

Earnings Presentation

2Q26

August 2026



IR-GrupoSupervielle@gruposupervielle.com,ar
Ciudad de Buenos Aires, Argentina



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.

2Q26: Return to Profitability with 14.4% Structural ROAE and Improving Operating Trends



Loan & Deposits

- Loans +8.9% YoY, but -1.4% QoQ, reflecting selective origination and subdued peso credit demand
- USD loans +6.3% QoQ in original currency
- Deposits +4.7% QoQ, following ALM strategy



Asset Quality

- NPL ratio edged down to 5.5% in 2Q26, below the 7.6% industry ratio.
- Quarterly NPL formation declined for a second consecutive quarter to ~20%, below its 4Q25 peak
- Net cost of risk declined to 5.6%, from 6.0% in 1Q26



Efficiency Program

- Rightsizing largely implemented; headcount aligned with current service model
- 547 participants, or 17% of total group workforce
- Positions the Bank with a structurally leaner cost base



Profitability and Capital

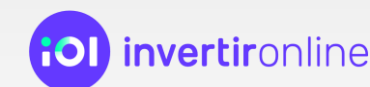
- Net income of AR\$12.8 bn; or AR\$36.2 bn excluding extraordinary severance charges
- Adjusted ROAE reached 12.4% while structural ROAE was 14.4%
- NIM reached 20.3%, reflecting lower funding cost and lagged asset repricing
- Solid capital position with CET1 of 14.2%



Business Performance

SUPERVIELLE

- Continue advancing on ecosystem cross-sell initiatives
- Partnership with Aerolineas Argentinas strengthens Identité customer benefits



- AUC +11% QoQ to US\$3 billion

Macro Conditions Improve as Disinflation and FX Accumulation Progress



2Q26: Greater Stability Across Key Macro Variables

- Transitioning from Negative Net Reserves to Reserve Accumulation Through Systematic FX Purchases Since January 3rd
- Stable interest rate lowered funding costs and supported margin recovery
- Monthly inflation declined for 3 consecutive months
- Peso credit demand remained subdued



Policy Momentum Supporting 2026 Outlook

- Structural reforms improve macro predictability
- FX reserve accumulation supports FX stability
- 21 RIGI approved for a total investment of USD 47 billion
- Improved visibility on Sovereign 2026-2027 U.S. dollar debt maturities

Challenge: Economic recovery remains uneven across sectors

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: Advancing ROAE Recovery with a Focus on Profitable Loan Origination in 2H26



Balance Sheet Discipline & Funding and NIM Optimization

- Selective origination amid subdued peso loan demand, prioritizing risk-adjusted growth
- Growth in transactional deposits across corporate and retail customers
- NIM reached 20.3%, benefiting from favorable repricing dynamics in the quarter



Asset Quality Improvement

- Delinquency and Cost of Risk, improved slightly QoQ, but remained elevated
- Improvement supported by proactive collections, refinancing and customer outreach initiatives implemented since December 2025



Structural Efficiency

- Continued customer migration to digital and virtual channels
- Full quarterly run-rate benefits expected from 3Q26
- Annual savings of AR\$ 42 billion in annualized personnel expenses, supported by a more efficient technology driven business

