Transform values into action

Integrated
Annual Report 2025

GRUPO SUPERVIELLE

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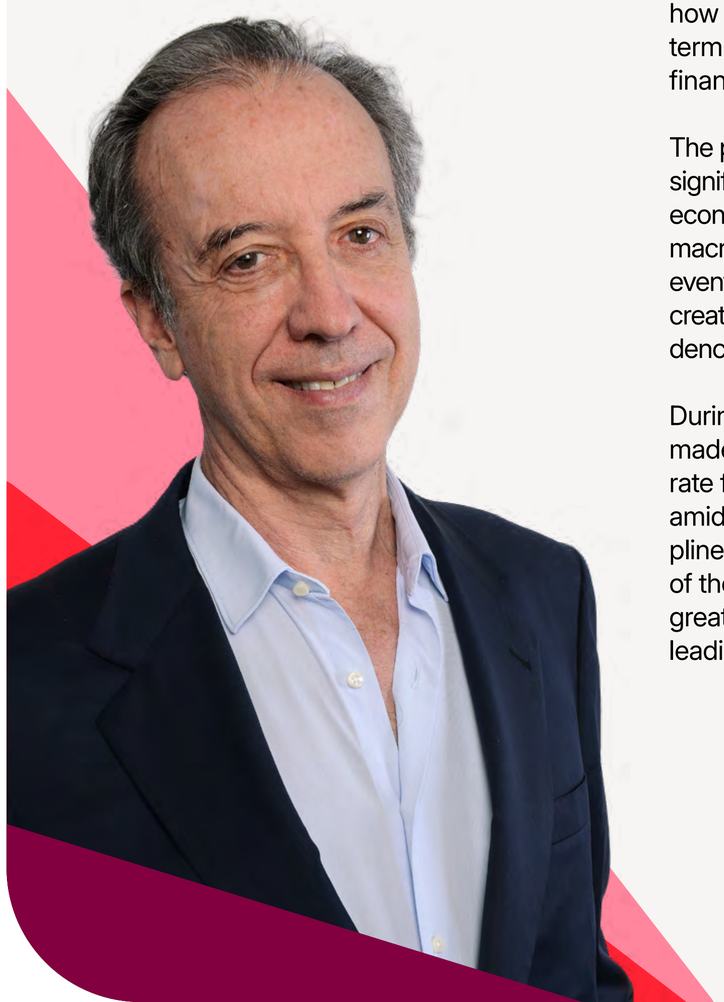
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Message from the Chairman



Dear readers,

We present a new edition of Grupo Supervielle's Integrated Annual Report which shows the economic, social and environmental performance of the 2025 fiscal year and how we manage the business with a long-term vision focused on sustainability and financial strength.

The period under analysis was marked by a significant transition process for the Argentine economy and financial system. Progress in macroeconomic stabilization was combined with events of volatility typical of an election year, creating an environment that demanded prudence, adaptability, and long-term perspective.

During the first half of the year, progress was made on the fiscal, monetary, and exchange rate fronts, contributing to greater predictability amid slowing inflation and continued disciplined fiscal policy. Toward the second half of the year, the electoral process introduced greater uncertainty and financial pressures, leading to a tightening of monetary conditions.

In this context, the financial system operated with exceptionally high real interest rates and high reserve requirements, amidst regulatory changes that exacerbated financial volatility. These conditions reduced peso liquidity, put pressure on sector margins, and contributed to a contraction in credit and a deterioration in asset quality. Following the elections, signs of gradual normalization began to emerge, suggesting a more stable and predictable environment for economic activity.

Grupo Supervielle's profitability showed the impact of the macroeconomic environment, while its capital and liquidity position remained strong. During the period under review, a negative net result attributable to the parent company's owners of $48,582.4 million was recorded, resulting in a negative real return on equity (ROE) of 4.6%. However, this performance coexisted with positive results in other segments of the ecosystem, particularly in Seguros Supervielle, IOL invertironline, and Supervielle Asset Management, evidencing the resilience and structural diversification of Grupo Supervielle's business model.

Meanwhile, the evolution of credit showed this transition: although it slowed down compared to the previous year, it maintained significant growth, with greater dynamism in US dollar loans and loans to corporate customers.

As of December 31, 2025, we recorded assets of $7,793.8 billion, loans and other financing of $3,766.1 billion, deposits of $5,118.9 billion and an attributable shareholders' equity of $1,007.3 billion.

At year-end, total gross loans and financial leases amounted to $3,985 billion, representing a 36.8% year-on-year increase in real terms. Furthermore, Banco Supervielle achieved a 2.8% market share in total loans at year-end, ranking 9th in the system and 7th among privately held institutions.

Meanwhile, total deposits reached $5,118.9 billion, a year-on-year increase of 22.6% in real terms, giving Banco Supervielle a 3.2% market share of total private sector deposits in December.

Resilience and active management in a transition environment

+36.8%

Year-on-year in loans (real terms), ranking 9th in the system

+42.5%

On US dollar deposits (60 basis points in market share)

Oil & Gas + Mining

Specialization with strategic territorial expansion

Deposit growth was not uniform across currencies, as was the case in the industry as a whole. **While peso deposits grew 11.5% in real terms, US dollar deposits grew 42.5% year-on-year (measured in US dollars)**, achieving significantly higher growth than the industry average and a gain of 60 basis points in market share.

Regarding asset quality, the macroeconomic environment led, for much of 2025, to a deterioration in portfolio quality and a higher cost of risk, with delinquency rates rising in line with system trends, particularly in the retail segment. In response, we strengthened our origination and risk management criteria, reinforced our collections management, and incorporated more stringent creditworthiness assessments. The strategic focus was on growth in commercial lending to medium and large companies, prioritizing profiles with greater financial strength and repayment capacity. Nevertheless, as of December 31, 2025, the non-performing loan ratio stood at 5%, the net cost of risk was 5.7%, and the non-performing loan coverage ratio closed the year at 112%. The evolution of these indicators was in line with the trend observed in the Argentine financial system.

In line with our sector specialization strategy, during 2025 we strengthened our capabilities in energy and strategic resources. **We established a unit dedicated to the Oil & Gas industry, focused on developing its value chain and exploring opportunities related to foreign trade, with operational bases in the Buenos Aires Metropolitan Area (AMBA) and Neuquén. We also continued to enhance our support for the mining sector with tailored credit options and a greater presence in the province of San Juan.** Within this framework, we expanded our coverage in key territories for these activities with new branches in these regions, showing a commitment to responsible, long-term growth.

Throughout the year, we continued to evolve our customer-centric service model. We moved toward an increasingly integrated ecosystem that seamlessly connects in-person, digital, and remote channels. This transformation is supported by the progressive modernization of our physical network, the expansion of self-management areas, and the strengthening of hybrid models that combine in-person and virtual service.

With this approach, in 2025 we consolidated Banco Supervielle's SuperApp as the cornerstone of our digital ecosystem, integrating the key moments in our customers' financial lives into a single environment. **The App reached 1.06 million of active monthly individual users and more than 20,000 active Business users, exhibiting the growing adoption of our digital solutions.** The use of artificial intelligence and the customization of offerings progressively expanded the available functionalities. At the same time, the evolution toward an open ecosystem model strengthened transactional and self-management capabilities. Within this framework, scaling AI-powered WhatsApp as the primary digital touchpoint and new transactional functionalities, simplified the experience and improved interaction: **more than 465,000 individual customers operated through this channel, with self-management levels of 82%.**

This agenda was supplemented by the launch and consolidation of the Savings Account in pesos and US dollars for Payroll and SME customers, strengthened funding, improved customer loyalty, and generated a significant increase in customer balances.

In parallel, progress was made in developing new commercial offerings on high-reach digital platforms, with the integration of Tienda Supervielle on Mercado Libre, which has exceeded half a million sessions since its launch, expanding the visibility of the value proposition and generating new business opportunities.

While strengthening the ecosystem, Seguros Supervielle reported outstanding performance during the year. Business results doubled as compared to 2024, reaching a 67% ROE, while at year-end there were more than 345,000 active insurance policies taking into account individual and business customers. Simultaneously, we continued to enhance the digital experience by expanding the insurance coverage available through digital channels and *Cajas Rápidas*, a strategy that drove a 28% increase in digital and self-managed sales compared to the previous year.

Furthermore, we continued enhancing our synergies with IOL Invertironline through greater commercial and product integration. Within this framework, **the time deposit in US dollars offered through the ecosystem reached over 10,000 customers with active accounts and a portfolio exceeding US$50 million, consolidating a joint offer that expands investment and funding options.** We also launched an interest-bearing account for IOL customers.

As part of Grupo Supervielle's digital transformation process, the IOL ecosystem made significant progress during the year in evolving its technological architecture, consolidating an AI-First strategic approach as a central enabler of scale, efficiency, and customer experience. Over 90% of inquiries were handled by artificial intelligence, resulting in high levels of satisfaction and agile escalation to human agents where necessary. Within this framework, the implementation of prioritization systems significantly reduced response times.

In this context of technological evolution and model scalability, IOL Invertironline consolidated as a relevant player in the local capital market. Assets Under Custody (AUC) exceeded $3.6 trillion at year-end, with real year-on-year growth of 34%, in a context of high macroeconomic volatility. The platform reached more than 2 million open accounts, evidencing both the expansion of the customer base and greater depth in the use of products and services.

Along these lines, IOL Asset Management also consolidated its position, expanding its value proposition to include professional asset management, where the IOL Dólar Ahorro Plus fund ranked third among funds of its kind in Argentina.

None of this would have been possible without the people who make Grupo Supervielle. Throughout the year, we made progress in the cultural evolution of the ecosystem. We renewed Banco Supervielle's purpose as a guide that inspires us, organizes us, and drives us to grow, reaffirming the customer's centrality in every decision. In line with this shared vision, the IOL Invertironline ecosystem also renewed its purpose of making investments accessible to everyone, promoting responsible savings management, and reinforcing financial inclusion as a cross-cutting principle of Grupo Supervielle.

Within this vision of shared growth, we foster the development of our teams' capabilities to respond in an agile fashion to an increasingly changing environment, investing over $761 million in training initiatives, persuaded that transformation is, above all, a human process. This strengthening of our people enabled the modernization of our technology architecture and the incorporation of new work methodologies. Our goal is to accelerate the adoption of artificial intelligence capabilities throughout the organization, enhancing customer service, operational efficiency, and value creation.

Our long-term vision also includes responsible management of environmental and social impacts. In environmental matters, we strengthened our footprint management and the use of renewable energy. We also promoted circular economy practices and reinforced the environmental culture within the organization. Within this framework, 42% of our branch network is now powered by renewable energy, and we have again offset 100% of our carbon footprint over the previous year. These initiatives reinforce our belief that business development must be consistent with resource preservation and building resilience to climate challenges.

On the social front, we continue promoting a strategic investment policy focused on financial inclusion and education, employability, children, senior citizens, and institutional strengthening. Through our financial education programs, we developed 11 initiatives that reached 20,362 people during the period, promoting the informed and safe use of financial tools and helping reduce access and knowledge gaps.

Our sustainability approach extends across the value chain. We continue to strengthen our work with strategic suppliers through training in ESG criteria and promoting their progressive integration into management practices aligned with international standards. During this period, these initiatives reached 68% of our strategic suppliers.

Looking forward, we face a scenario that still presents challenges, but also opportunities linked to the consolidation of a more predictable macroeconomic framework and the gradual recovery of financial conditions and the growth in credit demand.

At Grupo Supervielle, we will continue working with responsibility, discipline, and a commitment to innovation, strengthening our role as a key player in the Argentine financial system and supporting our customers in their daily lives with simple and efficient financial experiences.

With that belief, we renew our commitment to continue creating sustainable value for our shareholders, employees, customers and the society as a whole.



Julio Patricio Supervielle
Chairman of the Board

Evolution of the service model and consolidation of the digital ecosystem

+1 M

Active individual users on SuperApp 82% self-managed via AI-powered WhatsApp

Interest-bearing account

With increased funding and balance growth

82%

Self-managed via AI-powered WhatsApp

+500 K

Sessions at Tienda Supervielle on Mercado Libre

+10 K

Customers with time deposits in US dollars, through synergy with IOL

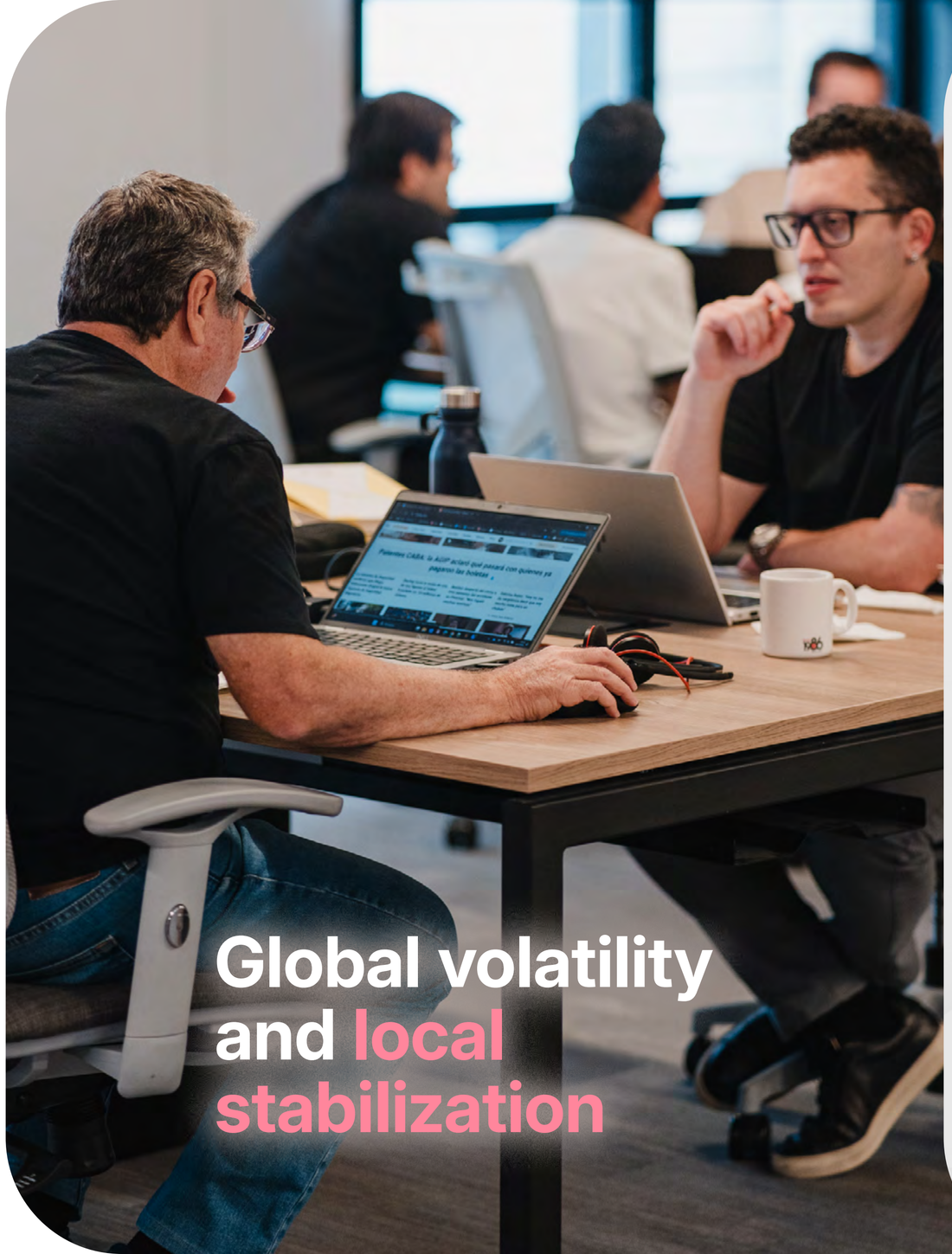
LEARN MORE

Scenarios in which we operate

Scenarios
Trends
Strategy

In this section

- International Context
- Local Scenario
- Outlook for 2026



Global volatility and local stabilization

International Context

In 2025, the growth of the global economy was moderate, with an estimated expansion of 3.3% according to the International Monetary Fund (IMF), following the 3.3% growth recorded at the end of the previous year. This period was marked by trade tensions stemming from the announcement made by the United States government on April 2, known as “Liberation Day.” This announcement entailed a significant increase in tariffs globally, a process that remains ongoing. The United States is currently negotiating trade agreements with various countries to mitigate the impacts and redefine the terms of trade. In this context, the Federal Reserve adopted a cautious stance and reduced its benchmark interest rate three times, accumulating a decrease of 75 basis points, bringing it to a range of 3.75%-3.5%, and totaling a reduction of 1.75 percentage points since September 2024.

This economic and political environment impacted on commodity markets, which experienced high volatility during the period. Oil prices remained stable in the first half of the year due to geopolitical tensions, particularly in the Middle East, but declined during the second half amid expectations of oversupply and lower global demand, with occasional spikes linked to sanctions against Russia. Meanwhile, the international soybean market was constrained by abundant global supply and more moderate demand. This trend exerted downward pressure on prices for much of the year, with limited recoveries toward the end, associated with weather and trade factors.

Local Scenario

During the first half of the year under review, the Argentine economy continued advancing in the process of macroeconomic stabilization, with significant milestones in the fiscal, monetary, and exchange rate fields. This period was marked by the liberalization and unification of the exchange rate regime - primarily for individuals -, financial support from the IMF and other international organizations, and a continued policy of fiscal discipline in a context of slowing inflation and stabilizing expectations.

From the third quarter onwards, the scenario was marked by greater volatility, associated with the mid-term election process and exchange rate pressures, which led to a tightening of monetary policy and measures aimed at preserving financial stability.

The October election results were more favorable to the ruling party than the market had anticipated. This strengthened its political position and led to a more conducive congressional makeup for advancing structural reforms. Within this context, key initiatives such as the 2026 Budget and the Fiscal Innocence Law were approved during the year-end extraordinary sessions of Congress. Furthermore, discussions on other important structural reforms, including those related to labor and criminal law, are expected to continue in the first months of 2026.

Following the elections, a phase of gradual stabilization of financial conditions also began, with improvements in access to financing and the consolidation of a more predictable macroeconomic framework.



Economic Data

At macroeconomic level, the evolution of activity, inflationary dynamics and fiscal performance determined the local scenario during the period.

Inflation

Inflation showed a slowdown throughout the period, falling from levels above 100% year-on-year to 31.5% at the end of December 2025. However, an acceleration of the monthly variation was observed, which went from 1.9% in August to 2.5% in November and 2.8% in December.

Economic Activity

Following the contraction recorded between March and June, the existing recessionary scenario was not aggravated by the economic activity. In fact, positive monthly variations of 0.6% were observed in August and September, and in 2025, GDP grew to 4.4%, according to the Market Expectations Survey (REM) of the Central Bank of Argentina.

Fiscal Policy

In terms of fiscal policy, the Argentine Public Sector accumulated a primary surplus of 1.4% of GDP and a financial surplus of 0.2% of GDP in 2025. These results evidence the continuity of a policy of fiscal discipline maintained since the beginning of the Milei administration.

Monetary Policy

During the first half of the year, monetary and exchange rate policy was geared towards supporting the macroeconomic stabilization process. Within this framework, the agreement with the International Monetary Fund included an initial disbursement of US$12 billion in April, along with additional tranches, which allowed for the replenishment of reserves and supported the modification of the exchange rate regime. On April 11, the lifting of capital controls for individuals—which remains largely in place for businesses—and the unification of the exchange rate were announced, along with the elimination of the "Impuesto País" [tax on certain purchases of foreign currency for the payment abroad of certain goods and services] on US dollar purchases for savings, the elimination of the "dólar blend" [blend rate] and the implementation of a system of exchange rate bands—measures that contributed to stabilize expectations.

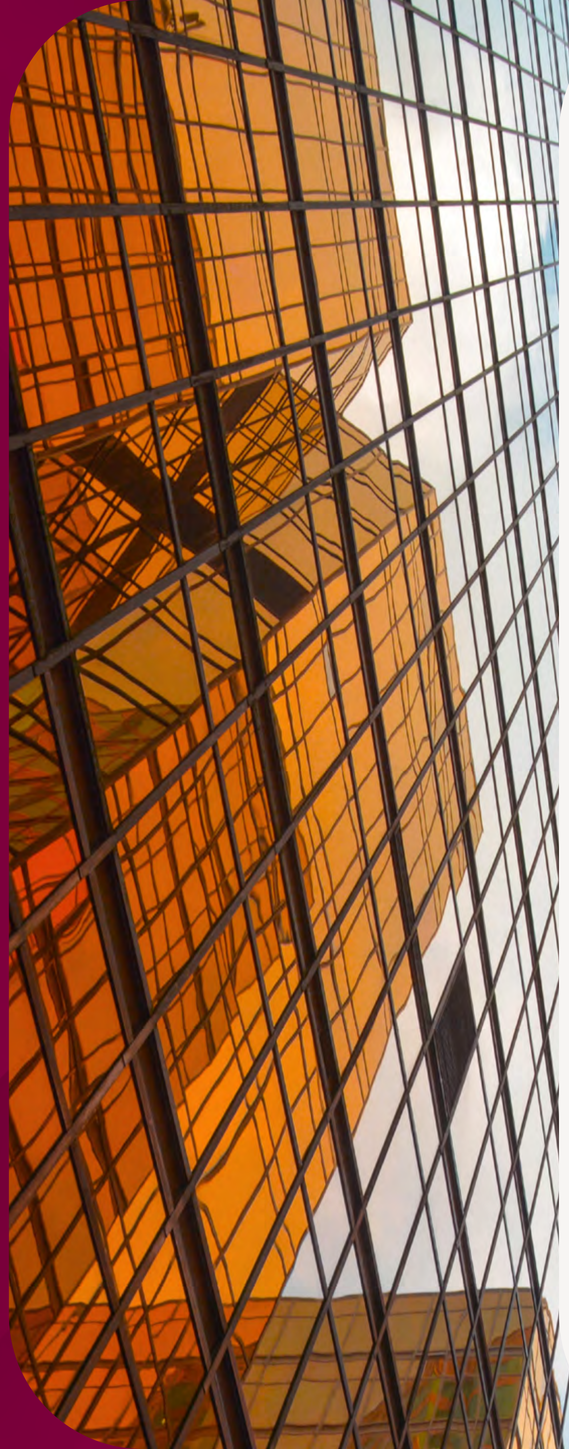
In the third quarter, amid pre-election volatility and exchange rate pressures, the Central Bank of Argentina reinforced its contractionary monetary policy by increasing bank reserve requirements and maintaining high interest rates. These measures reduced liquidity in the financial system and limited credit expansion. Between September and October 2025, the Argentine government received financial support from the U.S. Treasury, including a currency swap agreement for up to US$20 billion with the Central Bank of Argentina, intended to bolster international reserves and contribute to exchange rate stability. This support was complemented by financing mechanisms and liquidity provision through the international financial system, in line with the objective of preserving market stability in a highly volatile environment.

In the final stretch of the year, following the ruling party's victory in the mid-term elections, a new phase of monetary policy began, featured by lower interest rates and improved financing conditions. In December, the Argentine Treasury completed its first voluntary issuance of US dollar-denominated debt in almost eight years, for US$1 billion, marking Argentina's return to international credit markets. The Central Bank of Argentina also announced adjustments to the exchange rate band system, effective January 1, 2026, which will be indexed to inflation, along with the start of a reserve accumulation program consistent with the evolution of money demand. Within this framework, the monetary authority indicated it will maintain a contractionary bias, with an endogenous determination of interest rates, and aimed at remaining positive in real terms.



External Sector

Foreign trade recorded a cumulative surplus of US$11,286 million, driven by a 9.3% increase in exports and a 24.7% increase in imports. Furthermore, the consolidation of the energy surplus—fueled by the development of Vaca Muerta—and the implementation of the Incentive Regime for Large Investments (RIGI by its Spanish acronym) strengthened the outlook for external sustainability. In parallel, the reactivation of the capital markets enabled corporate and provincial bond issuances exceeding US$13 billion. Taken together, these advances, along with the continued fiscal surplus and the slowdown in inflation, paved the way for a more predictable macroeconomic scenario for 2026.



Financial System

During 2025, the financial system operated in a context of high interest rate volatility, associated with changes in the liquidity absorption scheme and the reorganization of monetary instruments. The unwinding of *Letras Fiscales de Liquidez* (LEFIs) [Fiscal Liquidity Bills] in July initially generated downward pressure on rates; however, the subsequent need to withdraw excess pesos, along with the monetary tightening prior to the elections—resulted in increases in bank reserve requirements and interest rates—reduced liquidity, increased the cost of money, and put pressure on system margins, limiting credit expansion. After the election process, rates regained some stability, with the wholesale benchmark (TAMAR) around 30%, and the gradual decrease in rates eased the financial burden on businesses and households, favoring the recovery of economic activity.

In this context, credit growth slowed compared to 2024. Loans in pesos to the private sector grew 67.8% year-on-year (+27.5% in real terms), while loans in US dollars showed a significant increase of 70% compared to the previous year. Portfolio quality deteriorated gradually, in a stabilization process following a period of strong expansion and historically low delinquency rates. The increase in real interest rates, the slowdown in economic activity, and the impact of a lower inflation environment on repayment capacity primarily affected the retail segment, raising delinquency rates and the cost of risk at a systemic level.

Regarding financial savings, private sector deposits in pesos grew 41.4% year-on-year (+7.5% in real terms), showing resilience despite nominal volatility. Throughout the year, there was a continued preference for shorter-term instruments, in line with real interest rates still converging and prudent exchange rate expectations.

Since November, early signs of stabilization have emerged, with falling interest rates, improved liquidity, a recovery in Treasury bond prices, and a gradual strengthening of confidence. Within this context, the new aggregate-based monetary policy and the expectation of positive real interest rates aim to consolidate a more stable financial system, geared towards strengthening financial intermediation.

The Insurance Market

According to the latest information available as of June 30, 2025, the Argentine insurance market is made up of 199 entities, which, based on their specialization, are grouped as follows: Retirement Insurance (15), Life Insurance (34, including Group, Individual, Pension, Health, Personal Accident, and Funeral Insurance), Occupational Risks Insurance (15), and Public Passenger Transport Insurance (5). Additionally, there are 120 entities dedicated to other Property and Casualty Insurance or "mixed" operations, covering both Property and Casualty Insurance, as well as 15 reinsurers (10 domestic and 5 foreign).

In terms of activity, during the 2024 fiscal year ending in June 2025 —the latest information available as of the date of this report— total market production, i.e. the amount of premiums written net of cancellations, showed a significant recovery in real terms, with a year-on-year real growth of 3.8%, compared to the real drop of 4.2% in 2024.

Likewise, the sector's production is estimated to have remained in 2025 at around the same level as in 2024, at 3.7% of Gross Domestic Product (GDP), compared to 3.25% recorded in 2022, which allows us to measure the relevance of the insurance and reinsurance sector within the Argentine economy.

By type, 87% of policies were property insurance and the rest were casualty insurance. The first segment is led by Motor Vehicles insurance, accounting for approximately 48.1% of Property Insurance. Occupational risk insurance was the second most important line of business, accounting for 24% of the segment. Group Life and Credit Life lines accounted for 12.9% of total insurance policies issued.

The intermediation system strengthened, with over 50,400 licensed insurance brokers, including individuals and companies. This channel remains the market's primary sales driver, serving as the crucial link between the 206 insurance companies and end users.



Mutual Fund Industry

The mutual fund industry once again mirrored the main movements and expectations of the local market in 2025. The year's close showed high volatility in the peso-denominated segment and a significant recovery in the US dollar-denominated segment, which substantially altered the industry's composition. While peso-denominated funds contracted, US dollar-denominated funds sustained the market's overall growth, increasing their relative share from 9% in December 2024 to 21% in December 2025.

The behavior of the industry throughout the year may be organized into three distinct phases, closely linked to changes in the exchange rate system and the electoral process:

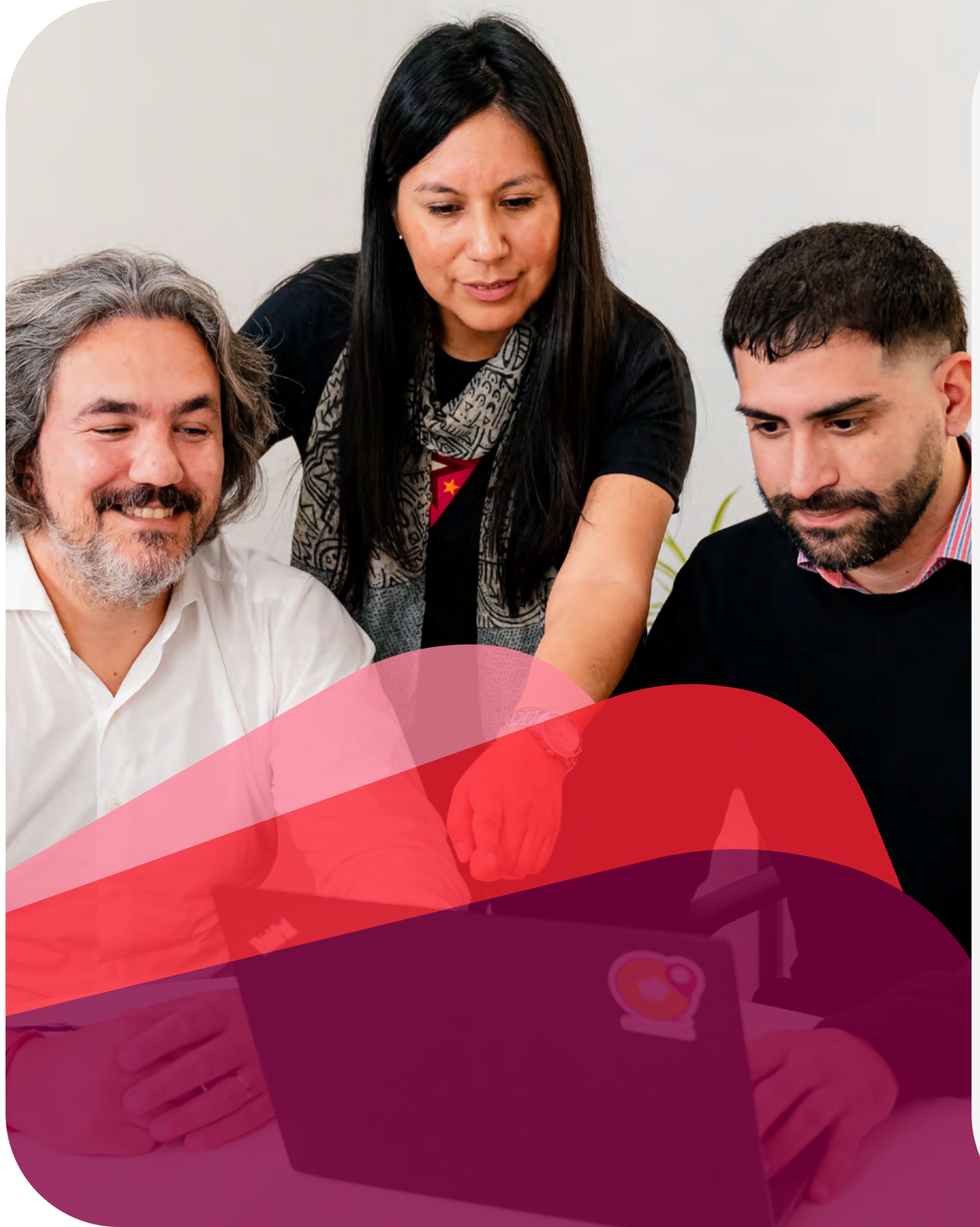
Phase I (January–April)
A period of positive flows in both pesos and US dollars, with a growing bias toward dollarization as uncertainty increased. This stage ended with the announcement of the new floating exchange rate system and the lifting of exchange controls for individuals.

Phase II (May–October)
Context of a more restrictive monetary policy, with high and volatile interest rates, which boosted the process of portfolio dollarization and sustained the growth of US dollar funds, especially in the period prior to the elections.

Phase III (November–December)
After the electoral process, a partial recovery in the demand for pesos was observed, associated with expectations of disinflation and lower rates, although without fully compensating for the outflows recorded in the previous months.

Beyond the industry's overall performance, an analysis by product type, reveals differentiated dynamics based on investment horizons and the role funds play within investors' strategies.

US dollar-denominated funds continued to grow



Cash Management

This segment includes funds designed to manage short-term liquidity surpluses, both in pesos and US dollars. In the peso segment, annual returns were in line with expectations for each category: the Money Market fund led the way with a 34% return, followed by T+1 funds, with longer-term strategies and returns exceeding 38%. The tiered returns were consistent with the risk profile and maturity of each product. In the US dollar segment, high available liquidity kept rates contained throughout the year, which ended with an average annual return of approximately 1.5% for the category.

Asset Management

Focused on mid- and long-term investment positions, the performance of Asset Management funds was more heterogeneous. In the US dollar segment, flows remained positive and relatively stable throughout the year. In pesos, however, more pronounced movements were observed: US dollar-linked funds concentrated demand as a currency hedge at various times during the year, while CER-adjusted funds experienced months of volatility and negative flows, before recovering value after the elections and closing the year as the category with the highest cumulative return in pesos. The variable income asset segment also showed a negative first half of the year with a significant recovery in the final stretch, both in terms of returns and flows.

Looking ahead to 2026, the outlook for the mutual funds industry is linked to an expected recovery in real money demand in a scenario without elections. This could translate into positive flows for peso-denominated funds and a gradual recovery of longer-term segments. At the same time, US dollar-denominated funds are expected to continue consolidating their relative share within the industry. The evolution of the peso yield curve and monetary policy decisions will be key factors in incentivizing the shift of flows toward longer-term products, in a context that will continue to require caution and gradual progress.



Gradual expansion in a context of greater predictability

Outlook for 2026

At international level, the International Monetary Fund (IMF) forecasts moderate global economic growth of around 3.3% by 2026, amid a gradual slowdown in inflation and a partial stabilization of financial conditions. Nevertheless, the company is aware that that progress toward inflation targets remains uneven. This has led major central banks, including the Federal Reserve, to maintain a cautious stance regarding the pace of interest rate cuts.

In this scenario, risks associated with more restrictive trade policies and geopolitical tensions persist, although the IMF notes that the signing of bilateral and regional trade agreements—including those promoted by the United States—could partially mitigate the effects of greater fragmentation of international trade. Risks linked to growth trends in China and potential episodes of financial volatility also remain. Overall, the organization anticipates moderate expansion among Argentina's main trading partners, with the balance of risks still tilted to the downside.

For the local economy, the consulting firms included in the Argentine Central Bank's Market Expectations Survey (REM) estimate a 3.2% growth in economic activity by 2026. Similarly, they anticipate an annual inflation rate of 22.4%, a TAMAR interest rate of 22.4%, and a nominal exchange rate of $1,750 per US dollar by the end of the period, which would represent a devaluation of 20.9%.

Looking ahead, the Argentine financial system is moving toward a more predictable environment, supported by the current administration's political consolidation and the progress of its reform agenda, which are key to the continued macroeconomic stabilization process. Within this framework, the fiscal, labor, and regulatory reforms currently under discussion are expected to contribute to improved productivity and long-term growth, fostering a gradual recovery of economic activity, greater dynamism in credit, and gradual progress in the normalization of the quality of the financial system's loan portfolio.

LEARN MORE

Management with Impact Ethical Decisions Stakeholders

Integrated Value Creation

In this section

- Preparation of the Report
- Sustainability Strategy
- Stakeholder Engagement
- Materiality Analysis
- How We Create Value

Preparation of the Report

GRI 2-2, 2-3, 2-4, 2-14, 3-3

We submit a new edition of the Integrated Annual Report of Grupo Supervielle, with the most relevant results during 2025 for the creation of long-term financial and non-financial value, in an integrated and sustainable way.

This report shows the evolution of our practices, the performance of our business units, and the integration of sustainability criteria into our corporate strategy, as well as our long-term vision and how we align short-term decisions with objectives that strengthen our ability to create value for all our stakeholders.

Date of Report

March 2026

Reporting Period

January 1 to December 31, 2025

Company

Grupo Supervielle

Reporting cycle

Annual

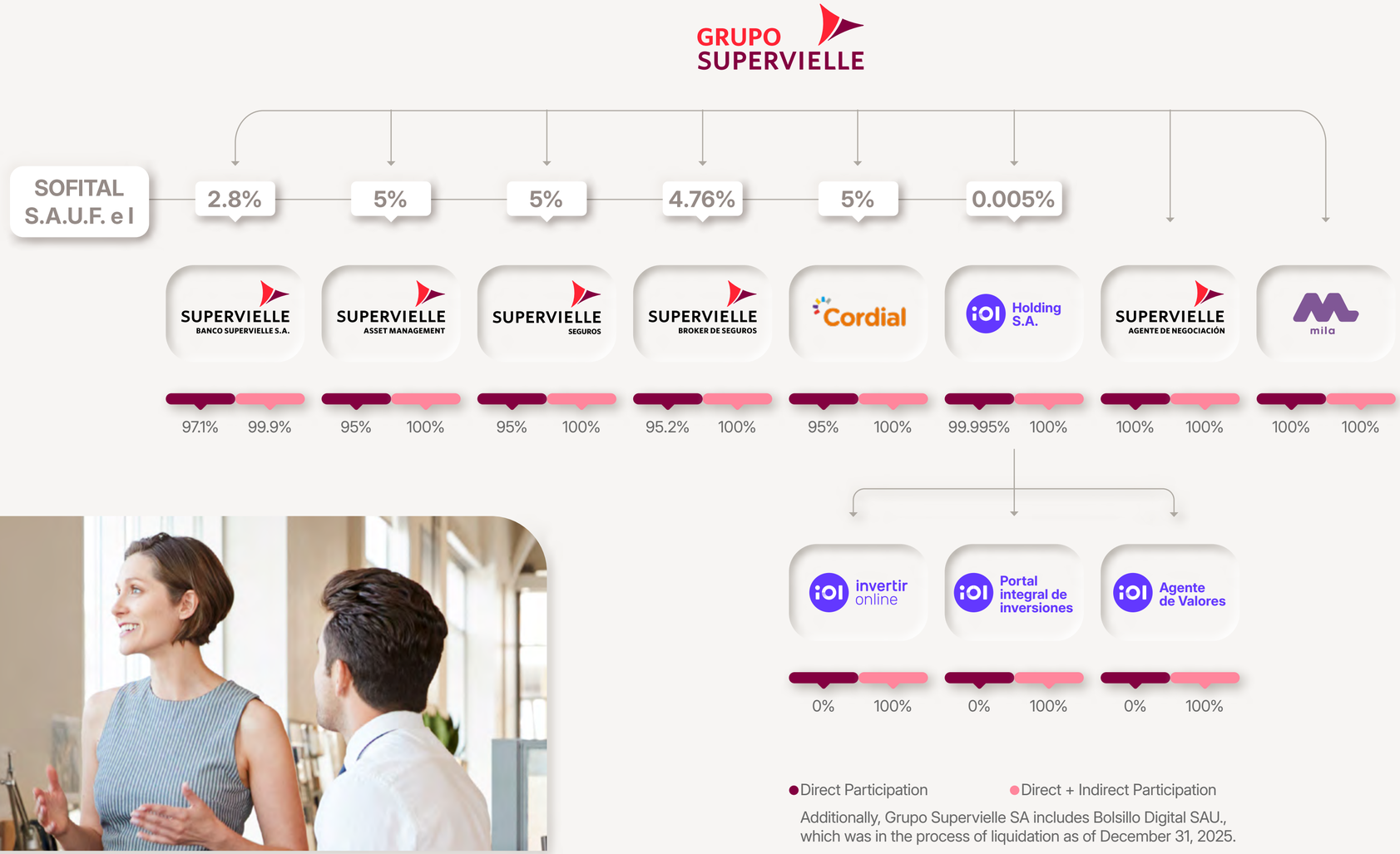
The report was prepared by the Sustainability and Investor Relations Departments, with the cooperation of subsidiary referents, in accordance with the GRI Standards (“Global Reporting Initiative”), Standards 2021, the guidelines of the International Integrated Reporting Framework (<IR> Framework) of the IFRS Foundation, and the metrics and criteria of the Sustainability Accounting Standards Board (SASB) for Commercial Banks, Insurance, and Asset Management and Custody Activities.

Contact
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Unless otherwise indicated, figures in this report are stated in constant currency as of December 31, 2025. Similarly, the financial indicators for fiscal year 2024 were adjusted for inflation and stated in constant currency as of December 31, 2025, so that they can be compared with the results of the reported year.





Additionally, Grupo Supervielle SA includes Bolsillo Digital SAU., which was in the process of liquidation as of December 31, 2025.

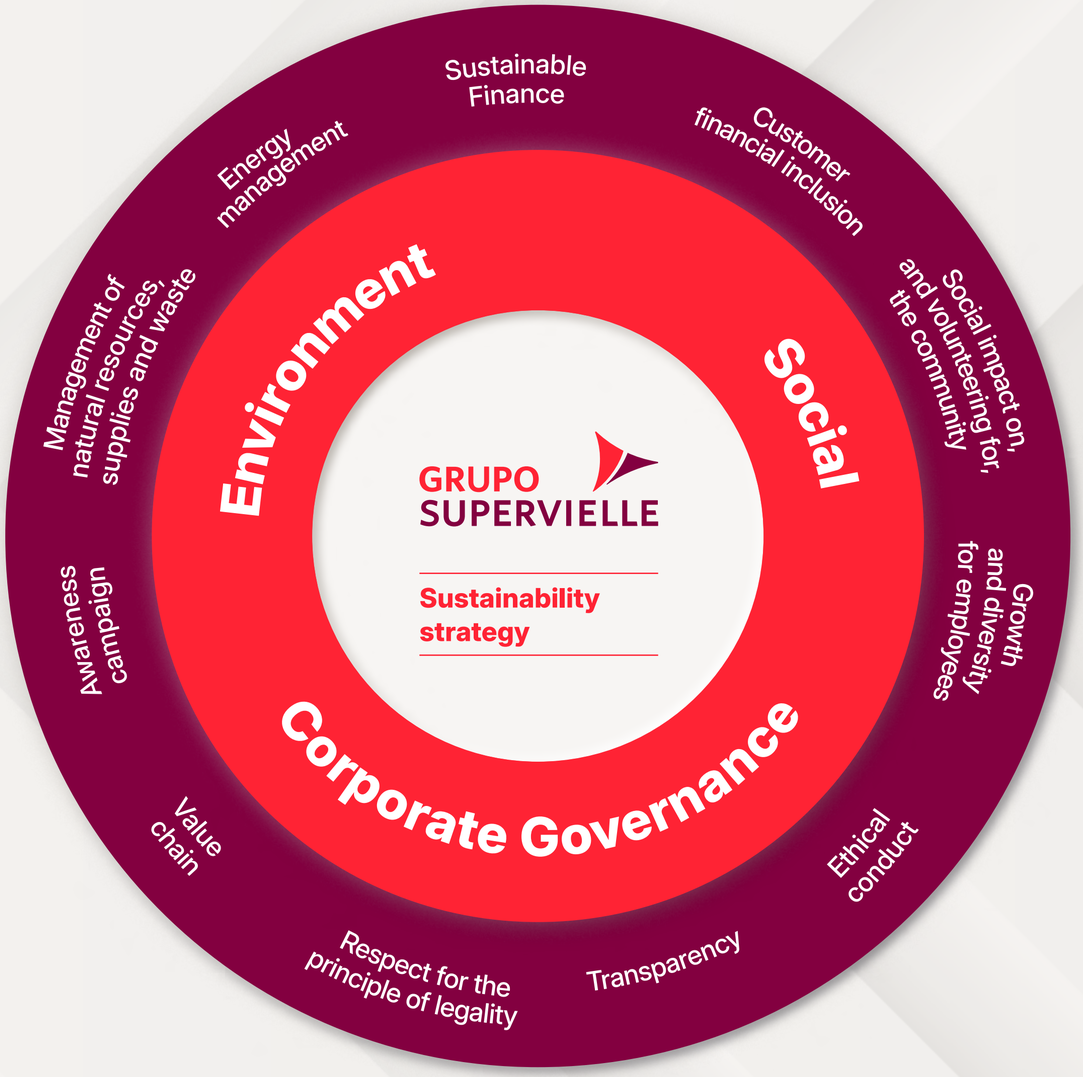
Sustainability Strategy

GRI 2-12, 2-13, 2-22, 2-23

Our sustainability strategy focuses on the integration of environmental, social, and governance factors, with the aim of creating long-term value for customers, employees, and communities. To do so, we promote stakeholder engagement, digital and cultural transformation processes, and quantifiable metrics to measure the impact of our initiatives.

The sustainability strategy is designed and implemented by the Sustainability Department, which reports directly to the Chairman of the Ethics, Compliance, and Corporate Governance Committee, with sustainability referents in each of our subsidiaries. A key pillar of this strategy is providing open and transparent information about our organization's non-financial performance.

The triple impact approach guides decision-making and performance



Policies and Standards that Guide our Sustainable Performance

To foster responsible growth in line with environmental, social, and corporate governance challenges, we have a set of policies and frameworks that guide our internal practices and decision-making.

These tools, combined with the external recognition of our continued inclusion in the BYMA Sustainability Index, strengthen a management approach that is aligned with international standards and the expectations of our stakeholders.

The **Sustainability Policy** defines the key principles and framework for integrating sustainability into the corporate strategy and business model. It establishes clear commitments—responsible growth, transparency, ethical culture, environmental management, social impact, and good governance practices—and guides decision-making based on ESG criteria. Its review and updating are the responsibility of the Board of Directors.

SEE DOCUMENT

In turn, the **Diversity, Equity and Inclusion (DEI)** Policy promotes a diverse, equitable, and inclusive work culture that respects biological, social, and psychological differences. It establishes guidelines to ensure equal opportunities, prevent discrimination, foster a safe environment, and value each person's unique perspective. It applies to all employees, managers, and subsidiaries, promoting practices, responsibilities, and training that consolidate a respectful and inclusive work environment.

SEE DOCUMENT

Additionally, the **Waste Management Policy** establishes Grupo Supervielle's guidelines and commitments to ensure the responsible and sustainable management of waste generated in the course of its activities. It promotes compliance with current regulations, to ensure the proper separation, storage, transportation, and final disposal of waste. It also fosters awareness among employees, suppliers, and third parties regarding their responsibility in the proper management of waste.

SEE DOCUMENT

Grupo Supervielle continues to be included in the *BYMA (Bolsas y Mercados Argentinos)* Sustainability Index for the seventh consecutive year since its launch in December 2018. The index, which is non-commercial, is developed with the technical support and know-how of the Inter-American Development Bank (IDB). Its objective is to identify and recognize leading companies in the market for their sustainability practices, evaluating the performance of issuers across four pillars: Environment, Social Impact, Corporate Governance, and Development.

LEARN MORE

Policies that turn principles into effective management practices

Stakeholder Engagement

GRI 2-12, 2-29

Engagement with our stakeholders is a central pillar of Grupo Supervielle's sustainability strategy. We implement a specific plan to promote continuous and decentralized interaction among our teams, our subsidiaries throughout the country, and the various stakeholders. This approach is based on four key principles: accessibility, timely response to legitimate concerns, transparency in our commitments, and disclosure of relevant information.



Ongoing dialogue that strengthens our decisions



This plan promotes dialogue and exchange of information with our stakeholders through multiple channels, including:

- **Institutional channels:** On our official website (www.gruposupervielle.com) we report on the evolution of the business strategy, the progress of the digital and cultural transformation process, and key performance indicators (KPIs).
- **Forums for exchange:** We hold meetings, conferences and events both online and in person.
- **Publications and satisfaction measurement:** We publish management reports and conduct satisfaction surveys of customers and employees.
- **Customer service channels:** We use various channels such as: WhatsApp, email, telephone, contact centers and provide a customized service at branches.
- **Materiality analysis:** We regularly conduct a materiality survey to learn about the expectations and needs of our stakeholders. Its results are used for our annual materiality analysis that defines the content of our Integrated Report, with the supervision of the Sustainability Department and the Ethics, Compliance and Corporate Governance Committee, which submits its recommendation for approval to the Board of Directors of Grupo Supervielle.
- **Investor relations:** Within the framework of the Investor Communication, Confidentiality and Use of Privileged Information Policy, we respond to the concerns of investors and shareholders through three main tools: conference calls on results, press releases with updated information and annual publications, such as the 20-F and the Integrated Annual Report.
- **Direct channel:** We have a direct channel for dialogue with the Investor Relations area: IR-GrupoSupervielle@gruposupervielle.com.ar

Associations

GRI 2-28

We integrate the following organizations that enhance our ability to generate economic and social impact in the country.

- **ADEBA** *(Asociación de Bancos Argentinos)*
- **AAEC** *(Asociación Argentina de Ética y Compliance)*
- **AMCHAM** *(Cámara de Comercio de los Estados Unidos en Argentina)*
- **GDFE** *(Asociación Civil Grupo de Fundaciones y Empresas)*
- **AEA** *(Asociación Empresaria Argentina)*
- **AVIRA** (*Asociación de Aseguradores de Vida y Retiro de la República Argentina)*
- **BYMA** *(Bolsas y Mercados Argentinos)*
- ***Cámara Argentina de Fintech***
- ***Cámara Argentina de Fondos Comunes de Inversión***
- ***Cámara de Agentes de Bolsa***
- ***Cámara de Comercio e Industria Franco-Argentina***
- ***Cámara de Sociedades***
- ***Cámara Insurtech Argentina***
- **CEADS** *(Centro Empresario Argentino para el Desarrollo Sostenible)*
- **CEM** (*Consejo Empresario Mendocino)*
- **CIPPEC** *(Centro de Implementación de Políticas Públicas para la Equidad y el Crecimiento)*
- **FCI** (Factors Chain International)
- **ICC Argentina** – *Comisión Bancaria*
- **IDEA** *(Instituto para el Desarrollo Empresarial de la Argentina)*
- **IIF** (Institute of International Finance)
- **IAEF** *(Instituto Argentino de Ejecutivos de Finanzas)*
- **LIMRA** *(Asociación de Marketing e Investigación de Seguros de Vida)*
- **MAV** *(Mercado Argentino de Valores)*
- ***Mendoza Fiduciaria S.A.***
- ***A3 Mercados***
- ***Poder Ciudadano*** *(Capítulo Argentino de Transparencia Internacional)*



Partnerships that enhance our institutional impact

Materiality analysis

GRI 2-12, 2-29, 3-1, 3-2

The materiality analysis is critical for defining the content of this Report and for driving the integration of sustainability into our corporate strategy. This analysis helps identify and assess the positive and negative impacts—actual or potential—resulting from our activities on the environment, people, and the economic performance of our business. This review is in line with Human Rights and the Sustainable Development Goals (SDGs) and takes into account short, medium and long-term risks and opportunities.

Steps in the Materiality Analysis

1. Consideration of prior information and stakeholder requirements
We reviewed the results of the materiality survey conducted the previous year, as well as the requirements, expectations, and inquiries from our stakeholders that we recorded throughout the reported period in the various engagement and contact channels.

2. Review of industry practices and priorities
We examined the trends, strategic topics, and sustainability standards being prioritized by peer companies within the financial industry, with the aim of identifying issues that may affect our performance and market expectations.

3. Internal assessment with leaders and key areas
Based on the above, an internal analysis was carried out by the First Vice Chairman of the Board, the Chief Investor Relations Officer and the Sustainability and the Corporate Risk Departments.

4. Development of the materiality matrix
Based on previous analyses and preliminary findings, we developed the materiality matrix that positions each topic according to its importance to our stakeholders and its impact on the organization's strategy, management, and performance.

5. Analysis from the perspective of Corporate Risks and the double materiality approach
The Corporate Risks team assessed the criticality of the topics included in the matrix, using the double materiality approach, which takes into account both the positive and negative impacts — actual and potential — on the environment and stakeholders, as well as the financial and strategic perspective of the business.

6. Executive Validation
Finally, we validated the material topics of this report with our CEO.

7. Board Approval
We submitted the consolidated list of material topics to the Board for review, analysis, and approval.

A structured process to define material topics



Material topics

As a result of the materiality analysis process, we consolidated the matrix that identifies the most material topics related to the impact of our operations on the economy, the environment, and people, and which drive Grupo Supervielle's strategy and sustainable management. In this Report, we performed order and nomenclature adjustments for greater clarity. In particular, the topic "Complaint Management" was renamed "Customer at the Center" to provide a broader view of customer experience and service. Likewise, the topic "Credit-Related Social-Environmental Risk Management," which in 2024 appeared as a separate topic, was incorporated into "Risk Management" to consolidate criteria and strengthen the Group's comprehensive view of risk management.



Note: The strategic material topics of greatest significance to the company are highlighted in purple, based on the analysis of risks and impacts to the business.

* Replaces the topic "Complaint Management" of the 2024 Annual Report.

** Includes the material topic "Credit-Related Social-Environmental Risk Management" which was a separate topic in the 2024 Report.



We prioritize the topics with the highest impact

How We Create Value

In this Report we address our material topics following the guidelines of the International Integrated Reporting Framework (<IR> Framework) of the IFRS Foundation, to connect our management with the goals and objectives of the United Nations' 2030 Agenda.

This helps us understand the organization as a system of capitals in dialogue that are constantly generating value. We thus show how each of our decisions contributes to the development of Grupo Supervielle and to the well-being of the people and communities with whom we interact.



LEARN MORE

Grupo Supervielle today

Closeness
Simplicity
Evolution

In this section

- Long-Term Value Creation
- Supervielle Ecosystem
- Share Structure
- Board of Directors
- Committees
- Good Governance Practices
- Risk Governance
- Ethics and Conduct

Long-Term Value Creation

GRI 2-1, 2-2, 2-6

We are a customer-centric financial and non-financial services platform with over 130 years of experience in Argentina. Through a comprehensive proposal of simple and agile solutions, we aim to support individuals and businesses in their daily activities, in an increasingly dynamic and challenging environment.

Our ecosystem integrates multiple platforms and brands—including Banco Supervielle, the main subsidiary of Grupo Supervielle—a network of our own physical and virtual branches operating in the Autonomous City of Buenos Aires, Greater Buenos Aires, and various provinces throughout the country, and digital channels that allow us to be present wherever our customers are. This combination of closeness, capillarity, and technology is one of the main pillars of our growth strategy.

Through Banco Supervielle and our other subsidiaries, we have developed a diverse and complementary range of products and services—retail and corporate banking, asset management, and insurance services—aimed at consolidating our position as a key player in the Argentine financial system. This comprehensive offer is complemented by investment solutions through IOL Invertironline, one of the leading online trading and investment management platforms in Argentina.

We are committed to digital and cultural transformation, placing the customer at the center of everything we do. We are continuously modernizing our technology architecture, expanding our channels, and introducing agile methodologies and innovation to respond efficiently and effectively to the needs of those who trust us.

In this process, we took a significant step in the cultural evolution within the Bank Ecosystem. The world is constantly changing, and we must adapt to avoid falling behind. That's why we honor our past achievements, strengthen what defines us, and make the necessary changes to reinvent ourselves, always with people at the heart of our work.

We now understand that dreams begin in the everyday, in every action that moves us toward our goals. Based on this idea, we have a renewed purpose:

We support our customers in their daily lives with simple and efficient financial experiences

SEE MORE
in Human Capital

In line with this people-centric approach, the IOL Invertironline Ecosystem defines too its new purpose focused on financial accessibility:

We expand access to investment solutions making savings growth simple for everyone

Our shares have been listed on BYMA and the NYSE since 2016, evidencing the strength of our business model, sustainable growth, and commitment to strengthening the Argentine financial system. Along this path, we intend to be an agile, innovative, and competitive business that contributes to the country's economic development and helps individuals and businesses achieve their goals.



We Consolidated a Resilient Business Model

The 2025 management plan was geared towards navigating the macroeconomic transition with a focus on business sustainability, combining selective growth, prudent risk management, operational efficiency, and investment in innovation. This approach allows Grupo Supervielle to strengthen its competitive positioning and advance in the creation of long-term economic and social value, keeping pace with the evolving context and the needs of its customers.

Throughout the year, the macroeconomic scenario combined progress towards stabilization with episodes of volatility typical of an election year. During the first half of the year, the stabilization process of the Argentine economy -initiated the previous year- deepened, with the continuation of a consistent fiscal policy and a sustained slowdown in inflation for the second consecutive year. This period also saw significant milestones regarding fiscal, monetary, and exchange rate matters, which contributed to greater macroeconomic predictability, supported by financial backing from international organizations. From the third quarter onward, there were higher levels of uncertainty and exchange rate pressures due to the mid-term election, leading to a tightening of monetary policy and the adoption of measures aimed at preserving financial stability. Toward the end of the year, following the elections, signs of gradual stabilization began to emerge, suggesting a gradual recovery in financial conditions.

In this context, Banco Supervielle continued to move forward in the strategic transition of its assets toward its loan portfolio, with a focus on credit as the engine of the business. Building on the initiatives launched the previous year to expand access to financing, in the first quarter of 2025 there was a significant growth in the retail segment, driven by personal loans, car loans, and credit cards, primarily for customers with Payroll accounts and for Senior Citizens who collect their pension at the Bank. From the second quarter onward, as the macroeconomic environment became more challenging in terms of economic activity, household disposable income, and higher interest rates, the lending strategy evolved toward a prudent rebalancing of the portfolio, with a greater share of corporate and SME loans, while maintaining more selective origination criteria.

Credit growth and the stabilization of the economic cycle occurred alongside with an increase in non-performing loans, particularly from the third quarter onward. This behavior, expected in a process of portfolio expansion and restructuring, primarily revealed the context of lower inflation and rising utility prices, which impacted household disposable income. These dynamics influenced the evolution of non-performing loans and required adaptation processes from both banks and borrowers. Faced with this scenario, Grupo Supervielle reinforced its comprehensive risk management approach, adjusting origination policies, strengthening provisions, and maintaining prudent coverage levels, with the aim of navigating the cycle while preserving asset quality and capital strength.

We evolved our business model to achieve solid growth

Long-term value creation is also supported by a sustained agenda of strategic innovation. During 2025, Banco Supervielle made progress on four key initiatives that evolved throughout the period:

Evolution of our SuperApp Supervielle

Integrating artificial intelligence, personalization, and open ecosystems, along with scaling WhatsApp as a digital customer service channel, has simplified our customers' financial lives. This evolution gradually expanded the available features, improved the digital experience, and scaled the volume of interactions, introducing transactional and self-service capabilities.

Improvement of synergies with IOL Invertironline

The integration with IOL showed increasing results during the year, both in terms of customer acquisition and cross-selling.

IOL Invertironline, with its investment platform, continued to advance its strategy of diversifying its revenue streams and expanding the reach of its business to higher-value segments, such as affluent customers, companies, and independent financial advisors.

Launch of the Interest Bearing Savings Accounts in pesos and US dollars

The strategy Payroll and SME customers evolved since its launch in April, leading to greater adoption and a closer relationship with customers, strengthening funding and expanding the primary customer base. Throughout this period, this offer has been progressively integrated into the Grupo Supervielle ecosystem, including IOL Invertironline customers.

Development of new business proposals on high-reach digital platforms

Throughout 2025, progress was made in integrating Tienda Supervielle into the Mercado Libre ecosystem, expanding Grupo Supervielle's presence on one of the country's leading e-commerce platforms. This initiative evolved from its initial launch to a greater operational scale and volume of interactions, strengthening the visibility of its value proposition and generating new business opportunities.



