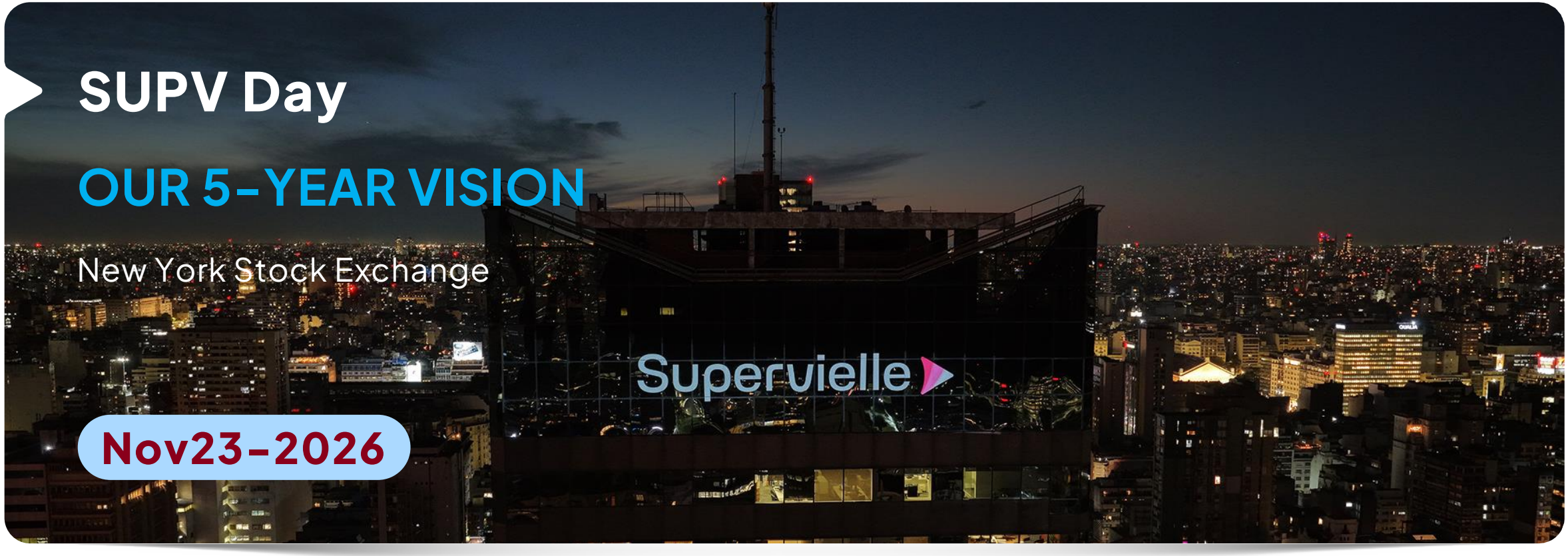


SUPV Day

OUR 5-YEAR VISION

New York Stock Exchange

Nov23-2026

10 YEARS SUPV LISTED NYSE

SUPV
BYMA LISTED

IR-GrupoSupervielle@gruposupervielle.com.ar
Reconquista 330, (C1003ABH), Ciudad de Buenos Aires, Argentina

Grupo Supervielle

Disclaimer

This presentation 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 Comision 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 as a result of new information, future events or otherwise.

Unless otherwise indicated, all financial information of our company included in this presentation is stated in terms of the measuring unit current at the end of the reporting period.

Grupo Supervielle

Contents

01 **Five-year strategic vision**
Ten years since our IPO

02 **Banco Supervielle**
Growth strategy and transformation agenda

03 **People and culture**
As drivers of sustainable growth

04 **Growing with discipline**
Credit risk management for the next credit cycle

05 **Digital investing and IOL**
Evolution and growth opportunities

06 **Q&A**
Open discussion and questions

07 **Closing remarks**
Final thoughts and key considerations



Grupo Supervielle

01. Five-year strategic vision

Ten years since our IPO



Julio Patricio Supervielle
Grupo Supervielle Chairman & CEO

Supervielle 2031: Capturing Argentina's growth, delivering stronger sustainable returns

Grupo Supervielle

2031 ambition: ~20% ROEe supported by disciplined growth and sustained efficiency

Return on equity **~20%**

By 2031

Four pillars supporting our 2031 ambition

More balanced Portfolio

Loan Book

50 / 50

individuals / companies

Asset Quality

Net Cost of Risk

~4.5%

Operating Efficiency

Assets	Cost-to income
~5%	~40%

Our financial ecosystem brings together a powerful banking platform, Argentina's largest digital broker, insurance capabilities, and new strategic partnerships

Grupo Supervielle

Why this time is different: Supervielle itself has changed, and the delivery is already visible

What we transformed

A new management team
Two years of disciplined execution and transformation

A new purpose and culture
Customer-led, agile and accountable — driving execution

A sharper strategic focus
Focusing on businesses and segments where we can create the greatest value

An integrated financial ecosystem
Banking, investments, insurance, innovation and partnerships

What is already visible

Leaner organization

17% Headcount reduction

20 Branches closed

More efficient teams, a footprint adapted to changing customer requirements

Connected ecosystem

- **Integrated** — One-tap access to the full IOL experience
- **Launched** — Supervielle Chat with AI, AI in our app, SuperFamilia
- **Innovation** — Pollen X, our new Banking-as-a-Service platform
- **Partnered** — Mercado Libre, Flash and more alliances underway

Stronger asset quality

~210bps **Lower NPL ratio than the financial system**
Through proactive risk management

Building on this progress: Broader use of technology to further enhance service and lower our cost to serve

Grupo Supervielle

Argentina: The Opportunity Ahead

A macro turning point

Twin surpluses
Sustainable fiscal and trade surpluses

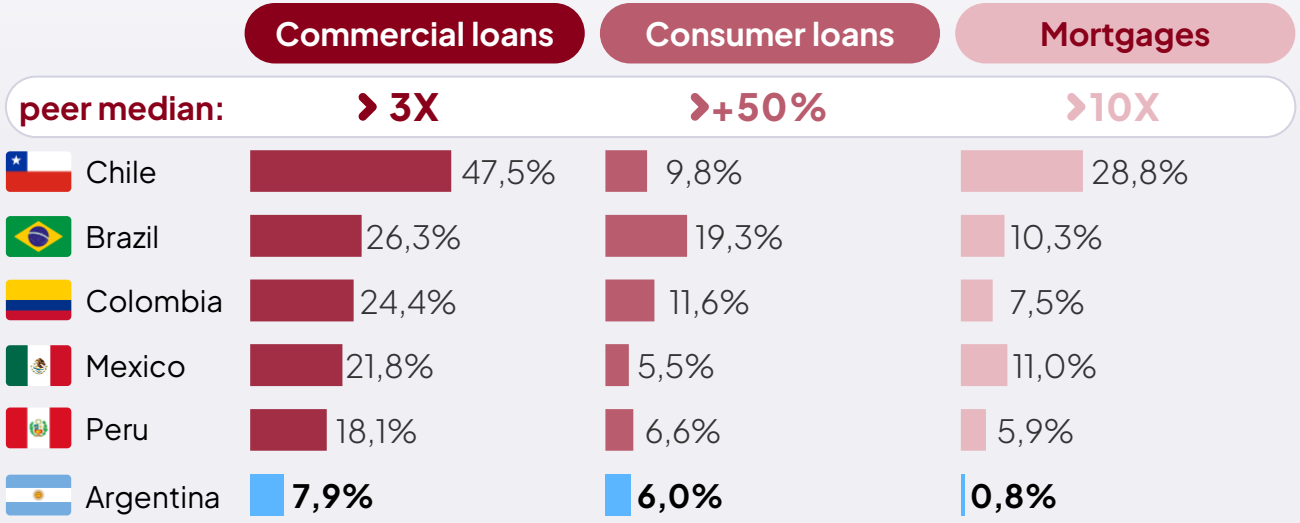
Secular transformation
Driven by investments committed under the RIGI, and by exports