2H2026 Selectively Resuming Profitable loan Growth



- Leverage enhanced scoring to expand profitable lending



- Accelerate growth in strategic products and sectors

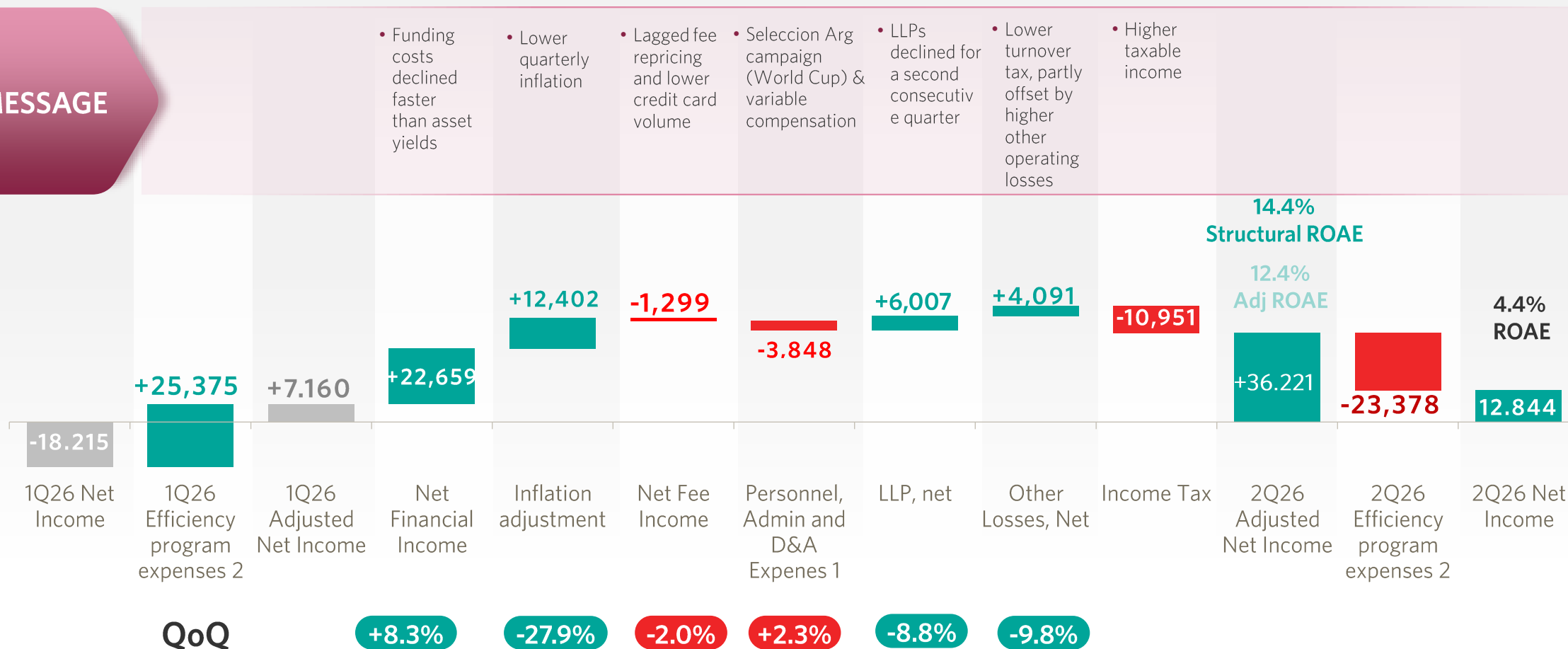


- Agreement with Flash to launch auto financing on Mercado Libre in 4Q26

Net Income Turns Positive; Adjusted ROAE Reaches 12.4% Excluding Extraordinary Severance Charges

