

Corporate Presentation

1Q26

July 2026



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Disclaimer

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

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



Conteuts

Who we are

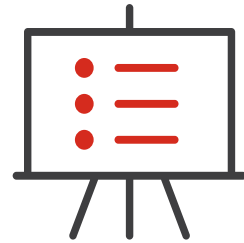
SUPV 1Q26 Results, SUPV Earnings Conference Call
Presentation, May 6, 2026

Annex I: 1Q26 Supplementary Financial
Information & Ratios

Annex II: Industry Outlook and Supplementary
Information

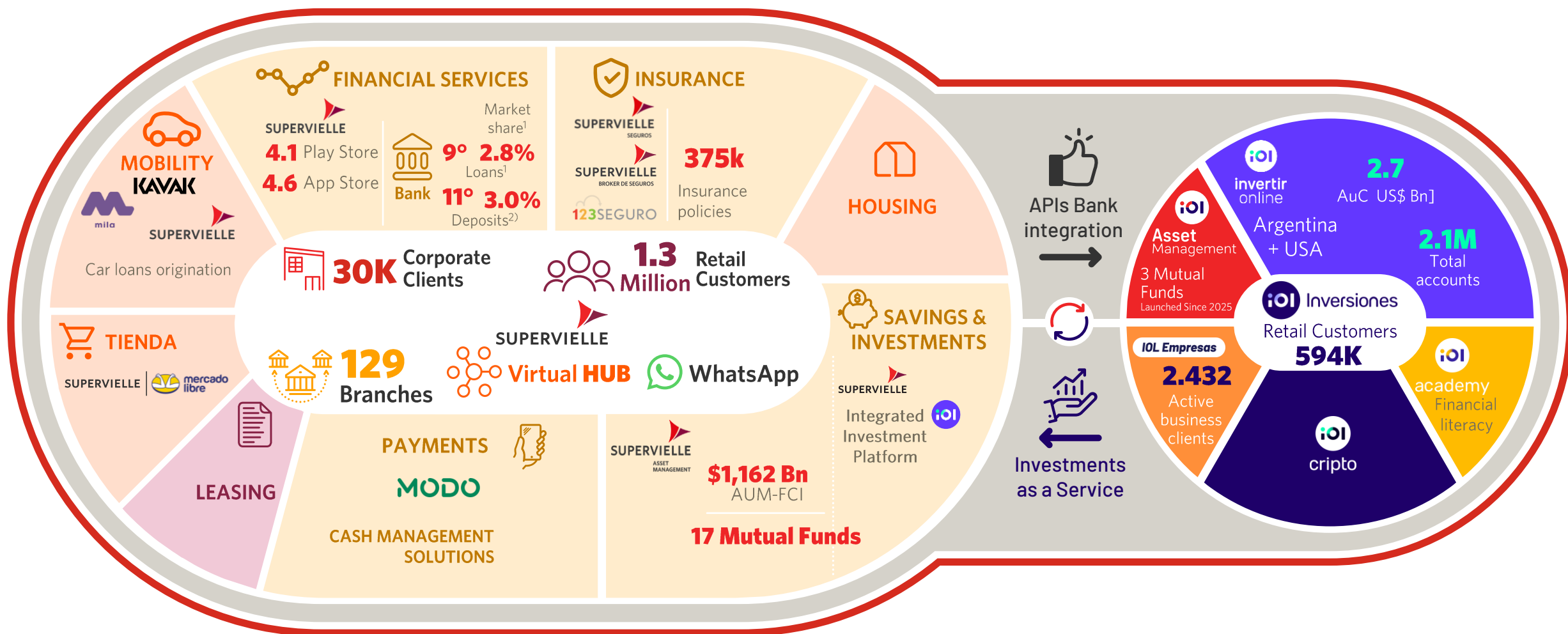
Annex III: Macro

Annex IV: ESG Commitment



SUPV Who we are

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

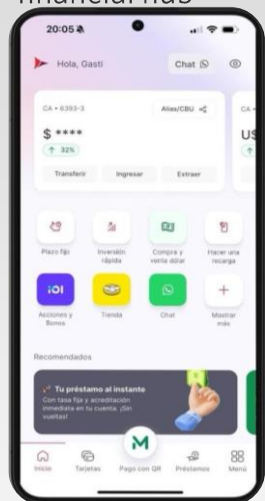


Executing on Our Strategy; Scaling the Ecosystem

- ✓ Customer-Centric & Tech Enabled
- ✓ Cluster-Based Customer Strategy
- ✓ One-stop shop investment platform
- ✓ Fast, Disruptive Strategic Moves
- ✓ Strategic partnerships
- ✓ SMBs & Mass Affluent
- ✓ Cross-Selling IOL Customers

SUPERVIELLE

- Evolving the Supervielle SuperApp into a true financial hub



Driving engagement & operating leverage

Tech & touch-driven distribution

WhatsApp Gen AI mercado libre

Remunerated account

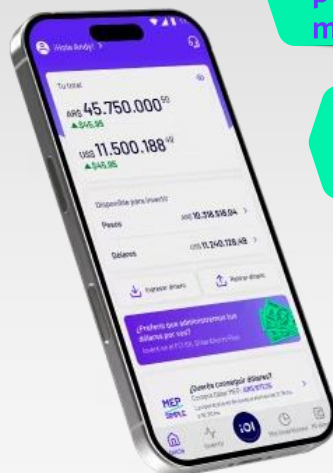
invertironline X-Sell

Renewed corporate purpose

- We accompany our customers in their daily lives with simple and agile financial experiences.

iOL invertironline

- Largest digital broker in Argentina with a scalable, tech- and AI-driven platform



High operating leverage positioned for capital markets expansion

Focus on Affluent, Corporates & IFAs

Disciplined and profitable AUC scaling

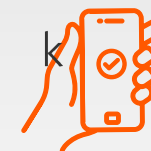
Ready for what's next



- Ready to capture next credit expansion



- Corporate-led lending in key dynamic sectors and selective Retail expansion



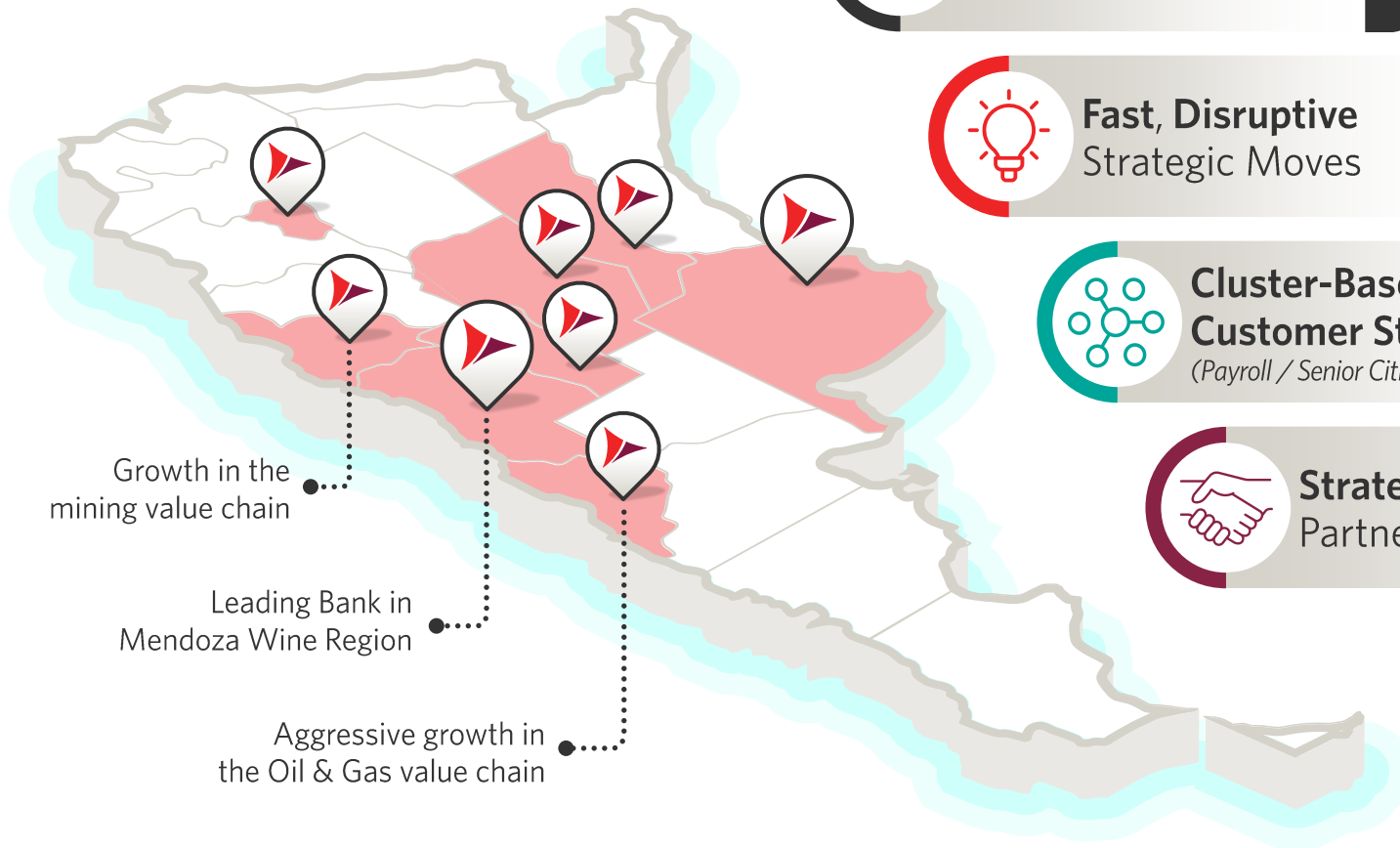
- Reinforcing Supervielle App for engagement, efficiency & operating leverage



- IOL positioned for a structural shift in savings and investment flows

Strategic Focus: Profitable Growth via Targeted Segments and Products

 **Prioritization of Segments/Products:**
Industry - Client Clusters



**Customer-Centric
& Tech Enabled**

1



Prioritizing Targeted Corporates
(Segments/ Products/ Industry),
E.g, Oil & Gas, Mining

5



**Fast, Disruptive
Strategic Moves**

2



Mendoza: Leadership

6



**Cluster-Based
Customer Strategy**
(Payroll / Senior Citizens)

3



Public Sector Banking
(Selective expansion
complementing Corporate focus)

7



**Strategic
Partnerships**

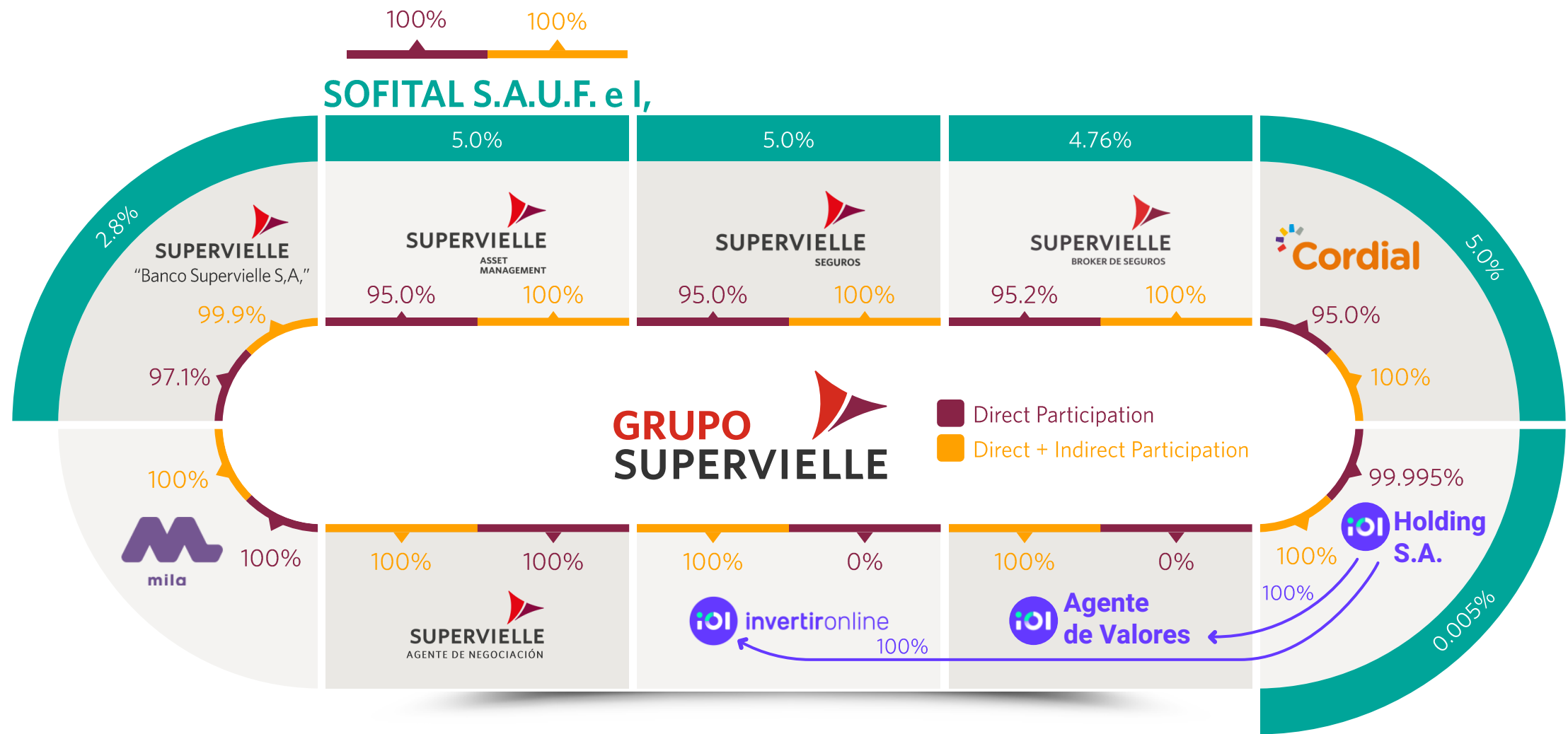
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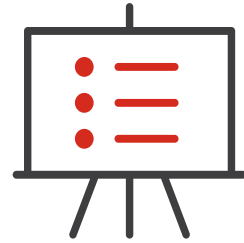


**Cross-Selling
IOL Customers**

8

Our Subsidiaries





1Q26 Results

*SUPV Earnings conference call presentation
May 6, 2026*

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



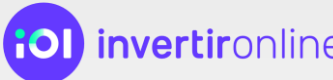
Profitability and Capital

- 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 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



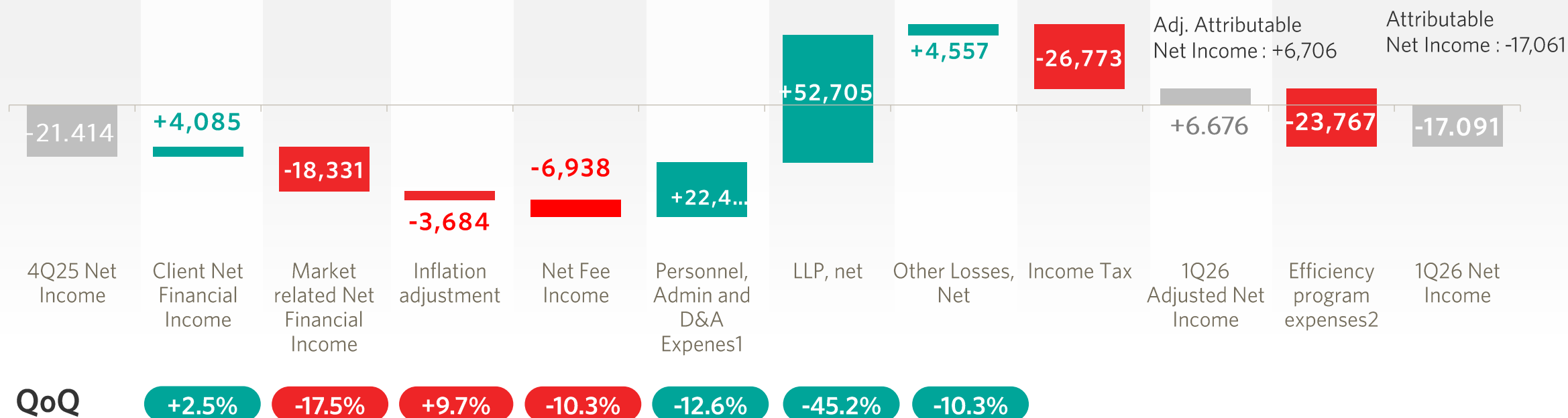
- Momentum continued into April

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)

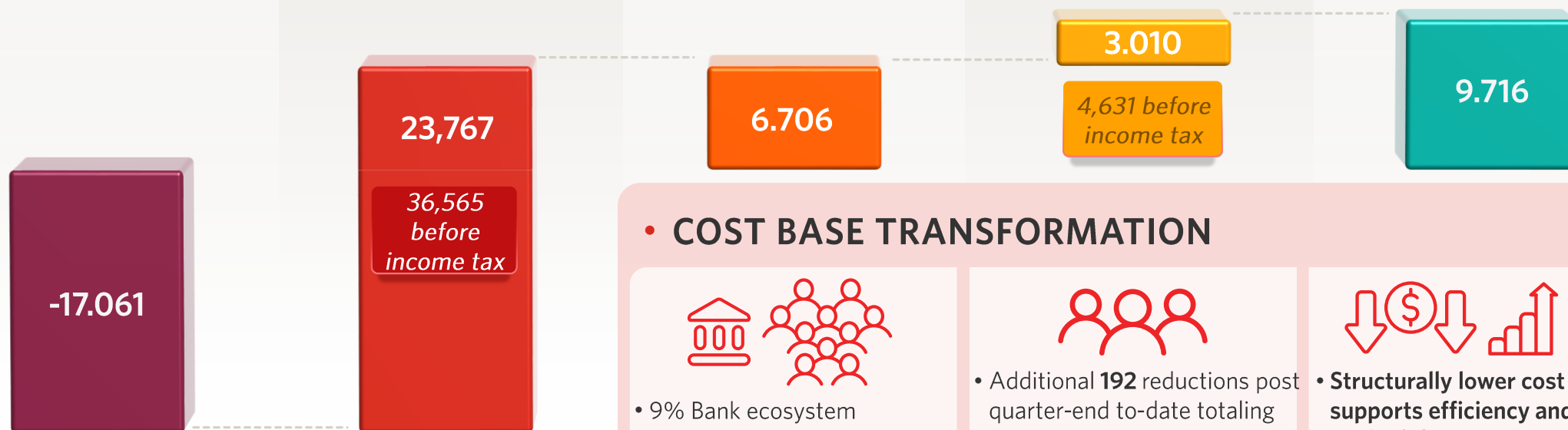


3-month Salary Savings, Net of Income Tax 2



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

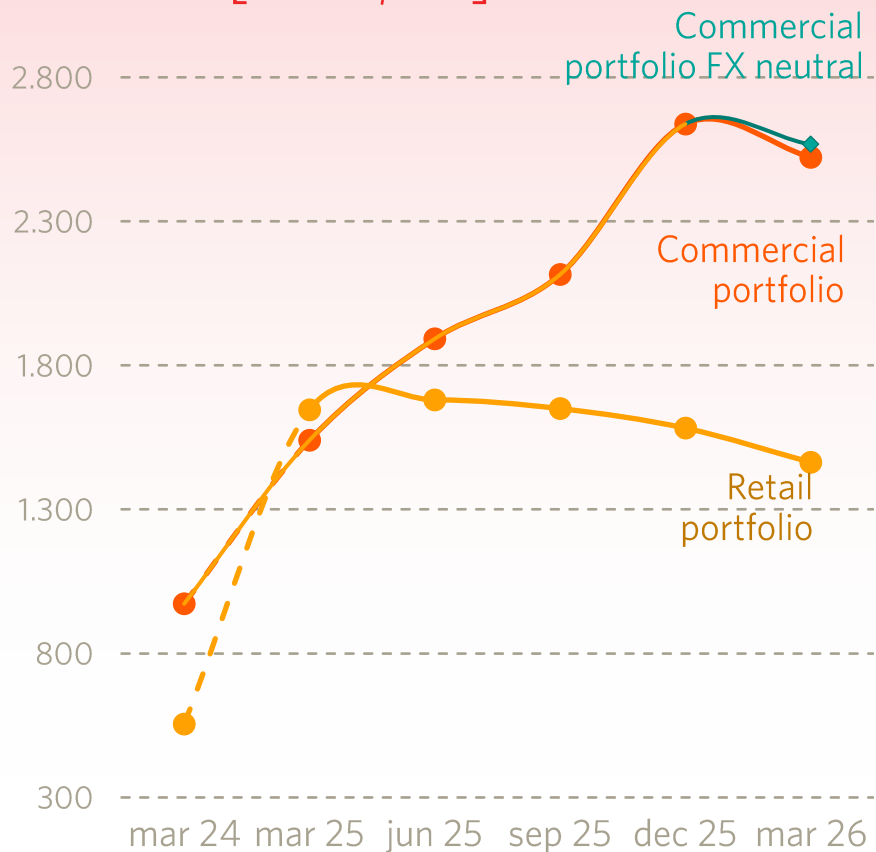


- **Structurally lower cost base supports efficiency and profitability recovery**

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



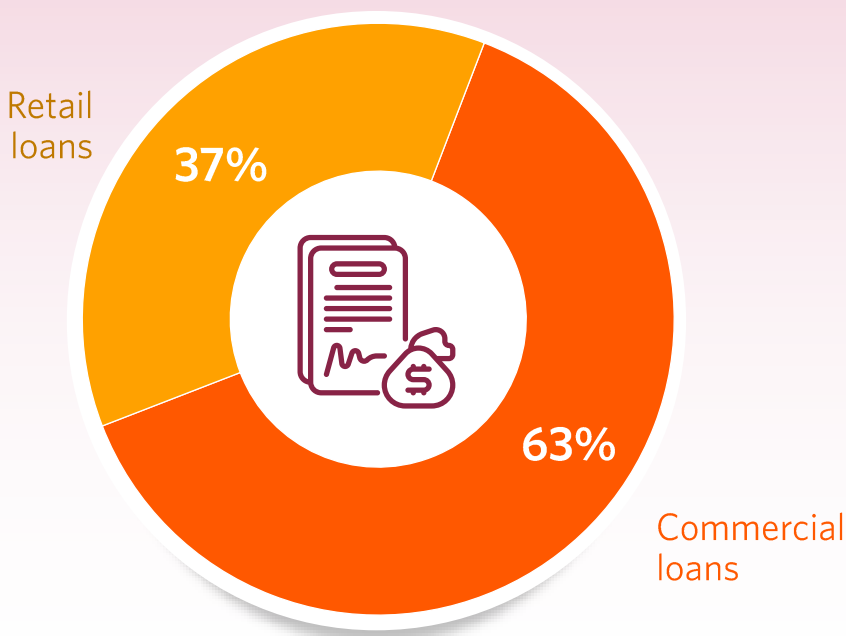
› Loan portfolio evolution [In AR\$ Bn]



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



› Loan portfolio Breakdown [%]

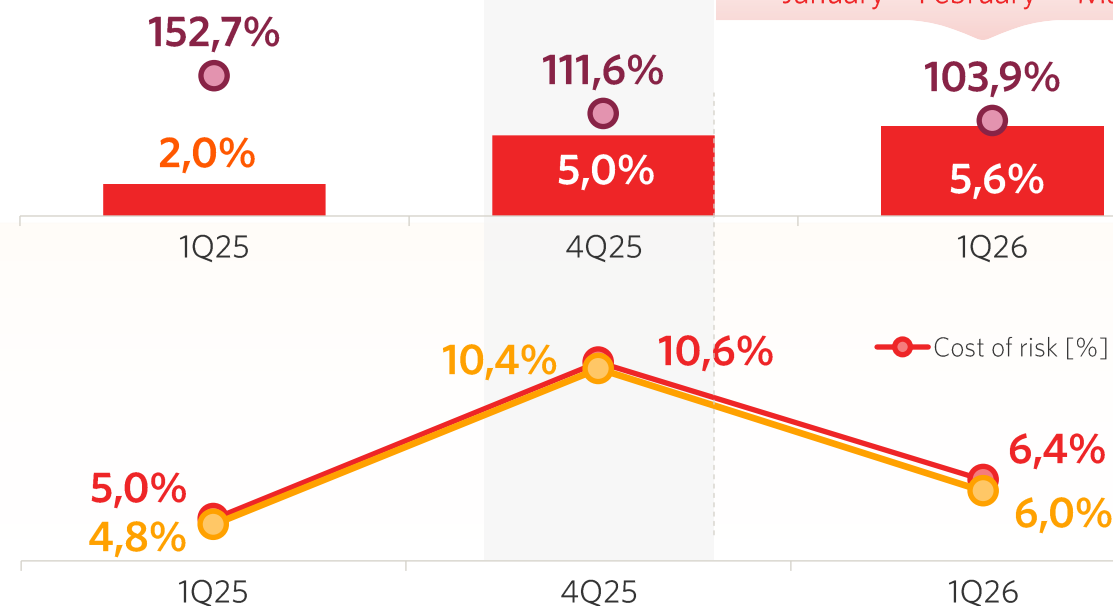


NPL Ratio at 5.6% with Early Signs of Stabilization; Net Cost of Risk Eased to 6.0%



