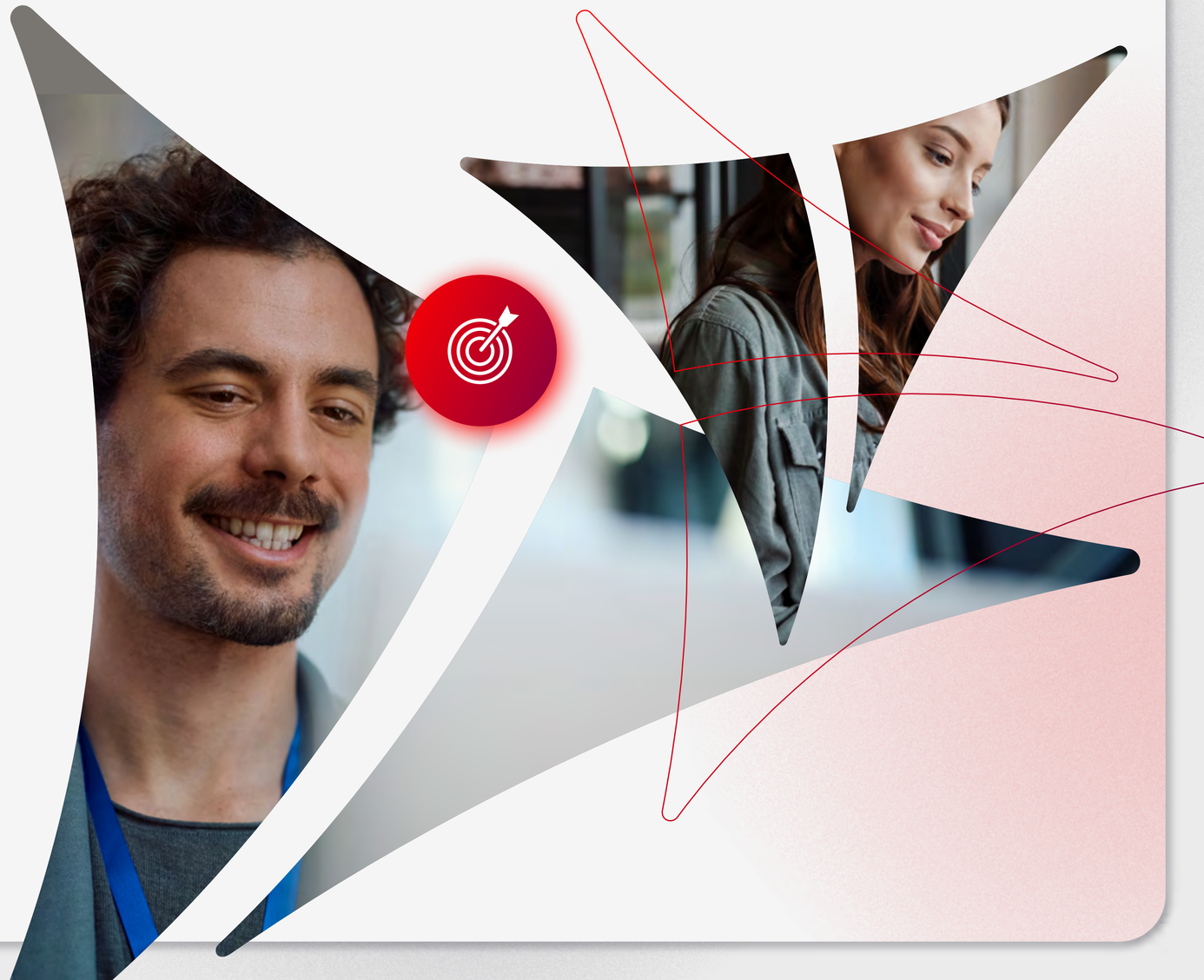
TRANSFORM VALUES INTO ACTION

2024 Integrated Annual Report



GRUPO SUPERVIELLE

WE ENCOURAGE THE DREAMS OF OUR CUSTOMERS, PROVIDING SOLUTIONS FOR THEIR GROWTH



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MESSAGE FROM THE CHAIRMAN



Dear Readers,

I am pleased to present to you the latest edition of the Integrated Annual Report of Grupo Supervielle. This report shows our commitment to creating both financial and non-financial value as of December 31, 2024, and highlights how we integrate environmental, social, and governance indicators into our corporate strategy to deliver sustainable results.

During the reported period, we achieved a net attributable income of $125.2 billion, representing a return on equity (ROE) of 15.7%.

2024 was a period of transition and transformation for both Supervielle and the Argentine financial system. The gradual correction of macroeconomic imbalances, coupled with a slowdown in inflation and a subsequent reduction in nominal interest rates, positively impacted on credit demand. This shift reversed a seven-year contractionary trend and allowed banks to fulfill their essential role—channeling credit to support community development.

Despite this progress, credit to GDP ratio remains low, presenting a significant opportunity to expand and diversify financing alternatives.

At Grupo Supervielle, we are well positioned to play a leading role in this recovery. At the beginning of 2024, Banco Supervielle intensified efforts to expand targeted credit, achieving sustained loan growth throughout the year. **As a result, our loan portfolio grew by 106% year-on-year in real terms, well above the industry's average growth of 54% gaining 90 basis points in market share.**

We also increased our market share in both peso and dollar deposits. In particular, dollar deposits grew by 178% year-on-year, leading to a market share gain of 80 basis points. Additionally, asset quality remained strong, with a non-performing loan ratio of 1.3%, slightly above historic lows but still at healthy levels. Our CET1 capital ratio of 16.1% positions us well for continued growth.

Personal and car loan growth accelerated by year-end, accounting for 48% of our total portfolio, as compared to 40% at the end of 2023.

Beyond financial performance, in 2024 we focused on strengthening our position to achieve sustainable long-term growth. Over the past three years, Banco Supervielle has successfully engaged in a major digital transformation, enhancing operational agility and introducing new technological capabilities that enable future scalability.

Meanwhile, IOL invertironline (IOL) strengthened its leadership in Argentina's retail digital brokerage market, increasing its contribution to Grupo Supervielle through profitability and fees.

2024 was also marked by leadership and organizational strengthening. Thanks to the strategy redefinition of Banco Supervielle performed by Gustavo Manríquez and the continued expansion of IOL's driven by Diego Pizzulli, we are prepared and strategically positioned for an accelerated growth in 2025.

At Banco Supervielle we continued enhancing our value proposition to provide a better customer experience. This year, we introduced new channels such as WhatsApp Banking powered by generative artificial intelligence and a mobile platform specifically designed for corporate customers. These innovations significantly improved satisfaction levels among both individual and business customers. While these results show meaningful progress, we know that there is still work to be done to further improve customer experience.

By year-end, digital retail customers represented 65% of our customer base, reinforcing the strong growth trend of recent years. In particular, mobile banking became the preferred transaction channel for our customers, accounting for 60% of total operations by December—an increase of 12 percentage points from 2023—with more than one million monthly active users. Additionally, our digital wallet recorded a strong growth, surpassing by four times QR code payments and exceeding 5.2 million transactions, thus becoming the most used digital wallet within the MODO ecosystem.

In the SMEs and business segment, we moved forward with our strategic priorities, increasing our market share of business customers to 5.97%. To support business growth, in 2024 we launched +Pyme, the first fully digital solution for SMEs in the local financial industry, which enables businesses to open bank accounts and access loans entirely online. At the same time, we introduced a specialized value proposition for the mining industry's supply chain, which includes a dedicated commercial team and tailored financial products and credit policies. We also launched Supervielle Servicios Integrales, a multi-product approach designed to provide customers with an integrated offer of Banco Supervielle products. At the same time, we continued expanding our share of demand deposits and increased foreign trade transaction volumes.

In the insurance segment, we implemented significant digital experience improvements to expand our offer of products, launch new policies and simplified products, introduce self-managed claims processing, and deploy a new self-managed channel through Banco Supervielle's Cajas Rápidas. As a result, Supervielle Seguros and Supervielle Productores Asesores de Seguros achieved a 187% increase in digital and self-managed sales as compared to 2023.

Furthermore, insurance sales through Virtual Hub grew by more than 20%, policy placements for commercial customers increased by 5%, the stock of policies sold through Supervielle Bróker expanded, and the policy renewal rate reached 86%.

Supervielle Asset Management (SAM), our mutual fund manager, closed the year with an average funds volume of $1,372 trillion, representing a year-on-year growth of 56% in real terms and a market share of 2.40%.

Finally, IOL invertironline recorded significant growth in net income and fee generation. The company closed the year with nearly one and a half million accounts (a 57% increase year-on-year), 569,000 active customers, and approximately $2 billion in managed assets. Over the period, more than 26 million transactions were carried out, with an average of 283,000 monthly active users, 70% higher than in 2023.

Among other significant milestones, IOL consolidated its position as the leading platform in Argentina's retail segment, and its app was the most downloaded and most actively used app among investment brokers. Additionally, at the end of 2024, IOL launched its first U.S. dollar-denominated investment fund, which rapidly became the fourth-largest fund of this kind, currently exceeding US$ 125 million in managed assets.

With the aim of creating value and a positive impact on the economy, environment and the community, we made significant progress on our sustainability strategy's goals.

In terms of energy efficiency, we increased the use of renewable energy, with 41% of our branch network now operating on sustainable sources. We offset 100% of our 2023 carbon footprint through the acquisition of VCS-certified carbon credits equivalent to 1,417 tCO_2eq and our contribution to a reforestation project led by Asociación Amigos de la Patagonia.

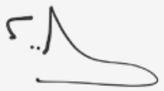
Our sustainability objectives extend across all stakeholders. In 2024 100% of our strategic suppliers participated in a self-assessment based on ESG criteria, enabling a more accurate analysis aligned with our goal of fostering a more sustainable value chain.

Within the framework of our social responsibility initiatives, we delivered training to 17,416 individuals on the responsible and sustainable use of financial instruments and developed 12 specialized training programs tailored to the specific needs of individual customers, business customers and the community. Additionally, we further strengthened our social investment projects, with a focus on education, children, senior citizens, institutional strengthening, and various initiatives that promote culture and the arts.

Throughout 2024, we continued promoting the comprehensive development of the individuals within Grupo Supervielle. By the end of the fiscal year, we had accumulated a total of 46,750 training hours, representing an average of 12 hours per employee. Furthermore, we implemented 42 volunteering initiatives, engaging 467 employees from various regions across the country, who collectively contributed 6,730 hours to community service.

In order to perform our financing role in line with the expectations of our stakeholders, Banco Supervielle conducts ongoing assessments of its credit portfolio taking into account social and environmental management criteria. During this fiscal year, no material threats were identified arising from climate change or significant risks associated with the transition to a more sustainable economy.

To conclude, and on behalf of the Board of Directors, I extend my deepest gratitude to our teams, suppliers, shareholders, and customers for their continued support and trust in our responsible growth. I invite you to learn more about the achievements reached during this period.



Julio Patricio Supervielle
Chairman of the Board

SCENARIOS IN WHICH WE OPERATE



International context →
Local scenario →
Outlook for 2025 →

INTERNATIONAL CONTEXT

According to the International Monetary Fund (IMF) estimates, the global economy grew by 3.2% in 2024, showing a marginal slowdown as compared to 3.3% in 2023.

During the reported period, most Central Banks began to ease monetary policy. This is the result of the slowdown in inflation and the acceptable growth rates maintained by major global powers. The US Federal Reserve lowered the Federal Funds rate by 1 percentage point to a range of 4.50 – 4.25%, after a 1 point rise in 2023.

As for commodities, a decline in global energy demand caused the price of oil to fall, especially during the last quarter, which favored the disinflationary trend, especially in Europe. Likewise, the continuation of the conflicts between Russia and Ukraine and between Israel and Hamas kept the oil market tense throughout 2024.

On the political front, US voters elected Donald Trump for a second presidential term. Prior to his inauguration, the US 10-year bond interest rate was close to 5%, mainly due to fears of an economic policy that would accelerate inflation and slow down the rate cuts proposed by the FED. Following cabinet formation and the inaugural speech, rates fell to around 4.6%. Among the outlooks with international impact, it is assessed that a tough tariff policy, mainly with China, could increase the risks of a trade war.



LOCAL SCENARIO

The local scenario was strongly impacted by the shock measures implemented by Javier Milei's government. Following Emergency Decree (DNU) No. 70/2023, which repealed and modified more than 300 laws at the end of 2023, a contractionary fiscal policy was adopted. As a result, a financial surplus was already recorded in January that was maintained throughout the year, reaching an accumulated 0.3% surplus of GDP in December. This result is due to the adjustment of primary expenditure by 26.9% and the temporary increase in the PAIS Tax, which was finally done away with.

In order to maintain fiscal balance, the Argentine executive had to face legislative challenges, such as the approval of the Ley Bases which was a significant achievement, although its final version is less ambitious than the original text. Additionally, the government vetoed two bills approved by Congress that involved increasing public spending not funded by revenues, with respect to pension payments and the university budget.

The government managed to reduce inflation from 25.5% in December 2023 to 2.7% in December 2024. The slowdown was more pronounced than initially expected: according to the Central Bank of Argentina Market Expectations Survey, inflation was expected to be close to 227% for 2024 but ended at 117.8%. This improvement was due to the strict discipline in public accounts that avoided the issuance of money to finance the fiscal deficit. In addition, the crawling peg scheme (a monthly depreciation rate of the exchange rate) acted as a nominal anchor; with the evolution of inflation, the Central Bank decided to lower the pace of this rate, from 2 to 1 percent starting in February 2025.

Another milestone for the government was the repatriation program for undeclared assets from August to November. US$20,085 million in cash and US$2,432 million in other items were declared. Thus, US dollar deposits in the private sector grew by US$16 billion and US dollar loans to the private sector by US$8.9 billion.

The positive shock of the aforementioned repatriation program was well received by the market and allowed the Central Bank to increase its gross and net reserves by settling US dollar loans in the foreign exchange market. Likewise, the fact that the monetary authority acted as a buyer by year-end modified the expectations of economic agents, causing country risk to fall to 635 points at the end of the year. The government repaid principal and interest on bonds due in January 2025 for a total of US$4.5 billion (US$2.9 billion of principal and US$1.6 billion of interest). In turn, the Central Bank announced a REPO with international banks, with BOPREAL Series 1-D securities for a total tendered amount of US$1 billion and a final term of 2 years and 4 months. In this way, the government begins to show different alternatives to finance future debt maturities.

Regarding the IMF agreement, and after its continuity was jeopardized in 2023 due to the failure to meet all established goals, this year the fiscal goal was exceeded while the reserve goal for the third quarter was not achieved. At the end of the reported year and during January 2025, there was talk of a possible new agreement for the first four months of 2025, with the possibility of receiving new funds.

The year closed with a financial surplus of 0.3% of GDP and inflation of 117.8%, much lower than the 211% of 2023.

ECONOMIC DATA

ECONOMIC ACTIVITY

With a cumulative year-on-year decline of -1.8% (last data as of December), the evolution of the Argentine economy was impacted by construction (-17.6%), which suffered from the slowdown in public works, industry (-9.2%) and commerce (-7.6%). However, the agricultural sector grew by 30.9% after the severe drought in 2023, as well as mining and quarrying, which rose by 7.2%.

Economic activity was not uniform, falling at the beginning of the year but expanding in the ensuing months. Until April, the EMAE fell 1.9% as compared to December 2023, as seasonally adjusted, and grew to 6.8% from May to December (latest available data).

Additionally, at the end of November (latest available data), 113,000 jobs were lost – as seasonally adjusted – while total wages showed a 12.7% year-on-year increase in real terms at the end of December.

PRICES

The fiscal year ended with a general inflation rate of 117.8%, marking a significant drop from the 211% recorded for 2023. Disinflation is due to the fact that the National Treasury did not require monetary financing from the Central Bank and, at the same time, there was an adjustment of relative prices. Thus, while regulated prices rose 205.9%, core inflation and seasonal prices grew by 105.5% and 87.3%, respectively.

PUBLIC FINANCE

The government closed the year with a financial surplus of approximately 0.3% of GDP, while the primary surplus stood at 1.8%. There was an improvement of the fiscal result but revenues fell by 5.2% in real terms, with a reduction in public spending of 26.9%. In addition, reduction in spending on social benefits represented 32.6% of the total, becoming the factor with the greatest impact. Capital expenditure, on the other hand, recorded the greatest decline: 77.3% in real terms.

EXTERNAL SECTOR

As for the trade balance, a surplus of US$18,899 million was accumulated, as compared to the 2023 deficit of US$6,932 million. The improvement is the result of a 19.4% increase in exports, reaching US$79,721 million; imports fell by 17.5%, reaching US$60,822 million. Regarding the level of international reserves, 2024 ended with a stock of US$29,612 million, an increase of US$6,539 million as compared to 2023.



MONETARY POLICY

At the beginning of 2024, the Central Bank stopped tendering liquidity bills (LELIQs) and repo transactions became the benchmark for monetary policy. Then, in March, the Central Bank lowered the repos rate from 100% to 80% of the nominal annual rate and additionally released the market rates that had been heavily regulated since 2020. By May, the rate of repo transactions was already at 40% nominal annual rate. Since then, the government has begun migrating interest-bearing liabilities from the Central Bank to the Treasury.

In this context, banks initially moved from their repo transactions positions to the National Treasury Capitalizable Notes (LECAPs) tendered by the Treasury. Later, they accelerated the process and the Central Bank stopped renewing repo transactions. Likewise, the Treasury issued Fiscal Liquidity Letters (LEFIs) for $20 trillion which were purchased by the Central Bank. As a result, banks buy and sell LEFIs to the Central Bank to manage their daily liquidity.

On the other hand, the Central Bank had a monetary base target of $47.7 trillion. This represented the Broad Monetary Base as of April 2024, which consisted of the monetary base plus interest-bearing liabilities at that time. Thus, the monetary base grew on a monthly basis, as the demand for money increased and banks satisfied such demand by selling LEFIs to the Central Bank. As of December 30, the monetary base was at $29.7 trillion.

The ratio of private sector deposits and loans in pesos to GDP was 13.0% and 8.8%, respectively.

FINANCIAL SYSTEM

Throughout 2024, an improvement was observed in the main macroeconomic indicators, with a significant reduction in the inflation index and interest rates. In the new context, the financial system began to show early signs of recovery: credit demand grew again, as did dollar deposits, evidencing the success of the repatriation program law. Additionally, the Central Bank eliminated some regulations implemented in previous administrations, such as the establishment of a minimum interest rate to be paid by financial institutions on time deposits, the maximum interest rates on Productive Investment Financing Lines (LIP) (which continued being the main tool used to channel credit to MSMEs), as well as the establishment of maximum interest rates for credit card financing.

According to data available as of December 2024, the deposits and loans to GDP[1] ratio was 13% and 8.8%, as compared to 2023 levels (17.1% and 8.1%, respectively). Total private sector deposits increased by 128% (+5% in real terms) and total loans to the private sector increased by 230% year-on-year (+52% in real terms). Likewise, market interest rates fell significantly throughout the year: for example, BADLAR (private banks) fell by 77.81 points, due to the decline in nominal economy, and the monetary policy rate (Liquidity Fiscal Bills - LEFI) stood at 32% (while in December 2023 the rate for repo transactions stood at 100%).

Starting on December 2, 2024, the Central Bank introduced the Wholesale Rate of Argentina (TAMAR), based on 30-35-day time deposits of 1 billion pesos or more. Its main feature is the minimum amount of deposits eligible for its calculation, which will be updated annually. In December, TAMAR reached, on average, 35.18% of the annual nominal rate, while BADLAR stood at 32.88%.

The liquidity and solvency of the financial system remained at high levels.

[1] Average private sector deposits and loans in pesos divided by the average annual GDP as of December.

INSURANCE MARKET

According to the latest information available as of June 30, 2023, the Argentine insurance market was made up of 207 insurance companies grouped as follows: Retirement Insurance (17), Life Insurance (30, including Group, Individual, Pension, Health, Personal Accidents and Funeral Insurance), Occupational Risks Insurance (14) and Public Passenger Transportation Insurance (5).

Likewise, 126 insurance companies were reported to be engaged in operations of other Property and Casualty Insurance or "mixed" operations and cover both Property and Casualty Insurance, in addition to 15 reinsurance companies (10 domestic and 5 foreign).

In terms of activity, during the 2023 fiscal year (the latest information available at the date of this report) the market exceeded $3,806 billion in policies, i.e. the amount of premiums written net of cancellations. This result represented a nominal growth of 111% year-on-year and a growth in real terms of 2.1%.

Additionally, the sector's production represented 3.25% of the Gross Domestic Product (GDP) in 2023 (3.01% in 2022). This evolution helped measure the importance of the local insurance and reinsurance sector for the Argentine economy.

By type, 85% of policies were Property Insurance and the rest were Casualty Insurance. The first segment is led by Motor Vehicles, close to $1,498 billion (equal to 48.1% of Property Insurance). On the other hand, Occupational Risk insurance reached $832 billion, becoming the second in lines (27% of the segment). Group Life and Credit Life Lines together totaled approximately $268.2 billion, representing 52% of the total Casualty Insurance policies.

The local insurance market is supplemented by the brokerage segment, made up of 48,575 insurance and reinsurance brokers who act as intermediaries between insurance companies and users.

MUTUAL FUND INDUSTRY

In 2024, the growth in real terms of managed funds reached 12% year-on-year; however, while the growth of fund managers in the hands of banking groups reached 23%, those from non-banking groups (independent) fell by 8%. Thus, the group of fund managers from banking groups came to concentrate 70% of the market.

This difference arose from the unequal growth rates of Cash Management products, handled by banking groups, and Asset Management products, handled by independent managers.



MONEY MARKET

These funds continued concentrating the largest market share (57%), reaching 69% in banking groups and 27% in independent managers.

The annual growth of the money market was 27%, two times the total market growth. These funds provide immediate liquidity without volatility, becoming the main local product, both for the liquidity management of corporate investors and for the interest paid by e-wallets and banking apps of retail investors.

Yields in real terms were negative during the first three quarters, reaching slightly positive returns in real terms in the last part of the year, thanks to the greater decline in inflation. For 2025, yields are expected to show a slight increase due to the regulatory change of RG 1038 effective as from February.

Likewise, in 2024, US dollar-denominated Money Market funds were launched, which in December still represented barely 3% of the market. However, the new US dollar collection and payment transactions expected for 2025 may give it a greater boost.

LOCAL FIXED INCOME IN PESOS

Short-term funds, known as T+1, were the fastest growing during the year, reaching a 12% market share.

The fall in inflation and exchange rate stability encouraged investors to opt for these products, which showed real and positive returns in the last quarter of the year, even surpassing those obtained in Money Markets. Some fund managers even began to offer products with same day redemption also known as Lecaps, as they have these assets in their portfolios.

Local medium and long-term fixed-income funds in pesos, known as T+2, fell by 41%, representing 14% of the market and offering 24 business hour redemption.

In this segment we find portfolios with a maturity of over one year with investment objectives linked to the inflation rate, the official market devaluation and other combinations of assets on a discretional basis.

LOCAL FIXED INCOME IN DOLLARS

These funds showed a significant growth of 305%, measured in nominal dollars, and 115%, measured in real pesos. Due to the tax amnesty rules adopted by the Argentine government, as well as the increase in the value of public debt in dollars, investors have opted for this alternative to obtain returns in foreign currency.

Although their market weight still only reaches 5%, these funds might continue growing thanks to the evolution of the economy in 2025 and the progressive lifting of exchange restrictions.

CUSTOMER TRENDS AND BEHAVIORS

Both corporate and institutional customers have shown declines in real terms of 2% and 14%, respectively. For their part, ACDI (Agents with Proprietory Portfolio) have shown a growth in real terms of 42% and individual customers grew by 124%.

If we consider the market by customer segments, corporate customers continued holding a significant share (50%), followed by ACDI (21%), institutional customers (16%) and individual customers (13%).

OUTLOOK FOR 2025

Regarding the global economy, the International Monetary Fund (IMF) forecasts a 3.3% growth for 2025. Projections take into account various factors, including disinflation, whose final phase towards 2% (the United States' target) is becoming increasingly challenging. In addition, the new Trump administration generates uncertainty regarding tariff, immigration and fiscal policies, which could be inflationary. In this context, the Federal Reserve (FED) took a cautious approach at its December meeting. Although it reduced the reference interest rate by 25 basis points, it was tougher regarding the future, lowering expectations of rate decreases in 2025, from four to just two.

The IMF also identifies several potential risks for 2025 that could alter the baseline scenario, such as a disruption in the financial system similar to that occurred in Japan in August 2024, or an increase in commodity prices that jeopardizes the disinflation process and forces central banks to slow down rate cuts. The IMF also points to other contingencies, such as a deeper or longer real estate crisis in China, an increase in protectionist policies and in social tensions.

For Argentina, economic consulting firms participating in the Central Bank Market Expectations Survey, expect a 4.6% growth in the activity level in 2025. Along the same lines, an annual inflation rate of 23.2% and a nominal exchange rate closing at $1,200 are forecast.

In addition, the IMF anticipates growth for Argentina's key trading partners. However, the IMF also warns of variables that could have an adverse effect in the local economy, such as higher than expected interest rates, a slowdown in international trade due to stricter protectionist policies, and commodity prices at lower levels than in previous years.

The Argentine economy faces new challenges in the coming months. On the one hand, both financial balance and the expectation that it will be sustained in the future must be maintained. On the other hand, the gradual lifting of the exchange rate restrictions continues, although with a less marked impact than at the beginning of Milei's administration, especially with regard to import payments. A major risk is that the real exchange rate will be below its break-even point, which could generate an abrupt increase when restrictions are lifted, accelerating inflation in a key electoral context for the incumbent party.



INTEGRATED VALUE CREATION



We continually evolve our ESG goals to adapt them to short and medium-term challenges.

Preparation of the Report →
Sustainability Strategy →
Stakeholder Engagement →
Materiality Analysis →
How we create value →

PREPARATION OF THE REPORT

GRI 2-2, 2-3, 2-4, 2-14, 3-3

We submit a new edition of the Integrated Annual Report of Grupo Supervielle, with the most relevant results during 2024 for the creation of short and long term financial and non-financial value.

This report was prepared by the Sustainability Department and the Investor Relations Department, with the cooperation of subsidiary referents, in accordance with the guidelines of the International Integrated Reporting Framework of the International Integrated Reporting Council ("IIRC") and the GRI 2021 Standards of the Global Reporting Initiative. In addition, it takes into account the contents of the GRI G4 Sector Standard Project for the Financial Industry and the metrics and criteria of the Sustainability Accounting Standards Board (SASB) for Commercial Banks.

Reporting Period:
January 1 to December 31, 2024

Date of Report:
March 10, 2025

Reporting cycle:
annual

Contact:
sustentabilidad@supervielle.com.ar

Included Companies[1]:

GRUPO SUPERVIELLE
SUPERVIELLE
SUPERVIELLE SEGUROS
mila
invertir online [2]
SUPERVIELLE ASSET MANAGEMENT
Cordial
Portal Integral de Inversiones [1,2]
SUPERVIELLE BROKER DE SEGUROS
SUPERVIELLE AGENTE DE NEGOCIACIÓN

Unless otherwise indicated, figures in this report are stated in homogeneous currency as of December 31, 2024. Likewise, the financial indicators corresponding to 2023 were adjusted for inflation and stated in homogeneous currency as of December 31, 2024 so that they can be compared with the results of the reported year.

[1] For the purposes of the information reported, note that Grupo Supervielle S.A. is a holding company that operates through various operating subsidiaries. Additionally, Grupo Supervielle S.A. includes IOL Holding S.A., IOL Agente de Valores S.A., Sofital SAU FeI and Bolsillo Digital SAU

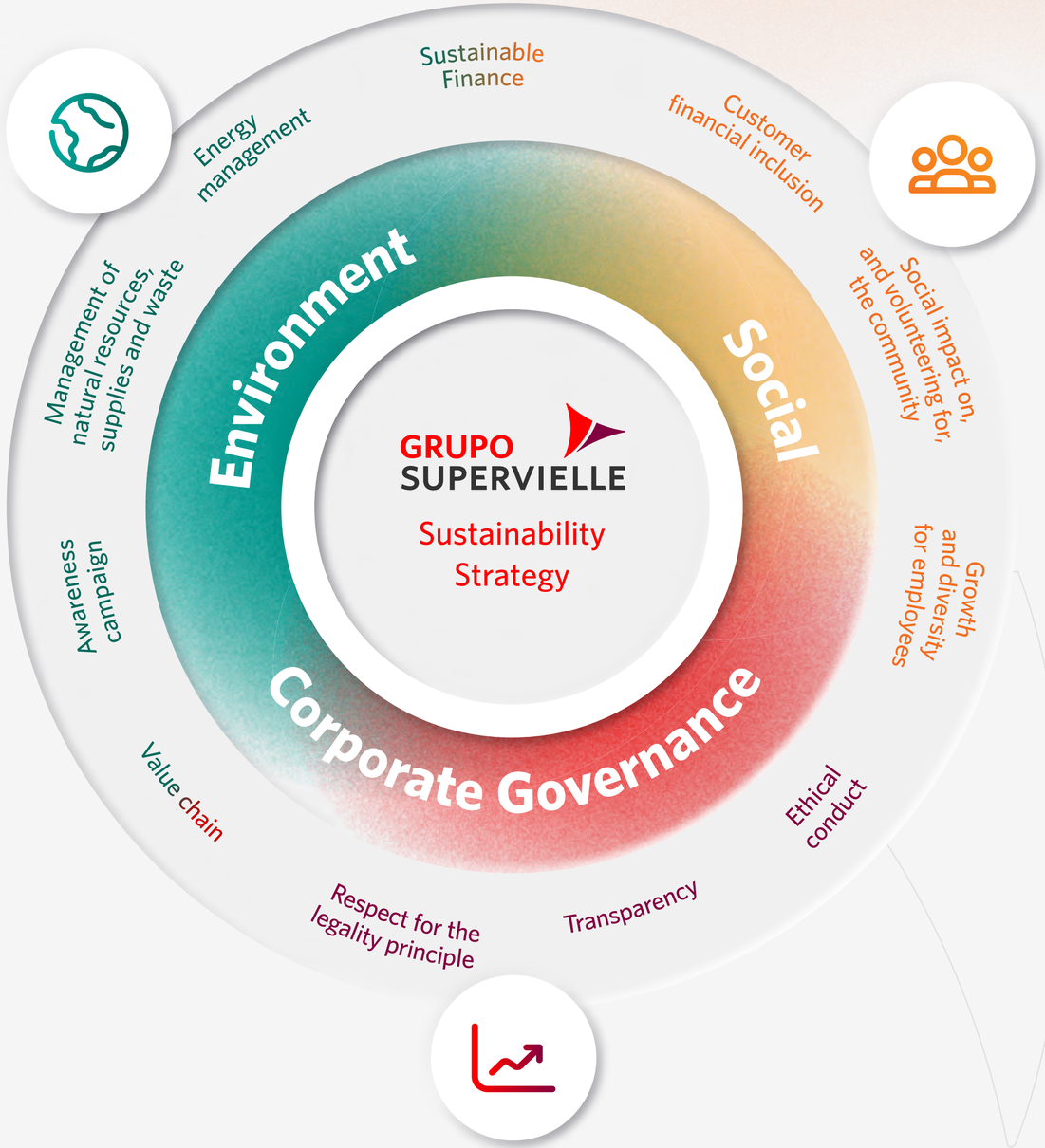
[2] Invertir Online and Portal Integral de Inversiones are subsidiaries of IOL Holding, a Uruguayan company 100% controlled - directly and indirectly - by Grupo Supervielle.

SUSTAINABILITY STRATEGY

GRI 2-12, 2-13, 2-22, 2-23

Our sustainability strategy is integrated into Grupo Supervielle's business model with the aim of creating value and a positive impact on the economy, the environment and people, promoting sustainable growth. To do so, it is structured around three main lines of action: environment, social and corporate governance (ESG) and incorporates the involvement of our stakeholders, digital and cultural transformation processes and quantifiable metrics of our initiatives. A key pillar of this strategy is to provide open and transparent information on the performance of our organization.

The sustainability strategy is designed and implemented by the Sustainability Department, which reports directly to the Chairman of the Ethics, Compliance and Corporate Governance Committee and is represented in each of our subsidiaries by a sustainability officer.



2022-2024 ESG GOALS

Environment

Carbon emissions and offsetting	2022	2023	2024
Reduction and offsetting goal	-2.5% / 50%	-4% / 100%	-6% / 100%
Compliance	-29% / 100%	-45% / 100%	-89% / 100%*

Social and Environmental Risk Policy	2022	2023	2024
Goal: Total portfolio coverage	35%	40%	45%
Compliance	36%	44%	45%

* This percentage is due in part to the purchase of iRECs for the total reduction of Scope 2 emissions. For more information see Natural Capital.

Social

Diversity	2022	2023	2024
Goal: Percentage of women in senior positions	29%	31%	33%
Compliance	19.4%	21.2%	21%

Financial education	2022	2023	2024
Goal: Number of persons who attended financial education programs	95,000	105,000	120,000
Compliance	101,138	108,101	125,517

Corporate Governance

Value chain ESG self-assessment	2022	2023	2024
Goal: Percentage of suppliers who submitted ESG self-assessment	65%	80%	100%
Compliance	0	80%	100%

Results disclosure	2022	2023	2024
Goal: Integrated Report	✓	✓	✓

TWO KEY POLICIES FOR SUSTAINABLE GROWTH

To manage our commitment to growth that integrates people's well-being and respect for the environment, we have two key policies in place applicable to all Grupo Supervielle companies.

The **Sustainability Policy** establishes the basic principles and provides a general framework for the management of our sustainability agenda, ensuring its integration with the business model. Its review and update is the responsibility of the Board of Directors.

The **Diversity, Equity and Inclusion (DEI) Policy** reflects our commitment to a diverse and inclusive work environment, where social, biological and psychological differences that make up a heterogeneous, equitable and inclusive group of people are respected, avoiding all discrimination and promoting a culture that embraces diversity.



BYMA SUSTAINABILITY INDEX

For the sixth consecutive year, Grupo Supervielle is part of the first Sustainability Index created by Bolsas y Mercados Argentinos (BYMA) together with the Inter-American Development Bank (IDB).

The Index is non-commercial and evaluates the performance of the most liquid issuers listed on BYMA according to their performance in the four ESG-D pillars (environmental, social, corporate governance and development), based on the information reported and available to the general public.

BYMA
Bolsas y Mercados Argentinos

STAKEHOLDER ENGAGEMENT

GRI 2-12, 2-29

Our engagement plan facilitates a decentralized and fluid interaction between Grupo Supervielle teams, its affiliated companies throughout the country and its various stakeholders. This plan relies on four fundamental principles: accessibility, timely response to legitimate concerns, transparency in the commitments assumed and disclosure of relevant information.

Within the framework of this plan, we promote information and dialogue with our stakeholders through multiple channels. On our official website we share the evolution of our business strategy, update the progress of our digital transformation process and report on the most relevant performance indicators (KPIs).

We hold meetings, conferences and events both online and in person. We publish management reports and conduct satisfaction surveys of customers and employees. We use various channels such as: chat, email, telephone, contact centers and provide a customized service at branches.

We also regularly conduct a materiality survey to learn about the expectations and needs of our stakeholders. Its results are used for our annual materiality analysis that defines the content of our Integrated Report, with the supervision of the Sustainability Department and the Ethics, Compliance and Corporate Governance Committee, which submits its recommendation for approval to the Board of Directors of Grupo Supervielle.

Within the framework of the Communication with Investors, Confidentiality and Use of Privileged Information Policy, we make sure to listen and respond to the concerns of investors and shareholders through three main tools: conference calls on results, press releases with updated information and annual publications, such as the 20-F and the Integrated Annual Report.

We have a direct channel for dialogue with the Investor Relations area:
IR-GrupoSupervielle
@gruposupervielle.com.ar



ASSOCIATIONS

GRI 2-28

We participate in, and are involved with, the following entities that add value to our sector and the business community:

- **ADEBA** (Asociación de Bancos Argentinos)
- **AAEC** (Asociación Argentina de Ética y Compliance)
- **AAMI** (Asociación Argentina de Marcas y Franquicias)
- **AMCHAM** (Cámara de Comercio de los Estados Unidos en Argentina)
- **GDFE** (Asociación Civil Grupo de Fundaciones y Empresas)
- **AEA** (Asociación Empresaria Argentina)
- **AVIRA** (Asociación de Aseguradores de Vida y Retiro de la República Argentina)
- **BYMA** (Bolsas y Mercados Argentinos)
- **Cámara Argentina de Fintech**
- **Cámara Argentina de Fondos Comunes de Inversión**
- **Cámara de Agentes de Bolsa**
- **Cámara de Comercio e Industria Franco-Argentina**
- **Cámara de Sociedades**
- **Cámara Insurtech Argentina**
- **CEADS** (Centro Empresario Argentino para el Desarrollo Sostenible)
- **CEM** (Consejo Empresario Mendocino)
- **CIPPEC** (Centro de Implementación de Políticas Públicas para la Equidad y el Crecimiento)
- **FCI** (Factors Chain International)
- **ICC Argentina** – Comisión Bancaria
- **IDEA** (Instituto para el Desarrollo Empresarial de la Argentina)
- **IIF** (Institute of International Finance)
- **IAEF** (Instituto Argentino de Ejecutivos de Finanzas)
- **LIMRA** (Asociación de Marketing e Investigación de Seguros de Vida)
- **MAV** (Mercado Argentino de Valores)
- **Mendoza Fiduciaria S.A.**
- **MAE** (Mercado Abierto Electrónico)
- **Poder Ciudadano** (Argentine Chapter of Transparency International)
- **UN WOMEN** (UN Women is the United Nations entity dedicated to gender equality and the empowerment of women)



MATERIALITY ANALYSIS

GRI 2-12, 2-29, 3-1, 3-2

The contents of this report are based on the results of Grupo Supervielle's materiality analysis, a process aligned with the GRI Standards, through which the positive and negative impacts, actual or potential, of our activities on the environment, people and the economic performance of our business are identified and evaluated. This analysis considers the double materiality perspective, following international reporting trends, integrating the identification of corporate risks and opportunities, from the company to the environment as well as those ESG issues that may impact our performance. Human Rights and the Sustainable Development Goals (SDGs) were also considered in this process, integrating them to our sustainability actions, to contribute to the 2030 Agenda.

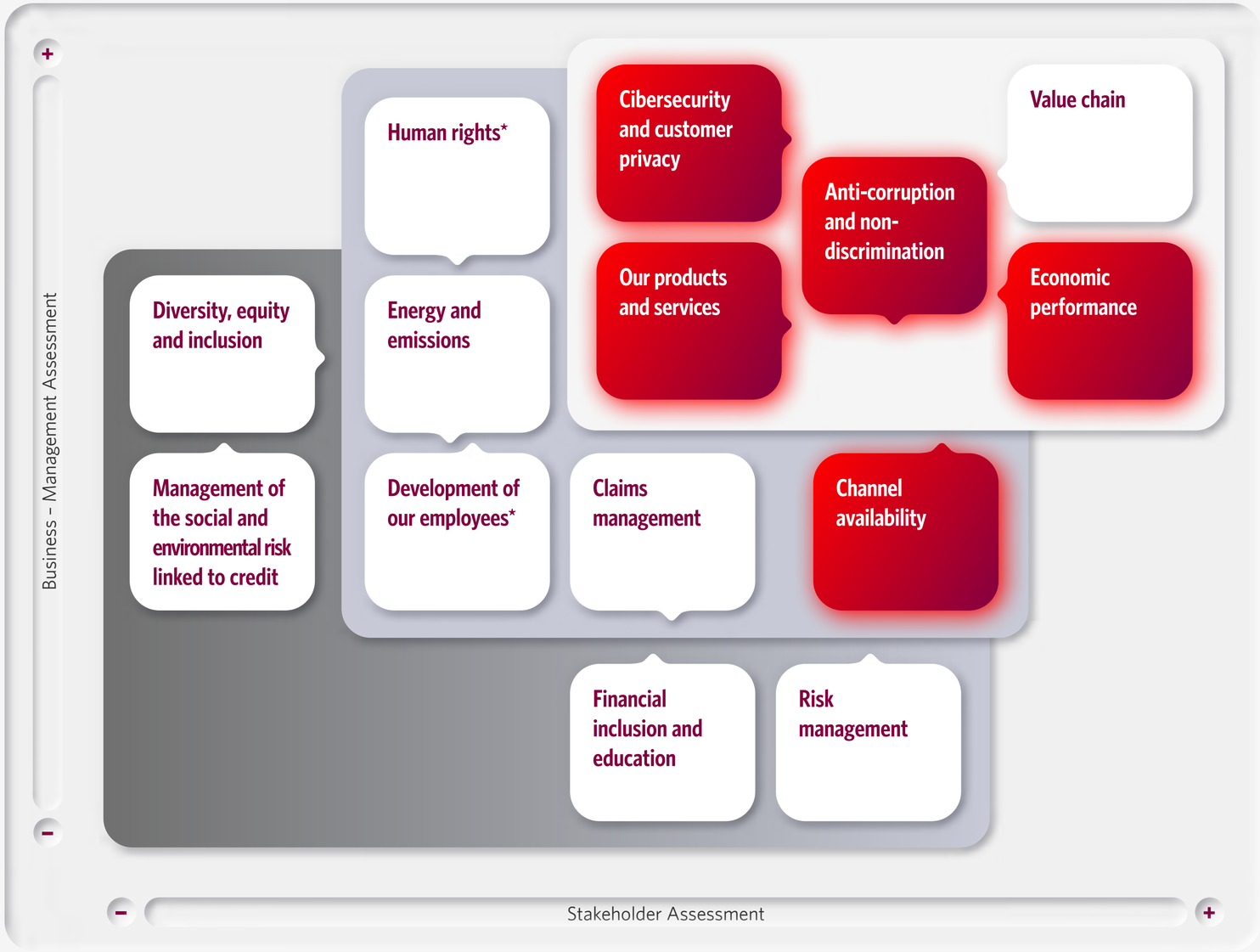
Materiality Analysis Stages:

1. We conduct an online survey aimed at internal and external stakeholders to find out how they assess economic, environmental and social issues.
2. We consider the most relevant topics for our sector, included in public reports from banks and financial institutions, regarding issues specific to each organization and sustainability standards and good practices.
3. We review the requirements we receive from our stakeholders throughout the reporting period, recorded through the different contact and involvement channels of our organization.
4. Based on the above, we develop a matrix that considers what is relevant to our organization and our stakeholders.
5. We conduct a workshop with our risk team to assess the criticality of each topic included in the materiality matrix, using a double materiality approach that considers both the positive and negative impacts, actual and potential, on our stakeholders, as well as the financial prospects of the business.
6. We submit the final list of material issues to the Board for review and approval.



MATERIAL TOPICS

Below we present our materiality matrix that identifies and measures the issues with the greatest impact on our operations. As a result of the analysis developed for this report, we incorporated two new material topics, "Development of our employees" and "Respect for Human Rights". Also, although the topic "Social investment" was not considered material for the period under analysis, we continue reporting the relevant information in the Social Capital chapter.

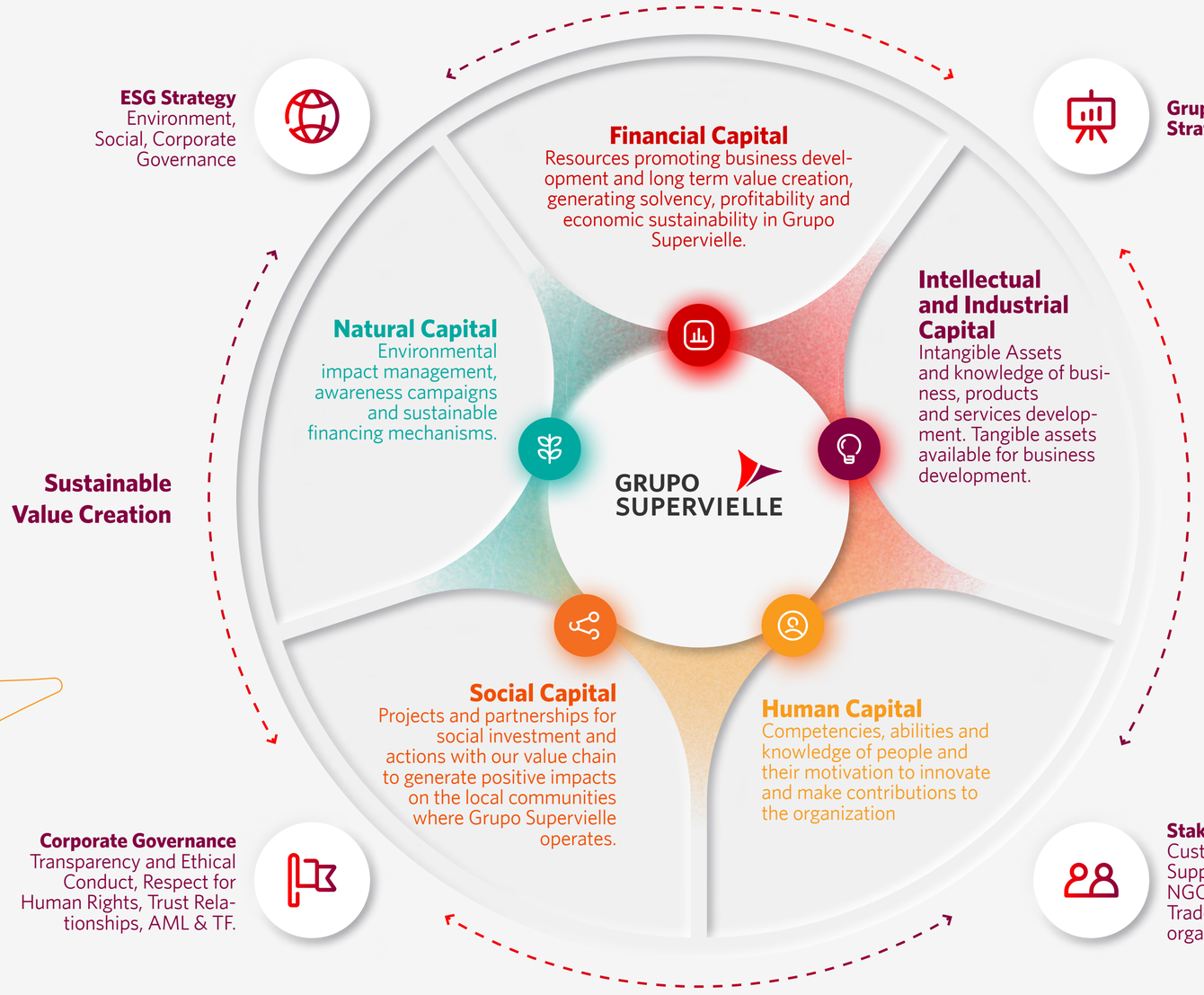


Highlighted in red: most relevant material strategic topics for the Company, based on the business risks and impact analysis

* Non-material topics in 2023

HOW WE CREATE VALUE

The approach to the material issues that we develop in this document follows the International <IR> Framework, aligned with the objectives and goals of the 2030 Agenda promoted by the United Nations. Through this approach, we manage the different capitals understood as the inventory representing the value created by our organization for the benefit of both Grupo Supervielle and its stakeholders, including the communities where we operate.



Our contribution to SDGs

Capitals	FINANCIAL	INTELLECTUAL AND INDUSTRIAL	HUMAN	SOCIAL	NATURAL
	Resources promoting business development and long-term value creation, generating solvency, profitability and economic sustainability in Grupo Supervielle.	**Intangible assets and knowledge of business products and services development. Tangible assets available for business development.**	**People's competencies, abilities and knowledge and their motivation to innovate and make contributionts to the organization.**	**Projects and partnerships for social investment, and actions with our value chain to generate positive impacts in the local communities where Grupo Supervielle operates.**	**Environmental impact management, awareness campaigns and sustainable financing mechanisms.**
Related Material Topics	→ Economic performance → Risk management → Anti-corruption and non-discrimination → Credit-related social-environmental risk management	→ Our products and services → Cybersecurity and Customer privacy → Claims management → Channel availability → Value Chain	→ Diversity, equity and inclusion → Anti-corruption and non-discrimination → Performance of our employees	→ Financial Education and Inclusion → Human Rights	→ Energy and emissions
How we create value	→ Sustainable economic value creation focused on investors and shareholders → Solvency and profitability → Efficient use of capital → Risk management → Promotion of sustainable finance	→ Customer-centric strategy → Market presence. Digital banking: transformation, innovation in digital products, self-management, digital bank - virtual branch → Cibersecurity. Customers' data security → Communication channels with customers → Contribution to the economic development of the areas where we operate. → Supplier under ESG assessment	→ New opportunities and benefits for employees → Diverse and inclusive work culture in a context of respect → Critical talent retention → 360 Feedback → Development of our employees → Internal communication channels	→ Investment in projects and strategic partnerships generating a positive impact → Financial education and inclusion → Initiatives for an increased access to education → Development of corporate volunteering activities	→ Calculation and monitoring of energy consumptions and corporate carbon footprint → Rational use of resources → Reduction and offsetting of environmental impacts → Awareness
2024 Indicators	→ ROE → Efficiency Ratio → Capital Ratio → Non-performing loan ratio → Hedge Ratio → % of metrics below risk appetite thresholds → Green and social emissions → Customers comprised by the social-environmental risk policy	→ No. of customers → % of digital customers → No. of branches → No. of Self-service terminals and ATMs → Market share of loans and portfolio growth → Growth of loans to individuals → % of migration to the cloud → % of strategic suppliers under ESG self-assessment	→ No. of employees → % of women in the organization → Average training hours → Pulse survey result → % of employees subject to performance assessment → Turnover ratio → No. of feedback reports delivered	→ Social investment → People trained in finance → No. of education scholarships → Volunteering hours	→ Environmental investment → Carbon footprint → Emissions → Launched campaigns

GRUPO SUPERVIELLE TODAY



With a focus on understanding the needs of our customers, we are prepared to expand our loan portfolio and strengthen our offer of digital products and solutions, with the clear purpose of being a key player in the country's economic development.

Long-term value creation →
Supervielle Ecosystem →
Shareholders structure →
Board of Directors →
Committees →
Good governance practices →
Risk governance →
Ethics and conduct →



Our goal is to consolidate our position as one of the main players in the Argentine financial market. To do so, we will continue focusing on customer needs, offering long-term value through a diversified product portfolio and a solid capital base

LONG-TERM VALUE CREATION

GRI 2-1, 2-2, 2-6

We are a platform that offers financial and non-financial services to more than 2 million people throughout the country.

Our ecosystem includes Banco Supervielle, headquartered in Buenos Aires, along with a distribution network comprising its own physical branches and those of our allies, primarily located in the Autonomous City of Buenos Aires, Greater Buenos Aires, and the provinces of Mendoza and San Luis. Additionally, we provide virtual coverage with agile solutions tailored to our users' needs across most of Argentina.

We have also transformed investing through IOL invertironline, Argentina's first specialized online trading platform, helping our customers grow their income and savings with innovative tools

For over 130 years we have been growing sustainably, protecting the environment and acting in a socially responsible manner. Our vision is clear: to be an agile, innovative and competitive services group that helps people to power their dreams.

We have a clear vision: to be an agile, innovative and competitive services group that helps people to power their dreams.

2024, A YEAR OF TRANSITION

2024 was a year of transition for the Argentine financial system.

From the beginning, the Government has implemented actions to correct the macroeconomic imbalances that had led to the inflationary escalation of previous periods. The transition also had an impact on the financial system, which is now in the first stages of recovery, allowing banks to play their main role: grant loans for the development of communities.

The slowdown in inflation and the consequent reduction in nominal interest rates had a positive impact on instruments linked to the banking portfolio, facilitating access to financing.

In this context, financial system loans registered a growth in real terms of 59% at the end of the year, reversing the downward trend of the last seven years. Also the exposure was reduced to the public sector, redirecting this liquidity towards credit to the private sector.

Even so, credit penetration is still low in relation to the GDP, so we are faced with a great opportunity to continue expanding financing alternatives, with the aim of contributing to the economic and productive development of the country.

At Grupo Supervielle we are well positioned to be active participants in this recovery.

At the beginning of 2024, Banco Supervielle began to boost credit, achieving sustained loan growth throughout the period under analysis. We also achieved remarkable growth in personal and car loans that accelerated in the last months of the year.

During 2024, we strategically diversified our asset portfolio, gradually moving towards a greater share of loans to the private sector, growing by 106% in real terms for the year and surpassing the financial system by 40 percentage points, while reducing our investment in government securities and Central Bank instruments.

The share of government bonds and Central Bank of Argentina instruments to total assets decreased by 29 percentage points as compared to the end of 2023, reaching 22%, while loans increased their share by 24 percentage points as compared to the same period, representing 48% of total assets in December 2024.

The key challenge for the financial system in 2025 will be to consolidate credit growth. A macroeconomic environment that provides predictability, confidence and a framework conducive to investment will be critical.

Stability is critical from a political perspective as legislative elections will be held in 2025. The Argentine government must also continue implementing reforms to address a variety of issues, such as economic activity and employment, the growth of the Central Bank's net reserves, and the lifting of foreign exchange restrictions.

At Banco Supervielle we plan to continue expanding credit to the private sector, driven by the expected economic recovery. We are ready to expand our loan portfolio, backed by a solid offer of disruptive digital products and solutions, in line with the strong growth of our customer base.

Our goal is to consolidate our position as one of the main players in the Argentine financial market. To do so, we will continue focusing on customer needs, offering long-term value through a diversified product portfolio and a solid capital base.

Our Attributable Net Income during 2024 was of $125.2 billion, which represented a ROE of 15.7%.

Key developments in our strategic initiatives:

Loan Portfolio Growth

We recorded a year-over-year increase of 106%, surpassing the industry's average growth of 54%, thus gaining 90 basis points in market share. Loans to individuals stand out.

Customer Experience

We introduced WhatsApp Banking with AI and the new Business App. The Supervielle App continued to strengthen, accounting for 60% of operations and surpassing one million monthly active users, which improved our NPS.

IOL invertironline

Consolidated its leadership, reaching 1.5 million accounts and $2 trillion in AUC, increasing its contribution to the Group through profitability and commissions.

Leadership and Organizational Strengthening

With Gustavo "Paco" Manríquez redefining the strategy of Banco Supervielle and Diego Pizzulli driving the expansion of IOL, we are strategically positioned to accelerate our growth in 2025.