KEY MESSAGE

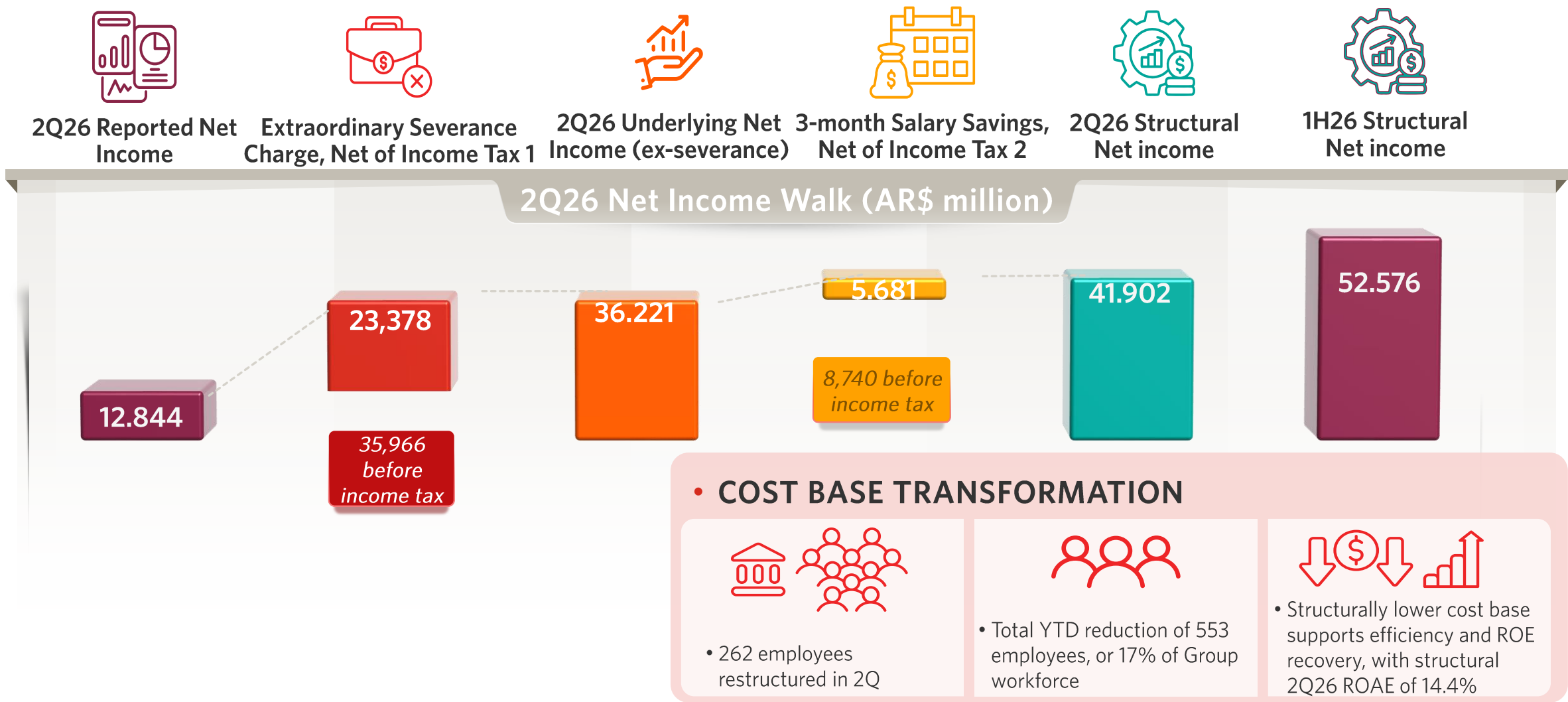
2Q26 EARNINGS



- Adjusted Net Income excludes AR\$36 billion in pre tax expenses related to the headcount rightsizing program in 2Q26
- Net of income tax

Return to Profitability and Lower Cost Base Support Earnings Recovery

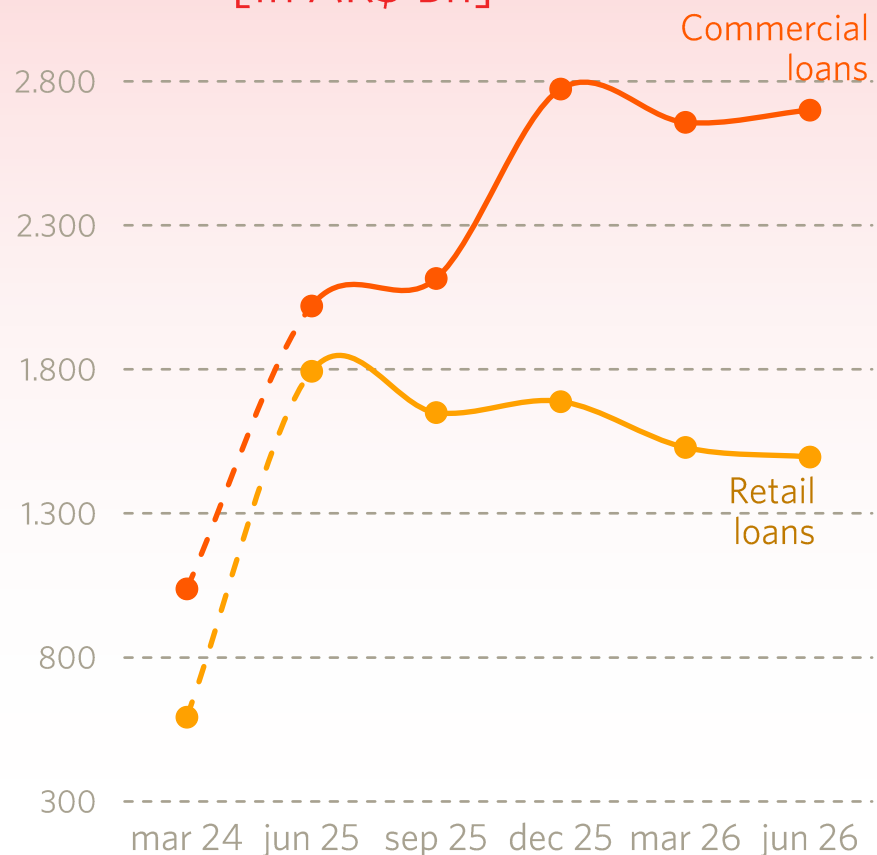
2Q26 Reported-to-Structural Net Income Bridge (AR\$ million)



