

Earnings Presentation

4Q25

March 2026



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

4Q25 Highlights: Delivered within Guidance Amid Elevated Credit Stress

Loan Growth Outperforms Industry



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

Asset Quality



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

Deposit Growth



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

Profitability and Capital



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

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



4Q25 Peak Volatility Amid Political Transition

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

2026 Outlook: Foundations Financial Deepening

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

Policy Execution Priorities:

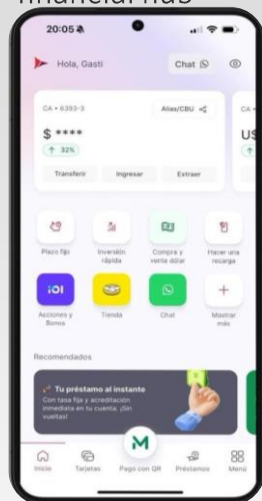
- Sustain disinflation alongside growth
- Normalize monetary policy and reduce volatility
- Gradual FX liberalization while preserving stability

Executing on Our Strategy; Scaling the Ecosystem

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

SUPERVIELLE

- Evolving the Supervielle SuperApp into a true financial hub



Driving engagement & operating leverage

Tech & touch-driven distribution

WhatsApp Gen AI mercado libre

↑↑↑ Remunerated account

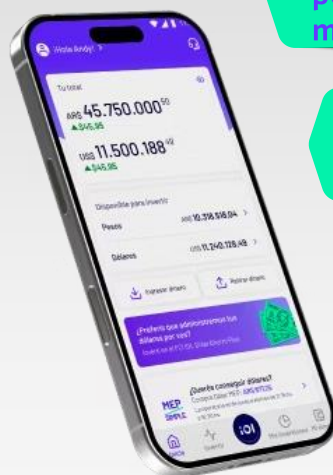
iOL invertironline X-Sell

Renewed corporate purpose

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

iOL invertironline

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



High operating leverage positioned for capital markets expansion

Focus on Affluent, Corporates & IFAs

Disciplined and profitable AUC scaling

Ready for what's next



- Ready to capture **next credit expansion**



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



- **Reinforcing Supervielle App** for engagement, efficiency & operating leverage



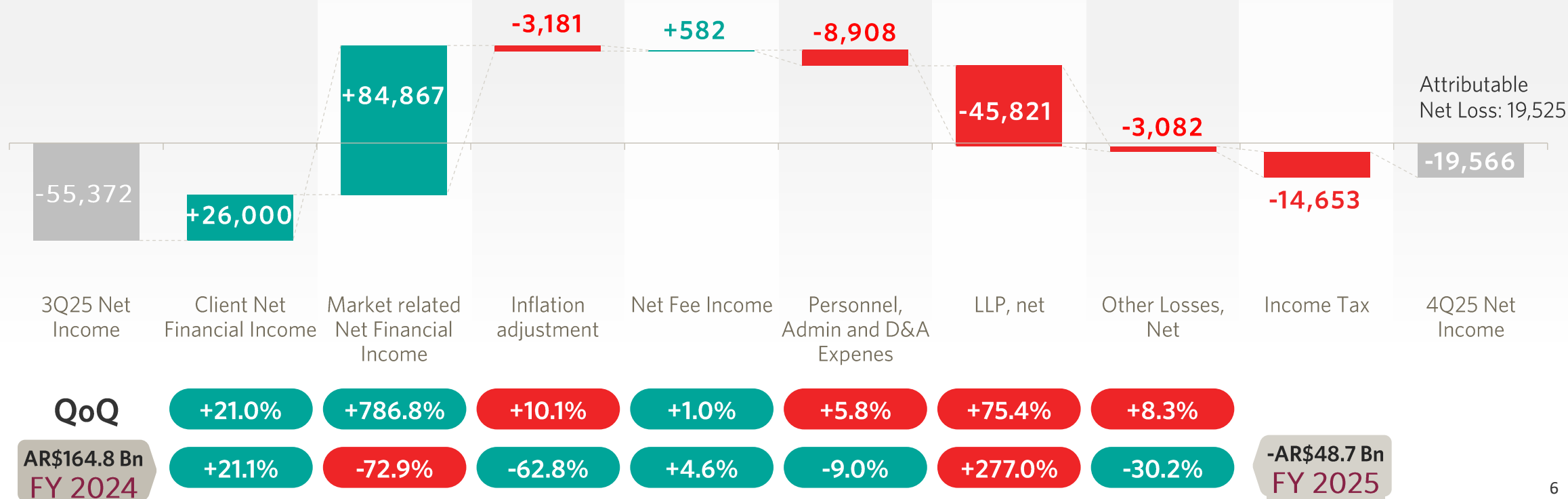
- IOL positioned for **a structural shift** in savings and investment flows