Savings and deposits upside
About US$ 260 bn of FX savings still sit outside the local financial system

Strong room to expand credit & deposit penetration

14.7%
- **Private credit** to GDP vs. **43.5%** peer median

19.2%
- **Deposits** to GDP vs. **38.4%** peer median



Sources: Morgan Stanley based on public information and company estimates (Dec-25; Chile as of Dec-24); IMF, Financial Access Survey, 2024 (deposits with commercial banks); INDEC, international investment position, 2Q26 (FX savings outside the local system). Peer median: Brazil, Chile, Colombia, Mexico and Peru.
RIGI: Argentina's incentive regime for large investments

Grupo Supervielle



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Grupo Supervielle

02. Banco Supervielle

Growth strategy and transformation agenda



Gustavo “Paco” Manriquez
CEO Banco Supervielle

A New Supervielle: More compelling, bigger, more profitable

Where we are going: The best of both worlds

Reliability of an Established Bank

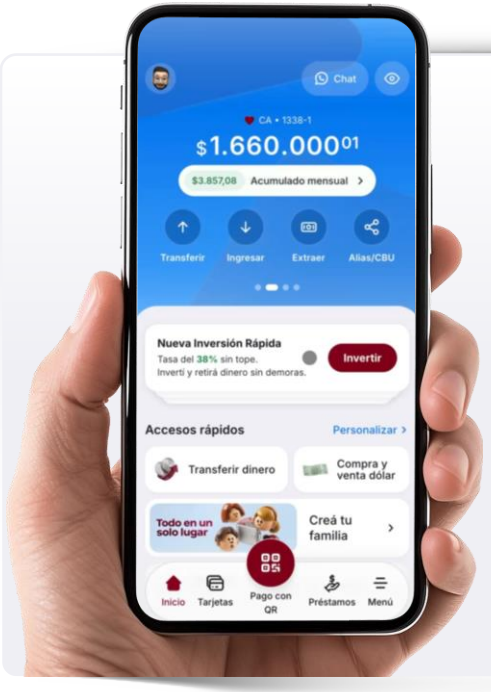
- Relationships, credit and advice

Traditional banks, going digital

Best in class Digital Experience

- Simple, fast and intelligent

Fintechs and wallets becoming banks



One place for all our clients' needs

Our **new corporate branding** brings Supervielle's transformation to life

Our new purpose We accompany our clients in their daily lives with simple and agile financial experiences

More value, greater scale and sustainable profitability

The opportunity

A structural opportunity to significantly grow Argentina's financial system

What we are doing

1 More compelling

Connecting clients' daily lives in one ecosystem

2 Bigger

Extending our reach through alliances and Pollen X

3 More profitable

Efficiently allocating capital and capabilities to strategic segments

Expected outcomes

- Deeper relationships
- More products per client

- Access to new clients
- Greater client engagement
- New revenue sources

- More balanced portfolio
- Higher margins
- Lower cost to serve
- Disciplined risk management

Powered by

- Our culture
- AI and data
- Agility and flexibility
- Highly experienced management team

More compelling: An ecosystem that connects our clients' daily life

What we are doing

Our new app
- Personalized, & simple Cx

Seamless access to IOL inversiones
- All investments in one integrated experience

SuperFamilia
- Household finances, with individual access permissions

AI on WhatsApp
- Handles a growing range of requests, with human assistance when needed

IA | Data | A modular app | Robust systems

Enabled by



Launch

Nov 5

- Our new app
- Super Familia
- IOL inversiones
- One release, under our new brand

- **Deeper relationships**
- **More products per client**

Bigger: Alliances with market leaders and launch of Pollen X BaaS unit

Strategic alliances & Group ecosystem

mercado libre FLASH.

- First bank to launch official store in Mercado Libre
- Auto financing with Flash

Aerolíneas Argentinas

- Miles and travel benefits for Identité, our high – net-worth segment

invertironline

- All investments in single integrated experience for Supervielle Customers

New business

Supervielle Pollen X

Banking as a Service

Enabling fintechs and digital platforms to offer financial services using Supervielle's infrastructure and , technology

- **Solutions tailored to each partner**
- **Partners retain their client relationships**

Supervielle

Infrastructure | **Technology** | **Banking capabilities**

Flexible APIs

Companies, fintechs and platforms

- Build their own financial products

Their clients

- Bank inside the apps they already use

What it delivers

Access to new clients | **Greater client engagement** | **New revenue sources**

More profitable: Disciplined growth in high value segments

1 Regions

- Mendoza, a relational ecosystem where business owners also bank with us as individuals
- Replicating the model in select high-potential regions



2 Companies

- **SMEs and middle market:** branches as advisory hubs
- **Corporates:** capital markets, cash management and foreign trade
- Energy and mining value chains

64% of loans
(48% at Dec-2024)

Value chains

3 Premium S▶Identité

- A differentiated proposition for high-income clients
- Advice, investing with IOL, and select lifestyle benefits

High income

4 Individuals

- **Our next growth engine**, supporting a more balanced loan book
- Payroll and pensions as the relationship base
- Digital engagement and credit through the app and SuperFamilia

Fully digital

Healthy growth: Disciplined lending to clients we know well, with risk kept within our appetite

What it delivers → **More balanced portfolio** · **Higher margins** · **Lower cost to serve** · **Sustainable profitability**