Commercial Lending Edges Higher, Supported by U.S. Dollar Loans, While Retail Lending Remains Subdued



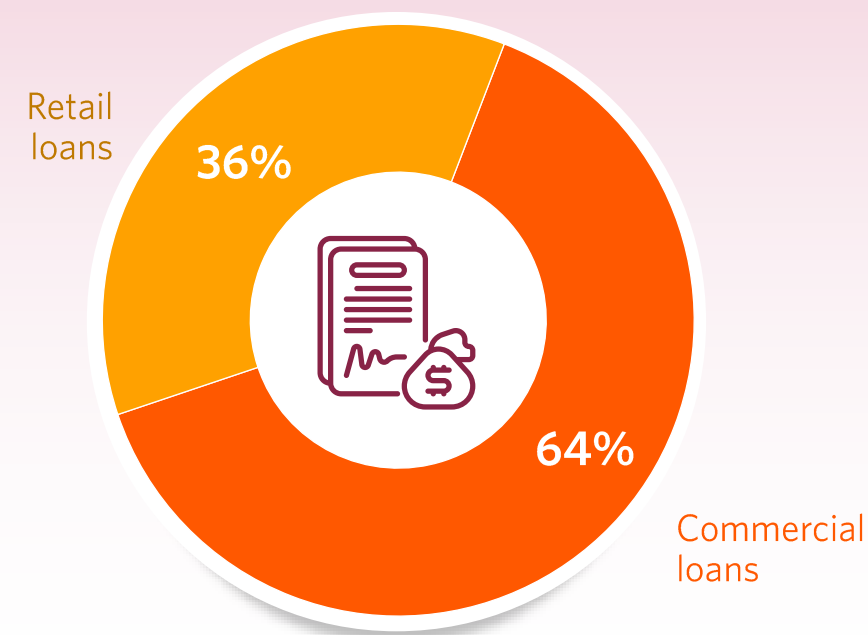
➤ Loan portfolio evolution [In AR\$ Bn]



QoQ	YoY	Mar 24- to date
+1.6%	+33.7%	+160%
-2.2%	-16.6%	+152%



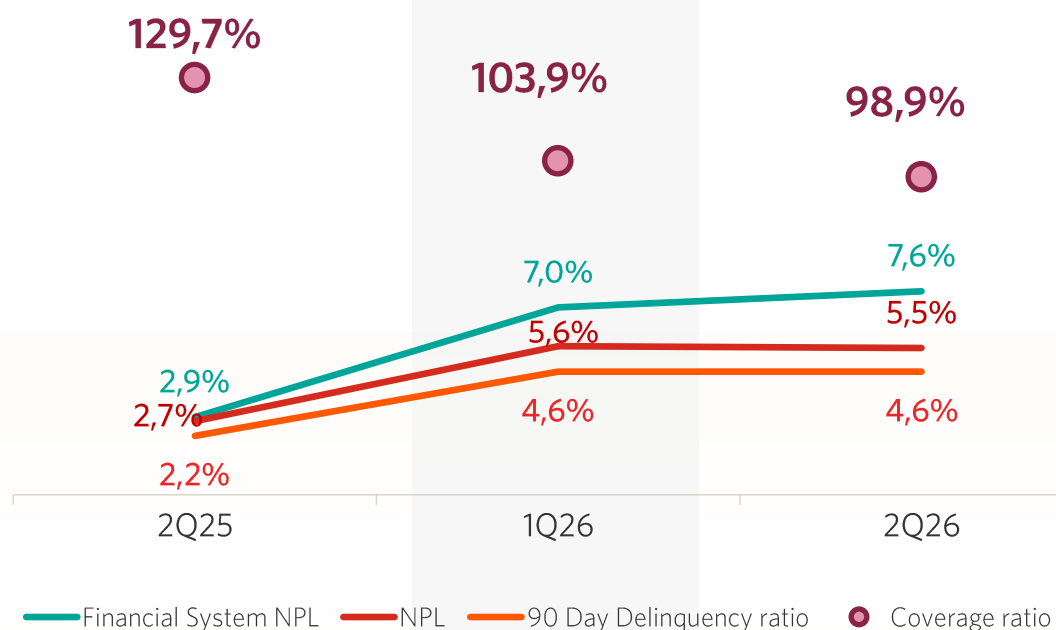
➤ Loan portfolio Breakdown [%]