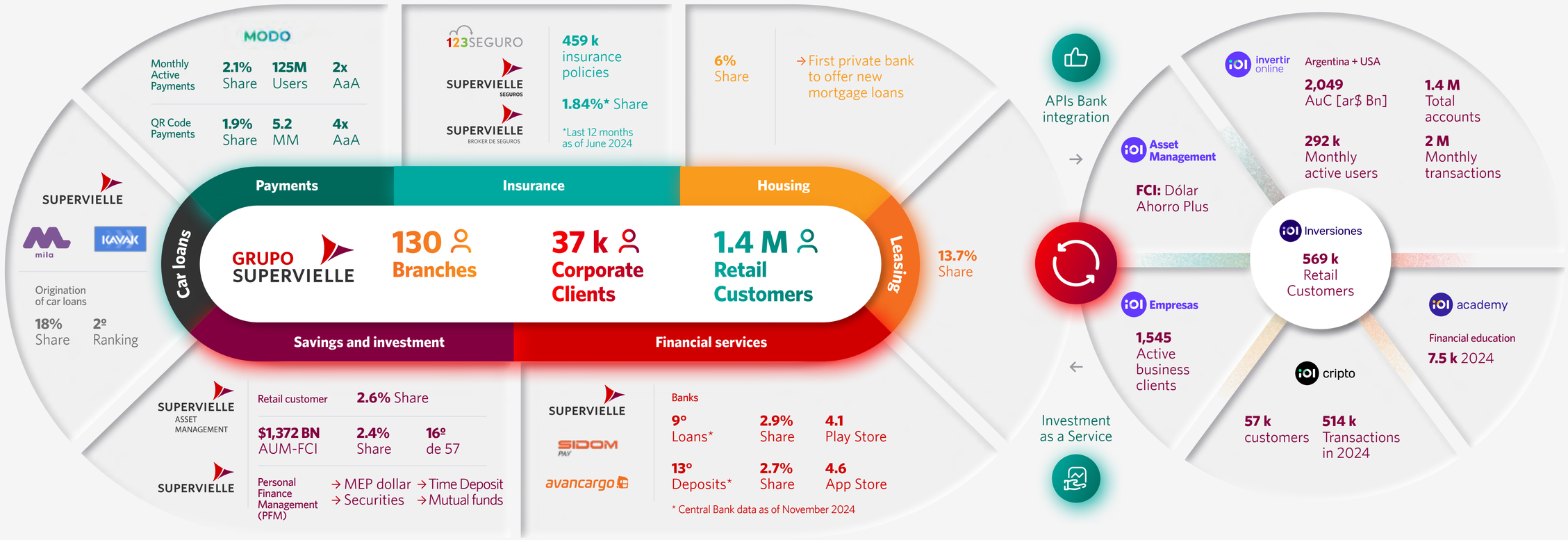
SUPERVIELLE ECOSYSTEM

GRI 2-1, 2-2, 2-6

Based on the synergy of a constantly evolving ecosystem, we develop agile capabilities to meet the needs of our customers and deliver innovative solutions through our companies[1]:

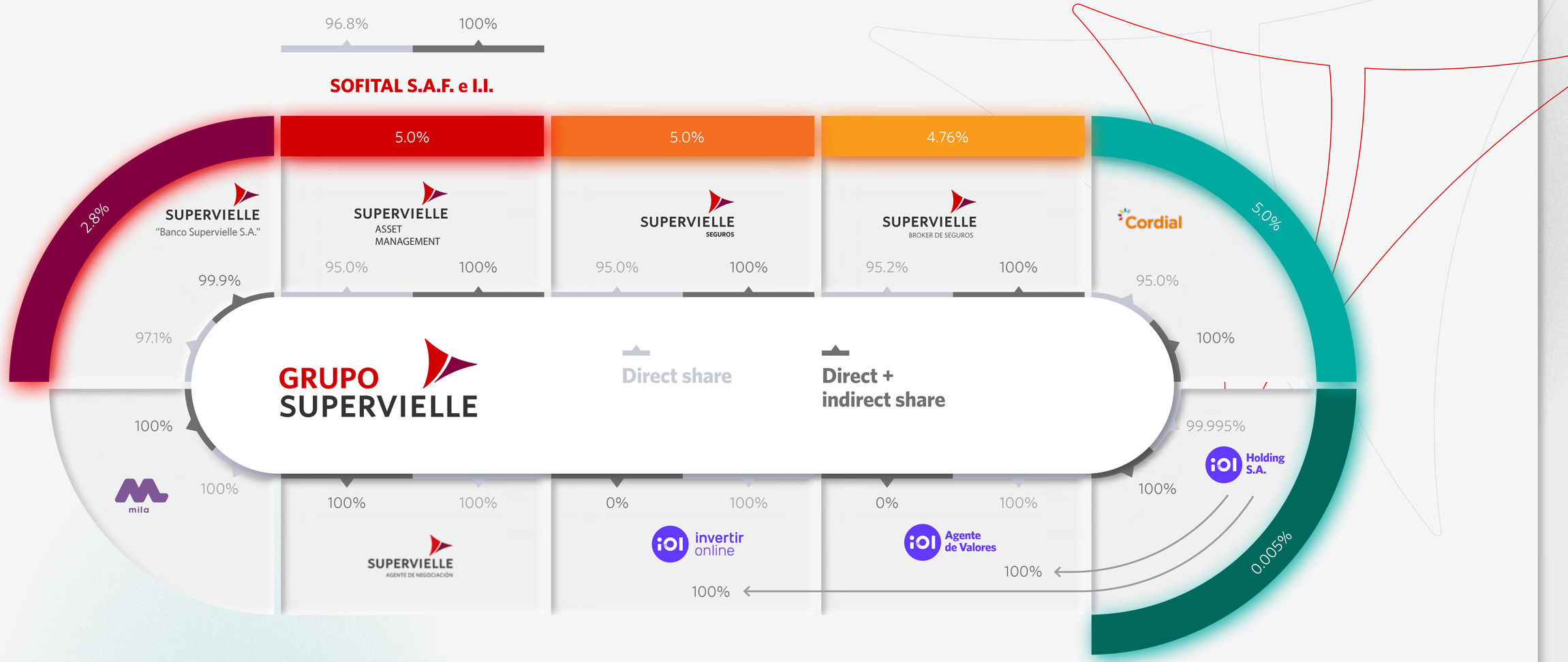
- Banco Supervielle S.A.
- Supervielle Seguros S.A.
- Supervielle Productores Asesores de Seguros S.A.
- Micro Lending S.A.U. (MILA)
- Supervielle Asset Management S.A. (Sociedad Gerente de FCI)
- Invertironline S.A.U. (IOL invertironline)
- Supervielle Agente de Negociación S.A.U.
- Espacio Cordial de Servicios S.A. (Cordial Servicios)
- Portal Integral de Inversiones (IOL Inversiones, IOL Academy)

Building an Ecosystem focused on our customers' everyday banking and financial needs



[1] The information is as of December 31, 2024, unless otherwise stated.

SUBSIDIARIES



SHAREHODERS STRUCTURE

GRI 2-1, 2-2, 201-4

Since May 19, 2016, Grupo Supervielle's Class B shares have been traded on BYMA (formerly MERVAL) and MAE under the ticker "SUPV". Likewise, Grupo Supervielle's ADSs represent 5 Class B shares each and are listed on the New York Stock Exchange (NYSE) under the ticker "SUPV".

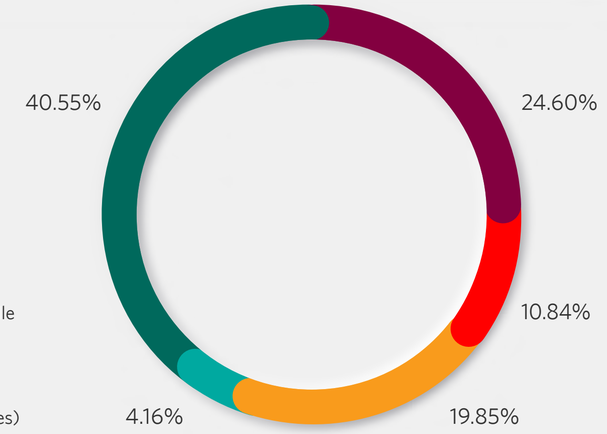
The following information shows the share structure as of December 31, 2024.

	Class A Shares	Class B Shares	Total
Controlling Shareholder	61,738,188	50,621,278	112,359,466
Fideicomiso Familia Supervielle		49,492,485	49,492,485
Floating Class B shares		90,666,924	90,666,924
Treasury Class B shares		18,991,157	18,991,157
ADRs (stated in Class B shares)		185,212,290	185,212,290
Total			**456,722,322**

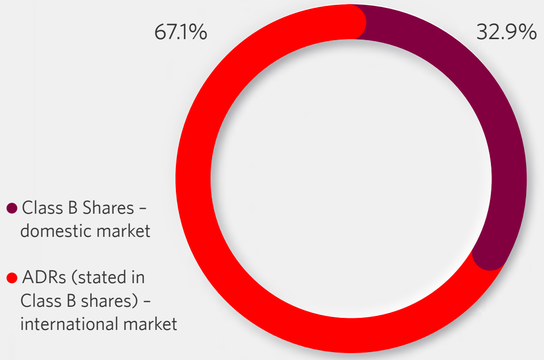
Each share of our common stock represents the same economic interests. In terms of voting powers, Class A shares are entitled to five votes per share and Class B shares are entitled to one vote per share.

As of December 31, 2024, Anses FGS (Fondo de Garantía de Sustentabilidad) held Class B shares of Grupo Supervielle, representing 3.3% of the capital stock and 2.2% of voting rights, without considering the treasury shares repurchased by the company. During the reported year, Grupo Supervielle did not receive financial assistance from any Government office or agency.

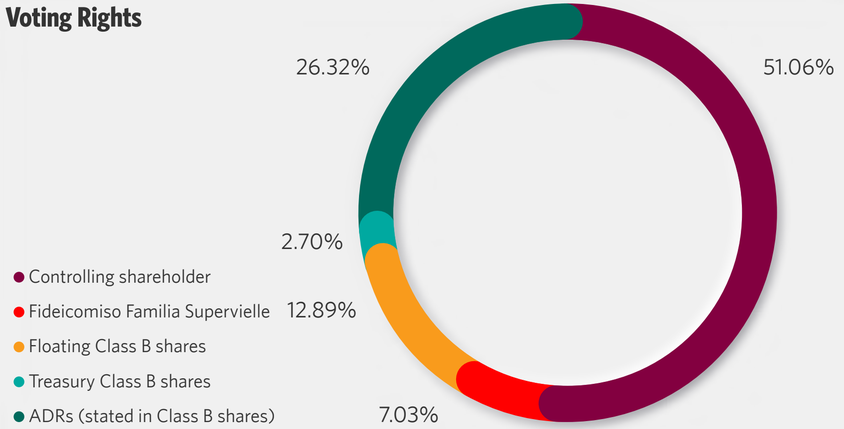
Economic rights



Floating shares

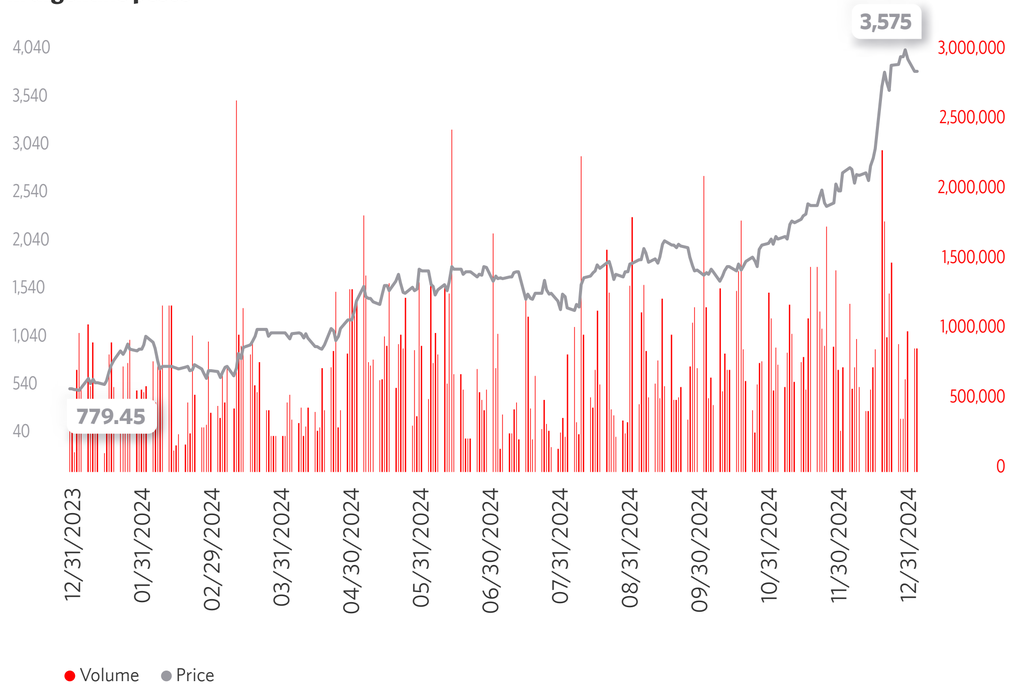


Voting Rights

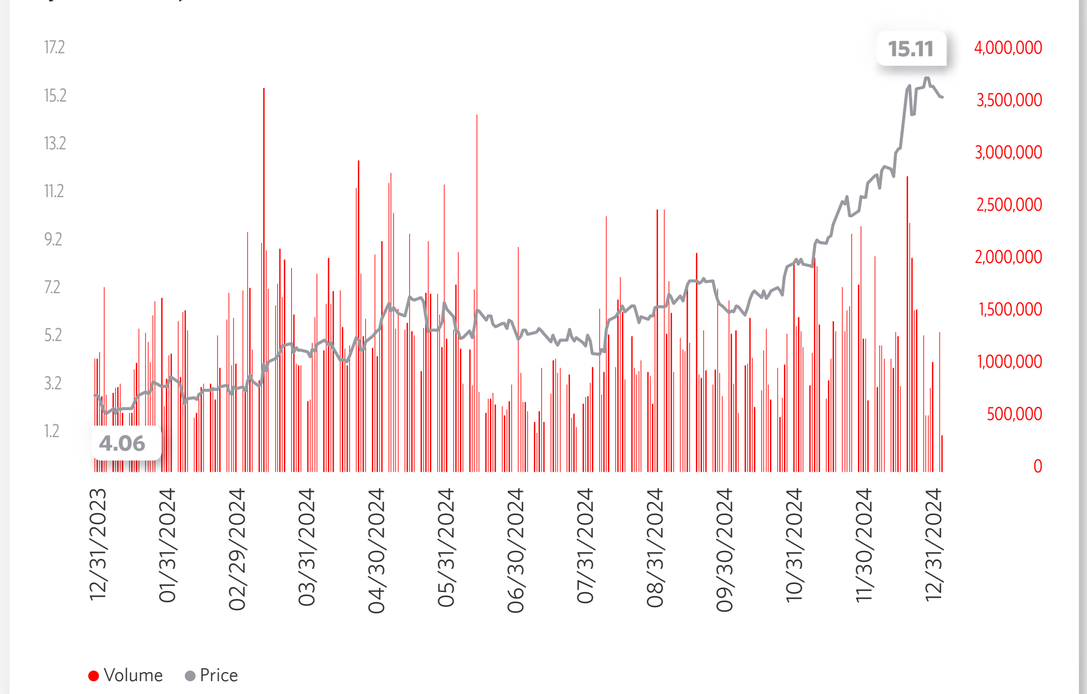


EVOLUTION IN CAPITAL MARKETS

The following chart shows the evolution of the price of Grupo Supervielle's Class B share (SUPV.BA) and the volume traded on BYMA during 2024:



The following chart shows the evolution of the price of Grupo Supervielle's ADSs and the volume traded on the NYSE during 2024:



REPURCHASE OF TREASURY SHARES

In April 2024, the Board of Directors approved a second program for the acquisition of own shares, in line with the provisions of section 64 of Law No. 26,831 and the rules of the Argentine Securities and Exchange Commission (CNV).

The new program was intended to strengthen the stock price on the market, since its value did not adequately reflect the Company's assets, and to reduce the associated volatility. In addition, it was used to reallocate excess liquidity for the benefit of Grupo Supervielle and its shareholders. Within the framework of this second program, Supervielle acquired a total of 4,940,665 class B shares of V$N1, equal to 1.08177% of the share capital.

The Ordinary and Extraordinary Shareholders' Meeting held on April 19, 2024 granted the Company's Board of Directors the power to dispose of a total of 14,050,492 treasury shares - the shares of the first repurchase program - within the limits and for the purposes established in the current regulations. Likewise, the Board of Directors was authorized to carry out all acts required for the sale of all or part of the treasury shares, with broad powers to determine the number of shares, timing, method, price and such other conditions as may be necessary.

On January 22, 2025, the Board of Directors of the Company approved the sale of up to 4,567,223 Grupo Supervielle treasury Class B shares based on the following grounds: (i) part of the treasury shares shall be sold from August 2025 to April 2026, pursuant to Section 67 of Capital Market Law No. 26831; (ii) market conditions represent an opportunity to inject liquidity, which was affected by share repurchases; and (iii) the proceeds from the sale will be used to make capital contributions to the subsidiary Supervielle Agente de Negociación SAU, which will be beneficial for the Company and its shareholders.

As of the date of this report, the Company has a total of 18,991,157 Class B shares, representing 4.1581% of the share capital.



BOARD OF DIRECTORS

GRI 2-9, 2-10, 2-11, 2-12, 405-1

The Board of Directors of Grupo Supervielle is responsible for the conduct and management of the Company's business. Its key role is to define the general strategy of Grupo Supervielle, taking into account environmental, social and corporate governance factors with the assistance of the Ethics, Compliance and Corporate Governance and Risk Management Committees.

It is also responsible for promoting and reviewing general business policies and strategies, ensuring that the different departments adopt the necessary measures to identify, monitor and mitigate the risks assumed. Its duties include the approval of:

- Strategic or business plan, management objectives and annual budgets
- Investment and financing policy
- Corporate Governance Code
- Integrity Plan and its related policies
- Risk appetite, control and management policies and any other intended for regular monitoring
- Development of continuous training programs for Directors and Senior Executives
- Sustainability Policy and the Strategic Sustainability Plan

This approach ensures the implementation of the best practices and the sustainable growth of Grupo Supervielle.

Click here

To see the résumé of the members of the Board of Directors.

CURRENT COMPOSITION OF THE BOARD OF DIRECTORS[1]

The Board of Directors is made up of three to nine members appointed at the Annual Shareholders' Meeting for a term of two years, and may be re-elected. Currently, the Board of Directors is made up of six (6) members, two (2) of whom are independent according to CNV rules and three (3) of whom meet the independence requirements of the NYSE rules applicable to the Company in the United States. In addition, the Board of Directors has two (2) alternate members.

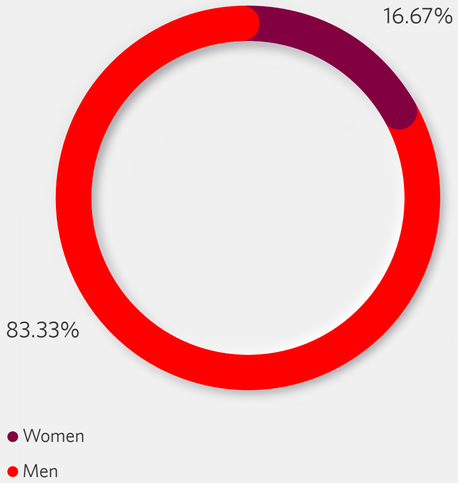
Name	Position	Date of first appointment	In office until the next Annual Shareholders' Meeting* that considers the Financial Statements as of
Julio Patricio Supervielle	Chairman of the Board of Directors	9/06/08	12/31/24
Atilio Dell'Oro Maini	First Vice- Chairman of the Board of Directors	09/28/11	12/31/24
Laurence Nicole Mengin de Loyer**	Second Vice- Chairman of the Board of Directors	04/28/20	12/31/25
Eduardo Pablo Braun	Director	04/26/19	12/31/24
Hugo Enrique Santiago Basso	Director	04/26/19	12/31/24
José María Orlando	Director	12/08/20	12/31/25
Jacques Patrick Supervielle	Alternate Director	04/19/24	12/31/25
Matias Jules Bernard Supervielle	Alternate Director	04/19/24	12/31/25

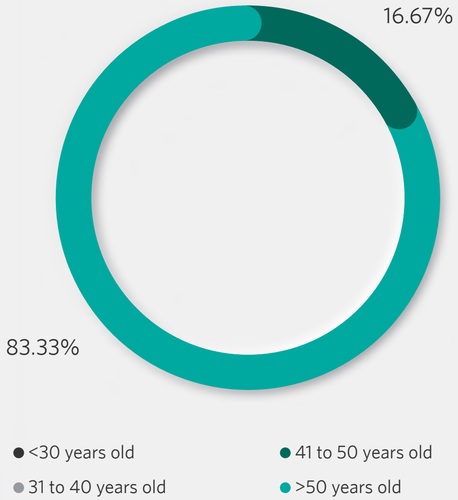
[1] The composition of our Corporate Governance body was updated at the time of preparing this Report and includes the considerations defined at the Shareholders' Meeting held on April 19, 2024, available on our website: https://www.gruposupervielle.com/English/investors/corporate-events/default.aspx

* Notwithstanding the expiration date indicated above, in accordance with section 257 of the Argentine Companies Law, the directors hold their positions until the ensuing annual shareholders' meeting in which directors are appointed.

** Laurence Mengin de Loyer is a Non-Independent Director in accordance with the rules of the Argentine Securities and Exchange Commission, while she is an Independent Director in accordance with Regulation 10A-3 of the Exchange Act.

Board of Directors by gender and age





STATUTORY AUDIT COMMITTEE

Statutory auditors are appointed at the Annual Shareholders' Meeting and are responsible for monitoring and overseeing that the company is managed according to law.

Statutory Auditors

- Carlos Alfredo Ojeda
- María Valeria Del Bono Lonardi

Alternate Statutory Auditors

- Carlos Enrique Lose
- Roberto Aníbal Boggiano
- Jorge Antonio Bermúdez

CERTIFYING ACCOUNTANT

Certifying Accountant of the Financial Statements for the fiscal year ended 12/31/2024:

- **Sebastián Morazzo**
  Price Waterhouse & Co. SRL
- **Nicolás Ángel Carusoni**
  (alternate) - Price Waterhouse & Co. SRL

GOVERNANCE OF GRUPO SUPERVIELLE AND ITS SUBSIDIARIES

Grupo Supervielle S.A.
Julio Patricio Supervielle (CEO)

Banco Supervielle S.A.
Gustavo Alejandro Manriquez (CEO)

Supervielle Seguros S.A.
Supervielle Productores Asesores de Seguros S.A.
Diego Federico Squartini (CEO)

Invertironline S.A.U. (IOL invertironline)
Portal Integral de Inversiones S.A.U.
Diego Pizzulli (CEO)

COMMITTEES [2, 3]

GRI 2-9, 2-10, 2-12

In order to optimize management and ensure decisions are based on the exchange of opinions and criteria, the Board of Directors delegates some of its duties to various committees. This structure follows collegiate management best practices, a closer approach to the affairs of Grupo Supervielle.

Each committee has its own internal rules and reports to the Board on a regular basis on the activities carried out. They meet as frequently as established by their rules and have a secretary responsible for convening meetings and keeping meeting minutes.

Currently, the Board of Directors of Grupo Supervielle has the following Committees:

Audit Committee

The Audit Committee is in charge of supervising the financial statements and compliance with the policies, processes, procedures and rules set forth by Grupo Supervielle S.A. and its subsidiaries.

Risk Management Committee

The Risk Management Committee is in charge of approving the structure of thresholds and limits for risk management, including the Integrated Risk Dashboard and the Unified Risk Map used to control trading transactions.

Ethics, Compliance and Corporate Governance Committee

The Ethics, Compliance and Corporate Governance Committee is in charge of adopting best corporate governance practices in order to boost the growth of Grupo Supervielle and prevent the destruction of value. The Committee also supervises the ethics and compliance program and oversees the strategic sustainability framework, including the adoption of associated practices and commitments, as well as the preparation of the Integrated Annual Report.

Nominations and Remuneration Committee

The Nominations and Remuneration Committee is in charge of reviewing and updating the remuneration policy for the Board of Directors, Senior Executives and employees in general. It also defines strategic guidelines on human resources and oversees the appointment of directors and Senior Executives as well as succession plans.

Disclosure Committee

The Disclosure Committee is in charge of ensuring the timely disclosure and the quality and transparency of the relevant information that must be disclosed to shareholders and the markets where the Company's securities are listed.

Committee for the Analysis of Operations with Related Parties

The Committee for the Analysis of Operations with Related Parties is in charge of supervising that the operations established in the Policy for Approval of Operations with Related Parties, Connected Counterparties and Related Persons are carried out in a transparent way and pursuant to the provisions of applicable regulations.

Cybersecurity Committee

The Cybersecurity Committee is in charge of overseeing policies and controls related to information security, in particular cybersecurity. The Committee is responsible for defining the risk appetite, managing the information security risk map and implementing the contingency plan in case of cybersecurity events.

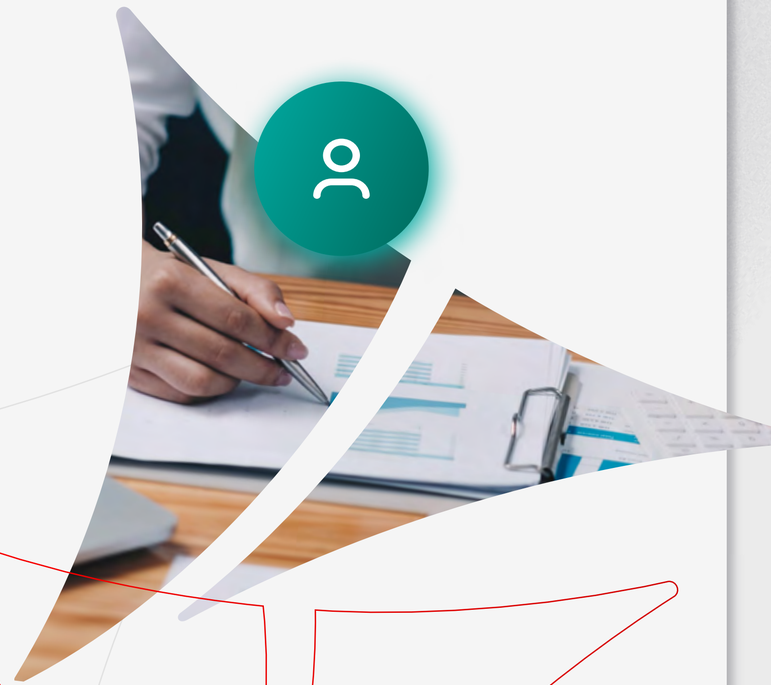
[2] For more information on the duties and members of the Committees, see the Integrated Annual Report of Grupo Supervielle, section C.1. or our website: https://www.gruposupervielle.com/English/our-approach/corporate-governance/default.aspx

[3] The subsidiaries of Grupo Supervielle that are obligated entities maintain their corresponding Anti-Money Laundering and Terrorism Financing Prevention Committee in accordance with the regulations of the Financial Information Unit.

	Audit	Ethics, Compliance and Corporate Governance	Risk Management	Nominations and Remuneration	Cybersecurity	Disclosure	Analysis of Operations with Related Parties
Julio Patricio Supervielle			Chairman	Board Member	Chairman	Chairman	Board Member
Atilio Dell'Oro Maini		Chairman			Board Member	Board Member	Chairman
Laurence Nicole Mengin de Loyer*	Board Member, Expert	Board Member	Board Member	Board Member		Board Member	
Eduardo Pablo Braun	Board Member			Chairman			
Hugo Enrique Santiago Basso				Board Member			
José María Orlando	Chairman						

Chairman Board Member Expert Independent Director

* As from the Shareholders' Meeting held on April 27, 2021, Ms. Mengin de Loyer is a Non-Independent Director pursuant to the CNV Regulations whereas she is an Independent Director pursuant to Rule 10A-3 of the Exchange Act.



GOOD GOVERNANCE PRACTICES[4]

GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-17, 2-18, 2-19, 2-20, 2-23

In our commitment to excellence in corporate governance, we comply with the recommendations of the Central Bank of Argentina and other regulatory authorities. These regulations establish a framework for decision-making based on criteria of independence and ethics, in addition to defining situations that may involve conflicts of interest.

Bolsas y Mercados Argentinos (BYMA) are part of the Corporate Governance Panel, which enables the trading of shares issued by companies that voluntarily adopt higher standards than those required by Argentine legislation. This reinforces the protection of shareholders' rights and improves the disclosure of monitoring and control policies and structures. We are also part of the Sustainability Index, which recognizes leading organizations in environmental, social, sustainable development and governance matters.

Argentine National Securities and Exchange Commission (CNV) We presented the Compliance Report on the Corporate Governance Code, obtaining a "very good" rating in most of our Corporate Governance practices.

RULES THAT DETERMINE THE PRINCIPLES OF ACTION, COMPOSITION, ORGANIZATION AND OPERATIONS

Corporate Governance Code

Our Corporate Governance Code was designed to create and preserve value for the Company, its shareholders, customers, employees and the general public. This code establishes the best corporate governance practices, based on the most rigorous standards of full information, efficiency, control, ethics, protection of investors, equal treatment among investors and corporate transparency.

We annually review and update the Code -which is published on our website- to ensure that it is aligned with international best practices. Its implementation reinforces our commitment to excellence in corporate governance and brings us closer to international standards accepted in financial markets.

Nomination and selection of the members of the highest governing body

The members of the Board of Directors are appointed by the Annual Shareholders' Meeting based on the candidates nominated by the Nominations and Remuneration Committee within a framework of equality, free from any form of discrimination and inequality based on age, gender, disability, ethnicity, nationality, religion, gender identity or sexual orientation. The following table shows the essential and specific competencies of Grupo Supervielle Board members:

[4] For more information on our Corporate Governance practices, see: https://www.gruposupervielle.com/English/our-approach/corporate-governance/default.aspx

	Board Members of Grupo Supervielle						Board Members of subsidiaries						
							Banco Supervielle			Supervielle Seguros	IOL invertironline		
	Julio Patricio Supervielle	Atilio María Dell'Oro Maini	Laurence Nicole Mengin de Loyer	Eduardo Pablo Braun	José María Orlando	Santiago Basso	Alejandra Naughton	Patricia Furlong	Javier Conigliaro	Eduardo Cassese	Matías Supervielle	Frank Martin	Daniela Espinosa
Business Strategy	●	●	●	●	●	●	●	●	●	●	●	●	●
ESG		●							●				
Culture, Talent and Remuneration	●	●	●	●		●		●			●	●	
Finance, Capital Market		●			●		●		●				
Financial report, accounting expertise			●	●				●		●	●		
Government, Legal and Regulatory Matters		●		●	●		●			●			
Industry	●		●		●	●	●	●	●	●			●
International Experience		●	●	●	●	●	●	●	●	●		●	●
Relationship with investors	●				●		●					●	●
Executive experience in public companies	●		●	●			●		●				
Risk management	●		●		●				●	●			
Innovation and Digital Transformation				●				●			●	●	●
Entrepreneurship/Startups/Deployment	●							●			●	●	●

Training of the highest governing body

The Human Resources Department designs and implements an annual training plan for both the Board of Directors and Senior Executives, with specific training activities for subsidiaries. All of our companies' executives participate in training programs on economic, environmental, social, and anti-money laundering, anti-corruption and compliance issues.

During 2024, regulatory and corporate training programs were developed, such as: corporate governance, anti-money laundering and terrorist financing training, specific induction programs for new directors of Grupo Supervielle and its subsidiaries, as well as lectures on strategic issues that addressed the local economic and political situation. Likewise, our directors participated in international training sessions at renowned institutions, such as Harvard University Executive Education, IMD, Wharton Business School, ESIC and Inner Development Goals (IDG), or in specialized lectures by McKinsey and IBM Consulting consultants.

The training received in these areas included: team dynamics for boards of directors, with tools to strengthen performance and drive a more effective governance; risks and boards of directors, strategic, regulatory and technological risk management, also taking into account artificial intelligence; executive management certification, focused on how to make the management of boards of directors, compensation committees and audit committees more effective; Wharton global forum, where Management trends were reviewed; digital transformation executive programs; skills focused on a people-centered culture; digital banking conferences and workshops on banking powered by artificial intelligence.

At the end of the reported period, our board of directors had taken a total of 145 training hours.

Performance assessment of the highest governing body

The Board of Directors conducts an annual self-assessment of the performance of its members, the results of which are submitted to the Nominations and Remuneration Committee and the Ethics, Compliance and Corporate Governance Committee for review. The performance of the Board of Directors is also assessed at the Annual Shareholders' Meeting, as part of the process of supervision and continuous improvement of governance.



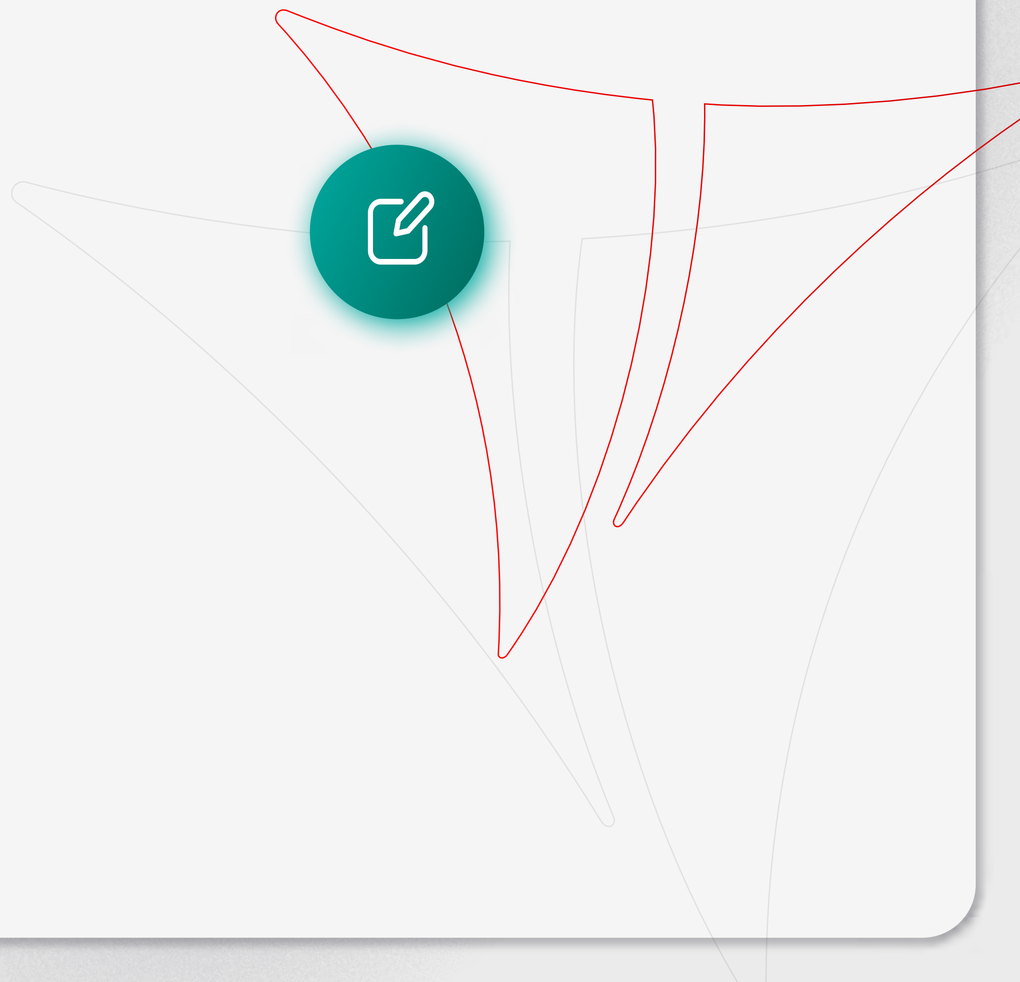
Policies and process for determining remuneration of the Board of Directors and Senior Executives

The remuneration of the Board of Directors is established and approved by the Annual Shareholders' Meeting pursuant to Section 261 of the Companies Law. The Shareholders' Meeting also approves an incentive system for certain key officers of the organization, including, as appropriate, the allocation of own shares, the repurchase of shares or the issuance of new shares.

The Nominations and Remuneration Committee approves incentive systems, defines fixed remuneration policies and establishes performance assessment schemes taking into account key factors that impact on remuneration process design and structure, measures to consider current and future risks, the link between performance and variable remuneration levels and long-term performance incentives:

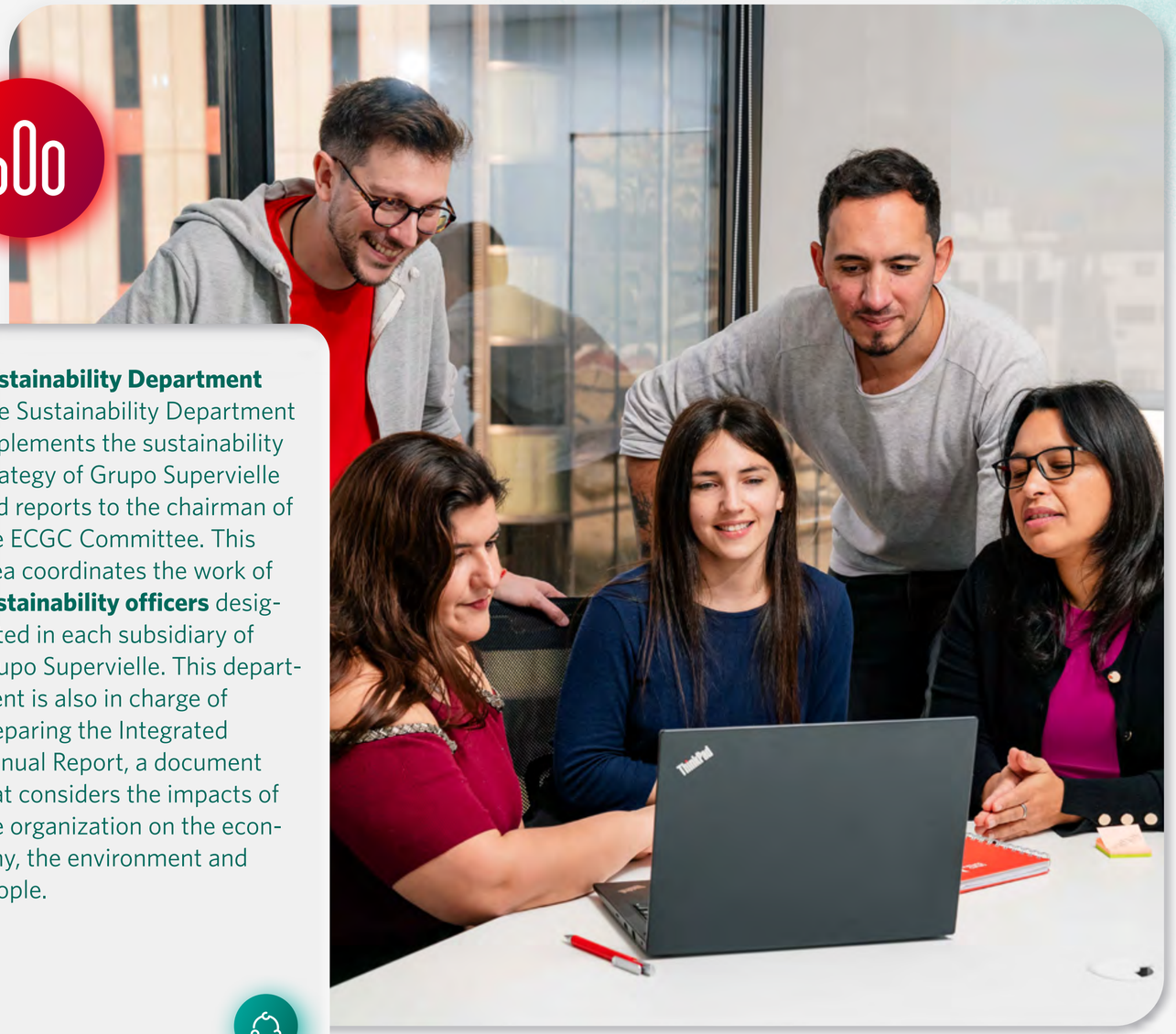
- → Design and structure of remuneration processes, to remunerate and acknowledge the contribution of staff to the achievement of individual, business unit and company goals in a context of talents, performance and healthy competition.
- → Measures to consider current and future risks in remuneration processes, maintaining the expected thresholds in connection mainly with credit risk, strategic risk and market liquidity, rate and securitization risks, among the most critical factors.
- → Linking performance to variable remuneration levels, according to a scheme defined by each department, which also contemplates degrees of compliance with respect to the established risk appetite.
- → Bonus to certain key officers for achievement of objectives.
- → Payment of variable remuneration.

In May 2024, IOL invertironline launched a Stock Option Plan aimed at motivating and retaining those employees who make a significant and outstanding contribution, aligning their interests with the long-term success and growth of the company. The aforementioned plan will allow those eligible employees to purchase shares of IOL Holding SA at a predetermined price during a set vesting period, thus benefiting from the future success of the company. This initiative not only seeks to reward individual performance, but also to foster a culture of excellence, innovation and long-term ownership.



SUSTAINABILITY GOVERNANCE

Our governance structure incorporates areas and functions to strengthen decision-making in sustainable management, ensuring a comprehensive approach aligned with the organization's sustainability principles.



Ethics, Compliance & Corporate Governance Committee (ECGC Committee)
The ECGC Committee assists the Board of Directors in formulating the sustainability strategy and in adopting and monitoring the best practices in environmental, economic and social matters. It regularly reviews Grupo Supervielle's commitments and sustainability policy and submits the Annual Sustainability Report to the Board for consideration and approval.

Sustainable Finance Forum
The Sustainable Finance Forum supports the work of the ECGC Committee in defining strategies linked to the development of products and services that promote the financing of companies and projects that generate a positive environmental and social impact.

Sustainability Department
The Sustainability Department implements the sustainability strategy of Grupo Supervielle and reports to the chairman of the ECGC Committee. This area coordinates the work of **sustainability officers** designated in each subsidiary of Grupo Supervielle. This department is also in charge of preparing the Integrated Annual Report, a document that considers the impacts of the organization on the economy, the environment and people.

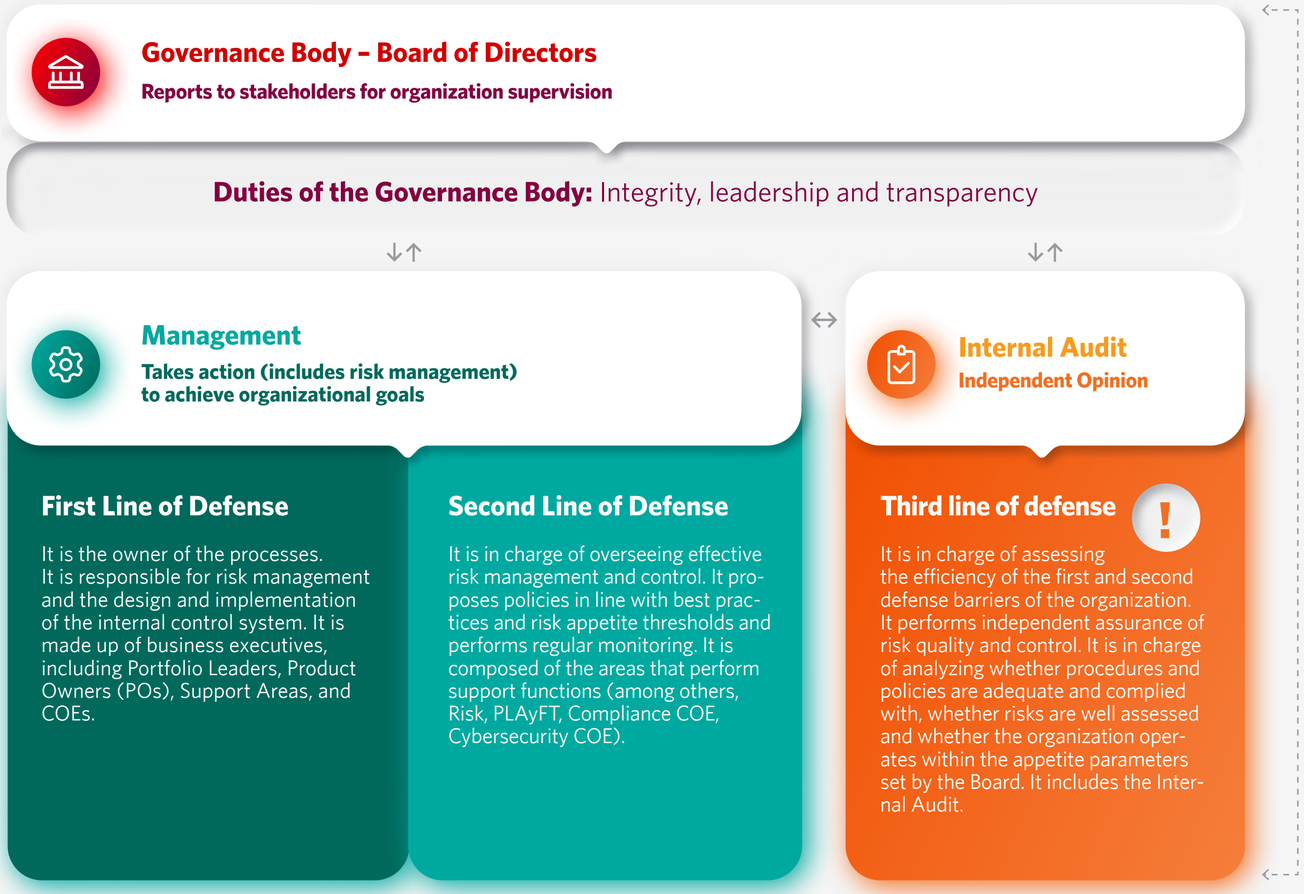
RISK GOVERNANCE

GRI 2-13, 2-16

We promote a risk culture based on the technical and professional strength of our specialized areas. To this end, our policy of defense lines establishes the responsibility of all employees and streamlines the communication of critical concerns from the committees to the Board of Directors. This policy covers financial, operational and sustainability aspects, including environmental, social and corporate governance (ESG) factors. The Board regularly reviews strategic issues related to human resources and diversity, equity and inclusion, as well as any reported critical concerns, regardless of their nature.

To this end, all Risk Committees keep an agenda for awareness-raising and, in some cases, decision-making, without risk implications for business continuity. The topics monitored by the Risk Committee include: annual review of risk appetite and risk management policies; topics discussed at Banco Supervielle's risk committee; risk monitoring, risk appetite; portfolio and default report; Grupo Supervielle VaR; annual review of market risk appetite; stress testing; a capital self-assessment report; change in the liquidity ratio of mutual funds; Grupo Supervielle policies; exposure to the Argentine treasury; indicator annexes - Banco Supervielle and Grupo Supervielle companies-.

Risk Management based on the 3 lines of defense model[5]



[5] COSO (Committee of Sponsoring Organizations of the Treadway Commission) model

ETHICS AND CONDUCT

GRI 2-12, 2-13, 2-15, 2-23, 2-24, 2-26, 2-27, 205-1, 205-2, 205-3, 406-1, SASB FN-CB-510a.1, FN-CB-510a.2

OWN TOPIC: RESPECT FOR HUMAN RIGHTS

We promote the building of a culture of integrity based on ethical behavior and strict compliance with the law. This vision is supported by standards of conduct integrated into the business, which we cover and implement through the Code of Ethics, the Integrity Program for the Prevention of Corrupt Practices and the Ethics & Values Line. These pillars require transparency in the information provided to customers, honesty in the relationship with Public Agencies and zero tolerance for corrupt practices.

CODE OF ETHICS

Our Code of Ethics establishes a set of values, ethical principles and standards of conduct that guide Grupo Supervielle. As part of our commitment to a solid ethical culture, all new hires go through an induction training on these principles on their first day of work and also through refreshment sessions throughout the year. The Internal Audit Department conducts assessments in different areas and activities to report on the proper implementation of the Code of Ethics and promote improvements.

Values

- → Leadership to be a market referent.
- → Innovation to challenge limits.
- → Commitment to offer sustainable solutions.
- → Respect to take others into account.
- → Efficiency to provide prompt and quality answers.
- → Simplicity to make life easier for customers.

Principles

- → Promotion of equal opportunities and non-discrimination[6]. Safe and healthy work environment.
- → Fostering respectful, honest and committed relationships with stakeholders.
- → Fair treatment among employees and towards customers, suppliers and the community.
- → Transparency and respect for agreements with customers and other stakeholders.

Rules

- → Protection of confidential information.
- → Unbiased approach in an event of conflict of interest.
- → Guidelines for gifts and hospitality.
- → Relationship with governments, customers, suppliers, competitors and society.
- → Compliance with applicable regulations and policies.
- → Anti-money laundering and terrorist financing guidelines.
- → Guidelines for hiring employees.

[6] At Grupo Supervielle, the term discrimination has the meaning assigned in Law No. 23592. According to the aforementioned provisions, to discriminate is to prevent, obstruct, limit or impair the full exercise of the rights and guarantees of a person based on their gender, race, religious or political beliefs, nationality, social or economic situation, sexual orientation, age or physical traits, among other variable conditions.

INTEGRITY PROGRAM FOR THE PREVENTION OF CORRUPT PRACTICES[7]

Our integrity program ensures good corporate reputation and brand competitiveness, compliance with the FCPA (Foreign Corrupt Practices Act) and the Criminal Liability Act for Legal Entities (anti-corruption laws) and prevents non-compliance with internal regulations and standards that may result in penalties. Its main mechanisms and procedures include:

- **Integrity policies:** to prevent crimes and misconduct.
- **Guidelines for relationship with third parties:** to prevent unlawful acts in any interaction with public agencies (as in the case of tenders and bidding processes).
- **Guidelines for relationship with public agencies and prevention of corrupt practices:** to prevent, detect and correct irregular acts as provided for by Law No. 27,401, regarding the criminal liability of legal persons.

The Board regularly reviews the main compliance guidelines of the Integrity Program based on the analyses and assessments carried out by the Compliance COE. The 2024 in-person assessment yielded positive results in line with current regulations (UIF resolution 14/2023).

We also have in place a mandatory anti-corruption training and communications plan for all employees, as well as whistle-blower channels and resources to prevent and detect violations of laws, implement anti-corruption procedures and other corporate policies.

During the reported year, we did not record any confirmed cases of corrupt practices[8].

We also conducted due diligence processes in our value chain, including the Adhesion and Integrity Manifestation for suppliers through the purchasing system.

[7] For more information about our Integrity Program we refer to the web page https://www.supervielle.com.ar/landings/etica-e-integridad

[8] Grupo Supervielle takes the definition of fraud from ACFE (http://www.acfe.com/) where 3 types of fraud are identified: (i) occupational fraud; (ii) fraud in financial statements; and (iii) corruption, understood as the payment of bribes, gifts, among other, to public officials to obtain personal benefits or on behalf of the institution in exchange for contracts, services, and other benefits.

ETHICS & VALUES LINE

The Ethics & Values Line, available to employees, customers and third parties, is our main channel for reporting irregular acts inconsistent with our corporate values. This mechanism guarantees confidentiality and allows for transparent and efficient management in each case.

Telephone:
0800-777-7813

Web:
https://eticagruposupervielle.lineaseticas.com/

User:
Supervielle

Password:
supervielle

QR Code:

Management of reported cases

The Ethics and Values line is outsourced to guarantee confidentiality and anonymity of those who make a report.

The Compliance COE refers the cases received to the corresponding areas for processing, also informing the Audit Committee.

The Compliance COE reports the results of investigations and decisions made to the Ethics, Compliance and Corporate Governance Committee, which may establish penalties in accordance with applicable procedures.

In 2024, we received 78 complaints that were investigated by the relevant sectors, and appropriate measures were taken in confirmed cases. None of them were cases of discrimination.

At Grupo Supervielle we ratify our commitment to detecting and preventing irregular acts, promoting a culture of respect, dignified treatment and honest and transparent relationships. This year we have taken various disciplinary actions such as coaching, warnings, suspensions and dismissals, thus guaranteeing compliance with our values and ethical principles.

[9] For more information about our rules of conduct, see: https://www.gruposupervielle.com/Spanish/nuestro-enfoque/gobierno-corporativo/#politicas

RESPONSIBLE BUSINESS CONDUCT[9]

At Grupo Supervielle we are committed to building and maintaining a responsible business conduct through a continuous improvement process that ensures the evolution of our practices. This process includes:

- Analysis and alignment to standards and policies in our teams' Process Maps.
- Prioritization of impacted key procedures and implementation of differentiated strategies.
- Identification of referents in all areas involved and formation of work groups for the implementation of improvements, which are recorded and published.
- Implementation of commitments and policies in commercial relations with our customers, to define service level and Service Level Agreements (SLAs).

Sustainability Policy

This policy establishes the basic principles and the general framework for the management of Grupo Supervielle's sustainability agenda and its integration into the corporate strategy and business model. Its objective is to promote a sustainable culture that contributes to the creation of value for the different stakeholders.

Diversity, Equity and Inclusion Policy

This policy establishes Grupo Supervielle's commitment to promote a diverse work environment, where social and biological differences are respected. Likewise, it defines the governance and scope of application of the policy, the commitment assumed by the organization and the responsibilities of employees.

Lines of Defense and Regulatory Compliance Policy

This policy defines the role of our employees in identifying, managing and addressing business risks, based on the three lines of defense model proposed by COSO (Committee of Sponsoring Organizations of the Treadway Commission).

Environmental and Social Risk Policy

This policy determines the general guidelines to control or mitigate the potential negative impacts of borrowing companies and/or investment projects financed through Banco Supervielle. This policy also applies to the organization's own investments.

Related Party Transactions Policy

In line with the provisions of the Capital Market Law and our Corporate Governance Code, this policy seeks to ensure that transactions with related parties are carried out with transparency, fairness and objectivity and are duly reported in the financial statements.