► NPL, Coverage and CoR [%]

■ NPL ● Coverage ratio



Timely Portfolio Initiatives

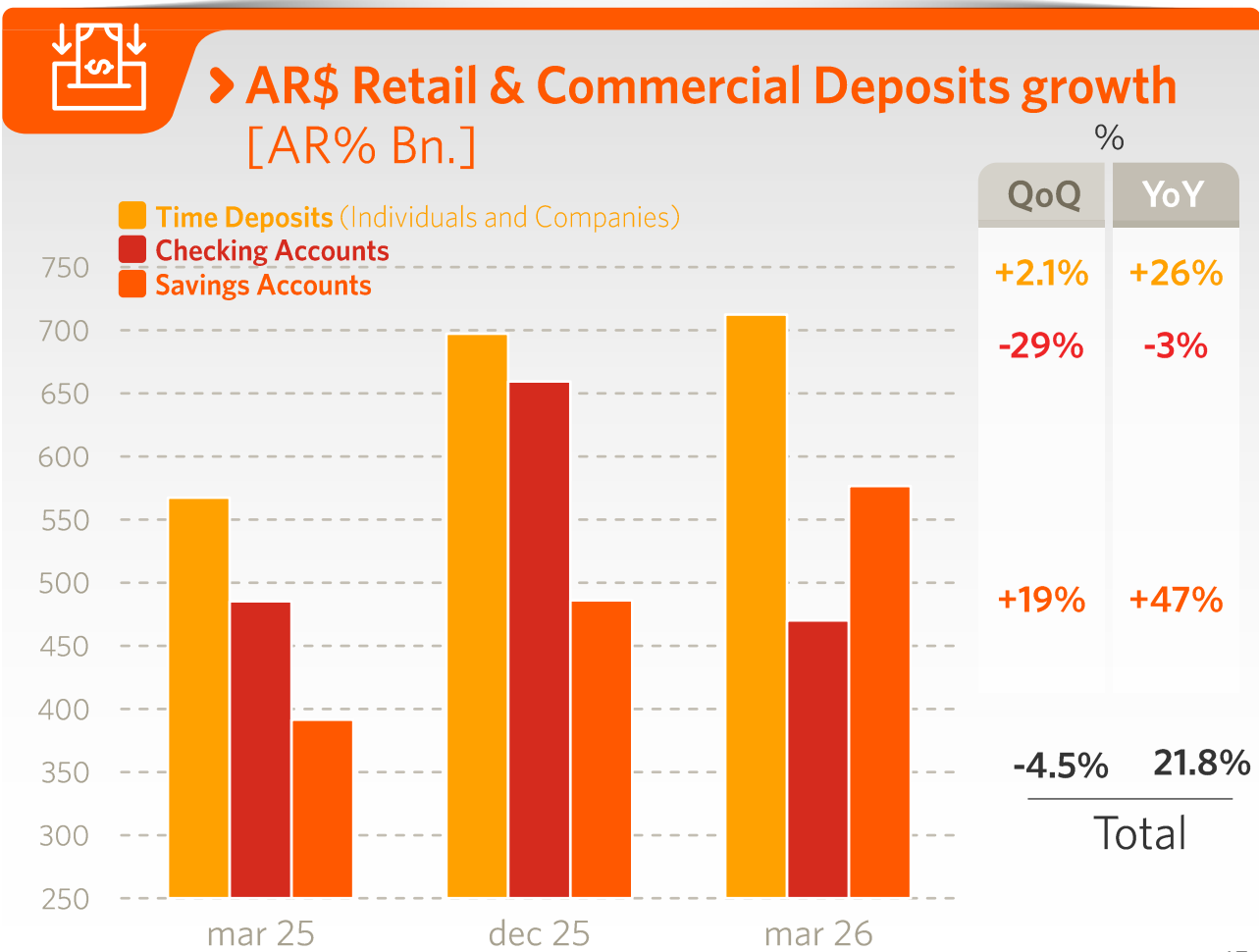
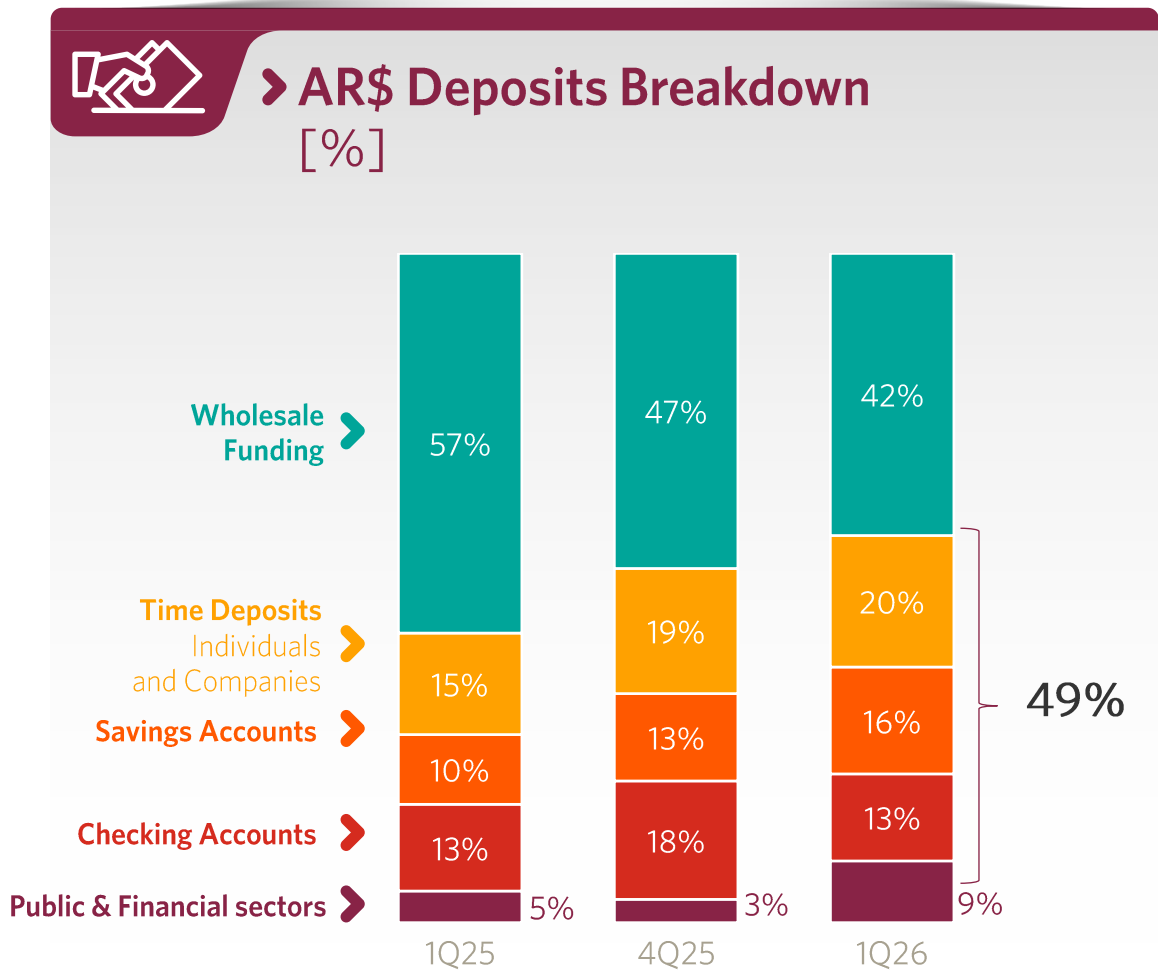


- Collection and refinancing initiatives implemented since December 2025, targeting individual and SME customers

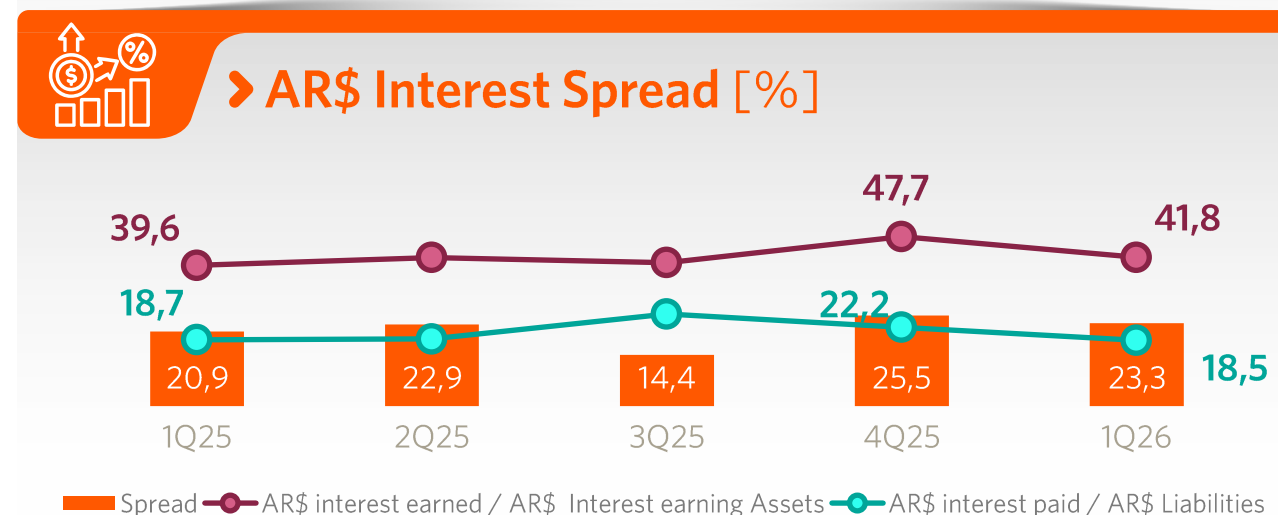
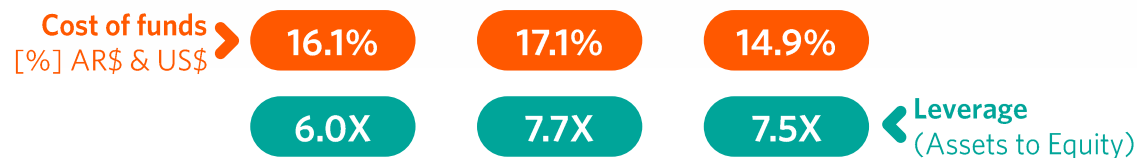


- Proactive portfolio management contributed to reduce migration into more advanced delinquency buckets through March

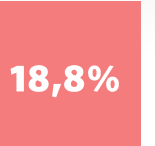
Enhanced Funding Mix with Lower Reliance on High-Cost Wholesale Deposits



GRUPO
SUPERVIELLE



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

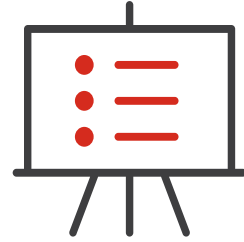
Loans 	1Q QoQ Var  -5,6%	YoY Var  26%	2026e 20-25%	• Tight monetary policy and soft economic activity. Temporary mix-shift towards corporate loans. Retail lending to resume as economic activity, employment and disposable income improve • Prior guidance: 25-30%
Deposits 	1Q QoQ Var  -4,7%	YoY Var  9%	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 April 2026 (Central Bank Market Expectations Survey): Inflation of 30.5%, Fx eop at 1,676 and GDP of +2.8% in 2026.

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

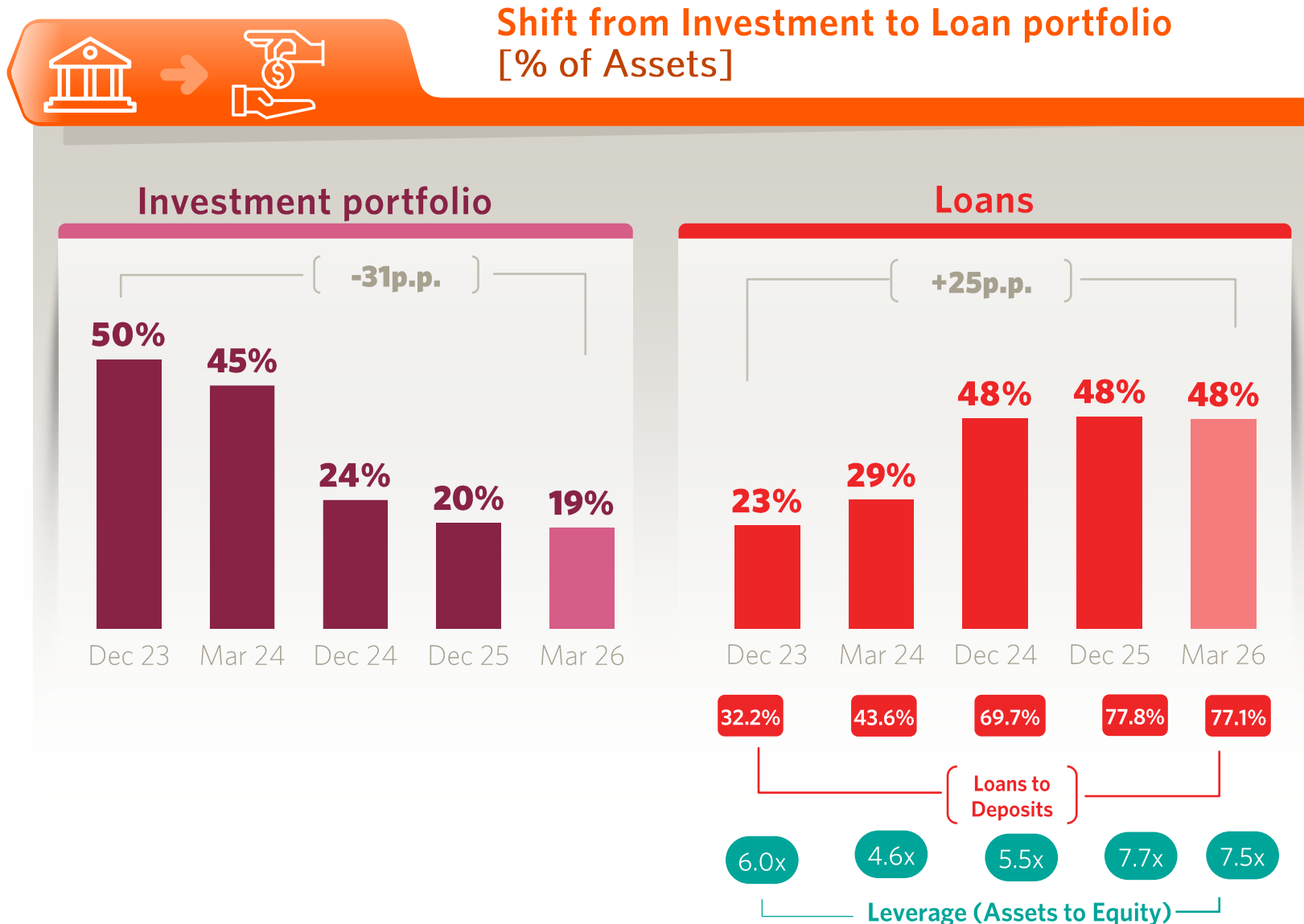
Net Fee Income 	1Q26 QoQ Var -10%	YoY Var -15%	2026e In line with inflation	- Expected growth in Banking fees, softer Asset management fees, mainly from money market funds, while brokerage fees compare against a high 2025 base - Prior guidance: 5% growth in real terms
Adjusted Operating Expenses⁽¹⁾ 	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%	2026e 2-6%	- 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⁾ 		1Q26 +2,5%	2026e 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



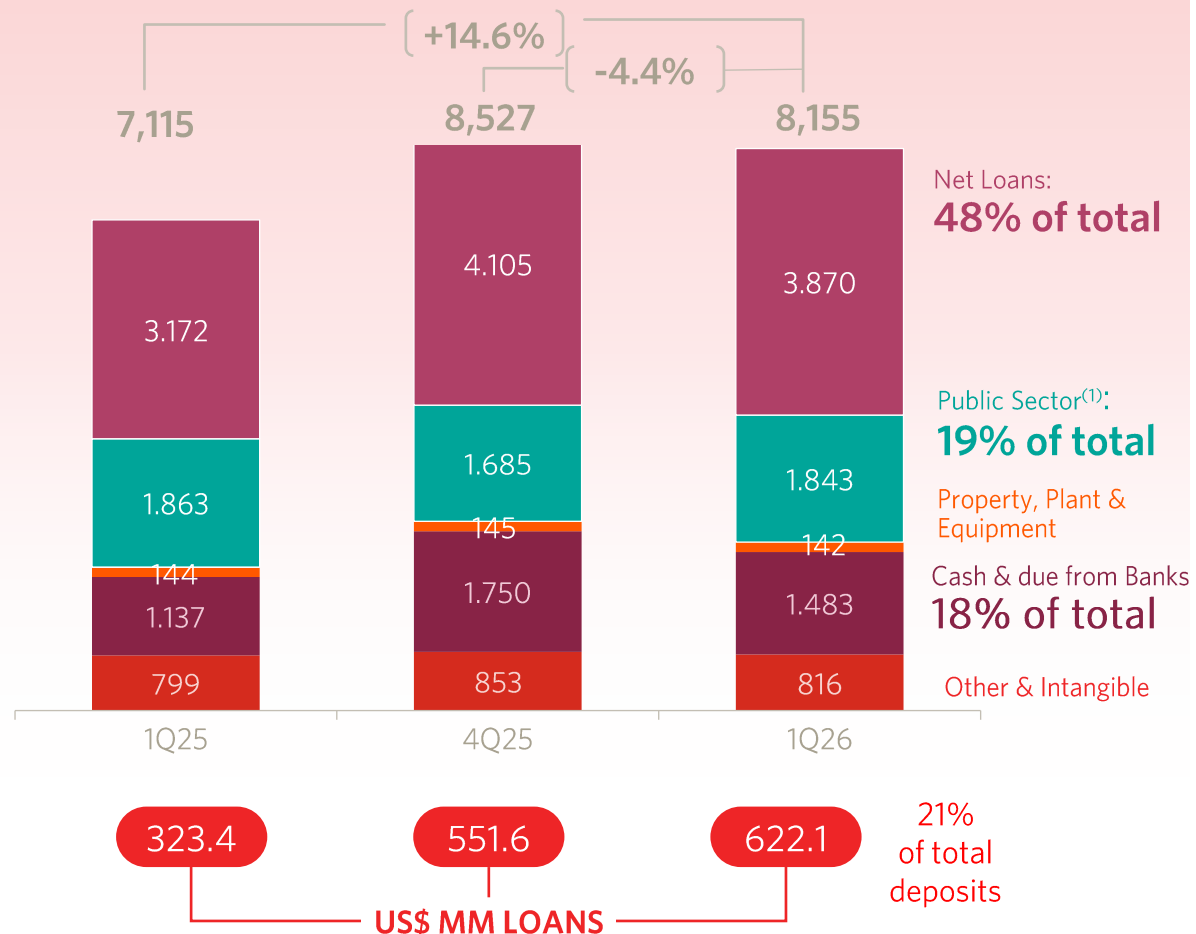
Annex I: 1Q26 Supplementary Financial Information & Ratios

Balance Sheet Repositioning Toward Private-Sector Lending

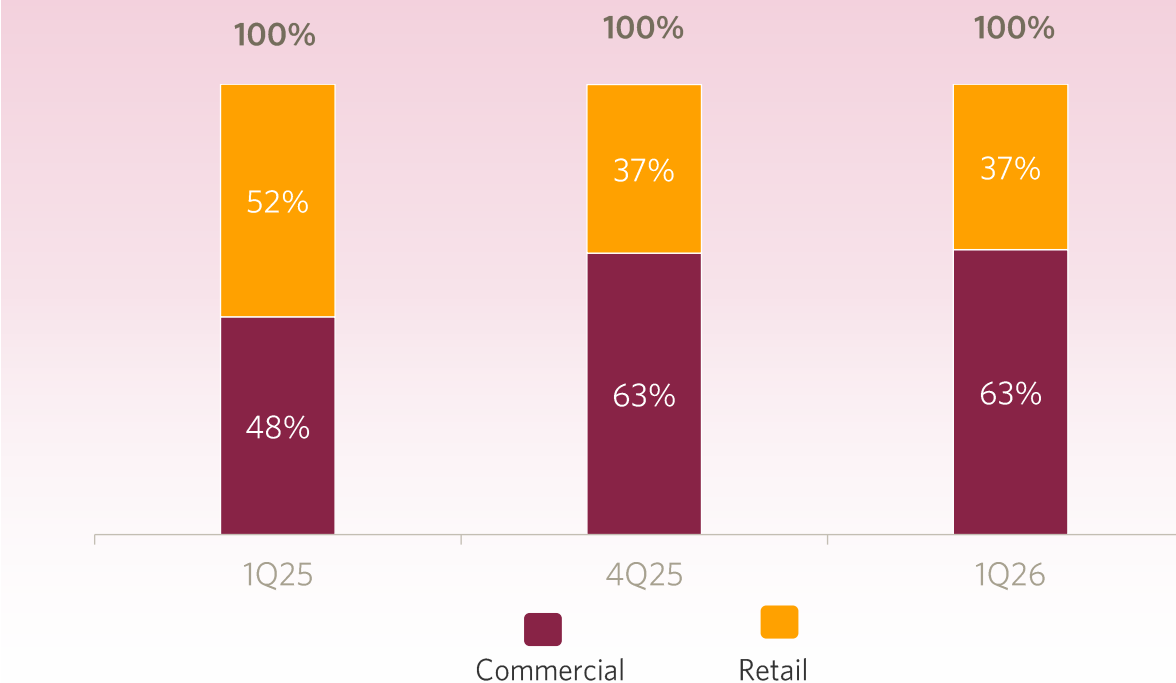


Loan Book down 6% QoQ due to subdued AR\$ demand, selective origination, and Peso appreciation. USD loans +12.8% in original currency

01 ▶ Assets Evolution [AR\$. Bn]



02 ▶ Total Loan Breakdown [%]2

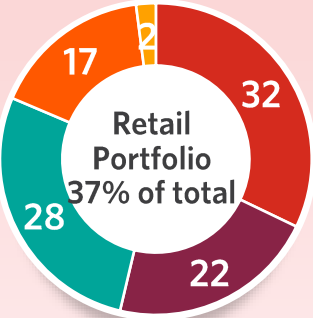


- Commercial loans -4% QoQ & +62% YoY
- Retail loans -9% QoQ -13% YoY

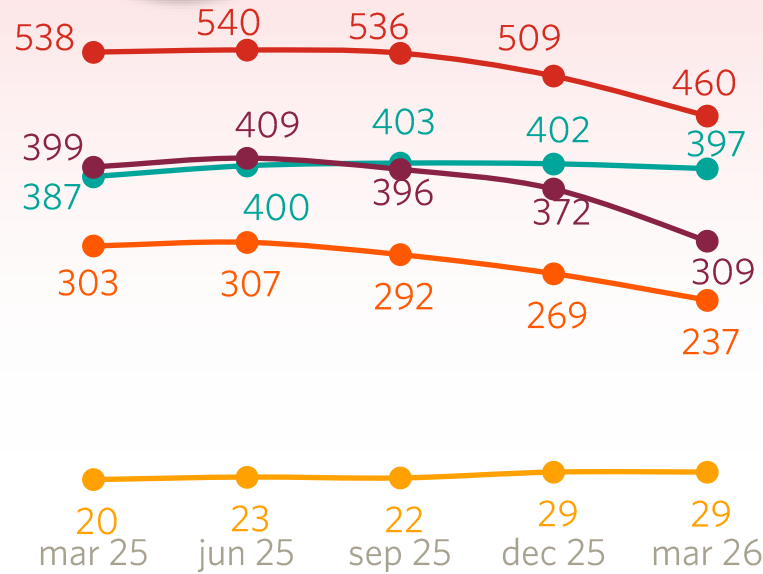
1) Figures include Government Securities in Guarantee, See Earnings Report for more details,
2) Commercial loan portfolio does not include off balance guarantees granted to customers,

