR$ 16.9 billion as of September 30, 2025 (measured in currency as of September 30, 2026).

Attributable Comprehensive Income for 3Q26 totaled AR$6.0 billion, compared to a gain of AR$18.3 billion in 2Q26 and a loss of AR$69.1 billion in 3Q25.

In 9M26, Attributable Comprehensive Income was AR$6.5 billion, compared to a AR$48.1 billion loss in 9M25.

Adjusted Attributable Comprehensive Income was AR$9.8 billion in 3Q26 and AR$62 billion in 9M26.

Income tax

The tax reform passed by Congress in December 2017 and the amendment to Income Tax Law No. 20,628 (the "Income Tax Law") enacted in December 2019, introduced provisions allowing the deduction of losses arising from exposures to changes in the purchasing power of the currency, subject to certain inflation thresholds. Under these rules, inflation

measured by the Consumer Price Index (CPI) issued by the INDEC must exceed the following thresholds for each fiscal year to permit such deductions: 55% in 2018, 30% in 2019 and 15% in 2020. For 2021 and subsequent periods, inflation must exceed 100% over a cumulative 3-year period to qualify for the deduction of inflation losses. In 2018, the 55% threshold was not met. However, in 2019, inflation widely exceeded 30%, enabling the recognition of inflation-related losses in the income tax provision starting that year. This change significantly reduced the income tax expense compared to prior years.

In June 2021, a new income tax rate structure was introduced, establishing three tax brackets based on the accumulated taxable net income, adjusted annually according to the CPI. The new income tax rates are as follows: i) 25% for accumulated taxable income of up to AR$7.6 million; ii) 30% for taxable income of up to AR$76 million; and iii) 35% for taxable income exceeding AR$76 million. This revised structure is applicable for fiscal years beginning on or after January 1, 2021.

Additionally, since income tax is calculated on a subsidiary-by-subsidiary basis, tax losses in one legal entity cannot be offset against tax gains in another legal entity.

In 3Q26, the Company recorded an income tax expense of AR$5.4 billion, compared with income tax expense of AR$6.8 billion in 2Q26 and a tax gain of AR$39.9 billion in 3Q25. The Income Tax line reflects the net effect of the income tax recognized by the Bank and other subsidiaries.

In 9M26, the Company recorded an income tax expense of AR$6.2 billion, compared with an income tax benefit of AR$ 37.7 billion in 9M25.

Balance sheet

The table below shows the **evolution of the balance sheet in real terms** over the past five quarters:

(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	sep 26	jun 26	mar 26	dec 25	sep 25	QoQ	YoY
Assets							
Cash and due from banks	1,459,205.3	1,467,841.7	1,669,591.5	1,969,978.5	2,337,598.4	-0.6%	-37.6%
Secuities at fair value through profit or loss	394,705.7	451,328.9	350,746.8	307,357.8	204,701.8	-12.5%	92.8%
Derivatives	1,340.7	2,358.4	9,442.0	12,208.5	6,774.1	-43.1%	-80.2%
Repo transactions	69,736.0	233,381.6	10,965.4	4,504.9	669.0	na	na
Other financial assets	183,879.6	162,217.8	57,552.9	73,876.3	161,076.0	13.4%	14.2%
Loans and other financings	4,394,365.0	4,323,038.3	4,366,778.3	4,639,306.9	4,338,078.2	1.6%	1.3%
Other securities	1,017,151.0	1,236,816.1	1,028,760.5	1,013,035.0	1,275,930.7	-17.8%	-20.3%
Financial assets in guarantee	859,314.2	581,828.0	957,637.9	855,457.0	894,836.8	47.7%	-4.0%
Current Income tax assets	14,801.4	9,016.2				na	na
Investments in equity instruments	7,343.5	8,497.4	6,248.6	7,028.9	8,805.4	-13.6%	-16.6%
Property, plant and equipment	157,498.6	159,481.4	159,882.9	163,416.9	161,375.1	-1.2%	-2.4%
Property investments	111,967.0	111,723.1	112,561.6	114,056.0	115,707.3	0.2%	-3.2%
Intangible Assets	276,032.3	275,001.5	277,800.1	285,590.7	275,586.6	0.4%	0.2%
Deferred tax assets	113,224.5	113,244.4	115,570.4	98,139.6	74,459.5	0.0%	52.1%
Other non-financial assets	54,028.5	60,579.7	55,348.9	54,146.4	53,580.8	-10.8%	0.8%
Total assets	**9,114,593.4**	**9,196,354.6**	**9,178,887.8**	**9,598,103.7**	**9,909,179.7**	**-0.9%**	**-8.0%**
Liabilities and shareholders' equity							
Deposits:	5,587,642.4	6,294,745.6	6,011,079.5	6,305,766.5	6,722,697.6	-11.2%	-16.9%
Non-financial public sector	218,646.0	250,779.5	388,361.2	161,720.1	214,334.8	-12.8%	2.0%
Financial sector	1,356.0	562.8	1,716.1	916.5	873.3	141.0%	55.3%
Non-financial private sector and foreign residents	5,367,640.4	6,043,403.3	5,621,002.2	6,143,129.9	6,507,489.5	-11.2%	-17.5%
Liabilities at a fair value through profit or loss	286,011.9	86,432.3	11,488.9	854.8	17,659.8	na	na
Derivatives	-	-	-	-	-	na	na
Repo transactions	609,061.2	336,615.5	615,890.1	484,628.9	513,308.3	80.9%	na
Other financial liabilities	374,846.5	298,794.4	319,998.2	345,257.0	272,258.5	25.5%	37.7%
Financing received from Central Bank and others	555,083.0	592,631.3	679,792.1	592,272.0	478,589.0	-6.3%	16.0%
Medium Term Notes	200,760.9	108,460.8	119,418.2	215,411.4	347,775.2	85.1%	na
Provisions	15,194.9	15,666.1	16,150.0	17,111.6	56,840.2	-3.0%	-73.3%
Deferred tax liabilities	2,553.6	2,346.4	2,512.6	-	3,721.4	na	-31.4%
Other non-financial liabilities	232,003.3	215,227.1	173,918.0	394,486.1	239,840.9	7.8%	-3.3%
Total liabilities	**7,863,157.6**	**7,950,919.5**	**7,953,692.7**	**8,356,333.8**	**8,656,156.8**	-1.1%	-9.2%
Attributable Shareholders' equity	**1,250,506.7**	**1,244,504.8**	**1,224,266.7**	**1,240,809.6**	**1,252,021.1**	0.5%	-0.1%
Non Controlling Interest	929.1	930.3	928.3	960.3	1,001.8	-0.1%	-7.3%
Total liabilities and shareholders' equity	**9,114,593.4**	**9,196,354.6**	**9,178,887.8**	**9,598,103.7**	**9,909,179.7**	**-0.9%**	**-8.0%**

The charts below show the evolution of loans and deposits broken down by currency:



Total Assets were AR$9,114.6 billion as of September 30, 2026, decreasing 1.3% QoQ and 8.4% YoY. The sequential performance mainly reflected a 9.3%, or AR$201.0 billion, decrease in the public sector investment portfolio and repo transactions reflecting asset and liability management decisions, partially offset by a 17.1%, or AR$43.1 billion, increase in the corporate notes investment portfolio. In addition, the loan portfolio (net of provisions) increased 1.3%, or AR$ 58.1 billion, driven by a 13.4% increase in US dollar-denominated loans partially offset by 1.7% decline in peso-denominated loans, as the Company prioritized disciplined origination and attractive risk-adjusted returns over volume, while cash and due from banks remained broadly stable declining 1.0%, or AR$ 14.1 billion, reflecting lower regulatory liquidity needs at quarter-end.

YoY, asset performance mainly reflected decreases of: i) 37.8% , or AR$887.0 billion, in cash and due from banks, driven by lower reserve requirements, in line with the decline in deposits; ii) 7.0%, or AR$ 148.0 billion, in the public sector investment portfolio. These were partially offset by increases of: i) 101.6%, or AR$ 148.3 billion, in the corporate notes investment portfolio; and ii) 1.1%, or AR$ 47.5 billion, in the loan portfolio.

Total net loans accounted for 48.1% of total assets as of September 30, 2026, up 450 basis points from 43.6% in 3Q25 and 120 bps from 46.9% in 2Q26. The Company remains committed to a loan-centric strategy that prioritizes disciplined loan growth and risk-adjusted returns as macroeconomic conditions normalize.

The **leverage ratio** (Assets to Shareholders' Equity) was 7.3x, declining 0.1x QoQ, from 7.4x as of June 30, 2026, and 60 bps YoY, from 7.9x as of September 30, 2025. The average leverage ratio in 3Q26 was 6.9x stable compared with 2Q26 and 3Q25.

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

Assets Evolution						**%Change**	
	sep 26	**jun 26**	**mar 26**	**dec 25**	**sep 25**	**QoQ**	**YoY**
Cash and due from banks	1.459.205	1.473.258	1.675.752	1.977.248	2.346.224	-1,0%	-37,8%
Securities Issued by the Central Bank (includes Bopreal)	96.277	163.294	81.787	89.625	92.784	-41,0%	3,8%
Repo transactions	69.736	234.243	11.006	4.522	671	-70,2%	na
Government Securities	1.793.117	1.762.602	1.989.662	1.796.870	2.013.689	1,7%	-11,0%
Corporate Securities	294.216	251.163	145.844	162.644	145.928	17,1%	101,6%
Loans & Leasing, net	4.382.967	4.324.886	4.371.843	4.638.103	4.335.464	1,3%	1,1%
Property, Plant & Equipments	157.499	160.070	160.473	164.020	161.971	-1,6%	-2,8%
Other & Intangible[1]	861.596	860.774	776.391	800.490	849.014	0,1%	1,5%
Total Assets	**9.114.612**	**9.230.290**	**9.212.759**	**9.633.521**	**9.945.745**	**-1,3%**	**-8,4%**

1. Other & intangible includes Intangible assets, Deferred tax assets, financial assets in guarantee and other assets.

Investment Portfolio

(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)		**sep 26**	**jun 26**	**mar 26**	**dec 25**	**sep 25**
Securities Issued by the Central Bank		**61.334,9**	**115.244,5**	**14.389,8**	**1.785,2**	**3.395,1**
	AR$ Leliq	-	-	-	-	-
	Bopreal	61.334,9	115.244,5	14.389,8	1.785,2	3.395,1
Government Securities		**1.063.649,4**	**1.336.495,4**	**1.230.635,5**	**1.167.891,0**	**1.345.610,7**
	AR$	968.025,5	1.241.862,2	1.191.363,0	1.078.085,8	1.177.544,1
	US$ Linked/US$	95.623,9	94.633,2	39.272,6	89.805,2	168.066,7
Corporate Securities		**294.215,9**	**251.163,3**	**145.844,1**	**162.643,9**	**145.928,2**
	AR$	95.802,1	137.841,1	109.752,2	116.485,7	98.305,2
	US$ Linked/US$	198.413,8	113.322,2	36.091,9	46.158,2	47.623,1
Gov Sec. in Guarantee		**729.467,6**	**426.106,4**	**759.026,5**	**628.979,5**	**668.077,9**
	AR$	729.467,6	425.203,1	687.454,9	552.726,4	510.862,6
	US$ Linked/US$	-	903,3	71.571,6	76.253,0	157.215,2
Bopreal. in Guarantee		**34.941,6**	**48.049,3**	**67.397,5**	**87.839,8**	**89.389,0**
Repo transactions with Central Bank		**69.736,0**	**234.242,8**	**11.005,9**	**4.521,6**	**671,4**
Total		**2.253.345,4**	**2.411.301,6**	**2.228.299,4**	**2.053.660,9**	**2.253.072,4**
	AR$	1.863.031,2	2.039.149,2	1.999.576,0	1.751.819,5	1.787.383,3
	US$ Linked/US$	390.314,2	372.152,5	228.723,4	301.841,5	465.689,0

As of September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2026 and September 30, 2025 the main holdings of Government Securities were as follows:

Goverment Securities breakdown

(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	sep 26	jun 26	mar 26	dec 25	sep 25
Dual Bonds[1]	827.256,5	818.654,4	266.023,4	405.489,9	406.737,8
US$	-	903,3	71.571,6	76.253,0	157.215,2
Dollar linked	56.369,5	93.866,9	14.247,1	81.429,6	72.578,4
Lecer	-	2.162,7	89.036,4	57.021,3	-
Boncer[2]	93.900,4	86.368,5	702.447,8	680.095,6	958.371,0
Treasury Bonds (Fixed interest rate)	447.546,5	269.261,2	132.921,2	8.157,9	8.652,0
Treasury Bonds (Badlar)	2.389,7	2.525,6	2.711,7	2.969,6	4.884,7
Lecap	323.573,8	487.473,2	674.005,1	481.907,9	400.487,7
Bopreal[3]	96.276,6	163.293,8	81.787,3	89.625,0	92.784,1
Others	42.080,5	1.386,0	36.697,6	3.545,7	4.761,8
Total	**1.889.393,5**	**1.925.895,6**	**2.071.449,4**	**1.886.495,5**	**2.106.472,7**

1. Dual includes AR$325 billion of Dual bonds (Tamar / CER) in Guarantee as of September 30, 2026
2. Boncer includes AR$ 32,751 billion of Boncer in Guarantee as of September 30, 2026
3. Bopreal includes AR$35 billion of Bopreal in Guarantee as of September 30, 2026

Loan portfolio

The gross loan portfolio (loans and financial leases, excluding other financings) amounted to AR$4,624.0 billion as of September 30, 2026, increasing 0.9% QoQ and 1.8% YoY and 155.5% since March 31, 2024. Loan growth since March 31, 2024, has outpaced the industry's 142% increase, while remaining in line with the industry on a YoY basis.

Net loans amounted to AR$ 4,383.0 billion as of September 30, 2026, increasing 1.3% QoQ and 1.1% YoY.

The sequential performance was primarily driven by a 13.4% increase in U.S. dollar loans, mainly to corporate clients in export-oriented sectors, which continued to lead economic activity, while peso-denominated loans decreased 1.7% reflecting soft loan demand and a disciplined origination strategy focused on attractive risk-adjusted returns.

By segment, quarterly performance was driven by commercial loans, which increased 4.2% QoQ, while retail loans declined 5.1%. Lending activity gained momentum toward quarter-end, with total loans increasing 3.7% in September compared to August. Retail loan origination also picked up, with origination volume in September 20% higher than in August. On a YoY basis, commercial loans grew 24.6%, while retail loans declined 19.4%, reflecting the disciplined approach to retail origination maintained since early 2025.

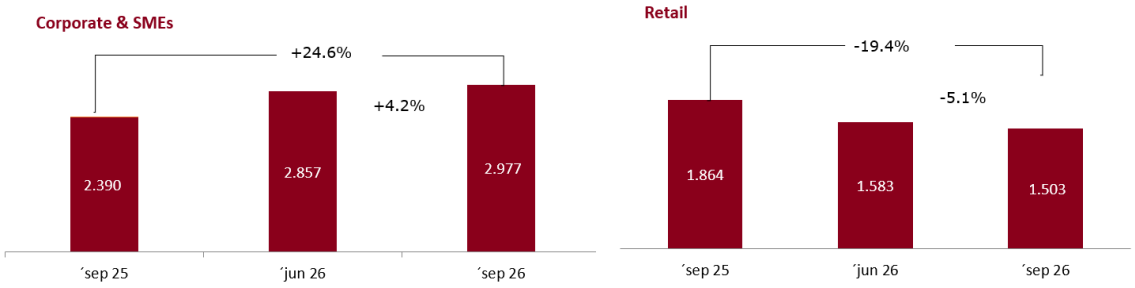
Off-balance sheet guarantees granted to customers, denominated in AR$ and/or US$, amounted to AR$204.0 billion as of September 30, 2026, increasing 37.9% QoQ and 19.5% YoY.

Total financing, including loans, financial leases and off-balance sheet guarantees granted to customers amounted to AR$ 4,828.0 billion, increasing 2.1% QoQ, and 2.4% YoY.

The table below outlines the evolution of the loan portfolio in real terms over the past five quarters, broken down by product. Inflation was 5.8% in 3Q26 and 33.4% YoY.

						% Change	
Total Financing Portfolio	**sep 26**	**jun 26**	**mar 26**	**dec 25**	**sep 25**	**QoQ**	**YoY**
To the non-financial public sector	**10.058,4**	**8.610,3**	**6.863,3**	**10.800,6**	**6.185,6**	**16,8%**	**62,6%**
To the financial sector	**632.284,2**	**574.530,0**	**569.340,0**	**411.088,2**	**115.858,0**	**10,1%**	**445,7%**
To the non-financial private sector and foreign residents (before allowances):	**3.813.757,3**	**3.861.324,7**	**3.937.103,2**	**4.368.957,2**	**4.284.947,8**	**-1,2%**	**-11,0%**
Overdrafts	227.758,2	267.414,4	254.996,9	460.269,9	262.596,1	-14,8%	-13,3%
Promissory notes	821.327,2	864.122,1	925.163,5	999.205,9	931.707,1	-5,0%	-11,8%
Mortgage loans	452.243,7	457.131,3	451.309,5	458.166,4	458.751,6	-1,1%	-1,4%
Automobile and other secured loans	247.840,2	273.629,1	299.773,3	331.253,9	348.087,8	-9,4%	-28,8%
Personal loans	464.456,2	486.802,6	530.740,1	577.130,6	607.598,3	-4,6%	-23,6%
Credit card loans	364.684,2	387.940,0	402.383,2	461.634,8	484.762,7	-6,0%	-24,8%
Foreign trade loans & US$ loans	1.071.966,8	983.834,6	927.805,1	938.913,2	993.093,2	9,0%	7,9%
Others	163.480,7	140.450,5	144.931,7	142.382,4	198.351,0	16,4%	-17,6%
Less: allowances for loan losses	-238.346,1	-255.005,8	-271.239,6	-281.324,6	-204.600,1	-6,5%	16,5%
Total Loans, net	**4.217.753,7**	**4.189.459,2**	**4.242.066,9**	**4.509.521,4**	**4.202.391,4**	**0,7%**	**0,4%**
Receivables from financial leases	163.934,0	135.040,9	130.528,8	128.752,7	130.813,6	21,4%	25,3%
Accrued interest and adjustments	3.983,7	3.521,1	4.253,9	4.301,4	4.302,4	13,1%	-7,4%
Less: allowances	-2.704,6	-3.135,1	-5.007,0	-4.472,8	-2.043,6	-13,7%	32,3%
Total Loan & Financial Leases, net	**4.382.966,7**	**4.324.886,1**	**4.371.842,6**	**4.638.102,7**	**4.335.463,8**	**1,3%**	**1,1%**
Total Loan & Financial Leases (before allowances)	**4.624.017,5**	**4.583.027,0**	**4.648.089,2**	**4.923.900,1**	**4.542.107,4**	**0,9%**	**1,8%**
Off balance sheet guarantees granted to customers	**204.027,3**	**147.966,3**	**145.608,3**	**151.110,2**	**170.676,7**	**37,9%**	**19,5%**
Total Financing	**4.828.044,8**	**4.730.993,3**	**4.793.697,6**	**5.075.010,3**	**4.712.784,1**	**2,1%**	**2,4%**

The charts below show the QoQ evolution of the gross loan book in real terms, broken down by commercial and retail customers (in AR$ billion):



As of September 30, 2026, commercial and retail loans represented 66% and 34% of the total loan portfolio, respectively.

