

Corporate Presentation

4Q25

March 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

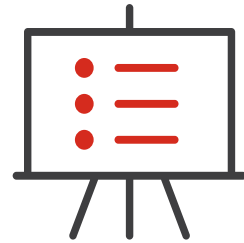
SUPV 4Q25 Results, SUPV Earnings Conference Call Presentation, March 3, 2026

Annex I: 4Q25 Supplementary Financial Information & Ratios

Annex II: Industry Outlook and Supplementary Information

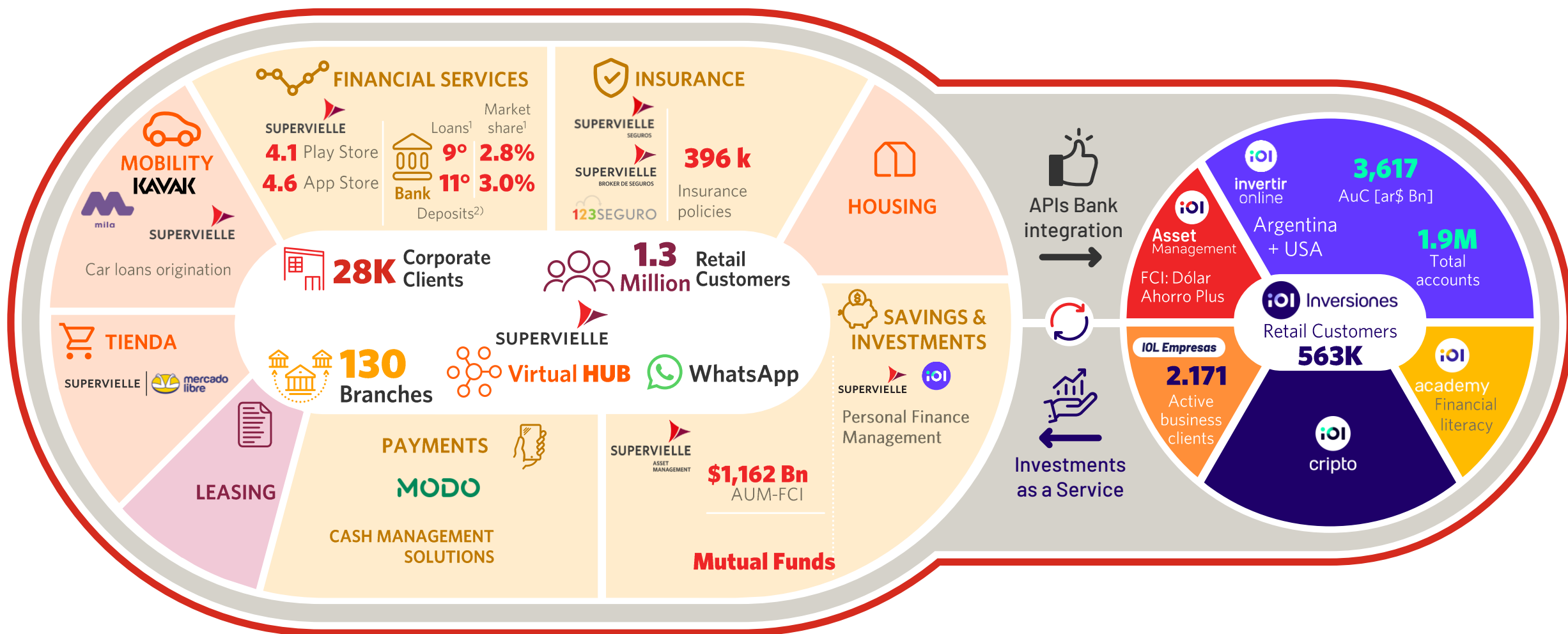
Annex III: Macro

Annex IV: ESG Commitment



SUPV Who we are

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

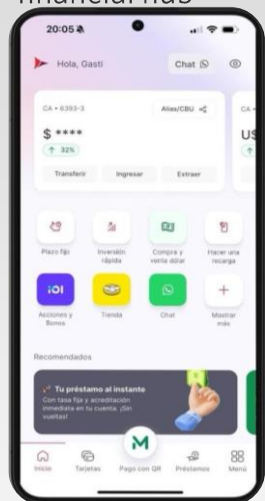


Executing on Our Strategy; Scaling the Ecosystem

- ✓ 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

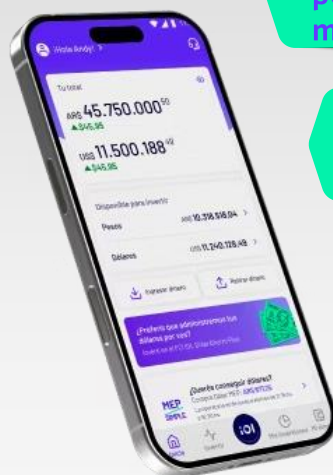
iOL invertironline X-Sell

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



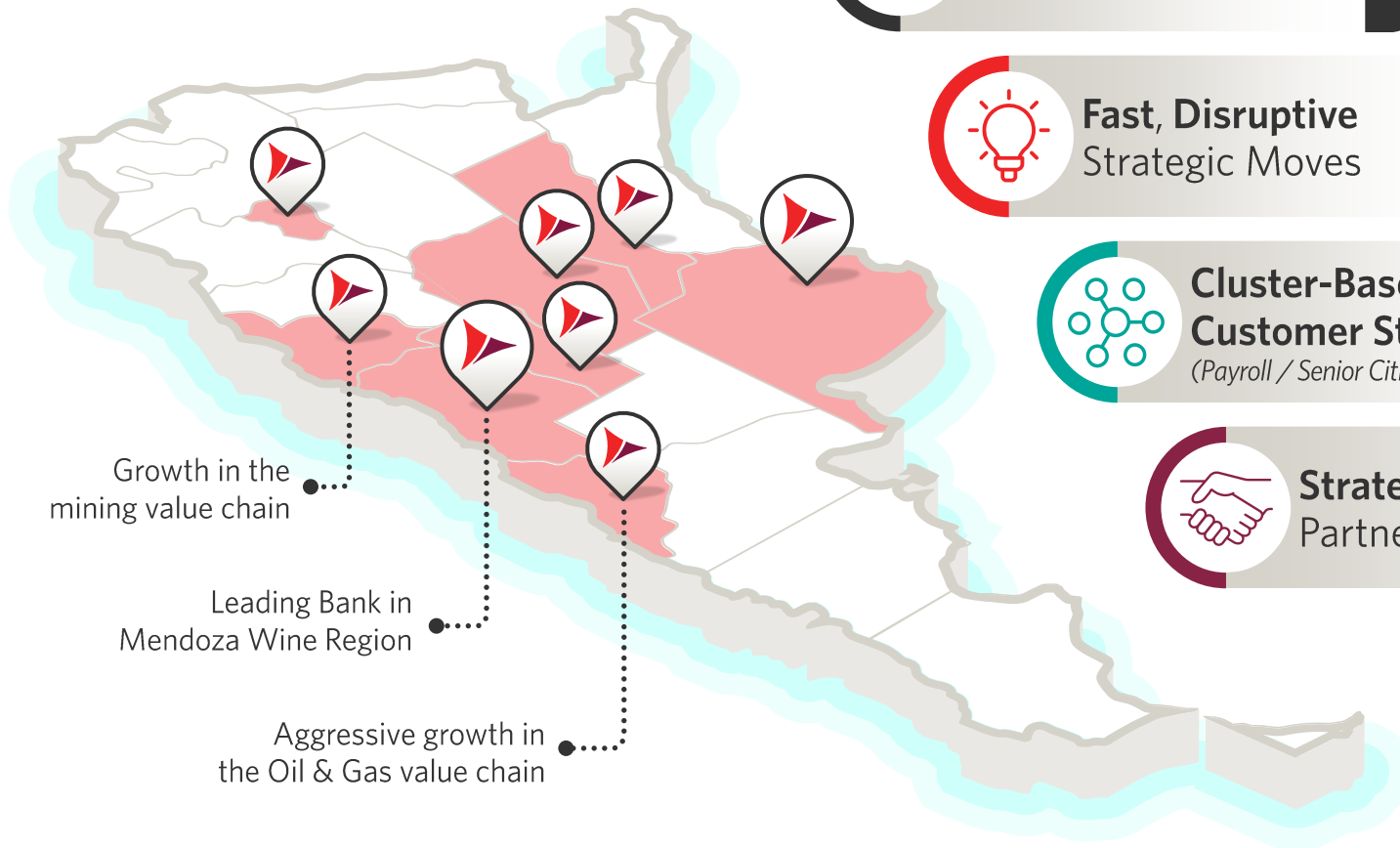
- Reinforcing Supervielle App for engagement, efficiency & operating leverage



- 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**

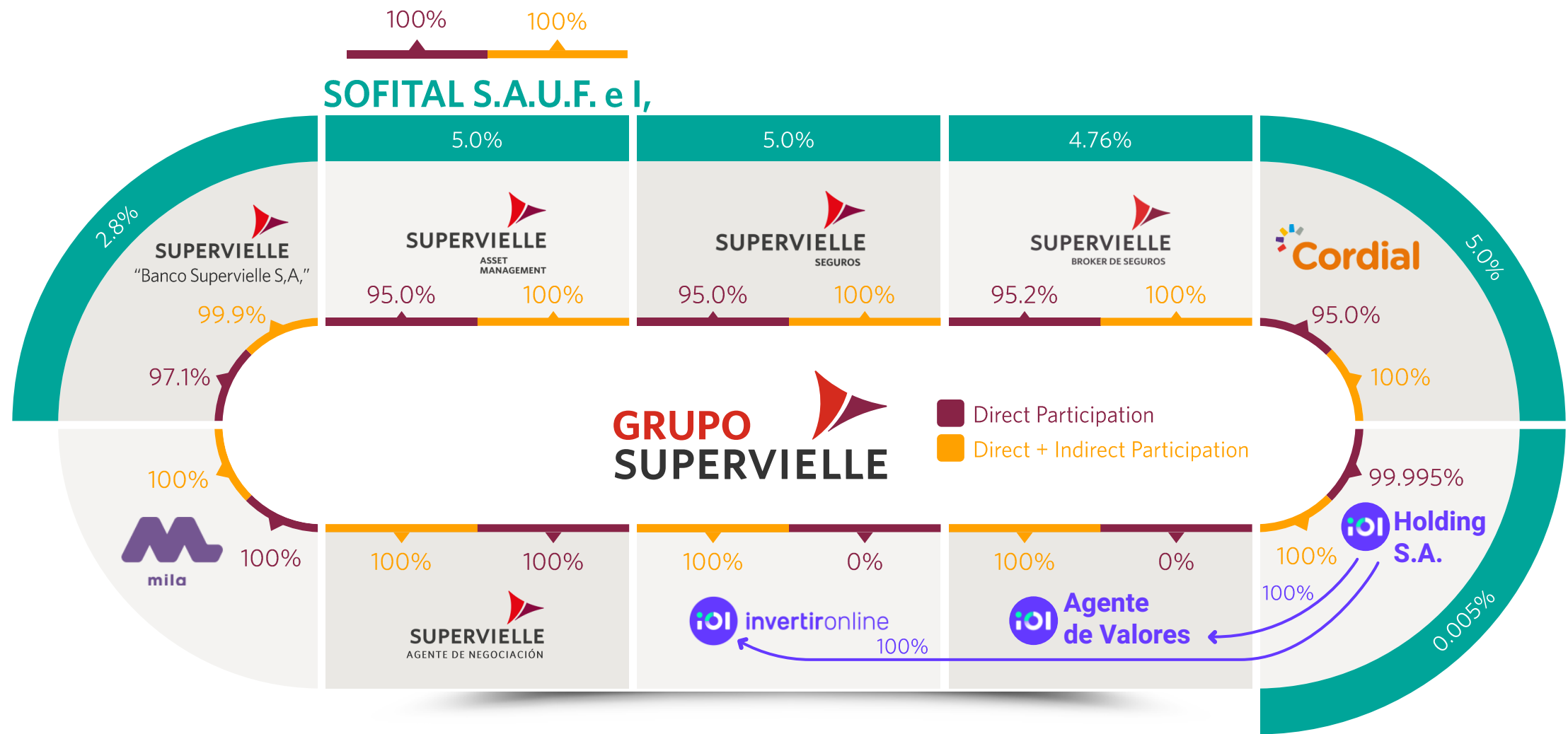
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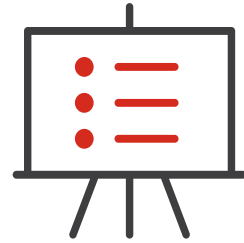


**Cross-Selling
IOL Customers**

8

Our Subsidiaries





4Q25 Results

*SUPV Earnings conference call presentation
March 3, 2026*

4Q25 Highlights: Delivered within Guidance Amid Elevated Credit Stress

Loan Growth Outperforms Industry



- Loan book +8% QoQ (vs. 2.0% system); +172% since Mar-24, (vs. +141% industry)
- Corporate loans +25% QoQ, gaining share in loan book
- Retail loan growth moderated since Apr-25, prioritizing risk-adjusted returns

Asset Quality



- NPL ratio 5.0% (vs. 3.9% in 3Q25), in line with industry
- Net COR 10.4% in 4Q25; 6.2% in FY25 also reflecting macro update in ECL

Deposit Growth



- Deposits -6% QoQ; +23% YoY (wholesale deleverage)
- USD deposits +42% YoY, (+60 bps share)
- AR\$ & US\$ remunerated accounts expanding across new and existing clients

Profitability and Capital



- Net loss of AR\$19.5b improved vs 3Q25
- NIM 19% (vs. 11% in 3Q25) driven by normalizing funding costs & higher investment portfolio gains
- Provisions +72% QoQ; +274% FY25
- Personnel expenses -6% QoQ; -15% FY25
- CET1: 15.4%

4Q25 Highlights: 4Q25 Captured Peak Volatility; 2026 Set for Progressive Normalization



4Q25 Peak Volatility Amid Political Transition

- Mid-term election volatility impacted 4Q25
- High real rates and tight monetary policy pressured profitability and asset quality
- Post-election clarity strengthened policy mandate
- Financial conditions began to normalize
 - Rates easing
 - Liquidity improving
 - Treasury bond prices rebounding
- Reserve requirements gradually easing (still elevated)

2026 Outlook: Foundations Financial Deepening

- Structural reforms to enhance macro predictability
- FX reserve accumulation reinforces stability
- Disinflation to support lower nominal rates
- Economic activity to recover as conditions normalize

Policy Execution Priorities:

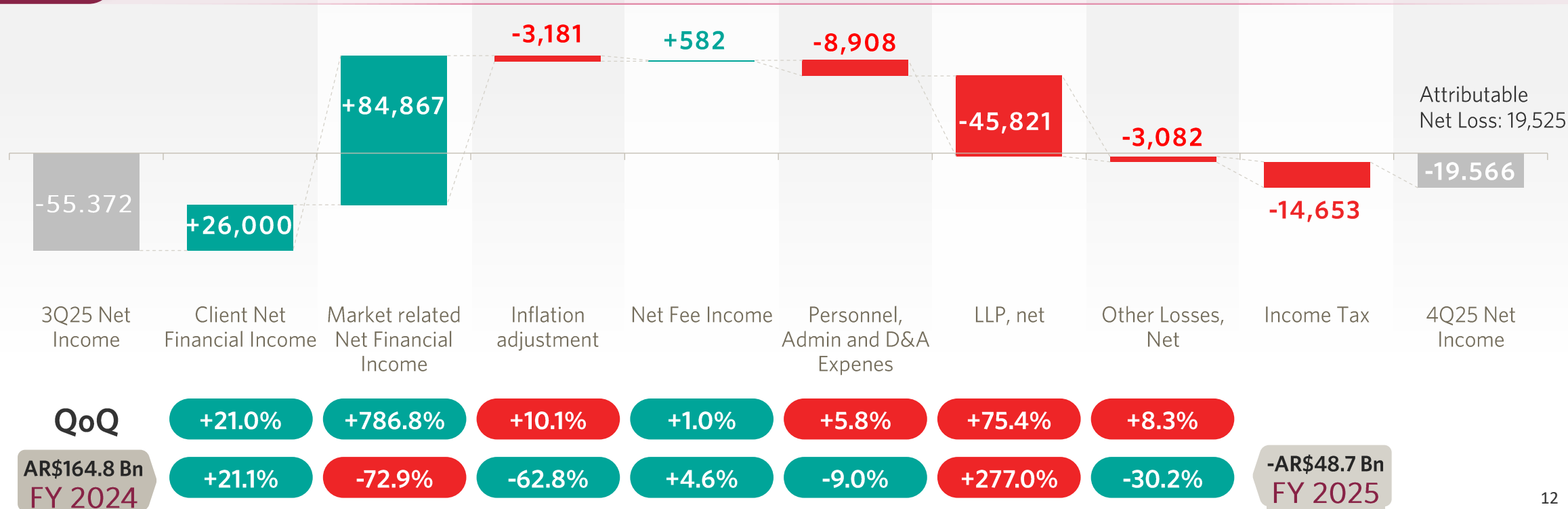
- Sustain disinflation alongside growth
- Normalize monetary policy and reduce volatility
- Gradual FX liberalization while preserving stability

Attributable Net Loss of AR\$19.5 Billion Improved QoQ, Sound Capital and Liquidity

4Q25 EARNINGS

KEY MESSAGE

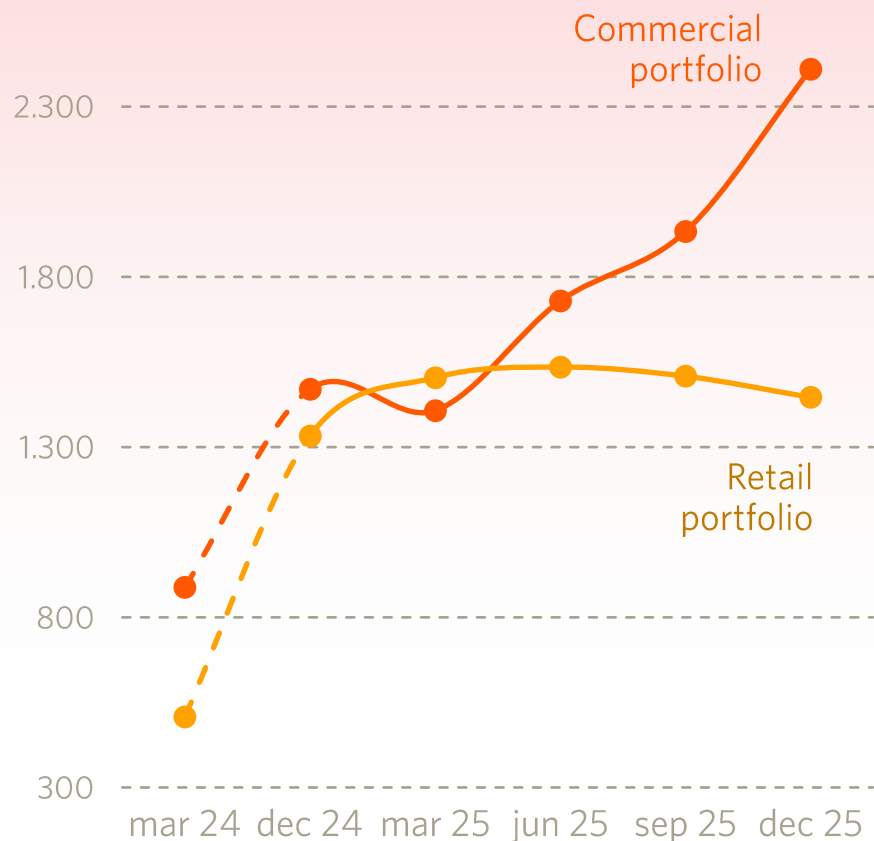
- Lower funding costs and higher volumes supported recovery
- Improved market conditions supported investment portfolio gains
- Slightly higher quarterly inflation
- Brokerage activity supported fee growth
- Continued efficiency efforts partially offset by commercial initiatives and seasonality
- Resulting from increased delinquency amid a challenging economic environment in 2025
- Cost of seasonal credit card promotions and year-end real estate valuation loss
- Lower tax gain vs. 3Q25



Commercial Lending Continues to Outpace Retail Loans Reflecting a Stricter Underwriting Criteria