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

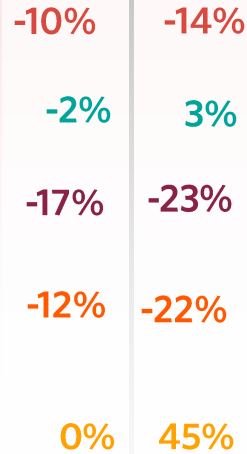
01 > Retail Loans: 37% of total from 52% as of Dec 24



Retail loans
-9% QoQ
-13% YoY

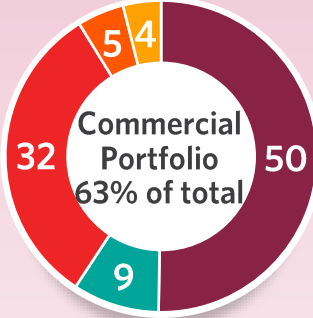


In AR\$ Bn,
QoQ YoY

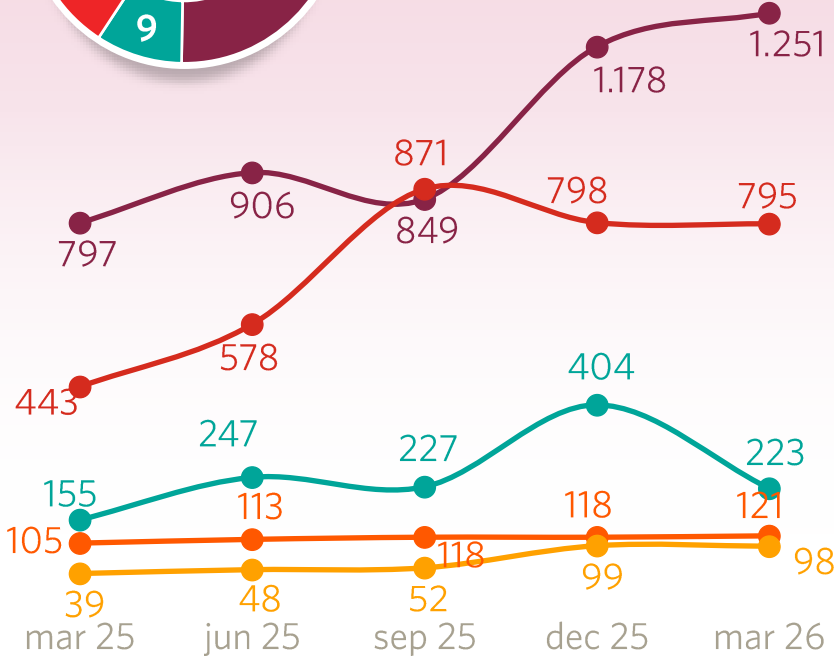


● Credit cards ● Mortgage UVA Loans ● Personal loans ● Car loans ● Other

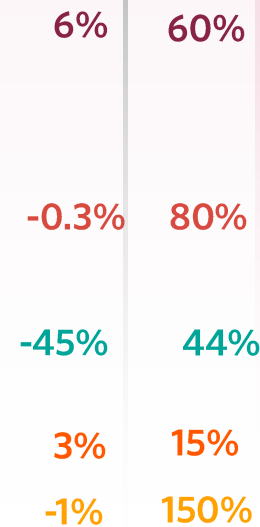
02 > Commercial Loans: 63% of total from 48% as of Dec 24



Commercial loans
-4% QoQ
+62% YoY



In AR\$ Bn,
QoQ YoY



● Promissory notes ● Foreign trade loans ● Overdraft ● Leasing ● Other

Retail Loan Portfolio: Focus on Payroll and Pension Customers Over Open Market Customers

53%

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

61%

> Credit cards volumes to payroll
and pension customers

87%

> Personal loans granted to payroll
and pension customers

55%

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

RETAIL PORTFOLIO

Atomized and Diversified Loan Portfolio within Company Portfolio Limits

Loans breakdown by industry [%]

Business Sector	1Q26 Share	4Q25 Share	1Q25 Share
Families and individuals	34.9%	35.9%	47.9%
Agribusiness	8.0%	9.4%	7.7%
Food & Beverages	5.2%	5.3%	5.7%
Oil, Gas & Mining	4.4%	2.9%	2.3%
Automobile	3.7%	2.2%	1.6%
Transport	3.4%	3.4%	3.0%
Wine	2.8%	3.1%	2.3%
IT & Communications	2.5%	2.4%	2.8%
Home appliance	2.4%	2.7%	1.3%
Utilities	2.3%	2.9%	3.6%
Construction & Public Works	2.2%	2.2%	2.2%
Machinery & Equipment	2.2%	2.2%	2.4%
Textile	1.7%	1.8%	1.9%
Pharmaceutical	1.6%	1.5%	1.3%
Chemicals and plastics	1.5%	1.6%	2.0%
Automotive manufacturers	1.2%	1.0%	0.4%
Financial Services	1.2%	2.8%	1.8%
Health	1.0%	0.9%	0.7%
Others	17.9%	16.0%	9.3%

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

Loan balance includes off balance sheet guarantees granted to customers

Collateralized commercial loan portfolio

23%

Collateralized non-performing commercial loan portfolio

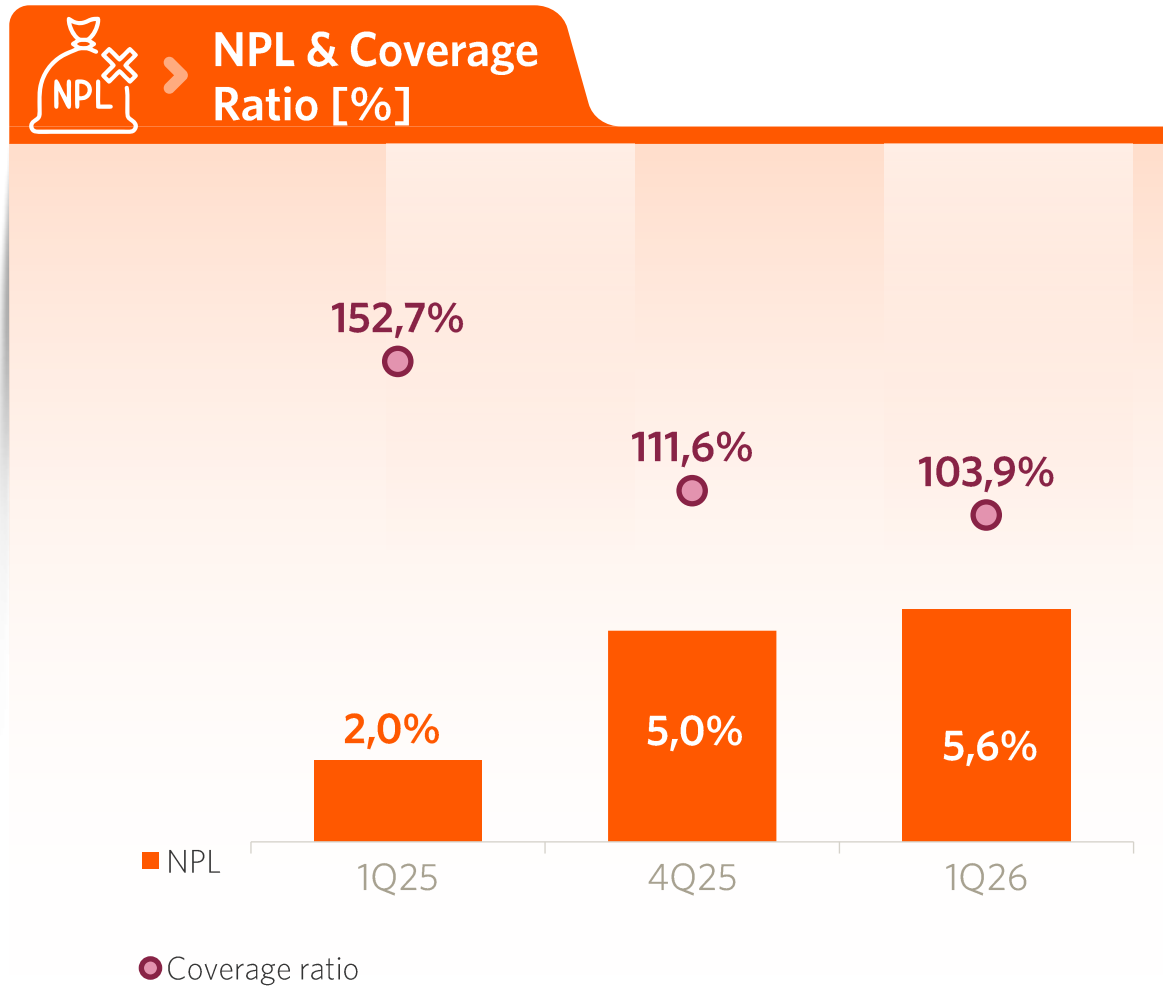
44%

Well diversified & atomized industry exposure [top 10 debtors]

13%

COMMERCIAL PORTFOLIO

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



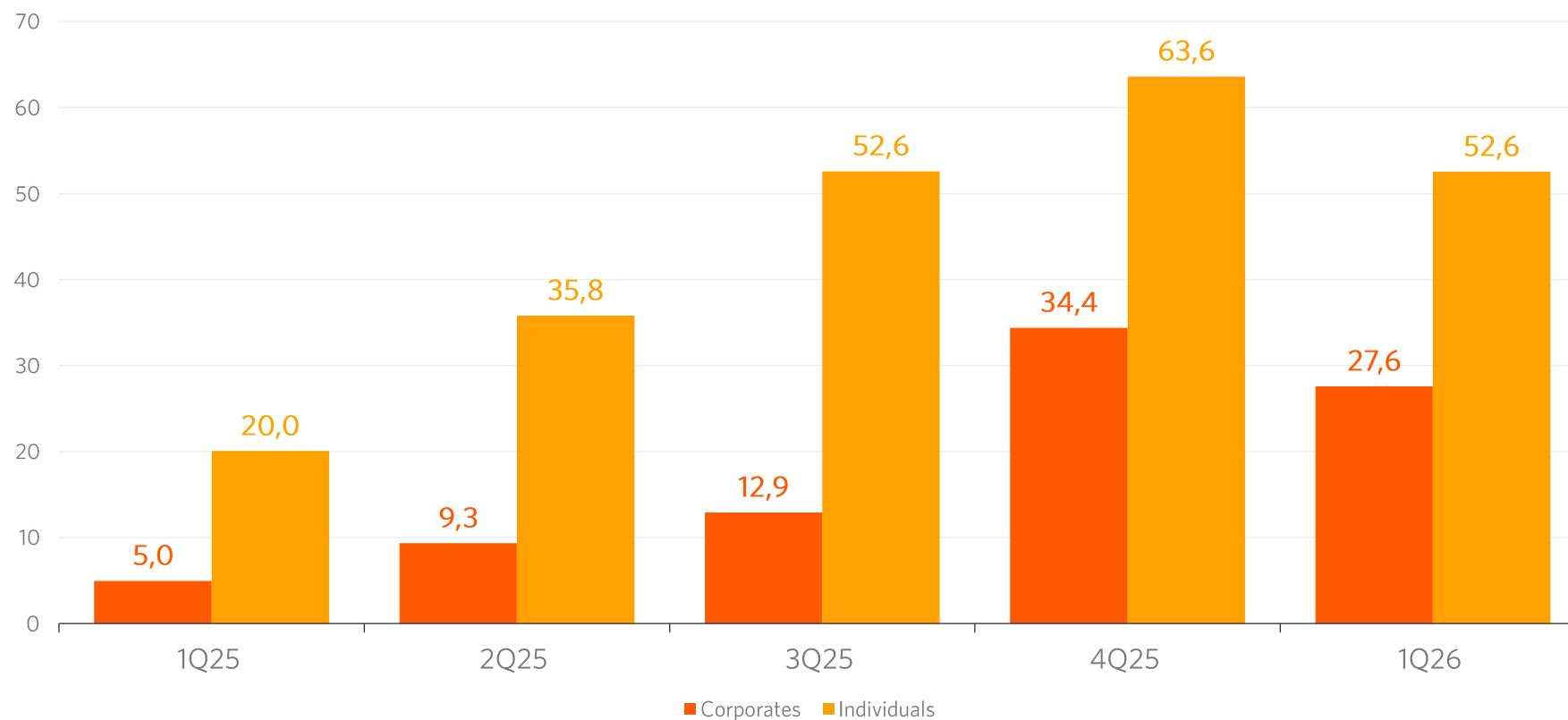
NPL Breakdown

	2025		2026
	Mar	Dec	Mar
Corporate & SMES	1.3%	3.2%	4.0%
Retail	2.8%	9.2%	9.9%
TOTAL	2.0%	5.0%	5.6%

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

NPL Formation Past Its 4Q25 Peak; Retail NPL Formation -17% QoQ off the 4Q25 peak.

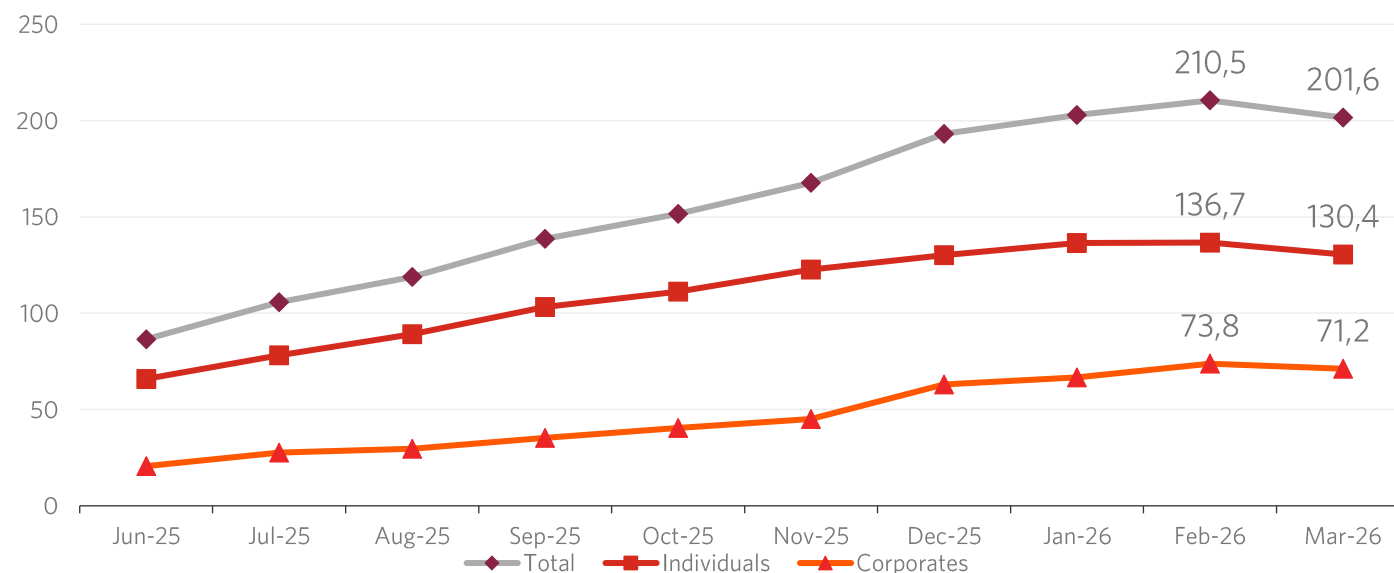
Quarterly NPL Formation — NPL + write-offs + portfolio sales [AR\$ bn]



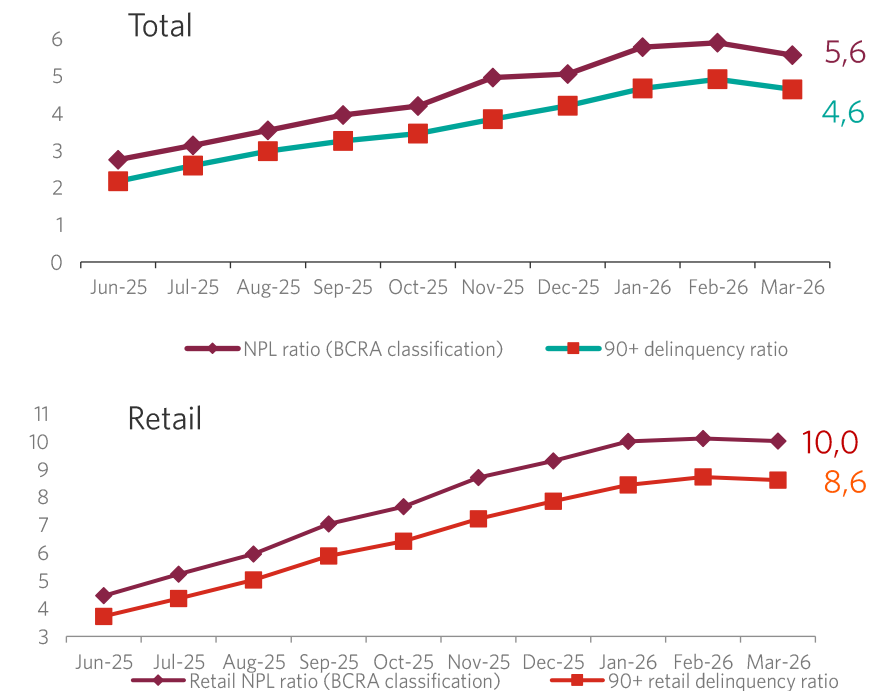
Formation peaked in 4Q25 and fell 18% in 1Q26

90+ Day Delinquency Peaked in Feb-26 and Turned Down in March; NPL Classification Runs Above Delinquency

90+ day delinquency in constant pesos — monthly [AR\$ bn, Mar-26 prices]



NPL ratio vs. effective 90+ delinquency [%]



Total 90+ (real)

-4.2% from peak

The delinquency stock is now shrinking in real terms

Retail 90+ (real)

-4.6% MoM in March

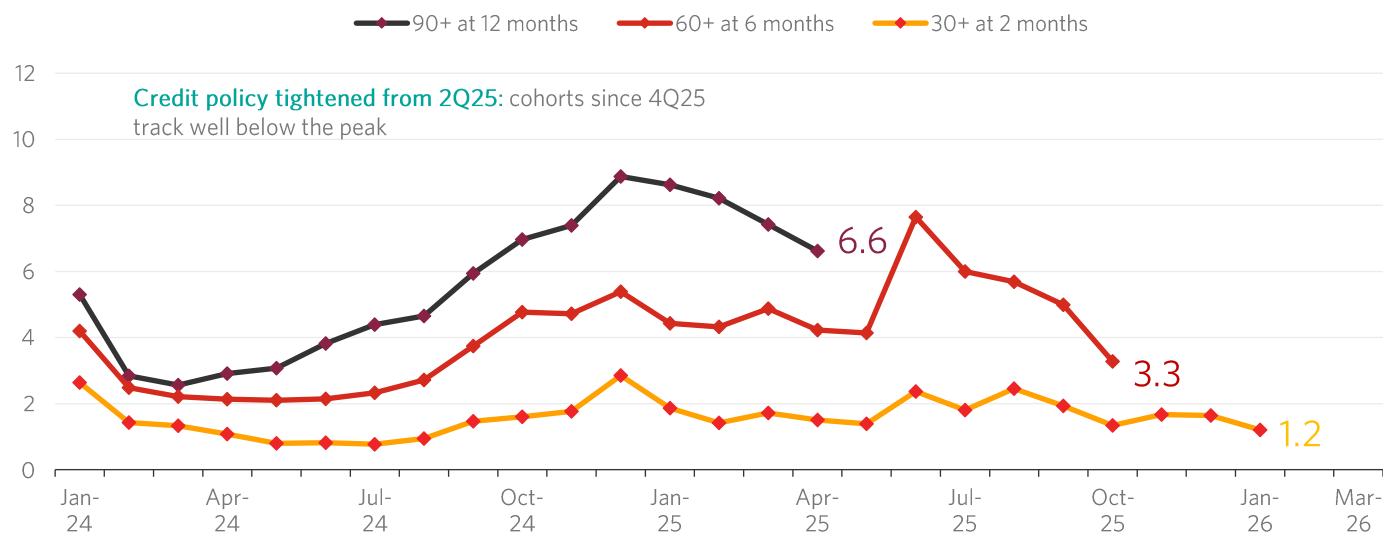
AR\$136.7bn → 130.4bn from the Feb-26 peak — first real-terms decline of the cycle

NPL +0.9pp above 90 days delinquency

The delinquency stock peaked in Feb-26 and turned down in March, led by retail; measured on effective 90+ delinquency the ratio is 4.6%

Vintages: Cohorts Originated After Credit Tightening Perform Structurally Better

Personal loans — delinquency by monthly origination cohort [%]



Personal loans, 90+ at 12m

10.3% → 4.4%

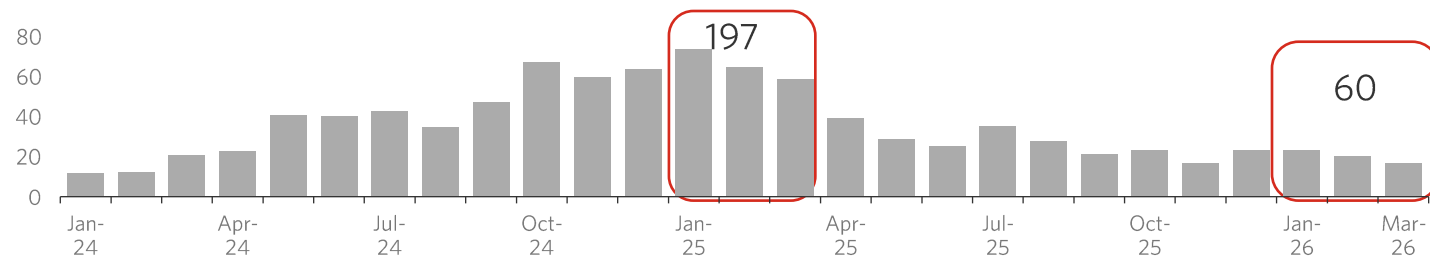
Jun-25 peak cohort vs. Mar-26 cohort at the same age — recent cohorts at 3.9–4.4%

Credit cards, 90+ at 12m

21.9% → ~4.9%

Mar-25 cohort vs. recent cohorts — grid adjustments working

Originated amounts per monthly cohort [AR\$ bn, constant Mar-26 pesos]



Personal loans origination volumes

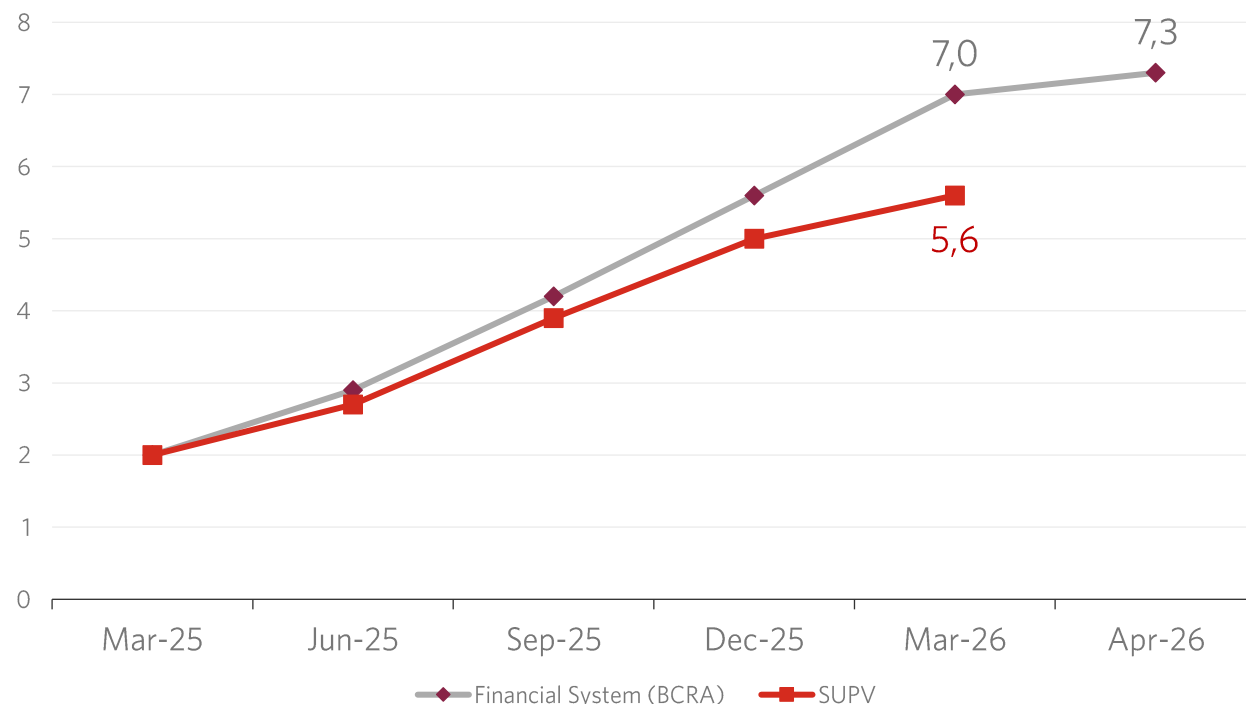
-69% from peak

1Q26 vs. 1Q25 peak in constant pesos; mainly due to the decline in open market customers.