Risk management

Atomization of the loan portfolio

As a result of its risk management policies, the Company maintains a well- diversified and atomized loan portfolio. The top 10, 50 and 100 borrowers in the quarter represented 15.2%, 33.5% and 41.1% of total loans, respectively, with concentration levels remaining within the Company's established portfolio limits.

Loan portfolio atomization	3Q26	2Q26	1Q26	4Q25	3Q25
%Top10	15%	14%	13%	10%	10%
%Top50	33%	31%	29%	26%	23%
%Top100	41%	39%	36%	33%	30%

Loan Portfolio breakdown by economic activity

Business Sector	3Q26 Share	2Q26 Share	3Q25 Share
Families and individuals	30.9%	33.1%	40.4%
Agribusiness	8.9%	8.3%	8.8%
Food & Beverages	5.8%	5.9%	6.0%
Oil, Gas & Mining	5.4%	5.8%	4.4%
Automobile	4.6%	2.1%	2.3%
Transport	3.2%	3.2%	3.3%
Machinery & Equipment	2.7%	2.0%	2.3%
Wine	2.2%	2.2%	3.3%
Automotive manufacturers	2.1%	1.6%	0.4%
IT & Communications	2.1%	2.3%	2.9%
Construction & Public Works	2.1%	2.4%	2.3%
Pharmaceutical	2.0%	1.5%	1.8%
Utilities	2.0%	2.1%	1.7%
Chemicals and plastics	1.6%	1.7%	1.6%
Financial Services	1.4%	2.1%	2.3%
Home appliance	1.3%	1.5%	3.0%
Textile	1.2%	1.4%	1.6%
Health	1.1%	1.1%	0.9%
Others	19.5%	19.8%	10.6%

Notes: Loan portfolio balances include off balance guarantees granted to customers and other financings.

"Others" includes more than 20 sectors with less than 1% each.

Collateralized Loan Portfolio

The chart below shows the evolution of the commercial loan portfolio broken down by collateralized and unsecured, in each commercial customer segment:

Loan portfolio collateral	Small Businesses	SMEs & Middle Market	Large	Total
Collateralized Portfolio	33%	34%	20%	23%
Unsecured Portfolio	67%	66%	80%	77%

As of September 30, 2026, 23% of the commercial loan portfolio was collateralized, compared with 30% of the commercial non-performing loan portfolio.

In the Personal and Business Banking portfolio:

- Loans to payroll and pension clients accounted for 55% of the total retail loan portfolio,
- Collateralized retail loans, mainly auto loans, accounted for 51% of loans to portfolio to open market customers,
- Personal loans granted to payroll and pension customers accounted for 88% of total personal loans, measured at the moment of origination, and
- Credit card balances attributable to payroll and pension customers accounted for 65% of total credit card balances.

Funding

Total funding, comprising deposits, other sources of funding and attributable shareholders' equity, amounted to AR$9,113.7 billion as of September 30, 2026, decreasing 1.3% QoQ and 8.4% YoY in real terms. During the quarter, the Company continued to actively manage its funding structure, prioritizing cost of funds over deposit volume. It reduced higher-cost, rate-sensitive institutional peso deposits and partially replaced them with alternative funding sources, mainly repo transactions. As a result, the AR$ cost of funds increased only 10 bps sequentially, well below the 70-bps increase in average TAMAR. Deposits accounted for 61.3% of total funding, compared with 68.5% as of June 30, 2026.

The QoQ performance was mainly driven by decreases of 11.6%, or AR$730.3 billion, in total deposits while Shareholders´ equity remained flat. These were partially offset by a 36.9%, or AR$613.2billion, increase in other sources of funding, primarily driven by a 80.3%, or AR$ 271.2 billion, increase in repo transactions with local financial institutions and an 84.4%, or AR$ 91.9 billion, increase in Corporate Notes, due to the issuance of US$79.1 million of Class W and Class X Negotiable Obligations during the quarter.

The YoY decline in funding was explained by decreases of 17.2% in deposits, partially offset by an increase of 36.9% in other sources of funding, the later mainly reflecting larger transactions of call financing with local financial institutions. These increases were partially offset by a 0.5% decline in attributable shareholders' equity.

Foreign currency funding (measured in US$) increased 3.2% QoQ and 6.3% YoY. The QoQ increase mainly reflects the issuance of US$79.1 million of Class W and Class X Negotiable Obligations, together with 1.5% increase in US$ deposits. These were partially offset by the partial amortization of the first tranche of the Inter-American Investment Corporation ("IDB Invest") AB loan agreement.

Funding & Other Liabilities						% Change	
(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	sep 26	jun 26	mar 26	dec 25	sep 25	QoQ	YoY
Deposits							
Non-Financial Public Sector	**218.646,0**	**251.704,9**	**389.794,3**	**162.316,8**	**215.125,7**	**-13,1%**	**1,6%**
Financial Sector	**1.356,0**	**564,9**	**1.722,5**	**919,9**	**876,5**		
Non-Financial Private Sector and Foreign Residents							
Checking Accounts	382.621,8	412.190,9	531.002,8	744.859,3	534.447,4	-7,2%	-28,4%
Savings Accounts	1.213.433,3	1.317.491,8	1.241.328,7	1.250.110,0	1.065.541,9	-7,9%	13,9%
Time Deposits	2.103.788,3	2.706.369,8	1.644.749,9	1.740.090,8	2.200.178,1	-22,3%	-4,4%
Special Checking Accounts	1.530.901,3	1.523.368,5	2.099.850,9	2.171.498,1	2.508.642,9	0,5%	-39,0%
Others[1]	136.895,7	106.283,0	124.811,8	259.240,4	222.692,3	28,8%	-38,5%
Total Deposits	**5.587.642,4**	**6.317.973,7**	**6.033.260,9**	**6.329.035,3**	**6.747.504,9**	**-11,6%**	**-17,2%**
Other Source of Funding							
Liabilities at a fair value through profit or loss	286.011,9	86.751,2	11.531,3	858,0	17.725,0	na	na
Repo transactions	609.061,2	337.857,7	618.162,8	486.417,3	515.202,4	80,3%	18,2%
Other financial liabilities	374.846,5	299.897,0	321.179,0	346.531,1	273.263,1	25,0%	37,2%
Financing received from Central Bank and others	555.083,0	594.818,2	682.300,6	594.457,5	480.355,1	-6,7%	15,6%
Medium Term Notes	200.760,9	108.861,0	119.858,9	216.206,3	349.058,5	84,4%	-42,5%
Current Income tax liabilities	0,0	0,0	3.457,7	547,4	3.478,6	na	na
Provisions	15.194,9	15.723,9	16.209,6	17.174,7	57.050,0	-3,4%	-73,4%
Deferred tax liabilities	2.553,6	2.355,1	2.521,9	0,0	3.735,1	na	-31,6%
Other non-financial liabilities	232.021,9	216.021,3	174.559,8	395.941,7	240.726,0	7,4%	-3,6%
Total Other Source of Funding	**2.275.533,9**	**1.662.285,4**	**1.949.781,5**	**2.058.134,0**	**1.940.593,8**	**36,9%**	**17,3%**
Attributable Shareholders' Equity	**1.250.506,7**	**1.249.097,1**	**1.228.784,4**	**1.245.388,3**	**1.256.641,2**	**0,1%**	**-0,5%**
Total Funding	**9.113.683,0**	**9.229.356,2**	**9.211.826,8**	**9.632.557,6**	**9.944.739,9**	**-1,3%**	**-8,4%**

1. Includes Time Deposits with Early Withdrawal Option

Deposits

Total Deposits were AR$ 5,587.6 billion as of September 30, 2026, decreasing 11.6% QoQ and 17.2% YoY. The sequential decrease was driven by asset and liability management initiatives reducing high-cost institutional peso deposits and a seasonal decrease in savings accounts. **Total private sector deposits** were AR$ 5,367.6 billion, decreasing 11.5% QoQ and 17.8% YoY in real terms. **AR$ deposits** totaled AR$ 3,676.0 billion, decreasing 15.9% QoQ and 17.8% YoY in real terms.

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

Deposit Breakdown — Total Deposits				% Change	
Breakdown	Sep 26	Jun 26	Sep 25	QoQ	YoY
Individuals	**1.537.157,5**	**1.680.345**	**1.352.153,8**	**-8,5%**	**13,7%**
Companies	**1.417.684,0**	**1.589.532,2**	**2.199.080,9**	**-10,8%**	**-35,5%**
Checking Accounts	1.119.008,7	1.226.455	1.628.899,6	-8,8%	-31,3%
Time Deposits	298.675,3	363.077	570.181,3	-17,7%	-47,6%
Public Sector	**201.102,1**	**231.089,6**	**291.893,7**	**-13,0%**	**-31,1%**
Institutional	**2.287.980,5**	**2.718.154**	**2.795.369**	**-15,8%**	**-18,2%**
Time Deposits	1.241.558,0	1.746.660,8	1.133.000,8	-28,9%	9,6%
One Day Deposits	1.046.422,5	971.493,5	1.662.367,9	7,7%	-37,1%
Other	**143.718,2**	**98.853**	**109.007,9**	45,4%	31,8%
Total Deposits	**5.587.642,4**	**6.317.973,7**	**6.747.504,9**	**-11,6%**	**-17,2%**

Source: Management Information

QoQ, total Deposits decreased 11.6%, or AR$730.3 billion, QoQ. The decline primarily reflected active liability management initiatives aimed at reducing higher-cost funding, which were partially replaced them with alternative funding sources, mainly repo transactions, together with lower retail deposits following the seasonal increase recorded in the previous quarter. Institutional deposits decreased 15.8%, or AR$430.2 billion. Deposits from individuals decreased 8.5%, or AR$143.2 billion, while corporate and public sector deposits declined 10.8% and 13.0%, respectively.

YoY, total Deposits decreased 17.2%, or AR$ 1,159.9 billion, reflecting the Company's active management of its funding mix. The decline was mainly driven by decreases of 18.2%, or AR$507.4 billion, in institutional deposits and 35.5%, or AR$781.4 billion, in corporate deposits, partially offset by a 13.7%, or AR$ 185.0 billion, increase in deposits from individuals.

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

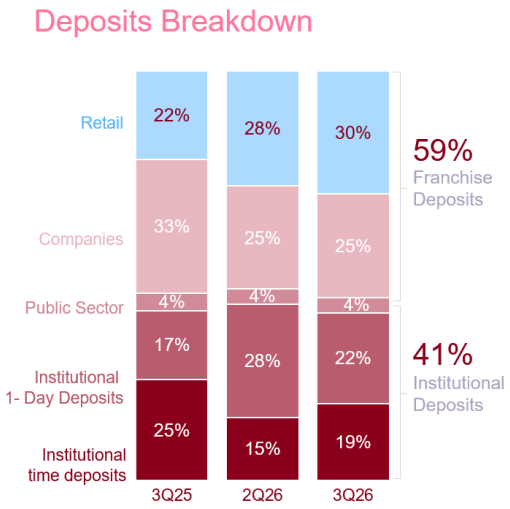
Deposit Breakdown — AR$ Deposits				% Change	
Breakdown	Sep 26	Jun 26	Sep 25	QoQ	YoY
Individuals	**1.000.379,1**	**1.109.956,0**	**811.260,0**	**-9,9%**	**23,3%**
Companies	**546.628,1**	**639.925,8**	**997.171,4**	**-14,6%**	**-45,2%**
Checking Accounts	327.074,8	361.668,9	502.953,7	-9,6%	-35,0%
Time Deposits	219.553,4	278.256,9	494.217,7	-21,1%	-55,6%
Public Sector	**131.879,5**	**217.198,2**	**184.593,9**	**-39,3%**	**-28,6%**
Institutional	**1.878.764**	**2.332.811**	**2.395.458**	**-19,5%**	**-21,6%**
Time Deposits	859.654,9	1.406.232,9	760.712,2	-38,9%	13,0%
One Day Deposits	1.019.108,7	926.577,9	1.634.746,2	10,0%	-37,7%
Other	**118.371,8**	**71.329,8**	**84.939,4**	66,0%	39,4%
Total AR$ Deposits	**3.676.022,1**	**4.371.220,7**	**4.473.423,3**	**-15,9%**	**-17,8%**

Source: Management Information

QoQ, AR$ Deposits, declined 15.9% or AR$ 695.2 billion, primarily reflecting lower institutional funding, together with the reversal of the seasonal increase in retail deposits recorded in the previous quarter. During the quarter, the Company continued to actively manage its funding mix, reducing higher-cost institutional time deposits as well as corporate and public sector deposits, and partially replaced them with alternative funding sources, mainly repo transactions. As a result, the AR$ cost of funds increased only 10 bps sequentially, well below the 70-bps increase in average TAMAR, limiting the impact of higher market rates on funding costs.

YoY, AR$ Deposits decreased 17.8%, or AR$797.4 billion, consistent with the Company's active management of its funding mix and focus on lowering funding costs. Deposits from individuals increased 23.3%, or AR$189.1 billion, reflecting the Bank's initiatives to strengthen transactional relationships, including the remunerated account for payroll customers launched in early April 2025. As a result, individuals accounted for 27.2% of AR$ deposits at the end of 3Q26, up from 18.1% a year earlier. This growth was more than offset by lower institutional, corporate and public sector deposits, as the Company reduced its reliance on more rate-sensitive wholesale funding. This shift toward a more granular and stable retail funding base supports a lower and more predictable cost of funds.

The chart below illustrates the composition of deposits as of September 30, 2026, showing each of product´s share of total deposits.



1. As of September 30, 2026, franchise deposits accounted for 59% of the Company's total deposit base, consisting of 30% in retail accounts, 25% in deposits from companies and 4% from the public sector. This compares to 57% of total deposits as of June 30, 2026. The Company rebalanced its deposits mix by reducing institutional investor deposits, corporate and public sector deposits, focusing on lowering its cost of funding.

Foreign currency deposits amounted to US$1.3 billion, increasing 1.5% QoQ and 0.9% YoY. The stable YoY performance reflects a high comparison base, as FX deposits had already grown significantly during 3Q25, driven by the remunerated account launched in April 2025 to attract dollar-denominated deposits, together with other initiatives launched during 2025. Since then, the Bank has consolidated these gains, while retail dollar deposits continued to expand, increasing 19% YoY. FX deposits represented 34.2% of total deposits as of September 30, 2026, compared to 30.8% as of June 30, 2026, and in line with the 33.7% recorded a year earlier, but well above the 27.4% as of June 30, 2025, prior to the full impact of these initiatives.

US$ Deposits						% Change	
(In millions of US$)	sep 26	jun 26	mar 26	dec 25	sep 25	QoQ	YoY
Total US$ Deposits	1,259.7	1,240.6	1,246.4	1,174.6	1,247.8	1.5%	0.9%

As of September 30, 2026, total deposits represented 61.3% of Supervielle's total funding sources compared to 68.5% as of June 30, 2026, and 67.8% as of September 30, 2025.

Other sources of funding & Shareholders' equity

Other sources of funding and shareholders' equity amounted to AR$ 3,526.0 billion as of September 30, 2026, increasing 21.1% QoQ, and 10.3% YoY.

The sequential increase was mainly driven by increases of: 80.3%, or AR$271.2 billion, in Repo transactions, and 84.4%, or AR$91.9 billion, in Medium Term Notes. These were partially offset by 6.7%, or AR$39.7 billion decrease in the line item "financing from the Central Bank and others" mainly due to the partial amortization of the first tranche of the Inter-American Investment Corporation ("IDB Invest") AB loan agreement. Shareholders´ equity remained flat QoQ.

On September 16, 2025, Banco Supervielle, the Company's main subsidiary entered into a credit facility with IDB Invest and other international financial institutions for up to approximately US$250 million to expand SME financing. As of September 30, 2026, US$169 million remained outstanding.

Longer-tenor Negotiable Obligations issued in the local capital markets accounted for 2.3% of total funding as of September 30, 2026.

CER – UVA exposure

As of September 30, 2026, the Company's total net exposure to CER-UVA amounted to AR$605.1 billion, representing 48% of the Attributable Shareholders' Equity. Including AR$827.3 billion in Dual Securities indexed to the higher of the Tamar or CER rates, the Company's total net exposure to CER-UVA + Dual securities was AR$1,432.3 billion, representing 114% of the Attributable Shareholders' Equity, remaining stable from June 30, 2026.

