

Corporate Presentation

2Q26

September 2026



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Disclaimer

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

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



Conteuts

Who we are

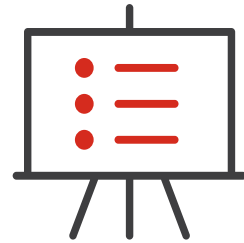
SUPV 2Q26 Results, SUPV Earnings Conference Call
Presentation, August 11, 2026

Annex I: 2Q26 Supplementary Financial
Information & Ratios

Annex II: Industry Outlook and Supplementary
Information

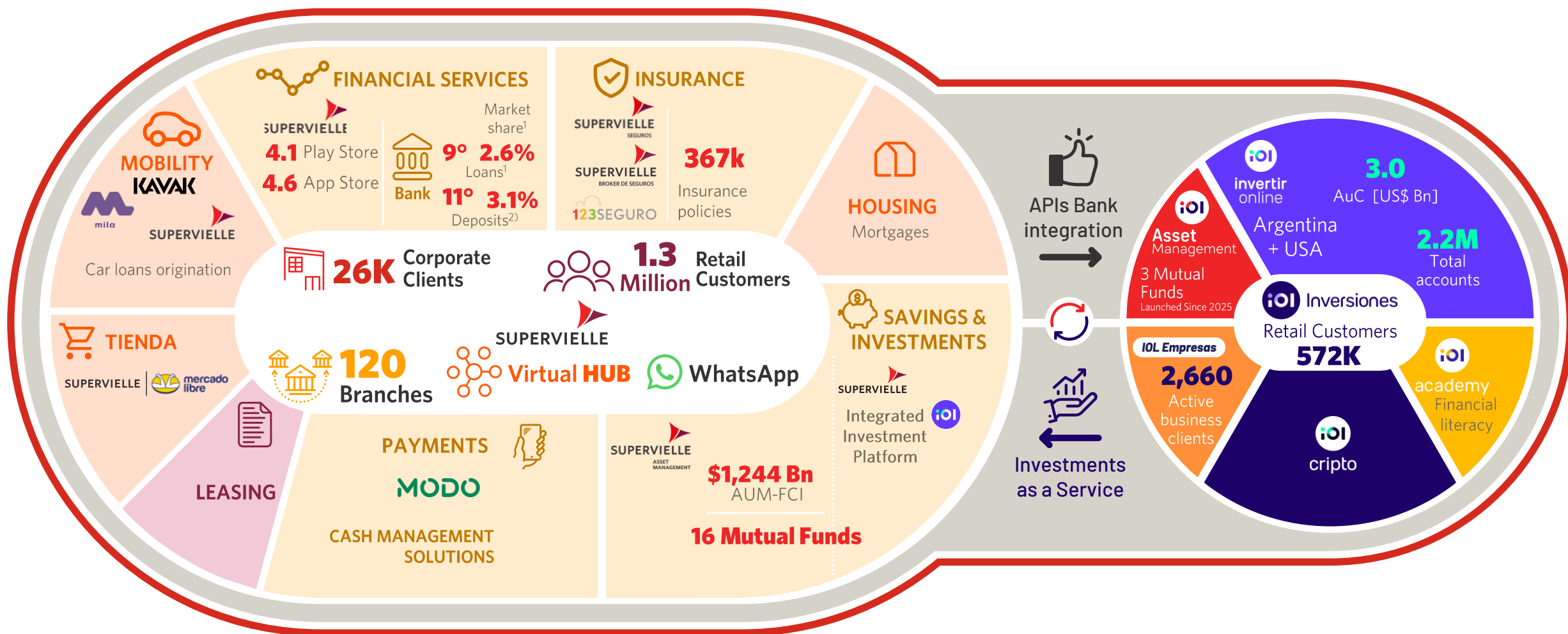
Annex III: Macro

Annex IV: ESG Commitment



SUPV Who we are

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



Banco Supervielle Strategic Focus: Profitable Growth via Targeted Segments and Products

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

 **Customer-Centric & Tech Enabled**

1

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

5

 **Fast, Disruptive Strategic Moves**

2

 **Mendoza: Leadership**

6

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

3

 **Public Sector Banking**
(Selective expansion
complementing Corporate focus)

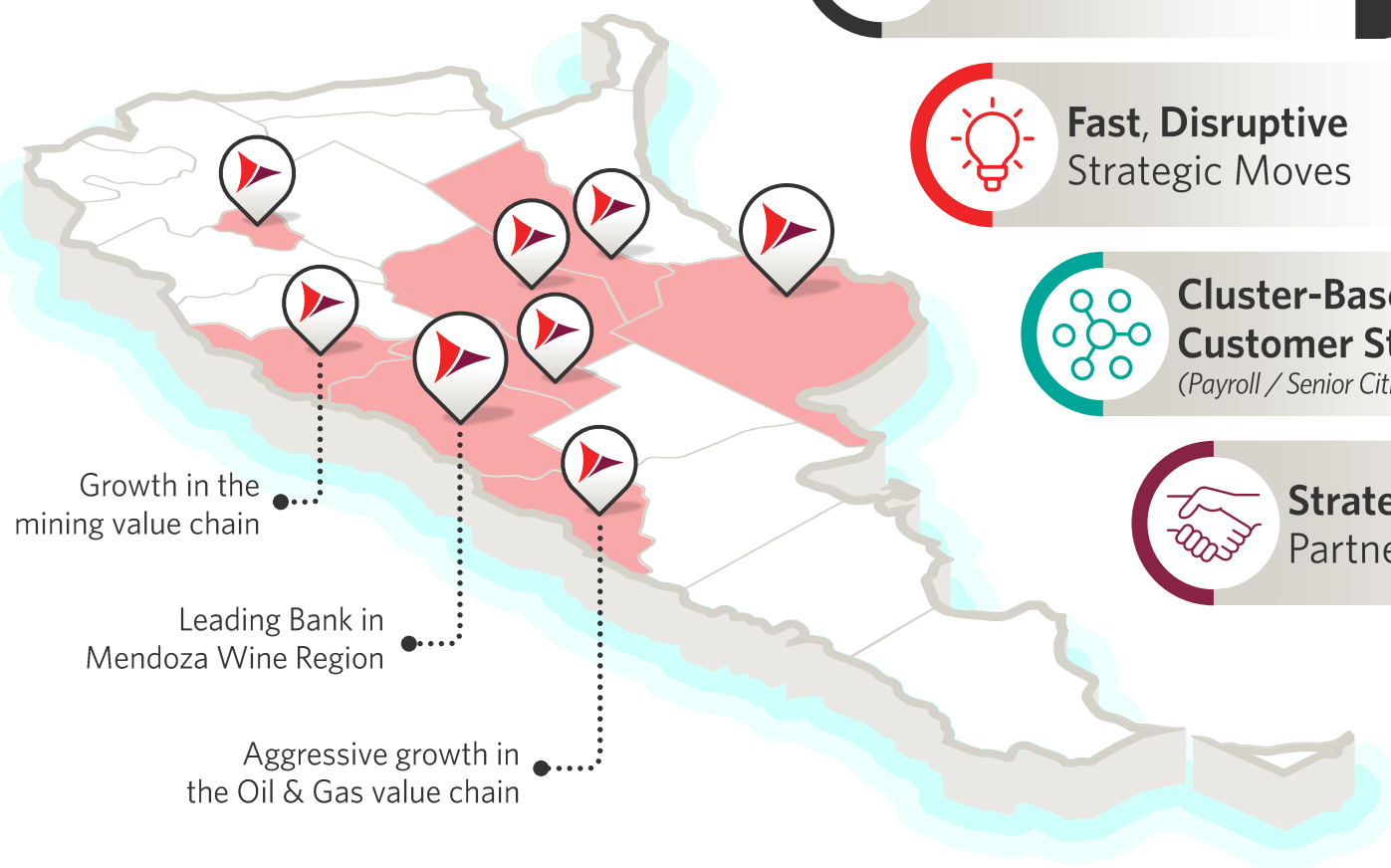
7

 **Strategic Partnerships**

4

 **Cross-Selling IOL Customers**

8

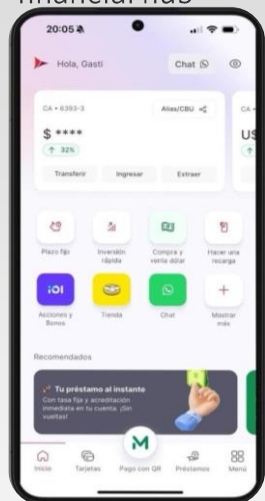


Executing on Our Strategy; Scaling the Ecosystem

- ✓ 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

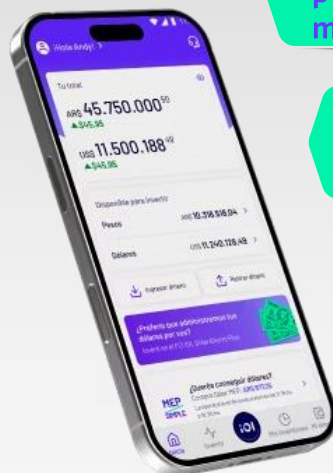
iOL invertironline X-Sell

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

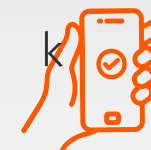
Ready for what's next



- Ready to capture **next credit expansion**



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

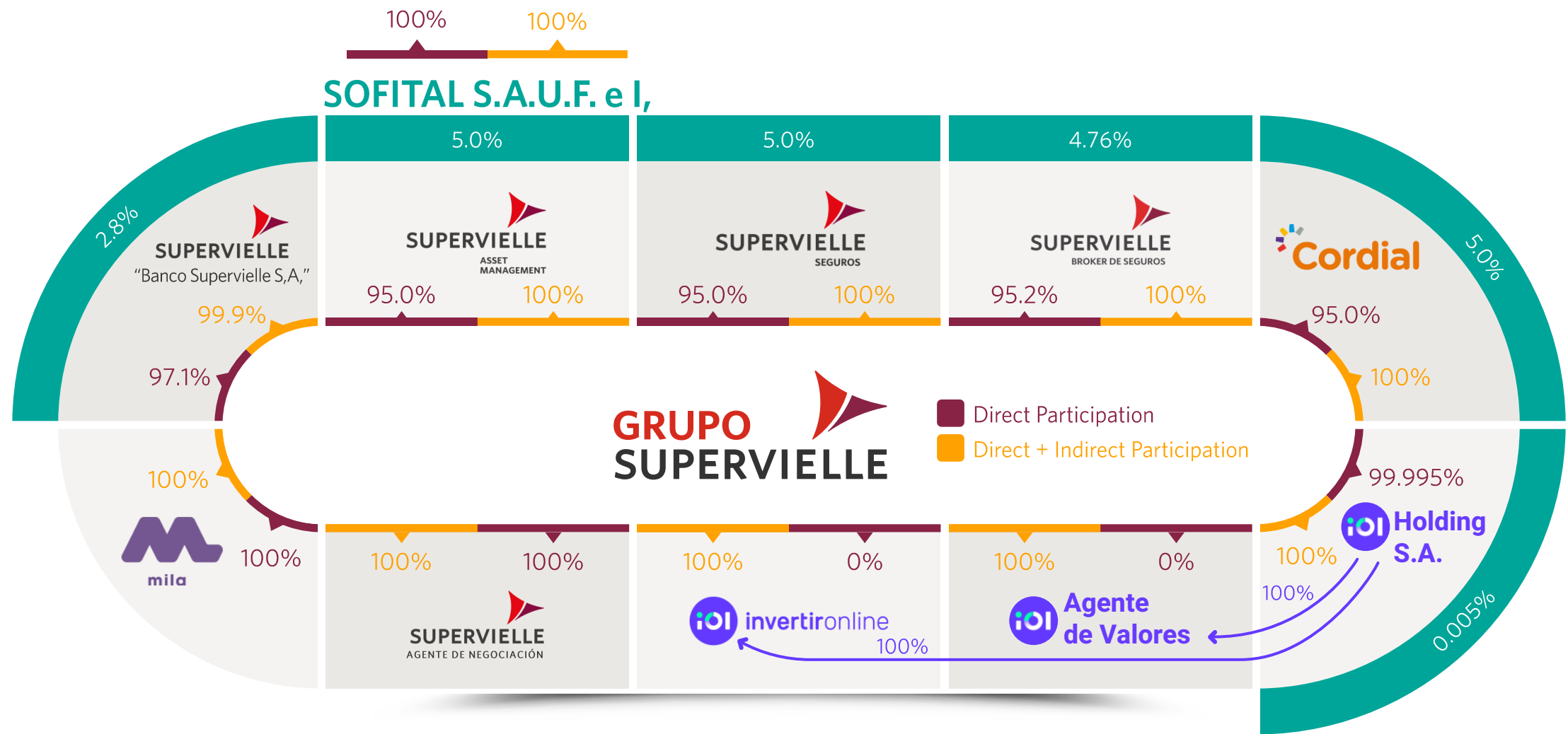


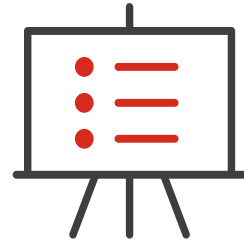
- **Reinforcing Supervielle App** for engagement, efficiency & operating leverage



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

Our Subsidiaries





2Q26 Results

*SUPV Earnings conference call presentation
August 11, 2026*

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



Loan & Deposits

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



Asset Quality

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



Efficiency Program

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



Profitability and Capital

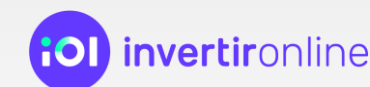
- Net income of AR\$12.8 bn; or AR\$36.2 bn excluding extraordinary severance charges
- Adjusted ROAE reached 12.4% while structural ROAE was 14.4%
- NIM reached 20.3%, reflecting lower funding cost and lagged asset repricing
- Solid capital position with CET1 of 14.2%



Business Performance

SUPERVIELLE

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



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

Macro Conditions Improve as Disinflation and FX Accumulation Progress



2Q26: Greater Stability Across Key Macro Variables

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



Policy Momentum Supporting 2026 Outlook

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

Challenge: Economic recovery remains uneven across sectors

Policy Execution Priorities:

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



Stabilizing conditions and stronger policy visibility support margin recovery and gradual improvement in asset quality and credit demand