The NPL peak is legacy stock from pre-tightening cohorts: recent monthly cohorts run ~60% below the Jun-25 peak, on real origination volumes 69% below the 1Q25 peak

Industry-Wide Cycle: SUPV NPL Below the System, with the Gap Widening

Total NPL — SUPV vs. Financial System [%]



-1.4pp vs. system at Mar-26 (households: -1.7pp). System still rising through April (+0.3pp MoM) while SUPV monthly NPL inflected in March (5.9% → 5.6%).

Why loss severity is contained

53%

of loans to individuals are payroll & pension clients

87%

of personal loans granted to payroll & pension customers

44%

of non-performing commercial loans are collateralized

13%

top-10 debtor concentration — atomized commercial book

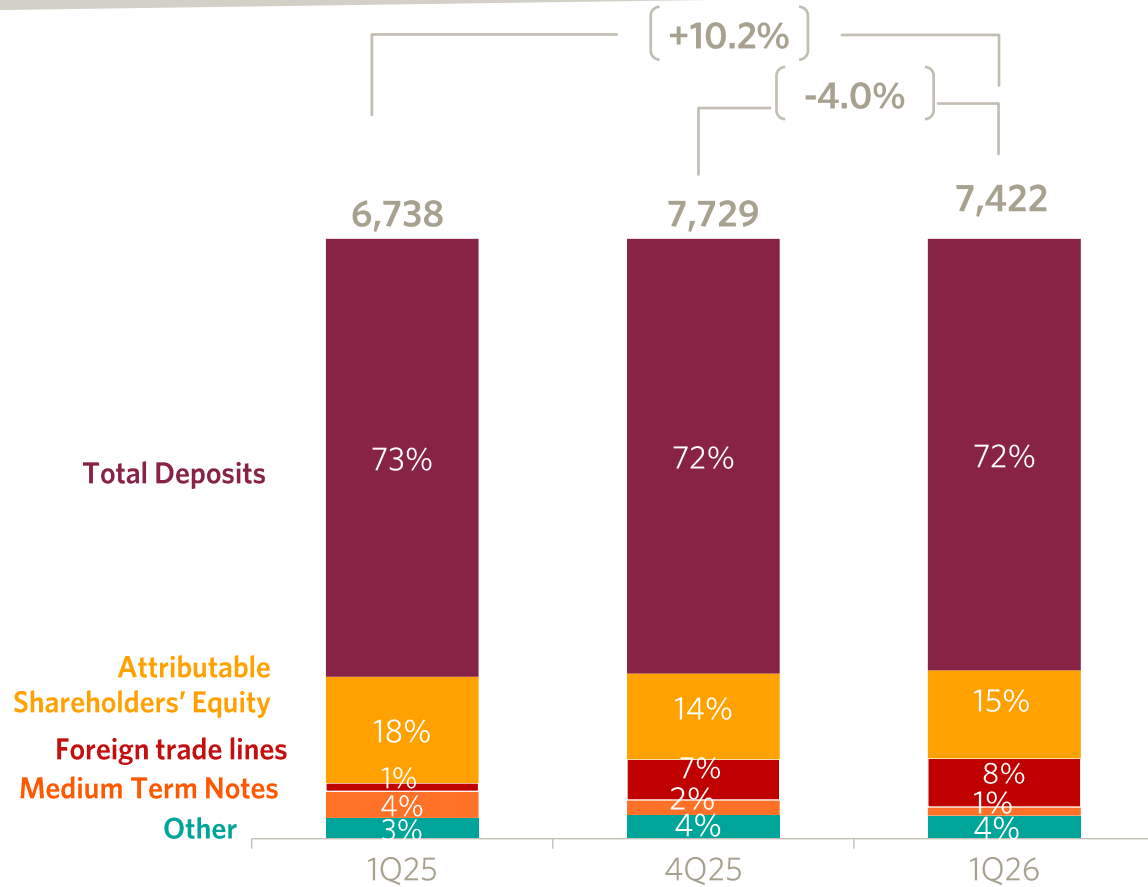
NPL Coverage at 103.9% — consistent with mix

90-days delinquency Coverage at 118%

SUPV NPL sits 1.4pp below the system and the gap is widening — the cycle is industry-wide; SUPV's mix caps loss severity

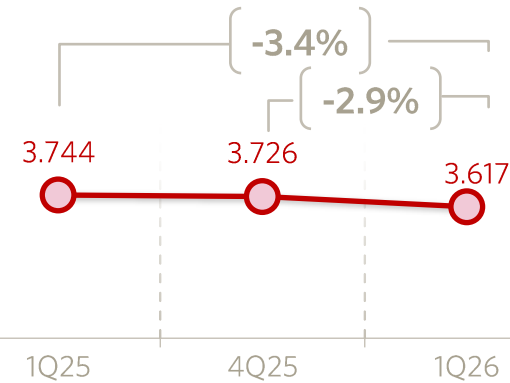
Total Funding -4% QoQ and +10.2% YoY. QoQ performance driven by deliberate reduction in higher-cost wholesale peso funding and fx appreciation

Funding [AR\$ Bn,]

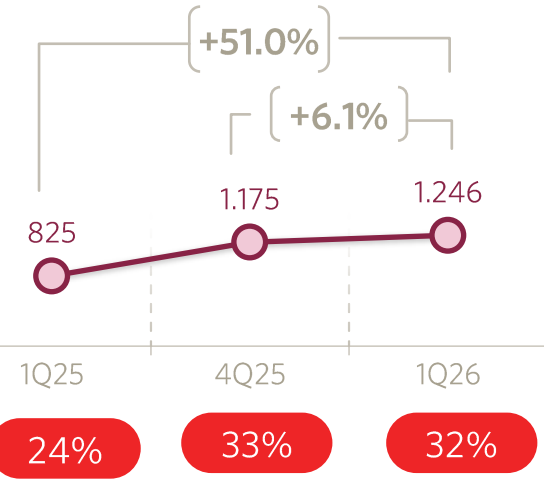


Deposits Breakdown

AR\$ Deposits (Bn,)



US\$ Deposits (MM)



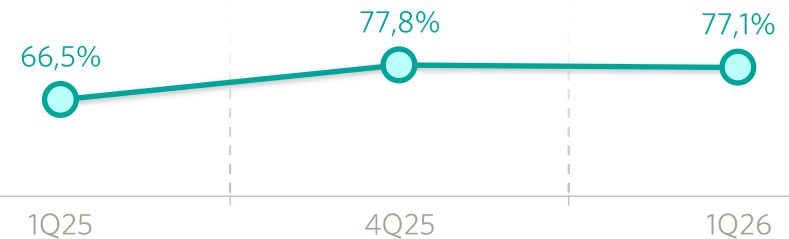
% of total deposits

24%

33%

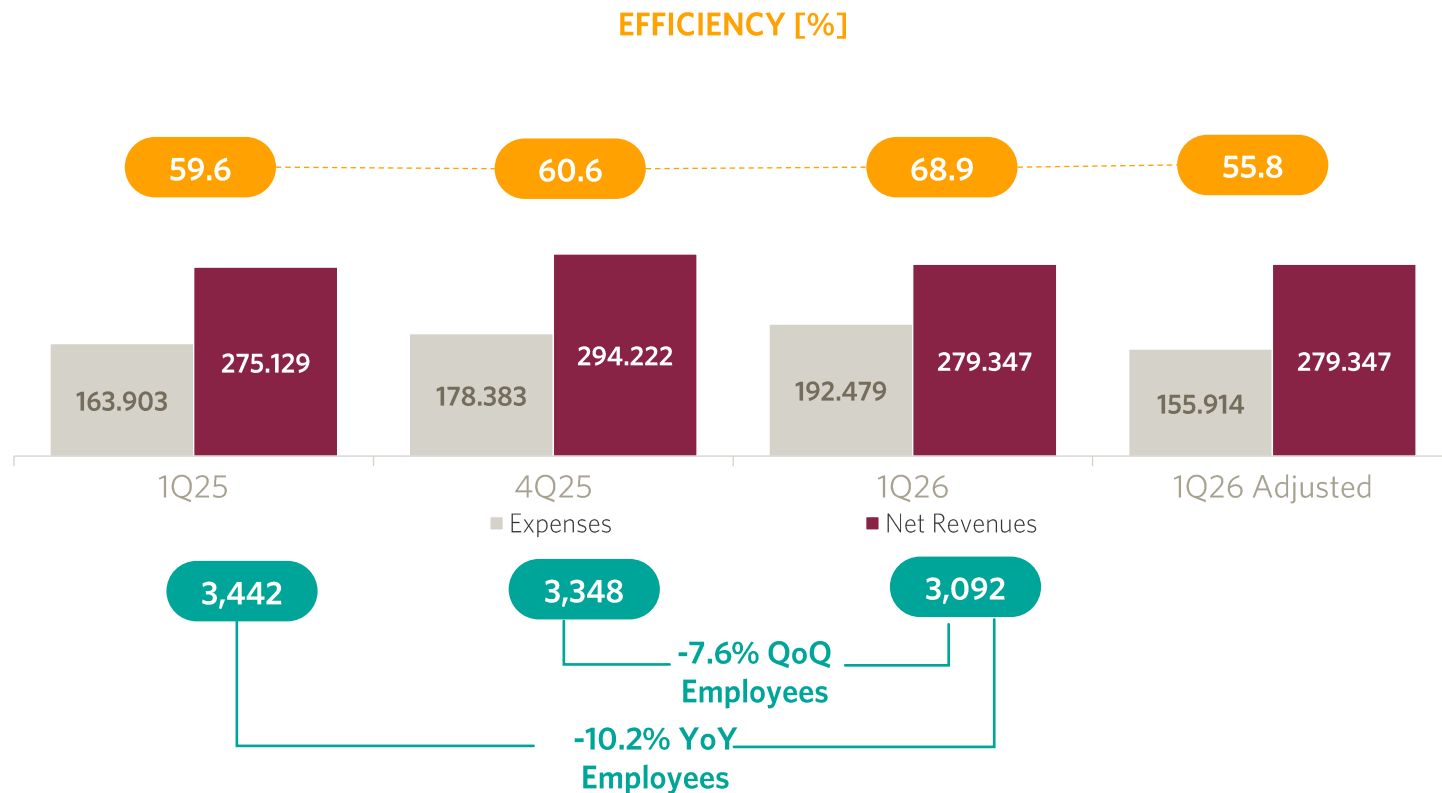
32%

Loans to Deposits Ratio



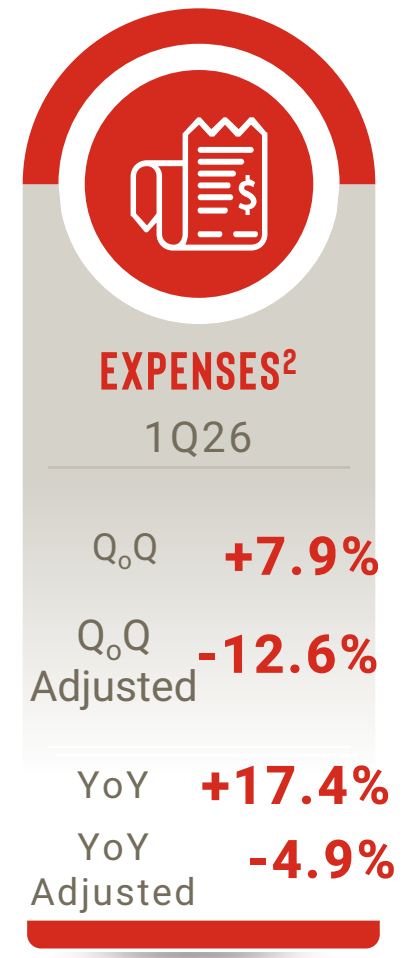
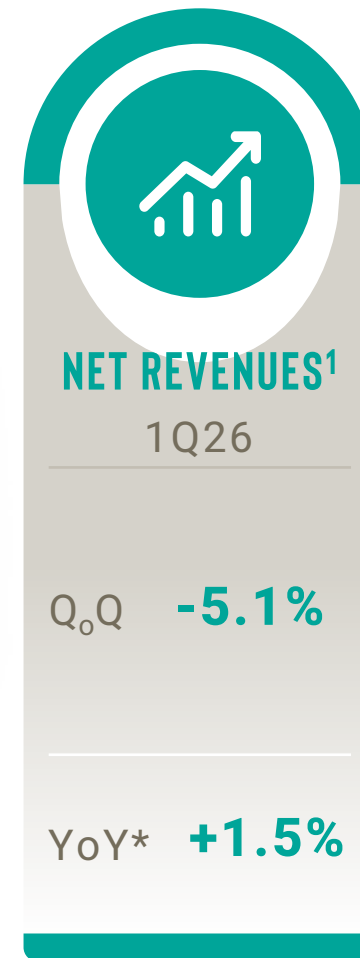
Continued cost discipline and structural efficiency gains. Adjusted expenses declined 12.6% QoQ and 4.9% YoY

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



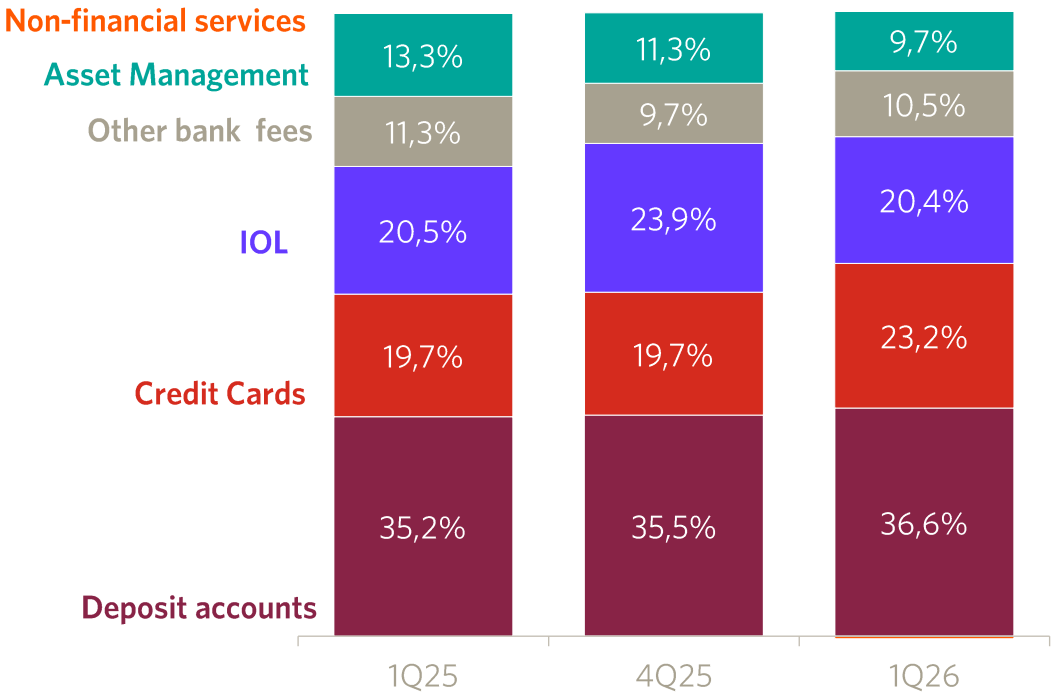
1, Net Revenues: Net Financial Income + Net Service Fee Income + Other net operating income (losses)

2, Expenses: Personnel + Administrative Expenses + D&A. Adjusted figures excludes AR\$36.6 billion related to the voluntary retirement program in 1Q26

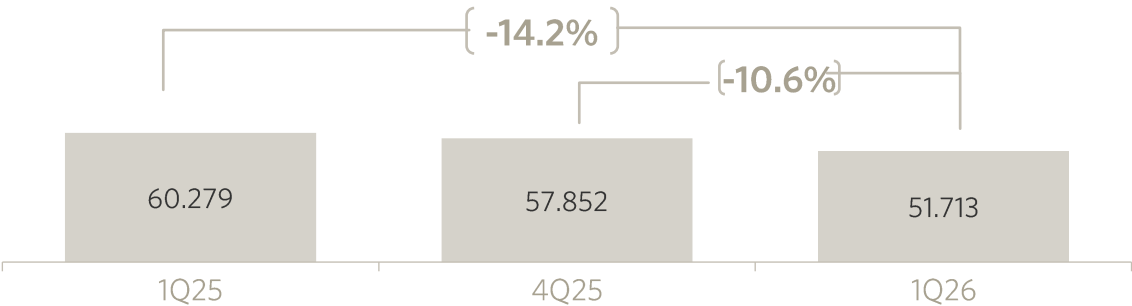


Net Fee Income reflects lagged fee repricing and lower brokerage and asset management activity

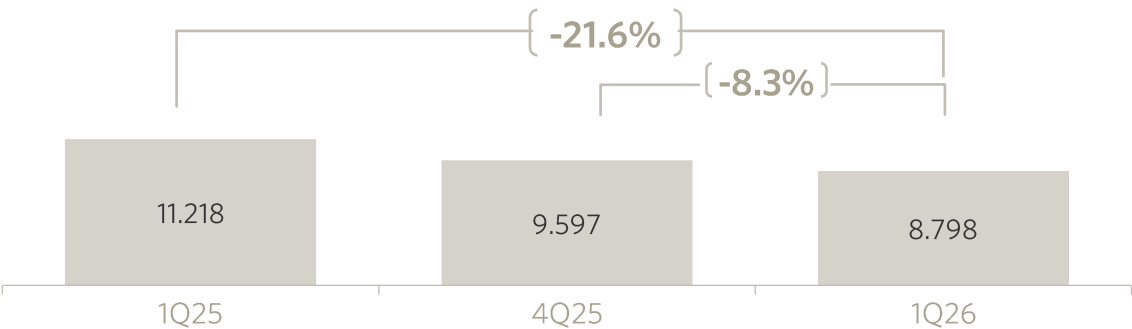
Fee Income breakdown ex insurance[%]



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

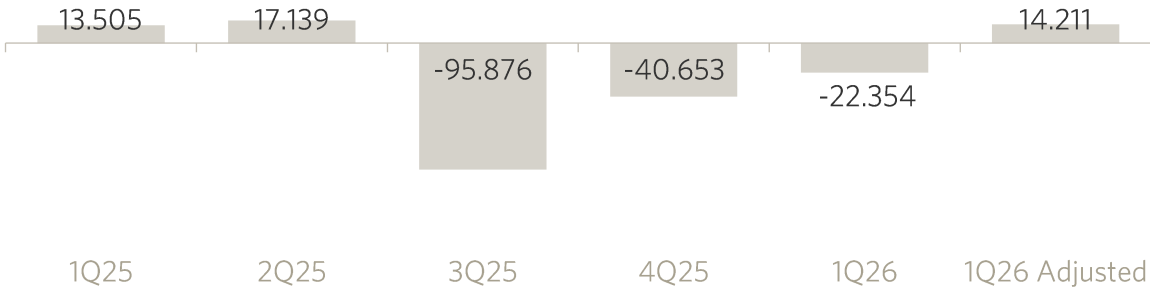


Income From Insurance Activities [AR\$ Mill,]



Attributable net loss narrowed sequentially. Excluding extraordinary severance charges, net income was AR\$6.7 billion.