Moreover, as of September 30, 2026, the Company held non-monetary assets totaling AR$572.5 billion, equivalent to 45.8% of the Attributable Shareholders' Equity. These assets are adjusted for inflation on a monthly basis.

AR$ million	3Q26	2Q26	1Q26	4Q25	3Q25
Assets exposed to CER/UVA					
Loans	**578,712.6**	**585,299.8**	**575,911.7**	**573,138.9**	**562,484.6**
Mortgage Loans	452,243.7	457,131.3	451,309.5	458,166.4	458,751.5
Car Loans	118,881.3	120,537.8	116,835.9	107,476.2	96,784.5
Personal Loans	541.2	652.0	646.3	657.4	639.7
Other Loans	3,157.3	3,150.9	3,608.2	3,635.1	3,672.1
Interest	3,889.2	3,827.8	3,511.8	3,203.9	2,636.8
Securities	**93,900.4**	**86,368.5**	**702,447.8**	**680,095.6**	**958,371.0**
BONCER/LECER	93,900.4	86,368.5	702,447.8	680,095.6	958,371.0
Total Assets	**672,613.0**	**671,668.3**	**1,278,359.5**	**1,253,234.5**	**1,520,855.6**
Liabilities exposed to CER/UVA					
Deposits	55,501.8	53,110.7	4,422.1	2,645.0	3,808.0
Savings accounts on Construction industry unemployment fund	11,948.9	11,560.6	11,047.7	11,273.1	11,029.3
Other Liabilities	91.3	25.7	3.8	5.9	13.9
Total Liabilities	**67,542.1**	**64,696.9**	**15,473.6**	**13,924.1**	**14,851.2**
Total Exposure to CER/UVA, net	**605,070.9**	**606,971.3**	**1,262,886.0**	**1,239,310.4**	**1,506,004.3**
Securities- Dual (interest rate)	827,256.5	818,654.4	266,023.4	405,489.9	406,737.8
Total Exposure to CER/UVA, net+ Dual bonds	**1,432,327.5**	**1,425,625.8**	**1,528,909.3**	**1,644,800.3**	**1,912,742.2**

Foreign currency exposure

The table below shows the foreign currency exposure as of the end of each reported period:

Consolidated Balance Sheet Data	**sep 26**	**jun 26**	**mar 26**	**dec 25**	**sep 25**
(In thousands of US$)					
Assets					
Cash and due from banks	583,831	442,393	609,032	596,555	765,886
Secuities at fair value through profit or loss	208,787	245,810	73,110	88,777	89,933
Loans	730,539	653,418	614,164	544,053	569,493
Other Receivables from Financial Intermediation	7,086	6,645	20,158	20,412	11,778
Other Receivable from Financial Leases	14,864	3,830	3,297	3,214	-845
Other Assets	32,831	46,956	96,353	102,166	155,127
Other non-financial assets	7	1,044	5	155	9
Total assets	**1,577,945**	**1,400,095**	**1,416,119**	**1,355,332**	**1,591,380**
Liabilities and shareholders' equity					
Deposits	1,259,507	1,240,460	1,246,402	1,174,572	1,247,820
Other financial liabilities	406,245	362,803	348,886	347,785	319,140
Other Liabilities	2,194	3,324	2,826	2,383	2,186
Total liabilities	**1,667,946**	**1,606,586**	**1,598,114**	**1,524,740**	**1,569,145**
Net Position on Balance	**-90,001**	**-206,491**	**-181,995**	**-169,408**	**22,235**
Net Derivatives Position	**78,902**	**202,296**	**185,168**	**166,968**	**12,252**
Global Net Fx exposure	**-11,099**	**-4,195**	**3,173**	**-2,440**	**34,487**

According to Central Bank regulations, non-financial lease liabilities recognized following the adoption of IFRS 16 since January 2019 are excluded from the calculation of the Global Net Position. The Global Net Position is limited to a 4% maximum long position.

Liquidity & reserve requirements

The **Loans to Deposits Ratio** was 82.8% as of September 30, 2026, compared to 72.6% as of June 30, 2026, and 67.3% as of September 30, 2025. The QoQ performance mainly reflects the loan portfolio increase in the quarter combined with a strategic reduction in deposits.

The AR$ loans-to deposits ratio increased to 94.8%, from 81.1% in 2Q26 mainly due to the strategic decline in AR$ deposits while peso loans contracted 1.7% QoQ.

The US$ loans-to-deposits ratio increased to 59.5% from 53.3% in the prior quarter, as U.S. dollar loans grew 13.4% in U.S. dollars while U.S. dollar deposits remained stable.

The tables below provide further details on liquidity in AR$ and US$:

AR$ Liquidity

(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	sep 26	jun 26	mar 26	dec 25	sep 25
Cash and due from banks	573.229	760.222	722.585	898.342	949.138
Government Securities	965.251	1.325.308	1.216.757	1.156.051	1.231.055
Repo Transactions	69.736	234.243	11.006	-	-
Call	- 234.600	- 162.956	- 255.687	- 128.243	- 81.169
Liquid AR$ Assets	**1.373.617**	**2.156.817**	**1.694.660**	**1.926.150**	**2.099.023**
Total AR$ Deposits	**3.676.022**	**4.371.221**	**4.086.252**	**4.209.547**	**4.473.423**
Liquid AR$ Assets / Total AR$ Deposits	**37,4%**	**49,3%**	**41,5%**	**45,8%**	**46,9%**

This liquidity ratio includes Cash, Repo transactions, Call transactions and Government Securities.

US$ Liquidity

(In US$ million)	sep 26	jun 26	mar 26	dec 25	sep 25
Cash and due from banks	583,8	454,4	610,2	597,7	766,1
US$ Government Securities	40,1	71,2	40,6	16,7	29,1
Liquid US$ Assets	**623,9**	**525,6**	**650,8**	**614,4**	**795,2**
Total US$ Deposits	**1.259,7**	**1.240,6**	**1.246,4**	**1.174,6**	**1.247,8**
Liquid US$ Assets / Total US$ Deposits	**49,5%**	**42,4%**	**52,2%**	**52,3%**	**63,7%**

The table below shows the composition of the Company's **reserve requirements** as of each reported date. The minimum cash reserve requirement is calculated based on the monthly average of daily balances of liabilities at the end of each day throughout the calendar month. During 3Q25, the BCRA changed the way reserve requirements are met, moving to a 100% daily compliance scheme. Following the October 26, 2025 mid-term elections, reserve requirements began to ease, returning to a monthly average scheme, initially with a minimum daily compliance of 95%, and effective December 1, 2025, of 75%. This year, effective April 17, 2026, the BCRA further reduced the minimum daily compliance threshold for peso-denominated reserve requirements to 65% and eliminated the minimum and maximum holding periods applicable to national government securities acquired in primary offerings and eligible for reserve requirement integration purposes.

Minimum Cash Reserve Requirements on AR$ Deposits (Avg. Balance. AR$ MM.)	sep 26	jun 26	mar 26	dec 25	sep 25
Cash	471.6	530.3	674.8	760.2	696.2
Government Securities	686.3	653.8	744.1	610.1	580.7
Special Deduction[1]	98.3	102.2	107.1	107.0	106.6
Total Cash Reserve Requirements	**1,256.3**	**1,286.3**	**1,526.0**	**1,477.4**	**1,383.5**

[1] SMEs loans deduction

Minimum Cash Reserve Requirements on U$S (Avg. Balance. US$ MM.)	sep 26	jun 26	mar 26	dec 25	sep 25
Cash	416.7	289.2	457.4	576.2	530.0
Total Cash Reserve Requirements	**416.7**	**289.2**	**457.4**	**576.2**	**530.0**

For more information on the regulatory environment, please see Appendix V.

Capital

As of September 30, 2026, **equity to total assets** was 13.7%, increasing from 13.5% as of June 30, 2026, and from 12.6% as of September 30, 2025.

Consolidated Capital (in million of AR$)						% Change	
	sep 26	jun 26	mar 26	dec 25	sep 25	QoQ	YoY
Attributable Shareholders' Equity	1.250.506,7	1.249.097,1	1.228.784,4	1.245.388,3	1.256.641,2	0,1%	-0,5%
Average Shareholders' Equity	1.247.435,5	1.235.841,2	1.234.961,4	1.253.741,1	1.293.134,8	0,9%	-3,5%
Shareholders' Equity as a %of Total Assets	**13,7%**	**13,5%**	**13,3%**	**12,9%**	**12,6%**		
Avg. Shareholders' Equity as a %of Avg. Total Assets	**14,6%**	**14,6%**	**13,3%**	**12,8%**	**14,4%**		
Tang. Shareholders' Equity as a %of T. Tang. Assets	**11,0%**	**10,9%**	**10,6%**	**10,3%**	**10,1%**		

The table below outlines the dividends paid by the Company to its shareholders, dividends received from its subsidiaries, and capital injections made by the Company to its subsidiaries from January 2025 to the date of this report. All figures are stated in nominal AR$ as of the date of payment:

Dividends & Capital Injections (AR$ million, US$million)	Date	Dividends Received	Dividends Paid	Capital Reduction
Grupo Supervielle	May 25		27.137	
IOL Holding	Jul 26			US$2.9
Supervielle Seguros	May 25	2.850		
	Nov 25	4.750		
	Nov 26	8.075		
Supervielle Productores Asesores de Seguros	Dec 25	2.000		
	Apr 26	5.600		
Supervielle Asset Management	Mar 25	14.557		
	Mar 26	20.564		
Sofital	May 25	1.410		
	Dec 25	50		
	Apr 26	1.500		

In 2024, the Central Bank of Argentina had updated its prudential regulatory framework for financial institutions. Changes introduced through Communications "A" 8066, "A" 8067, and "A" 8068, issued in July 2024, modified certain aspects of the Minimum Capital Requirements regulation, including credit and operational risk parameters and risk-weighted asset classifications. Among the key changes, the Central Bank introduced differentiated requirements for Group 1 and Group 2 institutions, revised certain credit conversion factors, such as applying a 10% CCF to unconditionally cancellable commitments, compared with 0% previously, and incorporated new subcategories of exposures to enhance credit risk differentiation. Additionally, for operational risk purposes, financial income should reflect inflation effects on the net monetary position. In September 2025, through Communication "A" 8329, the Central Bank established a new cap for Group 2A institutions (including Banco Supervielle), limiting the operational risk capital requirement to 20% of the average minimum capital requirement for credit risk over the preceding 36 months, expressed in real terms.

The Common Equity Tier 1 Ratio (CET1) was 13.5% as of September 30, 2026, declining from 14.2% in the prior quarter but 30 basis points higher than a year earlier. The sequential decline primarily reflects higher RWA density, driven by an increase in loans and an increase in market risk associated with the expansion of the corporate notes portfolio.

As of September 30, 2026, Banco Supervielle's consolidated financial position reflected a solvency level with integrated capital of AR$ 851.6 billion, exceeding total capital requirements by AR$ 314.8 billion.

On January 29, 2026, through Communication "A" 8394, the Central Bank of Argentina introduced amendments to the

minimum capital framework applicable to financial institutions. The regulation updates the criteria for the allocation of financial instruments between the trading book and the banking book, modifies the calculation of capital requirements for market risk, and establishes additional requirements related to valuation methodologies, internal controls and governance. The amendments also revise specific provisions regarding interest rate risk, equity risk, counterparty credit risk and internal risk transfers. The new regulatory framework became effective as of August 1, 2026.

The tables below provide additional information on the Bank's consolidated regulatory capital and minimum capital requirement as of the dates indicated. All figures are stated in nominal terms as of each reported date.

Calculation of Excess Capital

	sep 26	jun 26	mar 26	dec 25	sep 25
Allocated to Assets at Risk	398,868.5	354,652.2	311,028.3	304,501.2	303,224.2
Allocated to Bank Premises and Equipment, Intangible Assets and Equity Investment Assets	33,135.1	31,660.4	30,811.3	27,913.2	24,866.5
Market Risk	35,454.4	49,394.3	17,824.6	16,852.9	17,211.4
Public Sector and Securities in Investment Account	5,105.6	2,188.9	2,919.8	928.9	631.3
Operational Risk	64,220.4	58,317.4	51,857.4	45,771.9	40,991.6
Required Minimum Capital Under Central Bank Regulations	**536,784.0**	**496,213.2**	**414,441.5**	**395,968.0**	**386,925.0**
Basic Net Worth	1,310,948.1	1,252,969.1	1,176,889.8	1,103,547.1	1,003,162.6
Complementary Net Worth	0.0	0.0	0.0	0.0	0.0
Deductions	-459,336.6	-424,027.8	-397,123.4	-358,337.1	-381,297.9
Total Capital Under Central Bank Regulations	**851,611.6**	**828,941.3**	**779,766.4**	**745,210.0**	**621,864.8**
Excess Capital	**314,827.6**	**332,728.1**	**365,324.9**	**349,241.9**	**234,939.8**

Total Capital

	sep 26	jun 26	mar 26	dec 25	sep 25
Tier 1 Capital					
Paid in share capital common stock	437.7	437.7	437.7	437.7	442.0
Irrevocable capital contributions	0.0	0.0	0.0	0.0	0.0
Share premiums	901,545.5	851,999.2	798,014.5	729,164.7	676,049.5
Buyback shares	-12,444.3	-11,760.4	-10,524.8	-11,936.5	-13,502.1
Disclosed reserves and retained earnings	246,474.0	232,928.5	218,171.7	249,341.6	231,661.0
Non-controlling interests	957.4	904.8	847.5	895.4	830.2
Capital adjustments	96,479.1	91,152.9	85,349.5	77,948.1	74,614.0
IFRS Adjustments	7,978.2	8,339.4	4,002.8	2,095.5	-1,985.4
Expected Loss - Communication "A" 6938 item 10	71,627.7	90,176.6	98,499.3	103,650.7	65,586.6
100% of results	-5,358.5	-17,060.7	-17,908.5	-48,049.9	-30,533.3
50% of positive results / 100% negative results	3,251.4	5,851.1	0.0	0.0	0.0
Sub-Total: Gross Tier I Capital	**1,310,948.1**	**1,252,969.1**	**1,176,889.8**	**1,103,547.1**	**1,003,162.6**
Deduct:					
All Intangibles	274,300.0	259,119.0	245,043.1	230,110.2	205,390.8
Pending items	305.4	251.7	334.5	501.7	149.0
Other deductions	184,731.1	164,657.2	151,745.7	127,725.2	175,758.1
Total Deductions	**459,336.6**	**424,027.8**	**397,123.4**	**358,337.1**	**381,297.9**
Sub-Total: Tier I Capital	**851,611.6**	**828,941.3**	**779,766.4**	**745,210.0**	**621,864.8**
Sub-Total: Tier 2 Capital	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
Total Capital	851,611.6	828,941.3	779,766.4	745,210.0	621,864.8
Credit Risk weighted assets	5,053,646.3	4,490,849.8	4,158,627.7	4,026,186.9	3,966,861.8
Risk weighted assets	6,305,069.1	5,842,941.5	5,054,999.2	4,828,237.6	4,716,881.8
Tier 1 Capital / Risk weighted assets	**13.5%**	**14.2%**	**15.4%**	**15.4%**	**13.2%**
Regulatory Capital / Risk weighted assets	**13.5%**	**14.2%**	**15.4%**	**15.4%**	**13.2%**

On March 19, 2020, the Central Bank introduced Communication "A" 6938, allowing Group A financial institutions to consider in their Tier 1 capital (COn1) calculation the positive difference between the accounting provision calculated in accordance with item IFRS 9, 5.5, and the regulatory provision calculated in accordance with the Central Bank´s standards on minimum loan loss provisions, or the accounting provision as of November 30, 2019, whichever is higher. This provision applies when the IFRS-based provision exceeds the regulatory or accounting provision as of that date. In August 2023, the Central Bank issued a clarification stating that financial institutions applying the Expected Credit Loss methodology cannot include Loan Loss Provision for portfolios classified as in "normal situation" in Additional Capital. As a result, since 3Q23 CET1 and Tier 1 capital have been equal to the Regulatory Capital ratio.

Results by segment

Evolution of Customers

Active Customers evolution

	sep 26	jun 26	mar 26	dec 25	sep 25
Bank- Personal & Business- Individuals	1.052.027	1.086.730	1.098.603	1.094.446	1.102.011
Bank- Personal & Business- Social Plan Beneficiaries[1]	143.010	152.441	154.357	174.625	174.070
Bank- Personal & Business- Small Businesses and SMEs	22.267	23.192	27.763	28.176	25.976
Bank- Corporate Banking	2.622	2.612	2.637	2.601	2.213
Total Bank Customers	**1.219.926**	**1.264.975**	**1.283.360**	**1.299.848**	**1.304.270**
IOL invertironline	591.746	571.688	596.073	595.812	567.649
Total Customers	**1.811.672**	**1.836.663**	**1.879.433**	**1.895.660**	**1.871.919**

1. Beneficiaries of social plan receive their monthly government payment through the Bank and are non-core customers with lower cross sell than other retail customers.

Effective as of March 2026, the Bank updated its definition of active clients. For comparability purposes, the revised criterion was applied retroactively to December 2025. However, the figures reported for September 2025 were not restated and reflect the definition in place at the time they were originally reported. Under the new definition, active clients are individuals and entities that have at least one active product with the Bank, made at least one transaction in the previous 90 days, and meet at least one of the following criteria: (i) mutual fund holdings exceeding AR$100 thousand, and/or (ii) demand deposit accounts with balances exceeding AR$100 thousand.