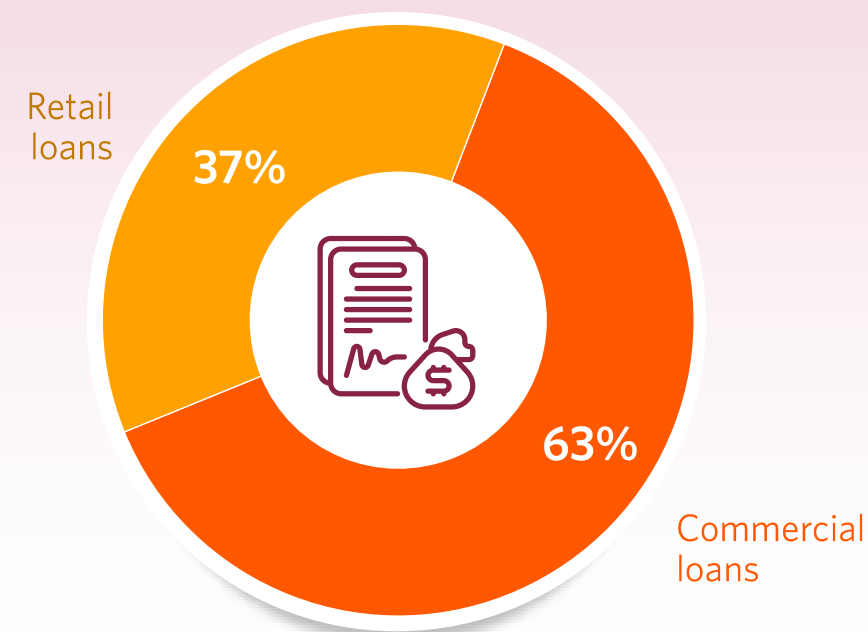
➤ Loan portfolio evolution [In AR\$ Bn]



QoQ	YoY	Mar 24- to date
+25%	+64%	+171%
-4%	+8%	+185%



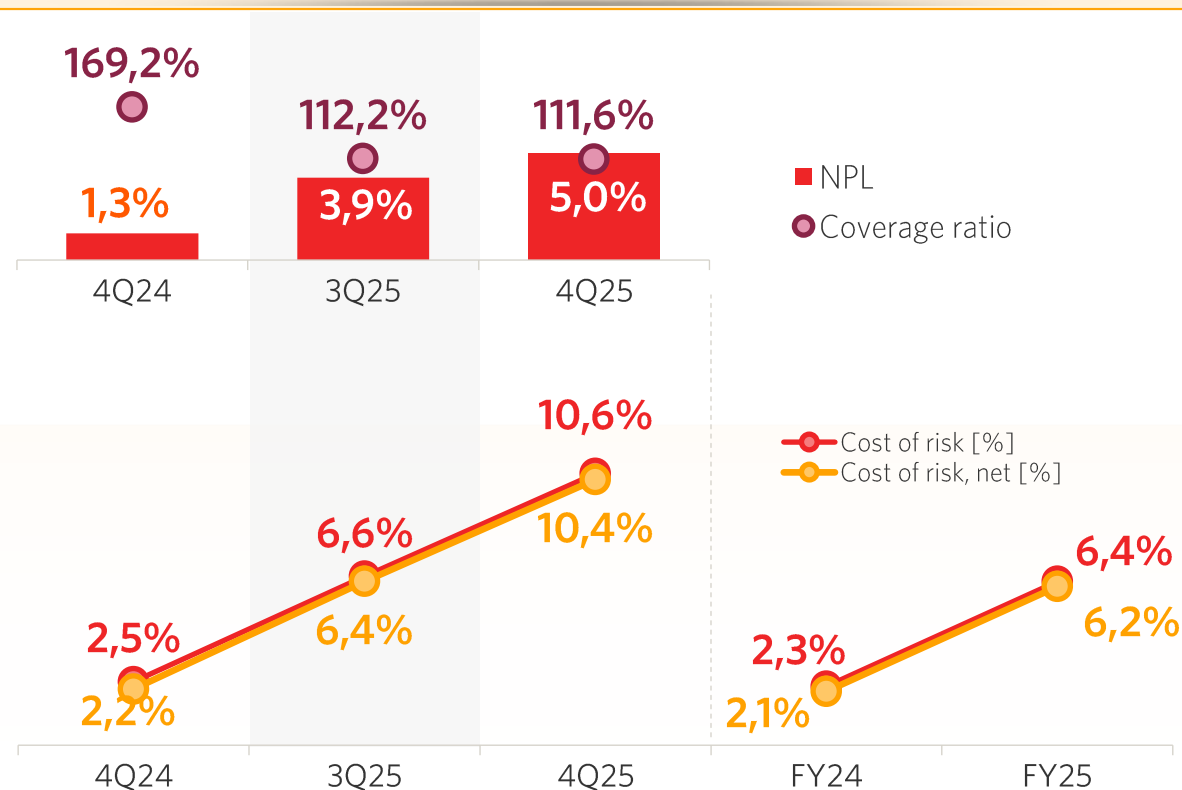
➤ Loan portfolio Breakdown [%]



NPL Ratio at 5.0%, In Line with Industry; Net CoR of 10.4%



► NPL, Coverage and CoR [%]



Recent Trends [Dec-Jan]



- Company initiatives centered on collections and refinancing targeted at individual and SME customers



- Lower migration of loans into more advanced delinquency buckets

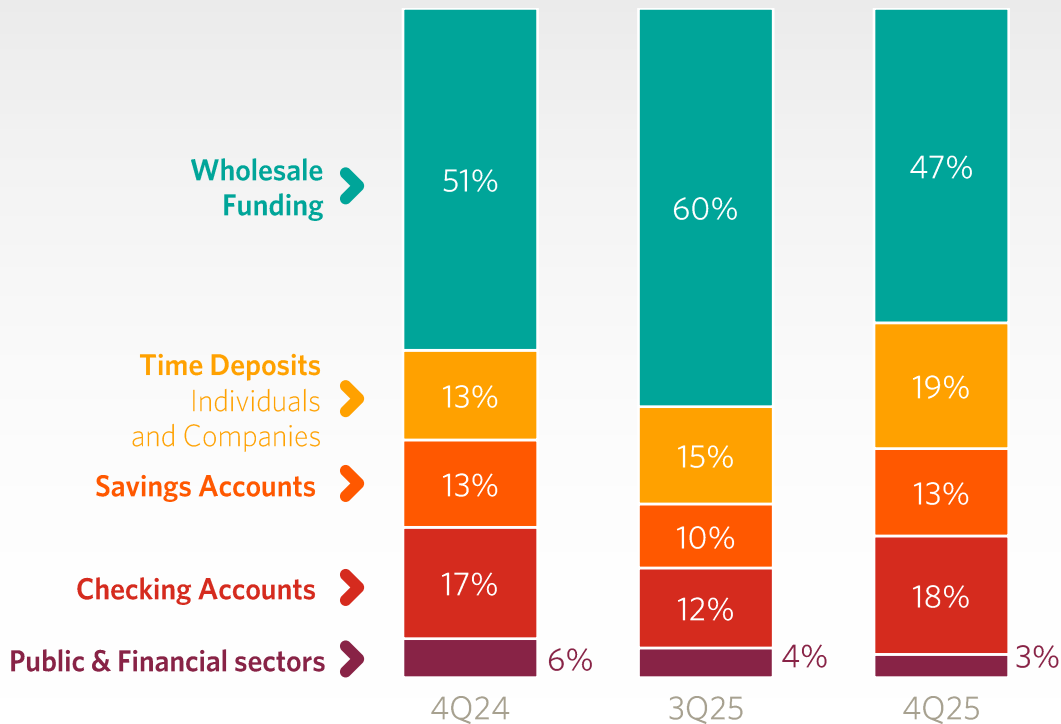


- Early signs of moderation in net cost of risk.

Deliberate Deposit Mix Repositioning; Retail & Commercial Base Strengthening

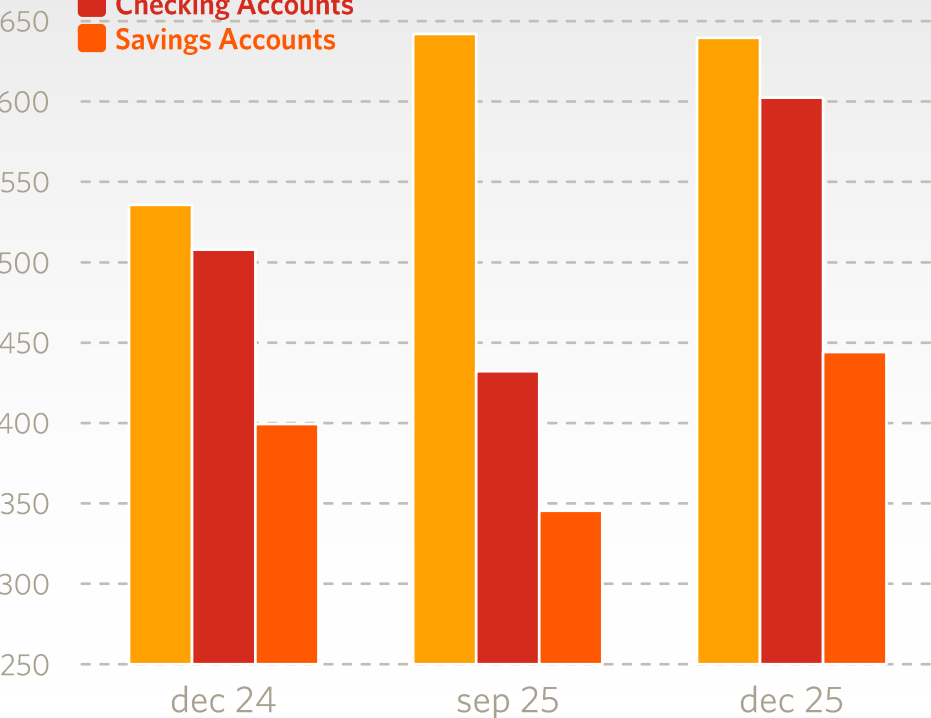


AR\$ Deposits Breakdown [%]



AR\$ Retail & Commercial Deposits growth [AR% Bn.]

Time Deposits (Individuals and Companies)
Checking Accounts
Savings Accounts

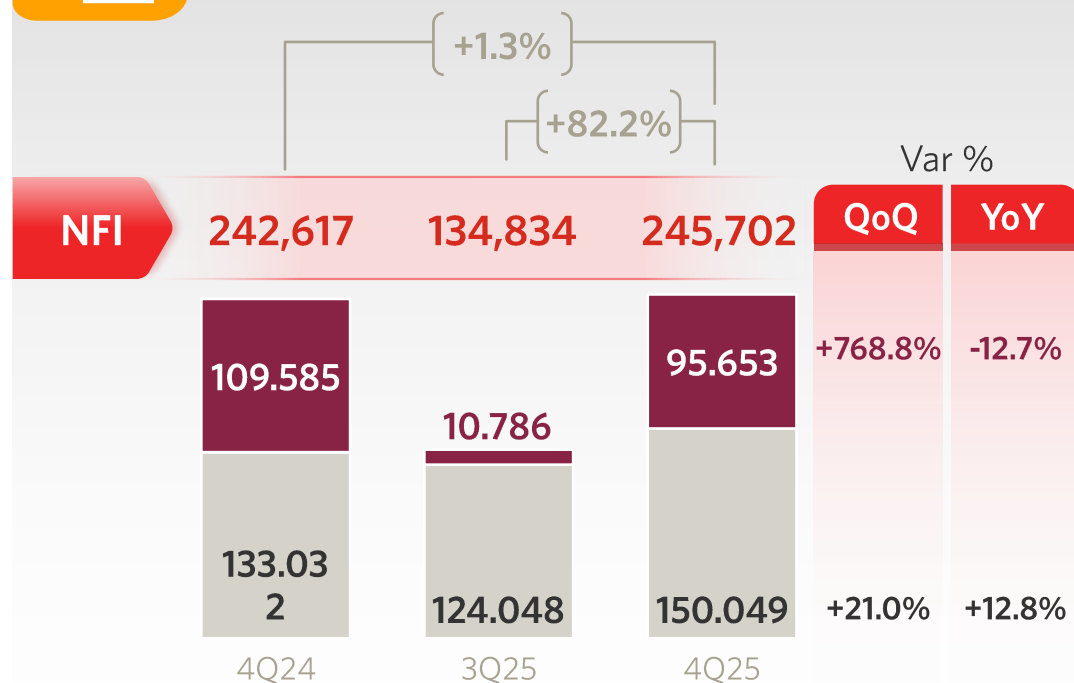


	QoQ	YoY
Time Deposits (Individuals and Companies)	-0.4%	+19%
Checking Accounts	+39%	+19%
Savings Accounts	+29%	+11%
Total	18.8%	16.9%

NIM Expanded to 19% as Funding Costs Normalized and Market Income Improved

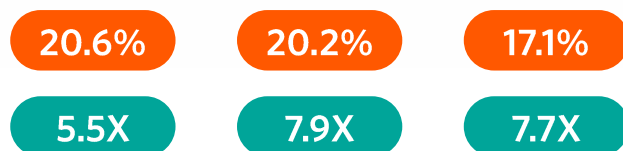


> Net Financial Income [AR\$ Mill,]



■ Client Net Financial Income ■ Market related NFI

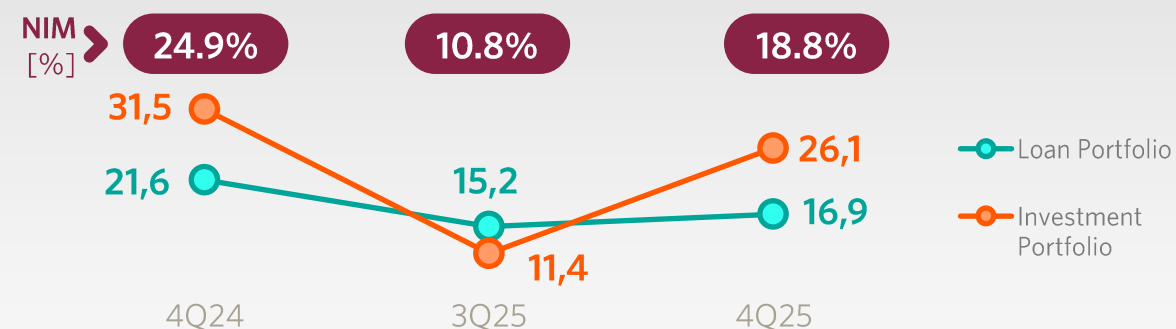
Cost of funds
[%] AR\$ & US\$



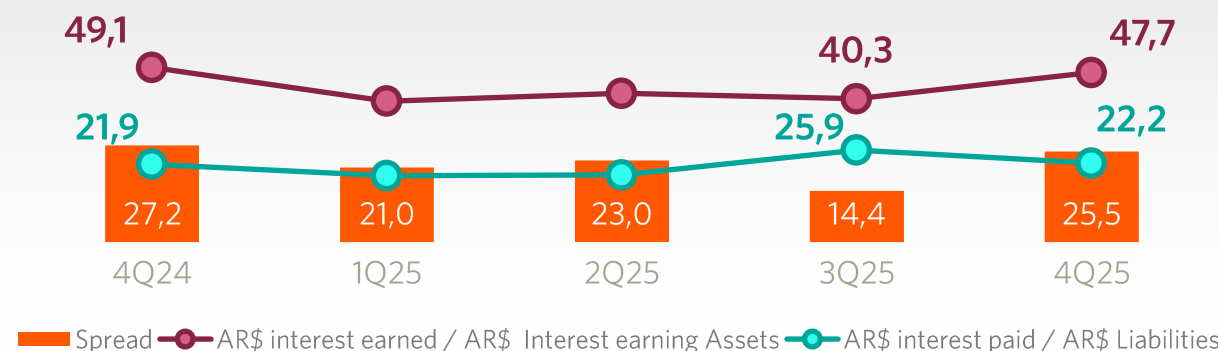
Leverage
(Assets to Equity)



> NIM breakdown



> AR\$ Interest Spread [%]



Setting 2026 Expectations, Poised to Rebound as Normalization Continues

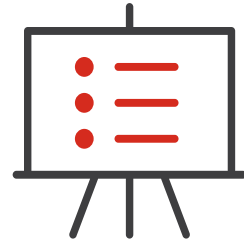
Loans 	4Q QoQ Var 8,4%	2025 YoY 37%	2026e 25-30%	• Temporary mix-shift towards corporate loans. Retail lending to resume as economic activity, employment and disposable income improve • Peso loans anticipated to outperform US\$ loans
Deposits 	4Q QoQ Var -6,2%	2025 YoY 23%	2026e 20-25%	• Peso deposits outperforming US\$ deposits • Fiscal Innocence Law could drive further growth in US\$ deposits
Asset Quality NPL Ratio 	3Q 2025 3,9%	4Q 2025 5,0%	2026e 5%-6%	• Expected 1Q26 peak could exceed year-end guidance range • Anticipate net COR between 5.5%-6.0%
NIM 	3Q 2025 10,8%	4Q 2025 18,8%	2026e 14-16%	• Interest rates volatility YTD • Elevated reserve requirements anticipated to continue • Temporary mix shift towards corporate loans weigh on NIM

Macro assumptions as of January 2026 (Central Bank Market Expectations Survey): Inflation of 22.4%, Fx eop at 1,750 and GDP of +3.2% in 2026.

Setting 2026 Expectations, Poised to Rebound as Normalization Continues

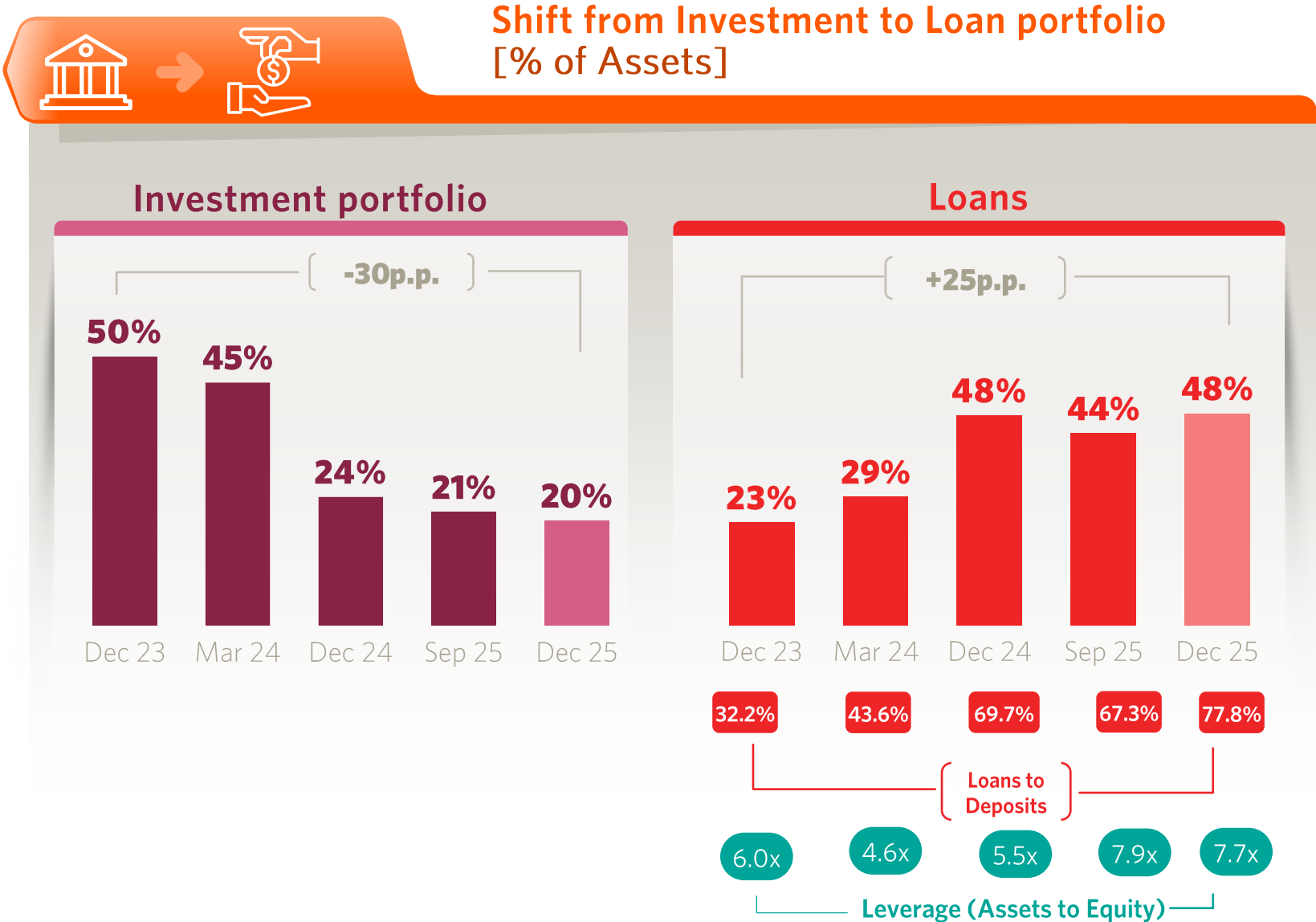
Net Fee Income 	4Q25 QoQ Var*	FY25 YoY Var	2026e Growth in real terms	• Fueled by banking and brokerage fees
	1%	4.6%	5%	
Operating Expenses 	4Q25 QoQ Var	2025 YoY Var	2026e In line with inflation	• Structural Expenses stable in real terms, reflecting cost discipline, partly offset by depreciation and taxes.
	6%	-9%		
ROE 	4Q25	2025	2026e	• Wide ROE range reflects macro upside and easing of restrictive monetary policy, credit growth, IOL expansion and efficiency initiatives at the bank • Sequential improvement expected through the year
	-7,7%	-4,6%	4-9%	
Capital (CET1) 	Sep 2025	Dec 2025	Dec 2026e	• CET1 expected between 11% and 13%
	13,2%	15,4%	11-13%	

Macro assumptions as of January 2026 (Central Bank Market Expectations Survey): Inflation of 22.4%, Fx eop at 1,750 and GDP of +3.2% in 2026.