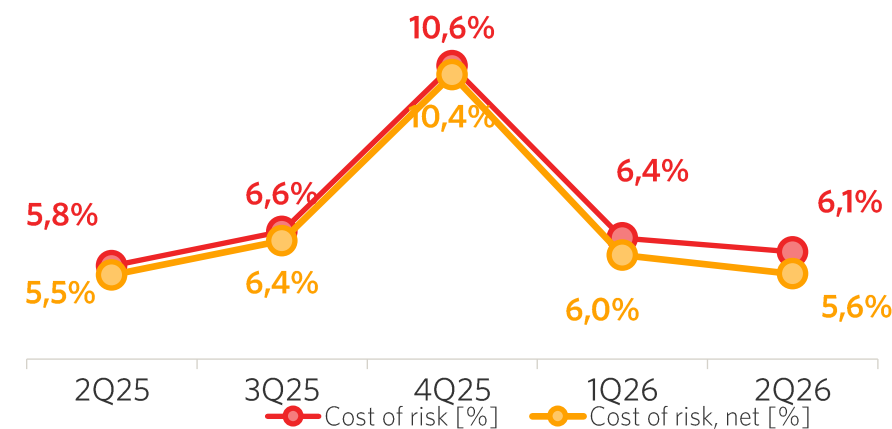
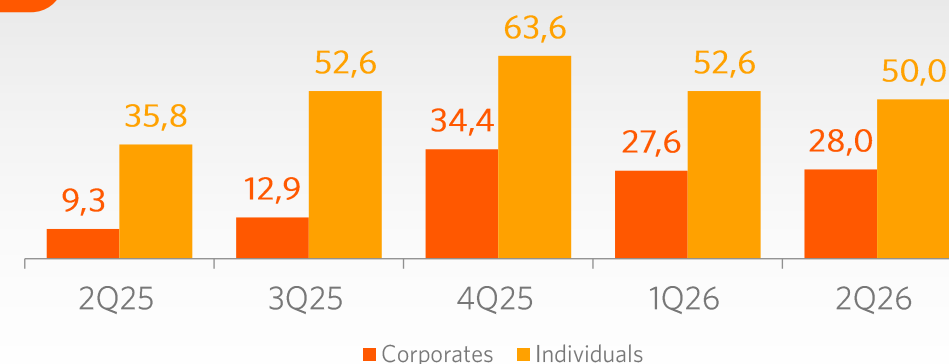
NPL Ratio Improved to 5.5% as the Industry Ratio Rises to 7.6%; Further Asset Quality Improvement Remains a Priority



> NPL, Coverage and CoR [%]