Attributable Net Loss of AR\$19.5 Billion Improved QoQ, November Marked a Shift in Operating Conditions; Sound Capital and Liquidity

KEY MESSAGE

4Q25 EARNINGS

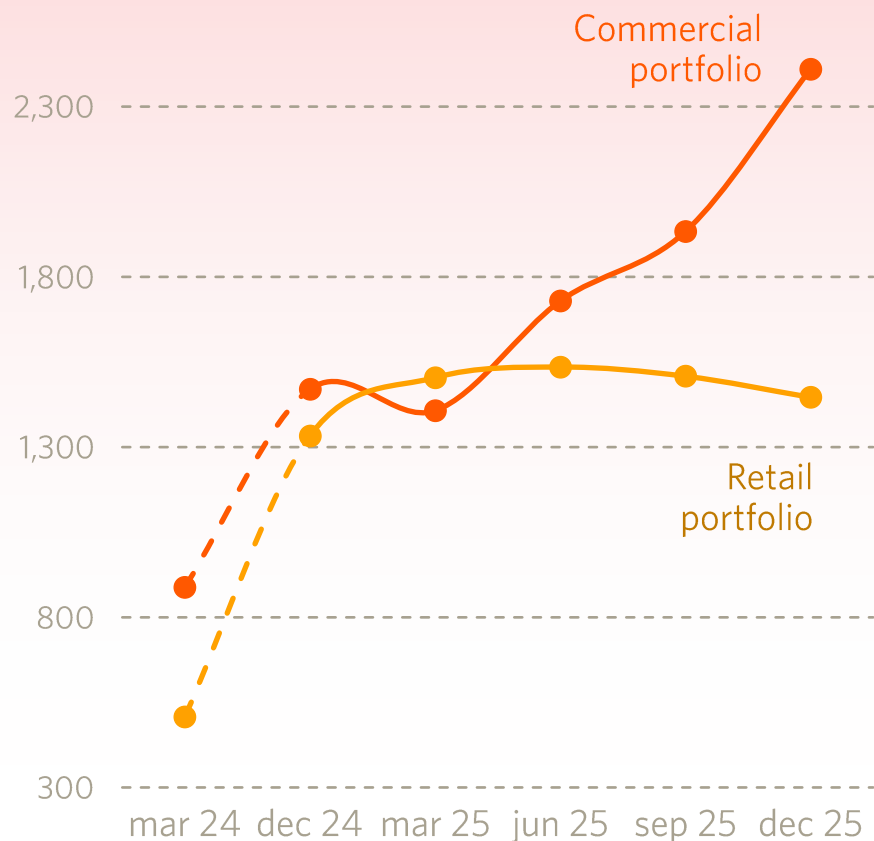
- Lower funding costs and higher volumes supported recovery
- Improved market conditions supported investment portfolio gains
- Slightly higher quarterly inflation
- Brokerage activity supported fee growth
- Continued efficiency efforts partially offset by commercial initiatives and seasonality
- Resulting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