Conflict of Interest Policy

This policy seeks to prevent situations that may represent an actual or potential conflict of interest and therefore interfere with employees' performance in an efficient and objective way. It establishes the obligation to report any events that could give rise to conflicts of interest to Senior Executives, the Compliance COE and the members of the Board of Directors and relevant committees.

Business Gifts and Hospitality Policy

This policy establishes guidelines and exceptions for receiving and giving gifts, accepting invitations to events and business trips and also establishes the obligation by the Compliance COE to keep a record of gifts.

Anti-Money Laundering and Terrorist Financing Policy

This policy refers to the set of policies and procedures on the international principle "Know your Customer" in line with anti-money laundering, terrorist financing and other laws.

Privacy and Protection of Personal Data Policy

This policy is intended to ensure the confidentiality, integrity, truthfulness, transparency and availability of information and guarantee the necessary technological infrastructure for such protection. It promotes the adoption of adequate security measures to avoid falsification, loss, consultation, use or fraudulent access to information.

Donation Policy

This policy determines the conditions for making donations and establishes an approval scheme based on our four pillars: Children, Education, Senior Citizens and Institutional Strengthening.

Policy on Communication with Investors, Confidentiality and Use of Privileged Information

This policy establishes guidelines to ensure that communications are timely, objective, accurate and balanced and that they are disseminated widely so that there is no selective disclosure of material information.

Products and Services Marketing Policy

This policy establishes the conditions to promote an adequate commercialization of products and services as well as the obligations related to the information that must be provided to our customers at the time of purchasing products and services.

Procurement Policy

This policy sets the guidelines for the purchase of products and services, to guarantee process objectivity, transparency and optimization.

Compliance Policy

This policy establishes the framework of the Compliance COE and determines the risks that must be mitigated as the first and second line of defense, i.e. the risk of non-compliance with regulations and best practices, conduct risk and reputational risk, among other.

Information Security Policy

This policy establishes the principles for the protection of the information of customers, employees and proprietary information of Grupo Supervielle in order to avoid the loss, disclosure, misappropriation, non-availability, unlawful destruction, repudiation, unauthorized access and modification of such information.

Product, Service and Channel Approval Policy

This policy establishes the steps to be taken by business areas to approve products, services and channels as well as the duties of the relevant Committee.

Incentive-Based Compensation Recovery Policy

Pursuant to NYSE's Rule 303A.14, Section 303A.14 of the NYSE Listed Company Manual, the policy applies to each current or former executive officer of the Company who has received incentive-based compensation that: was received during the last three completed fiscal years or any applicable transition period prior to the date the Company is required to prepare a restatement (regardless of whether it is actually filed) and is determined to have included erroneously awarded compensation.



RESPECTFUL RELATIONSHIPS

We build respectful relationships with all people and stakeholders with whom we interact in the ordinary course of business:

- We comply with international standards on labor rights and freedom of association and actively participate in collective bargaining.
- We promote a work environment of respect, privacy and appreciation for human beings.
- We reject any harassment or discriminatory action or comment, as stated in our diversity and inclusion strategy. We have in place the Ethics & Values Line for anonymous reports or inquiries.
- We carry out actions directly related to the human rights of the communities where we operate, in line with our sustainability strategy.

COMPLIANCE

In order to strengthen the internal control model and expand the Compliance perspective and support within the work teams, the Compliance COE (Center of Excellence) was established during 2024. Its main objectives include the identification of applicable regulations, the mitigation of non-compliance and the generation of strategic and competitive value for the organization, in addition to:

- **Culture of integrity strengthening:** promotes an ethical environment that consolidates trust and reputation of internal and external stakeholders.
- **Risk prevention:** mitigates regulatory risks, minimizing exposure to penalties and fines.
- **Regulatory compliance:** ensures knowledge and application of laws and regulations, reducing legal and regulatory risks.
- **Reputation protection:** ensures reputational strength, promoting trust between customers, employees and strategic partners.
- **Communication improvement:** facilitates coordination and efficiency by strengthening cross-communication between areas and senior levels.
- **Corrupt practices prevention:** reinforces integrity and transparency in decision-making and daily operations.

SECOND LINE CONTROLS

The Compliance COE plays a critical role in second-line controls, i.e. those mechanisms that supervise and support risk management and the effectiveness of internal controls. These controls do not replace first-line controls (operational and directly applicable), but rather supplement and monitor their effectiveness to ensure a preventive and strategic approach. In this framework, the challenges for the Compliance COE during the reported year focused on:

- **Provision of regulatory advice and support to the business:** keeping the organization up to date in an ever-evolving regulatory environment.
- **Relationship with regulators:** fostering transparent interaction, based on trust and compliance, with regulatory authorities.
- **Monitoring and assessment:** performing second-line controls to verify the effectiveness of the processes and detect areas for improvement.
- **Development of policies and procedures:** moving forward with the design, updating and alignment of internal policies with current regulations and best practices.
- **Training and awareness:** designing training programs to promote an ethical culture and ensure that each employee knows the risks inherent in their role, as well as ways to mitigate them.

During the reported year, the Compliance COE led the implementation of an ongoing training program on internal and external regulations, tailored to the needs of each team. In addition, specific training on policies and manuals was delivered by the Compliance area. The Regulatory Compliance Forum was created, a space for cooperation among business support areas and for sharing regulatory updates and best practices in compliance.

As a result of these initiatives, no fines or non-monetary penalties were received for non-compliance with laws and regulations that occurred in the current or previous fiscal years[10].

[10] This relates to the total monetary loss as a result of legal proceedings connected with fraud, insider trading, antitrust, unfair competition, market manipulation, malpractice or other laws or regulations applicable to the financial industry.

ANTI-MONEY LAUNDERING AND TERRORIST FINANCING (AML/TF)

In line with the best standards and practices of our sector, we implemented policies, procedures and controls for the management of AML/TF risks. We continuously invest in technology and human resources to strengthen our prevention and detection capacity. As part of this commitment, we gave priority to the implementation of a customer monitoring system with technological tools that allow the automation of processes to effectively manage and mitigate AML/TF risks.

In addition, we designed an annual Training Plan for all employees and implemented an awareness plan at all levels. Our approach included clear guidelines on when and why to contact the AML/TF area and participate in the risk assessment of new products, channels, customers and new technologies, as updated and modified.

	2024[11]	2023[12]
Trained employees	2,085	2,622

TRANSPARENCY

We guarantee a framework of transparency to share clear, accurate and unbiased information with our customers, shareholders and stakeholders in general based on three key pillars:

- We publish on a yearly basis our Integrated Annual Report, reporting on our economic, social and environmental performance.
- We maintain smooth communication with our stakeholders that allows us to understand their expectations and concerns.
- We provide our investors with access to relevant information through Grupo Supervielle's website www.gruposupervielle.com.

[11] The information refers to the Course delivered in Q4 2024 on the Virtual Campus ("Fortalecimiento de las medidas contra el LA/FT mediante la nueva normativa de PLAFT") due to end in March 2025. It includes employees trained as of December 31, 2024. To date, 69% of employees have been trained on AML/TF matters.

[12] Course delivered in Q4 2023 on the Virtual Campus. It includes employees trained as of December 12, 2023.

COMMITMENT TO INTEGRITY AND TRANSPARENCY

In order to strengthen our culture of integrity within Grupo Supervielle, we disseminate the policies and procedures approved by the Ethics, Compliance and Corporate Governance Committee, through training activities and follow-up meetings with Compliance representatives.

100% of Board members are trained and informed about the organization's anti-corruption policies and procedures, and participate in refreshment courses on corporate governance best practices both in Argentina and abroad.

100% of employees were informed about the organization's anti-corruption policies and procedures.

93% of employees received e-learning training on the Code of Ethics.

100% of the Public Banking team was informed about issues of integrity and corrupt practices prevention.

100% of suppliers were notified of the organization's anti-corruption policies and procedures through our website and the Ariba system. We also held a meeting with Grupo Supervielle's strategic suppliers, where we reviewed our integrity policies and highlighted the importance of maintaining honest and transparent relationships.

279 people received training as part of the Integrity Program for the Prevention of Corrupt Practices, in line with the training provided in previous periods. To date, a total of **3,108** employees were trained (**81%** of the staff).

100% of Portfolio Leaders and Product Owners received online and in person training on the duties of the new Compliance COE and the Lines of Defense and Regulatory Compliance Policy.

Trained employees
(Integrity Program for Corruption Prevention)
by employment category Quantity Percentage *

1st line Managers	2 **3.51%**
2nd line Managers	3 **6.52%**
Coordinators	36 **6.81%**
Professionals	165 **9.33%**
Operational	73 **4.86%**
Total	279 **7.11%**

* Calculated based on total active employees during 2024.

SOX LAW CERTIFICATION

The Administration and Accounting Department, which reports directly to the CFO of Grupo Supervielle, is in charge of defining the annual scope of the internal control certification process (Sarbanes-Oxley - SOX Law). It also assesses compliance with the controls defined for each process and is in charge of the continuous training of our employees regarding each line of defense.

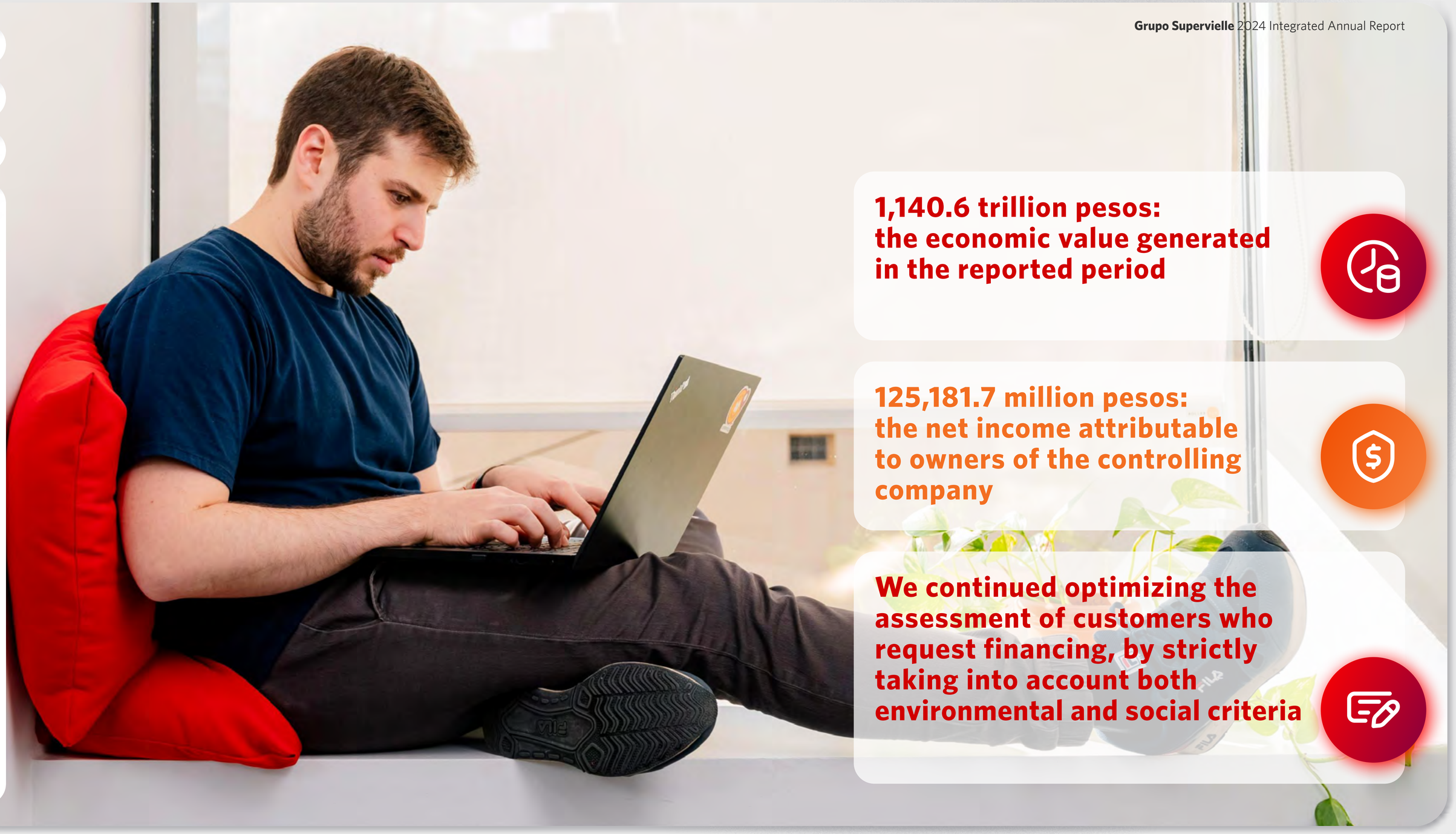
According to the standards applicable in the United States, as the Company is listed in that country, the CEO, the CFO and the internal auditor annually certify the Company's internal control for financial reporting.

FINANCIAL CAPITAL



With the customer at the center, we create long-term sustainable value, for the benefit of both our shareholders and the community.

Economic performance →
Risk management →
Sustainable Finance →



1,140.6 trillion pesos:
the economic value generated in the reported period

125,181.7 million pesos:
the net income attributable to owners of the controlling company

We continued optimizing the assessment of customers who request financing, by strictly taking into account both environmental and social criteria

ECONOMIC PERFORMANCE

GRI 2-1, 2-7, 201-1, 201-4

We focused on the continuous improvement of the financial resource management to promote the development of our strategic pillars and generate a positive impact on both people and the environment. As a financial institution, we promote access to financing with a sustainable approach, integrating responsible management of environmental impacts.

KEY INDICATORS

Grupo Supervielle at consolidated level

In 2024 we reported a net income attributable of $125.2 billion, achieving an average return on equity (ROE) of 15.7% in real terms.

These results mark the conclusion of a year of transition, during which the Argentine government focused on correcting numerous macroeconomic imbalances, leading to a sharp slowdown in inflation and a reduction in nominal interest rates. These variables impacted on the Argentine financial system, strengthening the role of banks to channel credit for the country's development.

We anticipated a scenario featured by an increased demand for credit and throughout the year we managed to more than double our credit portfolio in real terms, well above the growth of the industry[1].

In this context, we closed the year with a net income adjusted for inflation attributable to the owners of the controlling company of $125,181.7 million, a comprehensive income attributable to the owners of $114,053.5 million, assets of $4,530.7 trillion, loans and other financing of $2,170.2 trillion, deposits of $3,173.5 trillion and an attributable shareholders' equity of $822,606.4 million.

[1] For more information, see Scenarios in which we operate in this Report, as well as Note 2.2 "Economic context in which the Company operates" of the Consolidated Financial Statements of Grupo Supervielle as of December 31, 2024.

Key Indicators* (in millions of pesos)	**Dec. 2024**	**Dec. 2023**	**Change** %
Net income for the year attributable to owners of the controlling company	125,181.7	111,881.1	11.9%
Comprehensive income (loss) for the year attributable to owners of the controlling company	114,053.5	118,782.4	-4.0%
Assets	4,530,739.1	4,484,412.2	1.0%
Liabilities	3,707,043.9	3,737,381.7	-0.8%
Loans and financing	2,170,163.6	1,050,205.5	106.6%
Deposits	3,173,461.2	3,373,001.9	-5.9%
Total Shareholders' Equity	823,695.2	747,030.5	10.3%
Shareholder's Equity attributable to the owners of the controlling company	822,606.4	746,432.3	10.2%
Shareholder's equity attributable to non-controlling interests	1,088.8	598.2	82.0%
ROAE[1]	15.7%	16.7%	
ROAA[2]	3.1%	2.5%	
Net Income from Services / (Net Income from Services + Gross Financial Margin)[3]	14.7%	14.5%	
Net Income from Services / Administrative Expenses[3]	34.2%	30.1%	
Non-Performing Loans / Total Loans	1.3%	1.2%	
Provisions / Non- Performing Loans	169.2%	262.4%	

Key Information by Subsidiary	**Dec. 2024**
Banco Supervielle	
Net Income ($ million)	95,232.9
ROE	14.6%
CET1	16.1%
Personnel	3,024
Branches	130
Customers	1,435,356
Market Share – Loans	2.9%
Market Share - Deposits	2.7%
Non-Performing Loans (NPL) Ratio	1.3%
Supervielle Asset Management (SAM)	
Net Income ($ million)	14,114
ROE (%)	146%
Assets Under Management (AuM) ($ million)	$1,372
Personnel	12
Market Share (average for the month of December)	2.4%
Amount of managed funds	17

Key Information by Subsidiary	**Dec. 2024**
IOL invertironline	
Net Income ($ million)	17,382
ROE	107%
Customers	569,116
Assets under Custody (AuC) ($ billion)	$2,049
Personnel	158
Supervielle Seguros	
Net Income ($ million)	6,604.5
ROE	33%
Combined Ratio	64,7%
Personnel	157
Total number of policies (thousands)	459

(1) Net income for the year attributable to owners of the controlling company divided by average shareholders' equity, calculated on a daily basis.

(2) Net income for the year attributable to owners of the controlling company divided by average assets, calculated on a daily basis.

(3) Includes income from insurance activities.

* Under IFRS 10, the financial statements of Grupo Supervielle, including the assets, liabilities, equity, income, expenses and cash flows of the controlling company and its subsidiaries, are presented on a consolidated basis

** Change calculated without rounding.

FINANCING

At the end of the year, total loans and other gross financing amounted to $2,219 trillion, representing an increase of 104% year-on-year in real terms.

Banco Supervielle also achieved a market share of 2.9% in total loans, ranking 9th in the system and 7th among private capital banks. The following table shows the composition and evolution of loans and other financing:

Loans and other financing (in millions of pesos)	**Dec. 2024**	**Dec. 2023**	**Change* %**
Non-Financial Public Sector	**3,231.8**	**4,508.0**	**-28.3%**
Overdraft	1,011.5	3,925.3	-74.2%
Discounted Documents	-	582.7	-100.0%
Unsecured Loans	231.1	-	100%
Credit Card Loans	26.1	-	100%
Other	1,963.1	-	100%
Financial Sector	**20,370.9**	**8,724.8**	**133.5%**
Overdraft	-	0.1	-100.0%
Credit Card Loans	15.8	-	100.0%
Other	20,390.9	8,740.2	133.3%
Less: Provisions	-35.8	-15.5	131.0%
Non-financial private sector and residents abroad	**2,146,560.9**	**1,036,972.8**	**106.9%**
Overdraft	82,429.5	91,387.1	-9.8%
Discounted Documents	308,062.3	174,035.5	77.0%
Unsecured Loans	311,172.6	229,903.0	35.3%
Mortgage Loans	266,726.5	117,487.3	127.0%

Loans and other financing (in millions of pesos)	**Dec. 2024**	**Dec. 2023**	**Change* %**
Non-financial private sector and residents abroad	**2,146,560.9**	**1,036,972.8**	**106.9%**
Car Loans	197,366.6	33,377.3	491.3%
Personal Loans	298,411.0	112,878.2	164.4%
Credit Card Loans	278,355.6	165,107.0	68.6%
Foreign Trade Loans	363,475.0	94,437.7	284.9%
Other	21,900.6	10,219.8	114.3%
IFRS Adjustments	1,420.8	-1,786.0	-179.6%
Financial lease receivables	61,871.2	44,480.2	39.1%
Financial Leases	63,268.8	45,132.7	40.2%
IFRS Adjustments	-1,397.7	-652.5	114.2%
Other receivables from financial intermediation	4,621.0	3,331.7	38.7%
Less: provisions	-49,251.8	-37,886.0	30.0%
Total Loans and Other Financing	**2,170,163.6**	**1,050,205.5**	**106.6%**
Loans and Other Financing, before Provisions	**2,219,415.4**	**1,088,091.5**	**104.0%**
Off Balance Sheet Portfolio (guarantees granted)	175,813.3	242,765.2	-27.6%
Total Portfolio	**2,395,228.7**	**1,330,856.8**	**80.0%**

* Change calculated without rounding.

DEPOSITS

At the end of the year, total deposits amounted to $3,173.5 trillion, 5.9% less in real terms as compared to 2023, with Banco Supervielle achieving a market share of 2.7% in total private sector deposits. The evolution of deposits was not uniform in the different currencies, as was the case with the industry in general. While deposits in pesos fell 18.5% in real terms, deposits in dollars grew 62.6% and 178% measured in dollars year-on-year. The following table shows the composition and evolution of total deposits:

Deposits (in millions of pesos)	**Dec. 2024**	**Dec. 2023**	**Change* %**
Non-Financial Public Sector	144,705.8	219,392.1	-34.0%
Financial Sector	185.3	1,037.7	-82.1%
Non-financial private sector and residents abroad	3,028,570.1	3,152,572.1	-3.9%
Checking accounts	386,058.9	301,797.5	27.9%
Special checking accounts	975,719.0	1,593,971.2	-38.8%
Savings accounts	711,833.4	526,572.1	35.2%
Time Deposits	729,192.1	385,860.3	89.0%
Investment accounts	169,216.7	265,751.6	-36.3%
Other	56,550.0	78,619.4	-28.1%
Total	**3,173,461.2**	**3,373,001.9**	**-5.9%**
Pesos	2,322,166.5	2,849,552.4	-18.5%
Foreign currency	851,294.7	523,449.5	62.6%

* Change calculated without rounding.



2024 RESULTS

Consolidated Comprehensive Income Statement (in millions of pesos)	**As of December 31, 2024**	**As of December 31, 2023**	**Change* %**
Interest income	1,689,236.2	2,623,285.0	-35.6%
Interest expense	(888,013.6)	(1,793,986.6)	-50.5%
Net Interest income	**801,222.6**	**829,298.4**	**-3.4%**
Fee income	195,703.7	202,793.0	-3.5%
Fee expense	(42,580.5)	(52,647.1)	-19.1%
Income from Insurance Activities	24,994.7	31,426.5	-20.5%
Net fee income	**178,117.9**	**181,572.4**	**-1.9%**
Subtotal	**979,340.6**	**1,010,870.8**	**-3.1%**
Net income (loss) from financial instruments measured at fair value through profit or loss	141,064.3	187,199.8	-24.6%
Result from derecognition of assets measured at amortized cost	82,063.6	43,773.4	87.5%
Exchange rate differences on gold and foreign currency	9,272.1	12,632.3	-26.6%
Financial income and holding gains	**232,400.0**	**243,605.5**	**-4.6%**
Other operating income	39,032.5	51,606.6	-24.4%
Result from exposure to changes in the purchasing power of the currency	(307,539.9)	(242,620.9)	26.8%
Loan loss Provisions	(52,921.8)	(68,859.7)	-23.1%
Net operating income	**890,311.4**	**994,602.3**	**-10.5%**
Benefits to personnel	(293,325.0)	(349,282.9)	-16.0%
Administration expenses	(174,327.1)	(183,876.8)	-5.2%
Depreciation and impairment of assets	(52,584.1)	(70,158.2)	-25.0%
Other operating expenses	(194,473.6)	(202,555.2)	-4.0%

Consolidated Comprehensive Income Statement (in millions of pesos)	**As of December 31, 2024**	**As of December 31, 2023**	**Change* %**
Operating income	**175,601.6**	**188,729.2**	**-7.0%**
Income before tax on continuing business activities	**175,601.6**	**188,729.2**	**-7.0%**
Income tax on continuing activities	(50,323.2)	(76,758.5)	-34.4%
Net Income for the year	**125,278.4**	**111,970.7**	**11.9%**
Net income for the year attributable to the owners of the controlling company	125,181.7	111,881.1	11.9%
Net income for the year attributable to non-controlling interests	96.7	89.6	7.9%
Other comprehensive income	**(11,142.4)**	**6,910.5**	**-261.2%**
Other comprehensive income attributable to non-controlling interests	(11,128.2)	6,901.3	-261.2%
Other comprehensive income attributable to non-controlling interests	(14.2)	9.2	-254.3%
Comprehensive Income for the year	**114,136.0**	**118,881.2**	**-4.0%**
Comprehensive income for the year attributable to the owners of the controlling company	114,053.5	118,782.4	-4.0%
Comprehensive income for the year attributable to non- controlling interests	82.5	98.8	-16.5%

* Change calculated without rounding.

For the year ended December 31, 2024, the net income attributable to the owners of the controlling company amounted to $125,181.7 million. This represents an increase of $13,300.6 million as compared to the profit of $111,881.1 million in 2023, mainly due to an increase of $9,778.2 million in the result of investments in related entities.

Standalone information

Separate Statement of Comprehensive Income (figures in millions of pesos)	**2024**	**2023**	**Change* %**
Interest income	4,860.0	15,771.4	-69.2%
Net interest income	**4,860.0**	**15,771.4**	**-69.2%**
Net income from financial instruments measured at fair value through profit or loss	2,073.6	6.486,4	-68.0%
Result from derecognition of assets measured at amortized cost	1,867.9	2.196,7	-15.0%
Exchange rate differences on gold and foreign currency	362.3	3,771.9	-90.4%
Other operating income	4,462.7	2,992.3	49.1%
Result from exposure to changes in the purchasing power of the currency	(13,981.4)	(26,489.4)	-47.2%
Loan loss provision	9.7	(12.0)	180.8%
Net operating income	**(345.2)**	**4,717.3**	**-107.3%**
Benefits to personnel	(684.4)	(344.3)	98.8%
Administration expenses	(3.111,3)	(2,837.3)	9.7%
Depreciation and impairment of assets	(451.7)	(9,587.2)	-95.3%
Other operating expenses	(1,013.9)	(484.2)	109.4%
Operating income	**(5,606.5)**	**(8,535.7)**	**-34.3%**
Income from subsidiaries, associates and joint businesses	132,151.2	122,373.0	8.0%
Income before tax on continuing business activities	**126,544.7**	**113,837.3**	**11.2%**
Income tax on continuing activities	(1,363.0)	(1,956.2)	-30.3%
Net income for the year	**125,181.7**	**111,881.1**	**11.9%**
Other comprehensive income	(10,550.1)	6,419.7	-264.3%
Income taxes from other comprehensive income	(578.0)	481.6	-220.0%
Comprehensive income for the year	**114,053.6**	**118,782.4**	**-4.0%**

* Change calculated without rounding.

Consolidated Statement of Cash Flows (in millions of pesos)	**As of December 31, 2024**	**As of December 31, 2023**
Cash flow from operating activities	523,001.4	344,705.1
Cash flow from investment activities	(46,081.8)	(37,177.4)
Cash Flow from financing activities	36,413.8	(48,210.9)
Effect of exchange rate change	262,998.6	528,698.5
Result from exposure to changes in the purchasing power of the currency – Cash and cash equivalent	(561,800.4)	(607,320.5)
Total cash flow change	**214,531.6**	**180,694.9**

Income by business

Standalone information (in millions of pesos)	**12/31/2024**	**12/31/2023**	**Change* %**
Income from interests in Banco Supervielle SA	93,279.2	88,206.0	5.8%
Income from interests in Supervielle Asset Management SA	13,408.1	10,963.8	22.3%
Income from interests in Espacio Cordial de Servicios SA	(10.5)	647.0	N/A
Income from interests in Supervielle Seguros SA	4.701,5	3,776.6	24.5%
Income from interests in Sofital SAF e II	2,728.4	3,446.0	-20.8%
Income from interests in Micro Lending SAU	2,667.2	1,291.9	106.5%
Income from interests in InvertirOnline SAU and InvertirOnline.Com Argentina SAU	2,949.4	12,678.9	-76.7%
Income from interests in FF Fintech	(423.4)	211.4	-300.3%
Income from interests in Supervielle Agente de Negociación SAU	1,503.0	975.3	54.1%
Income from interests in Supervielle Productores Asesores de Seguros SA	1,576.8	989.0	59.4%
Income from interests in Dólar IOL SAU	-	(19.2)	N/A
Income from interests in IOL Holding SA	9,771.5	(793.7)	N/A
Total	**132,151.2**	**122,373.0**	**8.0%**

* Change calculated without rounding.

Administration Expenses

Standalone information

The administration expenses of Grupo Supervielle S.A. as of December 31, 2024 and 2023 were:

Items (figures expressed in millions of pesos)	Total as of 12/31/2024	Total as of 12/31/2023
Banking expenses	3.9	1.7
Professional fees	1,453.0	766.9
Fees of Directors and statutory auditors	757.2	1,611.7
Taxes, charges and assessments	265.3	93.5
Office expenses and services	47.5	43.9
Other expenses	584.4	319.6
Total	**3,111.3**	**2,837.3**

Benefits to Personnel

The benefits to personnel of Grupo Supervielle S.A. as of December 31, 2024 and 2023 were:

Items (in millions of pesos)	Total as of 12/31/2024	Total as of 12/31/2023
Personnel expenses	684.4	344.3
Totals	**684.4**	**344.3**

Net income from measurement of financial instruments at fair value through profit or loss - Standalone Information

Items (in millions of pesos)	12/31/2024	12/31/2023
Income from holding – Mutual Funds	2,229.2	2,779.7
Income from holding – Private bonds	-	757.7
Income from holding – Marketable Promissory Notes	(157.6)	2,948.9
Income for holding – Surety bonds	2.0	-
Total	**2,073.6**	**6,486.4**

Financial income (expense) and holding gains (losses) provided by assets mainly consist of revaluation of and interest on time deposits in Financial Instruments and not allocated income from temporary investments in liquidity funds.

Other Income and Expense

On December 1, 2008 and on January 16, 2010, Grupo Supervielle entered into a services contract with Banco Supervielle for the provision of financial, strategic and commercial advisory services for the search and generation of new businesses and expansion of existing businesses.

In addition, Grupo Supervielle entered into similar agreements with Supervielle Asset Management S.A. and Sofital S.A.F. e I.I., effective as from January 1, 2009, with Espacio Cordial de Servicios S.A. effective as from December 26, 2013. The income from such services as of December 31, 2024 and 2023 amounted to $1,674 million and $1,647 million, respectively.

Additionally, in 2013, Grupo Supervielle S.A. entered into an agreement with Espacio Cordial de Servicios S.A. to grant licenses for the use of certain Company brands, which agreement was amended on January 2, 2020. Such agreement resulted in an income for the Company of $2.2 million and $1.9 million as of December 31, 2024 and 2023, respectively.

Income tax

Standalone information

As of December 31, 2024, the Company recorded a charge for income tax of $1,363 million, mainly due to the fact that the tax loss generated in the year was not offset. Income from interests in other companies is not taken into account for determination of the taxable income (which is paid at company level) and dividends are exempt.

Dividends paid and received

The Board of Directors favors the efficient use of capital in its recommendation to the Shareholders' Meeting in connection with the distribution of income, reinvestment of profits (when applicable) or the distribution of dividends (if there is excess capital).

As resolved by the Ordinary and Extraordinary General Shareholders' Meeting of April 19, 2024, the optional reserve for dividend distribution was released for the reported period, pursuant to CNV's General Resolution No. 777/2018. This resolution states that "profits must be distributed in the currency of the date of declaration thereof, in this case based on the price index prevailing as of March 2024."

As from April 29, 2024, cash dividends in the amount of $19,469,438,271.64 at historic values were made available and paid to shareholders appearing in the Company's share registry as of April 26, 2024 (the "Record Date"), or on such later date as may apply under the rules in force in the jurisdiction where the Company's shares are listed.

The amount distributed is equal to 4,403.636498030% of the share capital which, as of the distribution date, amounted to $442,121,830 (excluding own shares) and $44.03636498030 for each outstanding share and $220.18182490152 per ADS.

The total amount of dividends distributed is based on the positive results of the year ended December 31, 2023.

Likewise, during the same period, Grupo Supervielle subsidiaries paid the following dividends:

Dividends received from subsidiaries	**Date**	**Dividend** (in millions of $)
Supervielle Seguros S.A.	11/7/2024	8,015.89
Supervielle Asset Management SA	3/26/2024	9,876.37
Micro Lending SA	4/19/2024	1,972.32
Supervielle Productores y Asesores de Seguros	12/20/2024	609.14
Espacio Cordial de Servicios SA	03/18/2024	286.53
Supervielle Agente de Negociación SAU	04/25/2024	593.85
Invertironline SAU	04/30 and 05/14/2024	5,269.22
Sofital SAF e II	04/22 - 04/25 and 06/05/2024	851.19
Total		**27,474.51**

Figures in millions of historical pesos



SOLVENCY

The table presents the consolidated minimum capital position of Banco Supervielle S.A.

Consolidated Information	Millions of $		Change*	
	12/31/2024	12/31/2023	Amount	%
CAPITAL PAYMENT				
Tier 1 (a) Capital	824,471	264,420	560,051	211.8%
Tier 1 (b) Capital Deductible Items	(233,821)	(55,583)	(178,238)	320.7%
Supplementary Shareholders' Equity (Tier 2 Capital)	-	-	-	-
	590,650	**208,837**	**381,813**	**182.8%**
CAPITAL REQUIREMENT				
Requirement for Credit Risk	207,257	61,896	145,361	234.8%
Requirement for Operational Risk	74,467	21,891	52,575	240.2%
Requirement for Market Risk	17,327	2,659	14,669	551.7%
	299,051	**86,446**	**212,605**	**245.9%**
EXCESS CAPITAL	**291,599**	**122,391**	**169,208**	**138.3%**
Basic Shareholders' Equity (a) - (b)	**590,650**	**208,837**	**381,813**	**182.8%**
RISK-WEIGHTED ASSETS	**2,557,622**	**1,058,040**	**1,499,582**	**141.7%**

Figures are stated in the currency of each reporting date

* Change calculated without rounding

Communication "A" 7982 of the Central Bank of Argentina, issued on March 21, 2024, establishes that as from April 2024, financial institutions must submit on a monthly basis reports on their transactions at consolidated level, including the non-financial holding company and all its subsidiaries (except for insurance companies). As from April 1, 2024, Banco Supervielle reports the regulatory capital ratio at consolidated level.

Second Share Repurchase Program

In April 2024, the Board of Directors of Grupo Supervielle approved a second program for the acquisition of own shares, in line with the provisions of section 64 of Law No. 26831 and the rules of the Argentine Securities and Exchange Commission (CNV).

The new program was intended to strengthen the stock price on the market, since its value did not adequately reflect the Company's assets, and to reduce the associated volatility. In addition, it was used to reallocate excess liquidity for the benefit of Grupo Supervielle and its shareholders. Within the framework of this second program, Supervielle acquired a total of 4,940,665 class B shares of a V$N1, equal to 1.08177% of the share capital, investing a total of $7,982 million. As of the date of this report, the Company owns a total of 18,991,157 Class B shares, representing 4.1581% of the share capital.

PROPOSED DISTRIBUTION OF PROFITS

The profit for fiscal year 2024 amounted to $124,977,709 thousand, which the Board of Directors proposed distributing as follows:

- → $6,248,885 thousand to Statutory Reserve
- → $24,995,542 thousand to Reserve for future dividends, the Board being authorized to determine the time for distribution thereof
- → $93,733,282 thousand to Optional Reserve for future investments

As a general rule, the Board of Directors makes recommendations in favor of an efficient use of capital i.e. the reinvestment of profits where there are organic or inorganic investment opportunities, or the distribution of dividends where there is excess capital. As during 2024 the Company had a positive net result and has liquidity and high levels of solvency that exceed the requirements to carry out its business plan, the Board of Directors considered it appropriate to make a dividend payment for the benefit of its shareholders.

If the above proposal is approved by the Shareholders' Meeting, the Shareholders' Equity of Grupo Supervielle S.A. will be as follows:

	12/31/2024 Thousands of $
Capital Stock	437,731
Capital Adjustment	59,149,131
Additional Paid-in Capital	554,292,371
Treasury Stock	18,991
Comprehensive adjustment of treasury stock	8,690,435
Cost of treasury stock	-21,167,430
Statutory reserve	18,515,403
Optional Reserve	174,734,817
Reserve for future dividends	24,995,542
Other Comprehensive Income	2,939,451
Total Shareholders' Equity	**822,606,442**

If the distribution of dividends is approved, and the reserve created to such effect is released, the Shareholders' Equity of Grupo Supervielle SA will be as follows:

	12/31/2024 Thousands of $
Capital Stock	437,731
Capital Adjustment	59,149,131
Additional Paid-in Capital	554,292,371
Treasury Stock	18,991
Comprehensive adjustment of treasury stock	8,690,435
Cost of treasury stock	-21,167,430
Statutory reserve	18,515,403
Optional Reserve	174,734,817
Other Comprehensive Income	2,939,451
Total Shareholders' Equity	**797,610,900**

ECONOMIC VALUE GENERATED AND DISTRIBUTED

The economic value generated throughout the year is distributed between the organization and its stakeholders.

1,140,624.4
Million pesos

Economic value generated

1,015,345.9
Million pesos[3]

Economic value distributed

125,278.5
Million pesos[4]

Economic value withheld

[3] Includes Operating expenses (excluding social investment) + Personnel expenses + Payments to suppliers + Taxes.

[4] Economic value withheld = economic value generated - economic value distributed.

RISK MANAGEMENT

GRI 2-12, 2-16

OWN TOPIC: RISK MANAGEMENT

Banco Supervielle carries out a comprehensive risk management program which relies on 5 pillars based on the guidelines established by the Central Bank of Argentina and the recommendations of the Basel Committee on Banking Supervision.

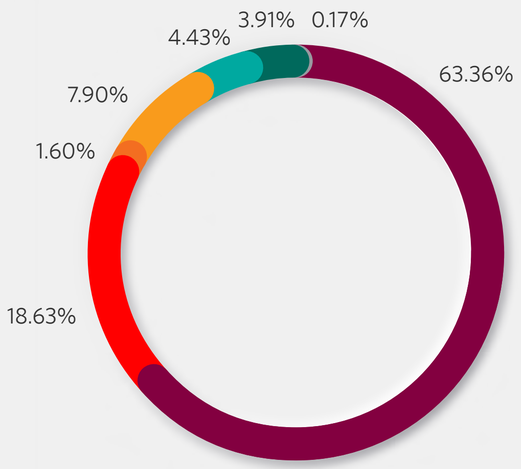
In 2024, 95% of our risk metrics were below the thresholds established by the Board.



ECONOMIC CAPITAL

At Banco Supervielle we develop an internal, integrated and global process to assess the sufficiency of our economic capital. To this end, we prepare a risk profile in line with the parameters set by the BCRA and establish methodologies for calculating economic capital, as weighted, which as of December 2024 was as follows:

Economic capital distribution by type of risk



CREDIT RISK

Non-performance of the terms of credit agreements may cause losses in the assets of a financial institution. Banco Supervielle relies customer scoring models, such as Scoring and Rating, to determine the maximum risk limits to be assumed and to establishcredit facilities, contractual terms and guarantees.

The approach also uses additional tools for a more efficient analysis:

- Credit risk and exposure evolution reports (vintage analysis and portfolio roll-ups, among other), providing feedback on credit policies with the information obtained from performance measurements for different levels of granularity (such as commercial banks, segments, teams, products and channels) that are reviewed by the Risk Management Committee and the Board of Directors.
- Drill Down indicator approach, including non-performing portfolio ratio, non-performing portfolio coverage ratio and Cost of Risk. As of December 31, 2024, we recorded a non-performing loan ratio of 1.3%, stable as compared to 1.2% reported in 2023. The non-performing loan coverage ratio was 169%, as a result of the recalculation of parameters (2023: 262%) and the net Cost of Risk reached 2.9% (vs. 4.3% in 2023). Provisions are calculated by the expected credit loss scheme.
- A portfolio limits scheme linked to individual concentration and structured by economic group, concentration of the main debtors, supplier value chain, economic activities, facility risk rating, foreign currency exposure and exposure to activities with social-environmental risk.

IMPROVEMENTS AND UPDATES

During the reported year, we implemented the first Scoring and Rating model developed with machine learning methodology, with a focus on Entrepreneurs and SMEs and Individuals. The technology allows the use of available information with greater predictive power for a better credit rating. It also optimizes the weighing of income based on the transactional information of our customers and the assessment of the behavior of companies, to reduce the use of qualitative variables.

With the same methodology, we developed another model using different algorithms and exclusive data on card consumption. We obtained results that were practically similar to those of our traditional models that use different types of information.

Regarding the review of credit policies, during 2024 we further updated the requirements for granting products in the Payroll, Open Market, Senior Citizens, and Entrepreneurs and SMEs segments, in line with the defined risk appetite and strategic objectives of the organization. We made improvements in the ratings of individuals and, with the introduction of microcredit, we considerably expanded the scope of the credit offer to almost 70% of the total customer base.

In our opinion, a commercial microcredit strategy provides an initial limited offer to thus assess repayment behavior and cross-sell products, with the possibility to increase the offer to performing customers.

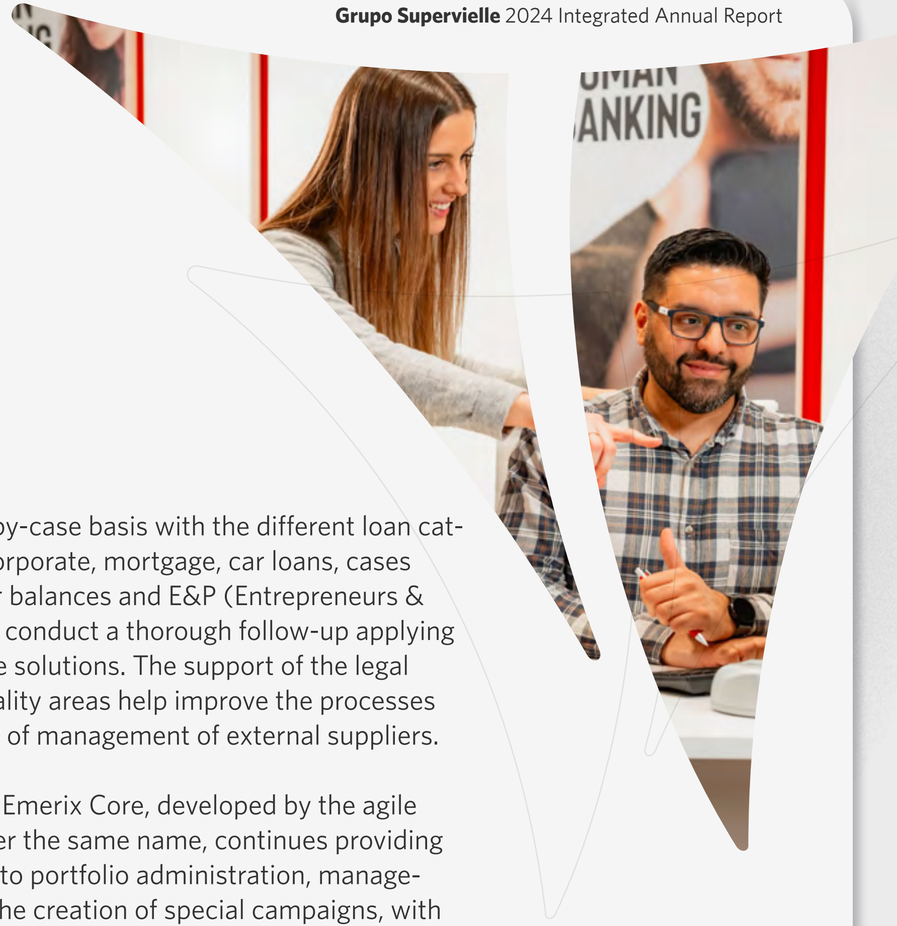
Moreover, the Car Loan portfolio experienced substantial growth, accounting for nearly 10% of the bank's total portfolio over the year. Rigorous monitoring was conducted to identify customer profiles with arrears exceeding the bank's risk appetite, complemented by early alerts to assess the performance of the channels distributing the product.

Moreover, based on the new economic context and in line with what has been observed in the financial market, Banco Supervielle relaunched Mortgage Loans in mid-2024.

The Credit Risk team is part of the digital transformation process of individuals and companies, which includes the definition of cross-functional KPIs, working under an agile methodology together with the squad. We also have an agile approval scheme with different levels of authorization and we restructured the Corporate Risk Management Department, merging the Policies and Portfolio Monitoring teams to improve the synergy of the extended group.

Regarding the calculation of Expected Credit Losses, in 2023 we completed process integration in accordance with IFRS 9. Since October 2023, the monthly calculation has been fully automated and operational. Additionally, we have implemented the parameter recalculation process (PD, LGD, and EAD) within the same environment, integrating both calculations into a unified framework. These changes, aligned with the credit process, improve data traceability and strengthen our analysis capability.





LOANS TO SMES, MEDIUM AND LARGE SIZED COMPANIES, FINANCIAL INSTITUTIONS AND PUBLIC SECTOR

We maintained portfolio quality ratios at historic lows, through continuous monitoring and early stages of customer arrears. Dimensions were also added to the analysis of the Portfolio Limits scheme and the classification of the entire portfolio according to environmental impact criteria was maintained, with a risk appetite established by the Board of Directors of 5%.

In this regard, the Corporate Capital Markets Department continued contributing with its advice in the assessment of debt and securities transactions, in addition to positioning itself as a leading player in the Guaranteed SMEs Negotiable Obligations segment.

We also made progress in implementing improvements to deepen the self-management model of the Entrepreneurs and SMEs segment, optimizing the loan granting times and processing. Additionally, specific policies were generated to be applied by the "Isla de Leasing", a team with its own decision-making powers that seeks to attract new customers and enhance the Leasing product.

We also implemented new mass rating policies supported by public information sources, such as the Unique Financial and Economic File (LUFE), which enabled dynamic risk profiling for the majority of our portfolio, facilitating the offer of loans in line with the needs of our customers and the risk appetite of Banco Supervielle.

LOANS TO INDIVIDUALS

With regard to the Individual segment, we implement constant improvements for the granting of large volumes of loans by using mass rating processes that assess customers in different available operations. We take into account credit policies updated at the time of calculation and, in case of exceptions, the Individuals Credit sector conducts an individual analysis.

The different areas that manage portfolio arrears (Collections, Car Loan Recovery, Management of Non-Performing loans and Special Cases) keep a strict track of arrears and take preventive action to identify and treat individual cases and generate work policies. In the case of Individuals, special campaigns are launched for customers in financial distress offering restructuring, refinancing and special reductions in case of advanced arrears.

The areas of Management of Non-Performing Loans, Special Cases and Car Loan Recovery deal on a case-by-case basis with the different loan categories (Corporate, mortgage, car loans, cases with higher balances and E&P (Entrepreneurs & SMEs) and conduct a thorough follow-up applying tailor-made solutions. The support of the legal audit & quality areas help improve the processes and quality of management of external suppliers.

Finally, the Emerix Core, developed by the agile squad under the same name, continues providing assistance to portfolio administration, management and the creation of special campaigns, with permanent evolution.

FINANCIAL RISKS

Banco Supervielle manages those market conditions that may lead to potential financial risks essentially through two governing bodies: On the one hand, the Assets and Liabilities Committee (ALCO), which reports to the Risk Management Committee, and is made up of senior executives and representatives of the most exposed business units.

On the other hand, the Financial Risk Area contributes to the design of tools and reports that support decision-making to meet the objectives of the Financial Planning Department and the Trading Desk, with active participation in the ALCO Committee.

In 2024, the Financial Risk Area continued monitoring the Liquidity Coverage Ratio (LCR) on a daily basis, as well as various more disaggregated metrics related to acid liquidity, broad liquidity in pesos, Net Stable Funding Ratio (NSFR), liquidity in dollars and deposit concentration.

LIQUIDITY RISK

Once the levels and types of risk to be assumed in order to carry out the budget plan without relevant deviations have been determined, even under stress conditions, Banco Supervielle considers two daily core metrics: The Liquidity Coverage Ratio (LCR), which measures the high-quality liquid assets to total net cash outflows ratio over a 30-day period and, the Net Stable Funding Ratio (NSFR), which measures the ability to finance its own activities with sufficiently stable sources to mitigate the risk of future stress situations originated in funding.

In the event of contingencies that could jeopardize the guidelines established in the Risk Appetite Policy, the ALCO Committee activates the daily monitoring of a series of indicators, including the breakdown of the main components of the LCR or the availability of liquid assets to respond to a possible outflow of more volatile deposits.

INTEREST RATE RISK

To detect interest rate risk concentrations in different terms, with special attention to the gap accumulated during the first ninety days, Banco Supervielle implements two approaches: The MVE – VaR, which measures the difference between the estimated economic value with the market interest rate curve and with the interest rate curve arising from the simulation of different stress scenarios, and the NIM – EaR, which measures the change in expected accruals for a given term (12 months) in the event of a shift in the interest rate curve originated in a simulation of different stress scenarios.

Banco Supervielle also adopted the methodology suggested by Communication "A" 6397 of the Central Bank of Argentina which makes a distinction between the risk arising from fluctuations in interest rates on the underlying value of assets, liabilities and off-balance sheet items of the entity (MVE) and alterations of interest rate-sensitive income and expenses affecting net interest income (NII).

MARKET RISK

In order to uniformly measure the risk of positions and establish a structure of limits and thresholds for control schemes, Banco Supervielle, Grupo Supervielle and their other subsidiaries use the diversified VaR (value at risk) model. This model is defined as the maximum expected loss of a financial assets portfolio in normal market situations, within a given time horizon and with a pre-established level of confidence. These metrics are used to detect the level at which a potential market risk is identified in order to take applicable preventive action.

The Grupo Supervielle entity with the greatest exposure to market risk is Banco Supervielle, since the deviations that may affect the value of its trading book during the period required to liquidate portfolio positions are usually the result of changes in factors such as interest rates, exchange rates, prices of variable-income assets and options, as well as the liquidity risk of the different products and markets in which it operates.

Banco Supervielle's focus is on the trading book managed by the Trading Desk, whose operations are based on approved strategies and policies and a framework of controls that reflect the risk appetite with which the entity is willing to operate. The control scheme is supported by action plans to be implemented once any violation of the established limits occurs.

In addition, a broader control is carried out that includes managed positions with liquidity management objectives by the Financial Planning Department. In this case, the controls focus on the assumed risk exposure, measured using the VaR methodology, in relation to the computable financial liability (CRP). In addition, control is carried out on the VaR by group of assets, thus limiting the risk that the Entity can assume in each group of assets considered separately.

STRESS TESTS

Within the framework of our comprehensive risk management and in line with the provisions on "guidelines for risk management in financial institutions" established by the Central Bank, during the reported year the Financial Risk Area carried out Management Stress Tests to analyze the impact of different What If scenarios and assist in the decision-making process regarding the level of risk appetite to be assumed.

Stress tests provide a forward-looking assessment of risk, overcome the limitations of historical models and data, support external and internal communication, establish capital and liquidity planning procedures, assist in setting risk tolerance levels, and facilitate the development of contingency and risk mitigation plans across a range of potential stress situations.

NON-FINANCIAL RISKS

The non-financial risk team is the second line of management that prevents, faces and mitigates operational, technological, reputational, third-party and business continuity threats with tools such as RCSA, KRIs, BIA, Continuity Plans and operational loss monitoring.

Grupo Supervielle manages Operational and Technology Risk as follows:

Identification:
Recognition of risks and their link to established controls, taking into account internal and external factors that may affect the development of processes.

Assessment:
Determination of the level of risk exposure based on its impact, frequency and likelihood of occurrence. The results are entered into a record (RCSA).

Follow up:
Process that allows early detection and correction of possible deficiencies.

Risk mitigation:
Threat analysis and possible responses in line with the risk appetite policy.

OPERATIONAL RISK

Operational risk includes legal risk and excludes strategic and reputational risk. According to Communication "A" 5398 of the Central Bank, operational risk is understood as the risk of loss as a result of ineffective or failed internal processes, people or systems, or external events that may disrupt the flow of business operations.

Technology risk specifically includes those events that may affect the confidentiality, integrity, availability, effectiveness, compliance and reliability of Information Technology and Security processes, as well as related information assets within the framework of their internal control. Banco Supervielle has an Operational Risk Committee, made up of Senior Executives, that monitors technology and reputational risks on a monthly basis.

Legal risk can be monitored both in-house or externally and includes exposure to sanctions, penalties or other economic and other consequences for non-compliance with contractual regulations and contractual terms.

At Banco Supervielle we seek to strengthen the control environment, defining responsibilities in the first line of defense of risk management (Risk Bar Raiser) and the creation of certifications within the Virtual Campus. With this vision, in 2024 we enhanced the Risk Partner model in the squads, providing training to Product Owners and optimizing the Archer GRC tool.

REPUTATIONAL RISK

This risk arises from a negative perception of a financial institution by its stakeholders which adversely affects its ability to establish business relationships and continue accessing funding sources. Likewise, reputational risk may lead the Company to grant implicit support, incurring credit, liquidity, market and legal risks, with possible negative impacts on its results, liquidity level and regulatory capital.

In the case of Grupo Supervielle, the risks that could affect our corporate image are identified based on the expectations of customers, employees, shareholders, regulators, the community and suppliers, through a series of quantitative and/or qualitative indicators, as appropriate.

STRATEGIC RISK

An entity may suffer losses or see the value of its assets diminish as a result of an inadequate business strategy or an adverse change in the forecasts, parameters, targets and other functions that support that strategy. To manage these contingencies, Grupo Supervielle uses two sources of strategic risk: the success of the strategic decisions made by the entity and the randomness of the environment in which these decisions are made.

Although this risk is linked to changes in the competitive environment and events that harm the normal development of the business or its structure, it should not be confused with market, credit or operational risks. In this case, the fluctuation usually comes from variations in the volumes exchanged, prices or costs, or from macroeconomic changes.

MONEY LAUNDERING AND TERRORIST FINANCING RISK

Due to the status of Grupo Supervielle as a Reporting Person before the Financial Information Unit (UIF), we have in place an Anti-Money Laundering and Terrorist Financing (AML/TF) Program which is in line with the regulations issued by the UIF, Central Bank and CNV and with the best international practices regarding the prevention of financial crimes.

The Program is used to monitor customer operations based on the available data on their activity, transactionality, profile and documentation related to the sources of funds, facilitating the detection of unusual movements and their reporting to the UIF as appropriate.

To strengthen management in this area, at Grupo Supervielle we have a governance structure that includes an AML/TF Committee for each company, a director appointed as Compliance Officer, an ongoing training plan for all staff and specific training for the AML/TF area team, Committee members and the Board of Directors.

At the end of fiscal year 2024, 69% of our employees had taken the course “Fortalecimiento de las medidas contra el LA-FT mediante la nueva normativa de PLAFT”, available on our Virtual Campus until March 2025.