Customers-Gross Adds

Customers-Gross Adds

	3Q26	2Q26	1Q26	4Q25	3Q25
Bank- Personal & Business- Individuals	52.530	65.880	83.454	76.711	120.749
Bank- Personal & Business- Small Businesses & SMEs	610	587	508	670	835
Bank- Corporate Banking	45	48	67	27	15
Bank Customers Gross Adds	**53.185**	**66.515**	**84.029**	**77.408**	**121.599**
IOL invertironline Gross Adds	114.878	106.939	157.436	122.648	128.918
Total Customers Gross Adds	**168.063**	**173.454**	**241.465**	**200.056**	**250.517**

Attributable Net Income Mix

The table below presents information of the Company´s Attributable Net Income by segment:

Attributable Net Income

(in millions of Argentine Ps.)	3Q26	2Q26	3Q25	QoQ	YoY
Personal & Business	(40.866)	(70.671)	(42.870)	-42%	-5%
Corporate Banking	(4.585)	(3.668)	8.749	25%	-152%
Treasury	44.181	71.856	(48.306)	-39%	-191%
Insurance	4.120	5.721	4.158	-28%	-1%
Asset Management & Other Service[1]	7.993	14.122	16.632	-43%	-52%
Total Allocated to segments	**10.843**	**17.359**	**(61.638)**	**na**	**-118%**
Adjustments	(4.016)	(3.769)	(5.405)		
Total Consolidated	**6.827**	**13.590**	**(67.043)**	**na**	**-110%**
Adjusted Net Income	**10.650**	**38.328**			

1. Attributable Net Income of Asset Management & Other Service segment includes AR$2.3 billion and AR$ 3.6 billion from IOL and SAM respectively in 3Q26.

Personal & Business Banking segment

Through its Personal & Business Banking segment, Supervielle offers a comprehensive range of financial products and services tailored to individuals, small businesses and SMEs. The latter comprise individuals engaged in commercial activities and small and medium-sized companies with annual revenues below AR$34 billion. The offering includes local and foreign currency accounts, savings and checking accounts, time deposits, transfers and payments, debit and credit cards, personal, mortgage, auto and unsecured commercial loans, salary advances, special facilities for project and working capital financing, leasing, domestic and international factoring, international guarantees and letters of credit, payroll payment plans, senior citizens benefit payments, and financial services such as insurance and guarantees. It also includes investment products such as mutual funds and the full suite of IOL's investment alternatives, which customers can access directly from the Supervielle app.

In 3Q26, the Bank focused on expanding its Payroll, Identité and Senior Citizens customer base and reached 56,140 gross customer additions. The strategy aims to improve margins and deepen customer engagement and cross-selling, with a focus on primary banking relationships and funding.

Supervielle also continued to strengthen its digital value proposition through the Supervielle SuperApp. As of September 30, 2026, 825,659 customers, or 69% of the segment's customer base, were digital. The Bank launched these initiatives in 2025: i) the Remunerated Account, which lets payroll and SME clients earn daily interest on their peso and U.S. dollar balances, enhancing the client experience while deepening the Bank's funding base and reinforcing its role as primary bank; ii) Tienda Supervielle on Mercado Libre, fully integrated into the mobile app; iii) a WhatsApp channel with integrated GenAI to answer inquiries and handle transactions, with the option of human assistance.

In May 2026, the Bank partnered with Aerolíneas Argentinas so that eligible customers automatically earn Aerolíneas Plus miles on their credit card spending, extending the ecosystem beyond traditional financial services into travel and lifestyle benefits.

After quarter-end, on November 5, 2026, the Bank unveiled its new brand identity and value proposition under the concept "Te sigue el ritmo" ("Keeps up with you"), which brings together everyday money management, family finances and investments. Key elements include a renewed SuperApp that lets customers personalize shortcuts and usage priorities, and SuperFamilia, a new feature that connects the accounts of family members or people with close ties in a single place. Depending on the roles and permissions enabled, SuperFamilia lets users send and request money, schedule allowances and set spending limits. It also lets teenagers aged 13 to 17 open digital accounts and lets users add the accounts of older relatives who receive their pension, always subject to each person's authorization.

Personal & Business Banking – Highlights				**%Change**	
(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	**3Q26**	**2Q26**	**3Q25**	**QoQ**	**YoY**
Income Statement					
Net Interest Income	92.359	106.527	140.293	-13,3%	-34,2%
NIIFI & Exchange rate differences	2.299	2.994	1.958	-23,2%	17,5%
Net Financial Income	94.658	109.520	142.251	-13,6%	-33,5%
Net Service Fee Income	26.406	30.621	30.404	-13,8%	-13,2%
Other Income (Expenses), net	(11.056)	(17.598)	(21.123)	-37,2%	-47,7%
Net Operating Revenue, before Loan Loss Provisions	110.008	122.543	151.532	-10,2%	-27,4%
Personnel and Administrative expenses and D&A	(117.717)	(164.325)	(140.413)	-28,4%	-16,2%
RECPPC	(29)	(29)	(37)	-1,2%	-21,8%
Loan Loss Provisions	(55.279)	(66.576)	(77.553)	-17,0%	-28,7%
Profit / (Loss) before Income Tax	(63.017)	(108.387)	(66.471)	-41,9%	-5,2%
Attributable Net Income / (Loss)	(40.866)	(70.671)	(42.870)	-42,2%	-4,7%
Adjusted Attributable Net Income / (Loss)	(38.420)	(50.222)		-23,5%	
Balance Sheet					
Loans (Net of LLP)	1.852.303	1.927.970	2.043.871	-3,9%	-9,4%
Receivables from Financial Leases (Net of LLP	62.265	63.649	63.282	-2,2%	-1,6%
Total Loan Portfolio (Net of LLP)	1.914.568	1.991.619	2.107.153	-3,9%	-9,1%
Deposits	2.518.376	2.709.543	2.837.579	-7,1%	-11,2%

Loss before Income Tax was AR$63.0 billion in 3Q26, compared to losses of AR$108.4 billion in 2Q26 and AR$66.5 billion in 3Q25.

The QoQ improvement mainly reflected lower **Expenses**, as severance and early retirement costs associated with the voluntary retirement and headcount rightsizing plan declined significantly, together with lower Loan Loss Provisions. These effects were partially offset by a lower Net Financial Margin and lower Net Fee Income.

Net Financial Margin amounted to AR$94.7 billion in 3Q26, declining 13.6%, or AR$14.9 billion, QoQ, and 33.5%, or AR$47.6 billion, YoY. The sequential decline reflects the anticipated unwinding of the temporary spread benefits observed in the previous quarter, as loan yields continued to reprice to the lower rate levels reached in 2Q26 while funding costs remained broadly stable. Lower inflation also reduced the accrual on inflation-linked (UVA) loans, and lower retail lending volumes added to the decline. These effects were partially offset by lower interest expenses and a lower negative allocation of Treasury results. YoY, the decline mainly reflected lower interest income from the loan portfolio amid lower market rates and volumes, partially offset by the normalization of funding costs from the exceptionally elevated levels of 3Q25.

Net Fee Income amounted to AR$26.4 billion in 3Q26, declining 13.8%, or AR$4.2 billion, QoQ, and 13.2%, or AR$4.0 billion, YoY. The decline mainly reflected lower credit card commissions and the delayed repricing of bundled products.

Loan Loss Provisions totaled AR$55.3 billion in 3Q26, declining 17.0%, or AR$11.3 billion, QoQ, and 28.7%, or AR$22.3 billion, YoY, reflecting the continued improvement in retail asset quality. The Retail NPL ratio declined to 8.6% from 9.6% in June, and the retail 90-day delinquency ratio improved to 7.1% from 7.9%. Retail NPL formation stood 44% below its 4Q25 peak. Measured in constant pesos, the stock of retail loans more than 90 days past due declined every month since February 2026, ending the quarter 27% below its peak and 16% below June. This reflects improved collection and refinancing dynamics and a disciplined origination strategy in place since early 2025.

Expenses totaled AR$117.7 billion in 3Q26, declining 28.4%, or AR$46.6 billion, QoQ, and 16.2%, or AR$22.7 billion, YoY. Excluding severance and early retirement costs related to the voluntary retirement and headcount rightsizing plan, of AR$3.8 billion in 3Q26 and AR$31.5 billion in 2Q26, expenses declined 14.2%, or AR$18.9 billion, QoQ. This reflected lower personnel expenses from the reduced headcount, together with lower administrative expenses. e

Attributable Net Loss at the Personal & Business Banking segment was AR$40.9 billion in 3Q26, compared to losses of AR$70.7 billion in 2Q26 and AR$42.9 billion in 3Q25. This mainly reflected the lower Loss before Income Tax, partially offset by a lower income tax gain of AR$22.2 billion, compared to AR$37.7 billion in 2Q26 and AR$23.6 billion in 3Q25.

Personal & Business Banking segment loans (including receivables from financial leases and other financings, net of loan loss provisions) totaled AR$1,914.6 billion as of September 30, 2026, decreasing 3.9% QoQ and 9.1% YoY. This reflects the disciplined approach to retail origination maintained since early 2025. The Company's loan-centric strategy remains unchanged, with a continued focus on disciplined loan portfolio expansion.

Deposits in the Personal & Business Banking segment totaled AR$2,518.4 billion as of September 30, 2026, decreasing seasonally 7.1% QoQ and 11.2% YoY.

Corporate banking segment

Through the Bank, Supervielle offers middle-market companies and large corporations (with annual sales exceeding AR$34 billion) a full range of products, services, and financing options including factoring, leasing, foreign trade finance and cash management and transactional services.

Since 2024, to maintain a healthy loan portfolio and control delinquency levels, the Bank has further strengthened its focus on financial risk indicators, such as RAROC (Risk-Adjusted Return on Capital), which measures risk-adjusted profitability. In this regard, the Bank pursues a moderate credit appetite policy emphasizing efficient capital allocation, driving profitability through transactional relationships with clients.

Corporate Banking – Highlights				% Change	
(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	3Q26	2Q26	3Q25	QoQ	YoY
Income Statement					
Net Interest Income	25.484	28.603	33.571	-10,9%	-24,1%
NIIFI & Exchange rate differences	(29)	1.747	1.558	na	na
Net Financial Income	25.455	30.350	35.130	-16,1%	-27,5%
Net Service Fee Income	5.956	5.523	6.741	7,8%	-11,6%
Other Income (Expenses), net	(7.554)	(9.189)	(7.444)	-17,8%	1,5%
Net Operating Revenue, before Loan Loss Provisions	23.857	26.684	34.426	-10,6%	-30,7%
Personnel and Administrative expenses and D&A	(24.967)	(26.187)	(21.516)	-4,7%	16,0%
RECPPC	-	-	-		
Loan Loss Provisions	(5.150)	(6.048)	420	-14,8%	-1326,8%
Profit / (Loss) before Income Tax	(6.260)	(5.551)	13.330	12,8%	-147,0%
Attributable Net Income / (Loss)	(4.585)	(3.668)	8.749	25,0%	na
Adjusted Attributable Net Income / (Loss)	(4.029)	(957)		321,0%	
Balance Sheet					
Loans (Net of LLP)	2.323.527	2.218.164	2.173.964	4,8%	6,9%
Receivables from Financial Leases (Net of LLP	102.948	71.778	66.494	43,4%	54,8%
Total Loan Portfolio (Net of LLP)	2.426.475	2.289.942	2.240.458	6,0%	8,3%
Loans and financing & off balance guarantees	2.630.503	2.437.908	2.411.134	7,9%	9,1%
Deposits	710.311	867.827	1.281.155	-18,2%	-44,6%

During 3Q26, the Bank continued to grow its corporate loan book, particularly U.S. dollar lending to corporate clients in export-oriented sectors, which continued to lead economic activity. At the same time, it kept actively managing its funding mix, reducing higher-cost, rate-sensitive corporate deposits. Off-balance sheet guarantees granted to customers also increased during the quarter. After quarter-end, on October 19, 2026, Juan Cruz Piccardo was appointed Chief Corporate Banking Officer to support the Bank's growth strategy in the corporate segment and strengthen its value proposition for large companies, both in credit and in corporate sales products.

During 3Q26, **Loss before Income Tax** was AR$6.3 billion, compared to a loss of AR$5.6 billion in 2Q26 and a Profit before Income Tax of AR$13.3 billion in 3Q25.

The QoQ variation mainly reflected a lower Net Financial Margin. This was partially offset by lower Other expenses, net, lower Expenses, lower Loan Loss Provisions and higher Net Fee Income. YoY, the variation mainly reflected a lower Net Financial Margin, higher Loan Loss Provisions compared with a net reversal in 3Q25, and higher Expenses.

Net Financial Margin amounted to AR$25.5 billion in 3Q26, declining 16.1%, or AR$4.9 billion, QoQ, and 27.5%, or AR$9.7 billion, YoY. The sequential decline mainly reflected lower net interest income, as loan yields continued to reprice to the lower rate levels reached in 2Q26, together with lower results from financial instruments and exchange rate differences. YoY, the decline mainly reflected lower net interest income amid lower market rates, partially offset by the normalization of funding costs from the exceptionally elevated levels of 3Q25.

Net Fee Income amounted to AR$6.0 billion in 3Q26, increasing 7.8%, or AR$0.4 billion, QoQ, and declining 11.6%, or AR$0.8 billion, YoY.

Loan Loss Provisions totaled AR$5.2 billion in 3Q26, declining 14.8%, or AR$0.9 billion, QoQ, and increasing YoY compared with a net reversal of AR$0.4 billion in 3Q25. The commercial portfolio showed higher delinquency and NPL formation during the quarter, reflecting the lagged impact on SME customers of the high-interest rate environment in prior months and weaker economic activity this year. This was mitigated by active portfolio management, including collection and refinancing initiatives, together with the Bank's disciplined risk-adjusted origination strategy.

Expenses totaled AR$25.0 billion in 3Q26, declining 4.7%, or AR$1.2 billion, QoQ, and increasing 16.0%, or AR$3.5 billion, YoY. The QoQ decrease mainly reflected lower severance charges.

Attributable Net Loss at the Corporate Banking segment was AR$4.6 billion in 3Q26, compared to a loss of AR$3.7 billion in 2Q26 and Attributable Net Income of AR$8.7 billion in 3Q25. Attributable Net Loss includes severance charges of AR$855 million in 3Q26 and AR$4,171 million in 2Q26. In 3Q26, these were limited to residual charges related to the headcount rightsizing plan implemented in 1H26. Excluding these charges, net of income tax, Adjusted Attributable Net Loss was AR$4.0 billion in 3Q26, compared to AR$1.0 billion in 2Q26. The QoQ variation mainly reflected the higher Loss before Income Tax, together with a lower income tax gain of AR$1.7 billion in 3Q26, compared to AR$1.9 billion in 2Q26.

Corporate Banking segment loans (including receivables from financial leases, net of loan loss provisions) totaled AR$2,426.5 billion as of September 30, 2026, increasing 6.0% QoQ and 8.3% YoY. Growth was mainly driven by U.S.

dollar lending to export-oriented companies, together with a 43.4% QoQ increase in financial leases. Including off-balance sheet guarantees, total financing to corporate customers reached AR$2,630.5 billion, increasing 7.9% QoQ and 9.1% YoY.

Deposits in the Corporate Banking segment totaled AR$710.3 billion as of September 30, 2026, decreasing 18.2% QoQ and 44.6% YoY. This reflects the Company's active management of its funding mix, reducing higher-cost and more rate-sensitive corporate deposits to lower funding costs.

Treasury segment

The Treasury segment is primarily responsible for allocating the Bank's liquidity in line with the needs and opportunities of both the Personal and Business Banking and the Corporate Banking segments, as well as the Treasury's own requirements. The Treasury segment implements the Bank's financial risk management policies, manages the Bank's trading desk, and develops businesses with wholesale financial and non-financial clients.

Treasury Segment – Highlights				**% Change**	
(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	**3Q26**	**2Q26**	**3Q25**	**QoQ**	**YoY**
Income Statement					
Net Interest Income	102.012	129.072	36.795	-21,0%	177,2%
NIIFI & Exchange rate differences	12.946	15.398	(46.233)	-15,9%	na
Results from Recognition of Financial Instruments at amortized cost	(4.194)	10.525	(7.834)	na	na
Net Financial Income	110.764	154.995	(17.273)	-28,5%	na
Other Income (Expenses), net	(10.984)	(9.471)	(15.706)	16,0%	-30,1%
Net Operating Revenue, before Loan Loss Provisions	99.779	145.523	(32.979)	-31,4%	na
Personnel and Administrative expenses and D&A	(12.413)	(12.086)	(13.722)	2,7%	-9,5%
RECPPC	(19.903)	(22.565)	(30.539)	-11,8%	-34,8%
Profit / (Loss) before Income Tax	67.650	112.052	(75.918)	-39,6%	na
Attributable Net Income / (Loss)	44.181	71.856	(48.306)	-38,5%	na
Adjusted Attributable Net Income / (Loss)	45.651	72.775		-37,3%	

Profit before Income Tax for the Treasury segment was AR$67.6 billion in 3Q26, compared with AR$112.1 billion in 2Q26 and a Loss before Income Tax of AR$75.9 billion in 3Q25. The QoQ decrease mainly reflected a lower Net Financial Margin, partially offset by a lower loss from the exposure to changes in the purchasing power of the currency. The YoY improvement mainly reflected a higher Net Financial Margin compared with the exceptionally weak 3Q25.

Net Financial Margin amounted to AR$110.8 billion in 3Q26, declining 28.5%, or AR$44.2 billion, QoQ. The sequential decline reflected lower yields on AR$ government securities, as the investment portfolio continued to reprice to the lower rate levels reached in 2Q26, together with lower inflation, which reduced the accrual on CER-adjusted securities. YoY, the improvement mainly reflected the recovery from the exceptionally compressed margin of 3Q25. In that quarter, the monetary tightening implemented ahead of the mid-term elections drove average TAMAR to 46.4%. Liabilities repriced faster than assets, and exceptionally high reserve requirements reduced the yield on the investment portfolio. The improvement also reflected a lower loss from exchange rate differences.

Expenses totaled AR$12.4 billion in 3Q26, increasing 2.7% QoQ and declining 9.5% YoY.

