

Earnings Presentation

1Q26

May 2026



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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.

1Q-2026: Net Income Before Extraordinary Severance Charges Turns Positive; Improving Operating Trends



Loan & Deposits

- Loans -5.6% QoQ, due to seasonally lower AR\$ demand, selective origination and Peso appreciation
 - USD loans +12.8% in original currency
- Deposits -4.7% QoQ, driven by deliberate reduction in higher-cost wholesale peso funding
 - USD deposits +6% in original currency
- Improved deposit quality and stability



Asset Quality

- NPL ratio at 5.6% vs. 5.0% in Dec-25, improving MoM in March, reflecting early inflection in asset quality trends
- Net cost of risk at 6%, down from 10% in 4Q25
- Cost of risk peaked in 4Q25



Efficiency Program

- Bank headcount rightsizing plan implemented
- 470+ participants, or 15% of total workforce
- Positions the Bank for a structurally leaner cost base



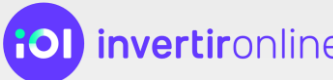
Profitability and Capital

- Net loss of AR\$17.1b; or AR\$6.7bn net income excluding extraordinary severance charges
- Adjusted ROAE of 2.5%
- NIM at 17.7%, supported by lower cost of funds
- Solid capital position with CET1 at 15.4%



Business Performance

SUPERVIELLE

- Ecosystem strategy and cross-sell initiatives continue
- Cuenta Hit IOL drove strong client acquisition (13k account in March peak)
- 
- IOL AUC US\$2.7 billion
- AI-enabled (Claude) investment interaction tools launched

-- Experienced leadership focused on profitability, efficiency and asset quality --

Operating Environment Stabilizing Toward Quarter End



1Q26: From Challenging Conditions to Improving Stability

- Challenging start to the quarter
- Interest rate volatility, tight monetary conditions and higher inflation weighed on activity and profitability in January and February
- Macro backdrop more stable toward quarter end
- Greater rate visibility in March
- Funding and financial margin conditions began to normalize



Policy Momentum Supporting 2026 Outlook

- Structural reforms improving macro predictability
- IMF staff-level agreement reinforces reform momentum
- FX reserve accumulation reinforces FX stability
- Economic activity expected to recover as conditions normalize

Policy Execution Priorities:

- Sustain fiscal anchor alongside growth
- Normalize monetary policy and reduce volatility
- Gradual FX liberalization while preserving stability



Stabilizing conditions and stronger policy visibility support margin recovery and gradual improvement in asset quality and credit demand

Banco Supervielle: Executing on Key Drivers of Earnings Recovery



Balance Sheet Discipline & Funding Optimization

- Selective origination focused on risk-adjusted growth
- Soft peso loan demand reinforced disciplined lending
- Growth in transactional deposits from corporate and retail customers
- Strengthening capabilities with appointment of Juan Manuel Trupia (Chief Treasury & Global Markets)



Asset Quality Improvement

- Delinquency trends improved through March
- Supported by collection and refinancing initiatives implemented since December 2025
- Cost of risk declined significantly declined vs. from 4Q25 peak



Structural Efficiency

- Headcount rightsizing plan successfully implemented
- Customers migrating to digital and virtual channels
- Shifting to a more efficient technology driven business
- Annual savings of AR\$ 33 billion in personnel expenses