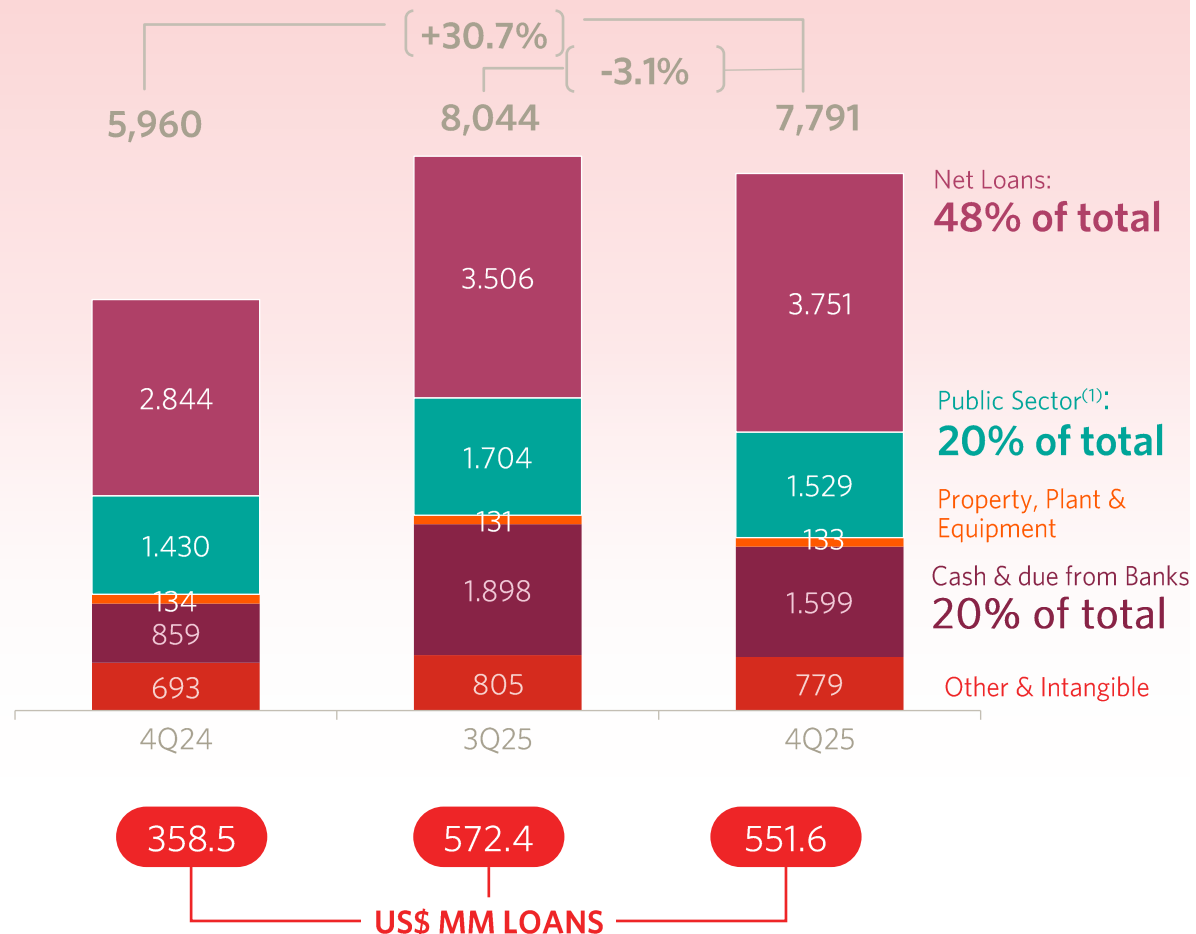
Annex I: 4Q25 Supplementary Financial Information & Ratios

Balance Sheet Repositioning Toward Private-Sector Lending

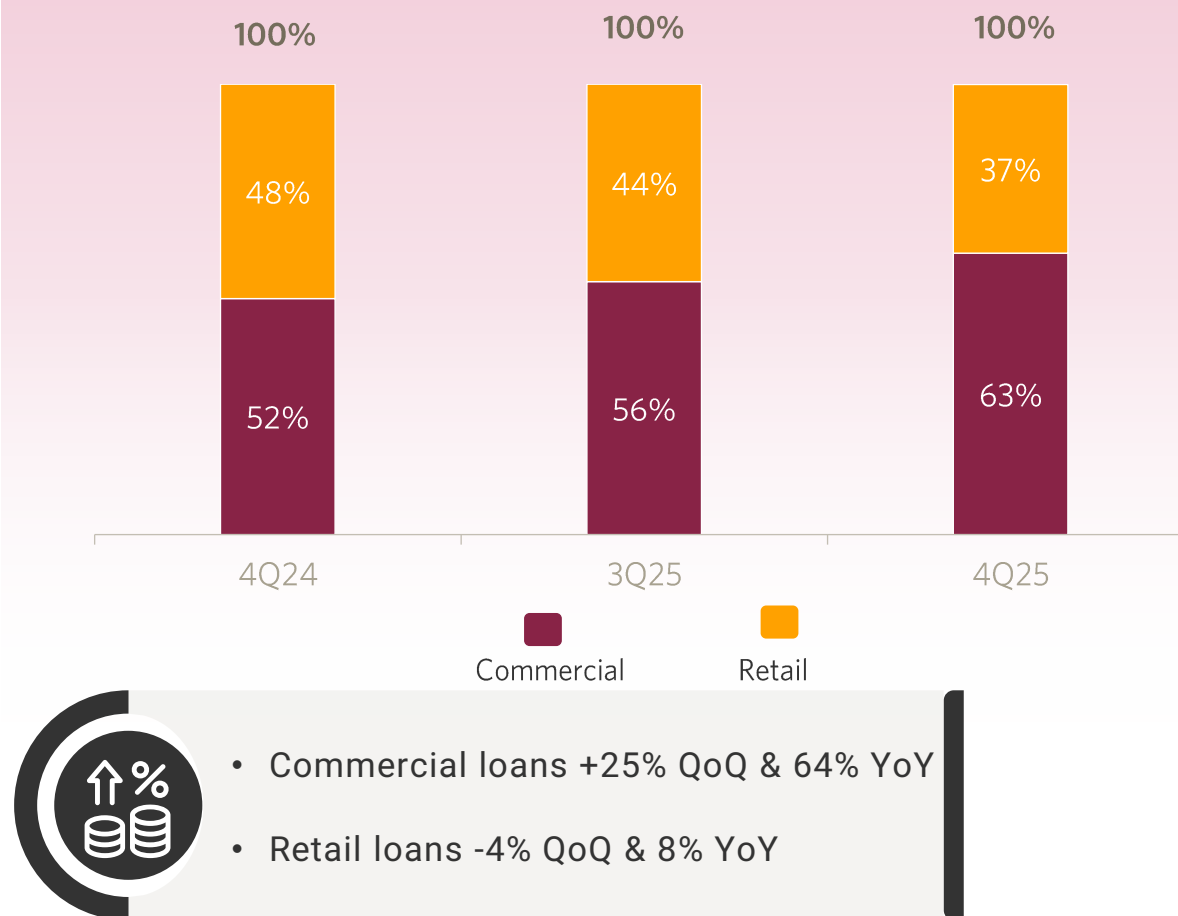


Loan Book Up 8% QoQ and 37% YoY primarily led by Commercial Loans while Retail Lending Decelerated Amid Tighter Credit Policies

01 ▶ Assets Evolution [AR\$. Bn]



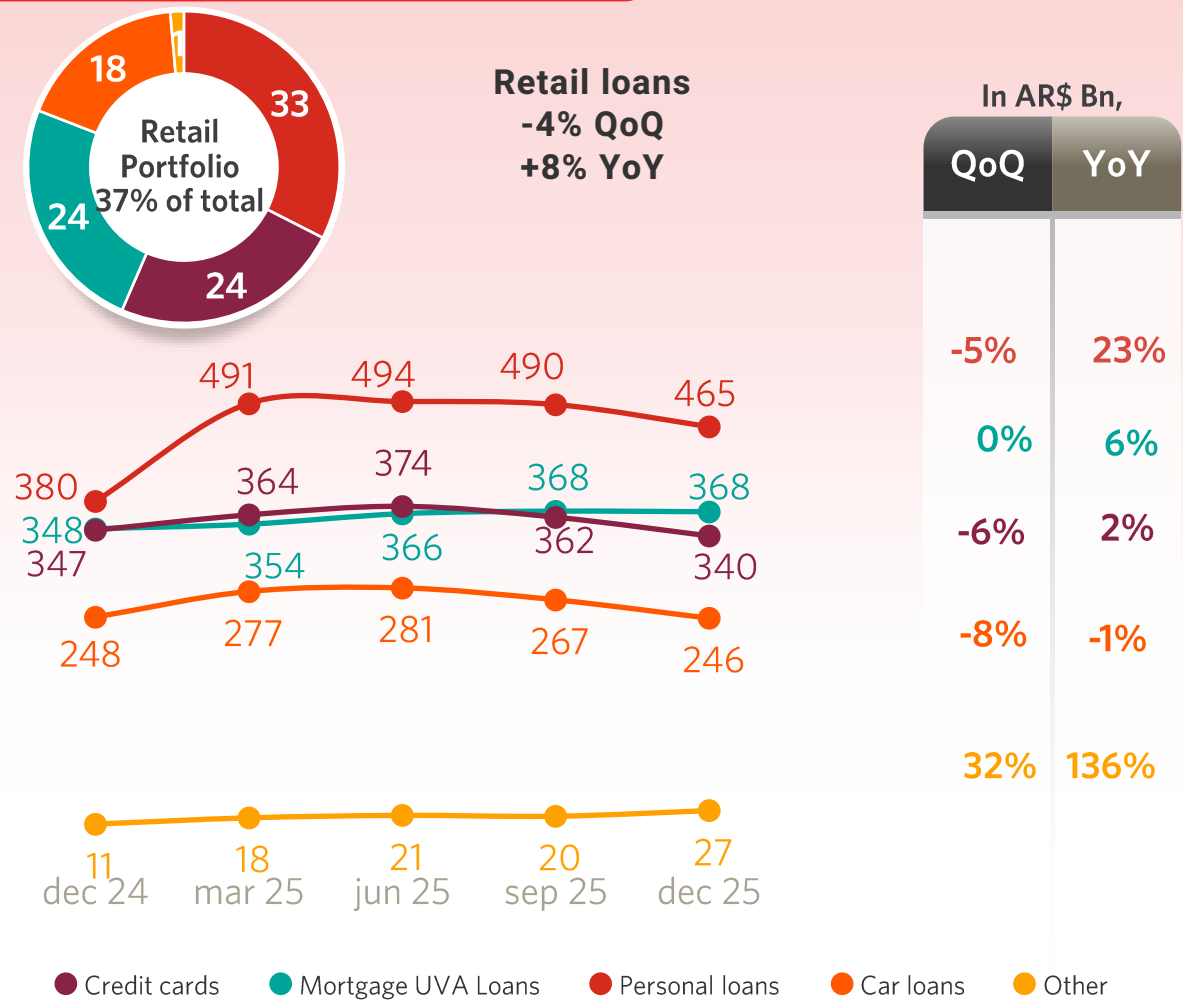
02 ▶ Total Loan Breakdown [%]2)



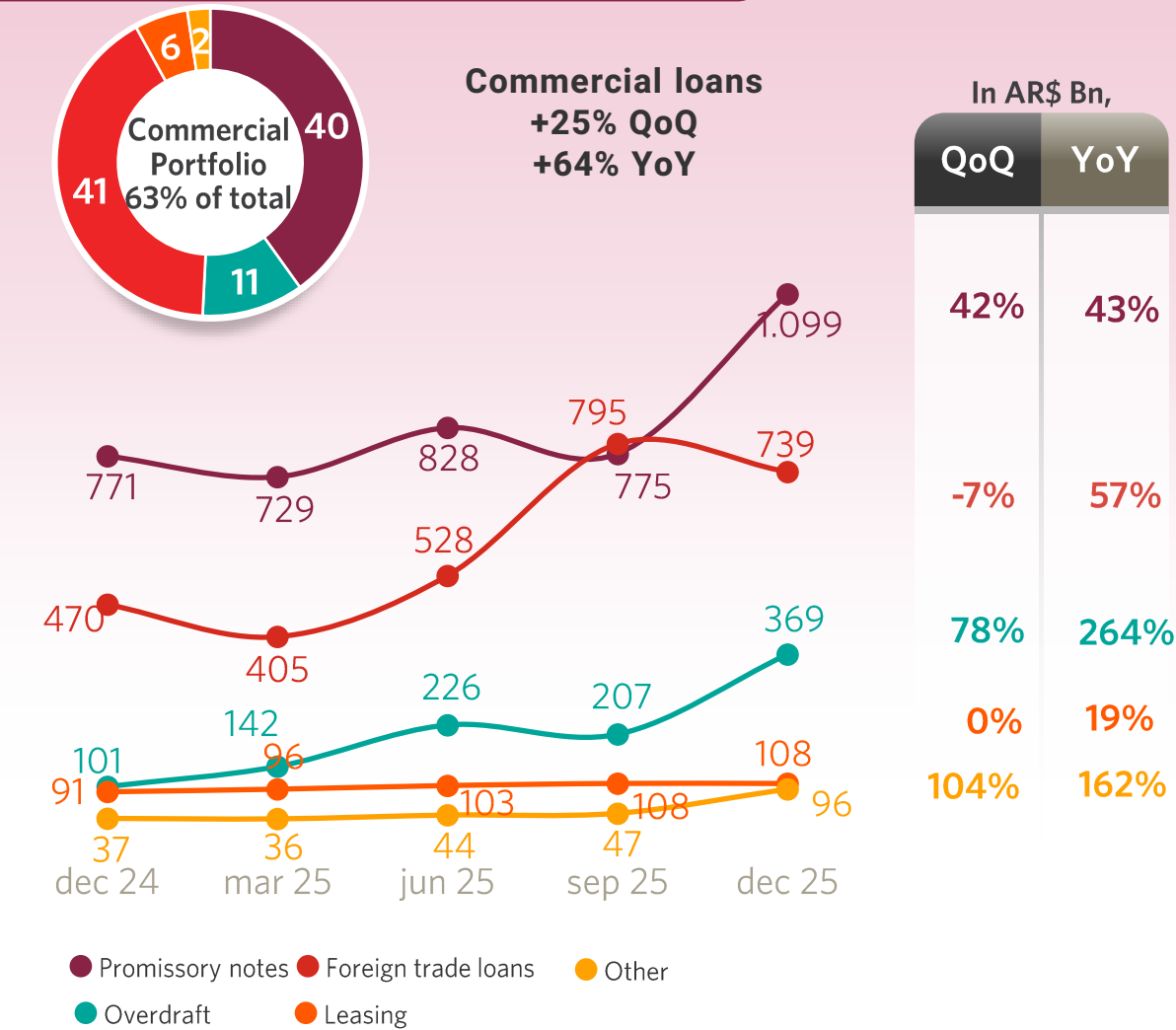
1) Figures include Government Securities in Guarantee, See Earnings Report for more details,
2) Commercial loan portfolio does not include off balance guarantees granted to customers,

Commercial Lending Continues to Outpace Retail Loans Reflecting a Stricter Underwriting Criteria

01 > Retail Loans: 37% of total from 48% as of Dec 24



02 > Commercial Loans: 63% of total from 52% as of Dec 24



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

52%

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

59%

> Credit cards volumes to payroll
and pension customers

86%

> Personal loans granted to payroll
and pension customers

57%

> 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	4Q25 Share	3Q25 Share	4Q24 Share
Families and individuals	35.9%	40.4%	42.3%
Agribusiness	9.4%	8.8%	9.1%
Food & Beverages	5.3%	6.0%	5.9%
Transport	3.4%	3.3%	2.5%
Wine	3.1%	3.3%	2.7%
Utilities	2.9%	1.7%	4.3%
Oil, Gas & Mining	2.9%	4.4%	4.3%
Financial Services	2.8%	2.3%	2.9%
Home appliance	2.7%	3.0%	1.2%
IT & Communications	2.4%	2.9%	2.5%
Automobile	2.2%	2.3%	1.4%
Construction & Public Works	2.2%	2.3%	2.0%
Machinery & Equipment	2.2%	2.3%	2.0%
Textile	1.8%	1.6%	1.9%
Chemicals and plastics	1.6%	1.6%	2.2%
Pharmaceutical	1.5%	1.8%	1.3%
Retail	1.1%	0.7%	0.6%
Automotive manufacturers	1.0%	0.4%	0.4%
Others	15.9%	10.8%	10.5%

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

22%

Collateralized non-performing commercial loan portfolio

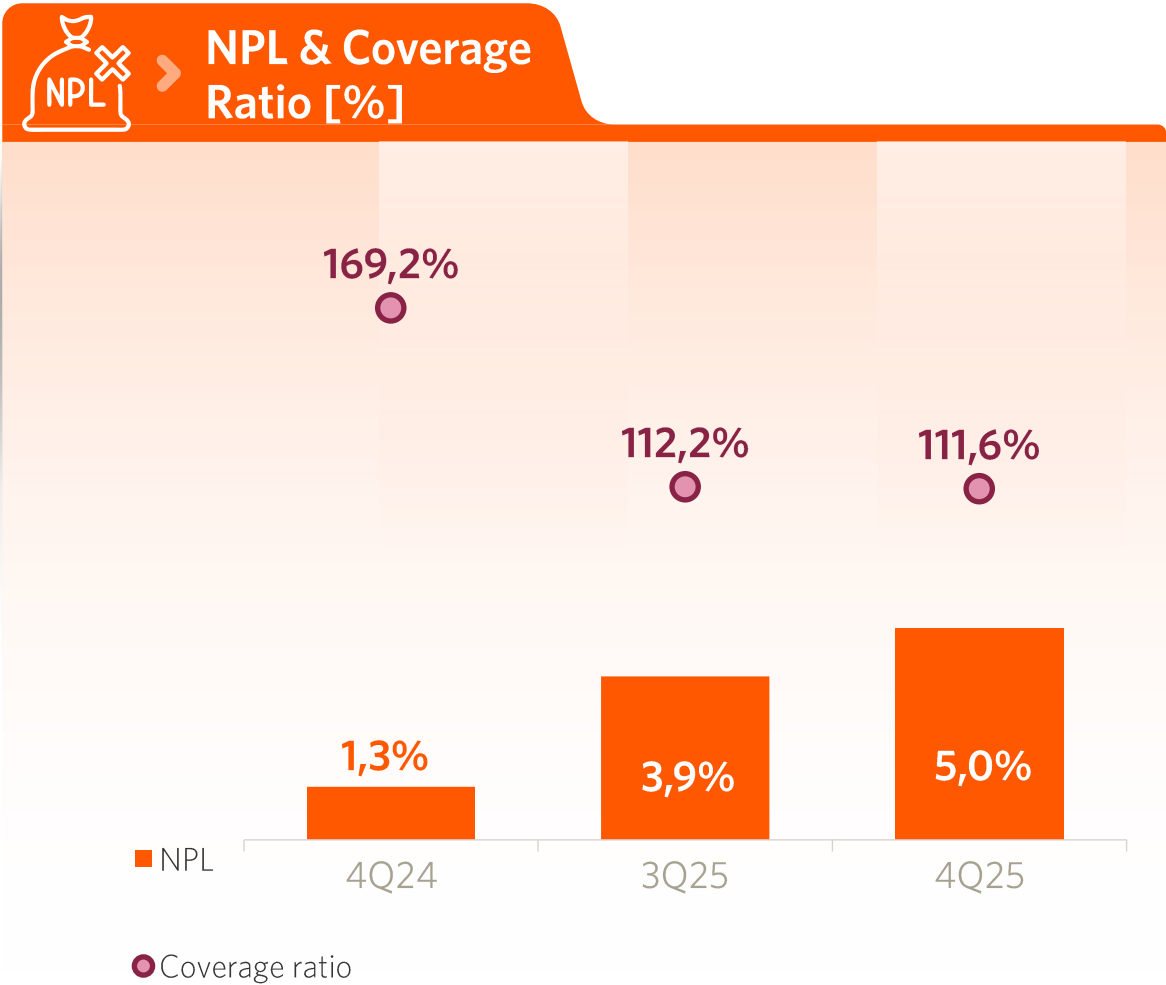
43%

Well diversified & atomized industry exposure [top 10 debtors]