During 3Q26, the Treasury segment reported Attributable Net Income of AR$44.2 billion, compared with AR$71.9 billion in 2Q26 and an Attributable Net Loss of AR$48.3 billion in 3Q25. Attributable Net Income includes severance charges of AR$756 million in 3Q26 and AR$1,414 million in 2Q26. In 3Q26, these were limited to residual charges related to the headcount rightsizing plan implemented in 1H26. Excluding these charges, net of income tax, Adjusted Attributable Net Income was AR$***45.7*** billion in 3Q26, compared with AR$72.8 billion in 2Q26.

Insurance segment

The Company operates its Insurance Segment through Supervielle Seguros S.A. and Supervielle Productores Asesores de Seguros S.A. (Supervielle Broker), collectively referred to as "Seguros Supervielle". Supervielle Productores Asesores de Seguros was established in 2019 to expand the product offering to Banco Supervielle's commercial clients and to distribute car insurance for individuals. Products are tailored to meet the needs of individual clients and businesses,

accessible via in-person and digital marketing channels, including the Bank's distribution network.

Insurance Segment – Highlights				% Change	
(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	3Q26	2Q26	3Q25	QoQ	YoY
Net Financial Income	2.042	3.214	916	-36,5%	123,0%
Net Service Fee Income	7.998	8.741	8.947	-8,5%	-10,6%
Other Income (Expenses), net	35	(3)	(16)	na	-317,0%
Net Operating Revenue, before Loan Loss Provisions	10.075	11.952	9.846	-15,7%	2,3%
Personnel and Administrative expenses and D&A	(1.440)	(1.349)	(1.405)	6,7%	2,5%
RECPPC	(2.241)	(2.299)	(2.170)	-2,5%	3,3%
Profit before Income Tax	6.395	8.304	6.272	-23,0%	2,0%
Attributable Net Income	4.120	5.721	4.158	-28,0%	-0,9%
Adjusted Attributable Net Income	4.159	5.763		-27,8%	
Gross written premiums	13.076	13.427	15.671	-2,6%	-16,6%
Claims Paid	2.723	1.877	4.132	45,1%	-34,1%
Combined Ratio	62,5%	57,8%	68,6%		
Adjusted Combined Ratio	62,0%	57,4%			

Gross written premiums by product						% Change	
(in million)	3Q26	2Q26	1Q26	4Q25	3Q25	QoQ	YoY
Mortgage Insurance	1.066,0	1.078,3	1.078,3	1.089,6	1.122,4	-1,1%	-5,0%
Personal accident Insurance	339,7	347,7	371,8	417,8	483,4	-2,3%	-29,7%
Protected Bag Insurance	868,2	939,6	926,5	977,0	1.135,6	-7,6%	-23,5%
Broken Bones	153,7	157,4	175,2	199,3	226,0	-2,4%	-32,0%
Others	771,9	843,9	762,7	834,1	933,5	-8,5%	-17,3%
Home Insurance	1.833,7	1.880,1	1.953,5	2.110,5	2.321,5	-2,5%	-21,0%
Technology Insurance	655,7	646,2	640,4	598,9	689,8	1,5%	-5,0%
ATM Insurance	430,1	452,5	456,8	483,6	587,6	-5,0%	-26,8%
Life Insurance	6.956,7	7.081,4	7.140,6	7.516,6	8.170,9	-1,8%	-14,9%
Total	**13.075,6**	**13.427,1**	**13.506,0**	**14.227,5**	**15.670,8**	**-2,6%**	**-16,6%**

Profit before Income Tax of the Insurance segment in 3Q26 was a gain of AR$6.4 billion, compared to a gain of AR$8.3 billion in 2Q26 and AR$6.3 billion in 3Q25. The QoQ decrease mainly reflected lower Net Financial Margin, together with a lower insurance result and higher personnel expenses, partially offset by a slightly lower loss from the exposure to changes in the purchasing power of the currency. The YoY increase mainly reflected higher Net Financial Margin, partially offset by a lower insurance result and a higher loss from the exposure to changes in the purchasing power of the currency.

Attributable Net Income in 3Q26 was AR$4.1 billion, decreasing 28.0% QoQ and 0.9% YoY, compared to AR$5.7 billion in 2Q26 and AR$4.2 billion in 3Q25. Attributable Net Income includes severance charges, net of income tax, of AR$39 million in 3Q26 and AR$42 million in 2Q26. In 3Q26, these were limited to residual charges related to the headcount rightsizing plan implemented in 1H26. Excluding these charges, Adjusted Attributable Net Income was AR$4.2 billion in 3Q26, decreasing 27.8% QoQ, compared to AR$5.8 billion in 2Q26.

Gross written premiums totaled AR$13.1 billion in 3Q26, decreasing 2.6% QoQ and 16.6% YoY, compared to AR$13.4 billion in 2Q26 and AR$15.7 billion in 3Q25.

Claims paid amounted to AR$2.7 billion in 3Q26, increasing 45.1% QoQ and decreasing 34.1% YoY, compared to AR$1.9 billion in 2Q26 and AR$4.1 billion in 3Q25.

The Combined Ratio stood at 62.5% in 3Q26, compared to 57.8% in 2Q26 and 68.6% in 3Q25. The Adjusted Combined Ratio was 62.0% in 3Q26, compared to 57.4% in 2Q26.

On a QoQ basis, the deterioration in the combined ratio mainly reflected a 45.1% increase in claims paid, together with a 2.6% decrease in gross written premiums.

On a YoY basis, the improvement in the combined ratio reflected a 34.1% decrease in claims paid, which more than offset the 16.6% decrease in gross written premiums, all measured in the unit current at the end of the reporting period.

Asset Management & Other segments (includes IOL business)

Supervielle offers a variety of other services to its customers, including mutual fund products under its Premier brand funds managed by Supervielle Asset Management (SAM); and retail brokerage and asset management services through IOL.

Asset Management & Others Segment Highlights				% Change	
(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	3Q26	2Q26	3Q25	QoQ	YoY
Net Interest Income	454	3.040	(7.110)	na	na
NIIFI & Exchange rate differences	4.967	6.346	11.433	-21,7%	-56,6%
Net Financial Income	5.421	9.385	4.323	-42,2%	25,4%
Net Service Fee Income	21.859	21.577	27.359	1,3%	-20,1%
Other Income (Expenses), net	2.158	2.285	2.669	-5,5%	-19,1%
Net Operating Revenue, before Loan Loss Provisions	29.438	33.247	34.351	-11,5%	-14,3%
Personnel and Administrative expenses and D&A	(12.957)	(15.471)	(13.972)	-16,2%	-7,3%
RECPPC	(6.514)	(5.175)	(5.459)	25,9%	19,3%
Profit before Income Tax	11.269	17.705	21.533	-36,4%	-47,7%
Attributable Net Income	7.993	14.122	16.632	-43,4%	-51,9%
SAM-Assets Under Management (nominal terms)	1.263.668	1.244.346	1.151.449	1,6%	9,7%
SAM. Market Share	1,1%	1,2%	1,6%		
IOL-Assets Under Management (nominal terms)	5.273.807	4.484.051	3.164.912	17,6%	66,6%
IOL-Active Customers (#thousands)	592	572	544	3,5%	8,8%
IOL-Daily Average Revenue Trades (nominal terms)	81.053	71.190	96.204	13,9%	-15,7%

In 3Q26, Profit before Income Tax for the Asset Management & Other segments amounted to AR$11.3 billion, compared to AR$17.7 billion in 2Q26 and AR$21.5 billion in 3Q25. The QoQ decrease mainly reflected lower Net Financial Income, driven by lower yields on the investment portfolio following market trends in the quarter, together with a higher loss from the exposure to changes in the purchasing power of the currency, partially offset by lower expenses and slightly higher Net Service Fee Income. The YoY decrease mainly reflected lower Net Service Fee Income and a higher loss from the exposure to changes in the purchasing power of the currency, partially offset by higher Net Financial Income and lower expenses.

The Asset Management & Other segments reported Attributable Net Income of AR$8.0 billion in 3Q26, compared to AR$14.1 billion in 2Q26 and AR$16.6 billion in 3Q25. The QoQ and YoY variations mainly reflected the lower Profit before Income Tax, partially offset by a lower income tax charge of AR$3.3 billion in 3Q26, compared to AR$3.6 billion in 2Q26 and AR$4.9 billion in 3Q25.

Net Service Fee Income amounted to AR$21.9 billion in 3Q26, increasing 1.3% QoQ and declining 20.1% YoY, compared to AR$21.6 billion in 2Q26 and AR$27.4 billion in 3Q25. The QoQ performance reflected higher Net Fee Income from the IOL brokerage business, supported by higher assets under custody and transaction volumes, partially offset by lower fees in the asset management business. The YoY decrease reflected weaker performance in asset management activity, together with lower brokerage fees amid lower transaction volumes.

IOL Assets Under Management reached AR$5,273.8 billion in nominal terms in 3Q26, increasing 17.6% QoQ and 66.6% YoY. IOL active customers totaled 592 thousand, increasing 3.5% QoQ and 8.8% YoY, while daily average revenue trades totaled AR$81.1 billion in nominal terms, increasing 13.9% QoQ and declining 15.7% YoY. The QoQ performance mainly reflected higher transaction volumes and higher assets under custody compared with the prior quarter. The YoY decline in daily average revenue trades reflected lower transaction volumes, while assets under management continued to grow.

SAM Assets Under Management totaled AR$1,263.7 billion in nominal terms in 3Q26, increasing 1.6% QoQ and 9.7% YoY. SAM market share was 1.1% in 3Q26, compared to 1.2% in 2Q26 and 1.6% in 3Q25. The decline in market share mainly reflected the reallocation of short-term transactional balances within the local financial system, as the Bank's remunerated AR$ and U.S. dollar accounts encouraged customers to hold excess liquidity directly within the Bank, reducing balances in SAM's liquidity-management money market funds.

Results by subsidiaries

The table below presents information about the Attributable Net Income by subsidiaries in 3Q26, 2Q26 and 3Q25:

Net Income by Subsidiaries

(in millions of Argentine Ps.)	3Q26	2Q26	3Q25
Banco Supervielle	(2.535)	(3.749)	(80.326)
IOL (Invertironline) [1]	1.851	4.160	5.048
SAM (Asset Management)	3.647	5.357	5.309
Seguros (Insurance)	4.120	5.721	4.158
MILA (Car loans)	142	(5)	(176)
Supervielle Securities	1.123	1.270	(1.926)
Holding company (standalone)	(48)	286	1.195
Adjustments & Others	(1.473)	550	(324)
Net Income	**6.827**	**13.590**	**(67.043)**
Adjusted Net Income	**10.650**	**38.328**	

1. IOL (Invertironline)´Net Income refers to IOL Argentina and IOL Holding.

Credit ratings

Banco Supervielle Credit Ratings

1. On July 22, 2026, Moody's Ratings upgraded the long- and short-term local and foreign currency deposit ratings of Banco Supervielle to B3 from Caa1. The outlook on the long-term bank deposit rating is stable.

2. On July 29, 2026, Moody's Local Argentina affirmed Banco Supervielle S.A.'s long-term issuer and deposit ratings of AA+.ar in both local and foreign currency, as well as its short-term issuer and deposit ratings of ML A-1.ar in both local and foreign currency. The outlook for the long-term ratings remains stable. Moody's also assigned an AA+.ar long-term foreign-currency rating to the new Class W Notes, maturing in August 2028, and an ML A-1.ar short-term foreign-currency rating to the new Class X Notes, maturing in August 2027. In addition, Moody's affirmed the ML A-1.ar short-term foreign-currency ratings assigned to the outstanding Notes Class S, Class U and Class V, maturing in August 2026, December 2026 and May 2027, respectively, as well as the AA+.ar long-term foreign-currency rating for the Class T Notes, maturing in August 2027.

Key Events During the Quarter

Corporate Notes Issuances

On August 7, 2026, the Bank issued US$58.4 million of fixed-rate senior notes in the local capital markets, including US$11.8 million of 24-month Class W notes maturing on August 7, 2028 at a 5.50% fixed interest rate, and US$46.6 million of 12-month Class X notes maturing on August 7, 2027 at a 3.50% fixed interest rate.

On September 28, 2026, the Bank issued US$20.7 million of Class W Negotiable Obligations through a reopening of the existing series, bearing a fixed annual interest rate of 5.50% and maturing on August 7, 2028.

Subsequent Events

Fitch Ratings Affirms and Withdraws Banco Supervielle's International Ratings

On October 16, 2026, Fitch Ratings affirmed and simultaneously withdrew for commercial reasons, Banco Supervielle's international ratings. These included the Long-Term Foreign and Local Currency Issuer Default Ratings (IDRs) of 'CCC+', the Viability Rating of 'ccc+', the Short-Term IDRs of 'C' and the Government Support Rating of 'no support'. At the time of the withdrawal, the Outlook on the long-term ratings was Positive.

Appointment of Juan Cruz Piccardo as Chief Corporate Banking Officer

On October 19, 2026, Juan Cruz Piccardo was appointed as Chief Corporate Banking Officer, supporting the Bank's growth strategy in the corporate segment and strengthening its value proposition for large companies. Mr. Piccardo holds a degree in Business Administration and Marketing and brings over 35 years of experience in the financial and corporate sectors, combining strong expertise in corporate banking, commercial leadership and the structuring of financial solutions developed through his career at institutions such as Citibank, Bansud Banamex, BST, BICE and BAF Capital, and most recently as CEO of Generación Mediterránea. His appointment reinforces the Company's commitment to results-driven management and long-term value creation for clients, investors, and its teams.

Banco Supervielle Launches New Brand Identity and Integrated Value Proposition

On November 5, 2026, Banco Supervielle, Grupo Supervielle's main subsidiary, launched its new visual identity under the concept "Te sigue el ritmo" ("Keeps up with you"). The rebranding reflects the bank's evolution into an integrated financial ecosystem that combines the bank's track record with the technology and expertise of Grupo Supervielle's companies.

The new value proposition connects everyday money management, family finances and investments. It includes a renewed SuperApp, the SuperFamilia feature for shared family financial management, integrated access to IOL Inversiones from Supervielle's digital channels, and AI-powered customer service through WhatsApp. The Bank also launched Supervielle PollenX, its Banking as a Service and embedded finance offering, which enables companies, fintechs and digital platforms to integrate Supervielle's financial and technological capabilities into their own products and services.

"Our customers' financial lives have changed, and our challenge is to evolve with them. Our new identity represents a Supervielle that integrates capabilities, simplifies decisions, and connects solutions for individuals, families, and businesses," said Gustavo Manriquez, CEO of Banco Supervielle.

Grupo Supervielle Celebrates 10 Years as a Public Company with Events at BYMA and the NYSE

In November, Grupo Supervielle will commemorate the 10th anniversary of its IPO and listing with events at both BYMA and the New York Stock Exchange.

The Company will mark the milestone in Buenos Aires on November 17 with a bell-ringing ceremony at BYMA.

On November 23, Grupo Supervielle will host its 10-Year Anniversary & 5-Year Vision event at the New York Stock Exchange, where members of the senior management team will reflect on the Company's first decade as a NYSE-listed

company and present its strategic vision for the next five years, followed by a Q&A session. The event will conclude with Grupo Supervielle ringing the NYSE Closing Bell at 4:00 p.m. ET. The management presentations will also be webcast live.



Appendix

Appendix I: Investment Securities Classification and Accounting Methodology

Below is a breakdown of the securities portfolio held as of each reporting date, between securities held for trading purposes, securities held to maturity, and securities available for sale.

Securities Breakdown[1]

(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	sep 26	jun 26	mar 26	dec 25	sep 25
Held for trading	**402.049,2**	**459.896,0**	**356.464,7**	**291.262,2**	**194.047,6**
Government Securities	249.894,0	366.690,7	324.325,1	275.600,1	174.914,9
Securities Issued by the Central Bank	8.954,6	2.992,3	36,3	0,1	1.420,3
Corporate Securities	143.200,6	90.213,0	32.103,3	15.661,9	17.712,5
Held to maturity	**433.925,3**	**879.392,6**	**921.432,1**	**894.851,1**	**1.174.111,5**
Government Securities[2]	431.471,2	857.456,1	905.544,9	891.389,3	1.170.352,3
Securities Issued by the Central Bank	-	20.500,3	14.353,5	1.785,0	1.974,8
Corporate Securities	2.454,1	1.436,2	1.533,7	1.676,8	1.784,4
Available for sale	**583.225,7**	**363.614,6**	**112.972,7**	**146.206,7**	**126.774,9**
Government Securities	382.284,2	112.348,5	765,6	901,5	343,6
Securities Issued by the Central Bank	52.380,3	91.751,9	-	-	-
Corporate Securities	148.561,2	159.514,1	112.207,1	145.305,2	126.431,3
Total	**1.419.200,2**	**1.702.903,2**	**1.390.869,5**	**1.332.320,0**	**1.494.934,1**
Repo transactions	69.736,0	234.242,8	11.005,9	4.521,6	671,4
AR$ Gov Sec, in Guarantee[3]	764.409,2	473.252,4	754.852,4	640.566,3	600.251,6
US$ Gov Sec, in Guarantee[4]	-	903,3	71.571,6	76.253,0	157.215,2
Total (incl. US$ Gov Sec. in Guarantee)	**2.253.345,4**	**2.411.301,6**	**2.228.299,4**	**2.053.660,9**	**2.253.072,4**

1. Includes securities denominated in AR$ and US$
2. As of September 30, 2026 includes AR$760 billion of government securities setting up Minimum reserve requirements.
3. Boncer in Guarantee
4. Bopreal in Guarantee

The accounting methodology is different for each security class.

a) **Amortized cost** ("Held to maturity"): Assets measured at amortized cost are those held for the purpose of collecting contractual cash flows. Interest income is recognized in net interest margin. Assets in this category include the Company's loan portfolio and certain government and corporate securities.

b) **Fair value through other comprehensive income** ("Available for sale"): Assets measured at fair value through other comprehensive income are those held for the purpose of both collecting contractual cash flows and selling financial assets. Interest income is recognized in net interest margin in the income statement, while changes in fair value are recognized in other comprehensive income.

c) **Fair value through profit or loss** ("Held for trading"): Assets measured at fair value through profit or loss are those held for the purpose of trading financial assets. Changes in fair value are recognized in the "Net income from financial instruments" line item of the income statement.