Supervielle Ecosystem

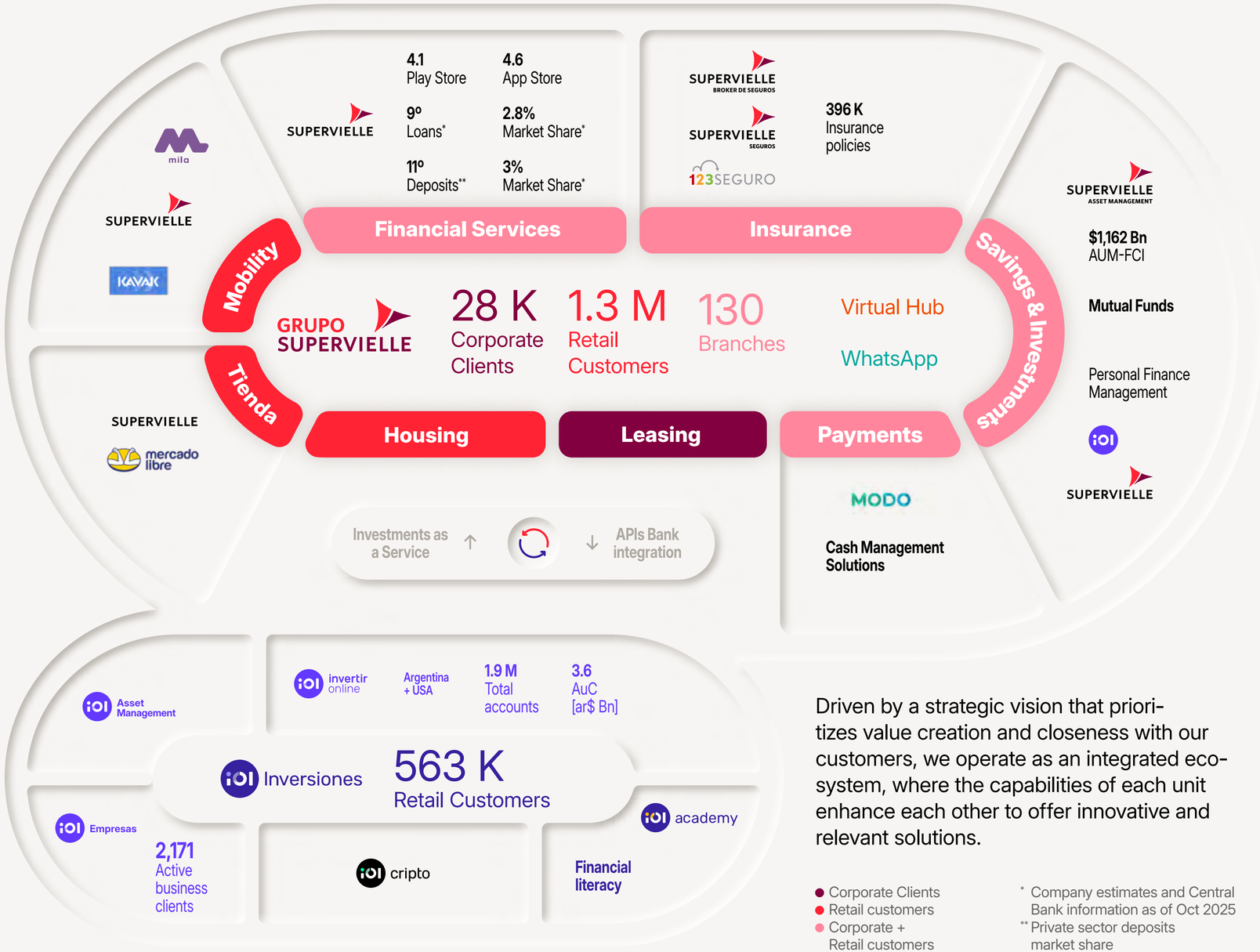
GRI 2-1, 2-2, 2-6

The companies that make up Grupo Supervielle work together to meet diverse needs, anticipate opportunities, and consolidate their differentiated value proposition in the financial and related services market.

Companies that make up Grupo Supervielle

- Banco Supervielle S.A.
- Supervielle Seguros S.A.
- Supervielle Productores Asesores de Seguros S.A.
- Supervielle Asset Management S.A. (Sociedad Gerente de FCI)
- Invertironline S.A.U. (IOL invertironline)[1]
- Micro Lending S.A.U. (MILA)
- Supervielle Agente de Negociación S.A.U.
- Espacio Cordial de Servicios S.A. (Cordial Servicios)
- Portal Integral de Inversiones S.A.U. (IOL Inversiones, IOL Academy)[1]

[1] Invertironline and Portal Integral de Inversiones are direct subsidiaries of IOL Holding, a company incorporated in Uruguay and 100% controlled - directly and indirectly - by Grupo Supervielle S.A.



Driven by a strategic vision that prioritizes value creation and closeness with our customers, we operate as an integrated ecosystem, where the capabilities of each unit enhance each other to offer innovative and relevant solutions.

- Corporate Clients
- Retail customers
- Corporate + Retail customers

* Company estimates and Central Bank information as of Oct 2025
** Private sector deposits market share

Share Structure

GRI 2-1, 2-2, 201-4

Grupo Supervielle's Class B shares have been traded on the BYMA (formerly MERVAL) and MAE markets under the ticker "SUPV" since May 19, 2016. Parallelly, the Company has American Depositary Shares (ADS), each representing five Class B shares, which are listed on the New York Stock Exchange (NYSE) also under the ticker "SUPV".

The information presented below shows the share structure as of December 31, 2025.

	Class A Shares	Class B Shares	Total
Controlling Shareholder	61,738,188	50,621,289	112,359,477
Fideicomiso Familia Supervielle		49,492,485	49,492,485
Outstanding Class B shares		120,053,588	120,053,588
Class B Treasury shares*		6,680,546	6,680,546
ADRs (stated in Class B shares)		155,825,615	155,825,615
Total	**61,738,188**	**382,673,523**	**444,411,711**

Except for Class A shares, which are entitled to five votes each, all common shares have the same economic interests. Class B shares are entitled to one vote each.

As of December 31, 2025, the *Fondo de Garantía de Sustentabilidad ANSES* (FGS ANSES) owned 7.6% of the share capital of Grupo Supervielle, corresponding to Class B shares and representing 4.8% of the voting rights, without considering the repurchased Treasury shares and held in the portfolio. Furthermore, during the reported period, the company did not receive financial aid from any government agencies.

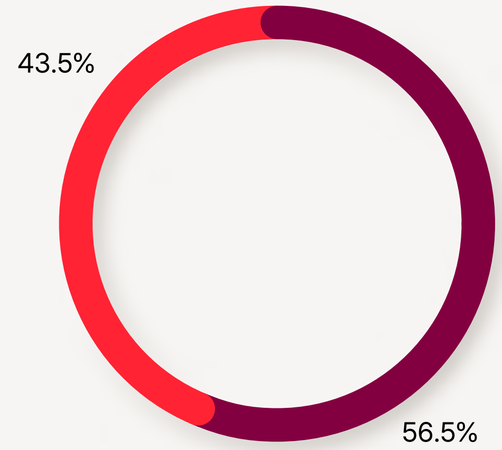
Likewise, on April 22, 2025, the Ordinary General Shareholders' Meeting approved a capital increase by means of the subscription of up to $120,000,000, through the issuance of up to 120,000,000 of new Class B common shares, with one vote per share and a nominal value of $1 each.

Additionally, the Board of Directors was authorized to determine the final subscription price of the new Class B shares, which must be between a minimum equal to 85% and a maximum equal to 120% of the average trading price. This average will be calculated based on the trading volume of the Company's American Depositary Receipts registered on the New York Stock Exchange, for the five trading days immediately preceding the date the price is determined.

* This refers to Class B shares repurchased by the Company under its repurchase programs approved in 2022 and 2024. Accordingly, 12,310,611 Class B shares were cancelled between August 3, 2025 and December 31, 2025, upon reaching 3 years since their acquisition.

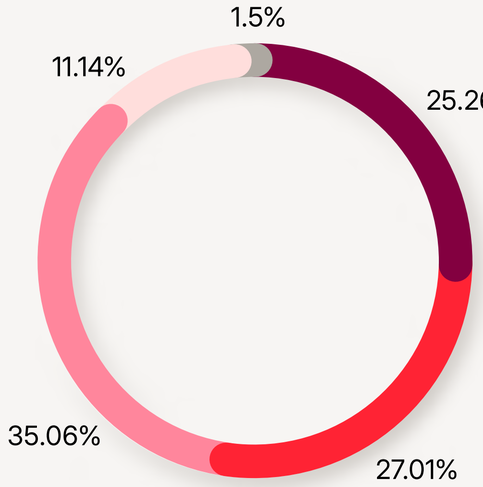
The Board of Directors was also authorized to request the necessary authorizations to make the public offering of the shares in domestic and/or in any foreign markets as may be determined.

Outstanding shares



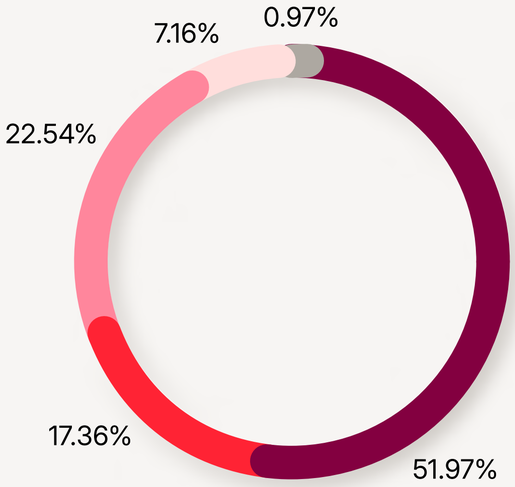
- ADRs (stated in Class B shares)- International markets
- Class B shares – Domestic market

Economic interest



- Controlling shareholder
- Outstanding Class B shares
- ADRs (stated in Class B shares)
- Fideicomiso Familia Supervielle
- Class B Treasury shares

Voting right



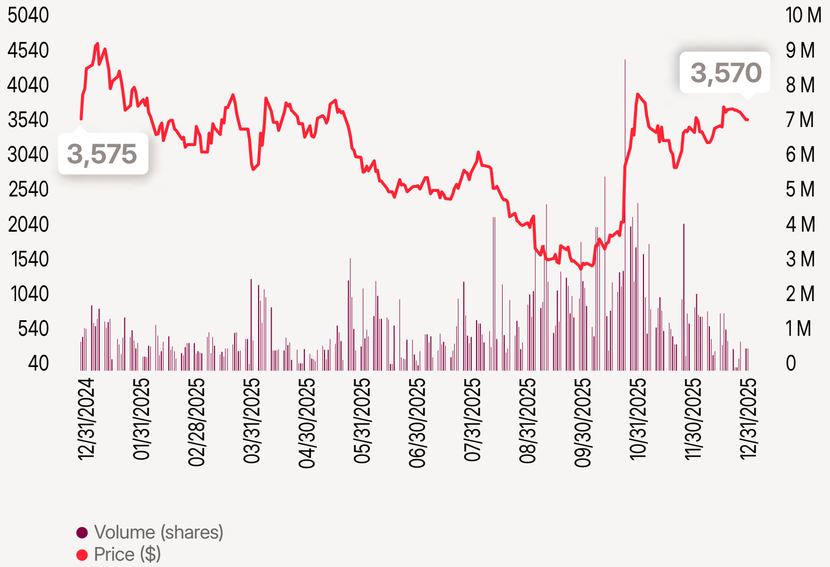
- Controlling shareholder
- Outstanding Class B shares
- ADRs (stated in Class B shares)
- Fideicomiso Familia Supervielle
- Class B Treasury shares

Evolution in Capital Markets

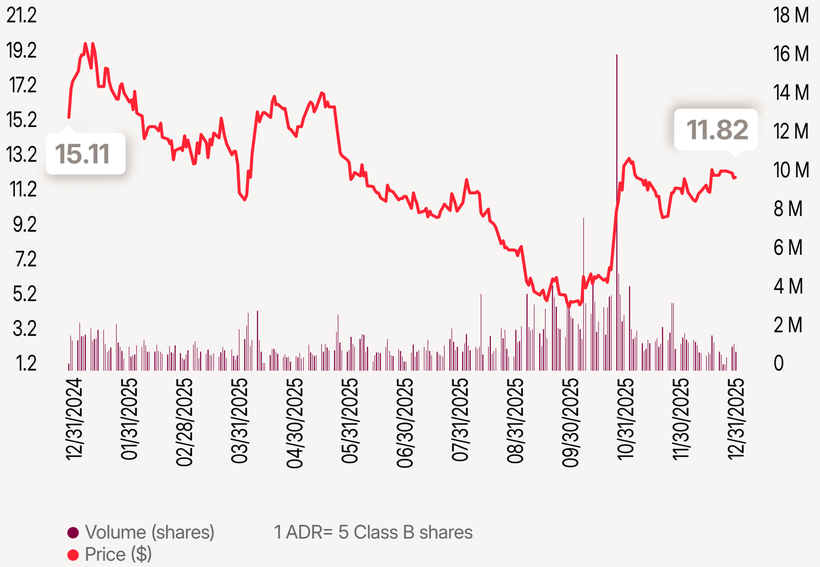
The chart below illustrates the price evolution of Grupo Supervielle's Class B shares (SUPV. BA), along with the volume traded on BYMA, during 2025.

The following chart shows the evolution of the price of Grupo Supervielle ADSs and the volume traded on the New York Stock Exchange (NYSE) during 2025.

SUPV-BYMA Evolution (prices in Argentine Pesos)



SUPV-NYSE Evolution (prices in US Dollars)



1 ADR= 5 Class B shares



Treasury Shares

In July 2022 and April 2024, the Board of Directors of Grupo Supervielle approved two share buyback programs, pursuant to the provisions of Law No. 26831 - Capital Markets and the regulations of the Argentine Securities and Exchange Commission (CNV). Under the first program, the Company acquired 14,050,492 Class B common shares, and 4,940,665 Class B common shares under the second program, totaling 18,991,157 shares, equal to 4.1581% of the share capital. Between August 16, 2025 and December 31, 2025, 12,310,611 Class B common shares, with one vote per share each, were automatically cancelled, as the three (3) year period established in Section 67 of Law No. 26831 – Capital Markets had elapsed, counted from the date of their acquisition, without the shares having been sold or a resolution adopted by the shareholders' meeting regarding their disposition. As a result of this cancellation, the Company's share capital was automatically reduced to 444,411,711 shares, represented by 61,738,188 Class A common shares and 382,673,523 Class B common shares. As of December 31, 2025, Grupo Supervielle held 6,680,564 Class B common treasury shares, representing 1.503234% of the share capital.

Stock option plan

On May 7, 2025, the Board of Directors of Grupo Supervielle approved a Stock Option Plan for certain key employees and executives of the company and its subsidiaries. The purpose of this plan is to align the performance and incentives of these participants with Grupo Supervielle's strategic objectives, improve talent retention, and promote the creation of long-term, sustainable value for shareholders.

Under this Plan, the Company may issue call options on a maximum of 17,707,000 Class B common shares. As of December 31, 2025, options had been granted for a total of 13,132,218 Class B shares, in accordance with the strike price and vesting schedules established in the respective allocation agreements. As of that same date, 4,574,782 Class B shares remained available for future issuances under the Plan.





Board of Directors

GRI 2-9, 2-10, 2-11, 2-12, 405-1

The Board of Directors of Grupo Supervielle is the body responsible for the conduct and management of the organization. The Board of Directors defines the organization's overall strategy, integrating environmental, social, and governance (ESG) factors across all areas, with the assistance of the Ethics, Compliance and Corporate Governance Committee and the Risk Committee.

The Board of Directors also promotes and reviews the company's general business policies and strategies and ensures that management takes the necessary steps to identify, monitor, and adequately mitigate the risks involved in its activities. Its actions are geared towards ensuring prudent management, aligned with strategic objectives and best practices in corporate governance.

The Board of Directors approves, among other, the following key tools for the management and oversight of the organization:

- Strategic or business plan, management objectives and annual budgets
- Investment and financing policy
- Corporate Governance Code
- Integrity Plan and its related policies
- Risk appetite, control and management policies and any other intended for regular monitoring
- Development of continuous training programs for Directors and Senior Executives
- Sustainability Policy and the Strategic Sustainability Plan
- Diversity, equity and inclusion policy

Current Composition of the Board of Directors[2]

The Board of Directors is made up of three to nine members appointed at the Ordinary Shareholders' Meeting for a term of two years, and may be re-elected. Currently, the Board of Directors is made up of six (6) members, two (2) of whom are independent according to CNV rules and three (3) of whom meet the independence requirements of the US Federal Securities Law and NYSE standards applicable to the Company in the United States. In addition, the Board of Directors has two (2) alternate members.



Julio Patricio Supervielle

Chairman of the Board of Directors
DOA[3] 06/09/08 | EA[4] 12/01/26



Atilio Dell'Oro Maini

First Vice-Chairman of the Board of Directors
DOA 09/28/11 | EA 12/31/26



Laurence Nicole Mengin de Loyer[5]

Second Vice-Chairman of the Board of Directors
DOA 04/28/20 | EA 12/31/25



Gabriel Alberto Coqueugniot

Director
DOA 04/22/25 | EA 12/31/26



Eduardo Pablo Braun

Director
DOA 04/26/19 | EA 12/31/26



Hugo Enrique Santiago Basso

Director
DOA 04/26/19 | EA 12/31/26

Jacques Patrick Supervielle

Alternate Director
DOA 04/19/24 | EA 12/31/25

Matias Jules Bernard Supervielle

Alternate Director
DOA 04/19/24 | EA 12/31/25

CLICK HERE

To see the résumé of the members of the Board of Directors

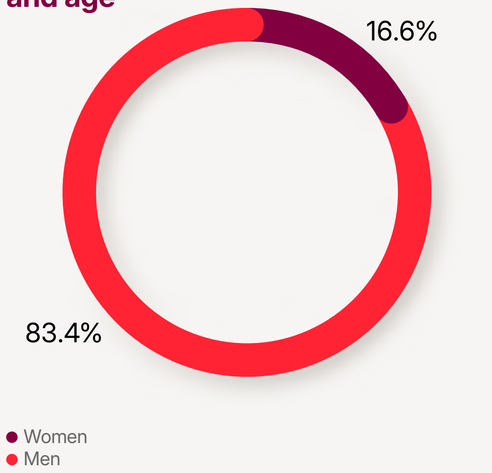
[2] At the time of preparation of this Report, our Corporate Governance area was composed as resolved by the Shareholders Meetings held on April 19, 2024 and April 22, 2025, available on our website.

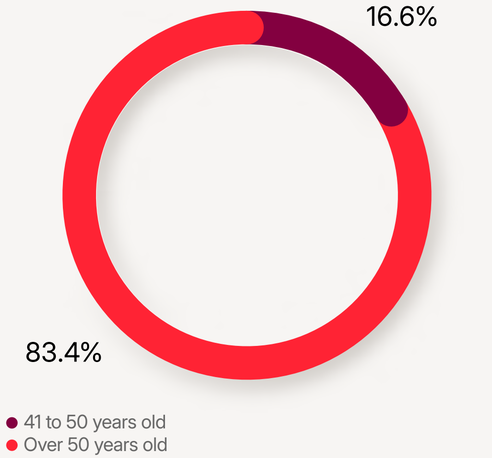
[3] 'Date of first appointment'.

[4] 'Effective appointment' until the holding of the new Annual Shareholders' Meeting considering the Financial Statements as of (stated date). Notwithstanding the aforementioned effective appointment and pursuant to the provisions of section 257 of the Companies Law of Argentina, directors remain in office until the holding of the ensuing Annual Shareholders' Meeting.

[5] Laurence Mengin de Loyer is a Non-Independent Director in accordance with the rules of the Argentine Securities and Exchange Commission, while she is an Independent Director in accordance with Regulation 104-3 of the Exchange Act of the US Securities and Exchange Commission and NYSE standards.

Board of Directors by gender and age





Statutory Audit Committee

Statutory auditors are appointed at the Annual Shareholders' Meeting for a term of one year, and may be reelected. They are responsible for monitoring and overseeing that the company is managed according to law. Alternate statutory auditors take office in case of temporary or permanent vacancy.

→ **Miriam Beatriz Arana**
→ **Carlos Alfredo Ojeda**
→ **María Valeria Del Bono Lonardi**
Staturory Auditors

→ **Carlos Enrique Lose**
→ **Roberto Aníbal Boggiano**
→ **Jorge Antonio Bermúdez**
Alternate Statutory Auditors

Certifying Accountant

Certifying Accountant of the Financial Statements for the fiscal year ended 12/31/2025:

→ **Sebastián Morazzo (principal member)**
Price Waterhouse & Co. S.R.L.

→ **Nicolás Ángel Carusoni (alternate)**
Price Waterhouse & Co. S.R.L.

Governance of Grupo Supervielle and its Subsidiaries



Julio Patricio Supervielle
CEO

Grupo Supervielle S.A.



Gustavo Alejandro Manriquez
CEO

Banco Supervielle S.A.



Diego Pizzulli
CEO

Invertironline S.A.U. (IOL invertironline)
Portal Integral de Inversiones S.A.U.



Diego Federico Squartini
CEO

Supervielle Seguros S.A.
Supervielle Productores Asesores de Seguros S.A.
Espacio Cordial de Servicios S.A.

Committees[6]

GRI 2-9, 2-10, 2-12

In order to promote efficient management and decision-making based on the exchange of opinions and criteria, the Board of Directors delegates certain duties to the committees it has established to deal with the affairs of Grupo Supervielle, in line with good corporate governance and collegial management practices.

Each committee has its own internal rules and members, reports regularly to the Board of Directors on its activities, and meets as frequently as stipulated in those rules. It also has a secretary responsible for convening meetings and preparing the corresponding minutes.

Currently, the Board of Directors of Grupo Supervielle has the following Committees, applicable to Grupo Supervielle and its subsidiary companies:

Audit Committee

The Audit Committee is in charge of supervising the financial statements and compliance with the policies, processes, procedures and rules set forth by Grupo Supervielle S.A. and its subsidiaries

Risk Management Committee

The Risk Management Committee is in charge of approving the structure of thresholds and limits for risk management, including the Integrated Risk Dashboard and the Unified Risk Map used to control trading transactions. It also defines risk appetite and tolerance levels, assesses capital adequacy, and establishes the methodological framework for stress testing.

Ethics, Compliance and Corporate Governance Committee

The Ethics, Compliance and Corporate Governance Committee assists the Board of Directors in adopting and overseeing best practices in corporate governance and in defining and monitoring Grupo Supervielle's sustainability strategy, promoting the adoption of environmental, social, and economic standards. It is also in charge of tracking and monitoring key policies, ensuring that operations are conducted responsibly and fairly, promoting ethical conduct, and guaranteeing transparency in decision-making. Furthermore, it oversees all aspects of the ethics and compliance program.

Nominations and Remuneration Committee

The Nominations and Remuneration Committee is in charge of the nomination process for directors and senior executives, as well as succession plans. It is also responsible for establishing the compensation policy for the Board of Directors, senior executives, and staff, and for defining strategic human resources guidelines.

Disclosure Committee

The Disclosure Committee is in charge of ensuring the timely disclosure and the quality and transparency of the relevant information that must be disclosed to shareholders and the markets where the Company's securities are listed.

Committee for the Analysis of Operations with Related Parties

The Committee for the Analysis of Operations with Related Parties is in charge of supervising that the operations established in the Policy for Approval of Operations with Related Parties, Connected Counterparties and Related Persons are carried out in a transparent way and pursuant to the provisions of applicable regulations.

Cybersecurity Committee

The Cybersecurity Committee oversees policies and controls related to information security, with a comprehensive approach to cybersecurity, including defining risk appetite, risk mapping, and the contingency plan for cybersecurity events.

[6] For more information on the duties and members of the Committees, see our website. The subsidiaries of Grupo Supervielle that are Reporting Persons have their Anti Money Laundering and Terrorist Financing Committee in accordance with the regulations of the Financial Information Unit.

	Audit	Ethics, compliance and corporate governance	Risk Management	Nominations and Remuneration	Cybersecurity	Disclosure	Analysis of operations with related parties
Julio Patricio Supervielle			Chairman		Chairman		Chairman
Atilio Dell'Oro Maini		Chairman			Chairman	Chairman	Chairman
Laurence Nicole Mengin de Loyer	Chairman, Expert	Chairman	Chairman	Chairman		Chairman	
Eduardo Pablo Braun	Chairman			Chairman			
Hugo Enrique Santiago Basso				Chairman			
Gabriel Alberto Coqueugniot	Chairman						

Chairman · Board Member · Expert · Independent Director

* Following the Shareholders' Meeting held on April 27, 2021, Ms. Mengin de Loyer is a non-independent director in accordance with the CNV rules while she is an Independent Director in accordance with Rule 10A-3 of the Exchange Act.

The subsidiaries of Grupo Supervielle that are Reporting Persons have their Anti-Money Laundering and Terrorist Financing Committee in accordance with the regulations of the Financial Information Unit.

Good governance practices[7]

GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-17, 2-18, 2-19, 2-20, 2-23

Corporate governance practices of Grupo Supervielle are in line with the recommendations of the Central Bank of Argentina (BCRA) and other regulatory authorities, which establish a framework for decision-making based on criteria of independence, ethical conduct and proper management of situations involving conflicts of interest.

In this regard, the organization is part of the Corporate Governance Panel of *Bolsas y Mercados Argentinos (BYMA)*, which enables the trading of shares of companies that voluntarily adopt higher standards than those required by Argentine legislation, thus strengthening the protection of shareholders' rights and transparency in the disclosure of their policies and control structures. The organization is part of the BYMA Sustainability Index, which recognizes leading organizations in environmental, social, sustainable development, and governance matters.

[7] For more information on the duties and members of the Committees, see our website.

Rules that Determine the Principles of Action, Composition, Organization and Operations

Corporate Governance Code

Grupo Supervielle has a Corporate Governance Code whose objective is to formalize and expressly set forth the guidelines of conduct and governance practices that guide its management, with the aim of creating and preserving value for the Company, its shareholders, customers, employees and the general public.

The Code is based on strict standards of full disclosure, efficiency, control, ethics, protection of the investing public, equal treatment of investors, and corporate transparency, and incorporates best practices in corporate governance. It is reviewed and updated annually, ensuring its alignment with current international best practices and its appropriate dissemination through the corporate website, thus reinforcing the Company's commitment to excellence in corporate governance.

Nomination and Selection of the Members of the Highest Governing Body

The members of the Board of Directors are appointed by the Ordinary Shareholders' Meeting based on the candidates submitted by the Nominations and Remuneration Committee. The selection process is conducted within a framework of equal opportunities, free from discrimination and inequality based on age, gender, disability, ethnicity, nationality, religion, gender identity or sexual orientation. The core competencies required to serve on the Board of Directors are as follows:

Competencies of the Board members

	Members of the Board of Directors of Grupo Supervielle						Members of the Board of Directors of subsidiary companies						
							Banco Supervielle			Supervielle Seguros	IOL invertironline		
	Julio Patricio Supervielle	Atilio María Dell'Oro Maini	Laurence Nicole Mengin de Loyer	Eduardo Pablo Braun	Gabriel Coqueugniot	Santiago Basso	Alejandra Naughton	Patricia Furlong	Javier Conigliaro	Eduardo Cassese	Matías Supervielle	Frank Martin	Daniela Espinosa
Business Strategy	●	●	●	●	●	●	●	●	●	●	●	●	●
ESG		●							●				
Culture, Talent and Remuneration	●	●	●	●		●		●			●	●	
Finance, Capital Market		●			●		●		●				
Financial report, accounting expertise			●	●	●			●		●	●		
Government, Legal and Regulatory Matters		●		●	●		●			●			
Industry	●		●		●	●	●	●	●	●			●
International Experience		●	●	●		●	●	●	●	●		●	●
Relationship with investors	●						●					●	●
Executive experience in public companies	●		●	●			●		●				
Risk management	●		●		●				●	●			
Innovation and Digital Transformation				●				●			●	●	●
Entrepreneurship/Startups/Deployment	●							●			●	●	●

Training of the Highest Governing Body

Grupo Supervielle's Board of Directors defines and organizes its own annual training plan, in line with its supervision, strategic leadership and decision-making responsibilities. This approach is defined together with the Human Resources Department, which coordinates an annual plan aimed at Senior Executives, including subsidiaries, ensuring that the organization's strategic priorities of the organization are compatible with the development of leadership capabilities at all levels.

During 2025, regulatory, corporate and strategic training was carried out, aimed at strengthening the role of the Board of Directors in areas such as corporate governance, leadership and organizational culture, risk management, anti-money laundering and terrorist financing, compliance, innovation and digital transformation. The activities included executive programs on corporate governance and Board of Directors' effectiveness, in addition to international proposals focusing on strategy and governance for boards, spaces for updating global management and leadership trends, forums on risks and emerging markets, and meetings related to technological innovation, artificial intelligence, diversity and sustainability.

Likewise, active participation in congresses and academic and business forums at the regional and international levels was encouraged, fostering the exchange of good practices and the incorporation of comparative perspectives.

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Training hours



Performance Assessment of the Highest Governing Body

The Shareholders' Meeting of Grupo Supervielle annually assesses the management and performance of the Board of Directors in the ordinary shareholders' meeting that deals with the matters contemplated in section 234, paragraphs 1 and 2 of Law No. 19550 – Companies Law, as amended, and companion provisions.

The Board of Directors of Grupo Supervielle conducts an annual self-assessment of its performance, as part of its commitment to the continuous improvement of corporate governance practices, in line with the international sustainability reporting standards (GRI and SASB).

The assessment consists of a structured exercise of more than 100 questions, combining quantitative assessments with qualitative feedback, that gathers the directors' insights and observations on the board's performance. The areas evaluated encompass: roles and duties of the Board, structure and operation of the committees, organizational culture and quality of the deliberations, information and resources available, work processes and dynamics, individual performance of the directors; and performance and coordination of the Audit, Anti-Money Laundering, Risk, Nominations and Remuneration, and Ethics, Compliance, and Corporate Governance committees.

The exercise allows for the identification of sustained progress in the performance of the Board of Directors and promotes opportunities for debating on its future evolution, its role in strategic supervision and the strengthening of the relationship with the Management, evidencing a growing level of institutional maturity.

Continuous improvement in decision-making

Policies and Process for Determining Remuneration of the Board of Directors and Senior Executives

The remuneration of the Board of Directors is established and approved by the Ordinary Shareholders' Meeting pursuant to Section 261 of the Companies Law. The Shareholders' Meeting also approves an incentive system for certain key officers of the organization, including, as appropriate, the allocation of treasury shares, the repurchase of shares or the issuance of new shares.

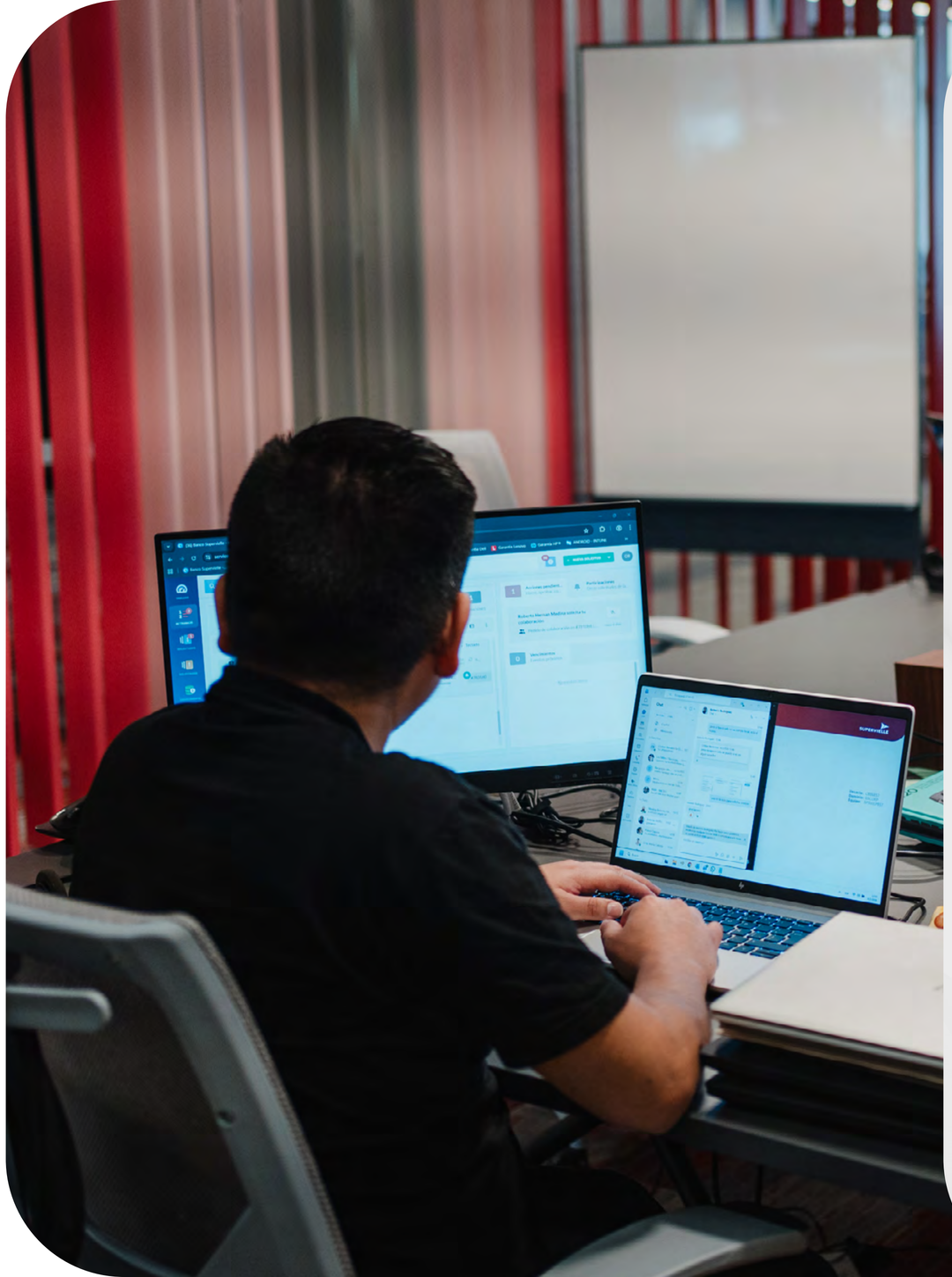
The Nominations and Remuneration Committee approves incentive systems, defines fixed remuneration policies and establishes performance assessment schemes taking into account key factors that impact on remuneration process design and structure, measures to consider current and future risks, the link between performance and variable remuneration levels and long-term performance incentives:

- → **Design and structure of remuneration processes,** to remunerate and acknowledge the contribution of staff to the achievement of individual, business unit and organization goals in a context of talents, performance and healthy competition.
- → **Measures to consider current and future risks in remuneration processes,** maintaining the expected thresholds in connection mainly with credit risk, strategic risk and market liquidity, rate and securitization risks, among the most critical factors.
- → **Linking performance to variable remuneration levels,** according to a scheme defined by each department, which also contemplates degrees of compliance with respect to the established risk appetite.
- → **Bonus to certain key officers for achievement of objectives.**
- → **Payment of variable remuneration.**

Besides, the stock option program was launched during this period. This program is an essential tool for strategic alignment between the team and the organization, ensuring that individual contributions translate into sustainable value for shareholders and continued business growth.

MORE INFORMATION

see Share Structure



Sustainability Governance

Sustainability governance at Grupo Supervielle is structured around specific bodies that strengthen decision-making and ensure a comprehensive approach aligned with the organization's sustainability principles. This structure integrates strategic and management levels, promoting the systematic incorporation of environmental, social, and economic criteria into business development.

The Ethics, Compliance & Corporate Governance Committee (ECGC Committee) assists the Board of Directors in defining the sustainability strategy and in adopting and monitoring best practices in environmental, social, and economic matters. Within this framework, it regularly reviews the commitments made and the sustainability policy of Grupo Supervielle and submits the Integrated Report to the Board of Directors for analysis and approval.

The Sustainable Finance Forum assists the ECGC Committee by providing guidelines and proposals related to the development of financial products and services that promote the financing of companies and projects with a positive environmental and social impact, thus contributing to the integration of sustainability into the value proposition of Grupo Supervielle.

The Sustainability Management team is responsible for implementing Grupo Supervielle's sustainability strategy and reports to the Chairman of the ECGC Committee. It also coordinates the work of the designated sustainability officers in each subsidiary and is responsible for preparing the Integrated Annual Report, a document that shows the organization's impacts on the economy, the environment, and people.

Risk Governance

GRI 2-13, 2-16

We promote a risk culture based on the technical and professional strength of our specialized areas. To this end, our policy of defense lines establishes the responsibility of all employees and streamlines the communication of critical concerns from the committees to the Board of Directors. This policy covers financial, operational and sustainability aspects, including environmental, social and corporate governance (ESG) factors. The Board regularly reviews strategic issues related to human resources and diversity, equity and inclusion, as well as any reported critical concerns, regardless of their nature.

To this end, all Risk Committees keep an agenda for awareness-raising and, in some cases, decision-making, without risk implications for business continuity. The topics monitored by the Risk Committee include: regular review of risk appetite and risk management policies, topics discussed at Banco Supervielle's risk committee, risk monitoring, risk appetite, portfolio and default report, Grupo Supervielle VaR, regular review of market risk appetite, stress testing, a capital self-assessment report, change in the liquidity ratio of mutual funds, Grupo Supervielle policies, high risk operational incidents, exposure to the Argentine treasury, indicator annexes - Banco Supervielle and Grupo Supervielle companies.

Risk Management

Based on the 3 lines of defense model*

Governance Body – Board of Directors
Reports to stakeholders for organization supervision

Duties of the Governance Body: Integrity, leadership and transparency

Management Takes action (includes risk management) to achieve organizational goals

Internal Audit
Independent Opinion

First Line of Defense

It is the owner of the processes. It is responsible for risk management and the design and implementation of the internal control system. It is made up of business executives, including Portfolio Leaders, Product Owners, Support Areas and CoEs.

Second Line of Defense

It is in charge of overseeing effective risk management and control. It proposes policies in line with best practices and risk appetite thresholds and performs regular monitoring. It is composed of the areas that carry out support functions (Risk, AML/TF, Compliance CoE, Cybersecurity CoE,).

Third line of defense

It is in charge of assessing the efficiency of the first and second defense barriers of the organization. It performs independent assurance of risk quality and control. It is in charge of analyzing whether procedures and policies are adequate and complied with, whether risks are well assessed and whether the organization operates within the appetite parameters set by the Board. It includes the Internal Audit.

Independent Assessment

* COSO (Committee of Sponsoring Organizations of the Treadway Commission) model

Ethics and conduct

GRI 2-12, 2-13, 2-15, 2-23, 2-24, 2-26, 2-27, 205-1, 205-2, 205-3, 406-1, SASB FN-AC-510a.2, FN-CB-510a.1, FN-CB-510a.2, FN-AC-270a.2

Own Topic: Respect for Human Rights

At Grupo Supervielle we promote a culture of integrity that guides our decision-making process and the conduct of our business, based on ethical behavior, regulatory compliance, and responsibility in our relationships with stakeholders. This approach is supported by standards of conduct integrated into business management and implemented through a framework of policies, programs, and controls, including the Code of Ethics, the Integrity Program for the Prevention of Corrupt Practices and the Ethics & Values Line. These pillars establish clear principles of transparency, honesty, and prevention, and form the basis for responsible conduct, with zero tolerance for misconduct and a sustained commitment to integrity in all Grupo Supervielle operations.

Code of Ethics

The Code of Ethics of Grupo Supervielle establishes a set of values, ethical principles and standards of conduct that guide the organization and constitute a central tool within the mechanisms defined by the highest governing body to prevent and mitigate conflicts of interest.

In line with Grupo Supervielle's commitment to a strong ethical culture and respect for human rights, all new hires go through an induction training on these principles on their first day of work, and also receive regular refreshment sessions throughout the year. Furthermore, the Internal Audit Department conducts assessments in different areas and activities to report on the proper implementation of the Code of Ethics and promote continuous improvement.

Ethical Principles and Standards of Conduct

- → Compliance with the law
- → Safe and healthy work environment
- → Equal opportunities and non-discrimination[8]
- → Promoting respectful, honest, and committed relationships
- → Treating employees and stakeholders with dignity
- → Transparent conduct and respect for agreements with customers

Guidelines for Behavior in Specific Situations

- → Protection of resources of Grupo Supervielle
- → Gifts and hospitality
- → Hiring of employees
- → Anti-money laundering and terrorist financing
- → Kinship relations
- → Compliance with Internal Processes
- → Conflicts of interest
- → Protection of confidential information
- → Use of social media
- → Interactions with governments, customers, suppliers, and competitors Sustainability

[8] At Grupo Supervielle, the term discrimination has the meaning assigned in Law No. 23592. According to the aforementioned provisions, to discriminate is "to prevent, obstruct, limit or impair the full exercise of the rights and guarantees of a person based on their gender, race, religious or political beliefs, nationality, social or economic situation, sexual orientation, age or physical traits, among other variable conditions".

Integrity Program for the Prevention of Corrupt Practices[9]

Grupo Supervielle's Integrity Program aims to safeguard the corporate reputation and brand competitiveness, ensure compliance with the Foreign Corrupt Practices Act (FCPA) and the Criminal Liability Act for Legal Entities, as well as to prevent non-compliance with internal regulations and rules that may lead to penalties and potential conflicts of interest.

The program is based on **integrity policies** aimed at preventing crimes and misconduct, on **guidelines for relationship with third parties** that regulate interactions with the public sector —including tenders and bidding processes-; and on the **Guidelines for relationship with public agencies and prevention of corrupt practices**, aligned with the provisions of Law 27401, to prevent, detect and correct irregularities.

Management and control mechanisms:

→ **Board of Directors Oversight.** The regular review by the Board of Directors of the main compliance guidelines, based on the analyses and evaluations carried out by the Compliance CoE (Center of Excellence).

→ **Training and awareness.** The implementation of a mandatory anti-corruption training and communications plan for all employees, along with the availability of reporting channels and resources to prevent and detect violations of regulations and corporate policies. During the reported year, we did not record any confirmed cases of corruption[10].

→ **Due diligence in the value chain.** The implementation of due diligence processes in the value chain, including the Adhesion and Integrity Manifestation for suppliers through the purchasing system.



[9] For more information about our Integrity Program, see Ethics and Integrity.

[10] Regarding fraud, Grupo Supervielle adopts the definition of the Association of Certified Fraud Examiners (ACFE), which identifies three types of fraud: (i) occupational fraud; (ii) accounting statement fraud; and (iii) corruption, understood as the payment of bribes, kickbacks or gifts, among other practices, to public officials to obtain personal benefits or on behalf of the institution, in exchange for contracts, services or other benefits.

Ethics & Values Line

We use the Ethics & Values Line to provide employees, suppliers, and third parties with a confidential channel to report, in good faith, any conduct that violates the Code of Ethics, the internal regulations, and other applicable laws. The policies and procedures for receiving and processing claims are applied consistently across all entities within Grupo Supervielle.

Claims received through the Ethics & Values Line are handled through a formal process that guarantees confidentiality, objectivity, and traceability for each case. Firstly, reports are received and analyzed by an independent third party, who performs a preliminary assessment and submits the cases for internal review. Then, the reports are sent to the appropriate departments for investigation. Until September 2025, this process was coordinated by the Compliance CoE; thereafter, the Internal Audit department took over this responsibility, handling cases and reporting to the Audit Committee in an annual report.

Telephone

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Web

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User

Supervielle

Password

supervielle



QR Code

Once the investigation is completed, the Internal Audit department communicates the results and decisions adopted to the Ethics, Compliance and Corporate Governance Committee, which decides on the application of penalties in accordance with current procedures and the characteristics of each case.

In 2025, a total of 72 claims were received, which were analyzed and investigated by the relevant departments. In those cases where irregularities were confirmed, the appropriate measures were taken in accordance with internal regulations.

Within this context, two claims were reported related to alleged events of discrimination. Both cases were thoroughly investigated through individual interviews with the people involved, representatives from various sectors, and direct supervisors. As a result of the analyses conducted, the reported incidents could not be substantiated. Additionally, these events were used to reinforce the importance of respectful communication and appropriate treatment among employees as the foundation for a positive work environment.

Responsible Business Conduct[11]

For Grupo Supervielle responsible business conduct is a cornerstone of its corporate governance strategy and long-term value creation. With this vision, we have adopted commitments and policies aligned with internationally recognized standards and principles applicable to respect for human rights, integrity in business, and the ethical management of our activities and commercial relationships. All policies are approved by the Ethics, Compliance, and Corporate Governance Committee and by the Board of Directors, and are applied across all Grupo Supervielle subsidiaries. They are also communicated to employees, business partners, and other relevant stakeholders, and integrated into the organization's daily processes, policies, and practices.

We promote integrity, transparency and responsible behavior

With the aim of ensuring effective implementation and its ongoing updating, Grupo Supervielle's continuous improvements includes:

- → Analysis and alignment of team processes with current standards and policies, based on Process Maps.
- → Prioritization of key procedures impacted and implementation of differentiated strategies to address them.
- → Identification of referents in all areas involved and formation of work groups for the implementation of improvements, which are recorded and published.
- → Implementation of commitments and policies in business relationships with customers, defining service levels and Service Level Agreements (SLAs) that ensure proper compliance.

[11] For more information on our Standards of Conduct, visit our website.

Main policies of Grupo Supervielle

Sustainability Policy

The Sustainability Policy promotes a sustainable culture focused on creating value for its various stakeholders. To this end, the policy defines the guiding principles and general framework for managing the sustainability agenda of Grupo Supervielle and its subsidiaries, and its integration into the corporate strategy and business model.

Integrity Program for the Prevention of Corrupt Practices

This Integrity Program is designed to prevent, detect, and correct conducts that are contrary to ethical and legal principles, including corrupt practices, in all activities of Grupo Supervielle and its subsidiaries. It establishes guidelines on prohibited conduct, compliance responsibilities, oversight mechanisms and internal controls, as well as the obligation to provide training and report irregularities. Furthermore, it is framed within a culture of zero tolerance for corrupt practices and promotes transparency and compliance with laws, regulations, and best practices.

Diversity, Equity and Inclusion Policy

The Diversity, Equity and Inclusion (DEI) Policy promotes a diverse and inclusive work environment, based on respect for people's social and biological differences. To this end, the policy establishes the guidelines for the commitment undertaken by Grupo Supervielle, as well as the governance structure, scope of application, and responsibilities of the organization and its employees.

Lines of Defense and Regulatory Compliance Policy

In line with the three lines of defense model proposed by COSO (Committee of Sponsoring Organizations of the Treadway Commission), this policy defines the role of employees in identifying, managing, and addressing risks associated with the business.

Donation Policy

The Donation Policy determines the conditions for making donations and establishes an approval scheme based on our four pillars: Children, Education, Senior Citizens and Institutional Strengthening.

Policy on Communication with Investors, Confidentiality and Use of Privileged Information

This policy establishes guidelines to ensure that communications are timely, objective, accurate and balanced and that they are disseminated widely so that there is no selective disclosure of relevant or privileged information.

Environmental and Social Risk Policy

The Environmental and Social Risk Policy guides the management of environmental and social risks associated with financed activities, establishing guidelines to prevent, control, or mitigate the potential negative impacts of borrowing companies and investment projects channeled through Banco Supervielle. Its scope also includes the bank's own investments.

Related Party Transactions Policy

The Related Party Transactions Policy establishes criteria to ensure that transactions with related parties are carried out under principles of transparency, fairness and impartiality, in accordance with the Capital Markets Law and the Corporate Governance Code, and that their accounting reports adequately show these conditions.

Conflict of interest policy

The Conflict of Interest Policy seeks to prevent situations that could generate actual or potential conflicts of interest affecting the objectivity and performance of Grupo Supervielle's activities. Within this framework, this policy establishes the obligation to promptly report any events that could give rise to such conflicts to the relevant area, the Compliance CoE, and the members of the Board of Directors and relevant committees.

Business Gift and Hospitality Policy

The Business Gift and Hospitality Policy regulates the receipt and giving of gifts, as well as the acceptance of invitations to events and business trips, defining guidelines and applicable exceptions. This policy also establishes the responsibility of the Compliance CoE to keep a record of gifts.

Anti-Money Laundering and Terrorist Financing Policy

The Anti-Money Laundering and Terrorist Financing Policy defines policies and procedures aimed at preventing money laundering and the financing of terrorism, in line with the international principle "Know Your Customer" and with current legal and regulatory regulations on the matter.

Privacy and Protection of Personal Data Policy

The purpose of this policy is to safeguard the confidentiality, integrity, transparency, truthfulness and availability of information, promoting the adoption of appropriate security measures and ensuring the necessary technological infrastructure to prevent improper access, use or processing.

Procurement Policy

The Procurement Policy sets the guidelines for the purchase of products and services, to guarantee process objectivity, transparency and efficiency.

Products and Services Marketing Policy

The Products and Services Marketing Policy establishes the conditions for the responsible marketing of products and services, setting the conditions and obligations relating to the information that must be provided to customers at the time of contracting products and services.

Product, Service and Channel Approval Policy

This policy provides for the approval process for products, services, and channels and establishes the steps to be taken by and the duties of the business areas.

We have a regulatory framework that guides our responsible management



Compliance Policy
The Compliance Policy defines the scope of action of the Compliance CoE and the risks that must be managed as the first and second line of defense, including the risk of non-compliance with regulations and best practices, conduct risk and reputational risk.

Information Security Policy
The Information Security Policy guides the management and protection of information of customers, employees, and proprietary information of Grupo Supervielle, defining principles and controls designed to preserve its confidentiality, integrity, and availability. The objective of this policy is to prevent unauthorized access, improper disclosure, loss, alteration, destruction, or non-availability of information, ensuring the proper and secure use of Grupo Supervielle's information assets.

Policy for the Recovery of Incentive-Based Compensation
This policy governs the recovery of incentive-based compensation erroneously awarded, pursuant to Rule 303A.14 of the New York Stock Exchange (NYSE) Listed Companies Manual. It applies to current or former executives who received such compensation during the past fiscal years or applicable interim periods, whenever a restatement is required.

Policy for Dividend Distribution of Grupo Supervielle Subsidiaries
This policy establishes the principles and criteria that must be observed by Grupo Supervielle subsidiaries for the distribution of dividends, whether in advance or not, ensuring efficient use of capital and an adequate return to shareholders. This policy defines the scope of application, the obligations of the subsidiaries in determining the amounts to be distributed, and the applicable conditions and exceptions, in accordance with liquidity needs, regulatory requirements, and compliance with current legal provisions.

Health and Safety Policy
This policy guides the management of risks associated with occupational safety and health, with the aim of preventing workplace accidents and occupational diseases, as well as protecting the physical integrity of employees, suppliers, and other stakeholders. This policy defines the responsibilities of the different levels of the organization, the requirements for compliance with internal standards and procedures, and promotes the adoption of measures and controls that minimize operational risks and ensure a safe and healthy work environment.

Waste Management Policy
The Wage Management Policy establishes Grupo Supervielle's guidelines and commitments to ensure the responsible and sustainable management of waste generated by its activities, promoting compliance with current environmental regulations and the proper disposal of each waste stream. This policy incorporates circular economy principles, prioritizing reduction, reuse, and recycling, and promotes training and awareness initiatives for employees, suppliers, and third parties. The policy was approved by the Board of Directors, and its implementation and monitoring are the responsibility of the Sustainability Management team, along with the departments responsible for its operational execution.

MORE INFORMATION
in Natural Capital

Our policies strengthen ethics, control, and transparency

Respectful Relationships

Within an organizational culture based on ethics and integrity, we promote relationships built on respect, integrity, and fairness with all the individuals and stakeholders with whom we interact. These commitments include respect for internationally recognized human rights, embedded into our internal policies and the guidelines that inform the decision-making of our highest governing body, which has specific procedures in place to prevent and mitigate conflicts of interest.

We promote relationships based on respect and diversity

In this regard, we expressly reject any form of harassment, discrimination, or inappropriate treatment, principles that are included in our Diversity and Inclusion strategy. To support compliance, we have the Ethics & Values Line, a confidential channel for inquiries and claims, which helps strengthen an organizational culture based on transparency and respect.

We also promote a work environment that safeguards privacy, dignity, and labor rights, in accordance with international standards and the exercise of freedom of association. Parallelly, we develop initiatives aimed at promoting and respecting human rights in the communities where we operate, consistent with our sustainability strategy and our commitment to responsible development.

Anti Money Laundering and Terrorist Financing (AML/FT)

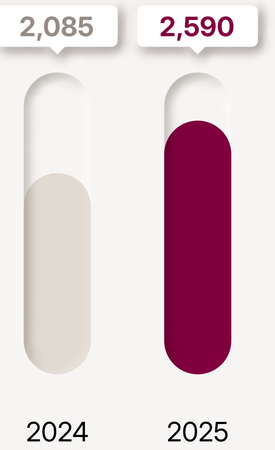
In line with the best industry standards and practices, we adopt policies, procedures and controls aimed at the proper management of risks related to Money Laundering and Terrorist Financing (ML/TF), and we continuously invest in specialized human and technological resources.

Furthermore, in accordance with the current regulations of the Financial Information Unit (UIF), we designed and implemented an annual Training Plan for all employees, complemented by an awareness plan across the organization.

These actions are aimed at enhancing knowledge as to when and why to contact the AML/FT area for assessment of risks associated with new products, channels, customers and technologies, as well as their updates and modifications.

The Annual Training Plan also includes training sessions with a more specialized focus, aimed at those positions and duties that, due to their nature, present a greater exposure to the risk of money laundering/terrorist financing.

Trained staff[12]



[12] 2024: The information refers to the course launched on the Virtual Campus during the fourth quarter of 2024 (*"Fortalecimiento de las medidas contra el LA-FT mediante la nueva normativa de PLAFT"*), to be concluded in March 2025. This includes trained employees. 2025: The information refers to the courses available on the Virtual Campus during the fourth quarter of 2025 (*"Mi rol en la prevención de lavado de activos" y "Del cumplimiento a la cultura de PLAFT"*), segmented by audience, as well as specialized AML/CFT training for AML/CFT, C-Level, and Board of Directors teams. This includes employees trained as of December 31, 2025.

Compliance

In 2025, the Compliance Center of Excellence (CoE) steadily strengthened its presence within Grupo Supervielle, improving its reorganization and consolidation process. Within this framework, it advanced in the transition from a predominantly reactive approach to a preventive, cross-cutting model integrated into the business strategy, focused on the continuous improvement of regulatory compliance and internal controls. This approach resulted in more proactive and systematic management, based on the timely identification of applicable regulations, the preventive analysis of potential non-compliance, and support for departments to ensure the proper implementation of regulatory obligations, laying the foundation for the progress achieved throughout the period.

Consolidation of the Compliance by Design Approach

The introduction of regulatory criteria was strengthened from the initial stages of process, product, and channel design and planning. This approach allowed for the integration of principles of integrity, traceability, and control at source, reducing risk exposure, improving operational efficiency, and sustainably raising prevention standards.

Evolution of the Three Lines of Defense Model

Progress was made in clearly defining roles, professionalizing the second line, and developing new risk and control matrices. Within this framework, the Second Line of Controls Program was implemented for critical processes, which standardized assessments, improved monitoring effectiveness, and strengthened a comprehensive view of control maturity. Working in cooperation with the Risk Management team enhanced the early detection of deviations and the implementation of mitigation mechanisms.

Digitization and traceability of regulatory compliance

The implementation of the JIRA system represented a milestone in the evolution of the CoE, automating and centralizing the management of regulatory monitoring and compliance. The tool enabled the standardization of workflows, improved traceability, streamlined coordination between departments, and increased efficiency, transparency, and responsiveness to new regulatory requirements, while closely supporting the business.

Training and Strengthening of the Culture of Integrity

A comprehensive training plan was implemented to raise ethical standards, transparency, and sales quality throughout the organization. Specific training sessions were developed for Public Banking on the Integrity Program for the Prevention of Corrupt Practices, and workshops were held for branches focusing on sales quality and responsible management. Additionally, the *Liga de Integridad* campaign reinforced understanding of the Lines of Defense model and streamlined roles and responsibilities.

Regulatory Update and Code of Ethics

A comprehensive update of policies was carried out under the governance of the Compliance CoE, and the Code of Ethics was renewed, adopting a more modern, clear version aligned with international standards. Furthermore, progress was made in developing new policies in line with best practices in the financial system, strengthening the consistency of criteria and the institution's capacity to respond to regulatory, operational, and reputational challenges.

In 2025, no fines or non-monetary penalties were recorded for non-compliance with laws and regulations during the current or prior fiscal years[13]

[13] This refers to the total amount of monetary losses resulting from legal proceedings related to fraud, insider trading, anti-competitive practices, market manipulation, malpractice, or other laws or regulations applicable to the financial industry. No monetary losses were recorded in 2025 from these types of proceedings, either for the current fiscal year or prior periods. The fines imposed on the entity during the year were primarily related to complaints filed by retail banking customers with Consumer Protection agencies regarding specific situations associated with the application of Law No. 24240.



Our culture of compliance is cross-cutting to the entire organization

Transparency

In addition to the formal mechanisms available for addressing concerns and inquiries, we promote transparent communication that ensures access to clear, accurate, and objective information for customers, shareholders, and other stakeholders. Through various channels, we share relevant information and systematically communicate our commitments and policies, facilitating guidance on their application and scope.

The annual publication of the Integrated Annual Report, which comprehensively presents Grupo Supervielle's economic, social, and environmental performance, is an example of transparency. We also maintain active and continuous engagement with our stakeholders through open communication that allows us to understand their expectations and concerns. Additionally, we provide investors and the general public access to relevant and up-to-date information through Grupo Supervielle's website (www.gruposupervielle.com), strengthening our relationship with the market and ensuring equitable access to information.

SOX Law Certification

As a publicly traded company in the United States, Grupo Supervielle complies with applicable U.S. regulations requiring the CEO, CFO, and internal auditor to annually certify the effectiveness of internal controls over financial reporting, in accordance with the Sarbanes-Oxley (SOX) Law. To this end, the Administration and Accounting Department, which reports directly to the CFO of Grupo Supervielle, is responsible for defining the annual scope of the certification process, monitoring compliance with the established controls for each process, and leading ongoing employee training regarding the functions of each line of defense.

Training and Communications

To strengthen the culture of integrity at Grupo Supervielle, we disseminate the policies and procedures approved by the Ethics, Compliance, and Corporate Governance Committee through training sessions and follow-up meetings with compliance officers. These initiatives contribute to the effective implementation of due diligence processes and generate relevant information that is taken into account by the highest governing body in the supervision and continuous improvement of practices related to ethics, integrity, and impact management.

The progress made during the period includes:

100%

Of Board members are trained and informed about the organization's anti-corruption policies and procedures, and are kept up-to-date on the subject through participation in corporate governance best practices forums, developed both in the country and abroad

92%

Of employees were trained on the Code of Ethics through e-learning

100%

Of the Public Banking team was informed about integrity and corruption prevention issues

77

Branch managers were trained on their role in policy implementation, risk management, and compliance-aligned decision-making

100%

Of suppliers were notified of the organization's anti-corrupt practices policies and procedures through our website and the Ariba system

100

People completed training as part of the Integrity Program for the Prevention of Corrupt Practices, building on the training provided in prior periods. To date, 80% of employees have been trained

100%

Of employees were informed about the organization's anti-corruption policies and procedures

1,890

Employees were trained on understanding the Lines of Defense model and the streamlining of roles and responsibilities through the "*Liga de Integridad*" campaign

Trained employees (Integrity Program for Anti-Corruption) by job category and region

Job Category	Buenos Aires		Cuyo		Córdoba Santa Fe		North (Tucumán-Jujuy-Uruguay)		Patagonia		All regions	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Senior Executives	19	1%	0	0%	0	0%	0	0%	0	0%	19	1%
1st. Line Managers	42	2%	2	0%	0	0%	0	0%	0	0%	44	1%
2nd. Line Managers	38	1%	1	0%	1	1%	0	0%	0	0%	40	1%
Coordinators	351	13%	39	8%	15	9%	1	8%	1	6%	407	12%
Professionals	1,461	55%	154	32%	55	35%	5	38%	9	56%	1,684	50%
Operating Officers	767	29%	287	59%	87	55%	7	54%	6	38%	1,154	34%
Total	**2,678**	**100%**	**483**	**100%**	**158**	**100%**	**13**	**100%**	**16**	**100%**	**3,348**	**100%**

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Financial Capital

Value
Trust
Development

In this section

- Economic Performance
- Risk Management
- Sustainable Finance

Economic Performance

GRI 2-1, 2-7, 201-1, 201-4

We manage our economic management under a continuous improvement approach, aiming to strengthen our strategic pillars and ensure the generation of sustainable value. As a financial institution, we promote responsible access to financing, integrating sustainability criteria into resource management and the management of the impacts associated with our activities.

2025 unfolded within a particularly challenging macroeconomic and regulatory environment for the Argentine financial system. Decisions made during the year focused on protecting the strength of the balance sheet and the quality of the franchise by prioritizing prudent risk management, maintaining adequate solvency levels, and exercising discipline in resource allocation, with the goal of preparing Grupo Supervielle for a scenario of stabilization and sustainable growth.



Key Indicators

Grupo Supervielle at Consolidated Level

During the period under review, a net loss attributable to the owners of the controlling company of $48,582.4 million was recorded, resulting in a negative real return on equity (ROE) of -4.6%. The ROE for the year was impacted by extraordinary and temporary monetary conditions that marked a year of adjustment in the Argentine financial system. Within this context, profitability evidenced the impact of the macroeconomic environment, while Grupo Supervielle's capital and liquidity position remained strong.

Especially during the third quarter, the Argentine financial system faced extraordinary volatility and uncertainty. The environment in which we operate was affected by systemic and pre-election factors. In this context, the government prioritized containing the exchange rate and inflation, while the Central Bank of Argentina (BCRA) implemented highly contractionary monetary policy measures that impacted on the financial system and, in particular, on the profitability of the banking sector.

Exceptionally high real interest rates and high reserve requirements led to a marked reduction in peso liquidity and put pressure on margins across the sector. These conditions resulted in a contraction in credit demand and a deterioration in asset quality, with a decline in net financial margins and systemic losses.

Among the main measures, the BCRA increased minimum reserve requirements to record levels, exceeding 50% of total deposits (including more than 35% in cash), while compliance went from a monthly average to a daily occurrence. Liquidity throughout the financial system became extremely tight, further restricting the supply of credit and increasing pressure on margins.

Furthermore, interest rates remained exceptionally high, reaching over 40% in real terms for very short-term instruments.

Overall, these measures had a negative impact on the financial margin, credit growth, and the quality of the system's credit assets.