March Marked a Clear Inflection Point



- Underlying monthly earnings turned positive



- Asset quality trends improved



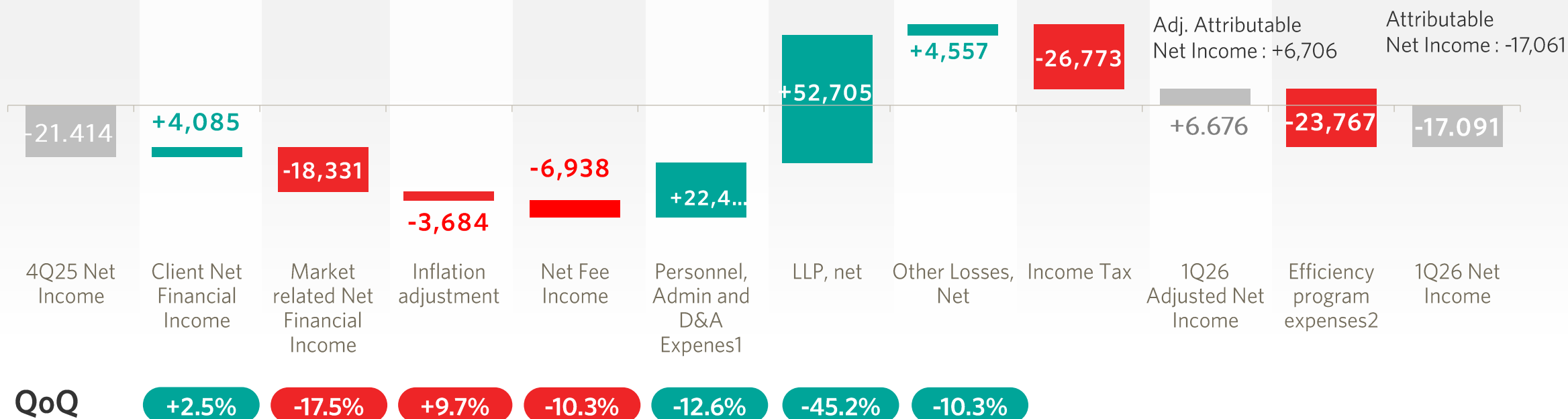
- Momentum continued into April

Adjusted Net Income Turns Positive: Reported Results Impacted by Extraordinary Severance Charges

1Q26 EARNINGS

KEY MESSAGE

- Lower funding costs as rates declined in March
- Investment portfolio performance normalized after a strong 4Q25
- Higher quarterly inflation
- Lagged fee repricing and lower brokerage and asset management activity
- Seasonal reduction of administrative & personnel expenses
- Lower LLPs driven by collection and refinancing initiatives results
- 4Q25 recorded seasonal credit card promotions and year-end real estate mark-to-market valuation
- Higher taxable income



1. Excludes AR\$36.6 billion related to the headcount rightsizing program
2. Net of income tax

Underlying Profitability Achieved, Cost Base Reset to Support Future Earnings, with Additional Structural Cost Benefits Expected in 2Q26



1Q26 Reported Net Income



Extraordinary Severance Charge, Net of Income Tax 1



1Q26 Underlying Net Income (ex-severance)

