

Corporate Presentation

1Q25

May 2025



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Ciudad de Buenos Aires, Argentina

SUPV
LISTED
NYSE

 **BYMA**
Bolsas y Mercados
Argentinos

Disclaimer

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



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Macro & Financial Sector Overview

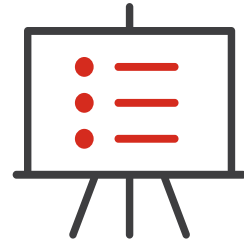
SUPV Who we are

SUPV 1Q25 Results. SUPV Earnings Conference Call Presentation. May 28, 2025

Annex I: 1Q25 Supplementary Financial Information & Ratios

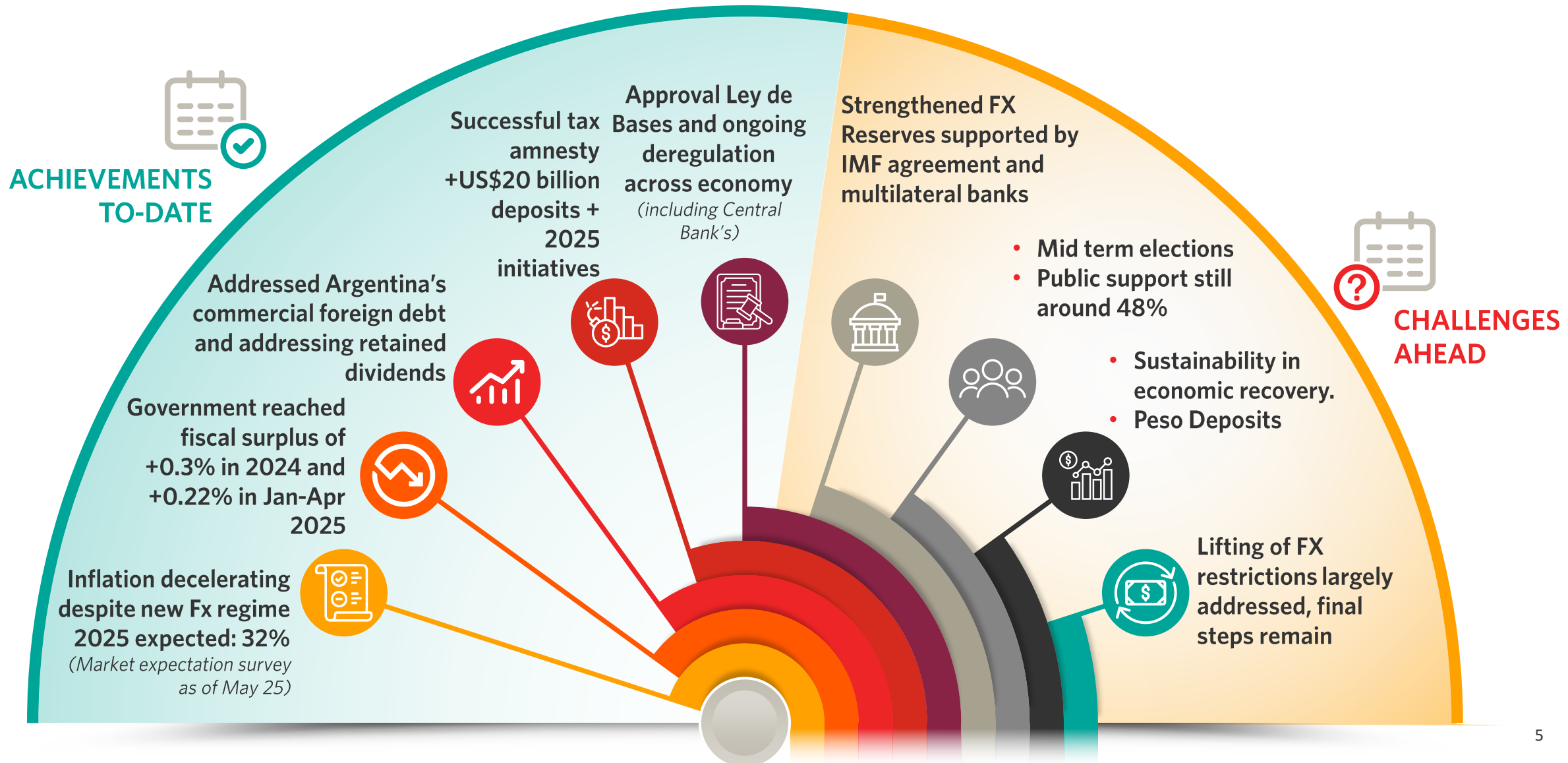
Annex II: Industry Outlook and Supplementary Information

Annex III: ESG Commitment



Macro & Financial Sector Overview

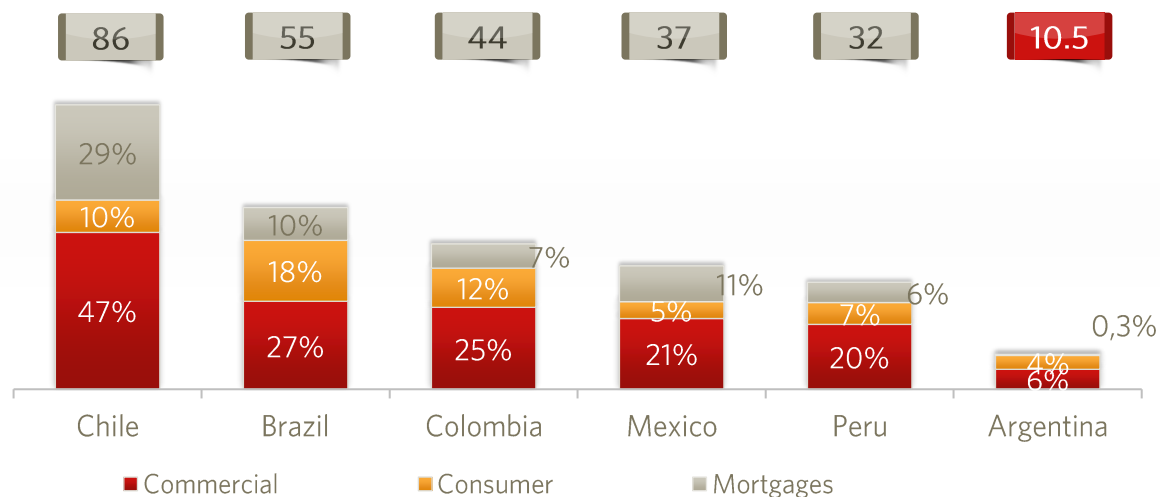
Looking Ahead: Strengthening Macroeconomic Anchors Support the Recovery Path



The Argentine banking business has the potential for multiple years of growth

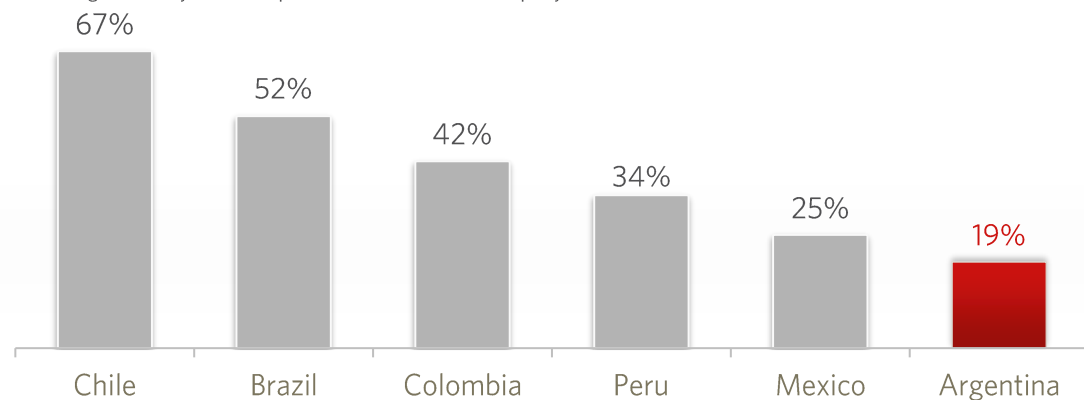
Under-developed Banking System Loans / GDP

Source Morgan Stanley based on public information and company estimates



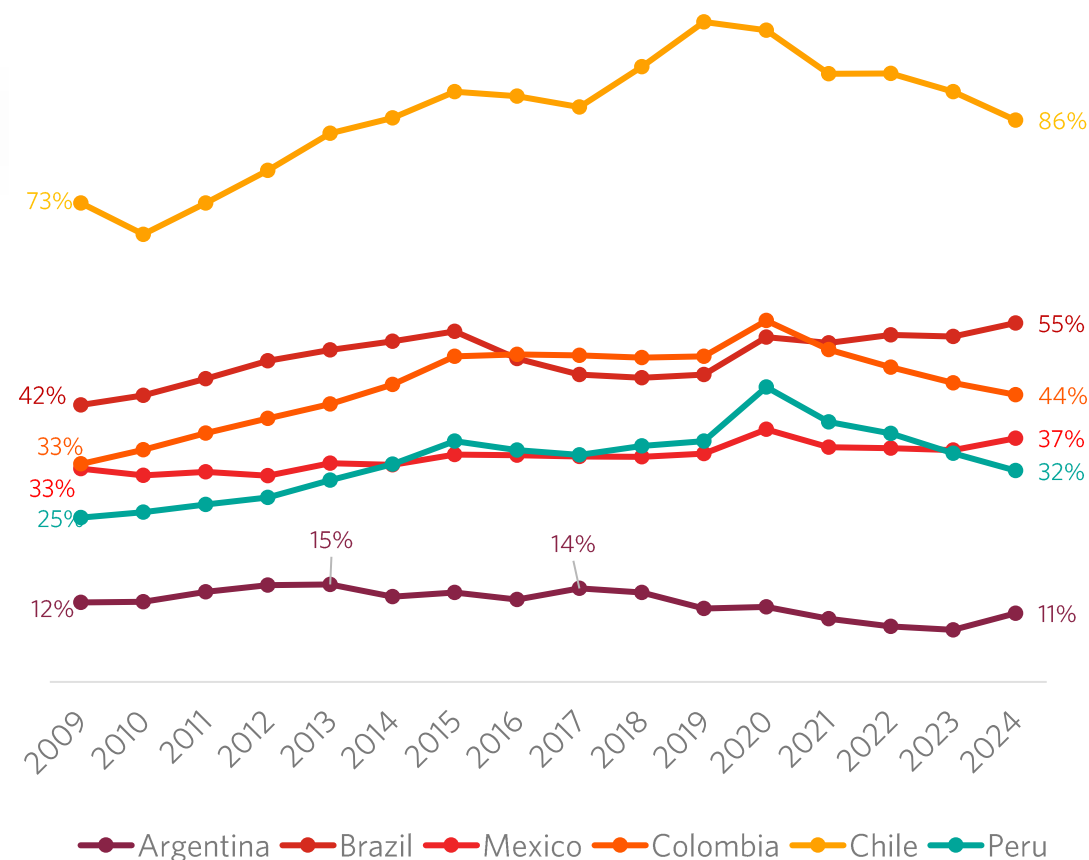
Deposits / GDP

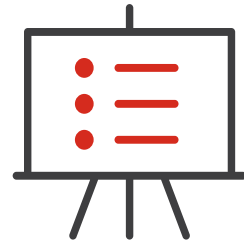
Source Morgan Stanley based on public information and company estimates



Credit penetration across the region

Source Morgan Stanley based on public information and company estimates





SUPV Who we are

WHO WE ARE

We are a **CUSTOMER CENTRIC** *Financial services* platform with high growth potential in the normalizing macroeconomic scenario

Strong **BRANDING**

SUPV
LISTED
NYSE

- Household name and the oldest private franchise in the country.
- The seventh largest Argentine private bank in terms of loans
- Grupo Supervielle listed in NYSE and BYMA since 2016

CULTURAL & DIGITAL Transformation

- Placing the customer at the center of all we do
- Implemented a deep cultural and digital transformation across our company
- Adopted agile, product oriented, working methodologies
- Leveraging digital marketing and AI capabilities, as well as cloud services.

CUSTOMER SERVICE MODEL Evolution

- Developing modern technological architecture, evolving our bank branch model and adding API capabilities to connect to third parties and prepare for open banking.
 - Improving the customer NPS and driving efficiency.
 - Including Whatsapp with Gen AI



Building a service **ECOSYSTEM**

- Building our ecosystem integrating our service offerings and adding partnerships, enhancing CX.
- Driving synergies among our different verticals and subsidiaries, increasing customer loyalty and pursuing cross selling initiatives.

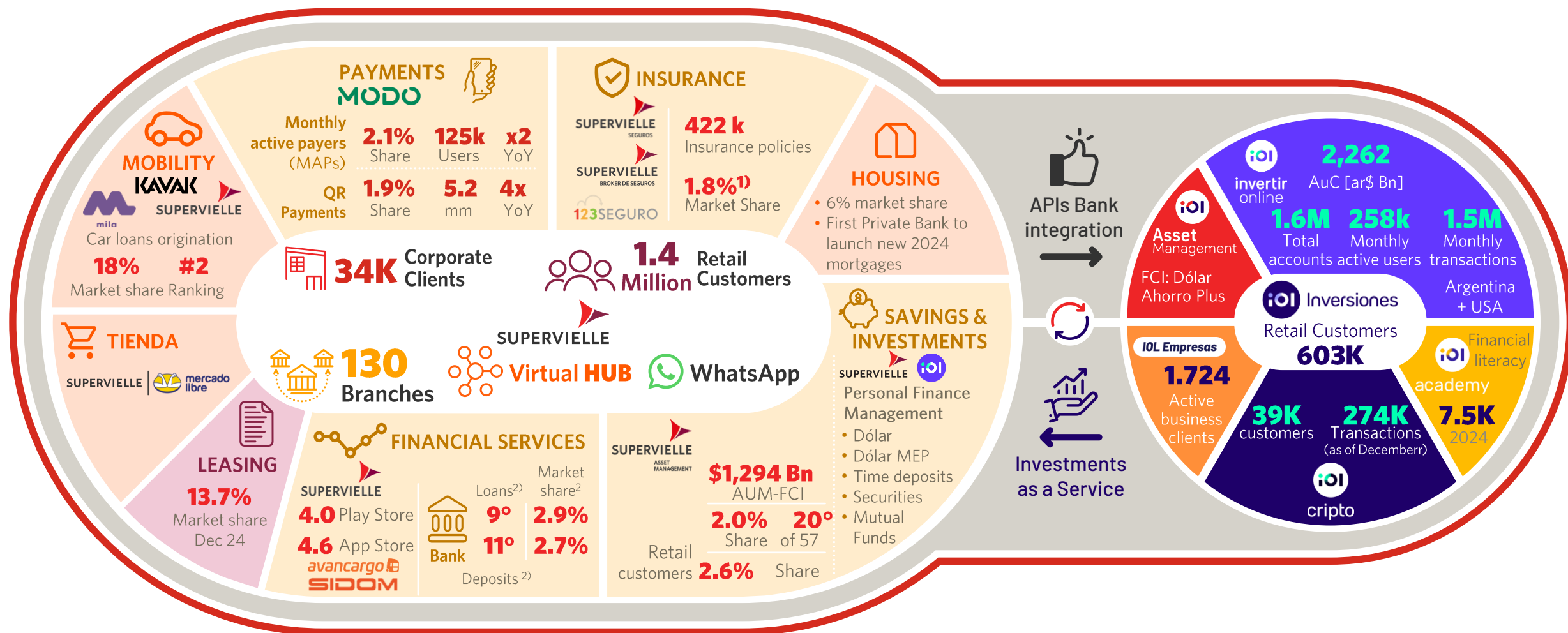
STRONG track record & solid capital base

- In addition to organic growth, we have significantly increased our business through acquisitions expanding 20 times our loan market share since 2002.
- Strong liquidity and capital base support our growth initiatives.