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



Balance Sheet Discipline & Funding and NIM Optimization

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



Asset Quality Improvement

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



Structural Efficiency

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

2H2026 Selectively Resuming Profitable loan Growth



- Leverage enhanced scoring to expand profitable lending



- Accelerate growth in strategic products and sectors

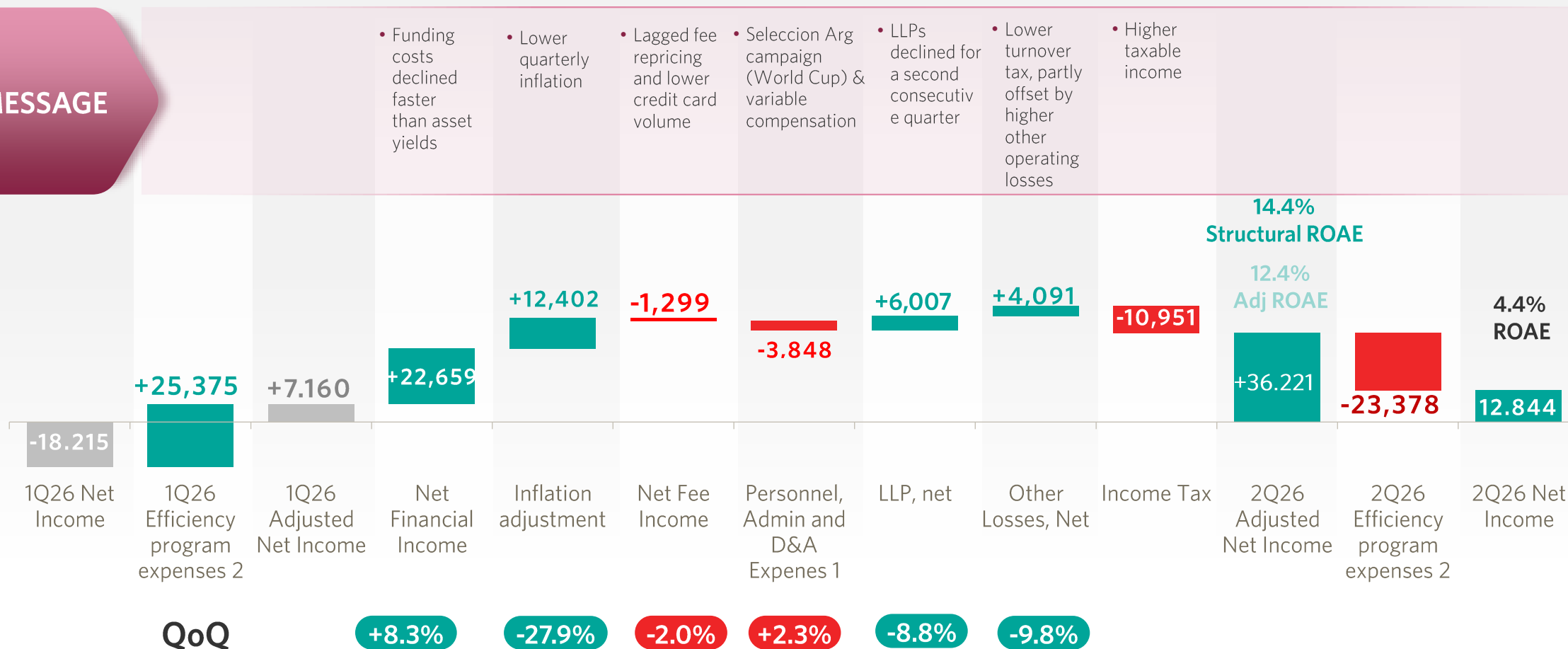


- Agreement with Flash to launch auto financing on Mercado Libre in 4Q26

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

KEY MESSAGE

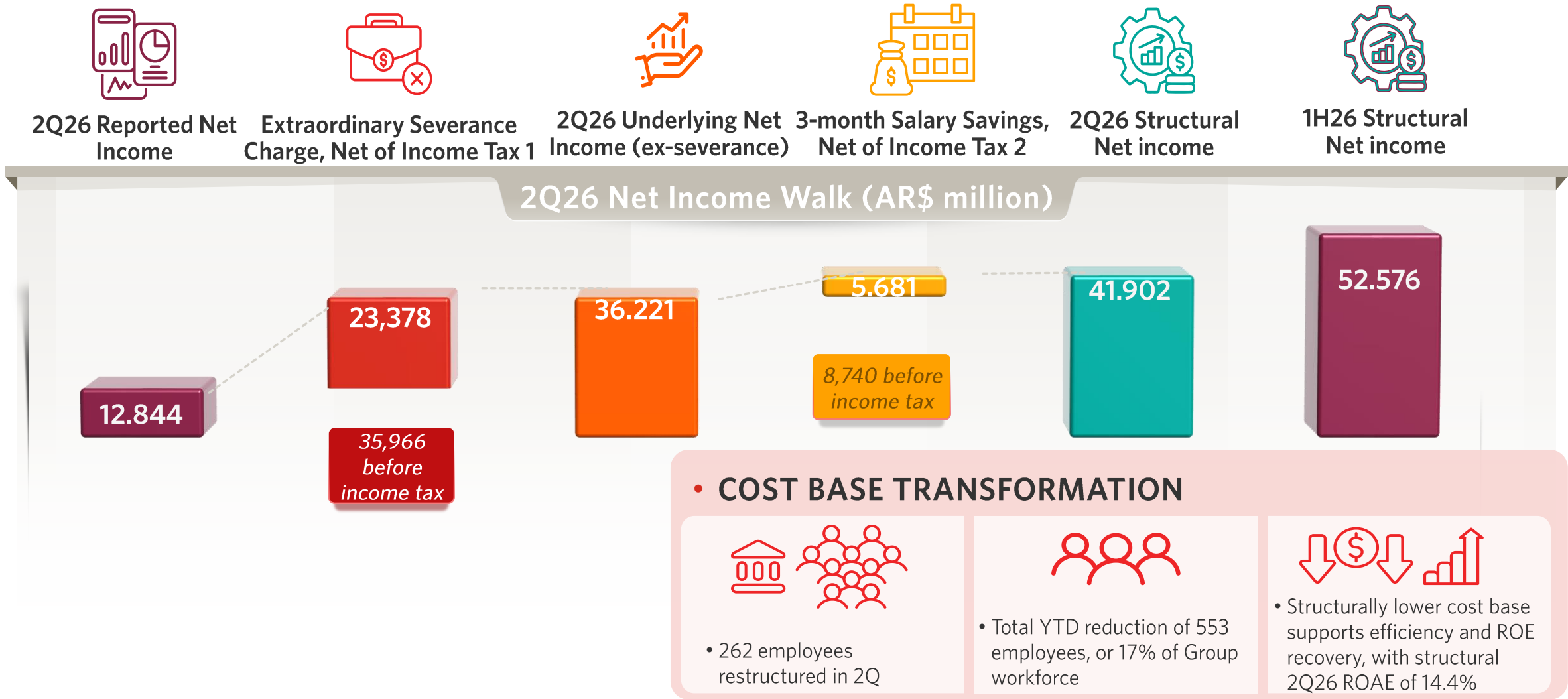
2Q26 EARNINGS



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

Return to Profitability and Lower Cost Base Support Earnings Recovery

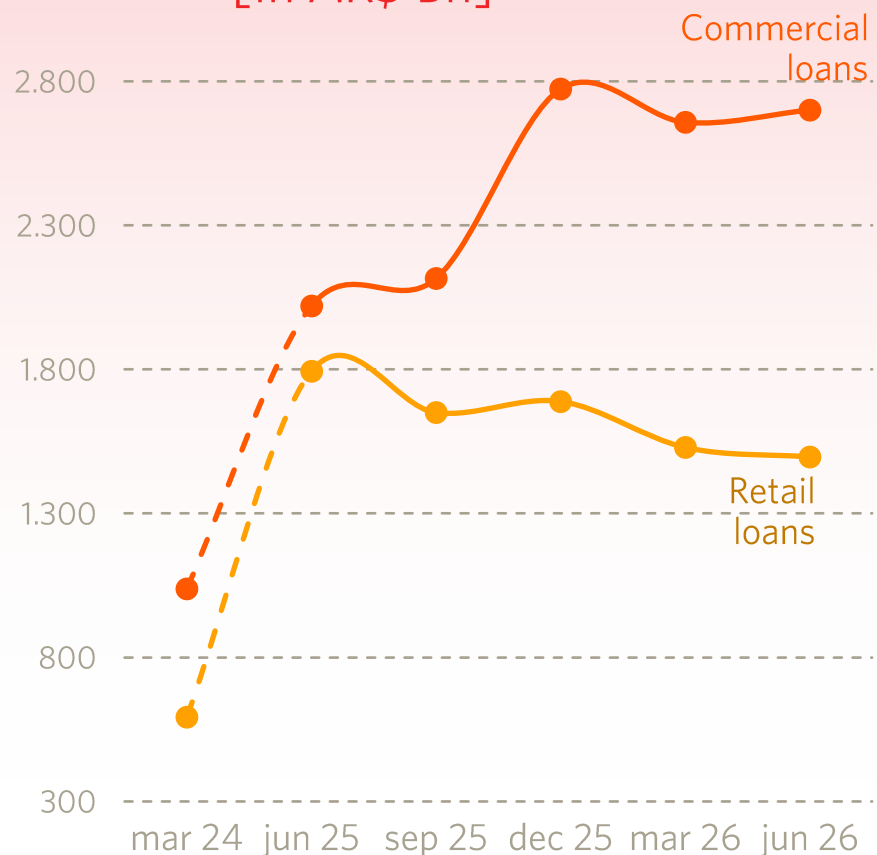
2Q26 Reported-to-Structural Net Income Bridge (AR\$ million)



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



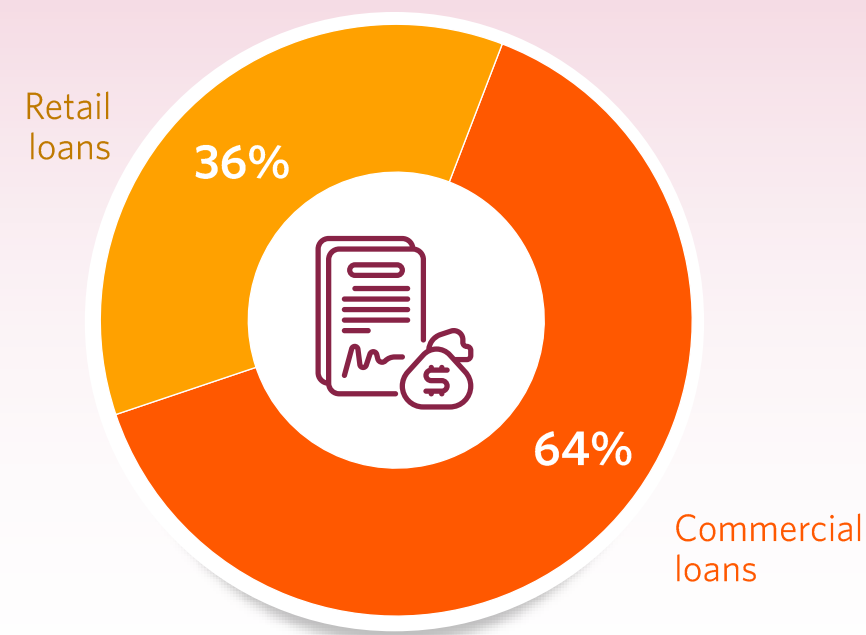
➤ Loan portfolio evolution [In AR\$ Bn]



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



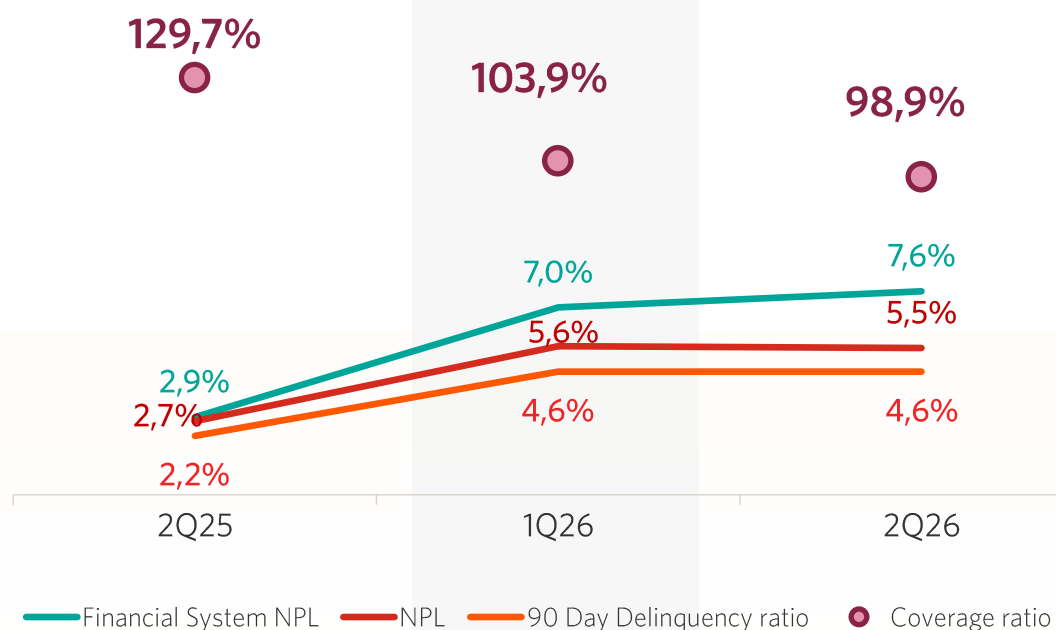
➤ Loan portfolio Breakdown [%]



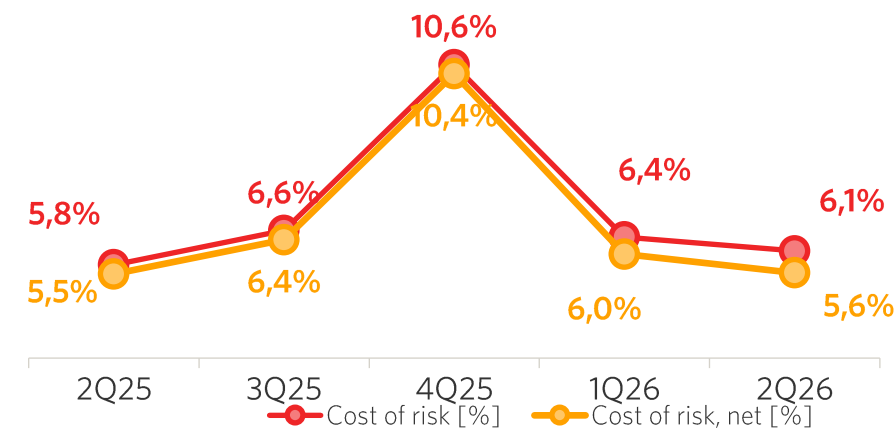
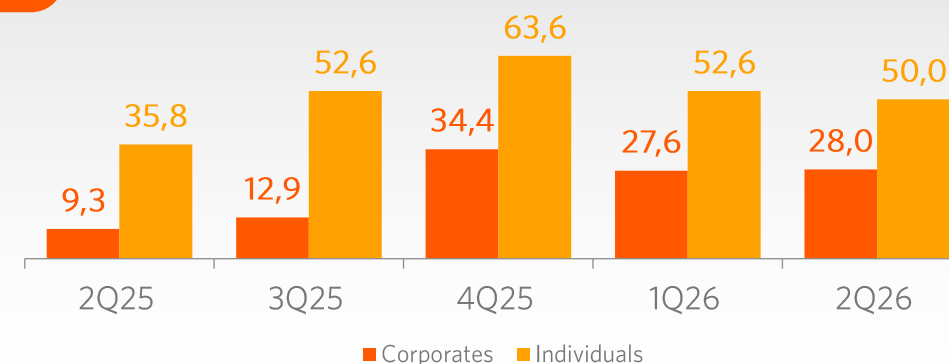
NPL Ratio Improved to 5.5% as the Industry Ratio Rises to 7.6%; Further Asset Quality Improvement Remains a Priority



> NPL, Coverage and CoR [%]

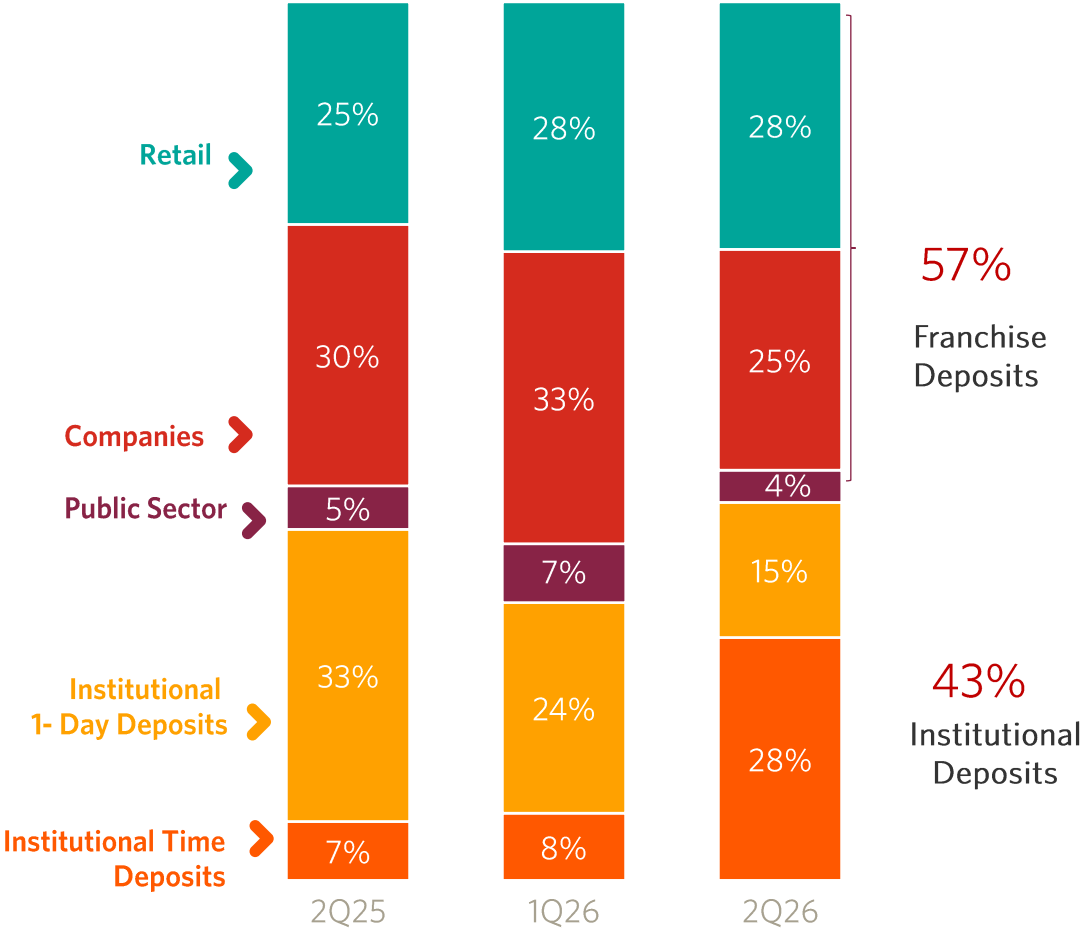


> NPL Formation



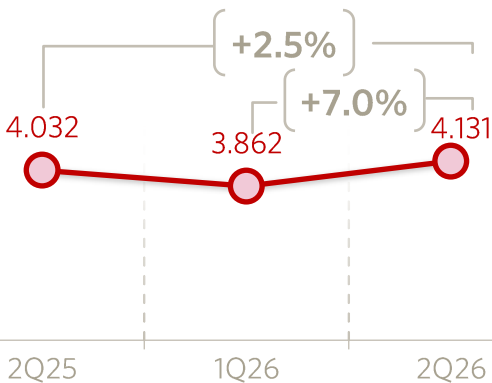
ALM Initiatives to Lower Funding Costs Shifted the Mix from Corporate to Institutional Time Deposits

Deposits Breakdown
[%]

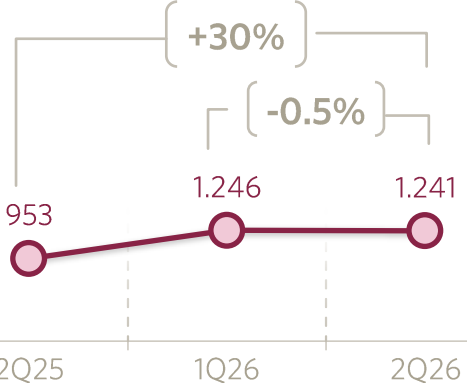


Deposits Breakdown

AR\$ Deposits (Bn,)



US\$ Deposits (MM)



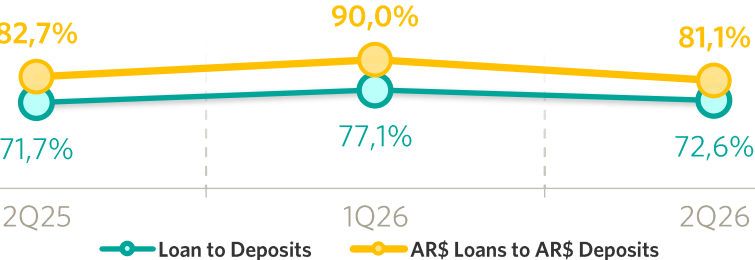
% of total deposits

27%

32%

31%

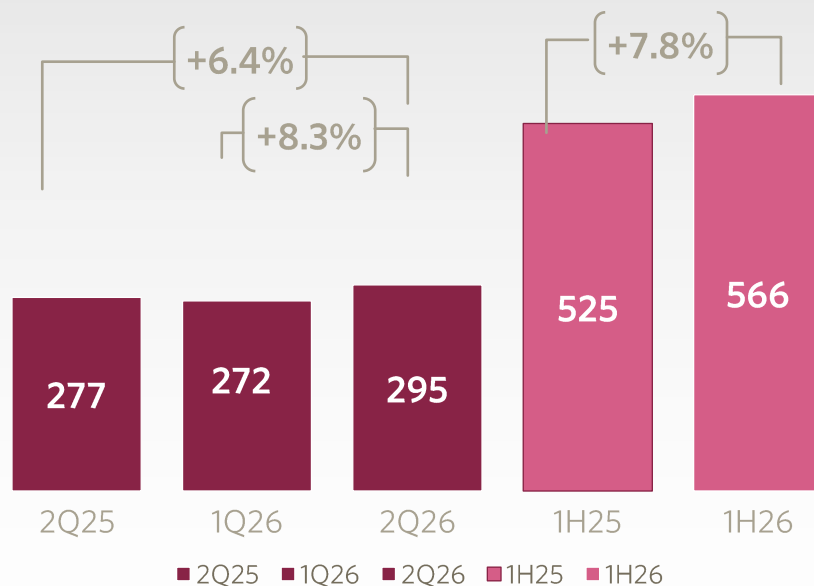
Loans to Deposits Ratio



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



Net Financial Income [AR\$ Bn.]