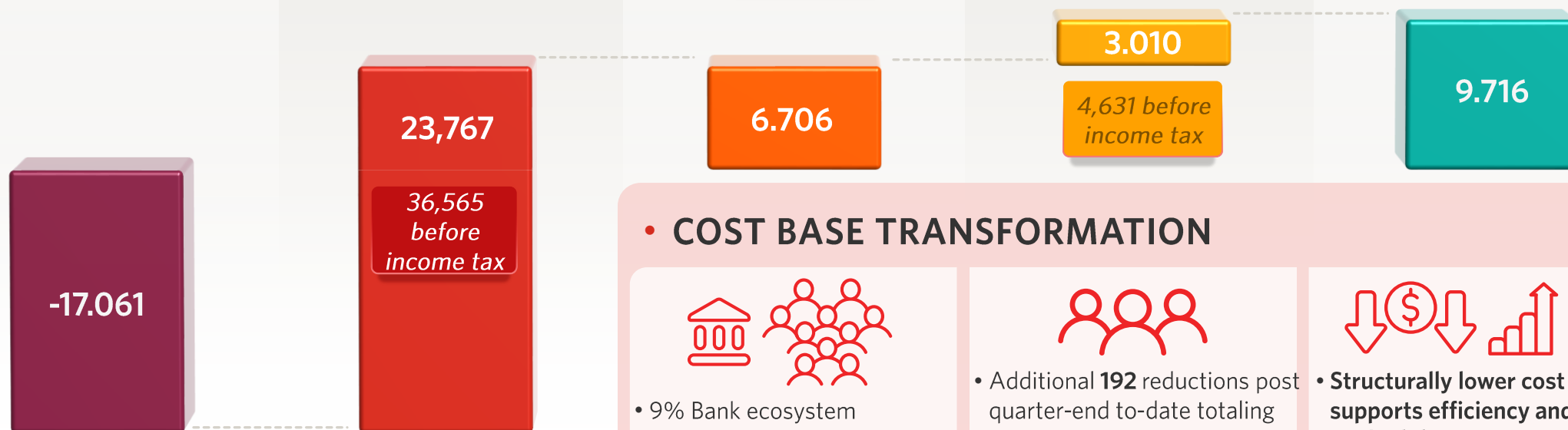


3-month Salary Savings, Net of Income Tax 2



1Q26 Structural Net income

1Q26 Net Income Walk (AR\$ million)



• COST BASE TRANSFORMATION



- 9% Bank ecosystem headcount reduction in 1Q16 (278 employees)



- Additional 192 reductions post quarter-end to-date totaling 470 employees, or 15% of Bank ecosystem headcount