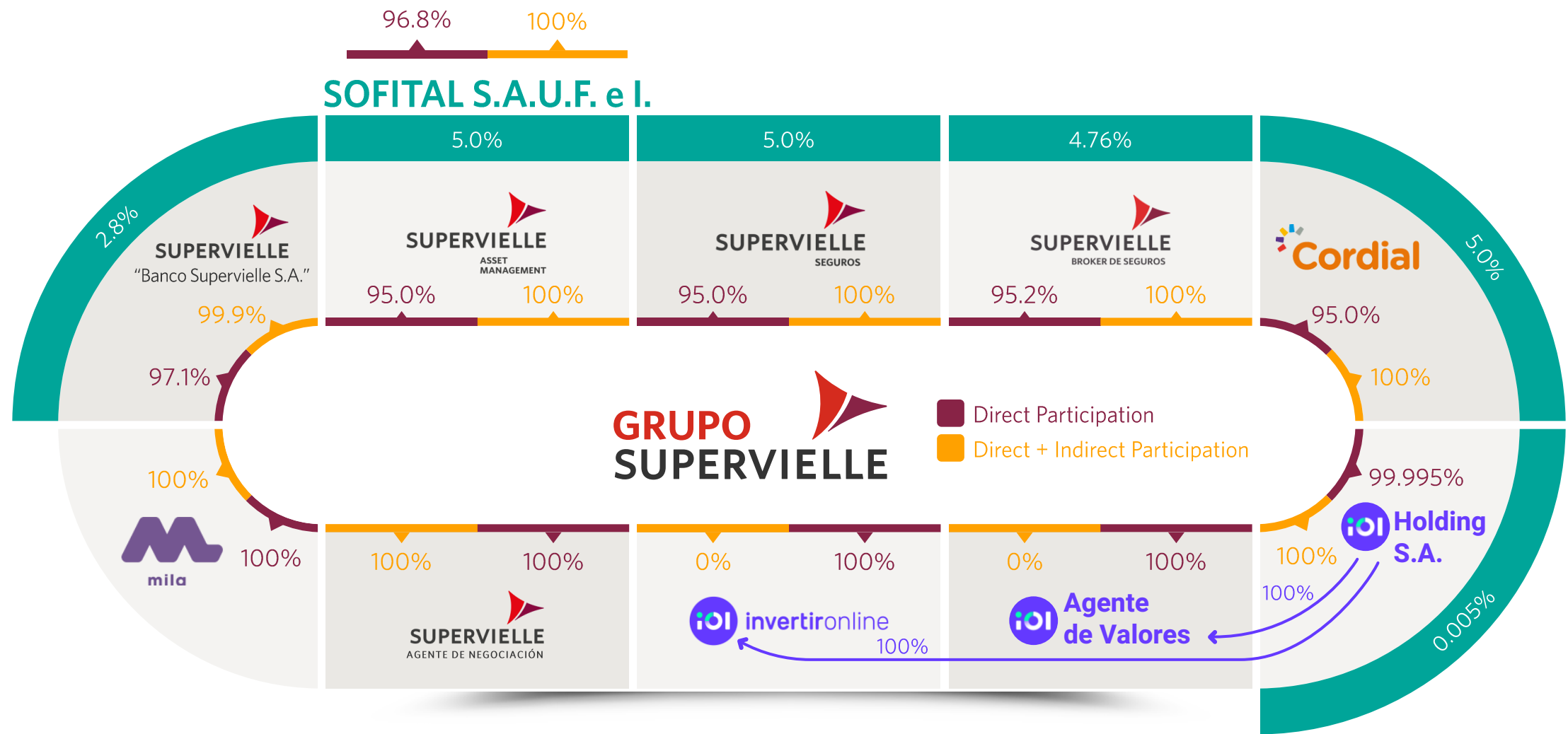
Operating in a **HEALTHY** and **UNDERPENETRATED FINANCIAL SYSTEM**

- The Argentine market is one of the least penetrated financial systems in Latin America.
- Growth opportunities, as the country is resuming growth.
- Well positioned and constantly evolving to capture these growth opportunities given our focus on a differentiated customer experience.

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



Our Subsidiaries



Looking Ahead: 2025 & Beyond



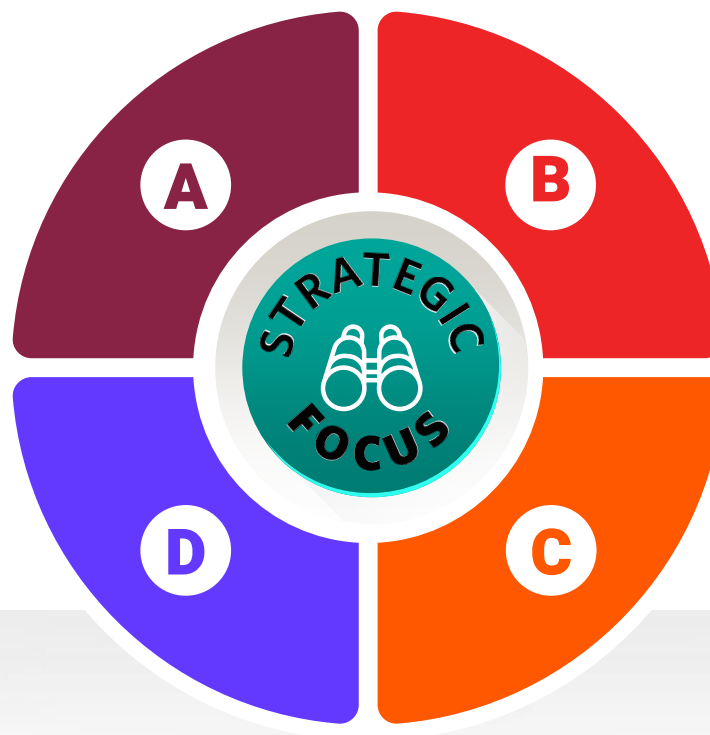
Strategic Growth Priorities

- Building **competitive value propositions**
- Strong focus on funding and **payroll plans to become the primary bank** for our customers
- **Reinforcing leadership in pensioner banking**
- Sustained focus on **dynamic industries & value chains** to drive long-term growth



IOL's Increasing Contribution

- Argentina's **leading retail digital brokerage platform**
- To play a **larger role in driving overall profitability**



Capital Allocation Strategy Driving Balance Sheet Growth

- **Pent-up demand** supports strategic initiatives to drive **strong loan growth**
- Room to drive further **leverage**
- **Mix shift to retail** (50-60% of total loans from 48% at year-end)



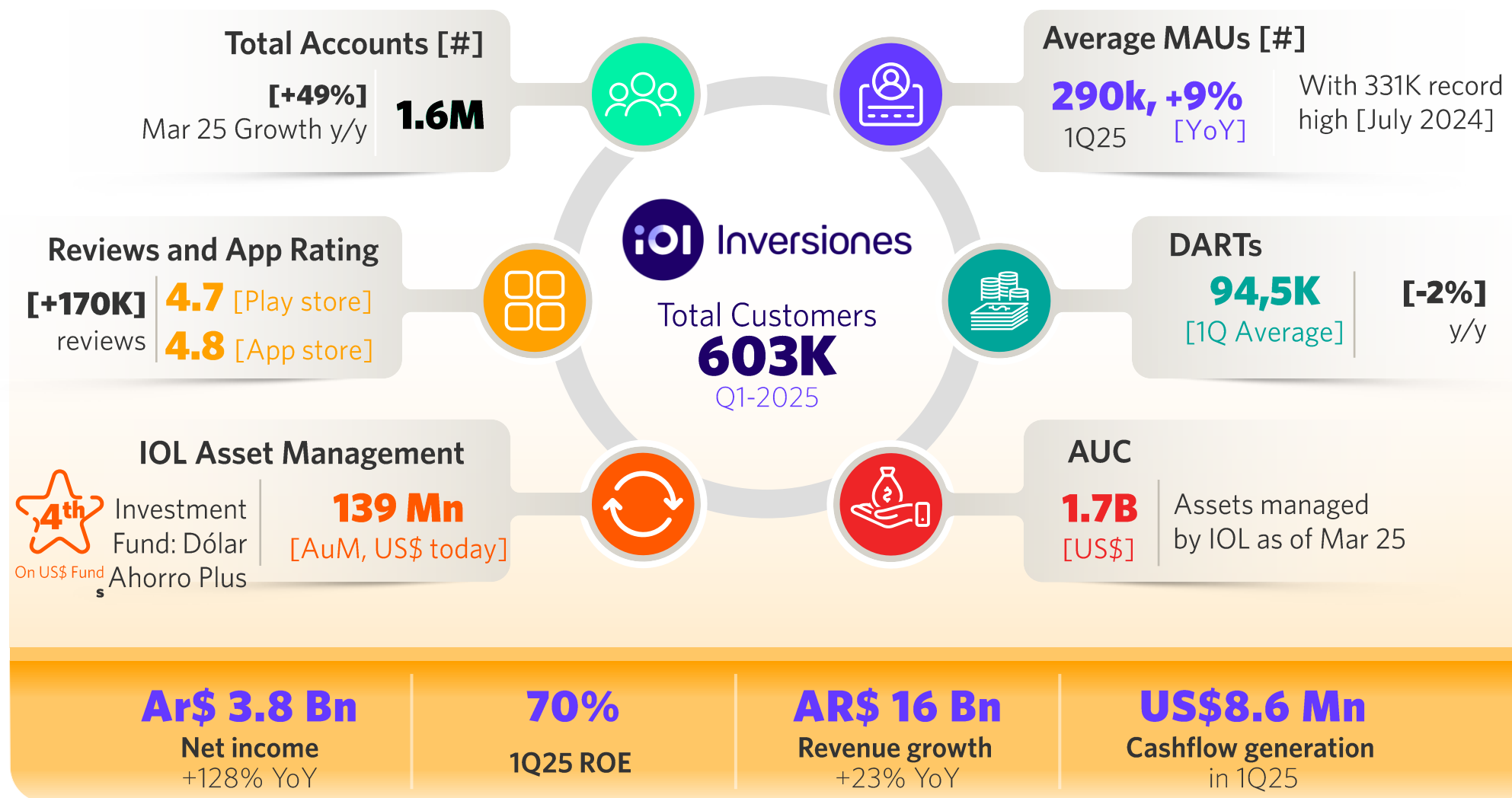
Differentiated Model Driving Higher Profitability

- **Industry leading NIMs** (Net Interest Margins)
- **Stronger ROE**, enabling sustainable capital generation

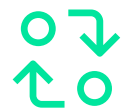
Strategic Focus: Profitable Growth via Targeted Segments and Products



Building Momentum: IOL's 1Q25 Digital Brokerage Milestones



IOL's 2025 Outlook: Stable Macro Fueling Capital Markets Driving Higher Volumes and Broader Participation



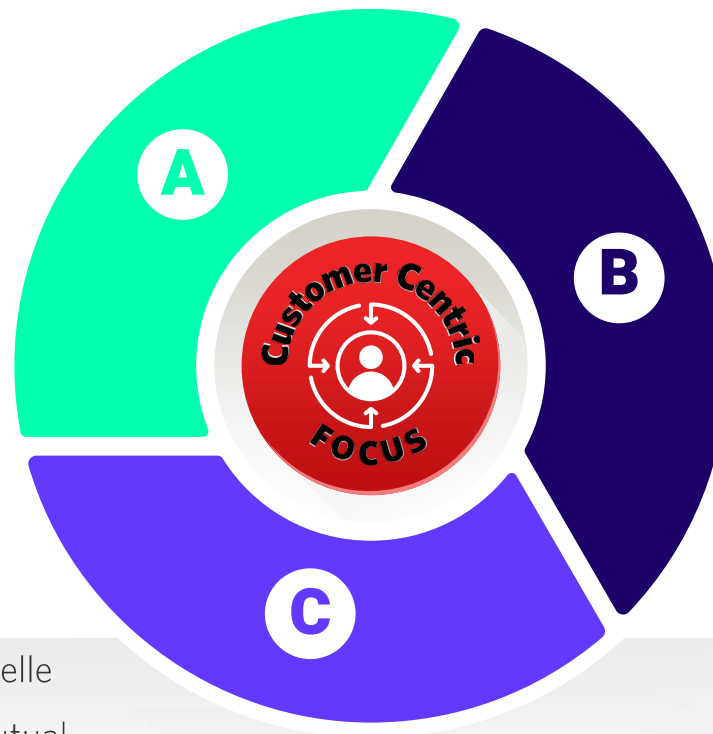
Retail Segment

- **One-stop shop** for investments
- Access to international investments & crypto
- Offering traditional banking products via partnership (**USD fixed-time deposits, FX transactions**)



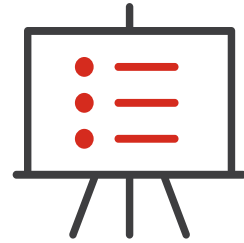
Other Business Lines

- **IaaS:** Providing services to Banco Supervielle
- **IOL Asset Management:** Launch new mutual funds. Targeted funds
- **Capital Markets:** Stronger private debt placements



SMBs & WM Segment

- Growth in **SMBs:** 24-hour account opening + 24/7 liquidity solutions
- Expansion in **Wealth Management:** Tailored products for HNWI + physical presence in key strategic locations



1Q25 Results

*SUPV Earnings conference call presentation
May 28, 2025*

1Q25 Highlights: Navigated a Transitional Macro Environment; Maintain Confidence in Our Core Strengths to Drive Growth

Loan Market Share Gains & Mix



- Loan book +3% QoQ; +104% YoY. Retail Loans up 13%.
- Gained +40 bps YoY in share
- Higher margin retail loans increased to 52%, from 48% of total loans in 4Q24

Deposit Growth



- Total deposit base +8% QoQ
- AR\$ deposits +12% QoQ
- US\$ deposits at record levels up 170% YoY above industry growth gaining +100 bps in share and 30 bps QoQ



Solid Asset Quality & Capital Ratios

- NPL ratio of 2%, consistent with credit normalization after strong retail loan growth and within expected levels.
- Coverage ratio of 153%
- CET 1 ratio at 15.3%, well-positioned for further growth



Profitability

- Client net financial income up 17% QoQ.
- Cost reduction of 12% QoQ and 17% YoY cost reduction
- ROE of 4% in real terms, and Net Income at Ps.8 Bn

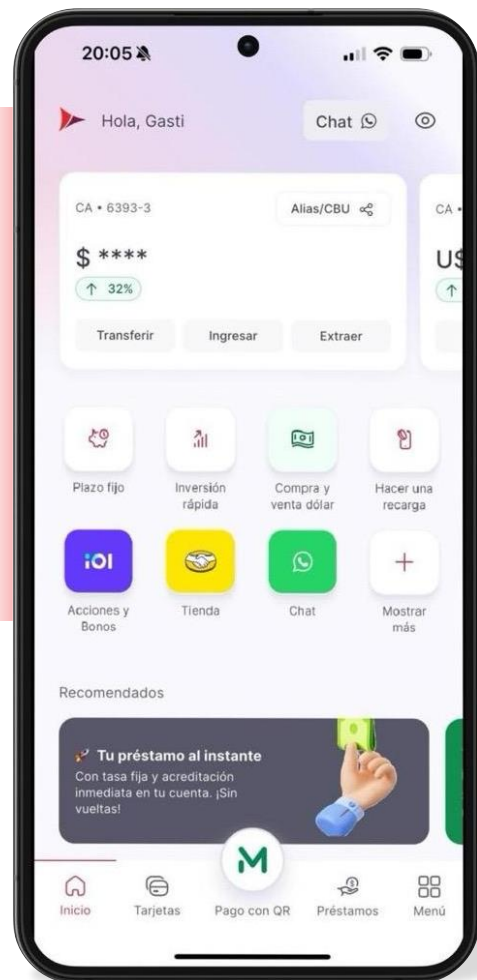
Temporary macro headwinds impacted 1Q25 loan demand

- Precautionary behavior ahead of IMF milestone agreement
- Heightened FX volatility and devaluation expectations
- Limited peso liquidity across the system

Structural macro and political conditions remain supportive

- Fiscal surplus of +0.3% in 2024 and +0.22% in Jan-Apr 2025
- Positive early signals ahead of provincial legislative elections
- FX restrictions largely lifted; final steps remain
- IMF agreement and aligned multilateral banks
- Inflation continued to decelerate
- Strengthened FX reserves

1Q25 Highlights: Scaling Innovation to Deepen Customer Engagement and Accelerate Growth



1Q25 strategic initiatives



**Innovative
Remunerated
Account**



**First Bank to Have An
Official Online Store
Hosted On Mercado
Libre**



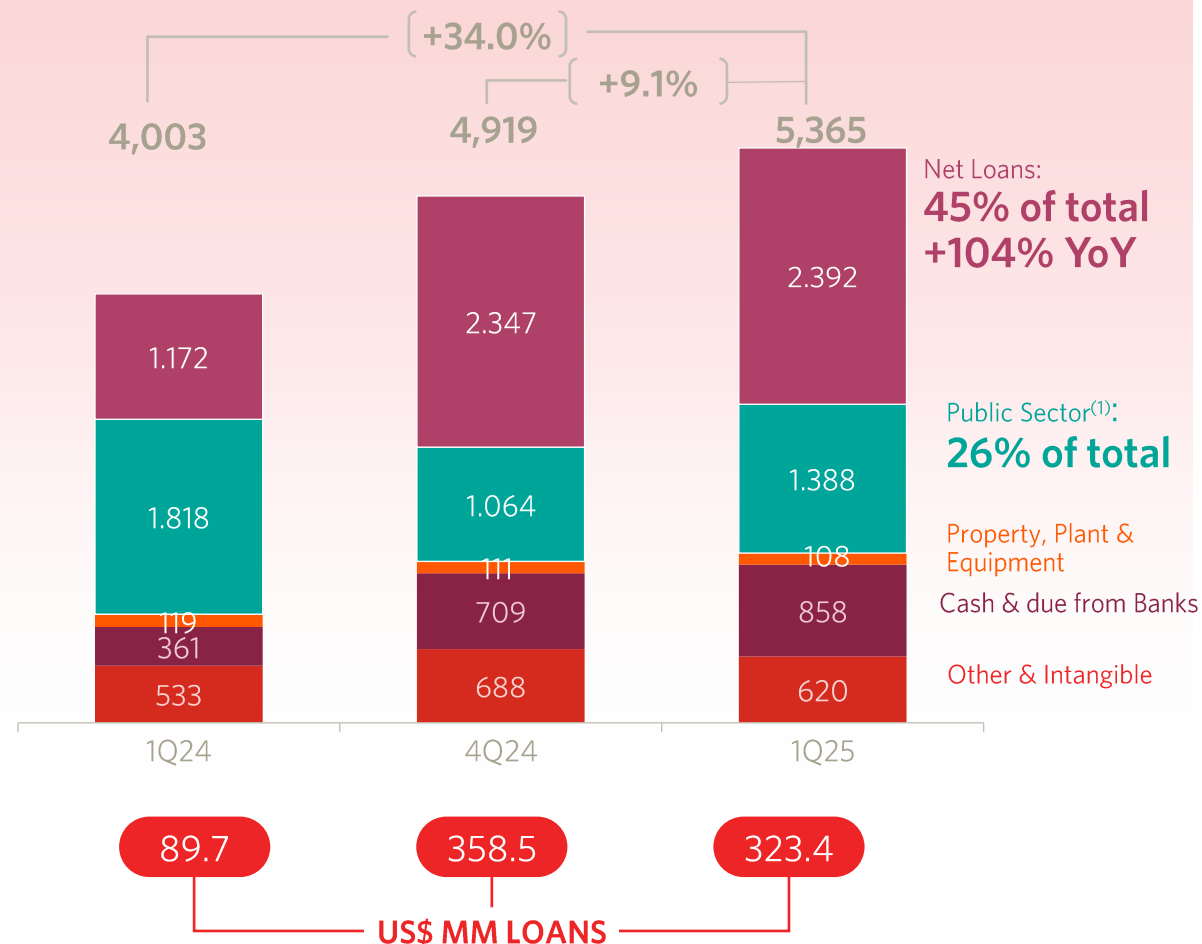
**Integrated Gen
AI-powered
interactions via
WhatsApp**