How our strategy supports the group's 2031 ambition

Above-system growth

- Grow with profitable clients

Higher margins

- High-value segments and a better portfolio mix

More fee income

- Ecosystem, alliances and new businesses

Greater efficiency

- Lower cost to serve, more self-service and scale

Disciplined risk management

- Lending within our risk appetite

~20%

Group ROE ambition by 2031

- Higher sustainable returns to drive long-term shareholder value

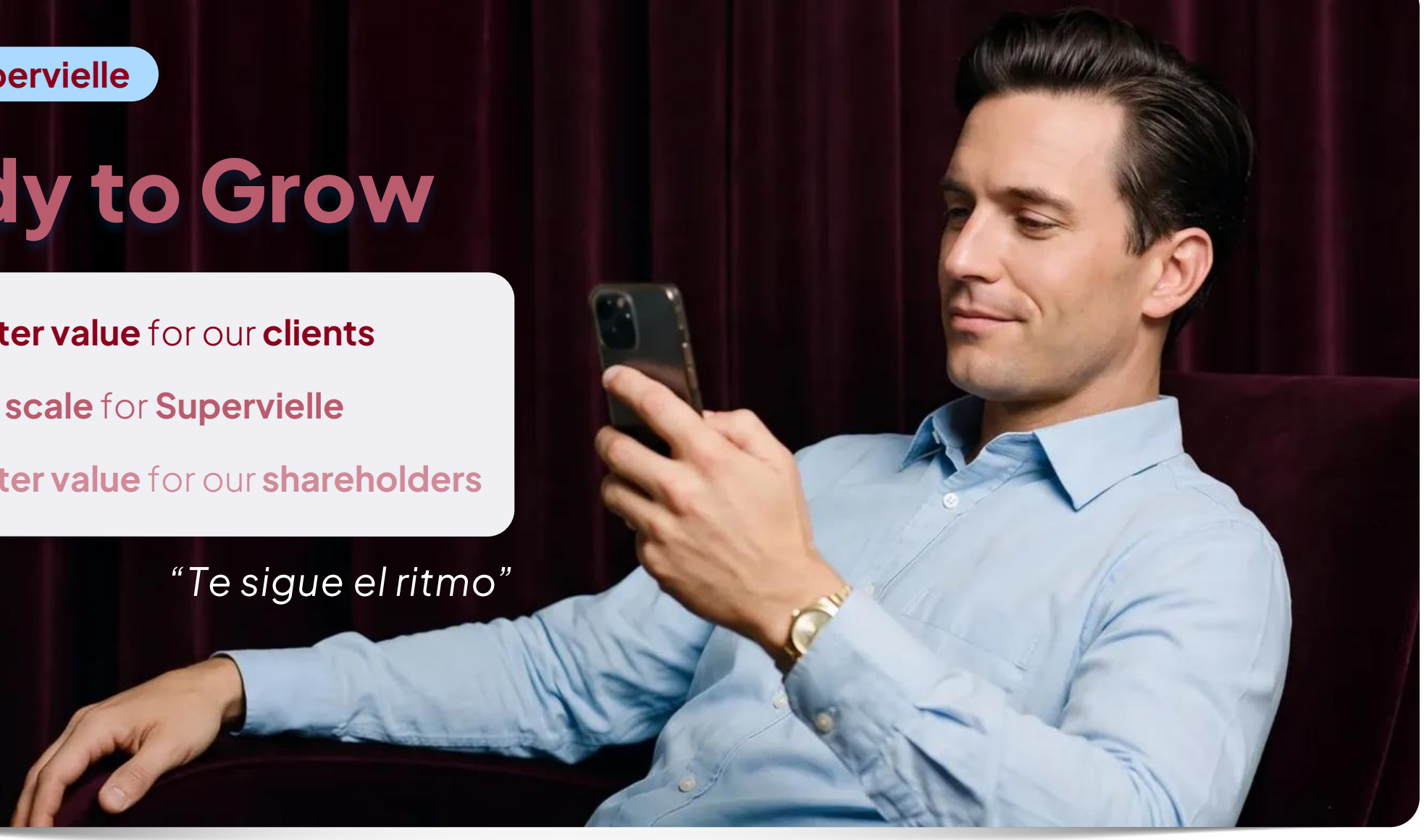


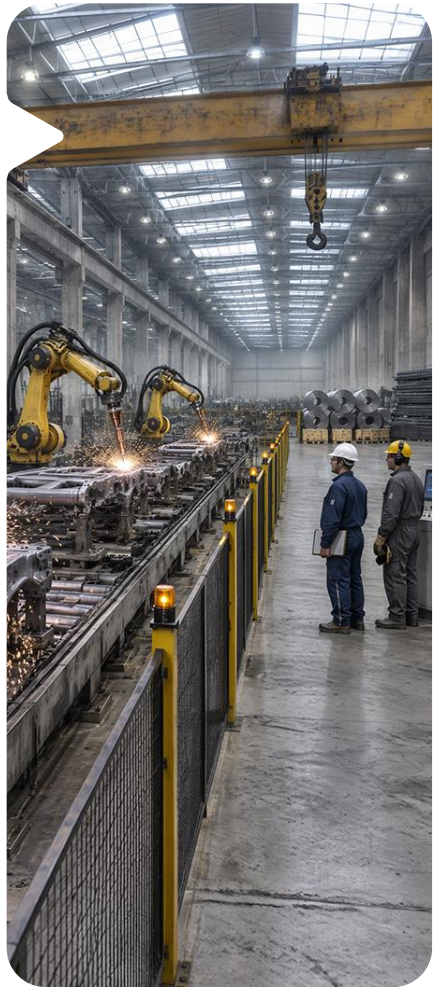
A new Supervielle

Ready to Grow

- **Greater value** for our **clients**
- More **scale** for **Supervielle**
- **Greater value** for our **shareholders**

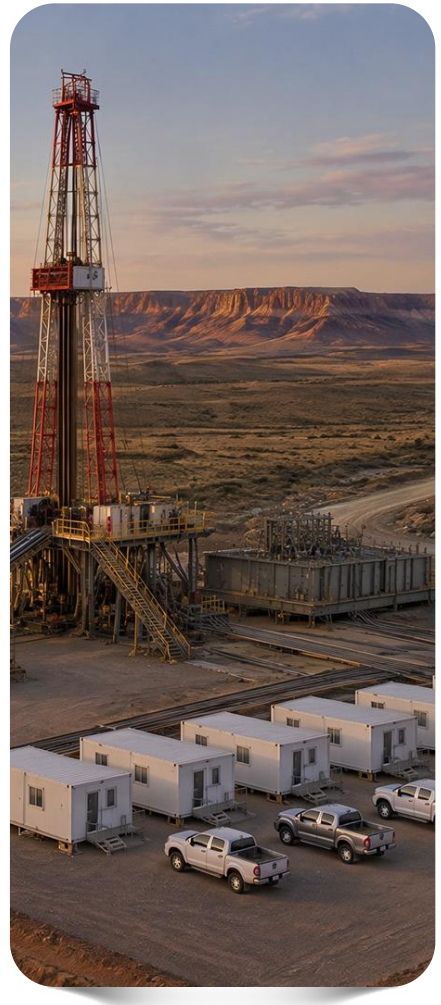
“Te sigue el ritmo”



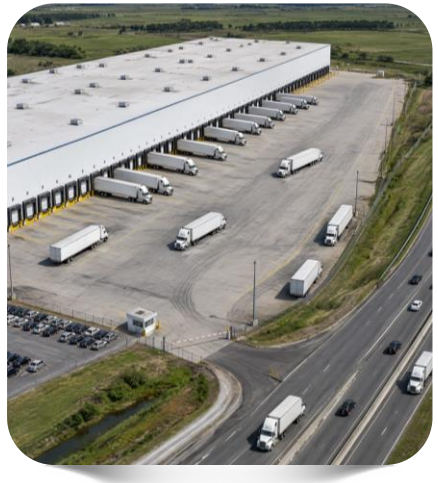












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Grupo Supervielle

03. People and culture

People and culture as drivers of sustainable growth



Cecilia Lopez y Lopez
Chief People Officer



We are transforming how our organization works, to accelerate execution

Cultural evolution translates strategy into everyday behaviors, decisions and accountability

Customer-led

Align around the customer

- Purpose
- Three cultural principles

Shared focus

Agile & adaptable

Challenge, learn and adapt fast

- Psychological safety
- Honest conversations

Agility + faster adaptation

Accountable

Own performance and outcomes

- Leadership expectations
- Integrated meritocracy system

Clear accountability

Culture is becoming an execution capability

We are reshaping our cost base for the way customers bank today

Organizational redesign aligning resources with changing customer preferences and digital evolution

17 %

Full-Time Equivalent reduction

- A structural action, not an isolated cut



1 Response to evolving customer behavior

More digital interaction

2 Redesign

Footprint alignment

3 Rightsizing and reallocation

Capacity to value

A leaner operating model that creates value across our ecosystem at a competitive cost-to-serve

We are evolving our service model around where customers value us most

Our SME banking model converts culture, talent, processes and technology into commercial capacity

Free up capacity → **Equip** → **Build capability** → **Change roles** → **Create value**

Stronger primary banking relationships with SMEs through closer commercial ties, faster responses on services and financing, and specialist expertise in creating tailored solutions

Role transformation

	Today		Future model
Executive focus	Business + operations	→	Relationship + growth owner
Commercial management	Varied methods	→	Common platform + routines
Commercial intelligence	Executive-led management	→	Robust, accurate models with AI as the executive's copilot
Operations	Fragmented circuits	→	Executive Center resolves E2E
Capabilities	Disconnected w/ future role	→	Target profile + paths

Commercial impact

A stronger operating equation

- Less operational load
- \+ More capability and context
- \+ Clear ownership of the relationship
- = **Freeing commercial capacity for higher-value activities**

Centralization behind the executive to strengthen the relationship in front of the customer

We are progressing from embedding AI to scaling an agentic bank

"HumanIA"

	TODAY		GOAL	
User capabilities	Tier 1 HR-LED	Personal and team productivity	Decision intelligence	Better and faster decisions
	TIER 2 HR-LED	Accelerated internal solutions	Governed citizen agents	Scale without shadow AI
IT capabilities	TIER 3 IT-LED	Strategic enterprise solutions	Enterprise agentic solutions on AGENT CORE	Scalable, secure and measurable automation

Governance

- Expert intervention increases with complexity, criticality and scale → Agentic governance model enabled by AGENT CORE

Data

- Strengthening the data governance model, including data architecture → AI-integrated data model for decision-making

We are realigning a stronger organization, better positioning it to capture growth

Culture & engagement survey - October 2026 vs December 2025 baseline

Cultural principles

1 Listen to the customer	2 Think differently	3 Make it happen
89%	87%	78%
+ 14 pts	+ 14 pts	+ 16 pts

Centralization behind the executive to strengthen customer facing relationships

Alignment

4 Purpose + Vision

83%

+ 6 pts

- A shared direction for execution

Pride to work at

5 Grupo Supervielle

80%

+ 5 pts

- Compared to previous year

More: Customer-led, accountable, adaptable, efficient and AI-enabled



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Grupo Supervielle

04. Growing with discipline

Credit risk management for the next credit cycle.