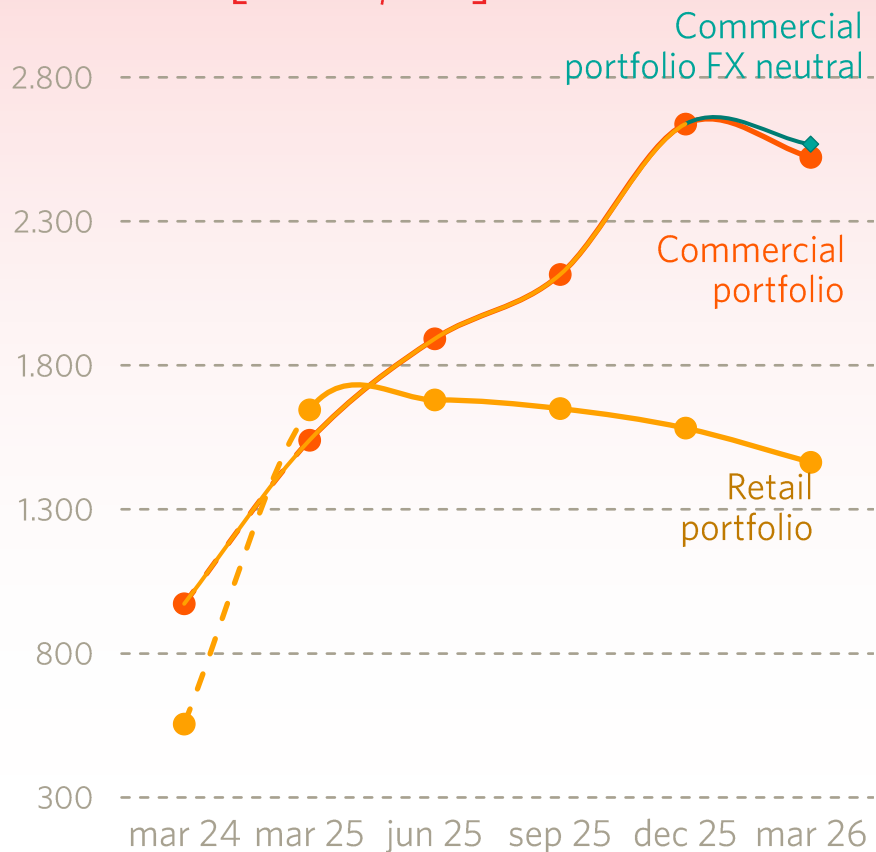


- Structurally lower cost base supports efficiency and profitability recovery

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



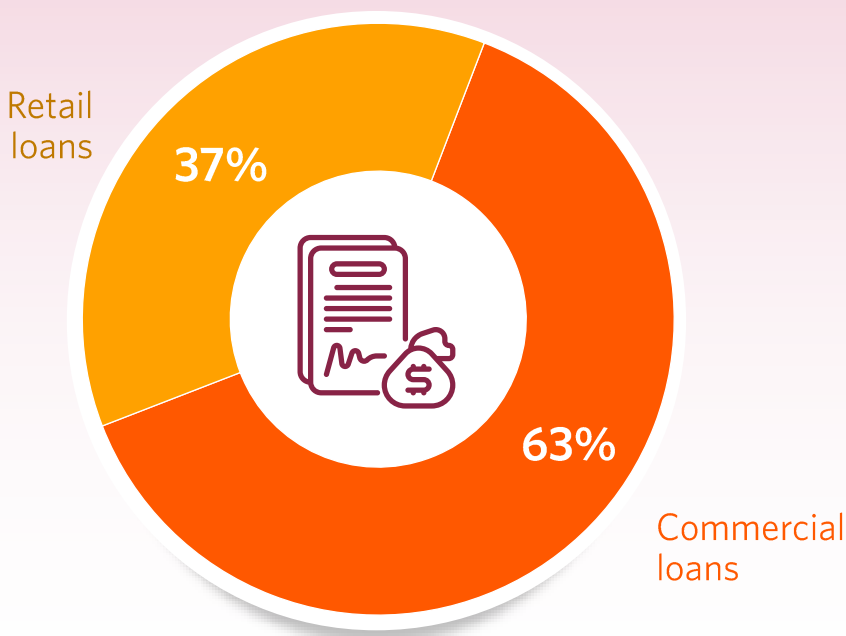
› Loan portfolio evolution [In AR\$ Bn]



QoQ	YoY	Mar 24- to date
-2.7%	+62%	+159%
-4%		
-9%	-13%	+163%



› Loan portfolio Breakdown [%]