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



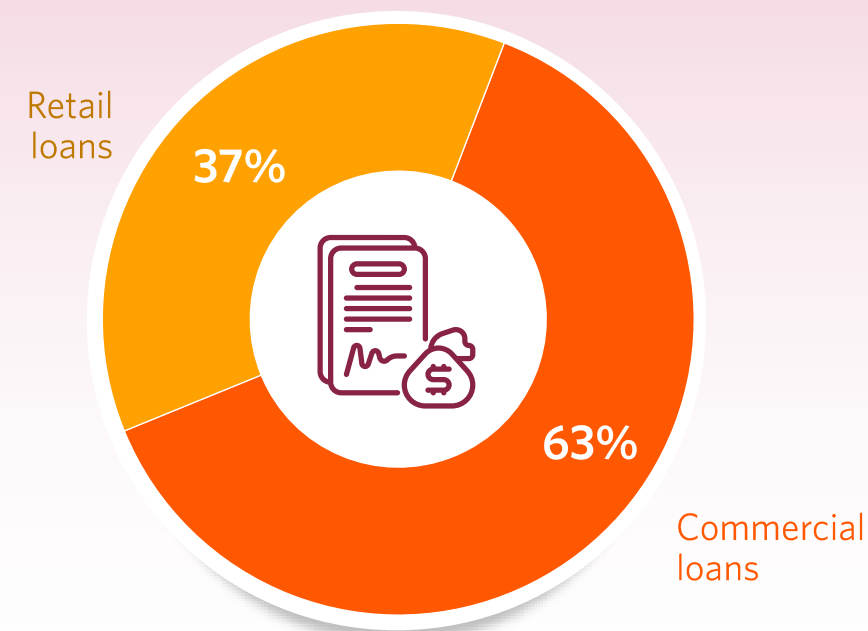
➤ Loan portfolio evolution [In AR\$ Bn]



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



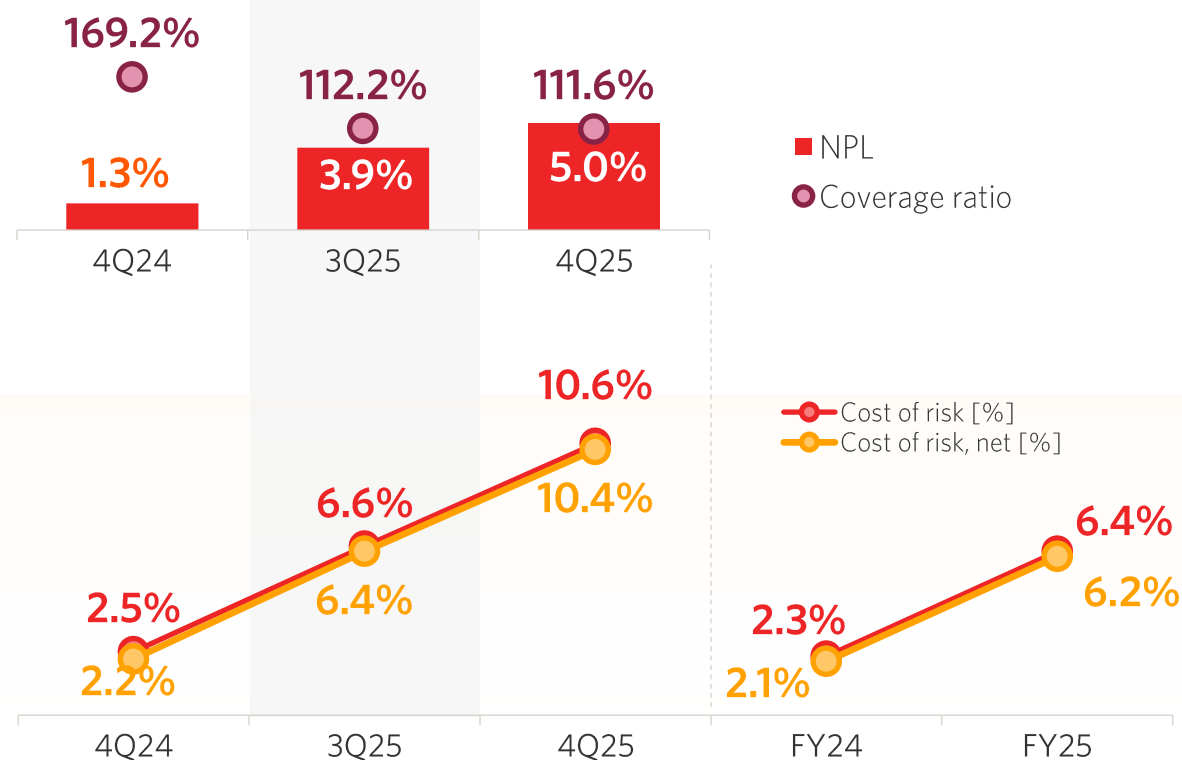
➤ Loan portfolio Breakdown [%]