The outcome of the midterm elections marked a turning point in the political and economic landscape. The consolidation of the current administration and its reform agenda created a more favorable environment for policy implementation, particularly in the Senate, where the government now has a better position to advance structural reforms. Early signs of stabilization began to appear in November. Country risk improved significantly after the elections, bolstering confidence and paving the way for further macroeconomic policy adjustments.

Looking ahead, the stabilization of financial conditions is expected to continue, supported by the government's mandate to advance long-awaited reforms. In this regard, the administration is anticipated to push through fiscal, labor, and institutional reforms, which are highly likely to be approved by Congress. These reforms should improve productivity and foster long-term economic growth.

As macroeconomic stability improves, interest rates are expected to continue falling, reserve requirements are expected to ease, and peso liquidity is expected to recover. These factors should drive a gradual recovery in economic activity and credit demand, particularly in the retail sector. The banking sector is anticipated to increase its leverage as the sovereign risk environment improves and disposable income grows.

MORE INFORMATION

in Scenarios in which we operate

In the context described above, the fiscal year closed with a net loss adjusted for inflation attributable to the owners of the controlling company of $48,582.4 million, a comprehensive loss attributable to the owners of $50,317.5 million, assets of $7,793.8 billion, loans and leasing of $3,985.1 billion, deposits of $5,118.9 billion and an attributable shareholders' equity of $1,007.3 billion.

Key indicators* (in millions of pesos)	As of December 31, 2025	As of December 31, 2024	Change** %
Net (loss) / income for the year attributable to owners of the parent company	(48,582.4)	164,675	-129.5%
Comprehensive (loss) / income attributable to owners of the parent company	(50,317.5)	150,036	-133.5%
Assets	7,791,535.4	5,960,131.1	30.8%
Liabilities	6,783,493.2	4,876,570.3	39.2%
Loans and Leasing	3,985,093.3	2,913,581.7	36.8%
Deposits	5,118,886.5	4,174,648.9	22.6%
Total Shareholders' Equity	1,008,042.3	1,083,560.8	-7%
Shareholders' Equity attributable to the owners of the controlling company	1,007,262.7	1,082,128.6	-6.9%
Shareholders' Equity attributable to non-controlling interests	779.6	1,432.3	-45.6%
ROAE[1]	-4.6%	15.7%	
ROAA[2]	-0.7%	3.1%	
Net Income from Services / (Net income from Services + Gross Financial Margin)[3]	22.8%	14.7%	
Net Income from Services / Administration expenses[3]	39.3%	34.2%	
Non-Performing Loans / Total Loans	5%	1.3%	
Provisions / Non-Performing loans	111.6%	169.2%	
CET1	15.4%	16.1%	

[1] Net income for the year attributable to owners of the controlling company divided by average shareholders' equity, calculated on a daily basis.

[2] Net income for the year attributable to owners of the controlling company divided by average assets, calculated on a daily basis.

[3] Includes income from insurance activities.

* Under IFRS 10, the financial statements of Grupo Supervielle, including the assets, liabilities, equity, income, expenses and cash flows of the controlling company and its subsidiaries, are presented on a consolidated basis

** Change calculated without rounding.

	Key Information by Subsidiary	As of December 31, 2025
Bank Ecosystem	**Banco Supervielle**	
	Net loss ($ million)	(113,523.6)
	Personnel	2,917
	Branches	130
	Customers (millions)	1.32
	Market Share loans (month-end)	2.8%
	Market Share deposits (monthly average)	3.2%
	Non-performing loan (NPL) ratio	5%
	Supervielle Asset Management (SAM)	
	Net Income ($ million)	19,778.4
	Assets Under Management (AuM) ($ trillion)	$1.2
	Personnel	12
	Market Share (average for December)	1.5%
	Amount of managed funds	17
	Supervielle Seguros*	
	Net Income ($ million)	18,012.4
	Combined Ratio	61.2%
	Personnel	128
	Total number of policies (thousands)	396.4
IOL Ecosystem	**IOL Invertironline**	
	Net income ($ million)	24,958.2
	Customers (thousands)	563
	Assets under Custody (AuC $ trillion)	$3.6
	Personnel	192

* Includes Supervielle Productores Asesores de Seguros.

Customers are considered active if they have held at least one product in active status during the past 90 days, according to product-specific activity standards.

Loan and Leasing Portfolio

At year-end, total gross loans and financial leases amounted to $3,985 billion, representing a 36.8% year-on-year increase in real terms. Furthermore, Banco Supervielle achieved a 2.8% market share in total loans at year-end, ranking 9th in the system and 7th among private capital banks.

The following table shows the composition and evolution of the loan and leasing portfolio (financial leases):

Loans and financial leases (in millions of pesos)	**As of December 31, 2025**	**As of December 31, 2024**	**Change* %**
Non-Financial Public Sector	**8,735.4**	**4,251.4**	**105.5%**
Financial Sector	**332,485.7**	**26,844.7**	**1,138.6%**
Non-financial Private Sector and foreign residents	**3,536,258.7**	**2,801,094.8**	**26.2%**
Overdrafts	379,563.1	108,435	250%
Promissory notes	380,019.1	405,252.1	-6.2%
Unsecured corporate loans	425,741.9	409,343.7	4%
Mortgage Loans	371,665.4	350,875.4	5.9%
Automobile and other secured loans	281,705.5	259,633.3	8.5%
Personal Loans	491,524.6	392,556	25.2%
Credit Card Loans	373,367.5	366,173.4	2%
Foreign Trade Loans	765,366.3	478,146.8	60.1%
Other	70,121.5	28,810	143.4%
IFRS Adjustments	-2,816	1,869.1	-250.7%
Financial Lease Receivables	**107,613.4**	**81,390.7**	**32.2%**
Total Loans and Financial Leases	**3,985,093.3**	**2,913,581.7**	**36.8%**

* Change calculated without rounding.

Deposits

At year-end, total deposits reached $5,118.9 billion, a year-on-year increase of 22.6% in real terms. Banco Supervielle achieved a 3.2% market share of total private sector deposits, based on average balances for the month of December. Deposit growth was not uniform across currencies, as was the case in the industry as a whole. While peso deposits grew 11.5% in real terms, deposits in US dollars grew 42.5% year-on-year (measured in US dollars), significantly outpacing industry growth and resulting in a 60 basis point gain in market share.

The following table shows the composition and evolution of total deposits:

Deposits (in millions of pesos)	**As of December 31, 2025**	**As of December 31, 2024**	**Change* %**
Non-Financial Public Sector	**131,280.9**	**190,358.7**	**-31%**
Financial Sector	**744**	**243.7**	**205.3%**
Non-financial Private Sector and foreign residents	**4,986,861.6**	**3,984,046.5**	**25.2%**
Current accounts	602,437.8	507,855.7	18.6%
Special Checking Accounts	1,756,294.8	1,283,546.2	36.8%
Savings Accounts	1,011,081.6	936,408	8%
Time deposits and investments accounts	1,407,375.2	959,243.2	46.7%
Investment Accounts	133,049.4	222,602.4	-40.2%
Other	76,622.8	74,390.9	3%
Total	**5,118,886.5**	**4,174,648.9**	**22.6%**
Pesos	3,404,554.7	3,054,781.4	11.5%
Foreign Currency (measured in $)	1,714,331.8	1,119,867.6	53.1%
Foreign Currency (measured in US$)	1,174.7	824.5	42.5%

* Change calculated without rounding.

2025 Results

Consolidated Comprehensive Income Statement (in millions of pesos)	As of December 31, 2025	As of December 31, 2024	Change* %
Interest Income	1,755,080.9	2,222,169.3	-21%
Interest Expense	(947,126.6)	(1,168,170.9)	-18.9%
Net Interest Income	**807,954.3**	**1,053,998.4**	**-23.3%**
Service fee income	267,528.5	257,445.8	3.9%
Service fee expense	(59,002.2)	(56,014.1)	5.3%
Income from Insurance Activities	36,484.3	32,880.3	11%
Net service fee income	**245,010.6**	**234,311.9**	**4.6%**
Subtotal	**1,052,965**	**1,288,310.4**	**-18.3%**
Net income from financial instruments (NIFFI) at fair value through profit or loss	75,783.3	185,568.3	-59.2%
Result from derecognition of assets measured at amortized cost	5,063.7	107,953.7	-95.3%
Exchange rate differences on gold and foreign currency	(58,690.8)	12,197.4	-581.2%
Financial Income/Expense and Holding Gains/Losses	**22,156.2**	**305,719.3**	**-92.8%**
Other Operating Income	64,970.3	51,346.8	26.5%

Consolidated Comprehensive Income Statement (in millions of pesos)	As of December 31, 2025	As of December 31, 2024	Change* %
Result from exposure to changes in the purchasing power of the currency	(150,490.5)	(404,564.9)	-62.8%
Loan Loss Provision	(260,615.7)	(69,618)	274.4%
Net Operating Income	**728,985.3**	**1,171,193.6**	**-37.8%**
Personnel expenses	(327,252.7)	(385,865.3)	-15.2%
Administration Expenses	(221,807.5)	(229,325.2)	-3.3%
Depreciation and impairment of non-financial assets	(73,856.5)	(69,173.8)	6.8%
Other Operating Expenses	(202,817.4)	(255,827.6)	-20.7%
Operating Income/loss	**(96,748.8)**	**231,001.8**	**-141.9%**
Income before taxes from continuing operations	**(96,748.8)**	**231,001.8**	**-141.9%**
Income tax on continuing activities	48,056	(66,199.5)	-172.6%
Net Income/loss for the Year	**(48,692.8)**	**164,802.3**	**-129.5%**
Net (loss)/income for the year attributable to owners of the parent company	(48,582.4)	164,675	-129.5%
Net Income/loss for the year attributable to non-controlling interests	(110.4)	127.3	-186.8%

Consolidated Comprehensive Income Statement (in millions of pesos)	As of December 31, 2025	As of December 31, 2024	Change* %
Other Comprehensive Income/Loss	**(1,740.5)**	**(14,657.7)**	**-88.1%**
Other Comprehensive Income/Loss attributable to the owners of the controlling company	(1,735.1)	(14,639)	-88.1%
Other comprehensive Income/loss attributable to non-controlling interests	(5.4)	(18.7)	-70.9%
Comprehensive Income/ Loss for the year	**(50,433.3)**	**150,144.5**	**-133.6%**
Comprehensive Income/Loss for the year attributable to the owners of the controlling company	(50,317.5)	150,036	-133.5%
Comprehensive Income/Loss for the year attributable to non-controlling interests	(115.9)	108.5	-206.8%

* Change calculated without rounding.

During the fiscal year ended December 31, 2025, the net loss attributable to the owners of the controlling company amounted to $48,582.4 million, compared to a profit of $164,675 million in 2024.

In the year-on-year comparison, the 2025 performance is mainly explained by: i) a drop in the financial margin of $529,607.2 million, i.e. 38.9%, as a result of the factors reviewed above (an extremely contractionary monetary policy by the Central Bank of Argentina, very high interest rates in nominal and real terms and minimum liquidity requirements that were substantially increased during the year); and ii) an increase in loan loss provisions of $190,997.7 million, i.e. 274.4% year-on-year, in line with the industry trend.

The aforementioned impacts were not offset by the following positive factors: i) the increase in fees by $10,698.7 million, i.e. 4.6%; ii) the reduction in personnel expenses by $58,612.6 million, i.e. 15.2%; iii) the reduction in administration expenses by $7,517.7 million, i.e. 3.3%; and iv) the decrease in other operating expenses by $53,010.1 million, i.e. 20.7%.

The breakdown of Grupo Supervielle S.A.'s administration expenses as of December 31, 2025 and 2024 was:

Items (in millions of pesos)	**As of December 31, 2025**	**As of December 31, 2024**
Directors' and statutory auditors' fees	6,482.2	6,628.8
Professional fees	54,527.9	62,248.1
Advertising and publicity	23,617.6	22,238.6
Taxes	51,545	52,847.5
Maintenance, Security and Services	53,549.9	60,066.2
Rentals	154.3	148.1
Other	31,930.5	25,147.9
Total	**221,807.4**	**229,325.2**

Benefits to the personnel of Grupo Supervielle S.A. as of December 31, 2025 and 2024 were:

Items (in millions of pesos)	**As of December 31, 2025**	**As of December 31, 2024**
Payroll and social securities	302,965	361,971.5
Others expenses	24,287.7	23,893.8
Total	**327,252.7**	**385,865.3**

Consolidated Statement of Cash Flows (in millions of pesos)	**As of December 31, 2025**	**As of December 31, 2024**
Cash flow from operating activities	477,984.1	687,299.4
Cash flow from investment activities	(66,189.3)	(60,620.1)
Cash flow from financing activities	492,302.7	47,901.9
Effect of exchange rate change	246,483.3	346,940.3
Result from exposure to changes in the purchasing power of the currency of Cash and cash equivalents	(415,723.6)	(739,307.8)
Total cash flow change	**734,857.3**	**282,213.7**



The year income/loss showed the impact of the macroeconomic context on the Argentine financial system

Standalone Information for Grupo Supervielle S.A.

Standalone Comprehensive Income Statement (in millions of pesos)	As of December 31, 2025	As of December 31, 2024	Change* %
Interest Income	2,673.3	6,393.3	-58.2%
Net Interest Income	**2,673.3**	**6,393.3**	**-58.2%**
Net profit or loss on measurement of financial instruments at fair value with changes in profit or loss	952.7	2,727.8	-65.1%
Result from derecognition of financial asset measured at amortized cost	(16)	2,457.2	-100.7%
Exchange rate differences on gold and foreign currency	114.4	476.6	-76%
Other Operating Income	5,176.5	5,870.7	-11.8%
Result for exposure to changes in currency purchasing power	(2,631)	(18,392.5)	-85.7%
Impairment losses on financial assets	2.7	12.7	-78.7%
Net Operating Income	**6,272.7**	**(454.1)**	**1,481.2%**
Personal expenses	(913.1)	(900.4)	1.4%
Administrative expenses	(2,682.2)	(4,092.8)	-34.5%
Depreciation and impairment of non-financial assets	-	(594.2)	-100%
Other Operating Expenses	(376.5)	(1,333.8)	-71.8%

Standalone Comprehensive Income Statement (in millions of pesos)	As of December 31, 2025	As of December 31, 2024	Change* %
Net operating income	**2,300.8**	**(7,375.3)**	**131.2%**
Profit or loss by subsidiaries, associates, and joint venture	(50,704.6)	173,843.2	-129.2%
Income before taxes from continuing activities	**(48,403.8)**	**166,468**	**-129.1%**
Income tax on continuing activities	(178.6)	(1,792.9)	-90%
Net Income/Loss for the Year	**(48,582.4)**	**164,675**	**-129.5%**
Other Comprehensive Income/Loss	(1,733.5)	(13,878.6)	-87.5%
Income Tax on other Comprehensive Income	(1.5)	(760.4)	-99.8%
Comprehensive Income for the Year	**(50,317.5)**	**150,036**	**-133.5%**

* Change calculated without rounding.

Income by Business Standalone information (in millions of pesos)	As of December 31, 2025	As of December 31, 2024	Change* %
Income from interests in Banco Supervielle S.A.	(105,148)	122,707.7	-185.7%
Income from interests in Supervielle Asset Management S.A.	18,801.2	17,638.3	6.6%
Income from interests in Espacio Cordial de Servicios S.A.	2	(13.8)	114.1%
Income from interests in Supervielle Seguros S.A.	11,773.3	6,184.7	90.4%
Income from interests in Sofital S.A.U.F. e I.	(1,231.9)	3,589.1	-134.3%
Income from interests in Micro Lending S.A.U.	(109.8)	3,508.6	-103.1%
Income from interests in FF Fintech	249.3	(557)	144.8%
Income from interests in Supervielle Agente de Negociación S.A.U.	(361.3)	1,977.2	-118.3%
Income from interests in Supervielle Productores Asesores de Seguros S.A.	5,363.3	2,074.3	158.6%
Subtotal Bank Ecosystem	**(70,662)**	**157,109.1**	**-145%**
Income from interests in InvertirOnline S.A.U. and InvertirOnline.Com Argentina S.A.U.	-	3,879.9	-100%
Income from interests in IOL Holding S.A.	19,957.4	12,854.3	55.3%
IOL Ecosystem Subtotal	**19,957.4**	**16,734.2**	**19.3%**
Total	**(50,704.6)**	**173,843.2**	**-129.2%**

* Change calculated without rounding.

Administration Expenses

Standalone information

The administration expenses of Grupo Supervielle S.A. as of December 31, 2025 and 2024 were:

Items (in millions of pesos)	As of December 31, 2025	As of December 31, 2024
Bank expenses	6.3	5.1
Professional Fees	1,089	1,911.4
Directors and syndics' fees	859.1	996.1
Taxes, fees and contributions	193.2	349
Office Expenses and Services	94.9	62.4
Other expenses	439.7	768.8
Total	**2,682.2**	**4,092.8**

The benefits to personnel of Grupo Supervielle S.A. as of December 31, 2025 and 2024 were:

Items (in millions of pesos)	As of December 31, 2025	As of December 31, 2024
Personnel Expenses	913.1	900.4
Total	**913.1**	**900.4**

Net income from financial instruments measured at fair value through profit or loss

Standalone information

Items (in millions of pesos)	As of December 31, 2025	As of December 31, 2024
Income from mutual funds	950.6	2,931.8
Income from Holding – Private Bonds	2.1	0.9
Income from private securities	-	(207.5)
Income from prommisory notes	-	2.6
Total	**952.7**	**2,727.8**

Financial income/expense and holding gains/losses generated by assets are mainly composed of the revaluation of financial instruments and not allocated income from temporary investments in liquidity funds.

Other Income and Expense

On December 1, 2008 and on January 16, 2010, Grupo Supervielle S.A. entered into a services agreement with Banco Supervielle S.A. for the provision of financial, strategic and commercial advisory services for the search and generation of new businesses and expansion of existing businesses.

In addition, similar agreements were entered into with Supervielle Asset Management S.A. and Sofital S.A.U.F. e I., effective as from January 1, 2009, and with *Espacio Cordial de Servicios S.A.* effective as from December 26, 2013. The income from such services as of December 31, 2025 and 2024 amounted to $3,911 million and $2,203 million, respectively.

Additionally, in 2013, Grupo Supervielle S.A. entered into an agreement with *Espacio Cordial de Servicios S.A.* to grant licenses for the use of certain Company brands, which agreement was amended on January 2, 2020. Such agreement resulted in an income for the Company of $5.2 million and $3 million as of December 31, 2025 and 2024, respectively.

Income tax

Standalone Information

As of December 31, 2025, Grupo Supervielle S.A. recorded a loss for income tax of $178.6 million, primarily due to non-taxable gains and differences between the tax and accounting inflation adjustments. Income from interests in other companies is not taken into account for the assessment of taxable income (paid at company level), and dividends received are exempt.

Dividends paid and received

Within the framework of its governance role, the Board of Directors promotes the efficient use of capital through its annual recommendation process to the General Shareholders' Meeting regarding distribution of income, reinvestment of profits (when applicable) or, in the event of an excess of capital, distribution of dividends.

In accordance with the resolutions of the Ordinary and Extraordinary General Shareholders' Meeting and of the Board of Directors meeting, both held on April 22, 2025, during the reporting period, the [release of the optional reserve for dividend distribution] was approved, as provided for in CNV's General Resolution No. 777/2018. This regulation establishes that "profits must be distributed in the currency of the date of declaration thereof, in this case, based on the price index prevailing as of March 2025."

As of April 30, 2025, cash dividends in the amount of $27,137,438,447 were made available and paid to the shareholders appearing in the Company's share register as of April 29, 2025 (the "Register Date", or on such later date as may apply under the rules in force in the jurisdiction where the Company's shares are listed).

The amount distributed was equal to 6,199.567363909% of the share capital which, as of the distribution date, amounted to $437,731,165 (excluding treasury shares as of that date) and $61.99567363909 for each outstanding share and $309.97836819547 for each ADS.

The total amount of dividends distributed originated from the positive results of the fiscal year ending December 31, 2024.

Likewise, during the same period, the subsidiaries of Grupo Supervielle paid the following dividends to their controlling company:

Dividends received from subsidiaries	Dates	Dividend* (in millions of $)
Supervielle Seguros S.A.	05/21/2025 11/7/2025	13,300
Supervielle Asset Management S.A.	04/23/2025	14,557.1
Micro Lending S.A.	04/22/2025	3,278.5
Supervielle Productores y Asesores de Seguros	12/05/2025	2,000.1
Sofital S.A.U.F. e I.	05/13/2025 12/05/2025	1,460
Total		**34,595.7**

* In millions of historical pesos, at the time of payment of dividends by each of the subsidiaries.

Solvency

The consolidated minimum capital position of Banco Supervielle S.A. is shown below.

Communication "A" 7982 of the Central Bank of Argentina, issued on March 21, 2024, establishes that as from April 2024, financial institutions must submit on a monthly basis reports on their transactions at consolidated level, including the non-financial holding company and all its subsidiaries (except for insurance companies). As from April 1, 2024, Banco Supervielle reports the regulatory capital ratio at consolidated level.

As of December 31, 2025, the consolidated capital ratio of Grupo Supervielle CET1 was 15.4%

Consolidated Information	Millions of $		Change*	
	As of December 31, 2025	As of December 31, 2024	Amount	%
Capital Payment				
Tier 1 (a) Capital	1,103,547	1,084,581	18,966	1.7%
Tier 1 (b) Capital Deductible Items	(358,337)	(307,589)	(50,748)	16.5%
Supplementary Shareholders' equity (Tier 2 Capital)	-	-		
	745,210	**776,992**	**(31,782)**	**-4.1%**
Capital Requirement				
Requirement for Credit Risk	333,343	272,643	60,700	22.3%
Requirement for Operational Risk	45,772	97,960	(52,188)	-53.3%
Requirement for Market Risk	16,853	22,794	(5,941)	-26.1%
	395,968	**393,397**	**2,571**	**0.7%**
Excess Capital	**349,242**	**383,595**	**(34,353)**	**-9%**
Basic Shareholders' equity (a) - (b)	**745,210**	**776,992**	**(31,782)**	**-4.1%**
Risk-weighted assets	**4,828,238**	**4,818,204**	**10,033**	**0.2%**

Figures are stated in the currency of each reporting date.

* Change calculated without rounding.



Proposed Distribution of Profits

The loss for the year ended 2025 totaled $48,582,394 thousand. Combined with the realization of gains/losses from equity instruments measured at fair value through other comprehensive income (FV OCI) for $36,239 thousand, the total amounts to $48,546,155 thousand which the board proposes to fully offset the optional reserve.

As a general rule, the Board of Directors makes recommendations in favor of an efficient use of capital, with the reinvestment of profits where there are organic or inorganic opportunities, or the distribution of dividends when there is excess capital. As during 2025 the Company reported a net loss, taking into account its liquidity and high solvency levels, and considering the expected credit growth in the coming months, the Board deemed it advisable not to recommend a dividend payment for the benefit of its shareholders at this time, but rather the reinvestment of profits to develop its business plan.

If the above proposal is approved by the Shareholders' Meeting, the Shareholders' equity of Grupo Supervielle S.A. will be as follows:

	As of December 31, 2025 (in millions of $)
Capital Stock	437,731
Capital Adjustment	77,948,047
Paid in capital	729,164,744
Legal reserve	24,356,784
Treasury Shares*	6,680
Inflation adjustment of treasury shares	4,023,614
Cost of treasury stock	(15,505,688)
Optional Reserve	184,735,320
Other Comprehensive Income	2,095,480
Total Shareholders' Equity	**1,007,262,712**

* In fiscal year 2025, 12,310,611 treasury shares were automatically cancelled in accordance with the provisions of Section 67 of the Capital Markets Law, as 3 years had elapsed counted from the date of their acquisition by the company. As of the date of this report, 14,050,492 treasury shares have been automatically cancelled due to the elapse of such 3-year period.

Economic Value Generated and Distributed

The economic value generated throughout the year is distributed between the organization and its stakeholders.

Economic value generated

$1,049,512

Million

Economic value distributed

$1,098,205

Million[4]



Economic value retained

$48,693

Million[5]

[4] Includes Operating expenses (excluding social investment) + Personnel expenses + Payments to suppliers + Taxes.

[5] Economic value withheld = economic value generated – economic value distributed.

Risk Management

GRI 2-12, 2-16 | Own topic: Risk Management

Banco Supervielle structures its comprehensive risk management program around five pillars that enable it to identify, assess, monitor, and mitigate the main risks of its operations. This approach is aligned with the guidelines established by the Central Bank of Argentina (BCRA) and with the recommendations of the Basel Committee on Banking Supervision.

In the context described in "Scenarios in which we operate," the period under consideration was marked by high volatility associated, among other factors, with the electoral process. Within this framework, risk management played a key role in safeguarding the organization's financial stability, with a particular focus on monitoring and managing credit risk, liquidity risk, and interest rate risk.

84% of the risk metrics remained within the thresholds set by the Board in 2025. The deviations recorded resulted in remediation plans or specific reviews, in accordance with the risk appetite framework.

Pillar 1

Independence of risks control from business and management functions.

Pillar 2

Risk control and management integrated in a highly professional corporate structure.

Pillar 3

Decision making by a multimember body with a high involvement of the Board of Directors and Senior Executives.

Pillar 4

Risks in line with the Risk Appetite defined by the Board, which must be constantly monitored.

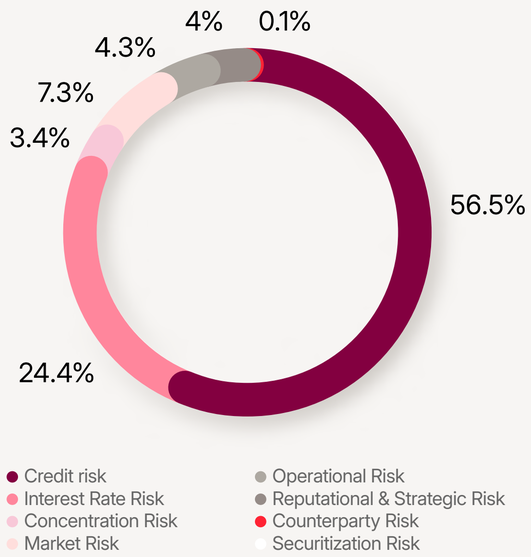
Pillar 5

Risks management based on the three lines of defense and a comprehensive vision at Grupo Supervielle level.

Economic Capital

At Banco Supervielle, we have an internal, integrated, and globally applicable process to assess the adequacy of our economic capital based on our assumed risk profile. This process is conducted in accordance with the parameters defined by the BCRA and includes specific methodologies for measuring and weighting the required economic capital, the composition of which at the close of the current fiscal year is detailed below.

Economic capital distribution by type of risk



Credit Risk

Within Grupo Supervielle, Banco Supervielle is the entity most exposed to credit risk. Its strategy and policies in this area are approved by the Risks Committee and/or the Senior Credit Committee, based on technical proposals from the Corporate Risk Management department, supported by a specific regulatory framework, formal origination criteria and responsibilities, internal scoring and rating models that are regularly validated, diversification schemes with concentration limits, monitoring through early warnings and collection processes, and indicators aligned with the risk appetite that are regularly reported to the committees.

Following the credit recovery in 2024, within a context of macroeconomic stabilization, the financial system recorded strong real loan growth of nearly 100%, reversing several years of decline, along with a rebalancing of liquidity from government securities to financing for the private sector. Against this backdrop, the second half of 2025 was marked by increased volatility associated with the election year and tighter monetary conditions. This scenario resulted in a contraction of demand, higher risk costs, and a deterioration in portfolio quality, with increases in delinquency rates in line with system trends, particularly in the retail segment.

In response, the Entity adjusted its origination criteria, strengthened its collections management, and incorporated more stringent assessments of repayment capacity. The strategic focus shifted to originating commercial credit for medium and large companies, a segment in which 2,891 loans were recorded in 2025, compared to 3,347 in 2024, prioritizing profiles with greater financial strength and repayment capacity.

Monitoring is conducted using a drill-down indicator framework, which includes the non-performing loan ratio, the non-performing loan coverage ratio, and the cost of risk. As of December 31, 2025, the non-performing loan ratio stood at 5% (1.3% in December 2024), coverage reached 112% (169% at the previous year-end), and the net cost of risk was 5.7% (2.9% in 2024), in line with the performance of the Argentine financial system. The evolution of these indicators mirrored the trend observed in the Argentine financial system, which during the second half of the year experienced a generalized increase in delinquency rates as a consequence of the tightening of monetary conditions and the slowdown in economic activity. Forecasts are calculated using the expected credit loss approach established by IFRS 9.

Improvements and Updates

During the year, progress was made in strengthening analytical capabilities through the development of a scoring model based on machine learning techniques, geared towards the Plan Sueldo segment. This tool allows for a deeper analysis of available information and greater predictive power in credit assessment. Within this framework, non-traditional variables were incorporated, such as declared demographic location and characteristics of lending companies (including employee turnover, size, and risk profile), with the aim of broadening the analytical base for decision-making.

In parallel, credit policies were reviewed and updated in the Payroll, Open Market, Senior Citizens, Businesses and Professionals segments, taking into account the macroeconomic context, delinquency rates observed in the financial system, the defined risk appetite, and the organization's strategic objectives. Improvements were introduced to the individual credit rating schemes and the microcredit strategy, prioritizing limited initial offers that allow for the evaluation of payment behavior and, based on this, the gradual expansion of the commercial offer to customers with satisfactory performance.

Furthermore, following the growth of the secured loan portfolio in 2024 and the subsequent deterioration of certain delinquency indicators, policies for this product were adjusted, incorporating specific monitoring, early warnings, and controls over origination channels. In keeping with this prudent approach, more stringent requirements were defined for mortgage loans compared to those in place during the previous year.

Finally, the Credit Risk team remained actively involved in the digital transformation process of individuals and companies, participating in the definition of KPIs across the business and consolidating agile approval schemes, with different levels of authorization.

Loans to SMEs, Medium and Large-Sized Companies, Financial Institutions and Public Sector

The quality indicators for the commercial loan portfolio showed a deterioration during the year, especially in the second half, in line with the trend observed in the Argentine financial system. Through continuous monitoring and specific initiatives, efforts were made to reverse this trend and foster, in the short term, an improvement in the delinquency metrics, which showed increases throughout 2025.

The evolution of economic activity was not uniform across sectors, creating a scenario in which risk appetite and loan origination were selectively directed toward those activities with the greatest growth potential and the best credit profile. Within this framework, exposure to Oil & Gas and Mining was promoted, both among the main players and their respective value chains. The investment dynamism and structural outlook of these sectors support opportunities for portfolio expansion with adequate credit quality. For the remaining economic activities, the evaluation continued to be based on their specific strengths and risks, mirrored in the activity-based limit structure that is reviewed monthly by the Risk Committee.

On the other hand, the established portfolio limit monitoring and control mechanisms were maintained. In this context, the Capital Markets Management team continued to contribute its expertise in evaluating debt and securities transactions, further solidifying its position in the Guaranteed SMEs Negotiable Obligations segment.

Furthermore, progress was made in implementing policy improvements and adjustments to reinforce the self-management model, while mitigating the specific risks of the Professionals and Businesses segment, seeking to expand controls without affecting the granting times and processes. Mass qualification policies and controls at the time of product settlement were also strengthened, in line with the Entity's risk appetite.

Loans to Individuals

In the Individuals segment, origination processes continued to be strengthened to manage large volumes of loan transactions through mass scoring systems that evaluate customers across the various available loan options. These processes incorporate the credit policies in effect at the time of loan disbursement, and in exceptional situations, the Individuals Credit areaconducts additional individual analyses for a proper risk assessment.

Delinquency is strictly monitored by specialized departments—Individual Collections, Car Loan Recovery, Management of Non-Performing Loans, and Special Cases—with a preventative approach focused on the early identification and treatment of individual cases, as well as the development of work policies. Within the framework of the Collections Policy, special campaigns are launched for customers in financial distress, offering alternatives such as restructuring, refinancing, and reductions in case of advanced arrears. Similarly, the Non-Performing Loan and Car Loan Recovery departments address individual cases involving companies, mortgage and car loans, larger credit exposure, and E&P (Entrepreneurs and SMEs) customers, applying specific solutions tailored to each case.

This framework is supplemented by the involvement of the legal audit and quality departments, which contribute to process improvement and the management of external suppliers. In turn, the area's core system, Emerix, provides support for portfolio management, operational management, and the design of special campaigns, continuously incorporating evolutionary improvements.



Financial Risks

The management of financial risks arising from market conditions is structured around a specific governance framework. The Risk Management Committee defines the risk appetite framework, establishing the metrics that delimit the tolerance for each risk type and monitoring them on a regular basis. It is also the body responsible for analyzing and approving the results of the annual Integrated Stress Tests and the Capital Self-Assessment Report. Additionally, the Assets and Liabilities Committee (ALCO), composed of senior executives and representatives from the most exposed business units, ensures that decisions related to the management of the structural balance sheet are made in compliance with the defined limits.

The Financial Risk Management team is responsible for calculating and monitoring the metrics that show the financial risk appetite and actively participates in the ALCO Committee, contributing tools for decision-making. Indicators monitored daily include liquidity ratios, such as the Liquidity Coverage Ratio (LCR), along with more detailed metrics related to quick ratio, broad peso liquidity, Net Stable Funding Ratio (NSFR), US dollar liquidity, and deposit concentration.

Monitoring is not limited to liquidity risk. Continuous monitoring is also performed on metrics associated with market risk and interest rate risk, in line with the financial risk management framework.

Liquidity Risk

In line with its risk appetite framework and the needs arising from financial planning, Banco Supervielle monitors two key metrics daily. The Liquidity Coverage Ratio (LCR) measures the relationship between high-quality liquid assets and projected net cash outflows over 30 days, while the Stable Funding Ratio (NSFR) assesses the capacity to finance activities with sufficiently stable sources, mitigating risk in the event of stress scenarios.

The dashboard is supplemented by peso liquidity metrics, quick and broad, which take into account the level of coverage with liquid assets over volatile and total deposits, respectively. Additionally, specific monitoring of US dollar liquidity is performed to manage currency mismatches within defined limits.

Interest Rate Risk

Interest rate risk management focuses on identifying potential concentrations of exposure across the maturity structure, with particular attention to the gap accumulated in the first ninety days. To this end, Banco Supervielle applies two supplementary approaches. The MVE-VaR estimates the change in economic value in response to shifts in the market yield curve, comparing the current curve with simulated stress scenarios. Meanwhile, the NIM-EaR measures the impact that shifts in the yield curve, under different simulation scenarios, can have on expected accruals over a short-term horizon (three months).

Additionally, the Bank adopts the methodology established by BCRA Communication “A” 6397, which distinguishes between the risk derived from fluctuations in interest rate levels on the underlying value of assets, liabilities and off-balance sheet items (MVE) and that associated with alterations in interest rate sensitive income and expenses, affecting net interest income (NII).



Market Risk

The measurement and management of this type of risk is carried out using a consistent approach that allows for the establishment of consistent limits and thresholds across different control schemes. To this end, Banco Supervielle, Grupo Supervielle, and its subsidiaries use a diversified Value at Risk (VaR) model, defined as the maximum expected loss that a portfolio of financial assets could incur under normal market conditions, over a specific time horizon, and with a predetermined confidence level. These metrics allow for the identification of exposure levels that could imply potential risks and the adoption of preventive measures.

The variations that may affect the value of trading portfolios during the settlement period are primarily due to changes in market factors such as interest rates, exchange rates, equity and option prices, as well as the liquidity risk of the various products and markets in which they are traded. In this context, Banco Supervielle focuses on the trading portfolio managed by its Trading Desk, whose operations are governed by approved strategies and policies within a framework of controls that reflects the risk appetite defined by the Bank.

The control framework is supplemented by action plans to be implemented in the event of breaches of the established limits. Additionally, broader controls are in place, encompassing positions managed for Treasury liquidity management purposes. In these cases, controls focus on risk exposure measured using the VaR methodology in relation to the Equity Liability (EPL), incorporating specific limits for each asset group to mitigate the risk assumed in each segment individually.

Stress Tests

Comprehensive stress tests are a key tool within the risk management framework. In accordance with the BCRA's guidelines for financial institutions, the Financial Risk Management team conducted prospective analyses during the period under various "what if" scenarios, with the aim of evaluating the institution's resilience and providing input for decision-making related to its risk appetite.

These analyses supplement the historical data-based perspective by providing a forward-looking assessment of risk exposure. They also support capital and liquidity planning processes, the definition of risk tolerance levels, the design of contingency and mitigation plans, and the strengthening of internal and external communication regarding financial strength in the face of potential adverse scenarios.

Non-Financial Risks

As a second line of defense, the Non-Financial Risks team is responsible for the prevention, management, and mitigation of operational, technological, reputational, third-party, and business continuity risks. To this end, it uses tools such as RCSA, KRIs, BIA, Continuity Plans, and operating loss monitoring.

Within this framework, the management of Operational and Technological Risk at Grupo Supervielle is structured as a comprehensive and continuous process that encompasses the following stages:

Recognition of risks and their link to established controls, considering internal and external factors that may affect the development of processes.

Determination of the level of exposure to risk according to its impact, frequency and probability of occurrence, the results of which are recorded in the RCSA.

Monitoring, early detection and correction of possible deficiencies.

Threat analysis and definition of responses in line with the risk appetite policy.

Operational Risk

Operational risk includes legal risk but excludes strategic and reputational risks. According to BCRA regulations, operational risk is defined as the possibility of loss as a result of ineffective or failed internal processes, personnel actions, systems, or as a consequence of external events. In this context, the technological component covers situations that may affect the confidentiality, integrity, availability, effectiveness, compliance, and reliability of Information Technology and Security processes, as well as related information assets, within the scope of internal control.

Management relies on formal governance structures. Banco Supervielle has an Operational Risk Committee, comprised of Senior Executives, which regularly evaluates technological aspects. The legal component, in turn, may be triggered by both internal and external factors and includes, among other aspects, exposure to sanctions, penalties, or other economic and other consequences for regulatory and contractual non-compliance.

With the aim of strengthening the control environment, responsibilities in the first line of defense continue to be consolidated and internal training and certification opportunities are promoted through the Virtual Campus.

In 2025, BCRA Communication “A” 8249 came into effect, updating the consolidated text “Guidelines for Operational Risk Management.” In line with this regulatory update, additional tools were incorporated to strengthen management, including scenario analysis, in accordance with best practices and regulatory requirements.

Reputational Risk

A negative perception of the Entity by its stakeholders can affect its ability to maintain business relationships and access financing. This type of exposure can also lead to the need to provide implicit support that impacts on other categories (such as credit, liquidity, market, or legal) with potentially adverse effects on results, liquidity position, and regulatory capital.

At Grupo Supervielle, factors that could affect corporate reputation are identified by analyzing the expectations of various stakeholders, including customers, employees, shareholders, regulators, the community, and suppliers. Both quantitative and qualitative indicators are used to monitor these factors, depending on the nature of each aspect evaluated.

Fraud Prevention

In accordance with BCRA Communication "A" 7783, there is a Fraud Prevention Monitoring and Detection team in place which is responsible for tracking customer transactions. During 2025, corporate customers were added to this monitoring system, expanding the scope of controls.

The team works in close coordination with the Channels and Products areas, integrating knowledge about customer profiles and transactional behaviors to strengthen their protection and enable early detection of deviations. The Fraud Management team also maintains interactions with the relevant departments and continues performing forensic analysis and internal investigations. The results of these activities are submitted regularly, providing feedback for monitoring processes and the management of non-financial risks.

Strategic Risk

Strategic risk refers to the possibility that the entity may incur losses or experience a decline in the value of its assets as a result of inadequate business decisions, poor strategy execution, or adverse changes in the underlying assumptions, parameters, or objectives. Strategic risk management takes into account both the quality and consistency of the strategic definitions adopted and the inherent uncertainty of the environment in which such definitions are implemented.

This type of event relates to transformations in the competitive landscape, regulatory changes, or events that can affect the ordinary course of business or its structure. However, it differs from other categories, such as market, credit, or operational risk, since its origin lies not primarily in specific financial variables, but rather in deviations from strategic decisions or structural changes in the scenario. In this regard, impacts usually derive from variations in activity volumes, price levels, cost structures, or macroeconomic conditions.

Money Laundering and Terrorist Financing Risk

At Grupo Supervielle, we have an Anti-Money Laundering and Counter-Terrorist Financing (AML/CFT) Program applicable to reporting companies before the Financial Information Unit (UIF). The Program incorporates the regulatory requirements issued by the UIF, the Central Bank of Argentina (BCRA), and the Argentine Securities and Exchange Commission (CNV), and is aligned with international standards for the prevention of financial crimes.

The program allows for monitoring customer transactions based on a comprehensive understanding of their activity, transaction profile, and supporting documentation of the sources of funds. This approach facilitates the early detection of unusual transactions and, when appropriate, their reporting to the Financial Information Unit (UIF) in accordance with current regulations.

To ensure robust management, Grupo Supervielle, as a reporting person, has a governance structure that includes AML/CFT Committees in each company, and a Compliance Officer (and an alternate Compliance Officer). Furthermore, an ongoing training plan is implemented to strengthen a culture of prevention across the organization.

During the reporting period, 79% of employees completed the course "*Fortalecimiento de las medidas contra LAFT mediante la nueva normativa de PLAFT*," available on the Virtual Campus until March 2025, while 94% of the commercial network completed specific training in line with their duties. Additionally, in-person training was held for the Board of Directors, C-Level executives, and the AML/CTF team.

The execution, control and continuous improvement of the established procedures is the responsibility of the PLAFT are, whose effectiveness is regularly reviewed by Internal Audit, External Audit and an independent external reviewer.



94%

Of the commercial network completed specific training in AML/CTF in line with their duties

Sustainable Finance

GRI 201-2, SASB FN-AC410a.1, FN-AC-410a.3, FN-CB 240a.1, FN-AC-410a.1, FN-CB-410a.2

During the reporting period, Banco Supervielle continued to strengthen its role in channeling financing to different customer segments and economic activities, incorporating a sustainability approach to resource allocation. In this regard, priority was given to initiatives that integrate responsible management of their social and environmental impacts, consolidating the incorporation of environmental and social criteria into credit evaluation processes and financing decisions.

This is based on a comprehensive approach, aligned with stakeholder expectations and with international best practices, which takes as a reference recognized tools and frameworks, including the ARAS Methodology, the Ecuador Principles and the International Finance Corporation (IFC) standards.

Social-environmental Risk Management

Managing social-environmental risks associated with credit is part of the Bank's comprehensive approach to sustainable finance and aims to systematically incorporate environmental, social, and climate dimensions into financing decisions. This approach allows for anticipating potential impacts, strengthening the credit evaluation process, and aligning resource allocation with the organization's defined risk appetite and responsible practices.

Within this framework, the following lines of action are prioritized:

- → Reduce and maintain the exposure to environmental and social risks from customers' activities within the Bank's risk appetite, by establishing a lending policy that includes an analysis of the environmental and social impact on companies and projects financed.
- → Include social-environmental risks within the risk policy established by the Board of Directors.
- → Reduce and manage exposure to climate risks, identifying physical and transition risks.
- → Promote good practices and environmental and social awareness among employees and customers.
- → Identify sustainable financing opportunities, promoting green projects, i.e. those projects that have positive environmental and/or social impacts.

Management of social and environmental risks relies on a responsible financing approach, which involves granting loans only to those companies and projects that can prove an adequate management of their social and environmental impacts. This analysis takes into account, among other, biodiversity protection, use of renewable resources, waste management, human health protection, and population displacement.

This approach is supplemented by the existence of an internal policy for environmental protection and the promotion of green projects, integrating environmental and social criteria both in internal management and in financing decisions.

Environmental and Social Risk Policy

The Environmental and Social Risk Policy provides the framework for the systematic integration of these factors into the management of the loan portfolio. This policy is used to identify exposure with potentially significant social, environmental, or climate impacts, and to define the corresponding mitigation measures. The results obtained are compared with the tolerance thresholds established by Grupo Supervielle S.A., which set a limit of 5% for the SMEs Plus and Medium and Large-Sized portfolios.

During the fiscal year, the Policy applied to 4,177 customers, based on the loan applications evaluated. Regarding physical risks, no climate change-related events were identified during the year that, due to their frequency or severity, affected the Group's operations. The organization maintains policies and processes aimed at ensuring operational continuity in crisis scenarios, which helps mitigate potential impacts. Likewise, no situations were detected that compromised the solvency of counterparties in the loan portfolio, nor were there any increases in delinquency specifically linked to climate factors.

Regarding transition risks, the analysis conducted did not reveal any regulatory changes at national level that could result in sanctions or economic impacts for the Entity. Nor were any adverse effects identified associated with technological gaps in sustainability, or any changes in market trends among financial agents that would pose risks to the results. From a reputational perspective, no negative public perceptions were observed regarding the Group's sustainability practices.

These aspects are monitored quarterly through surveys of media and other sources of information, and no climatic exposures have been detected that adversely affect the performance during the reported period.

Credit Assessment Results

Following the implementation of this assessment scheme, Banco Supervielle advanced in the analysis of the environmental risk of 254 companies, representing about 49% of the 516 companies identified as high risk according to the nature of their activity.

At the close of the fiscal year, and after taking into account the analyses carried out and the mitigation measures applied, the credit exposure classified with a high residual risk level remained around 5% of the total portfolio.

Financing Line for SMEs with IDB Invest

In September 2025, Banco Supervielle, the Inter-American Investment Corporation (IDB Invest) and other international entities entered into an agreement to open a credit facility in the amount of US$260 million, intended to expand the availability of financing for SMEs and contribute to the productive development of Argentina.

The transaction was structured in two tranches. First, a US$50 million loan from IDB Invest and another US$50 million loan financed by the JICA Trust Fund Achieving Development of Latin America and the Caribbean (TADAC), a fund managed by IDB Group in collaboration with the Japan International Cooperation Agency (JICA), both with a three-year fixed interest rate. Second, a tranche of approximately US$160 million financed by institutional investors through the sale of equity interests.

This was the largest transaction carried out by IDB Invest with a financial institution in Argentina to date and served as an endorsement of Banco Supervielle's strength and its strategy of supporting the SME segment. The funds obtained allow for an expansion of longer-term financing options, focusing on companies that are part of value chains linked to export economies, in line with our value proposition based on digital innovation, customized service, and financial inclusion.

ESG Mutual Fund

As part of our commitment to the development of sustainable finance, we launched an environmental, social and governance (ESG) Mutual Fund through our subsidiary Supervielle Asset Management (SAM), conceived as a tool to support the transition to more sustainable business models.

The ESG Mutual Fund promotes the financing of companies undertaking sustainable development projects, channeling resources to companies that meet specific environmental, social, and governance criteria. This fund follows the current regulations of the Argentine Securities and Exchange Commission (CNV), pursuant to which at least 75% of the portfolio must be allocated to the fund's investment objective, i.e. sustainable assets, in line with its ESG approach.

For the evaluation and selection of eligible assets, the fund takes into account environmental factors (linked to the impact of business activities on climate change and the management of natural resources), social factors (related to labor practices, respect for human rights and commitment to local communities) and governance factors (associated with transparency, business ethics and the corporate governance structure).

This instrument is aimed at investors with a moderate risk profile and an investment horizon of more than one year, and is available to customers starting from a minimum investment amount of $100, through the Online Banking digital channels.

$881.2 M

Managed by the Fund
at the close of the fiscal year

Issuance of Negotiable Securities SVS

During the reporting period, Banco Supervielle consolidated its role in the development of instruments in line with environmental and social criteria. The bank participated in 4 of the 11 issuances carried out in the country (1 social, 1 sustainable, and 2 green issuances) for a total of $13,134 million.



Development of Loans to Small-Sized Companies

Banco Supervielle provides access to a wide portfolio of products geared towards SMEs, including loans, agreements and check discounting.

In 2025, the granting was discontinued of subsidized loans that had been in place since the COVID-19 pandemic to promote the development of small businesses and the community in general.

Of the total financing granted in previous years, 455 loans remain outstanding in the portfolio, amounting to $45,116 million. As of December 31, 2025, 177 loans to merchants and SMEs were more than 90 days past due, for a total of $9,991 million.

Sustainable Finance Protocol

Banco Supervielle adheres to the Sustainable Finance Protocol, an initiative in which it has participated since its establishment as a founding member, currently comprising 37 Argentine financial institutions that represent 94.4% of the local lending market, according to data from the BCRA as of March 2025. Promoted by the Inter-American Development Bank (IDB), the Protocol fosters the institutionalization of sustainability and reporting policies, the development of sustainable financial products, the analysis of environmental, social, climate and biodiversity risks, as well as the strengthening of internal processes related to these issues.

During the year, specific working groups were established focusing on Sustainability Policy and Reporting, Financial Education, Gender, Diversity and Inclusion, Sustainable Financial Products (including taxonomy and women-led businesses), Environmental and Social Management (with a focus on SARAS, satellite monitoring, and climate change), and Internal Processes. These working groups met regularly to set priorities, define objectives, and coordinate common action plans, strengthening sector coordination and the technical implementation of the various initiatives.

As a result, progress was made in each strategic area during the period:

Development of Sustainable Financial Products

- → A Financial Education Platform was developed and the 1st Consolidated Financial Education Report was presented with impact indicators.
- → The Sustainable Financial Products Search Engine was designed and launched, with the aim of systematizing and making visible the sector's offer.
- → An introductory workshop on Taxonomy (CBI) was developed, aimed at strengthening technical capacities and common criteria.

Analysis of environmental and social risks, climate change and biodiversity

- → A workshop was developed on financed emissions and tools associated with the Carbon Footprint Calculator, promoting its understanding and implementation.
- → WRI in-person workshops were developed on satellite monitoring, with the participation of 11 financial institutions.
- → Training was delivered on SARAS and climate change together with UNEP FI.

Promotion of internal processes related to sustainability

- → A fundamental and introductory guide on Diversity, Equity and Inclusion was developed for the financial industry, with a focus on the adoption of shared standards.
- → Discussions were promoted by the Internal Processes Group to exchange best practices.

LEARN MORE

Intellectual and Industrial Capital

Innovation
Solutions
Growth

In this section

- Customer Focus
- Digital and Cultural Transformation
- Closeness and Continuous Improvement of Our Customer Service Channels
- Information Security
- Grupo Supervielle Business Segments
- Procurement of Goods and Services
- Brand Positioning

Grupo Supervielle's Intellectual and Industrial Capital integrates our technological capabilities, operating models, processes, data, brands, and organizational knowledge, that enable the delivery of our customer value proposition. This Capital's evolution during 2025 was a central pillar for sustaining competitiveness, scaling efficiency, and strengthening the customer experience within a context of structural transformation of the financial system.



Customer Focus

GRI 2-6, SASB FN-IN-270a.2

Own Topic: Customer at the center

At Grupo Supervielle, we view customer experience as a driver of continuous improvement and a key enabler for the evolution of our business model. In line with this, Banco Supervielle consolidated a structural transformation of its service model in 2025, moving towards comprehensive customer experience management. Essentially, the approach of managing channels and departments in isolation was abandoned in favor of operating the experience as an end-to-end system, with the customer at the center and a simpler, more coordinated, and more effective execution.

This process led to the creation and consolidation of the *Centro de Experiencia*, conceived as a cross-functional model that integrates customer service, processes, complaints, customer experience, and data under a single governance structure. The model's evolution was supported by a common methodological framework for the entire organization, based on the continuous cycle of "listen, analyze, resolve, prevent." This approach streamlined operations, defined clear responsibilities, strengthened follow-up, and raised the resolution standard at all touchpoints, transforming customer feedback into concrete and sustainable business decisions.

As of December 31, 2025, Grupo Supervielle served approximately 1.9 million customers:

Company	Type of Customer	Segment	Active customers[1] as of 12/31/25
Banco Supervielle			**1,316,985**
	Individual Customers		1,288,716
		Mass retail and Identité	582,338
		Senior Citizens[2]	706,378
	Customers with commercial activity		**28,269**
		Professionals and Business Customers	3,832
		SMEs	22,238
		Medium and Large-Sized Companies and Corporate Customers	1,953
		Other	246
IOL invertironline	**Individual Customers**		563,450
	Business Customers		2,171
TOTAL Customers			**1,882,606**

[1] Active customers refers to individual and business customers active in the last 90 days.

[2] Includes 183,130 customers who receive social welfare benefits through their Banco Supervielle account. Social welfare benefit customers have lower cross-selling rates than Banco Supervielle's other customers.



Our share in the Argentine financial system was 2.8% in terms of loans and 3% in terms of private sector deposits as of the end of December 2025. In this context, Banco Supervielle ranked 9th in loan volume taking into account all entities in the system and as 7th among private capital banks - according to the latest information available from the BCRA as of October 2025 - consolidating its competitive positioning and relevance within the sector.

Customer Satisfaction

Measuring and managing customer satisfaction is a key input for the continuous improvement of Grupo Supervielle and for the evolution of our value proposition. Within this framework, Banco Supervielle consolidated a robust and accessible customer experience data ecosystem, integrating operational, transactional, and perception information into dynamic, real-time dashboards. Migrating the Customer Experience model to the Data Lake enabled a more comprehensive understanding of the customer relationship and more agile management of deviations and opportunities for improvement.

Building on this foundation, Banco Supervielle evolved its traditional NPS and CSAT-focused measurement, incorporating the Engagement Score and Relationship Index, which integrate multiple dimensions and allow for evaluating relationship quality even without surveys. Furthermore, the automation of customer voice analysis using artificial intelligence facilitated the early detection of recurring patterns and causes.

These advancements translated into specific improvements at critical moments in the customer experience. For Individuals, optimization was achieved of processes such as Delivery, First Contact Resolution, remote closure of payroll and FODE accounts, sales quality, and restructurings. For Businesses, the focus was on simplifying onboarding and daily operations through a new registration form, improvements in pre-qualification, renewal of authorizations, relationship with Mutual Guarantee Societies and the value chain, framework agreements, and the MVP (Minimum Viable Product) for e-signatures, reducing timelines and operational friction.

In parallel, the Virtual Hub consolidated its position as a digital extension of branches, with a year-on-year growth in interactions of 96.5% and a 15% improvement in Chat channel productivity. The WhatsApp channel exceeded 200,000 monthly interactions, accounting for 70% of virtual human interactions, while video calls maintained outstanding satisfaction levels, with a CSAT of 96.1%.

Strengthening the Hub combined technological evolution with human capacity building through team training and retraining, standardization of the knowledge base, and internal quality support tools. This model also boosted the channel's commercial contribution: in November, the Hub exceeded its Personal Loan placement targets, accounting for 18% of total loans granted. As a result, the Relationship NPS grew throughout the year for Individuals, remained strong for Businesses, and Customer Satisfaction Scores (CSATs) improved across all channels (branches, video calls, and WhatsApp) with an increase of 8 to 12 percentage points.

Looking to 2026, the goal is to consolidate the Hub as a fully integrated digital branch, strengthening self-management, intelligent automation and the use of data to anticipate needs and generate sustainable value.



+96.5%

Year-on-year growth of Virtual Hub interactions



46.2%

Resolutions in 24 hours
(27.8% in 2024)

Settlement of Claims

Claims management was another pillar of the new comprehensive customer experience management approach implemented in 2025. Banco Supervielle's service model evolved, adopting an industrial approach focused on achieving consistency, traceability, and resolution capabilities throughout the entire customer journey. This change was based on identifying recurring issues, standardizing resolution criteria, and systematically addressing root causes, strengthening the ability to act on the structural problems that impact on customer relationships.

In a context of increased demand (with a 10% rise in the total volume of claims, reaching 67,000 cases for the year), significant improvements were recorded in both speed and quality of response. Resolution within the first 24 hours increased from 27.8% in 2024 to 46.2% in 2025, while timely resolution reached 74%, compared to 50% in the previous year. This operational improvement could also be seen in customer perception, with a significant 20-percentage-point improvement in the Claims NPS.

In the insurance business, the claim-to-complaint ratio is systematically monitored. The ratio is calculated as the number of claims settled—those whose final settlement validates the consumer's position—for every 1,000 complaints received during the period, taking into account all territories and insured segments. The scope includes claims reported to the relevant regulatory bodies and incorporated into the entity's consolidated records, covering all categories of reasons, such as Underwriting, Marketing and Sales, Claims Management, and Policyholder Service. Submissions classified as "no action requested/required" or "claim withdrawn" are excluded from the calculation. Where appropriate, the metric can be broken down by product type, line of business, or geographic region.

Our purpose is a guide that inspires us, brings clarity and drives our growth

Digital and Cultural Transformation

During this period, we focused on reviewing and updating the cultural framework that guides our relationships with stakeholders and our decision-making process. The country's economic dynamics, the restructuring of the financial system toward its key role of intermediation, the exponential acceleration of technology, and the emergence of new players are shaping a scenario of structural change. In this context, we identified the need to strengthen our capacity to adapt quickly, simplify our operations, and evolve our value proposition in response to the growing expectations of our customers and users.

In this vein, Banco Supervielle defined a renewed organizational purpose as a strategic element that guides decisions and priorities, while giving meaning to team actions and creating a competitive advantage for customers: Banco Supervielle explicitly communicates the role it seeks to play. This process also defined shared cultural principles and a leadership model that guide work, decision-making, and collaboration across the entire ecosystem (see in Human Capital), establishing a foundation of identity that sustains transformation, integrates capabilities, and strengthens consistency between strategy, culture, and operations.

This transformation is directly linked to the evolution of the service model and the comprehensive management of the customer experience developed throughout the year. Active listening, the search for solutions, and a focus on execution have become key enablers for operating the end-to-end experience, reducing structural friction, and turning customer feedback into specific improvements. In this regard, the *Centro de Experiencia* represented not only an operational but a cultural change, promoting more cross-functional working methods, greater accountability for final results, and an integrated view of processes, data, and service.

In line with this shared approach, the IOL Invertironline Ecosystem reaffirms its purpose of democratizing access to investments and promoting responsible savings management. "We expand access to investment solutions making savings growth simple for everyone", is its mission and reinforces a shared vision within Grupo Supervielle, where customer focus and financial inclusion are cross-cutting principles of the transformation process.

This shared framework translates into building trust with customers and strengthening a sense of belonging, both internally and externally. In this way, Grupo Supervielle reinforces its role as a key player in the financial system, contributing to sustainability, meaningful economic growth, institutional strengthening, and the promotion of financial education.

The consolidation of these capabilities made it possible to improve operational efficiency, reduce structural frictions, strengthen technological risk management, and consolidate a more scalable and resilient business model.



Evolution of Technology in Our Value Proposition

During 2025, Technology consolidated its strategic role within Banco Supervielle, evolving from a model focused on the execution of initiatives to an integrated system that connects business, customer experience, operational efficiency, and governance. Banco Supervielle operates on a mature technology ecosystem, based on reusable platforms, shared capabilities, and a product-aligned architecture, which allows for accelerated value delivery, consistent scaling of solutions, and greater predictability in supporting business evolution. Within this framework, a portfolio prioritization and management model was implemented that connects business demand with the actual capacity of teams, strengthening alignment, transparency, and decision-making.

In terms of innovation, artificial intelligence began to be deployed as a cross-cutting capability. Banco Supervielle incorporated predictive models, generative intelligence, and intelligent agents into both the customer experience and internal processes, improving customization, operational efficiency, and productivity. This adoption was complemented by training initiatives and guidelines for responsible use, as well as the incorporation of AI assistants that optimize the software lifecycle and the work of IT teams.

The evolution of digital channels progressed toward an integrated, omnichannel experience. The main channels recorded an average availability of 99.70%, while the generative artificial intelligence-powered WhatsApp solution exceeded 200,000 monthly interactions. Consolidation of business platforms, following migration to the cloud, enabled the delivery of simpler, more consistent, and scalable experiences throughout the customer lifecycle.

From an operational standpoint, the modernization of the technological infrastructure was improved, strengthening resilience and business continuity. During the year, more than 4,500 implementations were carried out, progress was made on a multicloud strategy with more than 550 assets, including applications, APIs, and microservices, and observability and contingency recovery capabilities were enhanced. This process was supported by energy efficiency practices, resulting in estimated savings of 51,055 $MTCO_2$ (metric tons of carbon dioxide).



99.7%

Average availability of digital channels

+4,500

Implementations in the year

In line with this evolution and as part of the Banco Supervielle's cultural transformation, the internal initiative "Colonos" was recently launched within the broader "HumanAI: You Drive the Technology" program. This initiative promotes the applied exploration of artificial intelligence use cases for real business challenges, bringing together teams from different areas to work alongside internal specialists and AWS experts. The goal is to accelerate the cross-functional adoption of AI capabilities across the organization, enhancing customer service, operational efficiency, and value creation.

Finally, Banco Supervielle's technology governance was strengthened, focusing on budget efficiency, regulatory compliance, and the management of both internal and third-party risks. Improvements in prioritization processes, optimization of contracted services, adaptation to Communication "A" 8280 of the Central Bank of Argentina, and the execution of contingency tests consolidate a model that combines innovation and control, achieving budget optimization of nearly 20%. Thus, Technology becomes a key enabler of Banco Supervielle's strategy, providing reliable, efficient, and people-centric solutions.