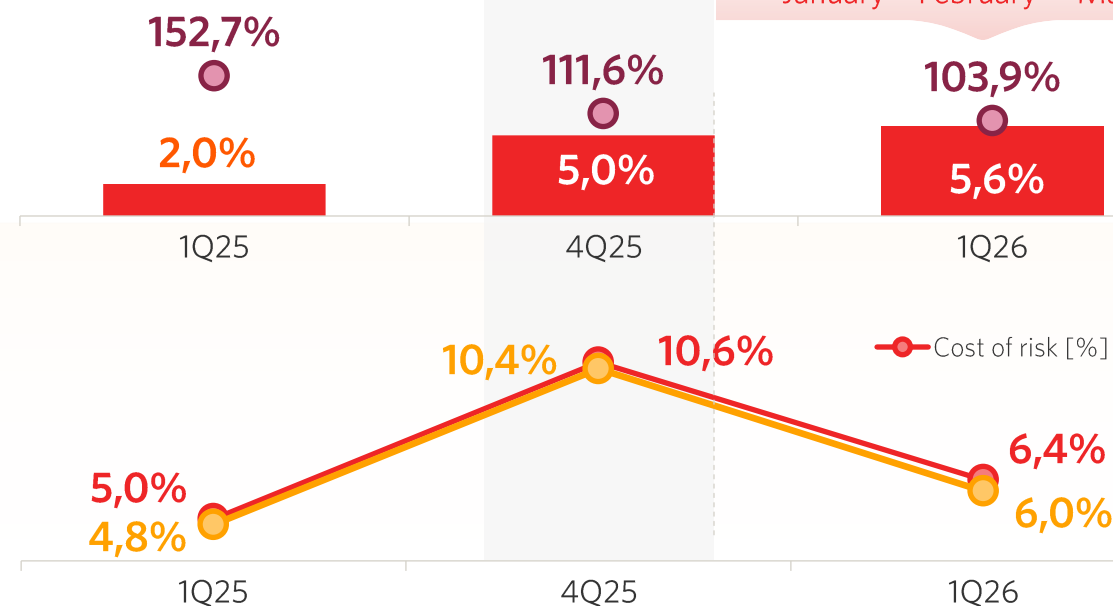


NPL Ratio at 5.6% with Early Signs of Stabilization; Net Cost of Risk Eased to 6.0%



► NPL, Coverage and CoR [%]