Appendix II: Assets & Liabilities. Repricing dynamics

As of September 30, 2026, AR$ liabilities repriced on average in 13 days compared to 15 days as of the close of the previous quarter. Portfolio repricing dynamics as of September 2026, show that AR$ total Assets are repriced in 140 days, while AR$ loans are repriced in an average term of approximately 197 days.

ASSETS	sep 26		jun 26		mar 26		dec 25		sep 25	
AR$	Avg. Repricing (days)	% of total AR$ Assets	Avg. Repricing (days)	% of total AR$ Assets	Avg. Repricing (days)	% of total AR$ Assets	Avg. Repricing (days)	% of total AR$ Assets	Avg. Repricing (days)	% of total AR$ Assets
Total AR$ Assets	**140**	**100%**	**131**	**100%**	**141**	**100%**	**154**	**100%**	**161**	**100%**
Cash	1	0%	1	0%	1	0%	1	0%	1	0%
Cash (without interest rate risk)	—	7%	—	10%	—	10%	—	11%	—	12%
Government & Corporate Securities	8	24%	10	22%	10	25%	19	22%	6	22%
Total AR$ Loans	**197**	**47%**	**180**	**46%**	**190**	**47%**	**209**	**50%**	**239**	**41%**
Promissory Notes	58	6%	44	5%	43	6%	45	7%	42	5%
Corporate Unsecured Loans	164	4%	131	4%	147	4%	129	4%	103	4%
Mortgage	1	7%	1	7%	1	7%	1	6%	1	6%
Personal Loans	582	7%	597	7%	615	8%	650	8%	659	8%
Auto Loans	466	4%	229	4%	256	4%	293	5%	331	5%
Credit Cards	100	5%	97	5%	80	6%	98	6%	104	6%
Overdraft	31	4%	48	4%	25	4%	29	6%	52	3%
Other Loans	270	2%	208	1%	193	2%	169	1%	326	2%
Receivable From Financial Leases	**481**	**2%**	**487**	**2%**	**525**	**2%**	**534**	**2%**	**614**	**2%**
Other Assets (without interest rate risk)	—	9%	—	10%	—	9%	—	9%	—	8%

US$	Avg. Repricing (days)	% of total US$ Assets	Avg. Repricing (days)	% of total US$ Assets	Avg. Repricing (days)	% of total US$ Assets	Avg. Repricing (days)	% of total US$ Assets	Avg. Repricing (days)	% of total US$ Assets
Total US$ Assets	**335**	**1**	**147**	**1**	**130**	**1**	**108**	**1**	**278**	**1**
Cash	1	9%	1	11%	1	10%	1	11%	1	9%
Cash (without interest rate risk)	—	27%	—	20%	—	32%	—	33%	—	38%
Government & Corporate Securities	1.082	15%	139	21%	12	13%	20	14%	727	16%
Total US$ Loans	**164**	**48%**	**171**	**47%**	**169**	**44%**	**155**	**41%**	**149**	**36%**
Receivable From Financial Leases	**530**	**1%**	**530**	**1%**	**953**	**1%**	**641**	**1%**	**256**	**1%**
Other Assets (without interest rate risk)	—	0%	—	0%	—	0%	—	0%	—	0%

LIABILITIES										
AR$	Avg. Repricing (days)	% of total AR$ Liabilities	Avg. Repricing (days)	% of total AR$ Liabilities	Avg. Repricing (days)	% of total AR$ Liabilities	Avg. Repricing (days)	% of total AR$ Liabilities	Avg. Repricing (days)	% of total AR$ Liabilities
Total AR$ Liabilities	**13**	**100%**	**15**	**100%**	**13**	**100%**	**16**	**100%**	**15**	**100%**
Deposits	**14**	**74%**	**15**	**79%**	**12**	**74%**	**17**	**71%**	**15**	**70%**
Private Sector Deposits	14	72%	15	75%	11	67%	17	69%	14	67%
Checking Accounts (without interest rate risk)	0	20%	0	22%	0	23%	0	24%	0	16%
Special Checking Accounts	1	20%	1	17%	1	26%	1	24%	1	26%
Time Deposits	23	32%	21	36%	18	18%	23	18%	21	23%
Cancellable before maturity Time Deposit	72	0%	39	0%	147	1%	115	3%	131	2%
Public Sector Deposits	18	2%	17	4%	24	7%	21	2%	18	3%
Other Sources of funding	1	18%	1	11%	1	16%	0	13%	0	12%
Other Liabilities (without interest rate risk)	—	-2%	—	-1%	—	-2%	—	1%	—	1%

US$	Avg. Repricing (days)	% of total US$ Liabilities	Avg. Repricing (days)	% of total US$ Liabilities	Avg. Repricing (days)	% of total US$ Liabilities	Avg. Repricing (days)	% of total US$ Liabilities	Avg. Repricing (days)	% of total US$ Liabilities
Total U$S Liabilities	**111**	**100%**	**69**	**100%**	**86**	**100%**	**85**	**100%**	**379**	**100%**
Deposits	**59**	**78%**	**60**	**78%**	**71**	**78%**	**73**	**77%**	**78**	**79%**
Private Sector Deposits	62	76%	60	77%	71	77%	73	76%	78	79%
Checking Accounts (without interest rate risk)	0	42%	0	45%	0	49%	0	50%	0	51%
Special Checking Accounts	1	1%	1	2%	1	1%	3	1%	3	1%
Time Deposits	64	33%	64	30%	75	27%	76	25%	80	27%
Public Sector Deposits	1	3%	2	1%	4	1%	4	1%	4	1%
Other Sources of funding	201	21%	83	22%	105	22%	100	23%	792	20%
Subordinated Negotiable Obligations	0	0%	0	0%	0	0%	0	0%	0	0%

Appendix III: Definition of Ratios

Net Interest Margin: Net interest income + Net income from financial instruments at fair value through profit or loss + Result from recognition of assets measured at amortized cost + Exchange rate differences on gold and foreign currency, divided by average interest-earning assets.

Net Fee Income Ratio: Net services fee income + Income from insurance activities divided by the sum of Net interest income + Net income from financial instruments at fair value through profit or loss + Result from recognition of assets measured at amortized cost + Exchange rate differences on gold and foreign currency, net services fee income, income from insurance activities, other net operating income and turnover tax.

ROAE: Attributable Net Income divided by average shareholders' equity, calculated daily and measured in local currency.

Adjusted ROAE is calculated excluding severance charges (extraordinary charges associated with the headcount rightsizing plan / voluntary retirement program). **Structural ROAE** also reflects the full run-rate of the salary savings associated with the headcount reductions under the voluntary retirement program, as if those reductions had been fully in effect throughout the period.

ROAA: Attributable Net Income divided by average assets, calculated daily and measured in local currency.

Efficiency Ratio: Personnel, Administrative expenses and Depreciation & Amortization divided by the sum of Net interest income + Net income from financial instruments at fair value through profit or loss + Result from recognition of assets measured at amortized cost + Exchange rate differences on gold and foreign currency, net services fee income, income from insurance activities, other net operating income and turnover tax.

Loans to Total Deposits: Loans and Leasing before allowances divided by total deposits.

Regulatory Capital/ Risk Weighted Assets: Regulatory capital divided by risk weighted assets.

Cost of Risk: Annualized loan loss provisions divided by total financing (Loans, Leasing, and off-balance guarantees granted to corporate customers as guaranteed SMEs bonds, "Pagarés Bursátiles" and foreign trade transactions as of the end of the reported period).

Cost of Risk, net: Annualized loan loss provisions + Credits recovered and disaffected provisions divided by total financing as of the end of the reported period.

Appendix IV: Banco Supervielle Financial Figures & Key Ratios

Highlights

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

						% Change			
INCOME STATEMENT	**3Q26**	**2Q26**	**1Q26**	**4Q25**	**3Q25**	**QoQ**	**9M26**	**9M25**	**% Chg.**
Net Interest Income	221.771	265.373	238.078	282.835	212.830	-16,4%	725.222	714.270	1,5%
NIFFI & Exchange Rate Differences	6.643	26.660	27.784	-6.232	-50.838	-75,1%	61.088	-19.585	-411,9%
Net Financial Income	228.415	292.033	265.862	276.603	161.992	-21,8%	786.310	694.685	13,2%
Net Service Fee Income	31.045	35.331	37.090	37.065	38.154	-12,1%	103.465	114.039	-9,3%
RECPPC	-19.358	-22.000	-31.362	-30.324	-30.173	-12,0%	-72.720	-114.551	-36,5%
Loan Loss Provisions	60.475	71.962	76.389	133.946	77.762	-16,0%	208.826	188.275	10,9%
Personnel & Administrative Expenses	-126.789	-176.290	-172.758	-160.708	-152.079	-28,1%	-475.837	-459.486	3,6%
Profit (Loss) before income tax	-3.694	-3.844	-44.751	-87.072	-126.256	na	-52.290	-147.122	na
Attributable Net income (Loss)	-2.535	-3.749	-31.732	-54.748	-80.328	na	-38.017	-85.614	**na**
Adjusted Net Income	1.059	20.332	-5.822				15.569		
Bank Ecosystem- Attributable Net Income (Loss)	**4.976**	**9.430**	**-23.988**	**-34.179**	**-72.088**	**na**	**-9.582**	**-51.988**	
Bank Ecosystem- Adjusted Attributable Net Income (Loss)	**8.800**	**34.167**	**2.862**				**45.829**		
BALANCE SHEET	**sep 26**	**jun 26**	**mar 26**	**dec 25**	**sep 25**	**QoQ**			
Total Assets	8.605.323	8.803.358	8.810.461	9.152.327	9.612.933	-2,2%			
Average Assets[1]	7.812.326	8.132.344	8.775.487	9.386.529	8.608.703	-3,9%			
Total Loans & Leasing[2]	4.624.017	4.583.027	4.648.089	4.923.900	4.542.107	0,9%			
Total Deposits	5.588.366	6.318.477	6.034.535	6.332.088	6.759.239	-11,6%			
Attributable Shareholders' Equity	907.490	910.881	910.378	940.220	986.065	-0,4%			
Average Attributable Shareholders' Equity[1]	907.282	909.142	913.786	960.490	1.028.987	-0,2%			

KEY INDICATORS	3Q26	2Q26	1Q26	4Q25	3Q25	9M26	9M25
Profitability & Efficiency							
ROAE	-1,1%	-1,6%	-13,9%	-22,8%	na	-5,6%	-10,6%
Adjusted ROAE	0,5%	8,9%	-2,5%			2,3%	
ROAA	-0,1%	-0,2%	-1,4%	-2,3%	na	-0,6%	-1,5%
Net Interest Margin (NIM)	15,7%	19,7%	17,1%	21,8%	10,9%	17,5%	16,7%
Net Fee Income Ratio	12,0%	10,8%	12,2%	11,8%	19,1%	11,6%	14,1%
Cost / Assets	7,9%	9,9%	9,0%	7,9%	8,1%	8,9%	9,0%
Efficiency Ratio	66,9%	69,1%	75,8%	70,5%	111,7%	70,7%	77,1%
Adjusted Efficiency Ratio	64,5%	56,3%	60,5%			60,1%	
Liquidity & Capital							
Total Loans to Total Deposits	82,8%	72,6%	77,1%	77,8%	67,3%		
Total Equity / Total Assets	10,5%	10,3%	10,3%	10,3%	10,3%		
Total Capital / Risk weighted assets (standalone)	11,2%	11,8%	13,0%	13,3%	11,8%		
CET 1 / Risk weighted assets (standalone)	13,5%	14,2%	15,4%	15,4%	13,2%		
CET 1 / Risk weighted assets (consolidated basis)	13,5%	14,2%	15,4%	15,4%	13,2%		
Risk Weighted Assets / Total Assets	69,2%	67,0%	62,0%	62,0%	63,2%		
Asset Quality							
NPL Ratio	5,4%	5,5%	5,6%	5,0%	3,9%		
Allowances as a % of Total Loans	5,0%	5,4%	5,8%	5,6%	4,4%		
Coverage Ratio	92,8%	98,9%	103,9%	111,6%	112,2%		
Cost of Risk	5,1%	6,1%	6,4%	10,6%	6,6%	5,8%	5,4%
Net Cost of Risk	4,6%	5,6%	6,0%	10,4%	6,4%	5,4%	5,2%

1. Average Assets and average Shareholders' Equity calculated on a daily basis.
2. Loans and Leasing before Allowances.

Appendix V: Regulatory Environment

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

Regulation	Description	Limit
Deposits Minimum Interest Rate	Minimum Interest Rate	No minimum interest rate, since March 11, 2024
Active interest rates	Badlar TAMAR (30-days Time Deposits above AR$1 billion) Repo	Badlar: 22.44% (as of November 13, 2026) Tamar: 24.13% (as of November 13, 2026) Repo Rate: 20.00% (since November 20,2025)
Cap on Credit Cards Financing	Limit	125% over the previous month's average lending rate of the entity for unsecured personal loans.
UVA. Mortgage Loans	Installment limit	UVA loan to be paid may not exceed 35% of customer monthly income
Limit to Public Sector Financing	Exceptions	Limit: 75% of Regulatory Capital. Exception from the limits for financing the non-financial public sector: • Government securities whose liquidity option arranged with the Central Bank of the Argentine Republic were rescinded, for up to 36 months after their maturity (reduced by 50% as from the 25th month). • Peso-denominated National Government securities (including those linked to the U.S. dollar and dual-currency securities) subscribed primarily for own portfolios or acquired in the secondary market as from September 17, 2026, up to an amount equivalent to the accumulated reduction in the balance of passive repos with the Central Bank recorded on May 15, 2024 , plus the excess integration of the peso minimum cash requirement recorded on that date, adjusted by the applicable interest rate.. •
Dividends by Financial Entities	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	NGP may not exceed the minimum between the cash position as of November 4, 2021, and the monthly average of daily balances registered in October 2021, without considering the securities issued by residents that had been considered. Excluding this special cash position, NGP is limited to a 4% maximum long position.
Liquidity Ratios	Liquidity Coverage Ratio Net Stable Funding Ratio	LCR>=1 NSFR>=1 Since June 2026, these ratios are only required for institutions designated as systemically important

Interest Rates

On July 11, 2024, the Central Bank, issued Communication 8060, announcing the suspension of new passive repo operations starting July 22, 2024. From that date onwards, financial institutions had the option to purchase "Fiscal Liquidity Letters" (LEFI) issued by the National Government through Argentina's Central Bank. Financial entities shall inform, by the close of the MEP (Mercado Electrónico de Pagos) system, the amount of the peso current account balance they wish to maintain as a base balance. Any amount exceeding this informed balance was considered an instruction to purchase and was applied towards acquiring the aforementioned instruments.

In line with the announcement made on June 9, 2025, the Central Bank of Argentina (BCRA) discontinued offering Liquidity Treasury Bills (LEFIs) to financial institutions effective July 10, 2025, ahead of their maturity date of July 17, 2025.

- **Monetary policy rate**
  - According to the changes in monetary policy announced by the government on April 11, 2025, the monetary policy rate became endogenous starting July 11, 2025.

- **Tamar**

  On November 7, 2024, the Central Bank announced a new interest rate, the Argentine Wholesale Rate (TAMAR). This rate is calculated based on fixed-time deposits of AR$1 billion or more, with maturities ranging between 30 to 35 days. The TAMAR has been published since December 2, 2024. Unlike other benchmark interest rates, such as BADLAR and TM20, the distinctive feature of TAMAR is that the minimum amount of eligible deposits for its calculation is updated annually.

- **Credit Card Financing Maximum Interest Rates**
  The interest rate may not exceed by more than 25% the rate applied to personal loan credit lines for customers.

  On June 30, 2022, the Central Bank, through Com "A" 7535 established that financial entities and non-financial credit providers will not be able to finance in installments the purchases of their customers of tickets to travel abroad, tourist services abroad and products abroad that are received through the postal delivery system without commercial purpose.

Central Bank's Active Repo Window

On August 12, 2025, the Central Bank of Argentina (BCRA) announced the launch of active repo transactions for financial institutions through the SIOPEL REPO platform, available from 5:00 p.m. to 5:30 p.m. The applicable rate is the weighted average of repo transactions executed by 5:00 p.m. plus 200 basis points. Eligible collateral consists of peso-denominated government securities with a residual maturity of more than 60 days, acquired through primary market subscriptions for the institution's own portfolio since the date of communication. The maximum participation limit is up to 5% of each institution's Computable Regulatory Capital ("RPC" in Spanish).

In April 2026, in connection with the measures adopted through Communication "A" 8423, the Central Bank reactivated the active repo corridor for financial institutions, as a tool to contain short-term interest rate volatility at market close and to support the normalization of system liquidity.

Credit Lines and Loans to SMEs

Incentives for SMEs Financing:

In March 2024, the Board of the Central Bank of Argentina established a New Regulatory Scheme for Incentives to SMEs Financing, which became effective in April 2024. This simplified scheme encouraged credit assistance through reductions in reserve requirements.

Under this framework, financial institutions could benefit from reductions in their minimum cash requirements (reserves) if their average balance of SME loans represented at least 7.5% of their non-financial private sector in pesos. Additionally, at least 30% of this financing should be allocated to investment projects with a minimum average term of 24 months. Interest rates were freely negotiated between the parties.