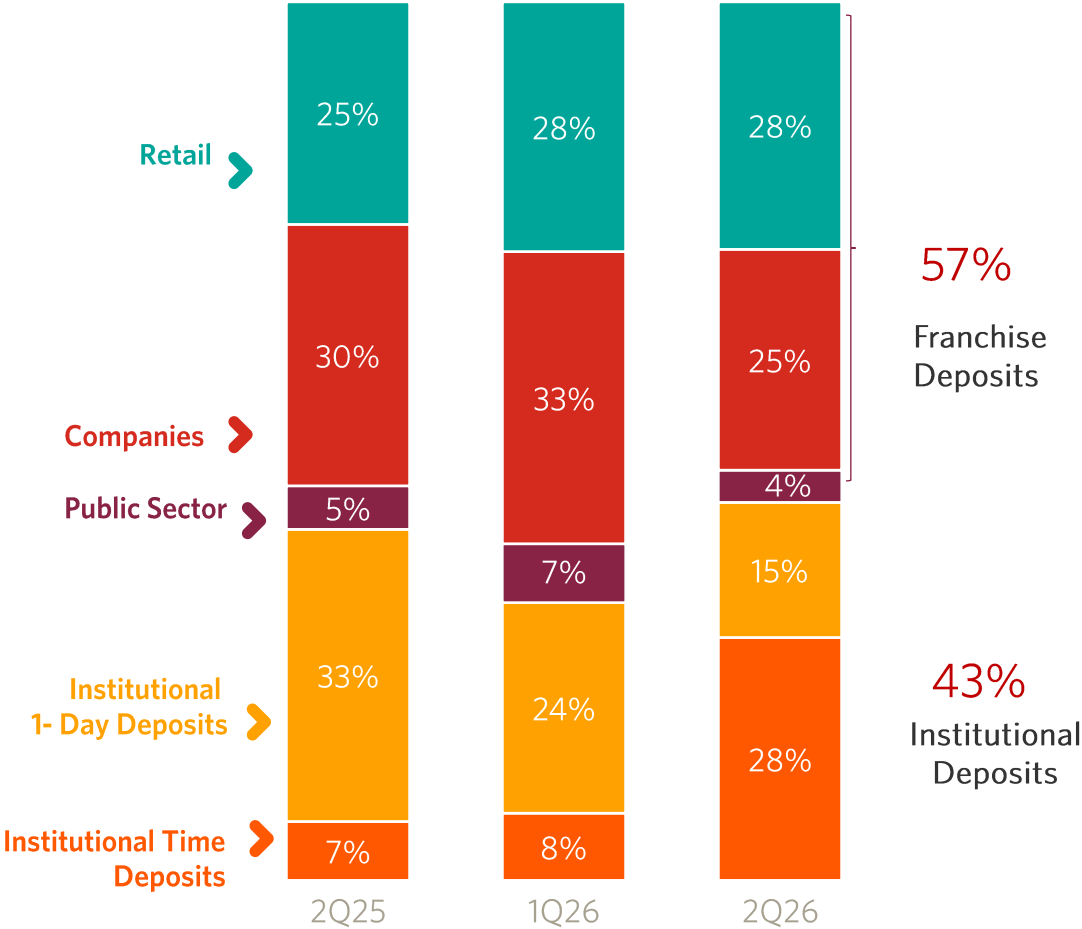


> NPL Formation



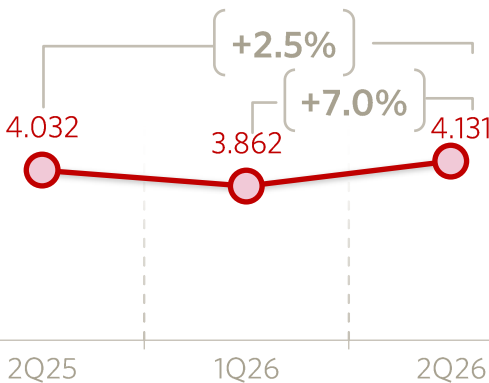
ALM Initiatives to Lower Funding Costs Shifted the Mix from Corporate to Institutional Time Deposits

Deposits Breakdown
[%]

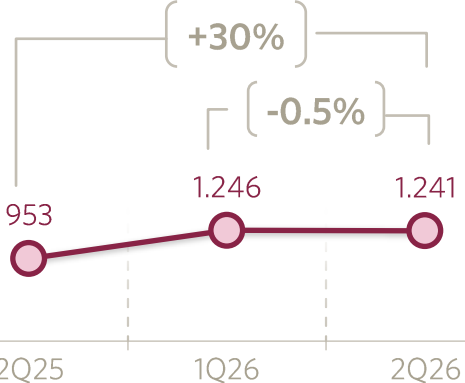


Deposits Breakdown

AR\$ Deposits (Bn,)



US\$ Deposits (MM)