10%

COMMERCIAL PORTFOLIO

NPL Ratio at 5.0%, In Line with Industry



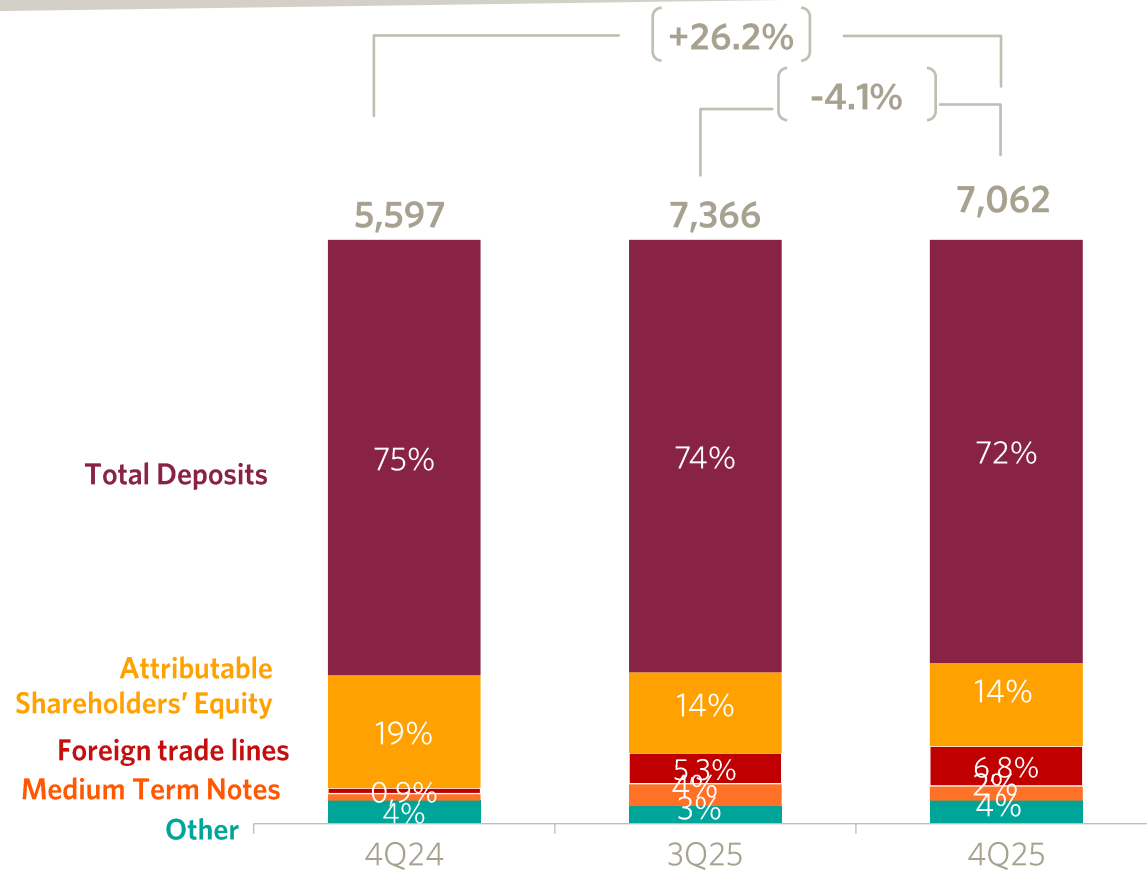
NPL Breakdown

	2024	2025	
	Dec	Sep	Dec
Corporate & SMES	0.9%	2.0%	3.2%
Retail	1.8%	7.1%	9.2%
TOTAL	1.3%	3.9%	5.0%

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

Total Funding +26% YoY, Driven by Deposits and Growing Contribution from Foreign Trade Lines to Support SMEs Financing

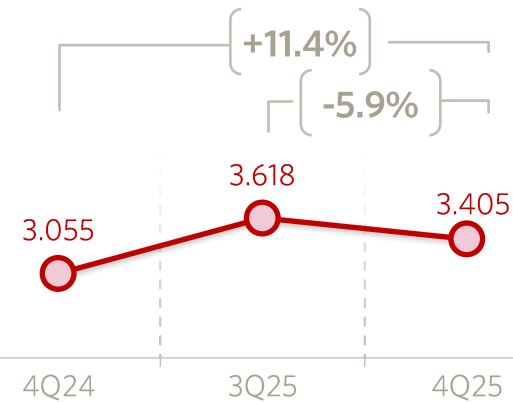
Funding
[AR\$ Bn,]



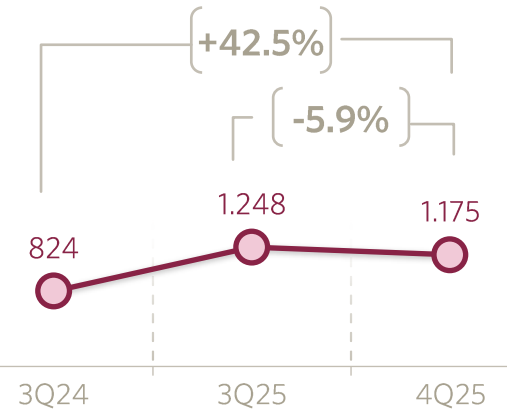
- Since August 1, the Central Bank aligned the reserve requirements applicable to demand deposits, allowing banks to compete with money market funds in attracting customers

Deposits Breakdown

AR\$ Deposits (Bn,)

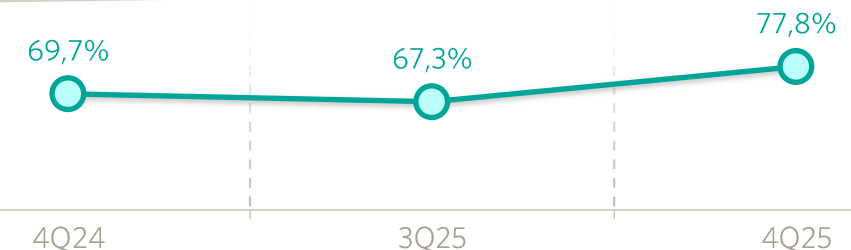


US\$ Deposits (MM)



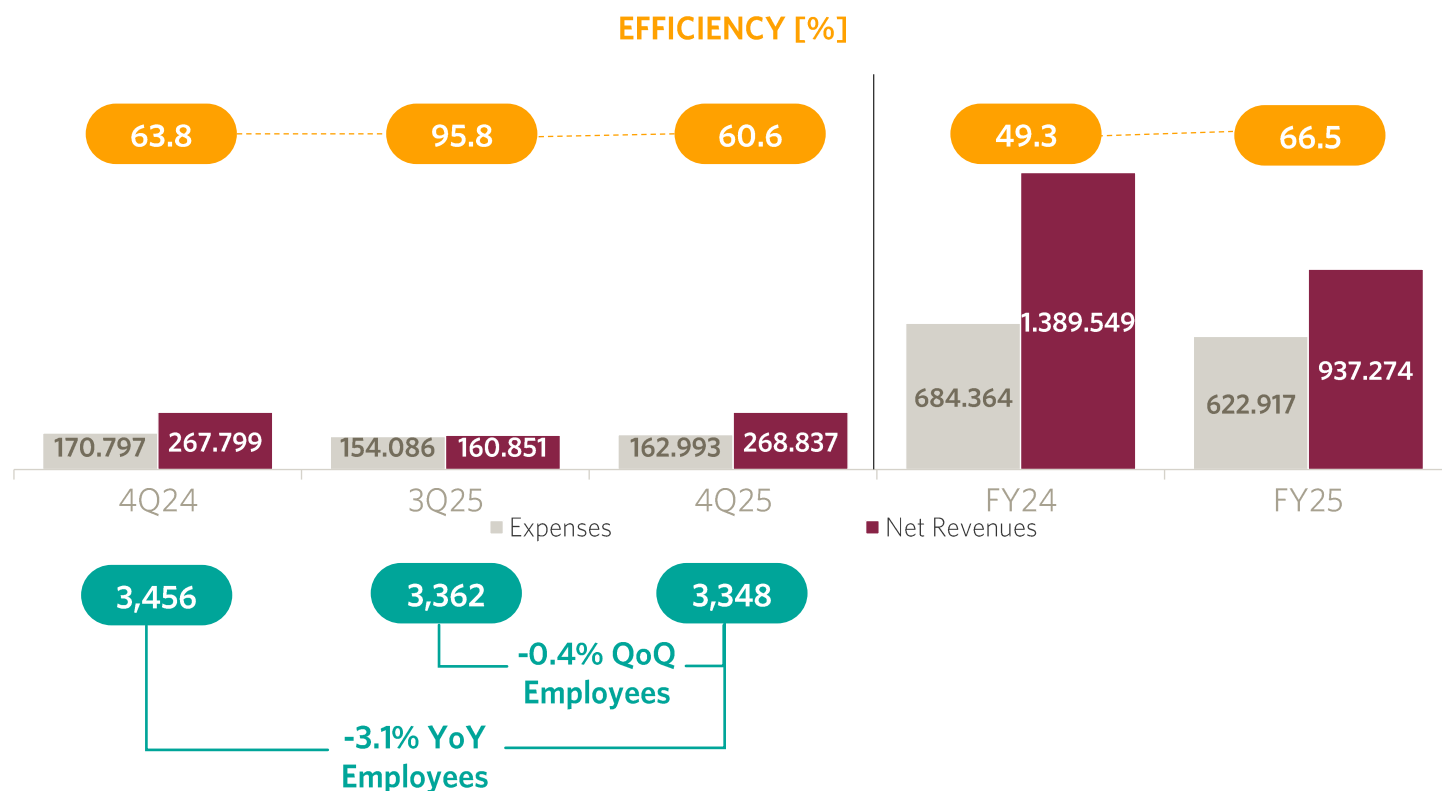
- 60 bps YoY Market share gains in US\$ Deposits

Loans to Deposits Ratio



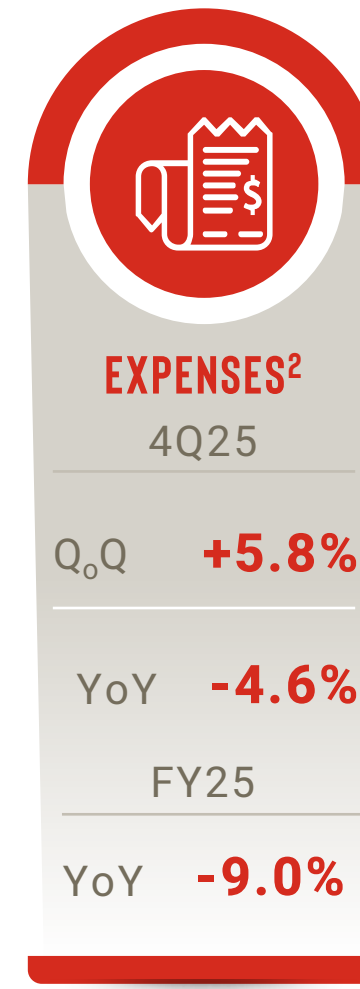
YTD Operating Expenses Down 9%, Supported by Structural Cost Efficiencies

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



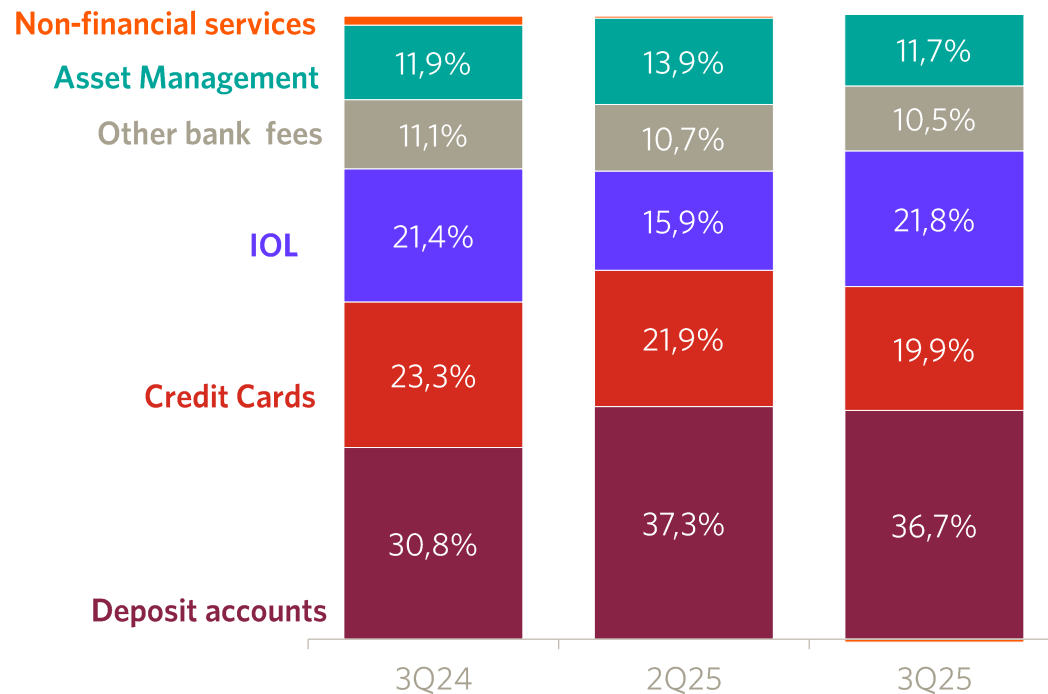
1, Net Revenues: Net Financial Income + Net Service Fee Income + Other net operating income (losses)

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

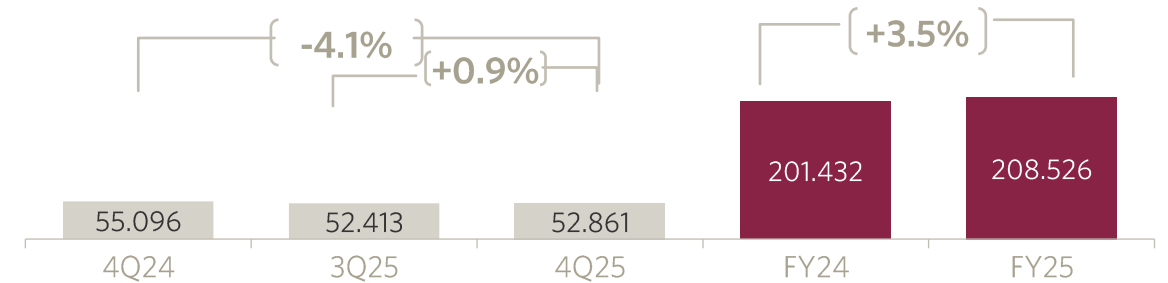


Net Fee Income Up 1% QoQ in 4Q25, Driven by Brokerage Fees, as Banking Fees Repricing Took Effect Late in the Quarter

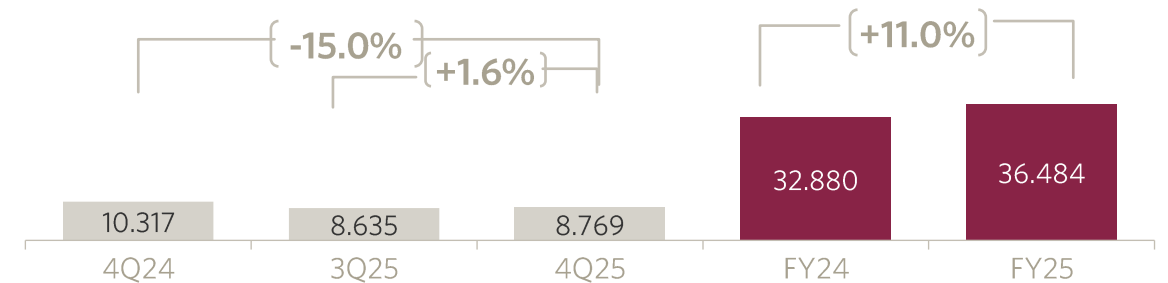
Fee Income breakdown ex insurance[%]



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



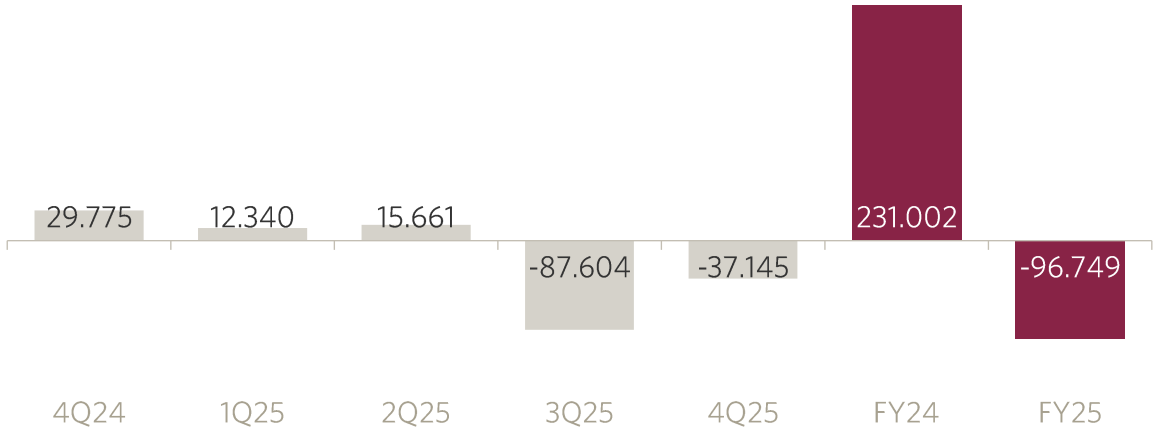
Income From Insurance Activities [AR\$ Mill,]



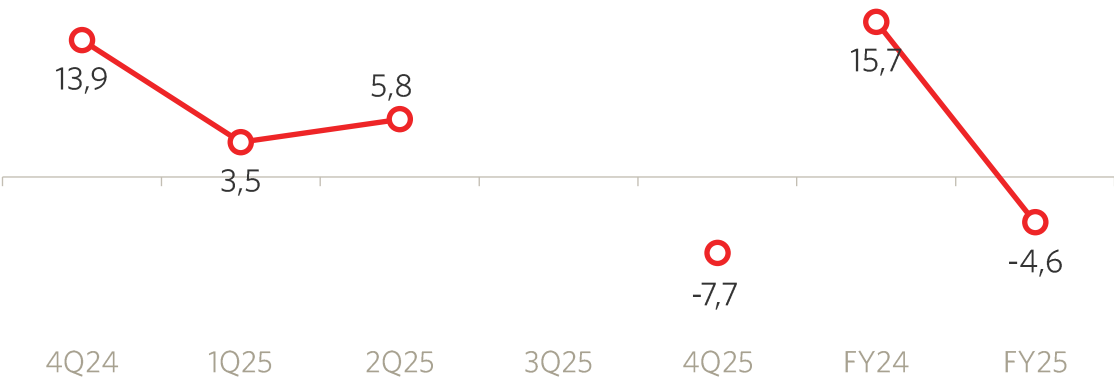
Attributable net loss narrowed sequentially as revenues recovered and NIM rebounded to 19%, while preserving a solid 15.4% CET1 ratio