The Compliance and AML/TF Department is responsible for implementing and improving control and prevention procedures. Management is regularly subject to internal and external audit procedures.

Cybersecurity risks are managed within the framework of the Information Security Policy, applicable to all subsidiaries.

SUSTAINABLE FINANCE

GRI 201-2, FN-CB-240A.1, FN-CB-410A.2

OWN TOPIC: CREDIT-RELATED SOCIAL-ENVIRONMENTAL RISK MANAGEMENT

During the reported year, Banco Supervielle continued working on financing small businesses and entrepreneurs, prioritizing initiatives that ensure the appropriate management of their social and environmental impacts.

SOCIAL AND ENVIRONMENTAL RISK MANAGEMENT

At Banco Supervielle S.A. we integrate environmental and social management criteria into our credit assessment as part of our commitment to perform our financing role responsibly and in line with the expectations of our stakeholders. We adopt a comprehensive approach based on different sources, including the ARAS Methodology, the Ecuador Principles and the standards of the International Finance Corporation (IFC), in order to:

- → Reduce and maintain the exposure to environmental and social risks from customers' activities within the bank's risk appetite, by establishing a lending policy that includes an analysis of the environmental and social impact of the companies and investment projects financed.
- → Include social-environmental risks within the risk policy established by the Board of Directors.
- → Reduce and control exposure to climate risks, identifying physical and transition risks.
- → Facilitate access to financing for customers and investors based on sustainability criteria.
- → Disseminate good practices and environmental and social awareness among employees and customers.
- → Identify opportunities and finance "Green Projects", i.e. through which positive environmental/social impacts can be determined and evidenced.

Our social and environmental risk management establishes a solid framework to reinforce our commitment as a financial institution to reduce and mitigate negative impacts on ecosystems and communities.



ENVIRONMENTAL AND SOCIAL RISK POLICY

Our Environmental and Social Risk Policy provides the necessary tools for sustainable management of our loan portfolio. We conduct an analysis to identify high-impact risks in social, environmental or climate matters, as well as their mitigation mechanisms. The results are compared with the tolerance threshold defined by Grupo Supervielle SA, which establishes a limit of 5% for the SME and Medium and Large Sized Companies portfolio. In 2024, the Environmental and Social Risk Policy covered 3,846 customers, according to the loan applications filed.

Over the last few years, non-performing loan ratios have remained at levels below or around 1%.

In this regard, the climate risk analysis carried out during the current year reported the following results:

Physical Risks

- We detected no events arising from climate change which, due to frequency or severity, could have affected Grupo Supervielle's operations. In this regard, we have policies and processes in place that guarantee the continuity of operations and businesses vis-a-vis different crisis situations.
- We detected no events that could affect the solvency of the counterparties that make up our loan portfolio, nor were there any default events specifically related to climate risk.

Transition Risks

- **Regulatory Risks:** We observed no regulatory changes at local level in terms of climate change that could lead to sanctions to the Entity and therefore impact on its results.
- **Technology Risks:** We detected no potential impacts on results arising from the lack of implementation of sustainable technologies.
- **Market Risks:** We observed no changes in the market trend by financial agents that could have an adverse effect in results due to climate risk events.
- **Reputation Risks:** We observed no negative public perception of the Entity's sustainability practices at reputational level.

On a quarterly basis, we conduct a media survey to identify physical and transition climate risks for our organization and our loan portfolio subject to this type of assessment, and we have not detected any risks that negatively impact on the results of the reported period.

CREDIT ASSESSMENT RESULTS

Since the implementation of this credit assessment model, Banco Supervielle has analyzed the environmental risk of 226 companies, representing 45% of a total portfolio of 505 companies classified as high risk due to their activity.

At the end 2024, credit exposure to high residual risk, after the corresponding analyses, was around 5% of the portfolio.

ESG MUTUAL FUND

As part of our portfolio of financial products, we have an Environmental, Social and Governance (ESG) Mutual Investment Fund, launched in 2023 through our subsidiary Supervielle Asset Management (SAM). At the end of the year under review, the fund had assets under management of $578,726,734.

This fund promotes the financing of companies with sustainable development projects and is aimed at a profile of moderate-risk investors with an investment horizon of more than one year. Customers may invest from a minimum amount $100 through Online Banking. The counterparty must comply with the regulations defined by the CNV, where the minimum holding that must be allocated to sustainable assets part of the special investment must be 75%.

As part of our commitment to developing sustainable finance, the ESG Mutual Fund takes into account the following factors:

Environmental
Impact of a company's activities on climate change or natural resource management.

Social
Labor practices, human rights and commitment to local communities.

Governance
Transparency, business ethics and corporate governance structure.

ISSUANCE OF SVS

In 2024, Banco Supervielle participated in 9 of the 16 issuances carried out in the country, with 4 sustainable and 5 green issuances for a total amount of $154,838 million.

DEVELOPMENT OF ENTREPRENEURS AND SMALL SIZED COMPANIES

Banco Supervielle provides 100% digital access to a wide portfolio of products aimed at entrepreneurs and SMEs, including loans, overdrafts and check discounts.

With the aim of supporting the growth of the segment, in 2024 we launched +Pyme, the first digital solution in the local financial industry which allows businesses to open a bank account and access a loan entirely online, including the possibility to simulate a payment plan that best suits the customer's needs, apply for it, and receive approval in just 72 hours.

Loans granted to promote small businesses and the development of small businesses and of the community in general	Amount	Amount (in millions of $)
Balance as of December 31, 2024	713	53,562
Placement 2024	531	60,486

As of December 31, 2024, there were 184 overdue loans from E&P and SMEs (more than 90 days overdue) for a total amount of $1,097 million.

SUSTAINABLE FINANCE PROTOCOL

Banco Supervielle adheres to the Sustainable Finance Protocol, currently made up of 40 Argentine financial institutions that account for 94.6% of the local loan market, according to BCRA data as of August 2024.

Within the framework of this protocol promoted by the Inter-American Development Bank (IDB) and Wild Life Foundation, its participants are committed to the institutionalization of a sustainability and reporting policy, the development of sustainable financial products, the analysis of environmental and social risks, climate change and biodiversity, as well as the promotion of internal processes in terms of sustainability. In 2024, various projects were further developed in line with these strategies:

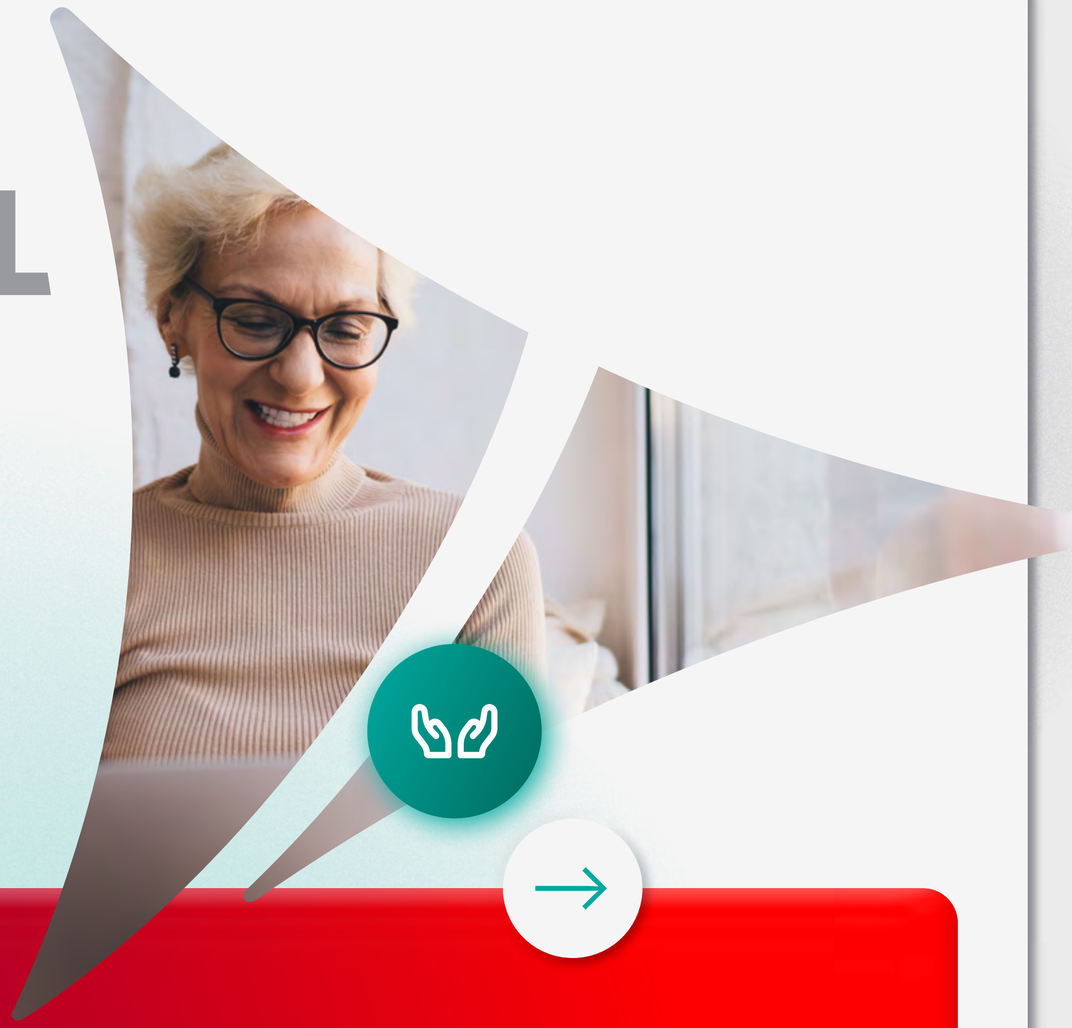
- Regarding the environmental work agenda, the Environmental and Social Risk Analysis System (SARS Guide) was reviewed, awareness videos were made, and a workshop was organized to incorporate the aforementioned guide into risk management. There are plans to develop guides for the agriculture and livestock sectors in 2025. Work also continued on monitoring deforestation, protected areas, and other areas of critical interest that are expected to be further explored next year, such as pastures, biodiversity, and carbon. Work was also done on an introduction to climate change that includes a footprint calculator and financed emissions, as well as strategic frameworks for climate transformation in Latin America and the Caribbean.
- Regarding the social agenda, a document was presented on the introduction of gender-focused investment in the Argentine financial sector and progress was made on a survey of companies led by women.
- Progress was made in the initiative to bring proposals for financial and non-financial products to the private sector for support of the transition towards a low-carbon economy, taking care of people and contributing to the sustainable development of the country. In addition, lessons learned in Brazil were shared to introduce financing structures in our country so as to evolve towards a more sustainable agricultural sector.
- Within the framework of the working group created during 2023 with a focus on financial education, a common approach was sought to standardize criteria and certain indicators were prioritized to advance towards a consolidated measurement and the preparation of a sectoral report.
- We are also making progress in developing a guide for the creation of a sustainability policy, which includes ESG criteria.

GREATER ACCESS TO THE FINANCIAL SYSTEM

We supported the Grupo de Fundaciones y Empresas (GDFE) in its initiatives to generate greater financial access through innovative instruments, focusing on training and coordination activities of NGOs and companies that reached more than 400 people.

The topics discussed at the various meetings and workshops included innovation in finance and investment, local and international cases, social impact, financial education, financial inclusion, transparency and the role of rating agencies in sustainable finance, and the regulatory framework for the impact economy.

INTELLECTUAL AND INDUSTRIAL CAPITAL



With a strategic vision and a solid technological infrastructure, we support our customers with solutions designed to evolve with their needs. This includes the relaunch of our credit products, consolidating our position as a relevant player in the country's development.

- **Customer centric** →
- **Digital and cultural transformation** →
- **Closeness and continuous improvement in our service channels** →
- **Information Security** →
- **Grupo Supervielle business segments** →
- **Procurements of goods and services** →
- **Brand positioning** →



In addition to our previous offer, we introduced new channels for a better customer experience. We obtained NPS improvements in individual and business customer satisfaction

CUSTOMER CENTRIC

GRI 2-6

As of December 31, 2024, Grupo Supervielle served more than 2 million customers:

Company	Type of customer	Segment	Active customers[1] as of 12/31/24
Banco Supervielle			1,435,356
	Individual Customers		1,398,816
		Renta Masiva and Identité	537,233
		Senior Citizens	806,746
		Subtotal individuals Banco Supervielle (former IUDÚ customers)	1,343,979
		Consumption (former IUDÚ customers)	54,837
	Customers with commercial activity		36,540
		Entrepreneurs and SMEs (Professionals and Business customers)	30,915
		SMEs	3,827
		Medium and Large Sized Companies and Corporate customers	1,798
IOL invertironline	Individual Customers		569,116
	Business Customers		1,545
TOTAL Customers			**2,006,017**

[1] Active customers refers to: i) in the case of Individuals, customers active in the last 90 days and ii) in the case of customers with commercial activity, customers with an active checking account.

Our share in the Argentine financial system

2.9% in loans and **2.7%** in private sector deposits in pesos in December 2024.

Banco Supervielle is the **9th** bank in terms of loans among the total banks in the system and the **7th** among private capital banks.

CUSTOMER SATISFACTION

Our customers' perception of our in-person and digital services is the basis of our continuous improvement strategy. That's why we use several indices, such as NPS (Net Promoter Score) and CSAT (Customer Satisfaction Score).

During 2024 our indices reflected an increase in satisfaction in the Personal Banking sector (measured by the NPS relational benchmark), based on improvements recorded in the Identité and Renta Masiva segments, as well as in the Payroll sub-segment. We also recorded a new increase in the overall satisfaction of our Business customers, also measured by the NPS relational benchmark.

In addition to the aspects linked to these results, customer satisfaction involves a comprehensive measurement that includes the ease of making transactions, wait times, friendliness, trouble shooting, experience in digital channels, among other.

While these results show significant progress, we know there is still work to be done. We strive for continuous improvement and do not settle for what has already been accomplished and remain focused on improving every day, solving pending challenges and elevating our customers' experience in every interactio.



RESOLUTION OF CLAIMS

OWN TOPIC: CLAIMS MANAGEMENT

62,816 claims were filed by Individual customers throughout the reported year, a volume similar to that of 2023 (62,054).

Regarding claims management, our focus is on facilitating digital operations. During the reported year, 33% of cases were self-managed. That was due to the implementation of new flows that allowed dealing with 83% of the claims available, surpassing the 74% reached in 2023.

4,974 claims were filed by business customers, 57% more than in 2023 due to the incorporation of new CRM management channels.

Resolution time improved. At the end of the year, in the Individuals segment we managed to resolve 68% of cases in less than 72 hours, which represents an improvement of 14 basis points as compared to 2023. Meanwhile, in the Business segment we resolved more than 83% of claims in less than 48 hours, obtaining a year-on-year increase of 20 basis points.

During the year we implemented a new synchronous/ asynchronous on cloud claims architecture using queues, which reduced response times and integration with new channels such as WhatsApp. which includes Generative AI.

In addition, in both segments we implemented improvements that achieved a year-on-year reduction in the stock of outstanding claims by 87% (Individuals) and 62% (Business customers):

- **Business Customers:** We implemented a new claims microsite in the Online Banking for Businesses (OBE), with 6 tools for self-management of relevant products, such as Accounts, Transfers, Salary Payment, Echeq, Direct Debit and Payment of Services.
- **Individual Customers:** We implemented improvements to the claims microsite of the Online Banking for Individuals (OBI) channel, mainly for claims related to the new WhatsApp channel and new products such as MEP Dollar, Inversión Rápida and Mutual Fund. In addition, we improved the flow of chargebacks on the Mastercard credit card and implemented a customer banner notification, among other developments.

In order to reduce the recurrence of incidents in each of the products, we consolidated the Root Cause methodology in the main types of claims, reinforcing our commitment to continuous improvement.



We resolved **83%** of business customer claims in less than 48 hours



We resolved **68%** of individual customer claims in less than 72 hours

DIGITAL AND CULTURAL TRANSFORMATION

During the reported year, we streamlined and scaled the adoption of the customer-centric and product-oriented operating model implemented in 2023:

New operating model

"Product" dimensions (customers, channels, products and enabling products)
Teams are grouped into portfolios based on customer value, KPIs and data. Each team is autonomous and cross-functional.

"Service" dimensions (support areas and centers of excellence)
The teams maintain their composition and enhance their way of interacting.

The new operating model strengthens the role of the areas involved as key players in the development of products and services, optimizing organizational interaction to better understand the needs and pain points of customers. Thus, we promote a digital product culture to provide a faster service to customers and exceed their expectations. (For more information on the new operating model and its design principles see our 2023 Integrated Annual Report).

During the reported period, leaders supported the scalability of the model to align their teams.

As part of the comprehensive transformation of our operating model, we began to strengthen our digital mindset to build higher-value solutions, with agility practices as a working methodology.

- **New consumption dashboard:** We have product indicators available and frequently updated on a consumer dashboard, in order to promote data-driven decision-making. In this way, we reduce the problem of multiple navigation through different dashboards and data sources and, at the same time, we promote the digital product mindset, since the dashboard not only brings together business indicators, but also technology, user experience, regulations and other data that contribute to the development and monitoring of sustainable products over time.

- **Construction of digital products:** We implemented a scorecard that measures product quality according to standards pre-established by the centers of excellence and support areas. In this line, we implemented an iterative framework that guides teams from the identification of an idea or problem to the execution of the solution and its scalability. This system is based on customer-centricity and promotes innovation or improvement of processes and services, standardizes the way in which solutions are constructed and allows for continuous experimentation.

- **Improvements in quarterly planning:** We implemented a new process to request the service of an area or team involved in the development of products. By having defined guidelines, the process enhances interactions between teams, generating higher quality conversations, and makes collaborative work visible. With these improvements we promote planning automation, efficiency and accessibility.

EVOLUTION OF TECHNOLOGY IN OUR VALUE PROPOSITION

The technological maturity stage achieved in recent years allowed us to consolidate an ecosystem of product-oriented digital assets. This transformed the work of product teams, who now integrate and reuse these assets instead of building from scratch. This approach facilitates the composition of omnichannel experiences, generating efficiencies and improving the time to market of our services.

2024 marked a milestone in the consolidation of the technological strategy that Banco Supervielle has been developing in recent years, addressing key agendas that cut across the entire organization:

We reached 86% progress in the plan to migrate solutions to the cloud by 2025. There are now 146 apps and more than 300 APIs and microservices migrated within the framework of a multicloud strategy. This also encourages us to reflect on our environmental impact, integrating practices that in 2024 allowed us to save emissions estimated at 52,566 $MTCO_2$. Additionally, we started the FinOps practice, aimed at optimizing costs in the cloud and maximizing the value of our technological investments.

In search of a strategic differential, we are integrating artificial intelligence to anticipate our customers' needs, a combination of advanced technology with a human approach. A noteworthy example is the launch of "WhatsApp Banking", our new conversational banking. This solution, fully aligned with our reference architecture, is integrated into WhatsApp through API and connects to our telephone and chat systems. All relevant information is stored in our contact platform.

This deployment, the result of an internal innovation process, positions us as the first bank to adopt generative artificial intelligence technology in Spanish, in collaboration with our strategic partner AWS. In addition, in 2024 we began to implement sentiment analysis and call summaries with AI, generating valuable feedback for the business.

We also launched a new mobile channel designed specifically for corporate customers, aligned with our reference architecture, with the key functionalities that our customers need, allowing them to manage their operations efficiently.

During 2024, we improved the availability of our digital channels, reaching an annual average of 99.69%, as compared to 99.33% in 2023. In addition, we have a robust contingency scheme for critical components and we carried out our first successful cloud technology recovery tests.

Finally, we streamlined our technological architecture strategy with the modernization of our banking core, a milestone that provides greater dynamism, scalability and independence to evolve products and services efficiently.



86% progress on our plan for app migration by 2025



CLOSENESS AND CONTINUOUS IMPROVEMENT OF OUR SERVICE CHANNELS

GRI 2-6 | OWN TOPIC: CHANNEL AVAILABILITY

At Grupo Supervielle we are continually evolving to offer a hyper-personalized and omnichannel experience. Our infrastructure allows us to reach the entire country and provide solutions to the financial needs of our customers with superior service.

With this vision, five years ago we designed "Human Banking", a hybrid face-to-face and virtual service aimed at developing different solutions to improve access to Banco Supervielle services, thus becoming a market benchmark.

In line with our continuous improvement strategy, we increased the number of annual implementations by 7.79%, moving towards a continuous delivery model that allows us to respond with greater agility to the needs of the business and our customers.

DISTRIBUTION NETWORK

During the reported year, we completed our plan to transform and consolidate bank branches, reaching a total of 32 consolidated branches since the start of the project. We thus optimized our operations without neglecting closeness to our customers: in the last two years we migrated 364 thousand accounts.

As a result, the plan allows us to serve small and medium-sized companies in service branches that were exclusively intended for the Senior Citizens segment.

In addition, during this year we continued expanding Espacio 24, a sector where our customers can self-manage various operations during and after banking hours:

- We increased the number of cash dispensers per branch, reaching 282 in Espacio 24 out of a total of 329 in all our bank branches.
- 77% of our 166 self-service terminals are located in Espacio 24 in addition to the 251 ATMs that make up our network.

With the aim of improving our customers' experience, in 2024 we designed and implemented a new customer service and commercial management model that involved a simpler redesign of the CRM for the sales executive. As a result, we reported a 43% increase in productivity, which can be seen in different areas, such as the placement of personal loans, a significant increase in the average monthly number of interactions, or a better customer experience in branches.

We also implemented Fila Unificada, a unique prioritization system through DebMedia that allows an on-site executive to automatically manage in-person and virtual support, optimizing times and providing an integrated and efficient experience.

Banco Supervielle

130 bank branches, 100% have Espacio 24 and terminals accessible 24 x 7

251 ATMs

166 self-service terminals

329 cash dispensers with biometric identification

DIGITAL EXPERIENCE

The digital behavior of individual and corporate customers is rapidly consolidating, showing a preference for channels that enable self-management.

INDIVIDUAL CUSTOMERS

In December 2024 93% of our customers self-managed their transactions and inquiries without need of human assistance, exceeding the 73% recorded a year ago. Along the same lines, our digital customers represented 65% of our portfolio at the end of 2024, consolidating a growth trend as compared to the 62% recorded a year earlier and 38% three years ago.

This ratio is even higher if we analyze the behavior of customers excluding the senior citizens segment: in the fourth quarter of the reported year we had 83% of digital customers, when three years ago we reported 66%.

Over the past two years, the mobile channel continued consolidating its position as the preferred transactional channel: in December 2024, it accounted for 60% of transactions, as compared to 48% in 2023 and 8% in 2021. During 2024, 1.2 million users had downloaded the App and we had 1.03 million monthly active users. Major launches include salary advances, Google wallet, insurance, money transfer scheduling, fraud engine, and chat.

Likewise, the strong adoption of our digital wallet continued throughout the year. QR code payments reached 5.2 million transactions, four times the 2023 figure, making our App the most used in the MODO ecosystem.

Origination of personal loans through digital and automatic channels reached 59% in Q4 of 2024 with a 69% increase year-on-year.

In 2024 we launched WhatsApp as a channel, a generative AI solution to provide customer support.

Finally, digital and self-managed insurance sales to individual customers increased by 187% as compared to 2023.

- → **The Mobile channel concentrated 60% of individual customer transactions**
- → **1.03 million customers used the Supervielle App per month**
- → **530 thousand customers used Online Banking**
- → **Digital and self-managed insurance sales increased by +187% year-on-year**



Our digital customers represented **65%** of our portfolio

BUSINESS CUSTOMERS

In 2024, we launched our new App for Business customers, which incorporates mobile improvements and was largely adopted by our customers. The application has a solid security scheme, including soft token, biometrics and other critical functionalities.

Also, we fully revamped the Online Banking for Businesses home page and migrated 100% of our customers to a scalable platform with communication and sales capabilities that are tailored to our customers' current needs.

We launched the new Supervielle Empresas app and the Online Banking Empresas home page

With these advances, we continued developing our digital solutions to offer a more agile, secure and efficient customer experience.

VIRTUAL BANKING: PERSONALIZED SERVICES AT ALL TIMES

One of our most innovative launches in recent years was Virtual Banking or Virtual Hub. It combines different digital channels, leveraged on a robust technological infrastructure that provides a high level of security. More than 100 especially trained officers provide inclusive services from Monday to Friday, from 8 am to 9 pm.

Virtual Banking offers the following channels:

Video call: 100% virtual service through officers who answer queries, solve claims or receive loan applications. The option is available both in cash dispensers and in Online Banking for Individuals and for Businesses and in our Mobile apps for Individuals, Senior Citizens and Businesses.

Human Chat: FAQs are answered through a Chat Bot and customers are referred to personalized service if required. In 2024, we introduced a generative AI chat bot.

To continue scaling up virtual customer services to reach more customers, we created the position of Ejecutivo Concurrente to assist customers in person and on line, when branch attendance decreases. At year-end 121 branches had the necessary facilities for an Ejecutivo Concurrent (as compared to 98 in 2023), representing 93% of our network. In 2024 the channel was available to all E&P and SME segment customers within the commercial portfolio.

Likewise, during 2024 we expanded the capabilities of the new digital channels (Human Chat, WhatsApp Banking, Video Call and Ejecutivo Concurrente), with the aim of advancing in the placement of personal loans and insurance. In Q4 the Virtual Hub concentrated 15% of the total personal loans placed, as compared to 8% for the same period of 2023. In addition, we increased the placement of insurance by 84% as compared to 2023, reaching 5,600 policies placed in the channel.

Online Banking and Mobile Banking: We continued improving the experience of our online and mobile banking users to achieve more user-friendly and secure interactions.

92 thousand customers resolved queries through video calls (as compared to 76 thousand in 2023).

1.4 million conversations in Chat SUPV of which 230 thousand were referred to officers.

INFORMATION SECURITY

GRI 2-25, 418-1, FN-CB-230A.1; FN-CB-230A.2

OWN TOPIC: CYBERSECURITY

Our Information Security Policy covers all Grupo Supervielle subsidiaries and is the regulatory framework that guides the work of the areas in charge of identifying and mitigating failures, vulnerabilities and latent risks that may impact on our processes and products.

In this context, the Cybersecurity Center of Excellence (Cybersecurity CoE) defines and standardizes the security guidelines that are applied consistently in all Grupo Supervielle companies.

The Security Department leads comprehensive cybersecurity management that includes the identification, analysis, assessment, measurement, mitigation and monitoring of risks, with the aim of protecting IT assets and effectively managing operational and technological risk.

STRATEGIC APPROACH

Our cybersecurity strategy is based on the pillars of defense in depth, security by design and zero trust. With this vision, over the last year we continued advancing with the tactical security plan. Our different security teams, focused on identity management, defense, attack and lessons learned, worked in close coordination with each product squad.

Among the planned tasks, progress was made in the microsegmentation of networks, environments, apps and services, which reinforced the security of sensitive assets.

In terms of prevention, during the reporting period we optimized the threat intelligence service, which allows us to detect risks earlier and act accordingly. Likewise, in relation to rapid response to incidents, we made improvements in the treatment of security alerts through our SOC.

We are also making progress in information classification, which allows us to identify, warn and block the transmission of potentially sensitive data.

SAFER OPERATIONS

We continue making progress on various projects to strengthen our ecosystem and our security position. The best projects carried out during the year under analysis include: the centralized event monitoring and correlation service, network microsegmentation that allows strengthening the security of sensitive assets, and threat intelligence to detect potential negative events earlier. We also work on internal awareness through the virtual campus, using a “gamified” model to prevent cyberattacks and highlighting best security practices.

BANCO SUPERVIELLE

Banco Supervielle has classification policies and tools to assign a criticality level to data and consider measures for their adequate protection and treatment. In addition, every year the entity carries out a mandatory assessment on the security of Swift, one of the main focuses of cyberattacks, with 100% compliance with mandatory and recommended controls in 2024.

Given the evolution of cybercrime and its strategies, the use of two-factor authentication was expanded for the protection of transactions and access.

Likewise, progress was made with a strong communication campaign to operate safely through digital channels, which included updating the design and content of the pieces according to new situations. The advice on security in social media was also updated, focusing on virtual scam methodologies, cases of social engineering, phishing and fake accounts. The campaign was implemented through monthly mailings, audiovisual content and tutorials on Facebook, Instagram, Twitter ("X") and YouTube. In addition, Banco Supervielle's public site includes a blog on cybersecurity with the new trends of attacks in the industry.

In 2024, no claims were verified regarding customer privacy breaches, data loss or leaks.

INVERTIRONLINE (IOL)

During this period, IOL strengthened the security infrastructure of its cloud solutions, improving certain parameters, as well as the protection of the container platform (Kubernetes), all tasks aimed at supporting the digital growth of the organization.

Regarding customer security, activities were carried out related to improving access controls, blocking failed attempts and sending alerts in the event of password changes.

Additionally, issues related to fraud prevention in digital channels were addressed, implementing controls to automatically block the operation of so-called "mule accounts". Mass awareness campaigns were also launched aimed at mitigating the effects of phishing and social engineering.

SUPERVIELLE SEGUROS

Continuing with the security program, in 2024, focus was on strengthening the capacity to detect and respond to threats. Work was done on consolidating and monitoring new security events, in order to minimize the impact of possible interruptions caused by cyberattacks. The security of employees' workstations was also strengthened, implementing automatic data encryption to guarantee the confidentiality of information, even in the event of loss or theft of the device. A centralized management tool was introduced to set up and secure employees' electronic devices.



TRAINING AND INTERNAL AWARENESS

Internal information security policies and guidelines are updated regularly based on emerging technologies and new threats.

In this regard, we use different alternatives, such as shared repositories and awareness campaigns, some under the concept of "gamification" and others available on our internal communication channel.

In line with the "gamified" approach, during this period an annual saga called "El camino del Superguardián" was launched, which consisted of more than 20 informative posts and 8 trivia quizzes with prizes for those employees who showed knowledge in information security topics. More than 100 employees participated in each edition, fostering interest and commitment to protection.

In order to evaluate the effectiveness of each of our awareness initiatives, we conducted drills using ethical phishing tools, reaching approximately 3,000 employees. The results were very positive: only 6% of employees became "victims" and half of the cases involved the delivery of credentials. These metrics allowed us to implement specific reinforcements through mandatory courses and monitoring of their progress.

We also engaged our customers and the community through face-to-face meetings at clubs and senior citizens centers to bring security prevention to groups considered more vulnerable.

In this regard, we carried out specific campaigns, some with a fun approach, to disseminate best security practices and contribute to fraud prevention. A large number of people participated in our talks.

As far as customers are concerned, we gave more than 10 talks to companies in the SME segment on best security practices, fraud prevention and protection against digital threats. Also, to engage young people, we had our own stand at Ekoparty, the most important cybersecurity and ethical hacking event in Latin America, which brought together more than 10,000 Security and IT people from all over the region.



GRUPO SUPERVIELLE BUSINESS SEGMENTS

GRI 2-6, SASB FN-CB-000.A; FN-CB-000.B

OWN TOPIC: OUR PRODUCTS AND SERVICES

We are a platform designed to meet the needs of our customers by creating long-term value through financial and non-financial services managed by Individuals, Business Banking and Corporate Banking, as applicable.

In recent years, we promoted a leap in the development of non-face-to-face channels, expanding access to our services through Virtual Banking, Online Banking for Individuals and Businesses, Supervielle Mobile App and Supervielle Senior Citizens App, Supervielle Empresas App, WhatsApp banking and the Contact Center.

Banco Supervielle S.A.	Individuals and Business Banking	Individual Customers
		Public Banking Customers
	Corporate Banking	Business Customers
	Treasury and Finance	
Supervielle Seguros S.A. **Supervielle Productores Asesores de Seguros S.A.**	Insurance	
Supervielle Asset Management. **Sociedad Gerente de FCI S.A. (SAM)** **IOL invertironline S.A.U.** **Portal de Inversiones S.A.U.** **Espacio Cordial de Servicios S.A.**	Asset management and other services	

INDIVIDUAL CUSTOMERS

We have a distribution network and a wide variety of virtual and digital service channels to provide an experienceof excellence to individual customers of Individuals and Business Banking who do not have commercial activity:

Individuals and Business Banking	Identité	High-income or ABC1 individuals
	Renta Masiva	Individuals with no commercial activity who are not included in the Identité segment.
	Senior Citizens	Senior citizens who collect their pension and other customers who receive social benefits.
	Consumer Customers	Former IUDÚ customers who were transferred to Banco Supervielle in Q3 2022 Since there was no acquisition of new customers in this channel, the number of customers was reduced due to natural attrition. Starting in 2025, the customers in this segment who were active as of December 31, 2024 will be consolidated within the Renta Masiva customer segment.
	Public Banking	Customers from the national, provincial and municipal public and other public entities

During the reported year we worked to increase the customer base in the Renta Masiva and Identité segments, as well as monetize existing Individual Banking customers. Our objective was to improve margins and increase principality and cross-sell, with special focus on interest-bearing products, such as personal and car loans. In this framework, we acquired 100 thousand digital customers, two times the 2023 figure, in the Identité and Renta Masiva segments, maintaining activation rates of around 60%.

We increased our asset share, both in personal loans (+0.3pp), credit cards (+0.44pp), and in car loans (+3.3%). We maintained our primary position and the share wallet of our customers' peso deposits, measured by the number of deposits in savings accounts, checking accounts, mutual funds and time deposits. In addition, we achieved an increase in the market share in mutual funds and savings accounts.

We continued boosting our customers' everyday banking through investments, utilities payments, recharges, purchases with QR Code and instalment payment plans, which resulted in significant increases as compared to 2023.

More than **180** thousand customers used Inversión Rápida (+80% vs 2023), an experience developed in our digital channels to invest in, and withdraw from, funds from our Short Term T0 Premier Fund.

At the end of this period, **913,388** customers were digital, representing 65% of the segment's portfolio.

In MODO, payments with QR code increased **4** times and MAPS (Monthly Active Payments) increased two times.

In 2024, more than **421** thousand customers paid their services, and more than 170 thousand customers made payments and recharges in the last month of the year.

47 thousand instalment payment plans were used during 2024.

IDENTITÉ AND RENTA MASIVA SEGMENTS

In 2024, customer acquisition continued, with 176.8 thousand registrations -gross- in the Identité and Renta Masiva segments, and grew in target stock and in Net Promoter Score (NPS) in both segments. We also added 100,000 digital customers, with a total activation ratio that reached 60%, significantly reducing the acquisition cost as compared to 2023. Also, starting in April 2024, we increased the number of credit customers by 38%.

To continue improving the service in both segments, we focused on achieving an end-to-end digital Everyday Banking Payment experience with wallet usability, including payments and transfers with the MODO app, MEP dollar investments and Inversión Rapida, personal loans, credit cards, car loans, car and property insurance, time deposits, Payroll, salary advances, recharges and access to services with omnichannel service. Additionally, we relaunched the UVA mortgage loan for the purchase, renovation or expansion of a home, with an initial preferential offer for those Payroll customers.

176.8 thousand
gross additions in Identité and Renta Masiva clients, improving relational NPS.

The products and services segments recorded solid growth in the placement of personal loans through digital means, the virtual hub and in the face-to-face channel. Moreover Inversion Rapida gained 60 thousand new investors in (exceeding 176 thousand customers in December), two times the average monthly securities transactions (mainly, MEP dollar) and for the fourth consecutive year growing in mutual funds to reach 2.5% of the market.

The use of digital channels grew, exceeding in December 176 thousand users in Inversión Rápida.

FORMER IUDÚ CUSTOMERS

At the end of 2024, we had around 55 thousand customers migrated from IUDÚ Compañía Financiera to Banco Supervielle since September 2022, along with their personal loan portfolio and credit cards. As from January 2025, these customers will be incorporated into the Renta Masiva segment, with a value proposition adapted to their needs and financial profile.

SENIOR CITIZENS SEGMENT

At the end of the current fiscal year, the Senior Citizens segment had 807 thousand customers, 577 thousand of which are beneficiaries of retirement and pension benefits at Banco Supervielle, which represents an approximate market share of 9.4%.

To improve our customer experience, we optimized the branch service model, achieving greater agility and simplicity in daily flows. As a result, 95% of customers access their funds in a self-managed manner through our ATMs and cash dispensers. Digital adoption reached 52%, showing a growth of 2 points as compared to 2023.

We launched WhatsApp as a channel, incorporating generative artificial intelligence to provide automated customer support. The tool includes general features, such as checking current balances and loans and a summary of credit cards. In addition, it has specific features for customers who benefit from retirement and pension benefits, such as downloading pay slips, collection date, latest account transactions and checking current insurance, all with the aim of simplifying the service for this segment. As a result, 37% of our senior citizen customers obtained a loan through self-managed methods during the year, and by December FCI stock grew by 59% year-on-year with more than 18 thousand customers who made investments and more than 227 thousand service payment transactions (+9% as compared to December 2023).

In order to strengthen the financial education of the segment, we continued working with different initiatives, such as the virtual training program “Hacelo vos”, face-to-face meetings at retirement centers to strengthen the use of digital tools and other actions (see Social Capital).

807 thousand customers, 577 thousand of which are beneficiaries of retirement and pension benefits at Banco Supervielle.

We launched WhatsApp, a solution that uses generative AI with specific and relevant functionalities for the segment.



Digital adoption reached **52%** (+2 points as compared to 2023)

PRODUCTS AND SERVICES

In 2024 we moved forward with the development of our product and service offering.

Deposits

Although a significant slowdown in inflation was recorded by the end of 2024, the year-on-year rate still reached 117.8%. In this regard, we highlight the support we provided to the Inversión Rapida and MEP Dollar products, which allowed us to protect and optimize our customers' transactional funds and savings. In this sense, we strengthened the bank-customer relationship, achieving a much more agile and simple experience, thanks to the constant evolution of our digital channels.

Data of individuals without commercial activity	2024	2023
Number of savings accounts[2]	1,385,030	1,474,476
Number of checking accounts[3]	18,146	16,402
Amount in savings accounts (in millions of pesos)	528,717	425,467
Amount in checking accounts (in millions of pesos)	138,099	5,832

Savings deposits showed a 24% year-on-year growth -55% taking into account checking accounts-. This is mainly due to the whitewash amnesty carried out by the Argentine government from August to October.

[2] Monetary figures as of December 31, 2023 were restated in currency of December 31, 2024.

[3] Active accounts in the past 90 days.

Payment Methods

During 2024, we continued evolving our digitalization strategy for our services, with the aim of offering our customers digital, secure and seamless payment solutions.

Regarding our performance with the MODO wallet, during the period we reached 125 thousand monthly paying users (MAPS), i.e. a 2.1% market share, and we doubled the 60 thousand customers we had during 2023. Today, our App is the most used in the MODO ecosystem, with 5 monthly payments per user. We also increased four times the number of QR code payments, reaching 5.2 million transactions and a market share of 1.9% and incorporated interoperability of credit cards and NFC payments into the MODO App.

Supervielle's Payment Methods team won the MODO CUP, an annual competition that evaluates specific dimensions, such as product, Branding & Trade, UX, CX and promotions. 28 entities participated in the 2024 edition, with Banco Macro coming in second and Banco Galicia, third.

New functionalities were introduced in the credit and debit card services of the Supervielle App, which impacted on the results of the period. Regarding debit cards, we multiplied the volume of 2023 by 2.8 times and our customers made 62 million payments, which represents a year-on-year increase of 8%. Additionally, we increased our share in credit card volumes to 1.7%, with 32 million payments and an average of 6 to 8 monthly payments per user.

Investment products

During the reported year, we focused on optimizing the experience with Mutual Funds (FCI) and Inversión Rápida, achieving significant improvements in their performance and availability. In addition, in the Online Banking channel new functionalities were introduced such as the option to view the money invested (and the monies that have not yet been settled in the fund) and the return on investments.

As to results, we are the third bank in terms of number of customers, closing the year with 180,000 users with FCI holdings. By Q1 of 2025, we will launch a new experience that will allow investing in funds managed by Supervielle Asset Management through all our digital channels. In addition, we will introduce in the App the Inversión Rápida functionalities, such as Money Invested and returns.

In terms of market share in funds, we maintain a share of around 2.5% (as compared to 1.5% in 2022) and we are confident that the launch of all funds in the App will allow us to continue growing in this area.

5.2 millons
QR code payments (4x as compared to 2023)

We are the most used App in the MODO ecosystem

In terms of MEP Dollar, we made a significant effort to improve its availability, reaching values above 99.5%. In this regard, we reported a strong growth in the number of transactions, from a monthly average of 20,000 to 40,000. In addition, we increased the number of MEP Dollar one-time customers to 30,000, as compared to 1,000 in previous years. Finally, we ended the year with a total of 222 thousand customers with investments, as compared to 187 thousand in 2023.

In the coming months we will continue to strengthen our integration with IOL invertironline, launching a new experience of tradable securities that will allow customers to trade Argentine stock and bonds as well as Cedears.

With these launches, we will complete our digital investment ecosystem (Personal Finance Manager), offering our customers a full range of investment products that will allow them to choose based on their objectives and risk profile.

Loans

During the current year, we adopted the omnichannel online rating system for digital and in-person operations, allowing us to make instant offers. Additionally, we carried out new ratings for product-oriented offers, mainly in Payroll advances, installment payments and mortgage loans. We thus increased the number of approved customers with a current offer by more than 20% and we hope to continue increasing the number of approved customers in the coming months.

As a result of the slowdown in inflation, the consequent reduction in the interest rate and the improvement in the level of activity and real wages of our customers, during the second half of the year we observed an increase in the demand for loans also from individuals. Thus, we increased the placement of personal loans in all our digital channels, in person at our branches and through the virtual hub. The increase in placements resulted in a 249% increase in stock in real terms and 8% in quantity. In addition, our market share grew 30 percentage points as compared to the end of 2023.

Data of individuals without commercial activity	2024	2023
Number of personal loans	400,933	371,126
Personal loan market share[4]	2.8%	2.5%
Amount of personal loans (in millions of pesos)[5]	477,333	136,625

In the last months of the year we launched the "Payroll advance" feature in the Supervielle App. It is 100% digital and enables Payroll advances at any time and with immediate accreditation. The new feature is leveraged by the increase in personal loans and the improvement in customer satisfaction.

In 2024 mortgage and car loans recorded significant growth, as seen below in "Mortgage Loans" and "Car Loans".

[4] Market share data refer to the entire Argentine financial system and take into average values for December of each year.

[5] Includes personal and car loans. Does not include credit cards and mortgage loans.

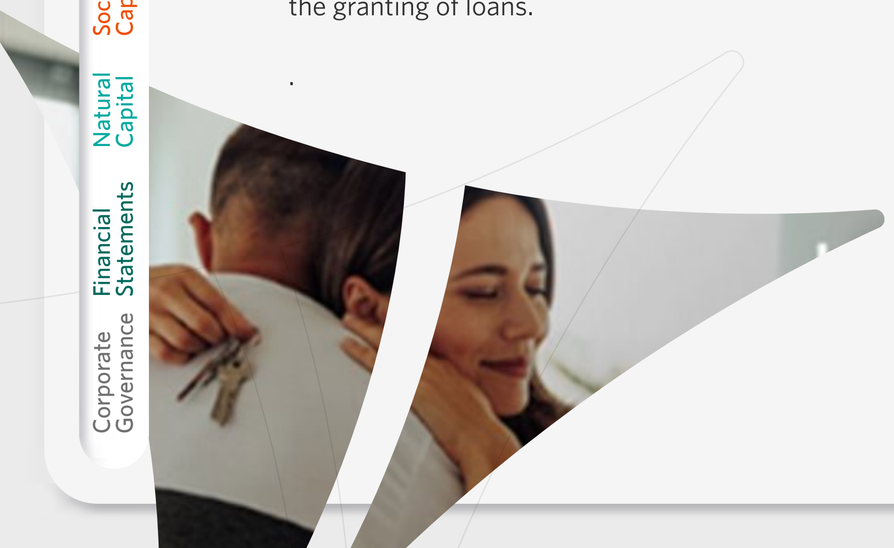
Mortgage Loans

In May, we relaunched the UVA Mortgage Loans product. We were the first private bank to announce this proposal designed for the purchase, renovation and expansion of housing, generating more than 650 thousand visits by interested customers.

During the year we granted a total of 843 UVA mortgage loans for housing for a total of $120 billion. These loans were placed mainly as from June at promotional rates in the first months.

At the end of the year, we had a market share of 6.1%, which represents a year-on-year increase of 5.7 percentage points. This increase shows the agility of Banco Supervielle, both in getting ahead of the market in relaunching the UVA mortgage loan offer, and in granting the loans. However, it is expected that the share will decrease in the coming months, when the other entities resume the granting of loans.

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Insurance

In 2024, significant growth and expansion were achieved due to the digitalization of our offering and the diversification of our sales channels. Our digital offer includes a total of 8 insurance policies, with solutions tailored to the needs of our customers. This expansion included the development of new products such as Life, Motorcycles, Unemployment, Protected Bag and Personal Accidents Insurance.

The improvements implemented in the product's usability, together with new functionalities, not only optimized the user experience, but also increased the speed and efficiency of the contracting process, achieving a 35% growth in the placement of digital policies as compared to 2023.

Another important milestone that strengthened our commitment to accessibility was the incorporation of Cash dispenser insurance as a new sales channel, which helped us reach our customers in a more agile and direct way, placing a total of 7,600 new policies and achieving a digital share of 26%.

Finally, insurance penetration grew to 30%, as compared to 28% in 2023, evidencing the positive impact of our digitalization and channel diversification initiatives.

Car Loans

In 2024, we boosted car loans as one of Banco Supervielle's main products, multiplying the placement by 4.5 with 24,388 car loans per year for of $196,965 million.

We thus climbed to the second position in the market for new customers with an annual market share of 17.8%, from the third position in 2023, when we had 5.2% of the market. In addition, we were the only bank that grew in number of customers, increasing our stock with 27,500 new customers by December 2024 and climbing 7 positions as compared to 2023, from number 10 to number 3.

We focused on our growth strategy by expanding our network of operating channels, from 390 in December 2023 to 584 in December 2024 (+50% year-on-year). We also implemented more aggressive credit policies, but in line with the risk appetite defined for this portfolio. In addition, we established a pricing method segmented by score and more competitive rates on long-term financing, with the aim of achieving a growing portfolio with appropriate risk.

We also renewed our strategic partnership with Kavak, a digital car dealer achieving a significant 7% annual share of our placement.

Regarding car loans, during the reported year we made progress with the technological transformation, focusing mainly on the customer experience to achieve a digital end-to-end: we introduced digital onboarding in the origination flow and began with the new UX in Banco Supervielle's digital channels to achieve a self-managed experience for our customers.

We also implemented a new customer service model for car loan customers, adding the product into Banco Supervielle's customer service channels (HUB and Call), and created a landing page with information and FAQs about the product to provide a better service.

We were pioneers in the market with the launch of the private party car loan product: through our branches, any customer may buy or sell their car, without the need for a car dealer.

In addition, as part of our staff benefits, we offer employees car loans on preferential terms.

This rate is applied to individual customers who, according to the BCRA bases, do not have any type of financial exposure in the system, whether through loans, credit cards or mortgages.

+24,000
car loans for $200,000MM

17.8%
market share of placement of car loans

2nd place
among banks in the market

It is important to highlight that **29%** of the total car loans in 2024 were granted with the Financial Inclusion Rate.

Public Banking

We made agreements with public entities to continue positioning Banco Supervielle as a benchmark, which allowed us to retain and build loyalty in the main municipalities of the provinces of San Luis and Mendoza, among other, in addition to attracting new municipalities throughout the country.

We are also focused on closing new agreements with provincial and national administrations to reach target cities such as Neuquén, San Juan, Tucumán, Salta, Santa Fe, Córdoba and Greater Buenos Aires by leveraging products such as Interest-Bearing Accounts, Collection Accounts, Cash Management Products and Payroll.



BUSINESS CUSTOMERS

Because we seek continuous improvement of our service model and consumer experience.

For our customers with commercial activity, we organized the portfolio based on annual turnover criteria, the thresholds applicable until December 2024 being:

Customers with commercial activity	Individual and Business Banking	Entrepreneurs and SMEs (Professionals and Businesses)	Individuals with commercial activity and entrepreneurs with a turnover up to $1, 500 million.
		SMEs	Small and medium-sized companies with a turnover between $1,5 to $10 billion.
	Corporate Banking	Medium and large sized companies and Corporate Customers with annual turnover that exceeds $5.000 million.	

In December 2024, we reached a 5.97% market share, as compared to 5.52% in December 2023.

ENTREPRENEURS AND SMES (PROFESSIONALS AND BUSINESSES), SMES AND SUBSEGMENTS

During the reported period, our business customer (legal entities) market share grew by 45 basis points, reaching 5.97% in December. This growth occurred particularly among small and medium-sized target companies with a high turnover.

In order to support the growth of the segment, in 2024 we launched +Pyme, the first digital solution in the local financial industry. It allows companies to open a bank account and access a loan 100% online, even with the possibility of simulating the payment plan that best suits the customer's needs and obtaining it in just 72 hours.

We also introduced new Machine Learning capabilities to read complex documents, such as bylaws or balance sheets, with a view to reducing account creation times. We also continued evolving our mass rating engine, incorporating balance sheet data from LUFE to improve offers to our SME customers.

As part of the Mining strategy, in 2024 we launched a new policy to carry out credit analysis at sector companies through invoices issued by mining companies. This improvement boosts an offer better aligned with the growth challenges of our customers.

Finally, we introduced the new Empresas App, which includes the Soft Token tool to provide more security to the operations of SMEs with the Bank. In addition, we updated the Online Banking for Businesses (OBE) home page, improving the customer experience, and we began operating with the Finova Platform, enabling a new channel to increase the E-cheque discount business.

+Pyme is the first digital solution for the SME segment of the local financial sector.



5,97%
market share

CORPORATE BANKING

We have sales teams specialized in Leasing, Cash Management, Foreign Trade, Payroll, Insurance, Finance and Investments that enables us to offer comprehensive solutions to the daily operational and transactional needs of companies. Our branch structure is present in the main commercial and industrial areas of the country.

This year we recorded strong growth in our loan portfolio, driven mainly by the increase in dollar-denominated loans to exporting customers or direct suppliers in the commodity export chain. This jump occurred mainly in the second half of the year, with an environment of greater exchange rate stability and deceleration of inflation.

In order to maintain a healthy credit portfolio and keep non-performing loans at appropriate levels, we streamlined our work on financial risk indicators, such as RAROC (Risk Adjusted Return on Capital), which measures risk-adjusted profitability. In this regard, we followed a moderate credit appetite policy and sought efficiency in capital placement, generating profitability through transactional principality with customers.

We continued with our accelerated growth program, having doubled the number of new corporate customers and medium and large sized companies as compared to 2023.

We also launched the Value Proposition for Mining, creating a specialized sales team. We developed products and a credit policy tailored to the industry, which aims at supporting both mining companies and their suppliers.

We also created Supervielle Servicios Integrales, a multi-product approach that consists of presenting the bank's complete offering to the customer by specialists in each area, with a focus on participating in each aspect of their digital wallet.

PRODUCTS AND SERVICES

During 2024 we continued developing our range of products and services.

	2024	2023
Number of checking accounts (E&P and SMEs)	30,403	28,905
Number of Savings Accounts (E&P)	3,769	3,821
Number of checking accounts (Medium and Large Sized Companies and Corporate)		2,189
Amount in Checking Accounts (E&P and SMEs) (in millions of pesos)[8]	214,908	183,190
Amount in Savings Accounts (E&P and SMEs) (in millions of pesos)[8]	7,081	3,917
Business checking account market share[7]	2,8%	2,23%
Business customers market share	5,97%	5,52%[9]
Number of loans (E&P and SMEs)	35,622	32,362
Number of corporate loans	3,914	3,489
Amount of loans (E&P and SMEs) (in millions of pesos)[8]	248,231	143,967
Amount of Loans (Medium and Large Sized Companies and Corporate) (in millions of pesos)[7]	443,879	346,179

[7] Market share calculated on average balances for December of each year.

[8] Figures as of December 31, 2023 were restated in currency of December 31, 2024.

[9] Information as of December 2023.

Deposits

For the fourth consecutive year, we continued growing in checking account deposits of private sector companies, reaching 2.8% of the market (average for December) as compared to 2.23% in the same month of 2023, a year-on-year increase of 60 basis points.

2.8% averageshare in deposits in business checking accounts, a 60 basis points year-on-year increase.

Loans

SASB FN-CB-410A.1

We seek to offer the most appropriate investment alternatives to the needs of the different business segments. We have commercial loan lines and subsidized credit lines that are available through in-person and digital channels.

The reported year represented a transition period for Argentina. As from March, the Argentine government reduced the interest rate, which led to a growing demand for credit, initially by companies and then also by individuals. This increase was the result of the fall in inflation in a macroeconomic environment in which various imbalances were gradually resolved, in addition to an improvement in the confidence and expectations of economic agents.

At Supervielle we anticipated market developments and throughout the year our market share in commercial credit grew, ending with a 3.2% share in commercial loans in pesos and 3.6% in commercial loans in dollars.

The balances of our portfolio at the end of the year, opened by segments of the economy, were as follows:

	Balances as of 12/31/24 (in millions of pesos)*	Share
Families and Individuals	1,050,689	42.3%
Agriculture	226,839	9.1%
Food & Beverages	147,711	5.9%
Oil/Gas/Mining	107,779	4.3%
Electricity/Gas/Water/Waste	105,799	4.3%
Financial Services	72,176	2.9%
Wine	66,231	2.7%
Communications	63,182	2.5%
Transport	60,957	2.5%
Chemicals and Plastics	54,123	2.2%
Construction	49,715	2.0%
Machinery and Equipment	48,925	2.0%
Textile	46,257	1.9%
Auto Parts/Car Dealers	35,427	1.4%
Pharmaceutical	32,327	1.3%
Iron and steel industry	29,626	1.2%
Home appliances	29,424	1.2%
Other **	256,786	10.3%
Total	**2,483,973**	**100%**

* Banco Supervielle S.A.'s portfolio, including loans, financing, and guarantees granted.

** Other includes sectors with a share lower than 1% each.

Payroll

With improvements made to the Supervielle and Online Banking apps, during the year under review we streamlined the automation of processes in Online Banking for Businesses and improved the experience for the company and its employees.