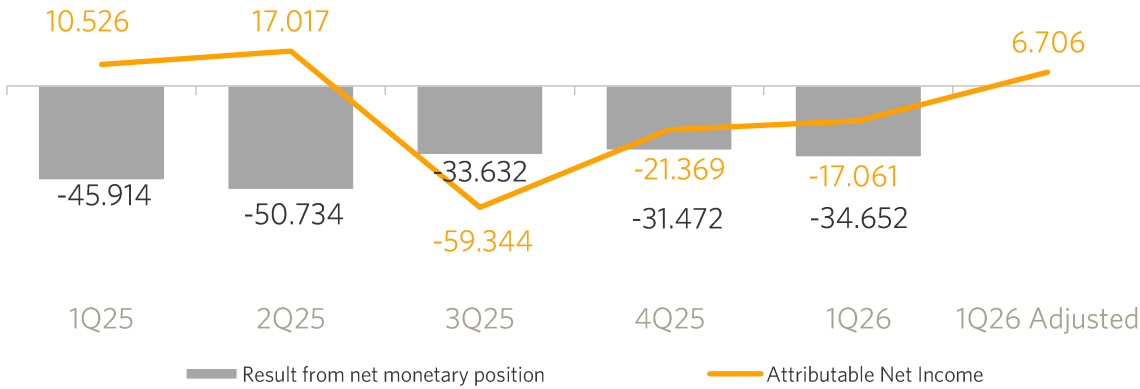
Profit Before Income Tax
[AR\$ Mill,]



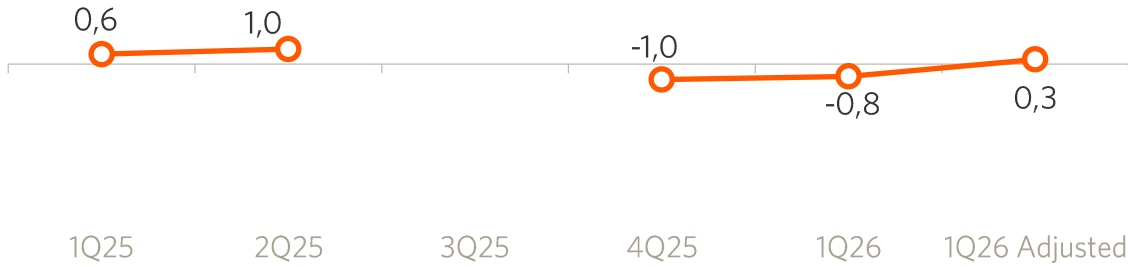
ROAE
[%]



Attributable Net Income
[AR\$ Mill,]



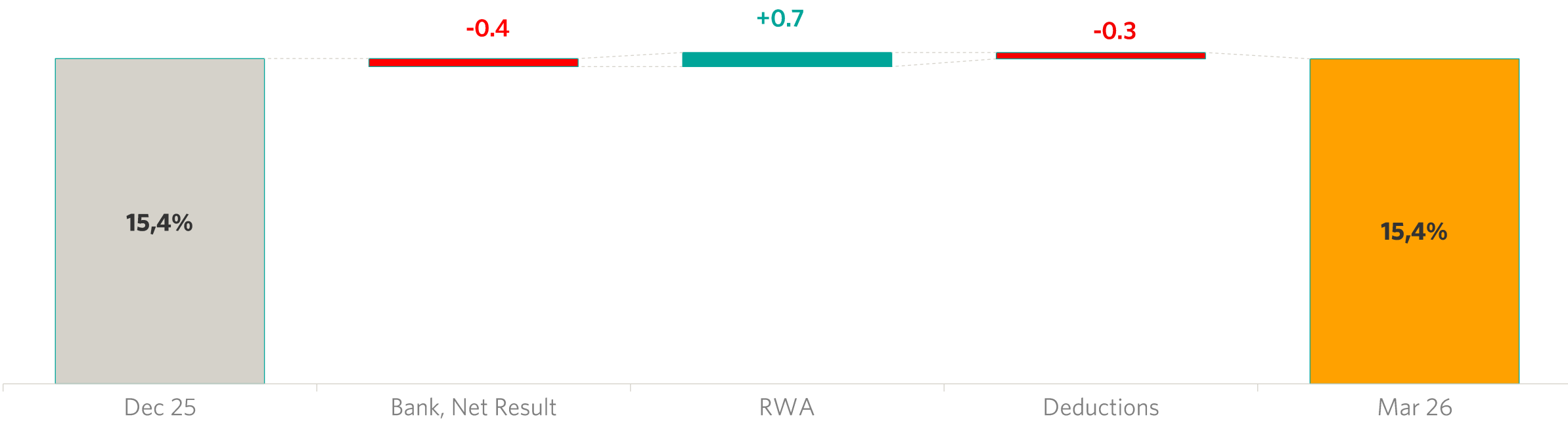
ROAA
[%]



2026 Performance - CET1 at 15.4%; stable QoQ

TIER1
KEY MESSAGE

- 100% impact from net loss
- Lower RWA density
- Higher deductions on 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

		1Q26	4Q25	3Q25	2Q25	1Q25	QoQ	YoY
Income statement	Net Interest Income	212.623	267.063	181.176	239.255	196.749	-20,4%	8,1%
	NIFFI & Exchange Rate Differences	42.033	1.838	-33.611	20.147	35.874	na	17,2%
	Net Financial Income	254.656	268.902	147.566	259.402	232.622	-5,3%	9,5%
	Inflation Adjustment	-41.608	-37.924	-34.443	-36.808	-55.524	9,7%	-25,1%
	Net Service Fee Income ¹⁾	51.713	57.852	57.361	52.724	60.279	-10,6%	-14,2%
	Income from Insurance activities	8.798	9.597	9.450	9.664	11.218	-8,3%	-21,6%
	Loan Loss Provisions	-67.613	-118.567	-68.837	-55.624	-42.196	-43,0%	60,2%
	Personnel & Administrative Expenses	-170.278	-156.472	-148.229	-151.223	-144.980	8,8%	17,4%
	Profit before income tax	-22.354	-40.653	-95.876	17.139	13.505	na	na
	Attributable Net income	-17.061	-21.369	-59.344	17.017	10.526	na	na
	Attributable Net income, adjusted	6.706						
	Comprehensive income	-15.709	-12.485	-61.205	10.423	8.199	na	na
Balance sheet	Total Assets	8.154.791	8.527.235	8.803.604	7.548.029	7.114.802	-4,4%	14,6%
	Average Assets	8.227.763	8.643.185	7.944.280	6.999.342	6.628.498	-4,8%	24,1%
	Total Loans & Leasing, net of allowances	3.869.792	4.105.476	3.837.591	3.591.898	3.171.555	-5,7%	22,0%
	Total Loans & Leasing	4.115.099	4.358.924	4.020.983	3.727.480	3.270.839	-5,6%	25,8%
	Loans and financing & off balance guarantees	4.243.986	4.492.682	4.172.060	3.896.108	3.450.999	-5,5%	23,0%
	Total Deposits	5.340.418	5.602.227	5.972.640	5.200.271	4.919.264	-4,7%	8,6%
	Attributable Shareholders' Equity	1.087.674	1.102.371	1.112.332	1.166.942	1.192.505	-1,3%	-8,8%
	Average Attributable Shareholders' Equity	1.093.142	1.109.765	1.144.635	1.166.098	1.194.316	-1,5%	-8,5%

1) Excluding income from insurance activities

Key Indicators

Profitability & efficiency

	1Q26	4Q25	3Q25	2Q25	1Q25
ROAE	-6,2%	-7,7%	na	5,8%	3,5%
Adjusted ROAE	2,5%				
ROAA	-0,8%	-1,0%	na	1,0%	0,6%
Net Interest Margin (NIM)	17,7%	18,8%	10,8%	20,8%	19,2%
Net Fee Income Ratio	19,2%	20,1%	31,2%	19,4%	23,5%
Cost / Assets	9,4%	8,3%	8,5%	9,8%	9,9%
Efficiency Ratio	68,9%	60,6%	95,8%	60,9%	59,6%
Adjusted Efficiency	55,8%				

Liquidity & capital

	1Q26	4Q25	3Q25	2Q25	1Q25
Total Loans to Total Deposits	77,1%	77,8%	67,3%	71,7%	66,5%
AR\$ Loans to AR\$ Deposits	90,0%	93,3%	78,2%	82,7%	75,1%
US\$ Loans to US\$ Deposits	49,9%	47,0%	45,9%	42,4%	39,2%
Liquidity Coverage Ratio (LCR)	115,4%	119,0%	114,4%	106,6%	115,3%
Total Equity / Total Assets	13,3%	12,9%	12,6%	15,5%	16,8%
Capital / Risk weighted assets	15,4%	15,4%	13,2%	13,9%	15,3%
CET1 Capital / Risk weighted assets	15,4%	15,4%	13,2%	13,9%	15,3%
Risk Weighted Assets / Total Assets	62,0%	62,0%	63,2%	83,2%	81,2%

Asset quality

	1Q26	4Q25	3Q25	2Q25	1Q25
NPL Ratio	5,6%	5,0%	3,9%	2,7%	2,0%
Allowances as a % of Total Loans	5,8%	5,6%	4,4%	3,6%	3,0%
Coverage Ratio	103,9%	111,6%	112,2%	129,7%	152,7%
Cost of Risk	6,4%	10,6%	6,6%	5,8%	5,0%
Cost of Risk, net	6,0%	10,4%	6,4%	5,5%	4,8%

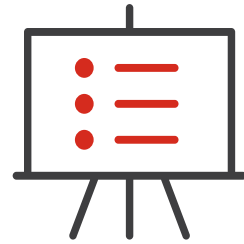
Key Indicators

Macro data

	1Q26	4Q25	3Q25	2Q25	1Q25
Retail Price Index (%) – QoQ	9,4%	7,8%	6,0%	6,0%	8,5%
Retail Price Index (%) – YoY	32,6%	31,5%	31,8%	39,4%	55,9%
UVA (var)	8,6%	6,8%	5,4%	8,7%	7,2%
Pesos/US\$ Exchange Rate	1.382,76	1.459,42	1.366,58	1.194,08	1.073,88
Tamar (eop)	26,3%	28,9%	42,4%	33,6%	32,1%
Tamar (avg)	32,0%	38,3%	46,2%	34,2%	31,6%
Monetary Policy Rate (eop)	-	-	-	29,0%	29,0%
Monetary Policy Rate (avg)	-	-	-	29,0%	30,1%

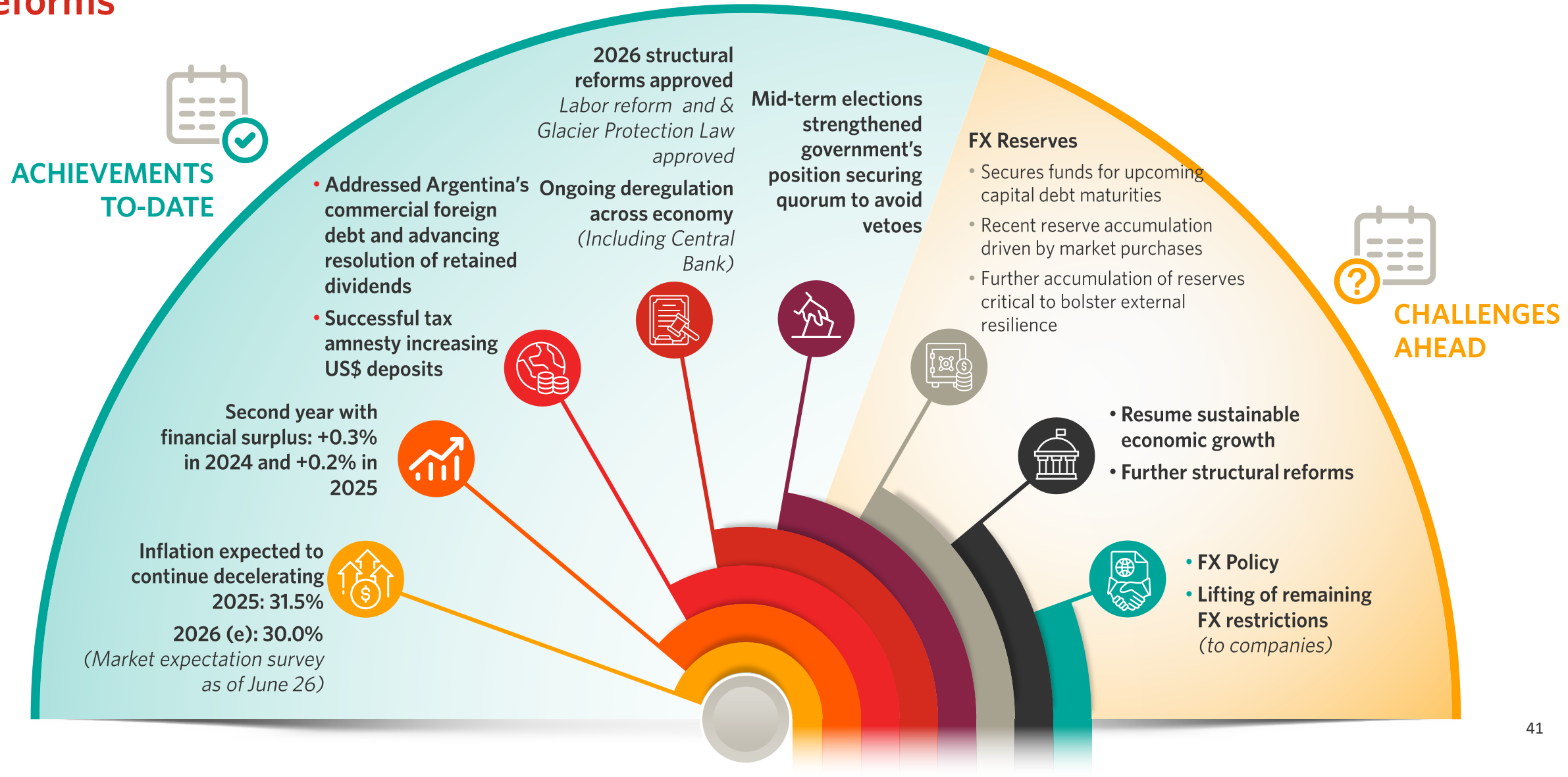
Operating data

	1Q26	4Q25	3Q25	2Q25	1Q25
Bank- Active Customers (in million)	1,28	1,30	1,30	1,34	1,36
IOL-Active Customers (in million)	0,60	0,57	0,55	0,60	0,57
Bank Branches	129	129	130	130	130
Bank Employees	2.686	2.917	2.941	2.980	3.012
Other Subsidiaries Employees	406	431	421	419	430



Annex II: Industry Outlook and Supplementary Information

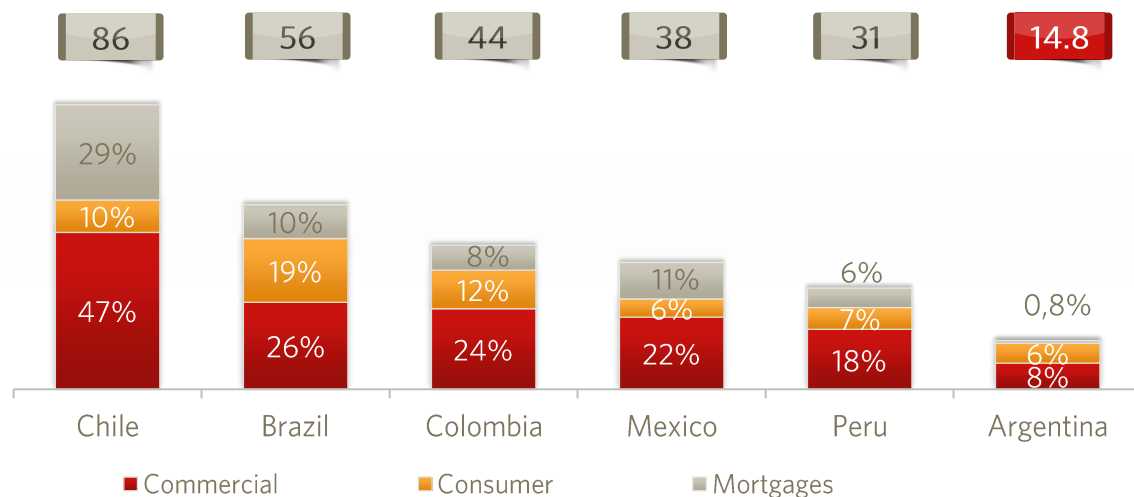
Looking Ahead: Recovery Path Strengthened by Solid Macroeconomic Anchors and Mid-Term Election Outcome, Setting the Momentum for Structural Reforms



The Argentine Banking Business Has the Potential for Multiple Years of Growth

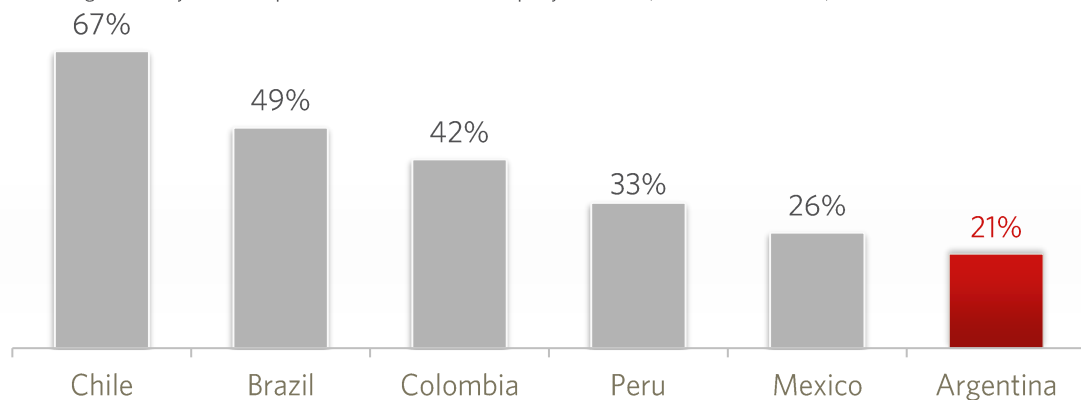
Under-developed Banking System Loans / GDP

Source Morgan Stanley based on public information and company estimates. As of December 31, 2025



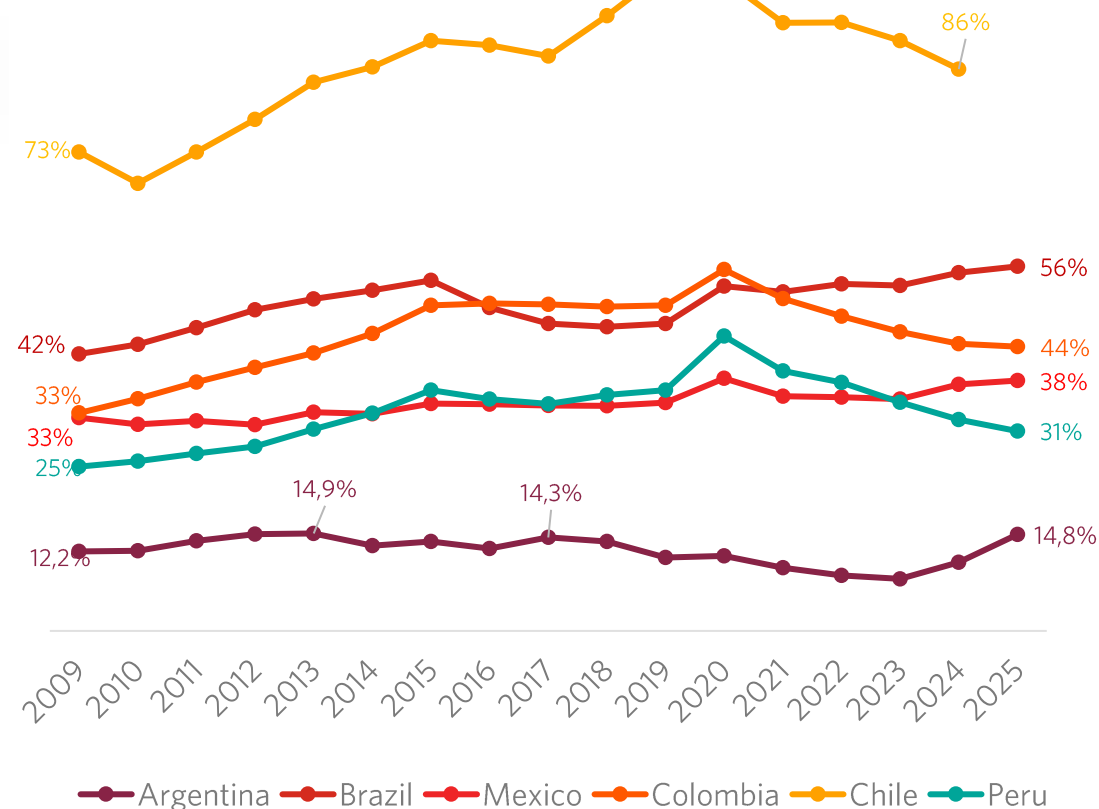
Deposits / GDP

Source Morgan Stanley based on public information and company estimates, As of December 31, 2025



Credit penetration across the region

Source Morgan Stanley based on public information and company estimates

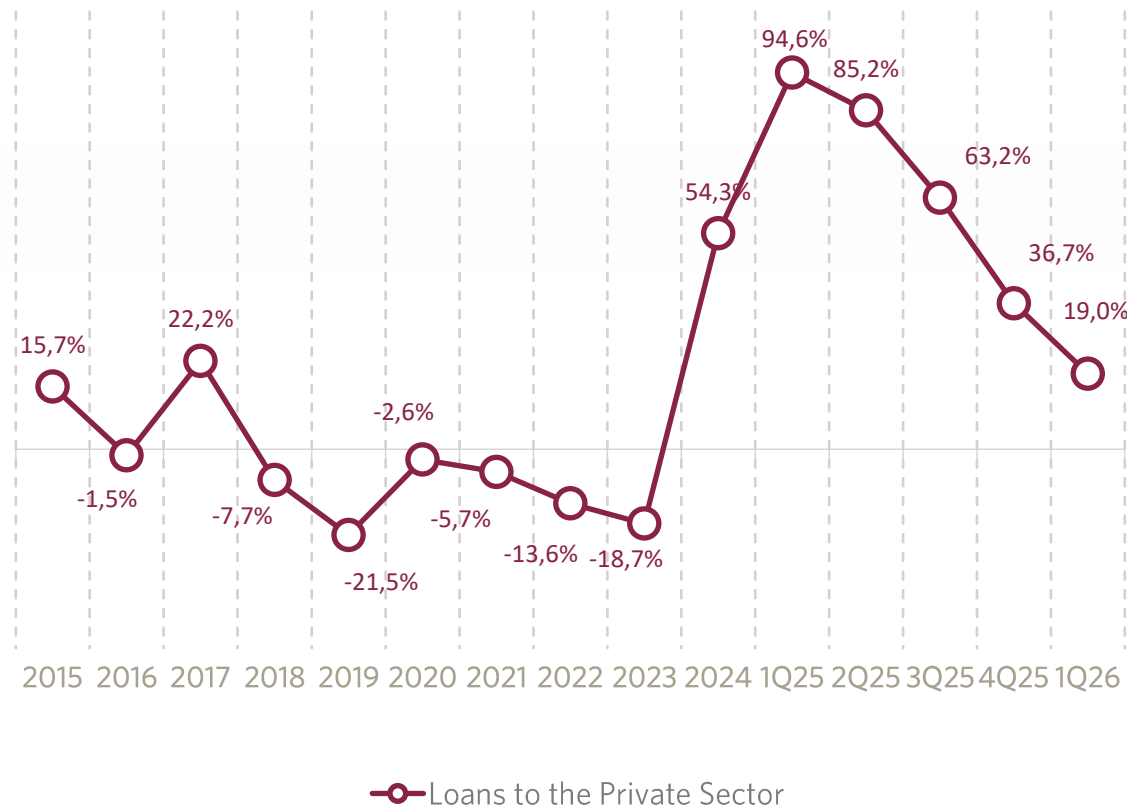


Chile data corresponds to December 2024, as 2025 GDP data is not yet available.

2024 First Year of Loan Growth Since 2017

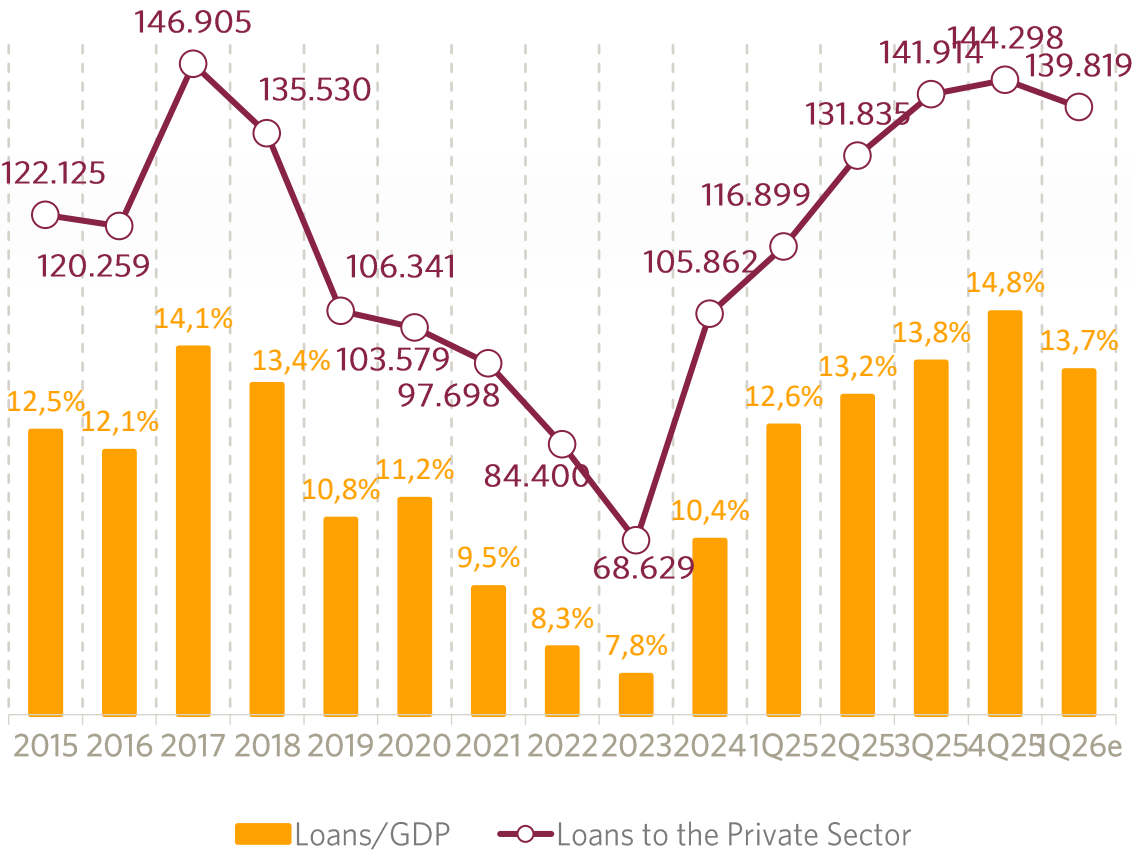
Loans to the Private Sector Evolution (in real terms)

Source: BCRA



Loans to Private Sector (AR\$ bn in real terms, March 2026)