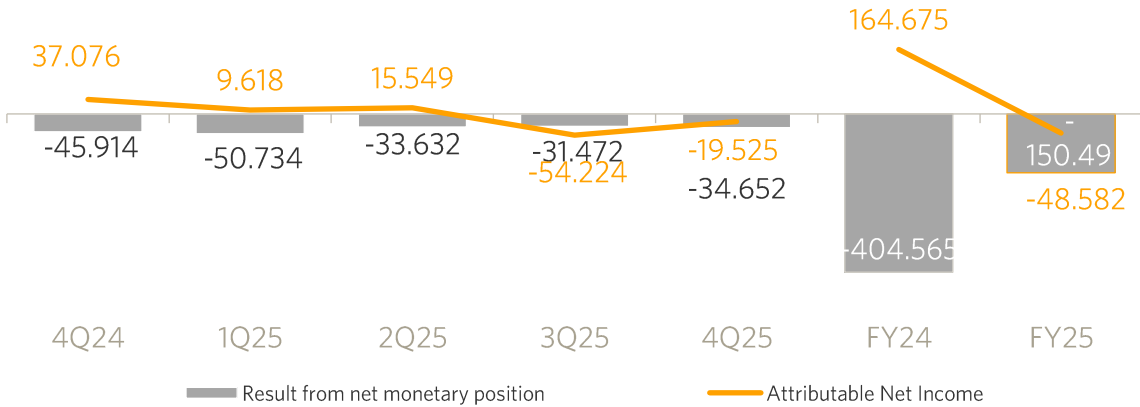
Profit Before Income Tax
[AR\$ Mill,]



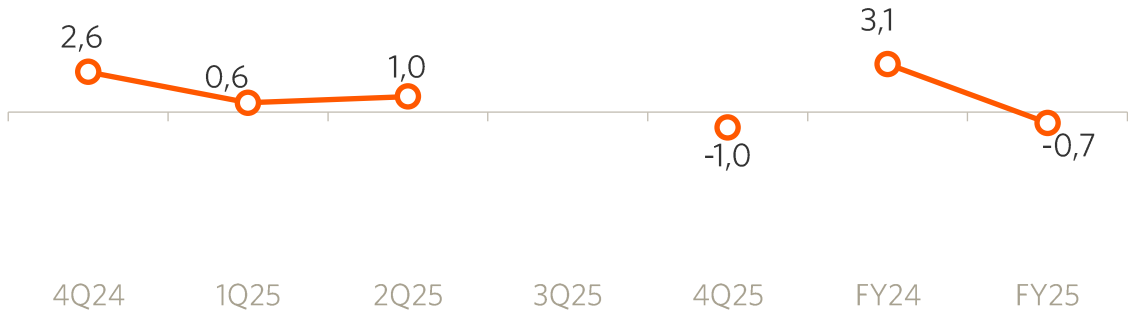
ROAE
[%]



Attributable Net Income
[AR\$ Mill,]



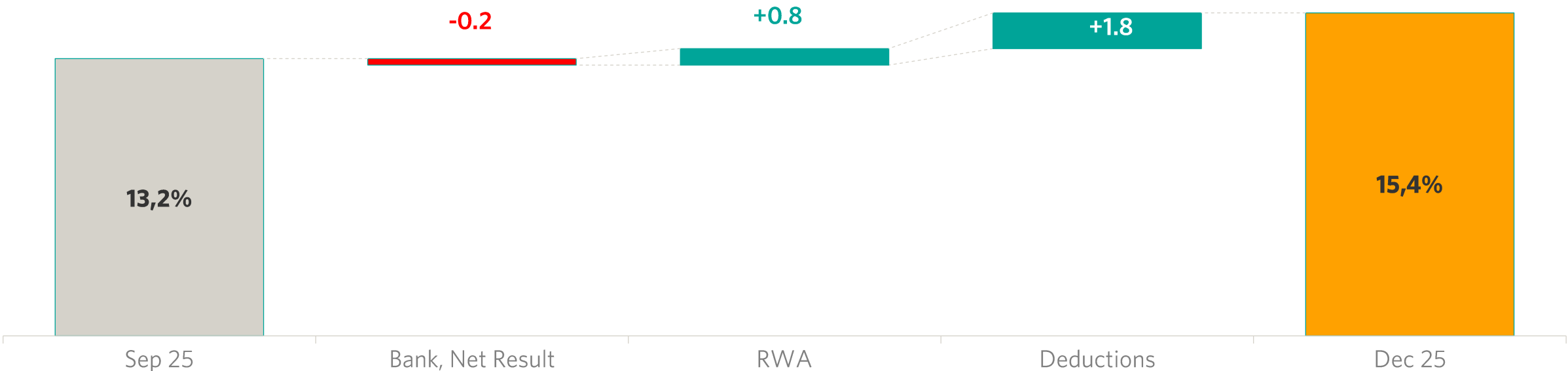
ROAA
[%]



2025 Performance - CET1 of 15.4%, Driven by Lower Deferred Tax Asset Deductions and lower RWA Density

TIER1
KEY MESSAGE

- 100% impact from net loss
- Lower RWA density
- Lower 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

		4Q25	3Q25	2Q25	1Q25	4Q24	QoQ	YoY	2025	2024	Var
Income statement	Net Interest Income	244,022	165,545	218,613	179,774	188,856	47.4%	29.2%	807,954	1,053,998	-23.3%
	NIFFI & Exchange Rate Differences	1,680	-30,711	18,409	32,779	53,761	na	na	22,156	305,719	-92.8%
	Net Financial Income	245,702	134,834	237,022	212,553	242,617	82.2%	1.3%	830,111	1,359,718	-38.9%
	Inflation Adjustment	-34,652	-31,472	-33,632	-50,734	-45,914	10.1%	-24.5%	-150,490	-404,565	-62.8%
	Net Service Fee Income ¹⁾	52,861	52,412	48,175	55,078	55,096	0.9%	-4.1%	208,526	201,432	3.5%
	Income from Insurance activities	8,769	8,635	8,830	10,250	10,317	1.6%	-15.0%	36,484	32,880	11.0%
	Loan Loss Provisions	-108,337	-62,898	-50,825	-38,555	-21,312	72.2%	408.3%	-260,616	-69,618	274.4%
	Personnel & Administrative Expenses	-142,973	-135,440	-138,176	-132,471	-152,928	5.6%	-6.5%	-549,060	-615,191	-10.7%
	Profit before income tax	-37,145	-87,604	15,661	12,340	29,775	na	na	-96,749	231,002	na
	Attributable Net income	-19,525	-54,224	15,549	9,618	37,076	na	na	-48,582	164,675	na
	Comprehensive income	-11,408	-55,924	9,523	7,492	35,008	na	na	-50,317	150,036	
Balance sheet		4Q25	3Q25	2Q25	1Q25	4Q24	QoQ	YoY			
	Total Assets	7,791,535	8,044,060	6,896,812	6,500,963	5,960,131	-3.1%	30.7%			
	Average Assets	7,897,482	7,258,876	6,395,464	6,056,615	5,732,945	8.8%	37.8%			
	Total Loans & Leasing, net of allowances	3,751,270	3,506,498	3,282,002	2,897,925	2,844,293	7.0%	31.9%			
	Total Loans & Leasing	3,982,852	3,674,067	3,405,887	2,988,642	2,908,836	8.4%	36.9%			
	Loans and financing & off balance guarantees	4,105,069	3,812,109	3,559,966	3,153,259	3,140,116	7.7%	30.7%			
	Total Deposits	5,118,886	5,457,342	4,751,610	4,494,848	4,174,649	-6.2%	22.6%			
	Attributable Shareholders' Equity	1,007,263	1,016,364	1,066,262	1,089,620	1,082,129	-0.9%	-6.9%			
	Average Attributable Shareholders' Equity	1,014,018	1,045,880	1,065,492	1,091,275	1,070,639	-3.0%	-5.3%			

1) Excluding income from insurance activities

Key Indicators

Profitability & efficiency

	4Q25	3Q25	2Q25	1Q25	4Q24	2025	2024
ROAE	-7.7%	na	5.8%	3.5%	13.9%	-4.6%	15.7%
ROAA	-1.0%	na	1.0%	0.6%	2.6%	-0.7%	3.1%
Net Interest Margin (NIM)	18.8%	10.8%	20.8%	19.2%	24.9%	17.1%	35.5%
Net Fee Income Ratio	20.1%	31.2%	19.4%	23.5%	21.2%	22.8%	14.7%
Cost / Assets	8.3%	8.5%	9.8%	9.9%	11.9%	8.9%	12.9%
Efficiency Ratio	60.6%	95.8%	60.9%	59.6%	63.8%	66.5%	49.3%

Liquidity & capital

	4Q25	3Q25	2Q25	1Q25	4Q24
Total Loans to Total Deposits	77.8%	67.3%	71.7%	66.5%	69.7%
AR\$ Loans to AR\$ Deposits	93.3%	78.2%	82.7%	75.1%	79.3%
US\$ Loans to US\$ Deposits	47.0%	45.9%	42.4%	39.2%	43.5%
Liquidity Coverage Ratio (LCR)	119.0%	114.4%	106.6%	115.3%	107.1%
Total Equity / Total Assets	12.9%	12.6%	15.5%	16.8%	18.2%
Capital / Risk weighted assets	15.4%	13.2%	13.9%	15.3%	16.1%
CET1 Capital / Risk weighted assets	15.4%	13.2%	13.9%	15.3%	16.1%
Risk Weighted Assets / Total Assets	62.0%	63.2%	83.2%	81.2%	80.8%

Asset quality

	4Q25	3Q25	2Q25	1Q25	4Q24
NPL Ratio	5.0%	3.9%	2.7%	2.0%	1.3%
Allowances as a % of Total Loans	5.6%	4.4%	3.6%	3.0%	2.1%
Coverage Ratio	111.6%	112.2%	129.7%	152.7%	169.2%
Cost of Risk	10.6%	6.6%	5.8%	5.0%	2.5%
Cost of Risk, net	10.4%	6.4%	5.5%	4.8%	2.2%

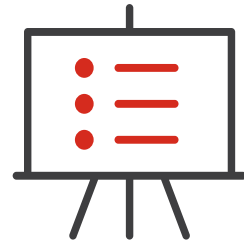
Key Indicators

Macro data

	4Q25	3Q25	2Q25	1Q25	4Q24
Retail Price Index (%) – QoQ	7.8%	6.0%	6.0%	8.5%	8.0%
Retail Price Index (%) – YoY	31.5%	31.8%	39.4%	55.9%	117.8%
UVA (var)	6.8%	5.4%	8.7%	7.2%	10.2%
Pesos/US\$ Exchange Rate	1,459.42	1,366.58	1,194.08	1,073.88	1,032.50
Tamar (eop)	28.9%	42.4%	33.6%	32.1%	34.3%
Tamar (avg)	38.3%	46.2%	34.2%	31.6%	39.4%
Monetary Policy Rate (eop)	-	-	29.0%	29.0%	32.0%
Monetary Policy Rate (avg)	-	-	29.0%	30.1%	36.1%

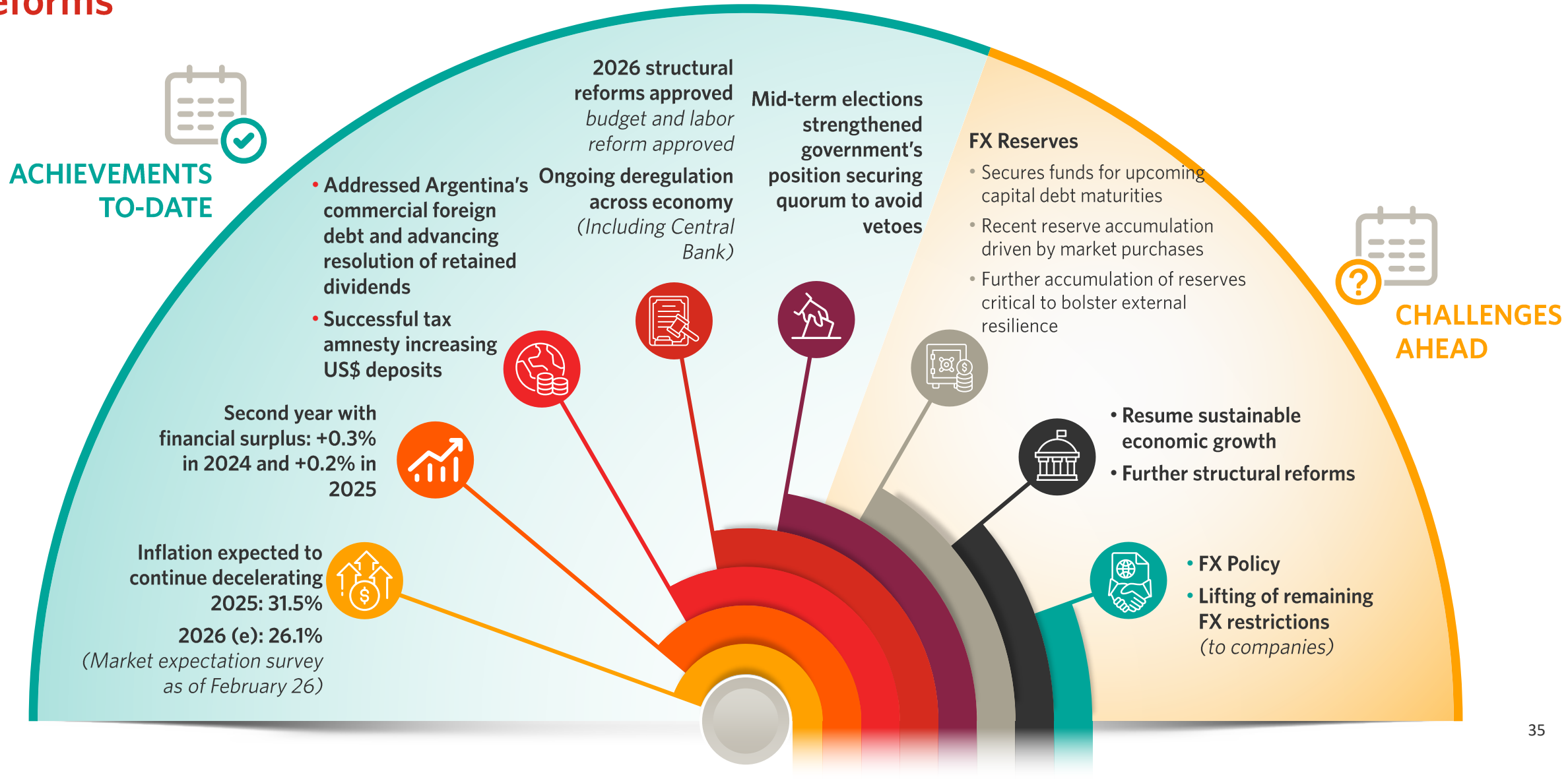
Operating data

	4Q25	3Q25	2Q25	1Q25	4Q24
Bank- Active Customers (in million)	1.32	1.30	1.34	1.36	1.44
IOL-Active Customers (in million)	0.56	0.57	0.55	0.60	0.57
Bank Branches	130	130	130	130	130
Bank Employees	2,917	2,941	2,980	3,012	3,024
Other Subsidiaries Employees	431	421	419	430	432



Annex II: Industry Outlook and Supplementary Information

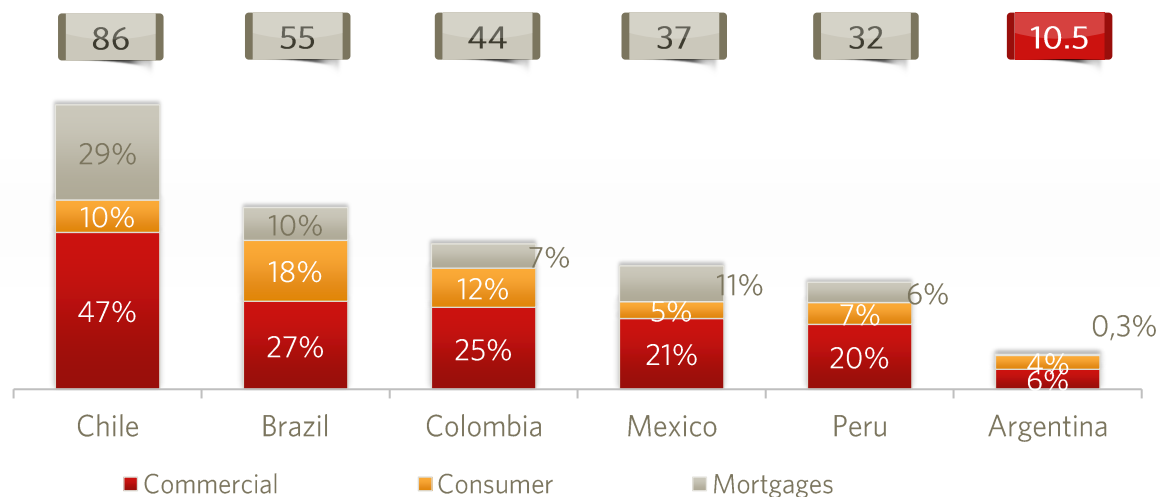
Looking Ahead: Recovery Path Strengthened by Solid Macroeconomic Anchors and Mid-Term Election Outcome, Setting the Momentum for Structural Reforms



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

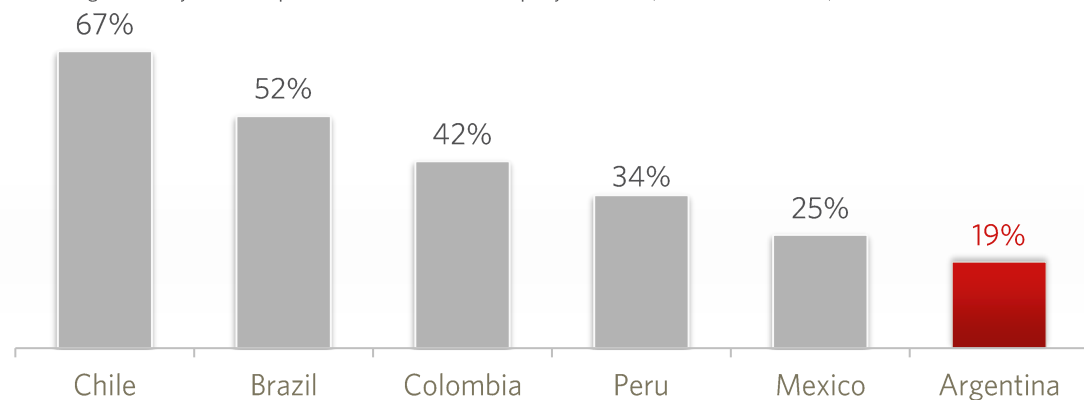
Under-developed Banking System Loans / GDP

Source Morgan Stanley based on public information and company estimates. As of December 31, 2024



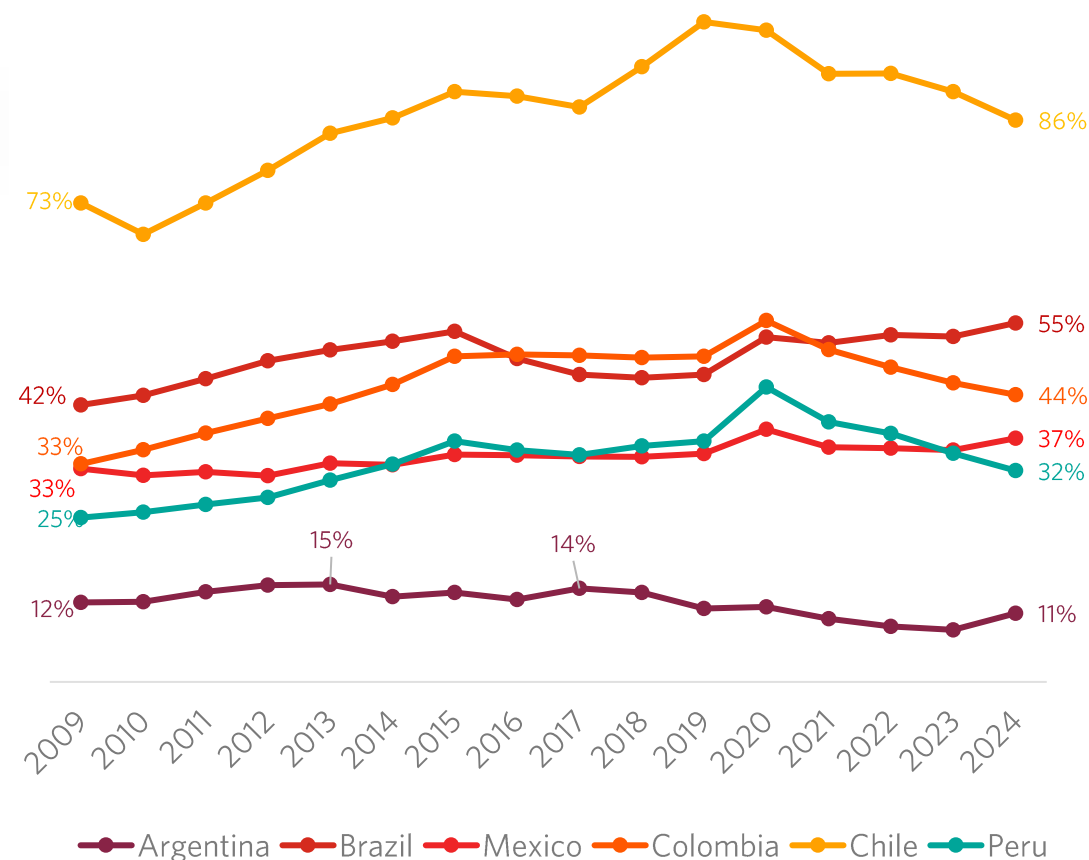
Deposits / GDP

Source Morgan Stanley based on public information and company estimates, As of December 31, 2024