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



► NPL, Coverage and CoR [%]



Recent Trends [Dec-Jan]



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



- Lower migration of loans into more advanced delinquency buckets

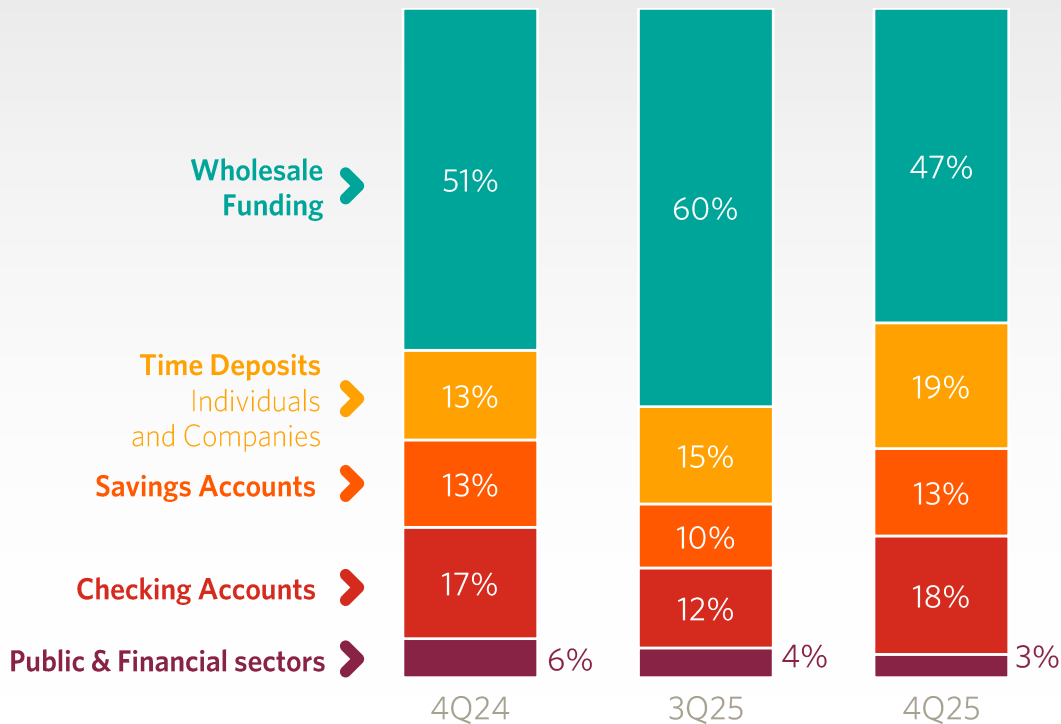


- Early signs of moderation in net cost of risk.