Within the framework of Grupo Supervielle's digital transformation process, the IOL Invertironline Ecosystem improved the evolution of its technological architecture during the year, consolidating an AI-First strategic approach as a central enabler of scale, efficiency and customer experience.

Over 90% of inquiries were handled by artificial intelligence, resulting in high satisfaction levels and swift referral to human agents where necessary. The implementation of prioritization systems reduced response times, while the integration of advanced AI in AML/CFT automated the calculation of transactional profiles, strengthening risk management. Collaboration with AWS ensured stability during traffic spikes of up to 10 times the usual volume and reduced API calls by 80%.

Our commitment to technological evolution and operational excellence was evidenced by a record number of active customers and daily transactions, as seen in more detail in the section dealing with our business segments.

Closeness and Continuous Improvement in Our Customer Service Channels

GRI 2-6 | Own Topic: Channel Availability

At Grupo Supervielle, we continue to evolve our service model toward an increasingly integrated ecosystem that seamlessly coordinates in-person, digital, and remote channels. This approach allows us to expand access to financial services, adapt to the diverse needs of our customers, and deliver a consistent experience across all touchpoints.

By building on the consolidation of a hybrid model of virtual and in-person service, we are moving towards an operational approach that optimizes the distribution of demand across channels, strengthens operational continuity, and ensures greater consistency in the customer experience. At the same time, this framework allows us to scale our service capacity without affecting closeness, combining operational efficiency with a simpler and more accessible connection for individuals and businesses that bank with us.

This evolution is based on the progressive transformation of the physical network, the expansion of self-service areas, and the strengthening of hybrid roles that integrate in-person and virtual service. In this way, we reinforce a customer-centric model that supports business growth with greater agility, flexibility, and responsiveness.

Distribution Network

Throughout the year, we continued to strengthen our self-service model, expanding the operational capacity of our Lobby 24 spaces. These areas within our branches allow transactions both during and after banking hours. These Lobby 24 spaces play a key role in the evolution of our omnichannel approach, facilitating everyday transactions in an agile, independent, and secure manner.

In line with this approach, we are moving forward with the integration of the self-service terminal network under the Network Supervielle, strengthening operational control, equipment availability, and the consistency of the experience across this channel. This decision allows us to manage technological evolution and service quality in a more coordinated manner, aligning self-service capabilities with the comprehensive customer service strategy and aiming to support customers in their daily operations through simple and accessible experiences.

341

Cajas Rápidas out of 554 ATMs throughout the branch network

(+21% vs. previous period)

149

Self-service terminals (TAS) 89.93% located in Lobby 24 spaces

93.51%

Of the *Cajas Rápidas* operate in Lobby 24 spaces

Digital Experience

Digital experience continues consolidating as a core component of our relationship with individual and business customers. The growing adoption of non-face-to-face channels shows a structural shift in the way people interact with Banco Supervielle, with a greater emphasis on self-service, mobility, and the permanent availability of services. In this context, we continue to evolve our digital platforms to offer simpler, more secure, and more consistent interactions throughout the entire customer journey.

SuperApp, Chat and Virtual Banking: An Integrated Model for The Best Digital Experience

In 2025, we consolidated the SuperApp strategy as the cornerstone of Banco Supervielle's digital ecosystem, integrating the key moments of our customers' financial lives—savings and investment, spending and benefits, and customer service—into a single environment. This evolution allowed us to align functionalities, our commercial offer and service models under a unified vision, providing a more consistent, simpler, and more secure experience throughout the entire digital journey.



Within this framework, Banco Supervielle's WhatsApp chat service became the primary digital contact channel, leveraging generative artificial intelligence to resolve queries and enable self-service options in an agile and scalable manner, with referral to customized support where needed. This channel is integrated into Banco Supervielle's digital ecosystem, enhancing the experience and efficiency in handling FAQs.

The proposal includes Virtual Banking, a remote service model that integrates various digital channels (including video calls and WhatsApp) with the support of specialized agents for solving more complex transactions. This system allows for a combination of self-service, assisted service, and customized support within a single user experience, seamlessly integrating remote channels and the physical network.

Parallelly, we continued evolving our Online Banking and Mobile Banking platforms, with improvements aimed at offering increasingly simple, user-friendly and secure interactions, and reinforcing their role as the transactional basis of the digital relationship with our customers.

130

Branches and annexes with operational teams

465 K

Individual customer used WhatsApp

1.85 M

Of chats in the year via WhatsApp

81%

Self-management on the WhatsApp channel

Individual Customers

As of the end of December 2025, 93% of our customers self-managed their transactions and inquiries independently, without need of human assistance, further strengthening the shift towards an increasingly digital relationship model. This figure significantly surpasses the 73% recorded two years ago and shows a sustained change in customer engagement habits with Banco Supervielle.

Along the same line, digital customers represented 67% of our portfolio at the end of 2025, consolidating a constant growth as compared to the 65% observed the previous year and the 30% reached five years ago. This process is even more pronounced among customers who are not senior citizens: in the fourth quarter of the year under analysis, 85% operated through digital channels, compared to 53% recorded five years ago, showing a structural adoption of self-service in the segments with the highest transactional activity.

During the period under review, we continued to strengthen our value proposition with launches aimed at improving customer engagement and the user experience. Key initiatives include the launch of the Interest-Bearing Account ("*Cuenta Remunerada*" as it was called in Spanish), which generates automatic returns on available balances and encourages both deposits' growth and increased daily interaction with the app. We also made progress in the aesthetic and functional evolution of the app, aligned with Banco Supervielle's 2025 digital identity, optimizing navigation, visual clarity, and speed of access to frequently used actions. Integration with Apple Wallet was also added, and two-factor authentication (2FA) was implemented using soft tokens, reducing friction by minimizing the recurring use of biometrics and improving the experience for sensitive transactions.

The main results in digital channels for our Individual customers include:

71%

Of transactions processed through mobile channels in December 2025

(vs. 60% in 2024 and 10% in 2020)

1.06 M

Monthly active App users

206 K

Users in Online Banking

24.3%

UAD/UAM ratio[3] at the close of the period, reflecting a sustained recurrence in the use of the channel

4.2 | 4.6

Average rating on Android and IOS in stores respectively, showing an improvement in user experience

[3] UAD: Daily Active Users. UAM: Monthly Active Users. The UAD/UAM ratio measures the proportion of monthly users who use the App on an average day, an indicator of frequency and usage habits of the digital channel.

Business Customers

During this fiscal year, we consolidated our Business Customers App as a key digital channel within the segment, reaching 28,845 downloads and over 20,000 active users, showing strong adoption by our business customers. The application features a robust security system, including soft tokens, biometrics, and other critical functionalities, strengthening mobile operations and ensuring appropriate data protection standards. Furthermore, the digital experience maintains a high rating in app stores, with 4.2 on Android and 4.7 on iOS, demonstrating a positive trend in user perception.

In the Business Customers segment, we continued to drive the evolution of the digital ecosystem by implementing the Interest-Bearing Account, both in Online Banking and the mobile app. Additionally, we are making progress in continuously improving the design and user experience, incorporating a simpler, clearer, and more personalized homepage with dynamic shortcuts and new features designed to optimize navigation and promote self-service within the digital channel.

We continued to strengthen our value proposition for the Business Customers segment, integrating digital solutions that enhance operational efficiency, security, and autonomy in financial management.



+20 K

Active users in the Business Customers App during the year

Information Security

GRI 2-25, 418-1, FN-CB-230a.1, FN-CB-230a.2

Own Topic: Cybersecurity

Information security management at Grupo Supervielle is structured under a corporate approach that integrates guidelines, technical capabilities, and specialized governance to prevent, detect, and mitigate risks that could affect information, processes, and digital services. This common framework allows for a consistent approach to evolving threats and aligns business priorities with appropriate protection standards.

Information Security Governance

Information Security Policy

It is applicable to all subsidiaries of Grupo Supervielle and establishes the regulatory framework that guides security management, defining criteria for the identification, analysis, evaluation, mitigation and monitoring of risks associated with information and technological assets.

Information Security Management

It guides the corporate cybersecurity strategy and oversees the entire risk management cycle, ensuring information protection and the proper management of operational and technological risks. It also promotes alignment with regulatory frameworks and industry best practices, based on business priorities.

Cybersecurity Center of Excellence

It acts as a cross-functional technical reference, defining and standardizing common guidelines and controls for the entire Group. It integrates security from the initial stages of the digital product lifecycle ("security by design") and coordinates the work of technical security teams to ensure consistent application of standards, strengthen capabilities, and support the technological evolution of the business.

Technical Security Teams

The model relies on specialized teams that operate in a coordinated manner. The defense team (Blue Team) manages the layers of protection, security monitoring, and incident response; the adversary team (Red Team) evaluates the effectiveness of defenses and new products through penetration testing and attack simulations; and the identity management team (Green Team) manages permissions, access, and authorizations under the principle of least privilege.

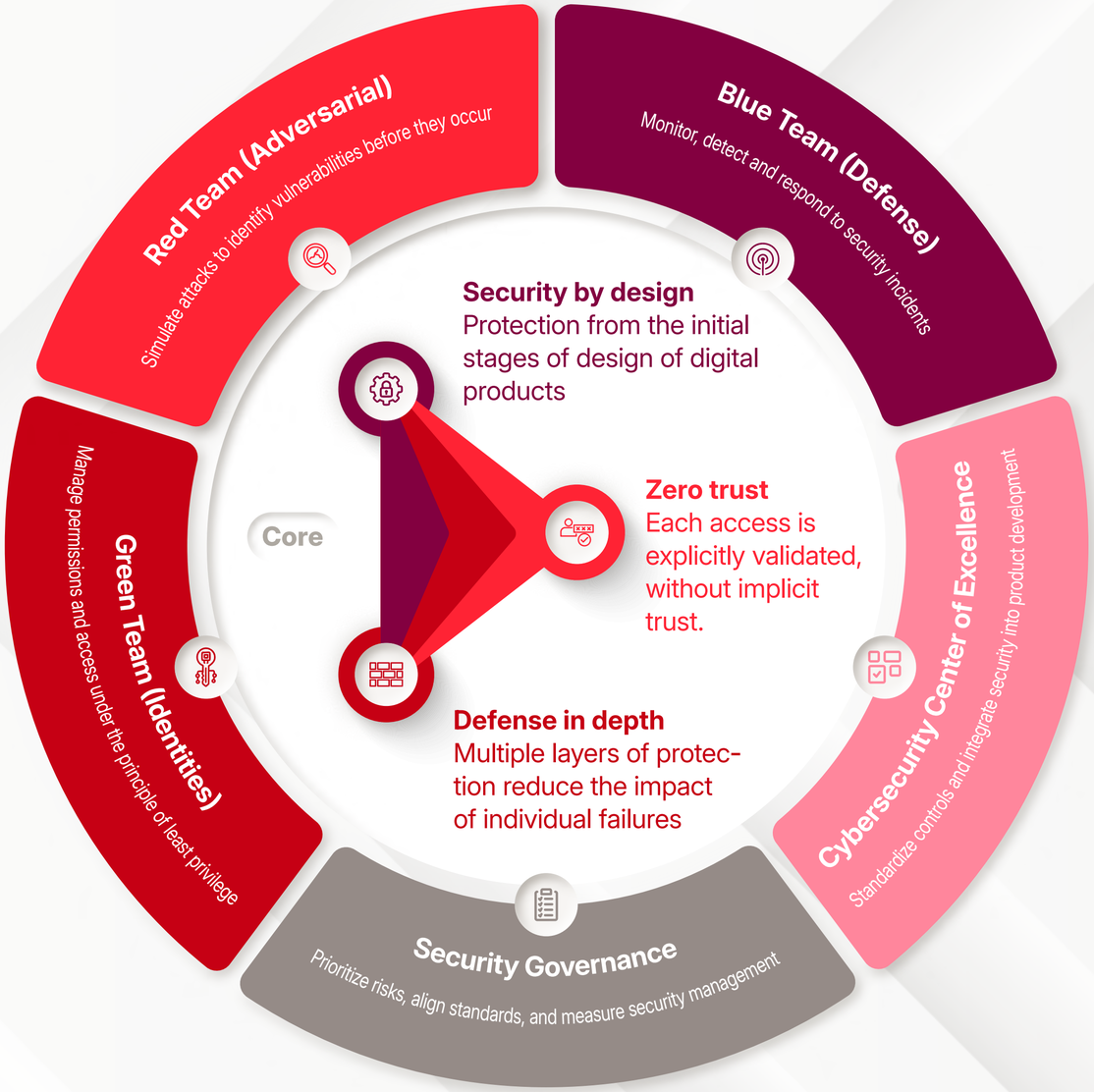
Strategic Approach

Grupo Supervielle's cybersecurity strategy is based on internationally recognized conceptual frameworks that allow for a structural approach to protecting information and digital environments, integrated into the business and aligned with the evolution of the threat ecosystem.

This approach rests on three supplementary pillars. **Security by design** integrates protection criteria from the initial stages of design of digital products, aiming to reduce vulnerabilities at the source and avoid delayed fixes. **Defense in depth** consists of multiple layers of protection so that a single failure does not compromise the entire environment, strengthening operational resilience. Meanwhile, the **Zero-trust** model eliminates implicit trust within technological environments, strictly managing identities, access, and authorizations, and limiting lateral movement in the event of incidents.

These principles are implemented through specialized capabilities that encompass environment protection, continuous validation of defenses, identity management, and security governance, forming a coordinated scheme that combines prevention, detection, validation, and response.

Under this model, security is consolidated as a structural capability of digital development, keeping pace with the speed of solution delivery without degrading the protection posture.



Safer Operations

During the year under consideration, we strengthened Grupo Supervielle's cybersecurity posture by working on reducing the attack surface and improving the resilience of our technological environments, with the aim of safeguarding the availability, stability and continuity of operations.

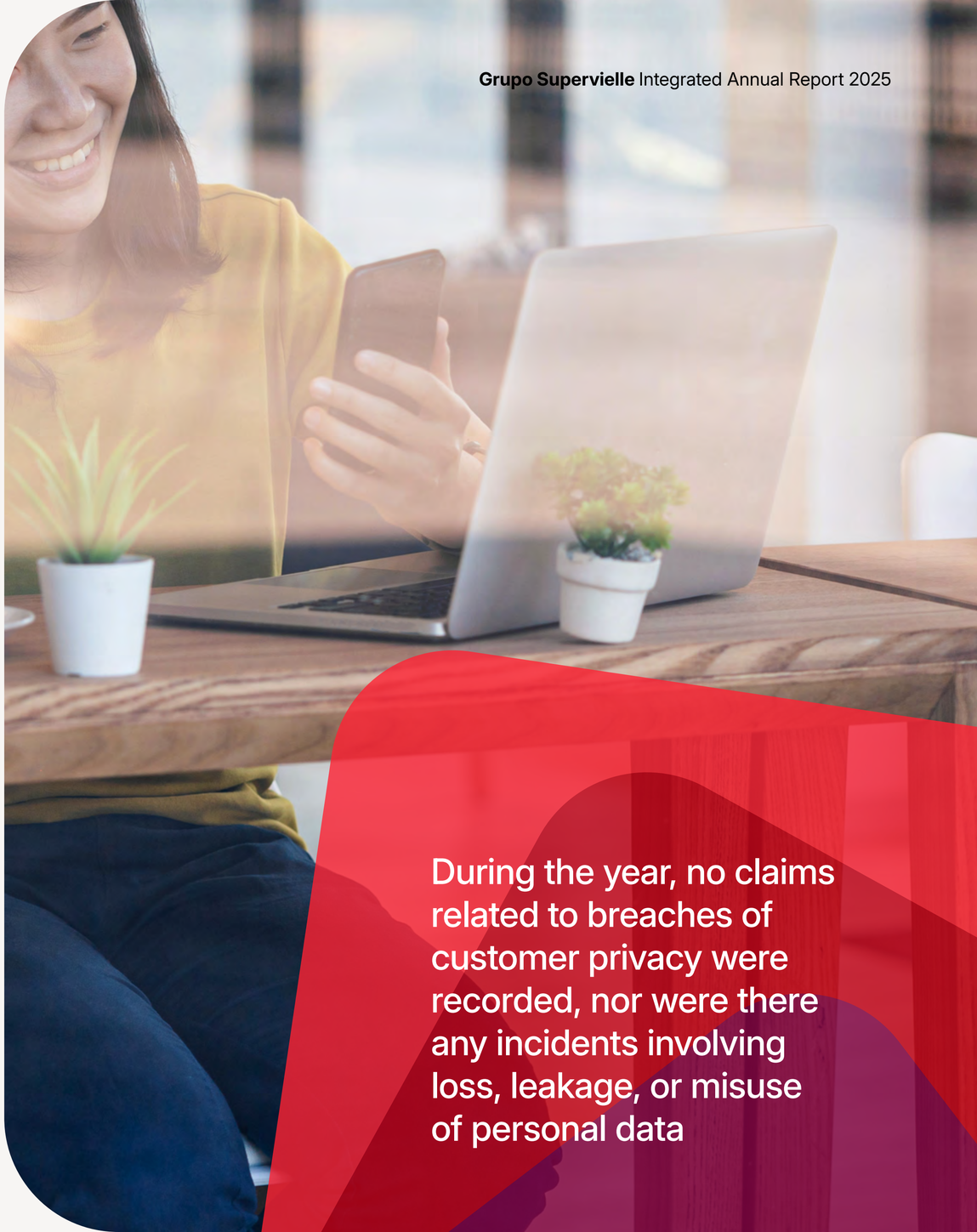
In terms of detection and response to adverse events, we adopted the international standard MITRE ATT&CK as a frame of reference, to improve the identification of behaviors associated with threats, reduce false positives and optimize the prioritization and containment of incidents.

We also made progress in automating technical controls, especially in detecting configuration deviations on critical platforms and environments. These initiatives strengthened visibility into our security posture, facilitated the prioritization of remediation based on potential impact, and reduced manual tasks, freeing up team capacity for analysis, prevention, and structural improvement activities.

In line with the Zero Trust model, we continued to evolve control mechanisms over identities, access and authorizations at corporate level, with a focus on traceability, reducing excessive privileges and decreasing exposure to potential lateral movements.

From a long-term perspective, we strengthened security as an integral part of digital development. We scaled security practices throughout the product lifecycle, expanding the coverage and quality of automated controls during the delivery process. In certain cases, these controls determine the progression to remediation, reducing the likelihood of late discoveries, rework, and cost overruns.

Finally, we incorporated governance guidelines for the use of emerging technologies, including Artificial Intelligence, with a focus on protecting sensitive information and responsibly managing new risk vectors.



During the year, no claims related to breaches of customer privacy were recorded, nor were there any incidents involving loss, leakage, or misuse of personal data

Banco Supervielle

We continued to strengthen the protection of information and digital channels, integrating corporate cybersecurity guidelines with specific measures geared towards banking operations.

We made progress in data protection, taking information classification to a more operational and automated level. This included consolidating the classification scheme and incorporating preventative controls that help reduce exposure and deviations in the daily use of information.

In terms of compliance and international standards, we renewed our SWIFT security certification, achieving compliance with all mandatory and optional controls, in line with the main risk areas of the financial system.

From a prevention and awareness perspective, we strengthened mandatory internal training programs through more realistic and measurable campaigns. These actions were complemented by customer-focused initiatives addressing cyber fraud and safe digital practices, maintaining consistent indicators and achieving a widespread improvement in reducing risky behaviors.

Taken together, the evolution of these capabilities improves security as a business enabler. On the one hand, through the incorporation of solutions that strengthen digital channels and reduce exposure to fraud. On the other, through the deployment of layered controls that allow for the prevention, detection, mitigation, and containment of risks in coordination with other areas. Under this model, Security assumes the coordination and automation of controls, while user areas continue to operate with less friction, preserving operational efficiency and time-to-market.



SWIFT:
We certified full compliance

Invertironline (IOL)

We continued working to optimize the security of our digital solutions, strengthening our cloud infrastructure and consolidating a Security by Design model in coordination with the Cybersecurity Center of Excellence. This approach is meant to improve the quality and protection of our products throughout their lifecycle.

In terms of customer security, remote authentication mechanisms were improved through the implementation of two-factor authentication, and controls against suspicious access attempts were strengthened. Additionally, defense technologies against malicious automation and access abuse were incorporated, reducing exposure to fraud and misuse of the platform.

At information protection level, data leakage prevention policies were implemented aligned with the level of sensitivity, and governance and compliance practices were strengthened, including updating inventories, documenting critical processes, and preparing incident response plans.

These initiatives were complemented by internal awareness activities, such as ethical phishing exercises and security best practices campaigns, aimed at reducing risks associated with human error. In addition, improvements were made to electronic communications with customers, optimizing email deliverability and visibility.

Taken together, these measures consolidate IOL's security area as an enabler of the digital business, supporting the platform's growth with protection standards in line with its scale and exposure.



We strengthened the protection of our environments in the cloud

Seguros Supervielle

We focused on our cybersecurity posture, paying attention to early event detection, increased responsiveness, and reduced manual reliance, thereby improving predictability in situations that could affect business continuity. This approach directly contributes to reducing risks in critical operational processes.

In parallel, a Security by Design model was consolidated in coordination with the Cybersecurity CoE, incorporating security criteria from the earliest stages, and improving the quality and protection, of digital products throughout their lifecycle.

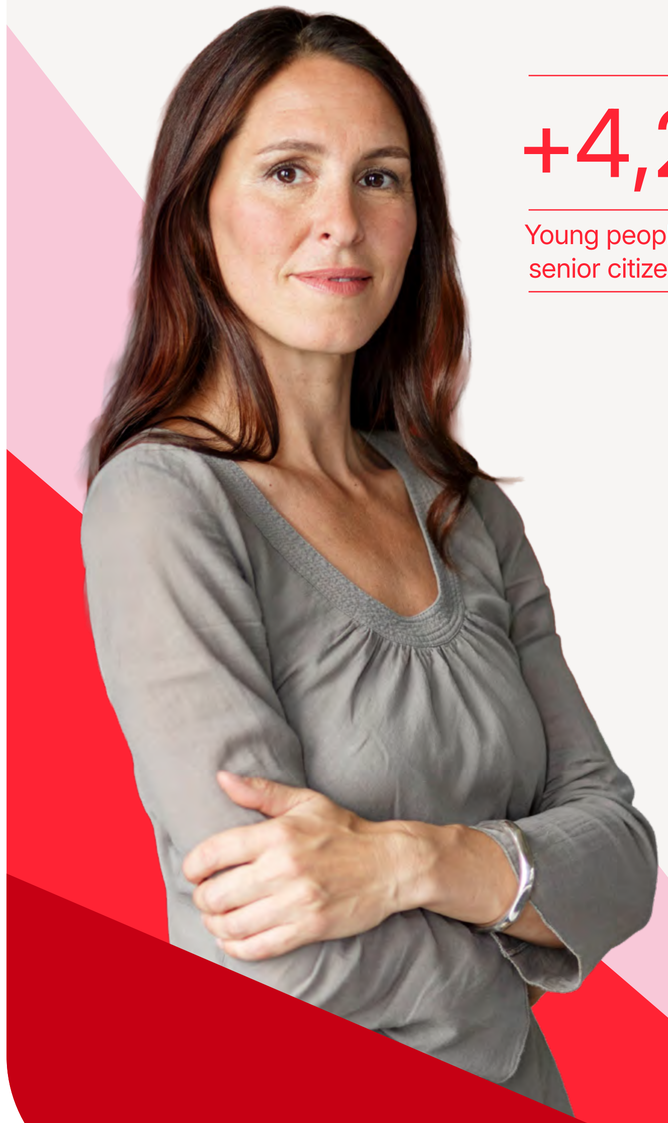
Thus, the area's tactical indicators were unified into a single solution, centralizing the uploading and visualization of information. This allows for more consistent, transparent, and up-to-date data for monitoring security management.

Furthermore, cloud standards control was strengthened by incorporating new monitoring events designed to detect improper configurations or unauthorized modifications. This improvement reduces the risk of operational disruptions associated with erroneous changes and improves incident response time.

These actions were leveraged on structural initiatives aligned with good market practices, including the evolution in asset coverage, the unification of information protection capabilities and the modernization of user PC protection, in accordance with the defined guidelines and strategy.

We reduced risks in critical operational processes





+4,200

Young people and senior citizens trained

Training and Internal Awareness

During 2025, we strengthened our prevention and awareness efforts with an integrated strategy between Security and the Culture, Communications, and Human Resources departments, aimed at increasing the presence and effectiveness of internal publications. Content and guidelines were dynamically updated based on new scenarios and the evolving threat landscape, under the message “security starts with you,” promoting secure digital habits throughout the organization and aligning with trends that identify the human factor as the primary attack vector.

Specific postings were made on secure use of devices, browsing and secure development, and the Cybersecurity Academy consolidated as a mandatory and continuous training mechanism, with high adherence and satisfaction levels, reinforcing its visibility throughout the year.

In certain cases, a gamified approach (i.e., based on game dynamics applied to training contexts) was incorporated through a 40-minute immersive experience in which participants, using best practices, had to face simulated threats. Postings also adopted a friendly and humorous tone to highlight the importance of individual habits in protecting information.

We evolved our ethical phishing exercises, moving towards more complex simulations to evaluate our ability to identify and respond to more sophisticated attacks. The results were consistent and showed significant improvements across different locations and regions, with a sustained reduction in credential compromise.

We also extended our awareness efforts to customers and the community through in-person activities at senior citizen centers, businesses, and schools. Financial literacy volunteers were trained to incorporate security recommendations into their presentations, and targeted initiatives were implemented for vulnerable groups to prevent cyber fraud and social engineering. These initiatives reached more than 3,600 young people and over 600 senior citizens.

Grupo Supervielle Business Segments

GRI 2-6, SASB FN-AC-270a.3, FN-CB-000.A, FN-CB-000.B, FN-IN-000.A, FN-IN-270a.3, FN-IN-270a.4

Own Topic: Our Products and Services

We are a platform designed to meet our customers' needs, by creating sustainable value through financial and non-financial services, managed as appropriate by Individuals and Business Banking, Corporate Banking, Public Banking, and the Treasury and Finance area. Our offer is structured around different customer segments, including individuals (Identité, Mass retail and Senior Citizens), businesses (Professionals and Businesses, SMEs, SMEsPlus, Medium and Large-Sized Companies, and Corporate), and specific verticals such as Oil & Gas, Mining, Agriculture, and the Wine sectors.

To achieve this, we consolidated and expanded our omnichannel strategy, integrating physical and digital channels. The physical channels include our branch network, *Cajas Rápidas*, and dedicated service points, while the digital and virtual channels encompass the Supervielle App, Online Banking, WhatsApp, generative artificial intelligence-powered Supervielle Chat, the Virtual Hub, business platforms such as Online Banking for Businesses and the App Cheques, as well as access to investments through IOL Invertironline and our official store on Mercado Libre. This integration allows customers to access our products and services quickly, efficiently, and securely, with both in-person and digital support.

Banco Supervielle S.A.

Individuals and Business Banking
Individual Customers
Public Banking Customers
Customers with commercial activity

Corporate Banking
Customers with commercial activity

Treasury and Finance



Supervielle Asset Management Sociedad Gerente de FCI S.A. (SAM)

Invertironline S.A.U.

Portal Integral de Inversiones S.A.U.

Espacio Cordial de Servicios S.A.

Asset management and other services

Supervielle Seguros S.A.
Supervielle Productores Asesores de Seguros S.A.

Insurance

Individual Customers

We have an integrated distribution network and a wide variety of virtual and digital service channels, aimed at offering a differentiated experience to Individuals and Business Banking customers without commercial activity, as well as to public sector customers.

During the reporting period, Banco Supervielle developed various initiatives aimed at acquiring and strengthening relationships with customers in specific segments. Within this framework, the customer base with *Cuenta Sueldo* increased, reaching a record number of new accounts during the period. Likewise, the acquisition of new open market customers was primarily concentrated within the IOL ecosystem, through cross-selling and business development activities. Finally, the senior citizens segment was consolidated through improvements in customer service and business management, supported by a renewed value proposition.

Individuals and Business Banking

Identité
High-income or ABC1 affluent individuals.

Mass retail
Individuals without commercial activity and who do not belong to the Identité segment.

Senior Citizens
Pensioners who receive their pension benefits and other people who receive social benefits.

Public Banking

Customers from national, provincial, municipal and other public sector entities.

Identité Segment

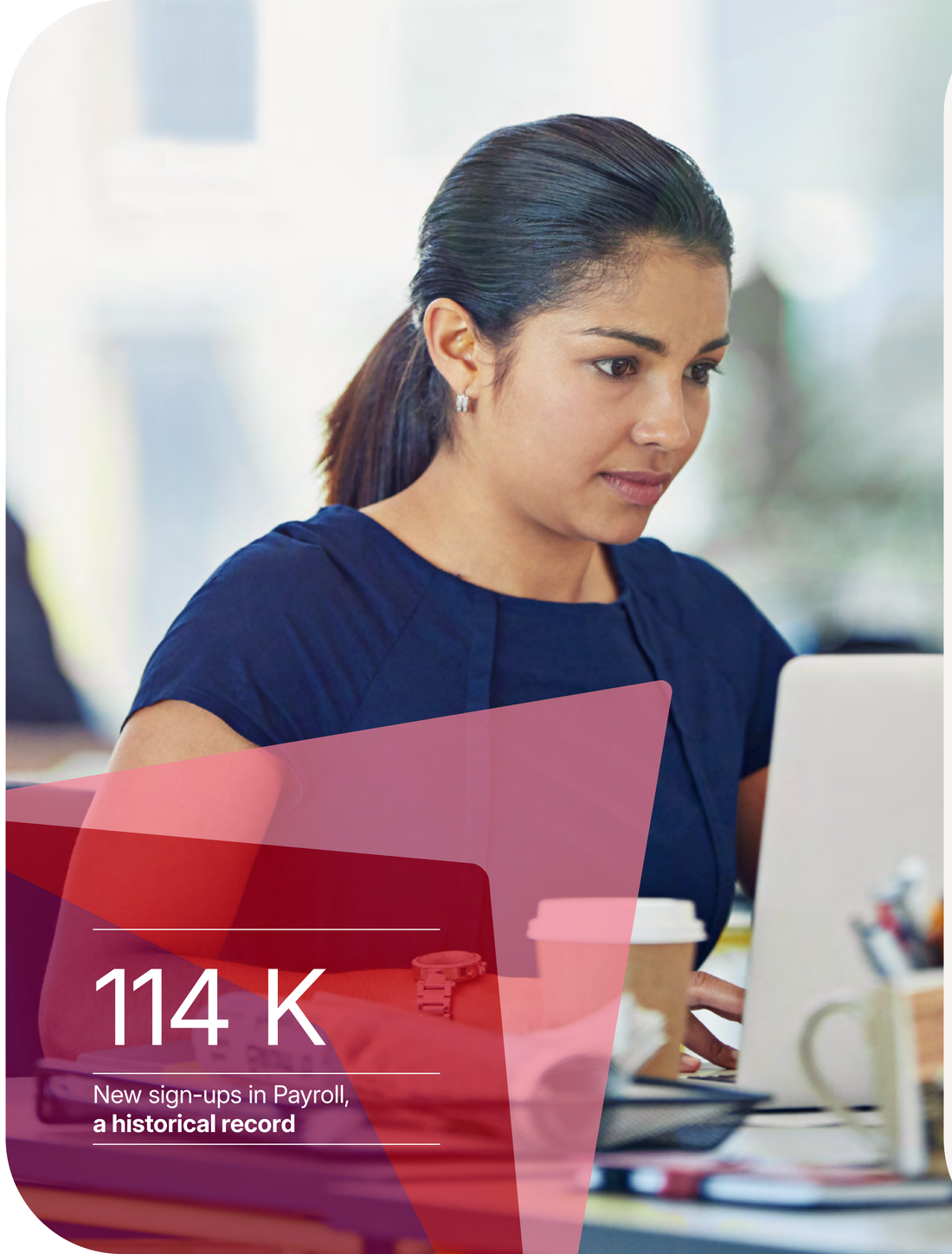
Building on a consolidated customer base, the Identité Segment further rebalanced its portfolio mix during this period, focusing growth on higher-value, more profitable profiles. As a result of this strategy, progress was made in consolidating a profitable portfolio aligned with the segment's objectives as compared to December 2024.

In the second half of the year, the strategic focus shifted to developing the Executives and Business Owners segment, adding more than 1,400 new customers compared to December 2024. This growth strengthened one of the priority niches defined within the segment's expansion and specialization plan.

In parallel, we launched Identité's strategic restructuring project, aimed at transforming its growth and positioning model by focusing on high-value niches and evolving towards an aspirational offer of comprehensive financial advice. This initiative includes improving the segment's differentiated value proposition, consolidating a specialized service model, and integrating with the investment ecosystem, with the goal of strengthening customer loyalty and also Identité as Banco Supervielle's aspirational offer within the Individuals banking business.

+1,400

Executives and business owners added



Mass retail Payroll Segment

With the aim of maintaining the quality of its customer base, Mass retail made progress in a consistent rebalancing of its portfolio mix, prioritizing higher profitability profiles and the development of strategic niches.

Growth was concentrated primarily in the Payroll segment, which added 23,000 new customers (+12% year-on-year), and in the Car Loan segment, with 8,800 new customers (+32%). Additionally, the HIT IOL Account was launched, reaching 11,000 customers by year-end. Conversely, there was a reduction in Consumer Loans (formerly IUDU) and in open market niches, where a price-out policy was implemented to improve portfolio profitability and maintain the quality of the overall loan portfolio.

Within the strategic segments, Payroll reached a record high of 114,000 new sign-ups. This performance was driven by the implementation of a differentiated value proposition, with the *Cuenta Remunerada* as its central component, which had a direct impact on growth and customer loyalty. Customers who activated the *Cuenta Remunerada* recorded 2.3 times higher balances in savings accounts. They also experienced a 1.8-fold increase in share of wallet.

The value proposition was complemented by the incorporation of WhatsApp as a customer service channel, Mercado Libre as a store, and IOL as an investment platform, strengthening the ecosystem of solutions available to the segment.

In the open market, the acquisition strategy was selective and focused on specific niches. Within this framework, cross-selling to IOL customers began in September, closing the year with effectiveness indicators that show good acceptance by this customer profile.

Senior Citizens Segment

At the close of fiscal year 2025, we had achieved a positive net growth of +2,468 customers -not including deceased customers- and a total customer base of 531,926 beneficiaries of pension and retirement payments credited in December.

Within this framework, we increased total new sign-ups by 27%, leveraging a more proactive acquisition strategy. The share of first-time payments rose from 2% in 2024 to 17% in 2025, and agreements were reached with over 200 clusters. Furthermore, positive bank accounts switches doubled, 63% of which were managed by our sales force.

In parallel, attrition (customer loss rate) due to bank account switching decreased by 20%. As part of the support provided to customers in situations of greater financial vulnerability, work was done to restructure their liabilities, also achieving a reduction in Grupo Supervielle's attrition rate.

Additionally, insurance and assistance sales policies were defined in line with the segment's profile, and product cancellation processes were optimized to eliminate friction in the experience of these customers.

With the goal of offering a differentiated value proposition, exclusive benefits were consolidated in the most frequently used areas, including interest-free installment financing with credit cards and financial services that allow for generating returns in both pesos and US dollars. Additionally, the "*Gran Premio Supervielle*" raffle was launched in Mendoza, with more than 150 monthly prizes of up to $10 million.

In terms of customer service, a specialized service model was ensured, with dedicated executives in branches and 24/7 virtual support through Supervielle Chat, which incorporates generative artificial intelligence to provide automated support. The tool allows users to check their next payment due date, download payment slips, and easily perform multiple tasks, among others.

We continued to strengthen our digital channels—Online Banking and the Supervielle App—to offer a fast, intuitive, and secure experience that allows customers to meet their main needs from anywhere. Finally, as in previous years, we launched financial literacy campaigns targeting this segment, with a special focus on fraud prevention and the safe use of digital channels.

+27%

Total sign-ups in the segment

Products and Services

In 2025, we continued evolving our product and service offer, focusing on supporting our customers in their daily lives with increasingly simple, agile, and relevant financial solutions. This evolution combined product development, strategic partnerships, and technological integration, strengthening Banco Supervielle's digital ecosystem and expanding our value proposition beyond traditional banking.

The consolidation of this approach is supported by four milestones that show how we integrate innovation, user experience and synergies to strengthen the relationship with our customers through savings, consumption, service and investment.

Product and service offer
The 4 pillars of our evolution

Cuenta Remunerada

- → Launched in March for Payroll customers
- → Interest-Bearing Account customers recorded 2.3 times higher balances
- → Interest-Bearing Account customers recorded 1.8-fold increase in SOW
- → For Payroll customers without Interest-Bearing Account: -15% balance and -5% SOW

Tienda Supervielle on Mercado Libre

- → First bank with an Official Store on Mercado Libre
- → Access button from the App
- → +20,000 followers
- → More products, financing and benefits with debit card
- → Evolution of the benefits model, replacing Club Supervielle and rewards program

WhatsApp

- → 24/7 self-service support
- → 465,000 customers used the channel in 2025
- → 1.8 million chats
- → 81% self-management
- → Visa purchase authorization and card shipment tracking

Integration with IOL

- → Direct access to IOL Inversiones from the App
- → Trading in CEDEARs, stocks, bonds and other instruments
- → Integration that enhances the SuperApp strategy and Grupo Supervielle's synergies

Deposits

In 2025, we recorded a year-on-year growth of 78% in funding for individual customers, outperforming the system as a whole. Peso savings accounts increased by 45%, exceeding the market average (41%), while US dollar savings accounts grew by 86%, significantly surpassing the system's growth (+44%). These dynamics show increased acquisition of savings and transactional balances, within a context of Banco Supervielle's evolving value proposition.

As regards foreign currency, we supported the lifting of capital controls in April by adding a simple, fast, transparent, and 100% digital US dollar savings account opening experience to our offering, available to all our individual customers. This proposal was integrated into a broader solution that includes an interest bearing account denominated in US dollars, buying and selling official US dollars, US dollar time deposits with competitive rates, and transfers from abroad without fees or limits, consolidating a comprehensive range of services in this currency.

Meanwhile, peso-denominated time deposits grew by 49%, with particularly strong performance in deposits under $20 million (+51%), outperforming the system as a whole (+36%). US dollar-denominated time deposits, driven by a differentiated offering, saw a growth of 445%, significantly exceeding the system's performance (+202%).

All growth figures mentioned above were calculated in nominal terms, without adjustment for inflation.

Individuals without commercial activity	2025	2024[4]
Number of savings accounts[5]	1,328,843	1,374,505
Number of checking accounts[5]	17,570	17,726
Amount of savings accounts (in millions of pesos)	67,516	695,521
Checking account balances (in millions of pesos)	868,121	181,668

[4] Figures as of December 31, 2024 have been restated in currency as of December 31, 2025

[5] Data refers to accounts with activity in the last 90 days.

Investment Products

During 2025 we continued to strengthen our investment proposition, focusing on simplifying the experience, expanding access to instruments and consolidating the integration of Supervielle's digital ecosystem.

→ **Inversión Rápida:** We revamped the product, with an evolution that simplified the customer experience and, at the same time, boosted Banco Supervielle's funding growth.

→ **Integration with IOL invertironline:** We introduced direct access to the investment ecosystem in our app. With this enhancement, customers can now trade CEDEARs, stocks, bonds, and other instruments simply and securely, all within Banco Supervielle environment. This initiative shows the synergy between Grupo Supervielle's companies and expands the reach of our investment value proposition.

→ **US dollar ecosystem:** We relaunched a simple, agile, transparent, and 100% digital experience for buying and selling official US dollars, complementing the existing MEP US Dollar offering. This consolidates our comprehensive solution for foreign currency transactions within Banco Supervielle's digital environment.

→ **Investment funds:** We launched a renewed experience for investing in the funds managed by Supervielle Asset Management through all our digital channels, strengthening the accessibility and consistency of our own investment proposal.

Taken together, these advances reinforce the evolution of our App towards a comprehensive financial services environment, where customers can manage their money, pay, invest and access benefits in the same digital space, reducing friction and increasing frequency of use.

Payment Methods

During 2025, we consolidated our digitalization strategy for payment-related services, aiming to position ourselves as facilitators of our customers' daily lives through secure, seamless digital payment solutions. This approach combined expanded functionalities, enhanced self-service options, and new integrations with the payments ecosystem.

- → Adherence to leading NFC digital wallets (GPAY and ApplePay) from the App, reaching 33,000 registered users.
- → New self-management features related to cards: credit card activation, travel notification, request for additional cards, and reporting of loss or theft from Online Banking.
- → Confirmation by Visa customers of transactions online via WhatsApp and tracking the shipment of their cards, strengthening security and traceability.
- → Transport payments using NFC cards, promoting a more agile and secure user experience.
- → More than 13.5 million monthly payments (transfers to third parties, credit and debit cards, service payments, top-ups and PCT MODE).
- → Credit card market share of 1.51%, with a growth of +37% compared to the +53% of the system, in a context of adjustments in credit policy aimed at controlling delinquency and a more selective management of limits.
- → Continuous expansion of the use of MODO, with a 16% growth in customers operating with the wallet, reaching 160,000 monthly MAPs.

Benefits, Partnerships, and Positioning Actions

In addition to strengthening digital capabilities in payment methods, during 2025 we developed differentiated commercial proposals and positioning actions aimed at improving the connection with our customers and reinforcing the brand's presence in strategic locations and spaces of high symbolic value.

Within this framework, we evolved in positioning our presence in San Luis, strengthening our supermarket offerings by incorporating new chains, adding local shops, and enhancing the local culinary scene. In collaboration with our branches and the San Luis Ministry of Tourism, we developed financing options for tourist accommodations, further integrating these benefits with the regional economy.

On the other hand, as part of our role as Regional Sponsor of the Argentine Football Team, we launched the "*Vamos con Supervielle!*" campaign, which will reward our customers' transactional activity by taking 100 of them to attend Football World Cup matches. This initiative is part of a nationwide communication plan running through 2026, complemented by benefits on e-commerce platforms and other activities associated with the Argentine Football Team's sponsors.

Loans

During 2025, there was an increase in non-performing loan rates, which led to adjustments in credit policies and a moderation in asset portfolio growth. In this scenario, Banco Supervielle prioritized prudent risk management, balancing expansion and portfolio quality.

Personal loans grew by +74% in nominal terms, compared to +88% for the system as a whole, reflecting improved penetration of this product among our customers. Loans to senior citizens also increased.

We also continued developing the microcredit ecosystem, expanding our installment payment options with new solutions, including loans of up to 6 installments, salary advances, financing of up to 3 installments for utilities payments, and integration with MODO, enabling the Buy Now Pay Later installment purchase option at checkout. As a result, we quadrupled the number of microloans offered compared to 2024, reaching 76,000 loans.

Individuals without commercial activity	2025	2024
Number of personal loans	405,825	393,728
Market share of personal loans[6]	2.5%	2.8%
Number of personal loans (in millions of pesos)[7]	710,991	627,926

[6] The market share data refers to the entire Argentine financial system and takes into account average values for December of each year.

[7] Includes personal and car loans. Does not include credit cards or mortgage loans.

Insurance

During the year, the offer of the Insurance segment to individual customers consolidated its position based on over 340,000 active policies and strong traction in its strategic products, primarily in the Car, Life, and Home lines of business. Sales efforts focused on strengthening customer relationships, prioritizing clear value propositions and solutions tailored to everyday needs. This approach resulted in a substantial improvement in customer satisfaction indicators, reinforcing referrals and loyalty as key drivers of business growth. See Insurance below.

In parallel, the digitalization strategy for individual customers was enhanced, expanding the range of coverage available through digital channels and strengthening the integration of embedded insurance within the Banco Supervielle's various payment and self-service options. The incorporation of new solutions on digital platforms and at *Cajas Rápidas* allowed for broader commercial reach and simplified the contracting process, driving sustained growth in digital and self-service sales.

Car Loans / Financing for Car Purchases

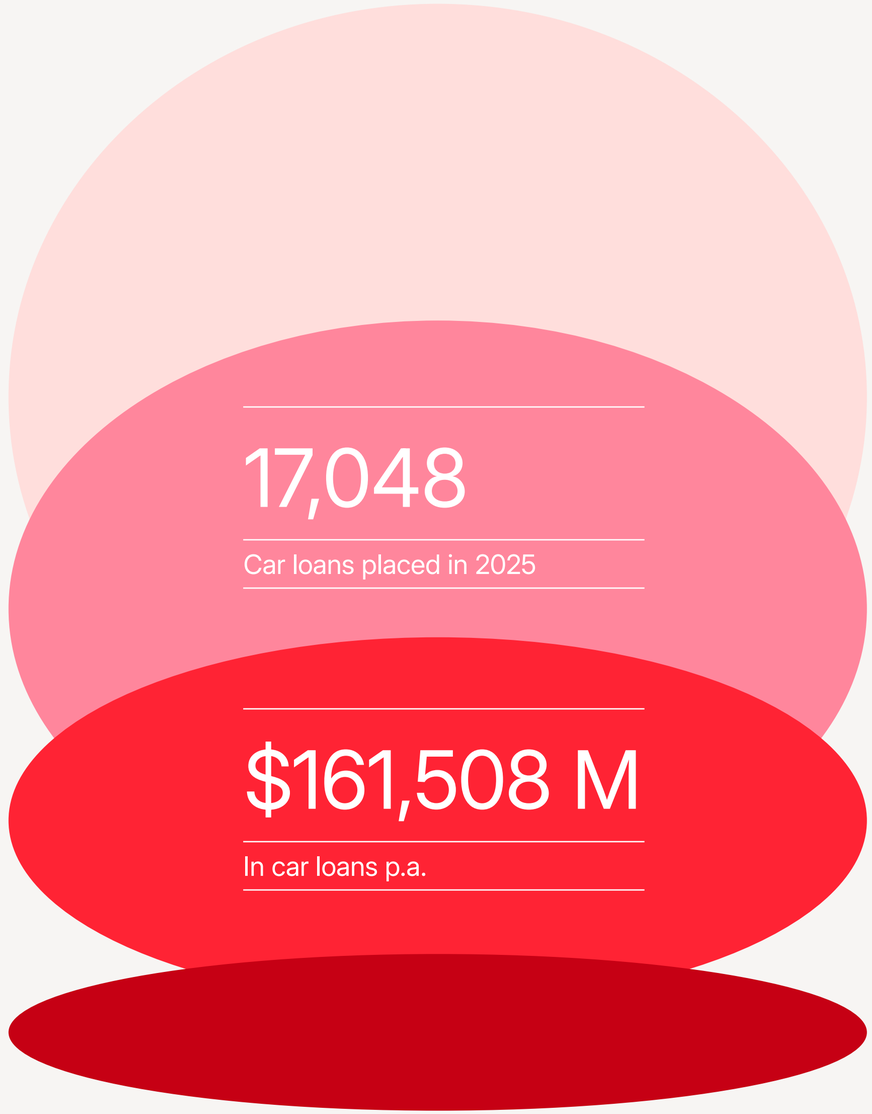
In 2025, car loans consolidated their position as the second most important active product within Banco Supervielle's Individual Customer portfolio, with 17,048 car loans total of $161,508 million p.a. This performance reaffirms Banco Supervielle's position in car financing and its specialization in this segment.

The average market share for the year reached 14% in terms of volume, positioning us as the third largest bank in the system, while in December 2025 we recorded a 21% monthly share, ranking second. Compared to the previous year, loan origination was 30% lower, in line with the tightening of the product's credit policy, geared towards greater selectivity in defining target customers.

In terms of channels, we maintained a network of over 300 operational points, particularly driving growth in authorized dealers, where we identified competitive opportunities linked to our market specialization and the strength of our value proposition. We also continued to strengthen our commercial agreement with Kavak, the leading digital dealer, which accounted for 5% of annual sales.

The customer service model evolved under an omnichannel approach, incorporating WhatsApp in 2025 as a channel for inquiries regarding due dates, installment amounts, and obtaining associated insurance policies. Simultaneously, we made progress in digitizing the onboarding process: 10% of new customer sign-ups through digital processes at the beginning of the year and 80% at year-end.

Looking forward, we will continue working on the customer lifecycle, focusing on self-service, process digitization, and continuous improvement of the experience.



Business Customers

During 2025, we strengthened our presence in the business segment, combining customer base growth, increased financial engagement, and the evolution of our value proposition. We are committed to the continuous improvement of our service model and customer experience, whether through our credit offerings or customer service quality. These dynamics consolidated our competitive position in SMEs and strengthened our comprehensive relationships with entrepreneurs, professionals, businesses, and large-sized companies.

Customer Base and Positioning

At the beginning of the year, and taking into account the previous year's inflationary carry-over, Banco Supervielle updated the revenue thresholds used for segmenting its Corporate Banking business. This adjustment allowed Banco Supervielle to align its customer classification with their actual activity level, ensuring a comprehensive offering tailored to each profile, encompassing credit solutions, services, and customer service quality.



Customers with commercial activity[8]



Individuals and Business Banking

Professionals and Businesses
Individuals with commercial activity and single owner entrepreneurships.

SMEs and SMEs Plus
Small and medium-sized enterprises with a turnover up to $5,500 million and between $5,500 and $34,000 million respectively.

Corporate Banking

Medium and Large-Sized Companies and Corporate Customers with an annual turnover exceeding $34 billion annually.

[8] While the main criterion for these definitions is the level of the annual turnover, in some cases the segmentation also considers whether the companies require a specific service model that should be managed by another segment.

Professionals and Businesses, SMEs and Sub-Segments

Outstanding performance was achieved in the acquisition and management of the SME segment, with a net growth of 2,334 new customers, comprised of 506 SMEs Plus and 1,831 SMEs, representing 80% more net signups than in 2024. The customer base reached 30,642, equal to a growth of 8.2% in SMEs and 15.8% in SMEs Plus.

In terms of market share, Banco Supervielle improved its position in the Corporate Banking segment by [0.57] percentage points, reaching a market share of 6.72%. The SMEs Plus segment recorded a 32% increase in gross signups, achieving its best result ever, driven by a commercial focus on higher-value accounts during the second half of the year. Within the SME segment, net growth benefited by a 50% reduction in account closures and terminations, reflecting a more efficient portfolio management.

+80%

Net SMEs in the year

Expansion of Financial Engagement

The growth of the business base resulted in a greater use of financial solutions, both for financing and liquidity management.

Evolution of the Loan Portfolio

At the close of 2025, the assets of the Businesses segment reached $2,109.4 million, with a year-on-year growth of 98% in nominal terms as compared to $1,067.3 million in 2024.

As a result, Banco Supervielle's share of the total loans of the system increased from 3.41% to 4.45%, an improvement of 1.04 pp.

+98%

Growth year-on-year

(up to $2,109.4 million)

Evolution of Deposits and Liquidity Management

Parallelly, there was an increase in the channeling of businesses' operating funds through Banco Supervielle. By the end of 2025, deposits in the Business segment reached $1,516.3 million, with a year-on-year nominal growth of 68%, exceeding the estimated inflation rate of 30%.

In local currency, deposits grew 43% in nominal terms, with the SME segment showing total growth of 63% driven by the new interest-bearing account product; meanwhile, in Large Accounts, the increase was 32%. Deposits in foreign currency increased 118% year-on-year.

In terms of positioning, for the fifth consecutive year, growth was recorded in deposits in checking accounts of private sector companies, reaching an average monthly participation of 2.9% (as of November 2025), compared to 2.5% in the same month of the previous year, representing a year-on-year increase of 40 basis points.

+68%

Growth year-on-year

(up to $1,516.3 million)

Evolution of the Value Proposition

The strengthening of engagement was accompanied by significant innovations. The main milestone was the launch, in April 2025, of the first interest-bearing checking account for SMEs in the financial system, offering daily interest on balances in pesos and US dollars, with interest payments accrued upon exceeding minimum thresholds of $15 million (SME) and $25 million (SMEs Plus). By year-end, 30% of SMEs had active interest-bearing accounts, representing 42% of the segment's total balances; balances for those who activated the product grew by 91% between March and December 2025.

In addition, a mass rating model for SMEs Plus was implemented using sources such as Nosis and LUFE; the App Supervielle Empresas was deployed, incorporating experience and security improvements through the Supervielle Token; 100% digital loans and overdrafts were enabled; and a digital Customer Journey was implemented to support new SME customers in their first days, accelerating activation.



First interest-bearing checking account for SMEs of the Argentine financial system

Corporate Banking

Our Corporate Banking segment operates with a specialized service model, comprised of dedicated sales teams and supported by experts in Leasing, Cash Management, Foreign Trade, Payroll, Finance, and Investments. This structure allows us to offer comprehensive, tailored solutions to meet the operational, financial, and transactional needs of businesses. Through Supervielle Servicios Integrales, we offer a multi-product approach, combining Banco Supervielle's comprehensive offering with expert support to grow the share of wallet of our customers. This strategy is supported by a branch network in the country's main commercial and industrial areas.

During the year, a significant growth in the loan portfolio was recorded, driven mainly by the increase in US dollar loans for exporting customers and direct suppliers in the commodity export chain.

In order to maintain a healthy credit portfolio and keep non-performing loans at appropriate levels, we streamlined our work on financial risk indicators, such as RAROC (Risk Adjusted Return on Capital), which measures risk-adjusted profitability. In this regard, we followed a moderate credit appetite policy and sought efficiency in capital placement, generating profitability through primary transaction bank relationship with customers. This approach proved particularly relevant in a year in which some companies faced financial stress stemming from the macroeconomic context during the election year.

In line with the expansion plan, the accelerated growth program in new corporate customers and Medium and Large-Sized Companies consolidated, with the addition of 276 new customers and the reactivation of 85 customers in the last two years, which allowed the active customer base to increase by 45%.

Additionally, a specialized Oil & Gas unit was established with a dedicated sales team, operating in the Buenos Aires Metropolitan Area (AMBA) and Neuquén, focused on developing the value chain of this strategic industry. Simultaneously, we continued to support the Mining sector with products and credit policies tailored to its specific needs, further strengthening brand positioning by adding a specialized officer based in San Juan. Within this framework, we expanded our physical presence during the year with the opening of two new branches designed to directly support these value chains. One is located in Añelo, Neuquén province, a key hub for Oil & Gas activity in Vaca Muerta, and the other in San Juan province, where mining is a strategic industry for regional development.

These initiatives show our long-term commitment to Argentina's economic growth, strengthening our closeness with key productive sectors and consolidating a specialized service model in territories of high relevance for investment and value creation.



+45%

Of active corporate customers

Products and Services

During this fiscal year, we continued developing and strengthening our product and service offer for businesses, focusing on expanding the financial, transactional, and digital capabilities available to each segment. The initiatives implemented reflect an increasingly comprehensive approach, designed to support our customers' daily operations, liquidity management, and investment processes.

	2025	2024[10]
Number of checking accounts (Professionals, Businesses, and SMEs)	28,156	29,338
Number of Savings Accounts (Professionals and Businesses)	3,311	3,663
Number of checking accounts (Medium and Large-Sized Companies and Corporate)	2,510	1,991
Amount in Checking Accounts (Professionals, Businesses, and SMEs) (in millions of pesos)	278,277	282,709
Amount in Savings Accounts (Professionals, Businesses and SMEs) (in millions of pesos)	8,379	9,315
Business checking account market share[9]	2.72%	2.7%
Business customers market share	6.72%	6.15%
Number of loans (Professionals, Businesses, and SMEs)	18,403	14,232
Number of corporate loans	2,160	1,553
Amount of loans (Professionals, Businesses, and SMEs) (in millions of pesos)	458,330	326,545
Amount of Loans (Medium and Large-Sized Companies and Corporate) (in millions of pesos)	992,802	583,917

[9] Market shares calculated on average balances for December of each year.

[10] The monetary figures as of December 31, 2024 have been restated in currency as of December 31, 2025.

Deposits

For the fifth consecutive year, we continued growing in checking account deposits from private sector companies, reaching an average monthly market share of 2.72% in December 2025, slightly higher than the 2.7% recorded in the same month of the previous year.



Loans

SASB FN-CB-410a.1

During 2025, in a context of high interest rate volatility, we continued to strengthen our credit offering for the business segment, focusing on facilitating access to credit for companies and providing solutions tailored to their operational and investment needs. Furthermore, in line with regulatory loosening, we offered US dollar-denominated financial loans in addition to traditional foreign trade facilities.

With a strong territorial presence, and in line with the opening of the new annex in the Province of San Juan, we participated in the IDB San Juan III Program for $3 billion, aimed at facilitating access to credit at competitive rates for San Juan MiPyME that required working capital and/or acquisition of capital goods, with a focus on sustainable businesses.

Parallelly, we continued with the digital transformation of the segment, improving access to Unsecured Loans through the Online Banking for Businesses channel. Fraud and delinquency controls were strengthened, reducing settlement times from 48 hours to immediate crediting, and access was optimized to key financial management information, such as payment schedules and upcoming due dates.

$3 BILLION

IDB San Juan III Program

The balances of our portfolio at year-end, broken down by economic segments, were as follows:

	Balances as of 12/31/25 (in millions of pesos)*	Share
Families and Individuals	1,509,559	35.9%
Agriculture	393,997	9.4%
Food & Beverages	220,866	5.3%
Transport	141,002	3.4%
Wine Industry	128,231	3.1%
Electricity/Gas/Water/Waste	121,189	2.9%
Oil/Gas/Mining	120,221	2.9%
Financial Services	118,720	2.8%
Home Appliances	115,300	2.7%
Communications	101,749	2.4%
Vehicles	94,263	2.2%
Construction	91,151	2.2%
Machinery and Equipment	90,939	2.2%
Textile	73,840	1.8%
Chemicals and Plastics	65,820	1.6%
Pharmaceutical	61,891	1.5%
Supermarket	45,727	1.1%
Automotive Terminals	41,435	1%
Other**	668,325	15.9%
Total	**4,204,221**	**100%**

* Banco Supervielle S.A.'s Portfolio including loans, financing, and guarantees granted and recorded in memorandum accounts.

** Other, includes sectors with a share of less than 1% each.

Payroll

Throughout 2025, we continued to strengthen the Payroll as a tool for connecting companies with their employees, with a sustained focus on improving the experience and expanding the value proposition. At functional level, optimizations were implemented on the Online Banking platform aimed at improving usability, operational efficiency, and service quality, along with specific actions designed to simplify management for company teams and their employees.

In terms of value proposition, the employee savings account was enhanced with a competitive rate within the market, increasing penetration of existing accounts and the acquisition of new ones. This evolution was complemented by acquisition and retention campaigns focused on consolidating customer loyalty in both the individuals and business segments.

As a result, an increase in market share was recorded compared to last year, leveraging the strengthening of the value proposition, the improvement of the experience and the alignment of business objectives.

Foreign Trade

During the year, approximately 65,000 foreign trade transactions were settled, representing an 8% increase compared to the previous year. The trading volume exceeded US$3,446 million, equal to a market share of 3.35% in settled import and export transactions (source: BCRA; does not include the fourth quarter, which has not yet been published), consolidating Banco Supervielle's position in this sector.

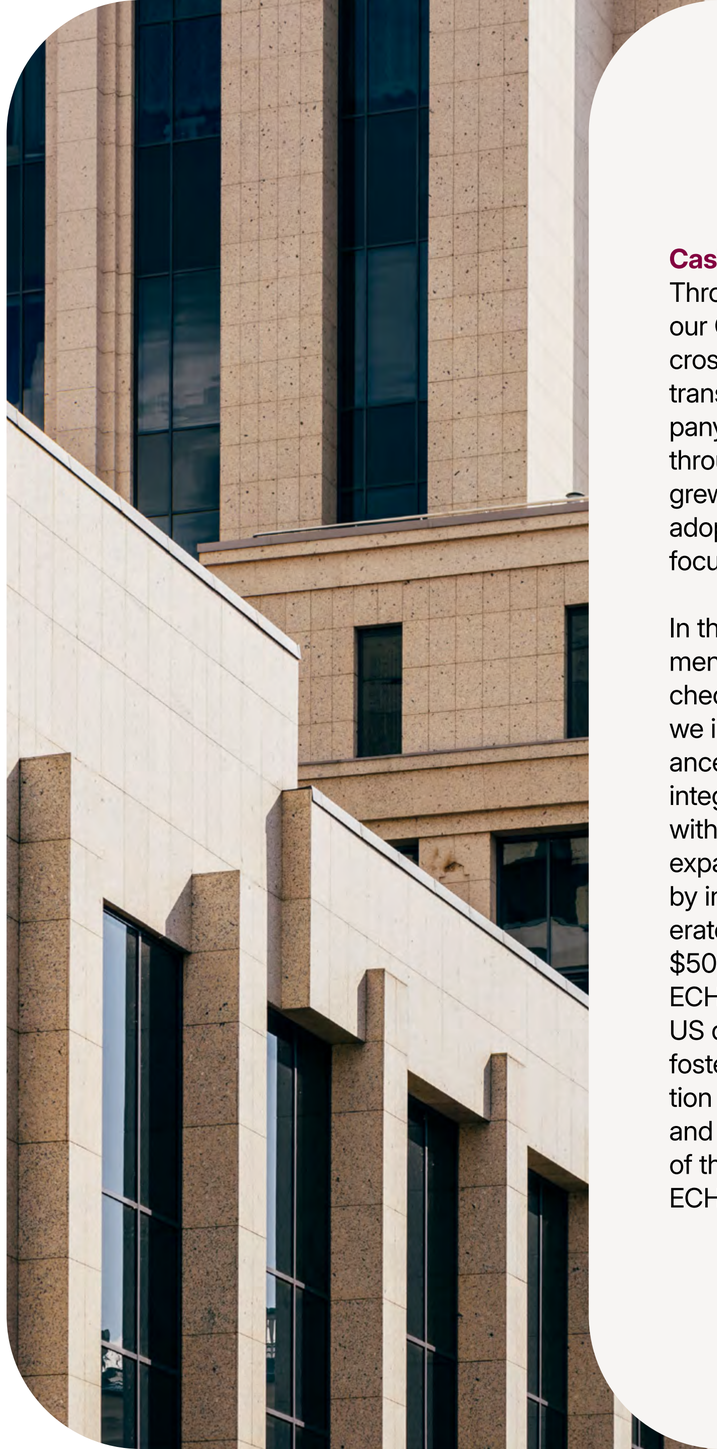
To provide greater efficiency for businesses, OBI enabled the processing of pension and repatriation transactions. Additionally, "Exchange Rate Buckets" were launched, allowing for customer segmentation based on their exchange rate profile, thus optimizing business management and contributing to more efficient operations.