In this regard, at the close of the year there was a growth in the stock of Payroll, which accelerated in the second half of the year and especially in the last quarter. We reported months with record gross registrations, such as December in all customer segments, and a slowdown in deregistrations.

The improvement in gross increases was the result of the new boost in the commercial sector in the context of a better macroeconomic environment., leveraged by a more competitive value proposition and with improvements in credit alternatives. The slowdown in deregistrations is due to better commercial monitoring and digital campaigns focused on building customer loyalty.

Foreign trade

In 2024, nearly 60,000 transactions were carried out, 38% more than in 2023. We also reached a volume of more than US$2.2 billion, which represented a market share of 3.73% in settled import and export transactions (source: Central Bank).

This year we added new features to the e-Comex platform with the launch of the "Financing" module, developed so that customers may request their export pre-financing online in an agile, fast and secure manner. We also redesigned the "Comex Operations" consulting menu with an intuitive UX, which improves the overall customer experience when consulting payments, collections and progress of proceedings linked to their international business.

Banco Supervielle ranked first in Euromoney's Trade Finance 2024 Survey, within the category "Best Foreign Trade service in Argentina", and fifth in Latin America, showing our dedication to providing the best customized solutions to assist our customers and expand and develop their business internationally.

We also held a new edition of the "Supervielle Exporta" award, with the objective of recognizing the export competitiveness of foreign trade companies and promoting internationalization in new markets, through participation in the Barcelona Business Week and training to develop business abroad.

Nearly 60 thousand import and export transactions carried out.

Cash Management

With an offer geared towards cross-sell funding products and differentiated value propositions based on expectations and needs, transactional fund volumes in our collection and payment products grew above inflation in 2024. This growth shows greater adoption by our customers, whose experience we seek to continuously improve.

During the reported year, we made progress in optimizing the user experience regarding payment products, such as extended hours (from 8 a.m. to 11 p.m.) for issuances, the increase in limits per customer, optimization of the Echeq acceptance and mass endorsement process and a significant reduction in batch payment processing times. Thanks to these improvements, we achieved a 15% increase in the penetration of these products, consolidating our value proposition in transactional solutions.

Leasing

Our portfolio includes Financial Leasing, Operational Leasing and Sale & Lease Back products, which are marketed through our commercial officers and branch network. In mid-2024, we launched a 3-year strategic plan with the initial objective of achieving a placement market share of 14%. This was widely exceeded, reaching a value of 15.9% and an increase in the amount placed of more than 400% as compared to 2023.

As part of this plan, we also streamlined approvals with changes to credit policy and continued making progress on system improvements to sustain our leadership in the market.

13.7% market share in the stock of Leasing products.

TREASURY AND FINANCE

In order to maximize returns within the established regulatory and risk limits, Grupo Supervielle implemented policies that guide the management of key areas, such as financial risks, liquidity management for Individual and Business Banking and Corporate Banking, in addition to investment management for the bank's treasury and Trading Desk transactions.

Treasury and Finance also manages Banco Supervielle's credit facilities, distributes treasury products and develops business with wholesale customers, both financial and non-financial. This segment also includes Capital Market operations. These pillars allow us to optimize profitability and strengthen our position in the financial market.

TRADING DESK TRANSACTIONS AND INSTITUTIONAL SALES

During 2024, transactions were carried out with public securities and derivatives, both for our own portfolio and for third parties, in addition to placements of stock market promissory notes, maintaining a significant share in total institutional deposits. We also acted as a dealer in the local capital market in more than 100 transactions.

FINANCIAL PLANNING

In 2024 Banco Supervielle faced the challenge of increasing its revenues in a context of declining inflation and falling interest rates. The results obtained show our solid asset and liability management capacity, as well as our flexibility in a dynamic environment.

Treasury and Finance plays a key role in the management of Banco Supervielle, encompassing the assessment of capital needs, planning of the financing structure and the implementation of strategies to optimize financial performance.

FINANCIAL INSTITUTIONS AND CORRESPONDENT BANKING

During the reported period, international credit to Argentina showed sustained growth. Our relations with commercial and multilateral banks abroad allowed us to assess potential future financing opportunities.

We also placed special emphasis on the administration of correspondent accounts, the financing of foreign trade transactions and the management of guarantees and letters of credit.

RESEARCH

This area analyzes the domestic macroeconomic and financial situation to support the different business segments and teams of Banco Supervielle and Grupo Supervielle. Its work adds value through strategic recommendations aimed at managing financial assets.

CAPITAL MARKET

Our sector provides specialized advisory services to companies seeking to optimize their financial resources and capital structure through the Capital Market. We focus on the origination, structuring and assistance to the sales force in the placement of Negotiable Obligations and Financial Trusts.

In 2024, we carried out 111 transactions for a total amount of approximately $2,078 trillion, 101 of which were Negotiable Obligations and 10 were Financial Trusts. These results position Banco Supervielle as one of the most active entities in the local market. According to the Cbonds ranking of local bond issuers in Argentina for 2024, we rank 1st in the number of issuers taken to the market, sharing that position with Banco Galicia, and 2nd in the number of transactions.

During the reported period, our commitment to the SME segment remained firm, while continuing to support large companies and frequent issuers. 44% of Capital Market issuances were made by SMEs and at the end of the year 91 Negotiable Obligations (PyME CNV Garantizadas) were guaranteed Banco Supervielle for a total amount of $21,695 million and US$31 million.

Banco Supervielle continued promoting the issuance of GSS (Green Social and Sustainable) Bonds: in the reported year, we participated in 9 of the 16 issuances made in Argentina, with 4 sustainable and 5 green issuances for a total amount of $154,838 million.

INSURANCE

We offer products tailored to the needs of individual and business customers through Supervielle Seguros S.A. and Supervielle Productores Asesores de Seguros S.A. (Supervielle Broker). We operate through in-person and digital marketing channels, including the Banco Supervielle distribution network.

Our omnichannel strategy is the result of a transformation and expansion process that we have been carrying out since 2020, which included the sale of insurance through Banco Supervielle's Virtual Hub during 2023.

In 2024 we sold 464 thousand policies to individual customers and more than 5 thousand to business customers, consolidating our growth in the sector.

With regard to our individual customers, we improved the digital experience, which resulted in a greater range of coverage, policies and products that were simpler to contract, in addition to implementing claims self-management. As part of this evolution, we rolled out a new self-managed channel through Banco Supervielle's Cash dispensers, offering life and protected bag insurance. We also introduced new products, such as motorcycle insurance, life insurance, protected bag insurance and personal accident insurance.

Thanks to these improvements, we grew 187% in digital and self-managed sales as compared to 2023. We also grew in insurance sales in the Virtual Hub, with nearly 5,600 policies sold, as compared to 3,000 in 2023.

At the end of 2024 we had achieved a 77% placement of our core products (car, life and home) of the total insurance sold. In addition, we maintained the satisfaction of our customers measured by NPS (Net Promoter Score).

These advances consolidated our digital strategy and reinforcde our commitment to innovation and service quality.

We grew **187%** in digital and self-managed insurance sales.

We sold **5,571** policies through Virtual Hub.

During the reported year, we grew by more than 20% in the placement of policies for commercial customers in the E&P (Professionals and Commerce) and SME segments and by 5% in the stock of policies sold through Supervielle Bróker, with a renewal rate of 86% of the policies that expired during the year.

In particular, we continued making progress in the sale of agribusiness insurance, adding nearly 20,500 hectares insured.

We maintained a 10% insurance cross-sell rate on our customers, leading the insurance banking sector in the business segment.

Individuals 2024

Sales

+187% growth in digital and self-managed insurance sales vs. 2023

+8% placements through face-to-face channels vs. 2023

Home insurance **+21%** vs. 2023

52% growth in car insurance with 7,681 policies sold

Successful deployment in Cash dispenser with **7,588** policies sold

Sale of core products (car, life and home) **77%** of total sales

145,280 policies sold

+5% vs. 2023

Stock

Income from premiums of **$40,216** MM

+13% result from technical account vs. 2023 in real terms

Core products results: **+3%** growth in life and home insurance policies

+56% growth in car insurance reaching **9,810** policies.

Total insurance stock: **463,917**

+3% vs. 2023

E&P and SMEs | 2024 Summary

Sales

$ 1,437MM annual premiums sold

+7% vs. 2023 in real terms

35% conversion on premiums quoted

2,697 policies sold

+5% vs. 2023

Agribusiness policies: **20,469** hectares

Deployment of digital sales to business customers: **305** policies

Placement of **11,300** Cápitas ART

Stock

3,450 customers **+8%** vs. 2023

With **5,177** policies **+20%** vs. 2023

Cross **1.5** policies per customers

86% renewals of policies expired in 2024

10% penetration

+ 29% growth in income from brokerage fees vs. 2023

36,560 Cápitas ART

+20% vs. 2023

ASSET MANAGEMENT AND OTHER SERVICES (INCLUDING IOL INVERTIRONLINE AND IOL INVERSIONES)

We supported individual and business customers in managing their investments by providing tools that allow them to achieve their financial goals. We promoted financial education and fostered continuous improvements in digital transactionality, facilitating access to efficient and secure investment solutions.

SUPERVIELLE ASSET MANAGEMENT (SAM)

Our investment funds are designed to adapt to different risk profiles. Placement is made through Banco Supervielle's channels, which acts as a Depository Company, representing 91% of the assets managed, and through External Placement Agents, which channel the remaining 9%.

The Depository Company channels the placement of funds through multiple platforms, including its network of Branches, the Comprehensive Investment Center (Telephone Service Center) and, mainly, its Home Banking and Mobile digital channels.

Our portfolio manages the PREMIER fund family:

- 1 Money Market fund (Premier Renta Corto Plazo en Pesos)
- 1 Argentina Short-Term Fixed Income Fund in pesos (Premier Renta Fija Ahorro)
- 8 Argentina Fixed Income and Mixed Income funds in pesos (Premier Renta Plus, Premier Renta Fija Crecimiento, Premier Capital, Premier Commodities, Premier Inversión, Premier Balanceado, Premier Estratégico and Premier Renta Mixta).
- 2 Argentina fixed income funds in US dollars (Premier Renta Mixta en dólares and Premier Performance).
- 1 variable income fund (Premier Renta Variable)
- 2 specific investment funds in assets issued by SMEs and ESG (Premier FCI Abierto Pymes and Premier Sustentable ESG)
- 1 Fixed Income Latam fund (Premier Global Dólares)
- 1 closed fund (Adblick Ganadería)

At the end of the year, the average number of funds under management reached $1,372,302 million, with a market share of 2.40%, increasing from 1.72% in December 2023. Assets under management showed a growth in real terms of 56%, measured in average values for the month of December.

We also reported an increase in the volume of managed funds, which was due to a 59% increase in real terms in the product with the largest share, which is the Money Market fund (72% of the total funds managed). Within this fund, the most important customer segment is that of companies (65% of the total funds managed) and it showed a change in real terms of 45%. The growth in real terms of the managed funds of business customers is generated through the increase in investments by existing customers and the incorporation of new customers. Institutional customers increased their investments by 35% in real terms, maintaining their relative share in the total number of investors at 12%, with the greatest growth corresponding to the public sector.

The individuals segment reached 180,000 customers, representing a growth of 58% and increased the funds under management by 112%, obtaining a 14% share of investors and exceeding the 10% registered at the end of 2023. Such results were driven by the continuity of commercial promotional actions and improvements in the experience of the Online Banking channel and the Inversión Rápida product in the Supervielle App. This last solution is designed to invest in and redeem the FCI Premier Renta Corto Plazo in 2 clicks and since 2023 it is available 7x24.

In 2025, we will continue strengthening our customer experience by developing new products for individuals available on the mobile app and Online Banking. We will also expand our digital offering for companies and institutional investors, integrating all products into Online Banking Mobile. We will also continue promoting agreements with agents and markets and assessing the launch of new products and service models focused on large customers.

Growth of managed funds: +56% with **+58%** of individual customers, reaching **14%** of the total funds managed.

INVERTIRONLINE SAU "IOL INVERTIRONLINE"

In 2024, we strengthened our position as one of the leading online trading platforms, standing out for our efficiency, innovation and ability to adapt in a dynamic environment. Our commitment to the continuous evolution of our platform and customer experience is shown by several milestones achieved during the year:

- We reaffirmed our presence in the market by maintaining our position in the top ten of ALyCs by volume traded on BYMA for shares and CEDEARs, with market shares of 4.27% and 6.22%, respectively.
- We reached an all-time high in IOL for monthly active customers and total transactions.
- We strengthened the business of primary subscriptions of negotiable obligations, a key segment for our expansion: IOL participated in 34 placements of corporate Negotiable Obligations, which represented a 343% growth in the number of operations, with the participation of 67 thousand customers.
- We incorporated artificial intelligence tools into various teams, achieving a significant improvement in operational efficiency and in the quality of the service offered. In this regard, 70% of the responses to our customers were sent using artificial intelligence.
- We offered a balance payment in dollars, adding value to our proposition and strengthening the relationship with our users.
- We expanded our business area through new solutions and participation in strategic events that allowed us to continue growing and positioning ourselves in the market.

These achievements drove a 10 percentage point improvement in our NPS as compared to 2023. We also continued optimizing our IOL Mobile App which, at the end of the year, achieved a rating of 4.7 with 107 thousand reviews in the Play Store and 4.8 with 37,100 reviews in the App Store.

In operational terms, during 2024 **we carried out more than 26 million transactions, we opened 526 thousand accounts and closed the year with 569,116 active customers[10], a customer activity rate of 39.6% and 292,458 monthly active customers** (MAUs). The business segment expanded to 1,545 customers, achieving a 41% year-on-year increase.

At the end of 2024 we had assets in custody exceeding $2,048 trillion and reached 1,438,700 accounts authorized for operation, representing a 57% year-on-year increase.

[10] Active accounts in the past 90 days.

In November, we launched the IOL Dólar Ahorro Plus Mutual Investment Fund (FCI) with which we expanded our product offering and provided our customers with more investment alternatives. At the end of December, this fund already had assets under management totaling US$70 million and more than 50 thousand investors. Likewise, at the end of February 2025, the FCI reached US$125 million in AUMs, positioning itself as the second largest non-bank corporate dollar fixed-income fund and fourth among all dollar mutual funds in Argentina.

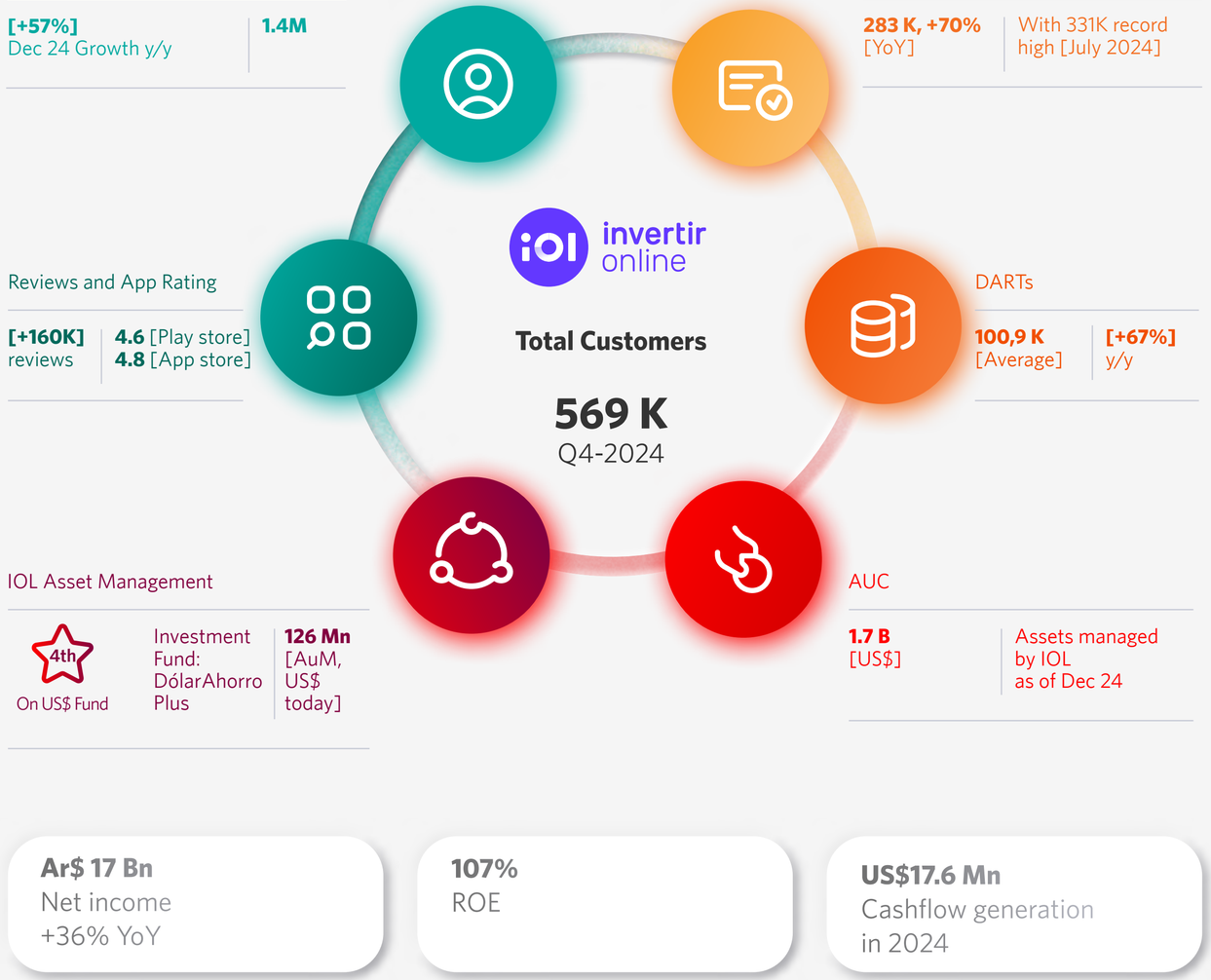
Closing a dynamic year, we recorded an increase in revenue and profitability of the Invertironline business, reaching $57,497 million in revenue and $17,382 million in profitability, a year-on-year growth of 18.7% and 37.1%, respectively.

+26 million transactions

+1.4 million accounts authorized for trading.

IOL Mobile App achieved a rating of 4.8 stars in App store and 4.6 stars in Play Store

Building Momentum: IOL's 2024 Digital Brokerage Milestones



Ar$ 17 Bn
Net income
+36% YoY

107%
ROE

US$17.6 Mn
Cashflow generation in 2024

IOL Academy
(Portal Integral de Inversiones S.A.U.)

IOL Inversiones

In order to consolidate our commitment to innovation and access to new investment tools, from our IOL Inversiones hub we launched crypto operations in May 2024 in partnership with Ripio, a company specialized in financial products with Blockchain technology. Throughout the year, we incorporated new functionalities and expanded the offer of available cryptocurrencies, providing our customers with greater opportunities in this dynamic market.

We closed the year with 20,603 active customers, who have made more than 510,000 transactions since the launch of the platform. This achievement reaffirms our vision of integrating cutting-edge technology and financial diversification for the benefit of our users.

IOL Academy

We continued working on the financial education proposal and on the mission of democratizing access to those willing to strengthen their financial health.

Educational performance

In 2024, we continued optimizing the quality of existing courses and programs. We implemented improvements in different training courses, such as Aprendé a invertir en bolsa, Bitcoins and Criptomonedas, Análisis Técnico, Python applied to Finance. We also updated the content presentations, added informative brochures with valuable data for our users, and adapted the aesthetics of our broker.

Together with the Sustainability Department of Grupo Supervielle, we provided more scholarships to schools and universities for the Educación Financiera para Jóvenes course. More than 5,000 new students received free access to basic content on how personal finances and the Argentine capital market work.

We also launched 2 additional courses to further boost financial development of those interested: Finanzas personales and Finanzas para padres, with more than 5,000 participants.

Commercial Performance

Portal Integral de Inversiones continued to diversifying its offering, moving forward with its membership program that provides flexibility to those interested in learning at their own pace, in addition to unlimited access to more than 90% of the courses, guided projects, specializations and professional certificates at IOL Academy. We have more than 750 active subscribers.

In 2024 alone, we had over 38,000 enrollments, giving over 22,000 people access to the education that will change their financial future.

In addition, more than 7,200 sales were made from our website. Of this total, 1,824 transactions were related to Aprendé a invertir en bolsa, the 2024 best-selling individual course, nearly 1,000 transactions were related to the Idóneo en el Mercado de Capitales Program, made up of 22 courses, and more than 800 transactions applied to the Finanzas Personales course, the third best-selling training in the period.

The distribution of sales by program was as follows:

Top 5 best-selling courses/programs - January to December 2024



OTHER COMPANIES

The diversity of our ecosystem encompasses financial and non-financial services through companies that enhance the synergies of Grupo Supervielle, allowing us to cover a wide range of our customers' needs.

MICRO LENDING ARGENTINA SA (MILA)

Leveraging the efficiency and capillarity of its commercial network, the company focuses on the placement of car loans and the launch of new financial products. In this way, MILA constitutes a key part of the Grupo Supervielle car loan segment and enhances the synergies of the ecosystem.

ESPACIO CORDIAL DE SERVICIOS SA

Espacio Cordial provides assistance and tourism services, focused on covering unmet needs in health services, including dentistry, ophthalmology, medical emergencies and telemedicine. It also provides solutions for household and pet care.

By the end of 2024, there were around 186,000 assistance services in the portfolio.

During the reported period, Espacio Cordial continued selling health and security plans and prepaid services in Banco Supervielle branches throughout the country. As for indirect channels, it also made progress in its commercial development to reach open market customers through the digital channel and marketing companies.

At the end of the year, more than 66,000 service and assistance plans were sold, generating revenues for more than $6.148 billion.

SUPERVIELLE AGENTE DE NEGOCIACIÓN S.A.U.

In 2024, the organization continued expanding its portfolio of business customers, strengthening synergies with other Grupo Supervielle companies.

During the next fiscal year, it will continue operating on its own account, on behalf of, or in association with third parties, in Argentina or abroad, in the categories in which it is duly registered with the CNV.

Supervielle Agente de Negociación SAU will continue facilitating access to various capital market instruments for SMEs and large customers of Grupo Supervielle. It also plans to increase its transactions both with its own funds and with funds from institutional customers, reaching the level of liquidity necessary to sustain the growth of the business with companies.

PROCUREMENT OF GOODS AND SERVICES

GRI 414-1, 414-2

In order to optimize synergies with strategic partners and maximize the value of our supply chain, we continued strengthening our sourcing processes. In 2024, there were no significant changes in relation to the structure of our supply chain, relationships with suppliers or their geographic location.

THIRD PARTY RISK MANAGEMENT

During the reported year, we continued advancing along the same path as recent years, strengthening our Third Party Risk Management Policy by incorporating new risk assessments:

- **Corporate governance:** analysis of third party commitment to governance issues, review of mission, vision and values, code of conduct or ethics.
- **Social risk:** analysis of the impact of an equal opportunities policy within the organization, inclusion initiatives, training and staff development.
- **Environmental risk:** existence of environmental certifications, mitigation of environmental impact, measurement and offsetting of carbon footprint, categorization of the company within the ARAS methodology applied in Grupo Supervielle.

In addition, our third-party risk management includes control of outsourced activities and compliance with Grupo Supervielle's responsibilities. We ensure the proper selection of third parties and the execution of contracts in accordance with current regulations, in addition to operational and digital risks, including reputational and subcontracting risk. We also pay special attention to customers' claims and the proper handling of sensitive information and country risk, the main threats to be considered, among other.

At Grupo Supervielle we understand that through continuous improvement in the assessment and monitoring processes described we may anticipate any type of disruptive event that negatively impacts on the relationship with our strategic partners.

SUPPLIER APPROVAL

The criteria and conditions for the selection and hiring of our business partners are established in the Supplier Approval Policy. This process helps us assess and analyze various aspects of the companies considered, including:

- Business track record, credit worthiness and turnover.
- Tax, legal and financial assessment.
- Compliance with anti-money laundering and anti-corruption provisions.
- Assessment according to social and environmental criteria.
- In critical cases, the Non-Financial Risk Department carries out an additional specific analysis.

Since the program was implemented in 2021, we have conducted 2,685 assessments* according to social criteria.

During 2024 we added 431 new suppliers through approval, with the following results:

- We identified **6** cases with potential negative impacts, as they did not meet the minimum requirements of our Policy.
- **0.037%** (one case) was identified as having significant negative social impacts (potential or actual), with whom we agreed on improvements.

The business relationship was not terminated with any of the suppliers assessed as having significant negative social impacts (potential and actual).

In addition, 100% of new suppliers reached by the Supplier Approval Policy** were assesses according to social criteria, reinforcing our commitment to a value chain in line with our sustainability and business ethics standards.

* Includes the total number of suppliers evaluated during the period (new suppliers registered and denied, and registered and denied suppliers).

** They represent 47% of the total number of new suppliers registered in the Ariba system.

SHARED VALUE WITH OUR SUPPLIER NETWORK

During 2024, at Banco Supervielle we continued advancing in the sustainability self-assessment of our suppliers, and 100% of strategic suppliers participated in the ESG self-assessment, which helped us obtain a more precise and aligned analysis to strengthen a more sustainable value chain.

As part of the actions carried out, we analyzed the results for 2024 and are considering the ways to become more acquainted with the sustainable practices of our strategic partners.

We also organized a face-to-face workshop with strategic suppliers, aimed at raising awareness and strengthening their capabilities for a more sustainable management of the value chain. With the information and data collected during the meeting, we will carry out a more precise analysis aligned with our materiality approach to work on in the future.

SUSTAINABLE PROCUREMENT PROGRAMS

Our catalog of impact suppliers is accessible through the Ariba platform, so those in charge of procurement prioritize the selection of companies according to sustainable criteria when bidding for products and services.

BRAND POSITIONING

We strengthened our communication with different stakeholders through a comprehensive approach that included strategic media presence, activation on social networks and participation in key events in the financial sector.

PRESENCE IN THE MEDIA

During the reported period, Banco Supervielle's institutional narrative focused on four strategic pillars, namely: business, innovation and technology, sustainability and employer brand. More than 2,000 media reactions were generated by our press releases and articles, including:

- **Launch of mortgage loans:** first private bank to launch this line of financing.
- **Launch of +Pyme:** exclusive event with customers and the press, where this value proposition was presented to more than 20 journalists from the main media, who participated in an immersive experience.
- **Appointment of the new CEO:** Gustavo Manríquez was introduced as the new CEO of Banco Supervielle, with significant coverage in key media.
- **Fintech Forum 2024:** Gustavo Manríquez participated in a panel with industry experts, addressing the present and future of the financial ecosystem.
- **Supervielle Exporta Award:** Third edition of this award that recognizes export talent and entrepreneurship.

IOL also maintained a strong presence in traditional and digital media, participating in streaming programs.

AWARDS AND RECOGNITIONS

We were awarded the following recognitions due to the quality of our innovative solutions and proposals during 2024:

- 9th edition of the Premios País a los Innovadores Financieros en las Américas: Banco Supervielle received a golden award in the Fintech Americas category.
- Euromoney: Banco Supervielle was recognized for its excellence in foreign trade services.
- MODO CUP: Supervielle's Payment Methods team won the MODO CUP, an annual competition that evaluates specific dimensions, such as product, Branding & Trade, UX, CX and promotions. 28 entities participated in the 2024 edition, with Banco Macro coming in second and Banco Galicia, third.

FOLLOWERS ON SOCIAL MEDIA

Throughout the reported months, **Banco Supervielle** maintained a close relationship with almost a million followers, sharing valuable content on topics such as cybersecurity, digitalization, financial education and sustainability.

IOL consolidated its presence on social media, reaching a solid base of followers and subscribers:

Instagram
70,847 followers (+29.6% year-on-year)

LinkedIn
349,445 (+27.7%)

YouTube
30,300 (+4.5%)

X (Twitter)
44,017 (+1.2%)

Facebook
569,907 (+0.4%)

Instagram
230,000 followers

X
58,500

Facebook
92,000

Youtube
62,600

LinkedIn
45,000

Threads
40,300

Telegram
37,000

Spotify
23,100

Tik Tok
5,400

IOL worked with more than 10 influencers from the financial world or with audiences similar to IOL profiles, including Mai Pistiner, Diego Leuco, Liam Wickham, Feminanzas, Los Displicentes, Mónica Fernández, Las Contas, Maca Rosquini, Nati Jota and Mamá contadora.

Likewise, Supervielle Seguros published around 50 posts on its LinkedIn account, reaching a total of 19,829 followers (2023: 15,051) and an interaction rate of 31% (2023: 16%).

In 2024 Banco Supervielle streamed a financial education course (see Social Capital). We held 3 virtual meetings with the aim of training participants on personal finance, cybersecurity linked to finance and the capital market. The call was launched through social media and email marketing, while each meeting was held via Zoom and broadcast in parallel on YouTube.

- **Meeting 1:** 362 people participated (285 via Zoom and 77 on YouTube)
- **Meeting 2:** 173 people participated (135 via Zoom and 38 on YouTube)
- **Meeting 3:** 103 people participated (77 via Zoom and 26 on YouTube)

The level of satisfaction with the financial education program in general was 4.7/5. In addition, the possibility of recommending this space obtained a score of 4.6/5 and the relevance and usefulness of the topics addressed deserved a score of 4.8/5.

INSTITUTIONAL PRESENCE AND EVENTS

Banco Supervielle was present as a sponsor and exhibitor in different strategic activities.

- **Fiesta Nacional de la Vendimia:** Participation in the Foro CEM de Inversiones y Negocios, where we presented the annual Wine Report, with the attendance of provincial and national authorities. First exclusive networking event that brought together 50 leading women on a day that marked a milestone in the integration of diversity in the business and social spheres. Supervielle event for customers, a celebration that we have been organizing for more than 16 years, bringing together 200 customers in a unique experience.
- **Annual Somos Pymes Cycle:** Presence in Rosario, Buenos Aires and Córdoba, with active participation in panels and business meetings.
- **Expo EFI:** Participation in the 11th edition of the most important event on economics and finance in Argentina.
- **Somos PyMEs:** Sponsor at a digital transformation summit held in Rosario, Buenos Aires and Córdoba. We sponsored the event "El País que se viene", held in Buenos Aires, with brand presence, participation in panels and business meetings. It brought together the owners and senior officers of more than 1,000 companies in Argentina.
- **San Juan Minera:** Sponsor with a stand, where commercial representatives generated strategic links.
- **Mining Summit in Mendoza:** Sponsor with a stand visited by more than 400 people. Our representatives organized business meetings.
- **AOG Patagonia:** Sponsor of the Oil & Gas Expo, attended by more than 5,000 people, where business representatives provided support and organized business meetings.
- **IDEA:** Prominent presence at the Coloquio and Red PyMEs.
- **Expo Franquicias Mendoza:** Sponsor at this exhibition that brought together more than 50 leading brands in the area and more than 500 people.
- **Experiencia Endeavor Cuyo:** More than 2,000 entrepreneurs participated in the event where Supervielle presented its +Pyme proposal with an innovative stand.
- **Fintech Forum 2024:** Gustavo Manriquez, CEO of Banco Supervielle, participated in the panel "La nueva dimension del sistema financiero argentino", organized by the Argentine Chamber of Fintech, where he shared his vision about the present and future of the financial ecosystem.
- **Club Vélez:** Sponsorship that strengthens the relationship of members and branding actions. Our logo on the back of the first division football shirt.
- **Chachingo Wine Fire:** Supervielle Identité sponsorship and brand presence. Tickets for customers.

IOL also participated in various events in the financial sector, such as "Argentina Fintech Forum", "Oil and Gas", "Congreso Nacional PyME", "El País que se viene" and "Pyme 2024: de Pablo Wende". It was also present at brand positioning spaces, such as "La Nona Big Night", "Párense de Manos", "Bandas Eternas" and "Charly Day".



CAMPAIGNS

Banco Supervielle developed mass campaigns to support different segments of its portfolio:

- **+Pyme**: Comprehensive campaign in digital, radio and television media. A comprehensive solution for SMEs that includes 100% digital customer registration, granting of loans within 72 hours and an integrated ecosystem for managing collections and payments, with personalized service through video calls.
- **+Energía:** Digital campaign launched in November 2024 focused on positioning Supervielle in the province of Neuquén as the best financial option for the energy and hydrocarbon sector.
- **Movela:** Comprehensive campaign in digital, radio and television media. Supervielle promoted its digital wallet to facilitate QR code payments, access to benefits, and interest-free installments. In the last quarter of the fiscal year under consideration, we entered into an exclusive agreement with Mercado Libre to offer 12 interest-free installments.

IOL launched the following campaigns:

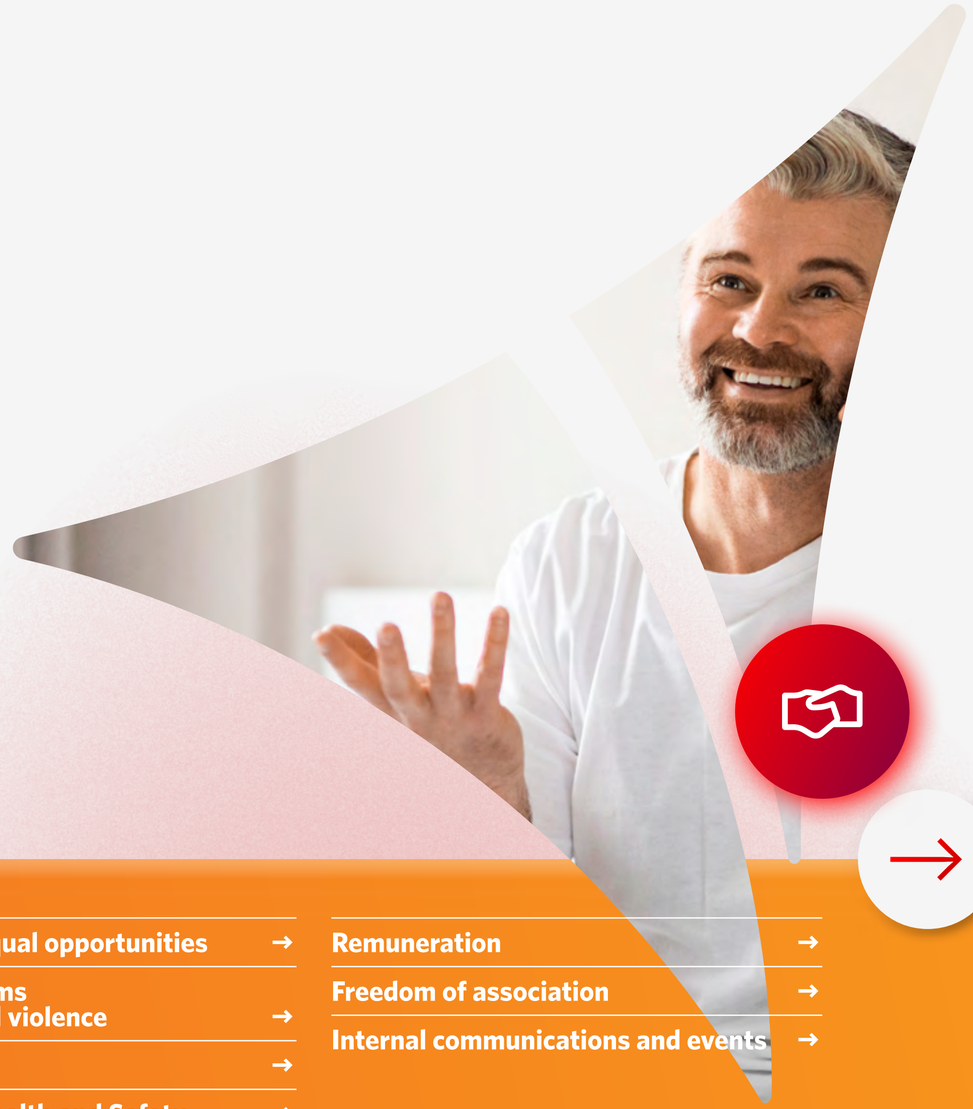
- **Institutional campaigns:** Communication of achievements, including the milestone of reaching 1.5 million accounts, positioning itself as a safe and trustworthy company.
- **Product campaigns:** Promotion of new products and services, such as the possibility of investing in cryptocurrencies and the FCI IOL Dólar Ahorro Plus.
- **Awareness campaigns:** Communications focused on new customers, such as first steps in investments or security measures.

During the reported year, IOL implemented an SEO strategy on both the invertironline.com and IOLinversiones.com websites to increase visibility and search engine positioning, thereby reducing overall ROI.



HUMAN CAPITAL

We focus on attracting, retaining and engaging the best talents to combine their skills and innovative potential for the creation of the solutions and experiences that our customers are looking for.



- We support our teams →
- Talent attraction and retention →
- Training →
- Development and performance management →
- Diversity and equal opportunities →
- Support to victims of gender-based violence →
- Benefits →
- Occupational Health and Safety →
- Remuneration →
- Freedom of association →
- Internal communications and events →



9,235 feedbacks reports delivered within the framework of the 360° Feedback program (+113%: 2023)

6,089 assessments under the performance model

46,750 total training hours
12 average training hours per person

2,120 employees included in our Talent Mapping

WE SUPPORT OUR TEAMS

GRI 2-23 2-24

OWN TOPIC: RESPECT FOR HUMAN RIGHTS

We foster an environment in which our employees can develop their full potential and grow professionally. We promote a diverse and inclusive work culture that recognizes and values the uniqueness of each person and their contribution to the team.

The Human Resources Department is responsible for leading the strategy and coordinating the initiatives that strengthen Grupo Supervielle's relationship with its employees, which is governed by the following principles:

- Work conditions that comply with applicable laws and regulations.
- Respect for diversity and condemnation of employment discrimination for reasons of gender, race, age, ethnic origin, religion, nationality, disability or any other circumstance.
- Equal opportunities and gender-balanced teams in all duties and responsibilities.
- Policies and practices for hiring, remuneration, work conditions, training, promotion and termination of employment based solely on job requirements, without discrimination of any kind.
- Access to training and professional development opportunities to increase employability, in an equitable and non-discriminatory manner.
- Respect for human and labor rights, including freedom of association and collective bargaining.
- Work environment that complies with health and safety laws.
- Protection of privacy and personal data of our employees.
- Corporate volunteering development.

Queries, complaints and reports regarding non-compliance with policies or professional conducts are handled confidentially through our Ethics & Values Line.



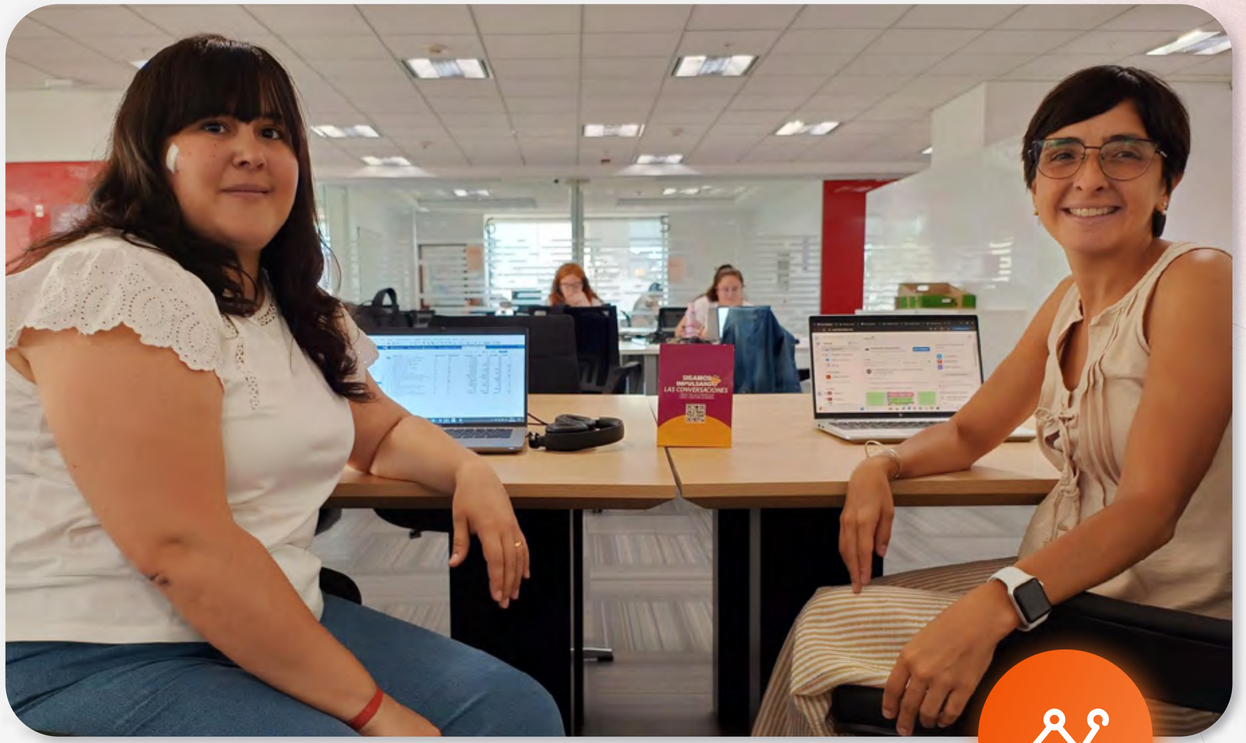
TALENT ATTRACTION AND RETENTION

GRI 2-7

We continue promoting talent attraction through our referral program, where all our employees can nominate well-known professionals to fill vacant positions. During 2024, we introduced an additional incentive for those who referred female talent, reinforcing our commitment to diversity and gender equity.

36% of the external searches at Banco Supervielle were digital and IT profiles.

42.8% of new hires of Grupo Supervielle were women.



INTERNAL MOBILITY

In 2024, we consolidated our commitment to internal mobility, generating opportunities for our employees to grow professionally and boost their career development within the organization. We promote key initiatives that guarantee more inclusive and efficient processes aligned with the development of internal talent:

- Active posting of internal searches: We continue promoting internal applications through our Workplace platform, encouraging our employees to explore new opportunities within the group.
- Cross-cutting career plan: We provide clear tools and strategies for professional development, facilitating growth in different areas of the organization.
- Support to leaders: through HR Business Partners (HRBPs), specialists in our Human Resources area who provide support to leaders in the managing of internal selection processes and boosting of their team talent, among other.

These actions not only strengthen the experience of our employees in internal mobility processes, but also improve coverage times and the satisfaction of both applicants and leaders.

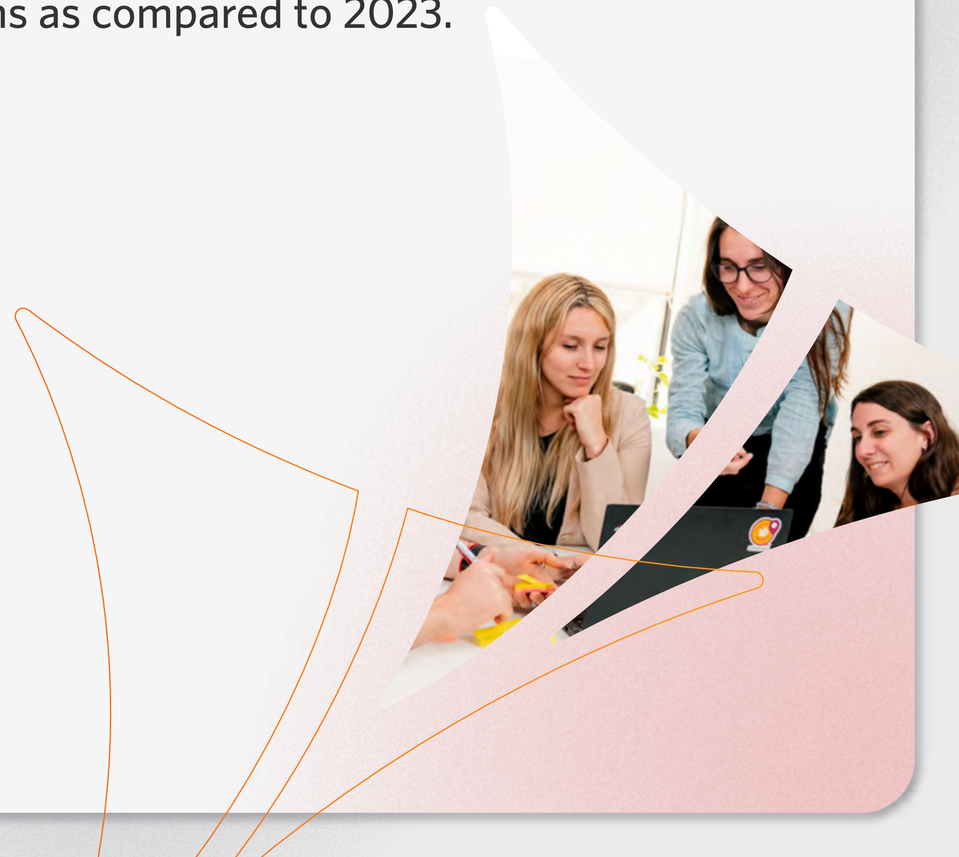
EMPLOYER BRANDING

During 2024, we strengthened our value proposition of our employer brand, consolidating an approach based on transformation, closeness and community:

- In Banco Supervielle's LinkedIn, we created and posted content reaching an average of 15,000 impressions per month, exceeding the interaction rate percentage of 2023, from 13% to 16%, and remaining the fourth company among fintech, product and banking companies in terms of loyalty.
- We attended technology and cybersecurity events to continue positioning the brand, reaching 3,000 more followers in the sector. In October 2024, we achieved 89% of this goal. We participated for the second consecutive year in the EFY (Employers For Youth) Ranking, moving up 24 positions as compared to 2023, to rank 20.
- At Supervielle Seguros we worked on strengthening our corporate image, focusing on social media. As compared to 2023, we increased the number of our LinkedIn followers from 16,000 to 20,000 and our interactions grew from 15,000 to over 19,800.

In 2024, we filled 31 searches with internal talent, reaffirming our commitment to the development and retention of our team.

IOL ranked 20th in the Best Employers Ranking (Apertura magazine), moving up 11 positions as compared to 2023.



PULSE SURVEY

Action and management

- **Purpose and vision**
- **Clear Vision**
- **Frequent Conversation**
- **Listening**
- **Team**
- **Development**
- **Coordination**
- **Work Conditions**

Consequence

- **ENPS/NPS**
- **Commitment**

The Pulse Survey is a key tool to guide talent management and the Supervielle culture, providing key information for both the organization and its leaders. The survey consists of 28 sentences aligned with our leadership style, the connection with well-being at work and the way in which we coordinate actions and generate synergies among areas. These sentences are grouped into three categories: action, management and consequence, reflecting the competencies defined in our employees' development plan.

The survey's main features include: immediate results for leaders, use of AI for open-ended responses, result comparison with previous surveys, management driver diagram, and creation of action plans based on findings.

The main objective of this practice is to enable spaces for conversation that promote the constant evolution of our culture. Listening and reviewing help us assess the overall well-being of our organization, identify strengths that we must preserve and enhance, as well as detect opportunities to generate action plans.



83.5% of employees participated in the survey conducted during the reported period

Strengths

1. Clear vision
Over 90% of employees of SPV have a CLEAR VISION of what is expected from them and are familiar with and understand the tasks of team members.

2. Team
Over 80% agree on the fact that, at TEAM level, there is cooperation, effective conflict resolution, transparent conversations and pride for working at SPV.

3. Listening
The favorable perception (89%) that the leader has LISTENING competencies to talk about work and/or personal issues in a framework of trust remains a positive aspect.

A clear vision, team work and a leader with listening competencies remain a strength at SPV.

TRAINING

GRI 404-1, 404-2

At Grupo Supervielle we promote a culture of continuous training, encouraging the development of key skills and knowledge that enhance business results. Each area manages their teams to optimize their training, monitoring and continuous improvement.

Following the global trend, we are adapting our formats to individual, shorter and customized training sessions in line with new technologies.

→ **Asynchronous training:** We continued working on the development of a simple, voluntary and shared content training format. Our Virtual Campus has a wide array of courses, through learning platforms such as CREHANA, UDEMY, including English language courses.

→ **Academies:** Strategic content on Cybersecurity, Agility, IT Architecture, Digital Marketing, CX, DATA, UX and Transformation. In 2024, we launched the Cloud Academy.

→ **Bonuses:** Our employees have benefits at different educational establishments. They can also access the IOL Academy Campus at no cost.

→ **Upskilling:** In the context of a dynamic work environment, we focused on developing new skills.

→ **Branch teams:** We created asynchronous and synchronous proposals for the development of new critical capabilities, such as Training on Credit, Finance, Consulting Sales, Commercial Skills and Digital Sales.

→ **Supervielle Seguros teams:** we developed strategies with different academic institutions, in-house training and training on our Virtual Campus. In 2024, we devoted 1,144 hours and more than 70 analysts were trained in the different academies available on our Virtual Campus.

46,750 total training hours

12 hours average training per person

Women: 12 hours
Men:12 hours
Training average by gender

Average training hours by job category and gender	At consolidated level		
	Men	Women	Total
Senior Executives	16	52	21
1st Line Managers	20	28	22
2nd Line Managers	15	32	18
Coordinators	17	20	18
Professionals	12	12	12
Operation Employees	9	9	9
TOTAL	**12**	**12**	**12**

DEVELOPMENT AND PERFORMANCE MANAGEMENT

GRI 404-2, 404-3

We continued assessing the performance of our employees in line with the competencies defined by our organization. Among them, "Soy equipo" stands out as one of the most valued. Through measurement and analysis of results, we promote the development of our talent and ensure business continuity, strengthening a culture of learning and continuous improvement.



PERFORMANCE MODEL AT BANCO SUPERVIELLE

Our performance model based on objectives and competencies promotes the growth and development of our employees by providing them with tools to enhance their impact and contribute to the success of the organization.

What

Setting, review and assessment of objectives for the sake of clarity and guidance.

It includes a review on the achievement of objectives, conversations with leaders and teams, and the alignment of individual efforts with the company's strategic objectives.

92% adoption, with more than 16,400 objectives set.

How

Skills that people display to achieve defined objectives.

Based on 7 competencies defined at group level, employees carry out self-assessments while the leader assesses the team. Each employee's development or career plan is discussed at year-end.

6,089 self-assessments and leader's assessment, with "Soy equipo" being the highlighted competency.

INDIVIDUAL DEVELOPMENT PLAN (IDP)

IDPs are agreements that result from leader-employee professional development conversations intended to work on each employee's capabilities and ambitions to achieve both individual development and business success. We seek to provide clear guidelines and to create a space where employees and their leader can focus on actionable items to enhance their development.

In 2024, 1,265 development plans were uploaded, 54% of which have already been completed.

During 2024, IOL also implemented career plans and follow-up and training sessions. In this regard, we introduced training sessions to strengthen the objectives of the different areas.

At Supervielle Seguros 4 analysts were promoted to leaders and 1 leader was promoted to manager.

360° FEEDBACK AT GRUPO SUPERVIELLE

Feedback is a key tool for our growth as an organization, that helps us strengthen team integration within and outside each area and obtain a holistic perspective of our performance, enhancing each employee's Individual Development Plans.

Through our talent platform, anyone at Grupo Supervielle can provide or request feedback from another employee.

During the reported year, 9,235 feedback reports were provided and 1,524 feedback reports were requested, with "Soy equipo" being the highlighted skill among the assessments delivered.

At Supervielle Seguros the number of single users increased by more than 250% as compared to 2023, up from 31 to 79 feedback reports.

PERFORMANCE ASSESSMENTS

To measure and analyze the performance of our employees, we use performance assessments that systematically analyze their skills based on responsibilities and objectives.

Percentage of employees receiving competency assessments[1]	Grupo Supervielle at consolidated level		
	Men	Women	Total
Senior Executives	47%	100%	55%
1st Line Managers	83%	53%	75%
2nd Line Managers	87%	100%	89%
Coordinators	80%	90%	84%
Professionals	90%	94%	92%
Operation Employees	92%	92%	92%
TOTAL	**89%**	**92%**	**90%**

Percentage of employees receiving objective assessments[2]	Grupo Supervielle at consolidated level		
	Men	Women	Total
Senior Management	14%	0%	10%
1st Line Managers	53%	86%	59%
2nd Line Managers	90%	88%	90%
Coordinators	95%	96%	95%
Professionals	91%	93%	92%
Operation Employees	87%	92%	90%
TOTAL	**89%**	**93%**	**91%**

[1] IOL consolidate its competency assessments and its objective instance

[2] Not include IOL and MILA.

TALENT MAPPING

Talent Mapping is a key practice to strategically manage and enhance the development of our teams, ensuring business continuity and the evolution of Supervielle's talent. Through this practice, we discuss our talent to design different actions:

→ **Review and training**
→ **Platform assessment**
→ **Calibration**

In 2024, we continued using the "Learning Agility" model to measure aspirational potential and commitment.

This practice leads to actions for talent visibility, scholarships (PhDs and master's degrees), internal mobility processes, workshops and targeted training, customized development plans, mentoring and coaching programs, among other resources for development.

The process reached 2,120 people in 103 calibration tables, being evaluated by 448 leaders.

STRATEGIC LEADERSHIP TRAINING PROGRAM

To enhance our cultural transformation, we designed general training by roles and levels in accordance with the performance model:

Líderes del Futuro
Proposal focused on strategic skills aligned with our human, developmental, inspirational and transformational leader model with content on Data, P&L and Management of Change.

#SoyLíderSupervielle Evolucioná tu Liderazgo
Customized proposal with asynchronous content that explores gaming experiences. At Supervielle Seguros, approximately 30 leaders were trained in team, business and self-leadership.

DIVERSITY AND EQUAL OPPORTUNITIES

GRI 2-7, 405-1

At Grupo Supervielle we reaffirm our commitment to diversity, equity and inclusion. We promote a gender-balanced work place, equitable recruitment practices, merit recognition and a safe and friendly free-of-violence environment, with respect for, and a good relationship with, third parties. To carry out this vision, we have a Diversity, Equity and Inclusion (DEI) strategy in place that promotes 4 lines of action: Gender Equity, Disability, Psychological Safety and Equal Opportunities.

DIVERSITY, EQUITY AND INCLUSION (DEI) POLICY

Since last year, we have in place a DEI policy aimed at establishing a framework for promotion of a work environment where human rights are respected and any violation directly caused by our activity is prevented, remedied or penalized.