Deliberate Deposit Mix Repositioning; Retail & Commercial Base Strengthening

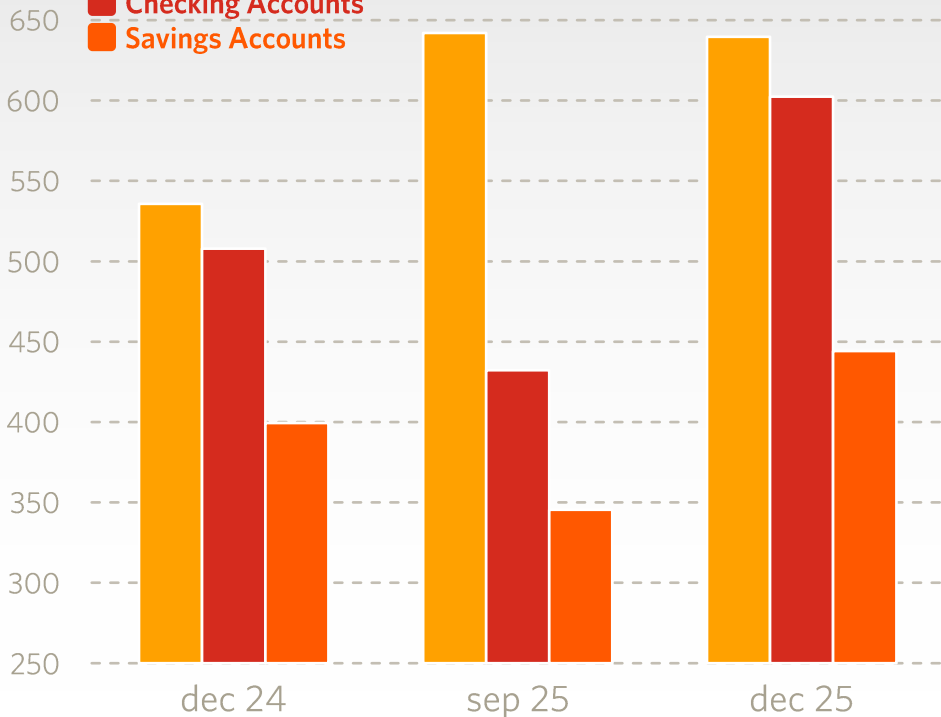


AR\$ Deposits Breakdown [%]



AR\$ Retail & Commercial Deposits growth [%]

Time Deposits (Individuals and Companies)
Checking Accounts
Savings Accounts

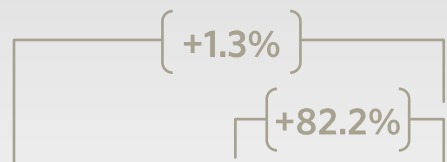


In AR\$ Bn.	
QoQ	YoY
-0.4%	+19%
+39%	+19%
+29%	+11%
18.8%	16.9%
Total	

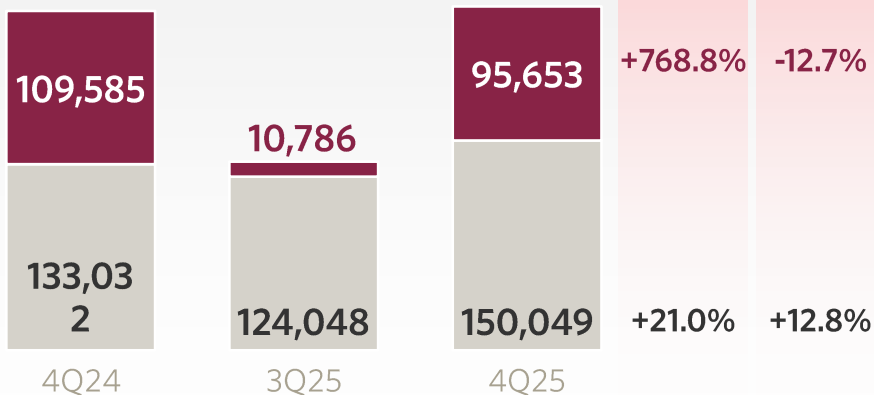
NIM Expanded to 19% as Funding Costs Normalized and Market Income Improved



> Net Financial Income [AR\$ Mill,]