To further promote longer-term loans, the regulation also introduced an additional incentive: financial institutions that provide financing for SME investment projects with an average term of 36 months or more are allowed to reduce 40% of the financing amount from their minimum cash requirement.

However, since January 1, 2025, this incentive only applied to the residual portfolio as of that date, being no longer available for loans originated thereafter.

UVA loans

- Through Communication "B" 12123 and Communication "A" 7270 the Central Bank, established that financial institutions should enable an instance to consider the situation of those customers in which the installment of the UVA loan to be paid exceeds 35% of their monthly income.

- On June 7, 2024, through General Resolution 1004, the CNV (Comisión Nacional de Valores) exempted operations involving the sale of negotiable securities settled in foreign currency and in local jurisdiction (*Dolar MEP*) using funds from UVA mortgage credits, up to the amount of said credits.

- On September 4, 2026, through Communication "A" 8475, the Central Bank, under a technical cooperation agreement with ANSES as administrator of the Sustainability Guarantee Fund (FGS), established the terms for auctions of peso-denominated fixed-time deposits adjusted by UVA plus a spread, to be placed by the FGS with financial institutions under a program totaling AR$2 trillion. The funds must be used exclusively to grant mortgage loans to individuals for the purchase, construction or improvement of their first home, at a maximum rate of UVA plus 7.50% per annum, for up to 150,000 UVA per loan and with a minimum term of 15 years. The auctions include a 1-year tranche and a 5-year tranche, with minimum spreads of 2.50% and 4.50%, respectively, and the amount awarded to each institution is limited to 2% of its RPC and to 20% of its outstanding mortgage loan portfolio, among other caps.

- On September 8, 2026, through Communication "A" 8478, the Central Bank established a special reporting regime under which awarded institutions must report the details of each mortgage loan granted with these funds. This regime was subsequently amended by Communication "A" 8494, dated October 22, 2026, which requires each new loan and disbursement to be reported within 48 banking hours.

- The first two auctions under this program were held on September 7 and October 6, 2026, with AR$200 billion awarded in each of them, mostly under the 5-year tranche. For the second auction, eligible uses were broadened to include individuals who own another home but do not have the use of it, and the term to apply the funds was reduced from 120 to 90 days. Banco Supervielle participated in both auctions and was awarded funds in each of them.

Limit to Public Sector financing

The current regulations issued by the Central Bank establish maximum limits on the financial assistance that institutions may provide to the non-financial public sector, based on a percentage of each institution's Computable Regulatory Capital, with a cap of 50% for the national public sector, 25% for each provincial jurisdiction or the Autonomous City of

Buenos Aires, and 3% for each municipal jurisdiction, which may be increased by up to 15 percentage points when assistance is granted to trusts or fiduciary funds under specific conditions; overall, total financing to the public sector cannot exceed 75% of the RPC, and monthly financial assistance is limited to 35% of the institution's total assets, with exceptions including certain national public securities with rescinded liquidity options in accordance with Communication A 8063, as well as provisions introduced by Communication "A" 8058 allowing the acquisition of Treasury Notes Capitalizable in Pesos (LECAP) in the secondary market without these operations being counted within the exposure limits to the non-financial public sector.

On September 17, 2026, through Communication "A" 8483, the Central Bank broadened the exclusion from these limits that until then applied to LECAPs. Peso-denominated National Government securities (including those linked to the U.S. dollar and dual-currency securities) issued under the Ministry of Economy's auction program to ensure market liquidity, subscribed in the primary market for the institution's own portfolio or acquired in the secondary market as from September 17, 2026, are excluded from the public sector exposure limits up to the sum of the cumulative decrease in the institution's balance of passive repo transactions with the Central Bank and its excess integration of the peso minimum cash requirement recorded at the close of operations on May 15, 2024, adjusted by the interest rate paid by the Central Bank on those operations (the monetary policy rate from July 22, 2024 and TAMAR from July 1, 2025). The Communication also extended the phase-out of the exclusion applicable to national securities whose liquidity options with the Central Bank were rescinded, which now remains in force for up to 36 months after the maturity of such securities and is reduced by 50% as from the 25th month.

Removal of some Restrictions on Foreign Currency Financing

On February 20, 2025, through Communication "A" 8202, the Central Bank of Argentina (BCRA) eased section 1.4 of the "Credit Policy" regulations, which previously restricted the use of foreign currency financing sourced from external credit lines and foreign currency bonds. Under the previous rule, such financing was exclusively designated for exporters.

On June 11, 2026, through Communication "A" 8446, the Central Bank expanded the eligible uses of the lending capacity of foreign currency deposits to include financings granted to clients backed by foreign currency guarantees issued by exporters, provided that such guarantors act as principal obligors and waive the benefits of prior exhaustion and division. These financings are also exempted from the requirement that maturities be consistent with the borrower's expected cash flows in the currency of the loan. Effective June 12, 2026, the measure broadens access to U.S. dollar financing to companies that do not directly generate foreign currency revenues.

On August 14, 2026, the National Executive Branch issued Decree of Necessity and Urgency No. 736/2026, which amended section 23 of Decree No. 905/2002 so that funds from foreign currency deposits may be used to finance not only borrowers whose income derives from foreign trade and related activities, but also other legal entities, in accordance with the regulations issued by the Central Bank. On August 18, 2026, through Communication "A" 8467, the Central Bank implemented this change by adding a new eligible use for the lending capacity of foreign currency deposits: financings to other legal entities not included in the existing eligible uses, which may not exceed, in aggregate, 15% of each institution's foreign currency deposits. When granting these financings, institutions must pay special attention to the borrower's cash flows and financial position, so that it can face potential increases in its obligations without impairing its repayment capacity, taking into account that its income may not follow the evolution of the exchange rate. As with the financings backed by exporter guarantees, these financings are exempted from the requirement that amounts and maturities be consistent with the borrower's expected income in the currency of the loan. In addition, for those financings not covered by point 2.5.3 of the Minimum Capital Requirements regulations, the minimum capital requirement for credit risk and the exposure computed under the Large Exposures to Credit Risk regulations are determined by applying a factor of 1.25. The Communication also eliminated, as a separate eligible use, the financing of capital goods imports by commercial clients. The new framework became effective on August 19, 2026.

Minimum Cash Reserve Requirements

Amid the Covid-19 pandemic outbreak, the Central Bank eased minimum cash reserve requirements by increasing the amount of deductions allowed to reduce reserve requirements. Since then and until December 31, 2024, the Central Bank ruled additional deductions allowed to reduce reserve requirements. Since January 2025, most of these deductions were eliminated for new lending.

Most significant deductions effective mainly until December 2024 included:

		Deduction
Loans granted (balances) to MiPyMES	Reserve requirement	1.88% of total Deposits
	Total Loans	Only residual portfolio. No new loans allowed after January 1, 2025. 20% since April 1, 2025 (previously: 40%)
Aggregate financings in Pesos granted under the "Ahora 12" program, with a limit of 6% over the items in Pesos subject to the Central Bank Rules of Minimum Cash	To those loans granted since March 22, 2024	Only residual portfolio. No new loans allowed after January 1, 2025. 7.5% since April 1, 2025 (previously: 15%)
Loans granted in the previous months to individuals and SMEs which were not included by financial entities in the "Central de Deudores" -debtors of the financial system-	Since March 2024	Only residual portfolio. No new loans allowed after January 1, 2025 25% since April 1, 2025. (previously: 50%)

Note: [1] Effective from July 1,2020, also applies to loans granted to non-SMEs clients, if those funds were invested for the acquisition of machinery and equipment produced by local SMEs.

On January 30, 2025, through Communication "A" 8189, the Central Bank increased to 20% from 15% the minimum reserve requirement on Special Checking accounts to be set up in cash.

On July 17, 2025, and July 31, 2025, the Central Bank, through Communications "A" 8281 and "A" 8289 increased to 40% from 20% (10% through communication 8281 and 10% through communication 8289 respectively) the minimum cash requirement rates applicable to sight deposits and time deposits with early cancellation options. This increase was effective since August 1, 2025, and it applies to the assets of money market mutual funds, as well as passive repos. At the same time, the minimum cash requirement rates in pesos that may be set up with securities were reduced by 4 percentage points.

On August 14, 2025, through Communication "A" 8302, the Central Bank introduced changes to reserve-requirement regulations, including the shift to daily compliance and a temporary 5 p.p. increase in reserve requirements for peso-denominated sight deposits and certain money-market related liabilities, effective August 19 and originally in force until November 28, 2025. This increase was subsequently extended through March 2026 under Communication "A" 8355 mentioned below.

On August 29, 2025, through Communication "A" 8306, the Central Bank increased by 3.5 p.p the minimum cash requirement rates applicable to all peso-denominated liabilities subject to fractional reserve requirements, effective September 1, 2025. This additional portion may be met with eligible government securities. In addition, the Central Bank increased by 2 p.p. the proportion of the requirement applicable to peso-denominated sight deposits that may be met with such securities under the same conditions.

On November 1, 2025, through Communication "A" 8350, the Central Bank established that minimum cash reserve requirements must be calculated based on the monthly average, while ensuring a daily minimum integration of 95%.

On November 20, 2025, through Communication "A" 8355, the Central Bank of Argentina eliminated, effective December 1, 2025, the additional 3.5-percentage-point reserve requirement applied to demand deposits and certain money-market-related accounts which was ruled on August 29 and effective since September 1, while increasing the portion that may be integrated with qualifying government securities by the same amount. The daily minimum integration requirement was reduced from 95% to 75%. On April 16, 2026, through Communication "A" 8423, the Central Bank of Argentina reduced the daily minimum integration requirement from 75% to 65%. In the same communication, the Central Bank also removed the minimum and maximum residual maturity restrictions applicable to the government securities eligible to be applied towards reserve requirements, thereby broadening the universe of eligible assets and providing institutions with additional flexibility in the management of their short-term liquidity.

Separately, the Central Bank extended until March 31, 2026, the additional 5-percentage-point reserve requirement originally established by Communication "A" 8302 for Group A banks -including Banco Supervielle- and G-SIB

subsidiaries, while maintaining broader flexibility for integration with eligible government securities. As of March 31, 2026, this additional 5-percentage-point requirement was effectively lifted. As a result, minimum reserve requirements on Savings and Checking accounts were reduced to 45.0%, of which 31.5% must be met in cash and 13.5% with government securities, while reserve requirements on Special Checking Accounts from Mutual Funds were reduced to 40%, with 36.5% to be met in cash and 3.5% with government securities.

On February 5, 2026, through Communication "A" 8397, the Central Bank of Argentina introduced a carryover mechanism for the integration of the peso minimum cash reserve requirement. As from the February 2026 reserve position, financial institutions are allowed to transfer to the following month an unmet portion of the peso cash reserve requirement, up to a maximum of 5% of the applicable requirement, provided that such amount is fully offset in the subsequent period.

As of the date of this release, the minimum reserve requirements on AR$ deposits are as follows:

Minimum Reserve Requirements	Cash	Treasury Bonds	Total
Saving Accounts	31.5%	13.5%	45.0%
Checking Accounts	31.5%	13.5%	45.0%
Special Checking Accounts - Mutual Funds	36.5%	3.5%	40.0%
Time Deposits		28.5%	28.5%

Related to US$ Deposits, minimum cash reserve requirements are 25% for Demand Deposits and 23% for time deposits of up to 29 days of residual term. This requirement is reduced as the term of deposits increases. For deposits with a residual term of between 30 and 59 days, the requirement is 17%, reduced to 11% for deposits with a residual term ranging from 60 to 89 days, to 5% for deposits with a residual term between 90 to 179 days, and to 2% for residual terms between 180 to 365 days. Deposits with a residual term exceeding 365 days have no minimum cash requirement.

On February 5, 2026, the Central Bank of the Argentine Republic issued Communication "A" 8397, amending the minimum cash reserve requirements framework. The regulation updated the reserve ratios applicable to foreign financial liabilities obtained from related parties through external credit lines, setting a 20% reserve requirement for obligations with an original maturity of up to 179 days and a 0% requirement for obligations with longer maturities. In addition, the regulation expanded the scope of liabilities excluded from minimum reserve requirements to include obligations with foreign banks arising from financial credit lines granted by non-related parties, in addition to those granted by multilateral development banks, regardless of the destination of the funds.

U.S. Dollar in Checking Accounts and ECHEQs

On August 7, 2025, through BCRA Communication 8299, the Central Bank authorized the use of the U.S. dollar in bank checking accounts and allowed the issuance of checks in U.S. dollars exclusively via ECHEQ, which can be traded in the secondary market and are used by SMEs as a financing mechanism. Financial institutions must implement the necessary changes by December 1, 2025.

Payroll Accounts in U.S. Dollars

On July 24, 2026, through Communication "A" 8460, the Central Bank of Argentina issued the regulations governing payroll accounts (*"cuentas sueldo"*) denominated in U.S. dollars. The measure aligns the Central Bank's framework with the Labor Modernization Law No. 27,802, whose section 34 amended section 105 of the Employment Contract Law No. 20,744 to provide that remuneration may be paid in either local or foreign currency, whereas the previous framework contemplated peso-denominated accounts only.

Under the new regulation, payroll accounts may be denominated in Argentine pesos or in U.S. dollars, subject to agreement between employer and employee. Opening, maintenance, transfers and withdrawals are free of charge up to the amount of the credits arising from the employment relationship; amounts not withdrawn accumulate with no time limit and remain within the scope of that exemption. Financial institutions are required to process cash deposits and withdrawals in U.S. dollars at the branch where the account is held; at other branches, ATMs and self-service terminals, the service is subject to the institution's operating availability of foreign banknotes.

The Labor Modernization Law preserved the exclusivity of bank accounts for the crediting of salaries, and did not extend this capability to payment accounts (CVU) operated by Payment Service Providers.

Liquidity & Capital

On March 19, 2020, the Central Bank ruled, through Communication "A" 6938, that group A financial institutions were allowed to consider as Tier 1 capital (COn1), when calculating minimum capital requirements, the positive difference between the accounting provision, calculated in accordance with point 5.5. of IFRS 9, and the regulatory provision, calculated in accordance with the standards on minimum loan loss provisions required, or the accounting provision as of November 30, 2019, the higher of both, that is, when the provision under IFRS is greater than the regulatory (or accounting as of that date). As of the date of this release, this provision is still in force.

On July 18, 2024, through Communications "A" 8066, "A" 8067 and "A" 8068 the Central Bank modified sections 2, 5 and 7 of the Minimum Capital Requirement regulations effective January 1, 2025, October 1, 2024, and March 1, 2025, respectively.

The main changes in these communications are:

- The credit and operational risk requirements now differ for entities in Group 1 and 2. According to Communication "A" 8067, Group1 entities are defined as those classified by the Argentine Central Bank as having a local systemic importance (D-SIB) or foreign bank branches or subsidiaries designated as having global systemic importance (G-SIB).
- Certain credit risk weights were modified; for example, commitments that are unconditionally cancellable at any time by the bank without prior notice, or that automatically cancel due to deterioration in a borrower's creditworthiness, will have a credit conversion factor (CCF) of 10%, compared to 0% previously.
- New subgroups of exposures were introduced to improve risk differentiation and enhance credit risk calculations, such as exposures to "investment grade" corporates, Corporate SMEs, and regulatory retail exposure to "transactors", among others.
- The gross income for the operational risk requirement must be expressed in terms of the measuring unit current at the end of the prior month to the one in which the calculation is made. Additionally, the effect of inflation on the net monetary position is incorporated into the gross income.

In December 2025, through Communication "A" 8364, the Central Bank of Argentina established a new classification regime for financial institutions, replacing the previous three-group scheme (Groups A, B and C) with a two-group scheme (Groups A and B). Classification is now determined on the basis of both total assets and deposits captured, measured over a 12-month sample period, as compared with the previous criterion based on assets only over a three-month period. Institutions reclassified as a result of the new regime were required to comply with the Minimum Cash Reserve Requirement regulations as from January 2026, with a six-month transition period —effective July 1, 2026— for the remaining regulations. Under the Minimum Capital Requirement regulations, the operational risk requirement may not exceed 20% of the average minimum capital requirement for credit risk over the preceding 36 months in the case of Group A institutions, and 17% in the case of Group B institutions.

On September 18, 2025, through Communication "A" 8329, the Central Bank resolved to establish that, for Group 2A institutions (non-systemic risk institutions, including Banco Supervielle), the minimum capital requirement for operational risk—calculated in accordance with section 7.2 of the "Minimum Capital Requirements for Financial Institutions" regulation—may not exceed 20% of the average minimum capital requirement for credit risk over the preceding 36 months, expressed in real terms as of the month prior to the calculation. This measure introduces a new cap applicable to Group 2A entities and explains the decline in the Company's operational risk capital as of September 30, 2025. This cap has since been incorporated into the two-group classification framework introduced by Communication "A" 8364 described above.

On January 29, 2026, through Communication "A" 8394, the Central Bank of Argentina introduced amendments to the minimum capital framework applicable to financial institutions. The regulation updates the criteria for the allocation of financial instruments between the trading book and the banking book, modifies the calculation of capital requirements for market risk, and establishes additional requirements related to valuation methodologies, internal controls and governance. The amendments also revise specific provisions regarding interest rate risk, equity risk, counterparty credit risk and internal risk transfers. The new regulatory framework became effective on August 1, 2026. On July 31, 2026, through Communication "A" 8463, the Central Bank issued the updated ordered texts on Minimum Capital Requirements for Financial Institutions incorporating these amendments.

In June 2026, the BCRA issued Communication "A" 8445, under which the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) requirements remain applicable only to banks designated as domestic systemically important (D-SIBs) and to branches or subsidiaries of global systemically important banks (G-SIBs), and no longer apply to the remaining Group A institutions. Supervielle is not designated as a D-SIB and is therefore outside the scope of these ratios, while continuing to report liquidity information to the BCRA under the applicable regimes.