This policy applies to all subsidiaries and their employees, regardless of their employment contract. Implementation is the responsibility of both the Sustainability Department and the Human Resources Department.

What are the goals of the Diversity, Equity and Inclusion Policy at Grupo Supervielle:

- DIVERSE work environment, where the social, biological and psychological differences that make up a heterogeneous group of people are respected.
- EQUITABLE work environment, where there is equal opportunity in the exercise of the rights of the people who are part of Grupo Supervielle.
- INCLUSION, avoiding all discrimination and raising awareness in our organization so that all employees develop and put into practice the ability to include.

The DEI policy of Grupo Supervielle is publicly accessible and can be

Consulted here

GENDER EQUITY

At Grupo Supervielle we promote a more equitable and inclusive work environment, with an active focus on gender balance within our organization.

We have a search process focused on gender balance in terms of new hires. We also work on strategies that promote the upward mobility of our female employees.

WOMEN CORPORATE DIRECTORS

During the reported year, we also sponsored the Women Corporate Directors event intended to recognize outstanding women in the business world.

WOMEN MENTORING PROGRAM

In partnership with Universidad Torcuato Di Tella, we carried out the second edition of a mentoring program seeking to accelerate the development of women, make their talent visible, broaden our view in terms of gender diversity and continue strengthening the Supervielle culture.

In this Program mentors guided, challenged and helped boost talent. Their contribution helped us discover and work on the main opportunities as regards female leadership.

During the reported year, 13 pairs of employees devoted approximately 15 hours (mentors), 18 hours (mentees) and 7 hours (leaders) to the program.

At all times, a coach provided follow-up and guidance to both mentors and mentees. In addition, before beginning the program, mentees took introspective tests to provide greater clarity to their ambitions, professional profile and objectives for the program.



COMUNIDAD DE MUJERES

In 2024, we launched Comunidad de Mujeres, where more than 80 women met to build a network to drive their development through awareness, networking and learning.

The impact and engagement of the participants is evidenced in the satisfaction survey, with an NPS of 85 and a CSAT of 4.59. These indicators show the value of this community and motivate us to continue generating spaces that enhance the talent and growth of women in Grupo Supervielle.



DISABILITY

In 2024 we carried out the second edition of the internal census to continue building the baseline for the disability axis. 2,366 employees participated and 41 people were identified with motor, sensory, visceral and mental disabilities equal to 1.18% of the total staff.

We continued supporting "Alamesa", a restaurant that offers neurodivergent people the possibility of accessing the labor market in a space that provides economic autonomy and meets their specific needs, giving customers a unique experience. During the period we report on, we accompanied the restaurant staff on a guided and interactive tour of exhibitions at the Museo Moderno.

In addition, we created our first affinity group for the disabled, "Bancamos," made up of 7 employees selected for their engagement, their own experience with disability, or their role as caregivers for disabled family members.

DEI TRAINING PLAN

In 2024, we continued implementing the inclusive leadership training plan for leaders and their teams, exceeding by 20% the number of employees trained in 2023, **with more than 450 leaders who participated in awareness-raising spaces on trends in Diversity, equity and inclusion**. In 2025, we will continue moving forward with this initiative to reach more people in the organization.

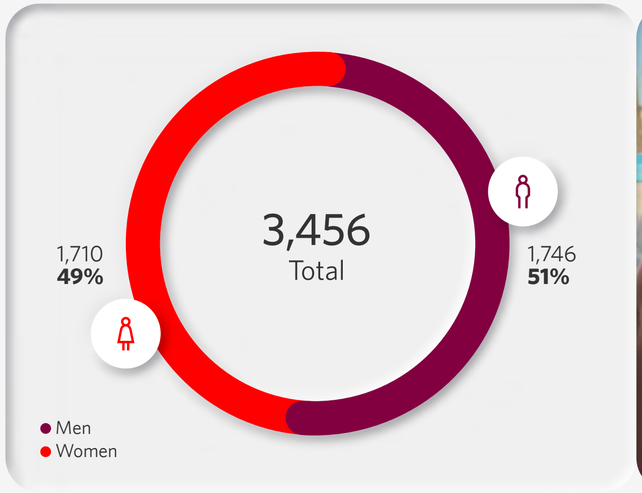
In addition, Supervielle Seguros held three workshops with specialists, addressed to both leaders and analysts, with the participation of 115 people, on aspects of diversity and intersectionality; biases, prejudices and stereotypes; and areas of work in our DEI strategy.

PEOPLE WHO MAKE GRUPO SUPERVIELLE[3]

Distribution by category

Employees by job category	Banco	SAM	Espacio Cordial	Sup Seguros	MILA	IOL	Grupo Holding	Broker Seguros	SAN	At consolidated level
Senior Executives	9	0	0	1	0	1	0	0	0	11
1st Line Managers	32	2	3	4	0	5	0	0	0	46
2nd Line Managers	36	2	0	1	1	5	0	0	0	45
Coordinators	356	1	3	20	31	23	1	5	0	440
Professionals	1,363	7	10	53	0	121	0	27	3	1,584
Operation Employees	1,228	0	50	46	0	3	3	0	0	1,330
TOTAL	**3,024**	**12**	**66**	**125**	**32**	**158**	**4**	**32**	**3**	**3,456**

Gender distribution (at consolidated level)





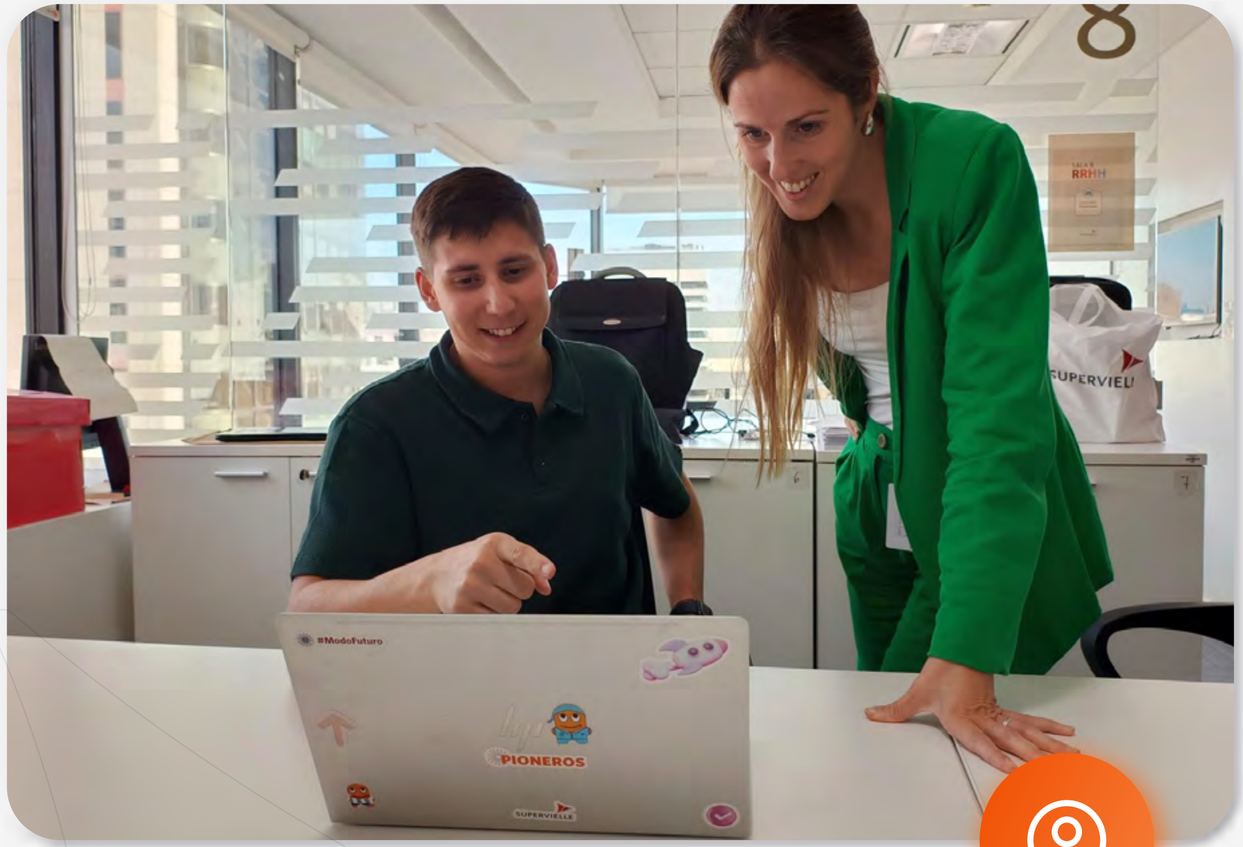
[3] The information reported is obtained from the "Meta 4" Human Resources management system which consolidates the data of all Grupo Supervielle companies.

Distribution by gender and age (at consolidated level)

	Men	Women	Total
<30 years old	190	133	323
31 to 40 years old	593	652	1,245
41 to 50 years old	609	722	1,331
>50 years old	354	203	557
TOTAL	**1,746**	**1,710**	**3,456**

Distribution by job category and gender (at consolidated level)

Distribution by job category and gender	Men	Women	Total	Total (%)
Senior Executives	8	3	11	0.32%
1st Line Managers	36	10	46	1.33%
2nd Line Managers	37	8	45	1.30%
Coordinators	265	175	440	12.73%
Professionals	880	704	1,584	45.83%
Operation Employees	520	810	1,330	38.49%
TOTAL	**1,746**	**1,710**	**3,456**	**100%**



Distribution by region, job category and gender (at consolidated level)

Total employee distribution		Men	Women
Buenos Aires	Senior Executives	0	0
	1st Line Managers	0	0
	2nd Line Managers	1	0
	Coordinators	44	25
	Professionals	57	57
	Operation Employees	133	331
	Total area	235	413
CABA	Senior Executives	8	3
	1st Line Managers	35	10
	2nd Line Managers	32	8
	Coordinators	180	123
	Professionals	717	580
	Operation Employees	186	256
	Total area	1,158	980
Central Region	Senior Executives	0	0
	1st Line Managers	0	0
	2nd Line Managers	1	0
	Coordinators	19	5
	Professionals	22	14
	Operation Employees	32	71
	Total area	74	90

Total employee distribution		Men	Women
Cuyo Region	Senior Executives	0	0
	1st Line Managers	1	0
	2nd Line Managers	3	0
	Coordinators	18	17
	Professionals	77	49
	Operation Employees	161	142
	Total area	260	208
NEA (Northeastern) Region	Senior Executives	0	0
	1st Line Managers	0	0
	2nd Line Managers	0	0
	Coordinators	0	0
	Professionals	0	0
	Operation Employees	0	0
	Total area	0	0
NOA (Northwestern) Region	Senior Executives	0	0
	1st Line Managers	0	0
	2nd Line Managers	0	0
	Coordinators	3	2
	Professionals	5	2
	Operation Employees	6	7
	Total area	14	11

Total employee distribution		Men	Women
Patagonia Region	Senior Executives	0	0
	1st Line Managers	0	0
	2nd Line Managers	0	0
	Coordinators	1	3
	Professionals	2	2
	Operation Employees	2	3
	Total area	5	8
TOTAL		**1,746**	**1,710**

Distribution by category and age (at consolidated level)

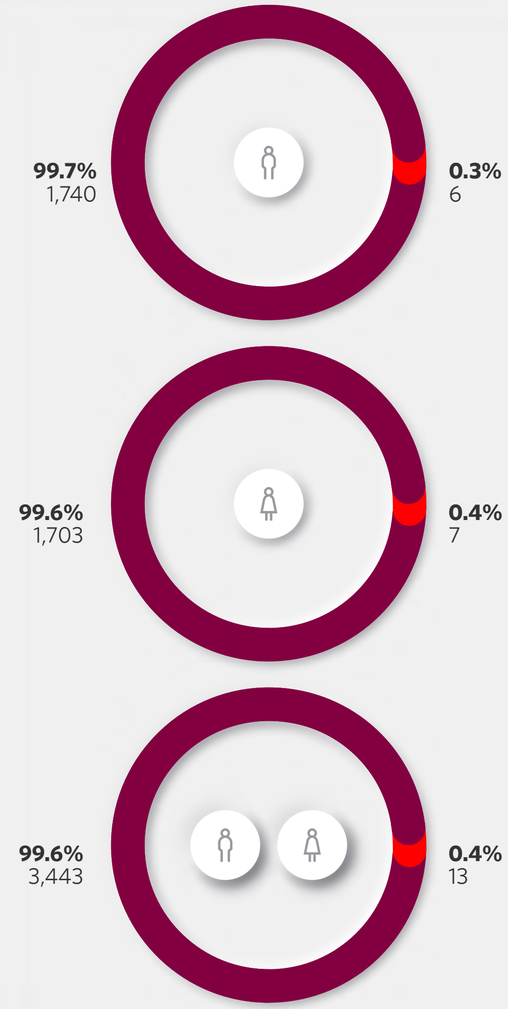
Distribution by category and age		2024
<30 years old	Senior Executives	0%
	1st Line Managers	0%
	2nd Line Managers	0%
	Coordinators	5%
	Professionals	14%
	Operation Employees	5%
31 to 40 years old	Senior Executives	18%
	1st Line Managers	15%
	2nd Line Managers	22%
	Coordinators	34%
	Professionals	38%
	Operation Employees	35%
41 to 50 years old	Senior Executives	27%
	1st Line Managers	48%
	2nd Line Managers	44%
	Coordinators	44%
	Professionals	32%
	Operation Employees	44%
>50 years old	Senior Executives	55%
	1st Line Managers	37%
	2nd Line Managers	33%
	Coordinators	17%
	Professionals	15%
	Operation Employees	15%

Distribution by gender, region and age (at consolidated level)

Total employee distribution		Men	Women
Buenos Aires	<30 years old	11	9
	31 to 40 years old	58	141
	41 to 50 years old	119	221
	>50 years old	47	42
	Total area	235	413
CABA	<30 years old	172	119
	31 to 40 years old	441	416
	41 to 50 years old	335	334
	>50 years old	210	110
	Total area	1,158	979
Central Region	<30 years old	0	0
	31 to 40 years old	31	30
	41 to 50 years old	21	50
	>50 years old	22	11
	Total area	74	91
Cuyo Region	<30 years old	6	4
	31 to 40 years old	57	56
	41 to 50 years old	125	110
	>50 years old	72	38
	Total area	260	208

Total employee distribution		Men	Women
NEA (Northeastern) Region	<30 years old	0	0
	31 to 40 years old	0	0
	41 to 50 years old	0	0
	>50 years old	0	0
	Total area	0	0
NOA (Northwestern) Region	<30 years old	0	0
	31 to 40 years old	5	4
	41 to 50 years old	6	5
	>50 years old	3	2
	Total area	14	11
Patagonia Region	<30 years old	1	1
	31 to 40 years old	2	5
	41 to 50 years old	2	2
	>50 years old	0	0
	Total area	5	8
TOTAL		**1,746**	**1,710**

Distribution by type of employment contract and gender (at consolidated level)



Distribution by type of employment contract and region (at consolidated level)

	Indefinite Time	Temporary	Total
Buenos Aires	647	1	648
CABA	2,125	12	2,137
Central Region	165	0	165
Cuyo Region	468	0	468
NEA (Northeastern) Region	0	0	0
NOA (Northwestern) Region	25	0	25
Patagonia Region	13	0	13
TOTAL	**3,443**	**13**	**3,456**

	Indefinite Time	Temporary	Total
Buenos Aires	18.79%	8%	19%
CABA	61.72%	92%	62%
Central Region	4.79%	0%	5%
Cuyo Region	13.59%	0%	14%
NEA (Northeastern) Region	0.00%	0%	0%
NOA (Northwestern) Region	0.73%	0%	1%
Patagonia Region	0.38%	0%	0%
TOTAL	**100%**	**100%**	**100%**

Distribution by type of workday and gender (at consolidated level)

	Men	Women	Total
Part-time	0	0	0
Full-time	1,746	1,710	3,456
TOTAL	**1,746**	**1,710**	**3,456**

	Men	Women	Total
Part-time	0%	0%	0%
Full-time	100%	100%	100%
TOTAL	**100%**	**100%**	**100%**

Income-turnover ratio (at consolidated level)

	Grupo Supervielle
New women employees	113
Voluntary turnover of employees	4.1%
Involuntary turnover of employees	8.9%
Turnover of employees	**13%**

Although Banco Supervielle hires temporary personnel to fill positions in provincial branches, the number is not material for the Company.

SUPPORT TO VICTIMS OF GENDER-BASED VIOLENCE

Banco Supervielle has in place a protocol for assistance to victims of gender-based violence developed by the Committee for Assistance to Victims of Gender-Based Violence, with the participation of trade union delegates. This protocol is activated once a report is made at a police station, court or the corresponding governmental agency. The measures under this protocol include:

- Contact and support by the Employee Assistance Area.
- Legal counsel.
- Confidentiality when dealing with a situation.
- Relocation or permanence at the workplace, as necessary, to ensure protection.
- Special paid lean as from the filing of the report.
- Financial aid through emergency loans and guarantee for tenants while the case is pending.
- If required, economic compensation equal to the amount paid for child care expenses to cover the moving costs for the victim and their dependents.

Likewise, employees may contact the Employee Assistance Area through its email gestionsocialalempleado@supervielle.com.ar for queries or support and the Ethics & Values Line to file confidential reports.



BENEFITS

GRI 401-2, 401-3

At Grupo Supervielle we promote the development of our teams by fostering healthy balance and well-being for all stages of life. Our employees have the following benefits:

Health
We take care of you through access to:
- → Healthcare plan for the family group
- → Annual vaccination campaigns
- → Discounts at sports clubs and Wellhub
- → In-company doctor's office
- → In-company nutritionist

Time
We also cherish the important moments of life:
- → Birthday leave
- → Employees' children birthday leave
- → Extended Maternity leave
- → Birth leave
- → Family Project leave
- → Adoption leave
- → Marriage leave
- → Employee's children marriage leave
- → Graduation leave
- → Employees' children graduation leave

Finance
Team members enjoy preferred rates and allowances:
- → Master and VISA Black/ Signature Cards
- → Insurance
- → UVA Mortgage Loans
- → Personal loans
- → Invertir Online
- → Acindar SGR
- → Safe deposit box
- → US-dollar denominated savings account

Plus
Extra Benefits:
- → School kit
- → Birth kit
- → Birth bonus
- → Wedding present
- → Special discounts in top brands: Movistar, Unilever, Lenovo, Prosegur

HEALTH

All our employees have access to a corporate healthcare plan, emergency medical coverage, online medical consultation and an in-company nutritionist. Throughout the year we developed stretching, mindfulness and healthy cooking workshops, and talks delivered by specialists. We also carry out seasonal campaigns, such as the flu vaccination campaign.

Besides, we organize team sports and offer gympass, discounts in gyms and sport clubs and online yoga classes.

Our benefits provide flexibility and a better work-life balance and, in those areas where duties so allow, we adopted a hybrid work model, whereby employees may work from anywhere in the world for one month. We also offer additional days off for vacation and study leaves, flex scheme for the return to work after vacation (with the possibility of starting the workday at noon or ending it earlier), a day off in the month of their birthday and one flex day.

Octubre Rosa

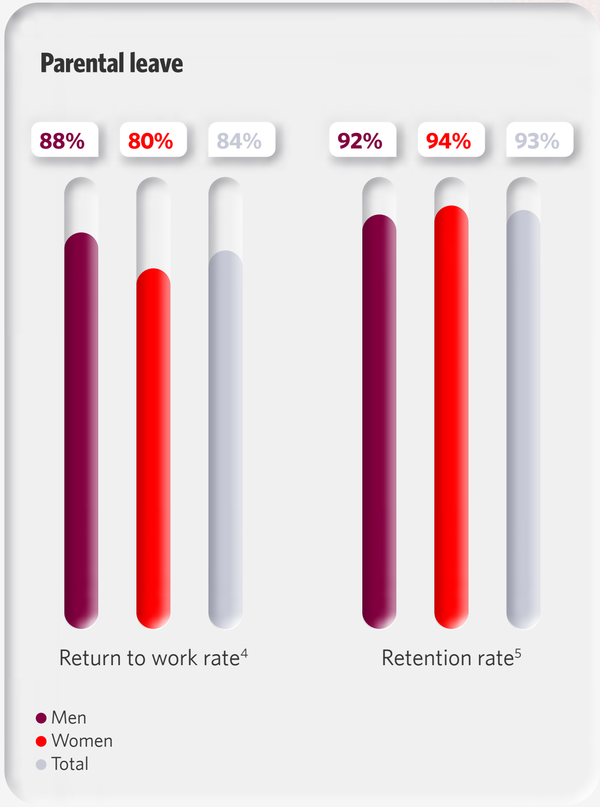
As part of our commitment to the well-being of our team, the Benefits and Compensation area is carrying out the #OctubreRosa campaign to raise awareness on the importance of breast cancer prevention. Throughout the month, we launched a series of initiatives to raise awareness and provide key information to women in our organization. Through testimonials, videos and explanatory flyers, we seek to raise awareness about early detection and self-care. In addition, in partnership with Swiss Medical, we organized a special action whereby female employees could have a free breast ultrasound at our offices. With this campaign, we ratify our commitment to health and well-being, promoting prevention habits.

TIME

Parental leave, including adoption leave, can be extended and divided into blocks and a gradual return to work can be agreed. In addition, our employees can add days of leave for multiple births, premature births and high-risk premature births, as well as for the birth of a child with disability. We also have 15 days of leave for fertility and future reproduction treatments.

During 2024, we continued with the benefit of a day off on our employees' children's birthday (up to 12 years of age) and to attend the ceremony for graduation from university or similar, of our employees or their children. We also have 21 days per year for exams in tertiary, university and post-graduate studies with official degrees. In addition, our employees can have short leaves for illness of a direct family member, moving, feminine days, blood donation, religious holidays, court summons and death of direct and indirect family members.

To support parents at all of Grupo Supervielle companies, we offer in-company childcare services for the first years of their children.



[4] Calculated as the ratio of employees who returned to work after their parental leave ended.

[5] Calculated as the ratio of employees who continued working at the Company after 12 months of ending their parental leave.

FINANCE

We offer benefits on Black and Signature credit cards, discounts on safe deposit boxes, preferred exchange rates for US dollar purchases as well as preferred rates for time deposits and personal loans, the best prices and discounts for different types of insurance, IOL commission-free accounts and reimbursement of Internet expenses.

During this year we added a preferred rate for UVA mortgage loans, with the aim of promoting the dream of home ownership.

We also organized meetings where referents from specialized areas trained employees, from new hires to team leaders, to provide financial guidance and contribute to strengthening their personal finances.



PLUS

Our employees receive gifts on special family occasions, such as child birth, adoption, marriage, and graduations. They also receive a child birth allowance and a baby layette, in addition to a lactation kit and lactation accommodation in our buildings. Every year, we also provide school supplies free of charge for school-aged children.

Thanks to agreements with different brands, our employees have access to significant discounts on groceries, cleaning, technology, veterinary services and recreation activities.

OCCUPATIONAL HEALTH AND SAFETY

GRI 403-1, 403-3, 403-4, 403-9, 403-10

At Grupo Supervielle we ensure the protection of our employees during the development of their daily activities. Our goal is to provide the necessary tools to identify, control and eliminate risks, preventing injuries and occupational diseases.

Health and safety management is the responsibility of an in-house officer who works with an external team of experts. We have in place a Health and Safety Policy that establishes the following key guidelines and obligations to ensure a safe and healthy work environment:

- Ensure the physical integrity of all employees and the maintenance of buildings.
- Minimize health and safety risks that may result in personal accidents, occupational diseases and damage to buildings.
- Raise health and safety awareness through training and education programs to prevent the risks inherent in tasks.
- Require that suppliers, contractors and subcontractors take safety actions and strictly comply with applicable laws.
- Establish active controls and audits that allow continuous health and safety improvement.
- Ensure compliance with accident prevention regulations and health and safety provisions in force.

During the reported year, 18 cases were reported by Grupo Supervielle employees of injuries while carrying out their work activities. No occupational diseases or deaths due to operational accidents.

In relation to the one million hours worked, the reported injuries represent a rate of 0.000018, resulting in a total of 500 days in terms of LTI.

1,710 branches and central offices employees were trained in self-protection and first aid

59 evacuation drills were carried out in central offices and branches

REMUNERATION

GRI 2-20

In order to reward performance, we constantly review the salary structure, taking into account labor market trends and business needs.

Banco Supervielle conducts two annual reviews to analyze job promotions and salary adjustments for the entire payroll. The salary competitiveness of critical digital positions is also reviewed.

We use Qlik Sense data visualization dashboards to perform more complex analyses and make decisions based on accurate information.

Although stakeholders (such as employees or unions, for example) are not involved in wage adjustment processes, at our companies under collective bargaining agreements there is no gender differentiation in the determination of base salaries.

FREEDOM OF ASSOCIATION

GRI 2-21; 2-30

We maintain a respectful and constructive relationship with trade union representatives at local, regional and national level within the framework of the individual and collective freedom of association of our employees.

Collective bargaining agreement[6]

Employees covered by collective bargaining agreement (number)	3,246
Employees not covered by collective bargaining agreement (number)	210
Total employees	**3,456**
% covered by collective bargaining agreement	**94%**

Annual Total Compensation Ratio[7]

Company	Reported value
Grupo Supervielle	2.56
Banco Supervielle	21.02
Supervielle Seguros	5.97
Espacio Cordial	4.97
SAM	2.52
MILA	7.4
IOL	4.43
Broker de Seguros S.A.	2.44
SAN	1.25

Annual total compensation percentage increase ratio[8]

Company	Reported value
Grupo Supervielle	1.12
Banco Supervielle	1.12
Supervielle Seguros	1.4
Espacio Cordial	1.12
SAM	1.12
MILA	1.1
IOL	0.77
Broker de Seguros S.A.	1.4
SAN	1.12

[6] Espacio Cordial de Servicios SA and SAM S.A. adhere to the collective bargaining agreement applicable to banking institutions, while Supervielle Seguros S.A. adheres to the collective bargaining agreement applicable to insurance companies. IOL Invertironline SAU does not adhere to any collective bargaining agreement, but they take into account those collective bargaining agreements for salary adjustments. As for SAN SAU, salary increases established by the collective bargaining agreement applies.

[7] Annual total compensation ratio of the highest-paid individual in the organization to the median annual total compensation of all employees (excluding the highest-paid individual).

[8] Ratio of the percentage increase in annual total compensation of the highest-paid individual in the organization to the median percentage increase in annual total compensation of all employees (excluding the highest-paid individual).

INTERNAL COMMUNICATIONS AND EVENTS

In 2024, we continued creating spaces and launching actions that strengthen the connection between people and teams, fostering a shared culture aligned with our values.

We promoted various initiatives to strengthen recognition and closeness, developing cultural artifacts that inspire and connect. Some of these spaces include:

Hola CEO

We continued strengthening the closeness of Banco Supervielle CEO through the "Hola CEO" action which consists of monthly live broadcasts through Workplace of the bank's CEO and various guests and is intended to encourage engagement, giving rise to conversations on strategic and interesting topics, while promoting interaction among all employees. In 2024, we addressed issues of diversity, products and channels, digital transformation, customer experience and training, reaching an average NPS of 70.

Desayuno CEO

At Supervielle Seguros we continue promoting our weekly Desayuno CEO program, with the participation of employees from different teams in order to enhance their knowledge on the company's strategy.

Foco estratégico

Throughout 2024, we continued with this quarterly event that allows the entire organization to learn more about the strategic projects and quarter results as reviewed by the leadership team. "Foco Estratégico" is an open space with live broadcast, designed to align, engage and, strengthen the connection of all the people in Banco Supervielle with our strategic pillars and culture.

Núcleo Estratégico

This space was strategically designed to support the organization's key leaders in the transition of the new CEO, providing them with a clear vision, alignment and support in this key change, generating an open dialogue and a space for questions and direct exchange.

Leaders' meeting: Human Leaders for Human Banking

At the 2024 Leaders' Meeting, we strengthened our strategy and the pillars that guide us towards a closer, more sustainable and innovative Human Banking. During the meetings, we focused on the importance of listening to customers, always placing them at the center, and on how continuous transformation allows us to offer more agile, simple and human experiences.

This space was key not only to align our vision and objectives, but also to share knowledge and experiences that reinforce our commitment to more responsible and people-centered banking.

Recognition

The Internal Communications department promotes recognition through actions such as communications or events to build loyalty and foster the development of talent. On a monthly basis, we carried out special activities for different areas where connection, recognition and Supervielle pride were promoted. The average of these spaces obtained an NPS of 70.

2024 Internal Communication Survey

In order to strengthen our management and optimize communication within the organization, we conducted an anonymous digital survey.

The survey covered several key areas: Demographics, Message Adoption, Leadership, Information Reception, Channels, Formats, Interests and Overall Assessment.

One of the most relevant findings was in the **Leadership area**, where we reached **80% favorability**. This shows that our leadership team not only actively influences the organization but also creates effective communication spaces to transmit key messages.

Workplace: Strategic Platform for Internal Communication

As part of our internal communication strategy, we consolidated Workplace as the main channel for disseminating information and interacting within the organization. This platform enables agile, dynamic and centralized access to key messages, fostering cooperation and strategic alignment among teams.

During 2024, there was a high level of participation on Workplace, as seen below:

- **6,470** posts created
- **8,903** comments
- **66,344** reactions
- **100,623** messages exchanged
- **70%** of monthly active users

These results show the impact of digital platforms on building a more connected organizational culture and optimizing internal communication, in line with the company's strategic objectives.



Closing Year Event

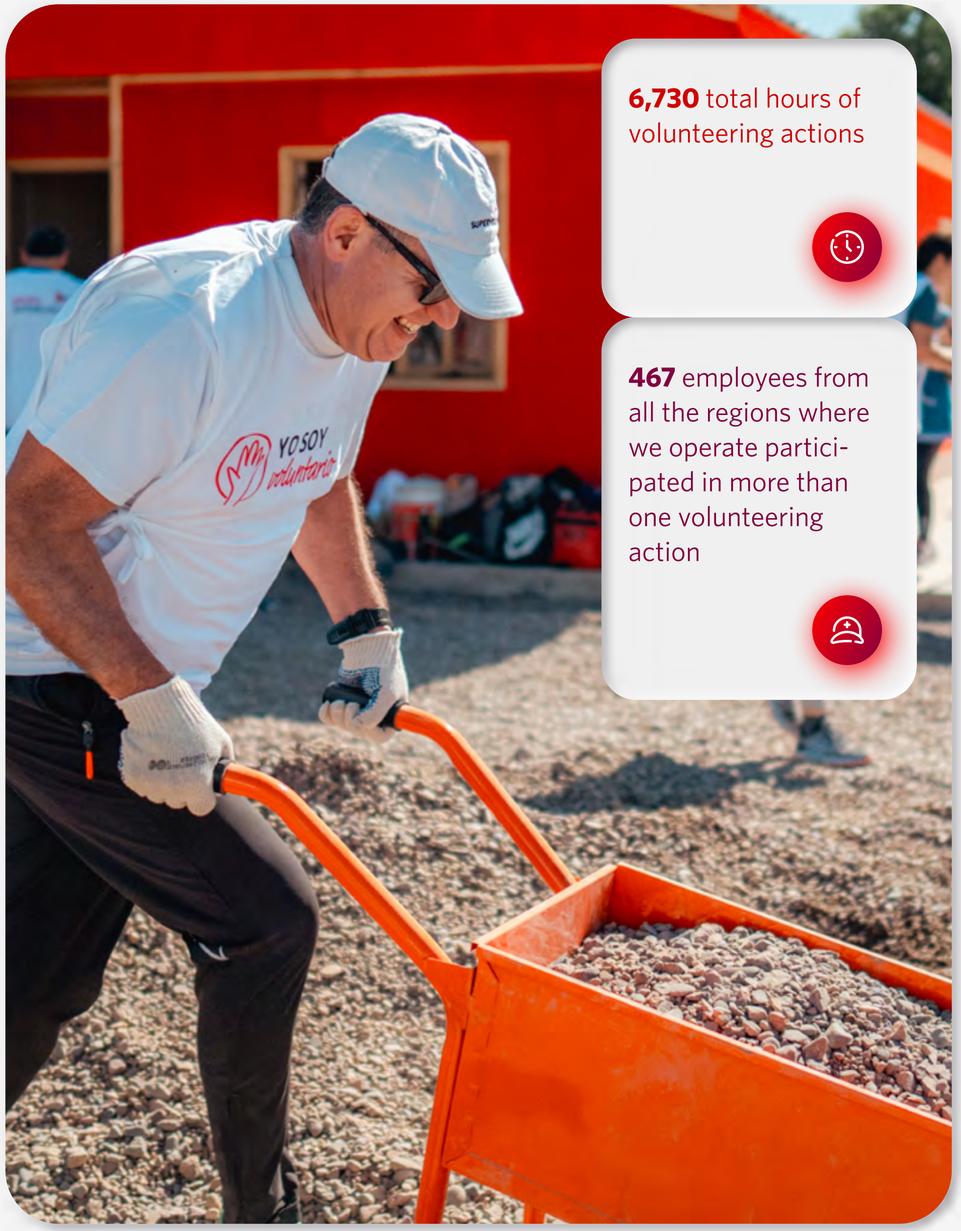
At Supervielle, we promote an organizational culture of closeness, as evidenced by our annual celebrations. Our end-of-year parties bring together teams from all regions of the country in relaxed spaces, where joint efforts and the achievement of key goals are recognized. These meetings not only strengthen ties among employees, but also let us look ahead, celebrating the achievements made and paving the way for future challenges.



VOLUNTEERING

Our volunteering programs connect people with initiatives in line with the pillars of the social investment strategy: Education, Children, Senior Citizens and Environment.

Additionally, in the “Capitanes” program our employees propose and develop their own community projects in partnership with NGOs, strengthening their commitment to positive impact.



6,730 total hours of volunteering actions

467 employees from all the regions where we operate participated in more than one volunteering action

SOCIAL CAPITAL



We promote social investment in the communities where we operate.

Our commitment to financial education and inclusion →
Social investment →
Volunteering →
Art and culture →
Partnerships that strengthen our social commitment →



467 employees devoted 6,730 hours to 42 volunteering actions

17,416 people trained in financial matters

OUR COMMITMENT TO INCLUSION AND FINANCIAL EDUCATION

SASB FN-CB-240a.4

OWN TOPIC: INCLUSION AND FINANCIAL EDUCATION

With the purpose of helping individuals and companies make decisions that drive their **development** and **growth**, at Grupo Supervielle we promote knowledge and effective access to our products and services. Our approach is aligned with 7 of the 17 Sustainable Development Goals of the 2030 Agenda at global level, contributing to a more sustainable future by reducing poverty and promoting equal opportunities for everyone. During this period we allocated $48,321,696 million to financial inclusion and education programs.

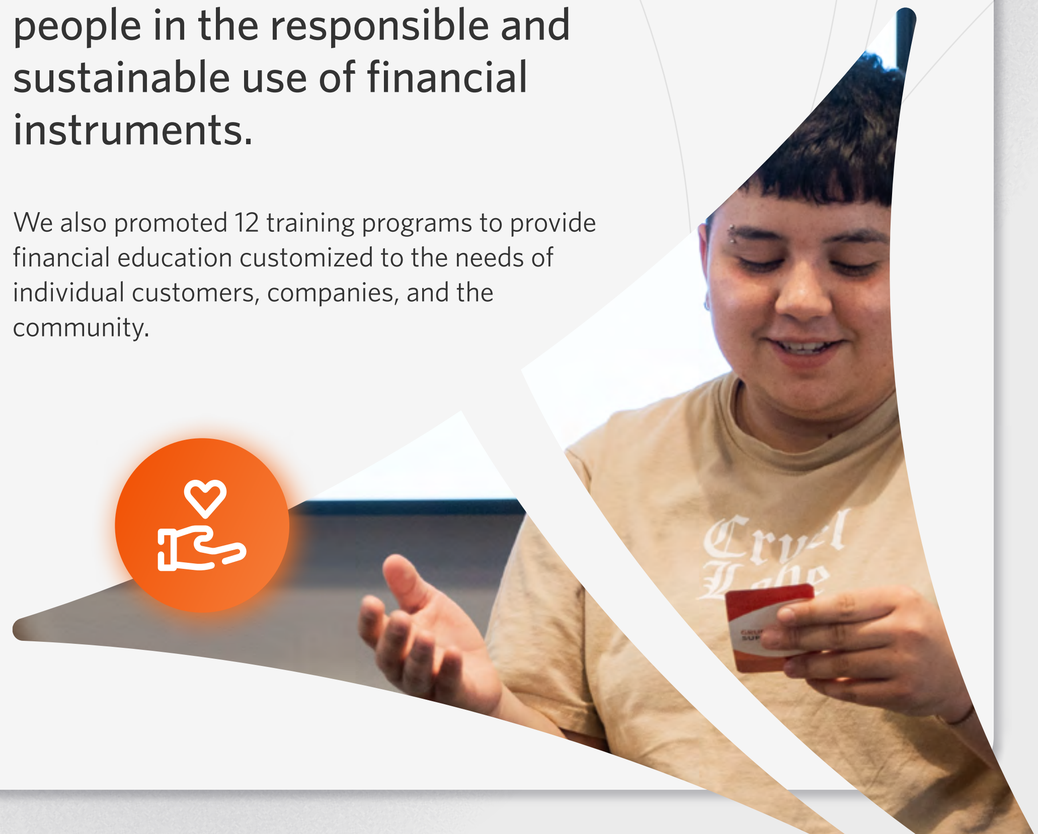
During the reported year, we carried out various innovative initiatives to promote financial education, which includes partnerships with different educational entities and public administration agencies throughout the country. We developed original educational materials, such as a card game designed to facilitate the learning of financial concepts in an entertaining and interactive way. We also trained our volunteers to conduct workshops at schools and NGOs, providing tools that promote financial inclusion and strengthen the economic skills of communities.

In 2024, we continued supporting the Financial Education Program for Young People of the Sustainable Finance Protocol, with a guide of indicators that measure the impact of education programs. We also joined the Education Program for Young People promoted by the Central Bank of Argentina and coordinated the Financial Education Program for Senior Citizens. In both spaces, content guides were developed for the programs promoted by the banks.

FINANCIAL EDUCATION

In 2024, we trained 17,416 people in the responsible and sustainable use of financial instruments.

We also promoted 12 training programs to provide financial education customized to the needs of individual customers, companies, and the community.



Programs, workshops and talks

Program →	Partner / Initiative →	Impact →
Hacelo Vos	**Universidad Católica Argentina, Universidad Escuela Argentina de Negocios, Universidad de Morón** Online training to customers on e-banking, use of mobile applications, investments and fraud prevention.	**722 customers** trained on tools and products.
Hacelo Vos (streaming)	Online talks for customers and members of the community on: Personal Finance, Fraud Prevention, Investment Tools. *Watch video*	**638 customers** trained.
Impulsate	Free of charge talks and training sessions for SME customers on decision-making, management goals, sales strategies and purpose-driven businesses, among other *Watch video*	**1,537 customers** trained. **Four online talks** in two sessions for business customers.
Ventas Conscientes	**Asociación Civil Contribuir al Desarrollo Local** Program for triple-impact entrepreneurs to improve the design of sales plans and the management of their businesses.	**12 sustainable businesses** and a total of 18 individuals participated. **5 mentoring groups** were created. **6 live online** 120-minute meetings were held.
Financial education for young people	Financial education training actions for individuals aged 16 to 26, NGOs and schools through the IOL Academy platform and in-person workshops led by volunteers.	**8,487 individuals** trained in financial education. **65 trainer volunteers.**
Enseñar Finanzas Córdoba, San Juan, Mendoza	**Junior Achievement, Conciencia** In-person workshops at secondary schools and teacher training institutes.	**2,448 students** trained. **180 teachers** trained.

Programs, workshops and talks

Fraud Prevention Training

Program → Fraud Prevention Training

Partner / Initiative → Training for our customers and the community on security in transactions through digital and automatic channels.

Watch video

Impact → **118 customers** trained.

IOL Academy

Grupo Supervielle online training platform specialized in investments, where participants may be assisted by certified professionals during their training.

3,360 individuals trained in paid courses.

Most popular courses:
→ Aprendé a invertir en bolsa
→ Programa idóneo
→ Finanzas personales
→ Análisis técnico
→ Invertí en bolsa.



Content generation and events

Human Blog

In this space, Banco Supervielle shares informative articles and tips to strengthen personal finances.

94 articles published.

65,527 views.

YouTube Tutorials

Videos tutorial for better use of our channels.

48 video tutorials.

186,230 views in 2024.

+2M cumulative views.

Expo EFI

Invecq Consultora Económica, Messe Frankfurt Argentina
Exhibition for economics, finance and investment experts, with the participation of our customers.

+7,000 attendees.

+110 companies and entities.

+200 attendees at sector seminars.

700 attendees at the Congreso Económico Argentina.

FINANCIAL INCLUSION

HUB Virtual
A video-assisted virtual branch with all digital channels available to operate.

92,000
customers solved their queries through video calls

Inversión Rápida
A single agile alternative to invest and withdraw funds from the FCI Premier Renta Corto Plazo.

Over 176,200
customers invested in December.

QR Payments
Functionality of the app for secure transactions.

5,200,000
millions of payments with QR Code

Digital Customers

65%
of our customers are digital

and 93%
of customers self-managed their queries.

Chat SUPV
Bot for FAQ, with referral to personalized service.

1.4 million
chats

Launch of WhatsApp Banking with AI

We implement new technologies and strengthen our physical and digital infrastructure to improve access to our services.



SOCIAL INVESTMENT

GRI 2-28, 201-1, 413-1, 413-2

As regards aspects of community social responsibility, our social investment strategy is part of the sustainability policy and is based on four pillars aligned with the Sustainable Development Goals (SDG): senior citizens, education, children and institutional strengthening. These pillars drive our actions and strengthen our commitment to sustainable development and positive impact on communities.

In 2024, we allocated $360,593,405 million to promote various programs that generated a positive impact on local communities, with the participation of 100% of Grupo Supervielle's operations throughout the country. Actions carried out focused on financial education, volunteering, and social investment projects. During the reported period, no negative impacts were identified in local communities as a result of our business activities.

SENIOR CITIZENS

SDG: 3, 10, 17

We promote active ageing of senior citizens through social participation and prevention of dependency.



	Grandes Autores, Relatos Cortos	Receta de la Abuela - Mendoza	Hogar Monseñor Albisetti
Program →			
Partner / Initiative →	Online literary short stories contest to foster the active participation of the community. This is the 10th. edition of the contest. *Watch Video*	**The Government of Mendoza** Cooking competition for senior citizens; event with information stand and recreational activities.	**Parroquia Nuestra Señora del Socorro** We make an annual contribution to support the home, which houses and assists homeless men +18 years of age, in addition to providing them with professional guidance and advice for job reintegration.
Impact →	**1,715 stories** by authors from 14 Argentine provinces. **14 finalists** and 4 awards; 19 mentions.	**80 senior citizens** participated in the fraud prevention stand.	**+100** beneficiaries.

AB

"There is always something to learn from a story. In fact, a story awakens what we have dormant inside us and reveals that hidden goodness we all have, even the most evil person. For this reason, this contest organized by Banco Supervielle helps create the conviviality environment we all crave for."

Alberto Bocacci
Banco Supervielle customer and finalist in Grandes Autores, Relatos Cortos.



EDUCATION

SDG: 4, 8, 17

We support initiatives that promote a quality education to help build a country with equal opportunities.

Program →	Partner / Initiative →	Impact →
Futuros Egresados	**Fundación Cimientos** Support of teenagers from different cities in the completion of their secondary school studies.	**70 scholarships** for 4th, 5th and 6th year students of secondary schools in Godoy Cruz (Mendoza), Villa Mercedes (San Luis) and Florencio Varela (Bs. As). **53 graduates** from Godoy Cruz and Villa Mercedes.
Becas universitarias	**Anpuy, BisBlick, Universidad Juan Agustín Maza and Fundación Di Tella** Scholarships for university and tertiary school students. Professional training. In 2024 we held a meeting with scholarship beneficiaries at Banco Supervielle. *Watch Video*	**22 university** scholarship beneficiaries. **31 scholarships** for trades. **2 scholarship** beneficiaries completed their university studies.
Formación de Líderes Educativos	**Consejo Empresario Mendocino (CEM)** Heads of public and private schools in the province of Mendoza received a two-year training in school management.	**9th cohort.** 268 graduates representing 70% of Mendoza's primary schools. **23 school inspectors** trained. **35 heads** of primary and secondary schools.
Aprendizaje y Conexión con el Mundo del Trabajo (ACAP)	**Vicaria de Educación del Arzobispado de Buenos Aires and School customers** Banco Supervielle offers hands-on experience to 5th year students from the city of Buenos Aires.	**10,480 hours** of professional practice at CABA branches. **262 students.** **21 beneficiary schools.**
Museo va a la Escuela Program	**Museo Moderno de Buenos Aires and Vicaria de Educación del Arzobispado de Buenos Aires** The program proposes a change in the perception of the role of museums and their relationship with educational institutions and the society.	**123 students** from 3 schools in the City of Buenos Aires. **3 meetings** at schools and 1 visit to the museum.
PARES Trauma	**Fundación Trauma Supervielle Seguros** Online training on initial trauma handling to reduce early mortality and promote a standard of care in Argentina.	**40 scholarships** for health professionals.



DC

"At BisBlick we support young people from low social-economic backgrounds and with high potential so that they can become the first generation of professionals in their family. The best thing about working with Supervielle is that we notice that they have a genuine interest in, and keep track of, the progress of these young people."

Daniella Collar
Head of Institutional Relations
at Fundación BisBlick

CHILDREN

SDG: 1, 2, 17

We work with organizations fighting against poverty and fostering social transformation, with a focus on early childhood and nutrition.

Program →	**Donar Alimentos es Donar Futuro**	**Cuidados Oportunos para la Primera Infancia en Familia Centros de Primera Infancia**	**Socializar a los Niños a través del Arte**	**Prevención de alteraciones en el desarrollo del infante**
Partner / Initiative →	**Banco de Alimentos de Buenos Aires, Córdoba and Mendoza** We support Banco de Alimentos in its efforts to reduce hunger, improve nutrition and prevent food waste.	**Fundación Acción País para la Formación de Liderazgo Social (Pilares)** We support the initiatives of Centro COPIF and CPIs Pilarcitos and Floreciendo. We cooperate with the Economía Social y Solidaria program.	**Fundación Casa Rafael** We support programs promoting the socialization of 4 to 18 year-old children and teenagers who live in psycho-social risk environments.	**Fundación PADI** We assist in the early detection of risks in the motor sensory, cognitive, emotional and language development of children.
Impact →	**785,972 meals.** **2024 Christmas campaign.**	**225 children.**	**256 children.**	**30 children.**



INSTITUTIONAL STRENGTHENING

SDG: 16 & 17

We contribute to the strengthening of democratic institutions and the building of a long-term public agenda.

Program →	**Public private laboratory**	**Efficient City Award**	**Fostering of education and awareness in the community**	**Public Policies**	**Participation in campaigns**	**Transparency and access to public information**
Partner / Initiative →	**GDFE, Red de Innovación Local (RIL)** Founding members of the initiative that promotes the development of communities with collaborative processes and agile methodologies for the implementation of sustainable projects.	**Red de Innovación Local (RIL)** The Efficient Management Award granted by RIL-Supervielle is a recognition to the city that has made the most progress in its professionalization during the program. The award is organized by Red de Innovación Local (RIL) with the support of Banco Supervielle.	**Lógica Asociación Civil** Tax awareness for all levels of society, with a focus on information and transparency as a means of social awareness, seeking to awaken public interest in tax matters.	**CIPPEC** Conduct and publication of CIPPEC studies aimed at striking balances in the current political and institutional system.	**Conciencia** The "Multiplicar 2024" project is intended to develop 21st. century skills in secondary school students using the United Nations Model methodology.	**Fundación Poder Ciudadano** Promotes citizen participation, transparency and access to public information in order to strengthen democratic institutions.
Impact →	**18 cities** promoting sustainable territorial development. **136 institutions.** **Impact on public agenda:** 1 municipal program and 3 multi-sectoral projects for the short term.	**53 participating cities.** The "Fray Mamerto Esquiú" city in Catamarca was the winner of this award and represented Argentina at the Smart City Expo World Congress in Barcelona.	In 2024, it promoted the Consumer Tax Transparency Scheme and filings for municipal taxes.		Encuentro Nacional Uniendo Metas, with the participation of **900 volunteers**, teachers and students from the **21 cities** in the country where the program is carried out.	In 2024, a new law was promoted on public ethics, transparent political financing, independent justice and citizen participation.

DONATION OF EQUIPMENT AND FURNITURE TO SCHOOLS AND NGOS

With a circularity approach aimed at having a positive impact on the community and the environment, during the reported year we donated computers and office furniture no longer used to schools and NGOs in different regions of the country.

More information



VOLUNTEERING

Our volunteering programs combine the needs of the communities and the interests of our employees. Throughout the year, we invited our employees to participate in our own programs or in other programs in partnership with several NGOs. Our main volunteering program, Capitanes, is driven by projects of our own employees in partnership with NGOs in line with our social investment strategy lines of action (senior citizens, education, children, institutional strengthening, inclusion and environment).

2024 Results

467
Grupo Supervielle employees participated in 42 initiatives totaling 6,730 hours

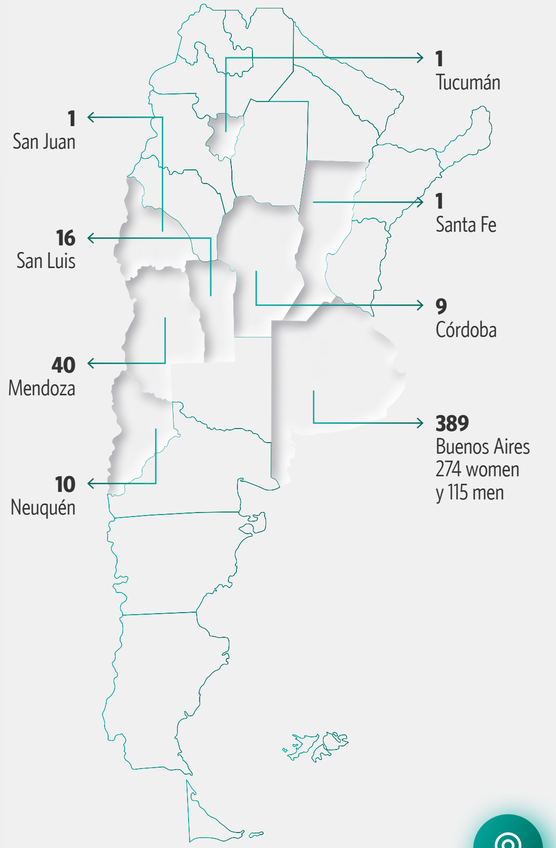
First customer
volunteering in Mendoza

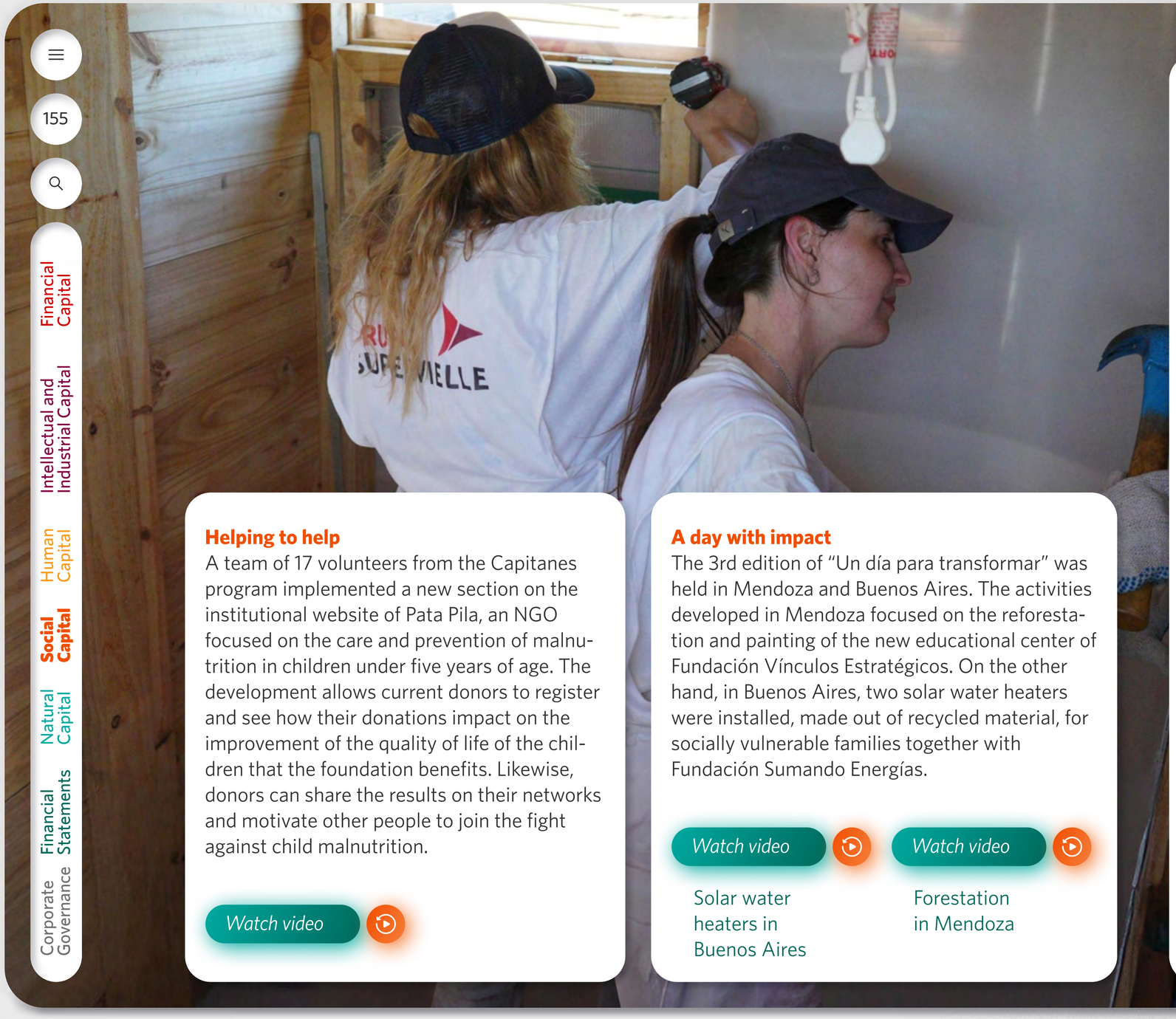


The main volunteering programs carried out during 2024:

- → Capitanes 34 projects
- → Relatos Cortos
- → Un día para transformar Mendoza y CABA
- → Financial Education
- → Planting trees in Lanín National Park

During this cycle participated:





Helping to help

A team of 17 volunteers from the Capitanes program implemented a new section on the institutional website of Pata Pila, an NGO focused on the care and prevention of malnutrition in children under five years of age. The development allows current donors to register and see how their donations impact on the improvement of the quality of life of the children that the foundation benefits. Likewise, donors can share the results on their networks and motivate other people to join the fight against child malnutrition.