■ NPL ● Coverage ratio



Timely Portfolio Initiatives

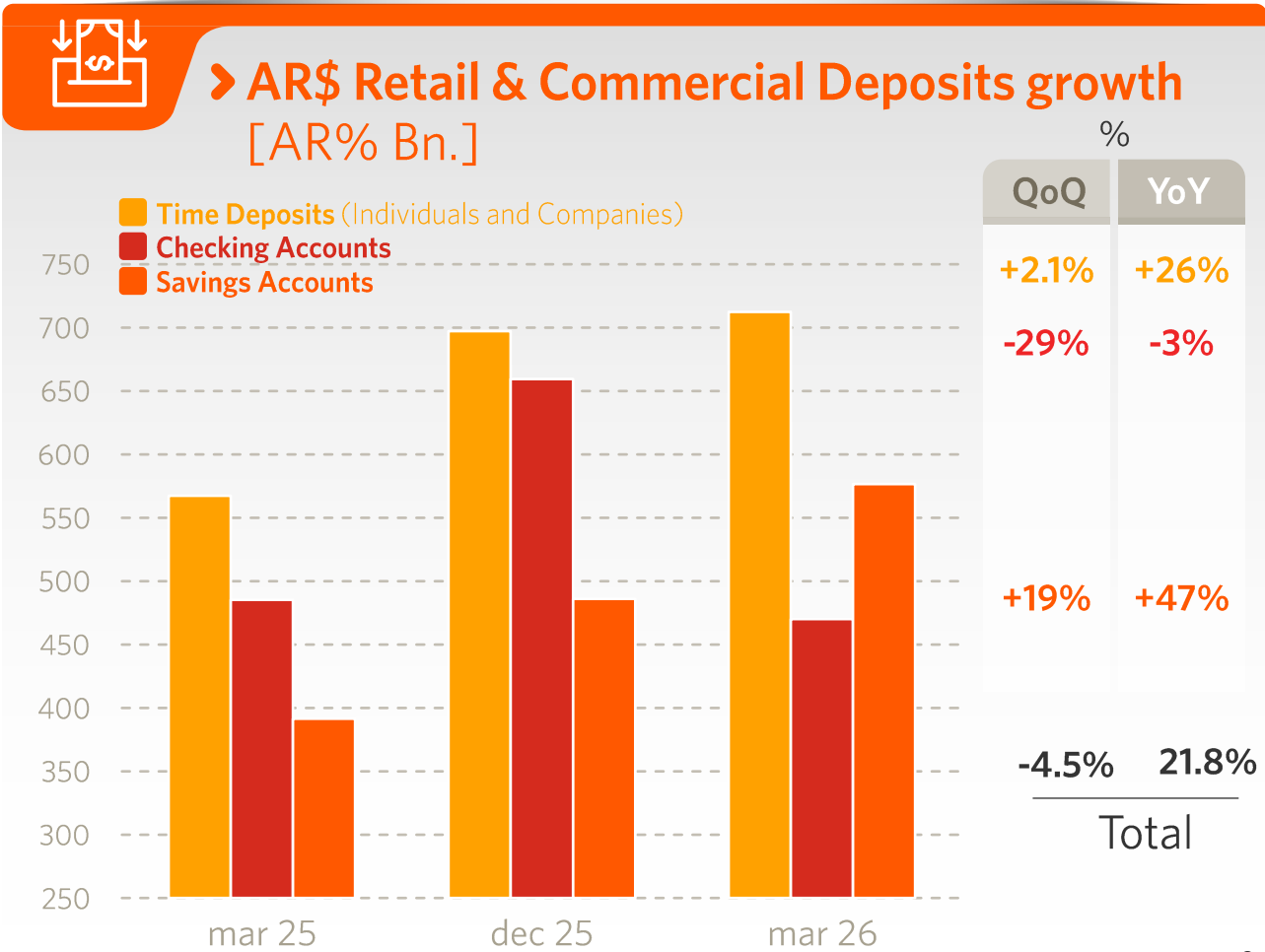
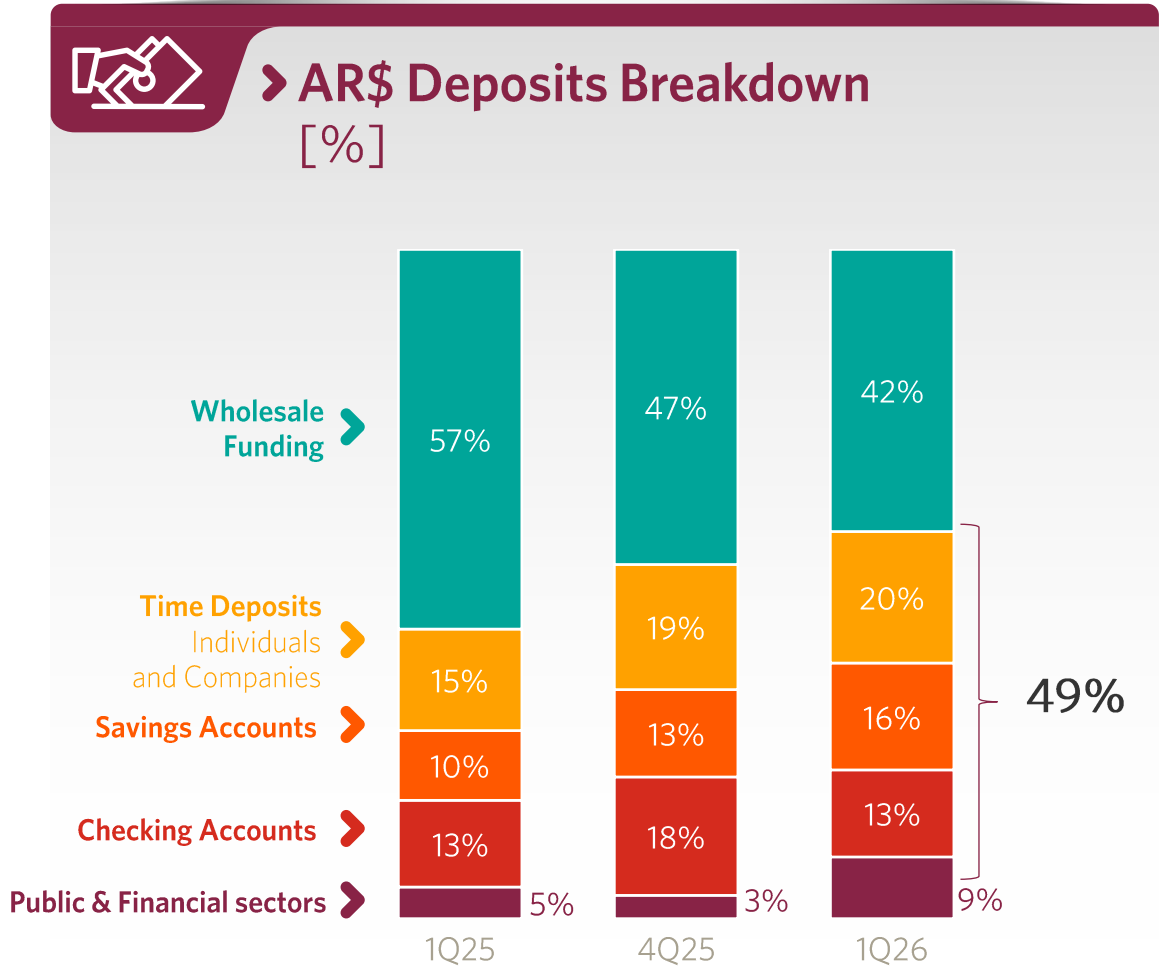