In terms of operational capabilities, the ISO 20022 standard was implemented to improve payment processes. Banco Supervielle is among the few entities in the system that operate directly with PACS messages, replacing MT messages or the use of SWIFT translators, thus strengthening the efficiency and quality of international transactions.

Finally, the fourth edition was held of the "*Supervielle Exporta*" Award, with a record number of participants, aimed at recognizing the export competitiveness of foreign trade companies and promoting internationalization in new markets, through participation in the Barcelona Business Week and training programs to develop business abroad.

USD $3,446 M

Operated in foreign trade



Cash Management

Throughout 2025, we continued strengthening our Cash Management offer, with a focus on cross-sell funding products and differentiated transactional solutions tailored to each company's needs. The volume of funds processed through our payment and collection products grew faster than inflation, reflecting a greater adoption by our customers and a sustained focus on improving the customer experience.

In the area of payments and funds management, we made progress in modernizing check and transfer operations. For ECHEQs, we implemented 24/7 operations, from issuance to individual and mass deposits; we integrated the discounted ECHEQ experience with a new UX and immediate crediting; we expanded our relationship with Interbanking by integrating deposit operations, which generated growth in demand deposits of over $50 billion per month; and we introduced ECHEQs in US dollars, together with a new US dollar checking account. These actions fostered customer retention, the incorporation of new operations (such as CAMMESA and PRIMER PREMIO), and the strengthening of the existing customer base, maintaining ECHEQ issuance and receipt margins in a year of marginal operations. Additionally, together with the SME segment, we launched a cash-back program for ARCA payments, which improved recurrence, average transaction volume, and the use of payment products.

For business transfers, the focus was on customer service and fraud prevention. Improvements were implemented to reinforce operational security and optimize the performance of both mass and individual transfers. These improvements included the addition of high-value transfers, enhanced navigation in Online Banking for Businesses, and the ability to upload and approve individual transfers directly from the App Supervielle Empresas. Execution times were also optimized, and operational limits were increased, resulting in real-term volume growth.

The range of collection solutions was expanded with the launch of two strategic products: the Supervielle Payment Button, which promotes the digitization of payment methods, streamlines the collection process, and facilitates access to settlement reports, enabling the automation of administrative tasks; and *Cobros Plus*, a multi-bank collection solution designed to optimize treasury management, reduce errors, and expedite controls and processes. This offer is supplemented by traditional solutions such as Agile Collection, Direct Debit, Cash Management, and Commerce, making up a comprehensive portfolio that allowed for a 37% nominal increase in the volume of collection transactions compared to 2024, exceeding the impact of inflation.

+37%

Year-on-year growth in volume of collection operations

Factoring

Regarding Check Discounting, 90% of the transactions were carried out digitally, through *Online Banking Empresas* or the App Cheques, while the remaining 10% were processed in person at branches, showing a sustained progress in the migration towards self-management schemes.

Additionally, a new ECHEQ discounting experience was implemented in *Online Banking Empresas*, streamlining operations with immediate crediting and an end-to-end process of approximately 3 minutes, eliminating human intervention at branches and headquarters. This improvement contributed to increased operational efficiency and simplified financial management for businesses.

Leasing

Throughout 2025, we maintained a leading position in the leasing market, ranking 2nd among private banks in such area, with a focus on asset financing for the logistics and transport sectors, serving both SMEs and large companies. This performance reaffirms the role of leasing as a key tool for supporting productive investments. Based on balances as of November 2025, the latest data available from the Central Bank of Argentina (BCRA) at the time of this report, we held a market share of 12.16%.

We enriched the offer by introducing the Wholesale Rate of Argentina (Tamar) option, a new benchmark in the financial system, within the variable rate alternatives, and we adapted the US dollar Leasing line to current regulations, expanding the possibilities of structuring tailored operations.

With the goal of strengthening relationships with goods suppliers (key players in generating new contracts and customers), we are moving forward with the rollout of a new web platform accessible from dealers, which facilitates instant quoting and pre-approval of loans. This strategy was complemented by the addition of sales executives dedicated to the Vendor Channel, consolidating Banco Supervielle's presence with agile tools at key decision points and times.

In line with self-management initiatives, the information available on current contracts in the digital channel was expanded, incorporating key data for the identification of goods and more detail on schedules, expiration dates and status of contracts, improving the management experience for customers.

2nd

Private bank in the leasing area

12.16%

Market Share

Passive Products

During 2025 we simplified processes for our customers, including account openings and closings, ONP, package enrolment and cancellation, and investments.

In parallel, the portfolio was restructured, reducing the number of packages from 72 to 10, and special US dollar checking accounts for companies were offered at a discount, boosting the growth of deposits and transactions in foreign currency.

Regarding investment solutions, the procedures for the Interest-Bearing Account were standardized, and improvements were made such as the opening and definition of rates by campaign and banking for Time Deposits, a new user experience in Mutual Funds and the cashback program for ARCA Payments, which contributed to the growth of balances.

Public Banking

During 2025 we improved Banco Supervielle's positioning as a financial partner of public sector organizations, consolidating existing links and expanding the scope of the relationship through transactional, investment and financing tailored solutions.

As regards Payroll, the stock of accounts grew by 8%.

In terms of investments, public sector time deposits increased by 51.5% during the year. Additionally, the volume of loans to this segment grew by 194%, driven primarily by leasing transactions.

In terms of collection and digitization solutions, we implemented 6 payment buttons with customers in the segment, we advanced in the development and fine-tuning of the App *Mi Muni* (with implementation planned in municipalities during the first quarter of 2026) and we developed and implemented a ticketing system for events, initially channeled through the Cobrand Payment Button.



Leadership in the Province of Mendoza

Banco Supervielle maintains a leading position in the province of Mendoza, one of the country's most important areas in demographic and economic terms. With over 17 years of sustained presence in the region, Banco Supervielle consolidated a high level of brand recognition and long-term relationships with individual and business customers, supported by a deep understanding of the local market and a range of tailored financial solutions.

In this vein, Mendoza represents one of Banco Supervielle's key markets within its network, both due to its economic weight and the diversity of its productive and commercial activities. On this basis, initiatives are developed to support the local dynamics, combining financial services, a strong territorial presence, and engagement with customers and businesses throughout the province. As of September 2025—the latest data available from the Central Bank of Argentina (BCRA)—Banco Supervielle had 23 branches in the province, a market share of 13.35% in loans to the private sector, and of 11.86% in deposits.

During 2025, we designed a specific proposal focused on consolidating our positioning and building customer loyalty. The initiative included a culinary route with over 150 points of interest, including restaurants and wineries, fuel discounts, agreements with more than 10 sports clubs, and financing options at major pharmacy chains.

In addition, we carried out activities related to significant local events that allowed us to strengthen our institutional and sector presence in the province. During the reporting period, we participated in the *Fiesta Nacional de la Vendimia* where Banco Supervielle's market proposal was presented and ties with strategic regional economies were reinforced. We also participated in the *Foro CEM de Inversiones y Negocios* presenting the Annual Wine Report and, for the second consecutive year, hosting a networking event that brought together more than 100 leading women. Furthermore, we developed the "*Deportes en Mendoza*" platform through sponsorships of local clubs and held another edition of the annual Supervielle event in the province, with the participation of 300 customers, strengthening a long-term relationship.



Treasury and Finance

With the aim of optimizing balance sheet performance within the current regulatory and risk framework, Grupo Supervielle developed policies and practices guiding Treasury and Finance management across its various areas of operation. This segment encompasses liquidity and financial risk management, asset and liability management, financing structure planning, trading desk transactions and institutional sales, relationships with financial institutions and correspondent banking, macroeconomic analysis through Research, and Capital Markets activity.

During 2025, in a context of high financial volatility, these functions were coordinated to support the prudent management of the balance sheet, expand funding sources (including lines for foreign trade and financing to SMEs) and maintain an active presence in the local capital market.

Trading Desk Transactions and Institutional Sales

During the year, Banco Supervielle conducted transactions with government securities and derivatives, both for its own portfolio and for customers, as well as placements of stock market promissory notes, consolidating a significant share of total institutional deposits. Furthermore, Banco Supervielle acted as a dealer in the local capital market in more than 60 transactions, reaffirming its position in this segment.

Financial Planning

The 2025 fiscal year unfolded against a backdrop of contractionary monetary policy and high interest rate volatility, requiring continuous monitoring of financial variables. Within this context, Treasury and Finance played a central role in asset and liability management, capital needs assessment, and financing structure planning, implementing strategies aimed at managing the balance sheet and sustaining financial performance in a dynamic environment.

Financial Institutions and Correspondent Banking

During 2025, the availability of credit facilities for foreign trade financing increased, as a result of both the expansion of existing lines and new offers from foreign banks and multilateral organizations. This development helped strengthen Banco Supervielle's capacity to support its customers' international trade operations.

Additionally, a structured A/B loan was obtained from the Inter-American Investment Corporation (IDB Invest) and a group of international lenders for up to US$260 million, with a term of up to three years, US$229 million of which were disbursed during the period under review. The objective of this financing is to expand the loan offer for SMEs.

Research

The Research area analyzes the domestic macroeconomic and financial situation to support the various business segments and teams of Banco Supervielle and Grupo Supervielle. Its work adds value through strategic recommendations aimed at managing financial assets and at maintaining an up-to-date macroeconomic scenario with forecasts on the main variables that impact on the business.

Furthermore, its members participate in meetings with customers (primarily owners and executives of SMEs and medium and large-sized companies), where they share their perspectives on the macroeconomic and financial context, providing tools for decision-making. These sessions take place in widely appreciated settings, including breakfast or lunch meetings hosted by Banco Supervielle's senior executives.

Capital Markets

The Capital Markets area provides specialized advice to companies seeking to optimize their financial structure and diversify their funding sources through the market. Services include origination, structuring, and commercial support throughout the issuance process, integrating technical and distribution capabilities to facilitate companies' access to instruments such as negotiable obligations and financial trusts.

During 2025, 62 transactions were completed for a total amount of approximately $3,263 trillion, 58 of which were Negotiable Obligations and 4 Securitizations. This level of activity positioned Banco Supervielle among the most dynamic entities in the local market. According to the Cbonds ranking of bond issuers in Argentina, the entity ranked 4th in the number of issuers brought to market and 7th in the number of transactions, reflecting a sustained presence in both volume and diversity of operations.

Supporting the SME segment remained a priority, alongside ongoing work with large companies and frequent issuers. 37% of issuances within the Capital Markets framework were for SMEs. At year-end, Banco Supervielle maintained outstanding guarantees on 66 CNV-guaranteed SME Negotiable Obligations, totaling $25,880 million and US$9 million, thus contributing to expanding this segment's access to structured financing.

Furthermore, the entity maintained its commitment to issuing Social, Green, and Sustainable Securities (SVS). During the period under review, it participated in 4 of the 11 issuances of this type carried out in Argentina (1 social, 1 sustainable, and 2 green) for a total amount of $13,134 million, reinforcing its role in developing instruments aligned with environmental and social criteria.

$3.3 T

62 transactions

MORE INFORMATION

see Financial Capital, Sustainable Finance section

Insurance

SASB FN-IN-270a.3, FN-IN-270a.4, FN-IN-000.A

We offer insurance products tailored to the needs of individual and business customers through Supervielle Seguros S.A. and Supervielle Productores Asesores de Seguros S.A. (Supervielle Broker). Our offering is supported by an omnichannel strategy that integrates in-person channels—including Banco Supervielle's distribution network—digital channels, *Cajas Rápidas*, and the Virtual Hub, ensuring an accessible and consistent proposition at every touchpoint.

In 2025, profits of the insurance segment reached $18,012 million, representing a 106.5% increase compared to the $8,724 million recorded in 2024, resulting in a ROE of 67%, compared to 34% in the previous year. In this context, the combined ratio[11] as of December 31, 2025, stood at 58%, reflecting the technical profitability of the business.

During the period under review, we recorded 340,000 active policies with individual customers, including 201,610 property and casualty policies and 108,375 life insurance policies. We also managed over 5,000 active policies with business customers and 48,000 occupational risk insurance policies, consolidating our market presence and diversifying our portfolio.

In terms of sales performance, at year end 77% of total policies sold corresponded to our core products (Car, Life, and Home). We also achieved a significant improvement in customer satisfaction, with an increase of more than 8 percentage points in the Net Promoter Score (NPS) and a retention rate of 37.7%.

Meanwhile, the SME and SMEs Plus segments grew over 33% in terms of occupational risk insurance policies. We maintained our stock of policies brokered through Supervielle Broker and recorded an 88% renewal rate for policies that expired during the year. Furthermore, we began expanding our Oil & Gas business with the addition of a specialist in the Neuquén region.

We continued to consolidate our agribusiness proposal, reaching 15,409 hectares insured, while cross-selling insurance remained at 10% of our customer base.

[11] The combined ratio is an indicator that measures underwriting profitability, calculated by taking the sum of incurred losses and expenses and then dividing them by the earned premium.

Digital Transformation and Omnichannel Experience

In 2025 we continued to strengthen the digital experience of our individual customer portfolio by expanding the offering and integrating embedded insurance within Banco Supervielle's service payment journeys.

In this vein, we expanded the availability of insurance through digital channels and self-service kiosks, adding Car, Motorcycle, Life, Home, Protected Mobile, Protected Bag, and Personal Accident insurance. This strategy drove a 28% year-on-year increase in digital and self-managed transactions compared to the previous year.

Self-management continues to gain relevance in after-sale: 35% of the processes are self-managed, with a monthly average of 2,300 processes through WhatsApp (SLA 96%) and 4,600 telephone calls (SLA 92%).

These advances consolidate our digital strategy, strengthen our competitive positioning, and reinforce our commitment to innovation, operational efficiency, and quality of service to our policyholders.

77%

Of total policies sold corresponded to our core products

(Car, Life, and Home)

+28%

Year-on-year increase

In digital and self-managed transactions

Asset Management and Other Services

Including IOL invertironline and IOL Inversiones

We supported individual and business customers in managing their assets, offering investment solutions aligned with their profiles and financial objectives. Within this framework, we continuously strengthen our digital capabilities and promote financial education as a key element to facilitate informed decisions and agile, efficient, and secure access to our products and services.

Supervielle Asset Management (SAM)

SASB FN-AC-000.A, FN-AC-000.B

Our investment funds are designed to adapt to different risk profiles. Placement is made through Banco Supervielle's channels, which acts as a Depository Company, representing 91% of assets under management, and through External Placement Agents, who handle the remaining 9%. The Depository Company channels the placement of funds through multiple platforms, including its branch network, the Comprehensive Investment Center (Call Center), and mainly Home Banking and Mobile digital channels.

Our portfolio manages the PREMIER fund family:

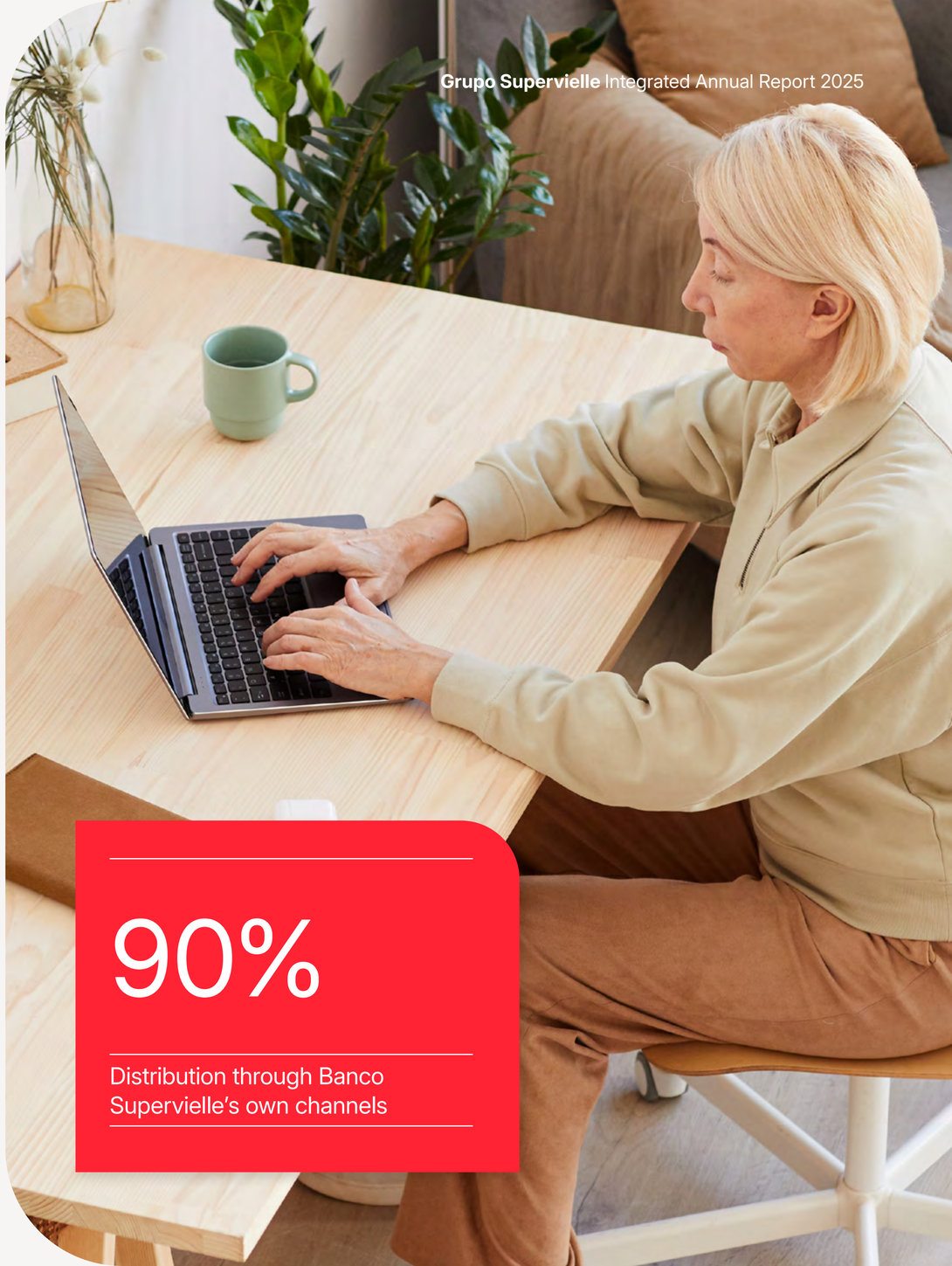
- → **2 Money Market funds** (Premier Renta Corto Plazo en Pesos and Premier Corto Plazo en Dólares)
- → **1 Argentina Short-Term Fixed Income Fund in pesos** (Premier Renta Fija Ahorro)
- → **7 Argentina Fixed Income and Mixed Income funds in pesos** (Premier Renta Plus, Premier Renta Fija Crecimiento, Premier Capital, Premier Commodities, Premier Inversión, Premier Estratégico and Premier Renta Mixta).
- → **2 Argentina fixed income funds in US dollars** (Premier Renta Mixta en dólares and Premier Performance).
- → **1 variable income fund** (Premier Renta Variable)
- → **2 specific investment funds in assets issued by SMEs and ESG** (Premier FCI Abierto Pymes and Premier Sustentable ASG)
- → **1 fondo renta fija** (Latam) (Premier Global Dólares)
- → **1 closed fund** (Adblick Ganadería).

During 2025, the distribution between peso and US dollar funds remained relatively stable throughout the year. In peso-denominated funds, assets under management decreased, with two-thirds corresponding to Cash Management funds and one-third to Asset Management funds. This trend was primarily driven by corporate and institutional investor movements.

This behavior should also be interpreted within the context of the evolution of transactional balances within the local financial system. A significant proportion of the assets under management by the mutual fund industry in Argentina corresponds to short-term liquidity surpluses, driven primarily by operational needs. In this context, Banco Supervielle promoted the development of its peso-denominated interest-bearing account this year, available to both Payroll and SME customers, and a US dollar-denominated account available to all segments. This facilitated a greater channeling of these balances toward direct funding from Banco Supervielle. These dynamics, aligned with Grupo Supervielle's financial strategy, influenced the evolution of assets under management by SAM, particularly in funds linked to liquidity management.

US dollar-denominated Asset Management funds also saw investor outflows, particularly in the segment linked to customers of placement and distribution agents. Meanwhile, in the US dollar-denominated Cash Management segment, the addition—towards the end of July—of a Money Market fund helped moderate the segment's volatility in the second half of the year.

Regarding digital channels in particular, progress was also made during the year in improving the investment experience for mutual funds, incorporating optimizations to the subscription and redemption processes in both home banking and mobile banking. These improvements strengthen accessibility, operational clarity, and the integration of the investment offering within Grupo Supervielle's digital ecosystem.



90%

Distribution through Banco Supervielle's own channels

Invertironline S.A.U. "IOL invertironline"

In 2025, IOL Invertironline celebrated its 25th anniversary, strengthening its position as a pioneer platform and leader in the digitalization of the Argentine capital market. This institutional milestone was reflected in sustained growth, surpassing 2 million open accounts and reaffirming its scalability and leadership within the local investment ecosystem. Operational strength was evident in record-breaking results: on January 6th, a peak was reached of 76,811 active customers and 174,612 transactions processed in a single day, while October became the highest-revenue month in the company's history, even excluding proprietary trading performance. During the year, more than 24 million transactions were carried out, a base of 565,000 active customers (last 90 days) was maintained, and assets under custody exceeded US$2.5 billion, representing a 34% year-on-year increase.

The value proposition was based on a high-quality digital experience, with a focus on the continuous optimization of the App Mobile IOL, which achieved ratings of 4.7 (175,000 reviews) on Google Play and 4.8 (55,000 reviews) on the App Store. In capital markets, the company remained in the Top 10 of ALyCs by volume traded on ByMA for shares and CEDEARs, and strengthened the business of primary subscriptions of negotiable obligations, participating in 38 placements for US$180 million.

Through IOL Asset Management, it expanded its offering of mutual funds, highlighting *IOL Dólar Ahorro Plus* (AUM US$190 million; +213% vs. 2024) and *IOL Portafolio Potenciado* ($15 billion), adding the development of IOL Cash Management towards the end of the year.

The synergy with Grupo Supervielle was enhanced through the Time Deposit in US dollars, with more than 10,000 customers with active operations and a portfolio exceeding US$50 million.

Additionally, IOL relaunched its US Account operations with simplified products, facilitating international diversification for its users.

In parallel, the federal expansion strategy was improved, consolidating our commercial presence in Córdoba, Mendoza, Rosario, Tucumán, and Neuquén, with a focus on the development of Vaca Muerta. This extensive reach boosted both the Wealth Management segment (for affluent customers) and the Business Banking segment, supported by the creation of a new Trading Desk that optimized execution for sophisticated portfolios and enabled new transactional revenue streams.

These actions were accompanied by a mass-reach and segmented marketing strategy, with a strong presence in public spaces, streaming, industry events and influencer campaigns, closing the year with the development of a new web platform planned for launch in 2026.

IOL consolidates Grupo Supervielle as an integrated platform for digital financial services, expanding its reach beyond the traditional banking model.

24 M

Transactions in 2025

$3.6 T

AUC at the close of 2025

Portal Integral de Inversiones S.A.U.

IOL Inversiones

Innovation continued to be a key differentiator across digital asset products. Following the launch of IOL Crypto in the previous year, 2025 saw the introduction of the tokenization of the AL30 sovereign bond, enabling access to fixed-income instruments through blockchain technology. This real world asset (RWA) tokenization initiative combined traditional market standards with the operational efficiency of decentralized finance, expanding the investment options available to users.

IOL Academy

In 2025, we strengthened IOL Academy's position as a strategic pillar for further democratizing capital markets. Financial education remains key to strengthening the financial well-being of our customers, promoting inclusion and developing core skills for investment decision-making.

Educational Performance and Social Impact

During this period, we maintained an agenda of continuous optimization of the academic offering and strengthened institutional partnerships to broaden the scope of our educational proposal.

In collaboration with Grupo Supervielle's Sustainability Management team, we redesigned and enhanced the *Finanzas para jóvenes* program, updating its educational content and expanding the scholarship program. As a result, more than 4,500 new students gained free access to training in personal finance and the operation of the Argentine stock market.

In total, more than 25,000 persons registered throughout the year, reaffirming the Academy's position as a benchmark in financial training and as a specific tool to expand access to the capital market.

Commercial Performance and Business Model

The business unit strengthened its monetization and customer loyalty capabilities by diversifying its portfolio and reinforcing its membership program. At year-end, the program had over 770 active subscribers, who enjoyed unlimited access to more than 90% of the catalog of courses, specializations, and guided projects.

During 2025, more than 4,500 direct online transactions were processed, including 2,032 individual courses and 803 comprehensive programs. The most in-demand training courses included:

- *Aprendé a invertir en bolsa*, with almost 700 courses sold.
- *Programa Idóneo en Mercado de Capitales*, consisting of 22 modules, with more than 600 courses sold.
- *Finanzas Personales*, with almost 500 courses sold, reflecting the growing interest in individual wealth management.

In this way, IOL Academy reaffirms its commitment to positioning education as the fundamental pillar for the sustainable development of the capital market in Argentina, integrating social impact, technical training and scalability of the business model.

+25,000

Registratered persons throughout 2025

+4,500

New students awarded scholarships in the *Finanzas para jóvenes* program

Other Companies

Grupo Supervielle's ecosystem is complemented by companies that broaden the scope of its value proposition, incorporating specialized financial solutions and services linked to specific segments. These entities contribute to meeting the needs of individuals and businesses, while generating operational, commercial, and knowledge synergies with the various business units. Through this framework, we integrate capabilities that strengthen our presence in strategic market niches, diversify our offerings, and consolidate a service model that combines specialization, close relationships, and collaboration among companies.

Micro Lending Argentina S.A. (MILA)
As part of Grupo Supervielle's car financing division, MILA offers specialized expertise in car loans. Its operations rely on a sales network with extensive territorial reach and processes designed to facilitate access to financing in this segment. Furthermore, its integration with other units allows for synergies in loan origination, customer knowledge, and the management of products related to this division.

Supervielle Agente de Negociación S.A.U.
Supervielle Agente de Negociación S.A.U. facilitates access to a wide range of capital market instruments for SMEs and medium and large-sized companies, expanding their financing and investment options. Within this framework, it continues to expand its portfolio of corporate customers and strengthen synergies with the various companies of the Supervielle Group.



Procurement of Goods and Services

GRI 2-6, 414-1, 414-2

With the aim of enhancing joint work with our strategic partners and strengthening the performance of the supply chain, we continued consolidating our procurement processes under criteria of efficiency, transparency and sustainable value creation.

During 2025 we made progress in implementing Grupo Supervielle's Supplier Approval Policy, maintaining its application without relevant modifications and ensuring the consistency of defined standards.

Third-Party Risk Management

During the reporting period, Third Party Risk Management was developed in accordance with the framework and procedures defined by Grupo Supervielle, integrating a systematic assessment of the risks associated with our suppliers and strategic partners in the corporate governance, social and environmental dimensions:

- **Corporate governance:** analysis of third-party engagement with corporate governance issues.
- **Social risk:** assessment of the impact of equal opportunities policies, inclusion initiatives, staff training and development.
- **Environmental risk:** review of environmental certifications, mitigation actions, measurement and compensation of carbon footprint and categorization within the ARAS methodology applied in Grupo Supervielle.

Our management also includes monitoring outsourced activities and ensuring compliance with the responsibilities assumed by Grupo Supervielle, guaranteeing appropriate counterparty selection, contract execution in accordance with current regulations, and the assessment of operational, digital, reputational, and subcontracting risks. We also take into account, among other, customer complaint management, the safeguarding of sensitive information, and country risk.

The continuous updating of evaluation and monitoring processes strengthens our ability to promptly identify risk situations and to maintain business relationships aligned with the governance, integrity and sustainability standards defined by Grupo Supervielle.

Supplier Follow-up

In 2025, we began a process of improvement of the analysis and monitoring of specific aspects throughout the supplier's lifecycle. This approach complements the initial approval process, incorporating additional controls over contractors and subcontractors, with a particular focus on the provision of professional services.

Within this framework, progress was made in reviewing suppliers with substantial turnover and potential labor risks (providing services on-site or exclusively), with the aim of mitigating contingencies associated with possible disguised employment relationships and reinforcing Grupo Supervielle's commitment to the proper management of social impacts. This work initiated the development of a Contractor Control Policy, currently underway, designed to strengthen oversight standards and safeguard the institution's reputation.

Furthermore, based on an Internal Audit recommendation, we identified the need to expand the monitoring of negative records throughout the supplier's lifecycle, particularly in cases where payments are made to accounts other than Supervielle's. We are therefore moving forward with the design of a process to include, starting in 2026, the supplier database in the Anti-Money Laundering and Counter-Terrorist Financing (AML/CFT) monitoring systems, enabling the early detection of alerts related to negative records and the preventive blocking of suppliers when appropriate.





Supplier Approval

The selection and hiring of business partners is carried out in accordance with the Supplier Approval Policy, which establishes a structured evaluation and validation process prior to their incorporation. This procedure includes the analysis of various aspects of the companies under consideration, including:

- → Business track record, credit worthiness and turnover.
- → Tax, legal and financial assessment.
- → Compliance with anti-money laundering and anti-corruption provisions.
- → Assessment according to social and environmental criteria.
- → In critical cases, the Non-Financial Risk Department carries out additional specific analysis.

During the current fiscal year, 274 new suppliers were added through the approval process, all of whom were assessed based on social criteria. The analysis of this group yielded the following results:

- → We identified one case with potential negative impacts because they did not meet the minimum requirements of our Policy.
- → Zero case was identified as having significant negative social impacts (potential or actual).
- → One supplier was detected with a negative record regarding Anti-Money Laundering (AML), representing 0.033% of the total analyzed. Based on the assessment performed and on confidentiality and sensitivity criteria, the services contract was not then terminated, but was not renewed thereafter.

3,008

Assessments based on social criteria since the program's implementation in 2021

100%

Of new suppliers covered by the Supplier Approval Policy[12] were evaluated using social criteria

[12] This accounts for 55% of total new suppliers registered in the Ariba system.

Shared Value with Our Supplier Network

As part of the strengthening of the sustainable management of our value chain, we expanded our training initiatives for strategic suppliers during the year. Through a specific program developed together with SMS Latin America, we implemented a training cycle on ESG criteria that reached 68% of these suppliers, promoting a greater understanding of environmental, social, and governance challenges, as well as their integration into business management.

The proposal included a series of four meetings—two virtual and two in-person—focused on key aspects of sustainability with a practical approach. As a support tool, we provided participants with a custom-designed ESG Matrix in Excel format, functioning as a dashboard with specific tabs for tracking relevant variables and based on GRI and SASB standards. This tool helps organize information, facilitates measurement, and supports suppliers in the progressive adoption of best practices, consolidating a value chain increasingly aligned with sustainability criteria.

68%

Of strategic suppliers trained in ESG criteria

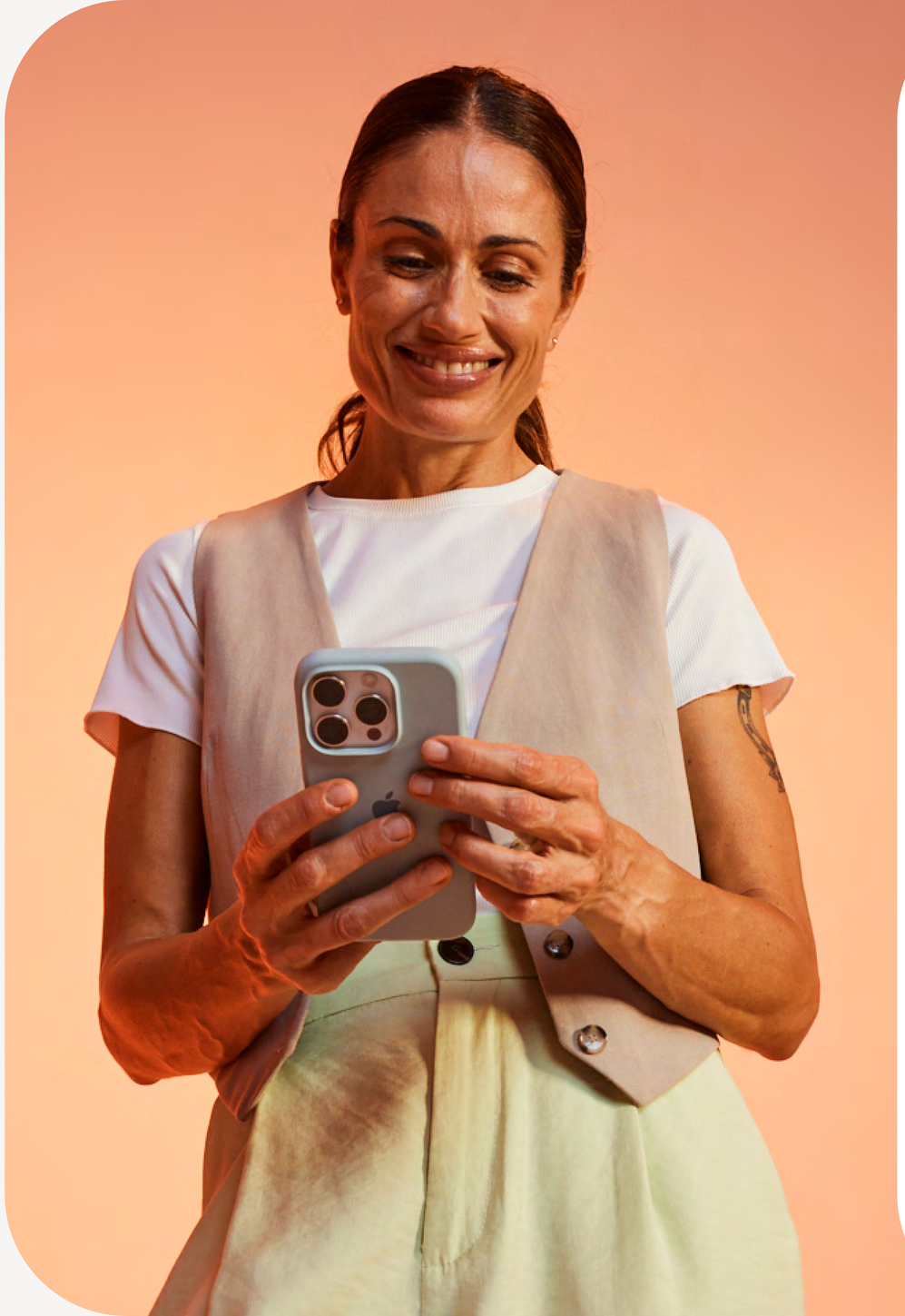


Sustainable Procurement Programs

We have a catalog of impactful suppliers available on the Ariba platform, which facilitates their identification and encourages our procurement teams to prioritize, in the procurement of goods and services, those companies that include environmental and social criteria in their management process.

Brand Positioning

During the reporting period, Grupo Supervielle consolidated its positioning through a comprehensive strategy that combined innovation in its value propositions with sustained communication activation across multiple channels. Within this framework, Banco Supervielle further developed its brand role, while other subsidiaries supported this with their own initiatives in media, social networks, events, mass campaigns, and institutional spaces, strengthening visibility, reputation, and closer relationships with individuals, companies, and strategic productive sectors.



A New Role for the Supervielle Brand

Banco Supervielle has spearheaded a strategic shift in its brand role, evolving from a traditional product-centric bank to one that actively accompanies people's lifestyles. This transformation redefines its place in the financial lives of Argentinians: it moves beyond simply being a service provider to becoming a close, empathetic partner, present in their daily lives. The new institutional platform, "*Te sigue el ritmo*," embodies this evolution, expressing adaptation, understanding of the context, and attuning to the real needs of individuals and businesses.

Key Elements of the New Brand Role
The brand's transformation is based on 5 key pillars.

Turning point in the value proposition

Interest-bearing accounts as a break from the status quo

Supervielle was the first bank in the Argentine financial system to offer interest-bearing accounts for individuals and SMEs in both pesos and US dollars. This initiative is presented not just as a product, but as a new way of communicating, explaining, and connecting with customers, marking the most visible milestone in its repositioning.

Evolution of brand language

From the technical to the everyday

The concept "*Tu plata crece a cada segundo*" translates a complex financial benefit into a simple, tangible and approachable experience, aligned with the new brand spirit and with more human and accessible communication.

New competitive balance

Banking + Fintech: Integrating Strengths

In response to the growth of fintechs and digital wallets, Supervielle is redefining its positioning by combining agility, transparency and digital experience with trust, institutional backing and human touch.

Aesthetic and verbal rebranding

New expression for a new bond

Brand identity is evolving towards a fresher, more emotional, and contemporary look, while maintaining its strength. This is reflected in a more approachable tone, a vibrant and warm aesthetic, greater consistency between message and expression, and a new setting of the brand system with strategic color adjustments.

Digital experience at the center

SuperApp at the heart of the ecosystem

SuperApp is consolidating as the center of the Supervielle experience, integrating products, services and benefits in a unique, simple and consistent environment, where experience is at the core of the relationship with people.

Awards and Recognitions

The quality of our solutions and the ability to transform innovative proposals into specific experiences for people were recognized during the current year through relevant awards in the field of marketing and financial innovation in the region.



Mercurio Award
Asociación Argentina de Marketing

The *Asociación Argentina de Marketing* granted the Mercurio Award to the Interest-Bearing Account case study as an acknowledgement of the product as a genuine differentiator within the financial system, the consistency of its launch strategy, the execution of the campaign, and the results achieved. The Interest-Bearing Account product also received the *Mercurio de Bronce* Award for its overall score, placing Supervielle among the three highest-rated cases in the competition.

Digital Innovation Awards CLAB 2025 (FELABAN)

Banco Supervielle was recognized at the Digital Innovation Awards – CLAB 2025 in the "Innovation – Banks" category, and also received a special mention as "Outstanding Project" among all the initiatives submitted. The recognition highlighted the development of SuperApp, conceived as a comprehensive solution that transforms the way people manage their finances. This year's competition included more than 40 projects from institutions across Latin America.

Presence in the Media

During the period under consideration, Banco Supervielle's institutional communication was geared towards strengthening brand positioning, supporting strategic business milestones and consolidating its presence in key sectors of the economy, with a focus on generating value and building reputation with its stakeholders.



→ **Launch of the Interest-Bearing Account** positioning Supervielle as the first private bank to offer interest-bearing accounts in pesos and US dollars for individuals and SMEs, and reinforcing its value proposition in savings and investment.

→ **Institutional presence at the Vendimia,** with the CEO's participation in Mendoza and the presentation of Banco Supervielle's proposal for the market, strengthening the relationship with strategic regional economies.

→ **Development of the "*Deportes en Mendoza*" platform,** through sponsorships of local clubs, improving the connection with the community and the territorial positioning of the brand.

→ **Launch of Tienda Supervielle on Mercado Libre,** being the first bank with its own store on the platform, expanding digital channels and closeness to customers.

→ **Integration of IOL into App Supervielle** simplifying the investment experience and strengthening Banco Supervielle's digital ecosystem.

→ **Implementation of generative AI-powered WhatsApp customer service** incorporating artificial intelligence to optimize operational efficiency and customer experience.

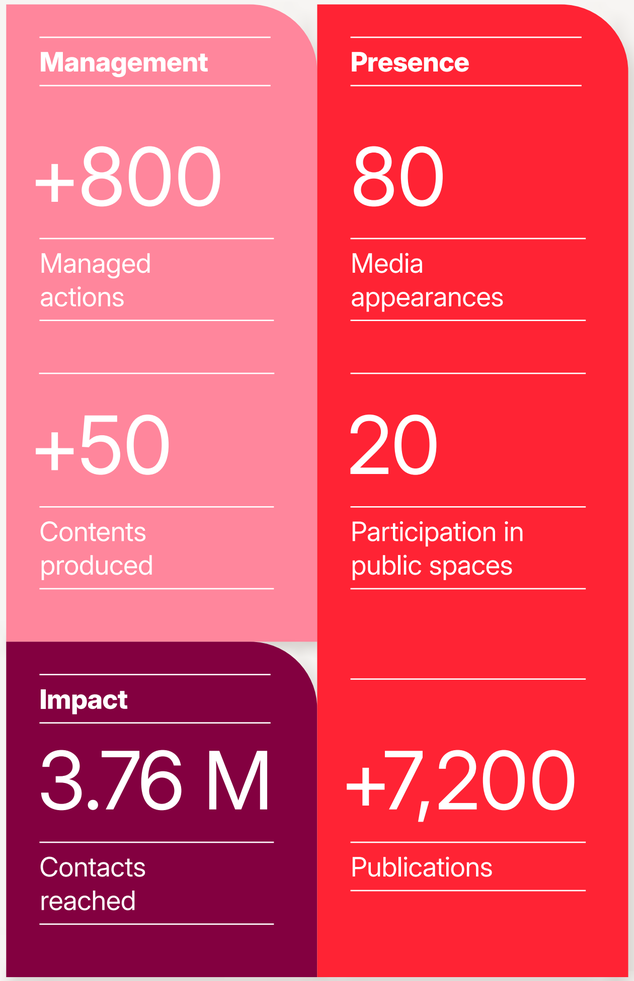
→ **Communication regarding the financing line with IDB Invest,** together with other international entities, aimed at expanding loans to SMEs and boosting Argentina's productive development, becoming the largest operation carried out by IDB Invest with a financial entity in Argentina to date.

→ **Positioning the CEO in strategic spaces,** with the participation of Gustavo Manríquez in panels, interviews and opinion columns in leading economic and financial media, as well as in high-level forums such as the IIF Argentina Economic Forum 2025 and IAEF.

→ **Participation of spokespeople in key sector events,** with a presence at events related to mining, Oil & Gas and financial technology, aligned with Banco Supervielle's growth strategy.

→ **Fourth edition of the *Supervielle Exporta* Award,** established as a benchmark initiative to recognize and support Argentine export talent.

→ **Participation in the financial education cycle "*Finanzas Estratégicas*" of La Nación** through sponsorship and the presence of spokespeople in content capsules on personal finance management.

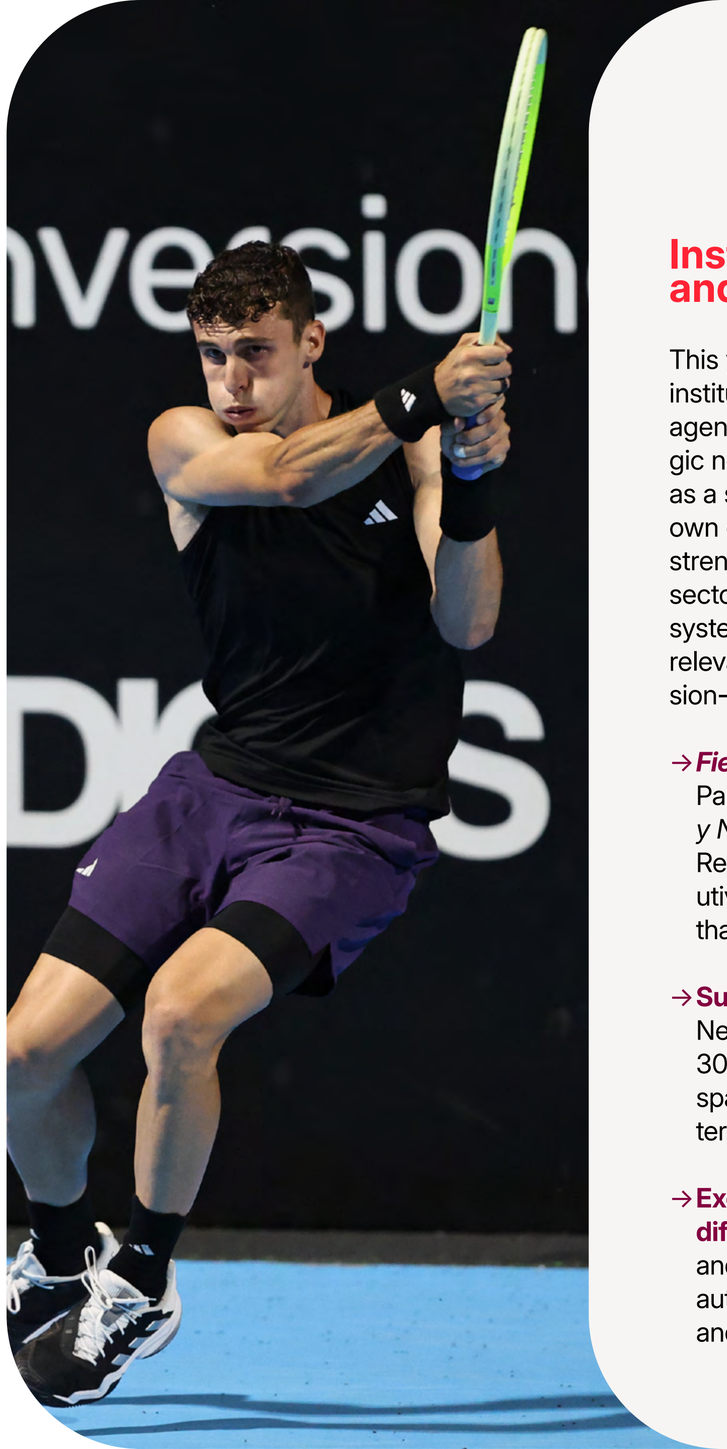


Furthermore, IOL invertironline maintained an active presence in traditional and digital media and participated in streaming programs related to economics, finance, and investment. Throughout the year, it was mentioned in more than 2,000 news articles, 784 of which were in Tier 1 media (leading national media with high audience reach), consolidating its visibility as a leading platform for investors and strengthening its position within the digital financial ecosystem.

Followers on Social Media

Throughout 2025, we continued to consolidate our strategies across various social media platforms, recognizing them as key channels for positioning, communication, and engagement with our audiences. In the case of Banco Supervielle, management focused on strengthening brand building and fostering sustained relationships with diverse audiences. Instagram was prioritized for growth and interaction, Facebook was used for content reach and dissemination, X played an institutional role and managed inquiries, and LinkedIn (together with Internal Communications) served as a key platform for corporate positioning and employer branding. Meanwhile, IOL invertironline improved its digital presence, expanding its base of followers and subscribers and consolidating social media as key channels for connecting with its of user and investor community.

Social media	Followers	Year-on-year change
Banco Supervielle		
Facebook	565,990	-0.75%
LinkedIn	445,789	+25%
Instagram	80,630	+12%
IOL invertironline		
Instagram	275,000	+20.2%
Facebook	93,000	+1.1%
YouTube	73,900	+20.6%
X	62,000	+6.5%
LinkedIn	53,000	+20.8%
Threads	46,876	+16%
Telegram	38,000	+2.7%
TikTok	17,230	+207%



Institutional Presence and Events

This year, Banco Supervielle strengthened its institutional presence through a nationwide agenda of events, sponsorships, and strategic networking opportunities. Participation as a sponsor, exhibitor, and organizer of its own events allowed Banco Supervielle to strengthen ties with customers, productive sectors, and key players in the business ecosystem, reinforcing its brand positioning in relevant communities, industries, and decision-making spheres.

- → ***Fiesta Nacional de la Vendimia*:** Participation in the *Foro CEM de Inversiones y Negocios* with presentation of the Wine Report and holding, for the second consecutive year, of a networking event with more than 100 leading women.
- → **Supervielle Annual Event in Mendoza:** New edition of the institutional meeting with 300 customers, consolidating a historic space for relationship building and long-term value creation.
- → **Exclusive meetings with customers in different locations:** Institutional lunches and dinners hosted by Banco Supervielle authorities, focusing on strategic dialogue and strengthening key relationships.
- → **Summer 2025 – Pinamar:** First landing in the market with brand presence and activations alongside VISA, offering benefits and experiences for customers.
- → **Launch of the Interest-Bearing Account *Cuenta Remunerada*:** The main event in Buenos Aires with 250 attendees was later replicated in different squares across Argentina, reinforcing the federal approach.
- → **Strategic sports partnerships:** Renewal of the partnership with Vélez Sarsfield, regional sponsorship of the National Football Teams and role as main sponsor of *Estudiantes de La Plata*, with brand presence on official clothing and financial support.
- → **Participation in chambers and institutional forums:** Active presence in IDEA, CCIFA, AmCham and Somos Pymes, to strengthening positioning in the business field.
- → **Key industry events:** Participation as a sponsor and exhibitor at Argentina Mining – Cuyo, AOG Patagonia and ARMINERA, presenting specific value propositions for mining and energy.
- → ***Argentina Crece* Cycle:** Holding meetings in five locations across the country for customers and prospects, combining economic analysis and networking.
- → ***Supervielle Conecta*:** Launch of the cycle aimed at SMEs, with the first edition in CABA and projected expansion to new locations.
- → ***Supervielle Exporta* Award:** Fourth edition of the award that recognizes companies with an export vocation, reaffirming support for business growth.

In 2025, IOL Invertironline maintained its participation in key business and industry events, with an institutional and commercial presence at events such as Expo EFI, Arminera, Oil & Gas, and Somos Pymes. Additionally, the brand also participated in initiatives focused on positioning itself and connecting with new audiences through its presence at cultural and entertainment events such as *Mercedes Sosa Day, T de Taylor, Maradona Day, Calamaro Day,* and Road to Australia, integrating the brand into high-visibility spaces and fostering connections with diverse communities.

Mass Campaigns

During the reporting period, Banco Supervielle launched large-scale campaigns designed to celebrate business milestones, position new value propositions, and strengthen brand relationships with various segments. These initiatives combined multichannel strategies, integration between traditional and digital media, and innovative formats, prioritizing investment efficiency, reach, and brand recall.

Interest-Bearing Account for Businesses – SME Segment

Integration of the SME segment within the mass campaign, with presence in audiovisual spots, radio, digital media and public spaces, amplifying the reach of the proposal and the positioning of Banco Supervielle alongside the productive network.

"Vamos con Supervielle" 2026 Football World Cup

A disruptive campaign linked to the raffle of 100 trips to the 2026 Football World Cup, reinforcing Banco Supervielle's role as a regional sponsor of the Argentine Football Team. It included activations on high-reach livestreams and operated as an organic teaser, exceeding 3 million views.



Interest-Bearing Account – Launch and positioning

The campaign, with a mixed media strategy (offline and digital), focused on reach, efficiency, and brand recall. It achieved over 60% reach, high levels of visibility, and reinforcements in strategic locations, with continuous optimization of formats and content.

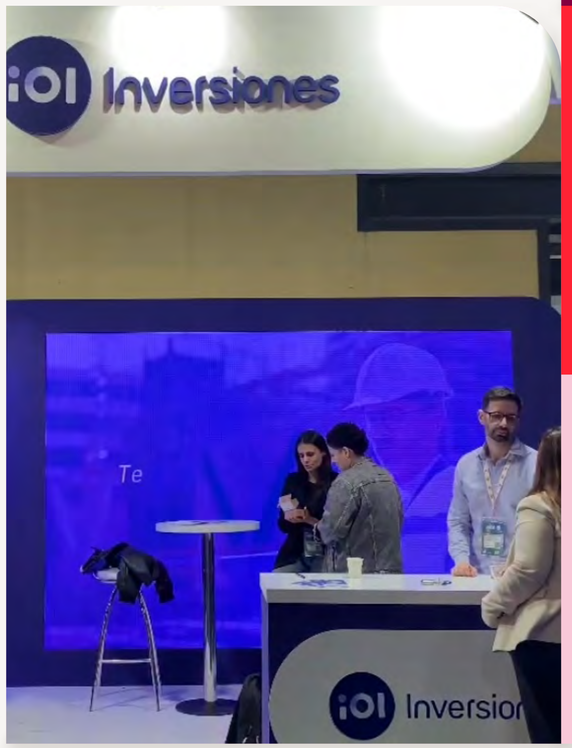
Hit IOL Account Individuals Segment

The launch followed a three-stage phased strategy, progressively expanding its reach from existing customers to the open market. The proposition focused on a simple experience, with 24/7 support via WhatsApp, a high-yield account in both pesos and US dollars, premium cards, and a model with no associated costs or credit products.

"Tu voto construye el futuro" campaign (with *CIPPEC* and *Asociación Conciencia)*

Third consecutive participation in citizen awareness campaigns, promoting informed voting, active participation and knowledge of tools such as the Single Paper Ballot, in line with the commitment to the institution and citizens.

IOL invertironline developed mass campaigns aimed at growth, brand positioning and the expansion of its user base, combining high-reach actions with digital strategies focused on performance and the acquisition of higher-value customers.



Brand milestones

Campaigns linked to the celebration of IOL's 25th anniversary and the achievement of 2 million open accounts, reinforcing the platform's history and its scale within the investment ecosystem.

Content and financial education

Generating original content to support users in their investment experience, including the #IOLTeCuenta YouTube news program, live webinars, tutorials, and other direct communication digital formats.

"Pesos Vagos" Campaign

Presence in OFF and ON media with a creative proposal that incorporated innovation in the use of artificial intelligence to enhance message impact and differentiation.

AI-powered campaign optimization with Google

Recognized as a success story in Latin America for implementing AI-powered app campaigns integrated with a proprietary lifetime value (pLTV) predictive model.

Product launches

Digital campaigns associated with new investment solutions, including FCI Portafolio Potenciado, Cuenta USA and Plazo Fijo Dólar, accompanying the evolution of the platform's value proposition.

This integration improved the quality of acquired users and increased average cash-in levels, optimizing the performance of digital campaigns. The combination of brand, technology, digital experience and territorial presence consolidates a sustainable competitive advantage, based on trust, innovation capacity and closeness with customers and communities.

LEARN MORE

People Development Diversity

Human Capital

In this section

- We Support Our Teams
- Talent Attraction and Retention Training
- Development and Performance Management
- Diversity and Equal Opportunities
- Support to Victims of Gender-Based Violence
- Benefits
- Occupational Health and Safety
- Remuneration
- Freedom of Association
- Corporate Volunteering

We Support our Teams

GRI 2-12 | Own Topic: Respect for Human Rights

At Grupo Supervielle, we promote a work environment that fosters the holistic development of our employees and encourages their professional growth within a framework of diversity, inclusion, and respect. These principles are embodied in Grupo Supervielle's strategic guidelines and are supported and overseen by our governing bodies, which monitor human capital management and its contribution to the organization's sustainable performance.

We implement initiatives aimed at strengthening the relationship with our employees, guaranteeing working conditions that comply with current regulations, equal opportunities, equitable access to training and development, and respect for human and labor rights. We also have formal and confidential channels for handling inquiries, complaints, and reports related to professional conduct, such as our Ethics & Values Line.

During the reporting period, we took a significant step in our cultural evolution, aligning human capital management with a common organizational strategy. We designed and implemented a new cultural framework for our Bank Ecosystem that establishes a shared identity for the organization as regards how to work, make decisions, and collaborate as a team and defines the organizational purpose, cultural principles, and a new leadership model that guides our daily actions.

Likewise, at Grupo Supervielle we are advancing towards a simpler and more efficient internal digital ecosystem aligned with people's needs, aimed at improving the daily experience, optimizing resources and strengthening collaboration within the organization.

Within this framework, and following the closure of the previous channel (Workplace), we reorganized internal communication, unifying content, self-management, and repositories in an environment integrated with the Microsoft ecosystem, using Viva Engage as the main platform, integrated with Microsoft Teams. This integration enabled us to centralize key information, improve accessibility, and reduce content dispersion through a new corporate library.

During the last quarter of the year, the digital ecosystem supported campaigns, institutional messages and meeting forums, consolidating a more integrated, agile and sustainable internal experience, aligned with the organizational culture and the needs of the business.

The new integrated internal digital ecosystem simplifies the experience, strengthens collaboration, and supports the evolution of our work culture



Development of people with diversity, inclusion and respect

Talent Attraction and Retention

GRI 2-7



As part of the organization's ongoing transformation, we continued strenghtening our value proposition to attract, develop, and retain talent, aligning our internal culture with our business strategy and brand positioning. This approach combines initiatives aimed at consolidating a shared cultural identity with programs that expand access and development opportunities, supporting individuals at different stages of their career.

During the reported period we relaunched the "Construyendo mi futuro" program, which offers children of our employees access to their first work experience in the branch network and the virtual hub.

Furthermore, during this period we made progress in designing and implementing a cultural program that establishes a common identity for the organization. Within this framework, a cultural framework was developed in collaboration with the Board of Directors, based on the definition of the organizational purpose, cultural principles, and leadership model that guide decision-making and the way we work at Grupo Supervielle.

Organizational purpose

We support our customers in their daily lives with simple and agile financial experiences

Cultural Principles

To achieve this purpose, three cultural principles were established that how we think, act and work within the organization

We go the extra mile by listening to customers

Active listening and understanding customer needs are critical to growth and innovation.

We go the extra mile by thinking differently

We promote an open, creative and flexible mindset that challenges paradigms and fosters new perspectives.

We go the extra mile by making things happen

The focus is on action and execution, ensuring that ideas and projects translate into tangible results.

The launch of these principles took place at a well-attended institutional event for leaders and a live broadcast open to the organization, led by the President of Grupo Supervielle, the CEO, and the Chief People Officer of Banco Supervielle. This event allowed for the direct and unified communication of the new cultural vision within the Supervielle ecosystem.

The content was made available to all employees in an internal library, featuring specific topics for leaders, with guidance on how to support their teams in adopting the culture. Communication continues across multiple internal channels, with the aim of reinforcing the understanding, ownership, and day-to-day living of our cultural principles.

"This purpose engages everyone at Supervielle to focus on supporting our customers in their everyday lives through simple and agile financial experiences, while also holding us accountable for ensuring it is reflected in every action and decision."

Gustavo Paco Manriquez
CEO of Banco Supervielle



Internal Mobility

Throughout 2025, we steadily strengthened our internal mobility strategy, focusing on professional development and career advancement within Grupo Supervielle. We significantly increased the number of internal recruitment drives, expanding opportunities for our employees to take on new challenges, enhance their skills, and continue building diverse career paths within the organization.

Active posting of internal searches
We constantly boost internal opportunities through the job posting scheme, actively promoting applications through our Viva Engage platform and facilitating access for employees to new roles within Grupo Supervielle.

Cross-cutting career plan
We reinforced a development approach that promotes mobility between areas, providing tools and guidelines that support the development of diverse career paths aligned with the needs of the organization and its people.

Support to leaders
The HR Business Partners guided the leaders in the internal selection and talent management processes, helping optimize time-to-fill and improve the experience of the teams involved.

111
Internal searches

52%
Of positions filled by women

48%
Of positions filled by men



85,000

Followers on digital channels

(+22.16% compared to 2024)

Culture kickoff event in Vélez Stadium

Employer Brand

Throughout 2025, we strengthened our employer brand as a consistent expression of our culture, values, and value proposition for our people. In a context of evolving identity and positioning, we enhanced our brand presence across digital channels and in physical spaces, highlighting the experiences, projects, and initiatives that show how we work and grow as an organization.

- **Support for the rebranding process:** We strengthened the employer brand presence on the LinkedIn professional channel, giving visibility to marketing actions and internal initiatives that illustrate the new positioning of Grupo Supervielle.
- **Growth and engagement in digital channels:** We significantly expanded our community, increasing our follower base and steadily improving interaction levels, with a higher loyalty rate than in the previous year.
- **Visibility of key experiences and meetings:** We shared representative actions of our value proposition, with internal coverage of cultural, training and leadership events, including the storytelling workshop with Eduardo Sacheri, the Visit to the Planetarium, the Culture kickoff event in Vélez Stadium, MeetUp FinOps Buenos Aires, *Escuela de Negocios* and *Encuentro de Líderes 2025*.
- **Boosting learning and networking spaces:** For the first time, we hosted the MeetUp FinOps Buenos Aires, a forum that brings together professionals from different organizations to share insights at the intersection of finance, business, and technology.
- **Expanding reach through teams:** we implemented strategic actions so that the key players of shared content act as ambassadors from their own profiles, expanding the reach and interaction of the employer brand in the professional channel.