NFI	242,617	134,834	245,702	QoQ	YoY



■ Client Net Financial Income ■ Market related NFI

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

20.6% 20.2% 17.1%

5.5X

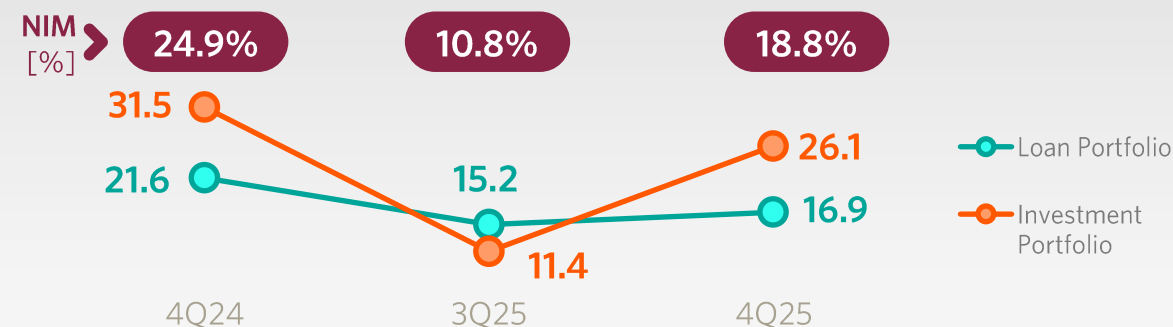
7.9X

7.7X

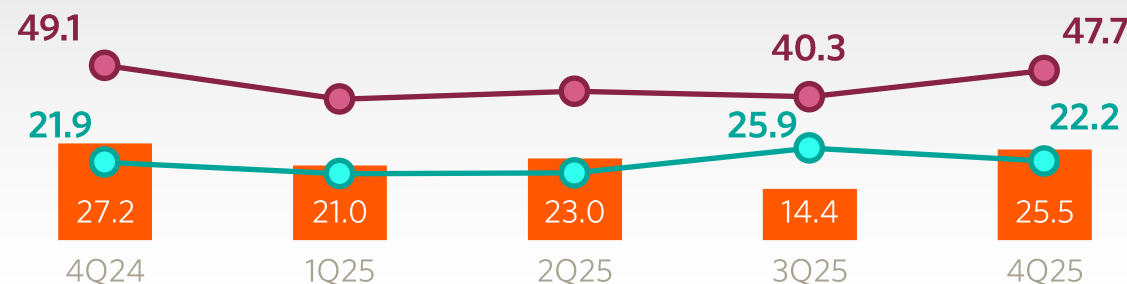
Leverage
(Assets to Equity)



> NIM breakdown

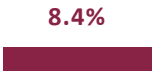
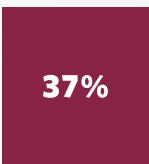


> AR\$ Interest Spread [%]



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

Setting 2026 Expectations, Poised to Rebound as Normalization Continues

Loans 	4Q QoQ Var  8.4%	2025 YoY  37%	2026e 25-30%	• Temporary mix-shift towards corporate loans. Retail lending to resume as economic activity, employment and disposable income improve • Peso loans anticipated to outperform US\$ loans
Deposits 	4Q QoQ Var  -6.2%	2025 YoY  23%	2026e 20-25%	• Peso deposits outperforming US\$ deposits • Fiscal Innocence Law could drive further growth in US\$ deposits
Asset Quality NPL Ratio 	3Q 2025  3.9%	4Q 2025  5.0%	2026e 5%-6%	• Expected 1Q26 peak could exceed year-end guidance range • Anticipate net COR between 5.5%-6.0%
NIM 	3Q 2025  10.8%	4Q 2025  18.8%	2026e 14-16%	• Interest rates volatility YTD • Elevated reserve requirements anticipated to continue • Temporary mix shift towards corporate loans weigh on NIM

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

Setting 2026 Expectations, Poised to Rebound as Normalization Continues

Net Fee Income 	4Q25 QoQ Var*	FY25 YoY Var	2026e Growth in real terms	• Fueled by banking and brokerage fees
	1%	4.6%	5%	
Operating Expenses 	4Q25 QoQ Var	2025 YoY Var	2026e In line with inflation	• Structural Expenses stable in real terms, reflecting cost discipline, partly offset by depreciation and taxes.
	6%	-9%		
ROE 	4Q25	2025	2026e	• Wide ROE range reflects macro upside and easing of restrictive monetary policy, credit growth, IOL expansion and efficiency initiatives at the bank • Sequential improvement expected through the year
	-7.7%	-4.6%	4-9%	
Capital (CET1) 	Sep 2025	Dec 2025	Dec 2026e	• CET1 expected between 11% and 13%
	13.2%	15.4%	11-13%	

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

Thank You!