Credit penetration across the region

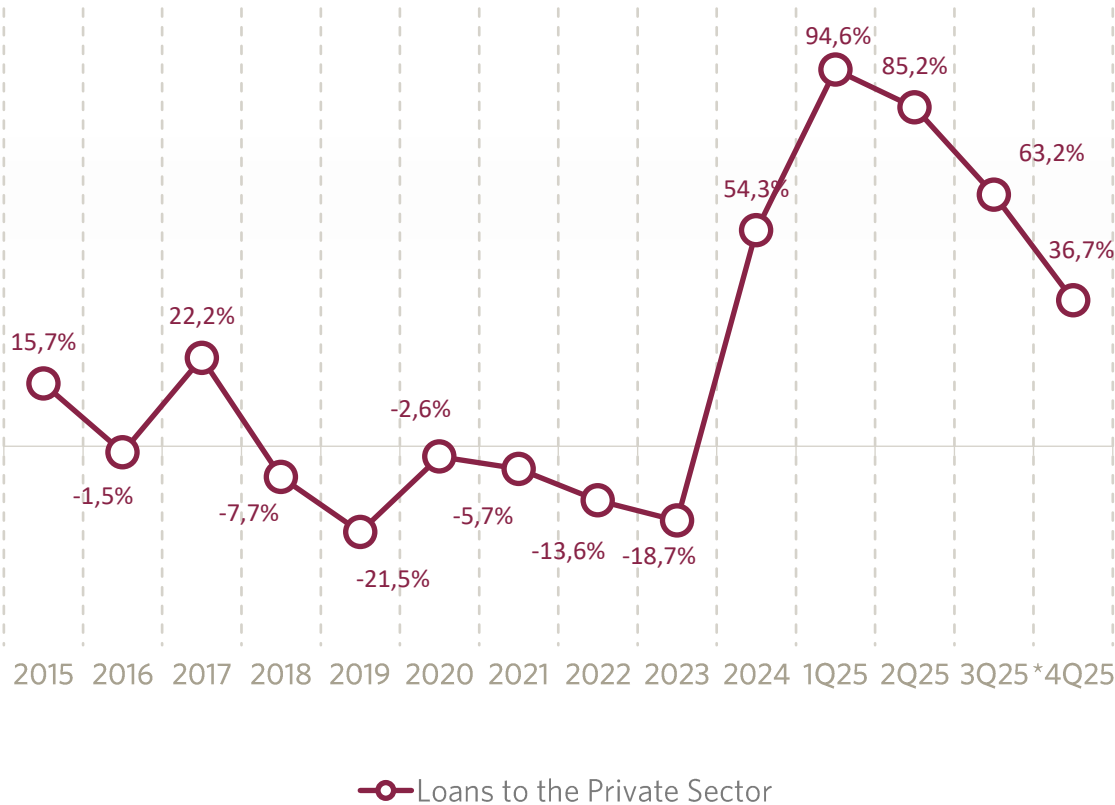
Source Morgan Stanley based on public information and company estimates



2024 First Year of Loan Growth Since 2017

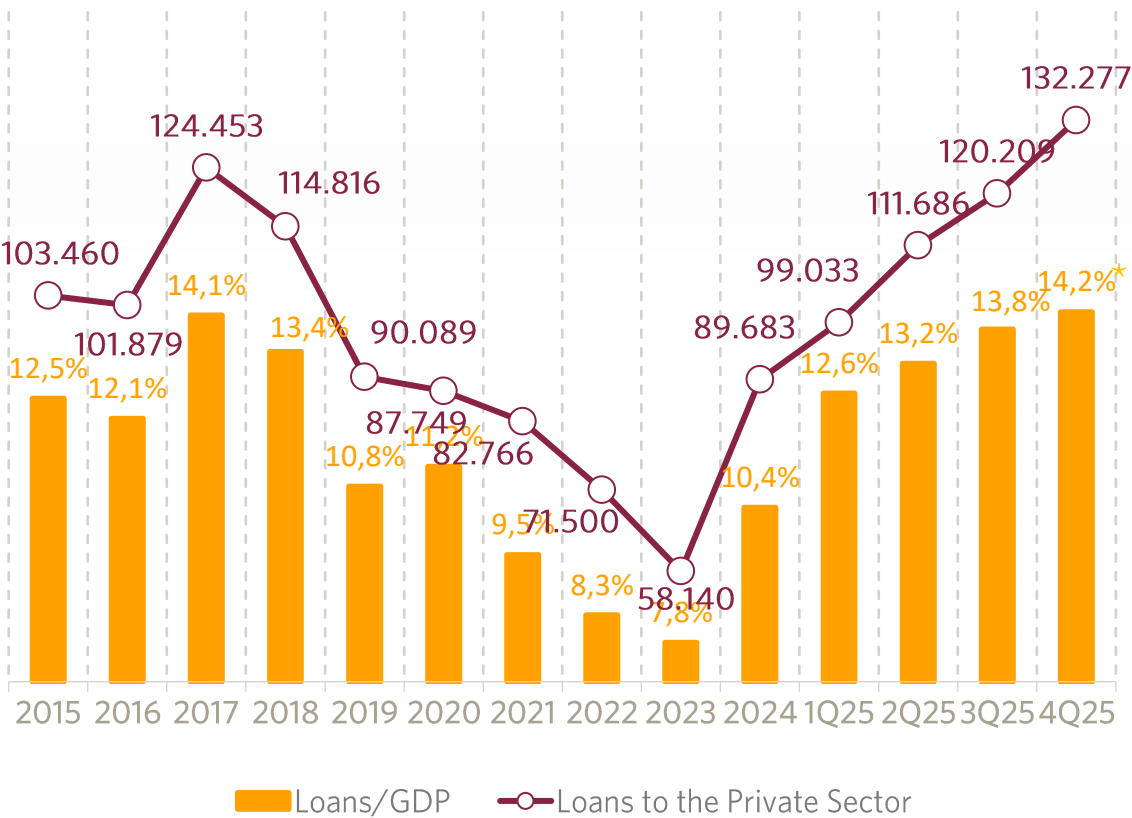
Loans to the Private Sector Evolution (in real terms)

Source: BCRA



Loans to Private Sector (AR\$ bn in real terms, September 2025)

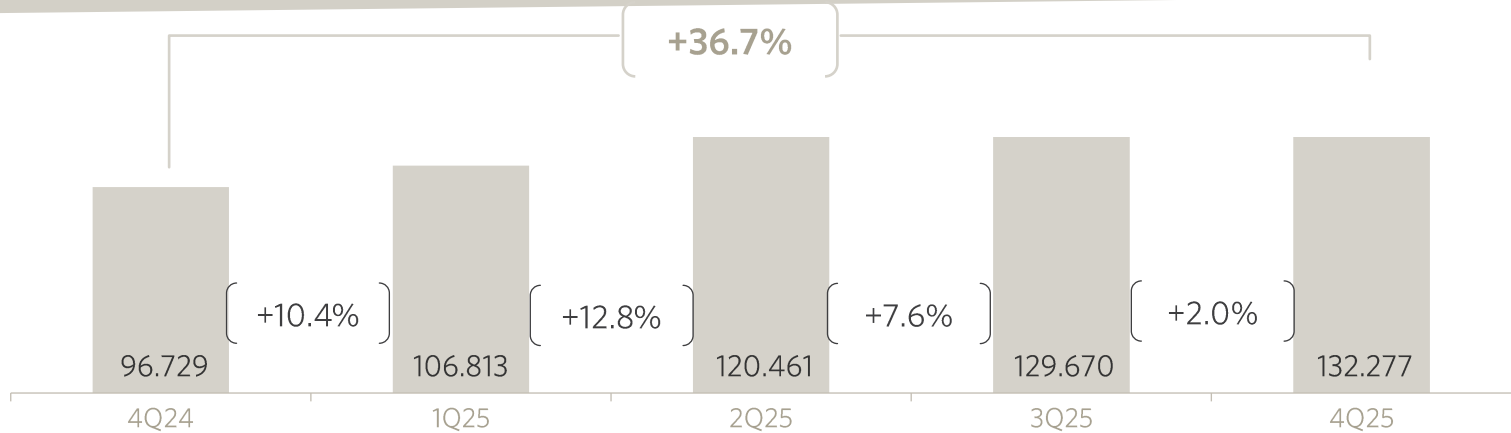
Source: BCRA



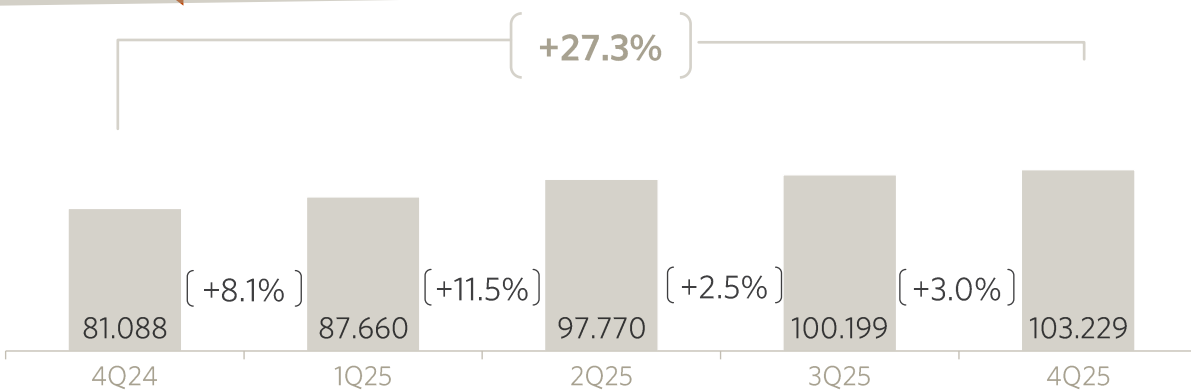
* 4Q25: Estimated figures

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

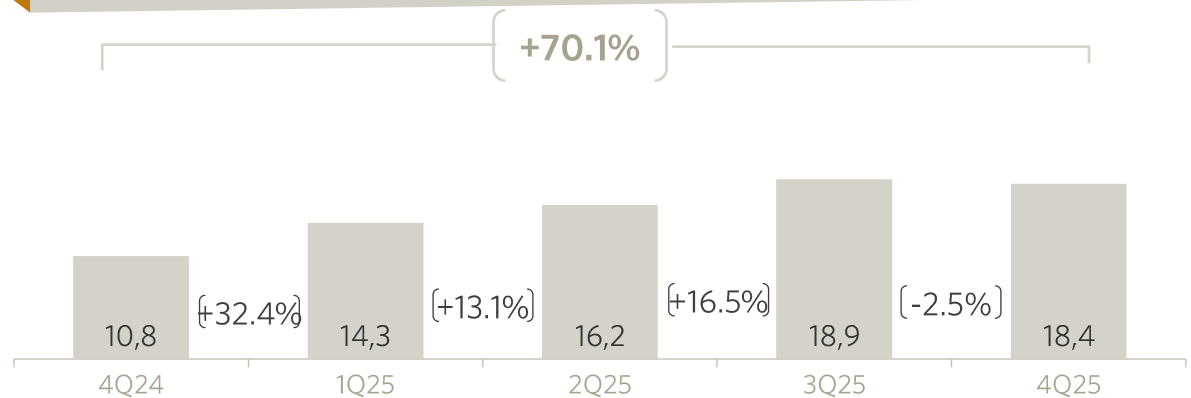
Loans to Private Sector
[AR\$ Bill, in real terms]



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

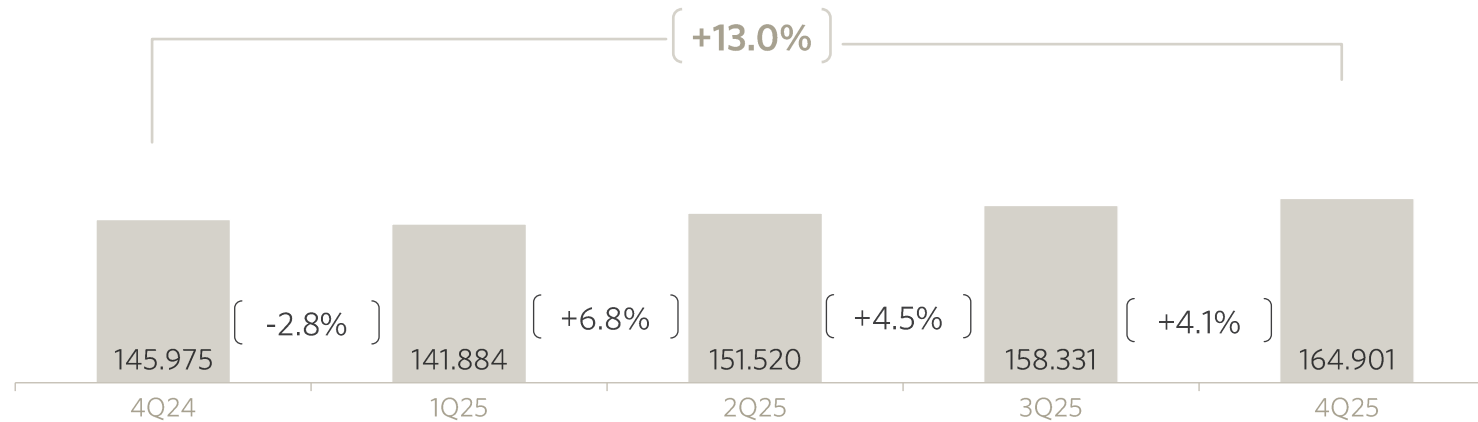


U\$S Loans
[in US\$ Bn,]

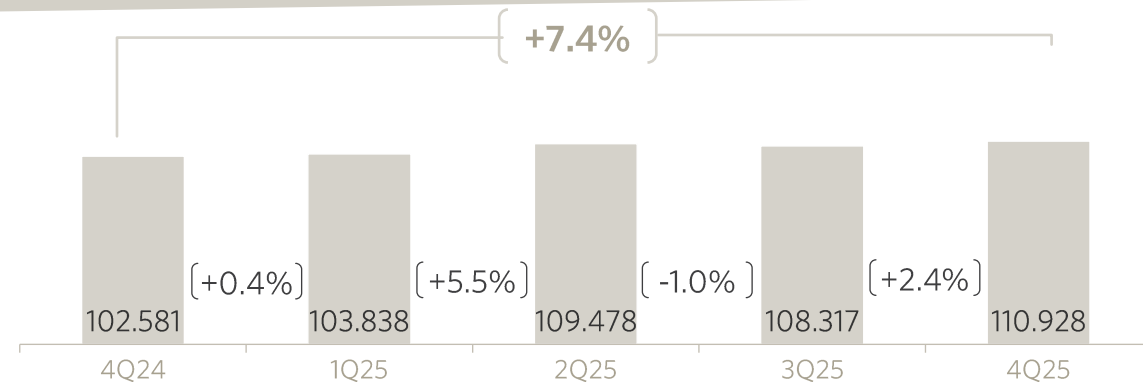


Financial Sector AR\$ Deposits Continue to Expand Below Loan Growth; US\$ Deposits Rebounding

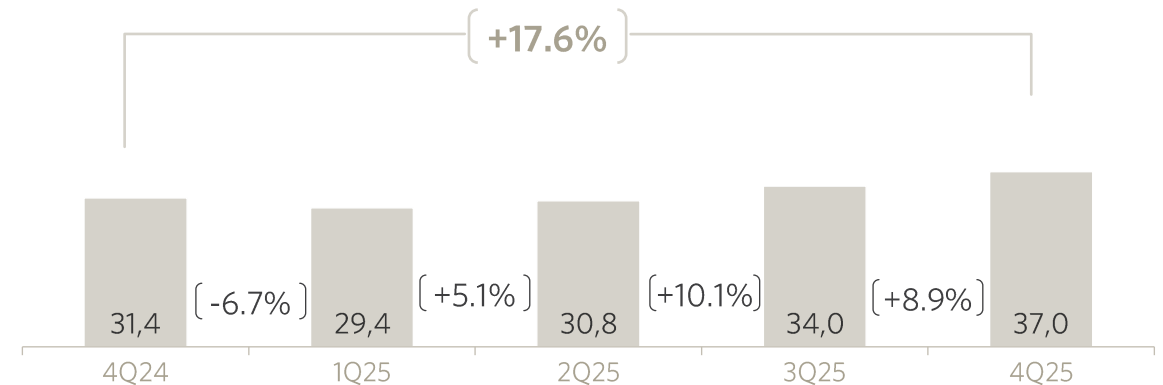
Private Sector Deposits [AR\$ Bill. in Real terms]



AR\$ Deposits [in AR\$ Bn. in real terms]



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



Ranking

Competition | Financial System in million of Ps as of November 2025

SUPV # 9

Argentine Financial System in terms of loans

	Assets	Share		Loans	Share
Banco Nación	70,943,735	24.1%	Banco Nación	24,606,609	19,5%
Banco Galicia	34,387,952	11.7%	Banco Galicia	17,239,205	13,7%
Santander	23,773,197	8.1%	BBVA	12,234,947	9,7%
BBVA	23,022,947	7.8%	Santander	11,781,589	9,4%
Banco Macro	21,517,518	7.3%	Banco Macro	10,328,252	8,2%
Banco Provincia	18,474,323	6.3%	Banco Provincia	8,611,427	6,8%
ICBC	12,180,449	4.1%	ICBC	6,166,531	4,9%
Banco Ciudad	9,351,250	3.2%	Patagonia	4,128,441	3,3%
Banco Patagonia	9,136,038	3.1%	Supervielle	3,365,958	2,7%
Credicoop	9,039,223	3.1%	Banco Ciudad de BS	3,097,371	2,5%
Supervielle	7,545,105	2.6%	Banco de Córdoba	2,842,054	2,3%
Banco de Córdoba	6,050,580	2.1%	Credicoop	2,075,674	1,6%
Citibank	5,201,750	1.8%	Banco de Santa Fe	1,666,941	1,3%
Banco de Santa fe	3,567,728	1.2%	Comafi	1,252,721	1,0%
Banco Industrial	3,352,142	1.1%	Citibank	1,224,425	1,0%
Hipotecario	3,133,187	1.1%	Hipotecario	1,163,613	0,9%
Comafi	3,062,667	1.0%	Banco Industria	1,079,928	0,9%
Naranja Digital	2,583,263	0.9%	Naranja Digital	877,504	0,7%
Banco Valores	2,141,799	0.7%	Banco de Entre Rios	745,790	0,6%
Other*	26,280,582	8.9%	Other*	11,433,666	9.1%
Total	294,745,435		Total	125,922,646	

SUPV # 11

Argentine Financial System in terms of Deposits

	Deposits**	Share
Banco Nación	47,338,505	24,5%
Banco Galicia	23,426,966	12,1%
BBVA	16,239,844	8,4%
Santander	15,979,989	8,3%
Banco Provincia	13,105,011	6,8%
Macro	12,877,781	6,7%
Banco Ciudad	6,826,524	3,5%
ICBC	6,429,986	3,3%
Patagonia	6,128,597	3,2%
Credicoop	5,571,256	2,9%
Supervielle	5,464,334	2,8%
Banco de Cordoba	4,526,896	2,3%
Banco de Santa Fe	2,810,448	1,5%
Banco Industria	2,597,950	1,3%
Citibank	2,406,468	1,2%
Naranja Digital	2,184,221	1,1%
Comafi	2,120,966	1,1%
Hipotecario	2,032,792	1,1%
Banco Valores	1,639,251	0,8%
Other*	13,438,916	7.0%
Total	193,146,701	

* 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 (March 4, 2026)
Time Deposits minimum interest rate	Minimum interest rate	No limit, Lifted on March 11, 2024
Active interest rates	Badlar TAMAR (30 days Time Deposits over AR\$1 billion) Rate of "Operaciones Simultáneas" (*)	Badlar: 28.44% (as of March 4, 2026) Tamar: 31.00% (as of March 4, 2026) 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 13, 2025, the Central authorized Banks to distribute profits in ten equal, monthly, and consecutive installments up to 60% of the accumulated retained earnings Dividends starting 2026 with no restrictions
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 - seen as the monetary policy rate

Regulatory Environment in Argentina [cont.]