Pulse Survey

The Pulse survey is a key tool for guiding talent management and strengthening culture at Grupo Supervielle. Its objective is to create a systematic space for listening and reflection, that provides leaders with relevant insights for the day-to-day management of their teams, promoting local ownership of the work climate.

In order to ensure its relevance and alignment with the organization's current challenges, the survey's design was improved through the organization of statements and indicators into three main groups:

Management Group
Includes aspects related to how leaders support, organize and guide their teams, both in daily work and in the climate generated in each area.

Emotional Group
Addresses perceptions that reveal how people feel at work, such as sense of belonging, satisfaction and recommendation of the organization, and that are directly influenced by management practices.

Impact Drivers Group
Identifies the main levers that strengthen engagement and retention, focusing on communication, clear objectives, and quality conversations within teams.

In recent periods we have maintained a high level of participation:

December 2023

81%

December 2024

83.5%

May 2024

89%

May 2025

89%

Based on the results, actions were taken to continue strengthening closeness and trust among people within the organization through a feedback methodology that promotes this habit across the organization. The Pulse survey shows that the **habit of conversation is a high-impact driver**, as evidenced by the **higher favorability ratings for recognition and well-being when more opportunities for dialogue are available.**



In other words, they have established a habit of conversation that fosters trust, commitment, and productivity.

70%

of our employees reported that they hold regular conversations with their leaders to continue their professional development

Training

GRI 404-1, 404-2

At Grupo Supervielle we consider that training is a key pillar for the development of our people and the sustainability of our business. That's why we promote a culture of continuous training that keeps pace with evolving roles, strengthens the skills needed to meet challenges, and enhances the employability of our employees[1]. Through diverse training programs, we combine in-person and virtual experiences designed to boost individual and collective performance.

- ***Escuela de Negocios*:** A comprehensive training program for SME Officers, Sales Leaders, and Branch Managers, featuring two or three days of in-person sessions depending on the target audience, supplemented by online sessions and a final evaluation. The focus is on strengthening key skills to drive business growth.
- **HumanIA:** An intensive, hands-on training program on artificial intelligence, attended by 170 employees, with weekly meetings with specialists. The program focused on developing projects applied to real-world team needs, with varying levels of complexity.
- **AWS Cloud Certification:** Virtual training aimed at 50 employees with related roles, which included preparation and qualification to take the official Amazon Web Services certification.
- **Storytelling:** Open and optional training for employees in core areas, focused on developing impactful communication and narrative skills.
- **ChallengeIA:** Virtual training aimed at all employees of the organization, focused on promoting the responsible and everyday use of artificial intelligence, with special emphasis on information security and the use of Copilot as an institutional tool.
- **Leadership Forums:** Participation of leaders in external spaces for exchange and updating, such as the Prestigio Leadership Forum and the Idea Management Forum, focused on management and leadership trends.

[1] Currently, the organization does not have specific transition support programs designed to facilitate continued employability or to manage cases of retirement or termination.

In addition, training activities were developed in connection with strategic projects and specific business needs, including: a program in management of change associated with the relaunch of the Commercial Platform, ongoing training in Credit Risk for executives, the implementation of virtual challenges related to the use of artificial intelligence for all organization employees, and the training of internal trainers (Train the trainers). These initiatives were supplemented by tools for monitoring customer experience indicators, such as CSAT (Customer Satisfaction Score) and NPS (Net Promoter Score), available in shared spaces to promote a common perspective on performance.

Average training hours by job category and gender	Men	Women	Total
Senior executives	9	13	10
1st Line managers	17	41	21
2nd Line managers	8	16	10
Coordinators	15	22	18
Professionals	12	11	12
Operation employees	8	8	8
TOTAL	**12**	**11**	**11**

40,734

Total hours of training

11 HRS

Average training per person

Average training by gender

11 HRS

Women

Average training by gender

12 HRS

Men

$761,649,581

Total investment in training

Development and Performance Management

GRI 404-2, 404-3

We support people's development through a set of integrated practices designed to enhance performance, strengthen talent, and promote growth aligned with our business strategy. Performance management, talent mapping, and the creation of development and internal mobility opportunities are combined with training experiences and cross-functional projects that foster learning and collaboration. In this approach, leadership plays a key role, promoting quality conversations, managing the work environment and the psychological safety of teams, and creating opportunities for individual development. At the same time, we drive personal engagement in career paths through customized development and the cultural principles that guide the organization's evolution.

Performance Model at Banco Supervielle

Until 2025, Banco Supervielle managed its performance through a model that integrates two complementary dimensions:

WHAT (objectives)
Refers to the results to be achieved, the defined goals and the achievements associated with daily performance.

HOW (competencies)
Linked to the behaviors and attitudes that people deploy to achieve these results.

The definition, review, and evaluation of objectives remained a key pillar of the model, with the purpose of providing clarity, direction, and alignment between individual contributions and the organization's strategic objectives. The process includes regular review sessions for the evaluation of the validity and focus of the objectives, as well as any necessary adjustments. In the evaluation stage, the emphasis is placed on the level of achievement attained and on the conversation between employee and leader to analyze the alignment of individual efforts with the Bank's priorities. Furthermore, a calibration exercise was introduced for the first time to the objective review process, designed to prepare leaders for the evaluation and to strengthen criteria of fairness, clarity, and consistency in the definition and evaluation of their teams' objectives.

The competency analysis was not conducted in 2025 due to the cultural transformation process, which included redesigning competencies to align with new cultural principles, as well as a comprehensive review of the performance model. In this context, progress was made in defining new evaluation criteria and rules, which will be implemented in 2026; then, the evaluation of objectives and principles will carry equal weight in the final assessment.

97%

Of employees had their goals uploaded and reviewed at the start of the evaluation stage

Individual Development Plan (IDP)

The Individual Development Plan (IDP) is a key tool for professional growth, fostering development conversations between employees and leaders to identify strengths, areas for improvement, and career aspirations. During the reporting period, progress was made in designing Development Pathways for Branch Sales areas, aiming to provide greater clarity on growth paths, potential roles, and the skills required at each stage.

1,053

IDPs uploaded in 2025

(64% completed)

360° Feedback at Grupo Supervielle

Continuous feedback remained a core component of the performance model, designed to enhance every conversation related to development and performance. In 2025, its role as a cross-cutting practice was reinforced, fostering a culture of training, recognition, and continuous improvement, with active leadership that promotes giving and receiving feedback as an expected behavior. As part of our cultural transformation, the practice was relaunched at organizational level, aligned with the new principles and leadership model, and incorporating artificial intelligence tools on the Rankmi platform and support materials on SharePoint, with the aim of improving the quality, clarity, and effectiveness of feedback conversations.

During the year, various actions were carried out to strengthen this practice throughout the organization, including:

- **Focus groups with leaders,** aimed at raising awareness about the importance of feedback, promoting its use as a development tool and gathering input to optimize support actions.
- **Segmented communications,** aimed at employees and leaders with a focus on establishing feedback as a habit and an opportunity for growth.
- **Institutional presentations and internal branding actions,** providing key messages about the importance of feedback and facilitating access to the tool through QR codes.
- **Self-management templates and materials,** designed to facilitate practice and support the work of Business Partners.
- **Activations in workspaces,** using visual aids in offices.
- **Meetings and recognition actions,** understanding recognition as a fundamental dimension of feedback.
- **Communications in internal channels and leadership groups,** with a progressive focus on the quality, assertiveness and depth of conversations.

3,458

Feedbacks delivered

536

Feedbacks requested

Strategic Leadership Training Program

As part of Banco Supervielle's Cultural Transformation process, the New Leadership Model was launched with an event that brought together more than 400 organization leaders. This strategic training program aims to strengthen the leadership skills necessary to support cultural evolution, people development and business management.

The model proposes a balance between three key leadership dimensions:

→ **Self-aware leadership,** oriented towards continuous learning, adaptability to changes and a growth mindset that allows evolution in dynamic contexts.

→ **Leadership that manages culture, climate and talent,** acting as a benchmark for the desired culture, promoting safe and inclusive work environments, and driving the development of teams with a sense of purpose.

→ **Leadership that manages the business,** with an innovative outlook and a focus on the customer, oriented towards generating impact on results and leading the ecosystem with a forward-looking vision.

Likewise, the contents of the New Leadership Model were incorporated into Escuela de Negocios para Gerentes, consolidating its integration with the training programs aimed at higher management levels.

Leadership Model

An **innovative**, **customer**-focused leader, who generates **impactful results** while leading the ecosystem with a **forward-looking perspective.**

A **self-aware** leader, committed to **continuous learning**, who **adapts** swiftly to change and has a **growth oriented mindset**.



A leader who **inspires**, **embodies** the target **culture**, promotes a **safe and inclusive environment**, and **builds teams** guided by **purpose**.

Diversity and Equal Opportunities

GRI 2-7, 405-1

At Grupo Supervielle, we reaffirm our commitment to Diversity, Equity, and Inclusion as fundamental pillars of our organizational culture. We work continuously to promote a balanced representation of women and men at all organization levels, recruitment, development, and promotion practices based on equity and merit recognition, and safe, welcoming work environments free from all forms of violence, founded on respect and fair treatment of all individuals.

To implement this vision, we rely on a Diversity, Equity, and Inclusion (DEI) Strategy organized around four interrelated areas of action:

Equal opportunities
We guarantee attraction and development processes that ensure equitable conditions for all people.

Disability
We build an inclusive and accessible environment by promoting job opportunities.

Psychological Safety
We foster an environment of respect, trust and prevention of harassment and violence.

Gender equality
We promote an equitable environment that fosters equal opportunities, encourages female leadership, and reduces structural gaps.



8M Meeting in Mendoza

DEI Forum

In 2023 we established a Diversity, Equity, and Inclusion (DEI) Forum, comprised of Board members and managers from various business areas. This forum aims to define, analyze, and monitor the organization's DEI strategy, tracking objectives, results, and the progress of different programs and initiatives.

The Forum meets every two months and serves as a cross-functional governance body that promotes collaboration between departments, strategic alignment, and informed decision-making. In this way, we strengthen senior executives commitment to building and consolidating a diverse, equitable, and inclusive organizational culture.

Diversity, Equity and Inclusion (DEI) Policy

We have in place a Diversity, Equity and Inclusion (DEI) Policy that embodies Grupo Supervielle's commitment to promoting a diverse, equitable and inclusive work environment, based on respect for human rights and the social and biological differences of all people who make up the organization.

This Policy was approved by the Board of Directors of Grupo Supervielle, with recommendations from the Diversity Forum. It applies to all subsidiaries and their employees, regardless of their employment status, including senior executives and members of the Statutory Audit Committee. Its implementation is the responsibility of the Sustainability Department, together with the Human Resources Department.

DEI Training Plan

During this period, we continued promoting the Diversity, Equity, and Inclusion training plan, focusing on the development of inclusive leadership. Training activities were aimed at leaders and their teams, and included specific sessions for new leaders and workshops within staff meetings. As part of this process, we conducted awareness-raising activities on unconscious bias, microaggressions, disability, and psychological safety.

We also actively participated in the Red de Empresas por la Diversidad at Torcuato Di Tella University, through which employees from different areas accessed training related to discrimination and inclusion, gender, sexual diversity, generations, masculinities and disability, among other topics, reinforcing a comprehensive and cross-cutting view of the DEI agenda.

2025 Strategic Actions

During this period we developed specific initiatives and practices aimed at implementing our Diversity, Equity and Inclusion Strategy, that comprehensively address the four defined pillars: gender equality, disability, psychological safety and equal opportunities.

Women in leadership positions

22%

2025

Base data 2022: 19%



Gender equality

During this period we continued to strengthen our actions to promote gender equality, with a focus on the development and participation of women at all organization levels.

Within this framework, we are part of the UN Women program for Gender Equality and the Empowerment of Women and, for the first time, we participated in the assessment of the Women's Empowerment Principles (WEPs). The result obtained - 37% - enabled us to assess our practices regarding gender equality, as well as identify opportunities for improvement, particularly in the development of gender-responsive products and services.

On March 8, International Women's Day, we promoted various awareness-raising and networking activities. One of them was the exclusive networking event for women, "Al mando" which brought together more than 50 women entrepreneurs in Mendoza. The activity included a presentation by Ana Lovaglio, the country's first female winemaker, and an exchange forum that fostered networking, followed by a culinary experience at the Susana Balbo Winery. We also joined the UN Women campaign themed "For All Women and Girls: Rights. Equality. Empowerment" and hosted a webinar on the care economy, aimed at thinking about gender roles and their impact, led by Georgia Rothe, gender coordinator at Pro Mujer.

During the last three years, 66% of the 33 women who participated in the Mentoring Women program and are still working with Grupo Supervielle received a salary increase, and 33% changed their position within the company

On the other hand, we continued to develop the Women's Mentoring program, which we have been running for three years in partnership with Universidad Torcuato Di Tella. The program aims to accelerate the development of women with leadership potential, showcase their abilities, strengthen the role of mentors from a diverse and inspiring perspective, foster conversations about gender barriers within the organization, and contribute to consolidating our culture of diversity.

During the period, 14 mentoring pairs participated, supported throughout the process by a coach who provided follow-up and guidance. The program included three distinct training sessions for mentors, leaders, and mentees, as well as preliminary introspective assessments for mentees, designed to clarify their career profile, aspirations, and objectives. Among the key findings, 93% of mentees received at least 13 different feedback sessions, 95% of the pairs incorporated a gender diversity perspective throughout the process, and 55% successfully completed at least five one-on-one mentoring sessions over a three-month period.





375

employees participated in the live meeting on Workplace about disability

Disability

During this period, we made progress in consolidating actions aimed at promoting the employment of people with disabilities and strengthening a more accessible and aware organizational culture. During 2025 recruitment was conducted through the consulting firm Incluyeme, and one position was filled by a person with disability.

In 2024 we carried out the second edition of an internal census to further strengthen our baseline data on disability. This voluntary initiative involved 2,366 employees and 41 people with disabilities were identified, representing 1.18% of our workforce. Another census is planned for 2026.

Furthermore, during the reporting period, we promoted various initiatives through the Disability Affinity Group of Banco Supervielle *Bancamos*, made up of seven volunteers, who play an active role in fostering a more inclusive culture. Among these initiatives, we collaborated with the organization Trama Red to deal with different areas related to awareness, support, and physical and digital accessibility, promoting opportunities for participation and cross-cutting learning.

As part of our awareness-raising efforts, we held a live online meeting focused on inclusion and the core principles of *Bancamos*, with broad participation of employees from various departments. These sessions were aimed at raising awareness and promote respectful and inclusive language within the organization.

We also promoted volunteering and awareness-raising activities on important dates. We carried out a "*Capitanes*" volunteer program, which included a day with the boys and girls of Liones, an inclusive hockey team. In addition, as part of the International Day of Persons with Disabilities, we developed a trivia contest aimed at dispelling myths and prejudices, with prizes such as products made by businesses that employ people with disabilities. On that occasion, awareness materials were also distributed to our staff.

Finally, we continued supporting *Alamesa*, a restaurant that promotes the employment inclusion of neurodivergent people, providing opportunities to access the job market in an environment that fosters economic autonomy and addresses specific needs, while offering customers a unique experience.

Equal Opportunities

During this period we continued to strengthen practices aimed at ensuring equitable conditions in the recruitment and development processes for all members of Grupo Supervielle. In this regard, we have a recruitment process in place focused on balancing gender representation among those joining the organization, promoting merit-based selection criteria and equal opportunities.

We also promoted strategies aimed at facilitating internal mobility, with the goal of supporting the professional development of individuals and enhancing the use of talent within Grupo Supervielle, ensuring fair and transparent conditions for access to new opportunities.

Psychological Safety

During this period, we continued to strengthen practices aimed at fostering a work environment based on trust, respect, and care for people, with leadership playing a key role in managing culture and talent. We promote workspaces that encourage the habit of open conversation and active listening, as key conditions for individual and collective development.

To support this approach, we have measurement tools in place to gauge people's perceptions of psychological safety. This is assessed in both the Pulse survey and the latest culture survey, the results of which are a key input for analysis and the definition of continuous improvement actions.

We also have the Ethics & Values Line, a formal channel for anonymously reporting cases of mistreatment, harassment, or discrimination, ensuring confidentiality and appropriate handling of each case.

We also conduct focus groups to continue actively listening to people in qualitative spaces, improve our understanding of their experiences, and continue strengthening a safe and respectful work environment.

We have recruitment processes designed to ensure equitable conditions from the moment of hiring



We promote work environments where people may express themselves with confidence and respect

People Who Make Grupo Supervielle

SASB FN-AC-330a.1

Distribution by Category*

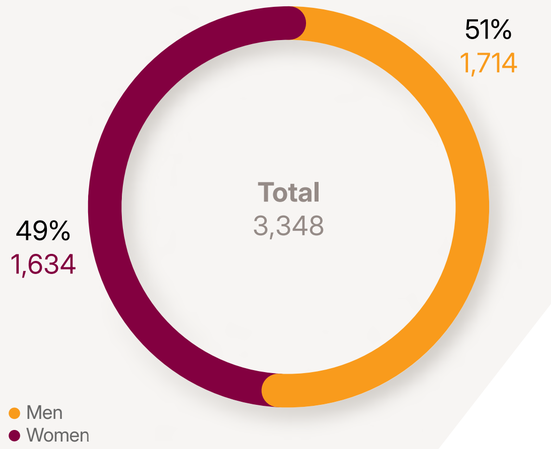
Employees by job category	Banco Supervielle	SAM	Espacio Cordial	Supervielle Seguros	MILA	IOL	Grupo Holding	Bróker de Seguros	SAN	At consolidated level
Senior Executives	11	0	1	1	0	6	0	0	0	19
1st Line Managers	29	2	1	5	1	5	1	0	0	44
2nd Line Managers	37	3	0	0	0	0	0	0	0	40
Coordinators	352	0	7	16	4	21	1	6	0	407
Professionals	1,421	7	7	42	26	155	0	24	2	1,684
Operation employees	1,067	0	41	34	6	5	1	0	0	1,154
TOTAL	**2,917**	**12**	**57**	**98**	**37**	**192**	**3**	**30**	**2**	**3,348**

* Includes Portal Integral de Inversiones.

Distribution by Job Category and Gender (at consolidated level)

Employees by job category and gender (number and %)	Men	Men (%)	Women	Women (%)	Total	Total (%)
Senior Executives	14	74%	5	26%	19	0.6%
1st Line Managers	35	80%	9	20%	44	1.3%
2nd Line Managers	31	77%	9	23%	40	1.2%
Coordinators	244	60%	163	40%	407	12.2%
Professionals	956	57%	728	43%	1,684	50.3%
Operation employees	434	38%	720	62%	1,154	34.5%
TOTAL	**1,714**	**51%**	**1,634**	**49%**	**3,348**	**100%**

Distribution by Gender (at consolidated level)



Distribution by Job Category and Gender

Employees by job category and gender (number and %)	M	M (%)	W	W (%)
Banco				
Senior Executives	7	36.8%	4	21.1%
1st Line Managers	25	56.8%	4	9.1%
2nd Line Managers	28	70%	9	22.5%
Coordinators	205	50.4%	147	36.1%
Professionals	787	46.7%	634	37.6%
Operation employees	404	35%	663	57.5%
TOTAL	**1,456**	**43%**	**1,461**	**43.6%**
SAM				
Senior Executives	0	0%	0	0%
1st Line Managers	2	4.5%	0	0%
2nd Line Managers	3	7.5%	0	0%
Coordinators	0	0%	0	0%
Professionals	3	0.2%	4	0.2%
Operation employees	0	0%	0	0%
TOTAL	**8**	**0.2%**	**4**	**0.1%**
Espacio Cordial				
Senior Executives	1	5.3%	0	0%
1st Line Managers	1	2.3%	0	0%
2nd Line Managers	0	0%	0	0%
Coordinators	5	1.2%	2	0.5%
Professionals	5	0.3%	2	0.1%
Operation employees	11	1%	30	2.6%
TOTAL	**23**	**0.7%**	**34**	**1%**

Employees by job category and gender (number and %)	M	M (%)	W	W (%)
Supervielle Seguros				
Senior Executives	1	5.3%	0	0%
1st Line Managers	3	6.8%	2	4.5%
2nd Line Managers	0	0%	0	0%
Coordinators	11	2.7%	5	1.2%
Professionals	22	1.3%	20	1.2%
Operation employees	12	1%	22	1.9%
TOTAL	**49**	**1.5%**	**49**	**1.5%**
Mila				
Senior Executives	0	0%	0	0%
1st Line Managers	1	2.3%	0	0%
2nd Line Managers	0	0%	0	0%
Coordinators	4	1%	0	0%
Professionals	17	1%	9	0.5%
Operation employees	3	0.3%	3	0.3%
TOTAL	**25**	**0.7%**	**12**	**0.4%**
IOL				
Senior Executives	5	26.3%	1	5.3%
1st Line Managers	3	6.8%	2	4.5%
2nd Line Managers	0	0%	0	0%
Coordinators	15	3.7%	6	1.5%
Professionals	107	6.4%	44	2.6%
Operation employees	3	0.3%	2	0.2%
TOTAL	**133**	**4%**	**55**	**1.6%**

Employees by job category and gender (number and %)	M	M (%)	W	W (%)
Grupo Holding				
Senior Executives	0	0%	0	0%
1st Line Managers	0	0%	1	2.3%
2nd Line Managers	0	0%	0	0%
Coordinators	1	0.2%	0	0%
Professionals	0	0%	0	0%
Operation employees	1	0.1%	0	0%
TOTAL	**2**	**0.06%**	**1**	**0.03%**
Broker Seguros				
Senior Executives	0	0%	0	0%
1st Line Managers	0	0%	0	0%
2nd Line Managers	0	0%	0	0%
Coordinators	3	0.7%	3	0.7%
Professionals	9	0.5%	15	0.9%
Operation employees	0	0%	0	0%
TOTAL	**12**	**0.4%**	**18**	**0.5%**
SAN (ex Fut del Sur)				
Senior Executives	0	0%	0	0%
1st Line Managers	0	0%	0	0%
2nd Line Managers	0	0%	0	0%
Coordinators	0	0%	0	0%
Professionals	2	0.1%	0	0%
Operation employees	0	0%	0	0%
TOTAL	**2**	**0.06%**	**0**	**0%**

Employees by job category and gender (number and %)	M	M (%)	W	W (%)
Portal Integral de Inversiones				
Senior Executives	0	0%	0	0%
1st Line Managers	0	0%	0	0%
2nd Line Managers	0	0%	0	0%
Coordinators	0	0%	0	0%
Professionals	4	0.2%	0	0%
Operation employees	0	0%	0	0%
TOTAL	**4**	**0.1%**	**0**	**0%**

Distribution by Region, Job Category and Gender

Region	Category	Men	Women
Buenos Aires	Senior Executives	0	0
	1st Line Managers	0	0
	2nd Line Managers	1	0
	Coordinators	34	23
	Professionals	88	69
	Operation employees	103	303
	Total	**226**	**395**
Autonomous City of Buenos Aires (CABA)	Senior Executives	14	5
	1st Line Managers	33	9
	2nd Line Managers	28	9
	Coordinators	179	117
	Professionals	738	564
	Operation employees	156	221
	Total	**1,148**	**925**
Central Region	Senior Executives	0	0
	1st Line Managers	0	0
	2nd Line Managers	1	0
	Coordinators	11	4
	Professionals	30	26
	Operation employees	26	61
	Total	**68**	**91**
Cuyo Region	Senior Executives	0	0
	1st Line Managers	2	0
	2nd Line Managers	1	0
	Coordinators	18	18
	Professionals	92	58
	Operation employees	141	125
	Total	**254**	**201**
Northeastern (NEA) Region	Senior Executives	0	0
	1st Line Managers	0	0
	2nd Line Managers	0	0
	Coordinators	0	0
	Professionals	0	0
	Operation employees	0	0
	Total	**0**	**0**
Northwestern (NOA) Region	Senior Executives	0	0
	1st Line Managers	0	0
	2nd Line Managers	0	0
	Coordinators	1	1
	Professionals	6	4
	Operation employees	6	6
	Total	**13**	**11**
Patagonia Region	Senior Executives	0	0
	1st Line Managers	0	0
	2nd Line Managers	0	0
	Coordinators	1	0
	Professionals	2	7
	Operation employees	2	4
	Total	**5**	**11**
TOTAL		**1,714**	**1,634**

Distribution by Category and Age

Age	Category	2025 Report
<30 years old	Senior Executives	0%
	1st Line Managers	0%
	2nd Line Managers	0%
	Coordinators	3%
	Professionals	15%
	Operation Employees	5%
31 to 40 years old	Senior Executives	21%
	1st Line Managers	20%
	2nd Line Managers	23%
	Coordinators	35%
	Professionals	35%
	Operation Employees	30%
41 to 50 years old	Senior Executives	37%
	1st Line Managers	32%
	2nd Line Managers	45%
	Coordinators	42%
	Professionals	34%
	Operation Employees	45%
> 50 years old	Senior Executives	42%
	1st Line Managers	48%
	2nd Line Managers	32%
	Coordinators	20%
	Professionals	16%
	Operation Employees	20%

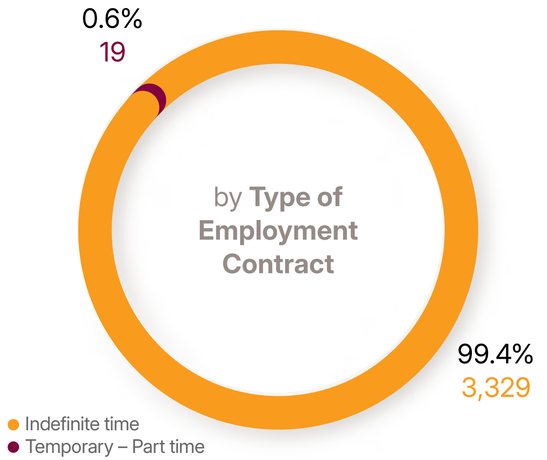
Distribution by Gender, Region and Age (at consolidated level)

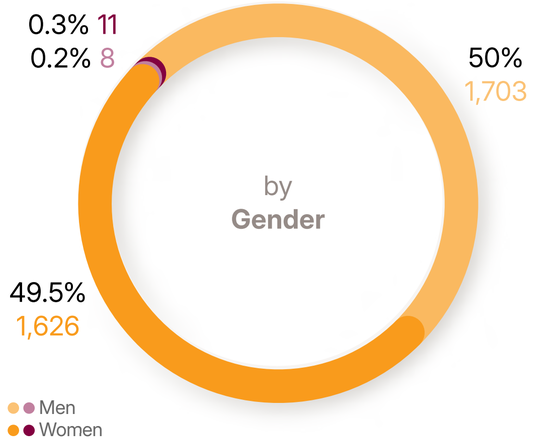
Region	Age	Men	Women
Buenos Aires	< 30 years	9	7
	31 to 40 years old	46	121
	41 to 50 years old	120	214
	< 50	51	53
	Total	**226**	**395**
Autonomous City of Buenos Aires (CABA)	< 30 years	196	94
	31 to 40 years old	413	367
	41 to 50 years old	320	341
	< 50	219	123
	Total	**1,148**	**925**
Central Region	< 30 years	1	2
	31 to 40 years old	22	25
	41 to 50 years old	26	48
	< 50	19	16
	Total	**68**	**91**
Cuyo Region	< 30 years	8	4
	31 to 40 years old	48	47
	41 to 50 years old	113	103
	< 50	85	47
	Total	**254**	**201**
Northeastern (NEA) Region	< 30 years	0	0
	31 to 40 years old	0	0
	41 to 50 years old	0	0
	< 50	0	0
	Total	**0**	**0**
Northwestern (NOA) Region	< 30 years	0	0
	31 to 40 years old	3	2
	41 to 50 years old	6	6
	< 50	4	3
	Total	**13**	**11**
Patagonia Region	< 30 years	0	1
	31 to 40 years old	2	7
	41 to 50 years old	3	3
	< 50	0	0
	Total	**5**	**11**
TOTAL		**1,714**	**1,634**

Distribution by Gender and Age

Age	Men	Women	Total
< 30 years old	13%	6%	10%
31 to 40 years old	31%	35%	33%
41 to 50 years old	34%	44%	39%
> 50	22%	15%	18%
TOTAL	**100%**	**100%**	**100%**

Distribution by Type of Employment Contract and by Gender





Distribution by Type of Employment Contract and Region

Region	Indefinite	Temporary	Total
Buenos Aires	618	3	621
Autonomous City of Buenos Aires (CABA)	2,060	13	2,073
Central Region	157	2	159
Cuyo Region	454	1	455
Northeastern (NEA) Region	0	0	0
Northwestern (NOA) Region	24	0	24
Patagonia Region	16	0	16
TOTAL	**3,329**	**19**	**3,348**

Region	Indefinite	Temporary	Total
Buenos Aires	18.6%	16%	18.5%
Autonomous City of Buenos Aires (CABA)	61.9%	68%	62%
Central Region	4.7%	11%	5%
Cuyo Region	13.6%	5%	13%
Northeastern (NEA) Region	0%	0%	0%
Northwestern (NOA) Region	0.7%	0%	1%
Patagonia Region	0.5%	0%	0.5%
TOTAL	**100%**	**100%**	**100%**

Distribution by Type of Workday and Gender

Type	Men	Women	Total
Part-time	1	0	1
Full-time	1,713	1,634	3,347
TOTAL	**1,714**	**1,634**	**3,348**

Type	Men	Women	Total
Part-time	0.1%	0%	0.03%
Full-time	99.9%	100%	99.97%
TOTAL	**100%**	**100%**	**100%**

The only part-time employee is located in the Autonomous City of Buenos Aires (CABA)

Revenue and Turnover Ratio

Hires and turnover	Grupo Supervielle
Female hires	37.6%
Female exits	42.3%
Male hires	62.4%
Male exits	57.7%
New female employees	107
Voluntary employee turnover	4%
Involuntary employee turnover	8%
Overall employee turnover rate	12%

The reported information was obtained from the Meta4 Human Resources management system, which consolidates the data of all Grupo Supervielle companies. During the reporting period there were no significant changes in the number of employees as compared to previous periods. Banco Supervielle hires temporary personnel to fill positions in provincial branches. However, this does not have a material impact on the total workforce.

Support to Victims of Gender-Based Violence

Banco Supervielle has in place a protocol to provide support and assistance to victims of gender-based violence. The protocol was developed by the Committee for Assistance to Victims of Gender-Based Violence, with the participation of union representatives, and establishes guidelines for timely, confidential, and coordinated intervention. The protocol is activated once a duly documented report is made at a police station, court or other competent government agency.

The main support measures under this protocol include:

- Contact and support from the Employee Benefits Area.
- Comprehensive support and guidance, advising on specific alternatives in each case and including options for legal assistance through state agencies and referral to therapeutic care for the person or family group at risk.
- Confidentiality when dealing with a case.
- Relocation or permanence at the workplace, as necessary, to ensure the protection of the affected person.
- Granting of a special paid leave from the filing of the report.
- Financial aid through emergency loans and guarantee for tenants while the case is pending.
- Possible financial compensation equal to the amount paid for child care expenses to cover the moving costs of the victim and their cohabiting family members.

RRHHBeneficios@supervielle.com.ar

Employees may also contact the Employee Benefits Area through the email address for consultation and support, and through the Ethics & Values Line for confidential reports



Benefits

GRI 401-2, 401-3

At Grupo Supervielle we promote the development of our teams by fostering a healthy balance and well-being for all stages of life. To help everyone achieve their full potential, our benefits program is structured into four categories aligned with this focus: **Health**, focused on comprehensive care; **Time**, focused on cherishing the important moments of lief; **Finance**, focused on special solutions and terms; and **Plus**, focused on providing additional benefits designed to create a positive everyday experience.

Health

All Grupo Supervielle employees have access to a corporate healthcare plan that includes emergency medical coverage and online consultations with specialists. This program is complemented by comprehensive health care initiatives implemented throughout the year.

During this period, we conducted in-company consultations in various specialties, such as ophthalmology, dentistry, and dermatology, during peak demand times of the year, as well as preventive checkups and awareness campaigns. These included the flu vaccination campaign and awareness initiatives related to prevention, such as Pink October, focused on breast health.

We also promote activities designed to foster healthy habits and physical and emotional well-being. Within this framework, we offer online stretching and mindfulness workshops, as well as talks delivered by specialists, providing tools for self-care and managing well-being in daily life.

Besides, we foster an active lifestyle through specific benefits, such as exclusive discounts in gym networks and participation in a corporate running team, promoting physical activity and teamwork.

We promote physical and emotional health through programs, prevention, and wellness spaces.



Time

In order to accompany our employees through the various stages of their personal and family life, we offer a leave system exceeding legal requirements and promoting a better work-life balance. Parental and adoption leave can be extended, split into shorter periods, and combined with a gradual return to work.

We also offer a 15-day leave for fertility and future reproduction treatments, supporting employees through the various stages of family planning. Employees can also access special leave in cases requiring particular support, such as multiple births, premature births, and high-risk premature births. This leave also extends to the birth of children with disabilities. Furthermore, IOL invertironline provides leave for pregnancy loss and pet adoption.

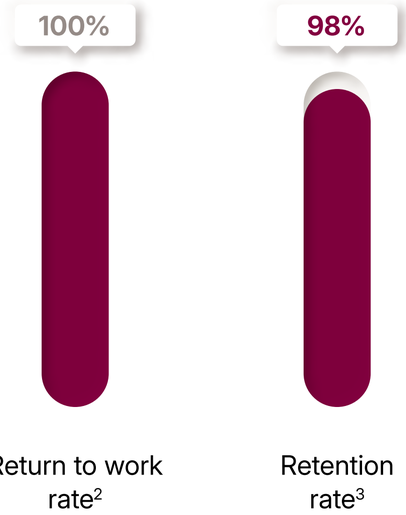
Additionally, we offer a daycare service, available to parents of all Grupo Supervielle companies, for the first years of their children's lives.

We also offer the following leave options: birthday leave on employees birthday or on the birthday of their children up to 12 years old, graduation leave for graduation from university or higher education institutions of employees and their children and marriage leave for the marriage of employees and their children.

To promote flexibility and work-life balance, we maintain a hybrid work scheme for areas where the nature of the work makes it possible. We also offer additional days off for vacation and studies, a "flex scheme for the return to work after vacation" benefit (starting the workday at noon or ending it earlier), and the option of a flex day for personal organizational and wellness needs.

At IOL invertironline, Recharge Day was introduced as a day dedicated to pause, rest, and recovery, promoting the overall well-being of employees. This approach is further enhanced through specific flexibility schemes, such as IOL Flex and the option to work remotely for defined periods (IOLer Flex), as well as initiatives like IOLer Week, designed to accompany key moments in personal and family life.

Parental leave



[2] Calculated as the ratio of employees who returned to their jobs after their parental leave ended.

[3] Calculated as the ratio of employees who continued working at the company after 12 months of ending their parental leave.

Finance

With the aim of supporting and strengthening the financial management of Grupo Supervielle employees, we offer a benefits package designed to facilitate access to financial solutions under preferential conditions. These benefits include Black and Signature credit cards, discounts on safe deposit boxes, options for purchasing US dollars, special rates for time deposits and personal loans, as well as special prices on various types of insurance. This package is complemented by commission-free accounts at IOL Invertironline and cashback on internet expenses.

We also promote financial education through talks and training sessions led by experts and specialists in related fields, aimed at employees of varying backgrounds and levels. These sessions are designed to provide practical tools for making financial decisions and contribute to strengthening personal finances.

In line with this approach, the organization also has an equity participation benefit, intended for key employees.

Plus

We cherish the important moments in our employees' family lives through various benefits and gifts. In the case of the birth of a child, this includes special compensation and access to suitable breastfeeding spaces in our buildings, providing support during this time.

Also, every year we grant refunds for the purchase of school supplies or uniforms for school-age children, which can be made in any store, both physical and virtual, that operates with QR code.

On the other hand, through agreements with brands from various sectors, our employees have access to discounts on everyday products and services, including groceries, cleaning supplies, technology, vet products, and leisure activities.

IOL invertironline also offers benefits focused on personal and professional development, such as reimbursements for external training and agreements with universities and educational institutions. Furthermore, specific IT education initiatives and training programs are promoted at the Centro Universitario de Idiomas (CUI), aimed at strengthening key skills for professional growth. Finally, language learning content is incorporated through platforms like Nulinga, providing further access to continuous education opportunities as part of the work experience.

We integrate benefits, financial education, and recognition of performance and culture

Occupational Health and Safety

GRI 403-1, 403-3, 403-4, 403-9, 403-10

At Grupo Supervielle, we work systematically to protect the health and safety of our employees while they perform their work activities. Our management approach focuses on providing the necessary tools to identify, assess, and control risks, with the aim of preventing occupational injuries and diseases and promoting safe and healthy work environments.

Occupational health and safety management is the responsibility of an in-house officer, who coordinates actions with an external team of specialists. This model integrates internal business knowledge with a specialized technical perspective, strengthening prevention, regulatory compliance, and continuous improvement.

Our approach is framed within the Health and Safety Policy, which establishes the guidelines and responsibilities for ensuring the physical well-being of our employees, as well as the proper maintenance of our buildings and facilities. The Policy guides the identification and mitigation of health and safety risks, including personal accidents, occupational diseases, and potential damage to our infrastructure.

Furthermore, the Policy promotes a preventative culture based on awareness, training, and continuous education, focusing on the risks inherent in each task. It also establishes clear criteria for requiring suppliers, contractors, and subcontractors to conduct their activities safely in strict compliance with current legislation. This framework is supplemented by active control systems and regular audits, aimed at ensuring compliance with prevention standards and driving continuous improvement in occupational health and safety.

During the period under analysis, Grupo Supervielle recorded 16 cases of occupational injuries reported by employees while performing their duties. In terms of exposure, these cases represent a rate of 0.000016 per million hours worked. Similarly, the total number of diseases recorded represents a rate of 0.000003 per million hours worked. As a result of these incidents, 400 workdays were lost.

During this period, we conducted annual fire prevention and building evacuation training for Banco Supervielle's employees. The initiative was aimed at providing basic guidelines for effectively responding to emergencies, focusing on prevention and evacuation procedures. As part of this process, four real-life evacuations were carried out smoothly and in accordance with established drills, contributing to strengthening employee preparedness and emergency response capabilities.

80%

Achieved the NPS for physical safety, a positive assessment of work conditions



Remuneration

GRI 2-20

With the goal of recognizing and appropriately rewarding individual performance, at Banco Supervielle we continuously review our compensation structure. This process focuses on individual merit, along with an analysis of labor market trends and business needs, aiming to maintain competitive salary structures aligned with the organizational strategy.

Within this framework, an annual review process is conducted, subject to budgetary constraints, to analyze promotions and salary adjustments for all employees. Additionally, the competitiveness of critical positions is specifically evaluated, taking into account the dynamics of these profiles in the market.

From an operational point of view, the process relies on data visualization and analysis dashboards developed in Power BI, which allow for more complex comparative evaluations and informed decision-making based on objective and up-to-date information.

Salary adjustment processes do not include the participation of stakeholders, such as employees or trade unions. However, base salaries in Grupo Supervielle companies under collective bargaining agreements, are established without gender distinction, in accordance with applicable regulatory frameworks.

Freedom of Association

GRI 2-21, 2-30

We maintain a respectful and constructive relationship with trade unions, at all levels, within a framework that safeguards the individual and collective freedom of all members of the organization, promoting transparent engagement in accordance with labor rights.

Collective bargaining agreement[4]

	Quantity
Employees under collective bargaining agreement (number)	3,078
Employees not under collective bargaining agreement (number)	270
Total employees	**3,348**
% under collective bargaining agreement	92%

[4] Grupo Supervielle (holding company), Cordial Servicios, SAM, and MILA adhere to the collective bargaining agreement applicable to banking institutions, while Supervielle Seguros and Broker de Seguros adhere to the collective bargaining agreement applicable to insurance companies. SAN applies the salary increases established in the applicable collective bargaining agreement. Meanwhile, Grupo Supervielle (at consolidated level) and Banco Supervielle define the working conditions and terms of employment for those employees not covered by collective bargaining agreements, taking the agreements applicable to the rest of the staff as a reference. Finally, IOL invertironline is not under a collective bargaining agreement, although it takes into account the collective bargaining agreements applicable to bank and commerce employees as a reference for updating conditions.

Total Annual Compensation Ratio[5]

Company	Reported value
Grupo Supervielle (Holding)	1.7
Banco Supervielle	21
Seguros	3.98
Espacio Cordial	3.83
SAM (Supervielle Asset Management)	2.79
MILA	2.17
IOL (consolidado)	4.94
Seguros (Broker de Seguros S.A.)	1.59
SAN (Supervielle Agente de Negociacion) (ex Futuros del Sur)	There is no material number of employees in this category

[5] Ratio of total annual compensation of the highest paid person in the organization to the median total annual compensation of the entire staff (excluding the highest paid person).

Total Annual Compensation Percentage Increase Ratio[6]

Company	Reported value
Grupo Supervielle (Holding)	1
Banco Supervielle	1.82
Seguros	1.12
Espacio Cordial	0.03
SAM (Supervielle Asset Management)	0.83
MILA	1.6
IOL (Consolidado)	0.41
Seguros (Broker de Seguros S.A.)	0.97
SAN (Supervielle Agente de Negociacion) (ex Futuros del Sur)	There is no material number of employees in this category

[6] Ratio of the percentage increase in total annual compensation of the highest paid person in the organization to the median percentage increase in total annual compensation of the entire staff (excluding the highest paid person).

Corporate Volunteering

Volunteer management at Grupo Supervielle is structured around two main complementary approaches. On the one hand, we promote volunteer initiatives developed by the organization, together with NGOs and other strategic partners, and aligned with the four pillars of our social investment strategy: Education, Children, Senior Citizens, and the Environment.

In addition, we promote the active participation of our people through "*Capitanes*," a program that empowers employees to conceive, propose, and lead their own community projects in partnership with NGOs. This approach seeks to strengthen commitment, leadership, and ownership of volunteer initiatives, enhancing the positive impact generated by the organization.

Institutional management
- Strategic initiatives
- Social Investment pillars
- Education
- Children
- Senior Citizens
- Environment

Grupo Supervielle Volunteering Activities

Social impact alligned with the strategy

***Capitanes* Program**
- Employee participation
- Idea generation and internal leadership
- Coordination with NGOs

In 2025, employees from all regions where we operate participated in more than one volunteer activity

562
Employees

6,408
Hours

LEARN MORE

Financial Capital
Intellectual and Industrial Capital
Human Capital
Social Capital
Natural Capital
Financial Statements
Corporate Governance

Inclusion Education Partnerships

Social Capital

In this section

- Social Investment
- Financial Inclusion and Education
- Art and Culture
- Corporate Volunteering
- Strategic Partnerships

Social Investment

GRI 2-28, 201-1, 413-1, 413-2

Within the framework of our Sustainability Policy, Grupo Supervielle's social investment strategy is structured around four priority areas aligned with the Sustainable Development Goals (SDGs): education, children, senior citizens, and institutional strengthening. These areas guide our actions and show our commitment to generating sustainable development and a positive impact in the communities where we operate. **In 2025, we allocated $534,186,251 to social investment programs, covering 100% of our operations nationwide.** In this regard, no negative impacts on local communities were identified as a result of our business activities.

Financial Inclusion and Education

SASB FN-CB-240a.4

Own topic: Financial Inclusion and Education

Throughout this period, we developed innovative financial education initiatives in partnership with educational institutions, NGOs, and public agencies across the country, with a long-term, nationwide approach. These actions included fieldwork in the provinces, as well as training staff as facilitators to conduct workshops at schools and at senior citizen centers, aimed at strengthening financial literacy from an early age and supporting diverse educational paths. Within this framework, the work developed during this period responds to a strategic objective of promoting knowledge of, and effective access to, financial products and services, contributing to a broader and more sustainable financial inclusion.

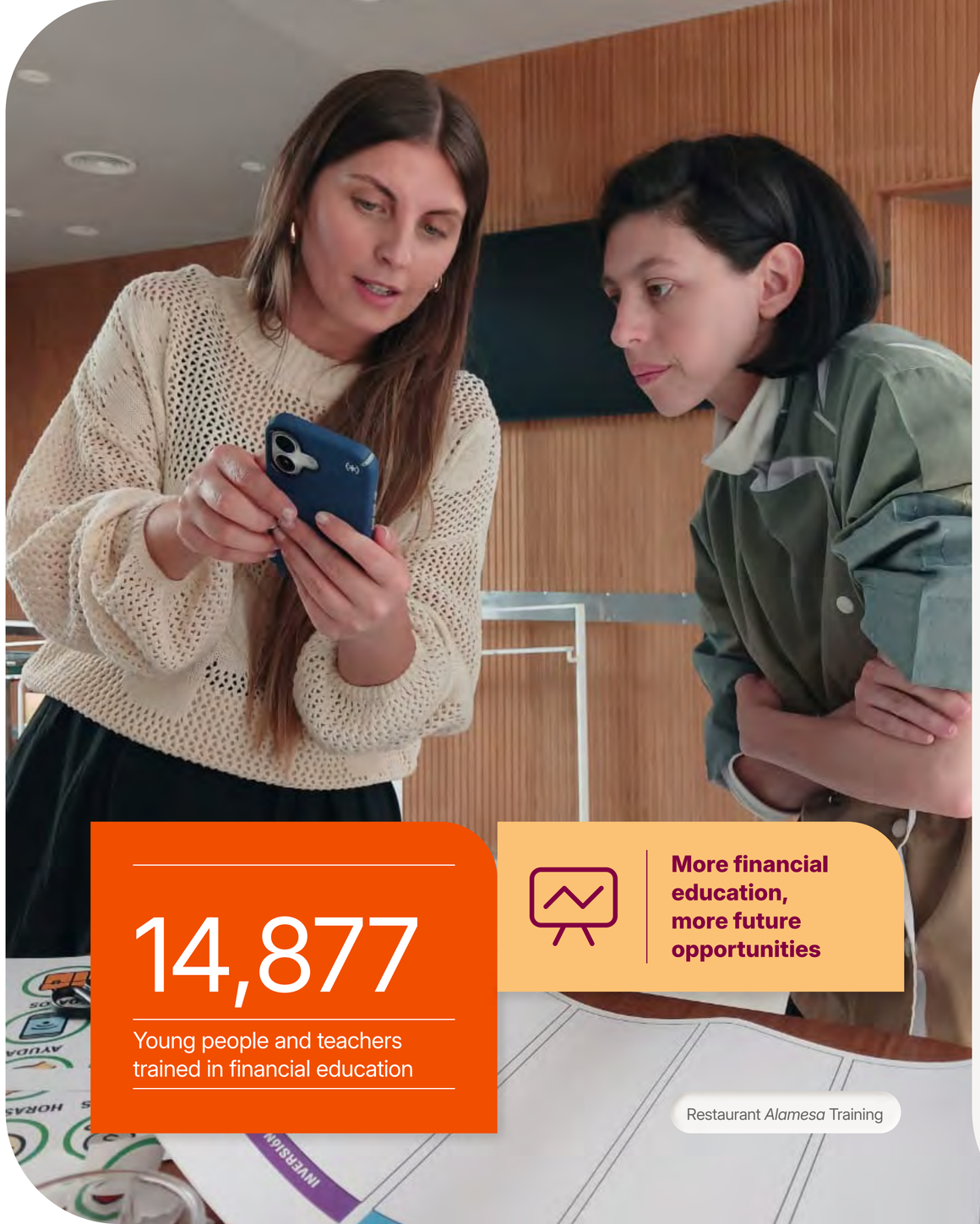
Impact on financial education

145,879
People trained in more than 10 years

20,362
People trained in 2025

$47,734,442
Investment in financial education in 2025

11
Programs developed in 2025



14,877

Young people and teachers trained in financial education

More financial education, more future opportunities

Restaurant *Alamesa* Training

Young people and teachers

IOL Academy and workshops for young people

Together with IOL Academy, and with the participation of 48 volunteers from Grupo Supervielle, we developed online personal finance courses and in-person workshops at schools and NGOs for young people between 16 and 26 years old. The initiative combined theoretical content with practical exercises, aiming to strengthen key financial skills in the early stages of adulthood.

Financial education for young people

Together with Junior Achievement and *Asociación Conciencia*, we conducted in-person and online workshops at secondary schools, focused on teaching economic and financial topics. During this period, the initiative was strengthened through collaboration with local governments in Córdoba, San Juan, San Luis, and Mendoza, expanding its reach and educational impact.

Teaching finance to teachers

Aimed at creating a multiplier effect in classrooms, we conducted specialized teacher training workshops on financial education, whereby educators acquired teaching tools to integrate this content into their teaching practices, indirectly expanding the program's reach to thousands of students. During this period, **600 teachers were trained in the provinces of Córdoba and Mendoza**, indirectly reaching more than 36,000 young people.

Customers and community

Hacelo Vos Program

In partnership with Universidad Católica Argentina, Universidad Escuela Argentina de Negocios and Universidad de Morón, we continued developing the "Hacelo Vos" Program, a series of online training sessions for customers and the community. The program focuses on the use of online banking, mobile applications, investment tools, and fraud prevention, with a practical approach to everyday financial management and bridging the digital divide. As part of the program there were live streams open to the community, in which specialists addressed topics related to investments, personal finance, and financial security.

Fraud prevention training

Focused on protecting our users, we developed specific training programs for senior citizens, emphasizing the security of transactions through digital and automated channels. These programs provided practical tools for identifying risks, preventing fraud, and operating with greater confidence in digital environments.

IOL Academy

Through the IOL InvertirOnline platform we offered specialized investment training courses with the guidance of certified professionals that allowed participants to enhance their learning. During 2025, the most popular courses were *Aprendé a Invertir en Bolsa, Programa Idóneo en el Mercado de Capitales, Finanzas Personales, Programa Invertí en Bolsa*, and *Análisis Técnico*, evidencing users' interest in deepening their knowledge and making informed decisions.

Argentina Crece Tour

We organized in-person talks on market conditions and investment alternatives, especially geared towards the SME and Medium and Large Enterprises segment. During 2025, these talks were held in Buenos Aires and Rosario, fostering spaces for exchange and professional development.

5,485

People benefited from our initiatives with an impact on financial education and fraud prevention



Sector coordination

Financial Education Program for Young People

Within the framework of the Financial Education Program for Young People of the Sustainable Finance Protocol, we continued working with more than 20 financial institutions on various initiatives. Thanks to this collaborative effort, 289,068 youngsters nationwide received training during the reporting period, with equitable participation by gender. We also contributed to the publication of the first dashboard of financial education indicators for teenagers and participated in the Financial Education for Young People program promoted by the Central Bank of Argentina.

Mendoza

Together with the *Dirección General de Escuelas (DGE)* of the Province of Mendoza, we developed programs in schools and higher education institutions, which included training for students and specific development for teachers. We also implemented financial literacy and digital fraud prevention workshops in various cities of the province, such as Tunuyán, San Martín, Maipú, and Guaymallén.

LEARN MORE

Córdoba

In partnership with *Asociación Conciencia* and the Ministry of Education of the Province of Córdoba, we conducted financial literacy workshops for young people in 39 schools, promoting practical tools for better money management and informed decision-making.

LEARN MORE



Financial education through content and events

YouTube Tutorials

We continued promoting tutorial videos designed to facilitate understanding and a more efficient use of our digital channels. This content supports customers throughout their user experience and reinforces access to clear and practical information.

IOL te cuenta

We streamed live every Monday morning, using a fast-paced and direct format that summarizes key market trends. In addition, in 2025 we participated in the World Investment Week with special broadcasts aimed at customers and the community.

Blog

We published specialized articles on personal finance and topics related to managing everyday finances and investment decisions, generating valuable content for a broad audience.

LEARN MORE



83,809
Views in 2025

45
Tutorial Videos

276
Articles

67%
Of our customers are digital

160,000
Monthly users through MODO

93%
Self-managed their queries

1.85 M
Conversations via WhatsApp

465,000
Individual customers used WhatsApp

Throughout 2025, we improved the development of technological solutions and strengthened our digital infrastructure, with the goal of expanding access to financial services. This approach enabled us to support more individuals and businesses in using simple, secure, and accessible tools, improving their experience and fostering a more independent relationship with the financial system. In turn, these solutions helped reduce historical barriers to access, such as geographic location, operational complexity, or a lack of familiarity with financial services, thereby strengthening fraud prevention and promoting social and financial inclusion.

The main initiatives and solutions implemented include:

- **Virtual HUB**, a virtual branch with video assistance and all digital channels available for operation.
- ***Inversión Rápida***, a simple and agile alternative to subscribe and redeem the FCI Premier Renta Corto Plazo fund.
- **QR code transactions**, a feature of the Supervielle App that facilitates secure operations.
- **Digital channels**, such as the Supervielle App and Online Banking, which concentrate the usual operations of our users.
- **Human chat**, a bot for FAQ, with life agent escalation when required.
- **Supervielle Chat**, a customer service channel that integrates generative artificial intelligence to provide quick responses, support processes, and enhance the digital customer experience.
- **Interest-bearing accounts for Payroll customers and SMEs**, interest-bearing accounts that pay returns on the balance, allowing individuals and businesses to earn yield on their funds while maintaining full liquidity.

Education

We supported programs that strengthen educational pathways and expand opportunities through scholarships, training, and experiences that introduce participants to the world of work.

Futuros Egresados

In partnership with *Fundación Cimientos*, we supported teenagers from various cities across the country in the final stage of their secondary education. The program aims at promoting continued education and prevent school dropout, strengthening sustained educational pathways and expanding opportunities for young people's personal and professional development.

University scholarships

In partnership with *Anpuy, BisBlick, Universidad Juan Agustín Maza,* and *Fundación Grano de Mostaza*, we carried out scholarship programs for young people in vulnerable social situations with high academic potential. These scholarships support students throughout their university and higher education studies. In 2025, we also organized a special event at Banco Supervielle with the scholarship beneficiaries from *BisBlick*, focused on job search tools, with the goal of strengthening their transition into the workforce.

During the period, we provided scholarships for:

70 Secondary school students	
22 University students	
20 School Heads in Mendoza	

Scholarship beneficiaries that graduated:

68 Secondary school students
5 University students



Meeting of Bisblick scholarship beneficiaries



We develop educational leadership and bridges to the world of work

263

Young people participated in programs that introduced them to the world of work

Educational Leadership Training

In partnership with the *Consejo Empresario Mendocino (CEM)*, we supported a training program in educational management through the granting of 20 scholarships. This program is designed for management teams and supervisors of public and private schools in the province of Mendoza. It is an intensive, two-year program aimed at strengthening leadership and institutional management skills within the educational sector.

Vinculación con el Futuro (VCF)

In partnership with the *Vicaría de Educación del Arzobispado de Buenos Aires* and customer schools, Banco Supervielle offered placements to 5th-year secondary school students in the City of Buenos Aires. This initiative enriches the students' academic training through real-world work experience and the development of key skills for their future careers.

Construyendo mi Futuro Program

We relaunched our internship program to give young people their first paid work experience. The initiative is aimed at the children of employees who have graduated from educational programs supported by Banco Supervielle. During December, January, and February, participants work at branches and headquarters, with the guidance of a mentor and access to resources designed to support their personal and professional development.

Museo va a la Escuela Program

This program, launched in partnership with the *Museo de Arte Moderno de Buenos Aires* and the *Vicaría de Educación de la Arquidiósesis de la Ciudad de Buenos Aires*, offers a paradigm shift in the relationship between museums, educational institutions, and the community. The initiative aims to bring art and culture into classrooms, strengthening the educational role of museums and expanding access to meaningful cultural experiences. In 2025, three new centers joined the program.

Children

We worked alongside organizations that comprehensively address the needs of children, with a focus on early childhood, nutrition, and early development.

556

Children beneficiaries of our comprehensive support initiatives

895,635

Meals provided in nutrition and food support programs

Donar Alimentos es Donar Futuro

We supported the strategic work of *Bancos de Alimentos* of Buenos Aires, Córdoba, and Mendoza, aimed at reducing hunger, improving nutrition, and preventing food waste in the communities where we operate. This initiative helps strengthen local food assistance networks and guarantee vulnerable populations' access to adequate food. Within this framework, **we also conducted an annual Christmas campaign, through the donation of up to 1% of our customers' supermarket purchases during the month of December to the three Food Banks**, amplifying the impact of the initiative through the participation of our customers.

Timely early childhood care in families and early childhood centers

In partnership with the *Fundación Acción País para la Formación de Liderazgo Social (Pilares)*, we supported the initiatives of *Centro COPIF* and *Centros de Primera Infancia Pilarcitos* and *Floreciendo*. These initiatives include family support programs, play-based learning activities and programs promoting child development, violence prevention initiatives and the strengthening of care networks, as well as support for early childhood centers that provide daily care, meals, and early childhood development programs targeting children aged 1 to 3 in vulnerable settings. We also supported a workspace for mothers or other caregivers who want to develop their own businesses while their children are in the Early Childhood Center, thus strengthening community development.

Prevention of developmental disorders in infants

In partnership with *Fundación PADI*, we contributed to the early detection of risks in motor, sensory, cognitive, emotional, and language development of children. This initiative facilitates access to timely interventions, promoting holistic development and reducing potential long-term consequences.

Socialize children through art

Fundación Casa Rafael promotes resilience in children and teenagers at psycho-social risk environments by fostering their creativity in various artistic disciplines, using the pedagogy of Art Education combined with psychological and social support inspired by the Pedagogy of Presence. At Grupo Supervielle, we support programs that promote the socialization and holistic development of children and teenagers aged 4 to 18 living in psycho-social vulnerable contexts. This support includes workshops in music, early literacy, mural art, and rap, as well as snacks provided during these sessions. We also cooperated with the completion of the organization's new building and with its moving, strengthening its institutional capacity.



Children in art workshops



Fraud prevention workshop in San Miguel, Buenos Aires

+186

Beneficiaries of support and well-being promotion actions

Senior Citizens

We supported initiatives aimed at improving the quality of life of senior citizens, promoting social participation and exercise of their rights through partnerships with specialized organizations.

Hogar Monseñor Albisetti

In partnership with *Parroquia Nuestra Señora del Socorro*, we made an annual contribution to *Hogar Monseñor Albisetti*, an institution that houses and assists homeless men over the age of 18. In addition to providing shelter, the place offers guidance and work opportunities to facilitate beneficiaries' successful reintegration into the workforce and society.

***Multiplicadores* Program *No hay edad para transformar la realidad* Workshop**

In partnership with *Ashoka* and *Fundación Navarro Viola*, we carried out workshops focused on rights, stereotypes, and prejudices related to aging. The activities were led by volunteer customers over the age of 60, who shared their experience and promoted inclusion and social participation through their active role as facilitators.

Financial education for senior citizens

We offered in-person and online workshops specifically designed for senior citizens, with a practical and accessible approach. These initiatives are intended to bridge the digital divide, promoting the independent and secure use of banking apps and digital wallets, and preventing fraud, through tailored content and guided exercises. The workshops include simplified learning materials and support from Banco Supervielle's volunteers, and in some cases, they are conducted in partnership with senior citizen centers and local governments to broaden their reach and strengthen the impact of the programs.

Institutional strengthening

We contribute to institutional strengthening by supporting initiatives that promote transparency, citizen participation, and the improvement of organizational capacities, fostering stronger, more reliable, and sustainable organizations over time.

Promoting education and awareness in the community

In partnership with *Lógica Asociación Civil*, we supported tax awareness initiatives targeting various sectors of society, promoting the use of information and transparency as tools to strengthen citizen interest in tax issues and their impact on the community. During 2025, the organization spearheaded initiatives aimed at expanding access to educational content and fostering a more informed community.

Aportes Award – 20 years + management + impact

We supported *Aportes de Gestión* in the 20th anniversary edition of this initiative that recognizes and promotes the strengthening of management in NGOs throughout the country.

Participation in a citizen awareness campaign and democratic strengthening

In partnership with *Asociación Conciencia* and *CIPPEC*, we participated in a citizen awareness campaign aimed at promoting informed voting, active participation in the electoral process, and training on the new voting tool, the *Boleta Única de Papel* [Single Paper Ballot] *(BUP)*. With this initiative, we seek to strengthen transparency and democratic quality, in line with our commitment to strong institutions and a responsible community.

WATCH THE VIDEO

112,785	2,657
Views	Social Media Interactions

Public policies

In partnership with *CIPPEC*, we supported the project to restructure the pension fund system, focused on maintaining high levels of coverage through greater equity and fiscal sustainability. We also supported the development and publication of strategic studies aimed at identifying and proposing a balance within the Argentine political and institutional system.

Transparency and access to public information

In partnership with *Fundación Poder Ciudadano*, we supported initiatives aimed at strengthening citizen participation, transparency and access to public information, key pillars for institutional quality, based on four lines of work: public ethics, transparent political financing, court independence and citizen participation.