16.0%

14.9%

11.7%

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

6.5X

7.5X

7.4X

Leverage
(Assets to Equity)

6.0X

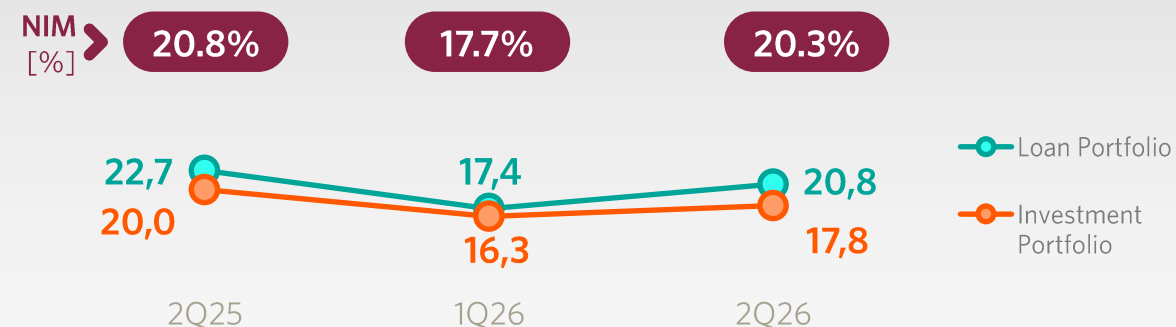
7.5X

6.9X

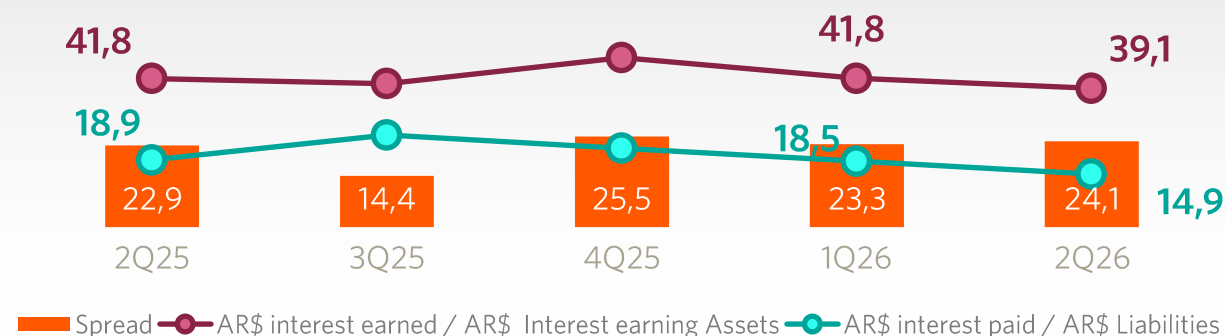
Average Leverage
(Assets to Equity)



NIM breakdown



AR\$ Interest Spread [%]



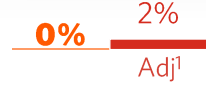
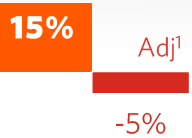
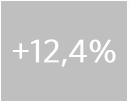
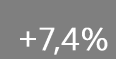
Spread — AR\$ interest earned / AR\$ Interest earning Assets — AR\$ interest paid / AR\$ Liabilities

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

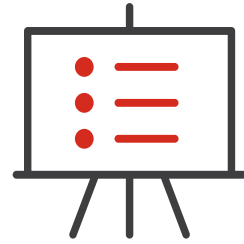
Loans 	2Q QoQ Var -1,4%	YoY 9%	2026e 10-15%	• Tight monetary policy and uneven recovery across sectors • Temporary mix-shift towards corporate loans, with retail lending growth expected to resume as economic activity, employment, salaries and disposable income improve • Prior guidance: 20-25%
Deposits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

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

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

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

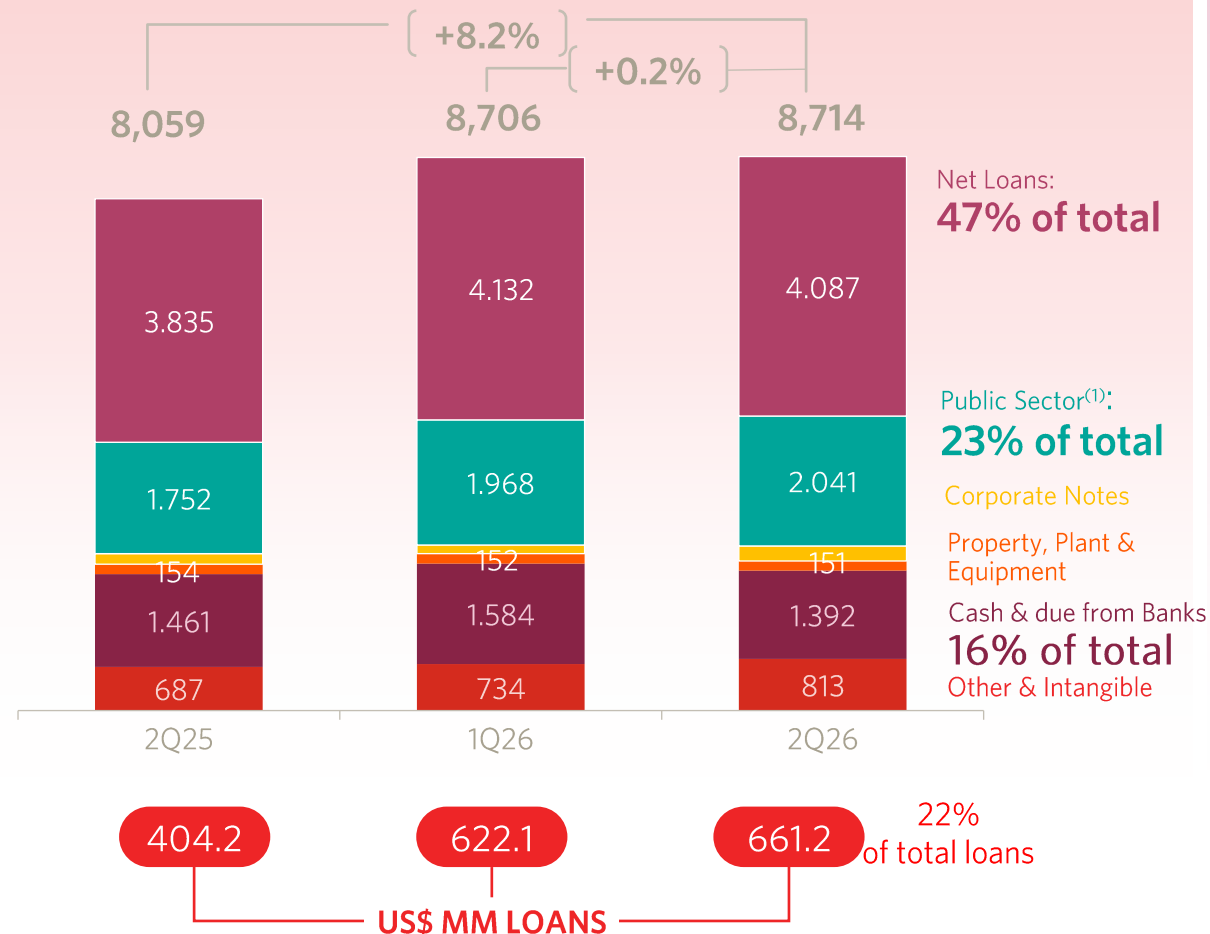
1. Adjusted figures exclude Headcount rightsizing cost



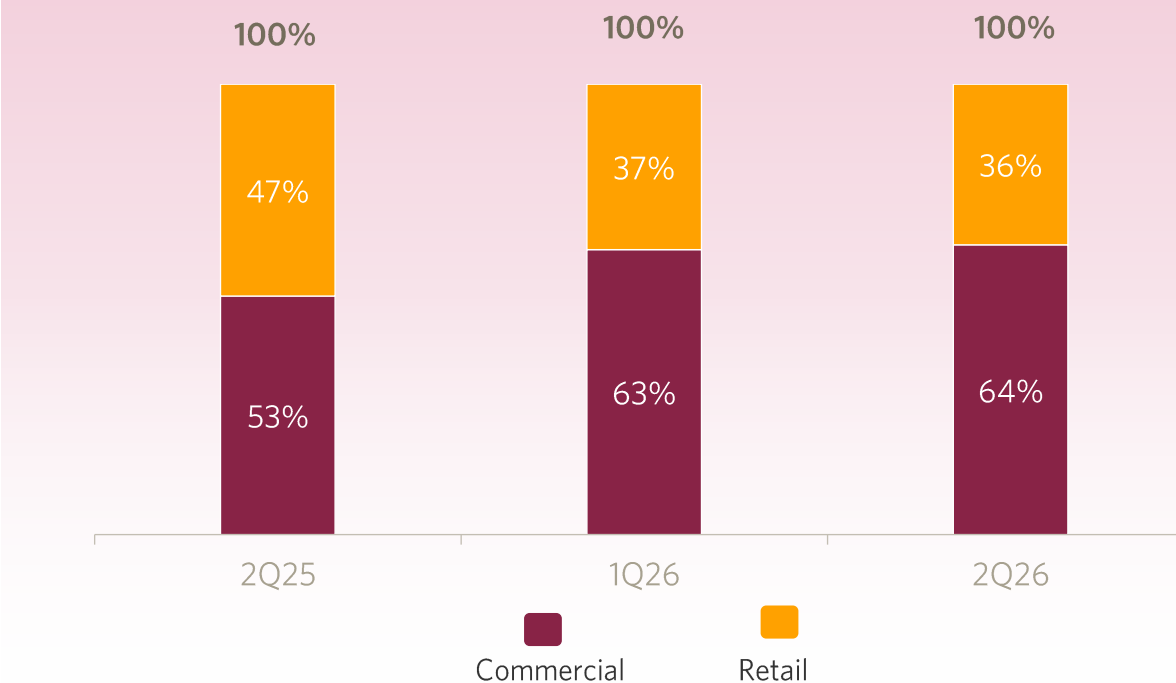
Annex I: 2Q26 Supplementary Financial Information & Ratios

Loan Book down 1.4% QoQ due to subdued AR\$ demand and selective origination; USD loans +6% in original currency

01 ▶ Assets Evolution [AR\$. Bn]



02 ▶ Total Loan Breakdown [%]2)

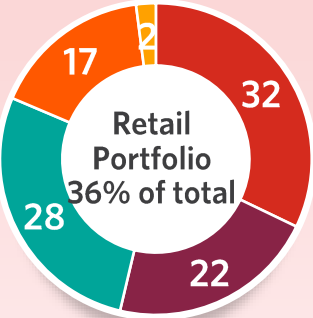


- Commercial loans +2% QoQ & +34% YoY
- Retail loans -2% QoQ -17% YoY

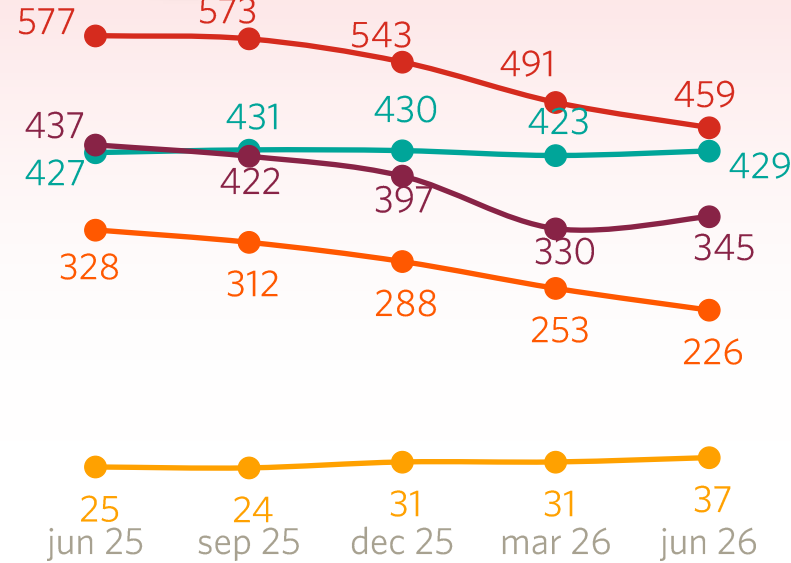
1) Figures include Government Securities in Guarantee, See Earnings Report for more details,
2) Commercial loan portfolio does not include off balance guarantees granted to customers,

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

01 > Retail Loans: 36% of total from 52% as of Dec 24



Retail loans
-2% QoQ
-17% YoY

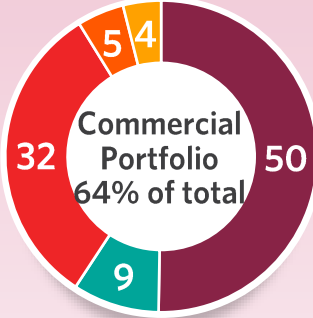


In AR\$ Bn,
QoQ YoY

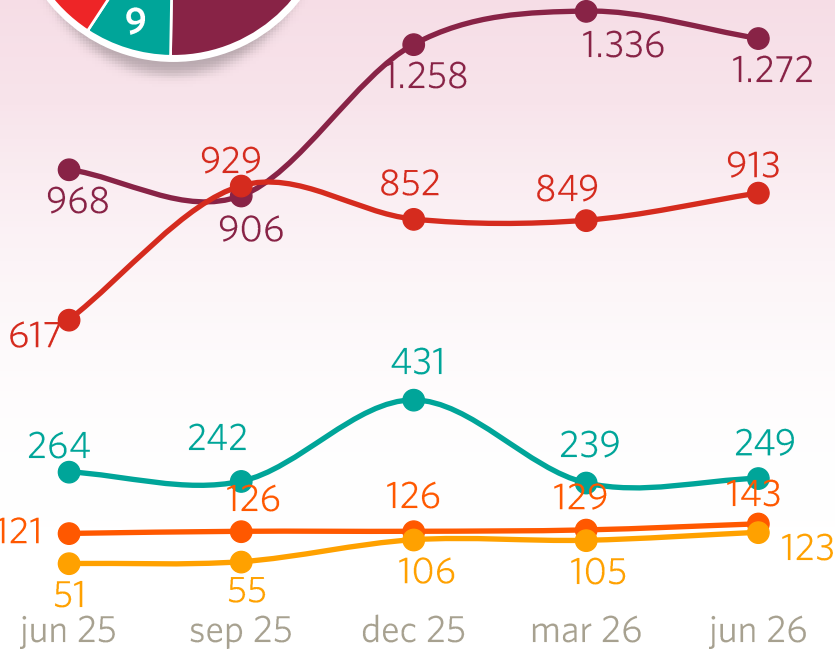
Category	QoQ	YoY
Credit cards	-7%	-20%
Mortgage UVA Loans	1%	1%
Personal loans	5%	-21%
Car loans	-11%	-31%
Other	18%	48%

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

02 > Commercial Loans: 64% of total from 48% as of Dec 24



Commercial loans
+2% QoQ
+34% YoY



In AR\$ Bn,
QoQ YoY

Category	QoQ	YoY
Promissory notes	-5%	32%
Foreign trade loans	8%	48%
Other	4%	-6%
Overdraft	11%	19%
Leasing	18%	143%

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

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

53%

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

63%

> Credit card volumes to payroll
and pension customers

88%

> Personal loans granted to payroll
and pension customers

53%

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

RETAIL PORTFOLIO

Atomized and Diversified Loan Portfolio within Company Portfolio Limits

Loans breakdown by industry [%]

Business Sector	2Q26 Share	1Q26 Share	2Q25 Share
Families and individuals	33.1%	34.9%	43.8%
Agribusiness	8.3%	8.0%	8.0%
Food & Beverages	5.9%	5.2%	5.6%
Oil, Gas & Mining	5.8%	4.4%	2.6%
Transport	3.2%	3.4%	3.3%
Construction & Public Works	2.4%	2.2%	2.1%
IT & Communications	2.3%	2.5%	3.1%
Wine	2.2%	2.8%	2.7%
Automobile	2.1%	2.5%	2.0%
Financial Services	2.1%	1.2%	2.5%
Utilities	2.1%	2.3%	3.4%
Machinery & Equipment	2.0%	2.2%	2.3%
Chemicals and plastics	1.7%	1.5%	2.2%
Automotive manufacturers	1.6%	1.2%	0.9%
Pharmaceutical	1.5%	1.6%	1.5%
Home appliance	1.5%	2.4%	1.9%
Textile	1.4%	1.7%	1.8%
Health	1.1%	1.0%	0.8%
Others	19.6%	19.1%	9.4%

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

Loan balance includes off balance sheet guarantees granted to customers

Collateralized commercial loan portfolio

23%

Collateralized non-performing commercial loan portfolio

33%

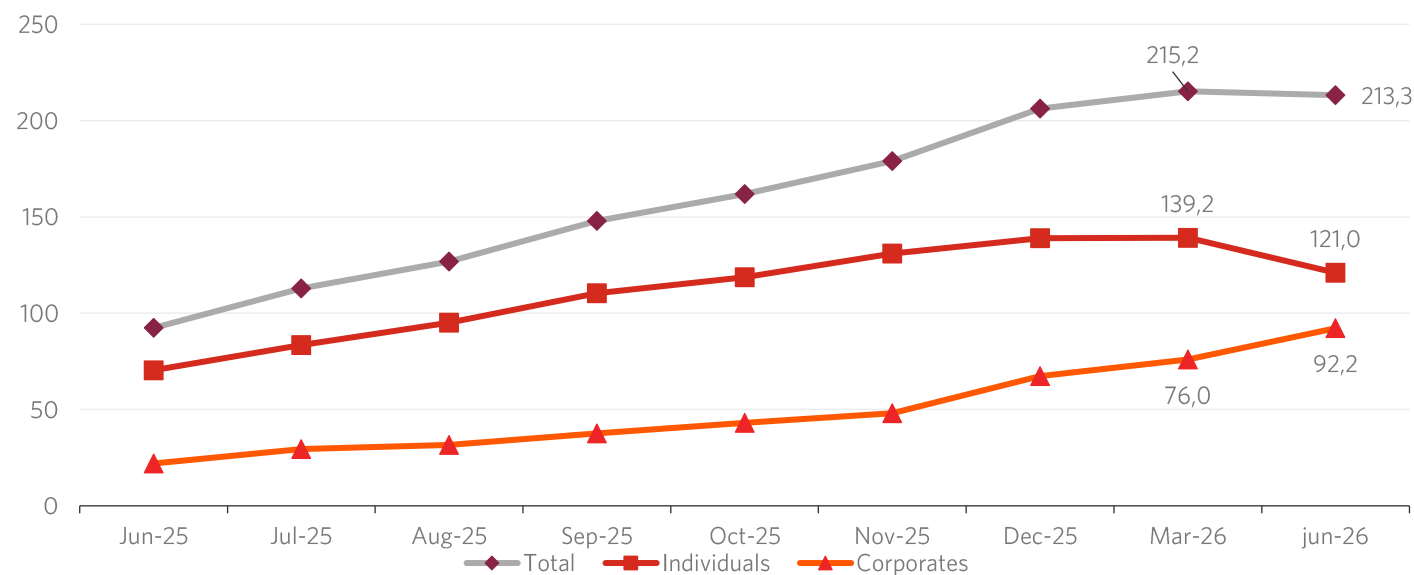
Well diversified & atomized industry exposure [top 10 debtors]

14%

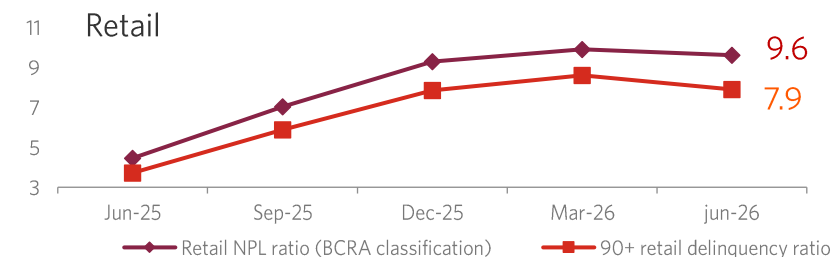
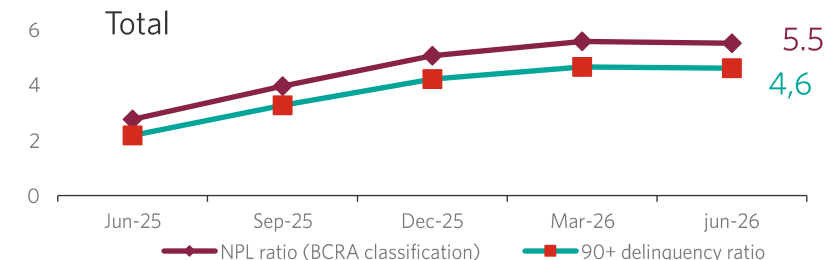
COMMERCIAL PORTFOLIO