- Collection and refinancing initiatives implemented since December 2025, targeting individual and SME customers



- Proactive portfolio management contributed to reduce migration into more advanced delinquency buckets through March

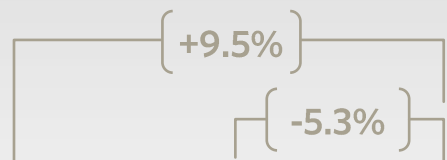
Enhanced Funding Mix with Lower Reliance on High-Cost Wholesale Deposits



NIM at 17.7% Supported by Lower Rates Since Early March



> Net Financial Income [AR\$ Mill,]



NFI	232,622	268,902	254,656	QoQ	YoY
				-17.5%	+31.3%
	65.764	104.685	86.354		
	166.858	164.217	168.302	+2.5%	+0.9%
	1Q25	4Q25	1Q26		

■ Client Net Financial Income ■ Market related NFI

Cost of funds
[%] AR\$ & US\$

16.1% 17.1% 14.9%

6.0X

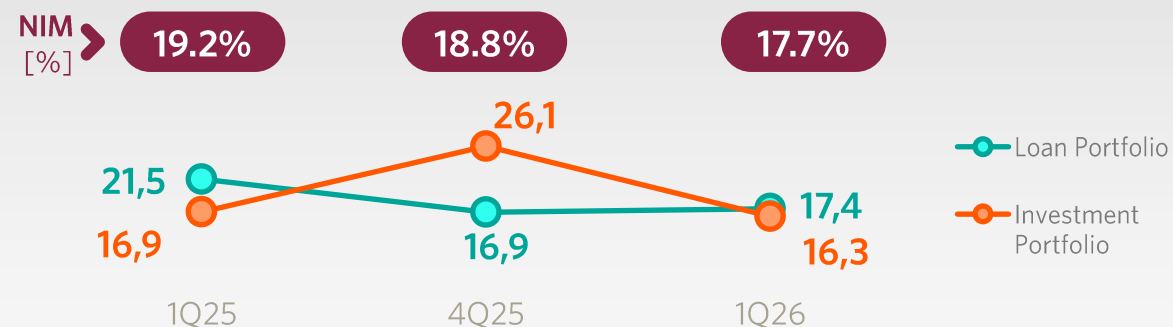
7.7X

7.5X

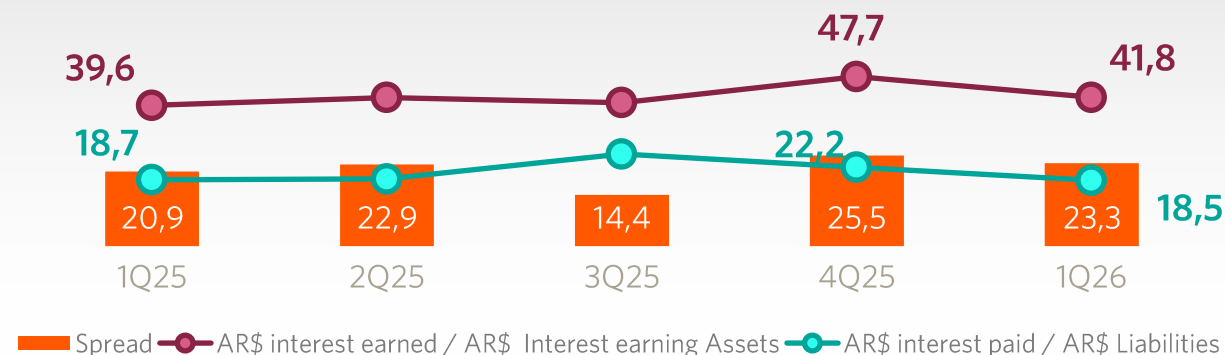
Leverage
(Assets to Equity)