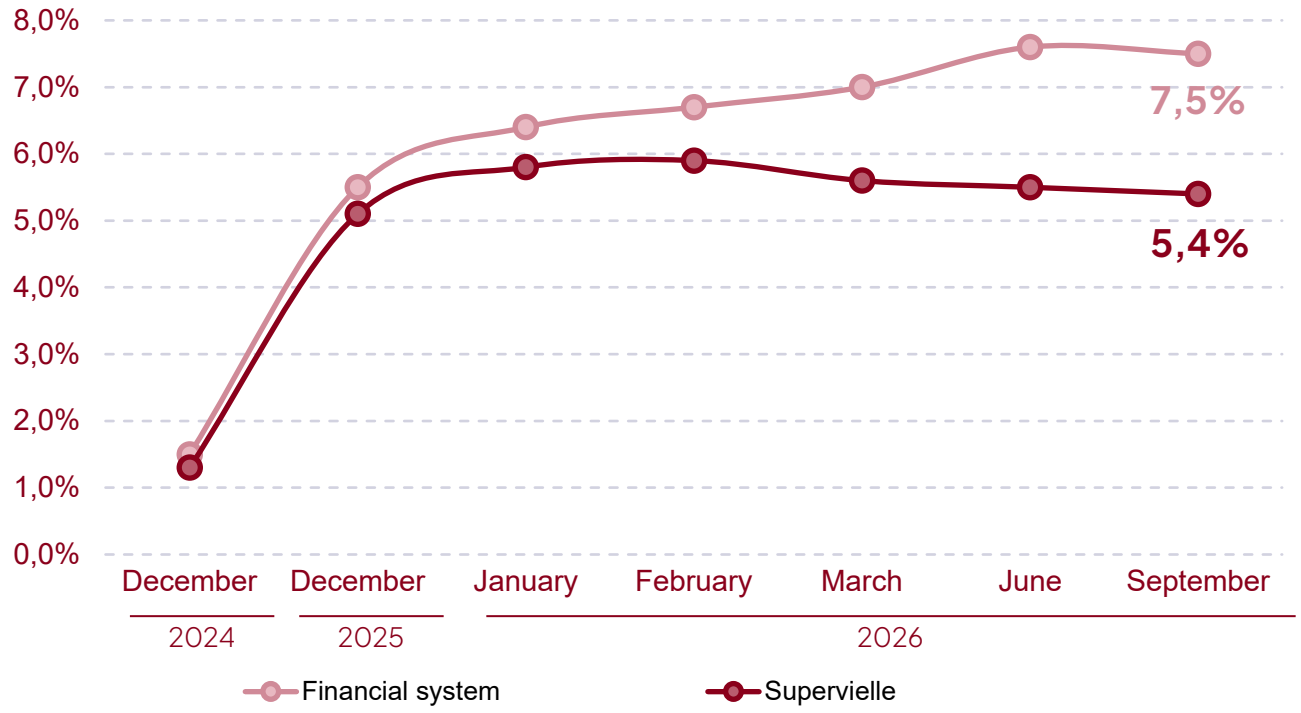


Juliana Bolognessi
Head of credit risk



Supervielle has recovered sooner from the systemic shock in asset quality

Total non-performing bank loans



- 2.1 p.p.

Gap vs Financial System

Improvement reflects focus on

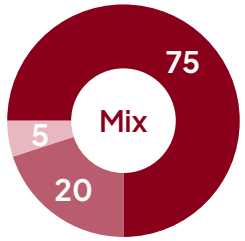
- Tighter score and exposure controls
- Targeted credit and risk-based pricing
- Refinancing and a strengthened collections strategy

Shifting growth towards lower-risk segments while improving asset quality

Individuals

Growth is shifting toward lower-risk segments

Origination mix and NPL by segment



	Retirees	Payroll	Open Market
Origination	75 %	20 %	5 %
NPL ratio	6 %	7 %	15 %

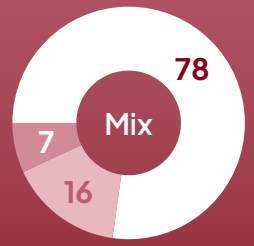
Stronger portfolio mix evolution

	March 2025	After 3Q26
Payroll and Pension Customers	80 %	96 %
Low-Risk Portfolio Share	27 %	42 %
High and Middle-income Customers Share	69 %	87 %
Early Roll-Rate	30 %	23 %
Early Delinquency	5.5 %	3.2 %

Commercial

Exposure remains concentrated in lower-risk middle & large cap corporates

Portfolio mix and NPL by segment



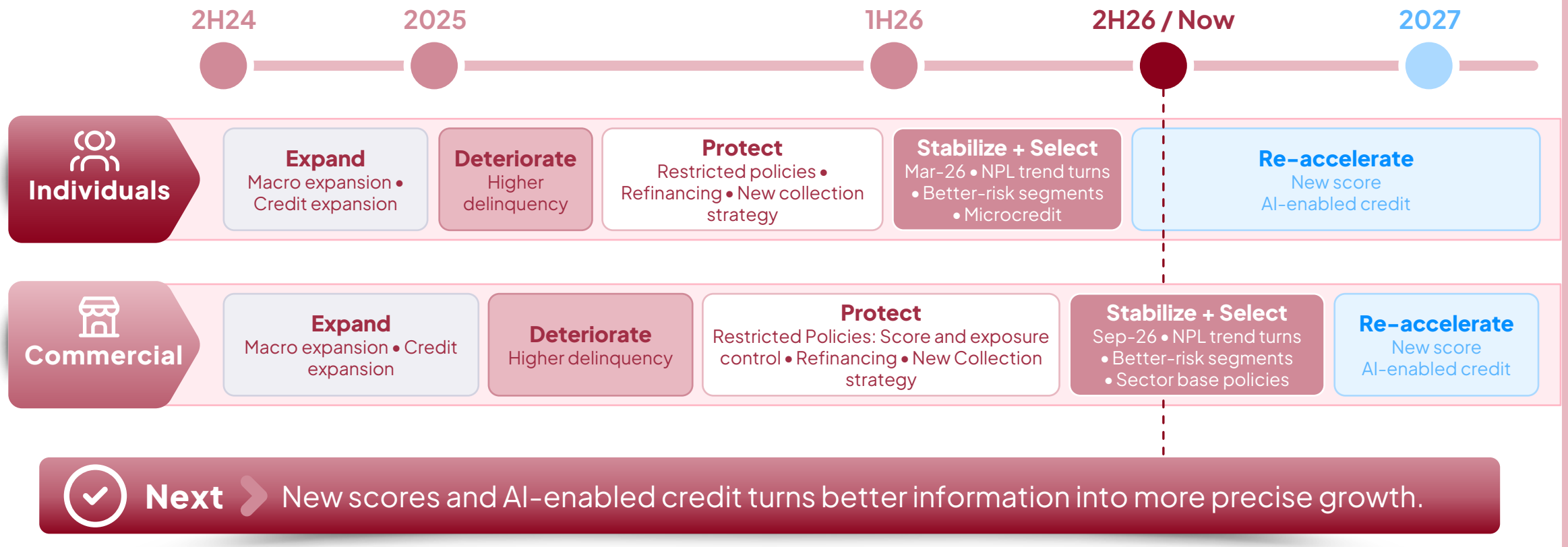
	Middle & Large Market Corp	Large SMEs	SMEs
Origination	78 %	16 %	7 %
NPL ratio	2 %	11 %	25 %