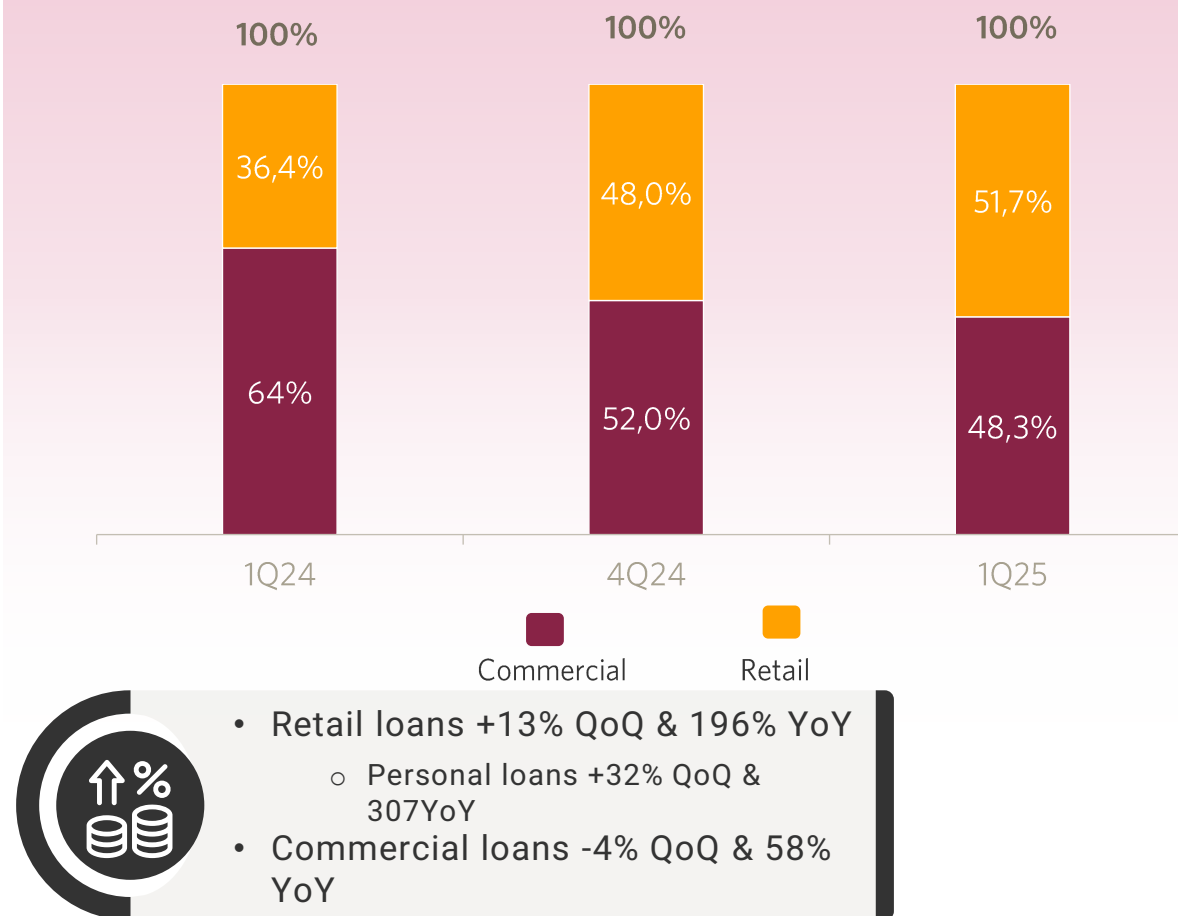
**Investment
transactions
powered by IOL
through the
Bank's app.**

Loan Book Up 3% QoQ and 104% YoY; - Strategic Loan Mix Shift Toward Higher-Yielding Retail Segments

01 ▶ Assets Evolution [AR\$. Bn]



02 ▶ Total Loan Breakdown [%]2)

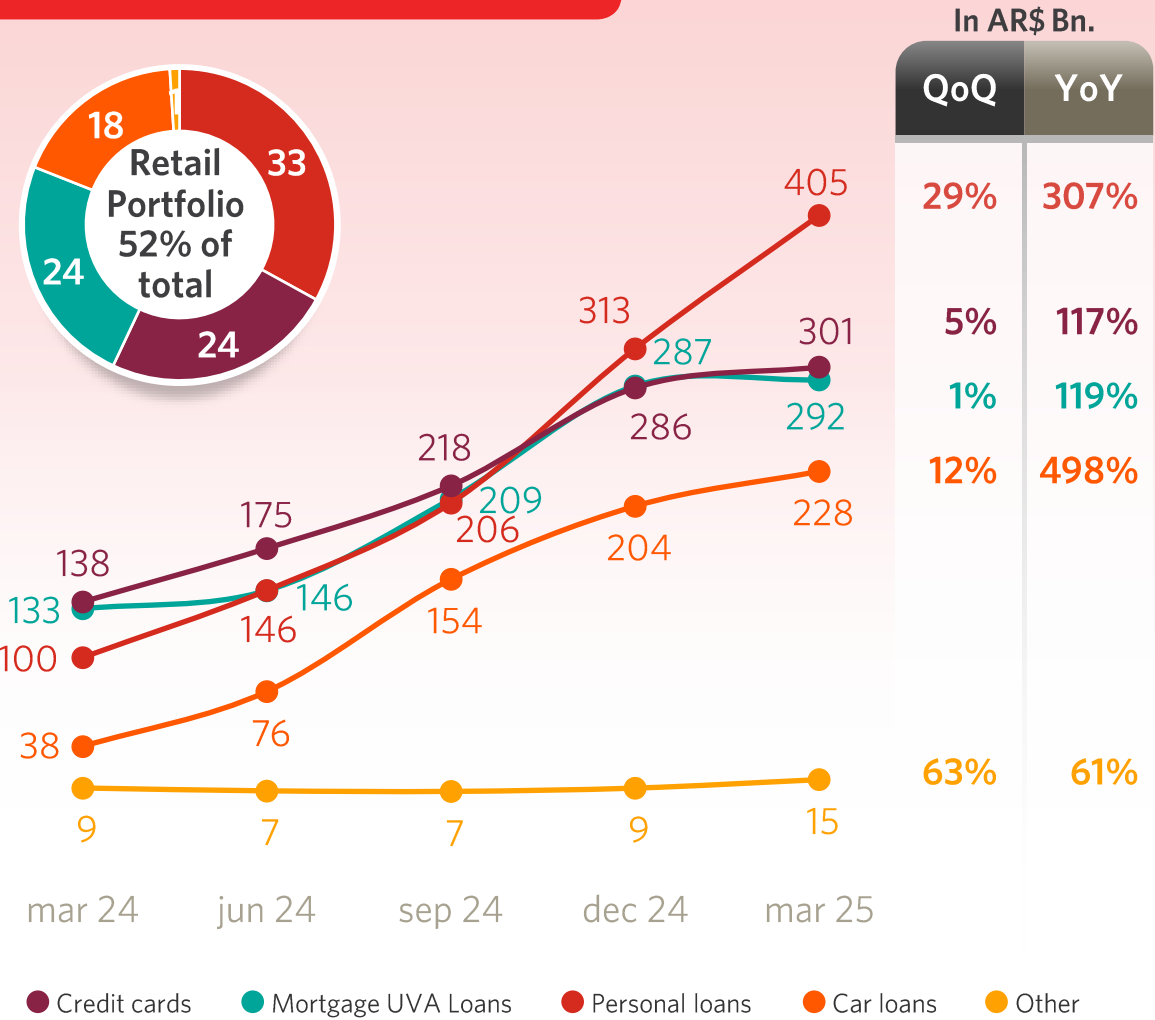
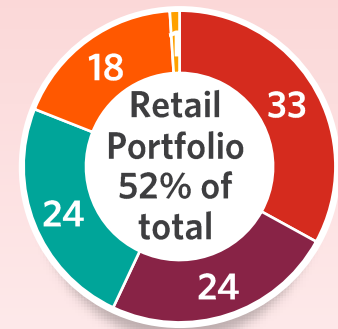


1) Figures do not include Government Securities in Guarantee. See Earnings Report for more details.

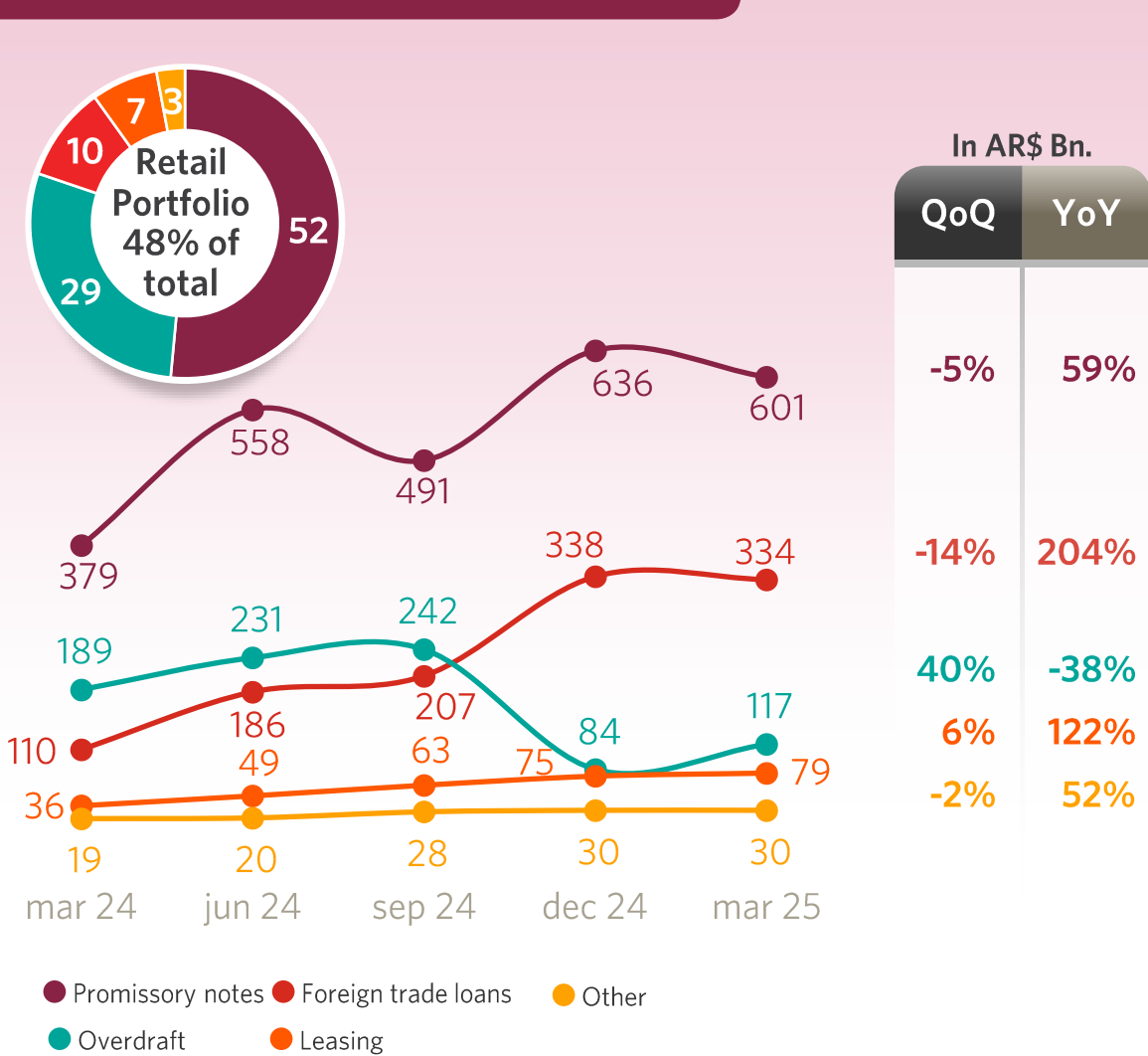
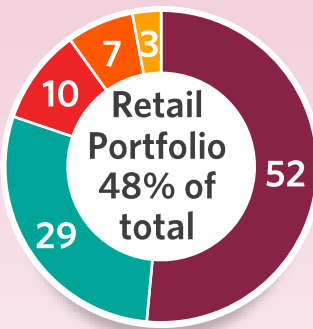
2) Commercial loan portfolio does not include off balance guarantees granted to customers.

Retail Momentum, Particularly Car Loans, Drives Growth while Commercial Loans Soften Sequentially