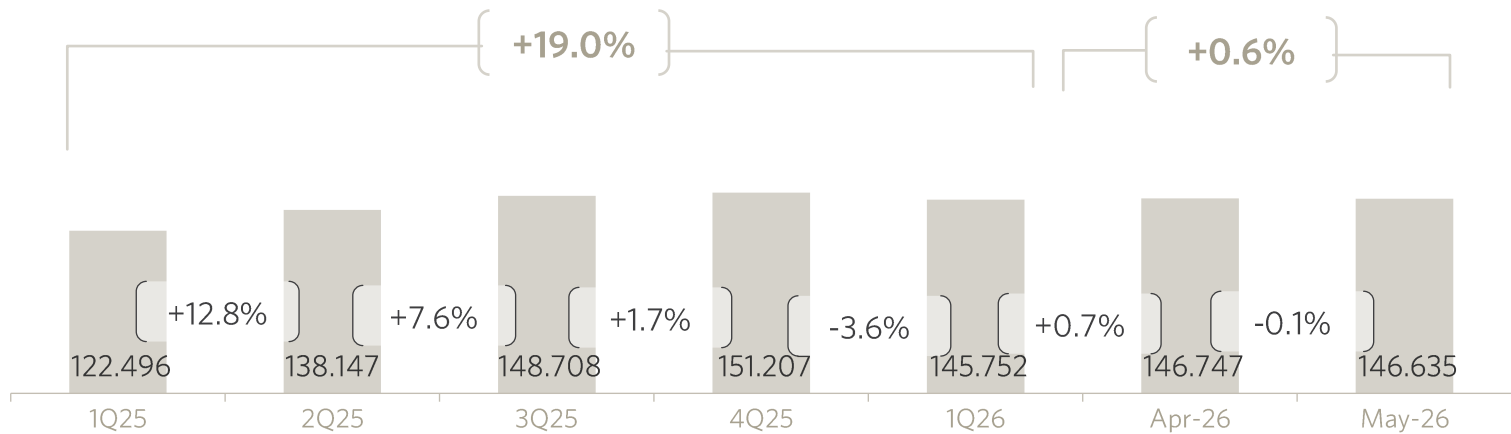
Source: BCRA



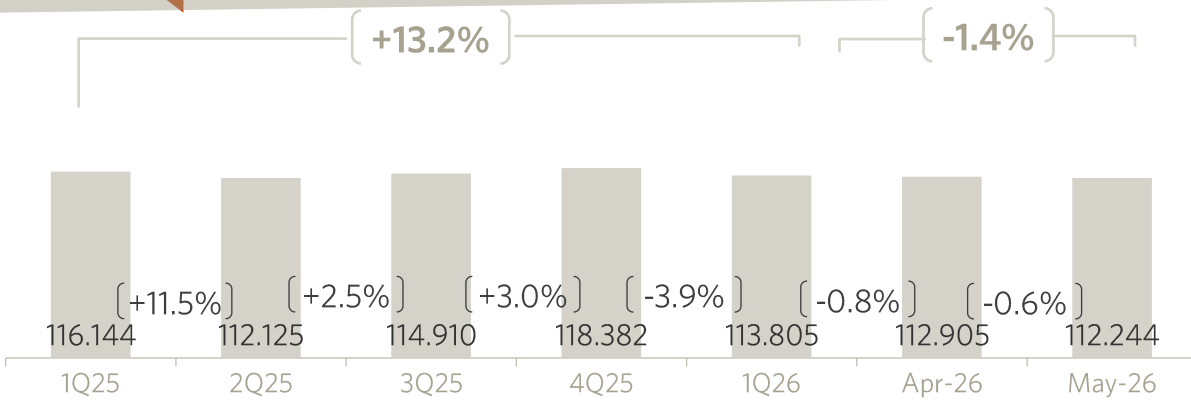
*1Q26 figures are estimated based on Central Bank Information

Loans Continued to Expand but at a Slower Pace, Constrained by Tight Monetary Policy and Weak Economic Environment

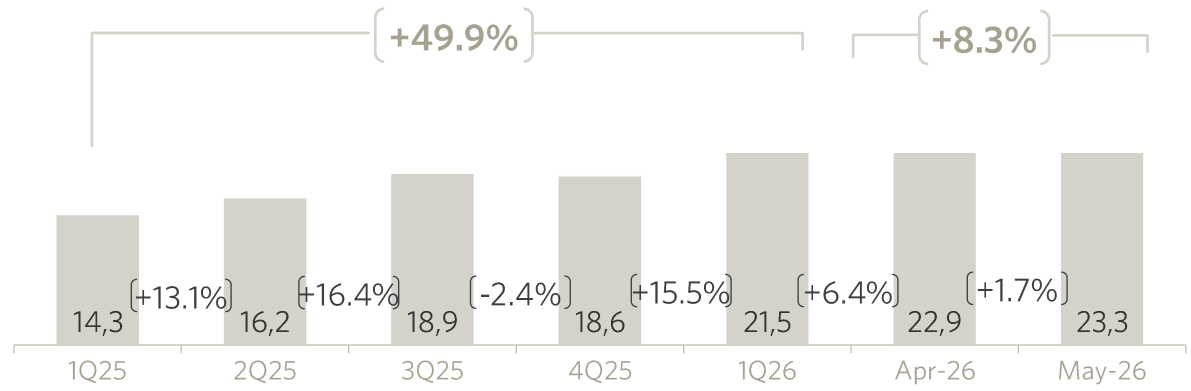
Loans to Private Sector [AR\$ Bill, in real terms]



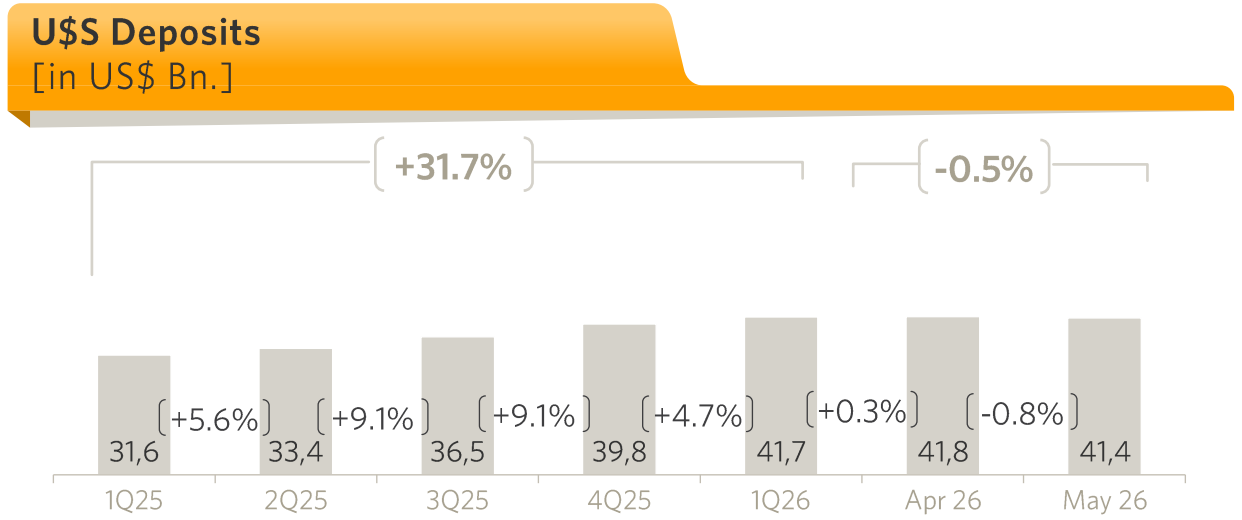
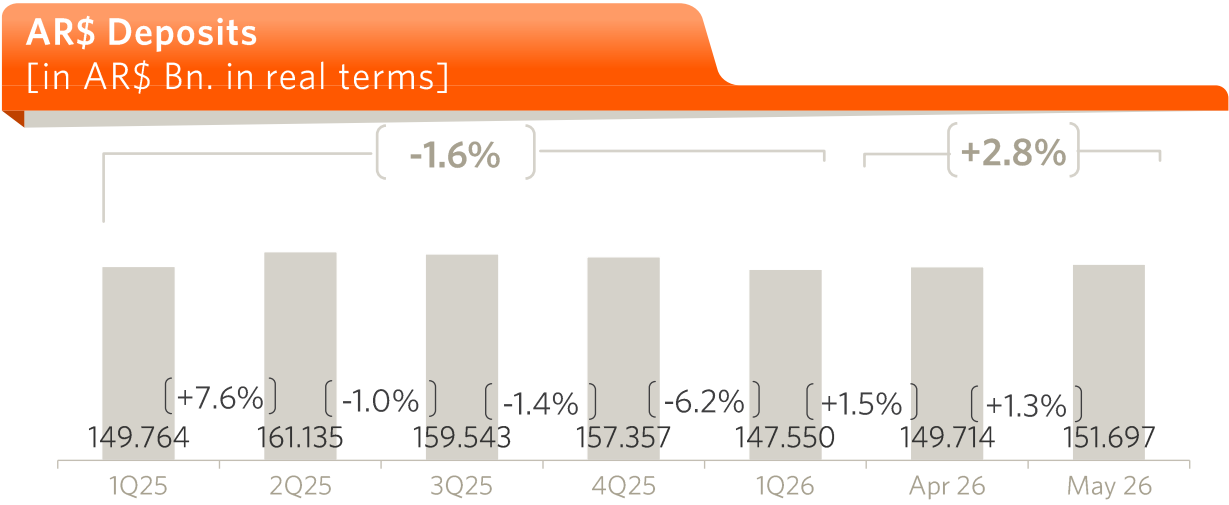
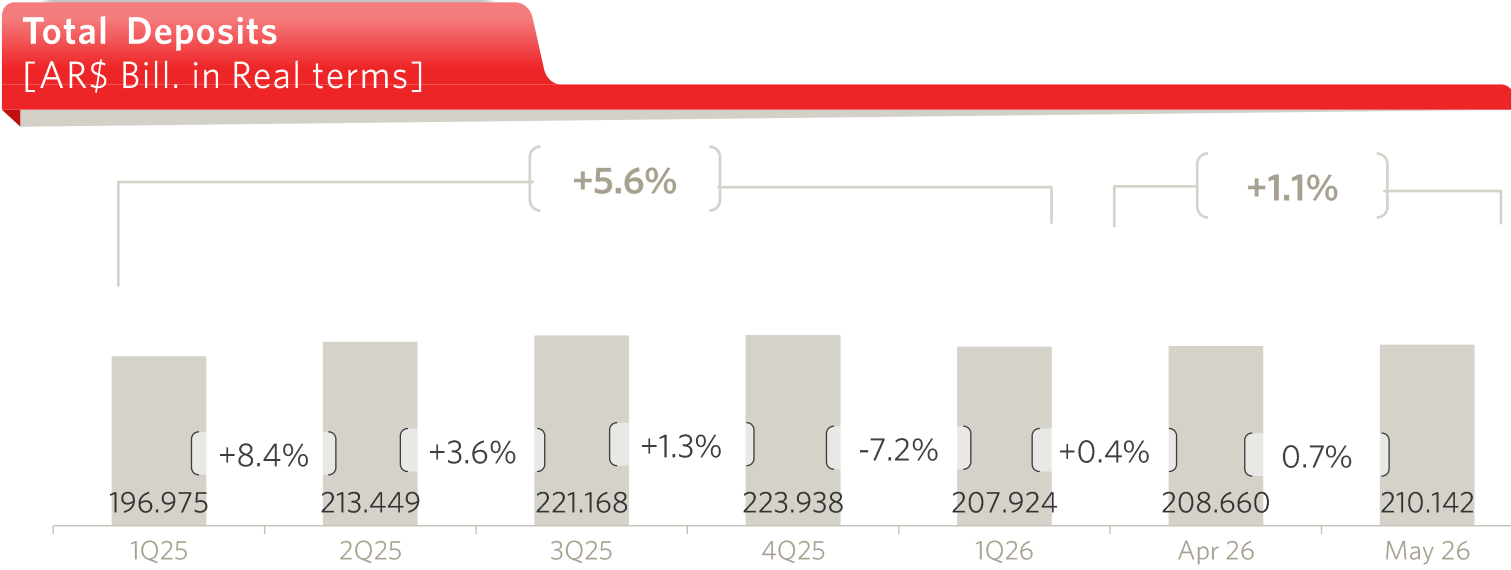
AR\$ Loans [in AR\$ Bn, in real terms]



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



Financial Sector AR\$ Deposits Declining in real terms in 1Q26; US\$ Deposits Momentum Continue



Ranking

Competition | Financial System in million of Ps as of March 2026

SUPV # 9

Argentine Financial System in terms of loans

SUPV # 11

Argentine Financial System in terms of Deposits

Assets			Loans			Deposits**		
		Share			Share			Share
Banco Nación	72,819,908	23.2%	Banco Nación	28,236,307	20.6%	Banco Nación	46,908,369	23.3%
Banco Galicia	35,965,124	11.5%	Banco Galicia	18,841,860	13.7%	Banco Galicia	23,753,462	11.8%
Santander	26,392,380	8.4%	BBVA	13,862,352	10.1%	Santander	17,968,308	8.9%
BBVA	24,836,108	7.9%	Santander	12,381,533	9.0%	BBVA	17,536,085	8.7%
Banco Macro	23,501,297	7.5%	Banco Macro	10,531,125	7.7%	Banco Provincia	14,734,879	7.3%
Banco Provincia	20,841,089	6.6%	Banco Provincia	9,756,336	7.1%	Macro	13,919,766	6.9%
ICBC	13,231,390	4.2%	ICBC	6,456,726	4.7%	ICBC	6,896,586	3.4%
Credicoop	10,050,616	3.2%	Patagonia	3,861,647	2.8%	Credicoop	6,084,456	3.0%
Banco Patagonia	9,018,823	2.9%	Supervielle	3,756,898	2.7%	Patagonia	5,918,883	2.9%
Banco Ciudad	8,362,736	2.7%	Banco Ciudad de BS	3,155,737	2.3%	Banco Ciudad	5,544,161	2.8%
Supervielle	7,798,882	2.5%	Banco de Córdoba	3,049,658	2.2%	Supervielle	5,341,546	2.7%
Banco de Córdoba	6,331,362	2.0%	Credicoop	2,312,235	1.7%	Banco de Cordoba	4,662,340	2.3%
Citibank	5,862,329	1.9%	Banco de Santa Fe	1,927,101	1.4%	Banco de Santa Fe	3,733,329	1.9%
Banco de Santa fe	4,637,204	1.5%	Comafi	1,468,083	1.1%	Comafi	2,745,829	1.4%
Comafi	3,834,118	1.2%	Citibank	1,208,450	0.9%	Banco Industria	2,549,665	1.3%
Banco Industrial	3,334,599	1.1%	Hipotecario	1,180,327	0.9%	Citibank	2,539,652	1.3%
Hipotecario	3,250,345	1.0%	Naranja Digital	1,026,290	0.7%	Naranja Digital	2,158,054	1.1%
Naranja Digital	2,653,153	0.8%	Banco Industria	968,508	0.7%	Hipotecario	2,149,459	1.1%
Banco Valores	2,534,115	0.8%	Banco Valores	842,138	0.6%	Banco Valores	1,742,017	0.9%
Other*	28,473,336	9.1%	Other*	12,482,848	9.1%	Other*	14,307,028	7.1%
Total	313,728,913		Total	137,306,160		Total	201,193,875	

* 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 (June 18, 2026)
Time Deposits minimum interest rate	Minimum interest rate	No limit, Lifted on March 11, 2024
Active interest rates	Badlar	Badlar: 21.00% (as of June 18, 2026)
	TAMAR (30 days Time Deposits over AR\$1 billion)	Tamar: 22.25% (as of June 18, 2026)
	Rate of "Operaciones Simultáneas" (*)	Repo Rate: 20.00% (since November 20 ,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: ▪ Lecaps to a certain amount • Boncap
Dividends	Prohibition of payment	On March 19, 2026, the Central Bank authorized banks to distribute, starting in May 2026, profits in three equal monthly installments, up to 60% of the retained earnings for the year ended December 31, 2025.
Net Global Position (NGP)	Special cash position	Long position up to 4% Spot position: 0% Dollar linked up to 25% Dual Bonds: No limit

(*) Repo rate by the BCRA

Regulatory Environment in Argentina [cont.]

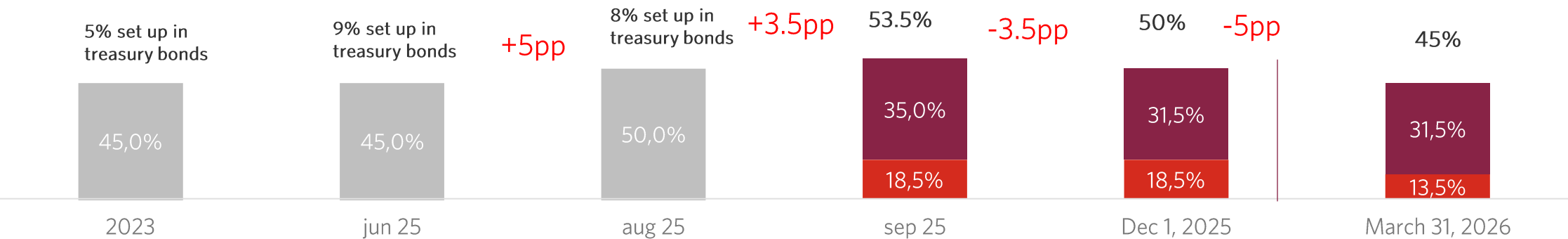
The following table provides a summary of the most relevant regulations currently in place, A more detailed description of regulations is also included hereunder, grouped by topic, to facilitate understanding.

Regulation	Description	Limit
Liquidity ratios	Liquidity Coverage Ratio Net Stable Funding Ratio	Since Octubre 1, 2026, both ratios apply only to D-SIB entities and to branches/subsidiaries of foreign G-SIB banks. Group A entities outside scope keep their regulatory reporting.
Provision for loan losses	IFRS9	Some exceptions in government-issued debt securities
Minimum Reserve requirements*	AR\$ Time Deposits	28.5% in Treasury Notes
	AR\$ Checking and Saving Accounts (excluding Mutual Funds)	45% (31.5% in cash, 13.5% in eligible Treasury notes)
	AR\$ Mutual Funds remunerated Accounts	40% (36.5% in cash, 3.5% in eligible Treasury notes)
	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.

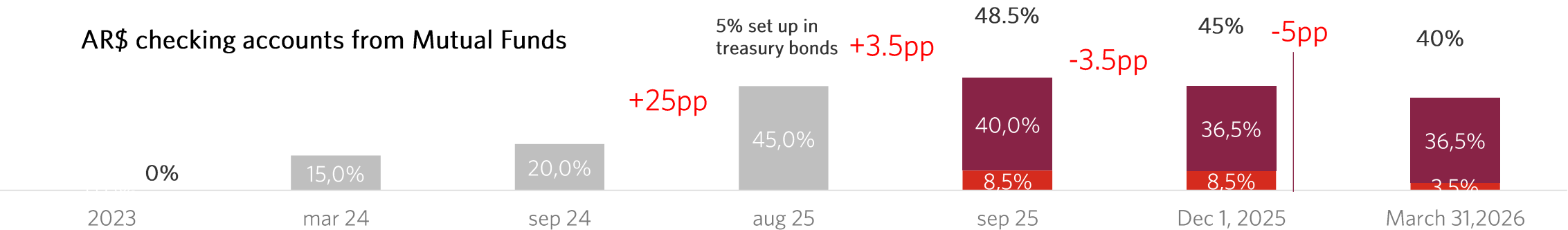
* Since August 18, 2025, the integration of reserve requirements has been subject to daily calculation and compliance. On April 16, 2026, through Communication "A" 8423, the Central Bank of Argentina reduced the daily minimum integration requirement from 75% to 65%.

Minimum Cash Reserve Requirements

AR\$ Checking & Savings Accounts (excluding mutual funds deposits)



AR\$ checking accounts from Mutual Funds

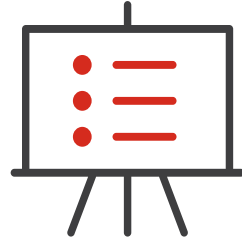


AR\$ Time Deposits



■ Treasury Bonds ■ Cash

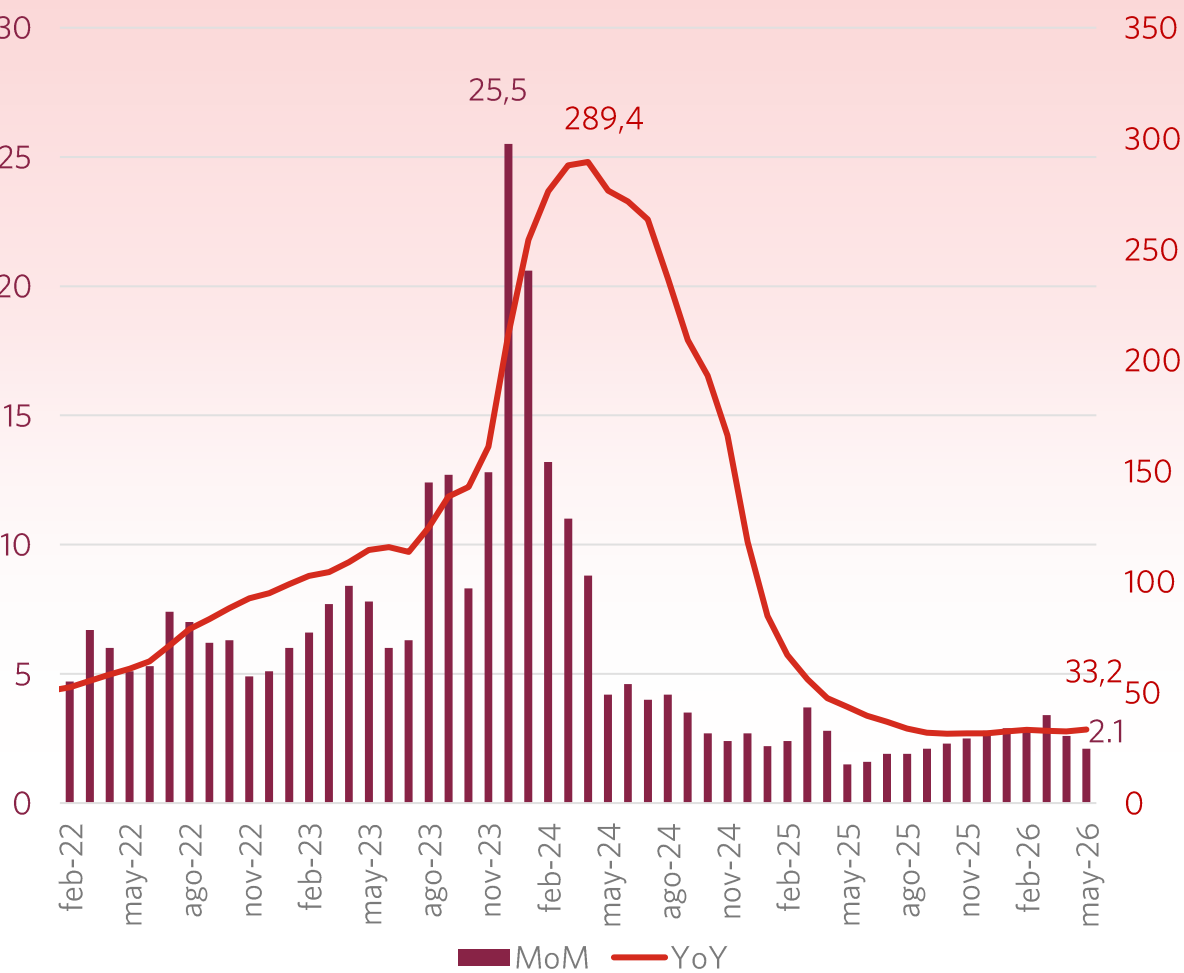
* Since August 18, 2025, the integration of reserve requirements has been subject to daily calculation and compliance. As from December 1, 2025, compliance is determined based on the monthly average but with daily minimum integration of 75%.