Stronger portfolio mix evolution

	March 2025	After 3Q26
Large Corporates share	70 %	78 %
Early Delinquency	1.1 %	0.6 %
Early Roll-Rate	24 %	21 %
Check Rejection Rate	4.6 %	1.5 %
Growing Companies Share (Oil&Gas)	5 %	11 %

1) Company segments are defined by annual revenue thresholds

From defense to growth



Next New scores and AI-enabled credit turns better information into more precise growth.

2026: A new credit modeling strategy

1H26 Protect

Defensive models

- Built to protect the portfolio during a rapidly deteriorating credit environment.

System delinquency signal • Conservative cut-offs • Line adjustments • Risk-adjusted pricing

Portfolio Stabilization
- New crisis-tested
- vintages available

2H26 Select & Grow

Next-generation models

- Built to identify customers with stronger repayment capacity and growth potential, within the same risk appetite.

Crisis-tested vintages • Income • Ability to pay • Transactions • Integrated data

-2.3p.p. Early Indicator improvement	**-55%** Higher-risk exposures	**+ 5p.p.** Vintage Probability (better pricing)	**+60%** Loan Exposure originations	**+148%** Credit-card lines	**+8p.p.** improvement	**= 3.2%** Risk Appetite Early delinquency

• Lower delinquency •
• Lower risky exposure •
• More profitable vintages •

• More lending •
• More line growth •
• Better-risk approvals •

The next frontier: AI-augmented credit decisions

Data
Integrated customer view

Models
Prediction and differentiation

Developed with aws

AI
Continuous intelligence

Decisions
Faster, more precise actions

Individuals[1)]

Predictive retail portfolio intelligence

- Uncovers hidden growth opportunities
- Anticipates emerging credit deterioration
- Optimizes policies and risk controls

+15 % **Increase in new loans**
More growth
Same risk discipline

HUMAN JUDGMENT + AI at scale

Commercial[1)]

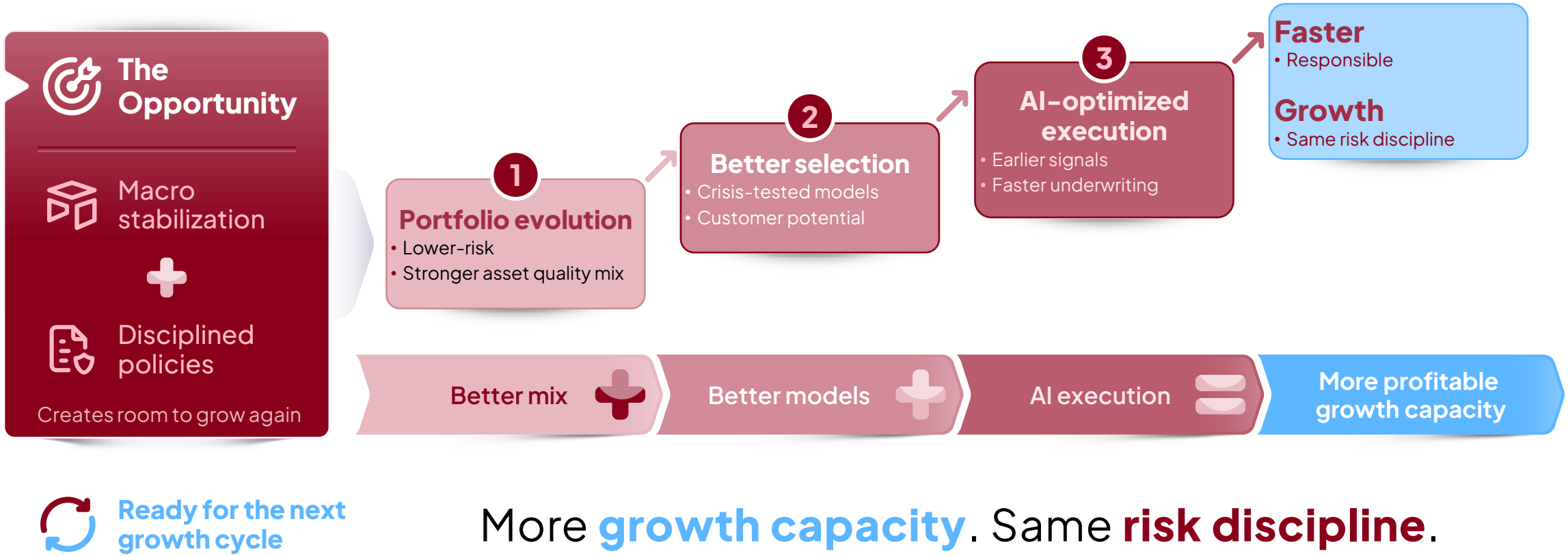
AI-augmented business banking underwriting

- Unifies the full customer credit view
- Generates AI-powered credit memos
- Supports faster, consistent decisions
- Includes industry weighting to refine customer potential

+91 % **Operational efficiency**
Faster underwriting
Deeper insight

1) AWS

How credit will enable the next stage of growth



Ready for the next growth cycle

More **growth capacity**. Same **risk discipline**.



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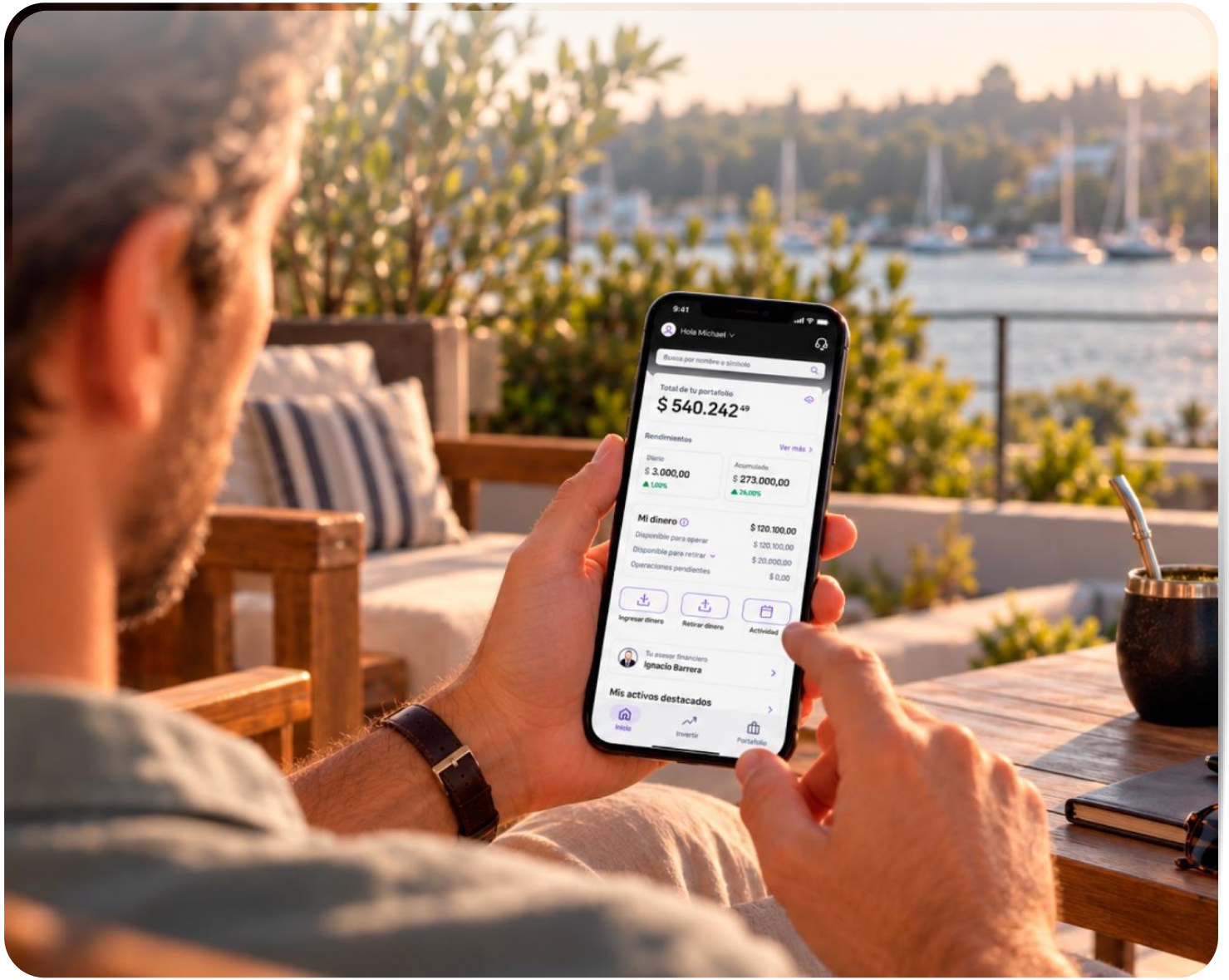
Grupo Supervielle