NPL & 90+ Day Delinquency Peaked in 1Q26 and stabilized in 2Q26; NPL Classification Runs Above Delinquency

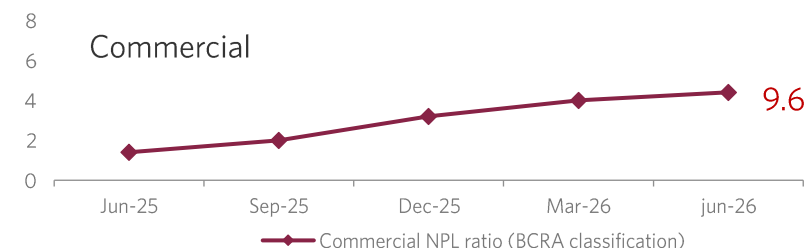
90+ day delinquency in constant pesos — monthly [AR\$ bn, Jun-26 prices]



NPL ratio vs. effective 90+ delinquency [%]



Retail NPL +0.9 pp above 90 days delinquency



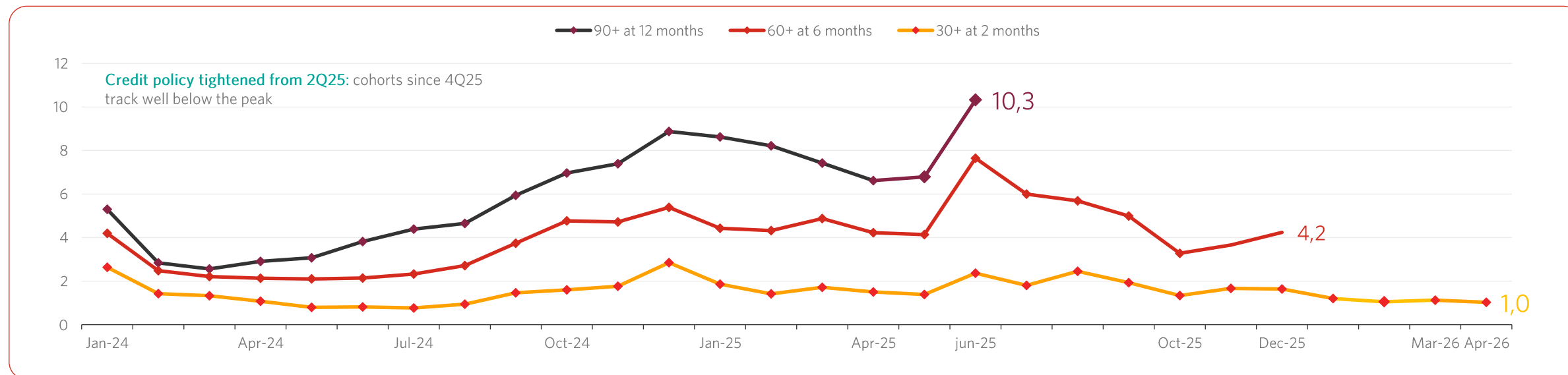
Total 90+ (real)
-5% from peak

The delinquency stock is now declining in real terms

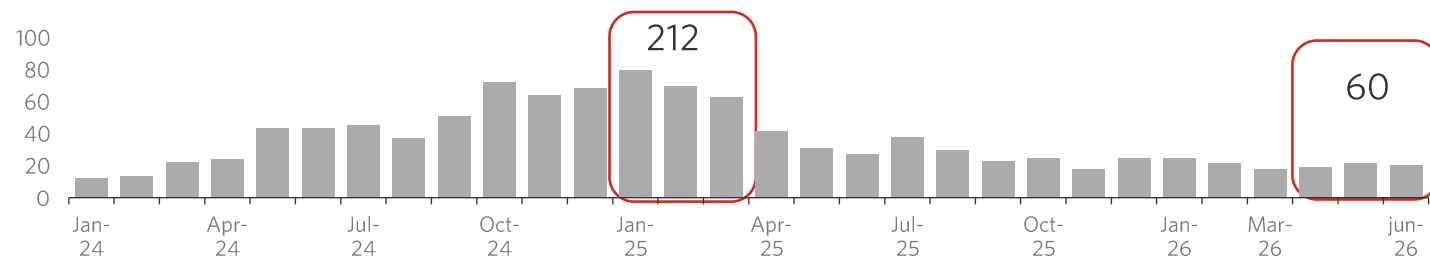
Retail 90+ (real)
-13% QoQ in 2Q26

Vintages: Cohorts Originated After Credit Tightening Perform Structurally Better

Personal loans — delinquency by monthly origination cohort [%]



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



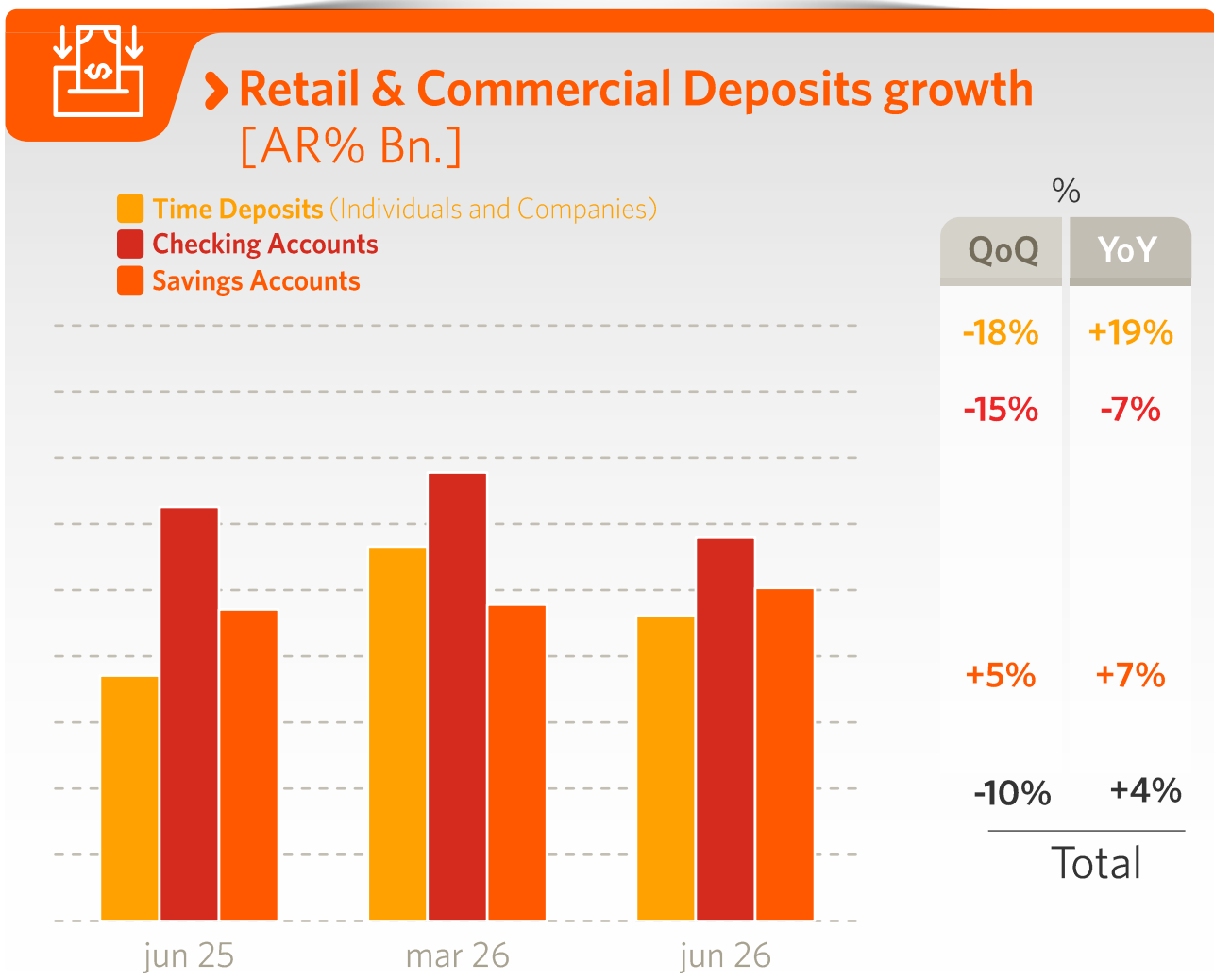
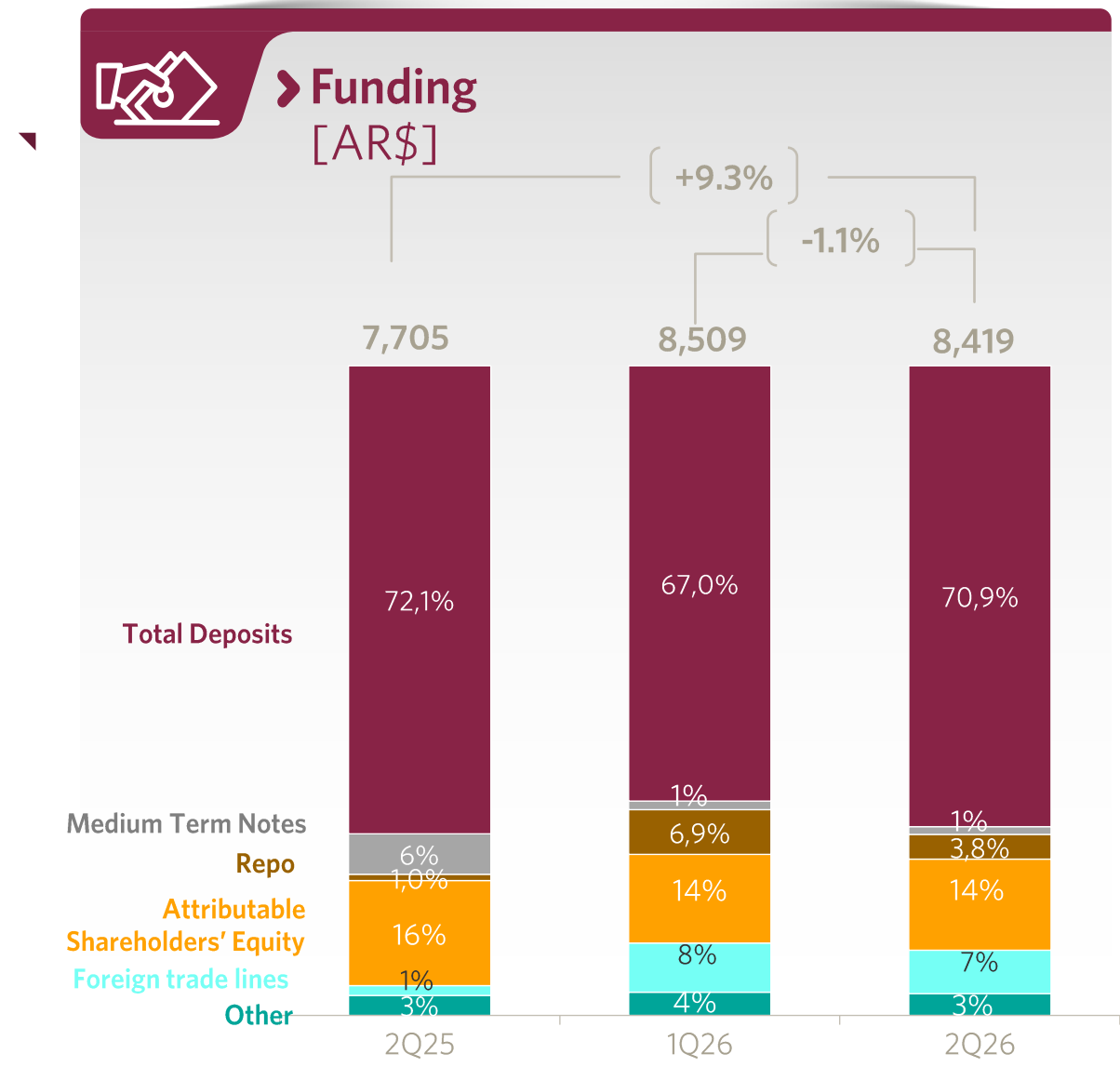
Personal loans origination volumes

-71% from peak

2Q26 vs. 1Q25 peak in constant pesos; mainly due to the decline in open market customers.

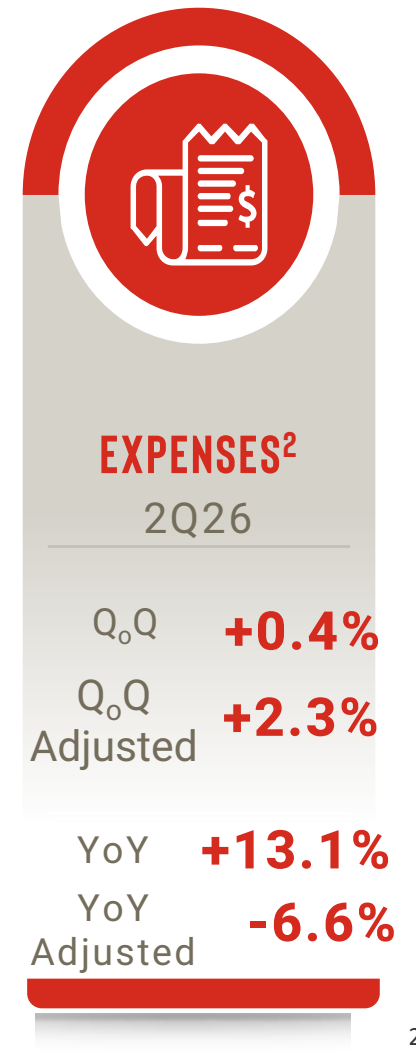
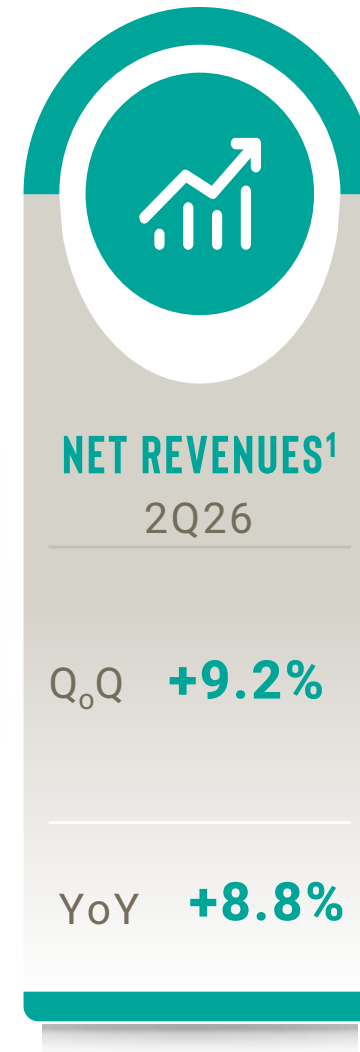
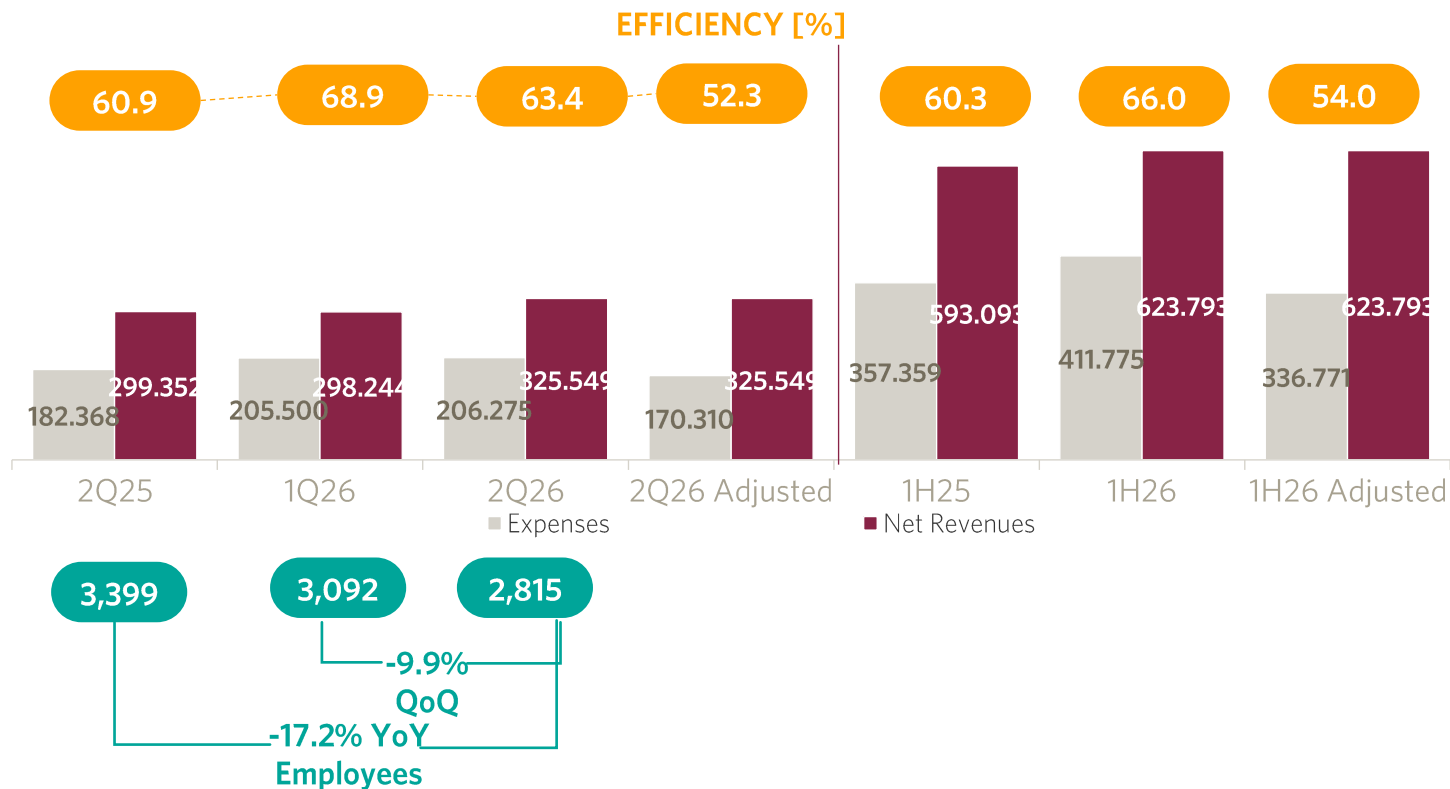
The NPL peak is legacy stock from pre-tightening cohorts: recent monthly cohorts run ~60% below the Jun-25 peak, on real origination volumes 69% below the 1Q25 peak

Total Funding -1% QoQ and +9% YoY; QoQ



Continued cost discipline and structural efficiency gains. Adjusted efficiency at 52.3%