On October 8, 2026, through Communication "A" 8490, the Central Bank allowed financial institutions to hold units of CNV-authorized mutual funds that implement the Labor Assistance Funds (FAL) provided for in Labor Modernization Law No. 27,802, and excluded investments in such mutual funds and in participation certificates of financial trusts implementing FAL from the related prohibition set forth in the Credit Policy regulations. The outstanding balance of these investments must be deducted from common equity Tier 1 capital (COn1), and the accumulated results they generate, net of the amounts applied to the purposes of the FAL, are not distributable.

On October 29, 2026, through Communication "A" 8499, the Central Bank established that institutions designated as D-SIBs, as well as branches or subsidiaries of G-SIBs, whose controlling company is a non-financial holding company must comply with certain minimum capital, leverage ratio and large exposures to credit risk requirements on a quarterly consolidated basis that includes such holding company and its subsidiaries, excluding insurance companies and other subsidiaries not engaged in financial activities. The Bank is not designated as a D-SIB and is therefore not subject to this requirement

Dividends

On March 19, 2026, through Communication "A" 8410, the Central Bank of Argentina authorized financial institutions, subject to prior approval by the Central Bank of Argentina, to distribute profits through December 31, 2026, in three equal, monthly and non-cumulative installments, payable as from the third business day of May and of each subsequent month in which such distributions are made. The total amount to be distributed may not exceed 60% of net profits for fiscal year 2025, after the allocation to mandatory reserves.

Net Global Position of Foreign Currency

Financial entities are currently limited by the Central Bank in their Net Global Position of Foreign Currency. For negative positions, a financial entity may not exceed 30% of its Regulatory Capital, while for positive positions it may not exceed 5% of its Regulatory Capital.

Additionally, the spot cash position must remain, on a daily basis, between minus 30% and 0% of the Regulatory Capital, and may not increase on the last business day of each month relative to the balance recorded on the previous day. The spot cash position is equal to the global position deducting:
1. The net position in forward transactions, cash to be settled, futures, options and other derivatives,
2. The net position of dollar-linked securities,
3. The positive difference between the balances of cash and the non-application of resources in foreign currency,
4. Pre-financing of exports whose funding in foreign currency is allocated to dollar-linked liabilities, and
5. Balance of guarantees constituted by operations with debit and credit cards abroad for up to an amount equivalent to five consecutive days of consumption.

On November 25, 2021, the Central Bank, through Communication "A" 7405 updated the percentage of the FX spot position, which since December 1, 2021, should not exceed the amount equivalent to 0% of the minimum capital requirements.

Since December 2021, the guarantees constituted by Credit Cards transactions abroad for an amount equivalent to five calendar days of consumption are deducted from the spot cash position.

On July 13, 2022, the Central Bank, through Communication "A" 7545 established that financial entities should deduct Dual currency Bonds to determine the Net Global Position in foreign currency.

On July 10, 2025, through Communication "A" 8276, the Central Bank expanded the limit for the positive Net Global Foreign Currency Position (PGN) that financial institutions may hold. The adjustment allows banks to include peso-denominated loans with a variable rate linked to USD exchange rate, provided these loans are not intended for uses

restricted under the Central Bank's Credit Policy guidelines. These transactions may be applied toward the 30% cap of the bank's Adjusted Stockholders' Equity (RPC).

Special treatment for debt instruments of the Non-Financial Public Sector

On December 31, 2019, the Central Bank, through Communication "A" 6847 provided a special treatment for debt instruments of the Non-Financial Public Sector, which were effective January 1, 2020, excluding the scope of application of IFRS 9 to non-financial public sector debt instruments.

Adoption of IFRS 18

On February 12, 2026, through Communication "A" 8400, the Central Bank incorporated IFRS 18 "Presentation and Disclosure in Financial Statements", which replaces IAS 1, into the accounting framework applicable to financial institutions, effective for fiscal years beginning on or after January 1, 2027, with no early application permitted. On October 30, 2026, through Communication "A" 8500, the Central Bank adapted the models of financial statements and notes for quarterly and annual publication to this standard. Among other changes, the statement of income will be presented under new categories and subtotals, and a new note on management-defined performance measures will be required.

ANSES Regulation 151/2023

Since 1996, Banco Supervielle has acted as one of the payment agents in relation to the payment of pensions and benefits to Senior Citizens and pensioners on behalf of the Argentine government under a contract with ANSES. The provision of this service allows the Bank to access a group of potential customers for financial services.

The agreement with ANSES expired on June 30, 2023. On July 25, 2023, ANSES issued Resolution No. 151/2023 which sets forth the new procedure of, and establishes new requirements for, the payment of social benefits, and the obligation of the banks that pay pensions or benefits on behalf of ANSES to sign new agreements with ANSES. The banks (including Banco Supervielle) are in the process of negotiating a new agreement with ANSES.

The Bank has invested in cutting-edge service models and products that facilitate its senior citizen customers to make transactions. The Bank is prepared to continue to offer its services within the framework of the new agreement to be entered into with ANSES and to continue to be a leading bank in providing pension service payments.

Implementation of the Innocence Fiscal Law

On February 9, 2026, the Argentine Executive Branch published Decree 93/2026, regulating certain provisions of the Innocence Fiscal Law (Law No. 27,799). The decree regulates the Simplified Income Tax Filing Regime and introduces a material shift in the tax enforcement approach. Over time, the implementation of this regulatory framework could support greater formalization of savings and financial transactions, which may have a positive impact on banking penetration and deposit levels within Argentina's financial system.

On October 9, 2026, Law No. 27,826, which amends the Innocence Fiscal Law, was published in the Official Gazette. Among other changes, it eliminated the income and asset caps for joining the Simplified Income Tax Filing Regime and provided that parties obligated under the anti-money laundering framework must consider a taxpayer's adherence to that regime as a favorable background when funds enter the formal financial system through channels authorized by the Central Bank or the CNV. On October 26, 2026, the tax authority (ARCA) regulated these amendments through General Resolution No. 5916/2026, and on November 3, 2026, the Financial Information Unit (UIF) published Resolution No. 144/2026, which established, for individuals adhering to that regime, a special simplified due diligence regime for inflows of up to AR$100 million per calendar year, under which financial institutions and other obligated parties are not required to request documentation supporting the origin of the funds, while suspicious transaction reporting obligations remain in force. With these regulations, the main implementing rules of the Innocence Fiscal Law have been issued.

Grupo Supervielle financial statements

(In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period)	sep 26	jun 26	mar 26	dec 25	sep 25	QoQ	YoY
Assets							
Cash and due from banks	1.459.205,3	1.473.258,1	1.675.752,4	1.977.247,9	2.346.224,4	-1,0%	-37,8%
Securities at fair value through profit or loss	394.705,7	452.994,4	352.041,1	308.492,0	205.457,2	-12,9%	92,1%
Derivatives	1.340,7	2.367,1	9.476,8	12.253,6	6.799,1	-43,4%	-80,3%
Repo transactions	69.736,0	234.242,8	11.005,9	4.521,6	671,4	-70,2%	na
Other financial assets	183.879,6	162.816,4	57.765,2	74.148,9	161.670,4	12,9%	13,7%
Loans and other financings	4.394.365,0	4.338.990,6	4.382.892,1	4.656.426,3	4.354.086,1	1,3%	0,9%
Other securities	1.017.151,0	1.241.380,1	1.032.556,7	1.016.773,2	1.280.639,0	-18,1%	-20,6%
Financial assets in guarantee	859.314,2	583.975,0	961.171,7	858.613,7	898.138,8	47,1%	-4,3%
Current Income tax assets	14.801,4	9.049,5				na	na
Investments in equity instruments	7.343,5	8.528,7	6.271,7	7.054,9	8.837,9	-13,9%	-16,9%
Property, plant and equipment	157.498,6	160.069,9	160.472,8	164.019,9	161.970,6	-1,6%	-2,8%
Property investments	111.967,0	112.135,4	112.976,9	114.476,9	116.134,2	-0,2%	-3,6%
Intangible Assets	276.032,3	276.016,3	278.825,2	286.644,6	276.603,6	0,0%	-0,2%
Deferred tax assets	113.224,5	113.662,3	115.996,9	98.501,8	74.734,3	-0,4%	51,5%
Other non-financial assets	54.047,1	60.803,3	55.553,1	54.346,2	53.778,5	-11,1%	0,5%
Total assets	**9.114.612,1**	**9.230.289,9**	**9.212.758,6**	**9.633.521,4**	**9.945.745,4**	**-1,3%**	**-8,4%**
Liabilities and shareholders' equity							
Deposits:	5.587.642,4	6.317.973,7	6.033.260,9	6.329.035,3	6.747.504,9	-11,6%	-17,2%
Non-financial public sector	218.646,0	251.704,9	389.794,3	162.316,8	215.125,7	-13,1%	1,6%
Financial sector	1.356,0	564,9	1.722,5	919,9	876,5	140,1%	54,7%
Non-financial private sector and foreign residents	5.367.640,4	6.065.704,0	5.641.744,2	6.165.798,5	6.531.502,7	-11,5%	-17,8%
Liabilities at a fair value through profit or loss	286.011,9	86.751,2	11.531,3	858,0	17.725,0	na	na
Derivatives	-	-	-	-	-	na	na
Repo transactions	609.061,2	337.857,7	618.162,8	486.417,3	515.202,4	80,3%	na
Other financial liabilities	374.846,5	299.897,0	321.179,0	346.531,1	273.263,1	25,0%	37,2%
Financing received from Central Bank and others	555.083,0	594.818,2	682.300,6	594.457,5	480.355,1	-6,7%	15,6%
Medium Term Notes	200.760,9	108.861,0	119.858,9	216.206,3	349.058,5	84,4%	na
Provisions	15.194,9	15.723,9	16.209,6	17.174,7	57.050,0	-3,4%	-73,4%
Deferred tax liabilities	2.553,6	2.355,1	2.521,9	-	3.735,1	na	-31,6%
Other non-financial liabilities	232.021,9	216.021,3	174.559,8	395.941,7	240.726,0	7,4%	-3,6%
Total liabilities	**7.863.176,3**	**7.980.259,1**	**7.983.042,4**	**8.387.169,3**	**8.688.098,7**	-1,5%	-9,5%
Attributable Shareholders' equity	**1.250.506,7**	**1.249.097,1**	**1.228.784,4**	**1.245.388,3**	**1.256.641,2**	0,1%	-0,5%
Non Controlling Interest	929,1	933,7	931,8	963,9	1.005,5	-0,5%	-7,6%
Total liabilities and shareholders' equity	**9.114.612,1**	**9.230.289,9**	**9.212.758,6**	**9.633.521,4**	**9.945.745,4**	**-1,3%**	**-8,4%**

Consolidated Balance Sheet Data - Non Restated Figures	sep 26	jun 26	mar 26	dec 25	sep 25
(In millions of Argentine Ps.)					
Assets					
Cash and due from banks	1.857.095,2	1.392.292,2	1.483.313,7	1.599.186,5	1.760.045,1
Securities at fair value through profit or loss	394.705,7	428.099,1	311.613,7	249.506,5	154.394,1
Derivatives	1.340,7	2.237,0	8.388,5	9.910,6	5.098,5
Repo transactions	69.736,0	221.369,5	9.742,0	3.657,0	503,5
Other financial assets	183.863,4	153.849,3	51.113,8	59.956,4	121.185,9
Loans and other financings	4.394.361,5	4.100.529,3	3.879.569,8	3.766.084,8	3.265.031,7
Other securities	1.017.151,0	1.173.157,5	913.980,8	822.360,2	960.323,6
Financial assets in guarantee	859.314,2	551.881,5	850.793,4	694.441,7	673.494,9
Current Income tax assets	-	-	-	-	-
Investments in equity instruments	7.239,7	7.996,8	5.385,3	5.685,9	6.145,3
Investments in subsidiaries, associates and joint ventures	-	-	-	-	-
Property, plant and equipment	105.521,9	104.509,7	102.091,8	102.448,4	80.021,1
Property investments	90.203,5	90.268,4	90.752,4	91.901,6	70.545,6
Intangible Assets	181.105,7	171.553,6	165.509,4	160.398,7	149.948,9
Deferred tax assets	133.843,9	129.446,7	126.527,3	105.496,4	94.085,8
Other non-financial assets	39.318,7	41.811,7	33.067,5	29.449,1	24.698,0
Total assets	**9.334.801,1**	**8.569.002,3**	**8.031.849,5**	**7.700.483,8**	**7.365.522,0**
Liabilities and shareholders' equity					
Deposits:	5.587.642,4	5.970.756,7	5.340.418,1	5.118.886,5	5.060.470,6
Non-financial public sector	218.646,0	237.871,9	345.031,4	131.280,9	161.318,2
Financial sector	1.356,0	533,8	1.524,7	744,0	657,3
Non-financial private sector and foreign residents	5.367.640,4	5.732.350,9	4.993.862,1	4.986.861,6	4.898.495,2
Liabilities at a fair value through profit or loss	286.011,9	81.983,6	10.207,1	693,9	13.291,6
Repo transactions	609.061,2	319.290,0	547.174,7	393.411,4	386.339,2
Other financial liabilities	772.621,6	283.415,5	284.295,7	280.272,3	204.914,1
Financing received from Central Bank and others	555.083,0	562.128,7	603.947,1	480.793,7	360.207,9
Medium Term Notes	200.760,9	102.878,3	106.094,6	174.866,4	261.751,4
Current Income tax liabilities	(14.801,4)	(8.552,2)	3.256,5	647,3	3.123,1
Provisions	15.194,9	14.859,8	14.348,2	13.890,8	42.780,6
Deferred tax liabilities	922,3	(457,8)	(365,5)	(190,3)	1.515,5
Other non-financial liabilities	231.310,7	203.191,1	153.167,9	323.368,4	178.576,4
Total liabilities	**8.243.807,5**	**7.529.493,8**	**7.062.544,3**	**6.786.640,5**	**6.512.970,5**
Attributable Shareholders' equity	**1.090.191,5**	**1.038.740,1**	**968.578,3**	**913.137,4**	**851.882,1**
Non Controlling Interest	802,1	768,4	726,9	705,9	669,4
Total liabilities and shareholders' equity	**9.334.801,1**	**8.569.002,3**	**8.031.849,5**	**7.700.483,8**	**7.365.522,0**

About Grupo Supervielle S.A.

(NYSE: SUPV; BYMA: SUPV)

Grupo Supervielle provides a wide range of financial and non-financial services to its clients and have close to 140 years of experience operating in Argentina. Supervielle is focused on offering fast solutions to its clients and effectively adapting to evolving changes within the industries in which the company operates. Grupo Supervielle operates different platforms and brands and has developed a diverse ecosystem to respond to its clients' needs and digital transformation. Since May 2016, the shares of Grupo Supervielle are listed on the ByMA and NYSE. The subsidiaries of Grupo Supervielle are: (i) Banco Supervielle, which is the seventh largest private bank in Argentina in terms of loans; (ii) Supervielle Seguros, an insurance company; (iii) Supervielle Productores Asesores de Seguros, an insurance broker; (iv) Supervielle Asset Management, a mutual fund management company; (v) Supervielle Securities, a brokerage firm offering services to institutional and corporate customers, (vi) IOL, the leading online retail broker; (vii) Portal Integral de Inversiones, a platform providing online financial investment products, and (viii) MILA, a company specialized in the financing of car loans. Sofital, a holding company that owns shares of the same companies owned by Grupo Supervielle, Espacio Cordial, an entity offering retail non-financial products, IOL Agente de Valores S.A., and IOL Holding S.A. a holding company that owns IOL's, Portal Integral de Inversiones' and IOL Agente de Valores' shares, are also part of Grupo Supervielle. As of the date of this report, Supervielle´s network includes 113 bank branches, its digital channels and virtual branches, and its commercial partnerships, serving more than 1.8 million active clients.

For information about Grupo Supervielle, visit www.gruposupervielle.com.

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Safe Harbor Statement

This press release contains certain forward-looking statements that reflect the current views and/or expectations of Grupo Supervielle and its management with respect to its performance, business and future events. We use words such as "believe," "anticipate," "plan," "expect," "intend," "target," "estimate," "project," "predict," "forecast," "guideline," "seek," "future," "should" and other similar expressions to identify forward-looking statements, but they are not the only way we identify such statements. Such statements are subject to a number of risks, uncertainties and assumptions. We caution you that a number of important factors could cause actual results to differ materially from the plans, objectives, expectations, estimates and intentions expressed in this release. Actual results, performance or events may differ materially from those in such statements due to, without limitation, (i) changes in general economic, financial, business, political, legal, social or other conditions in Argentina or elsewhere in Latin America or changes in either developed or emerging markets, (ii) changes in regional, national and international business and economic conditions, including inflation, (iii) changes in interest rates and the cost of deposits, which may, among other things, affect margins, (iv) unanticipated increases in financing or other costs or the inability to obtain additional debt or equity financing on attractive terms, which may limit our ability to fund existing operations and to finance new activities, (v) changes in government regulation, including tax and banking regulations, (vi) changes in the policies of Argentine authorities, (vii) adverse legal or regulatory disputes or proceedings, (viii) competition in banking and financial services, (ix) changes in the financial condition, creditworthiness or solvency of the customers, debtors or counterparties of Grupo Supervielle, (x) increase in the allowances for loan losses, (xi) technological changes or an inability to implement new technologies, (xii) changes in consumer spending and saving habits, (xiii) the ability to implement our business strategy and (xiv) fluctuations in the exchange rate of the Peso. The matters discussed herein may also be affected by risks and uncertainties described from time to time in Grupo Supervielle's filings with the U.S. Securities and Exchange Commission (SEC) and Comisión Nacional de Valores (CNV). Readers are cautioned not to place undue reliance on forward-looking statements, which speak only as the date of this document. Grupo Supervielle is under no obligation and expressly disclaims any intention

or obligation to update or revise any forward-looking statements, whether because of new information, future events or otherwise.