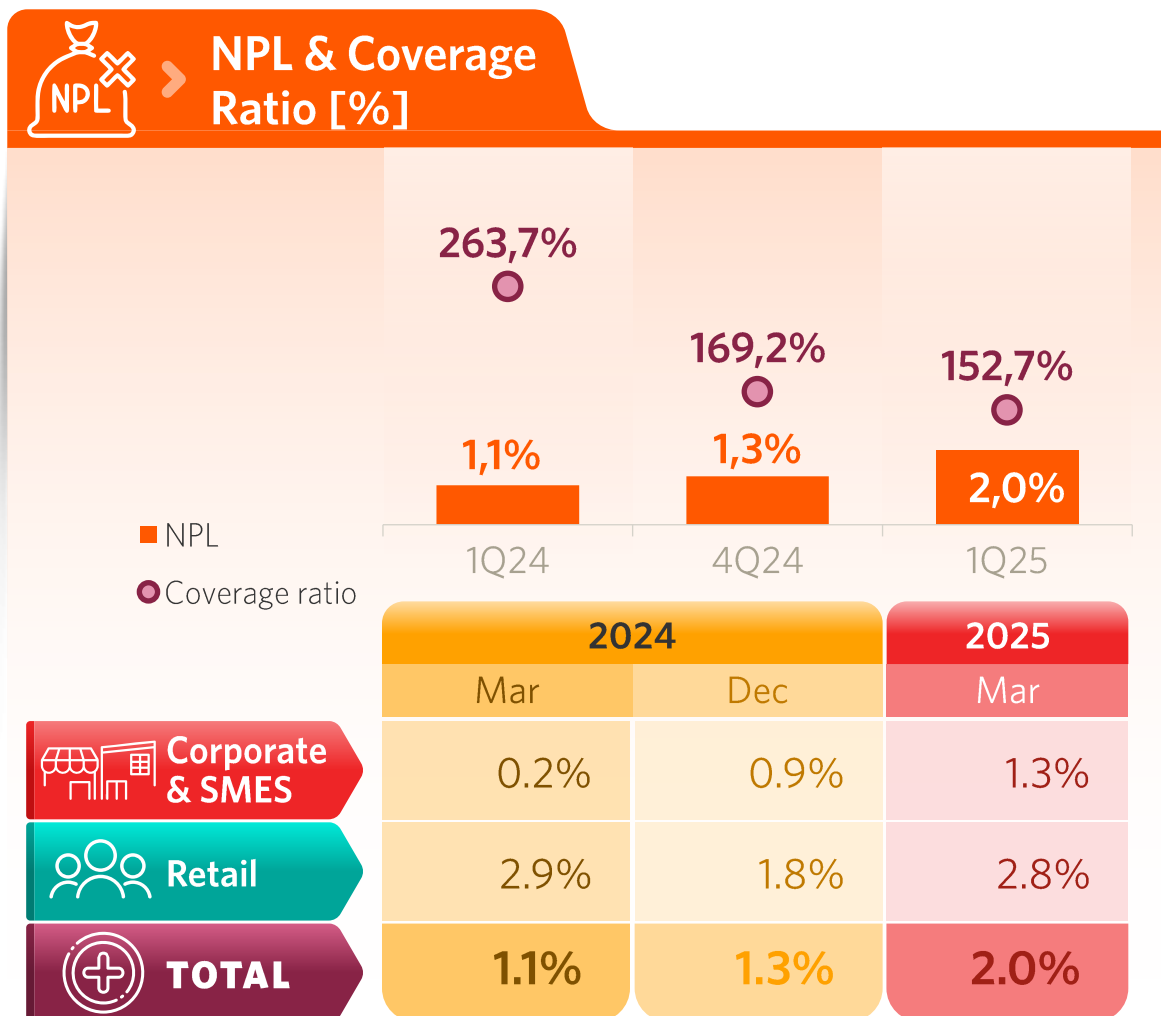
01 > Retail Loans: 52% of total



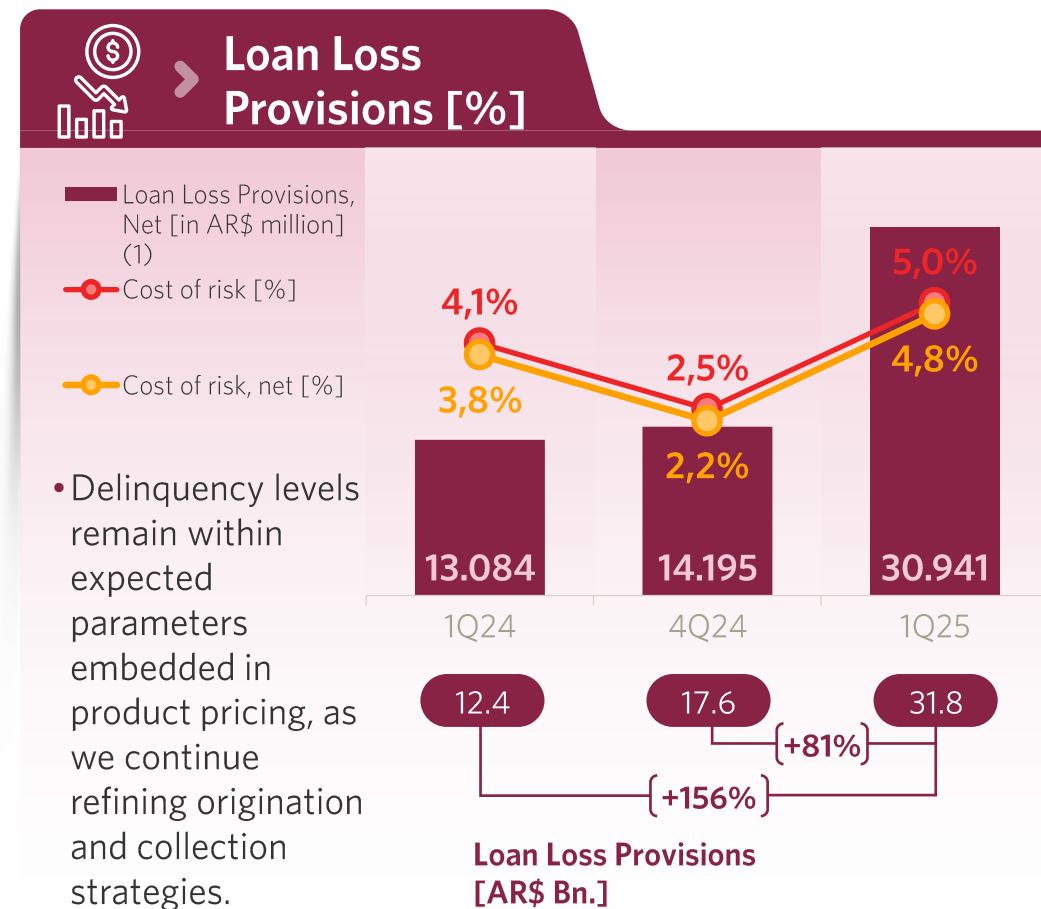
02 > Commercial Loans: 48% of total



NPL Ratio at 2.0% Reflects Credit Origination Normalization and Loan Mix Shift; Remains Below Historical Levels and in-Line with Industry Benchmark



Note: NPL ratio includes off balance sheet guarantees granted to customers.



1) LLP, net: Includes loan loss provisions net of recovered charged-off loans and reversed allowances

Focused Growth in Payroll Lending and in Strong Potential Commercial Segments

53%

➤ Loans to payroll and pension clients/ total loans to individuals

88%

➤ Personal loans granted to payroll customers

57%

➤ Credit cards volumes - Payroll Customers

57%

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

RETAIL PORTFOLIO

Collateralized commercial loan portfolio

27%

Collateralized non performing commercial loan portfolio

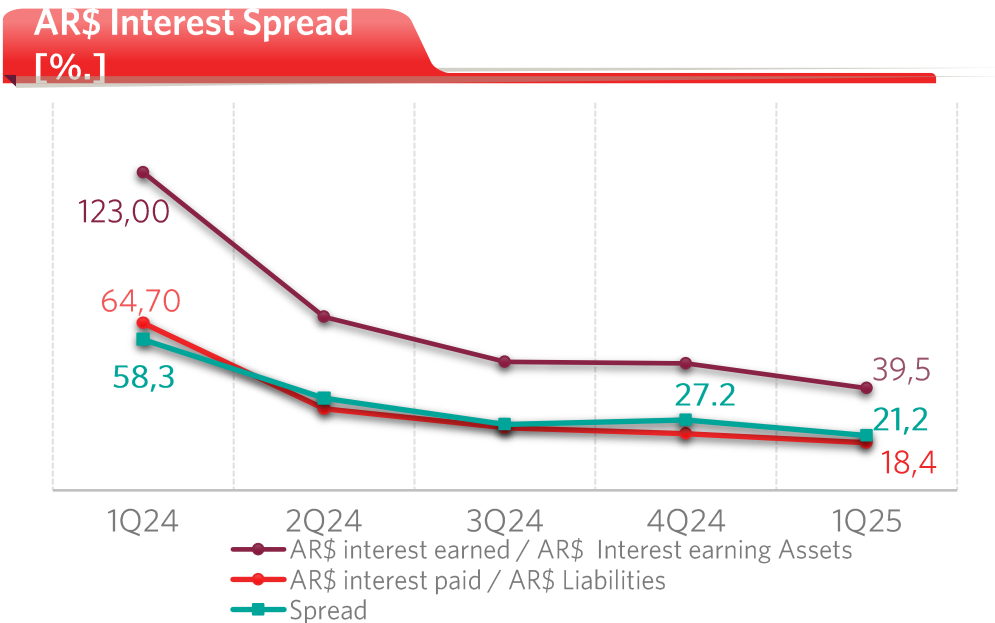
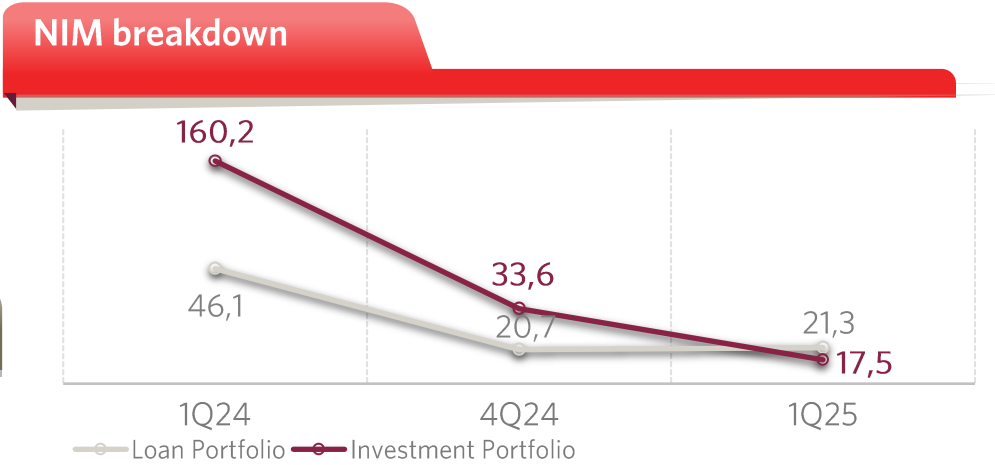
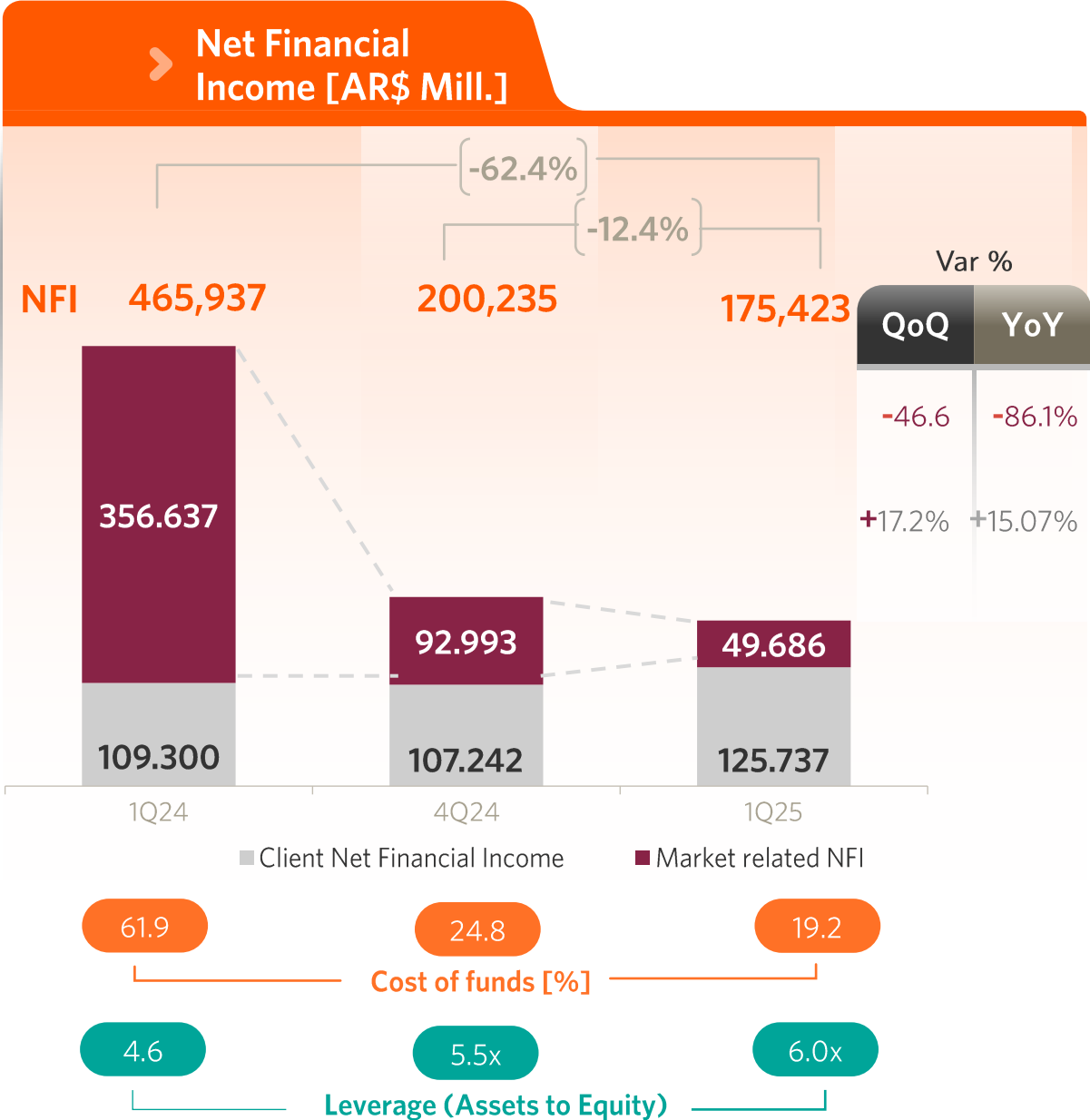
75%

Well diversified & atomized industry exposure [top 10 debtors]

8%

COMMERCIAL PORTFOLIO

Client Net Financial Income Up 17% QoQ with NIM at 21%; Market Volatility Weighed on Investment Portfolio

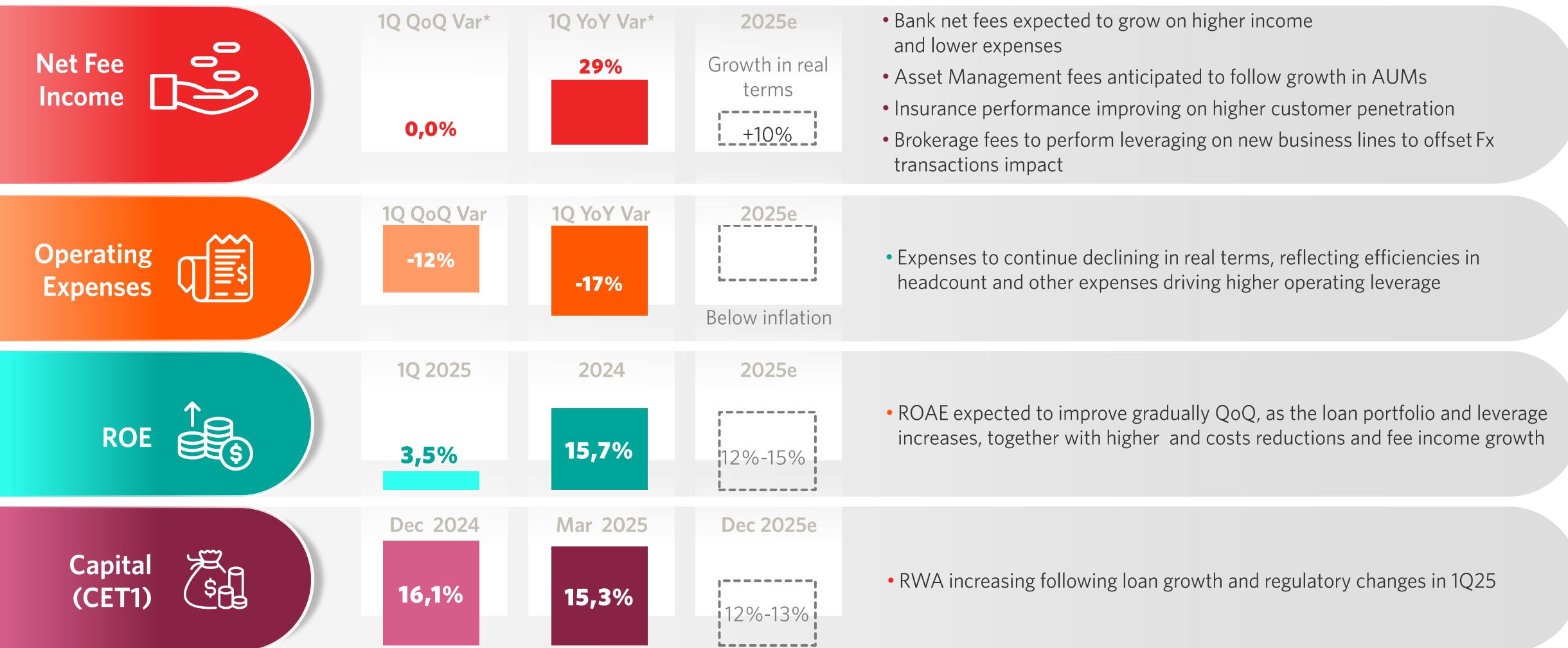


2025 Perspectives: Delivering Growth and Long-Term Value Creation GRUPO SUPERVIELLE

Loans 	1Q QoQ Var \$ US\$ 6,0% -9,8%	YoY Var 104%	2025e 50-60%	- Loans expected to grow between 50-60% in real terms contingent on monetary policy & regulation - Retail loans regaining share of total loans
Deposits 	1Q QoQ Var \$ US\$ 12,0% 0,1%	YoY Var 34%	2025e +40%	- LDR to continue improving - Evolution of Peso deposits contingent on monetary policy - Additional share gains in US\$ deposits
Asset Quality NPL Ratio 	4Q 2024 1,3%	1Q 2025 2,0%	2025e 2.2-2.5%	- NPL ratio starting to converge to levels according to higher lending activity and increased weight of retail versus corporate - Anticipate net COR to range between 4.0%-4.5% also on higher share of retail
NIM 	4Q 2024 24,9%	1Q 2025 19,2%	2025e 18-20%	NIM expected to decline following further deceleration in inflation, increase in leverage and mix-shift towards dollar loans & deposits

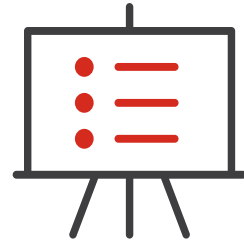
Macro assumptions as of May 2025 (Central Bank Market Expectations Survey): Inflation of 32%, Fx eop at 1,322 and GDP of 5.1% in 2025.

2025 Perspectives: Delivering While Strengthening the Foundation for Long-Term Value Creation



Macro assumptions as of May 2025 (Central Bank Market Expectations Survey): Inflation of 32%, Fx eop at 1,322 and GDP of 5.1% in 2025.