Watch video

A day with impact

The 3rd edition of "Un día para transformar" was held in Mendoza and Buenos Aires. The activities developed in Mendoza focused on the reforestation and painting of the new educational center of Fundación Vínculos Estratégicos. On the other hand, in Buenos Aires, two solar water heaters were installed, made out of recycled material, for socially vulnerable families together with Fundación Sumando Energías.

Watch video

Solar water heaters in Buenos Aires

Watch video

Forestation in Mendoza

FL

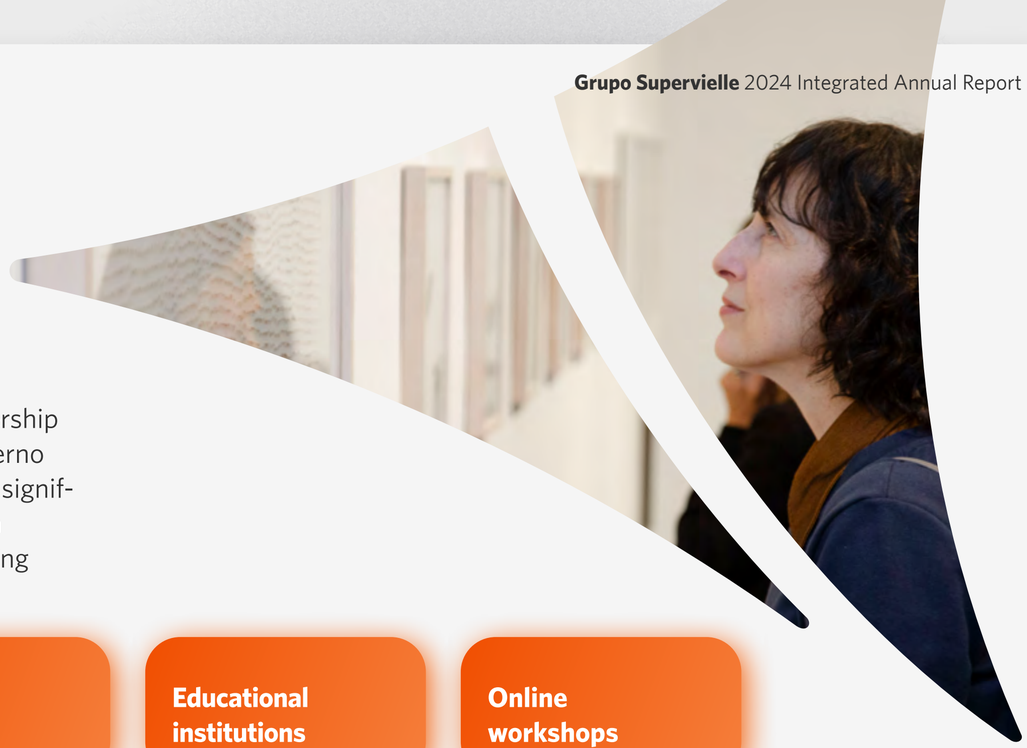
"It was a great experience, especially, getting to know the children and seeing their happy faces with the work done; also because I got to share a day with my colleagues devoted to such a rewarding activity."

Florencia Linares
SME officer from Mendoza
(volunteer in "Un día para transformar")



ART AND CULTURE

In partnership with various entities, we generate a positive impact on our community through the use of innovative artistic and cultural resources, promoting accessibility and social development.



MUSEO MODERNO

Within the framework of the strategic partnership between Banco Supervielle and Museo Moderno de Buenos Aires, during 2024 we achieved a significant impact on the educational field through various initiatives intended to promote learning and cultural inclusion.

	Family programs	Teacher training	Educational institutions	Online workshops
Iniciatives →	On Saturday, workshops and tours of museum halls for children and families.	As regards educational institutions, training sessions delivered in line with all curriculum levels.	Museo Moderno welcomes schools from all over the city of Buenos Aires and its suburbs Monday to Friday.	Meetings with artists from all over the country and audiences from the provinces.
Impact →	**19,592 participants.**	**10,033 teachers trained.**	**21,813 students.**	**89,083 visitors.**

Banco Supervielle Art Collection

As part of its partnership with Museo Moderno, in 2024 Grupo Supervielle held an event at the museum to launch two actions that ratify its commitment to the culture of our country.

On the one hand, the exhibition "La trama sensible" was opened, with works by well-reputed Argentine artists, such as Angeles Ascúa, Claudia del Río, Matías Duville and Eduardo Navarro, among other, loaned by the Banco Supervielle Art Collection.

The Banco Supervielle Art Collection book was also introduced. It includes a curated selection of Argentine contemporary pieces and critical essays. The collection, which has great institutional value, was formed throughout the past fifteen years thanks to our entity's acquisition of works by local artists.



We also support the Jornadas de Arte y Conciencia Planetaria, an experience where art, ecology and science come together to contribute to the care of people's health and the environment. In addition, we cooperate with the Residencias Casa Alberto Heredia Program, which offers artists and professionals in the fields of art, culture and education time and space for research, production and exchange with the Buenos Aires art scene.

During the reported year the inventorying and classifying began of the Alberto Heredia documentary collection, which constitutes the artist's personal archive, made up of photographs, letters and documentation from his private and professional life.

Thanks to our contribution to Museo Moderno we may offer our customers and employees cultural benefits, such as access to exhibitions, audiovisuals, editorial programs and Noche de los Museos. We also continue supporting the Moderno Digital heritage and the registry of the collection through the Patronage Law.

During the reported period, we invited the Alamesa restaurant staff (made up of neurodivergent people) on a guided and interactive tour of the museum's exhibitions.

More information

PATRONAGE

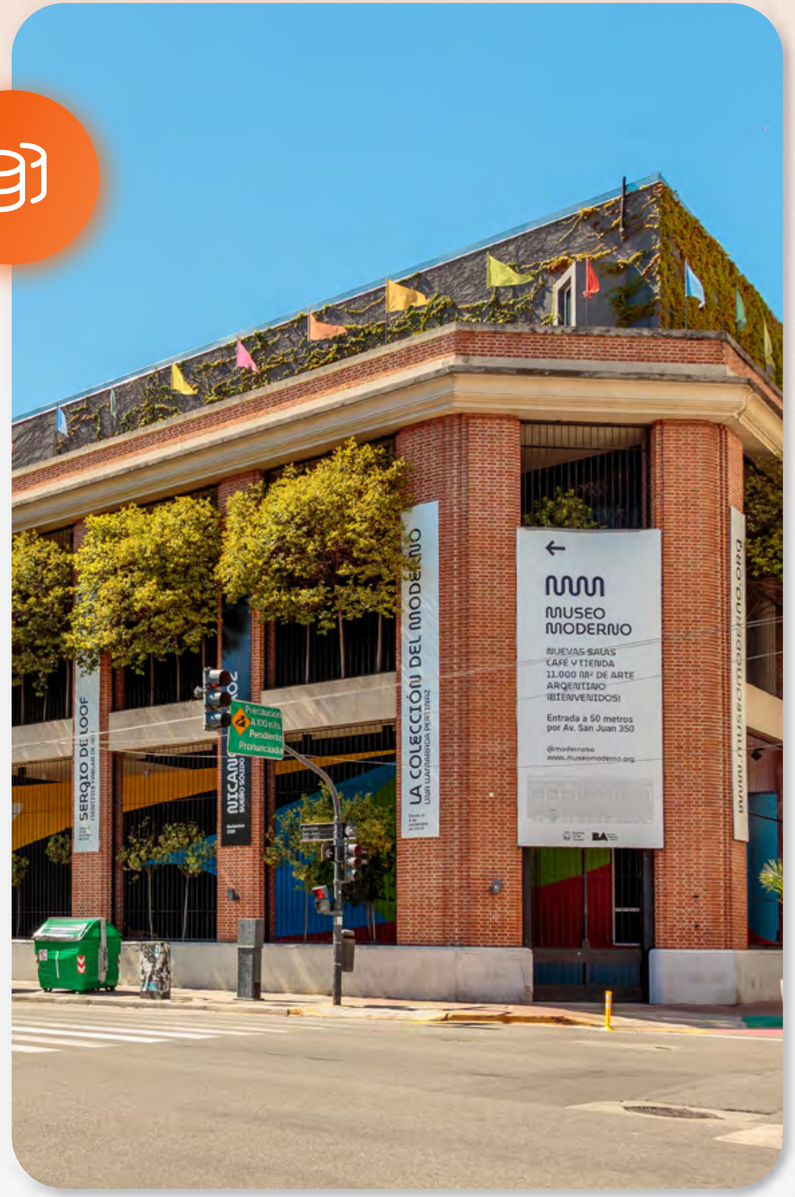
We continue financing various cultural projects through the Cultural Promotion Scheme of the Ministry of Culture of the Government of the City of Buenos Aires (GCBA).

- During the reporting period, Banco Supervielle financed 27 projects for a total of $138,240,500, focused on the restoration of buildings of great heritage importance for the City of Buenos Aires, such as the Dome of the Basilica del Pilar.

- We also supported art initiatives, such as the archive for the reconstruction of the history of the Museo Moderno, as well as cultural and musical projects aimed especially at children, the elderly and people with disabilities.

- In the last 14 years we have contributed $501,272,561 to a total of 286 projects linked to our social investment lines of action. Since 2014 we have supported Fundación Amigos del Teatro San Martin in projects of great social and cultural value, such as the Teatros Accesibles project, which promotes the full inclusion of people with disabilities in the cultural life of the Buenos Aires Theater Complex. Within the framework of this project, from 2018 onwards architectural accessibility works were carried out in the Regio, Sarmiento and de la Ribera Theaters and then inclusive performances were carried out through the adaptation of CTBA plays with technological resources for people with visual or hearing disabilities. The Teatros Accesibles project is in line with our Diversity, Equity and Inclusion pillars, especially focused on disability.

More information



PARTNERSHIPS THAT STRENGTHEN OUR SOCIAL COMMITMENT

Our partnerships with various organizations strengthen and promote the continuous improvement of our social investment initiatives and programs, enhancing their reach and impact on communities.

Senior Citizens

- Escuela Argentina de Negocios (EAN)
- Dirección de Atención Adultos Mayores (DAAM)
- Universidad de Morón

Diversity, equity and inclusion

- ONU Mujeres
- Copidis
- Inclúyeme
- Trama Red

Children

- Fundación Acción País para la Formación de Liderazgo Social (Pilares)
- Fundación Casa Rafael
- Fundación PADI
- Banco de Alimentos Mendoza
- Banco de Alimentos Córdoba
- Banco de Alimentos Buenos Aires

Education

- Consejo Empresario Mendocino (CEM)
- Vicaria de Educación - Arzobispado de Buenos Aires
- Asociación Civil Contribuir al Desarrollo Local
- Fundación Cimientos
- BisBlick
- Fundación Anpuy
- Universidad Juan Agustín Maza
- Junior Achievement
- Grupo de Fundaciones y Empresas (GDFE)
- Fundación Poder Ciudadano
- CIPPEC (Centro de Implementación de Políticas Públicas para la Equidad y el Crecimiento)
- Red de Innovación Local (RIL)
- Consejo Empresario Argentino para el Desarrollo Sostenible (CEADS)
- Cáritas Argentina
- Asociación Conciencia
- Keidos
- Asociación Civil Mater Dei

Environment

- Asociación Amigos de la Patagonia (AAP)
- Eco House Asociación Civil
- Fundación Equidad
- Puro Scrap
- QuéReciclo

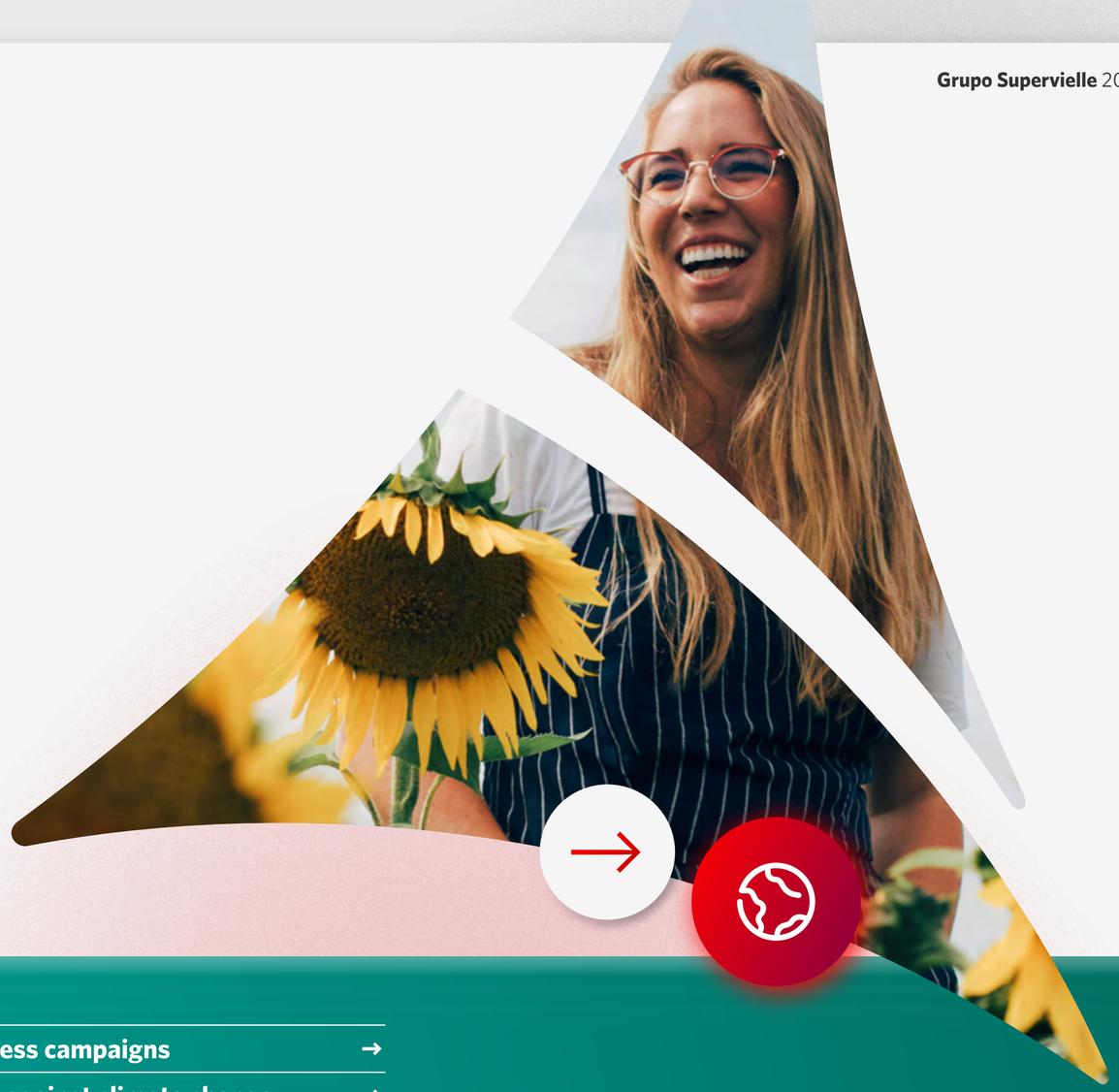
Art

- Museo Moderno
- Nuestra Señora del Socorro

Volunteering

- Fundación Horizonte de Maxima
- Asociación Civil Animarte
- Asociación Civil Jardin Comunitario Rayuela
- Asociación De Abogados Por Los Derechos Sociales (Aades)
- Pilares
- Asociación Educacional Eduardo Galeano
- Asociación Civil Club Atlético Ituzaingo
- Casa Rafael
- Tambien son nuestros
- Hogar Buenos Aires
- Centro Union de Jubilados y pensionados y retirados del partido de 9 de Julio
- Fundacion Expedicion Sonrisa
- Asociación Jesús Amigo
- Asociación Civil Instituto María Auxiliadora
- Fundación Manos Abiertas
- Asociación Civil Saltando Barreras Inclusivo
- Hogar Betania
- Capilla Jesus crucificado-Obispado Laferrere
- Asociación Civil Acuarela Feliz
- Asociación Civil OIKUMENE
- La Educadora Compañía de Jesus
- Asociación Civil Generación Tiempos Nuevos
- Asociación Escuela Champagnat 100 P
- Asociación Cooperadora de E.E.S Nº8 "Presidente Perón"
- Fundación social Argentinos Juniors
- Aves Argentinas Asociación Ornitologica de Plata
- Biblioteca Popular José Ingenieros
- Asociacion Civil Scouts 316 San Pedro Armengol
- Fundación Amar y Vivir
- Fundación Manos Abiertas
- Sumando Energías

NATURAL CAPITAL



Our commitment to the environment

Our environmental responsibility →
Energy and carbon footprint management →
Natural resources, supplies and waste management →
Awareness campaigns →
Actions against climate change →



53 buildings supplied with energy from renewable sources and a 3.97% reduction in total consumption of conventional electric power

Greater energy efficiency: 2,121 MWh total energy from renewable sources (21% of our energy matrix)

OUR ENVIRONMENTAL RESPONSIBILITY

GRI 2-12

In order to minimize the impact of our operations on the environment, our Sustainability Policy adopts international standards aligned with the United Nations 2030 Agenda and addresses the impacts of climate change at global level.

Furthermore, as part of our sustainability strategy, we implement a responsible environmental management system that promotes the sustainable use of resources and the mitigation of climate change, as follows:

Energy and carbon footprint management
Through monitoring of our carbon footprint, we manage the reduction and offsetting of our emissions, strengthen our energy efficiency and promote the use of renewable sources.
Awareness campaigns

Natural resources, supplies and waste management
In order to reduce the negative environmental impact of our processes and consumption, we foster the efficient use of natural resources.

Awareness campaigns
In order to promote a sustainable culture among employees, suppliers and customers, we promote communications aimed at raising awareness on environmental issues.



Value chain
We are committed to creating shared value with our network of suppliers through sustainable and responsible management of the supply chain, promoting ethical practices, efficiency and joint development.

Sustainable Finance
We provide access to credit through financial products that take into account the positive environmental and social impact of applicant companies and projects.

Environmental responsibility

53 buildings
are supplied with renewable energy, including solar and wind energy, representing 41% of our branches.

19
of our buildings are fitted with solar panels for electric power self-generation, 9 of which have bidirectional meters.

625,322,852
million pesos were invested in projects with environmental benefits.

We recycle
33%
of our waste, including paper and cardboard.

Through awareness and training spaces we strengthen the environmental commitment of our employees.



ENERGY AND CARBON FOOTPRINT MANAGEMENT

GRI 2-4, 302-1, 302-2, 302-3, 302-4, 305-1, 305-2, 305-4, 305-5

We continued implementing measures to improve energy efficiency and move towards incorporating renewable energy sources, two key strategies to make our operations more sustainable.

2,121 MWh
total energy from renewable sources (21% of our matrix)

104.84 MWh
energy supplied from solar panels

ENERGY EFFICIENCY

In 2024 we increased the share of solar energy in our supply of renewable energy of our matrix.

3.97% reduction in total electricity consumption as compared to 2023.**

Consumption										
Items	**Unit**	**Central offices 2023**	**Branches and annexes 2023**	**Total 2023**	**GJ**	**Central offices 2024**	**Branches and Annexes 2024**	**Total 2024**	**GJ**	**Change**
Natural gas	m^3	-	18,290.97	**18,290.97**	**713.35**	-	29,865.15	**29,865.15**	**1,164.74**	**63%**
Third party vehicles used for the company	km	N/A	N/A	**192,601.91**	**-**	N/A	N/A	**235,722.46**	**-**	**22%**
Company vehicles	km	N/A	N/A	**330,831.20**	**-**	N/A	N/A	**283,175.13**	**-**	**-14%**
Buildings (gasoil)	liters	-	1,330.00	**1,330.00**	**48.41**	-	1,864.81	**1,864.81**	**67.88**	**40%**
Buildings (gasoline)	liters	-	97.00	**97.00**	**3.20**	-	-	**-**	**-**	**-100%**
Electricity(non renewable sources)	MWh/year	1,922.85	6,726.89	**8,649.74**	**31,139.06**	1,577.01	6,646.18	**8,223.19**	**29,603.48**	**-5%**
Electricity (renewable sources)*	MWh/year	389.16	1,732.74	**2,121.90**	**7,638.84**	418.66	1,702.24	**2,120.90**	**7,635.24**	**-0.05%**
Acquired iRECs	MWh/year	N/A	N/A	**3,023.20**	**10,883.52**	N/A	N/A	**8,223.19**	**29,603.48**	**N/A**

* Includes Power Purchase Agreement (PPA) and self-consumption of electricity from solar panels

** The reduction in energy consumption from 2023 to 2024 was 1,539.17GJ

More information on the methodology for the calculation of energy consumption and emissions here.

ENERGY INTENSITY

Through calculation of energy consumption per unit area of our buildings we asses our usage and identify opportunities to reduce our emissions.

Buildings	Energy Consumption (KWh)	Surface (m^2)	Energy consumption (Kwh/m^2)
			Energy intensity (electricity) 2023
Central buildings	2,313,383	8,161.00	283.5
Branches	8,366,853	88,579.06	94.5
Total	**10,680,235**	**96,740.06**	**110.4**
			Energy intensity (electricity) 2024*
Central buildings	1,995,672	9,022.40	221.2
Branches	8,243,582	80,270.44	102.7
Total	**10,239,254**	**89,292.84**	**114.7****

* The energy intensity in 2024 includes electricity imported from the grid, but not self-generated energy of 104.84 MWh.

** In the period under analysis, there is no increase in the average energy intensity of buildings compared to 2023.

EMISSIONS MANAGEMENT (GHG)

We continued implementing different actions to reduce and offset our emissions:

- We measured, recorded and reported all direct and indirect greenhouse gas (GHG) emissions resulting from the consumption of fuel and electricity (Scopes 1 and 2) in organization controlled operations.
- We implemented measures intended to gradually reduce and minimize our emissions.
- 19 of our buildings are fitted with solar panels for electric power self-generation, 9 of which have meters.
- We purchased renewable energy certificates (iRECs) equal to 8,223.19 MWh, for the reduction of our emissions from electric power consumption during 2024, contributing to a biogas generation project in Argentina.

CARBON FOOTPRINT

We base the measurement of our carbon footprint on the GHG Protocol (Greenhouse Gas Protocol), which applies to all Grupo Supervielle companies. Through monitoring we manage the environmental impacts of our activities based on the scopes considered:

Scope 1 - Direct emissions: Emissions directly generated by our organization through fuel consumption in central offices, branches and the fleet of our own and third party vehicles used for the Company.

Scope 2 - Indirect emissions: Emissions generated by electric power purchased from non-renewable sources.

2024 Supervielle's Annual Convention, a carbon neutral event

Banco Supervielle held its 3-day 2024 Annual Convention in the city of Mar del Plata, attended by 326 employees. The carbon footprint of this event was 83.80 tCO_2eq: 71.6% accounting for transport and 23.8% for accommodation, which was calculated with the help of CARBON NEUTRAL+ based on the international methodology of the GHG Protocol. Catering services, electricity consumption and urban waste were also taken into account.

To offset the event's emissions, 84 Verra VCS (Verified Carbon Standard) carbon credits were redeemed, originating from a project in southern Argentina, whose aim is the reduction of greenhouse gases through the installation of a wind farm connected to the SADI (Argentine Interconnection System). The project displaces electricity that, in the baseline, would be produced by fossil fuel power plants.

The offsetting of emissions from this event also included the donation of 157 trees for the reforestation project of the Lanín National Park carried out by Asociación Amigos de la Patagonia (AAP).


El presente certificado se entrega la

BANCO SUPERVIELLE

EVENTO CARBONO NEUTRAL

Por haber compensado el 100% de la huella de carbono de la **Convención Supervielle 2024** con proyectos de acción climática, a través de bonos de carbono certificados.

CARBON NEUTRAL+

We offset 100% of our 2023 footprint through the acquisition of VCS (Verified Carbon Standard) bonds, equal to 1,417 certified tCO_2eq.


24 de junio de 2024

El presente certificado se entrega a

BANCO SUPERVIELLE SA

por haber compensado

1.417

tonelada(s) de CO_2 equivalente
del proyecto Parque Eólico Manantiales Behr - Argentina
para la huella de carbono del año **2023.**

Al adquirir bonos de carbono certificados, contribuye a proyectos de acción climática para la mitigación de emisiones de gases de efecto invernadero y construcción de un mundo más sostenible.

CARBON NEUTRAL+

Our partnership with Asociación Amigos de la Patagonia

In order to offset our carbon footprint, for more than three years we have been working in partnership with Asociación Amigos de la Patagonia (AAP), a non-profit organization that carries out environmental education and ecological restoration programs in Andean Patagonian forests.

In particular, we support their Hacemos Bosque project, a social-environmental program designed to restore species destroyed in the December 2013 fire, which affected over 1,600 hectares on the southern slope of Ñorquinco Lake within the Lanín National Park.

So far we have donated over 15,000 trees, equal to 20 hectares and 0.2 km^2, and Banco Supervielle volunteers traveled to the area to support the work of technicians and restoration specialists. The trees we donated and helped plant will capture approximately 2,520 tons of CO_2eq during their lifetime.

RESULTS OF OUR CARBON FOOTPRINT

			Emissions (tCO_2eq)						
Scope	**Item**	**Unit**	**Central / corporate offices 2023**	**Branches 2023**	**Total 2023**	**Central / Corporate offices 2024**	**Branches 2024**	**Total 2024**	**Change**
Scope 1	Natural gas	tCO_2eq	-	36.87	**36.87**	-	58.24	**58.24**	**58%**
	Third party vehicles used for the Company		N/A	N/A	**35.57**	N/A	N/A	**41.78**	**17%**
	Company vehicles		N/A	N/A	**58.36**	N/A	N/A	**50.20**	**-14%**
	Buildings (gasoil)		-	3.67	**3.67**	-	4.64	**4.64**	**26%**
	Buildings (gasoline)		-	0.23	**0.23**	-	-	**-**	**-100%**
Scope 2 (Location based)	Electricity (non renewable sources)		437.96	1,532.15	**2,433.44**	359.97	1,517.06	**2,337.21**	**-4%**
	Electricity (renewable sources)*		88.64	374.69		95.56	364.62		
Scope 2 (Market based)	Electricity (non renewable sources)		437.96	1,532.15	**1,281.53**	359.97	1,517.06	**-**	**-100%**
	Electricity (renewable sources)*		88.64	374.69		95.56	364.62		
	Acquired iRECs			688.58			1,877.03		



In 2024, the calculation was carried out of biogenic emissions of CO_2 (carbon dioxide) resulting from the decomposition or processing of bio-based materials. Such emissions represent the CO_2 of the amount of biofuel contained in the gas oil and gasoline used. In Argentina, a minimum fraction of biofuel is allowed to be mixed with conventional fuels, and the emissions presented below represent that fraction.

Direct emissions from biomass: **51.821**

Combustion from mobile sources – own vehicles (gasoline)
51.447 tCO_2eq

Combustion from stationary sources (gas oil)
0.374 tCO_2eq

Total Scopes 1 and 2 (location-based) emissions in 2024:
2,492.07 tCO_2eq

Total Scopes 1 and 2 (market-based) emissions in 2024:
154.86 tCO_2eq

REDUCTION OF GHG EMISSIONS

The reduction in our emissions is mainly the result of initiatives for energy conservation and efficiency. As regards Scope 1 emissions, we recorded an increase in the energy consumption of our buildings, both gas oil and natural gas (63% and 40%, respectively).

Regarding fuel consumption, we reduced the use of Company vehicles by increasing the use of third party vehicles, such as private transport and taxis. Therefore, Scope 1 (direct emissions) no longer applies; instead, Scope 3 (other indirect emissions, related to the value chain) applies. Also, although we do not currently measure Scope 3 emissions, we plan to do so in the future, as part of the continuous improvement of our management.

The analysis of the results obtained in 2024 indicates that we avoided approximately 460.19 tCO_2eq in emissions thanks to the incorporation of renewable energies through PPA for 2,016.06 MWh. We also avoided 1,877.03 tCO_2eq due to the purchase of renewable energy certificates (iRECs) for 8,223.19 MWh.

Emissions reduction 2024

Emissions (location-based): **2.96%**

Emissions (market-based): **89.08%**


THE INTERNATIONAL REC STANDARD

Esta declaración de redención ha sido preparada para

BANCO SUPERVIELLE SA

por

BIOELECTRIFY SAS

confirmando la redención de

1 526.000000

Certificados I-REC, que representan 1 526.000000 MWh de electricidad generada a partir de fuentes renovables

Esta declaración se refiere a la electricidad consumida en

Argentina

en el período informado

2024-01-01 a 2024-12-31

El propósito declarado es

Reducción de la huella de Carbono del año 2024

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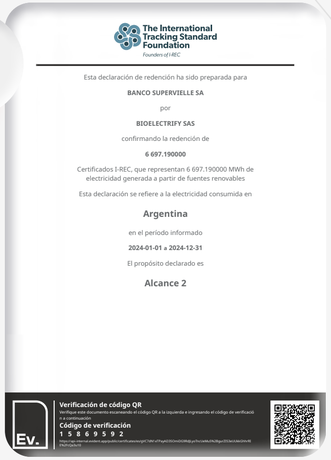
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The reduction in GHG emissions as compared to 2023 was 76.43 tCO_2eq for location-based emissions and 1,261.37 tCO_2eq for market-based emissions.

Emissions intensity 2024

Emissions intensity **0.026 tCO_2eq/m^2** (location-based)

Emissions intensity **0.00 tCO_2eq/m^2** (market-based)


The International Tracking Standard Foundation
Founders of I-REC

Esta declaración de redención ha sido preparada para

BANCO SUPERVIELLE SA

por

BIOELECTRIFY SAS

confirmando la redención de

6 697.190000

Certificados I-REC, que representan 6 697.190000 MWh de electricidad generada a partir de fuentes renovables

Esta declaración se refiere a la electricidad consumida en

Argentina

en el período informado

2024-01-01 a 2024-12-31

El propósito declarado es

Alcance 2

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Methodology for the calculation of energy consumption and emissions

Scope 1:

Natural Gas

Includes branches, annexes, warehouses and service centers. Total number of buildings with natural gas consumption: 53 // Buildings with consumption information available: 52 (no information for branch No. 184, Leandro N. Alem 110 - Quilmes). *Emission factors used*: Based on the CABA 2023 emission factors, YPF technical sheet and the Third Communication of the Government of Argentina to the Parties to the United Nations Framework Convention on Climate Change.

Liquid fuel consumption

Includes emissions generated by fuel consumption in own vehicles, third party vehicles and the purchase of fuel for power generators during the period:

- Consumption of third party vehicles and own vehicles: Estimated emissions based on information from the internal reporting system (estimate of kilometers based on average fuel price), mainly from sales force vehicles. *Emission factors used*: UK Government GHG Conversion Factors for Company Reporting 2024; passenger vehicles; Cars (by size); Medium car; petrol

- Buildings: Total buildings using gas oil: 9, purchase of fuel for power generators. The 7.5% proportion of emissions from biomass for CH4 (methane) and N2O (nitrous oxide) is considered, according to Resolution 1283/06 of the Secretariat of Energy for stationary combustion (gas oil). *Emission factors used*: Based on the CABA 2023 emission factors, the YPF technical sheet and the Third Communication of the Government of Argentina to the Parties to the United Nations Framework Convention on Climate Change.

Natural gas conversion factor: **1 m^3 = 0.039 GJ**

Gas oil conversion factor: **1 Lt = 0.0364 GJ**

Gases included in the calculation: carbon dioxide, methane and nitrous oxide. Global warming potentials are taken into account for the calculation of emissions (combustion from stationary sources: IPCC Sixth Assessment Report | combustion from mobile sources: IPCC Fifth Assessment Report).

[1] The consolidation approach for emissions is operational control

Methodology for the calculation of energy consumption and emissions

Scope 2:

Buildings:

- Corporate Buildings (CABA): Bartolomé Mitre 434; Reconquista 330; San Martin 344 8th., 11th., 15th., 16th. Floors; San Martin 176 Mezzanine; IOL Humboldt 1550.
- Branches, Annexes, Warehouses and Service Centers (throughout the country).
- Total number of buildings that consumed electric power during 2024: 142.
- Buildings with consumption information available: 140. 2 buildings were excluded because there was no information available (branch No. 47 - San Martín 401, offices 3 and 4 – Luján, and branch No. 110 - Presbítero Becerra 562 - Merlo).

The data on electric power consumption includes an estimate of approximately 0.67% because the bills from utilities were not available at the time of calculation. These estimates used reference values from other months, taking into account a similar seasonality.

Self-generated renewable energy:

- 19 buildings of Grupo Supervielle are fitted with solar panels for energy generation (there was no information available regarding consumption for 13 of them).

Renewable energy (2,120.90 MWh) takes into account **104.84 MWh** of self-generated energy.

Universal conversion factor used **1MWh = 3.6GJ**

Emission factors:
2024: 2024 CAMMESA (Compañía Administradora del Mercado Mayorista Eléctrico Sociedad Anónima) average.
2023: Information is adjusted to the average annual CAMMESA emission factor.

Information adjusted as follows:

- Location-based: Emissions from the consumption of non-renewable energy.
- Market-based: PPAs and acquired IRECs as mechanisms for emission reduction.

Global warming potentials are used for the calculation of emissions (IPCC Sixth Assessment Report).

The consolidation approach for emissions is operational control.

NATURAL RESOURCES, SUPPLIES AND WASTE MANAGEMENT

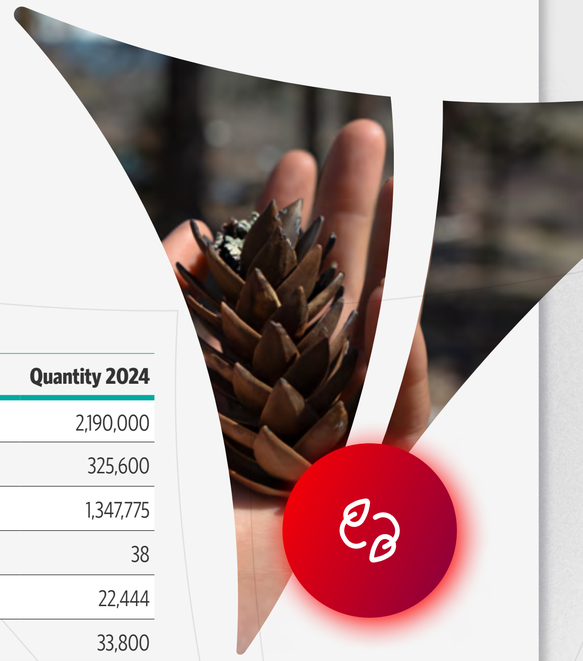
At Grupo Supervielle we promote a sustainable culture based on raising awareness and creating partnerships to minimize and mitigate the environmental impact of our operations. With this vision, we adopt responsible consumption practices and focus on the reuse of waste and different materials no longer used.

REDUCTION OF SUPPLIES AND CIRCULARITY

In 2024, we continued promoting the sustainable consumption of the resources we need to carry out our activities. We extended this approach to our entire value chain by seeking suppliers that help us optimize the use of our supplies through the recycling and reuse of paper and cardboard with partner organizations, or by offering our customers different alternatives to reduce paper consumption, such as the issuance of electronic checks (E-cheqs).

Rational use of water

During 2024, we continued making improvements in our offices to achieve a more efficient use of water. 71% of conventional taps were replaced for automatic taps at our branches and central offices. We also installed double-flush WCs in 6 branches during 2024, thus totaling 75 spaces refurbished for a more rational use of water.



Supplies	Quantity 2024
Envelopes (Banco Supervielle)	2,190,000
Envelopes (Supervielle Seguros)	325,600
Checks (Banco Supervielle)	1,347,775
Paper Reels[2] (Banco Supervielle)	38
Consumption of paper reams (Banco Supervielle)	22,444
Bio-Degradable cone-shaped cups (Banco Supervielle)*	33,800
Toner[3] (Banco Supervielle)	847

[2] Number of pre-printed coils and blank reels.

[3] Banco Supervielle is not a hazardous waste generator. Toner cartridges are handled and collected by the supplier. Includes toner and related supplies (image drums).

* Scope: number of cups delivered by the supplier to the 106 branches during 2024.

WASTE MANAGEMENT

We manage the waste generated in our daily operations. We are currently working with Eco House to prepare a more in-depth diagnosis of waste management in all Banco Supervielle branches and offices, with the aim of advancing in the design of a waste management policy to continue improving in this area.

Waste-segregation bins and waste collection service
Organic and recyclable waste is segregated at source at all our branches. We have a customized waste collection, transportation and treatment service at our corporate buildings in Reconquista and San Martín, as well as in 14 branches in the City of Buenos Aires, 8 branches in the province of Córdoba and 4 branches in Mar del Plata.

Waste recovery
We work with NGOs in waste recovery to recycle materials and promote labor inclusion. We highlight the work carried out by NGOs Tu Papel es Reciclar in the province of Córdoba and Mundo Reciclado in Mar del Plata.

Referents
We have a referent at each building to raise awareness and increase the commitment of our employees. This person also monitors the correct segregation of waste at source.

WASTE GENERATED

During 2024, Grupo Supervielle generated 18.4 tons of waste, 6.07 tons of which were recovered and reused, thus recycling 33% of the total.

Type of waste	Total 2024
Non-hazardous waste (paper and other): total weight	18.40 Ton.
Recycled non-hazardous waste	6.07 Ton.
Non-hazardous waste sent to landfill	12.33 Ton.
Hazardous waste	N/A - Given its activities, Grupo Supervielle is not a hazardous waste generator.

DONATIONS AND CIRCULARITY: IMPACT ON COMMUNITIES

We donated computer equipment and furniture no longer used to recycling cooperatives for adequate treatment to reduce the impact of our operations and to think of new ways to strengthen the circularity of our processes.



A new opportunity for ATMs and totems no longer used

No longer used ATMs and totems are considered waste electrical and electronic equipment (WEEE). To reduce their negative impact, we work in partnership with organizations that help us achieve the circularity of their components or their proper final disposal.

Our technological scrap is collected from our facilities by Logística 3 Lados and transported to the company Puro Scrap, which is responsible for the process of weighing, disassembling and sorting the materials. During this process, each component is carefully disassembled and separated to ensure that the recyclable materials are handled properly and safely, so that they can be reused.

Finally, Puro Scrap distributes the recovered materials between authorized operators, recyclers and smelters, according to their specific characteristics.

In 2024, 100,339 kilos were recovered, including iron scrap, electronic scrap, plastics, glass, non-ferrous material and other.

Eco-sleepers made of plastic scrap

Plastic waste from discarded credit and debit cards is used for the manufacturing of eco-sleepers along with other components such as sand, cement and construction iron.

As part of the process, the material is collected and shredded by Puro Scrap. Manufacturing takes place at Penitentiary Unit No. 46 of the Penitentiary Service of the Province of Buenos Aires, a treatment area, within the framework of the labor and inclusive project for Integration of People in Conflict with Criminal Law.



In 2024, 287 kilos of plastic and 37 kilos of cellophane were recovered and used to build 65 eco-sleepers.



Technological equipment no longer used

In order to generate a positive impact on the community and the environment, we adopt a circular approach with technology that is no longer useful for our activities. Thus, our equipment is refurbished by Fundación Equidad and then donated to schools and NGOs across the country.

2024 Results:

- → **245** computers and notebooks recovered and donated
- → **175** peripherals (external devices that connect to a computer) recovered and donated
- → **45** schools, NGOs and municipalities benefited
- → **4,796** people benefited

Hospital Garrahan

We continued participating in Hospital Garrahan's initiative through the paper donation of the Mitre, Reconquista and San Martín buildings.

Donation of furniture and office supplies

Furniture, equipment and other items no longer used were donated to various NGOs.

451 furniture (desks, chairs and storage furniture) no longer used at branches were donated to NGOs.

24 Beneficiary institutions (schools, NGOs, public entities)

AWARENESS CAMPAIGNS

During the reported year, we continued delivering to our employees the waste management course, which has already been taken by 329 employees, a 21% growth as compared to 2023.

We also developed and posted 15 publications related to environmental issues in our WorkPlace network.

The ongoing awareness on various environmental aspects also encourage our volunteers to design actions as part of the Capitanes Program, a space to propose and develop community projects together with NGOs. During the reported year, the Capitanes Program carried out the following actions:

- → coastal cleanup in Vicente López;
- → planting of native species in Neuquén, together with Asociación Amigos de la Patagonia;
- → Installation of a butterfly garden at Hogar Rawson for senior citizens; and
- → building of a vegetable garden at Hogar Buenos Aires for children.

During this period, we continued making posts in our social media (Instagram, Facebook and LinkedIn) on special dates to help us raise awareness, such as Earth Day, Environment Day and National Native Tree Day, among other.

ACTIONS AGAINST CLIMATE CHANGE

We made contributions to various communities affected by adverse weather events.

SUPPORT AND ASSISTANCE TO FAMILIES AFFECTED BY FIRES

We made a contribution, together with Caritas, to the forest fire emergency initiative in Cruz del Eje, Córdoba, for the purchase of 3,000 meters of cable to restore the electric power lines in 4 affected areas, thus 12 families were reconnected to the electric power service. The electric power lines of the Comechingón community "Hijos del sol" were also restored, including a location used as work place by those affected by forest fires.

TREE PLANTING IN NEUQUÉN

60 volunteers from Banco Supervielle traveled to the province of Neuquén in October to plant 3,200 pewen pines, as part of the "Hacemos Bosque" project of Asociación Amigos de la Patagonia, with the aim of reforesting the shores of Ñorquinco Lake. The forest is part of the basin affected by the 2013 fire that damaged 95% of the vegetation.

During those days, training sessions and awareness talks were held on forests and the ecosystem services they provide, in addition to strengthening ties with the educational community of Escuela Nº 72 "Lonco Mula", the facilities of which were then used by volunteers for accommodation and meals.

REFORESTATION IN THE CITY OF BUENOS AIRES

With the aim of contributing to the replacement of trees damaged by the December 2023 storm, together with Asociación Civil Un Árbol Para Mi Vereda, we planted 100 native species as permitted by the urban tree code in district number 11 of the city of Buenos Aires, which includes the neighborhoods of Villa Devoto, Villa Santa Rita, Villa del Parque and Villa General Mitre.



GRI AND SASB CONTENT INDEX



We structure this report in line with the International <IR> Framework and the capitals that represent value created by the organization

GRI Content Index →

SASB Content Index →

GRI CONTENT INDEX

GRI 1: FOUNDATION 2021

Statement of use: Grupo Supervielle S.A. has reported in accordance with the GRI Standards for the period from 01/01/2024 to 12/31/2024.

GRI 1 used: GRI 1: Foundation 2021

Applicable GRI Sector Standards: There is no applicable Sector Standard on the date of issuance of this Sustainability Report related to the GRI 2021 Standards.

GRI Standard	Disclosure		Location in the Report / Response	Omission			External Assurance
				Requirements (Omitted)	Reason	Explanation	
GRI 2: General Disclosures 2021	2-1	Organizational details	27, 29, 31, 54				
	2-2	Entities included in the organization's sustainability reporting	15, 27, 29, 31				
	2-3	Reporting period, frequency and contact point	15				
	2-4	Restatements of information	15, 164				
	2-5	External assurance	184				
	2-6	Activities, value chain and other business relationships	27, 29, 78, 82, 88				
	2-7	Employees	54, 117, 124				
	2-8	Workers who are not employees		2-8	Not applicable	No material number of workers of this type	
	2-9	Governance structure and composition	34, 36, 38				
	2-10	Nomination and selection of the highest governance body	34, 36, 38				
	2-11	Chair of the highest governance body	34, 38				
	2-12	Role of the highest governance body in overseeing the management of impacts	16, 19, 21, 34, 36, 38, 44, 64, 162				
	2-13	Delegation of responsibility for managing impacts	16, 38, 43, 44				
	2-14	Role of the highest governance body in sustainability reporting	15				
	2-15	Conflicts of interest	44				
	2-16	Communication of critical concerns	43, 64				

GRI Standard		Disclosure	Location in the Report / Response	Omission			External Assurance
				Requirements (Omitted)	Reason	Explanation	
GRI 2: General Disclosures 2021	2 - 17	Collective knowledge of the highest governance body	38				
	2 - 18	Evaluation of the performance of the highest governance body	38				
	2 - 19	Remuneration policies	38				
	2 - 20	Process to determine remuneration	38, 137				
	2 - 21	Annual total compensation ratio	137				
	2 - 22	Statement on sustainable development strategy	16				
	2 - 23	Policy Commitments	16, 38, 44, 116				
	2 - 24	Embedding policy commitments	44, 116				
	2 - 25	Processes to remediate negative impacts	85				
	2 - 26	Mechanisms for seeking advice and raising concerns	44				
	2 - 27	Compliance with laws and regulations	44				
	2 - 28	Membership associations	20, 147				
	2 - 29	Approach to stakeholder engagement	19, 21				
	2 - 30	Collective bargaining agreements	137				
GRI 3: Material Topics 2021	3-1	Process to determine material topics	21				
	3-2	List of material topics	21				
Economic Performance							
GRI 3: Material Topics 2021	3-3	Management of material topics	15				
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	54, 147				✓
	201-2	Financial implications and other risks and opportunities due to climate change	72				✓
	201-3	Defined benefit plan obligations and other retirement plans	In addition to the benefit plan established by labor laws, there is no independent fund for employees to such end within Grupo Supervielle companies.				✓
	201-4	Financial assistance received from the government	31, 54				✓

GRI Standard		Disclosure	Location in the Report / Response	Omission			External Assurance
				Requirements (Omitted)	Reason	Explanation	
Anti-corruption and non-discrimination							
GRI 3: Material Topics 2021	3-3	Management of material topics	15				
GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	44				✓
	205-2	Communication and training about anti-corruption policies and procedures	44				✓
	205-3	Confirmed incidents of corruption and actions taken	44				✓
GRI 406: Non-discrimination 2016	406-1	Incidents of discrimination and corrective actions taken	44				✓
Energy and Emissions							
GRI 3: Material Topics 2021	3-3	Management of material topics	15				
GRI 302: Energy 2016	302-1	Energy consumption within the organization	164				✓
	302-2	Energy consumption outside the organization	164				✓
	302-3	Energy intensity	164				✓
	302-4	Reduction of energy consumption	164				✓
	302-5	Reductions in energy requirements of products and services		302-5	Not applicable	Not applicable to activities of Grupo Supervielle	
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	164				✓
	305-2	Energy Indirect (Scope 2) GHG emissions	164				✓
	305-3	Other indirect (Scope 3) GHG emissions		305-3	Not applicable	To date, we do not measure Scope 3 emissions but we plan to do so in the future.	
	305-4	GHG emissions intensity	164				✓
	305-5	Reduction of GHG emissions	164				✓
	305-6	Emissions of ozone-depleting substances (ODS)		305-6	Not applicable	Not applicable to activities of Grupo Supervielle	
	305-7	Nitrogen oxides (NOX), sulfur oxides (SOX) and other significant air emissions		305-7	Not applicable	Not applicable to activities of Grupo Supervielle	

GRI Standard		Disclosure	Location in the Report / Response	Omission			External Assurance
				Requirements (Omitted)	Reason	Explanation	
Development of our employees							
GRI 3: Material Topics 2021	3-3	Management of material topics	15				
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	120				✓
	404-2	Programs for updating employee skills and transition assistance programs	120, 121				✓
	404-3	Percentage of employees receiving regular performance and career development reviews	121				✓
Diversity, Equity and Inclusion							
GRI 3: Material Topics 2021	3-3	Management of material topics	15				
GRI 405: Diversity and Equal Opportunities 2016	405-1	Diversity of governance bodies and employees	124				✓
	405-2	Ratio of basic salary and remuneration of women to men		405-2	Confidentiality constraints	No benchmark is reported for confidentiality reasons	
Value Chain							
GRI 3: Material Topics 2021	3-3	Management of material topics	15				
GRI 414: Supplier social assessment 2016	414-1	New suppliers that were screened using social criteria	108				✓
	414-2	Negative social impacts in the supply chain and actions taken	108				✓
Cybersecurity and customer privacy							
GRI 3: Material Topics 2021	3-3	Management of material topics	15				
GRI 418: Customer privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	85				✓
Own Topic	-	Cybersecurity	85				
Risk Management							
GRI 3: Material Topics 2021	3-3	Management of material topics	15				
Own Topic	-	Risk Management	64				

GRI Standard		Disclosure	Location in the Report / Response	Omission			External Assurance
				Requirements (Omitted)	Reason	Explanation	
Channel Availability							
GRI 3: Material Topics 2021	3-3	Management of material topics	15				
Own Topic	-	Channel availability	82				
Claims Management							
GRI 3: Material Topics 2021	3-3	Management of material topics	15				
Own Topic	-	Claims management	79				
Our products and services							
GRI 3: Material Topics 2021	3-3	Management of material topics	15				
Own Topic	-	Our products and services	88				
Financial Education and inclusion							
GRI 3: Material Topics 2021	3-3	Management of material topics	15				
Own Topic	-	Financial education and inclusion	143				
Credit-related social environmental risk management							
GRI 3: Material Topics 2021	3-3	Management of material topics	15				
Own Topic	-	Credit-related social environmental risk management	72				
Respect for Human Rights							
GRI 3: Material Topics 2021	3-3	Management of material topics	15				
Own Topic	-	Respect for Human Rights	44, 116				

SASB CONTENT INDEX

Topic	SASB Code	Activity Metric	Location in the Report / Response	Omission	External Assurance
ACTIVITY METRICS					
Product - Accounts	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	88		
Product - Loans	FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	88		
ACCOUNTING METRICS					
Data Security	FN-CB-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	85		
	FN-CB-230a.2	Description of approach to identifying and addressing data security risks	85		
Financial Inclusion and Capacity Building	FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified for programs designed to promote small business and community development	72		
	FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified for programs designed to promote small business and community development	72		
	FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers		**Information not available**	
	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked or underserved customers	143		
Incorporation of Environmental, Social, and Governance Factors in Credit Risk Analysis	FN-CB-410a.1	Commercial and industrial credit exposure by industry	97		
	FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	72		
Business ethics	FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	44		
	FN-CB-510a.2	Description of whistleblower policies and procedures	44		
Systemic risk management	FN-CB-550a.1	Global systemically important bank (G-SIB) score, by category	**Not applicable, as it is not a recognized entity within the G-SIB category**		
	FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	**Not applicable, as it is not a recognized entity within the G-SIB category**		

EXTERNAL VERIFICATION REPORT



We structure this report in line with the International <IR> Framework and the capitals that represent value created by the organization

PwC Argentina limited assurance report →

Independent practitioner's limited assurance report on the Identified sustainability information in Grupo Supervielle S. A.'s 2024 Integrated Annual Report

To the President and Directors of
Grupo Supervielle S.A.

Limited assurance conclusion

We have conducted a limited assurance engagement on the selected sustainability information of Grupo Supervielle S.A. ("Company") included in the 2024 Integrated Annual Report ("Integrated Report"), regarding GRI quantitative and qualitative contents detailed in "GRI content index" identified with the symbol ✓, for the year ended December 31, 2024 (the "Identified Sustainability Information").

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the Identified Sustainability Information is not prepared, in all material respects, in accordance with the GRI Standards ("Global Reporting Initiative"), 2021 version, and the International Integrated Reporting Council (IIRC) framework (the "Criteria").

Basis for conclusion

We conducted our limited assurance engagement in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised), Assurance engagements other than audits or reviews of historical financial information ("ISAE 3000 (Revised)"), issued by the International Auditing and Assurance Standards Board (IAASB), adopted in Argentina through Technical Pronouncement No. 35 issued by the Argentine Federation of Professional Councils in Economic Sciences.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion. Our responsibilities under this standard are further described in the Practitioner's responsibilities section of our report.

Our independence and quality management

We have complied with the independence and other ethical requirements of the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code), which is founded on fundamental principles of integrity, objectivity, professional competence, and due care, confidentiality and professional behaviour.

The firm applies International Standard on Quality Management 1, which requires the firm to design, implement, and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

Responsibilities for the Identified Sustainability Information

Management of Grupo Supervielle S.A. is responsible for:

- The preparation of the Identified Sustainability Information with reference to the GRI Standards ("Global Reporting Initiative"), 2021 version, and the International Integrated Reporting Council (IIRC) framework.
- Designing, implementing, and maintaining such internal control as Management determines is necessary to enable the preparation of the Identified Sustainability Information, in accordance with the Criteria, that is free from material misstatement, whether due to fraud or error; and
- The selection and application of appropriate sustainability reporting methods and making assumptions and estimates that are reasonable in the circumstances.

Inherent limitations in preparing the Identified Sustainability Information

Non-financial information is subject to limitations other than those to which financial information is subject given its nature and the methods used to determine, calculate, take samples or estimate values. Qualitative interpretations of data relevance, materiality and accuracy are subject to individual criteria and assumptions.

Practitioner's responsibilities

Our responsibility is to plan and perform the assurance engagement to obtain limited assurance about whether the Identified Sustainability Information is free from material misstatement, whether due to fraud or error, and to issue a limited assurance report that includes our conclusion. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence decisions of users taken on the basis of the Identified Sustainability Information.