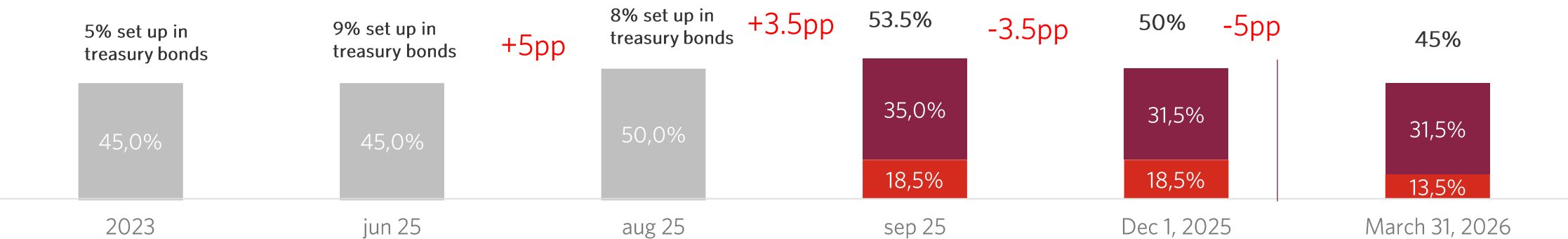
The following table provides a summary of the most relevant regulations currently in place, A more detailed description of regulations is also included hereunder, grouped by topic, to facilitate understanding.

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	28.5% in Treasury Notes
	AR\$ Checking and Saving Accounts (excluding Mutual Funds)	50% (31.5% in cash, 18.5% in eligible Treasury notes)
	AR\$ Mutual Funds remunerated Accounts	45% (36.5% in cash, 8.5% 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.

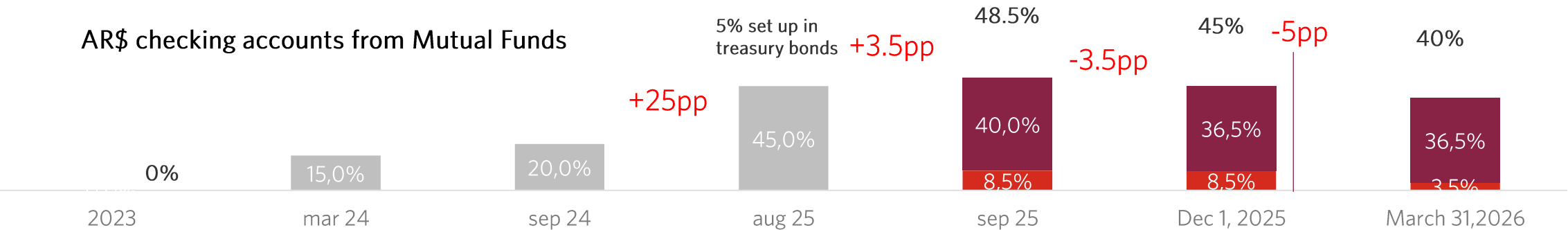
* Since August 18, 2025, the integration of reserve requirements has been subject to daily calculation and compliance. As from December 1, 2025, compliance is determined based on the monthly average but with daily minimum integration of 75%.

Minimum Cash Reserve Requirements

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



AR\$ checking accounts from Mutual Funds

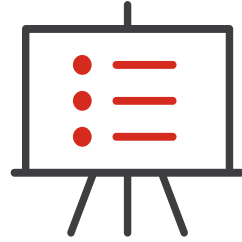


AR\$ Time Deposits



■ 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%.



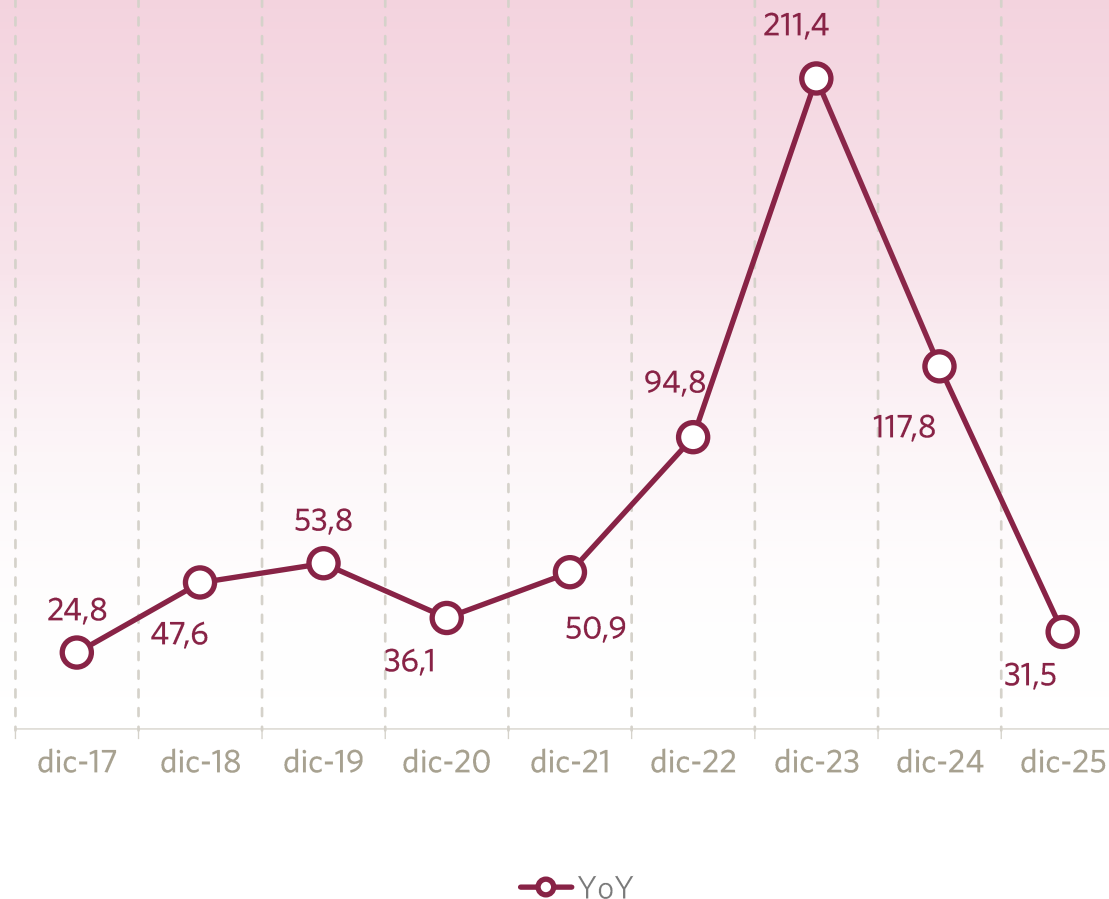
Annex III: Macroeconomic environment

Sharp Decline in Inflation Levels

01 ▶ Monthly Inflation [%]

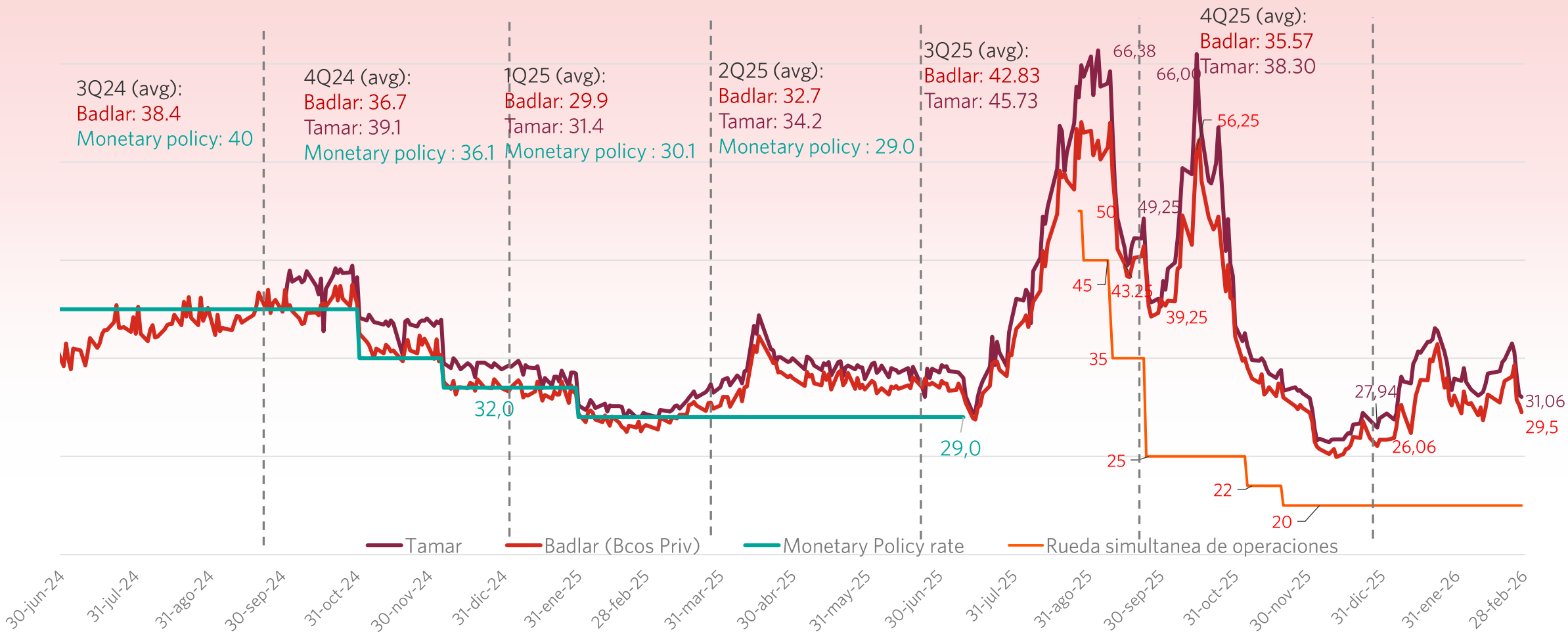


02 ▶ Annual inflation Evolution [%]



Interest Rates: From Steady Decline to Temporary Pre-Election Volatility

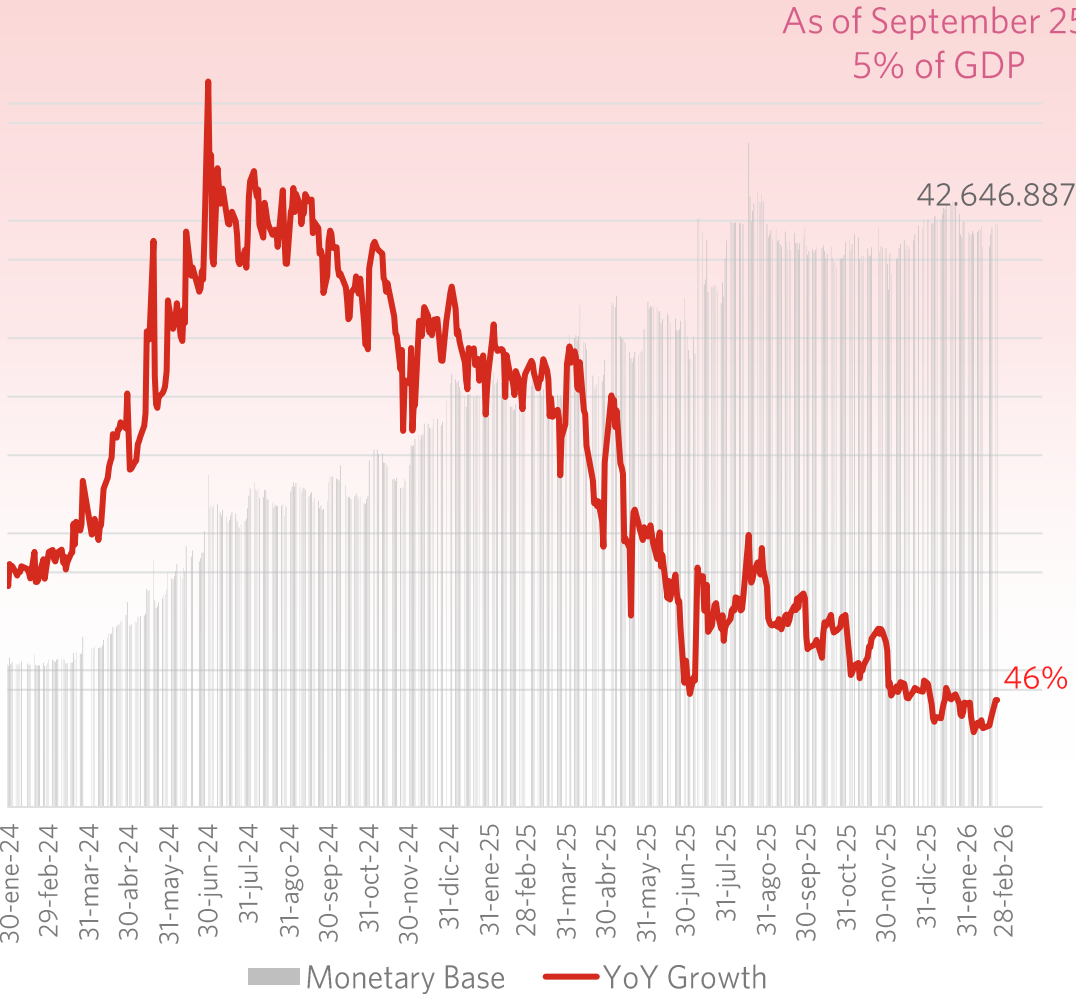
01 ▶ Interest rates [%]



Source Central Bank, as of January 30, 2026

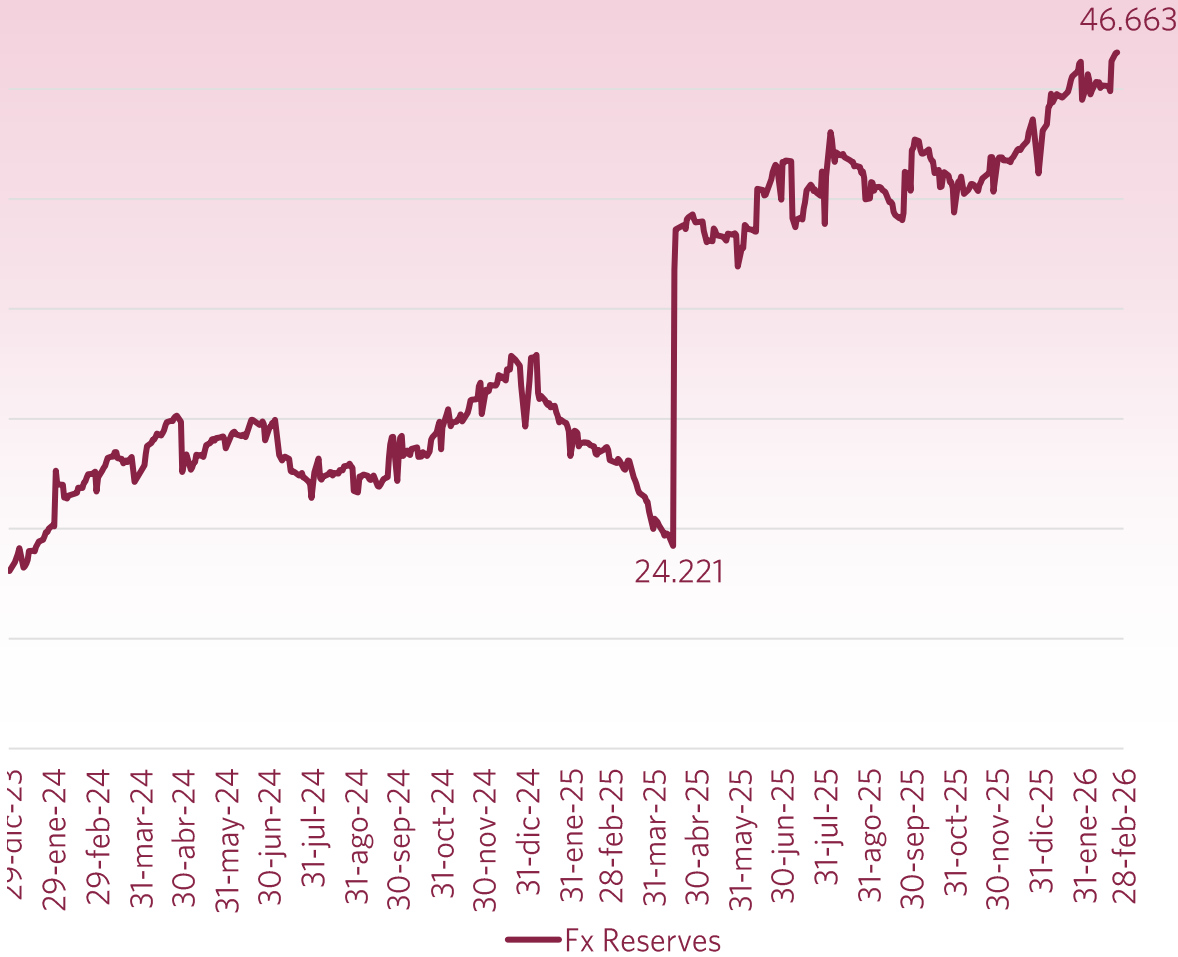
Monetary Base Growth Decelerates, FX Reserves Bolstered by IMF Agreement

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



Source: Central Bank

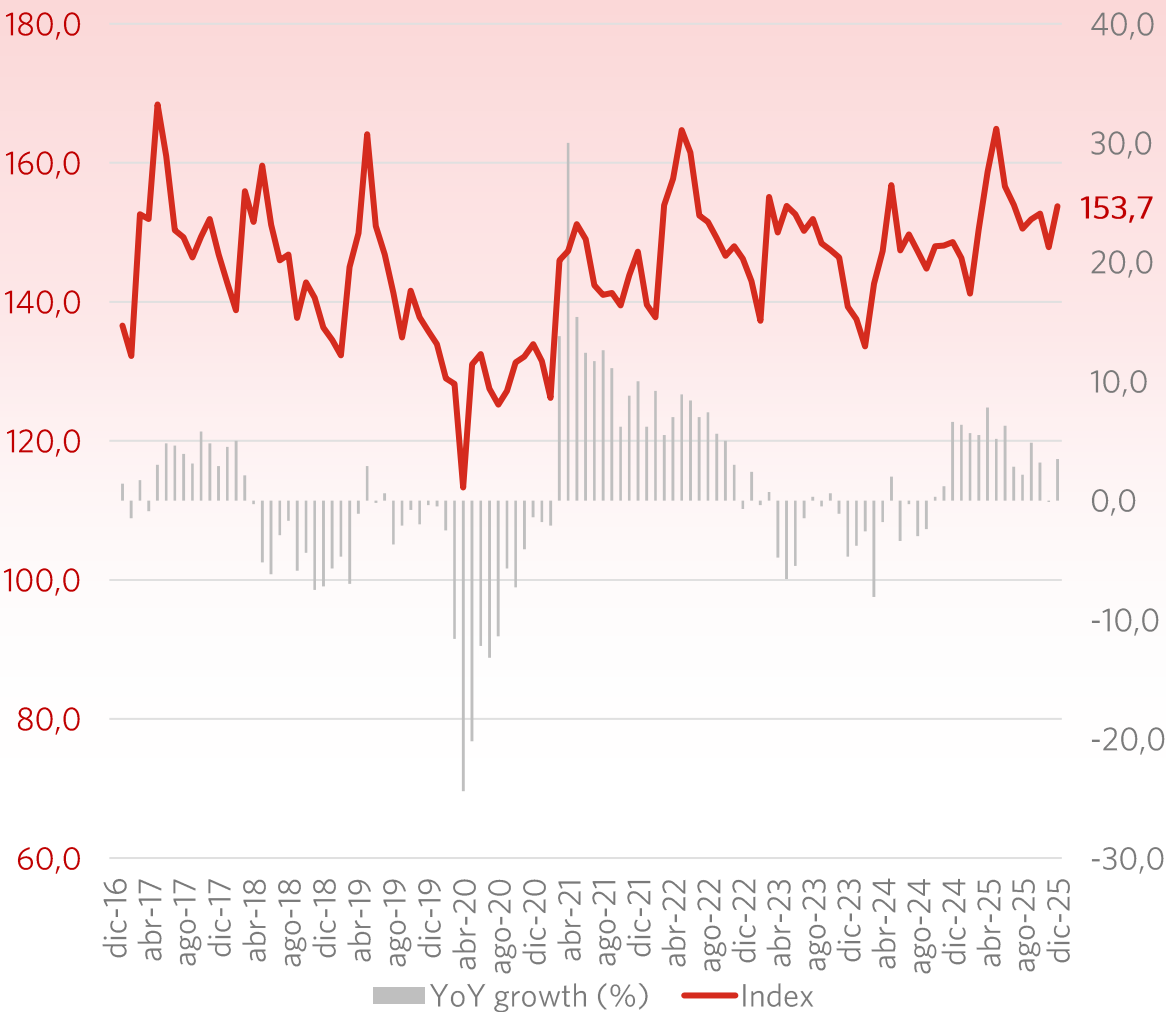
02 ▶ FX reserves [US\$]