* Net Fee Income excluding Income from Insurance activities



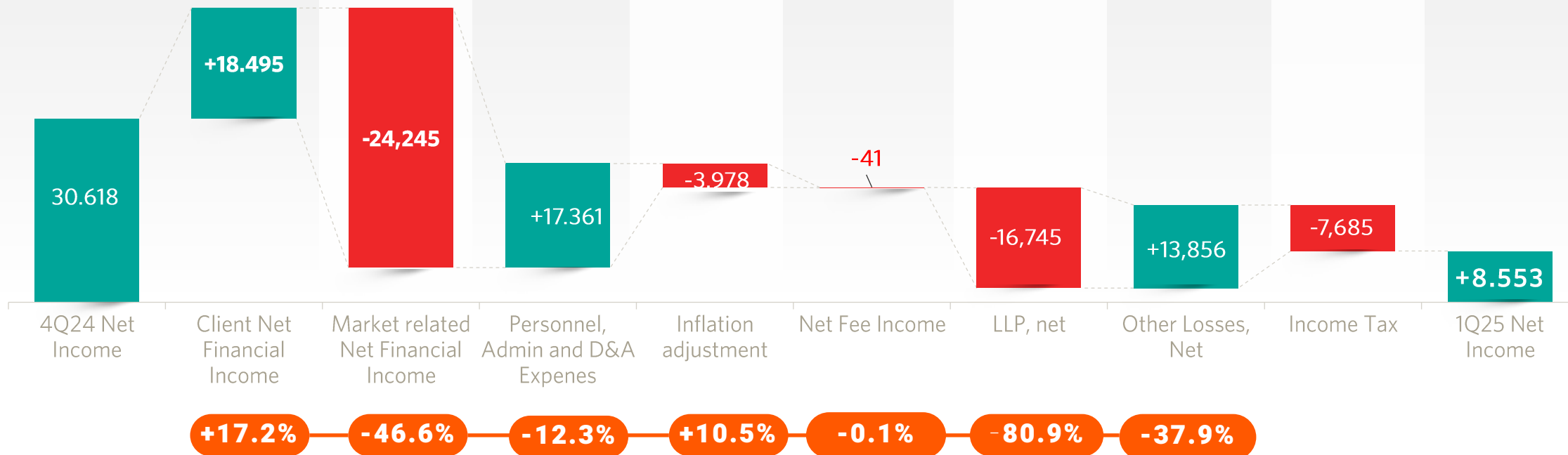
Annex I: 1Q25 Supplementary Financial Information & Ratios

1Q25 Net Income at AR\$7.9 billion with ROAE at 3.5%. Navigated a Transitional Macro Environment; Maintain Confidence in Our Core Strengths to Drive Growth

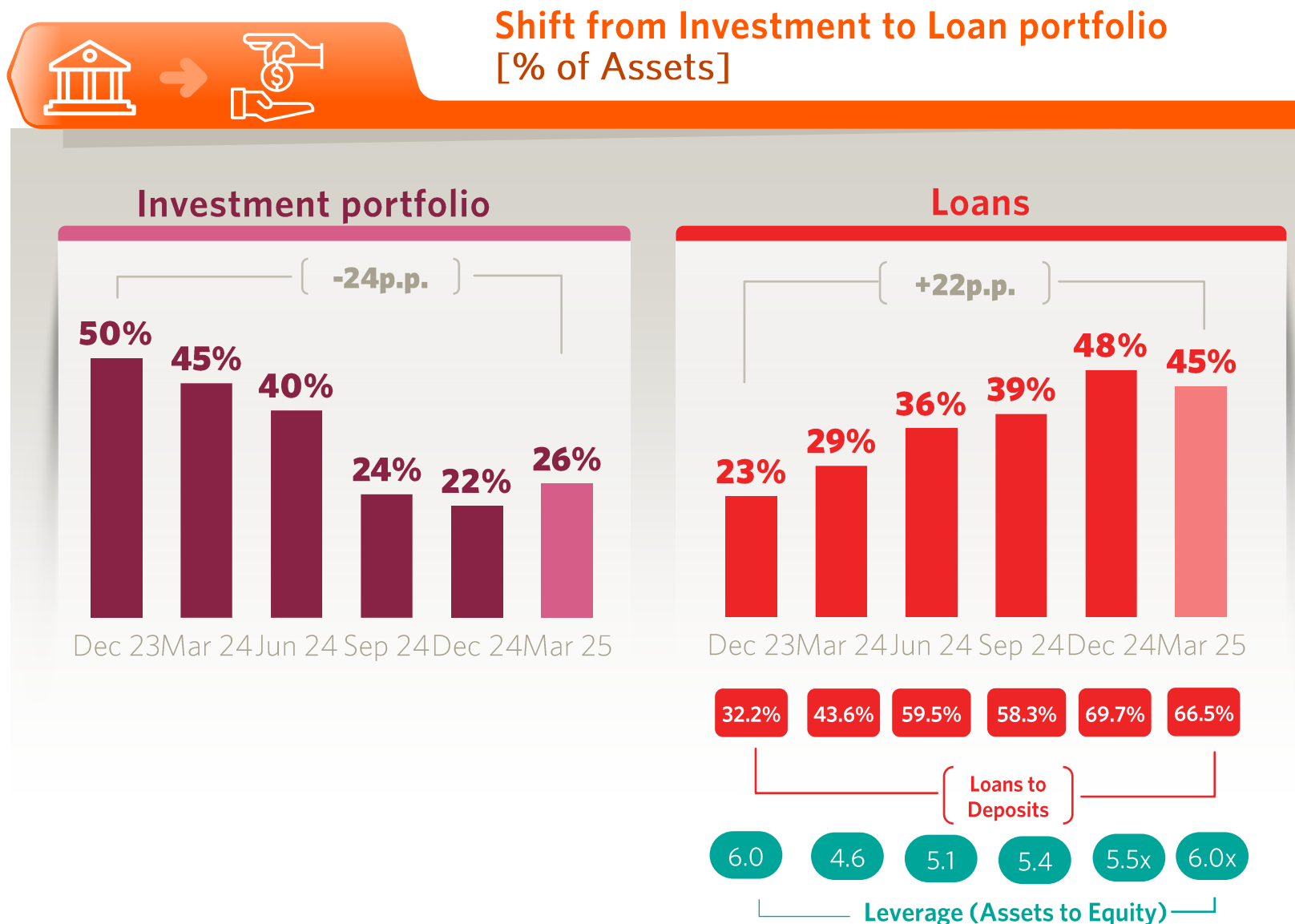
1Q25 EARNINGS

KEY MESSAGE

- Execution of the Company's focus on loan growth
- Lower yields on government securities amid uncertainty prior to the agreement reached with the IMF in April
- Operating efficiency improved, with expenses declining in real terms
- Impact from slightly higher inflation on higher net monetary assets
- Banking fees up 3.4%, above-inflation repricing, while brokerage fees declined 5.2%
- LLPs rise reflecting retail loan mix shift and prior quarter provision releases
- 4Q24 impacted by valuation of real estate to market value
- Higher taxable income. 4Q24 recorded a gain from the use of tax-loss carryforwards.



Gradual shift towards private-sector loans, from Treasury Notes. LDR and Leverage still below historical levels.



Atomized and Diversified Loan Portfolio within Company Portfolio Limits

Loans breakdown by industry [%]

Business Sector	1Q25 Share	4Q24 Share	1Q24 Share
Families and individuals	47.9%	42.3%	30.6%
Agribusiness	7.7%	9.4%	9.8%
Food & Beverages	5.7%	6.1%	7.1%
Utilities	3.6%	4.3%	7.4%
Transport	3.0%	2.6%	1.8%
IT & Communications	2.8%	2.6%	2.9%
Machinery & Equipment	2.4%	2.0%	2.3%
Wine	2.3%	2.9%	3.8%
Oil, Gas & Mining	2.3%	4.4%	2.7%
Construction & Public Works	2.2%	2.1%	3.6%
Chemicals and plastics	2.0%	2.2%	2.1%
Textile	1.9%	1.9%	2.4%
Financial Services	1.8%	2.8%	3.1%
Automobile	1.6%	1.5%	2.8%
Steel	1.4%	1.2%	1.4%
Home appliance	1.3%	1.2%	2.9%
Pharmaceutical	1.3%	1.3%	2.1%
Others	9.1%	9.2%	11.2%

Diversified industry



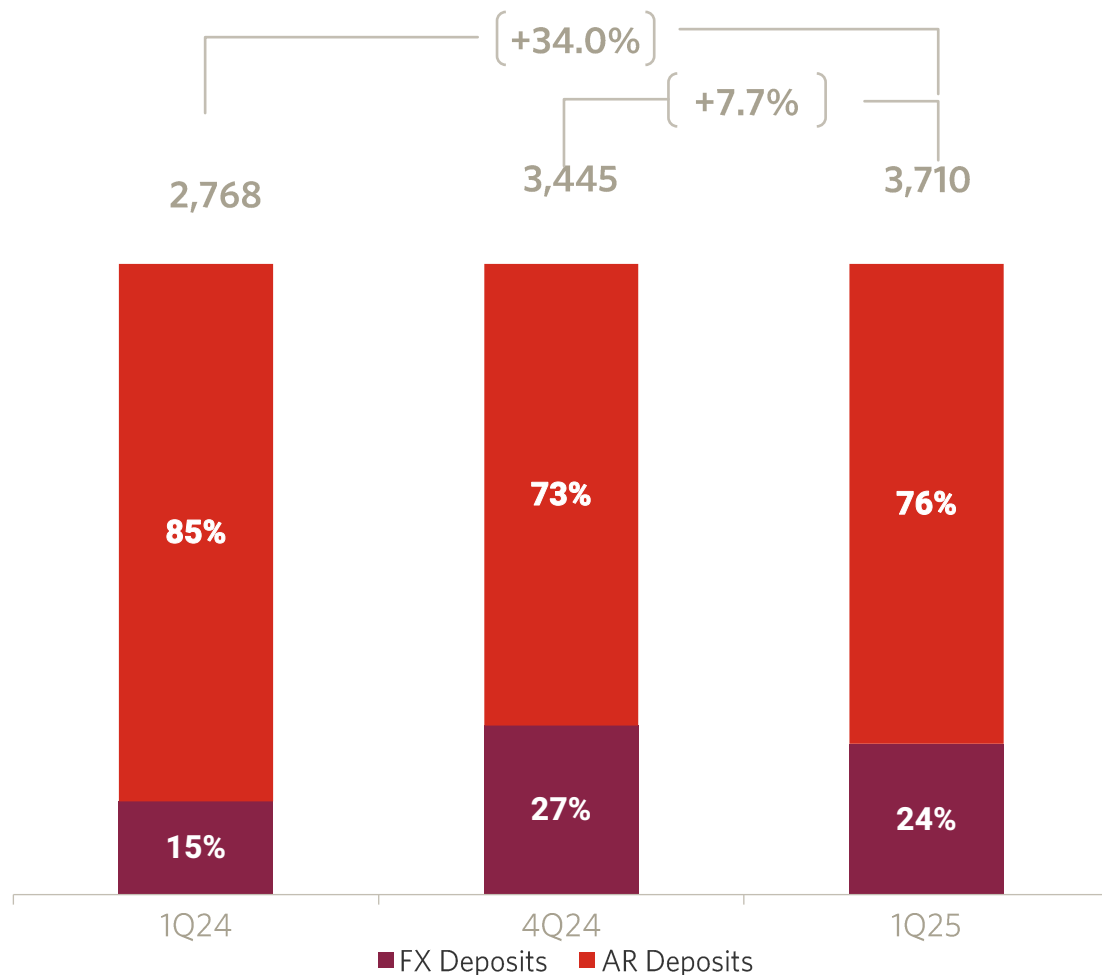
- **Well Diversified Industry** exposure
- **Atomized** loan portfolio (top 10 debtors represent 8%)

Other includes more than 20 sectors with less than 1% share each

Loan balance includes off balance sheet guarantees granted to customers

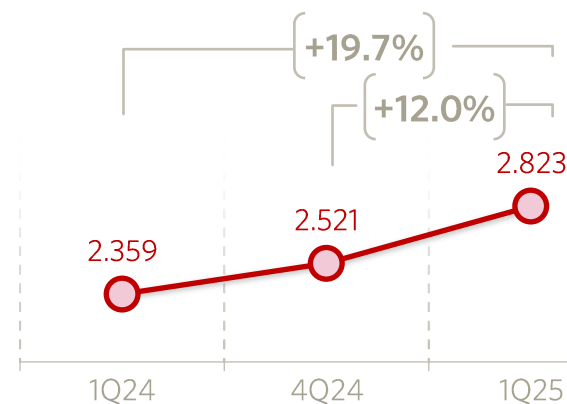
Robust deposit growth of 8% outpaces industry, supported by strong private sector inflows

Deposits Evolution [AR\$ Bn.]

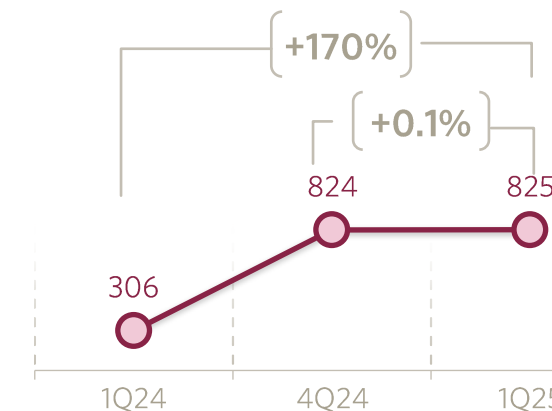


Deposits Breakdown

AR\$ Deposits (Bn.)

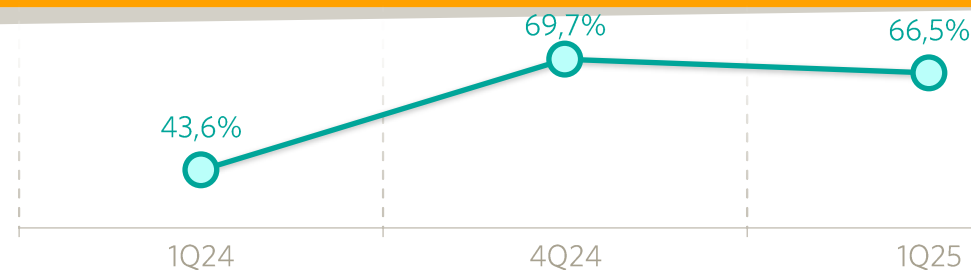


US\$ Deposits (MM)



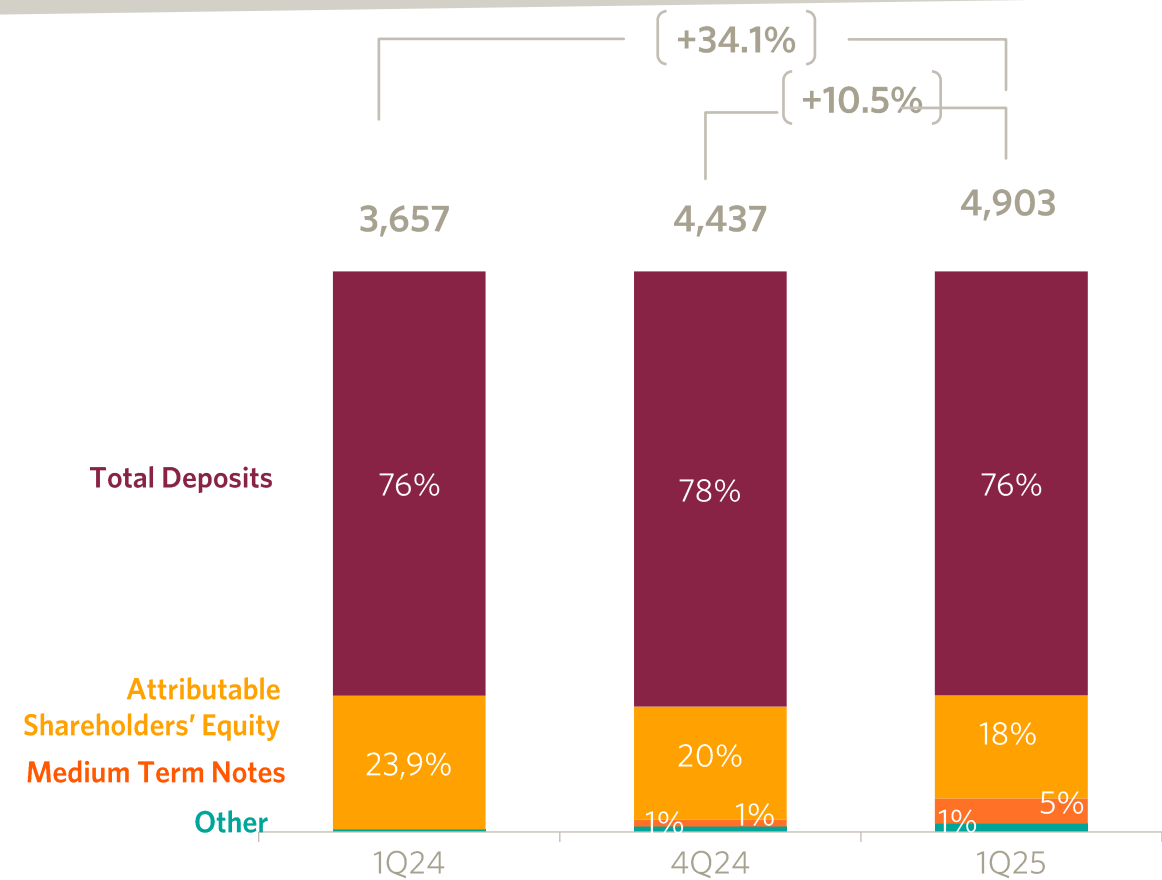
- 100 bps YoY Market share gains in US\$ Deposits