Efficient Cities Award & Efficient Management Training

In partnership with *Red de Innovación Local (RIL)*, we launched the RIL-Supervielle Efficient Management Award, a recognition designed to highlight cities committed to professionalizing public administration, continuous improvement, and strengthening institutional capacities, with a direct impact on the development of their communities. Within the framework of the Efficient Cities program, 20 cities in 11 provinces strengthened their management capacities. During this period, Yerba Buena (Tucumán) and Villa Pehuenia Moquehue (Neuquén) were recognized for their outstanding progress. As part of the recognition, the award-winning cities will participate in an exchange and inspirational experience in Medellín and Bogotá, two ecosystems renowned for their innovation and urban transformation in Latin America.

Award-winning cities

Yerba Buena (Tucumán)
Villa Pehuenia Moquehue (Neuquén)

LEARN MORE

Art and Culture

We promote cultural initiatives that strengthen social development and expand access to meaningful learning, creative and participatory experiences. Through strategic collaborations with institutions and organizations dedicated to art and education, we foster projects that enrich the cultural life of our communities and create opportunities for more people to engage with diverse artistic expressions.

Grandes Autores, Relatos Cortos

After a decade of running the *"Grandes Autores, Relatos Cortos"* digital literary contest for Banco Supervielle customers, in 2025 we decided to take a strategic break to refresh the program and continue strengthening our connection with our reading community. The focus was on creating educational opportunities that would allow our customers to explore new writing tools, deepen their creative vision, and prepare for the next edition of the contest.

We worked in partnership with *Asociación Civil Chasco* to offer four free reading and writing workshops delivered by Ana Catania, which brought together **more than 400 people** interested in enhancing their writing and reading skills.

In addition, we organized a short story evaluation workshop led by writer Eduardo Sacheri, with the participation of 53 employees of Grupo Supervielle. This workshop was intended to strengthen the critical reading skills that volunteers apply in the pre-selection process for the *"Grandes Autores, Relatos Cortos"* contest.

We support cultural experiences for the community



Short Story Evaluation Workshop with Eduardo Sacheri

WATCH THE VIDEO



Partnership with *Museo Moderno*

For over a decade, Banco Supervielle has supported the *Museo de Arte Moderno de Buenos Aires* in initiatives that promote education, inclusion, and environmental awareness. Thanks to this ongoing work, we expand our reach every year, connecting with schools, teachers, families, and diverse communities.

In 2025, we enhanced our collaborative work in three main areas: environmental education, cultural accessibility, and community strengthening. Within this framework, we launched the *Escuelas Verdes* and *Escuelas por el Riachuelo* initiatives, which integrate educational content focused on environmental care and reach over 600 educational institutions. We also made progress in training more than 7,000 teachers and in implementing artistic interventions in three schools along the Riachuelo River to promote new ways of interacting with the environment.

Along these lines, the *Museo de Arte Moderno de Buenos Aires* also expanded its educational offerings to three new study centers linked to the *Vicaría de Educación del Arzobispado de la Ciudad de Buenos Aires*, offering art and cultural activities designed to stimulate creativity, critical thinking, and community engagement. In addition, accessible tours, workshops, and activities were developed for people with disabilities, including performance projects created by neurodiverse individuals.

Patronage

The Cultural Promotion Scheme of the Ministry of Culture of the Government of the City of Buenos Aires —known as Patronage— allows taxpayers to allocate part of their Gross Turnover tax to the development of artistic and cultural projects.

Within this framework, during the reporting period we funded 22 projects totaling $320,875,000. These initiatives promote art, such as the Catalog of the Collection of *Museo de Arte Español Enrique Larreta*; inclusion, through projects at *Teatro San Martín* that expand accessibility to plays and performances; and diversity, such as the *Festival de Cine Sordo y de Teatro y Discapacidad*. We also supported proposals related to children, education, cultural heritage, and senior citizens.

For the third consecutive year, we continued supporting the "*Mundial de escritura*" organized by *Chasco Club*, an initiative aimed at encouraging creative and collaborative writing among peers. The project is open to people of all ages, starting at 6, and brings together writers, journalists, students, artists, and writing enthusiasts from various countries, promoting cultural exchange and creative expression.

Likewise, we continued to support projects that enhance the value of cultural heritage, including the *Basilica de Santa Rosa de Lima* and *Nuestra Señora del Pilar*, contributing to the preservation and dissemination of cultural assets of high historical and symbolic value for the communities.

Finally, we also supported the Galileo Galilei Planetarium through two initiatives: "*Perseverance, un geólogo en Marte*" and "*La restauración del Copernicano*", a valuable educational resource that illustrates the evolution of our knowledge about the universe. To bring these experiences closer to our staff, we organized an exclusive screening for Supervielle employees and their families, promoting learning and scientific curiosity in a culturally enriching environment.



Planetarium performance for Supervielle employees and their families

Banco Supervielle has actively participated in this initiative for the past 15 years, having allocated $822,147,561 to 308 projects aligned with their social investment pillars

Corporate volunteering

Grupo Supervielle's volunteer program is becoming increasingly established year after year as a space where community needs and the commitment of our teams converge. In 2025, we achieved sustained and more nationwide growth, reaching volunteers in Buenos Aires, Mendoza, Santa Fe, San Luis, Neuquén, Córdoba, San Juan, and Tucumán.

Our flagship program, *Capitanes*, is organized by our employees who design and implement social projects in partnership with local organizations, always aligned with our social investment priorities: senior citizens, education, children, institutional strengthening, inclusion, and the environment. During the reporting period, 34 projects were carried out, strengthening the community social fabric and promoting sustainable solutions.

Among the year's highlights, we developed *"Ayudar a ayudar: una jornada para las infancias"*, in partnership with *Asociación Civil Animando Vidas*. As part of Children's Month, we held simultaneous activities in Buenos Aires and Mendoza, where 225 volunteers from Banco Supervielle, Supervielle Seguros, IOL, and Cordial handcrafted 540 toys that were donated to *Asociación Brazos de Vida*, *Pilares*, and *Casa Rafael*. Similarly, Seguros Supervielle, along with 67 volunteers, organized a toy painting workshop at *Fundación Sí*, and the finished toys were distributed to the California soup kitchen in San Martín and the Eben Ezer soup kitchen in San Fernando.

In 2025, our Legal Department joined *Comisión Pro Bono*, an initiative that brings together organizations and professionals to promote access to court for vulnerable individuals and communities, by providing free legal advice, and developing training programs on various topics for both NGOs and the communities they serve. During the initial months, our contribution consisted of awareness-raising activities, preventative workshops—one of them on online fraud aimed at senior citizens—and the strengthening of ties with NGOs, thus consolidating a social commitment approach focused on generating a positive and sustained impact.

Furthermore, seven volunteers from various departments within Banco Supervielle formed the Disability Affinity Group *Bancamos*. This initiative focuses on digital and physical accessibility, awareness, and support, both for people with disabilities who work at Supervielle and for those who care for family members with disabilities.





Volunteering on Children's Day - CABA

562

Volunteers

40

Projects

6,408

Hours of volunteering service

Community donations

In addition to its social investment initiatives, Grupo Supervielle makes one-off donations aimed at supporting communities and promoting responsible practices, both from a circularity perspective and in response to exceptional situations.

To promote reuse and efficient use of resources, during the period under review, technological equipment and office furniture no longer used were donated to schools and NGOs in different regions of the country. This initiative extends the useful life of equipment, generates a positive social impact, and indirectly contributes to waste reduction.

MORE INFORMATION

In Natural Capital

We also support our communities during climate emergencies, coordinating assistance efforts with Caritas. Through these partnerships, we provide direct aid to families affected by emergencies and collaborate on initiatives aimed at providing food and support to vulnerable people, reaffirming our commitment to social support in critical situations.



+300

Families in Bahía Blanca

+4,500

Meals for people experiencing homelessness in Mendoza

Volunteering at *Hogar San Martín*

Strategic partnerships that strengthen our ESG commitment

Strategic partnerships are a cross-cutting pillar of our social capital approach. Through collaborative work with NGOs, educational institutions, public agencies, and private sector players, we strengthen the quality, territorial reach, and sustainability of our initiatives.

Education

- *Consejo Empresario Mendocino (CEM)*
- *Vicaría de Educación - Arzobispado de Buenos Aires*
- *Asociación Civil Contribuir al Desarrollo Local*
- *Fundación Cimientos*
- *BisBlick*
- *Fundación Anpuy*
- *Nuestra Señora del Socorro*
- *Universidad Juan Agustín Maza*
- *Junior Achievement*
- *CIPPEC (Centro de Implementación de Políticas Públicas para la Equidad y el Crecimiento)*
- *Grupo de Fundaciones y Empresas (GDFE)*
- *Red de Innovación Local (RIL)*
- *Consejo Empresario Argentino para el Desarrollo Sostenible (CEADS)*
- *Fundación Poder Ciudadano*
- *Cáritas Argentina*
- *Asociación Conciencia*
- *Fundación compromiso por lo Público*
- *SMS Latinoamérica*
- *Lógica Asociación Civil*
- *Fundación Grano de Mostaza*
- *Asociación Civil Mater Dei*

Children

- *Fundación Acción País para la Formación de Liderazgo Social (Pilares)*
- *Fundación Casa Rafael*
- *Fundación PADI*
- *Banco de Alimentos Mendoza*
- *Banco de Alimentos Córdoba*
- *Banco de Alimentos Buenos Aires*

Culture and patronage

- *Museo Moderno*
- *Museo de Arte Español Enrique Larreta*
- *Fundación SES*
- *Teatro San Martín*
- *Basílica Santa Rosa de Lima*
- *Parroquia Nuestra Señora del Pilar*
- *Planetario Buenos Aires*
- *Asociación Mutual Catalinas Sur*

Volunteering

- *Fundación Horizonte de Máxima*
- *Asociación Civil Animarte*
- *Asociación Civil Emanuel*
- *Cámara Argentina de la Construcción, delegación Buenos Aires*
- *Fundación Estudiantes de La Plata*
- *Fundación Amigos de Grávida*
- *También son Nuestros*
- *Reforestación Alimentaria*
- *Centro de formación Profesional 430*
- *Un Techo para Argentina A.C.*
- *Asociación Civil Ayudemos Juntos NCFBN*
- *Asociación Educacional Open Your Mind*
- *Fundación Manos Abiertas*
- *Asociación Cooperadora Escuela de Agricultura de la U.N.C.*
- *Fundación Expedición Sonrisa*
- *Fundación Social Argentinos Juniors*
- *Asociación Civil Acuarela Feliz*
- *Asociación Aldeas Infantiles*
- *Centro Comunitario Educativo San José CP-067*
- *Club Social Lynch*
- *Asociación Civil Centro de Jubilados y Pensionados 3 Edad René Battistessa*
- *Asociación Centro Unión de Jubilados y Pensionados y de Retirados del Partido de 9 de Julio (Bs. As.)*
- *Asociación Civil "Jóvenes de la Tercera Edad" (San Luis)*
- *La Juana Asociación Civil*
- *Aves Argentinas Asociación Ornitológica del Plata*
- *Biblioteca Popular José Ingenieros*
- *Mundo Oval*
- *Asociación Civil Animando Vidas*
- *Club Sportivo La Consulta*
- *Asociación Santando Barreras*
- *Asociación Civil Espacio integrador de personas con necesidades Amanecer*
- *Fundación de Vivienda, Trabajo y Capacitación VITRA*
- *Asociación Civil Club Atlético Stentor*
- *Fundación Argentina de Hockey Inclusivo*

Senior Citizens

- *Universidad Escuela Argentina de Negocios (UEAN)*
- *Universidad de Morón*
- *Universidad Católica Argentina*
- *Asociación Civil Chasco*
- *Fundación Navarro Viola*
- *Asociación Ashoka*

Environment

- *Asociación Amigos de la Patagonia (AAP)*
- *Eco House Asociación Civil*
- *Fundación Equidad*
- *Puro Scrap*
- *Carbon Neutral Plus*

Diversity

- *ONU Mujeres*
- *TRAMA RED*
- *Inclúyeme*
- *Comisión para la Plena Participación e Inclusión de las Personas con Discapacidad, (COPIDIS)*
- *Mercado Inclusivo*
- *Alamesa*

LEARN MORE

Natural Capital

Efficiency
Circularity
Decarbonization

In this section

- Our Commitment and Environmental Responsibility
- Energy Management and Carbon Footprint
- Management of Natural Resources, Supplies and Waste
- Environmental Awareness Campaigns
- Actions to Address Climate Contingencies

Our Commitment and Environmental Responsibility

GRI 2-12

At Grupo Supervielle, we have an environmental strategy for the management of the impact of our operations, that is key for decision-making. This strategy is framed within our Sustainability Policy and is based on international standards, such as the United Nations 2030 Agenda and recommendations related to climate action.

Within this framework, we implemented an environmental management system that promotes efficient use of resources, mitigation of emissions, and the gradual introduction of more sustainable practices throughout the organization. Energy and carbon footprint management is central, based on the systematic monitoring of emissions, continuous improvement of energy efficiency, and the use of renewable energy sources. We also work on the responsible management of natural resources, supplies, and waste, prioritizing conscious consumption, circularity, and the reduction of our environmental impact.

We are also committed to strengthening our value chain through the promotion of responsible practices and environmental criteria in our relationships with suppliers. We conduct awareness campaigns for employees, customers, and other stakeholders to foster an organizational culture committed to environmental care.

Environmental responsibility

Waste Management Policy

Corporate guidelines for the reduction, separation, traceability and responsible disposal of waste throughout the organization



Environmental awareness at organizational level

Training and awareness initiatives that strengthen the environmental commitment of employees



Environmental responsibility

42%

Of branches use renewable energy

60 buildings use solar and wind energy, thus reducing our carbon footprint

27

Buildings have solar generation

on-site distributed energy generation infrastructure; 13 buildings equipped with bidirectional meters for monitoring energy performance and returning energy to the grid

$654,109,593

Invested in projects with environmental benefits

Investments aimed at energy efficiency, renewable energy and more sustainable infrastructure

29%

Of waste recovered for recycling

Recycling of paper, cardboard and other materials, promoting the circularity of resources



Energy Management and Carbon Footprint

GRI 2-4, 302-1, 302-2, 302-3, 302-4, 305-1, 305-2, 305-4, 305-5

Energy and carbon footprint management is a central pillar of Grupo Supervielle's environmental strategy, that allows us to systematically address the impacts associated with our operations and move towards increasingly efficient and low-emission performance.

Through monitoring energy consumption, continuously improving efficiency, gradually incorporating renewable energy sources, and measuring greenhouse gas emissions, we are working to reduce our carbon footprint and decarbonize our operations. Given the nature of our business, these actions are key to contributing to the energy transition and strengthening environmental management aligned with the challenges of climate change.

Energy Efficiency

During the period under review, we expanded the supply of energy from renewable sources.

Item	Unit	Consumption								
		Central Offices 2024	Branches and Annexes 2024	Total Banco 2024	GJ	Central Offices 2025	Branches and Annexes 2025	Total Banco 2025	GJ	Change
Natural Gas	m^3	-	29,865.15	**29,865.15**	1,164.74	-	28,683.82	**28,683.82**	**996.11**	**-3.96%**
Third party vehicles used for the company	km	N/A	N/A	**235,722.46**	-	N/A	N/A	**292,639**	**-**	**24.15%**
Company vehicles	km	N/A	N/A	**283,175.13**	-	N/A	N/A	**261,043**	**-**	**-7.82%**
Facilities (gas oil)	liters	-	1,864.81	**1,864.81**	67.88	-	4,455	**4,455**	**140.64**	**138.9%**
Facilities (gasoline)	liters	-	-	**-**	-	-	-	**-**	**-**	**-**
Total electricity consumed (from the grid and self-generated)	MWh/ year	1,995.67	8,348.42	**10,344.09**	37,238.72	2,109.38	7,818.11	**9,927.49**	**35,738.95**	**-4.03%**
Total electricity consumed – Breakdown										
Electricity purchased from the grid (with I-RECs)	MWh/ year	1,577.01	6,646.18	**8,223.19**	29,603.48	1,640.91	5,519.15	**7,160.06**	**25,776.22**	**-13%**
Electricity purchased from the grid (via PPA)	MWh/ year	418.66	1,597.4	**2,016.06**	7,257.82	468.48	2,052.74	**2,521.21**	**9,076.38**	**25%**
Self-generated electricity (solar panels)	MWh/ year	-	104.84	**104.84**	377.42	-	246.22	**246.21**	**886.37**	**135%**
Total (GJ) 2025									**36,875.7**	

27.88%

Of the energy matrix is from renewable energy sources

2,521.21 MWh

Renewable energy from Power Purchase Agreements (PPA)

246.21 MWh

Energy from solar panels

Energy Intensity

As part of our environmental performance measurements, we analyze energy intensity, defined as the amount of energy consumed per unit of building area. This indicator allows us to more accurately understand how we use energy in our operations, identify efficiency opportunities, and guide actions to optimize consumption and reduce our carbon footprint.

In the period under review, there was a 2% reduction in the average energy intensity of buildings as compared to 2024, representing a total of 1,500 GJ reduced during the period

Buildings[1]	Energy consumption (kWh)	Area (m^2)	Energy intensity (kWh/m^2)
2025			
Central offices	2,109,383	10,282	205.2
Branches	7,818,109	76,741	101.9
Total	**9,927,492**	**87,023**	**114.1**
2024			
Central offices	1,995,672	9,022.4	221.2
Branches	8,348,422	80,270.44	104
Total	**10,344,094**	**89,292.84**	**115.8**

[1] Energy intensity is calculated taking into account the central offices—Bartolomé Mitre 434 (currently used exclusively for mailroom and servers, without an independent meter in the basement), Reconquista 330, and San Martín 344 (floors 8, 11, 15, 16, 20, and 25, the latter with individual meters)—and the branches, annexes, warehouses, and service centers, totaling 142 buildings. Additionally, 9 branches began using solar power self-generation systems. No information is available for the period under review on the consumption associated with these systems.

Total Energy Consumption: 246 kWh of energy generated from solar panels are included.

Emissions Management (GHG)

In line with our Sustainability Policy, we are making progress in decarbonizing our operations. In 2025 we continued implementing actions aimed at meeting our greenhouse gas emissions reduction and offsetting targets.

We measured, recorded and reported

All direct and indirect greenhouse gas (GHG) emissions resulting from the consumption of fuel and electricity (Scopes 1 and 2) in operations controlled by the organization

We have solar power generation systems

in 27 of our buildings, 13 of which have bidirectional meters.

We implemented measures intended to gradually reduce our emissions

We purchased renewable energy certificates (iRECs)

Equal to 7,160.06 MWh, to reduce our emissions from electric power consumption, contributing to a biogas generation project in Argentina.

Carbon Footprint

The carbon footprint calculation is based on the Greenhouse Gas (GHG) Protocol and applies to all companies within Grupo Supervielle. Based on this approach, we consider the following GHG emission levels, depending on the activities carried out:

Scope 1

Direct emissions

Emissions generated through fuel consumption in central offices, branches and the fleet of company and third party vehicles used for the Company

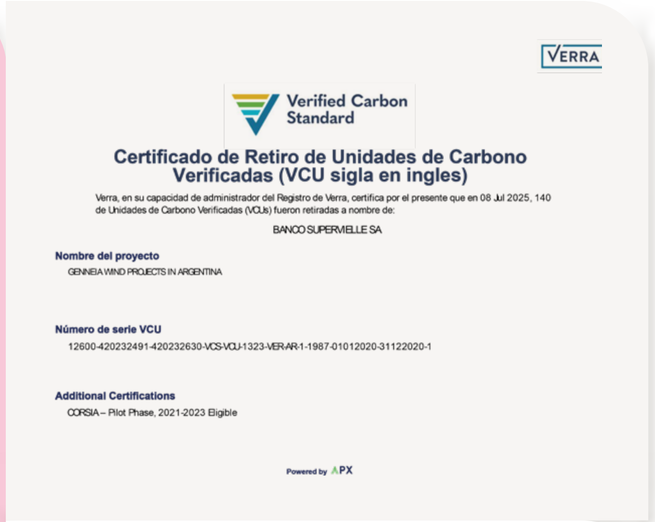
Scope 2

Indirect emissions

Emissions generated by electric power purchased from non-renewable sources

2024 Carbon Footprint Offsetting

Based on this measurement, Grupo Supervielle implements an emissions offsetting strategy to neutralize the impact of its operations. In the reporting period, we offset 100% of our 2024 carbon footprint through the acquisition of VCS (Verified Carbon Standard) bonds, equal to 155 tCO_2 eq offset



VERRA

Verified Carbon Standard

Certificado de Retiro de Unidades de Carbono Verificadas (VCU sigla en ingles)

Verra, en su capacidad de administrador del Registro de Verra, certifica por el presente que en 08 Jul 2025, 140 de Unidades de Carbono Verificadas (VCUs) fueron retiradas a nombre de:

BANCO SUPERVIELLE SA

Nombre del proyecto
GENNEIA WIND PROJECTS IN ARGENTINA

Número de serie VCU
12600-420232491-420232630-VCS-VCU-1323-VER-AR-1-1987-01012020-31122020-1

Additional Certifications
CORSIA – Pilot Phase, 2021-2023 Eligible

Powered by APX



VERRA

Verified Carbon Standard

Certificado de Retiro de Unidades de Carbono Verificadas (VCU sigla en ingles)

Verra, en su capacidad de administrador del Registro de Verra, certifica por el presente que en 08 Jul 2025, 15 de Unidades de Carbono Verificadas (VCUs) fueron retiradas a nombre de:

BANCO SUPERVIELLE SA

Nombre del proyecto
GENNEIA WIND PROJECTS IN ARGENTINA

Número de serie VCU
12600-420239938-420239952-VCS-VCU-1323-VER-AR-1-1987-01012020-31122020-1

Additional Certifications
CORSIA – Pilot Phase, 2021-2023 Eligible

Powered by APX

100%

Of footprint offset by 2024



In the last four years we have partnered with ***Asociación Amigos de la Patagonia (AAP)***, a non-profit organization dedicated to environmental education and the ecological restoration of the Patagonian Andean forests. This joint work is part of our carbon footprint offsetting strategy and is implemented through *Hacemos Bosque* project, which focuses on the recovery of areas affected by the fire that occurred in December 2013 on the southern slopes of Lake Ñorquinco, within Lanín National Park, impacting on more than 1,600 hectares.

Through this partnership, we made a sustained contribution to the reforestation of damaged areas and donated **18,028 trees to this date - approximately 30% of the total project**. We also participated in a campaign to encourage our customers to make donations to firefighters and residents affected by the summer fires. These actions promote the restoration of natural areas, strengthen carbon sequestration, and contribute to the protection of biodiversity.

+18,000

Trees donated for reforestation

Results of Our Carbon Footprint

Item		Unit	Emissions (tCO_2e) Central Offices 2024	Branches 2024	Total Banco 2024	Central Offices 2025	Branches 2025	Total Banco 2025	Change
Scope 1	Natural Gas	tCO_2eq	0	58.24	58.24	0	55.99	55.99	-3.87%
	Third party vehicles used for the company		N/A	N/A	41.78	N/A	N/A	51.14	22.38%
	Company vehicles		N/A	N/A	50.2	N/A	N/A	45.61	-9.13%
	Facilities (gas oil)		0	4.64	4.64	0	10.99	10.99	136.98%
Scope 2 Location based[2]	Electricity (grid+PPA+IREC)		455.53	1,881.68	2,337.21	456.26	1,637.8	2,094.06	-10.4%
Scope 2 Market based[3]	Electricity		0	0	0	0	0	0	-100%
	Total carbon footprint (scope 1 + scope 2 location-based)		N/A	N/A	2,492.07	N/A	N/A	2,257.79	-9.4%
	Total carbon footprint (scope 1 + scope 2 market-based)		N/A	N/A	154.86	N/A	N/A	163.73	5.73%

[2] The location-based method shows the average emissions intensity of the grids where energy consumption occurs (using mainly grid average emission factor data).

[3] The market-based method shows the emissions associated with the electricity that companies have deliberately chosen (or failed to choose). It derives emission factors.



In 2025, biogenic CO_2 emissions associated with the use of bio-based fuels were calculated, which correspond to the CO_2 present in the portion of biofuel added to diesel and gasoline used. Since Argentina has mandatory minimum biofuel blending requirements, the reported biogenic emissions represent only that portion.

Likewise, total greenhouse gas emissions in 2025 were as follows:

- **Biogenic emissions from fixed combustion (diesel)=** 0.77 TonCO_2 eq
- **Biogenic emission from combustion of company vehicles (gasoline)=** 0 TonCO_2 eq
- **Fuel consumption from biomass=** 334.13 L

Total emissions 2025 (scope 1 + 2 market based)*

163.73 tCO_2eq

Total emissions 2025 (scope 1 + 2 location based)*

2,257.79 tCO_2eq

Emissions intensity

0 tCO_2eq/m^2

Market-based

Reduction compared to 2024 (location-based)

9%

Emissions intensity

0.024 tCO_2eq/m^2

Location-based



* Biogenic emissions are not included in this total.

Our Carbon Footprint Over Time[4]

Emissions	Total in tCO_2e 2021	Total in tCO_2e 2022	Total in tCO_2e 2023	Total in tCO_2e 2024	Total in tCO_2e 2025	Base Year Change
Scope 1 Direct GHG emissions in tons of CO_2e	**202.47**	**240.22**	**134.7**	**154.86**	**163.73**	**-19%**
Combustion of company vehicles	72.84	106.17	58.36	50.2	45.61	**-37%**
Combustion of third party vehicles used for the company	48.48	81.71	35.57	41.78	51.14	**5%**
Gasoil consumption	10.47	2.64	3.67	4.64	10.99	**5%**
Natural gas consumption	70.55	49.32	36.87	58.24	55.99	**-21%**
Gasoline consumption	0.13	0.38	0.23	0	0	**-100%**
Scope 2 Indirect GHG emissions in tons of CO_2e	**3,278.65**	**2,821.04**	**1,970.41**	**2,337.21**	**2,094.06**	**-36%**
Electricity	3,278.65	2,821.04	1,970.41	2,337.21	2,094.06	**-36%**
Total carbon footprint (Scope 1 + Scope 2 location based)	**3,481.12**	**3,061.26**	**2,105.11**	**2,492.07**	**2,257.79**	**-35%**

[4] We started measuring carbon footprint in 2019, but we used 2021 measurement as the base year since operations are comparable to current operations.

Reduction of GHG Emissions

The recorded decrease of emissions is mainly due to the implementation of initiatives oriented to efficiency and the responsible use of electric energy.

These initiatives implemented throughout the past 5 years are primarily based on the increased purchase of renewable energies, installation of solar panels, purchase of IRECs, changes in more efficient equipment, replacement for LED lights, among other.

Emission reduction

1,223.33 tCO_2eq

Scope 1 emissions

38.74 tCO_2eq

19% reduction

35%

Reduction in the past 5 years (Scope 1 + Scope 2) (Location-based)

Scope 2 emissions (location-based)

1,184.6 tCO_2eq

36% reduction

Methodology for Calculating Energy Consumption and Emissions

To calculate the emissions associated with fuel consumption we use emission factors based on year 2025 values for the Autonomous City of Buenos Aires, the YPF technical data sheet and Argentina's Third National Communication to the Parties to the United Nations Framework Convention on Climate Change, corresponding to natural gas or liquid fuel (gasoline and diesel). The gases included in the calculation are CO_2, CH_4, and N_2O, and the Global Warming Potential (GWP) is considered based on the IPCC (AR6).

Regarding natural gas, no changes in consumption were recorded. Gas consumption of 50 buildings was taken into account, 26 of which showed readings above zero. Liquid fuel consumption includes emissions generated by company vehicles and third party vehicles used for the Company, as well as fuel used in power generators.

For company vehicles and third party vehicles used for the Company, emissions estimates were based on kilometers traveled, using information from the internal reporting system. For company vehicles, the UK Government GHG Conversion emission factors for Company Reporting 2025 were applied, corresponding to medium-sized gasoline vehicles, while third party vehicles used for the Company are those mainly used by the sales force.

Fuel consumption for power generators used in branches, annexes, warehouses and service centers – 5 buildings - was also included.

Regarding electricity consumption, emissions associated with central offices - Bartolomé Mitre 434, Reconquista 330, San Martín 344 (floors 8, 11, 15, 16, 20, and 25), San Martín 176 (mezzanine), and Humboldt 1550, 2nd floor - were taken into account, as well as those from branches, annexes, warehouses, and service centers. During 2025, a total of 142 buildings reported electricity consumption.

Electricity consumption data includes an estimated 0.24% because electricity bills were not available at the time of calculation. These estimates used reference values from other months, taking into account similar seasonality and the annual average consumption for December.

Regarding the shared building located at Mitre 434, energy consumption is weighed according to the hours of operation (representing 13.5% of Supervielle's energy consumption).

Emissions associated with the consumption of electricity acquired from the grid were calculated using the average annual emission factor published by *CAMMESA (Compañía Administradora del Mercado Mayorista Eléctrico SA)* for 2025.

→ **Gasoil conversion factor**
1 Lt = 0.03157 GJ
→ **Electricity conversion factor**
1 MWh = 3.6 GJ
→ **Natural gas conversion factor**
1 m³ = 0.03473 GJ

Management of Natural Resources, Supplies and Waste

GRI 306-1, 306-2, 306-3, 306-4, 306-5

Responsible resource management is a key pillar of Grupo Supervielle's environmental strategy. Through a comprehensive approach, we promote conscious consumption practices, reduced supplies, and material reuse, aimed at minimizing the environmental impact of our operations and strengthening circular economy models in collaboration with various stakeholders across the value chain.



Natural Resources

Throughout 2025, we continued working on the rational use of water through improvements to our offices and branches. By year end, 60% of our branches had double-flush toilets, which optimize water consumption and promote a more efficient use of water.

Similarly, we replaced conventional for automatic shut-off taps in 73% of our branches and central offices. These actions are part of an ongoing process of upgrading facilities, aimed at reducing consumption, promoting a responsible use of water, and preventing environmental impacts associated with the inefficient use of natural resources.

Supplies

During the year under review, we continued promoting actions to optimize the use of resources necessary for our operations. This approach applies to both internal processes and the relationship with suppliers and customers, prioritizing alternatives that reduce material consumption and foster more sustainable practices. These include initiatives for the circularity of paper, plastic, and cardboard, in alliance with partner organizations, as well as the promotion of digital solutions that help reduce paper use in banking operations. Along these lines, Banco Supervielle issued 1,405,121 electronic checks (echeqs) during the fiscal year, with an impact equal to preserving 31 trees and avoiding 21,077 kg of CO_2 associated with the life cycle of physical checks.

Supplies Banco Supervielle	2024	Quantity 2025	Change
Envelopes	2,190,000	2,108,337	-3.73 %
Reams of paper (consumption)	22,444	20,219	-9.92 %
Checks	1,347,775	1,199,285	-11.02 %
Paper reels[5]	38	14	-63.16 %
Biodegradable cone-shaped cups[6]	33,800	33,400	-1.18 %
Toner[7]	847	533	-37.07 %

[5] Number of pre-printed coils and blank reels.

[6] Scope: number of cups delivered by the supplier to the 106 branches in operation during 2025.

[7] Banco Supervielle is not a hazardous waste generator. Toner cartridges are handled and collected by the supplier. Includes toner and related supplies (image drums).



Integrated Waste Management

We implement a comprehensive waste management system for the waste generated in our daily operations, based on source separation, material traceability, and collaboration with specialized organizations[8]. In our branches and central offices, we promote the sorting of organic and recyclable waste, and we offer differentiated collection, transport, and treatment services that cover our central offices and branches in various regions of the country.

- → Central Offices in Reconquista and San Martín
- → 14 branches in the City of Buenos Aires
- → 8 branches in the province of Córdoba
- → 4 branches in Mar del Plata.

We are extending the recyclable waste collection service to all branches. During 2026, we will implement a new nationwide recyclable waste collection service. At the end of the fiscal year, the service had been contracted and was in the operational preparation stage.

Our comprehensive waste management system relies on the appointment of environmental referents in each building, who strengthen internal awareness and monitor proper waste separation. We also work with NGOs for the recovery and recycling of materials, contributing to job creation and the reintegration of waste into the value chain. In this regard, we highlight the work carried out by *Tu Papel es Reciclar* in the province of Córdoba and *Mundo Reciclado* in Mar del Plata, whom we support as part of our commitment.

During this fiscal year, we completed, in collaboration with the consulting firm *Eco House*, a comprehensive assessment of waste management at Banco Supervielle branches and central offices. This work allowed us to evaluate compliance with applicable national, provincial, and municipal regulations, as well as identify strengths and opportunities for improvement in current processes. Based on this assessment, we developed a waste management policy that establishes common guidelines for all the branch network and paves the way for the gradual implementation of improvements aimed at strengthening the environmental management of waste generated in daily operations.

[8] Waste management is carried out by specialized providers who ensure traceability of recovered and disposed of materials. Data on generated waste is collected and monitored on the basis of delivery notes issued by these providers, which document the types and quantities of waste managed.

Waste Management Policy

During the preparation of this report, we published our Waste Management Policy, which establishes guidelines and commitments to ensure the responsible and sustainable management of waste generated by our operations. The policy promotes compliance with current national, provincial, and municipal regulations, including circular economy principles (with a focus on source reduction, reuse, and recycling) and fostering awareness and training for employees, suppliers, and third parties. The Policy was approved by the Board of Directors of Grupo Supervielle, and its implementation is coordinated by the Sustainability Department team together with the departments responsible for its operational execution.

SEE DOCUMENT

Waste Generated

During the period under review, 37.25 tons of waste were generated, 10.70 tons of which were recovered and reintroduced into the value chain, representing a 29% recovery rate through recycling. The increase in the total volume of waste recorded is mainly due to an increase of on-site work and occupancy of the San Martín building, as well as the inclusion of data corresponding to the waste managed by the building's management company.

Type of waste	Total weight 2024	Total weight 2025
Total non-hazardous waste	18.4 tons.	37.25 tons.
Recycled non-hazardous waste	6.07 tons.	10.7 tons.
Non-hazardous waste sent to landfill	12.33 tons.	26.55 tons.
Hazardous waste	N/A - Given its activities, Banco Supervielle is not a hazardous waste generator.	N/A - Given its activities, Banco Supervielle is not a hazardous waste generator.

Donations and Circularity: Impact on Communities

Throughout the reporting period, various initiatives were developed focused on the responsible management of waste materials, combining circularity principles with a social impact approach. Through partnerships with specialized organizations, reuse, recycling, and donation of equipment, furniture, and other supplies was promoted, reducing the environmental impact of operations and generating value for communities and institutions in different regions.

Recycling of ATMs and totems no longer used

As part of circular economy initiatives, we carry out a responsible management of obsolete ATMs and totems, considered waste electrical and electronic equipment (WEEE), through partnerships with specialized stakeholders, in order to minimize environmental impact, promote material recovery, and ensure proper disposal, facilitating the reintegration of components into new production cycles.

241

ATMs recycled



Eco-sleepers made with scrap plastic

Since 2024, plastic waste from discarded credit and debit cards is managed through the Eco-Sleepers project, in partnership with *Puro Scrap*. The objective is to use bank scrap - along with other materials such as sand, cement and construction iron– for the manufacturing of eco-sleepers that are then donated to natural reserves and schools. Manufacturing takes place at Penitentiary Unit No. 46 of the Penitentiary Service of the Province of Buenos Aires, combining circular innovation with the inclusion of people deprived of their freedom, who are trained in the recycling trade.

638

Kilos of recovered plastic

85

Kilos of recovered cellophane

142

Eco-sleepers donated to *Reserva Costanera Sur* and *Jardín de Infantes 929* in the city of Moreno

Technological Equipment No Longer Used

We carry out a responsible management of technological equipment that is no longer used, prioritizing its reuse for social and educational purposes. Through partnerships with specialized organizations, this equipment is refurbished and distributed to institutions throughout the country, helping reduce waste and expand access to technology.

- The no longer used equipment is refurbished by Fundación Equidad, which assesses its condition and carries out the necessary tasks for its reuse.
- Once refurbished, devices are donated to schools and NGO's in different Argentine regions.

322

Pieces of equipment donated for refurbishment

32

Schools, NGOs and municipalities benefited

6,757

People benefited

Donation of Office Furniture and Equipment

Furniture, equipment, and other items no longer used in operations are donated to NGOs through programs that prioritize their social reuse, thus extending their useful life in community, educational, or institutional settings.

179

Pieces of furniture from branches donated to NGOs

(Desks, chairs and storage furniture)

8

Beneficiary institutions

(Schools, NGOs, public entities)

Hospital Garrahan

We continued participating in the program for paper donation to *Hospital Garrahan*, with the donation of paper from the Mitre, Reconquista, and San Martín buildings. Through this initiative, the recovered paper is reused.



Pacto Global Award

We participated in the first Circular Economy Contest of *Pacto Global Argentina, "Buenas prácticas empresariales en la integración de la economía circular a la Estrategia de Sostenibilidad"*, aimed at recognizing and showcasing actions for the transition to more sustainable, regenerative, and inclusive production models. Within this framework, Banco Supervielle was recognized in the Positive Social and Environmental Impact category for a set of practices that integrate environmental, social, and innovation criteria, developed through strategic partnerships with specialized organizations.

The initiatives are part of Banco Supervielle's comprehensive circularity approach, which—as described above—encompasses the responsible management of various waste materials, in particular, the reuse and recycling of plastic cards, the circularity of obsolete ATMs and totems, and the recovery of no longer used technological equipment.

This model combines environmental innovation with social impact, through projects that transform waste into new products that are useful for the community, promote inclusion processes and strengthen social and educational organizations.

Environmental Awareness Campaigns

Awareness campaigns are a key tool for promoting a shared environmental culture. Through various communication, training, and engagement initiatives, we aim at raising awareness among employees, customers, and communities on the importance of environmental care and the role each person can play in building a more sustainable development model.

Environmental Education and Community: Partnership with *Museo Moderno*

In partnership with *Museo de Arte Moderno de Buenos Aires*, Banco Supervielle promoted awareness campaigns throughout 2025 focused on environmental education and strengthening the connection between communities and their environment. Within this framework, the collaborative work was structured around the following key areas:

→ **Environmentally focused educational content:** Through Escuelas Verdes and Escuelas por el Riachuelo programs, educational proposals were developed that integrate environmental care and analysis of territories. These initiatives reached more than 600 educational institutions, promoting new perspectives on the relationship between art, environment, and the community.

→ **Teacher training and support:** progress was made in training programs for more than 7,000 teachers, with the aim of strengthening their pedagogical skills related to environmental education. Additionally, artistic interventions were carried out in three schools along the Riachuelo River, designed to promote collective practices of environmental care and a sense of ownership of the space.



Environmental Communication and Public Awareness

As part of the World Environmental Education Day, we carried out awareness-raising activities focused on the care of coastal ecosystems, which included a beach cleanup day in Pinamar together with *Eco House* and the *Creando Conciencia* Cooperative.

SEE CAMPAIGN



In addition, we developed social media campaigns with awareness content related to beach preservation and forest fire prevention, in partnership with *Asociación Amigos de la Patagonia*. We also encouraged our customers to make donations to firefighters and residents of fire-affected areas through the MODO app.

To mark Earth Day, we launched an engaging digital campaign on Instagram that resulted in the donation of 474 trees. The initiative encouraged our audience to interact with an environmental post, pledging to donate a tree for every comment received.

Finally, on National Environmental Awareness Day, we launched an external communications campaign to highlight our sustainability approach and the main environmental initiatives we promote. Through our presence in various media outlets, we emphasized a management style that integrates reducing environmental impact, using resources responsibly, and progressively incorporating renewable energy as part of our business strategy. The campaign reinforced an awareness message aimed at society as a whole, underscoring our commitment to practices such as the circular economy, emissions offsetting, and ecosystem protection.

SEE PRESS RELEASE

Internal Training and Environmental Volunteering

During the period under review, we continued to raise awareness among employees about environmental issues through our internal social media channels. In addition, we collaborated with *ECO HOUSE* on a training program at our learning campus, informing them about the environmental, social, and economic consequences of proper waste management. To complement this training, we conducted an in-person activity with 161 employees, featuring games and prizes, where they learned to separate recyclable and organic waste at our San Martin and Reconquista offices.

Sustained environmental awareness also motivates our volunteers to design and implement initiatives through the *Capitanes* Program, a space that promotes the development of community projects in partnership with NGOs.

During this period we continued to make posts on our social media (Instagram, Facebook and LinkedIn) on special dates to help raise awareness, such as Earth Day, Environment Day, Plastic-Free July and National Native Tree Day, among other.

During the reporting period, the program launched the following actions:

Planting of native species in Neuquén, together with the *Asociación Amigos de la Patagonia*

Planting of fruit trees in partnership with *Asociación Reforestación Alimentaria*

Installation of a butterfly garden in partnership with *Aves Argentinas* at *Hogar San Martín* for the senior citizens

Cultivation and planting at the *Vivero Comunitario de Plaza Irlanda*, CABA, in partnership with *Eco House*



Actions to Address Climate Contingencies

We support communities facing emergency situations associated with extreme weather events, coordinating solidarity actions with NGOs to respond to urgent needs and contribute to the support of affected people.

In this context, together with *Cáritas Argentina*, we joined the emergency response in Bahía Blanca by donating essential items for direct assistance to affected families. Thanks to Supervielle's contribution, we were able to directly provide support to more than 300 families in a highly vulnerable situation, covering priority needs such as shelter, food, and personal and household items.

We also supported *Cáritas Mendoza* in its efforts to assist people experiencing homelessness in the province, providing over 4,500 meals in temporary shelters. This initiative helped more than 600 people, strengthening the support network in a context of increasing social vulnerability to adverse weather conditions.



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GRI and SASB Content Index

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GRI Content Index

Statement of use
Grupo Supervielle S.A. prepared this Integrated Annual Report in accordance with the GRI Standards for the period from 01/01/2025 to 12/31/2025.

GRI 1 used
GRI 1: Foundation 2021

Applicable GRI Sector Standards
There is no applicable Sector Standard on the date of issuance of this Integrated Annual Report related to the GRI 2021 Standards.

GRI Standard	Disclosure		Location in the Report / Response	Omission			External Assurance
				Omitted Requirements	Reason	Explanation	
GRI 2: General Disclosures 2021	2 - 1	Organizational details	29, 32, 33, 60				
	2 - 2	Entities included in the organization's sustainability reporting	17				
	2 - 3	Reporting period, frequency and contact point	17				
	2 - 4	Restatements of information	17, 202				
	2 - 5	External assurance	234				
	2 - 6	Activities, value chain and other business relationships	29, 32, 87, 94, 105, 133				
	2 - 7	Employees	60, 148, 159				
	2 - 8	Workers who are not employees		2-8	Not applicable	No material number of workers of this type	
	2 - 9	Governance structure and composition	37, 40, 42				
	2 - 10	Nomination and selection of the highest governance body	37, 40, 42				
	2 - 11	Chair of the highest governance body	37, 42				
	2 - 12	Role of the highest governance body in overseeing the management of impacts	19, 21, 24, 37, 40, 42, 48, 72, 146, 200				
	2 - 13	Delegation of responsibility for managing impacts	19, 42, 47, 48				
	2 - 14	Role of the highest governance body in sustainability reporting	17				
	2 - 15	Conflicts of interest	48				
	2 - 16	Communication of critical concerns	72, 47				
	2 - 17	Collective knowledge of the highest governance body	42				
	2 - 18	Evaluation of the performance of the highest governance body	42				
	2 - 19	Remuneration policies	42				
	2 - 20	Process to determine remuneration	42, 176				
	2 - 21	Annual total compensation ratio	177				

GRI Standard	Disclosure		Location in the Report / Response	Omission			External Assurance
				Omitted Requirements	Reason	Explanation	
GRI 2: General Disclosures 2021	2 - 22	Statement on sustainable development strategy	19				
	2 - 23	Policy commitments	19, 42, 48				
	2 - 24	Embedding policy commitments	48				
	2 - 25	Processes to remediate negative impacts	98				
	2 - 26	Mechanisms for seeking advice and raising concerns	48				
	2 - 27	Compliance with laws and regulations	48				
	2 - 28	Membership associations	23, 180				
	2 - 29	Approach to stakeholder engagement	21, 24				
	2 - 30	Collective bargaining agreements	177				
GRI 3: Material Topics 2021	3-1	Process to determine material topics	24				
	3-2	List of material topics	24				
Economic performance, growth and profitability							
GRI 3: Material Topics 2021	3-3	Management of material topics	17				
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	60, 180				✓
	201-2	Financial implications and other risks and opportunities due to climate change	81				
	201-3	Defined benefit plan obligations and other retirement plans	In addition to the benefit plan established by labor laws, there is no independent fund for employees to such end within Grupo Supervielle companies.				
	201-4	Financial assistance received from government	33, 60				
Anti-corruption and non-discrimination							
GRI 3: Material Topics 2021	3-3	Management of material topics	17				
GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	48				
	205-2	Communication and training about anti-corruption policies and procedures	48				
	205-3	Confirmed incidents of corruption and actions taken	48				✓
GRI 406: Non-discrimination 2016	406-1	Incidents of discrimination and corrective actions taken	48				

GRI Standard	Disclosure		Location in the Report / Response	Omission			External Assurance
				Omitted Requirements	Reason	Explanation	
Energy and Emissions							
GRI 3: Material Topics 2021	3-3	Management of material topics	17				
GRI 302: Energy 2016	302-1	Energy consumption within the organization	202				✓
	302-2	Energy consumption outside the organization	202				
	302-3	Energy intensity	202				✓
	302-4	Reduction of energy consumption	202				✓
	302-5	Reductions in energy requirements of products and services		302-5	Not applicable	Not applicable to activities of Grupo Supervielle	
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	202				✓
	305-2	Energy indirect (Scope 2) GHG emissions	202				✓
	305-3	Other indirect (Scope 3) GHG emissions		305-3	Not applicable	To date, we do not measure Scope 3 emissions but we plan to do so in the future	
	305-4	GHG emissions intensity	202				✓
	305-5	Reduction of GHG emissions	202				✓
	305-6	Emissions of ozone-depleting substances (ODS)		305-6	Not applicable	Not applicable to activities of Grupo Supervielle	
	305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions		305-7	Not applicable	Not applicable to activities of Grupo Supervielle	
Development of our employees							
GRI 3: Material Topics 2021	3-3	Management of material topics	17				
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	154				✓
	404-2	Programs for upgrading employee skills and transition assistance programs	154, 156				
	404-3	Percentage of employees receiving regular performance and career development reviews	156				
Diversity, equity and inclusion							
GRI 3: Material Topics 2021	3-3	Management of material topics	17				
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	37, 159				✓
	405-2	Ratio of basic salary and remuneration of women to men		405-2	Confidentiality restrictions	No benchmark is reported for confidentiality reasons	

GRI Standard	Disclosure		Location in the Report / Response	Omission			External Assurance
				Omitted Requirements	Reason	Explanation	
Value Chain							
GRI 3: Material Topics 2021	3-3	Management of material topics	17				
GRI 414: Supplier Social Assessment 2016	414-1	New suppliers that were screened using social criteria	133				✓
	414-2	Negative social impacts in the supply chain and actions taken	133				
Cybersecurity and customer privacy							
GRI 3: Material Topics 2021	3-3	Management of material topics	17				
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	98				✓
Own Topic	-	Cybersecurity	98				
Respect for human rights							
GRI 3: Material Topics 2021	3-3	Management of material topics	17				
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	No record of operations and suppliers in which the right to freedom of association and collective bargaining may be at risk. The Employment Contract Law applies together with the corresponding Collective Bargaining Agreement.				
GRI 408: Child Labor 2016	408-1	Operations and suppliers at significant risk for incidents of child labor	No record of operations and suppliers at significant risk for incidents of child labor. The Employment Contract Law applies together with the corresponding Collective Bargaining Agreement.				
GRI 409: Forced or Compulsory Labor 2016	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	No record of operations and suppliers at significant risk of forced or compulsory labor. The Employment Contract Law applies together with the corresponding Collective Bargaining Agreement.				

GRI Standard	Disclosure		Location in the Report / Response	Omission			External Assurance
				Omitted Requirements	Reason	Explanation	
Risk Management							
GRI 3: Material Topics 2021	3-3	Management of material topics	17				
Own Topic	-	Risk Management	72				
Channel Availability							
GRI 3: Material Topics 2021	3-3	Management of material topics	17				
Own Topic	-	Channel availability	94				
Customer at the center							
GRI 3: Material Topics 2021	3-3	Management of material topics	17				
Own Topic	-	Customer at the center	87				
Our products and services							
GRI 3: Material Topics 2021	3-3	Management of material topics	17				
Own Topic	-	Our products and services	105				
Financial Education and inclusion							
GRI 3: Material Topics 2021	3-3	Management of material topics	17				
Own Topic	-	Financial education and inclusion	180				

SASB Content Index

Commercial Banks (2023)

Code	Accounting Metric	Unit of measurement	Location in the report / Response	Omission			External Assurance
				Omitted Requirements	Reason	Explanation	
Data Security							
FN-CB-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Number, Percentage (%)	98				
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	N/A	98				
Financial Inclusion and Capacity Building							
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Number / Presentation Currency	84				
FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	Number / Presentation Currency	84				
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Number			Information not available		
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Number	180				
Incorporation of Environmental, Social and Governance Factors in Credit Analysis							
FN-CB-410a.1	Commercial and industrial credit exposure, by industry	N/A	119				
FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	N/A	81				
Financed Emissions							
FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	tCO_2-e			We have not yet measured financed emissions		
FN-CB-410b.2	Gross exposure for each industry by asset class	Presentation Currency					
FN-CB-410b.3	Percentage of gross exposure included in the financed emissions calculation	Number, percentage (%)					
FN-CB-410b.4	Description of the methodology used to calculate financed emissions	N/A					
Business Ethics							
FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Presentation Currency	48				
FN-CB-510a.2	Description of whistleblower policies and procedures	N/A	48				
Systemic Risk Management							
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	Basis Points (bps)	Not applicable, as it is not a recognized entity within the G-SIB category				
FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	N/A					
Activity Metrics							
FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Number, Presentation Currency	105				
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Number, Presentation Currency	105				

Insurance (2023)

Code	Accounting Metric	Unit of measurement	Location in the report / Response	Omission			External Assurance
				Omitted Requirements	Reason	Explanation	
Transparent Information and Fair Advice to Customers							
FN-IN-270a.1	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers	Presentation Currency	No monetary losses are recorded				
FN-IN-270a.2	Complaints-to-claims ratio	Ratio	87				
FN-IN-270a.3	Customer retention rate	Ratio	127				
FN-IN-270a.4	Description of approach to informing customers about products	N/A	127				
Incorporation of Environmental, Social, and Governance Factors in Investment Management							
FN-IN-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	N/A	127				
Policies Designed to Incentivize Responsible Behaviour							
FN-IN-410b.1	Net premiums written related to energy efficiency and low carbon technology	Presentation Currency			We do not have this type of products		
FN-IN-410b.2	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviours	N/A			We do not have this type of products		
Financed Emissions							
FN-IN-410c.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	tCO_2-e			We have not yet measured financed emissions		
FN-IN-410c.2	Gross exposure for each industry by asset class	Presentation Currency					
FN-IN-410c.3	Percentage of gross exposure included in the financed emissions calculation	Number, percentage (%)					
FN-IN-410c.4	Description of methodology used to calculate financed emissions	N/A					
Environmental Risk Exposure							
FN-IN-450a.1	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	Presentation Currency			N/A. Catastrophe reinsurance in force		
FN-IN-450a.2	Total amount of monetary losses attributable to insurance pay-outs from (1) modelled natural catastrophes and (2) non-modelled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)	Presentation Currency					
FN-IN-450a.3	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	N/A			N/A. We do not underwrite this type of risks		
Systemic Risk Management							
FN-IN-550a.1	Exposure to derivative instruments by category: (1) total potential exposure to non-centrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives	Presentation Currency			Information not available		
FN-IN-550a.2	Total fair value of securities lending collateral assets	Presentation Currency					
FN-IN-550a.3	Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	N/A			N/A. We do not underwrite this type of risks		
Activity Metrics							
FN-IN-000.A	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	Number	127				

Asset Management and Custody (2023)

Code	Accounting Metric	Unit of measurement	Location in the report / Response	Omission			External Assurance
				Omitted Requirements	Reason	Explanation	
Transparent Information and Fair Advice to Customers							
FN-AC-270a.1	(1) Number and (2) percentage of licensed employees and identified decision-makers with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings	Number, percentage (%)			Information not available		
FN-AC-270a.2	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of financial product-related information to new and returning customers	Presentation Currency	48				
FN-AC-270a.3	Description of approach to informing customers about products and services	N/A	105				
Employee Diversity and Inclusion							
FN-AC-330a.1	Percentage of gender and racial / ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	Percentage (%)			Information not available		
Incorporation of Environmental, Social and Governance Factors in Investment Management & Advisory							
FN-AC-410a.1	Amount of assets under management ("AUM"), by asset class, that employ (1) integration of environmental, social, and governance ("ESG") issues, (2) sustainability themed investing, and (3) screening	Presentation Currency	81				
FN-AC-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment or wealth management processes and strategies	N/A			Information not available		
FN-AC-410a.3	Description of proxy voting and investee engagement policies and procedures	N/A	81				
Financed Emissions							
FN-AC-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	tCO_2-e			We have not yet measured financed emissions		
FN-AC-410b.2	Total amount of AUM included in the financed emissions disclosure	Presentation Currency					
FN-AC-410b.3	Percentage of total AUM included in the financed emissions calculation	Number, percentage (%)					
FN-AC-410b.4	Description of the methodology used to calculate financed emissions	N/A					
Environmental Risk Exposure							
FN-AC-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Presentation Currency			Information not available		
FN-AC-510a.2	Description of whistleblower policies and procedures	N/A	48				
Activity Metrics							
FN-AC-000.A	(1) Total registered and (2) total unregistered assets under management (AUM)	Presentation Currency	128				
FN-AC-000.B	Total assets under custody and supervision	Presentation Currency	128				

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Contribution to the SDGs

Contribution to the 2030 Agenda
Sustainable Development Goals (SDGs)

SDG	Target	Description of SDG Target	Chapter	Impact Initiative
Zero Hunger End Hunger	2.1	By 2030, end hunger and ensure access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year round	Social	We support the *Donar alimentos es donar futuro* program, which contributes directly to access to adequate food through partnerships with the Food Banks of Buenos Aires, Córdoba and Mendoza, with food donations and solidarity campaigns aimed at vulnerable populations.
Quality Education Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all	4.1	By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes	Social	We support initiatives aimed at strengthening educational path and school completion through scholarship and educational support programs, such as *Cimientos*, and school completion, which promote the continuity and completion of studies for children and young people in vulnerable contexts.
	4.3	By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university	Social / Human	We support technical, professional, and higher education programs aimed at ensuring equal opportunities and access to continuing education, including trade scholarships from *Universidad Juan Agustin Maza* University, *Actividades Educativas de Vinculación con el Futuro (VCF)*, and the *Construyendo mi futuro* program. Likewise, with a view to the development and professional careers of our employees, we carry out internal programs such as *Escuela de Negocios*, technical certifications, and continuous training aligned with the business strategy.
	4.4	By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship	Social / Human	We support training initiatives that promote employability and the development of job skills through technical training programs and university scholarships, such as *BisBlick* and Anpuy, aimed at strengthening skills for workforce entry and professional growth. We enhance the employability of our teams through continuous learning programs and the development of digital, leadership, and management skills, such as HumanIA, Cloud certifications, FinOps training, and leadership development programs.
	4.5	By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations	Social / Human	We support educational initiatives that promote equal opportunities and reduce gaps in access to education, through scholarships, teacher training, and financial education programs aimed at diverse communities. We promote a Diversity, Equity and Inclusion strategy that guarantees equal opportunities in access to learning, professional development and internal mobility, promoting inclusive and accessible work environments.
	4.b	By 2020, substantially expand globally the number of scholarships available to developing countries, in particular least developed countries, small island developing States and African countries, for enrolment in higher education, including vocational training and information and communications technology, technical, engineering and scientific programmes, in developed countries and other developing countries	Social	We support educational scholarship programs that facilitate access to and permanence in secondary and higher education, in partnership with *Cimientos* and CEM.
	4.c	By 2030, substantially increase the supply of qualified teachers, including through international cooperation for teacher training in developing countries, especially least developed countries and small island developing States	Social	We support teacher training programs in financial education and pedagogical content, in coordination with organizations such as CEM and Conciencia, with a focus on strengthening educational capacities throughout Argentina.
Gender Equality Achieve gender equality and empower all women and girls	5.1	End all forms of discrimination against all women and girls everywhere	Human	We promote equal opportunities and non-discrimination through a Diversity, Equity and Inclusion (DEI) Strategy and Policy. Likewise, our Code of Ethics promotes non-discrimination and equal opportunities, guaranteeing a respectful and inclusive work environment. We are part of UN Women - Gender Equality and Women Empowerment and, for the first time, we participated in the diagnosis of the Women Empoywerment Principles (WEPs).
	5.2	Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation	Human	We have in place protocols for prevention and action in situations of violence and harassment, along with awareness-raising and training aimed at strengthening a safe and respectful work environment.
	5.4	Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate	Human	We promote work-life balance policies, including flexible work schemes and leave, which promote a more equitable distribution of care responsibilities.

SDG	Target	Description of SDG Target	Chapter	Impact Initiative
Gender Equality Achieve gender equality and empower all women and girls	5.5	Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life	Human	We developed the Mentoring Mujeres program, in partnership with the Universidad Torcuato Di Tella, to enhance women's leadership, make talent visible and promote a more inclusive organizational culture.
Affordable and clean energy Ensure access to affordable, reliable, sustainable and modern energy for all	7.2	By 2030, increase substantially the share of renewable energy in the global energy mix	Natural	We drive the energy transition of our operations through the gradual incorporation of renewable sources. 42% of our branch network is supplied with solar and wind energy; 27 buildings have self-generation through solar panels and 27.88% of our energy matrix comes from renewable sources.
	7.3	By 2030, double the global rate of improvement in energy efficiency	Natural	We manage energy consumption and greenhouse gas emissions through an environmental management system that promotes operational efficiency, reduced impacts and continuous improvement in our climate performance.
Decent work and economic growth Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	8.2	Achieve higher levels of economic productivity through diversification, technological upgrading and innovation, including through a focus on high value added and labour-intensive sectors	Intellectual and Industrial	We drive digital transformation through SuperApp, multi-cloud architecture and AI-First model, integrating banking, insurance and investments in an omnichannel ecosystem. We incorporate embedded insurance, AI-powered self-management and solutions based on blockchain technology, strengthening operational efficiency, financial innovation and customer experience.
	8.3	Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-,small- and medium sized enterprises, including through access to financial services	Intellectual and Industrial	We support SMEs and companies with financing, leasing, digital factoring, access to the capital market and specific funds for SMEs and ESG projects. We strengthen strategic sectors such as agriculture, energy, mining and regional economies, promoting competitiveness, productive investment and territorial development.
	8.5	By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value	Intellectual and Industrial	Through Plan Sueldo and associated financial solutions, we expand the banking penetration of workers in the public and private sectors, promoting access to remunerated accounts, benefits, and tools that strengthen labor formalization and stability.
	8.6	By 2020, substantially reduce the proportion of youth not in employment, education or training	Social	We promote financial education and capital market training programs through IOL Academy and the Finanzas para jóvenes program, promoting economic inclusion and development of key skills for employability.
	8.8	Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment	Human	We guarantee safe and respectful working conditions through Health and Safety policies, the Integrity Program, the Code of Ethics and control mechanisms over contractors and subcontractors.
	8.10	Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all	Intellectual and Industrial	We expand access to banking, financial and investment services through a federal network of branches, integrated digital channels, interest-bearing accounts in pesos and US dollars, insurance, mutual funds and digital capital market platforms. We promote financial inclusion, diversification of financial instruments and agile and secure access to the financial system.
Industry, Innovation and Infrastructure Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation	9.3	Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets.	Intellectual and Industrial	We facilitate SMEs' access to financing and the capital market through digital banking, leasing, factoring and structuring of ON Pyme. Through our technological infrastructure and federal network, we strengthen competitiveness and business growth.
	9.4	By 2030, upgrade infrastructure and retrofit industries to make them sustainable, with increased resource-use efficiency and greater adoption of clean and environmentally sound technologies and industrial processes, with all countries taking action in accordance with their respective capabilities	Intellectual and Industrial	We facilitate SMEs' access to financial products and services, including financing solutions and capital market tools, supported by our digital infrastructure and customer service network.