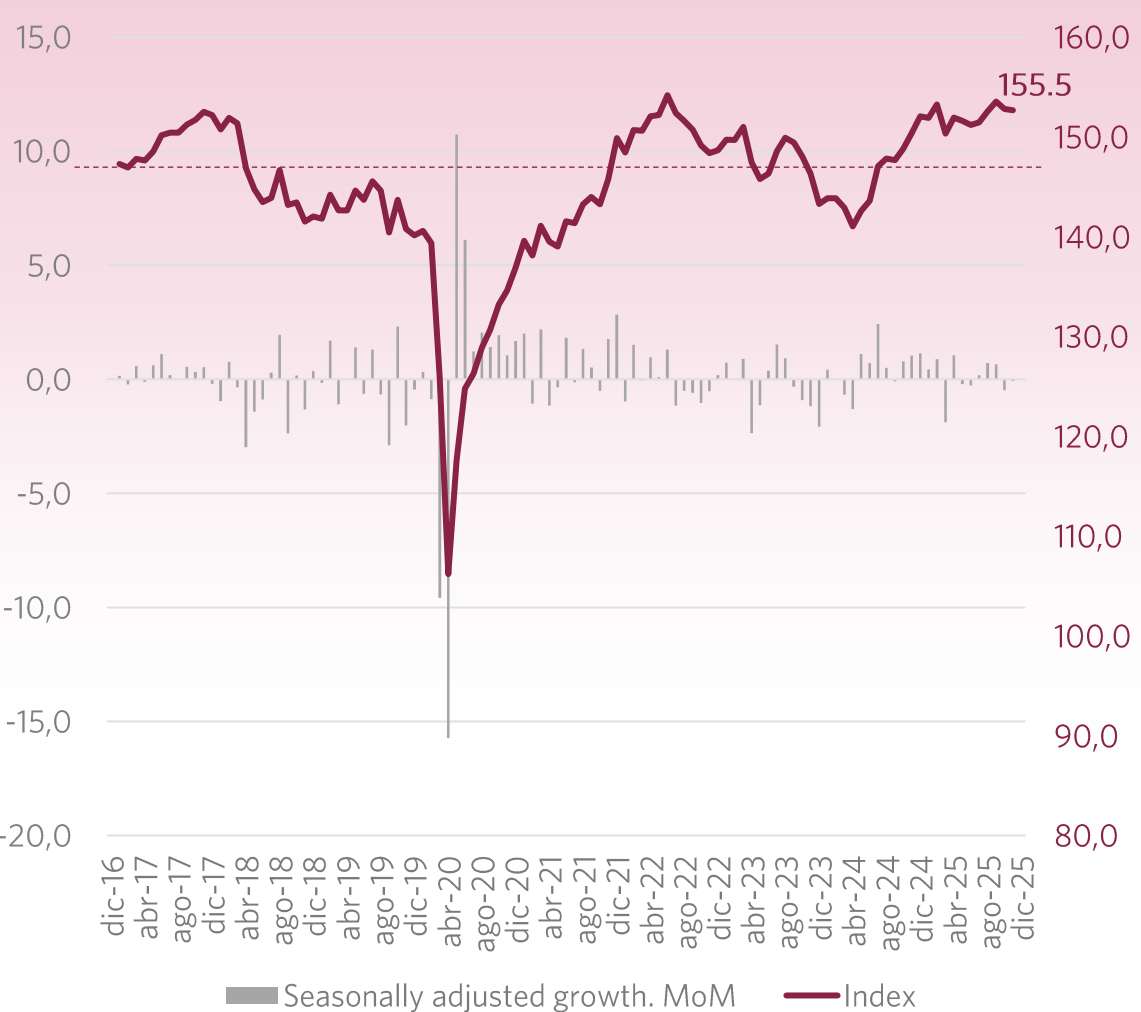
As of March 6, 2026

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

01 ▶ Monthly Economic indicator.
Index, YoY Growth

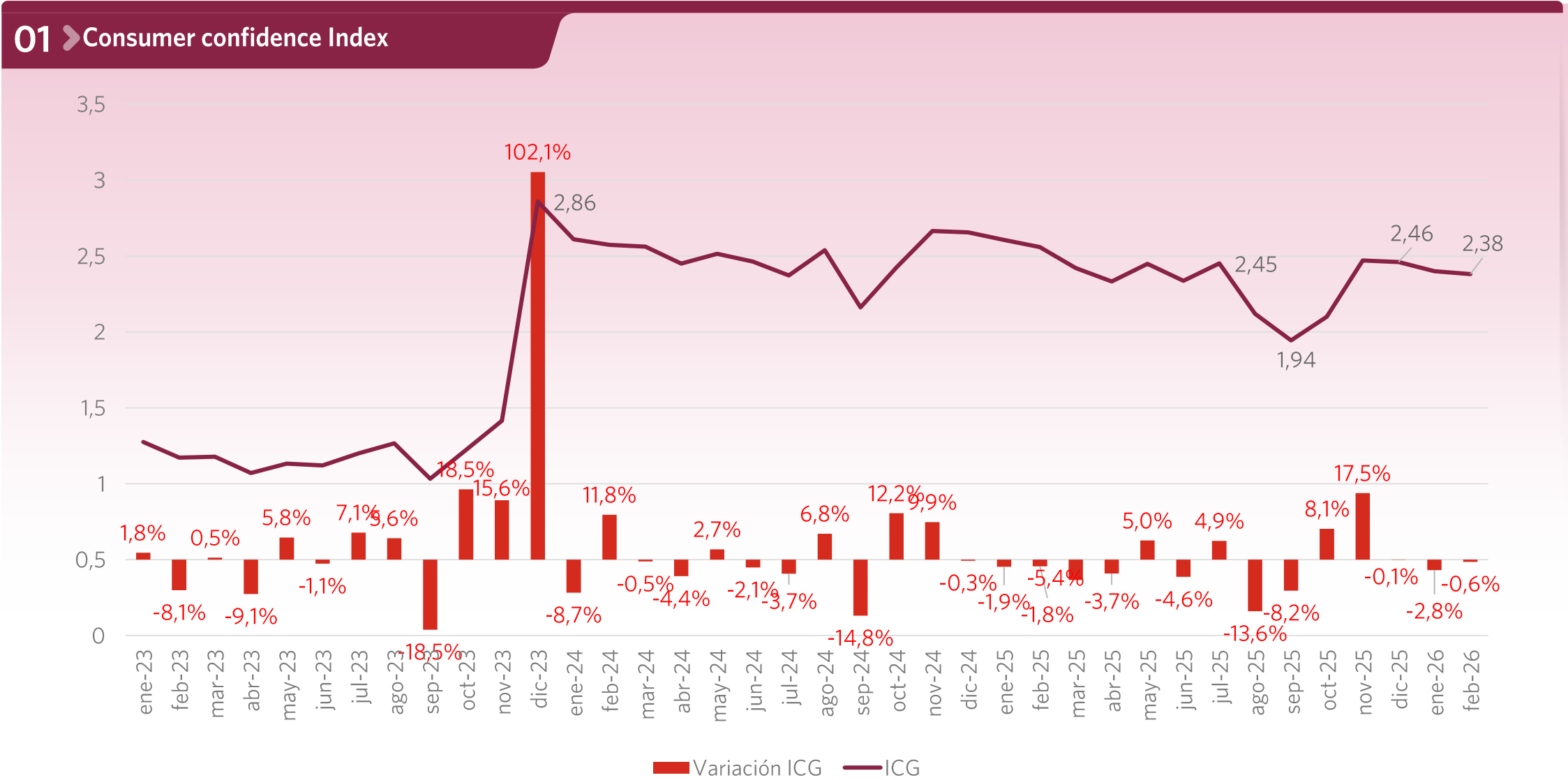


02 ▶ Monthly Economic indicator.
Seasonally adjusted series. MoM Growth



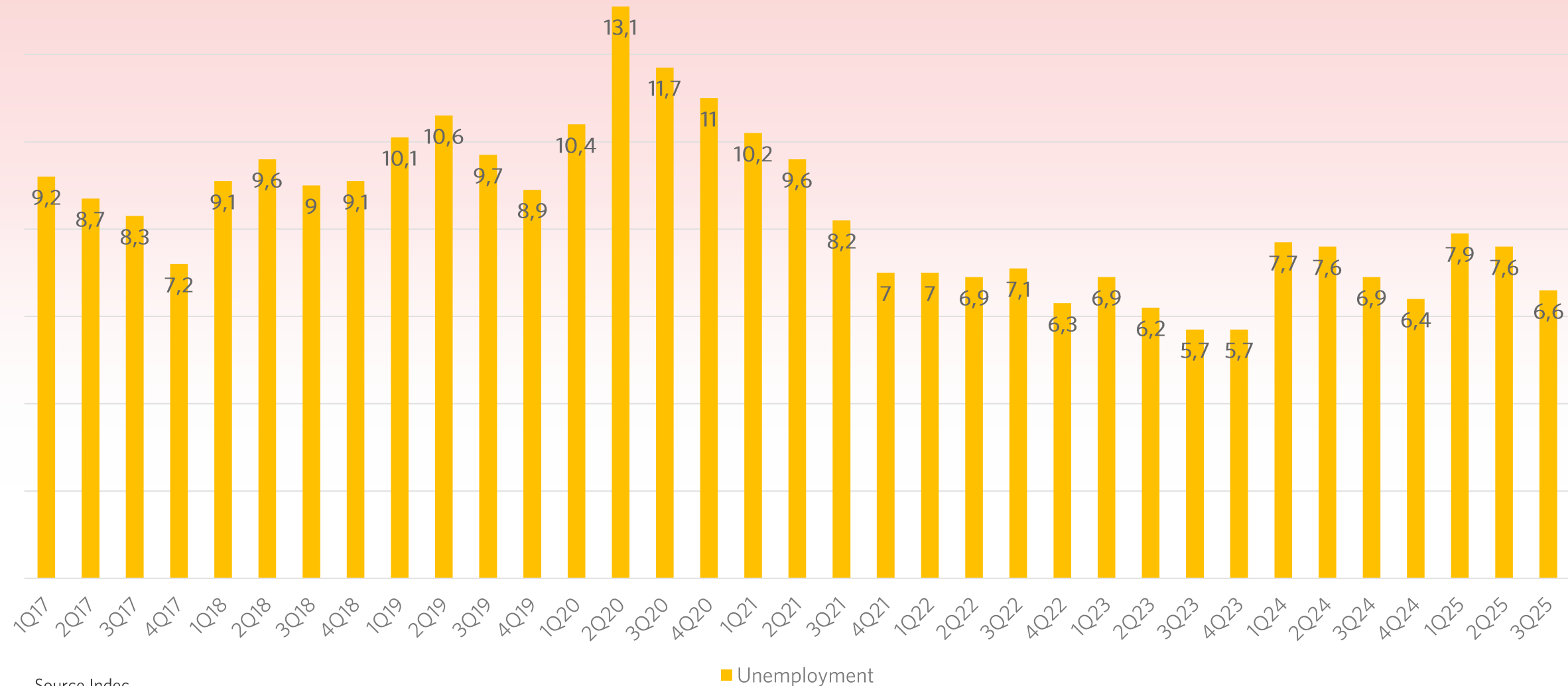
Consumer Confidence Index

01 Consumer confidence Index

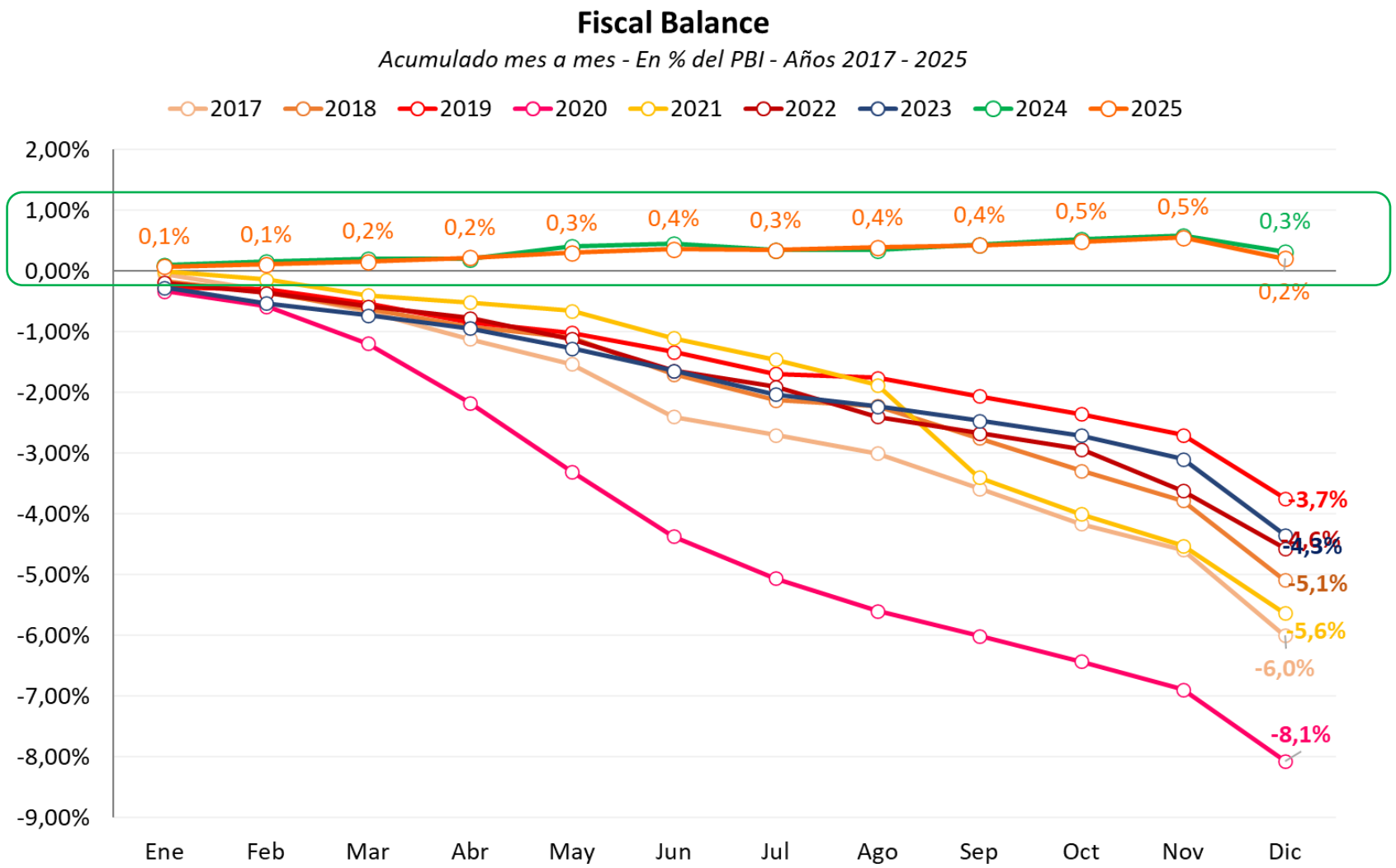


Unemployment Rises Recently but Remains Low by Historical Standards

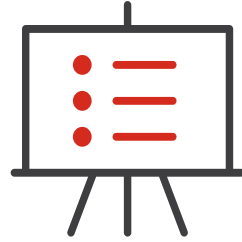
01 ▶ Unemployment [%]



Government Determined to Maintaining Financial Balance, and Delivering Results



Fuente: Own estimates based on Ministry of Finance information



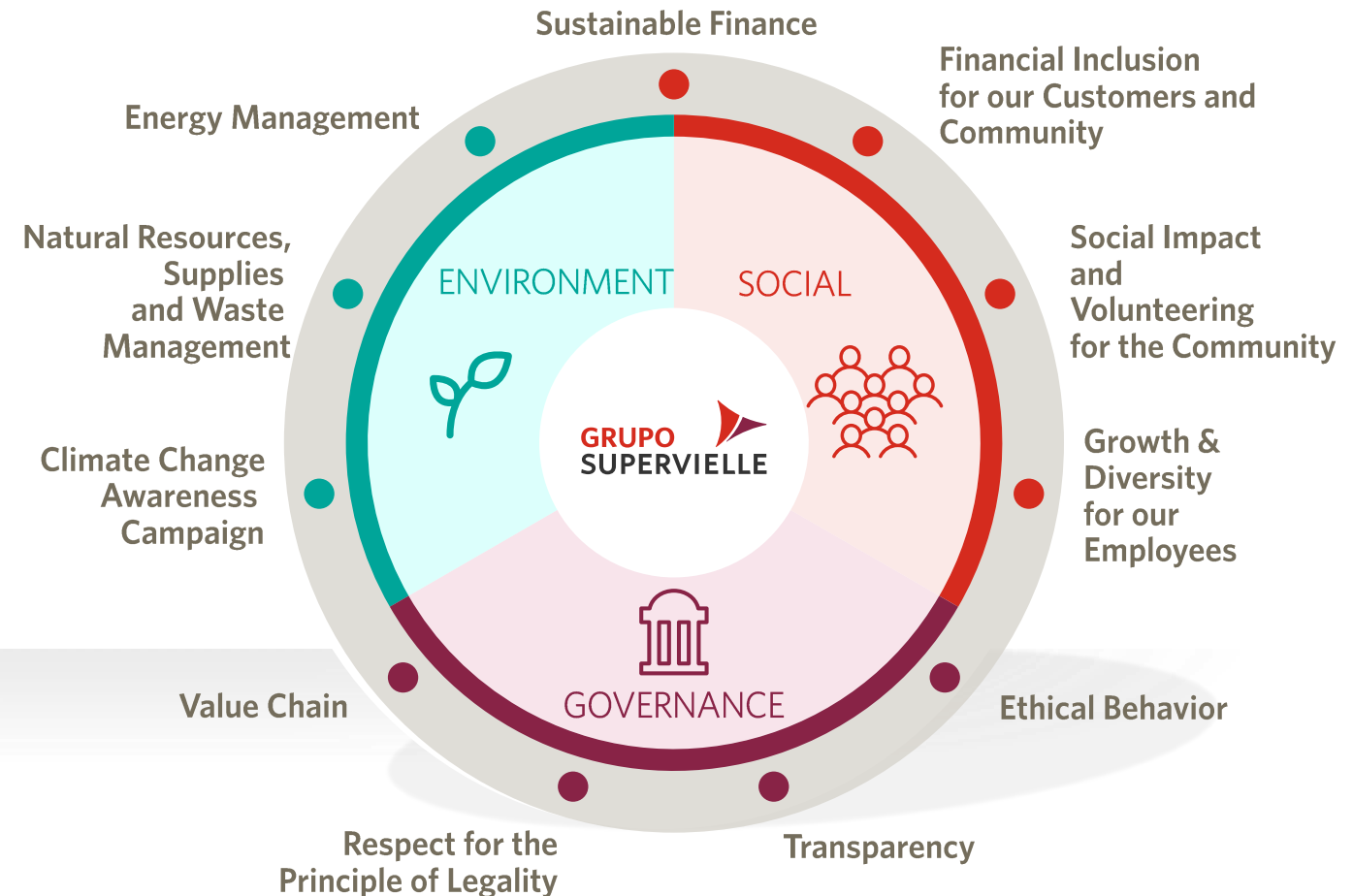
Annex IV: ESG Commitment

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!