Loans to Deposits Ratio

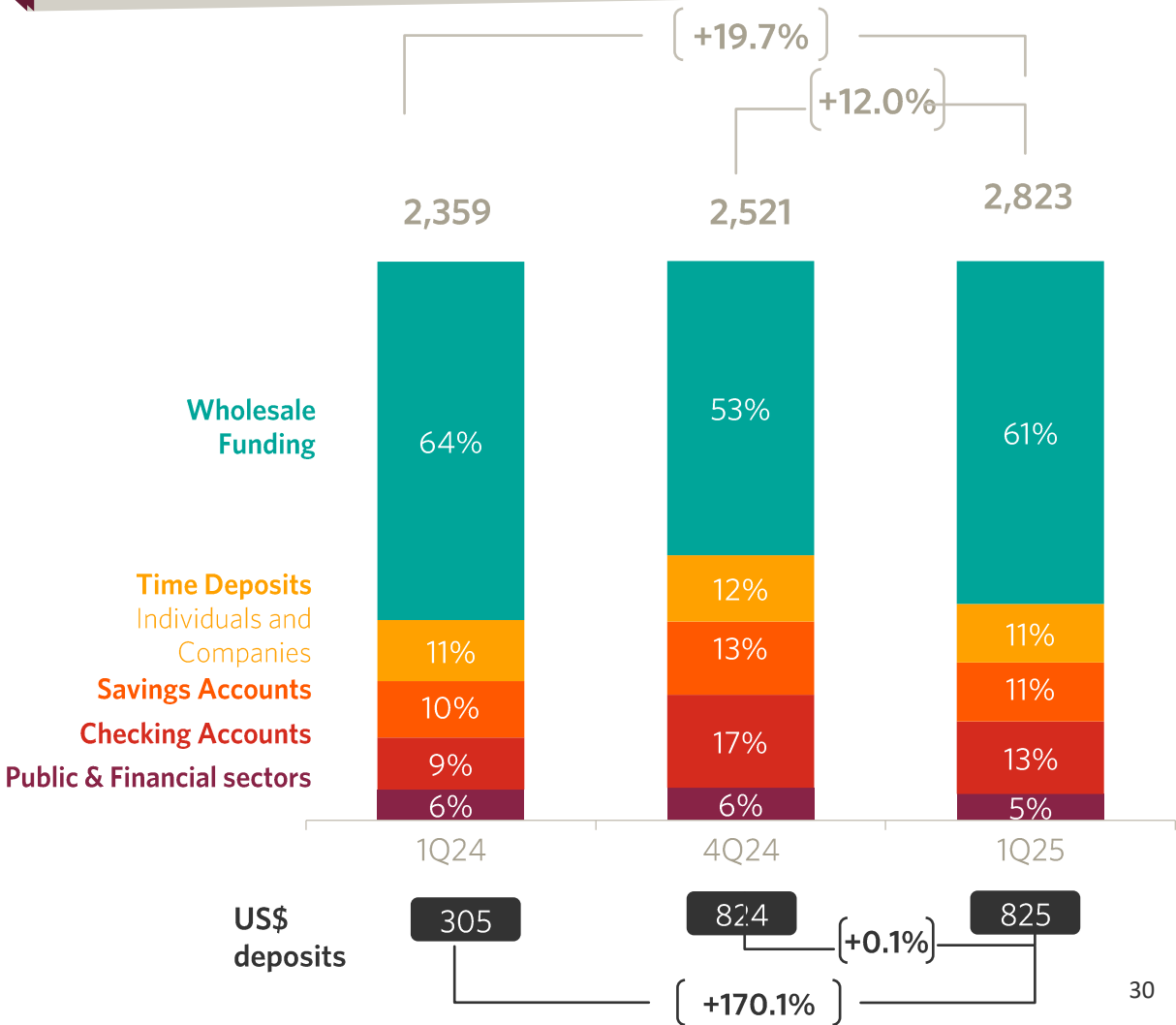


Total Funding +11% YoY, driven by deposits and growing contribution from corporate notes reaching 5% of total funding

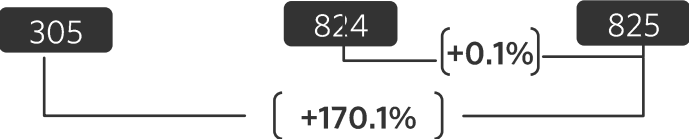
Funding
[AR\$ Bn.]



AR\$ Deposits Breakdown
[%]

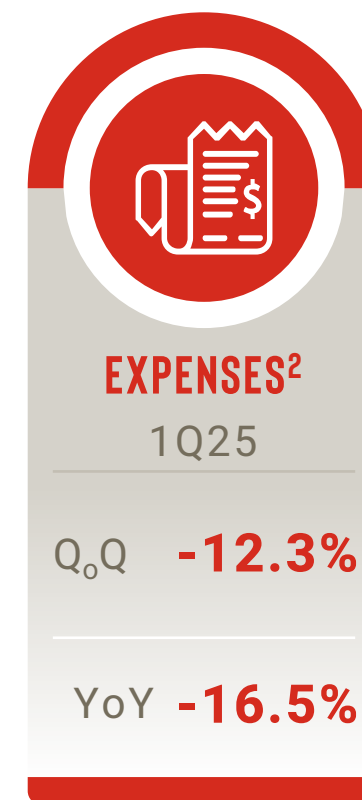
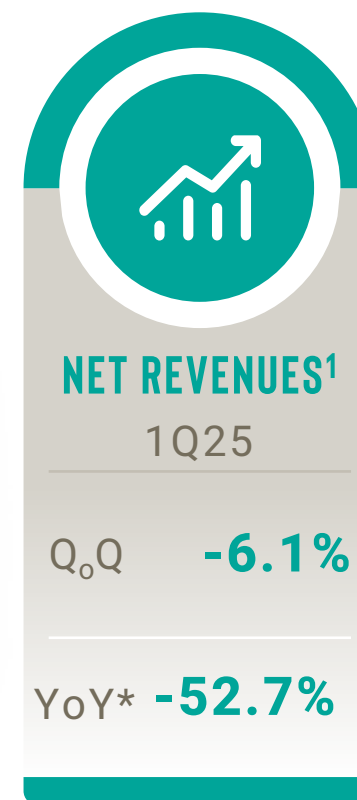
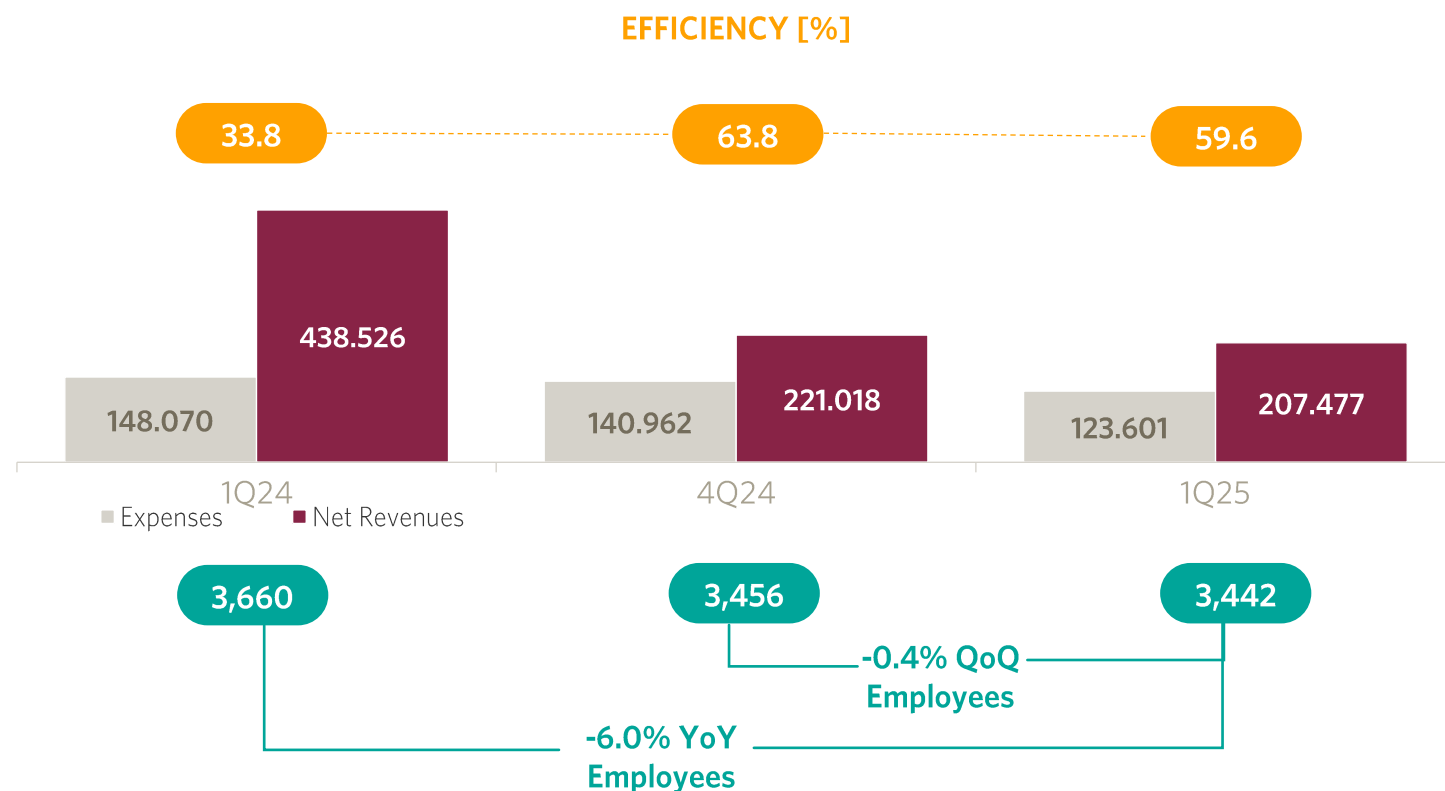


US\$
deposits



Expenses contracted 17% YoY and 12% QoQ, resulting in efficiency ratio at 60% in 1Q25 vs 64% in 4Q24

Net Revenues, Expenses & Efficiency Ratio [AR\$ Mill.]

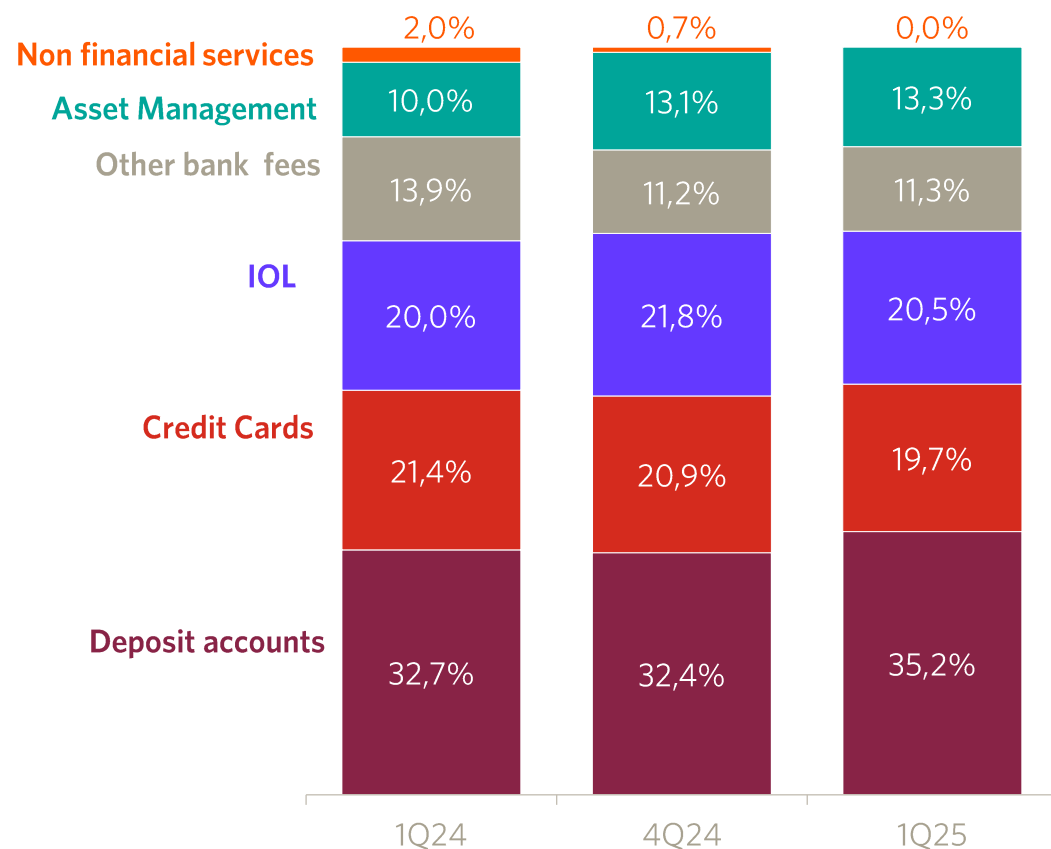


1. Net Revenues: Net Financial Income + Net Service Fee Income + Other net operating income (losses)

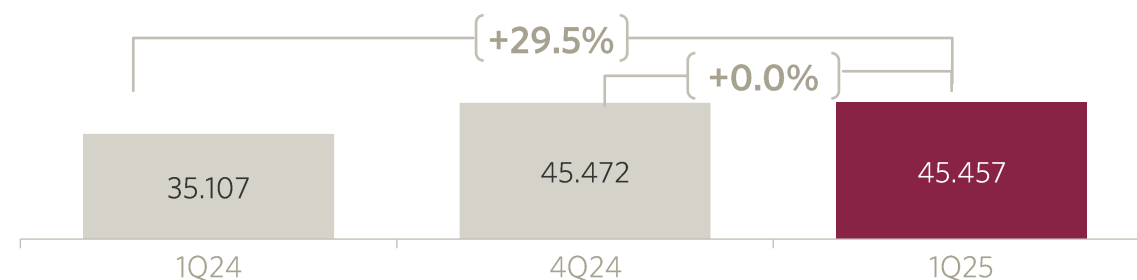
2. Expenses: Personnel + Administrative Expenses + D&A

Fee income gaining traction with Net Service Fee Income +29% YoY; Insurance +47% YoY

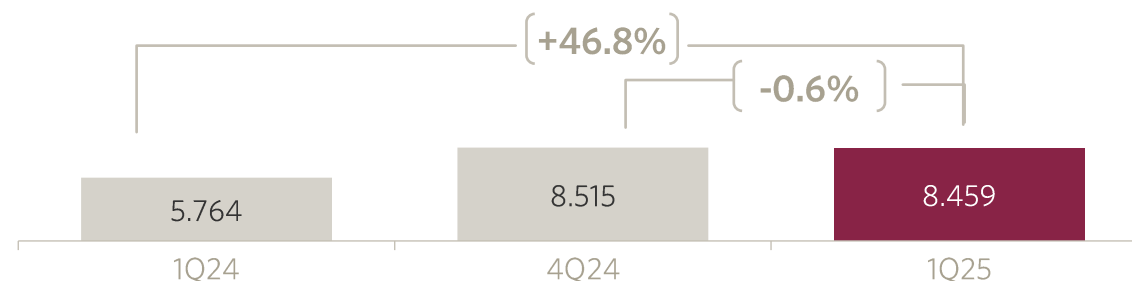
Fee Income breakdown ex insurance[%]



Net Service Fee Income ex insurance [AR\$ Mill.]

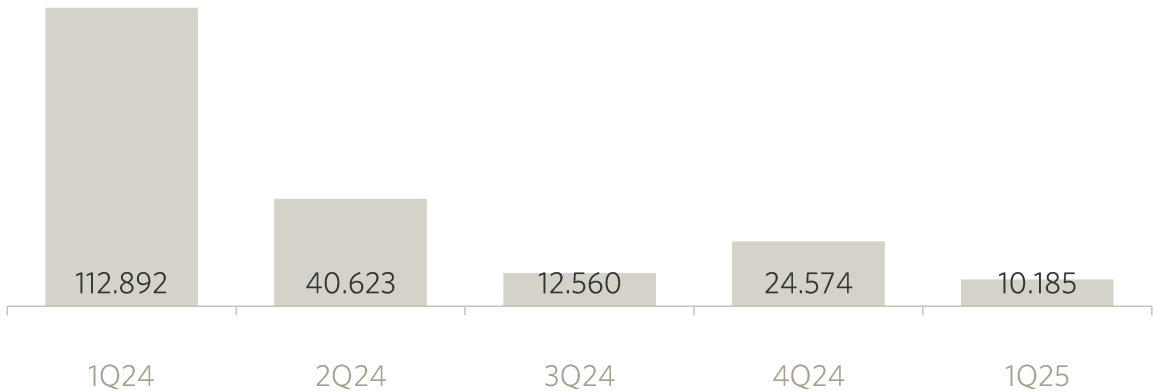


Income From Insurance Activities [AR\$ Mill.]

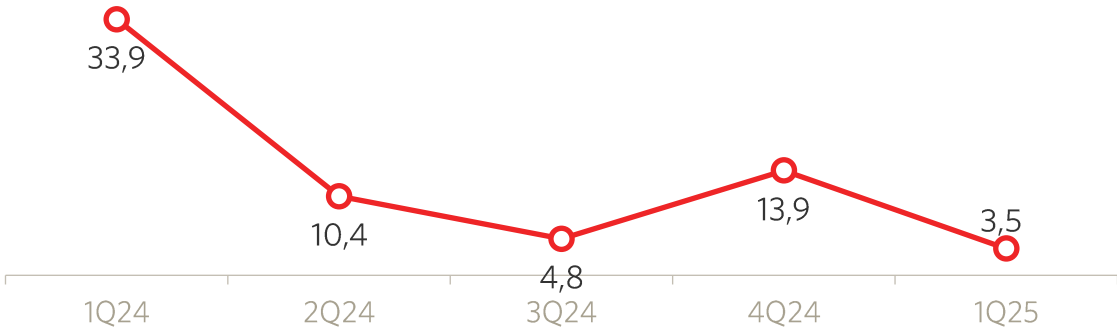


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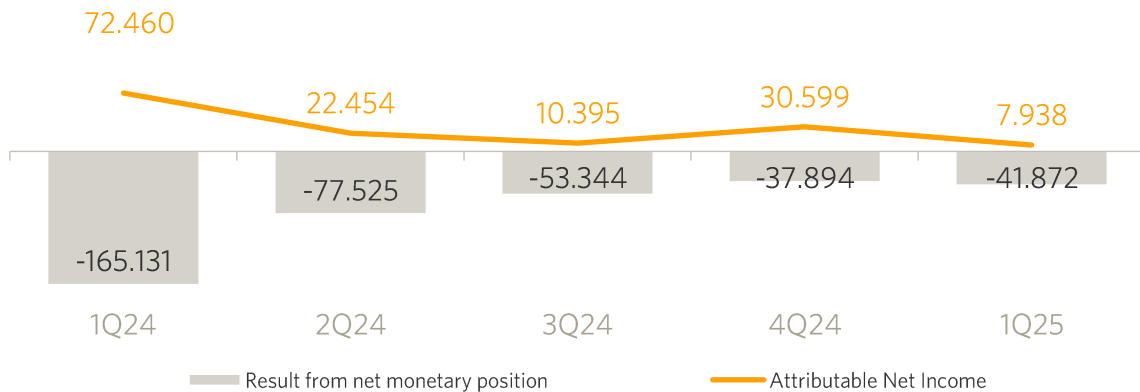
Profit Before Income Tax
[AR\$ Mill.]