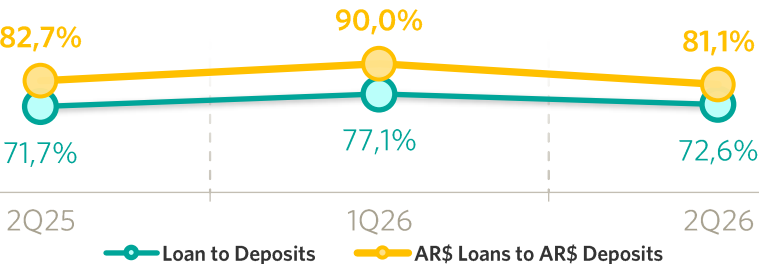
% of total deposits

27%

32%

31%

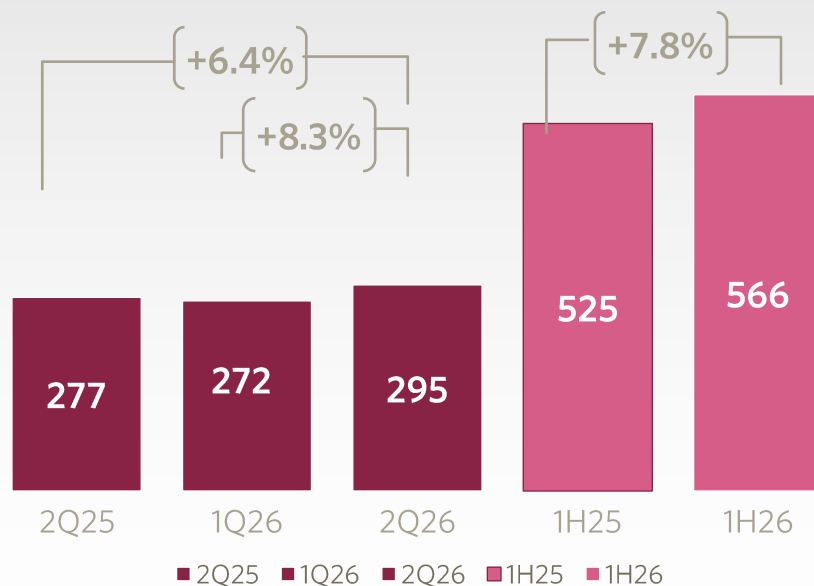
Loans to Deposits Ratio



Lower Market Rates Reduce Funding Cost Lifting 2Q26 NIM to 20.3%, Above Revised FY26 Guidance



> Net Financial Income [AR\$ Bn.]



16.0%

14.9%

11.7%

◀ Cost of funds
[%] AR\$ & US\$

6.5X

7.5X

7.4X

◀ Leverage
(Assets to Equity)