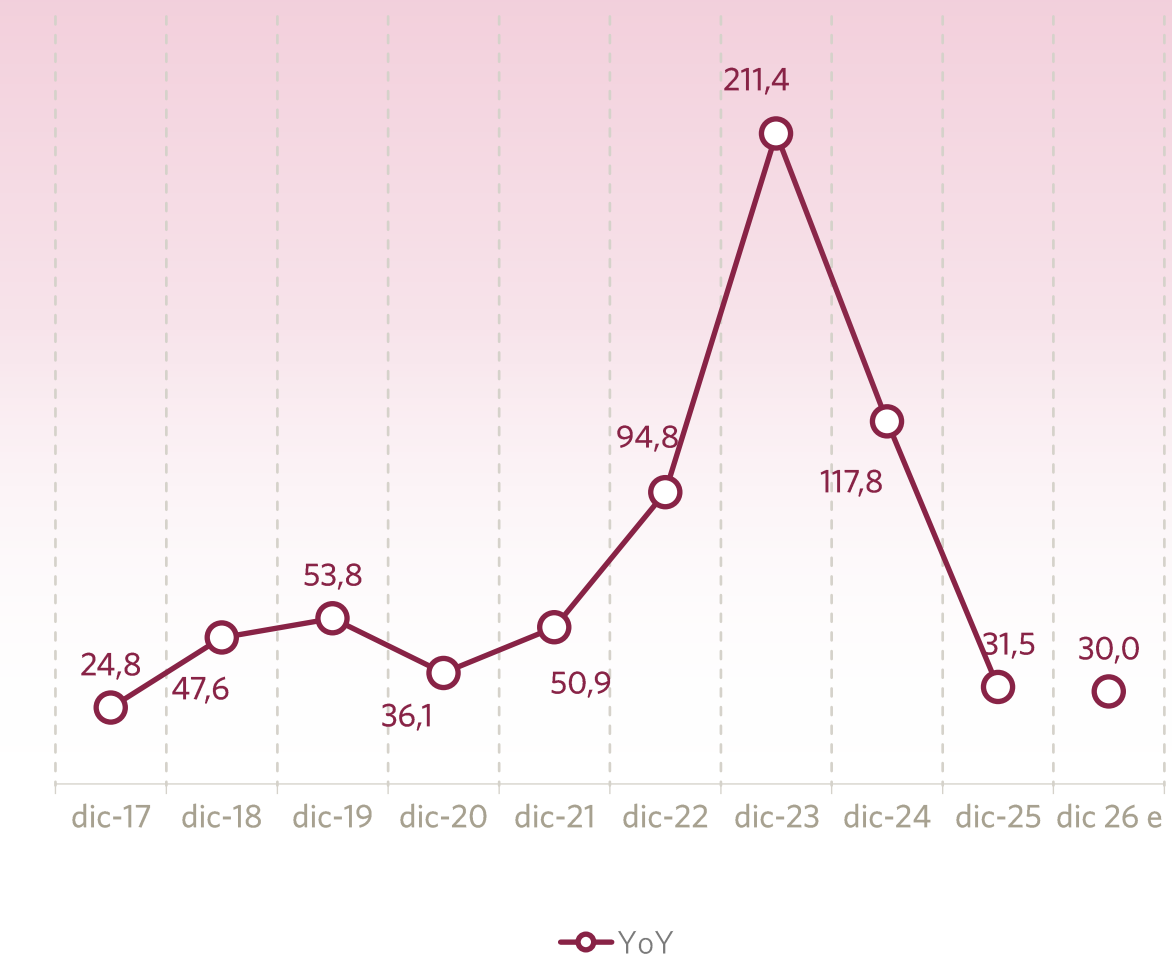
Annex III: Macroeconomic environment

Sharp Decline in Inflation Levels

01 ▶ Monthly Inflation [%]

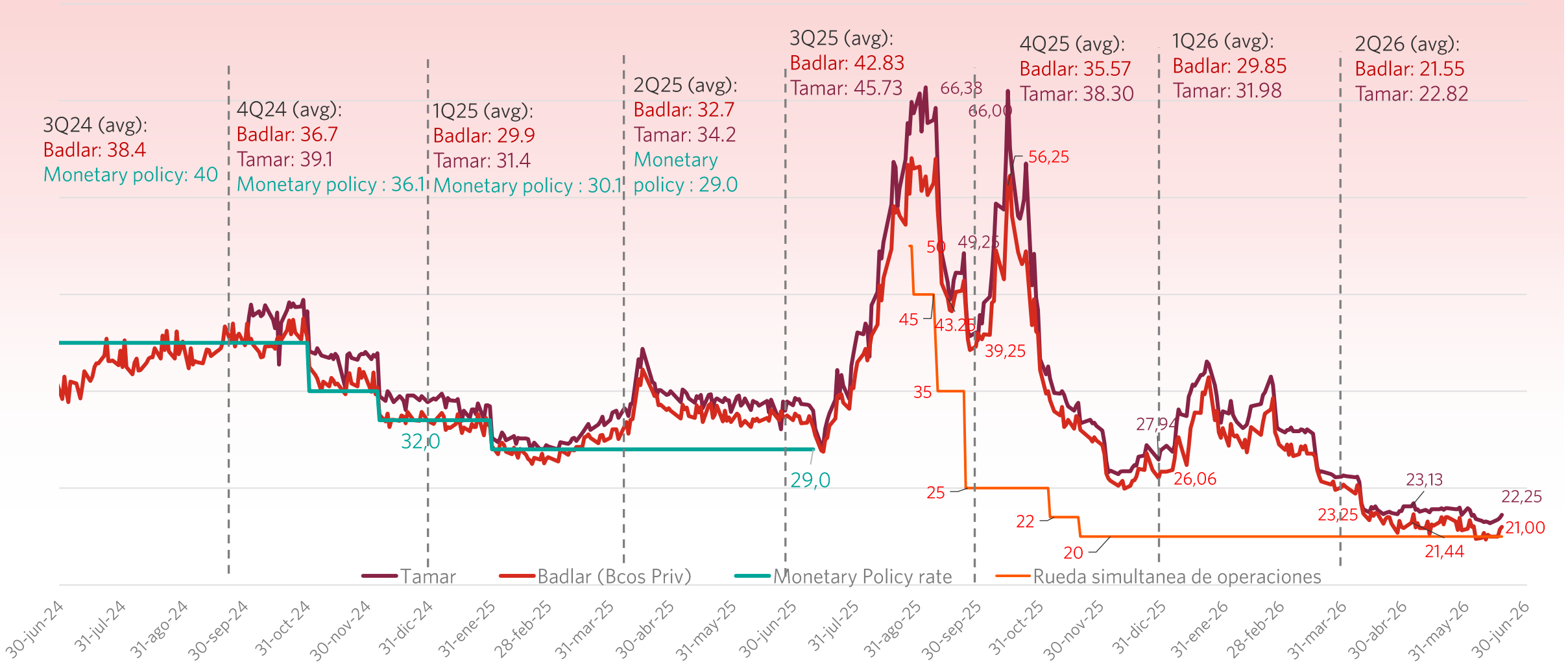


02 ▶ Annual inflation Evolution [%]



Interest Rates: From Steady Decline to Pre-Election Volatility; Normalization Seen in March

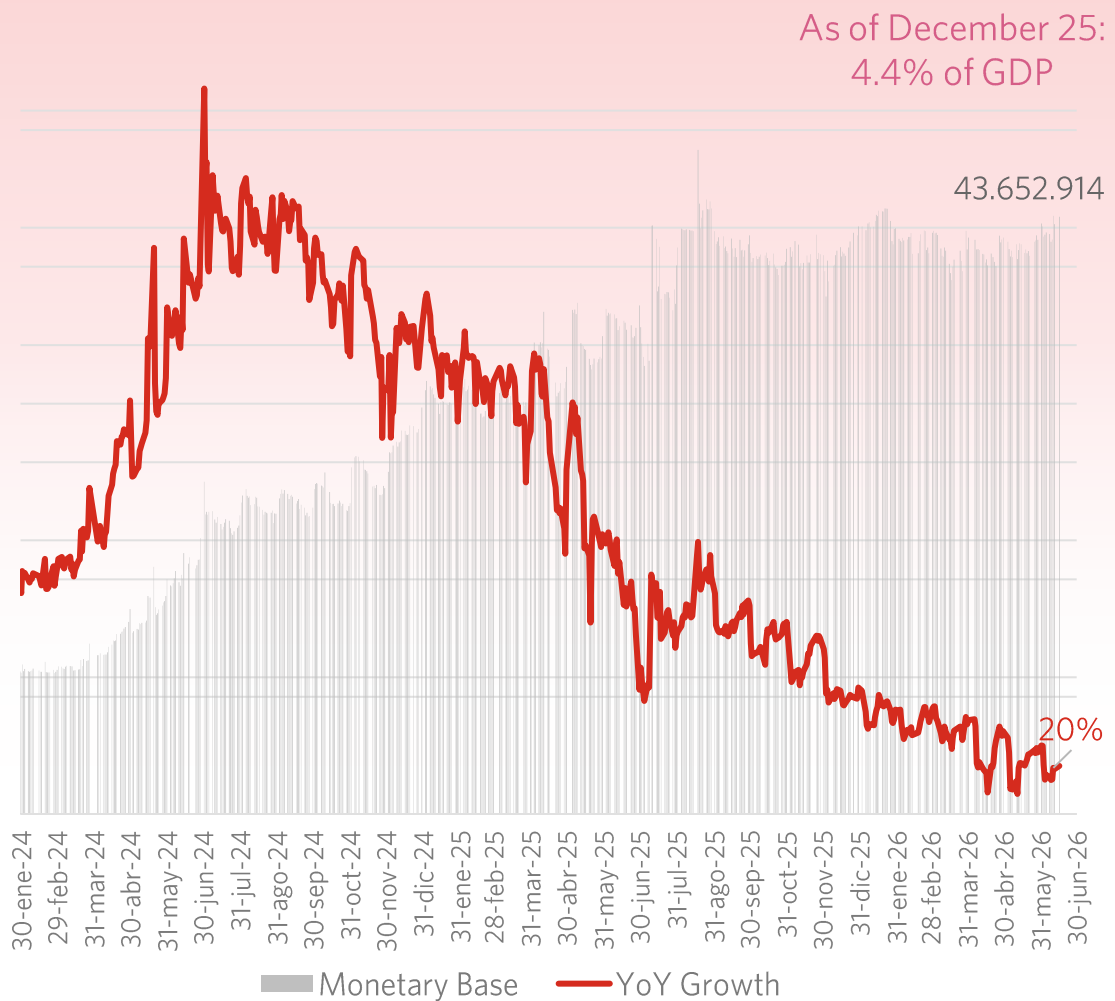
01 ▶ Interest rates [%]



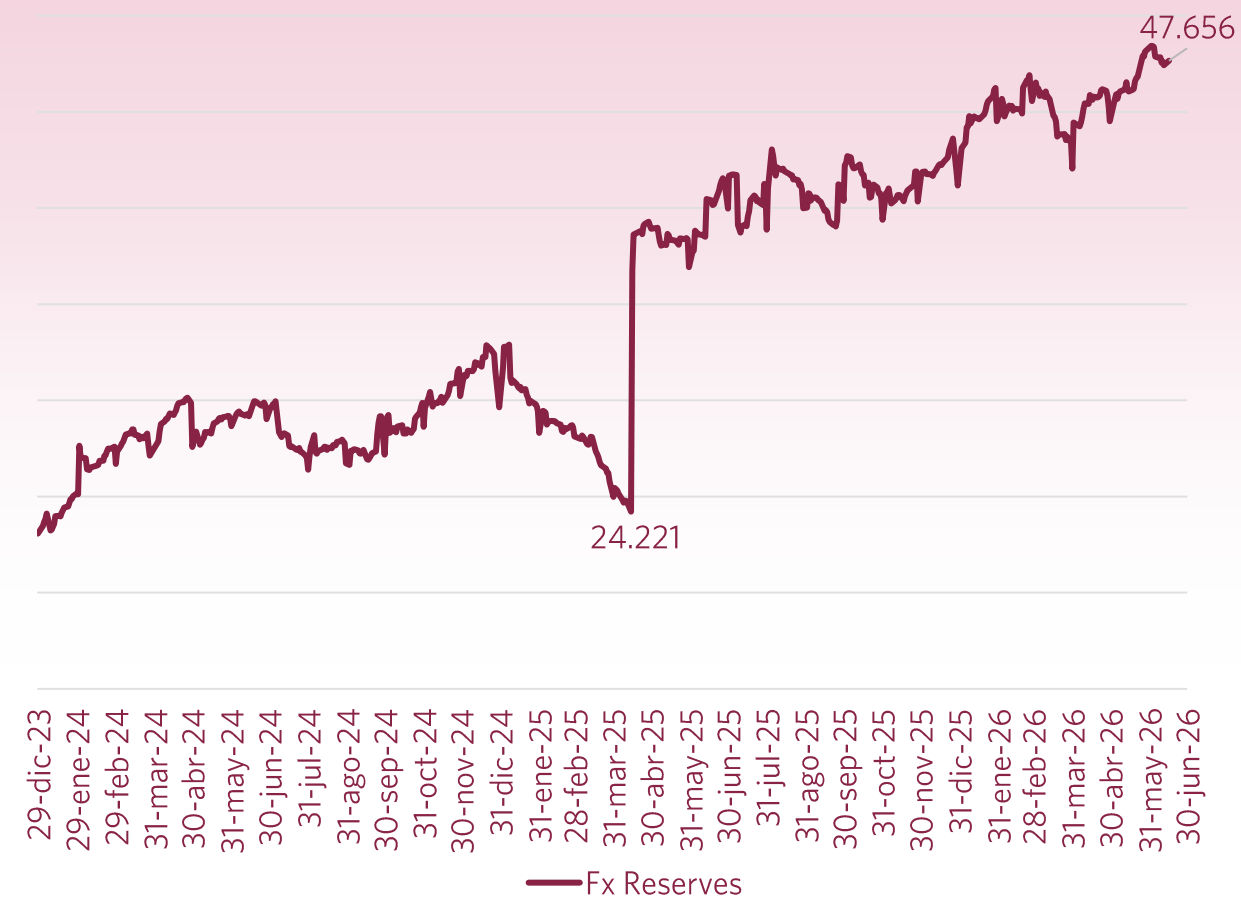
Source Central Bank, as of Jun 18 2026

Monetary Base Growth Decelerates, FX Reserves Bolstered by IMF Agreement and YTD Central Bank's Purchase Program

01 ▶ Monetary base evolution [AR\$ Bn, %]

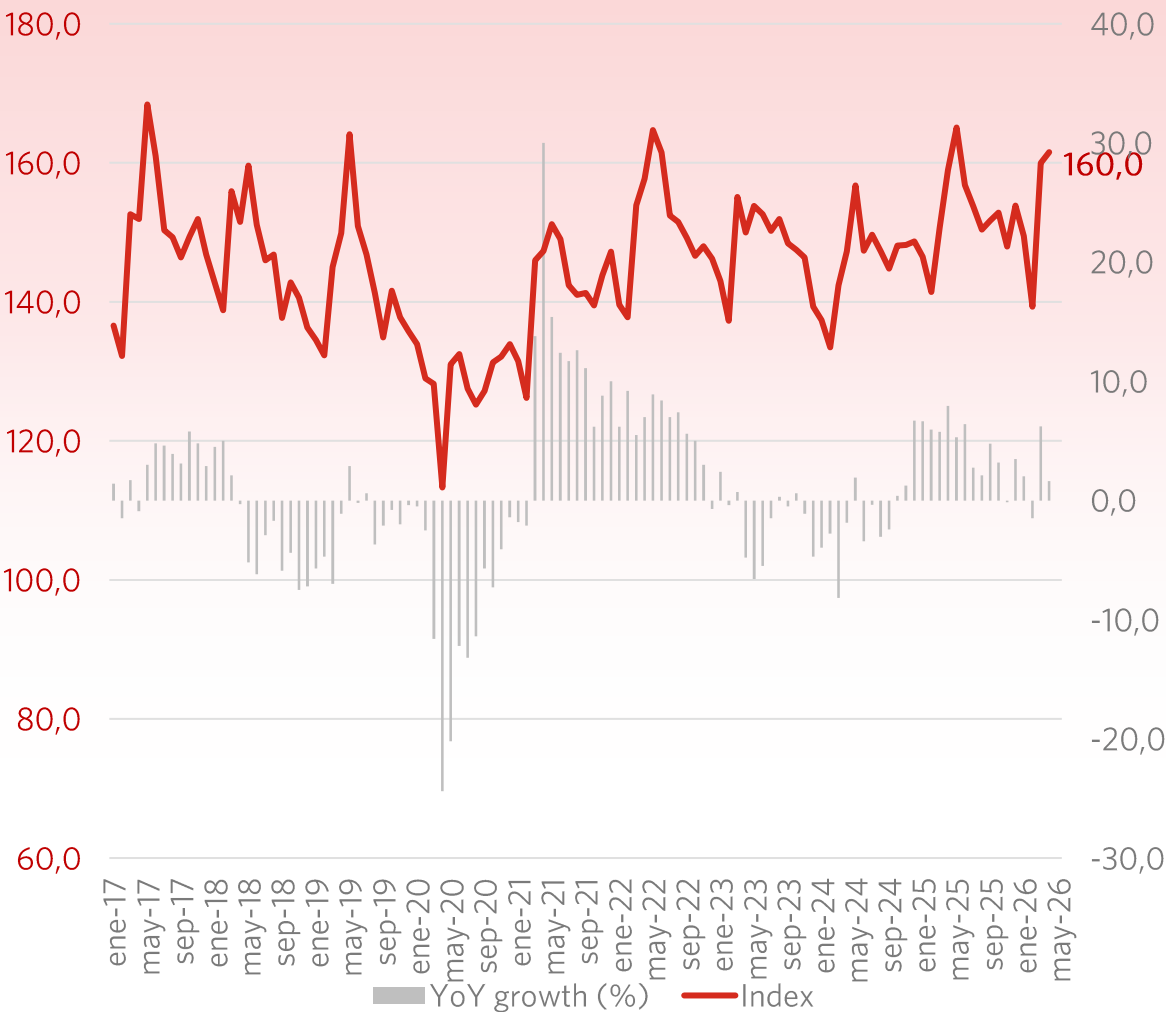


02 ▶ FX reserves [US\$]