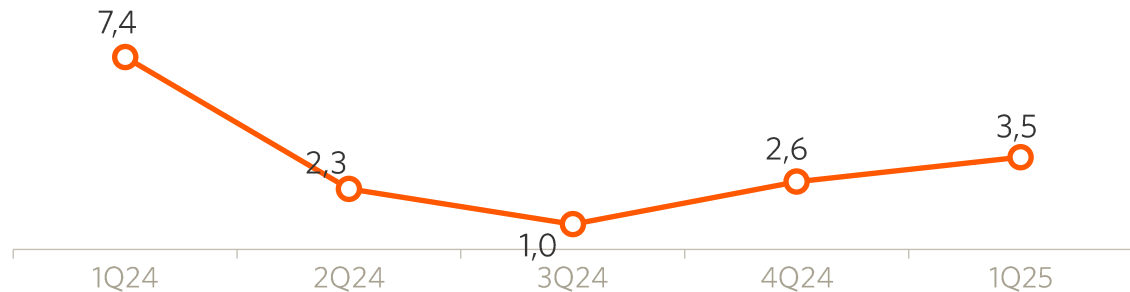
ROAE
[%]



Attributable Net Income
[AR\$ Mill.]



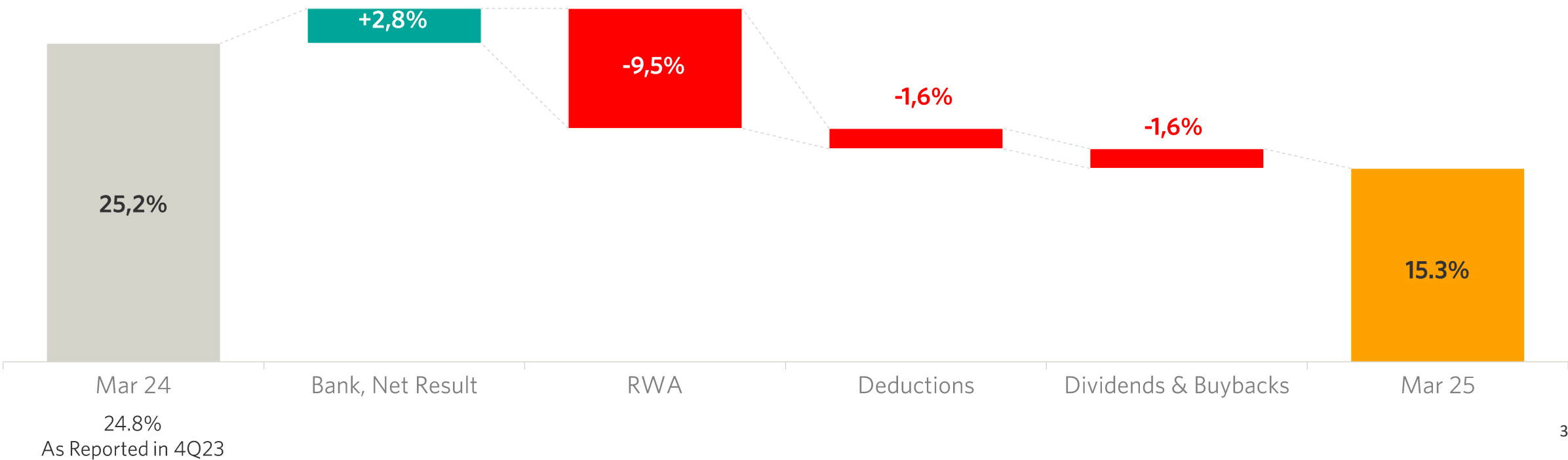
ROAA
[%]



2025 Performance - Capitalization with CET 1 Ratio at 15.3% supports loan expansion.

TIER1
KEY MESSAGE

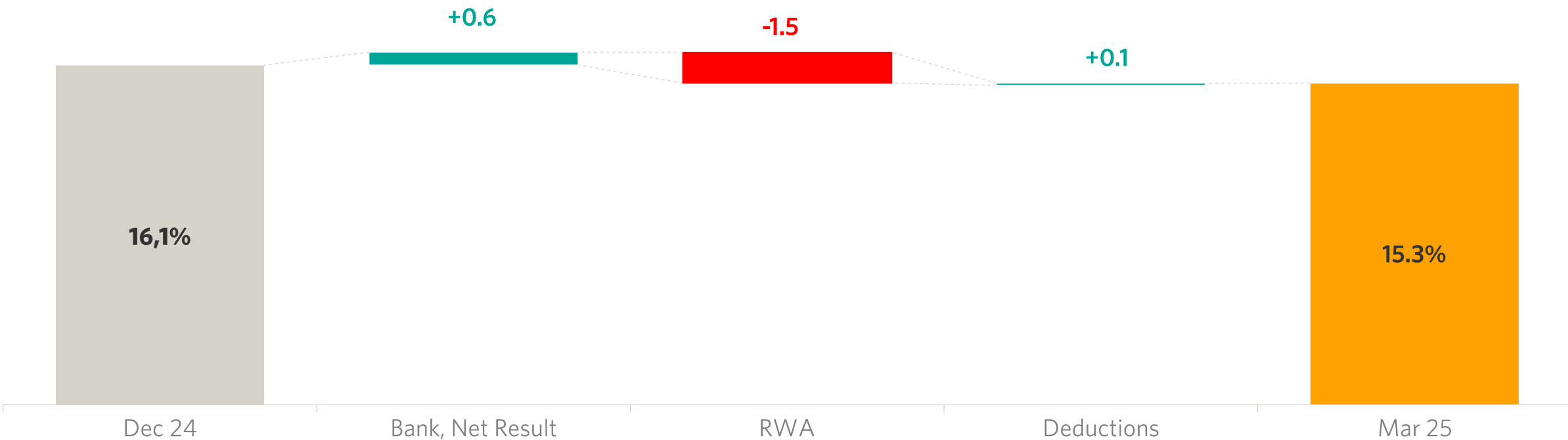
- Profit capitalization
- RWA growth above inflation
- New capital requirements on Operational Risk: 1.4%. Non.-recurring
- Higher deductions on deferred tax
- AR\$30 billion dividend paid & AR\$11 billion buyback share



2025 Performance - Capitalization with CET 1 Ratio at 15.3% supports loan expansion.

TIER1
KEY MESSAGE

- Profit capitalization
- New capital requirements on Operational Risk: 1.4%. Non.- recurring
- Higher deductions on ECL and deferred tax



Income Statement & Balance Sheet

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

Income statement		1Q25	4Q24	3Q24	2Q24	1Q24	QoQ	YoY
	Net Interest Income	148.370	155.865	161.489	219.728	332.799	-4,8%	-55,4%
	NIFFI & Exchange Rate Differences	27.053	44.370	27.258	47.548	133.138	-39,0%	-79,7%
	Net Financial Income	175.423	200.235	188.747	267.276	465.937	-12,4%	-62,4%
	Inflation Adjustment	-41.872	-37.894	-53.344	-77.525	-165.131	10,5%	-74,6%
	Net Service Fee Income ¹⁾	45.457	45.472	48.059	37.606	35.107	0,0%	29,5%
	Income from Insurance activities	8.459	8.515	6.806	6.052	5.764	-0,6%	46,8%
	Loan Loss Provisions	-31.820	-17.589	-12.069	-15.366	-12.433	80,9%	155,9%
	Personnel & Administrative Expenses	-109.330	-126.213	-124.684	-122.715	-134.114	-13,4%	-18,5%
	Profit before income tax	10.185	24.574	12.560	40.623	112.892	-58,6%	-91,0%
	Attributable Net income	7.938	30.599	10.395	22.454	72.460	-74,1%	-89,0%
	Comprehensive income	6.183	28.892	11.994	19.809	63.132	-78,6%	-90,2%

Balance sheet		1Q25	4Q24	3Q24	2Q24	1Q24	QoQ	YoY
	Total Assets	5.365.339	4.918.983	4.676.180	4.383.126	4.002.903	9,1%	34,0%
	Average Assets	5.009.776	4.731.483	4.325.487	3.885.391	3.942.270	5,9%	27,1%
	Total Loans & Leasing, net of allowances	2.391.700	2.347.437	1.839.086	1.601.681	1.172.237	1,9%	104,0%
	Total Loans & Leasing	2.466.562	2.400.666	1.882.929	1.641.524	1.207.832	2,7%	104,2%
	Loans and financing & off balance guarantees	2.602.423	2.591.545	2.050.208	1.781.735	1.385.213	0,4%	87,9%
	Total Deposits	3.709.664	3.445.399	3.227.127	2.757.020	2.767.509	7,7%	34,0%
	Attributable Shareholders' Equity	899.279	893.097	864.204	853.073	873.527	0,7%	2,9%
	Average Attributable Shareholders' Equity	900.645	883.614	863.139	860.234	856.226	1,9%	5,2%

1) Excluding income from insurance activities

Key Indicators

Profitability & efficiency

	1Q25	4Q24	3Q24	2Q24	1Q24
ROAE	3,5%	13,9%	4,8%	10,4%	33,9%
ROAA	0,6%	2,6%	1,0%	2,3%	7,4%
Net Interest Margin (NIM)	19,2%	24,9%	24,7%	36,3%	61,8%
Net Fee Income Ratio	23,5%	21,2%	22,5%	14,0%	8,1%
Cost / Assets	9,9%	11,9%	12,9%	14,1%	15,0%
Efficiency Ratio	59,6%	63,8%	64,1%	50,6%	33,8%

Liquidity & capital

	1Q25	4Q24	3Q24	2Q24	1Q24
Total Loans to Total Deposits	66,5%	69,7%	58,3%	59,5%	43,6%
AR\$ Loans to AR\$ Deposits	75,1%	79,3%	72,1%	62,6%	46,1%
US\$ Loans to US\$ Deposits	39,2%	43,5%	23,5%	43,6%	29,3%
Liquidity Coverage Ratio (LCR)	115,3%	107,1%	139,3%	104,0%	109,9%
Total Equity / Total Assets	16,8%	18,2%	18,4%	19,4%	21,8%
Capital / Risk weighted assets	15,3%	16,1%	19,2%	21,3%	25,2%
CET1 Capital / Risk weighted assets	15,3%	16,1%	19,2%	21,3%	25,2%
Risk Weighted Assets / Total Assets	81,2%	80,8%	73,5%	71,0%	61,0%

Asset quality

	1Q25	4Q24	3Q24	2Q24	1Q24
NPL Ratio	2,0%	1,3%	0,8%	0,8%	1,1%
Allowances as a % of Total Loans	3,0%	2,1%	2,4%	2,4%	2,8%
Coverage Ratio	152,7%	169,2%	281,7%	302,9%	263,7%
Cost of Risk	5,0%	2,5%	2,7%	3,8%	4,1%
Cost of Risk, net	4,8%	2,2%	2,4%	3,6%	3,8%

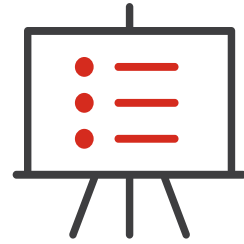
Key Indicators

Macro data

	1Q25	4Q24	3Q24	2Q24	1Q24
Retail Price Index (%) - QoQ	8,5%	8,0%	12,1%	18,6%	51,6%
Retail Price Index (%) - YoY	55,9%	117,8%	209,0%	271,5%	287,9%
UVA (var)	7,2%	10,2%	13,2%	32,6%	69,6%
Pesos/US\$ Exchange Rate	1.073,88	1.032,50	970,92	911,75	857,42
Badlar Interest Rate (eop)	30,2%	31,9%	39,8%	36,1%	70,9%
Badlar Interest Rate (avg)	29,9%	36,7%	38,4%	44,1%	101,6%
Monetary Policy Rate (eop)	29,0%	32,0%	40,0%	40,0%	80,0%
Monetary Policy Rate (avg)	30,1%	36,1%	40,0%	51,9%	96,0%

Operating data

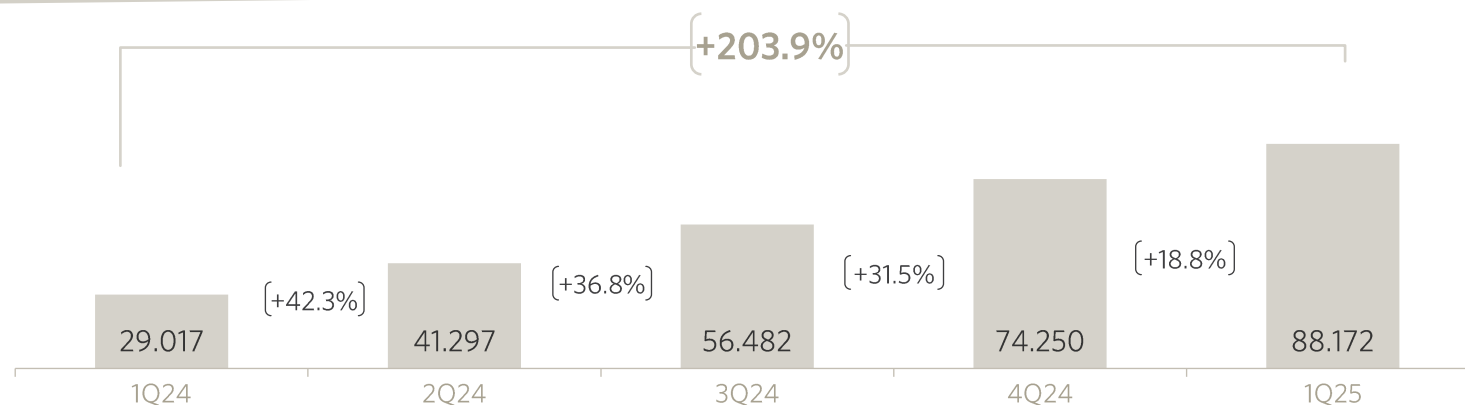
	1Q25	4Q24	3Q24	2Q24	1Q24
Bank- Active Customers (in million)	1,38	1,44	1,39	1,40	1,44
IOL-Active Customers (in million)	0,60	0,57	0,58	0,51	0,49
Bank Branches	130	130	131	136	136
Bank Employees	3.012	3.024	3.099	3.154	3.197
Other Subsidiaries Employees	430	432	443	448	463



Annex II: Industry Outlook and Supplementary Information

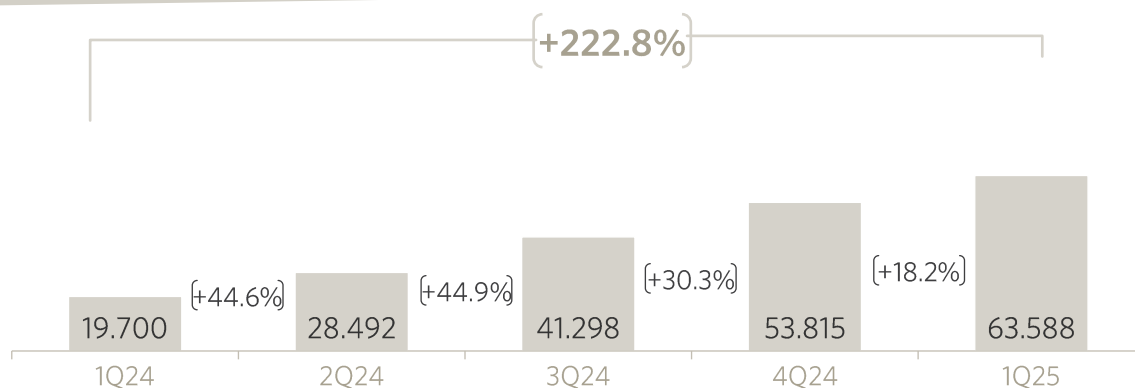
Financial Sector Loans Accelerating Since 2Q24

Loans to Private Sector [AR\$ Bill. in Nominal terms]

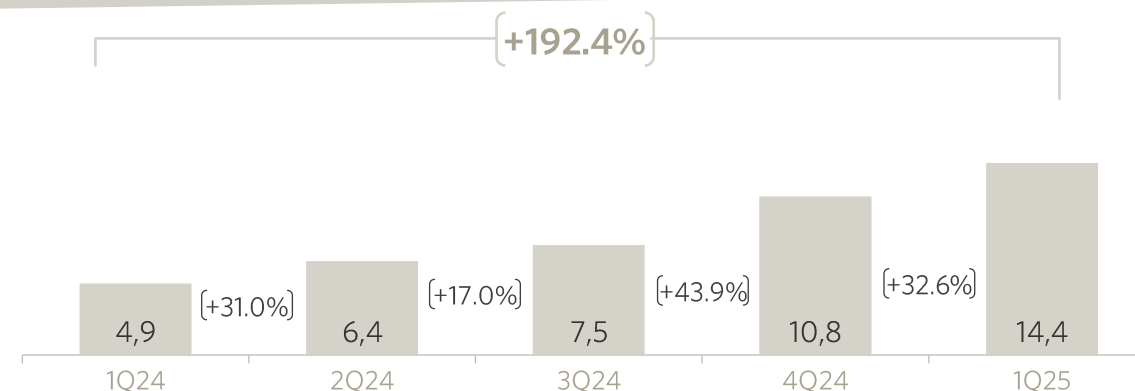


INFLATION
1Q25 **8.5%**
YoY **55.9%**

AR\$ Loans [in AR\$ Bn. in Original Currency]

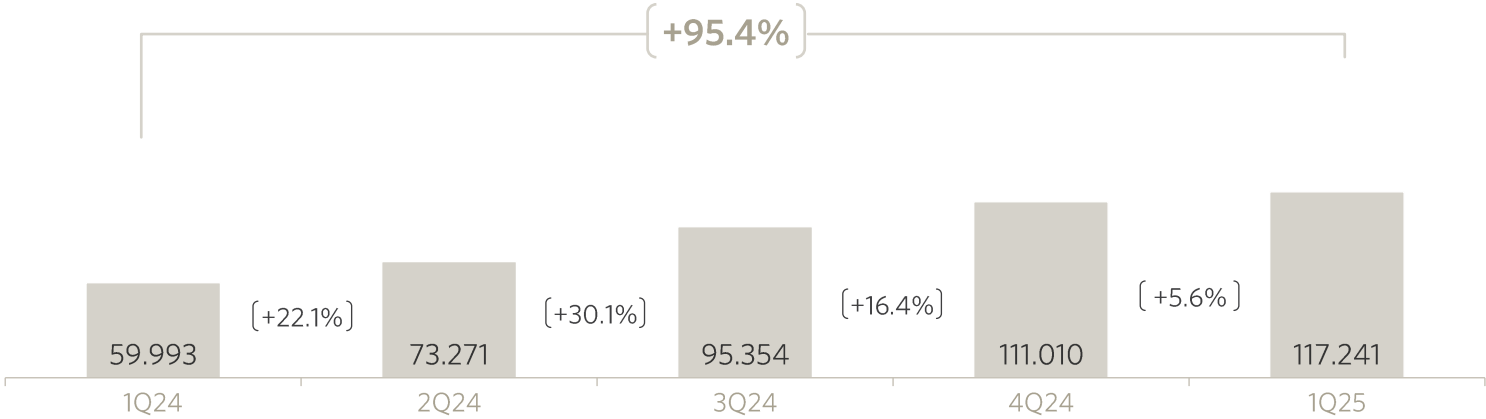


US\$ Loans [in US\$ Bn.]