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

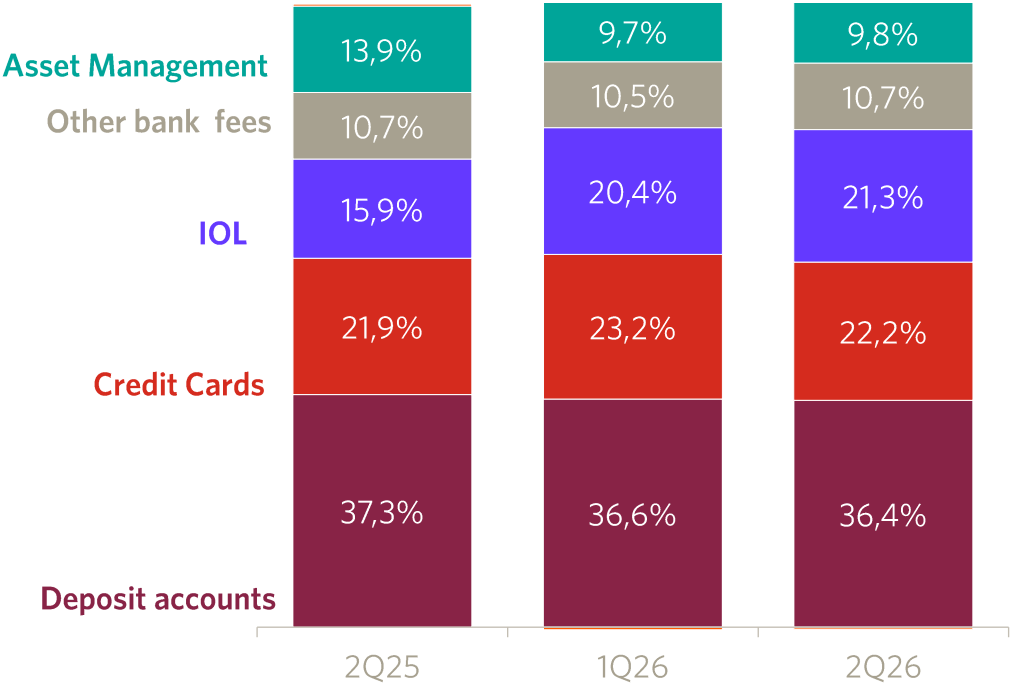


1, Net Revenues: Net Financial Income + Net Service Fee Income + Other net operating income (losses)

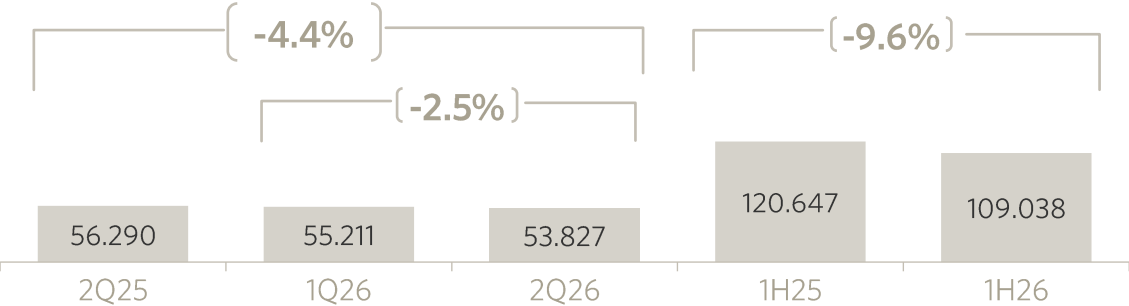
2, Expenses: Personnel + Administrative Expenses + D&A. Adjusted figures exclude AR\$39 billion, AR\$36 and AR\$75 billion in 1Q26, 2Q26 and 1H26 respectively related to the voluntary retirement program implemented since 1Q26.

Net Fee Income -2.5% QoQ reflecting lagged fee repricing and lower credit card volume.

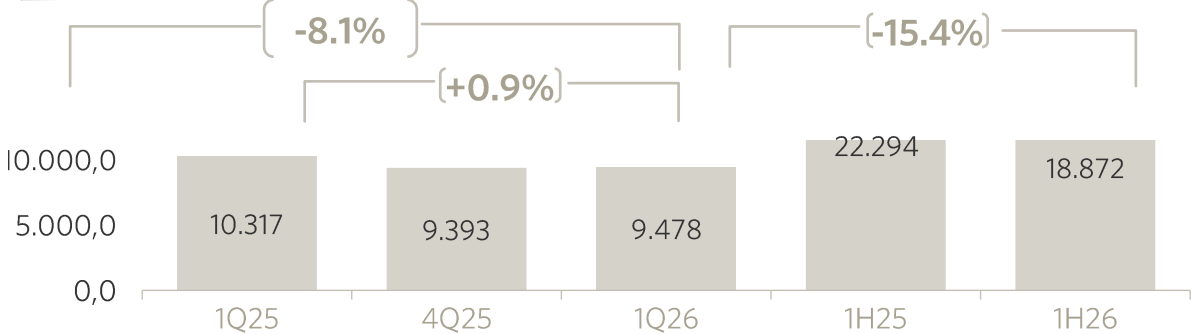
Fee Income breakdown
ex insurance[%]



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

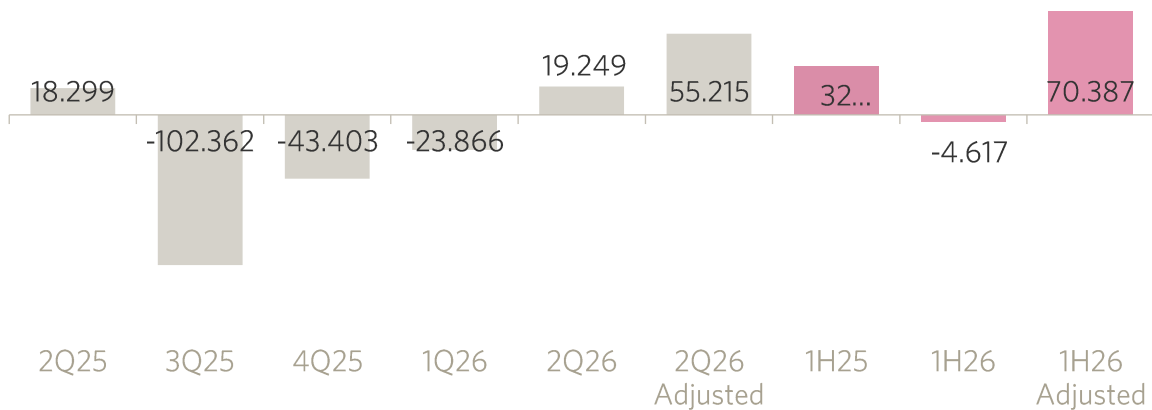


Income From Insurance
Activities [AR\$ Mill,]

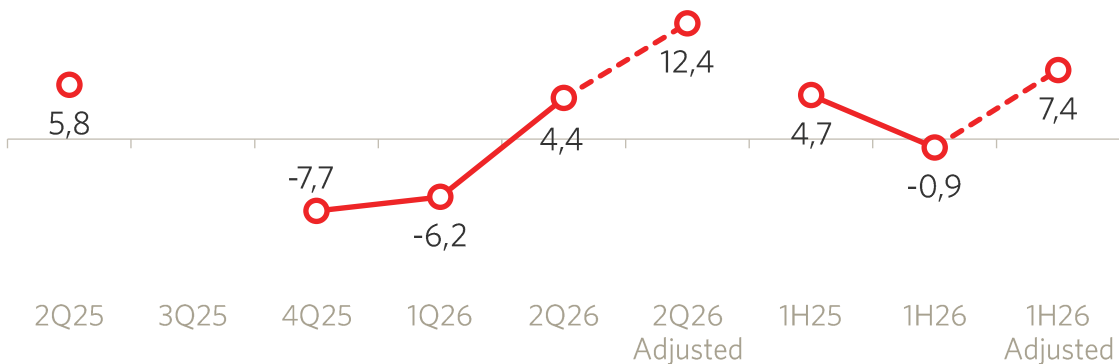


Attributable net income of AR\$ 12.8 bn and ROAE of 4.4%, while excluding extraordinary severance charges, reached AR\$36 bn and 12.4%.

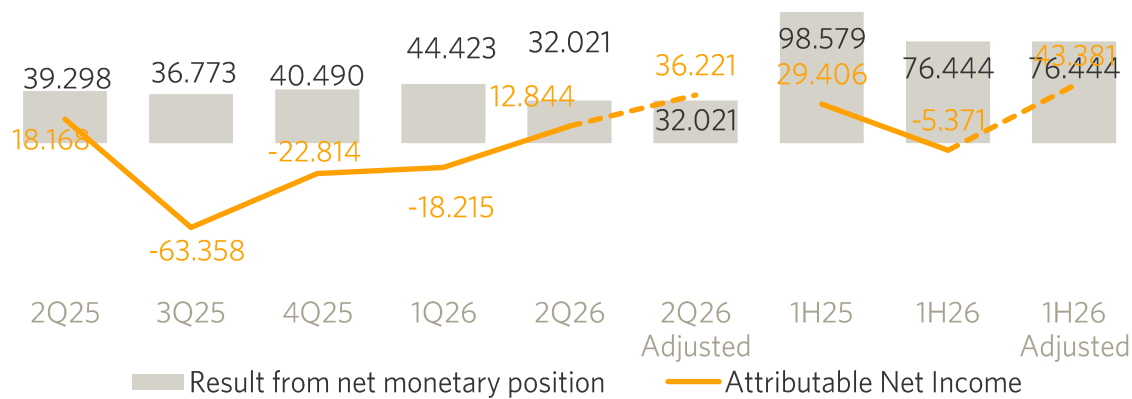
Profit Before Income Tax
[AR\$ Mill,]



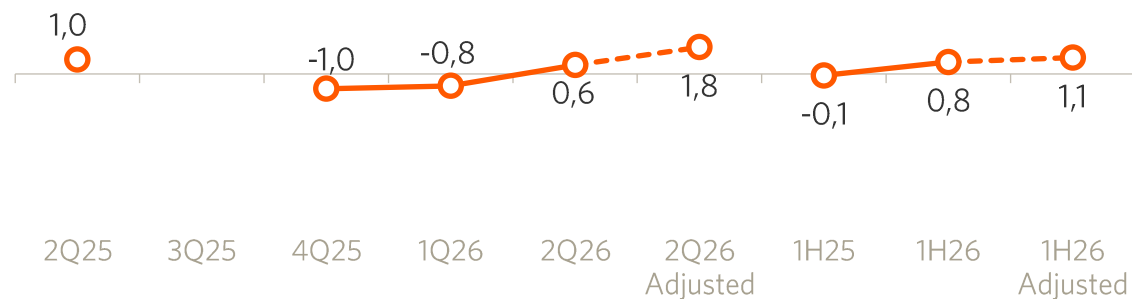
ROAE
[%]



Attributable Net Income
[AR\$ Mill,]



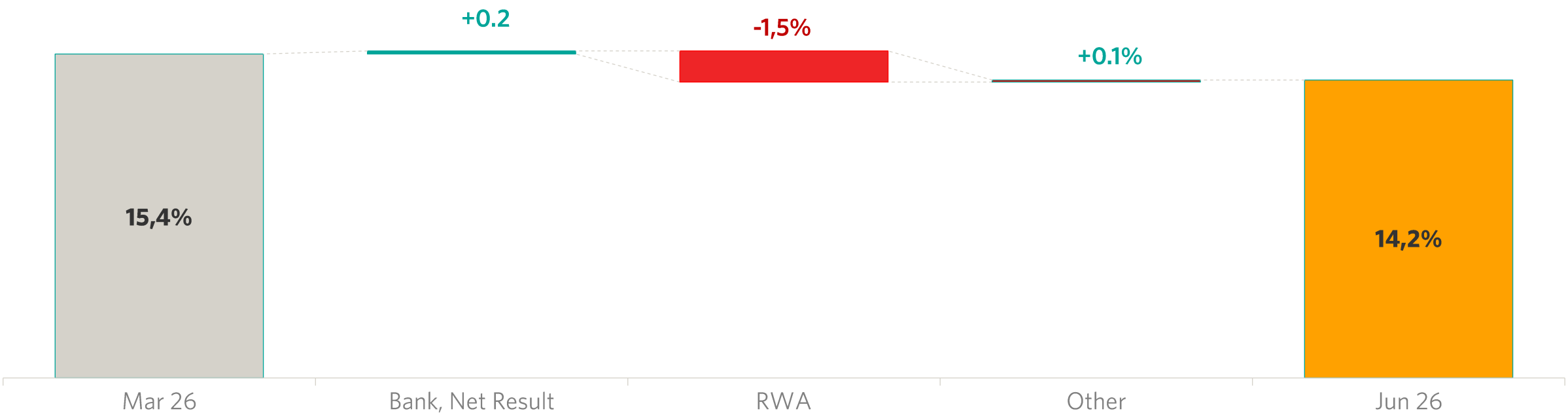
ROAA
[%]



2026 Performance: CET1 at 14.2%

TIER1
KEY MESSAGE

- Positive contribution from consolidated earnings
- Higher RWA density, including a 30bps impact from a larger corporate notes portfolio (Market Risk)
- Higher deductions on deferred tax



Income Statement & Balance Sheet

In millions of Ps., stated in terms of the measuring unit current at the end of the reporting period

Income statement

	2Q26	1Q26	4Q25	3Q25	2Q25	QoQ	YoY	1H26	1H25	YoY
Net Interest Income	256.651	227.007	285.130	193.433	255.441	13,1%	0,5%	483.658	465.499	3,9%
NIFFI & Exchange Rate Differences	37.892	44.877	1.962	-35.884	21.510	-15,6%	76,2%	82.769	59.810	38,4%
Net Financial Income	294.543	271.884	287.092	157.548	276.951	8,3%	6,4%	566.427	525.310	7,8%
Inflation Adjustment	-32.021	-44.423	-40.490	-36.773	-39.298	-27,9%	-18,5%	-76.444	-98.579	-22,5%
Net Service Fee Income ¹⁾	53.827	55.211	61.766	61.242	56.290	-2,5%	-4,4%	109.038	120.647	-9,6%
Income from Insurance activities	9.478	9.393	10.246	10.090	10.317	0,9%	-8,1%	18.872	22.294	-15,4%
Loan Loss Provisions	-68.004	-72.187	-126.588	-73.494	-59.387	-5,8%	14,5%	-140.191	-104.437	34,2%
Personnel & Administrative Expenses	-182.015	-181.797	-167.058	-158.257	-161.453	0,1%	12,7%	-363.812	-316.240	15,0%
Profit before income tax	19.249	-23.866	-43.403	-102.362	18.299	na	na	-4.617	32.718	na
Attributable Net income	12.844	-18.215	-22.814	-63.358	18.168	na	na	-5.371	29.406	na
Attributable Net income, adjusted	36.221	7.160						43,381		
Comprehensive income	17.289	-16.771	-13.330	-65.345	11.128	na	na	517	19.881	

Balance sheet

	2Q26	1Q26	4Q25	3Q25	2Q25	QoQ	YoY
Total Assets	8.723.021	8.706.453	9.104.092	9.399.157	8.058.644	0,2%	8,2%
Average Assets	8.024.879	8.784.361	9.227.886	8.481.700	7.472.839	-8,6%	7,4%
Total Loans & Leasing, net of allowances	4.087.203	4.131.579	4.383.206	4.097.200	3.834.885	-1,1%	6,6%
Total Loans & Leasing	4.332.046	4.393.480	4.653.800	4.292.998	3.979.640	-1,4%	8,9%
Loans and financing & off balance guarantees	4.471.881	4.531.086	4.796.606	4.454.295	4.159.675	-1,3%	7,5%
Total Deposits	5.970.757	5.701.691	5.981.210	6.376.682	5.552.063	4,7%	7,5%
Attributable Shareholders' Equity	1.180.450	1.161.254	1.176.945	1.187.580	1.245.884	1,7%	-5,3%
Average Attributable Shareholders' Equity	1.167.923	1.167.092	1.184.839	1.222.068	1.244.984	0,1%	-6,2%

1) Excluding income from insurance activities

Key Indicators

Profitability & efficiency

	2Q26	1Q26	4Q25	3Q25	2Q25	1H26	1H25
ROAE	4,4%	-6,2%	-7,7%	na	5,8%	-0,9%	4,7%
Adjusted ROAE	12,4%	2,5%				7,4%	
ROAA	0,6%	-0,8%	-1,0%	na	1,0%	-0,1%	0,8%
Net Interest Margin (NIM)	20,3%	17,7%	18,8%	10,8%	20,8%	19,7%	19,9%
Net Fee Income Ratio	17,7%	19,2%	20,1%	31,2%	19,4%	18,4%	21,4%
Cost / Assets	10,3%	9,4%	8,3%	8,5%	9,8%	10,2%	9,8%
Efficiency Ratio	63,4%	68,9%	60,6%	95,8%	60,9%	66,0%	60,3%
Adjusted Efficiency Ratio	52,3%	55,8%				54,0%	

Liquidity & capital

	2Q26	1Q26	4Q25	3Q25	2Q25
Total Loans to Total Deposits	72,6%	77,1%	77,8%	67,3%	71,7%
AR\$ Loans to AR\$ Deposits	81,1%	93,0%	96,4%	80,8%	85,5%
US\$ Loans to US\$ Deposits	53,3%	51,6%	48,5%	47,4%	43,8%
Total Equity / Total Assets	13,5%	13,3%	12,9%	12,6%	15,5%
Capital / Risk weighted assets	14,2%	15,4%	15,4%	13,2%	13,9%
CET1 Capital / Risk weighted assets	14,2%	15,4%	15,4%	13,2%	13,9%
Risk Weighted Assets / Total Assets	67,0%	62,0%	62,0%	63,2%	83,2%

Asset quality

	2Q26	1Q26	4Q25	3Q25	2Q25
NPL Ratio	5,5%	5,6%	5,0%	3,9%	2,7%
Allowances as a % of Total Loans	5,4%	5,8%	5,6%	4,4%	3,6%
Coverage Ratio	98,9%	103,9%	111,6%	112,2%	129,7%
Cost of Risk	6,1%	6,4%	10,6%	6,6%	5,8%
Cost of Risk, net	5,6%	6,0%	10,4%	6,4%	5,5%

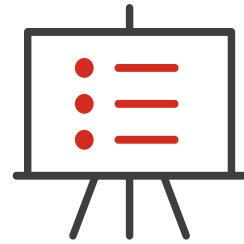
Key Indicators

Macro data

	2Q26	1Q26	4Q25	3Q25	2Q25
Retail Price Index (%) - QoQ	6,8%	9,4%	7,8%	6,0%	6,0%
Retail Price Index (%) - YoY	33,5%	32,6%	31,5%	31,8%	39,4%
UVA (var)	8,7%	8,6%	6,8%	5,4%	8,7%
Pesos/US\$ Exchange Rate	1.483,02	1.382,76	1.459,42	1.366,58	1.194,08
Tamar (eop)	22,7%	26,3%	28,9%	42,4%	33,6%
Tamar (avg)	22,8%	32,0%	38,3%	46,2%	34,2%
Monetary Policy Rate (eop)	-	-	-	-	29,0%
Monetary Policy Rate (avg)	-	-	-	-	29,0%

Operating data

	2Q26	1Q26	4Q25	3Q25	2Q25
Bank- Active Customers (in million)	1,26	1,28	1,30	1,30	1,34
IOL-Active Customers (in million)	0,57	0,60	0,57	0,55	0,60
Bank Branches	120	129	129	130	130
Bank Employees	2.422	2.686	2.917	2.941	2.980
Other Subsidiaries Employees	393	406	431	421	419