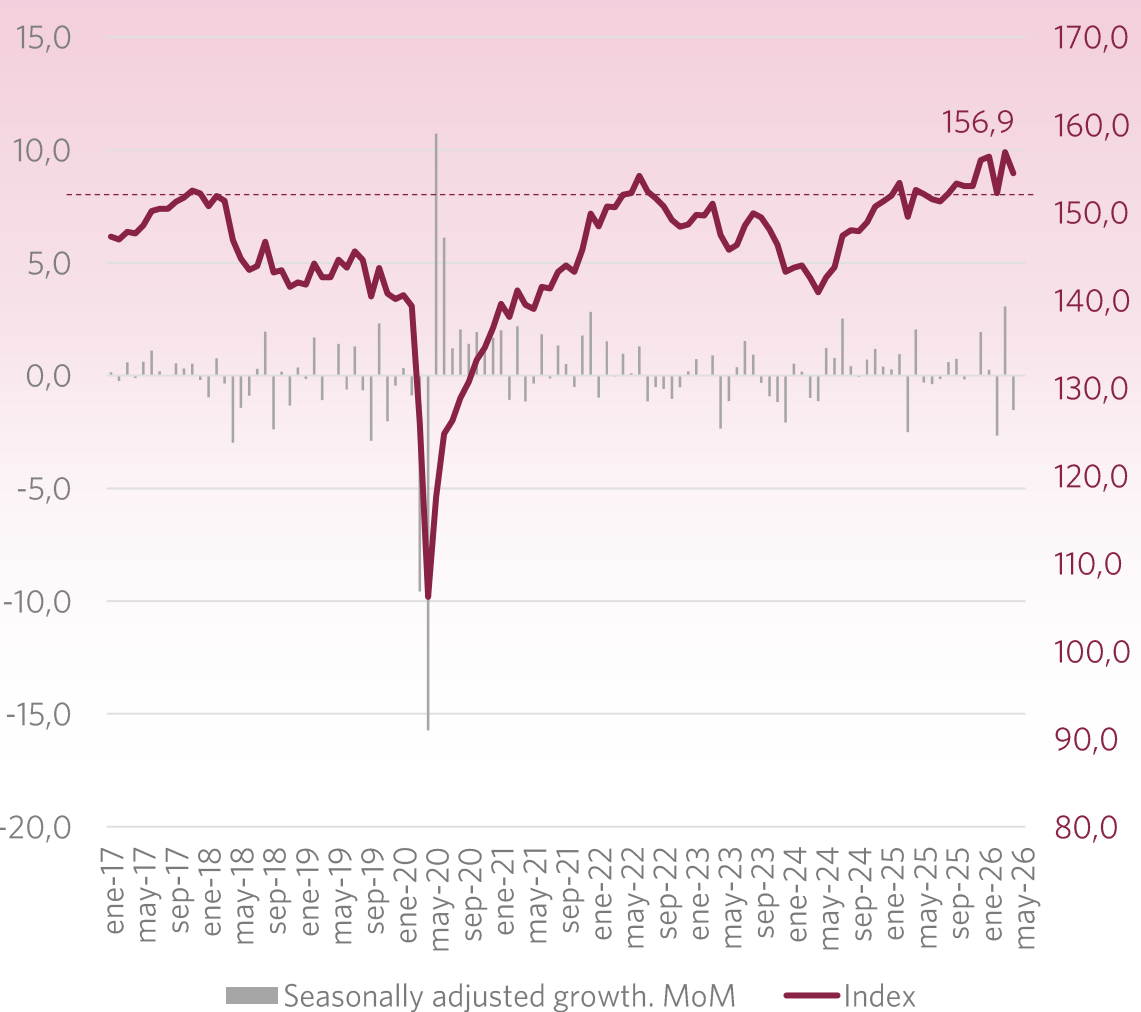


Economic Activity Sustains High Levels, Even Amid Recent Short-Term MoM Swings

01 ▶ Monthly Economic indicator.
Index, YoY Growth

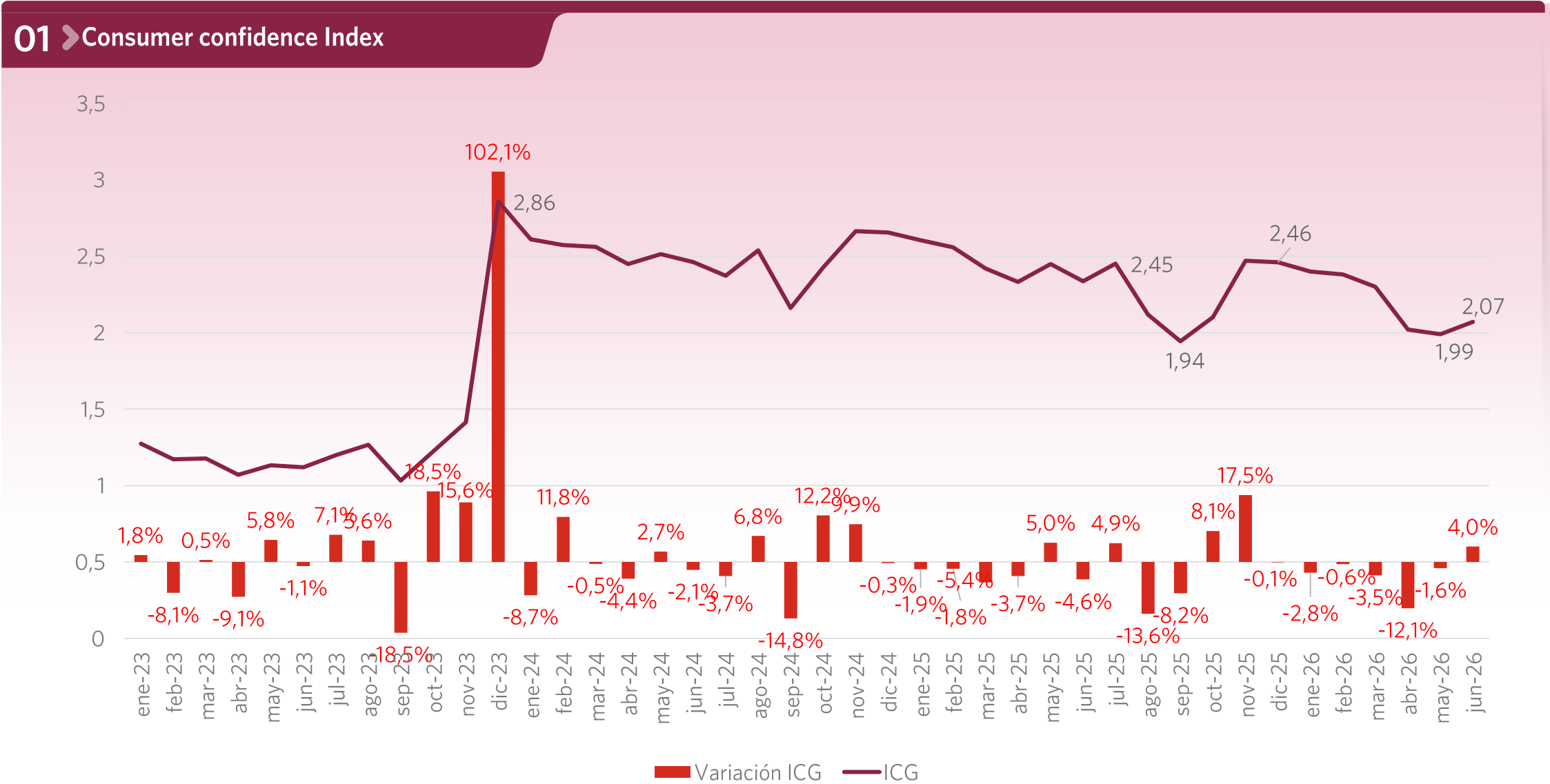


02 ▶ Monthly Economic indicator.
Seasonally adjusted series. MoM Growth



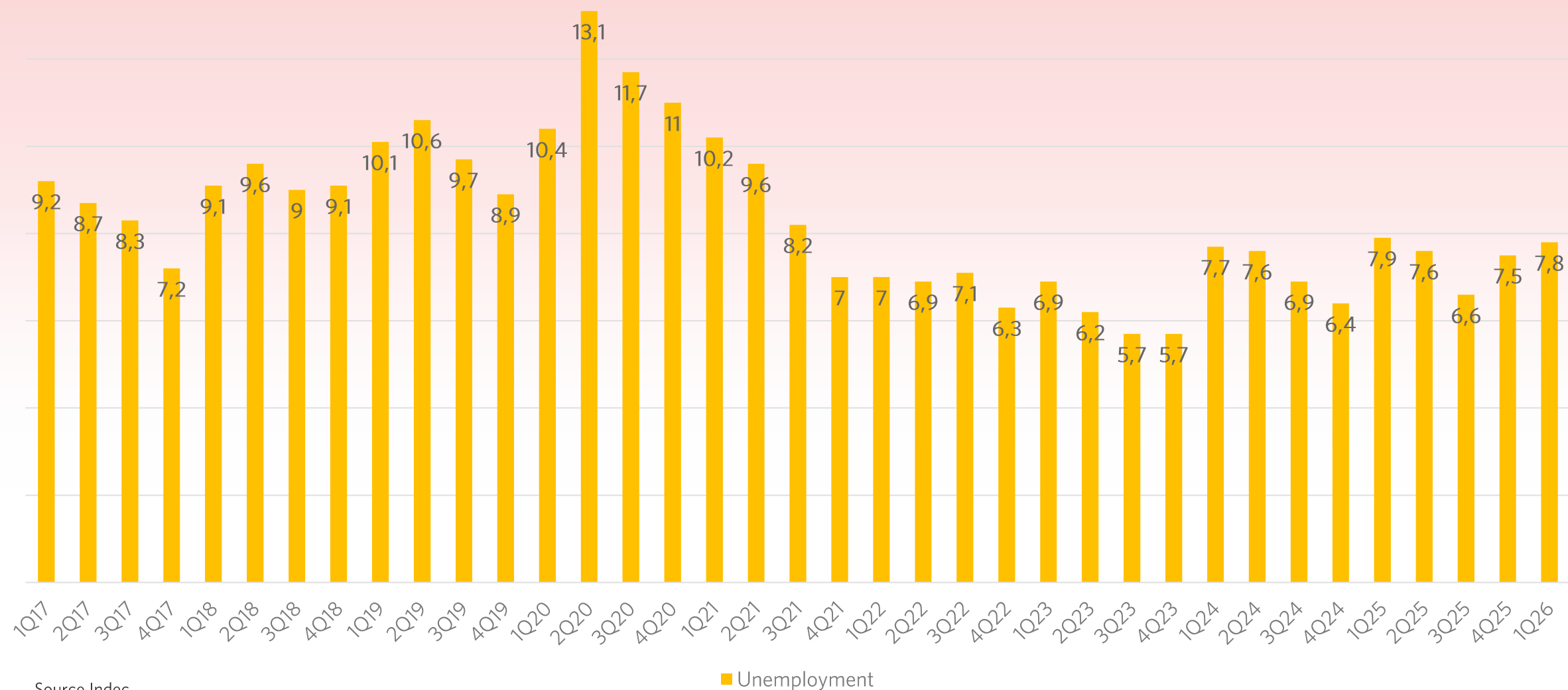
Consumer Confidence Index

01 Consumer confidence Index



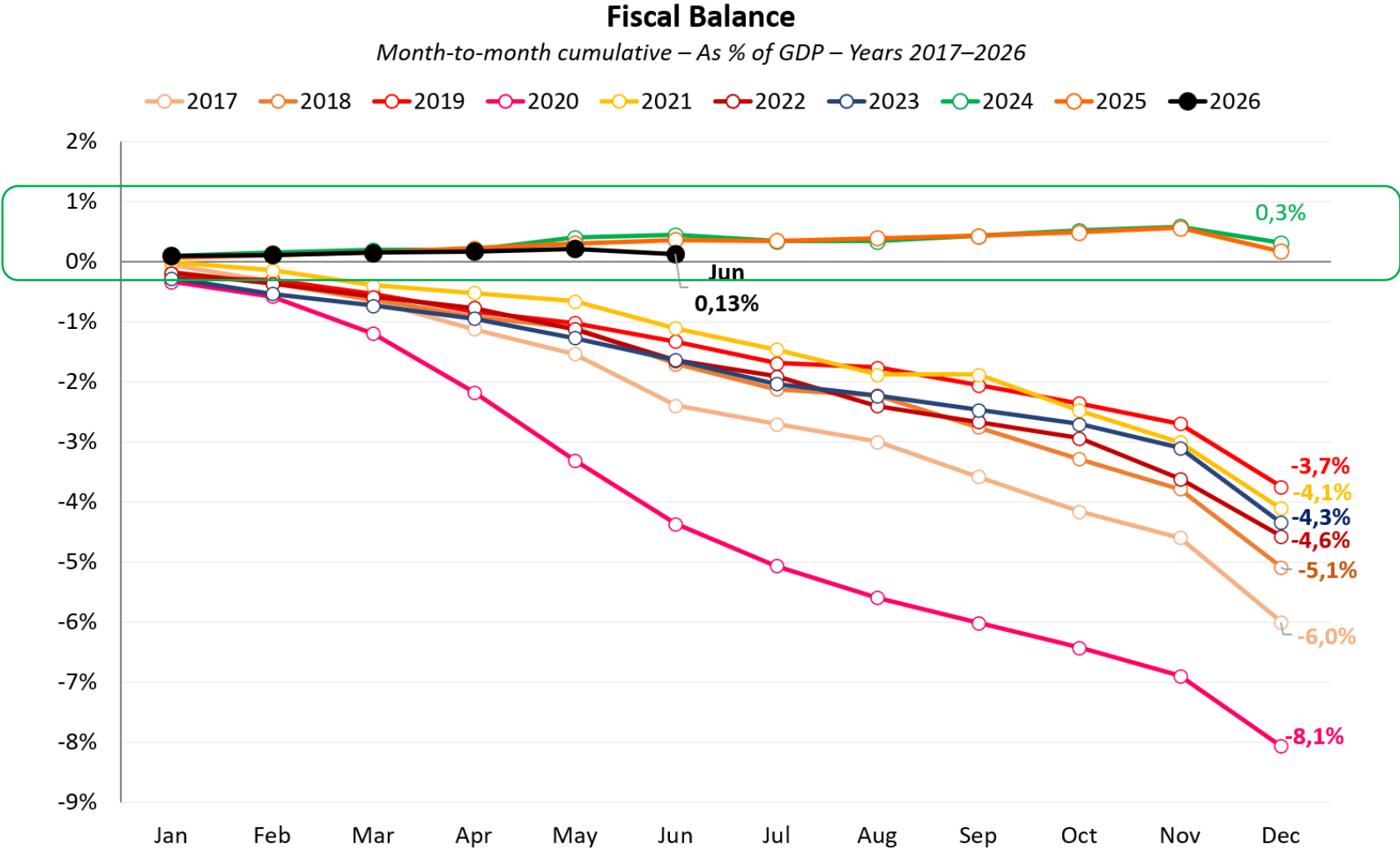
Unemployment Rises Recently but Remains Low by Historical Standards

01 ▶ Unemployment [%]



Government Determined to Maintaining Financial Balance, and Delivering Results

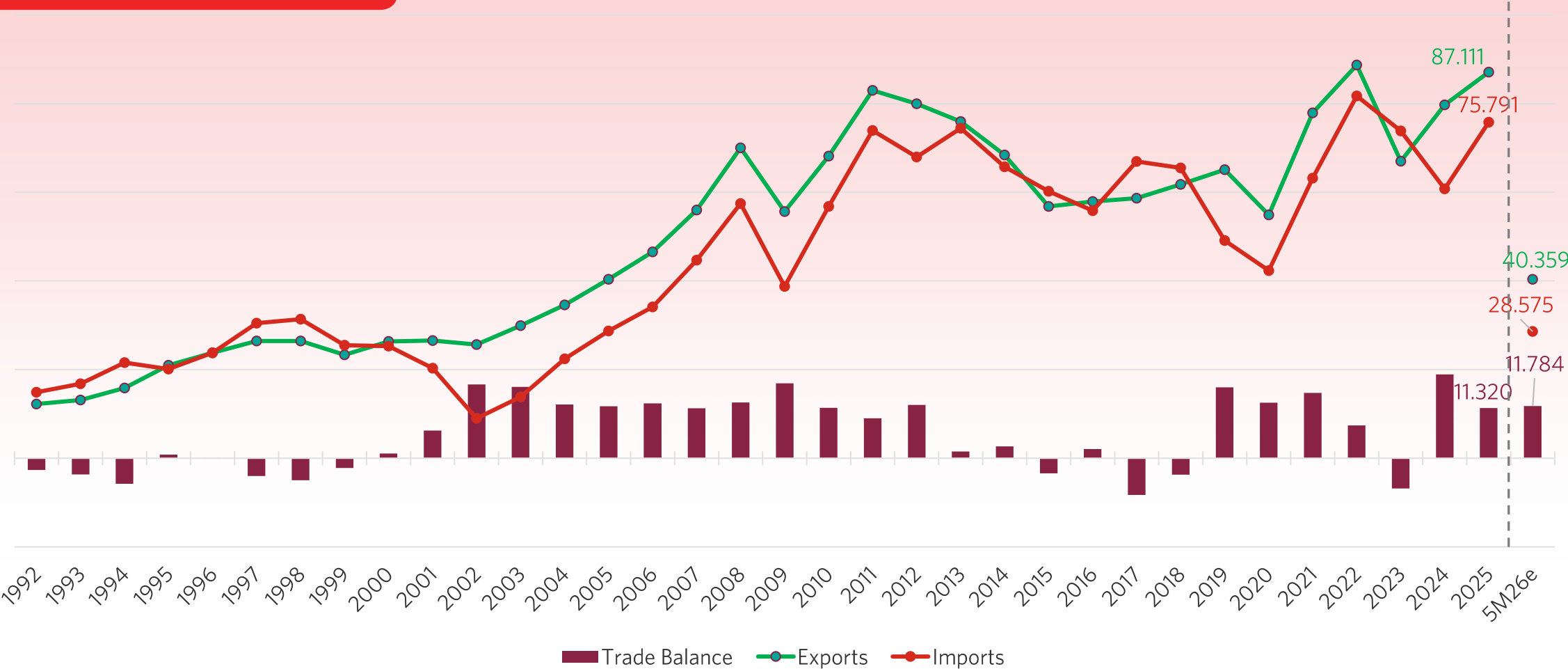
	Jan-Jun
2017	-2,40%
2018	-1,70%
2019	-1,33%
2020	-4,37%
2021	-1,11%
2022	-1,65%
2023	-1,64%
2024	0,44%
2025	0,37%
2026	0,13%
Average 2017-2023	-2,03%
Average 2024-2025	0,40%



Fuente: Own estimates based on Ministry of Finance information

Trade Balance, Exports & Imports

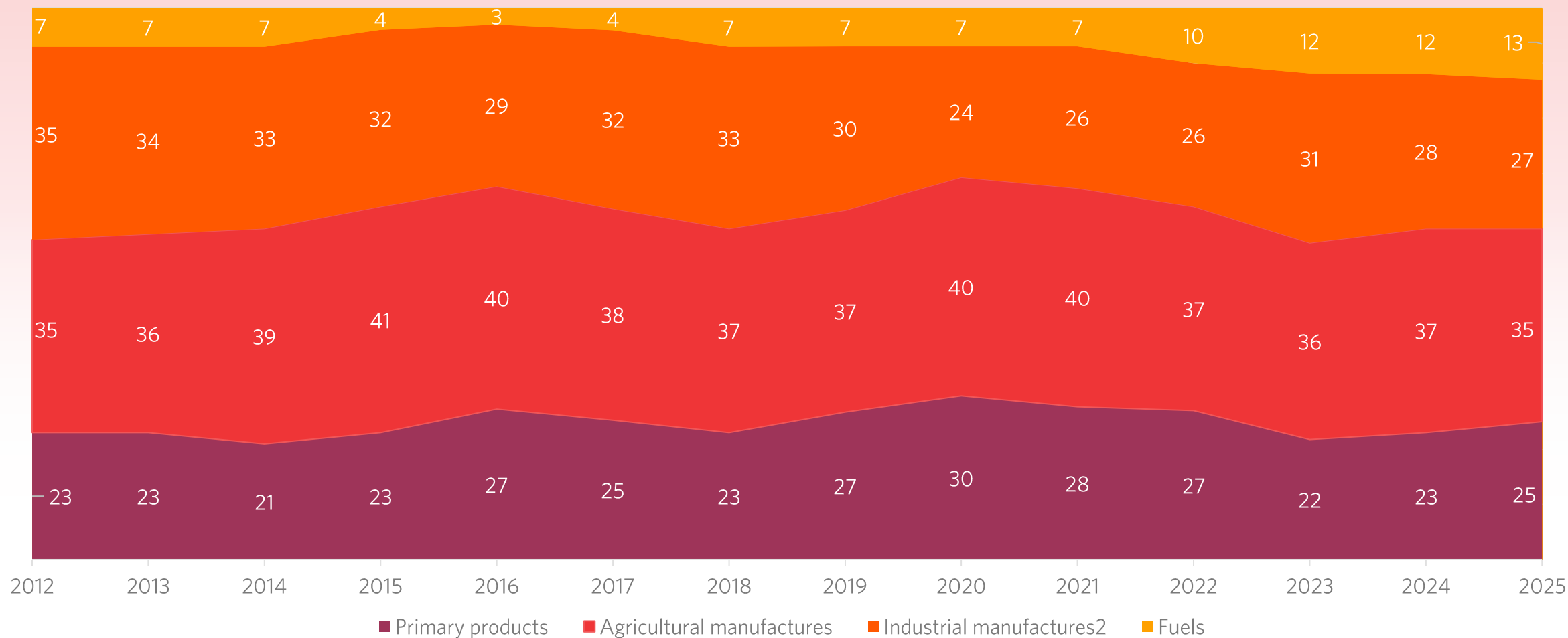
01 Foreign Trade - US\$ millones



Fuente: Own estimates based on INDEC information.

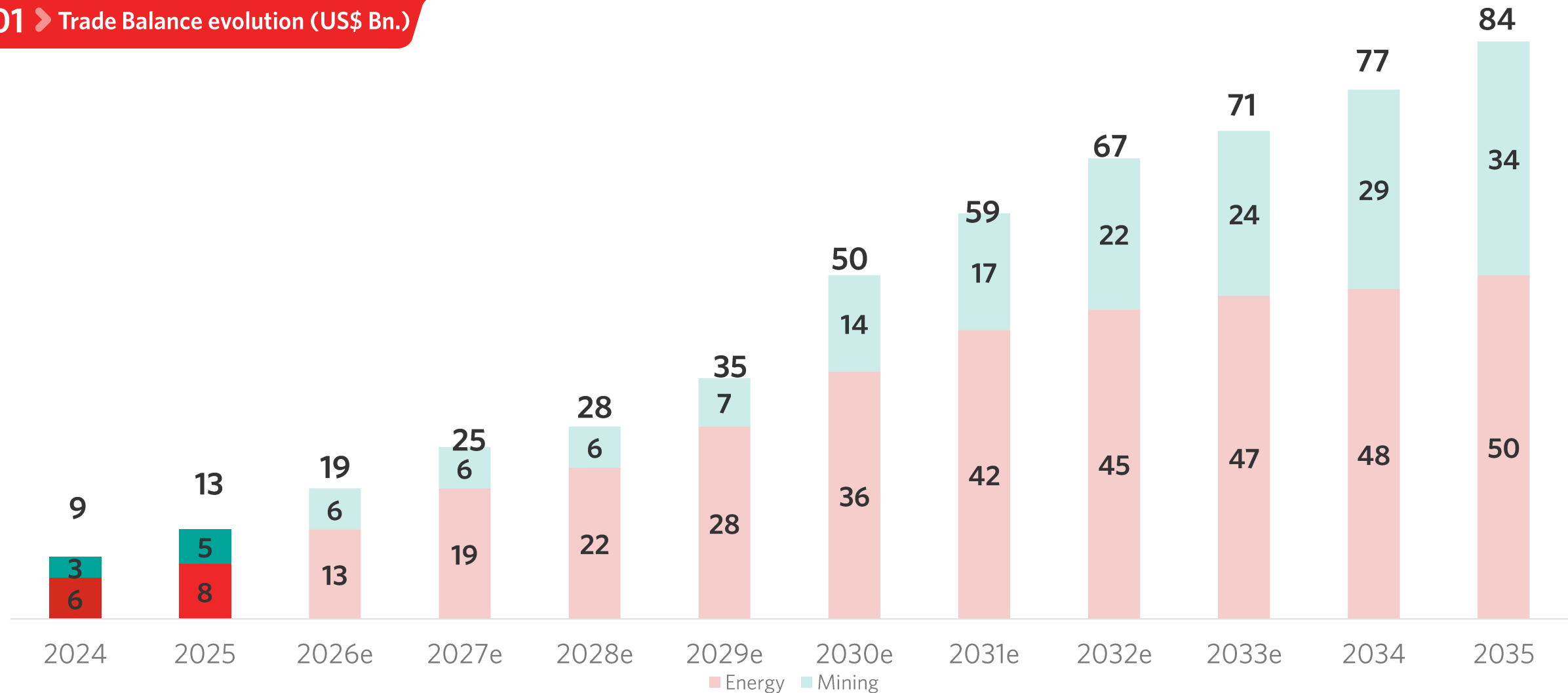
Trade Balance, Exports & Imports

01 > Evolution of Argentina's Export Composition (%)



Fuente: Own estimates based on INDEC information.

01 ▶ Trade Balance evolution (US\$ Bn.)



Source: Ministry of Economy

RIGI Driving Investments

Submitted projects

34

- Investment: USD 81,414 millions
- Job creation: 93,000
- Export potencial: 40, 269 millions

Approved projects

18*

- Investment: USD 40,399 millions
 - Job creation: 36,870
- * 16 Projects pending resolution

Projects by industry

Mining

- Projects: 19
- Investments: USD 47,960 millions

Oil & Gas

- Projects: 9
- Investments USD 31,997 millions

Energy

- Projects: 3
- Investments: USD 693 millions

Infrastructure

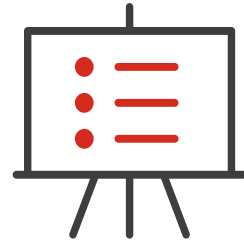
- Projects: 2
- Investments: USD 477 millions

Steel

- Projects: 1
- Investments USD 286 millions

Tax reduction equivalent to 2.5% of GDP over two years

Impact of tax reduction in 2024 and 2025			
Impact as % of GDP			
	2024	2025	Total impact (2024+2025)
Total	0.45%	1.99%	2.45%
Personal Assets tax	0.42%	0.32%	0.75%
Real Estate Transfer Tax	0.01%	0.02%	0.03%
Export Duties	0.03%	0.44%	0.47%
Import Duties	0.0%	0.00%	0.00%
<i>Impuesto Pais</i>	0.00%	1.07%	1.07%
Internal Taxes	0.00%	0.05%	0.05%



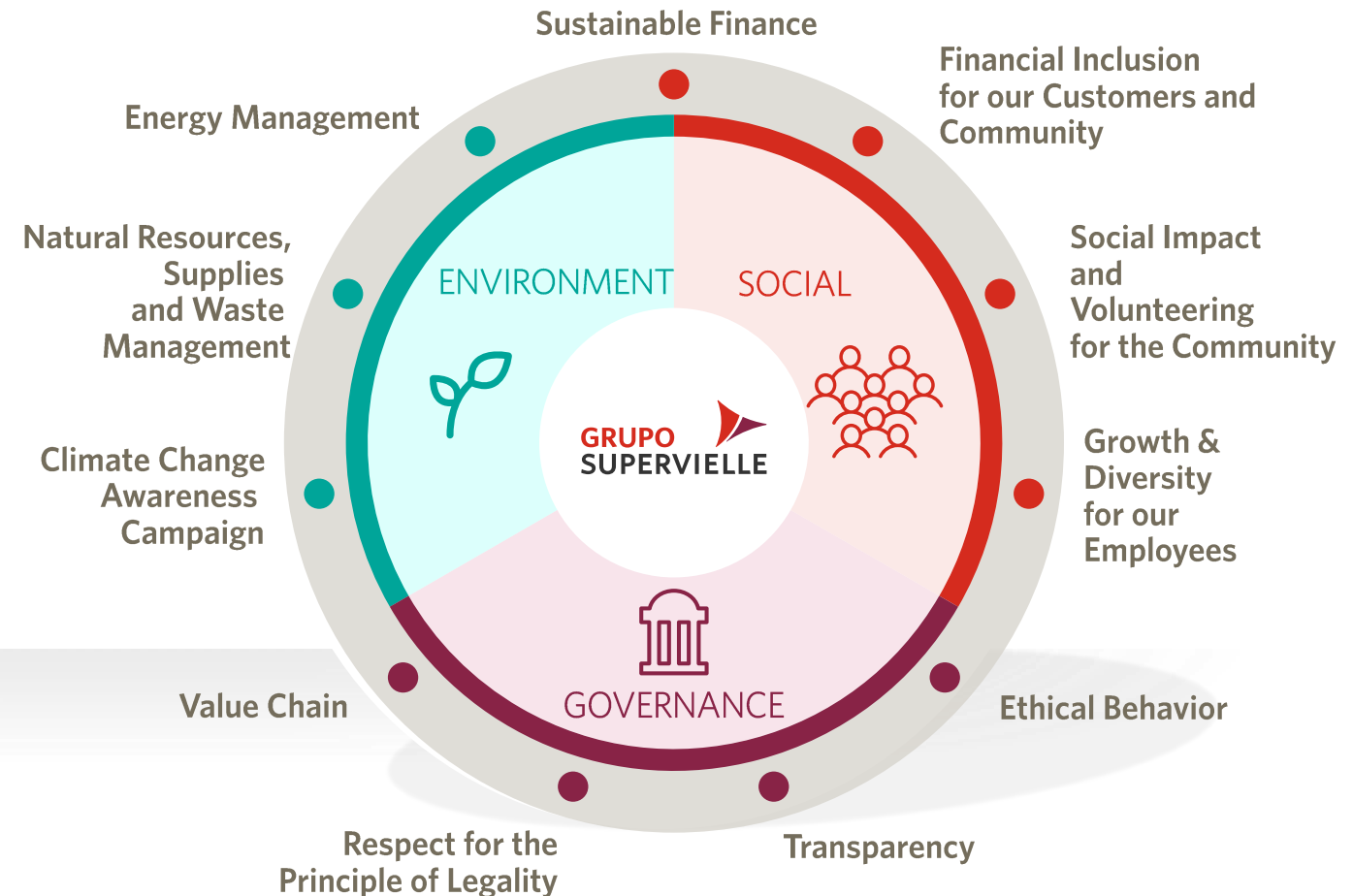
Annex IV: ESG Commitment

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!