As part of a limited assurance engagement in accordance with ISAE 3000 (Revised) we exercise professional judgement and maintain professional scepticism throughout the engagement. We also:

- Determine the suitability in the circumstances of the Company's use of the GRI Standards ("Global Reporting Initiative"), 2021 version, and the International Integrated Reporting Council (IIRC) framework, as the basis for the preparation of the Integrated Report.
- Perform risk assessment procedures, including obtaining an understanding of internal control relevant to the engagement, to identify where material misstatements are likely to arise, whether due to fraud or error, but not for the purpose of providing a conclusion on the effectiveness of the Company's internal control.
- Design and perform procedures responsive to where material misstatements are likely to arise in the Identified Sustainability Information. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Summary of the work performed

A limited assurance engagement involves performing procedures to obtain evidence about the Identified Sustainability Information. The procedures in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

The nature, timing and extent of procedures selected depend on professional judgement, including the identification of where material misstatements are likely to arise in the Identified Sustainability Information, whether due to fraud or error.

In conducting our limited assurance engagement, we:

- Obtained an understanding of the Company's reporting processes relevant to the preparation of its Integrated Report.
- Evaluated whether all information identified by the process to id the information to be reported is included in the Integrated Rep
- Performed inquiries of relevant personnel and analytical proced on selected information in the Identified Sustainability Informati
- Performed substantive assurance procedures on selected information in the Identified Sustainability Information.
- Compared selected information in the Identified Sustainability Information with the corresponding disclosures in the financial statements.
- Evaluated the methods, assumptions, and data for developing estimates and forward-looking on selected information in the Identified Sustainability Information.
- Reviewed selected information included in the Integrated Repo

Autonomous City of Buenos Aires, March 10, 2025.

PRICE WATERHOUSE & CO. S.R.L.



(Partner)

Sebastián Morazzo

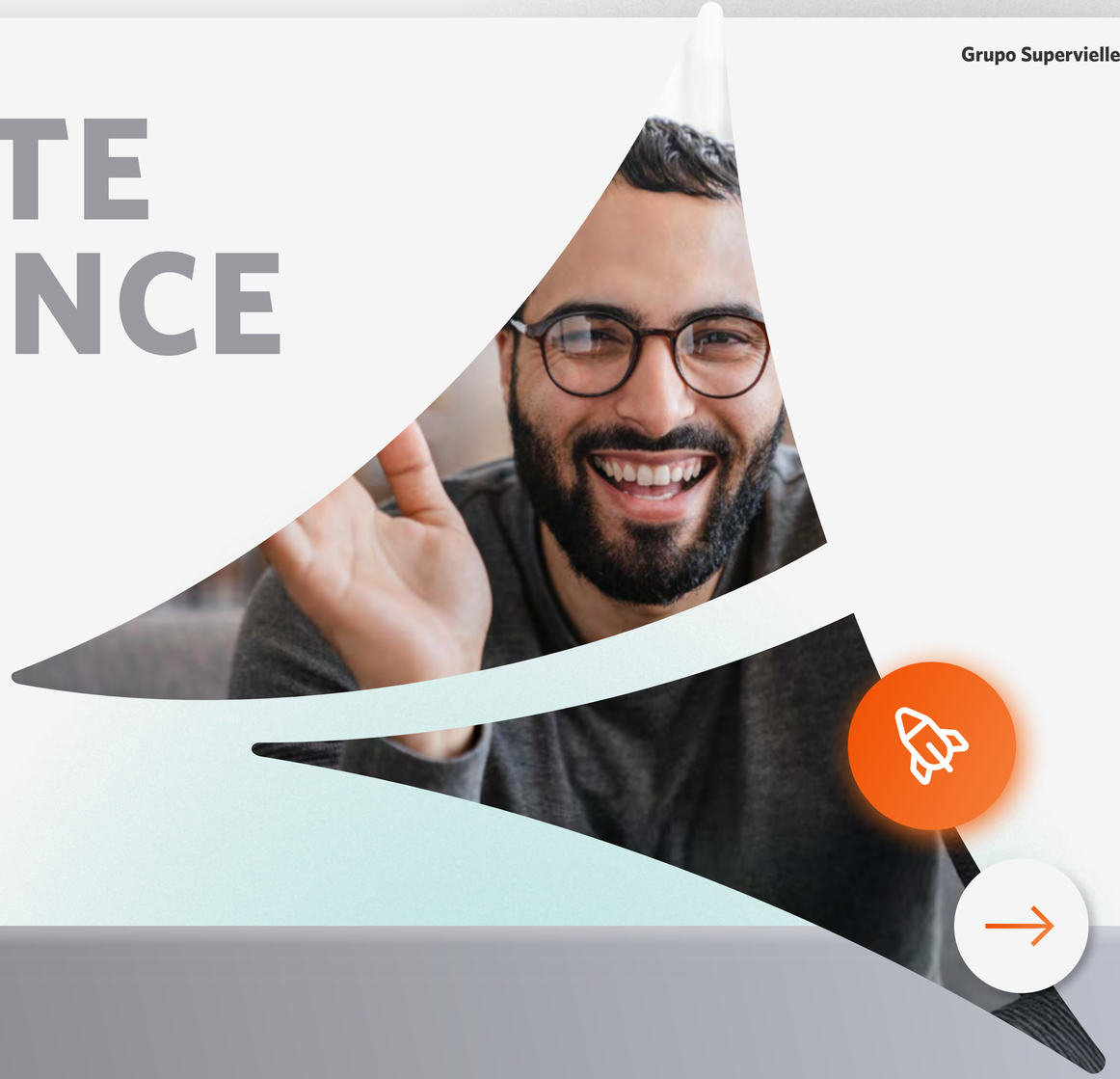
FINANCIAL STATEMENTS



Corresponding to the economic cycle ending December 31, 2024

VIEW DOCUMENT

CORPORATE GOVERNANCE CODE



Compliance with the Corporate Governance Code →

A) DUTIES OF THE BOARD

1. The Board creates an ethical work culture and sets the Company's vision, mission, and values.

The Board of Directors complies with this duty.

The Board of Grupo Supervielle sets the Company's vision, mission, and values, and creates an ethical work culture aimed at promoting values and ethical principles in the work environment.

The purpose of the Company is to promote people's dreams, guided by its vision of being a customer-centric financial group, recognized for its agile, simple and friendly way of operating.

The Code of Ethics establishes a set of critical values, principles and rules of conduct which guide the Company and are based on best corporate governance practices, honesty, ethics and compliance with legal provisions applicable to the Company's businesses. The Code of Ethics is published on the Company's website:

Click here

The Company is committed to fostering a culture of integrity that promotes strict compliance with laws, regulations, internal codes, in line with the best practices applicable to the sector. It demands that employees act with honesty and transparency in their relationship with the Public Administration in order to prevent any action that may be understood as an act of bribery, influence peddling or any form of corruption, establishing zero tolerance for this type of behavior.

The Integrity Program is a set of actions, mechanisms and internal procedures for promoting integrity and for supervision and control aimed at preventing, detecting and correcting irregularities and preventing punishable conduct. The Program consists of 4 axes:

→ Integrity policies
→ Guidelines for actions vis-à-vis third parties
→ Training
→ Internal investigations

The Company's values matrix includes: (i) leadership to be a referent in the market; (ii) innovation to challenge limits in search of new solutions for customers; (iii) commitment to provide sustainable solutions to demands from customers and stakeholders; (iv) respect for others, listening and understanding customer needs and fostering constructive personal and business relationships; (v) efficiency to add value and provide quick and quality responses using available resources in a responsible and sustainable manner; and (vi) simplicity to make life easier for customers, valuing their time, implementing solid and simple processes, and taking customers into account at the time of decision making.

To ensure compliance with its mission, vision and values, the Company has an Ethics, Compliance and Corporate Governance Committee composed of two members of the Board of Directors and other officers. The roles and responsibilities of the Ethics, Compliance and Corporate Governance Committee are published on the Company's website:

Click here

Through the Ethics, Compliance and Corporate Governance Committee, the Board of Directors ensures compliance with the Company's values through the adoption of internal policies that define standards of behavior applicable to all employees, which include, among other: (i) anti-corruption policy, (ii) conflict of interest policy and (iii) policy regarding the relationship between persons linked to the Company with authorities and officers of public or private entities related to the Company, including rules regarding gifts and hospitality. These policies are regularly communicated and updated, especially focusing on those positions with greater risk exposure.

2. The Board defines the general Company strategy and approves the strategic plan proposed by the management. In so doing, the Board considers environmental, social, and corporate governance factors. The Board uses key performance indicators to supervise its implementation, in furtherance of the best interests of the Company and its shareholders.

The Board of Directors complies with this duty.

The Board of Directors defines Grupo Supervielle's strategic objectives and communicates them to Senior Executives, who are in charge of proposing and developing the strategic plan for its implementation, determining the scope and setting the goals to the different business areas of the Company in order to achieve the personnel engagement and alignment.

The Board of Directors approves the annual budget taking into consideration the macroeconomic scenario, the different variables, business challenges and environmental, social and corporate governance factors. The Board of Directors performs a quarterly management control of its compliance. The Risks Committee, composed of at least two members of the Board of Directors and other Senior Executives, monitors social-environmental risk indicators. The Company regularly publishes a Sustainability Report pursuant to the guidelines of the International Integrated Reporting Framework developed by the International Integrated Reporting Council ("IIRC") informing on the actual and potential impacts of decisions on the economy, the environment, people and human rights. The Report openly and transparently informs of financial and non-financial performance to all stakeholders. To such end, the report introduces international practices and criteria, in accordance with the GRI 2021 Standards of the Global Reporting Initiative, taking as a reference the contents of the GRI G4 Sector Supplement for the Financial Industry. In addition, metrics and criteria defined by the Sustainability Accounting Standards Board (SASB) for Commercial Banks are taken into account in order to strengthen management performance. The materiality analysis is a key process to identify the most critical topics for the business and stakeholders in economic, environmental, social and corporate governance issues. This facilitates the preparation of action plans, objectives and strategies that promote sustainable development. The Sustainability Report includes indicators, measurements and follow-up data on three main factors: (i) economic factors (ethical and transparency standards; profitability and economic sustainability; commitment to customers; market positioning of our value proposition; generation of economic value in the environment; financial inclusion of disadvantaged groups); (ii) social factors (quality employment, education and training of people; diversity and equal opportunities; gender equity; anti-discrimination; management of labor and union relations; personnel health and safety management, good relations with the community; value chain management; assessment of human rights issues; development of products and services that provide social benefits, financial education, social investment in the community, volunteering); and (iii) environmental factors (optimization of resources; waste management and reduction; credit assessment policies and procedures based on environmental and social criteria).

The budget defines Grupo Supervielle's specific objectives and metrics for each of its subsidiaries.

The aim of this follow-up is to assess business performance and identify possible adjustments to ensure that the objectives established in the annual budget are achieved. This process includes the position of each portfolio, a detailed breakdown of income, expenses, and other items for each of the companies of Grupo Supervielle and for Grupo Supervielle at consolidated level.

The results of this analysis are submitted to the Board on a quarterly basis, including a consolidated summary of the conclusions for the period, and monitoring the key indicators and the general and specific situation of each subsidiary.

3. The Board supervises Management and sees that an adequate internal control system is developed, implemented, and maintained in line with clear reporting guidelines.

The Board complies with this duty.

Grupo Supervielle promotes an effective risk management framework based on the three lines of defense model. It is essential that all employees know their role, their specific duties, the risks involved in their activity and/or decisions and how to mitigate them. The three lines of defense model aims at defining the role of the organization's employees in identifying, managing and effectively

facing business risks. This model identifies three key aspects: risk ownership, risk oversight and control, and independent risk assurance.

The three lines of defense model has the following functions:

First line of defense. It is the owner of the processes. It is responsible for risk management and the design and implementation of the internal control system. It is composed of business executives, including Portfolio Leaders, Product Owners, Support Areas and the COEs of Digital Marketing, Business Modernization & Innovation, IT Architecture, and Advanced Analytics and Data.

Second line of defense. It is in charge of overseeing effective risk management and control. It proposes policies in line with the best practices and risk appetite thresholds and performs regular monitoring. It is composed of the areas that carry out support tasks (Risks, AML/TF, Compliance COE and Cybersecurity COE, among other).

Third line of defense. It is in charge of assessing the efficiency of the first and second defense barriers of the organization. It performs independent assurance of risk quality and control. It is in charge of analyzing whether procedures and policies are adequate and complied with, whether risks are well assessed and whether the organization operates within the appetite parameters set by the Board. It is composed of the Internal Audit.

4. The Board designs the corporate governance structures and practices, appoints the officer responsible for their implementation, monitors their effectiveness and suggests changes when required.

The Board complies with this duty.

The Corporate Governance Code of Grupo Supervielle sets forth the guidelines for performance for all the organization, particularly the Board and Senior Executives ensuring fulfillment of the corporate object and an adequate relationship with shareholders, investors, suppliers and other stakeholders.

The Code stipulates and defines the Company's corporate governance practices based on standards of full disclosure, efficiency, control, ethics, investor protection, equal treatment among investors and corporate transparency. It is intended to create and preserve value for the entity, its shareholders, customers, employees and the community in general.

The Board is in charge of the creation, dissemination and update of the Corporate Governance Code.

The Corporate Governance Code is published on the Company's website:

Click here

The Board of Directors is assisted by the Ethics, Compliance and Corporate Governance Committee in charge of ensuring the best practices of corporate governance. Its aim is to maximize the growth capacity of Grupo Supervielle and its controlled companies and prevent the destruction of value.

Among other duties, the Ethics, Compliance and Corporate Governance Committee must: (I) prepare and submit to the consideration of the Board of Directors for its approval the Corporate Governance Code and the codes, policies and procedures related to Ethics & Compliance matters in line with international standards of ethics, compliance and corporate governance by Grupo Supervielle and its controlled companies; (ii) propose to the Board of Directors an agenda related to ethics and compliance matters; (iii) define policies and procedures related to ethics and compliance; (iv) promote, follow up and supervise compliance with the Corporate Governance Code and the codes, policies and procedures related to Ethics & Compliance and report to the Board of Directors any deviation that may occur and make the recommendations deemed appropriate; (v) submit to the Board of Directors the Annual Report on compliance with the Corporate Governance Code; (vi) take cognizance of the rules issued by the Argentine Securities and Exchange Commission (Comisión Nacional de Valores), the Superintendence of Bodies Corporate (Inspección General de Justicia), and, in general, any other controlling agency and of

the effects that the application of such rules may have on the corporate governance practices of Grupo Supervielle; (vii) make recommendations to the Board of Directors regarding the adoption of the provisions contained in RG 797/2019 of the Argentine Securities and Exchange Commission regarding the Corporate Governance Code, that may apply; (viii) be informed of the recommendations of the Basel Committee and make recommendations to the Board of Directors for their gradual and progressive adoption; (ix) review the results of the inspections by regulatory agencies and take into account the comments of independent auditors related to ethics, compliance and corporate governance issues; (x) report the Board of Directors on corporate governance, ethics and compliance issues deemed relevant, as well as on incidents and complaints; (xi) propose to the Board of Directors possible changes to internal regulations of Committees in order to improve the achievement of their objectives and the performance of their duties; (xii) propose to the Board of Directors policies and procedures for the assessment and self-assessment of the Board of Directors and its members and of the Board Committees; (xiii) define policies and guidelines associated with parties related to Grupo Supervielle; (xiv) regularly review the Code of Ethics and the Corporate Governance Codes in force, and (xv) exercise such other powers as are granted to the Committee by the Board of Directors.

The duties and responsibilities of the Ethics, Compliance and Corporate Governance Committee are published on the Company's website:

Click here

5. The members of the Board have sufficient time to perform their duties in a professional and efficient manner. The Board and its committees have clearly stated rules applicable to their operations and organization, which are communicated through the Company's website.

The Board complies with this duty.

The Directors devote the necessary time and efforts to regularly address the matters related to the Company's management. The Board of Directors is not against its members performing similar duties in other entities, provided that this does not interfere with the fulfilment of their duties in the Company. The Board of Directors values the experience of its members as a key factor for the management of the Company. At the ordinary shareholders' meeting, efforts are made to ensure that the members elected for the Board of Directors are highly reputed and competent persons with both national and international experience from various fields of the business and public sector, taking into account diversity. The powers and duties of the Directors are published on the Company's website:

Click here

The Board and the Board's Committees receive disaggregated data on matters that are submitted to their consideration with due anticipation to the holding of meetings, so that they can analyze said data thoroughly, optimize the preparation of meetings and ensure an efficient decision-making process.

The Board may decide, if deemed convenient and necessary or legally applicable, to create Board committees, determine their composition, duties and scope, and approve their internal rules in line with the powers vested by the by-laws and the law. Currently the Board has the following committees:

- Audit Committee
- Ethics, Compliance and Corporate Governance Committee
- Risk Management Committee
- Nominations and Remuneration Committee
- Cybersecurity Committee
- Anti-Money Laundering and Anti-Terrorist Financing Committee
- Disclosure Committee
- Committee for the Analysis of Operations with Related Parties

Each Committee has internal rules approved by the Board of Directors and reports to the Board on a regular basis. The Company informs the shareholders of the composition of each committee. The composition, duties and responsibilities of each committee are published on the Company`s website:

Click here

B) CHAIRMAN OF THE BOARD OF DIRECTORS AND CORPORATE SECRETARY

6. The Chairman of the Board of Directors is in charge of conducting the Board meetings, drafting the agenda, jointly with the other members, and ensuring that the directors receive with due anticipation the necessary materials to be adequately informed so as to have an efficient participation at meetings. Chairmen of the committees have the same responsibilities at their respective meetings.

The Board complies with this duty.

The President of the Company is in charge of ensuring the effective operation of the Board of Directors, securing the compliance with its procedures and governance rules. In addition, the President of the Company organizes and coordinates the distribution of tasks among its members, with the assistance of the Secretary of the Board of Directors, whose duties are described in Practice 9 (see below).

The Board's agenda allows the directors enough time to make an efficient decision-making process, based on high quality and thorough debates and discussion.

The chairpersons of the Board's Committees have the same responsibilities for their meetings and are assisted by a secretary of the Committee.

7. The Chairman of the Board of Directors monitors the adequate internal operation of the Board through the implementation of formal annual assessment processes.

The Board complies with this duty.

Self-assessment is a requirement of the Corporate Governance Panel of ByMA (of which the Company is a member) and a recommendation of the CNV and the New York Stock Exchange (NYSE) Listing Regulations. This self-assessment is used to supervise and ensure compliance with the duties of the Board in a professional way, promoting foresight and organization and ensuring adherence to the OECD, G20 Principles and international best practices in corporate governance.

Notwithstanding the fact that the assessment of the Board of Directors' performance is the responsibility of the Ordinary Shareholders' Meeting in accordance with the provisions of the Companies Law, the Company's Board of Directors is assisted by the Nominations and Remuneration Committee and the Ethics, Compliance and Corporate Governance Committee. These Committees develop the criteria and guidelines for the Board's self-assessment process and review them annually.

The roles and responsibilities of the Nominations and Remuneration Committee and the Ethics, Compliance and Corporate Governance Committee are published on the Company's website:

Click here

8. The Chairman creates a positive and constructive work environment for all the members of the Board and ensures that they receive continuous training to be updated and prepared to perform their duties properly.

The Chairman complies with this duty.

The Chairman creates and implements a positive and constructive work environment, and promotes active participation and strategic debate of Board members.

The Board designs and implements on an annual basis a training program for its members.

Training policies set forth the general guidelines for the development of training plans, based on the strategic business objectives. These plans are constantly reviewed to ensure that they satisfy the needs of the organization.

9. The Corporate Secretary assists the Chairman of the Board in their duties and in the communication among shareholders, Board members and Senior Executives.

The Board complies with this duty.

At present, a member of the Board of Directors acts as Secretary.

The mission of the Board's Secretary is to provide for the adequate development of the Board's Meetings and the Shareholders' Meetings, particularly: (i) provide to the members of the Board and the shareholders any information required for performance of its duties; (ii) supervise the adequate registration and safeguard of corporate documents; (iii) assist the Chairman of the Board in the preparation and compliance with the agenda for Board's meetings and Shareholders' meetings; (iv) distribute to the directors the relevant information in connection with the Board's meetings and the documents to be considered thereat; (v) distribute among the shareholders the relevant information in connection with the Shareholders' meetings and the documents to be considered thereat; (vi) keep adequate records of these meetings in the books of minutes; (vii) keep an adequate record of the work papers of the Board and of the presentations made by the executive officers of Grupo Supervielle and by independent advisors; (viii) coordinate the communication between the Board of Directors and Senior Executives to deal with consultations on Company management matters; and (ix) cooperate with the communication between shareholders, members of the Board of Directors and Senior Executives.

10. The Chairman of the Board ensures that all the members of the Board participate in the debate and approval of a succession plan of the Company's CEO.

The Board complies with this duty and The Board relies on the Nominations and Remuneration Committee for implementation of this practice.

This Committee analyses the Human Resources Strategic Plan and submits it to the Board's consideration and approval. It also reviews the proposed nominations of CEO, COO, senior and other executives. Besides, the Nominations and Remuneration Committee designs the succession plans, which are regularly reviewed by the Board.

For the position of CEO the Company seeks candidates that meet the highest ethical standards set forth in the Company's Code of Ethics, with experience and proven technical ability and with a business vision in line with the strategic objectives of the Company.

In this regard, the CEO has five main responsibilities: (i) create value for shareholders by monitoring the business units, (ii) innovate the provision of financial services, (iii) ensure that the Company provides high quality services at competitive costs, (iv) leverage key resources to support the business units and (v) plan and carry out acquisitions and alliances that are aligned with the corporate strategy.

Additionally, the Human Resources Area conducts an annual talent mapping process to identify prospects to take over the roles of senior executives and CEO. Throughout the year, and under the leadership of each department, it designs Individual Development Plans for these high-potential key talents to accelerate their growth, ensuring they are prepared to take on strategic responsibilities when succession opportunities arise.

C) BOARD COMPOSITION, NOMINATION AND SUCCESSION

11. Pursuant to the applicable criteria of the Argentine Securities and Exchange Commission, there must be at least two independent directors in the Board.

The Board complies with this duty.

The Company's Board of Directors is made up of 7 members, 2 of whom are independent directors, in compliance with the regulations of the CNV.

The independent directors are José María Orlando, Industrial Engineer, DNI 18.678.773 and Eduardo Braun, Industrial Engineer, DNI 16.730.322.

12. The Company has a Nominations Committee made up of at least three (3) members and chaired by an independent director. If the Chairman of the Board presides over the Nominations Committee, they must not participate in the appointment of their own successor.

The Board complies with this duty.

The Company has a Nominations and Remuneration Committee made up of four directors, three of whom are non-executive directors. At present it is chaired by Eduardo Braun, in his capacity as independent director.

While the Shareholders' Meeting appoints the members of the Board of Directors, the Board provides a non-binding opinion on the profile of candidates for the Board. The Board ensures an objective nomination and selection of its members through transparent processes free of personal influence or interests, regarding Senior Executives or future members of the Board.

13. The Board, through its Nominations Committee, prepares a succession plan for its members that is used as a guide for the preselection process of candidates to cover vacancies, and considers the non-binding recommendations of its members, the CEO and the shareholders.

The Board complies with this duty.

In line with the provisions of its Internal Rules, the Nominations and Remuneration Committee of Grupo Supervielle assists the Board in the appointment of directors and Senior Executives and prepares their succession plan.

The Company's bylaws provide that the shareholders' meeting may appoint an equal or lesser number of alternate directors, who hold office for the same term as directors, in case of vacancies for any reason, following the order in which they were elected.

The Company promotes the review and constant improvement of the selection processes for executive and senior executive positions at all stages in order to ensure equal opportunities for women.

The main factor for the Nominations and Remuneration Committee to determine possible successors in executive and Senior Executives positions is the experience and ability of the candidates, seeking to improve the ratio between men and women, through an improvement of career conditions that enable a larger number of women to be eligible for the positions in question.

The powers and responsibilities of each of the members of the Board of Directors are published on the Company's website:

Click here

14. The Board implements an induction program for newly appointed members

The Board complies with this duty.

The Nominations and Remuneration Committee of Grupo Supervielle, by delegation of the Board, coordinates the induction process for the newly appointed members of the Board and Senior Executives.

The Chairman of the Nominations and Remuneration Committee is in charge of the induction of new directors and provides key information on the Company, including relevant accounting and financial information, business projections, current year objectives and strategic vision. The Chairman of the Nominations and Remuneration Committee is also in charge of coordinating interviews with Senior Executives and other directors, and of delivering all relevant documentation and information to facilitate their integration to, and active participation at, Board meetings.

To ensure a swift adaptation, the Company has a structured onboarding process for Directors, aimed at facilitating a rapid engagement with corporate matters relevant to their role. This process includes dedicated support during the first three months and the coordination of a comprehensive agenda with the Company's key executives. As part of this initiative, branch visits are organized to provide direct contact with the business and its customers. The Human Resources Department designs and implements an annual training plan for Senior Executives, with specialized training activities for controlled entities. All executives across our companies participate in training programs covering economic, environmental, and social topics, as well as anti-money laundering and compliance.

D) REMUNERATION

15. The Company has a Remuneration Committee made up of at least three (3) members, who are independent or non-executive directors.

The Company's Nominations and Remuneration Committee is made up of 4 Directors, 3 of whom are non-executive. At present this committee is chaired by Eduardo Pablo Braun, in his capacity as independent director.

16. The Board, through the Remuneration Committee, sets forth a remuneration policy for the CEO and the members of the Board of Directors.

The Board complies with this duty.

Pursuant to the provisions of its Internal Rules, the Nominations and Remuneration Committee is in charge of assisting the Board in the preparation of principles, parameters and guidelines related to the remuneration policies applicable to Board members, Senior Executives and the staff in general, including fee schemes, fixed and variable wages and incentive plans, retirement plans and related benefits, as the case may be, in line with the applicable regulatory provisions.

In addition, the Nominations and Remuneration Committee is in charge of assessing on a yearly basis the economic incentives scheme for Senior Executives, which may be prepared by an independent firm. The Committee works jointly with the Risk Committee in the assessment of incentives to the staff, generated by the economic incentives scheme, ensuring that said incentives are consistent with the Company's strategy and objectives.

E) CONTROL ENVIRONMENT

17. The Board determines the Company's risk appetite and monitors and ensures the existence of a risk management system that identifies, assesses, decides the course of action and monitors the risks to which the Company is exposed, including the environmental and social risks and those associated with its business in the short and long term.

The Board complies with this duty.

Within its corporate governance structure, the Board of Grupo Supervielle has a Risk Committee which is in charge of: (i) dealing at institutional level with strategies and policies applicable to the management of credit risk, market risk, interest rate risk, liquidity risk, operational risk, and any other risks that may affect the Company and its subsidiaries pursuant to applicable regulations and the best market practices, and verifying that they are adequately implemented and complied with; (ii) submitting to the Board's approval documents related to the risk management strategies and policies, which are reviewed on a yearly basis to ensure their applicability; (iii) defining risk appetite and risk tolerance levels of Grupo Supervielle at consolidated level and the global risk profile, which must be approved by the Board; (iv) approving the risk management threshold and limit structure and becoming acquainted with the evolution of the respective indicators; (v) regularly monitoring the different risks to which the Company is exposed and the application of strategies and policies defined for the management of said risks; (vi) evaluating the capital adequacy vis-a-vis the risk profile of Grupo Supervielle, and analyzing the Annual Capital Self-Assessment Report prior to the approval by the Board; (vii) defining the policy and methodological framework for stress tests within risk management and approving scenarios that enable the carrying out of individual and comprehensive stress tests, evaluating results and making recommendations on applicable contingency plans; (viii) designing efficient information channels and systems to keep the Board duly informed on risk management; and (ix) approving the methodological framework and developments applicable to the quantitative models used to manage the different risks and models for calculation of the economic capital for every risk, among other.

The Risk Committee holds monthly meetings, and the resolutions adopted at these meetings are submitted to the Board's consideration.

In Grupo Supervielle, compliance with environmental and social regulations is a key element of its

lending policy, in line with its commitment with the community and shareholders. With this vision, the Company systematically adds environmental protection and social responsibility criteria for credit evaluation, based on the principles of the ARAS Methodology, the Ecuador Principles and the International Finance Corporation (IFC) standards, consolidating a comprehensive approach that encompasses both an internal and external cultural change in the relationship with customers and investors. This policy seeks to achieve the following objectives:

- Reduce exposure to environmental and social risks from customers activities by establishing a lending policy that implements an analysis of the environmental and social impact of the companies and investment projects financed.
- Include social-environmental risks within the risk policy established by the Board of Directors.
- Reduce and control exposure to climate risks, identifying physical and transition risks.
- Offer financing based on sustainability criteria.
- Disseminate best practices and environmental and social awareness among employees and customers.

Within this framework, Grupo Supervielle as a financial institution is committed to the reduction and mitigation of negative impacts on ecosystems and communities, granting loans only to those companies and projects that can prove an adequate management of their social or environmental impacts or mitigation plans, in areas such as:

- Biodiversity protection
- Use of renewable resources
- Waste management
- Human health protection; and
- Population displacement.

As part of this approach, the Company adapted its Environmental and Social Risk Policy to industry best practices. In the management of the credit portfolio, activities are classified according to their inherent risk in terms of social, environmental or climate risks, and undergo a specific analysis to identify high impact risks and their mitigation mechanisms. In this line, Grupo Supervielle has a defined tolerance threshold applicable to all its financing portfolio of up to 5% for high residual risks. Also, as part of the update of the above mentioned policy, the Company included a climate risk management analysis.

The duties and responsibilities of the Risk Committee are published on the Company's website:

Click here

18. The Board monitors and reviews the effectiveness of independent internal audits and provides the resources required for the implementation of a risk-based annual audit plan, and provides for a direct reporting line to the Audit Committee.

The Board complies with this duty.

Grupo Supervielle has an Audit Committee made up of three directors, two of whom are independent, in compliance with the criteria established by the CNV. (See Practice 20).

This body is in charge of assisting the Board in the supervision of financial statements and of verifying the enforcement of policies, procedures, proceedings and rules of the Company and its subsidiaries.

As regards internal controls, the Audit Committee complies with the duties described in Practice 20.

The Audit Committee holds monthly meetings and the resolutions adopted at these meetings are submitted to the Board's consideration.

The Company has an Internal Auditor directly reporting to the Board. This area has the resources, time and knowledge to act as an efficient third line of defense to support the first and second lines of control. Its human and budgetary resources are in line with the size and complexity of the Company and its subsidiaries.

19. The internal auditor or the members of the internal audit area are independent and highly qualified.

This duty is complied with.

The Internal Auditor is part of the organizational structure of the Company, and reports to the Board.

The Internal auditor is an independent officer and is in charge of auditing the different areas and activities of the Company and of reporting on its operation, and, if applicable, of making recommendations to protect the Company's property, optimize available resources and compliance with laws, rules and regulations.

The Board and the Audit Committee are responsible for ensuring the independence of the Internal Audit area. To that end, internal auditors must be free of interferences regarding selection, scope, procedures, frequency, schedule and content of reports. In such framework, the Audit Committee has unrestricted access to all Senior Executives of the Company and to all information and documents deemed necessary for the fulfillment of their duties.

Internal auditors have no responsibility or authority over the activities audited by them nor over the employees working on them. Therefore, internal auditors cannot exert internal controls, or develop procedures, or implement systems, or prepare records, or participate in other activities that may affect their opinion. Each business unit is responsible for their own control.

Internal auditors must show the highest level of professional objectivity during collection, evaluation and communication of information on the matter under review, and must take care not to be unduly influenced by third party opinions or by their own interests at the time of issuing their opinion.

Any circumstance that might compromise the independence or objectivity of internal auditors must be communicated to their immediate superiors, who will take such actions as are necessary for the case.

The internal audit department has a dedicated budget which is approved on an annual basis based on the Company's size and complexity.

20. The Board has an Audit Committee that acts based on rules. The majority of its members and its Chairman are independent directors. The CEO is not a member. The majority of its members have professional expertise in finance and accounting.

This duty is complied with.

The Company has an Audit Committee made up of three directors, two of whom (including the Chairman of the Committee) are independent in accordance with the criteria established by the CNV, although all of them (3) comply with the independence rules of the US Securities and Exchange Commission (applicable to the Company because it is listed on the, NYSE).

All members have expertise in management of large companies, finance, financial institutions and/or in accounting and auditing matters pursuant to Section 407 of the Sarbanes-Oxley Act (USA). One of its members was appointed by the Board of Directors as a "financial expert" as set forth in Section 407 of the Sarbanes - Oxley Act (USA).

The Board of Directors appoints the members of the Committee and designates the Chairman. In case of tie, the Chairman has a casting vote. The decisions of the audit committee shall be recorded in a special corporate book and signed by all members present. According to Section 17, Chapter III, Title II of the CNV Rules, the audit committee shall hold at least one regularly scheduled meeting every three months.

Pursuant to its internal rules, the Audit Committee performs the following duties and tasks:

- monitors the sufficiency, adequacy and effectiveness of internal control systems to ensure the reasonableness, reliability, sufficiency and clarity of the financial statements and financial information of the Company and consolidated financial statements and information of the Company and its subsidiaries;
- takes cognizance of complaints about accounting, internal controls over financial reporting and auditing matters filed through the applicable mechanisms.
- provides full disclosure to the market of the transactions where a conflict of interest is likely to exist with members of the Issuer's various corporate bodies or controlling shareholders;
- provides advice on the Board's proposal for the appointment of independent auditors, ensures their independence, analyses the different services they provide, reviews their plans and assesses their performance, and renders an

opinion thereon when the Company issues its financial statements;
- ensures that the Code of Ethics and Internal Codes of Conduct comply with the rules and regulations in force;
- takes cognizance of internal audit policies to ensure that they are complete and up to date and approves them for submission to the Board of Directors for consideration and approval;
- takes cognizance of Grupo Supervielle's financial, reputational, legal and operational risks, and supervises compliance with the policies designed to mitigate them;
- advises on the reasonableness of directors' and officers' fees and stock option plans proposed by the Board of Directors;
- issues a reasoned opinion on related party transactions in such events as established by Section 110 and companion provisions of Law No. 26832 or any other provisions superseding or regulating it. This opinion shall be reported to the CNV and posted in other applicable sites. The Audit Committee may issue a generic opinion limited to an effective term not to exceed 1 (one) year or to the beginning of a new fiscal year or to predetermined economic conditions;
- verifies compliance with any applicable rules of conduct;
- oversees the maintenance of adequate internal controls by each of Grupo Supervielle's subsidiaries to minimize risk by consolidating the best practices with respect to each of the businesses;
- issues an opinion to be informed on compliance with legal requirements and on the reasonableness of the conditions for the issuance of shares or securities convertible into shares, in cases of capital increase with exclusion or limitation of pre-emptive rights;
- issues a report prior to any resolution of the Board of Directors to repurchase shares in the Company;
- Ensures and evaluates the performance of the Group's Internal Audit by establishing its human and budgetary resources and approving the Annual Audit Plan as well as any additional ad-hoc audits.
- Monitors, when deemed appropriate, the degree of compliance with the approved work plan and provides an opinion during the presentation and publication of the annual financial statements, while also ensuring that the recommendations contained in the respective reports are implemented.
- at least once a year and upon the presentation of the Company's annual balance sheet, issues a report to the Board and shareholders on its performance; and
- performs all tasks set out in its rules, the Company's by-laws, laws and regulations.

In addition, the Audit Committee is required to prepare an annual work plan and submit it to the Board of Directors and the Statutory Audit Committee. Directors, members of the statutory audit committee and independent auditors, if so required by the Committee, must attend the meetings and fully cooperate and provide information.

The Annual Performance Report issued by the Committee when the Company publishes its financial statements describes the tasks performed in compliance with the its Internal Rules and its annual Performance Plan. The Committee's performance reports can be found on the CNV website (Minutes of Meetings of the Audit Committee).

The Audit Committee may engage experts and advisors to assist them in their tasks and has full access to the information and documentation deemed necessary.

The Chief Executive Officer is not a member of the Audit Committee.

The rules of the Audit Committee are published on the Company's website:

Click here

21. The Board, with the opinion of the Audit Committee, approves the selection and monitoring policy of independent auditors, which determines the indicators to be considered for making a recommendation to the shareholders' meetings regarding the replacement or not of the independent auditor.

The Board of Directors complies with this duty.

The Audit Committee's Internal Rules establish that the Committee's responsibilities include: analyzing

and evaluating the performance of independent auditors, supervising and reviewing the external audit planning, issuing an opinion on this matter when the annual financial statements are presented and published, and ensuring their independence.

Every year, the Committee issues its Performance Report, which describes the tasks performed in supervising the external audit and in providing grounds for its conclusions on its planning and performance.

The Committee is also responsible for issuing an opinion on proposals made by the Board of Directors on the appointment of independent auditors.

The opinion should contain at least:

- An assessment of the background considered.
- The reasons for continuity or change of the auditor.
- In the event of removal or appointment of a new independent auditor, a detailed account of any discrepancies that may have existed with regard to the Company's financial statements.

In order to issue the aforementioned opinion, the Audit Committee takes into account the grounds described in the Performance Report in relation to the assessment of independent auditors.

The Annual Performance Reports of the Audit Committee and the opinions in relation to the appointment of independent auditors are available on the CNV's website, in the Minutes of Meetings of the Audit Committee.

The Shareholders' Meeting is in charge of approving the appointment of independent auditors and of establishing their professional fees.

F) ETHICS, INTEGRITY AND COMPLIANCE

22. The Board approves a Code of Ethics and Conduct that embodies the ethical and integrity values and principles and the Company's culture. The Code of Ethics and Conduct is communicated and applies to all directors, officers and employees of the Company.

The Board complies with this duty.

The Company has a Code of Ethics approved by the Board of Directors, based on a set of key values that identify and guide the actions of all its members in relation to customers, suppliers, employees and control bodies.

This Code is mandatory for all employees of the Company and its subsidiaries, including temporary hires, or those under trial period, members of the Board, independent advisors, suppliers and any third parties who, by reason of their relationship with the Company, may affect the reputation of the Company or any of its subsidiaries.

Employees are required to have: (i) leadership to be a referent in the market; (ii) innovation to challenge limits in search of new solutions for customers; (iii) commitment to provide sustainable solutions to demands from customers and stakeholders; (iv) respect for others, listening and understanding customer needs and fostering constructive personal and business relationships; (v) efficiency to add value and provide quick and quality responses using available resources in a responsible and sustainable manner; and (vi) simplicity to make life easier for customers, valuing their time, implementing solid and simple processes, and taking customers into account at the time of decision making.

In addition, the Code of Ethics sets forth a framework of ethics and transparency promoting trust-based relationships and compliance with regulations and best practices.

The Code of Ethics' key principles include: (i) the promotion of equal opportunities and non-discrimination; (ii) the provision of a safe and healthy work environment; (iii) the promotion of respectful, honest and committed relations with stakeholders; (iv) fair treatment among employees and towards customers, suppliers and the community in general, and (v) transparency and respect regarding arrangements made with customers so as to provide a quality service.

The Code of Ethics also sets guidelines for specific situations, such as: (i) non-disclosure of customer and proprietary information and prohibition to use said information to obtain a personal benefit; (ii) conduct in case of conflict of interest; (iii) a policy for corporate gifts and hospitality; (iv) conduct

vis-a-vis government officers, customers, suppliers, competitors and the Company and for the provision of agile and quality services; (v) compliance with applicable regulations and policies; (vi) anti-money laundering and terrorist financing and (vii) conduct for the hiring employees.

The Code of Ethics is published on the Company's website:

Click here

The Company makes available to all its employees, customers and suppliers an Ethics Line, which is outsourced. It is our main channel to report irregular actions incompatible with our corporate values and which guarantees confidentiality and a transparent and efficient management of each case. Any type of retaliation or negative consequence to the employees who make such reports is prohibited.

Telephone No: 0800-777-7813
Web: www.eticagruposupervielle.lineaseticas.com
Username: Supervielle
Password: supervielle

During the reported year, 78 claims were received and investigated through the appropriate channels, with relevant measures taken in confirmed cases. None of these claims were related to discrimination.

At Grupo Supervielle, we reaffirm our commitment to detecting and preventing irregular actions, fostering a culture based on respect, dignity, and integrity in all relationships. This year, we have undertaken various disciplinary actions, including coaching processes, warnings, suspensions, and terminations, ensuring adherence to our values and ethical principles.

No claims related to audit matters or financial statements were received.

23. The Board establishes and regularly reviews an Ethics and Integrity Program, based on risks, size and economic capacity of the Company. The Senior Executives openly supports the plan, and appoints an internal executive to develop, coordinates, supervises and regularly assesses the program's efficiency. The program provides for: (i) regular training to directors, executives and employees on topics related to ethics, integrity and compliance; (ii) internal channels to report anomalies, open to third parties and are duly communicated; (iii) a protection policy to prevent retaliation to employees who report complaints; and an internal investigation system that respects the rights of the investigated parties and imposes effective penalties for the violation of the Code of Ethics and Conduct; (iv) integrity policies in bidding processes; (v) mechanisms for regular risk analysis, monitoring of third party or business partners commercial track record (including due diligence to verify any anomalies, misconducts or the existence of vulnerabilities during mergers and acquisitions), including suppliers, distributors, service providers, agents and brokers.

The Board complies with this duty.

The Company is committed to the implementation of a culture of integrity that promotes strict compliance with laws, regulations, internal codes and best practices applicable to the industry. Grupo Supervielle requires that its employees act with honesty and transparency in their relationship with the Public Administration so as to prevent any act that could be construed as bribery, influence peddling or any form of corruption, and establishes zero tolerance towards this kind of behavior.

To that end, the Company developed an Integrity Program for the Prevention of Corrupt Practices which consists of a set of actions, mechanisms and internal procedures for promotion of integrity, supervision and control, aimed at preventing, detecting and fixing anomalies and preventing punishable conducts pursuant to the aforementioned rules. It is made up as follows:

(i) Integrity Policies to prevent crimes and improper conducts: includes policies and procedures applicable to directors, executives and employees that guide the performance of their tasks so as to prevent crimes. Said internal regulations are embodied in the Code of Ethics, including: Gifts and Hospitality and the Donation Policy.

(ii) Guidelines of conduct with third parties: to ensure transparency and accountability, specific rules and procedures are established to prevent crimes in bidding processes, in administrative

contracts or in any other interaction with the public administration. In turn, prior to the hiring of services from third parties to act on behalf of the Company, the business area carries out a due diligence so as to become acquainted with its intermediaries and prevent possible improper conducts by those acting on its behalf.

(iii) Training: The Company develops an ongoing anti-corruption training program addressed to directors, executives and employees. The program is implemented through the Compliance Officer in coordination with the Chief Human Resources Officer, and attendance is mandatory for all employees.

(iv) Internal Investigations and Ethics Line: The Compliance Department may carry out internal investigations on a specific issue or report. In those cases, certain records, books and accounts may be audited or investigated so as to prevent and detect violations of anti-corruption laws and procedures, and to ensure compliance with this Program and other internal policies and procedures. All employees must cooperate if so required. The Ethics Line is available to all employees and suppliers of the Company to report any alleged violation of that policy. That report gives rise to an internal investigation that must guarantee the rights of the investigated parties, and results in the imposition of applicable penalties. Retaliation against employees that report such complaints in good faith is forbidden; the right to defense of the reported party is guaranteed. Besides, internal investigations regarding alleged fraudulent acts are conducted by the Chief Risk Officer through a special unit to address these cases.

With this vision, the program introduces various mechanisms and procedures, such as integrity policies that prevent criminal offenses and improper conduct; guidelines for interactions with third parties, which help prevent illegal activities in dealings with the public sector (including bidding processes); and the Guidelines for Interacting with Public Officers and Corruption Prevention, aimed at preventing, detecting, and addressing irregular actions as outlined in Law No. 27401 on corporate criminal liability.

The Board of Directors is in charge of reviewing and modifying the Integrity Program for the Prevention of Corrupt Practices, with the recommendation of the Ethics, Compliance and Corporate Governance Committee.

The Compliance Department is in charge of the interpretation, control and supervision of the policy and is responsible for ensuring its effective compliance. It carries out the regular risk analysis required for the adaptation of the Integrity Program for the Prevention of Corrupt Practices, as well as the continuous monitoring and evaluation of its effectiveness. The Compliance Officer is internally responsible for the development, coordination, and supervision of the Integrity Program.

24. The Board ensures the existence of formal mechanisms to prevent and deal with conflicts of interest. In the case of transactions with related parties, the Board approves a policy that sets forth the role of each corporate body and defines how to identify, manage and disclose transactions that are harmful for the Company or for certain investors only.

The Board of Directors complies with this duty.

The Conflict of Interest Policy supplements laws, rules and regulations on securities related to disclosure and negotiation, and to policies and procedures established in other corporate governance documents of the Company. In particular, the Rules of the Audit Committee and the Code of Ethics provide additional information regarding the procedures to review disclosure, conduct and preparation of reports on non-compliance.

The Policy is published in the Company's website:

Click here

It applies to the Company and its subsidiaries, and is aimed to all members of the Board, the Statutory Audit Committee, Senior Executives and employees regardless of their employment terms.

The Policy sets forth the obligation of reporting parties to report those facts that might give rise to a conflict of interest as soon as possible to their

immediate superior and to the Compliance Officer so that they are removed from such position that creates the conflict of interest.

Besides, if an employee is also a shareholder, executive, director or senior manager of a competitor or supplier of the Company, they must promptly report this fact to the Compliance Officer, who shall evaluate the situation jointly with the Audit Committee. Executives, managers, professionals and technicians carrying out activities not related to the Company must reveal all the details related to that fact to the Compliance Officer. Current or potential conflicts of interest involving controlling shareholders, the Board members, the Statutory Audit Committee members and the Senior Executives must be reported to the Chairman of the Board, the Chairman of the Audit Committee and the Chairman of the Ethics, Compliance and Corporate Governance Committee.

The Policy sets forth that those persons that fail to avoid or report conflicts of interest affecting or likely to affect them will be liable for resulting direct and indirect damages to the Company and shall be subject to penalties pursuant to applicable laws and the contracts in force.

The Board of Directors approved a Policy of Operations with Related Parties, Connected Counterparties and Related Persons that regulates the conditions for the approval of operations with related parties, pursuant to the provisions of the CNV, as applicable, and the rules of the US Securities and Exchange Commission.

The aforementioned Policy is intended to ensure that said transactions be carried out with transparency, fairness and objectivity, under terms and conditions in line with applicable laws, be clearly reported in financial statements, and be in line with best corporate governance practices.

Besides, the Company has a Committee for the Analysis of Operations with Related Parties, Connected Counterparties and Related Persons, which is governed by Internal Rules and has consultancy and supervision powers to apply the corresponding Policy in order to ensure the transparency of these transactions and that they are carried out pursuant to the conditions set forth in applicable regulations.

G) SHAREHOLDERS AND STAKEHOLDERS

25. Financial and non-financial information is disclosed on the Company's website, which may be accessed by all investors. The website has a special area for consideration of investment inquiries.

The Board complies with this duty.

The Company's website www.gruposupervielle.com is a public website and is updated on a regular basis with relevant corporate information, as follows:

- Institutional information: includes the history of the Company, a description of its business, the composition of the leadership team and the recognitions and awards obtained.
- Commitment: describes the Company's purpose and general strategy. This section also sets out the ESG (environmental, social and corporate governance) strategy, defines the materiality matrix and includes the Sustainability Reports published to date. With regard to Corporate Governance, the Corporate Bylaws is made available, as well as the composition and résumés of the members of the Board of Directors (including their roles and responsibilities that are critical for effective supervision of the Company and its related companies), information on sustainability, and the shareholding structure of the Company and the Corporate Governance Code. The main corporate policies are also included together with a description of the duties of the Board of Directors' committees and the strategies and policies for risk management. This section also describes our Culture in terms of diversity and inclusion, work methodologies, training, internal communication and volunteering.

The Sustainability Report and related information are published on the Company's website:

Click here

- Investors: provides information on share performance, shareholding structure, financial information including quarterly results, results and annual reports and 20-F Form, among other reports, regulatory filings with the CNV and the US Securities and Exchange Commission, calendar of corporate events, presentations and other developments.
- Developments and investor education: information of interest is presented, and educational tools are available for investor convenience.

The Board of Directors has established a proactive investor relations policy based on transparency and access to accurate, reliable, and consistent information. To ensure effective communication, the Company's teams adhere to the following principles in their interactions with stakeholders: (i) easy accessibility, (ii) timely responses to legitimate concerns, (iii) transparency regarding commitments made, and (iv) disclosure of relevant information.

In addition, the Company, reports on a quarterly basis on its performance results to the Shareholders in general, the corporate bodies and the control authority.

The Company's website has a direct line for contacting the Investors Relations Department and the members of the team through the following e-mail: IR-GrupoSupervielle@gruposupervielle.com.ar.

26. The Board must ensure that there is a procedure in place for identification and classification of, and a communication channel for, stakeholders.

The Board complies with this duty.

During the reported year, the Company issued the consolidated 2024 Integrated Report, which includes data and indicators of the Company and its subsidiaries and provides a procedure for identification and classification of stakeholders that is included in the Stakeholders Engagement Plan.

Commitment to a wide range of stakeholders enables the Company to clearly identify who they are and classify them according to their level of influence, impact, risk, size, closeness, among other.

The aim is to have a better understanding of the social and environmental impacts of commercial activities, including the indirect impacts derived from projects and businesses that are financed. This has an effect on risk mitigation, crisis anticipation, and eventually, provides tools to solve them efficiently.

Considering the size of their operations and diversity of stakeholders, the Company adopts a decentralized relationship approach. This means that different teams must interact regularly with their stakeholders in matters of mutual interest to explore possible associations and seek opportunities to create value.

As to the interaction with their stakeholders, the Company's teams follow the principles of easy accessibility, timely response to legitimate concerns, transparency in the commitments assumed and disclosure of relevant information.

To identify their stakeholders, the relevant teams use the interaction and business impact criteria, classify their profiles and design adequate communication channels for each of them. Said communication channels must enable reception, analysis, and timely response to inquiries, and are additional to the public information that stakeholders may obtain through the Company's website www.gruposupervielle.com.

The 2024 Sustainability Report prepared pursuant to GRI (Global Reporting Initiative) standards identifies the Company's stakeholders and the communication channels used for their adequate service.

27. Prior to the holding of Shareholders' Meetings, the Board delivers to the shareholders, a "provisional information package" so that they – through a formal communication channel- can make non-binding comments and issue opinions dissenting with the recommendations made by the Board. At the time of delivery of the final package, the Board must expressly refer to the comments received, as deemed necessary.

The Board complies with this duty.

The Board makes recommendations as regards voting and/or informs shareholders of any proposals of motions prior to the holding of Shareholders' Meetings.

To that end, the Disclosure Committee prepares a document with voting recommendations and motion proposals and submits them to the Board for approval. Then, such document is and published as a relevant fact in the Financial Information Highway of the Argentine Securities and CNV and as a relevant filing in the US Securities and Exchange Commission and in the Company's website.

This information is disclosed to all shareholders at the same time, respecting the principle of symmetric information, and provides disaggregated information on each item of the agenda as required by the rules in force.

The Company has in place a procedure for holding of Shareholders' meetings as per CNV Rules, ensuring that said meetings are held in safe and transparent conditions, guaranteeing respect, equal treatment and free accessibility for all participants, and that the documents to be submitted for consideration of the Shareholders are made available to them within the legally established term.

Although there are yet no plans regarding a formal communication channel to receive non-binding comments and issue opinions dissenting with those of the Board, the Company has adequate means (website and contact data) which may be used to channel any said comments and opinions through the Investor Relations Department. Comments received and the corresponding answers must be disclosed to all shareholders through publication as a relevant fact in the Financial Information Highway and as a relevant filing in the US Securities and Exchange Commission and in the Company's website.

28. According to the Company's by-laws, shareholders may receive information packages for Shareholders' Meetings through virtual means and participate in said meetings through electronic communication means enabling the simultaneous transmission of sound, images and words, thus ensuring the principle of equal treatment of participants.

The Board complies with this duty.

The Company's bylaws provides for the holding of remote virtual meetings, in accordance with the requirements of applicable regulations. Thus, shareholders may, prior to Shareholders' Meetings, receive information packages online, in printed form and through other channels.

29. The Dividend Distribution Policy is in line with the strategy and clearly sets forth the criteria, frequency and terms for any dividend distribution.

The Board complies with this duty.

Grupo Supervielle adopted a specific policy on distribution of dividends, which are declared and paid provided funds are legally available, and as determined by the shareholders at the Shareholders` Meeting.

Prior to the Shareholders' Meeting, the Board makes a recommendation to shareholders regarding dividend distribution and payment, taking into account several factors, such as operating results, cash flows, financial condition, capital levels, legal requirements, contractual and regulatory requirements, investment and acquisition opportunities, in line with the Company-defined strategy.

As a general rule, the Board recommends an efficient use of capital, i.e., favoring the reinvestment of profits when there are investment opportunities, whether organic or inorganic, and promoting a dividend distribution when there is capital excess.

In accordance with Companies Law No. 19550, the CNV Rules, as supplemented and amended, and the Bylaws of Grupo Supervielle, at the end of each fiscal year the liquid and realized profits are allocated as follows: (i) 5% until reaching 20% of the subscribed capital to the statutory reserve fund, (ii) to the remuneration of the Board of Directors and the Statutory Audit Committee, (iii) to the payment of dividends on preferred shares, giving priority to unpaid cumulative dividends and (iv) the balance, in whole or in part, to additional participation of preferred shares and dividends on

common shares or to optional or contingency reserve fund or to a new account or as otherwise determined by the General Shareholders' Meeting.

In accordance with CNV Rules, cash dividends must be paid to shareholders within 30 calendar days of the approval of their distribution by shareholders' meeting. In the case of payment of stock dividends, or payment of stock and cash dividends, the shares and cash must be made available to shareholders within three months from the date of the notice of authorization of the public offer for the shares to be distributed.

Dividends are distributed pro rata according to the number of shares held by each holder. The shareholders' right to claim payment of dividends expires three years after the date on which they were made available. The amounts not claimed within that period is considered as extraordinary profit of the Company.

Signatories

Chairman:
Julio Patricio Supervielle

Directors:
Atilio Dell'Oro Maini, Eduardo Pablo Braun, Laurence Mengin de Loyer, José María Orlando

Representative of the Statutory Audit Committee:
Carlos Alfredo Ojeda

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