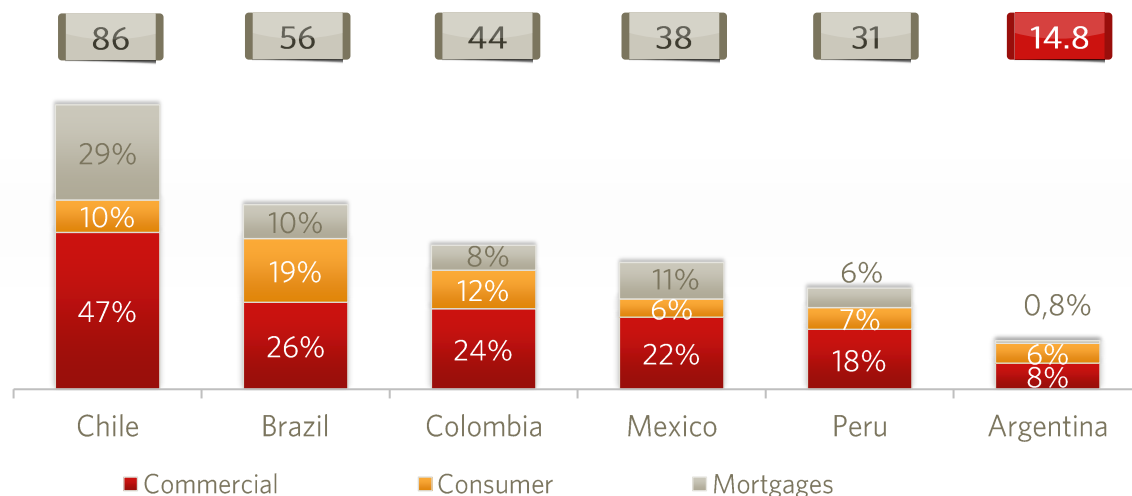


Annex II: Industry Outlook and Supplementary Information

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

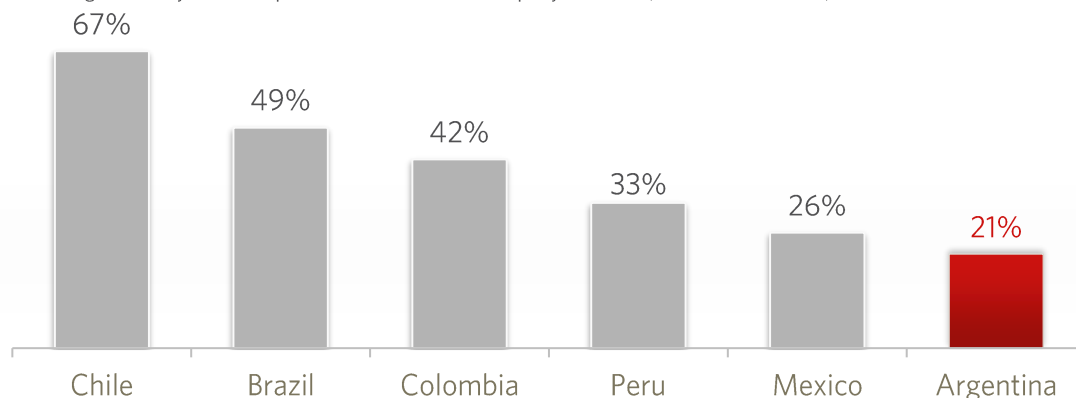
Under-developed Banking System Loans / GDP

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



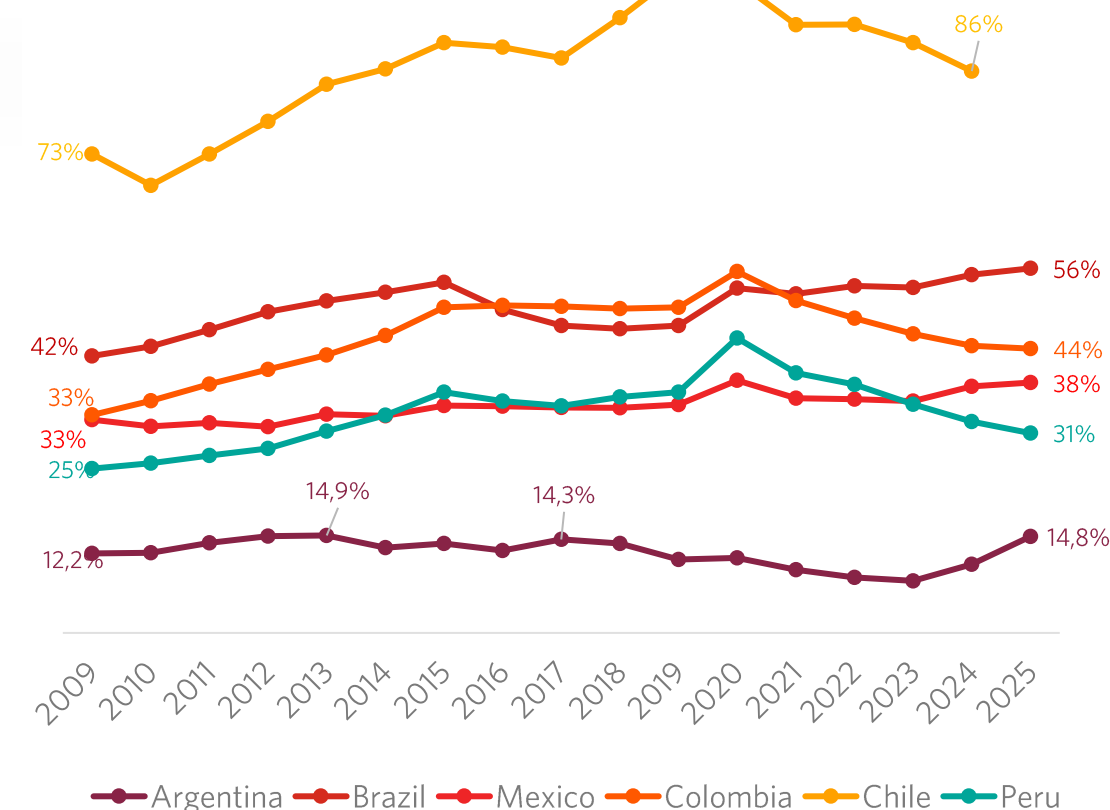
Deposits / GDP

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



Credit penetration across the region

Source Morgan Stanley based on public information and company estimates

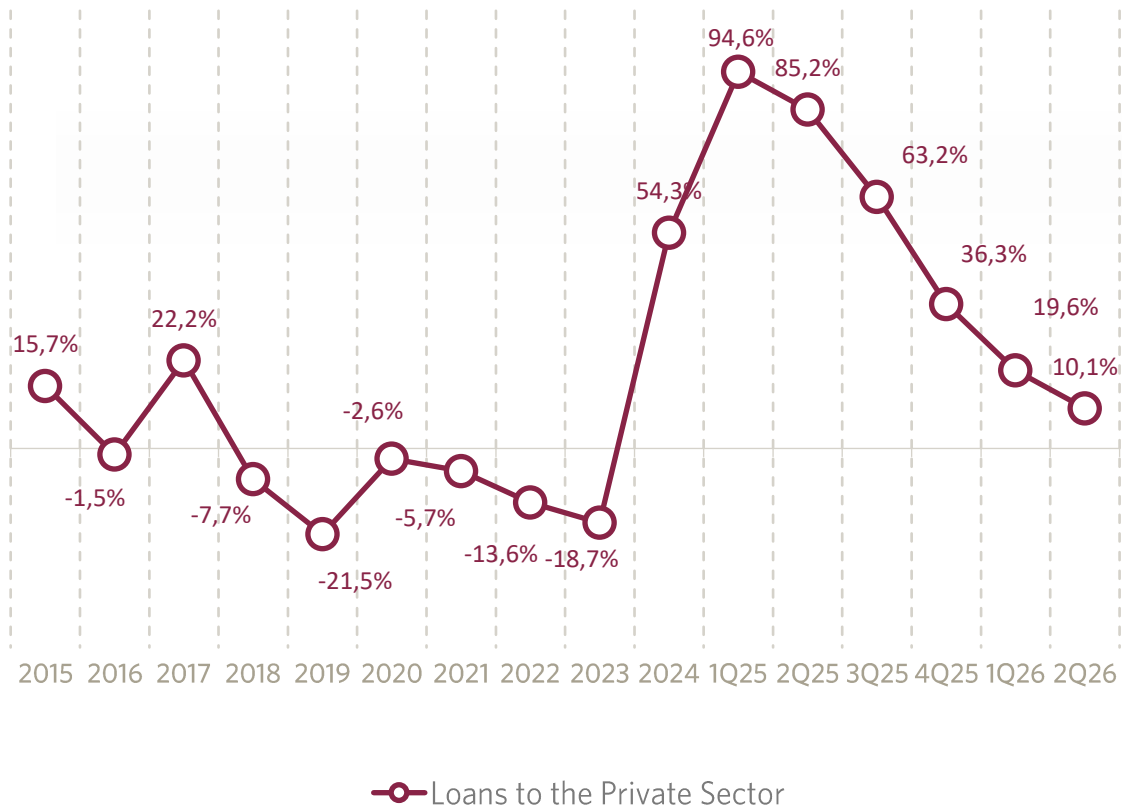


Chile data corresponds to December 2024, as 2025 GDP data is not yet available.

2024 First Year of Loan Growth Since 2017

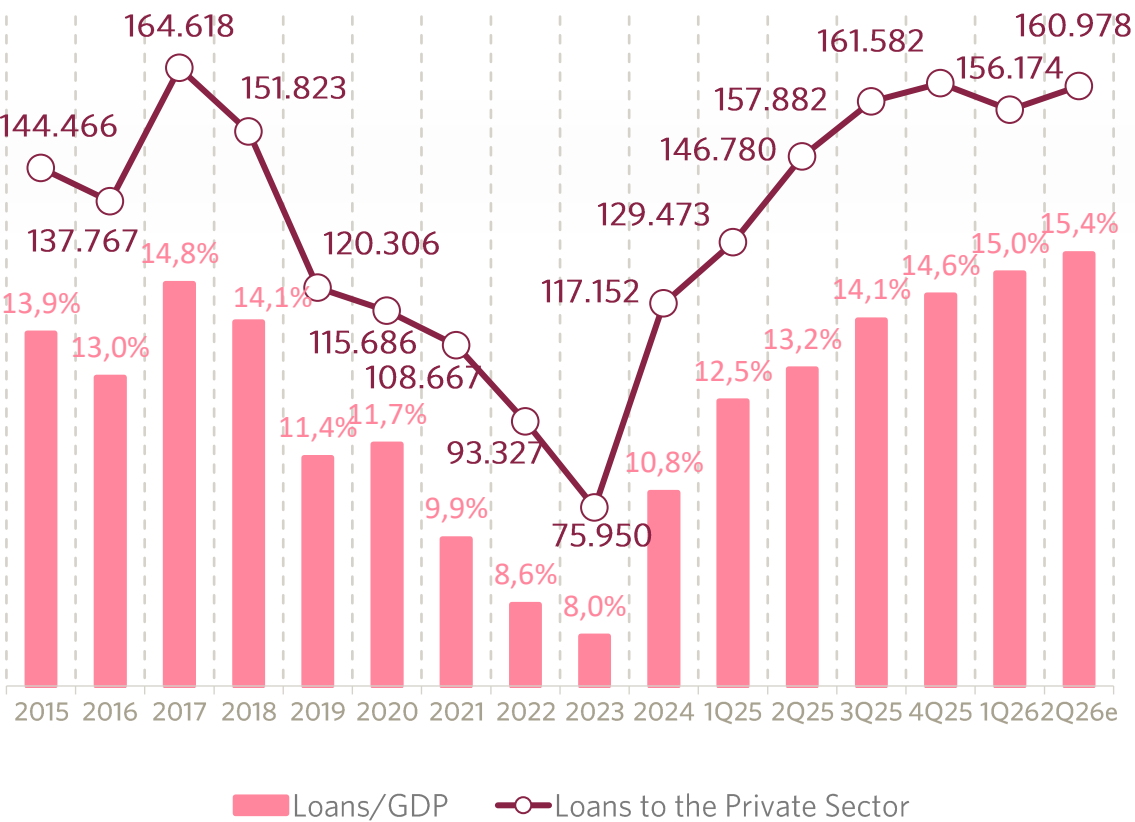
Loans to the Private Sector Evolution (in real terms)

Source: BCRA



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

Source: BCRA

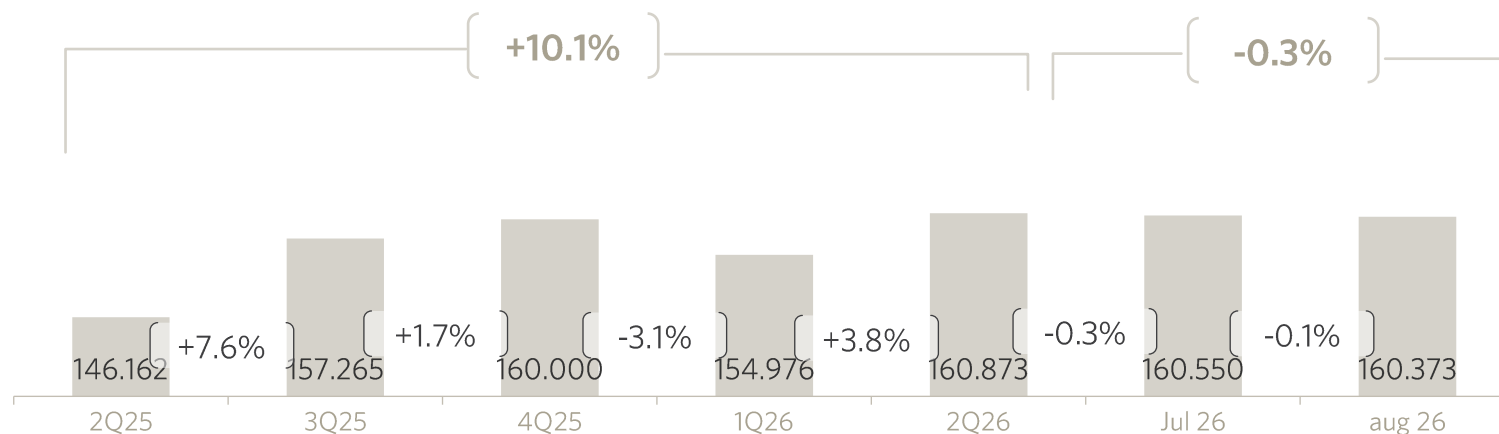


*2Q26 figures are estimated based on Central Bank Information

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

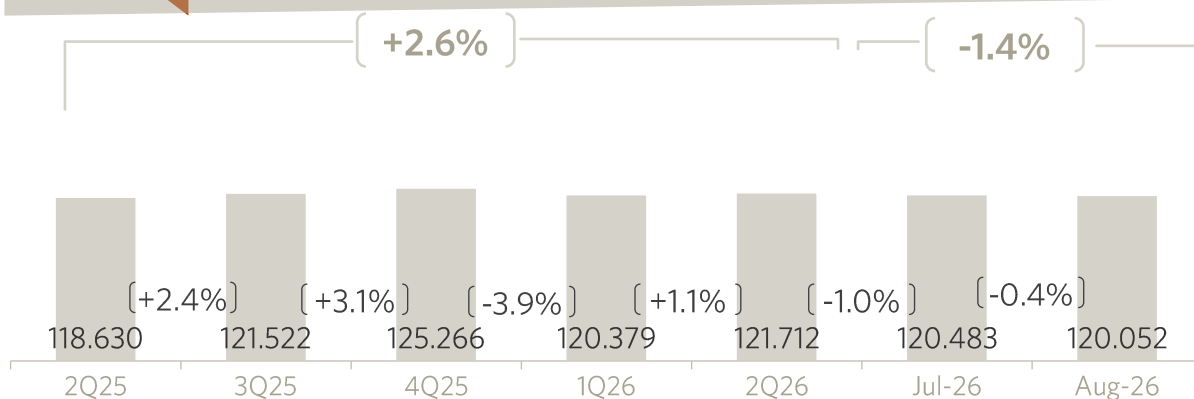
Loans to Private Sector

[AR\$ Bn, in real terms]



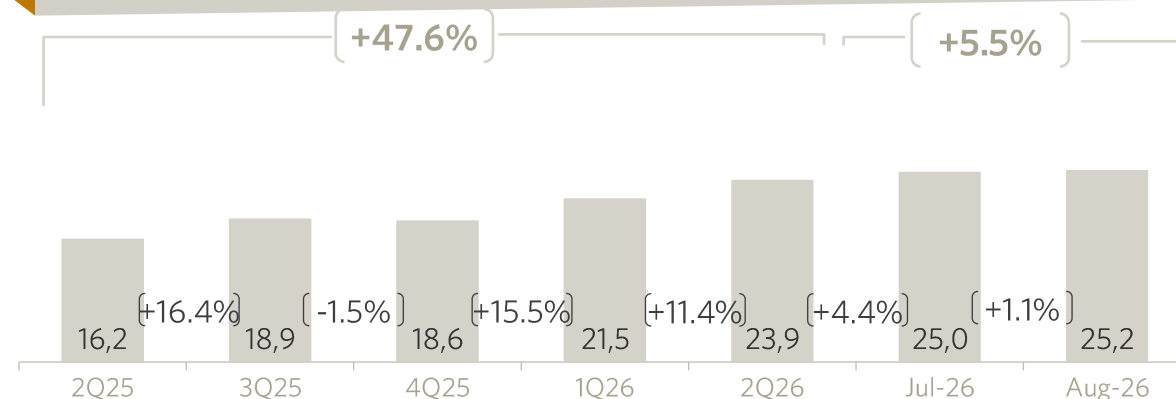
AR\$ Loans

[in AR\$ Bn, in real terms]



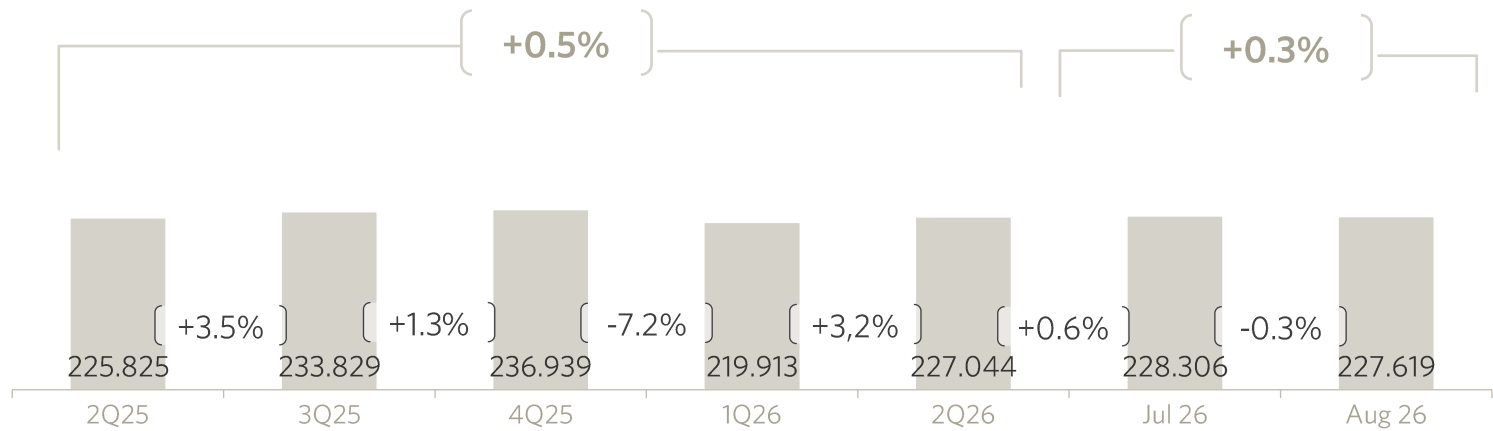
US\$ Loans

[in US\$ Bn,]