05. Digital investing and IOL

Evolution and growth opportunities

Diego Pizzulli
CEO IOL invertironline

Building on retail digital brokerage leadership to grow high-value client relationships



Argentina's first and leading retail digital broker, expanding across investment and wealth segments

IOL at a Glance

2.5M	589K	U$S 3.5bn	1.93 M
Enabled accounts	Active clients (3-month)	Assets Under Custody	Monthly transactions

September 2026

From pioneer to platform

2000
Founded **invertirOnline.com**, Argentina's first online trading platform

2018
Acquired by **Grupo Supervielle**, with ~16K users

2025
Increased focus on **high-value client** relationships in anticipation of greater macro stability

2026
Launched **IOL Privé** in Uruguay and integrated IOL into the Supervielle app

Growing contribution to the group

24%

of Group fee income

9M 2026

Source: IOL internal data (Sep-26)

Our offering: From initial investments to wealth advisory

Investment solutions for individuals, companies and independent advisors, with advice tailored to clients' needs

Self-Directed

Investment Accounts in Argentina and the US

- Equities, bonds, CEDEARs, options, and a wide range of financial instruments

AI-first platform

- Multi-LLM access via MCP *(ChatGPT, Claude, Gemini, Grok)* with end-to-end automated CX and guided first-time investor onboarding

cripto

- Integrated cryptocurrency trading

Advice by wealth tier

The high-value engine

IOL Advisory
US$ 10K - 50K

- Dedicated personal advisor with tailored portfolio strategy

IOL Wealth Management
Above US$ 50K

- Senior private wealth advisor with nationwide hybrid coverage via Supervielle's branch network

IOL PRIVÉ High Net Worth • Offshore (UY)

- Cross-border wealth management and global multi-asset custody for affluent and high-net-worth clients

Companies & independent advisors

IOL Empresas

- Investments, corporate treasury and liquidity management tailored for small and medium-sized businesses