SDG	Target	Description of SDG Target	Chapter	Impact Initiative
Responsible Consumption and Production Ensure sustainable consumption and production patterns	12.5	By 2030, substantially reduce waste generation through prevention, reduction, recycling and reuse	Natural	We have a Waste Management Policy that establishes guidelines for the reduction and recovery of waste throughout the organization. We recycle no longer used cards for the manufacture of eco-sleepers in partnership with Puro Scrap as well as ATMs and technological equipment through reuse and refurbishment processes. We also donate furniture and paper to social organizations, promoting circular economy with environmental and social impact.
	12.6	Encourage companies, especially large and transnational companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle.	Intellectual and Industrial	We promote responsible management of our supply chain, integrating ESG criteria into supplier approval and monitoring processes. In 2025 we provided sustainability training to our strategic suppliers, to strengthen their management and reporting processes.
Climate action Take urgent action to combat climate change and its impacts	13.1	Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries	Natural	We supported communities affected by climatic events in Bahía Blanca and Mendoza through donations and assistance. For more than four years we have been working together with the *Asociación Amigos de la Patagonia*, supporting the Hacemos Bosque project for ecological restoration in Lanín National Park, contributing to the recovery of native forests affected by fires.
	13.3	Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning	Natural	We promote environmental awareness through internal and external campaigns, and volunteering actions with our employees. In 2025 we carried out beach clean-up days and continued making postings on our social media about different anniversaries that help us become aware of the relevance of these issues, such as Earth Day, Native Tree Day and Environmental Awareness Day, among othes. We promote communication and training spaces on climate change and sustainability, strengthening the environmental commitment of our employees and the community.
	13.b	Promote mechanisms for raising capacity for effective climate change-related planning and management in least developed countries and small island developing States, including focusing on women, youth and local and marginalized communities.	Natural	We implement an environmental management system aimed at mitigating climate change, which includes carbon footprint measurement, energy management, responsible resource management, and ESG criteria in the value chain.
Peace, justice and strong institutions Promote peaceful and inclusive societies	16.5	Substantially reduce corruption and bribery in all their forms	Grupo Supervielle today	We implement an Integrity Program aimed at preventing, detecting and correcting misconduct.
	16.6	Develop effective, accountable and transparent institutions at all levels	Grupo Supervielle today	We strengthen our governance through formal internal control, auditing and whistleblowing management mechanisms, ensuring traceability, confidentiality and accountability across all Grupo Supervielle's entities.
	16.7	Ensure responsive, inclusive, participatory and representative decision-making at all levels	Social	We promote democratic strengthening through partnerships with *Asociación Conciencia* and *CIPPEC*, fostering informed voting and citizen participation.
	16.a	Strengthen relevant national institutions, including through international cooperation, for building capacity at all levels, in particular in developing countries, to prevent violence and combat terrorism and crime.	Social	We support initiatives to improve public policies and institutional strengthening together with RIL, *CIPPEC*, *Fundación Poder Ciudadano* and *Lógica Asociación Civil*, promoting transparency, professionalization and institutional quality.
Partnerships for the goals Revitalize the Global Partnership for Sustainable Development	17.17	Encourage and promote effective public, public-private and civil society partnerships, building on the experience and resourcing strategies of partnerships.	Social	We develop strategic alliances with NGOs, academic institutions, and sector networks that strengthen our social investment initiatives and programs, enhancing their reach and impact on communities.
	17.9	By 2030, build on existing initiatives to develop measurements of progress on sustainable development that complement gross domestic product, and support statistical capacity-building in developing countries.	Value Creation	We prepare our indicators and reports in accordance with the guidelines of the Global Reporting Initiative (GRI) and the Sustainability Accounting Standards Board (SASB), we integrate BYMA evaluation criteria to strengthen the transparency and comparability of our ESG management. We also participate in CEADS initiatives, promoting continuous improvement in sustainability.

External Verification Report

Independent practitioner's limited assurance report on the Identified Sustainability Information in Grupo Supervielle S.A.'s Integrated Annual Report 2025

To the Board of Directors of
Grupo Supervielle S.A.

Limited assurance conclusion

We have conducted a limited assurance engagement on GRI quantitative and qualitative contents detailed in "GRI Content index" identified with the symbol ✓ (hereinafter, the "Identified Sustainability Information") of Grupo Supervielle S.A. ("Company") included in the Integrated Annual Report 2025, for the year ended December 31, 2025 (the "Integrated Report").

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that Grupo Supervielle S.A.'s Identified Sustainability Information, for the year ended December 31, 2025 is not prepared, in all material respects, in accordance with the GRI Standards ("Global Reporting Initiative"), Standards 2021, and the guidelines of the International Integrated Reporting Framework (<IR> Framework) (hereinafter, the "Criteria").

Basis for conclusion

We conducted our limited assurance engagement in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised), *Assurance engagements other than audits or reviews of historical financial information* ("ISAE 3000 (Revised)"), issued by the International Auditing and Assurance Standards Board.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion. Our responsibilities under this standard are further described in the Practitioner's responsibilities section of our report.

Our independence and quality management

We have complied with the independence and other ethical requirements of the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code), which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior.

The firm applies International Standard on Quality Management 1, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Responsibilities for the Identified Sustainability Information

Management of Grupo Supervielle S.A. is responsible for:

- The preparation of the Identified Sustainability Information in accordance with the Criteria;
- Designing, implementing and maintaining such internal control as Management determines is necessary to enable the preparation of the Identified Sustainability Information, in accordance with the Criteria, that is free from material misstatement, whether due to fraud or error; and
- The selection and application of appropriate sustainability reporting methods and making assumptions and estimates that are reasonable in the circumstances.

The Board of Directors is responsible for overseeing the Company's sustainability reporting process.

Inherent limitations in preparing the Identified Sustainability Information

Non-financial information is subject to limitations other than those to which financial information is subject given its nature and the methods used to determine, calculate, take samples or estimate values. Qualitative interpretations of data relevance, materiality and accuracy are subject to individual criteria and assumptions. In addition, Greenhouse gas quantification is subject to inherent uncertainty because of incomplete scientific knowledge used to determine emissions factors and the values needed to combine emissions of different gases.

Practitioner's responsibilities

Our responsibility is to plan and perform the assurance engagement to obtain limited assurance about whether the Identified Sustainability Information is free from material misstatement, whether due to fraud or error, and to issue a limited assurance report that includes our conclusion. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence decisions of users taken on the basis of the Identified Sustainability Information.

As part of a limited assurance engagement in accordance with ISAE 3000 (Revised) we exercise professional judgement and maintain professional scepticism throughout the engagement. We also:

- Determine the suitability in the circumstances of the Company's use of the Criteria, as the basis for the preparation of the Identified Sustainability Information;
- Perform risk assessment procedures, including obtaining an understanding of internal control relevant to the engagement, to identify where material misstatements are likely to arise, whether due to fraud or error, but not for the purpose of providing a conclusion on the effectiveness of the Company's internal control; and
- Design and perform procedures responsive to where material misstatements are likely to arise in the Identified Sustainability Information. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Summary of the work performed

A limited assurance engagement involves performing procedures to obtain evidence about the Identified Sustainability Information. The procedures in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

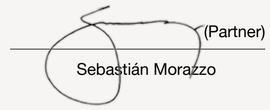
The nature, timing and extent of procedures selected depend on professional judgement, including the identification of where material misstatements are likely to arise in the Identified Sustainability Information, whether due to fraud or error.

In conducting our limited assurance engagement, we:

- Obtained an understanding of the Company's reporting processes relevant to the preparation of the Identified Sustainability Information;
- Performed inquiries of the management and senior management responsible for the Integrated Report;
- Evaluated whether all information identified by the process to identify the information reported in the Identified Sustainability Information is included in the Integrated Report;
- Evaluated, through analytical and substantive testing based on a sample selection, the quantitative information (activity data, measurements and generated information) included in the Identified Sustainability Information and its adequate compilation in accordance with the Criteria;
- Compared selected information with the corresponding disclosures in the financial statements;
- Assessed the design of key procedures and controls to monitor, record and report the selected information. Our work does not include testing the operating effectiveness of controls for the period under analysis;
- Evaluated whether the estimates used for the preparation of the Information under review are appropriate and have been applied consistently. Our work did not include a review of the measurements on which the emission factors used by the Company for calculating greenhouse gas emissions and the carbon footprint were based, nor an assessment of the reliability of information provided by third parties;
- Considered the disclosure and presentation of the Identified Sustainability Information.

Autonomous City of Buenos Aires, March 2, 2026.

PRICE WATERHOUSE & CO.S.R.L.



(Partner)

Sebastián Morazzo

Financial Capital
Intellectual and Industrial Capital
Human Capital
Social Capital
Natural Capital
Financial Statements
Corporate Governance

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Corresponding to the economic cycle ending December 31, 2025

Financial Statements

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Report on Compliance with the Corporate Governance Code

GRUPO SUPERVIELLE S.A.
(the "Company", "Grupo Supervielle" or the "Company")
Compliance with the Corporate Governance Code
as of December 31, 2025

A) Duties of the Board

1. The Board creates an ethical work culture and sets the Company's vision, mission, and values.

The Board of Directors complies with this duty.

The Board of Grupo Supervielle sets the Company's vision, mission, and values, and creates an ethical work culture aimed at promoting values and ethical principles in the work environment.

The Code of Ethics establishes a set of critical values, principles and rules of conduct which guide the Company and are based on best corporate governance principles, the practice and defense of honesty, ethics and legal provisions applicable to the Company's businesses.

The Code of Ethics is published on the Company's website.

The Company is committed to fostering a culture of integrity that promotes strict compliance with laws, regulations, internal codes, in line with the best practices applicable to the sector. It demands that employees act with honesty and transparency in their relationship with the Public Administration in order to prevent any action that may be understood as an act of bribery, influence peddling or any form of corruption, establishing zero tolerance for this type of behavior.

The Integrity Program is a set of actions, mechanisms and internal procedures for promoting integrity and for supervision and control aimed at preventing, detecting and correcting irregularities and preventing punishable conduct. The Program consists of 4 axes:

1. Integrity policies
2. Guidelines for interactions with third parties
3. Training
4. Internal investigations

The Company's values matrix includes: (i) leadership to be a referent in the market; (ii) innovation to challenge limits in search of new solutions for customers; (iii) commitment to provide sustainable solutions to demands from customers and stakeholders; (iv) respect for others, listening and understanding customer needs and fostering constructive personal and business relationships; (v) efficiency to add value and provide quick and quality responses using available resources in a responsible and sustainable manner; and (vi) simplicity to make life easier for customers, valuing their time, implementing solid and simple processes, and taking customers into account at the time of decision making.

To monitor compliance with its mission, vision and values, the Company has an Ethics, Compliance & Corporate Governance Committee composed of two members of the Board of Directors and other officers. The roles and responsibilities of the Ethics, Compliance & Corporate Governance Committee are published on the Company's website.

Grupo Supervielle evolves continuously to adapt to a dynamic and ever-changing environment. It honors its history, enhances its identity, and embraces the necessary changes, always reinventing itself with people at the center.

Throughout this journey, Grupo Supervielle understood that dreams begin in the everyday, in every action that drives people to achieve their goals. For this reason, today Banco Supervielle S.A. has a new purpose: *"We support our customers in their daily lives with simple and agile financial experiences."*

Invetironline S.A.U., part of Grupo Supervielle's ecosystem, also has a newly defined purpose: *"To help all Argentine citizens protect their savings and boost their investments, through a simple, agile and secure platform."*

The Ethics, Compliance & Corporate Governance Committee assists the Board of Directors in defining the sustainability strategy and in the adoption and monitoring of best practices regarding environmental, social, and economic matters. Within this framework, it regularly reviews the commitments undertaken and Grupo Supervielle's sustainability policy.

Through the Ethics, Compliance & Corporate Governance Committee, the Board of Directors ensures due compliance with the Company's values through the adoption of internal policies that define standards of behavior applicable to all employees at the work place, which include, among other: (i) anti-corruption policy, (ii) conflict of interest policy and (iii) policy regarding the relationship between persons linked to the Company with authorities and officers of public or private entities related to the Company, including rules regarding gifts and hospitality. These policies are regularly communicated and updated, especially focusing on those positions with greater risk exposure.

2. The Board establishes the general Company strategy and approves the strategic plan developed by the management. In so doing, the Board takes into account environmental, social, and corporate governance factors. The Board uses key performance indicators to supervise its implementation, in furtherance of the best interests of the Company and its shareholders.

The Board of Directors complies with this duty.

The Board of Directors defines Grupo Supervielle's strategic objectives and communicates them to Senior Executives, for its implementation. Then, Senior Executives determine the scope and set the goals to the different business areas of the Company in order to achieve the personnel engagement and alignment.

The Board of Directors approves the annual budget taking into consideration the macroeconomic scenario, the different variables, business challenges and environmental, social and corporate governance factors. The Board of Directors performs a quarterly management control of its compliance. The Risk Committee, composed of at least two members of the Board of Directors and other Senior Executives, monitors social-environmental risk indicators. The Company regularly publishes a Sustainability Report pursuant to the guidelines of the International Integrated Reporting Framework of the IFRS Foundation, informing on the actual and potential impacts of decisions on the economy, the environment, people and human rights and reporting openly and transparently about financial and non-financial performance to all stakeholders. The report introduces international practices and criteria, prepared in accordance with the GRI 2021 Standards of the Global Reporting Initiative. In addition, metrics and criteria defined by the Sustainability Accounting Standards Board (SASB) for Commercial Banks are taken into account in order to strengthen management performance. The materiality analysis becomes a key process to identify the most critical topics for the business and stakeholders in economic, environmental, social and corporate governance issues, to develop action plans, objectives and strategies that promote sustainable development. The Sustainability Report, as a whole, shows indicators, measurements and follow-up data on: (i) economic factors (ethical and transparency standards; profitability and economic sustainability; commitment to customers; market positioning of our value proposition; generation of economic value in the environment; financial inclusion of disadvantaged groups); (ii) social factors (quality employment, education and training of people; diversity and equal opportunities; gender equality; anti-discrimination; management of labor and trade union relations; personnel health and safety management; good relations with the community; value chain management; assessment of human rights issues; development of products and services that provide social benefits, financial education, social investment in the community, Volunteering); and (iii) environmental factors (optimization of resources; waste management and reduction; credit assessment policies and procedures based on environmental and social criteria).

The budget takes into account Grupo Supervielle's own objectives and establishes specific objectives and metrics for each of its subsidiaries.

The aim of this follow-up is to understand business performance and introduce possible corrections to ensure that the objectives established in the annual budget are achieved. This process includes the position of each portfolio, a detailed breakdown of income, expenses, and other items for each of the companies of Grupo Supervielle and for Grupo Supervielle at consolidated level.

Such analysis is contained in a report that is submitted by the Senior Executives to the Board on a quarterly basis, and contains a consolidated summary of the conclusions for the period for Grupo Supervielle, and the key indicators and the general and specific situation of each subsidiary.

3. The Board supervises Management and sees that an adequate internal control system is developed, implemented, and maintained in line with clear reporting guidelines.

The Board complies with this duty.

Grupo Supervielle promotes an effective risk management framework based on the three lines of defense model. It is essential that all employees know their role, their specific duties, the risks involved in their activity and/or decisions and how to mitigate them. The three lines of defense model aims at defining the role of the organization's employees in identifying, managing and effectively facing business risks. This model identifies three key aspects: risk ownership, risk oversight and control, and independent risk assurance.

The three lines of defense model has the following functions:

First Line of Defense. It is made up of the business areas and operational areas. These areas are responsible for the correct implementation and compliance in daily operations, for identification and management of the risks inherent in their activities, and for the execution of the corresponding operational controls. They are also responsible for detecting, informing and managing any deviation, non-compliance or relevant event in a timely manner, as well as for defining and implementing the necessary action plans for its mitigation, in accordance with the established guidelines.

Second line of defense. It is in charge of overseeing effective risk management and control. It proposes policies in line with the best practices and risk appetite thresholds and performs regular monitoring. It is composed of the areas that carry out support tasks (Risks, Compliance COE, Cybersecurity COE, among other).

Third line of defense. It is in charge of assessing the efficiency of the first and second defense barriers of the organization. It performs independent assurance of risk quality and control. It is in charge of analyzing whether procedures and policies are adequate and complied with, whether risks are well assessed and whether the organization operates within the appetite parameters set by the Board. It is composed of the Internal Audit.

SEE DOCUMENT

4. The Board designs the corporate governance structures and practices, appoints the officer responsible for their implementation, monitors their effectiveness and suggests changes when required.

The Board complies with this duty.

The Corporate Governance Code of Grupo Supervielle sets forth the guidelines for performance for all the organization, particularly the Board and Senior Executives as regards fulfillment of the corporate object including the relationship with shareholders, investors, suppliers and stakeholders.

The Code stipulates the Company's corporate governance practices and standards of Grupo Supervielle, which are based on stringent standards of full disclosure, efficiency, control, ethics, investor protection, equal treatment among investors and corporate transparency. It is intended to create and preserve value for the entity, its shareholders, customers, employees and the public in general.

The Board is in charge of the creation, dissemination and update of the Corporate Governance Code.

The Corporate Governance Code is published on the Company's website.

The Board of Directors is assisted by the Ethics, Compliance & Corporate Governance Committee in the definition of guidelines, assessment of conduct risks, promoting good regulatory compliance practices and following up on and monitoring key policies, ensuring that operations of Grupo Supervielle are developed with responsibility, equity and in accordance with the highest standards of corporate governance.

Among other duties, the Ethics, Compliance & Corporate Governance Committee must: (i) prepare and submit to the consideration of the Board of Directors for its approval the Corporate Governance Code and the codes, policies and procedures related to ethics and compliance matters in line with international standards of ethics, compliance and corporate governance by Grupo Supervielle and its controlled companies; (ii) propose to the Board of Directors an agenda related to ethics and compliance matters; (iii) define policies and procedures related to ethics and compliance; (iv) promote, follow up and supervise compliance with the Corporate Governance Code and the codes, policies and procedures

related to ethics and compliance and report to the Board of Directors any deviation that may occur and make the recommendations deemed appropriate; (v) submit to the Board of Directors the Annual Report on compliance with the Corporate Governance Code; (vi) take cognizance of the rules issued by the Argentine Securities and Exchange Commission (*Comisión Nacional de Valores*) (hereinafter, the "CNV"), the Superintendence of Bodies Corporate (*Inspección General de Justicia*), and, in general, any other controlling agency and of the effects that the application of such rules may have on the corporate governance practices of Grupo Supervielle; (vii) make recommendations to the Board of Directors regarding the adoption of the provisions contained in CNV's RG 797/2019 regarding the Corporate Governance Code, that may apply; (viii) be informed of the recommendations of the Basel Committee and make recommendations to the Board of Directors for their gradual and progressive adoption; (ix) review the results of the inspections by regulatory agencies and take into account the comments of independent auditors related to Ethics, Compliance & Corporate Governance issues; (x) report the Board of Directors on corporate governance, ethics and compliance issues deemed relevant, as well as on incidents and complaints; (xi) propose to the Board of Directors possible changes to internal rules of Committees in order to improve the achievement of their objectives and the performance of their duties; (xii) propose to the Board of Directors policies and procedures for the assessment and self-assessment of the Board of Directors and its members and of the Board Committees; (xiii) define policies and guidelines associated with parties related to Grupo Supervielle; (xiv) regularly review the Code of Ethics and the Corporate Governance Codes in force, and (xv) exercise such other powers as are granted to the Committee by the Board of Directors.

The duties and responsibilities of the Ethics, Compliance & Corporate Governance Committee are published on the Company's website.

5. The members of the Board have sufficient time to perform their duties in a professional and efficient manner. The Board and its committees have clearly stated rules applicable to their operations and organization, which are communicated through the Company's website.

The Board complies with this duty.

The directors devote the necessary time and efforts to regularly follow up on the matters related to the Company's management. The Board of Directors is not against directors and statutory auditors performing similar duties in such capacities in other entities, provided that this does not interfere with the fulfilment of their duties in the Company's bodies. In that regard, the Board of Directors considers that the experience of its members is highly positive for the management of the Company. At the Annual Shareholders' Meeting, shareholders seek that the members elected for the Board of Directors are highly reputed and competent persons with national and international experience from various fields of the business and public sector, taking into account diversity. The powers and duties of the Directors are published on the Company's website.

The Board and the Board's Committees receive disaggregated data on matters that are submitted to their consideration with due anticipation to the holding of meetings, so that they can analyze said data thoroughly, to ensure a better preparation of meetings and an efficient decision-making process.

The Board may decide, if deemed convenient and necessary and/or legally applicable, to create Board committees, determine their composition, duties and scope, and approve their internal rules in line with the powers vested by the By-laws of Grupo Supervielle and the law. Currently, the Board has the following committees:

i. Audit Committee
ii. Ethics, Compliance & Corporate Governance Committee
iii. Risks Management Committee
iv. Nominations and Remuneration Committee
v. Cybersecurity Committee
vi. Disclosure Committee
vii. Committee for the Analysis of Operations with Related Parties

Each Committee has its own internal rules which are approved by the Board of Directors, to which they report on a regular basis. The Company informs the shareholders of the composition of each committee. The composition, duties and responsibilities of each committee are published on the Company`s website.

B) Chairman of the Board of Directors and Corporate Secretary

6. The Chairman of the Board of Directors is in charge of conducting the Board meetings, drafting the agenda, jointly with the other members, and ensuring that the directors receive with due anticipation the necessary materials to be adequately informed so as to have an efficient participation at meetings. Chairmen of the committees have the same responsibilities at their respective meetings.

The Board complies with this duty.

The President of the Company is in charge, among other duties, of ensuring the effective operation of the Board of Directors, securing the compliance with its procedures and governance rules, and organizing and coordinating the distribution of tasks among Board members. To perform these duties, they are assisted by the Secretary of the Board, whose responsibilities include coordinating Board meetings, distributing the agenda and the data to be considered by the Board at each meeting, and coordinating communication between the Board and Senior Executives to address any necessary inquiries regarding the Company's management matters. Furthermore, the Secretary ensures that the Board complies with the legal requirements for its operation, including the presence and maintenance of a quorum throughout the meetings. Among other duties, the Secretary of the Board: (i) coordinates the implementation of the annual self-assessment for Board members and its committees, reporting the results to the Chairman and the Board; (ii) prepares the minutes of the Board and Committee meetings; (iii) coordinates the organization of Shareholders' Meetings and drafts the corresponding minutes; (iv) assists in communication between shareholders, Board members, and Senior Executives; and (v) ensures that the performance of the Board and its Committees comply with the law and the Bylaws of Grupo Supervielle.

The Board's agenda allows the directors enough time to make an efficient decision-making process, based on high quality and thorough debates and discussion.

The chairpersons of the Board's Committees have the same responsibilities for their meetings and are assisted by a secretary of the Committee.

7. The Chairman of the Board of Directors monitors the adequate internal operation of the Board through the implementation of formal annual assessment processes.

The Board complies with this duty.

The implementation of the self-assessment helps improve the Board's performance, and regularly monitor its operation and efficiency, as well as the fulfillment of their duties. The self-assessment is a requirement applicable to companies listed on the Corporate Governance Panel of ByMA (of which the Company is a member) and a recommendation of the CNV and the New York Stock Exchange (NYSE) Listing Regulations. This entails controlling and ensuring the fulfillment of its duties, improve the Board's performance, planning and organization; it also involves adhering to the OECD and G20 Principles, as well as international best practices in corporate governance.

Notwithstanding the fact that the assessment of the Board of Directors' performance is the responsibility of the Ordinary Shareholders' Meeting in accordance with the provisions of the Companies Law (Law No. 19550), the Company's Board of Directors is assisted by the Nominations and Remuneration Committee and the Ethics, Compliance & Corporate Governance Committee. These Committees develop the criteria and guidelines for the Board's self-assessment process and review them annually.

The roles and responsibilities of the Nominations and Remuneration Committee and the Ethics, Compliance & Corporate Governance Committee are published on the Company's website.

8. The Chairman creates a positive and constructive work environment for all the members of the Board and ensures that they receive continuous training to be updated and prepared to perform their duties properly.

The Chairman complies with this duty.

The Chairman creates and implements a positive and constructive work environment, and promotes active participation and strategic debate by Board members.

The Board of Directors annually designs and implements a training program for directors and approves the training and development programs for senior executives, together with the Nominations and Remuneration Committee and the Human Resources area.

The training policies aim to establish the general guidelines to which the training plans will adhere based on business objectives, and are regularly reviewed to meet the organization's needs.

9. The Corporate Secretary assists the Chairman of the Board with the effective management of the Board and the communication between shareholders, Board members and senior executives.

The Board complies with this duty.

At present, a member of the Board of Directors acts as Secretary.

The mission of the Board's Secretary is to provide for the adequate development of the Board's Meetings and the Shareholders' Meetings, particularly to: (i) provide to the members of the Board and the shareholders any required information; (ii) supervise the adequate recordation of corporate documents; (iii) assist the Chairman of the Board in the preparation and compliance with the agenda for Board's meetings and the Shareholders' Meeting; (iv) distribute to the directors the relevant information in connection with the Board's meetings and the documents to be considered thereat; (v) distribute among the shareholders the relevant information in connection with the Shareholders' meetings and the documents to be considered thereat; (vi) keep adequate records of these Board meetings in the books of minutes; (vii) keep an adequate record of the work papers of the Board and of the presentations made by the executive officers of Grupo Supervielle and by independent advisors; (viii) coordinate the communication between the Board of Directors and Senior Executives to deal with consultations on Company management matters; and (ix) cooperate with the communication between shareholders, members of the Board of Directors and Senior Executives.

10. The Chairman of the Board ensures that all the members of the Board participate in the debate and approval of a succession plan of the Company's CEO.

The Board complies with this duty.

To that end the Board relies on the Nominations and Remuneration Committee. This Committee analyses the Human Resources Strategic Plan and submits it to the Board's consideration and approval. It also reviews the proposed nominations of CEO, senior and other executives. Besides, the Nominations and Remuneration Committee designs the succession plans, which are regularly reviewed by the Board. For the position of CEO the Company seeks candidates that meet the ethical standards set forth in the Company's Code of Ethics, have proven experience and technical proficiency for the role, and also a business vision in line with the Company's highest standards and objectives.

In this regard, the CEO has, among other, these five main responsibilities: (i) create value for shareholders by monitoring the business units, (ii) innovate in the provision of financial services, (iii) ensure that the Company provides high quality services at competitive costs, (iv) leverage key resources to support the business units and (v) plan and carry out acquisitions and alliances that are aligned with the corporate strategy.

In addition, the CEO of Grupo Supervielle works in coordination with the CEOs of Company subsidiaries directly reporting to him to consolidate and boost the Company's growth.

The Human Resources area deploys an annual talent mapping process to identify prospects to take over the roles of Senior Executives and CEO. During the year, through each leader, it designs Individual Development Plans for these high-potential key talents to accelerate their growth, ensuring they are prepared to take on strategic responsibilities when succession opportunities arise.

C) Board Composition, Nomination and Succession

11. Pursuant to the applicable criteria of the Argentine Securities and Exchange Commission, there must be at least two independent directors in the Board.

The Board complies with this duty.

The Company's Board of Directors is made up of six regular members and two alternate members, two of whom are independent directors, in compliance with the regulations of the CNV.

The independent directors are Gabriel Alberto Coqueugniot, Civil Engineer, DNI [ID] No. 11.576.018 and Eduardo Pablo Braun, Industrial Engineer, DNI [ID] No. 16.730.322.

12. The Company has a Nominations Committee made up of at least three (3) members and chaired by an independent director. If the Chairman of the Board presides over the Nominations Committee, they must not participate in the appointment of their own successor.

The Board complies with this duty.

The Company has a Nominations and Remuneration Committee made up of three non-executive directors. At present, it is chaired by Eduardo Pablo Braun, in his capacity as independent director.

While the Shareholders' Meeting appoints the members of the Board of Directors, the Board provides a non-binding opinion on the profile of candidates to the Board. The Board of Directors ensures that decisions regarding the nomination and selection of its members are made objectively and without any personal attachments or biases toward members of management or their future colleagues on the Board.

13. The Board, through its Nominations Committee, prepares a succession plan for its members that is used as a guide for the preselection process of candidates to fill vacancies, and takes into account the non-binding recommendations of its members, the CEO and the shareholders.

The Board complies with this duty.

In line with the provisions of its internal rules, the Nominations and Remuneration Committee of Grupo Supervielle assists the Board in the appointment of directors and Senior Executives and prepares their succession plan.

The Company has in place a Diversity, Equity, and Inclusion ('DEI') strategy based on four pillars: Gender Equality, Disability, Psychological Safety, and Equal Opportunities. Within this framework, the Company undertakes to promote a diverse and inclusive environment, with balanced representation of men and women, equitable recruitment practices, merit-based recognition, and a safe and friendly atmosphere, free from violence, where there is respect and proper treatment of third parties.

SEE DOCUMENT

The Company promotes a culture of equal opportunities, eliminating any form of discrimination and inequity based on age, gender, gender identity, disability, race, ethnicity, nationality, religion, or sexual orientation. In this context, specific strategies and action plans are developed to identify and ensure the removal of obstacles that women may encounter regarding hiring, participation, promotion, remuneration, and recognition within the Company.

The Company's Board of Directors currently includes one female director among its members, in line with the requirement of ByMA's Corporate Governance Panel that the management body be composed of individuals of both genders.

Grupo Supervielle's By-laws provides that the shareholders' meeting may appoint an equal or lesser number of alternate directors, who hold office for the same term as directors, in case of vacancies for any reason, following the order in which they were elected.

The Company promotes the review and constant improvement of the selection processes for executive and Senior Executive positions at all stages in order to ensure equal opportunities for women.

The main factor for the Nominations and Remuneration Committee to determine possible successors in executive and Senior Executive positions is the experience and ability of the candidates, seeking to improve the ratio between men and women, through an improvement of career conditions that enable a larger number of women to be eligible for the positions in question.

The powers and duties of each of the members of the Board of Directors are published on the Company's website.

14. The Board implements an induction program for newly appointed members

The Board complies with this duty.

The Nominations and Remuneration Committee of Grupo Supervielle, by delegation of the Board, coordinates the induction process for the newly appointed members of the Board and Senior Executives.

The Chairman of the Nominations and Remuneration Committee is in charge of the induction of new directors by providing relevant accounting and financial information, business projections, current year objectives and strategic vision of the Company. The Chairman of the Nominations and Remuneration Committee is also in charge of coordinating interviews with senior executives and other directors, and of delivering all relevant documentation and information for their active participation at Board meetings.

The Company has an onboarding process for directors, aimed at facilitating a rapid approach to corporate matters relevant to their role. This process includes dedicated support during the first three months and the coordination of a comprehensive agenda with the Company's key executives and also visits to provide direct contact with the business and its customers.

The Human Resources department designs and implements an annual training plan for Senior Executives, with specialized training activities for controlled entities. All executives across our companies participate in training programs covering economic, environmental, and social topics, as well as anti-money laundering and compliance.

D) Remuneration

15. The Company has a Remuneration Committee made up of at least three (3) members, who are independent or non-executive directors.

The Board complies with this duty.

The Company's Nominations and Remuneration Committee is made up of three non-executive Directors. At present this committee is chaired by Eduardo Pablo Braun, in his capacity as independent director.

16. The Board, through the Remuneration Committee, sets forth a remuneration policy for the CEO and the members of the Board of Directors.

The Board complies with this duty.

Pursuant to the provisions of its internal rules, the Nominations and Remuneration Committee is in charge of assisting the Board in the preparation of principles, parameters and guidelines related to the remuneration policies applicable to Board members, Senior Executives and the staff in general, including fee schemes, fixed and variable wages and incentive plans, retirement plans and related benefits, as the case may be, in line with applicable regulatory provisions.

In addition, the Nominations and Remuneration Committee is in charge of the yearly assessment of the economic incentives scheme for Senior Executives, which may be conducted by an independent firm.

The Committee works jointly with the Risk Committee in the assessment of incentives to the staff, generated by the economic incentives scheme, ensuring that said incentives are consistent with the Company's strategy and objectives.

E) Control Environment

17. The Board determines the Company's risk appetite and monitors and ensures the existence of a risk management system that identifies, assesses, decides the course of action and monitors the risks to which the Company is exposed, including, among other, the environmental and social risks and those associated with its business in the short and long term.

The Board complies with this duty.

Within its corporate governance structure, the Board of Grupo Supervielle has a Risk Committee which is in charge of: (i) dealing at institutional level with strategies and policies applicable to the management of credit risk, market risk, interest rate risk, liquidity risk, operational risk, and any other risks that may affect the Company and its subsidiaries pursuant to applicable regulations and the best market practices, and verifying that they are adequately implemented and complied with; (ii) submitting to the Board's approval documents related to the risk management strategies and policies, which are reviewed on a yearly basis to ensure their applicability; (iii) defining risk appetite and risk tolerance levels of Grupo Supervielle at consolidated level and the global risk profile, which must be approved by the Board; (iv) approving the risk management threshold and limit structure and becoming acquainted with the evolution of the respective indicators; (v) regularly monitoring the different risks to which the Company is exposed and the application of strategies and policies defined for the management of said risks; (vi) evaluating the capital adequacy vis-a-vis the risk profile of Grupo Supervielle, and analyzing the Annual Capital Self-Assessment Report prior to the approval by the Board; (vii) defining the policy and methodological framework for stress tests within risk management and approving scenarios that enable the carrying out of individual and comprehensive stress tests, evaluating results and making recommendations on applicable contingency plans; (viii) designing efficient information channels and systems to keep the Board duly informed on risk management; and (ix) approving the methodological framework and developments applicable to the quantitative models used to manage the different risks and models for calculation of the economic capital for every risk, among other.

The Risk Committee holds monthly meetings, and the minutes of these meetings are submitted to the Company's Board's consideration.

In Grupo Supervielle, compliance with environmental and social regulations is a key element of its lending policy, in line with its commitment to integrity and accountability commitment to the community and the shareholders. With this vision, the Company systematically adds environmental protection and social responsibility criteria for credit evaluation, based on the principles of the ARAS Methodology, the Ecuador Principles and the International Finance Corporation (IFC) standards, consolidating a comprehensive approach that encompasses both an internal and external cultural change in the relationship with customers and investors. This policy seeks to achieve the following objectives:

- → Reduce exposure to environmental and social risks from customers' activities by establishing a lending policy that implements an analysis of the environmental and social impact of the companies and investment projects financed.
- → Include social-environmental risks within the risk policy established by the Board of Directors.
- → Reduce and control exposure to climate risks, identifying physical and transition risks.
- → Offer financing based on sustainability criteria.
- → Disseminate best practices and environmental and social awareness among employees and customers.

Within this framework, Grupo Supervielle as a financial institution is committed to the reduction and mitigation of negative impacts on ecosystems and communities, granting loans only to those companies and projects that can prove an adequate management of their social or environmental impacts or mitigation plans, in areas such as:

- → Biodiversity protection
- → Use of renewable resources
- → Waste management
- → Human health protection; and
- → Population displacement.

As part of this approach, the Company adapted its Environmental and Social Risk Policy to industry best practices. In the management of the credit portfolio, activities are classified according to their inherent risk in terms of social, environmental or climate risks, and undergo a specific analysis to identify high impact risks and their mitigation mechanisms. In this line, Grupo Supervielle has a defined tolerance threshold applicable to all its financing portfolio of up to 5% for high residual risks. Also, as part of the update of the above mentioned policy, the Company included a climate risk management analysis.

The duties and responsibilities of the Risk Committee are published on the Company's website.

18. The Board monitors and reviews the effectiveness of independent internal audits and provides the resources required for the implementation of a risk-based annual audit plan, and provides for a direct reporting line to the Audit Committee.

The Board complies with this duty.

Grupo Supervielle has an Audit Committee made up of 3 directors, 2 of whom are independent, in compliance with the criteria established by the CNV. (See practice 20).

This body is mainly in charge of assisting the Board in the supervision of financial statements and of verifying the enforcement of policies, procedures, proceedings and rules of the Company and its subsidiaries.

As regards supervision of internal controls, the Audit Committee complies with the duties described in Practice 20.

The Committee holds monthly meetings and the minutes of these meetings are submitted to the consideration of the Company's Board.

The Company has a Chief Audit Executive directly reporting to the Board, with the resources, time and knowledge to build an efficient third line of defense behind the first and second lines of defense. To that end it reports directly to the Audit Committee and has human and budgetary resources in line with the size of the Company and its subsidiaries and the complexity of its business. The Internal Audit operates according to an annual risk plan approved by the Audit Committee, which is the body in charge of supervising its compliance.

19. The internal auditor or the members of the internal audit area are independent and highly qualified.

This duty is complied with.

The Chief Audit Executive is part of the organizational structure of the Company, and reports to the Board.

The Chief Audit Executive is an independent officer in charge of assessing the different areas and activities of the Company and of reporting on its adequate operation and of promoting, through recommendations, any timely improvements for protection of property, optimization of available resources and compliance with laws, rules and regulations.

The Board and the Audit Committee are directly in charge of ensuring the independence of Internal Audit area activities. To ensure its independence and objectivity, internal auditors must be free of interferences regarding audit selection, scope, procedures to be carried out, frequency, schedule and content of reports. In such framework, the Audit Committee has unrestricted access to all senior executives of the Company and to all information and documents deemed necessary for the fulfillment of their duties.

Moreover, Internal auditors have no responsibility or authority over the activities audited by them nor over the employees working on them. Therefore, internal auditors cannot exert internal controls, or develop procedures, or implement systems, or prepare records, or participate in other activities that may affect their opinion. Each business unit is responsible for their own control.

In the performance of their duties, internal auditors must show the highest level of professional objectivity during collection, evaluation and communication of information on the matter under review, and must take care not to be unduly influenced by third party opinions or by their own interests at the time of issuing their opinion. Any circumstance that might compromise the independence or objectivity of internal auditors must be communicated to their immediate superiors, who will take such actions as are necessary for the case.

The internal audit department has a dedicated budget which is approved on an annual basis based on the Company's size and complexity.

The members of the Internal Audit area and of the Audit Committee receive regular training to acquire the necessary knowledge to properly comply with their duties.

20. The Board has an Audit Committee that acts based on rules. The majority of its members and its Chairman are independent directors. The CEO is not a member. The majority of its members have professional expertise in finance and accounting.

This duty is complied with.

The Company has an Audit Committee made up of three directors, two of whom (including the Chairman of the Committee) are independent in accordance with the rules established by the CNV, although all of them (3) comply with the independence rules of the US Securities and Exchange Commission (SEC) applicable to the Company because it is listed on the NYSE.

All directors that make up the Audit Committee have expertise in management of large companies, finance, financial institutions and/or in accounting and auditing matters pursuant to Section 407 of the Sarbanes-Oxley Law (USA). One of its members was appointed by the Board of Directors as a "financial expert" as set forth in said provision.

At its first meeting following the Board of Directors' meeting in which they were appointed, the Board appoints the Chairman and the members of said Committee. In the event of tie in the voting on matters submitted to the Committee's consideration, the Chairman shall have a casting vote. The Audit Committee's decisions are recorded in a special corporate book and must be signed by all Committee members present at the meeting. According to Section 17, Chapter III, Title II of the CNV Rules, the Audit Committee must hold at least one meeting every three months.

The Audit Committee acts based on its internal rules, which set its responsibilities, duties, and primary operating rules. The Committee's Rules outline the responsibilities, duties, and functions assigned to it by applicable legal and regulatory provisions, taking into account its status as both a local issuer and a foreign issuer in the United States.

The Audit Committee performs the following duties and tasks:

- Monitors the sufficiency, adequacy and effectiveness of internal control systems to ensure the reasonableness, reliability, sufficiency and clarity of the financial statements and financial information of the Company and consolidated financial statements and information of the Company and its subsidiaries; takes cognizance of complaints about accounting, internal controls over financial reporting and auditing matters filed through the applicable mechanisms.

- Provides full disclosure to the market of the transactions where a conflict of interest is likely to exist with members of the Issuer's various corporate bodies or controlling shareholders;

- Provides an opinion on the Board's proposal for the appointment of independent auditors, ensures their independence, analyses the different services they provide, reviews their plans and assesses their performance, and renders an opinion thereon when the Company issues its financial statements;

- Ensures that the Code of Ethics and Internal Codes of Conduct comply with the rules and regulations in force;

- Takes cognizance of internal audit policies to ensure that they are complete and up to date and approves them for submission to the Board of Directors for consideration and approval;

- Takes cognizance of Grupo Supervielle's financial, reputational, legal and operational risks, and supervises compliance with the policies designed to mitigate them;

- Advises on the reasonableness of directors' and officers' fees and stock option plans proposed by the Board of Directors;

- Issues a reasoned opinion on related party transactions in such events as established by Section 110 and companion provisions of Law No. 26832 or any other provisions superseding or regulating it. This opinion shall be reported to the CNV and posted in other applicable sites. The Audit Committee may issue a generic opinion limited to an effective term not to exceed 1 (one) year or to the beginning of a new fiscal year or to predetermined economic conditions;

- Verifies compliance with any applicable rules of conduct;

- Oversees the maintenance of adequate internal controls by each of Grupo Supervielle's subsidiaries to minimize risk by consolidating the best practices with respect to each of the businesses;

- Issues an opinion, which must be disclosed to the public, on compliance with legal requirements and on the reasonableness of the conditions for the issuance of shares or securities convertible into shares, in cases of capital increase with exclusion or limitation of pre-emptive rights;

- Issues a report prior to any resolution of the Board of Directors to repurchase shares in the Company;

- Ensures and evaluates the performance of the Group's Internal Audit by establishing its human and budgetary resources and approving the Annual Audit Plan as well as any additional ad-hoc audits.

- Monitors, when deemed appropriate, the degree of compliance with the approved work plan and provides an opinion during the presentation and publication of the annual financial statements, while also ensuring that the recommendations contained in the respective reports are implemented.

- At least once a year and upon the presentation of the Company's annual balance sheet, issues a report to the Board and shareholders on its performance and its results; and

- Performs all tasks set out in its rules, the Company's by-laws, laws and regulations.

In addition, the Audit Committee is required to prepare an annual work plan and submit it to the Board of Directors and the Statutory Audit Committee. If so required by the Audit Committee, directors, members of the statutory audit committee and independent auditors must attend the meetings of, fully cooperate with, and provide information to, the Audit Committee.

The Annual Performance Report issued by the Committee when the Company publishes its financial statements describes the tasks performed in compliance with the Committee's internal rules and its annual Performance Plan. The Committee's performance reports can be found on the CNV website (Minutes of Meetings of the Audit Committee).

The Audit Committee may engage experts and advisors to assist them in their tasks and has full access to the information and documentation deemed necessary.

The Chief Executive Officer is not a member of the Audit Committee.

The rules of the Audit Committee are published on the Company's website.

21. The Board, with the opinion of the Audit Committee, approves the selection and monitoring policy of independent auditors, which determines the indicators to be taken into account for making a recommendation to the shareholders' meetings regarding the replacement or not of the independent auditor.

The Board of Directors complies with this duty.

The Audit Committee's internal rules establish that the Committee's responsibilities include: analyzing and evaluating the performance of independent auditors, analyzing and reviewing the external audit planning, issuing an opinion on this matter when the annual financial statements are presented and published, and ensuring their independence.

Every year, the Committee issues its Performance Report, which describes the tasks performed providing grounds for its conclusions on the independent audit and giving an opinion on its planning and performance.

The Committee is also responsible for issuing an opinion on proposals made by the Board of Directors on the appointment of independent auditors.

The opinion should contain at least:

- → An assessment of the background considered.
- → The reasons for continuity or replacement of the auditor.
- → In the event of removal or appointment of a new independent auditor, a detailed account of any discrepancies that may have existed with regard to the Company's financial statements.

In order to issue the aforementioned opinion, the Audit Committee takes into account the grounds described in the Performance Report in relation to the assessment of independent auditors.

The Annual Management Reports of the Committee and the opinions issued by the Committee regarding the Board of Directors' proposal for the appointment of the independent auditors are published on the CNV website, under the Audit Committee Minutes section.

The Shareholders' Meeting considers the appointment of the independent auditors who are to issue their report on the financial statements for the relevant fiscal year and determines their professional fees.

F) Ethics, Integrity and Compliance

22. The Board approves a Code of Ethics and Conduct that embodies the ethical and integrity values and principles and the Company's culture. The Code of Ethics and Conduct is communicated and applies to all directors, officers and employees of the Company.

The Board complies with this duty.

The Company has in place a Code of Ethics approved by the Board of Directors, based on a set of core values that distinguish and define it, and which must be observed by its members in their day-to-day actions with customers, suppliers, employees, and regulatory agencies.

This Code is applicable to all employees of the Company and its subsidiaries, including all its dependants, temporary hires, or those under trial period, members of the Board, independent advisors, suppliers and any third parties who, by reason of their relationship with the Company, may affect the reputation of the Company or any of its subsidiaries.

Employees are required to have: (i) leadership to be a referent in the market; (ii) innovation to challenge limits in search of new solutions for customers; (iii) commitment to provide sustainable solutions to demands from customers and stakeholders; (iv) respect for others, listening and understanding customer needs and fostering constructive personal and business relationships; (v) efficiency to add value and provide quick and quality responses using available resources in a responsible and sustainable manner; and (vi) simplicity to make life easier for customers, valuing their time, implementing solid and simple processes, and taking customers into account at the time of decision making.

In addition, the Code of Ethics sets forth a framework of ethics and transparency for building long lasting and trust-based relationships with stakeholders, and for promoting a culture of integrity and compliance with regulations and best practices to promote development in a sustainable and competitive commercial context. Its principles include: (i) the promotion of equal opportunities and non-discrimination; (ii) the provision of a safe and healthy work environment; (iii) the promotion of respectful, honest and committed relations with stakeholders; (iv) fair treatment among employees and towards customers, suppliers and the community in general, and (v) transparency and respect regarding arrangements made with customers so as to provide a quality service.

The Code of Ethics also sets guidelines for specific situations, such as: (i) non-disclosure of customer and proprietary information and prohibition to use said information to obtain a personal benefit; (ii) conduct in case of conflicts of interest; (iii) a policy for corporate gifts and hospitality; (iv) friendly relationship with government officers, customers, suppliers, competitors and the Company and provision of agile and quality services; (v) compliance with applicable regulations and policies; (vi) anti-money laundering and terrorist financing and guidelines (vii) conduct for the hiring employees.

The Code of Ethics is published on the Company's website.

The Company makes available to all its employees, customers and suppliers an Ethics Line, which is outsourced. It is our main channel to report irregular actions incompatible with our corporate values and which guarantees confidentiality and a transparent and efficient management of each case. Any type of retaliation or negative consequence to the employees who make such reports is prohibited.

Telephone No.
0800-777-7813

Website
https://eticagruposupervielle.lineaseticas.com/

Username
Supervielle

Password
supervielle

All reports are received and investigated through appropriate channels, and relevant corrective measures and/or penalties are applied. No reports were received during the year related to audit matters or financial statements.

At Grupo Supervielle, we reaffirm our commitment to detecting and preventing irregular actions, fostering a culture based on respect, dignity, and integrity and transparency in all relationships. This year, we have undertaken various disciplinary actions, including coaching processes, warnings, suspensions, and terminations, ensuring adherence to our values and ethical principles.

23. The Board establishes and regularly reviews an Ethics and Integrity Program, based on risks, size and economic capacity of the Company. Senior executives openly support the plan, and appoint an internal executive to develop, coordinate, supervise and regularly assess the program's efficiency. The program provides for: (i) regular training to directors, managers and employees on topics related to ethics, integrity and compliance; (ii) internal channels to report irregular actions, open to third parties and adequately communicated; (iii) a protection policy to prevent retaliation to employees who report complaints; and an internal investigation system that respects the rights of the investigated parties and imposes effective penalties for the violation of the Code of Ethics and Conduct; (iv) integrity policies in bidding processes; (v) mechanisms for regular risk analysis, monitoring of third parties or business partners track record (including due diligence to verify any irregular actions, misconducts or the existence of vulnerabilities during mergers and acquisitions), including suppliers, distributors, service providers, agents and brokers.

The Board complies with this duty.

The Company is committed to the implementation of a culture of integrity that promotes strict compliance with laws, regulations, internal codes and best practices applicable to the industry. Grupo Supervielle requires that its employees act with honesty and transparency in their relationship with the Public Administration so as to prevent any act that could be construed as bribery, influence peddling or any form of corruption, and establishes zero tolerance towards this kind of behavior.

To that end, the Company has implemented an Integrity Program for the Prevention of Corrupt Practices which consists of a set of actions, mechanisms and internal procedures for promotion of integrity, supervision and control, aimed at preventing, detecting and fixing irregular actions and preventing punishable conducts pursuant to the aforementioned rules. It is made up as follows:

(i) Integrity Policies to prevent crimes and improper conducts: a set of policies and procedures applicable to all directors, managers and employees that guide the performance of their tasks so as to prevent crimes. Said internal rules are embodied in the Code of Ethics: Gifts and Hospitality Policy and the Donation Policy.

(ii) Guidelines of conduct with third parties: in the relationship with public agencies, transparency and accountability are key elements to promote integrity and prevention of corrupt practices. This is why the Integrity Program sets specific rules and procedures to prevent crimes in bidding processes, in administrative contracts or in any other interaction with the public administration. In turn, prior to the hiring of services from third parties to act on behalf of the Company, the business area carries out a due diligence so as to become acquainted with its intermediaries and prevent possible improper conducts by those acting on its behalf.

(iii) Training: The Company implements an ongoing anti-corruption training program for directors, managers and employees. The program is implemented through the Compliance Officer in coordination with the Human Resources area, and attendance is mandatory for all employees.

(iv) Internal Investigations and Ethics Line: The Internal Audit department may carry out internal investigations on a specific issue or report. In those cases, certain records, books and accounts may be audited or investigated so as to prevent and detect violations of anti-corruption laws and procedures, and to ensure compliance with this Program and other internal policies and procedures. All employees must fully cooperate if so required. The Ethics Line is available to all employees or suppliers of the Company to report any alleged violation of that policy. That report gives rise to an internal investigation that must guarantee the rights of the investigated parties, and results in the imposition of applicable penalties. Retaliation against employees filing any such reports in good faith is forbidden; the right to defense of the reported party is guaranteed. Besides, internal investigations regarding alleged fraudulent acts are conducted by the Chief Risk Officer through a special unit to address these cases.

With this vision, the program introduces various mechanisms and procedures, such as integrity policies that prevent criminal offenses and improper conduct; guidelines for interactions with third parties, which help prevent illegal activities in dealings with the public sector (including bidding processes); and the Guidelines for Interacting with Public Officers and Prevention of Corrupt Practices, aimed at preventing, detecting, and addressing irregular actions as outlined in Law No. 27401 on corporate criminal liability.

The Board of Directors is in charge of reviewing and modifying the Integrity Program for the Prevention of Corrupt Practices, with the recommendation of the Ethics, Compliance & Corporate Governance Committee.

The Compliance department is in charge of the construction, control and supervision of the policy and is responsible for ensuring its effective compliance. It carries out the regular risk analysis required for the adaptation of the Integrity Program for the Prevention of Corrupt Practices, as well as the continuous monitoring and evaluation of its effectiveness. The Compliance department is internally responsible for the development, coordination, and supervision of the Integrity Program.

24. The Board ensures the existence of formal mechanisms to prevent and deal with conflicts of interest. In the case of transactions with related parties, the Board approves a policy that sets forth the role of each corporate body and defines how to identify, manage and disclose transactions that are harmful for the Company or for certain investors only.

The Board of Directors complies with this duty.

The Conflict of Interest Policy supplements laws, rules and regulations on securities related to disclosure and negotiation, and to policies and procedures established in other corporate governance documents of the Company. In particular, the Rules of the Audit Committee and the Code of Ethics provide additional information regarding the procedures to review disclosure, conduct and preparation of reports on non-compliance.

The Policy is published in the Company's website.

It applies to the Company and its subsidiaries, and is aimed to all members of the Board, the Statutory Audit Committee, Senior Executives and employees regardless of their employment terms.

The Policy sets forth the obligation of reporting parties to report those facts that might give rise to a conflict of interest as soon as possible to their immediate superior and to the Compliance department so that they are discharged from such position that creates the conflict of interest.

Besides, if an employee is also a shareholder, manager, director or senior executive of a competitor or supplier of goods and services of the Company, they must promptly report this fact to the Compliance department, who shall evaluate the situation jointly with the Audit Committee. Executives, managers, professionals and technicians carrying out activities not related to the Company must reveal all the data related to that fact to the Compliance department. Current or potential conflicts of interest involving controlling shareholders, the Board members, the Statutory Audit Committee members and the Senior Executives must be reported to the Chairman of the Board, the Chairman of the Audit Committee and the Chairman of the Ethics, Compliance & Corporate Governance Committee.

The Policy sets forth that those persons that fail to avoid or report conflicts of interest affecting or likely to affect them will be liable for resulting direct and indirect damages caused by them to the Company and shall be subject to penalties pursuant to applicable laws and the contracts in force.

Besides, the Company's Board approved and applies a Policy of Operations with Related Parties, Connected Counterparties and Related Persons that regulates the conditions for the approval of operations with related parties, pursuant to the provisions of the CNV, as applicable, and the rules of the SEC.

The aforementioned Policy is intended to ensure that said transactions be carried out with transparency, fairness and objectivity, under terms and conditions in line with applicable laws, be clearly reported in financial statements, and be in line with best corporate governance practices.

Besides, the Company has a Committee for the Analysis of Operations with Related Parties, Connected Counterparties and Related Persons, which is governed by internal rules and has consultancy and supervision powers to apply the corresponding Policy and ensure the transparency of these transactions and that they are carried out pursuant to the conditions set forth in applicable regulations.

G) Shareholders and Stakeholders

25. Financial and non-financial information is disclosed on the Company's website, which may be equally accessed by all investors. The website has a special area for consideration of investor inquiries.

The Board complies with this duty.

The Company's website www.gruposupervielle.com is a public website and is updated on a regular basis with relevant corporate information, such as:

- **Institutional information**: includes the history of the Company, a description of its business, the composition of the leadership team and the recognitions and awards obtained.

- **Commitment**: describes the Company's purpose and general strategy. This section also sets out the ESG (environmental, social and corporate governance) strategy, defines the materiality matrix and includes the Sustainability Reports prepared to date. With regard to Corporate Governance, Grupo Supervielle's Bylaws is made available, as well as the composition and bios of the members of the Board of Directors (including their roles and responsibilities that are critical for effective supervision of the Company and its related companies), information on sustainability, the shareholding structure of the Company, the Corporate Governance Code, the main corporate policies, the duties of the Board of Directors' committees and the strategies and policies for risk management. This section also describes our culture in terms of diversity and inclusion, work methodologies, training, internal communication and volunteering.

  The Integrated Sustainability report and related information are published on the Company's website.

- **Investors**: provides information on share performance, shareholding structure, financial information including quarterly results, results and annual reports and 20-F form, among other reports, regulatory filings with the CNV and the SEC, schedule of corporate events, presentations and other developments.

- **Developments and investor education**: information of interest is presented, and educational tools are available for investor convenience.

The Company consistently promotes ongoing engagement with investors. In order to reflect the Company's intrinsic value, the Board of Directors has expressly established an active investor relations policy.

To achieve this objective, the Company seeks to provide accurate, reliable, and consistent information. To that end, various initiatives are undertaken to foster clear and fluid communication with investors. In its engagement with shareholders, the Company's teams adhere to the same principles defined for all stakeholders: (i) ease of access; (ii) timely response to legitimate concerns; (iii) transparency regarding commitments undertaken; and (iv) disclosure of relevant information.

In addition, the Company reports on a quarterly basis on its performance results to the Shareholders in general, corporate bodies and the control authority.

The Company's website has a direct line for contacting the Investors Relations department and the members of the team through the following e-mail: IR-GrupoSupervielle@gruposupervielle.com.ar.

In addition, for inquiries related to sustainability matters, the primary contact email address is: sustentabilidad@supervielle.com.ar

26. The Board must ensure that there is a procedure in place for identification and classification of, and a communication channel for, stakeholders.

The Board complies with this duty.

During the reported year, the Company issued the 2025 integrated Sustainability Report, which includes data and indicators of the Company and its subsidiaries and provides a procedure for identification and classification of stakeholders that is included in the stakeholders Engagement Plan.

Commitment to a wide range of stakeholders enables the Company to clearly identify who they are and classify them according to their level of influence, impact, risk, size, closeness, among other.

The aim is to have a better understanding of the social and environmental impacts of commercial activities, including the indirect impacts derived from projects and businesses that are financed. This has an effect on risk mitigation, crisis anticipation, and eventually, provides tools to solve them efficiently.

Considering the scale of their operations and diversity of stakeholders, the Company adopts a decentralized engagement approach. This means that different Company teams must interact regularly with their stakeholders in matters of mutual interest to explore possible associations and seek opportunities to create value.

As to the engagement with their stakeholders, the Company's teams follow the principles of ease of accessibility, timely response to legitimate concerns, transparency in the commitments assumed and disclosure of relevant information.

To identify their stakeholders, the relevant teams use the interaction and business impact criteria, classify their profiles and design adequate communication channels for each of them. Said communication channels must enable reception, analysis, and timely response to inquiries, and are additional to the public information that stakeholders may obtain through the Company's website.

In the 2025 Sustainability Report, the Company identifies its stakeholders and the means of communication to ensure their adequate attention. Prepared in accordance with the guidelines of the International Integrated Reporting Framework, pursuant the IFRS Foundation, the report accounts for the actual and potential impacts of decisions on the economy, the environment, people and human right, and openly and transparently reports on the financial and non-financial performance to all stakeholders. It incorporates international criteria and practices developed in accordance with the GRI 2021 Standards of the Global Reporting Initiative. The report also takes into account metrics and criteria defined by the Sustainability Accounting Standards Board (SASB).

27. Prior to the holding of Shareholders' Meetings, the Board delivers to the shareholders a "provisional information package" so that they – through a formal communication channel- can make non-binding comments and issue opinions dissenting with the recommendations made by the Board. At the time of delivery of the final package, the Board must expressly issue an opinion on the comments received, as deemed necessary.

The Board complies with this duty.

The Board makes recommendations as regards voting and/or informs shareholders of any proposed motions prior to the holding of Shareholders' Meetings.

To that end, the Disclosure Committee prepares a document with voting recommendations and motion proposals for information to shareholders prior to the holding of ordinary Shareholders' Meeting.

Said document is approved by the Board and published as a relevant fact in the Financial Information Highway ("AIF") of the CNV and as a relevant filing in the SEC and in the Company's website.

This information is disclosed to all shareholders at the same time, respecting the principle of symmetric information, and provides disaggregated full information on each item of the agenda as required by the rules in force.

The Company has in place a procedure for holding of Shareholders' meetings as per CNV Rules, ensuring that Shareholders' meetings are held in safe and transparent conditions, guaranteeing respect, equal treatment and free accessibility for all participants, and that the documents to be submitted for consideration of the Shareholders are made available to them within the legally established term.

Although there are yet no plans regarding a formal communication channel to receive non-binding comments and issue opinions dissenting with the Board recommendations, the Company has adequate means (website and contact data) which may be used to channel any said comments and opinions through the Investor Relations department. Comments received and the corresponding answers must be disclosed to all shareholders through publication as a relevant fact in the AIF and as a relevant filing in the SEC and in the Company's website.

28. According to the Company's by-laws, shareholders may receive information packages for Shareholders' Meetings through virtual means and participate in said meetings through electronic communication means enabling the simultaneous transmission of sound, images and words, thus ensuring the principle of equal treatment of participants.

The Board complies with this duty.

Grupo Supervielle's Bylaws provides for the holding of remote virtual meetings, in accordance with the requirements of applicable regulations. Thus, shareholders may, prior to the holding of Shareholders' Meetings, receive information packages online, in printed form and through other physical channels that are made available.

29. The Dividend Distribution Policy is in line with the strategy and clearly sets forth the criteria, frequency and terms for any dividend distribution.

The Board complies with this duty.

Grupo Supervielle adopted a specific policy including the guidelines for distribution of dividends, which are declared and paid provided funds are legally available, and as determined by the shareholders at the General Shareholders` Meeting.

Prior to the holding of the General Shareholders' Meeting, the Board makes a recommendation to shareholders regarding dividend distribution and payment, taking into account several factors, including without limitation, operating results, cash flows, financial condition, capital levels, legal requirements, contractual and regulatory requirements, investment and acquisition opportunities, in line with the Company-defined strategy.

As a general rule, the Board of Directors makes recommendations in favor of an efficient use of capital i.e. the reinvestment of profits where there are organic or inorganic investment opportunities, or the distribution of dividends where there is excess capital.

In accordance with the Companies Law, the CNV Rules, its supplementary and amending rules, and the Bylaws of Grupo Supervielle, at the end of each fiscal year the liquid and realized profits are allocated as follows: (i) 5% until reaching 20% of the subscribed capital to the statutory reserve fund, (ii) to the remuneration of the Board of Directors and the Statutory Audit Committee, (iii) to the payment of dividends on preferred shares, giving priority to unpaid cumulative dividends and (iv) the balance, in whole or in part, to additional participation of preferred shares and dividends on common shares or to optional or contingency reserve fund or to a new account or as otherwise determined by the General Shareholders' Meeting.

In accordance with the CNV Rules, cash dividends must be paid to shareholders within 30 calendar days after approval of their distribution by shareholders' meeting. In the case of payment of stock dividends, or joint payment of stock and cash dividends, the shares and cash must be made available to shareholders within three months after the date of the notice of authorization of the public offer for the shares to be distributed.

Dividends are distributed pro rata according to the number of shares held by each holder. The shareholders' right to claim payment of dividends lapses three years after the date on which they were made available. The amount not claimed within that period is considered as extraordinary profit of the Company.

Signatories

President
Julio Patricio Supervielle

Directors
Atilio Dell'Oro Maini
Eduardo Pablo Braun
Laurence Mengin de Loyer

Representative of the
Statutory Audit Committee
Miriam Beatriz Arana

GRUPO SUPERVIELLE