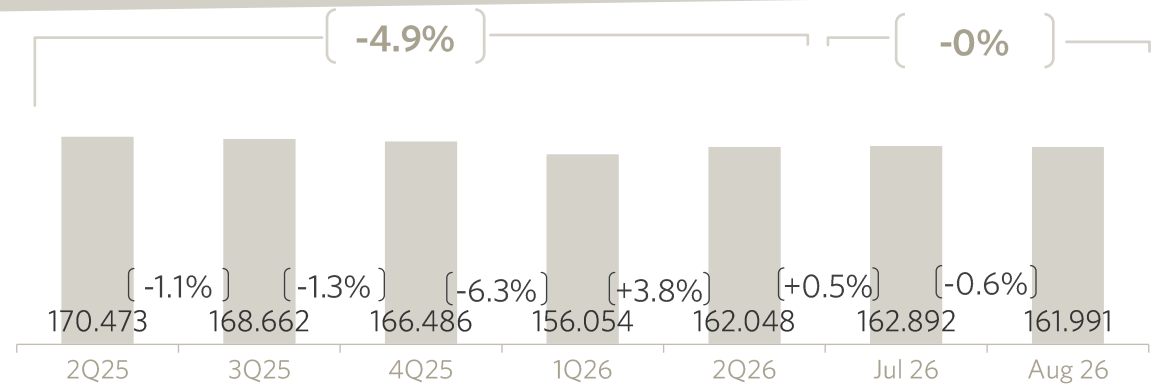


Financial Sector AR\$ Deposits Declining in real terms in YTD; US\$ Deposits Momentum Continue

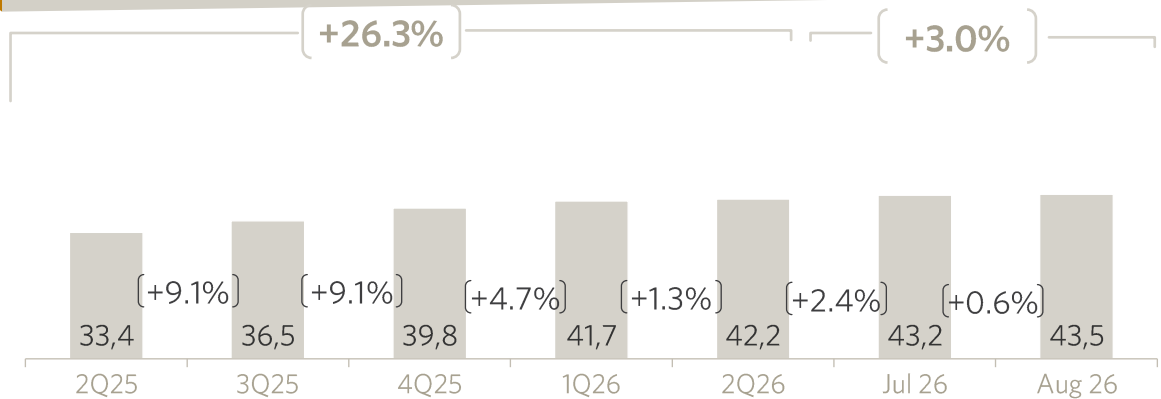
Total Deposits [AR\$ Bill. in Real terms]



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



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



Ranking

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

SUPV # 9

Argentine Financial System in terms of loans

	Assets	Share		Loans	Share
Banco Nación	79,016,665	22.9%	Banco Nación	31,483,849	20.9%
Banco Galicia	41,048,005	11.9%	Banco Galicia	22,084,290	14.6%
Santander	29,904,882	8.7%	BBVA	15,190,070	10.1%
BBVA	27,297,728	7.9%	Santander	13,361,400	8.9%
Banco Macro	24,722,127	7.2%	Banco Macro	11,633,663	7.7%
Banco Provincia	22,782,080	6.6%	Banco Provincia	10,710,295	7.1%
ICBC	14,101,408	4.1%	ICBC	6,983,935	4.6%
Credicoop	10,350,259	3.0%	Patagonia	4,135,002	2.7%
Banco Ciudad	9,987,204	2.9%	Supervielle	3,960,791	2.6%
Banco Patagonia	9,965,775	2.9%	Banco Ciudad de BS	3,491,060	2.3%
Supervielle	8,319,698	2.4%	Banco de Córdoba	3,151,575	2.1%
Banco de Córdoba	6,922,002	2.0%	Credicoop	2,592,384	1.7%
Citibank	6,875,331	2.0%	Banco de Santa Fe	2,133,846	1.4%
Banco de Santa fe	4,390,227	1.3%	Citibank	1,605,915	1.1%
Comafi	4,084,726	1.2%	Comafi	1,456,560	1.0%
Banco Industrial	3,742,847	1.1%	Hipotecario	1,191,620	0.8%
Hipotecario	3,667,830	1.1%	Naranja Digital	970,381	0.6%
Naranja Digital	2,997,671	0.9%	Banco Industria	851,037	0.6%
Banco Valores	2,727,620	0.8%	Banco Entre Ríos	816,140	0.5%
Other*	31,812,283	9.2%	Other*	13,092,285	8.7%
Total	344,716,368		Total	150,896,098	

SUPV # 11

Argentine Financial System in terms of Deposits

	Deposits**	Share
Banco Nación	50,144,382	22.7%
Banco Galicia	27,028,550	12.2%
Santander	20,688,121	9.3%
BBVA	19,214,498	8.7%
Banco Provincia	16,167,486	7.3%
Macro	14,617,296	6.6%
ICBC	7,285,936	3.3%
Banco Ciudad	6,947,027	3.1%
Patagonia	6,848,646	3.1%
Credicoop	6,118,311	2.8%
Supervielle	5,971,232	2.7%
Banco de Cordoba	4,864,649	2.2%
Banco de Santa Fe	3,481,963	1.6%
Citibank	3,237,482	1.5%
Banco Industria	2,905,353	1.3%
Comafi	2,705,688	1.2%
Hipotecario	2,416,379	1.1%
Naranja Digital	2,330,116	1.1%
Banco Valores	1,839,582	0.8%
Other*	16,550,517	7.5%
Total	221,363,214	

* Other includes 54 financial entities (Banks and other financial companies) with a market share below 1%

** Deposits include AR\$ and US\$ deposits from the public and private sectors

Source: Central Bank of Argentina

Regulatory Environment in Argentina

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

Regulation	Description	Current Data (September 9, 2026)
Time Deposits minimum interest rate	Minimum interest rate	No limit, Lifted on March 11, 2024
Active interest rates	Badlar	Badlar: 22.44% (as of September 9, 2026)
	TAMAR (30 days Time Deposits over AR\$1 billion)	Tamar: 23.56% (as of September 9, 2026)
	Rate of “Operaciones Simultáneas” (*)	Repo Rate: 20.00% (since November 20 ,2025)
Interchange fees	Maximum Percentage allowed to be charged on credit and debit cards	0.6% Debit Cards 1.3% Credit Cards
Cap on Credit Cards financing	Maximum interest rate	125% over the previous month's average lending rate of the entity for unsecured personal loans
Limit to Public Sector financing	Limit and Exceptions	Limit: 75% of Regulatory Capital Exception from the limits: ▪ Lecaps to a certain amount • Boncap
Dividends	Prohibition of payment	On March 19, 2026, the Central Bank authorized banks to distribute, starting in May 2026, profits in three equal monthly installments, up to 60% of the retained earnings for the year ended December 31, 2025.
Net Global Position (NGP)	Special cash position	Long position up to 4% Spot position: 0% Dollar linked up to 25% Dual Bonds: No limit

(*) Repo rate by the BCRA

Regulatory Environment in Argentina [cont.]

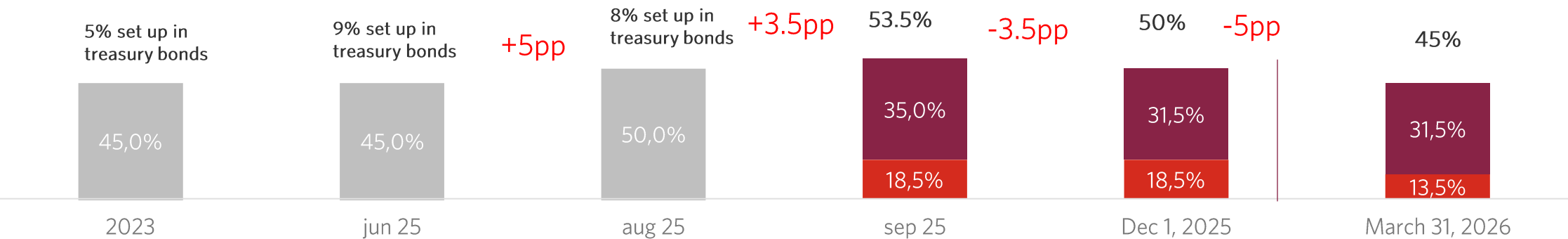
The following table provides a summary of the most relevant regulations currently in place, A more detailed description of regulations is also included hereunder, grouped by topic, to facilitate understanding.

Regulation	Description	Limit
Liquidity ratios	Liquidity Coverage Ratio Net Stable Funding Ratio	Since Octubre 1, 2026, both ratios apply only to D-SIB entities and to branches/subsidiaries of foreign G-SIB banks. Group A entities outside scope keep their regulatory reporting.
Provision for loan losses	IFRS9	Some exceptions in government-issued debt securities
Minimum Reserve requirements*	AR\$ Time Deposits	28.5% in Treasury Notes
	AR\$ Checking and Saving Accounts (excluding Mutual Funds)	45% (31.5% in cash, 13.5% in eligible Treasury notes)
	AR\$ Mutual Funds remunerated Accounts	40% (36.5% in cash, 3.5% in eligible Treasury notes)
	AR\$ Virtual wallets	100% (45% set up in eligible Treasury notes)
	FX currency sight deposits	25%
	Deductions	Apply certain deductions to AR\$ reserve requirements if financing SMEs with specific conditions. These deductions started to decline in 2025.

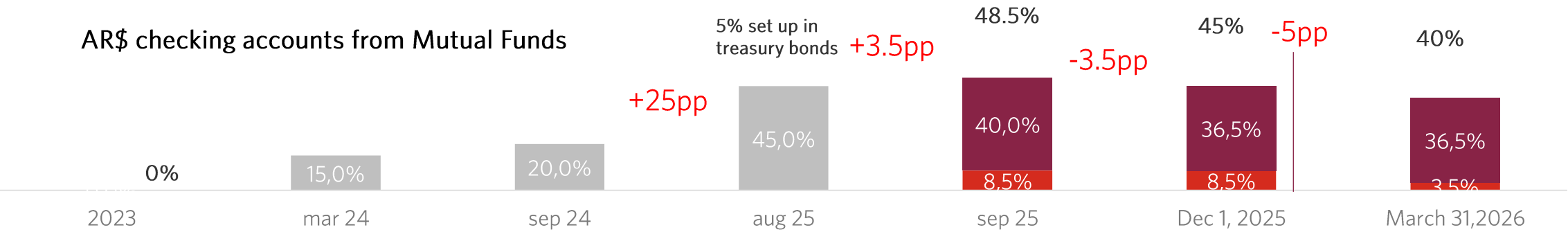
* Since August 18, 2025, the integration of reserve requirements has been subject to daily calculation and compliance. On April 16, 2026, through Communication "A" 8423, the Central Bank of Argentina reduced the daily minimum integration requirement from 75% to 65%.

Minimum Cash Reserve Requirements

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



AR\$ checking accounts from Mutual Funds

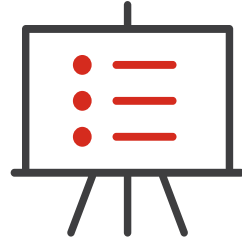


AR\$ Time Deposits



■ Treasury Bonds ■ Cash

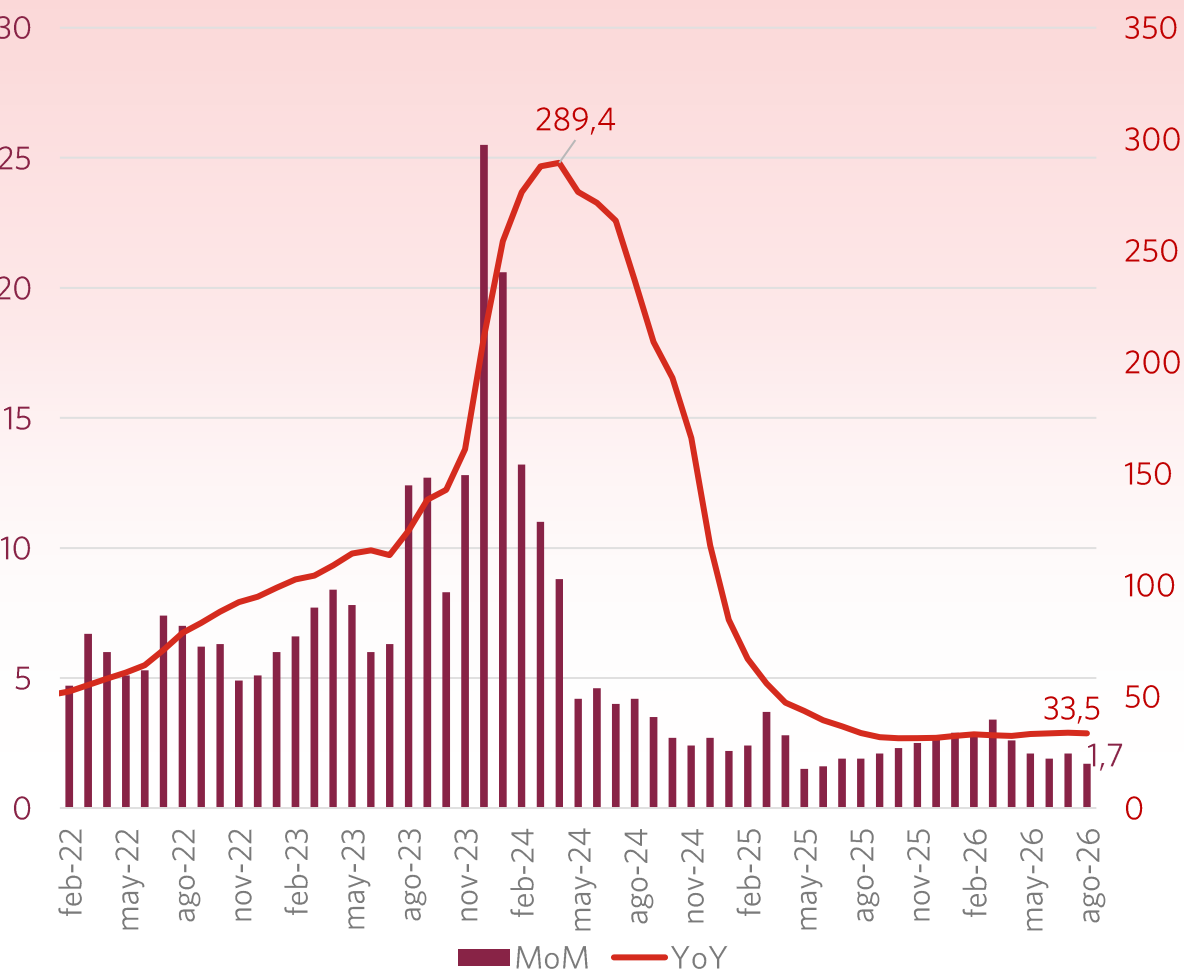
* Since August 18, 2025, the integration of reserve requirements has been subject to daily calculation and compliance. As from December 1, 2025, compliance is determined based on the monthly average but with daily minimum integration of 75%.



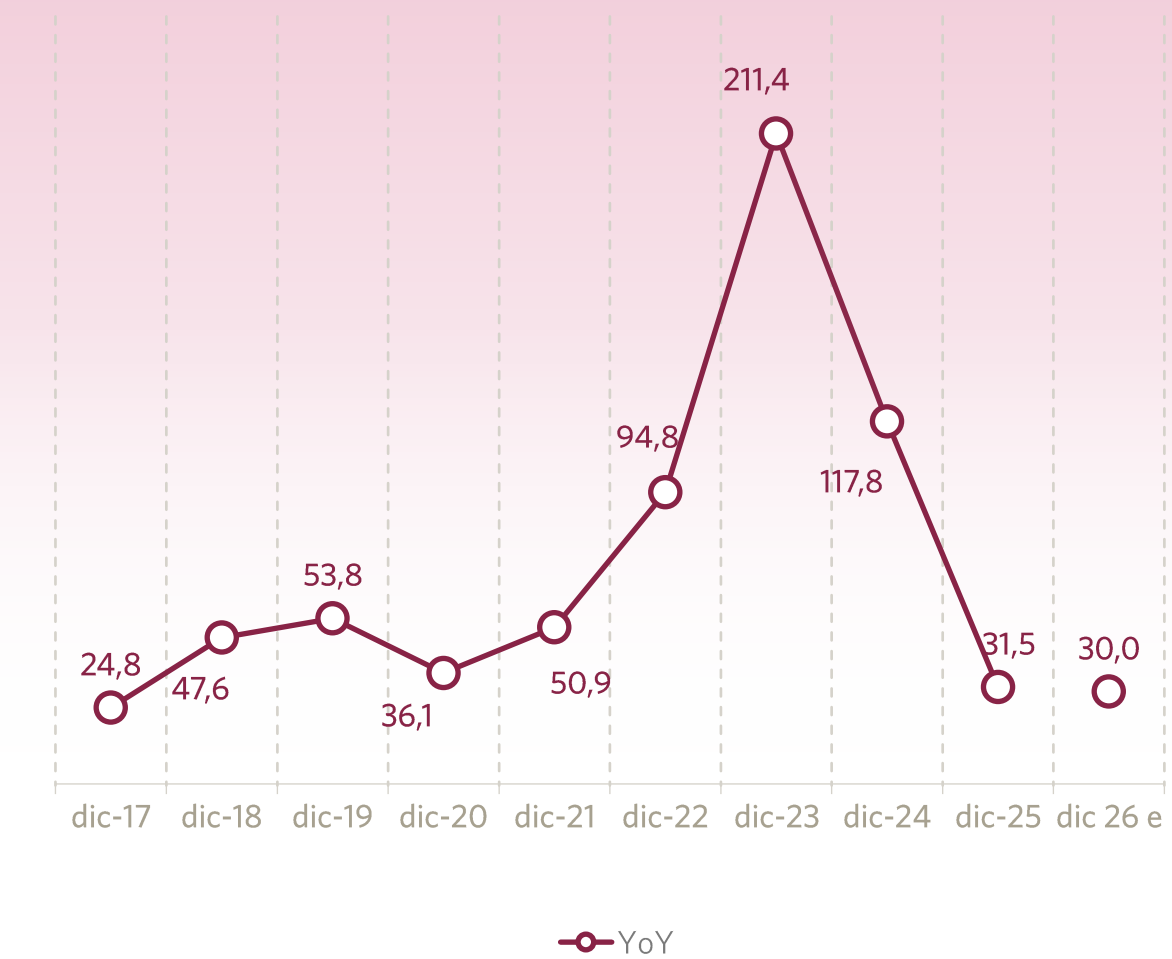
Annex III: Macroeconomic environment

Sharp Decline in Inflation Levels

01 ▶ Monthly Inflation [%]