IOL Corporate

- Investment benefits for corporate employees

IOL IFAs

- Investment platform for CNV-registered advisors and their clients

Asset management

IOL Dólar Ahorro Plus

- US$ 362M Assets Under Custody
- +110K investors

IOL Portafolio Potenciado

- AR$32bn Assets Under Custody
- +60K investors

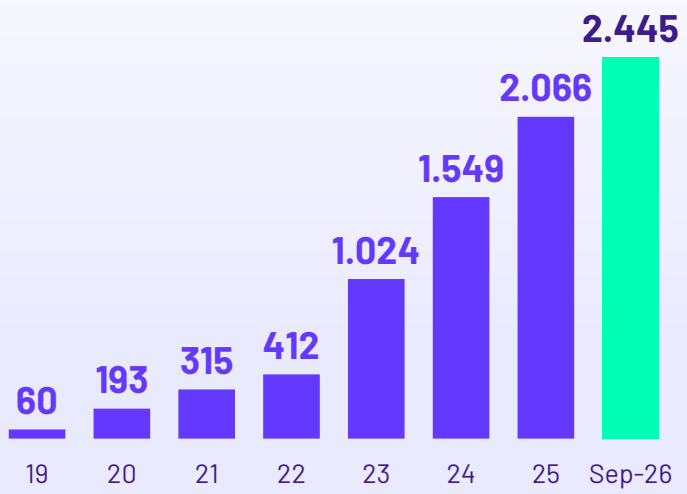
IOL Cash Management

- AR$167bn Assets Under Custody
- +74K investors

Attracting higher-value clients and deepening existing relationships

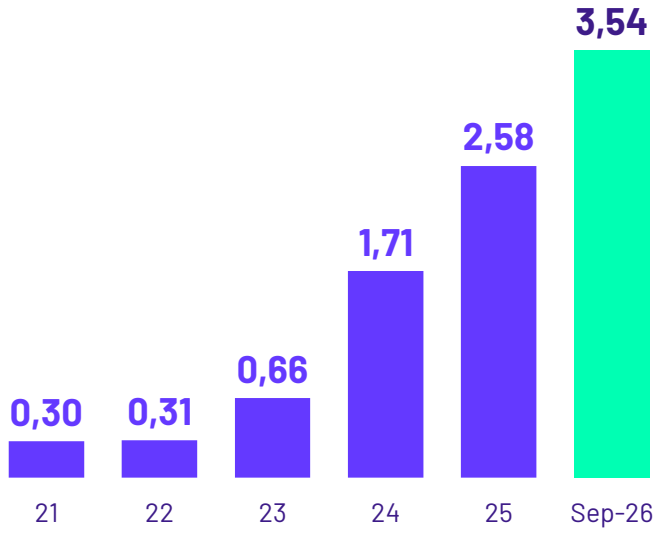
Cumulative account openings

Thousands



Assets under custody in US Dollars

US$ billion, client assets



Growing assets per client

+ 46%

AUC per active client YoY, to ~US$6.0K in Sep-26

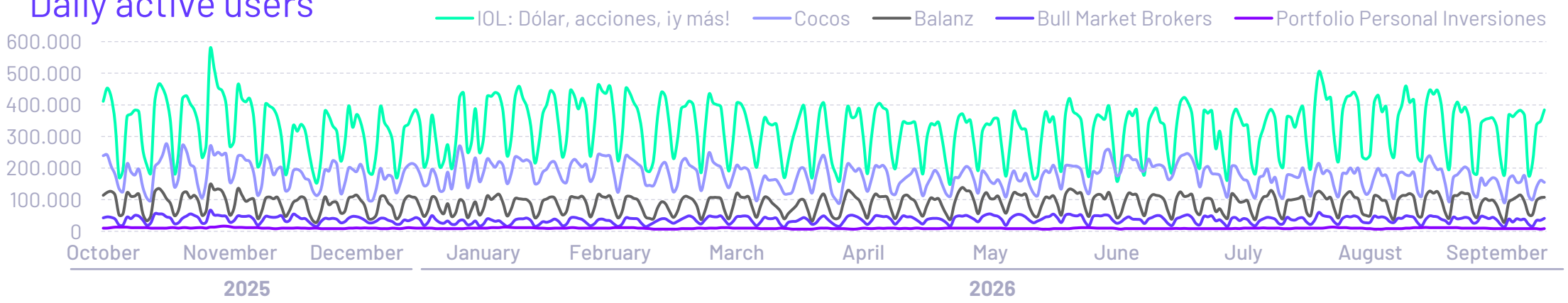
+51% AUC vs +4% active clients

YoY change to Sep-26

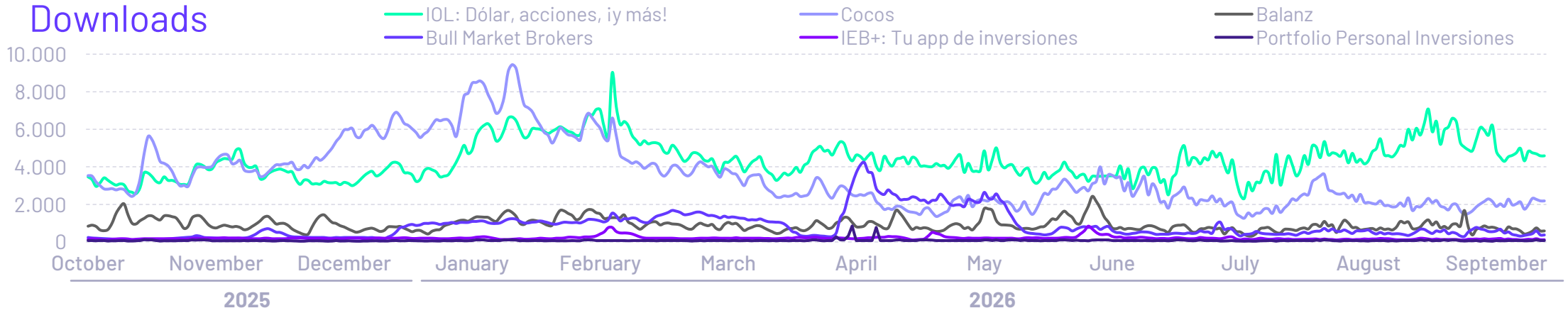
Sources: IOL internal data. Account openings to Sep-26 (Jan–Sep 2026 monthly openings added to the Dec-25 cumulative base). Active clients: 3-month activity

Attracting Higher-Value Clients and Deepening Existing Relationships [Cont]

Daily active users



Downloads



Sources: https://sensortower.com/

Argentina's capital markets: Broad reach, significant room for deeper engagement

Significant Argentine savings in foreign currency and investments

- Only US$ 39 Bn deposited in Argentine Financial Institutions — **US$ 260.4 bn** — Currency and deposits
- Financial Investments held abroad — **US$ 130.5 bn** — Foreign portfolio assets

A broad base with room to deepen engagement

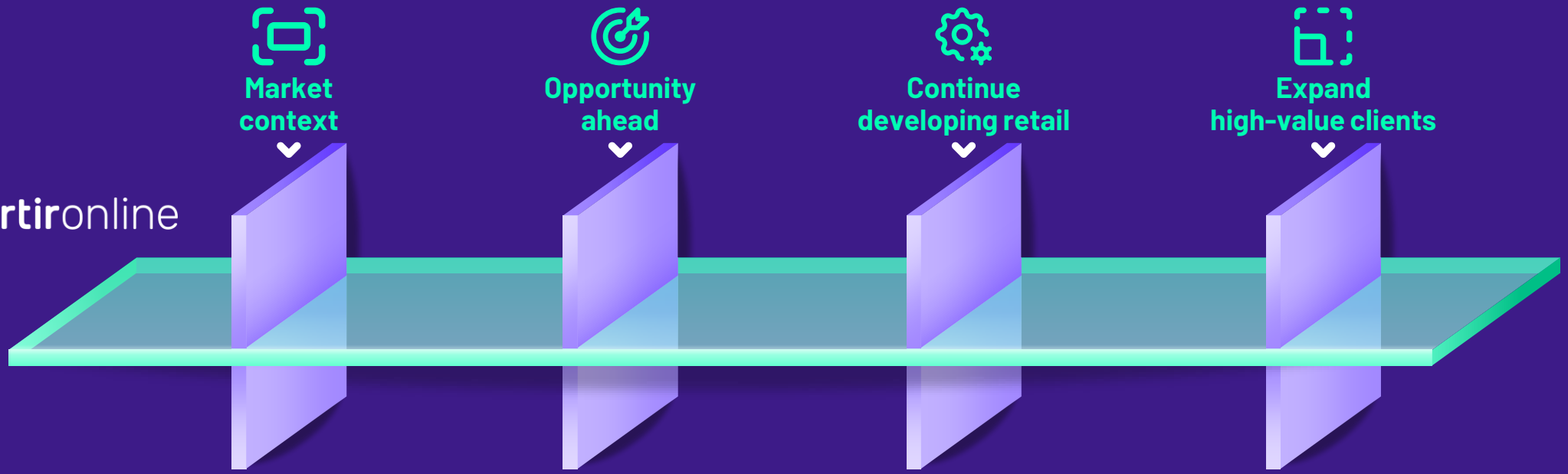
24.6 M	Investment accounts including accounts opened through digital wallets
12.3 M	People with an investment account including accounts opened through digital wallets
~1.08 M (4.4%)	Accounts trading monthly (4.4% of total accounts) including accounts opened through digital wallets
~21%	IOL share of monthly active trading accounts

The opportunity Economic stabilization can unlock broader investor participation and deeper investment of savings - expanding IOL's active client base, AUC and Asset Management AUM.

Sources: BYMA / Caja de Valores, May-26; INDEC 2Q26, table 18 (external assets of other sectors); CAFCI Aug-26. IOL AUC comparison: Sep-26

Positioning IOL for Argentina's next phase of investing

invertironline



Volatility supported transaction growth

- Sharp FX and AR$ interest-rate moves prompted retail clients to buy dollars and pursue short-term opportunities

Greater stability favors longer-term investing

- We expect less frequent trading, with greater potential for larger AUC and lasting client relationships.

Strengthen our established franchise

- Keep improving self-directed investing and digital acquisition, while identifying clients who would benefit from advice

Grow client assets and profitability

- Attract clients and SMEs, deepen existing relationships and expand reach through independent financial advisors

How we grow high-value relationships

Customer acquisition channels

IOL's digital funnel
Identify affluent prospects among new and existing retail clients

Supervielle integration
Reach premium Identité clients and SMEs

Networking events and independent advisors
Expand relationships across Argentina

Deepening client relationships

Match advice to client needs

- Connect clients with the appropriate level of service as their portfolio grows

Capture a greater share of investments

- Address local and international investment needs through IOL's offering
  - IOL Asset Management funds support portfolios across segments