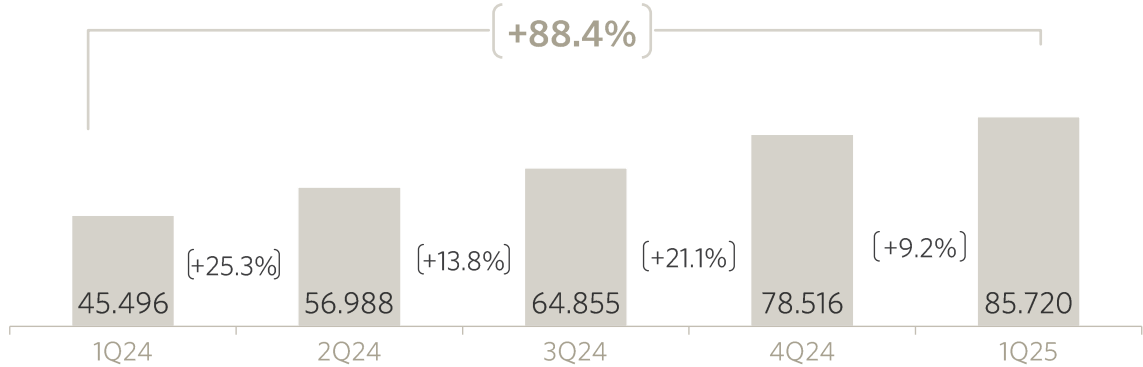
Financial Sector AR\$ Deposits Expanding Below Loan Growth; US\$ Deposits Down QoQ After Strong Growth in Previous Quarters

Private Sector Deposits [AR\$ Bill. in Nominal terms]

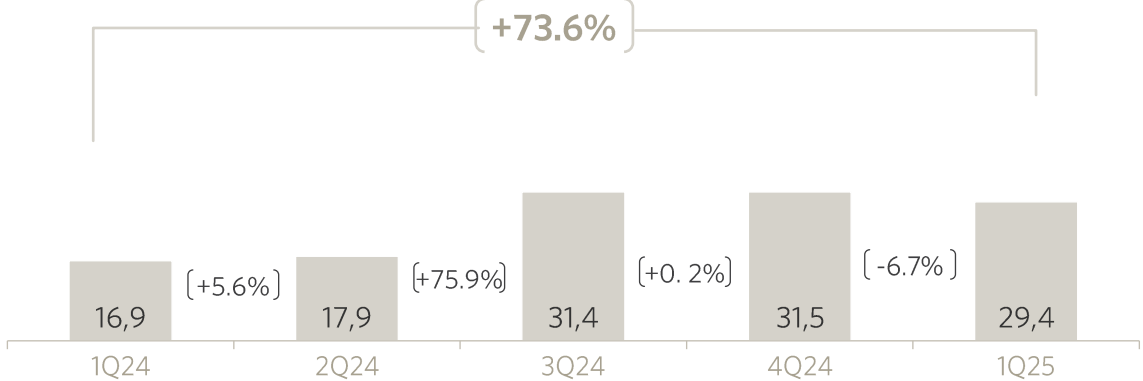


INFLATION
1Q25 **8.5%**
YoY **55.9%**

AR\$ Deposits [in AR\$ Bn. in Original Currency]



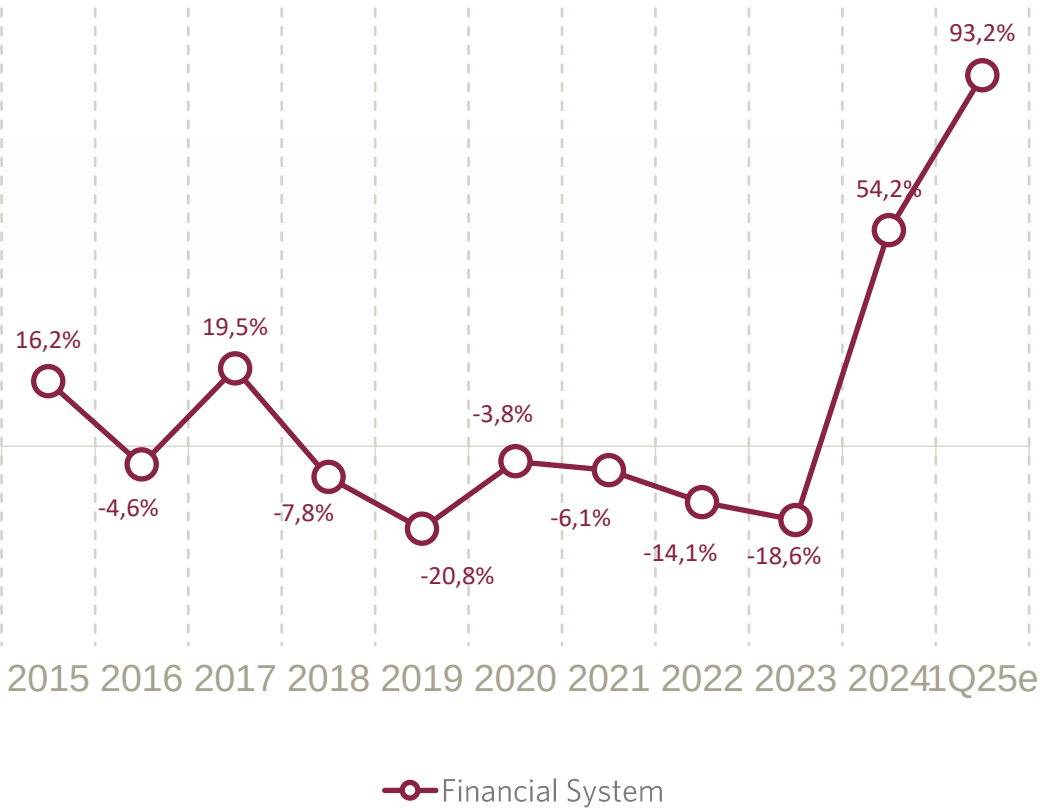
US\$ Deposits [in US\$ Bn.]



2024 was the first year of growth since 2017

TOTAL Financial System Loans Evolution (in real terms)

Source: BCRA



Private Banks Loans Evolution (in real terms)

Source: BCRA



* 1Q25: Estimated figures

Ranking

Competition | Financial System in million of Ps as of December 2024

9

Argentine Financial System in terms of loans

11

Argentine Financial System in terms of Deposits

Assets			Loans			Deposits**		
		Share			Share			Share
Banco Nación	47.995.110	22,9%	Banco Nación	15.042.960	20,3%	Banco Nación	31.046.333	22,7%
Banco Galicia	21.692.306	10,4%	Banco Galicia	8.832.469	11,9%	Banco Galicia	14.268.420	10,4%
Santander	18.409.166	8,8%	Santander	7.557.508	10,2%	Santander	13.228.110	9,7%
Banco Provincia	14.770.115	7,0%	BBVA	7.122.613	9,6%	Banco Provincia	10.700.867	7,8%
BBVA	14.486.093	6,9%	Banco Provincia	5.830.674	7,9%	BBVA	9.961.696	7,3%
Banco Macro	14.178.946	6,8%	Banco Macro	5.752.085	7,7%	Macro	8.403.443	6,1%
ICBC	7.607.866	3,6%	ICBC	2.455.604	3,3%	Banco Ciudad	4.861.000	3,6%
Credicoop	7.590.624	3,6%	Patagonia	2.224.674	3,0%	Credicoop	4.660.565	3,4%
Banco Ciudad	6.791.918	3,2%	Supervielle	2.100.466	2,8%	ICBC	4.655.878	3,4%
Banco Patagonia	5.962.677	2,8%	Galicia Más	1.895.891	2,6%	Patagonia	4.133.218	3,0%
Galicia Más	5.588.799	2,7%	Banco de Cordoba	1.865.369	2,5%	Supervielle	3.173.736	2,3%
Supervielle	4.291.846	2,0%	Banco ciudad de BS	1.775.457	2,4%	Galicia Más	3.109.628	2,3%
Citibank	4.252.790	2,0%	Credicoop	1.556.719	2,1%	Banco de Cordoba	3.097.897	2,3%
Banco de Córdoba	4.231.255	2,0%	Banco de Santa Fe	939.987	1,3%	Citibank	2.010.411	1,5%
Hipotecario	2.695.245	1,3%	Comafi	800.539	1,1%	Banco Industria	1.963.954	1,4%
Banco Industria	2.608.312	1,2%	Citi	717.112	1,0%	Banco de Santa Fe	1.915.533	1,4%
Banco de Santa Fe	2.536.815	1,2%	Hipotecario	604.924	0,8%	Hipotecario	1.647.481	1,2%
Comafi	2.291.224	1,1%	Banco Industria	586.361	0,8%	Comafi	1.481.613	1,1%
Naranja Digital	1.615.070	0,8%	Naranja Digital	459.232	0,6%	Narnja Digital	1.418.238	1,0%
Other*	19.938.966	9,5%	Other*	6.129.508	8,3%	Other*	11.030.919	8,1%
Total	209.535.142		Total	74.250.151		Total	136.768.938	

* Other includes 56 financial entities (Banks and other financial companies) with a market share below 1%

** Deposits include AR\$ and US\$ deposits from the public and private sectors

Source: Central Bank of Argentina

Regulatory Environment in Argentina

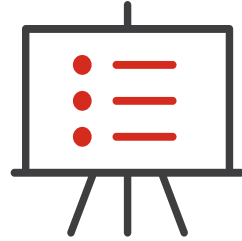
The following table provides a summary of the most relevant regulations currently in place. A more detailed description of regulations is also included hereunder, grouped by topic, to facilitate understanding.

Regulation	Description	Current Data (May 27, 2025)
Monetary Policy rate	LEFI	29.0%
Time Deposits minimum interest rate	Minimum interest rate	No limit. Lifted in March 11, 2024
Active interest rates	Badlar TAMAR (30 days Time Deposits over AR\$1 billion)	Badlar: 33.50% (as of May 23, 2025) Tamar: 34.56% (as of May 23, 2025)
Interchange fees	Maximum Percentage allowed to be charged on credit and debit cards	0.6% Debit Cards 1.3% Credit Cards
Cap on Credit Cards financing	Maximum interest rate	125% over the previous month's average lending rate of the entity for unsecured personal loans.
Limit to Public Sector financing	Limit and Exceptions	Limit: 75% of Regulatory Capital. Exception from the limits: • Fiscal Liquidity Letters" (LeFi) acquired by financial entities • Lecaps to a certain amount • Boncap
Dividends	Prohibition of payment	On March 13, 2025, the Central authorized Banks to distribute profits in ten equal, monthly, and consecutive installments up to 60% of the accumulated retained earnings
Net Global Position (NGP)	Special cash position	Long position up to 4% Spot position: 0% Dollar linked up to 25% Dual Bonds: No limit

Regulatory Environment in Argentina [cont.]

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

Regulation	Description	Limit
Liquidity ratios	Liquidity Coverage Ratio Net Stable Funding Ratio	LCR $\geq$ 100% NSFR $\geq$ 100%
Provision for loan losses	IFRS9	Some exceptions in government-issued debt securities
Minimum Reserve requirements	AR\$ Time Deposits	25% (20% in Lecaps and 5% in Treasury Notes)
	AR\$ Checking and Saving Accounts (excluding Mutual Funds)	45% (36% in cash, 9% in eligible Treasury notes)
	AR\$ Mutual Funds remunerated Accounts	20%
	AR\$ Virtual wallets	100% (45% set up in eligible Treasury notes)
	FX currency sight deposits	25%
	Deductions	Apply certain deductions to AR\$ reserve requirements if financing SMEs with specific conditions. These deductions started to decline in 2025.



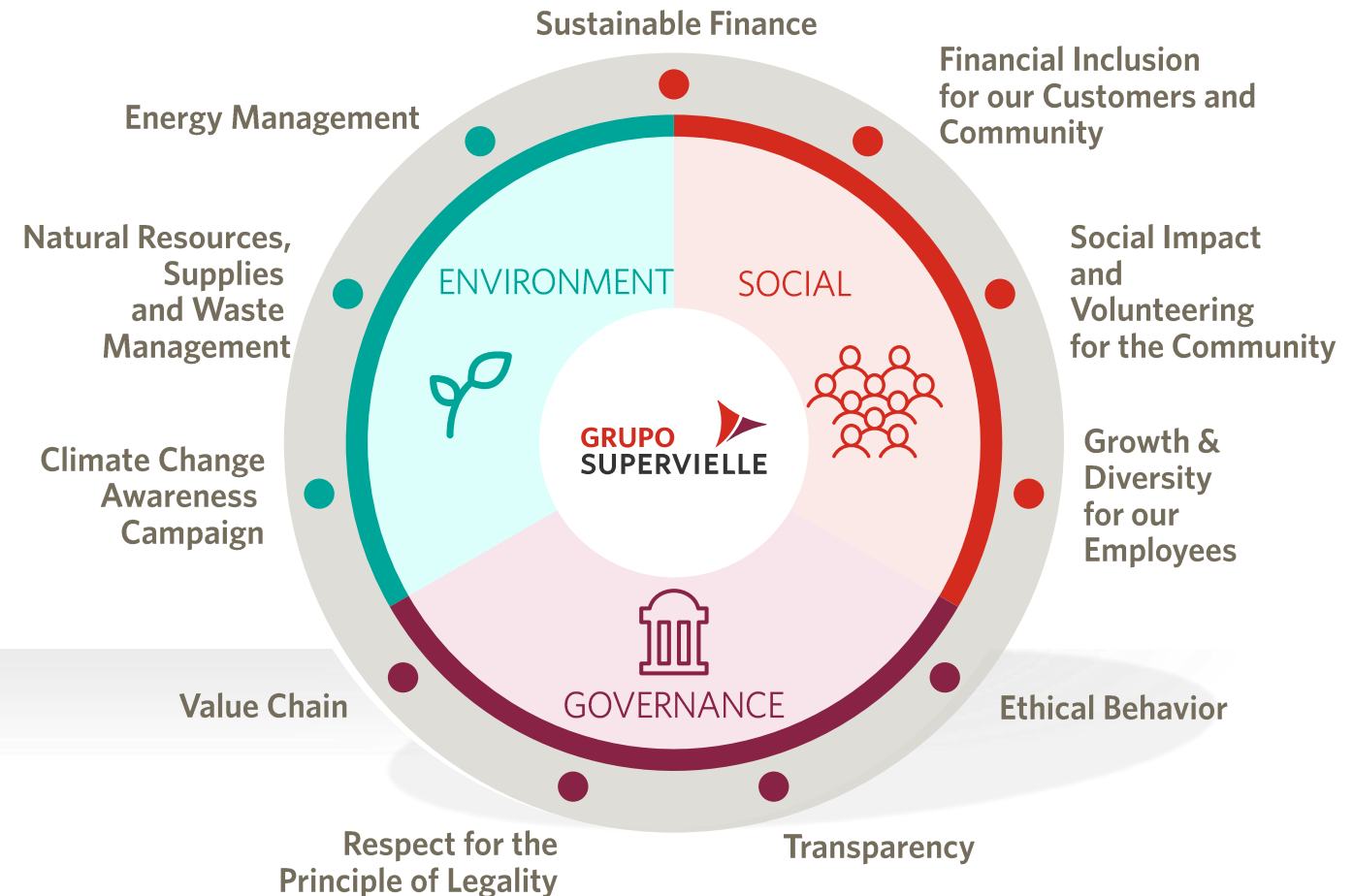
Annex III: ESG Commitment

ESG Strategy & Sustainable Growth

OUR COMMITMENTS

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

OUR FOCUS AREAS



Thank You!