6.0X

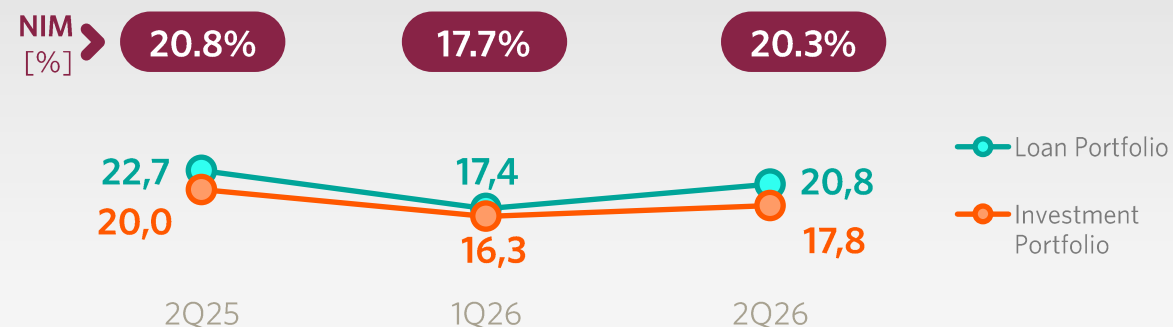
7.5X

6.9X

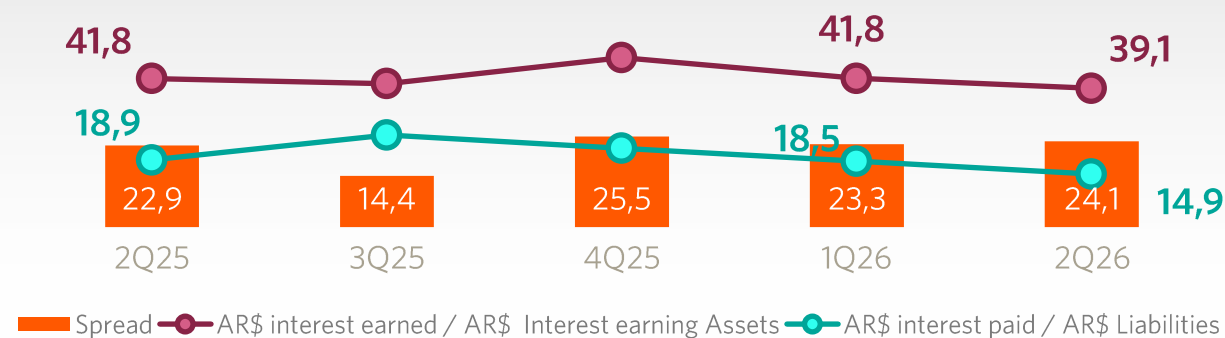
◀ Average Leverage
(Assets to Equity)



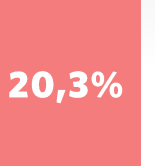
> NIM breakdown



> AR\$ Interest Spread [%]

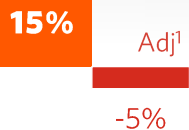
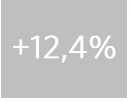
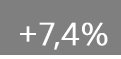


Updating 2026 Expectations to Reflect 1H26 Performance and Normalizing Operating Conditions

Loans 	2Q QoQ Var  -1,4%	YoY  9%	2026e 10-15%	• Tight monetary policy and uneven recovery across sectors • Temporary mix-shift towards corporate loans, with retail lending growth expected to resume as economic activity, employment, salaries and disposable income improve • Prior guidance: 20-25%
Deposits 	2Q QoQ Var  4,7%	YoY  8%	2026e 10-15%	• Monetary policy expected to remain restrictive • Unchanged vs. prior guidance
Asset Quality NPL Ratio 	1Q 2026  5,6%	2Q 2026  5,5%	2026e 5%-5.5%	• Net COR anticipated between 5.3%-5.8% • NPL and COR unchanged vs. prior guidance
NIM 	2Q 2026  20,3%	6M 2026  19,7%	2026e 17-19%	• 1H26 NIM benefited from lower cost of funds • Lagged asset repricing could weigh on 2H26 NIM • Prior Guidance: 15-18%

Macro assumptions as of July 2026 (Central Bank Market Expectations Survey): Inflation of 29.8%, Interest Rate eop of 22.2 %, Fx eop at 1,652 and GDP of +2.7% in 2026.

Updating 2026 Expectations to Reflect 1H26 Performance and Normalizing Operating Conditions

Net Fee Income 	2Q26 QoQ Var  -2%	1H26 YoY Var  -11%	2026e Between -5% and -8%	• Softer activity weighing on Banking fees; softer Asset management fees, mainly from money market funds, while brokerage fees compare against a high 2025 base • Prior guidance: in line with inflation
Adjusted Operating Expenses⁽¹⁾ 	1Q26 QoQ Var  0% 2% Adj ¹	6M26 YoY Var  15% Adj ¹ -5%	2026e Between -6% and -4%	• Banking ecosystem adjusted expenses expected to decline in real terms, reflecting higher headcount rightsizing and cost discipline • Partially offset by investments to accelerate IOL growth • Prior guidance: Between -4% and -2%
ROE 	2Q26  4,4%	6M26  -0,9%	2026e 2-4% 2026e	• ROE reflects headcount rightsizing at the bank ecosystem • Sequential improvement expected through year-end • Prior guidance: 2-6%
Adjusted ROE⁽¹⁾ 	2Q26  +12,4%	6M26  +7,4%	2026e 8-10%	• Adjusted ROE does not yet reflect the full benefit of AR\$42 billion in annualized salary savings • Full run-rate savings to support underlying cost structure in 2027 • Prior guidance: 6-10%
Capital (CET1) 	Mar 2026  15,4%	Jun 2026  14,2%	Dec 2026e 12-14%	• CET1 guidance raised, following lower than-originally-expected loan growth • Prior guidance: 11-13%

1. Adjusted figures exclude Headcount rightsizing cost

Thank You!