Build lasting relationships

- Provide ongoing portfolio advice and support as clients' needs evolve

Our solutions

IOL Advisory

IOL Wealth Management

IOL Asset Management

2031 Ambition: Growing clients and assets

1 Active Clients

September 2026

Number of clients

589 K

2 Assets Under Custody

September 2026

AUC in US$

US$ 3.5 bn

3 IOL Asset Management

September 2026

AUM in US$

~ US$ 494 M

3X for 2031

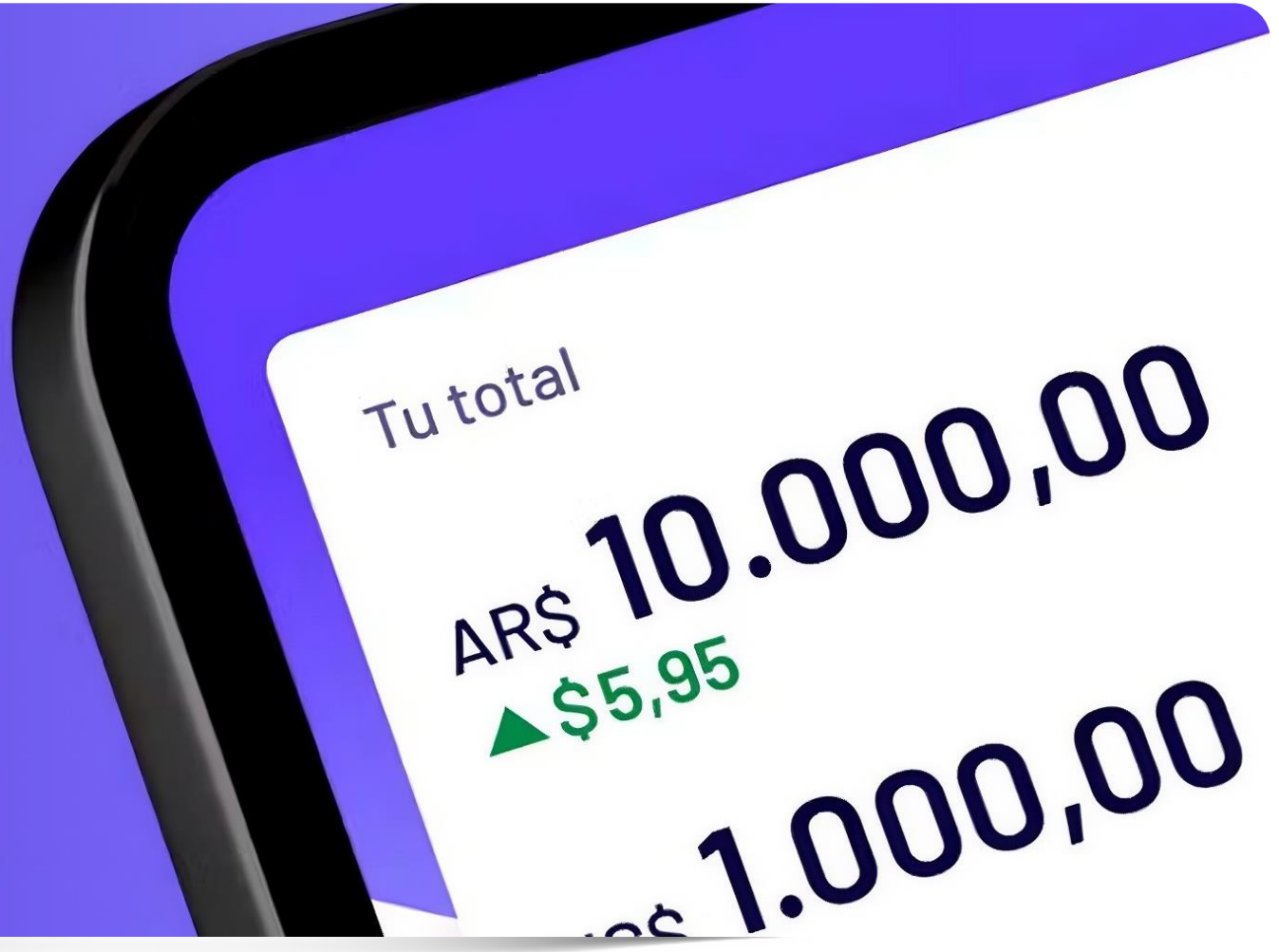
1.5 M

US$ 10 bn

U$S 1.5 bn

Baselines: Sep-26 internal data. Active clients: clients with activity over the last 3 months

invertironline
by IOL Inversiones



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Grupo Supervielle

06. Questions and Answers

Open discussion and questions.



Grupo Supervielle

07. Closing remarks

Final thoughts and key considerations

Julio Patricio Supervielle
Grupo Supervielle Chairman & CEO

The culture, the team and the opportunity to deliver our 2031 ambition



Grupo Supervielle

We are confident in delivering our 2031 ambition

Built on our proven ability to execute

An execution-oriented culture
Listen to the customer, think differently, make it happen

A founder's mentality
Entrepreneurial thinking, ownership and long-term commitment

Stronger fundamentals
Financial discipline, resilience and proven execution

Driven by enormous opportunity in Argentina, beyond electoral uncertainty

A secular shift to exports
In a world that needs what Argentina produces

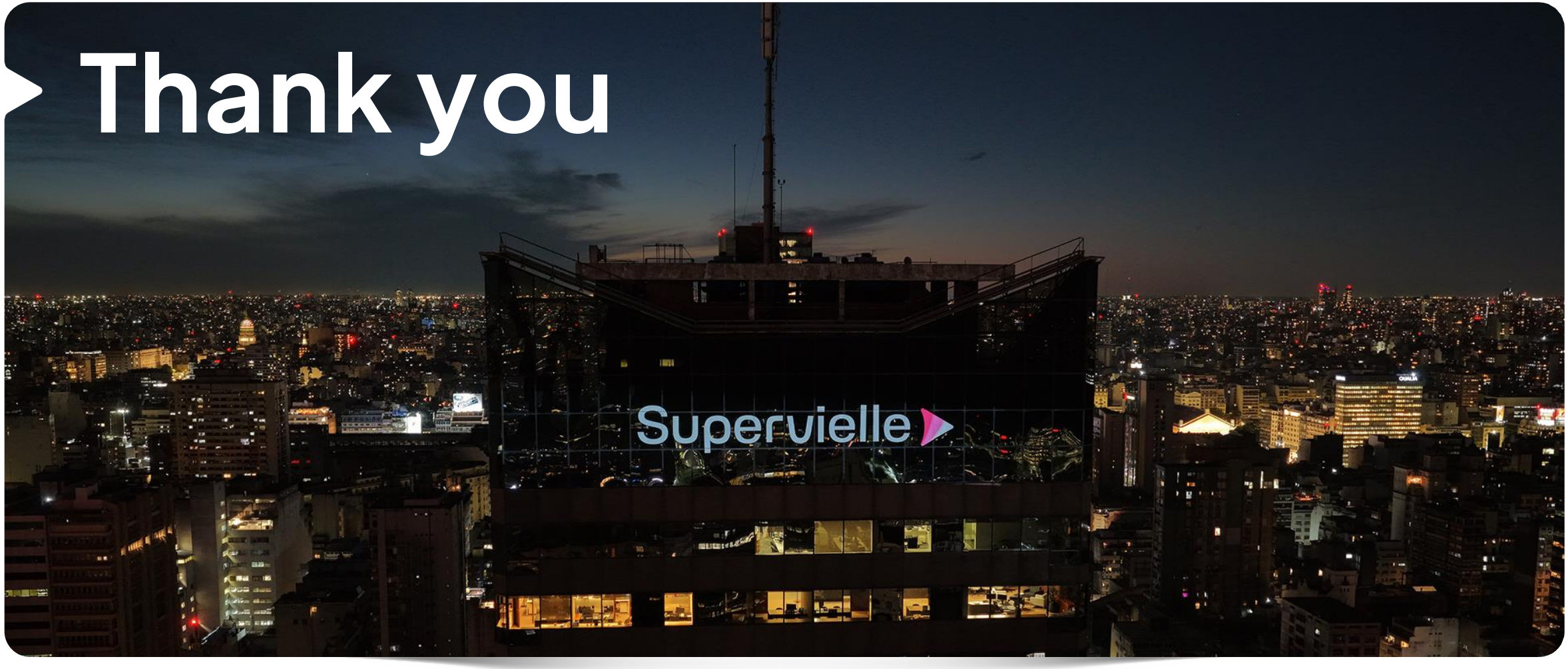
The right global alliances
Commercial and geopolitical, supporting this transformation

Evolving demands from society
What people expect has changed in recent years

Our ambition ~20% ROE by 2031: capturing Argentina's growth, delivering sustainable returns

Grupo Supervielle

Thank you



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