> NIM breakdown

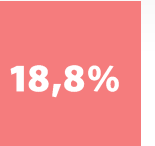


> AR\$ Interest Spread [%]



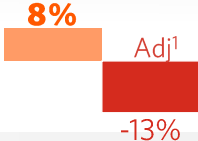
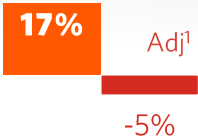
Spread AR\$ interest earned / AR\$ Interest earning Assets AR\$ interest paid / AR\$ Liabilities

Updating 2026 Expectations to Reflect 1Q26 Performance and Normalizing Operating Conditions

Loans 	1Q QoQ Var  -5,6%	YoY Var  26%	2026e 20-25%	• Tight monetary policy and soft economic activity. Temporary mix-shift towards corporate loans. Retail lending to resume as economic activity, employment and disposable income improve • Prior guidance: 25-30%
Deposits 	1Q QoQ Var  -4,7%	YoY Var  9%	2026e 10-15%	• Tight monetary policy, and lower expected growth in US dollar deposits • Prior guidance: 20-25%
Asset Quality NPL Ratio 	4Q 2025  5,0%	1Q 2026  5,6%	2026e 5%-5.5%	• Anticipate net COR between 5.3%-5.8%, reflecting improved 1Q26 COR • Prior guidance: 5.5%-6.0%
NIM 	4Q 2025  18,8%	1Q 2026  17,7%	2026e 15-18%	• Higher inflation could limit further NIM compression. • Expectations of sustained elevated reserve requirements and temporary mix shift towards corporate loans to weigh on NIM • Prior Guidance: 14-16%

Macro assumptions as of March 2026 (Central Bank Market Expectations Survey): Inflation of 29.1%, Fx eop at 1,700 and GDP of +3.3% in 2026.

Updating 2026 Expectations to Reflect 1Q26 Performance and Normalizing Operating Conditions

Net Fee Income 	1Q26 QoQ Var  -10%	YoY Var  -15%	2026e In line with inflation	- Expected growth in Banking fees, softer Asset management fees, mainly from money market funds, while brokerage fees compare against a high 2025 base - Prior guidance: 5% growth in real terms
Adjusted Operating Expenses⁽¹⁾ 	1Q26 QoQ Var  8% Adj ¹ -13%	YoY Var  17% Adj ¹ -5%	2026e Between -4% and -2%	- Banking ecosystem Adjusted Expenses expected to decline in real terms, reflecting headcount rightsizing and cost discipline, partially offset by investments in IOL growth acceleration - Prior guidance: in line with inflation
ROE 	4Q25  -7,7%	1Q26  -6,2% 1Q26	2026e 2-6% 2026e	- Top end of ROE range reflects macro upside, easing of monetary policy and credit growth. Low end reflects headcount rightsizing at the bank. Sequential improvement expected through the year - Prior guidance: 4-9%
Adjusted ROE⁽¹⁾ 		+2,5% 	6-10%	Adjusted ROE does not reflect the full benefit of AR\$33 billion in annualized salary savings, which should support the underlying cost structure
Capital (CET1) 	Dec 2025  15,4%	Mar 2026  15,4%	Dec 2026e 11-13%	CET1 expected to end the year between 11% and 13%, unchanged vs. prior guidance

1. Adjusted figures exclude Headcount rightsizing cost