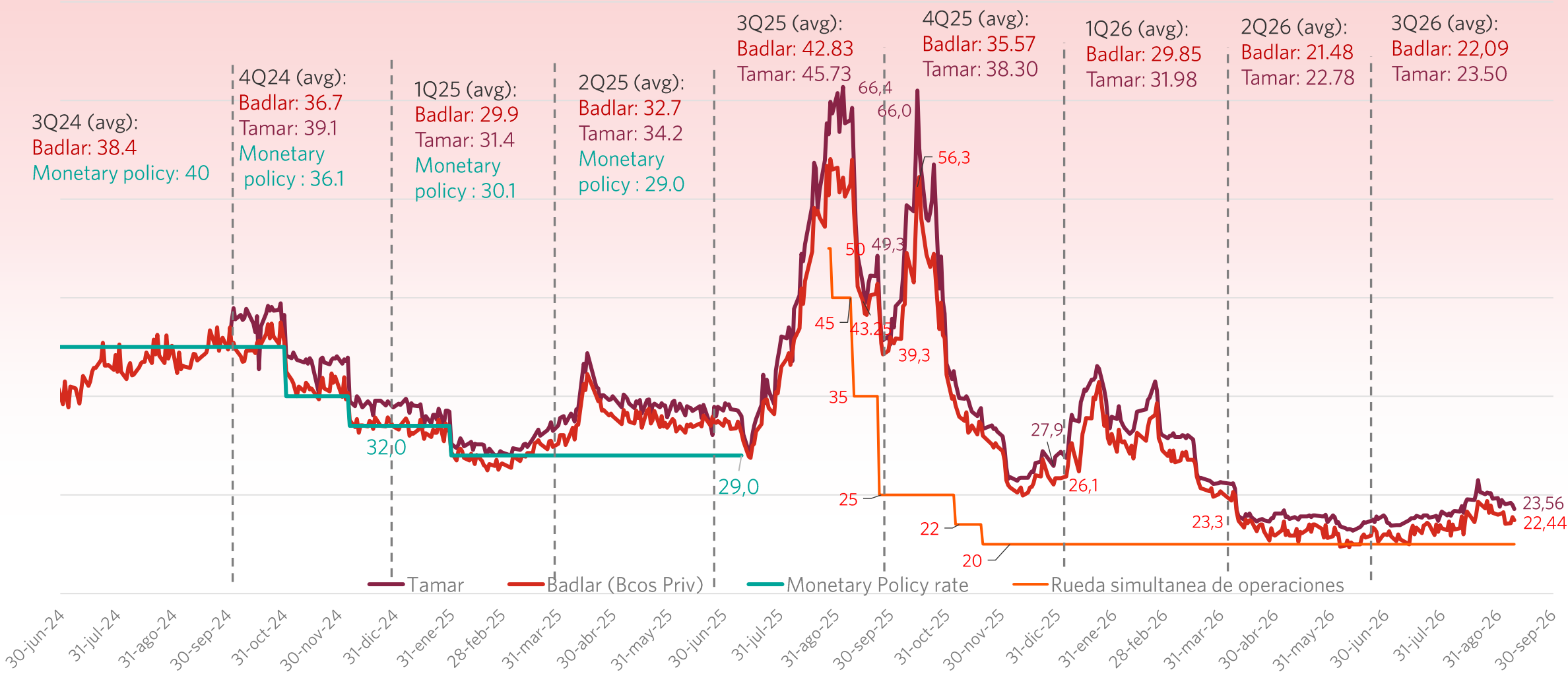
02 ▶ Annual inflation Evolution [%]



Source Indec, Central Bank Market expectations survey as of August 2026

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

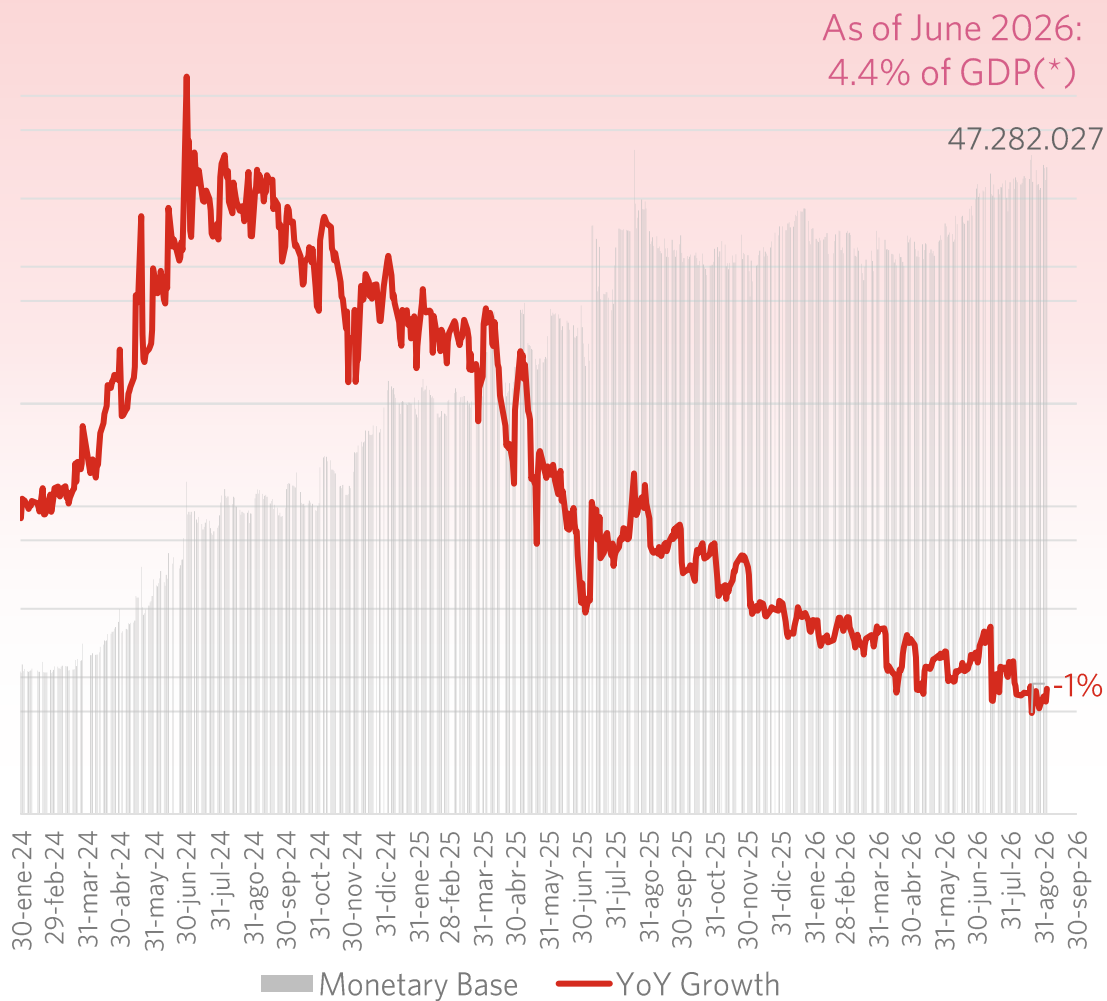
01 ▶ Interest rates [%]



Source Central Bank, as of Sep 8 2026

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

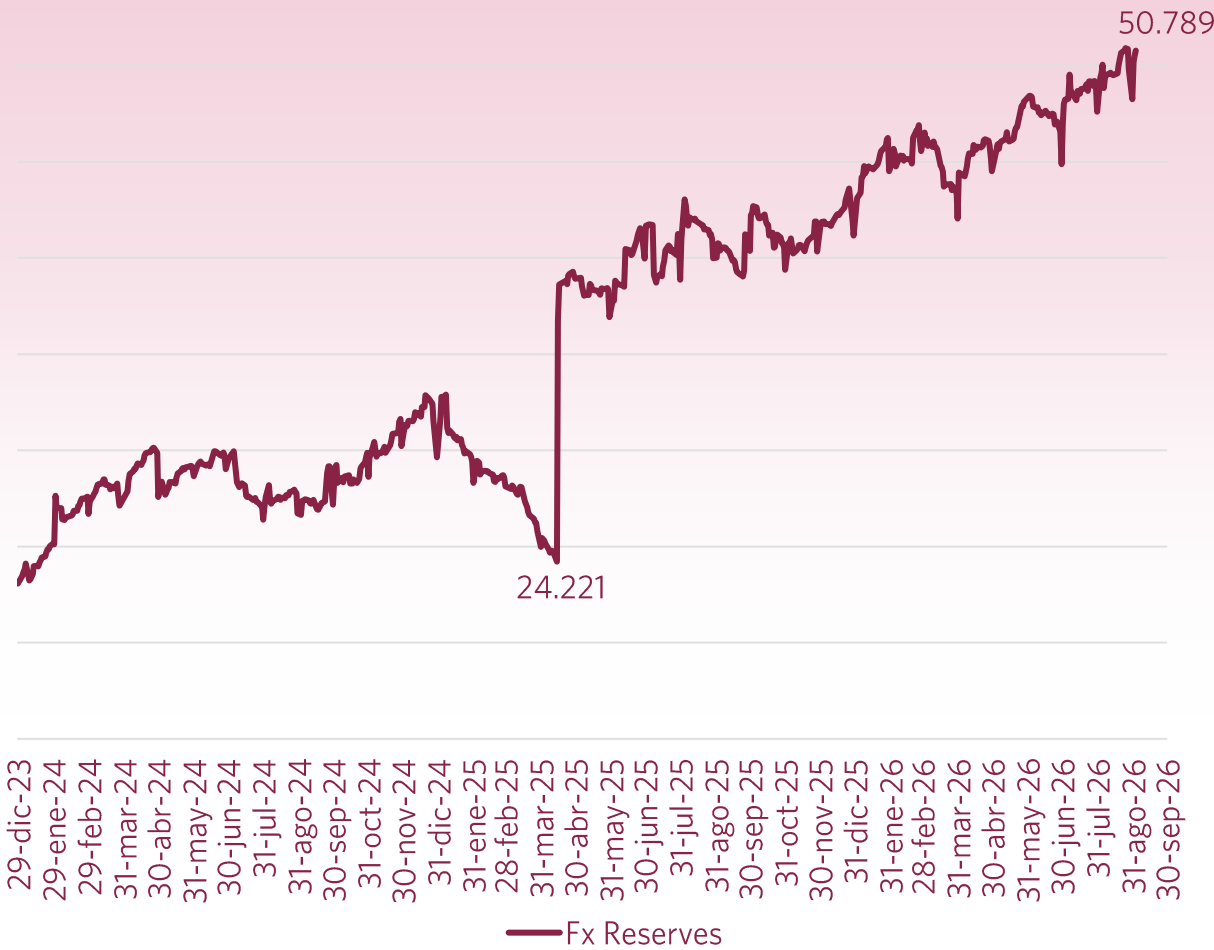
01 > Monetary base evolution [AR\$ Bn, %]



(*) GDP is estimated for June 2026

Source: Central Bank

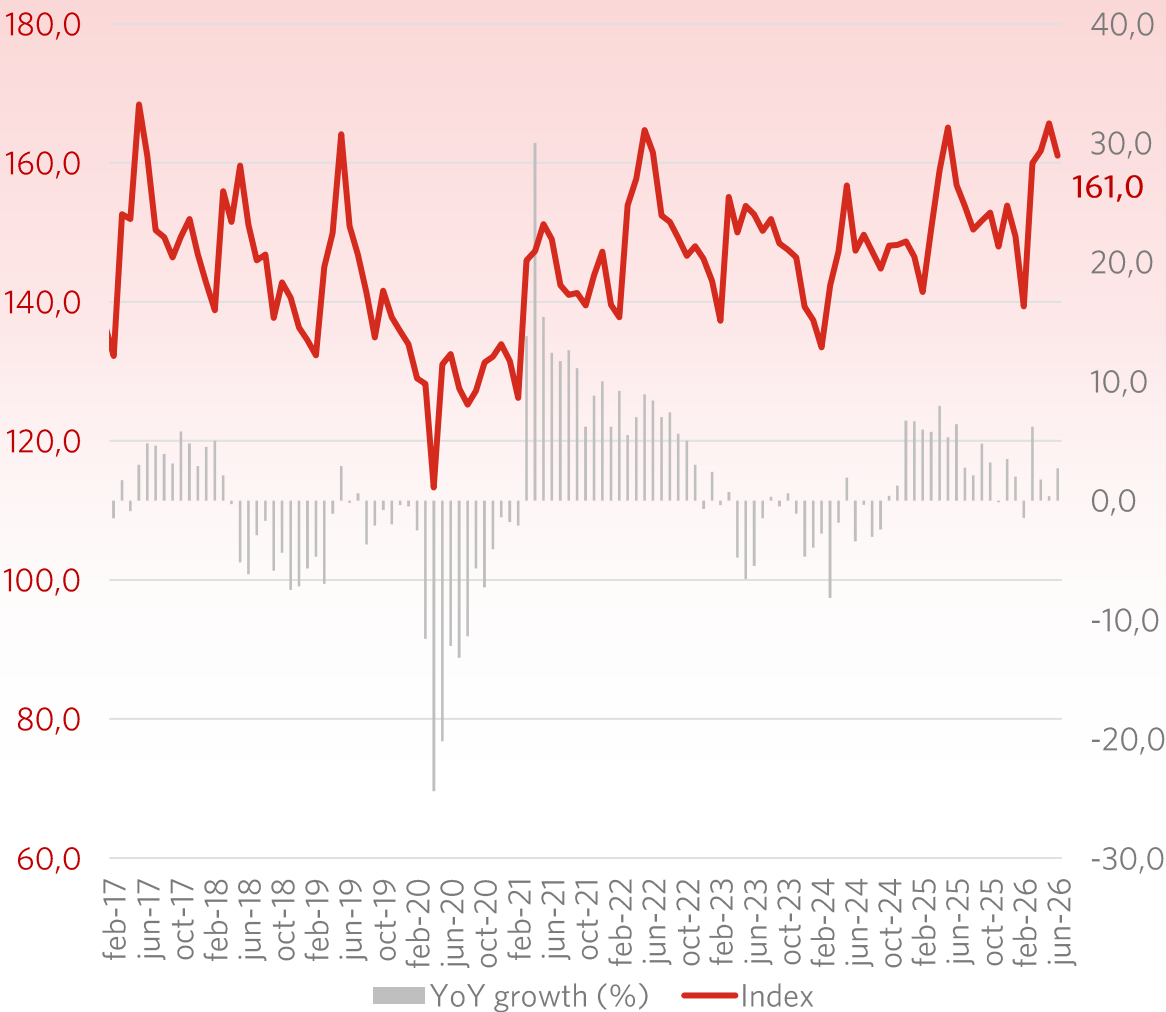
02 > FX reserves [US\$]



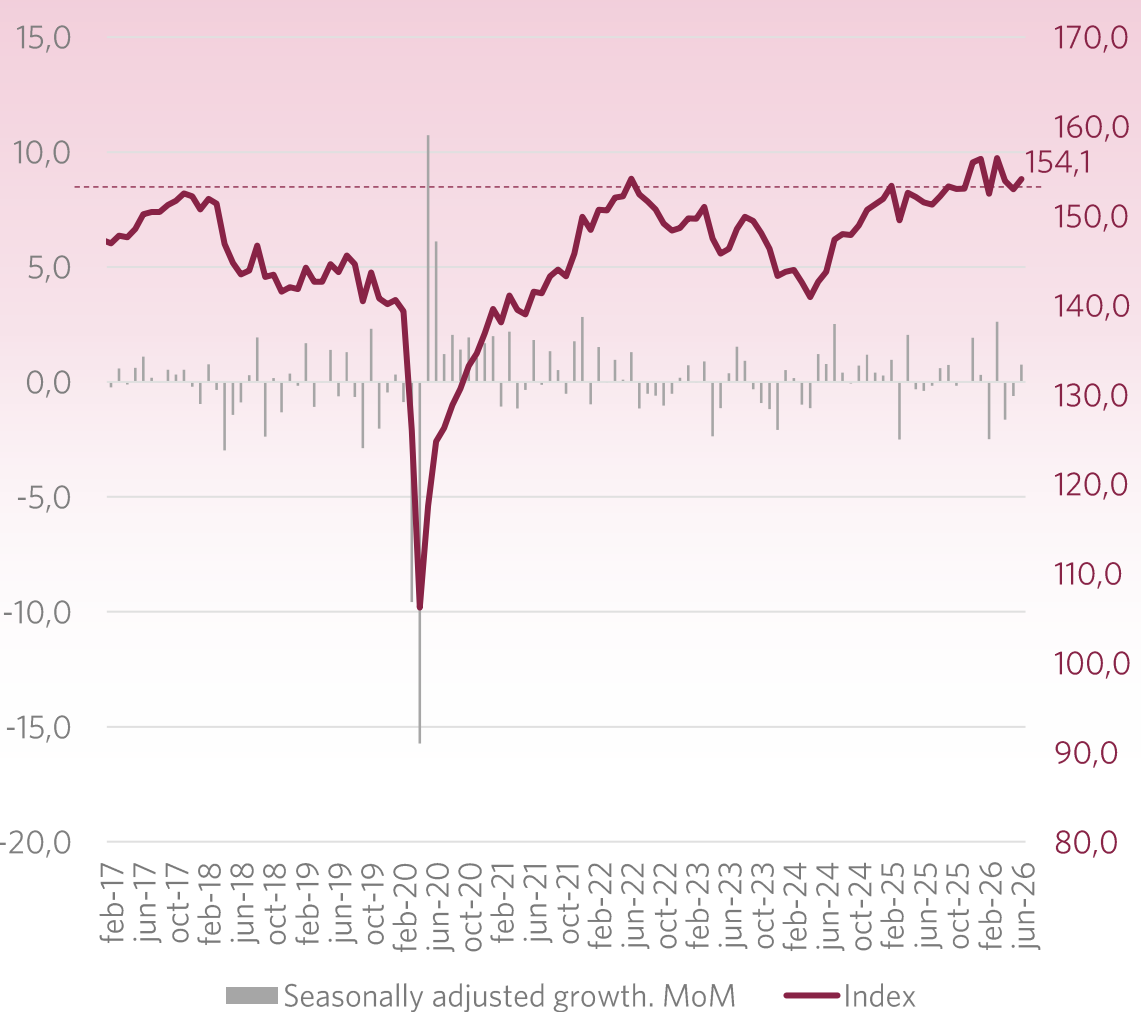
As of Sep 3, 2026

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

01 ▶ Monthly Economic indicator.
Index, YoY Growth

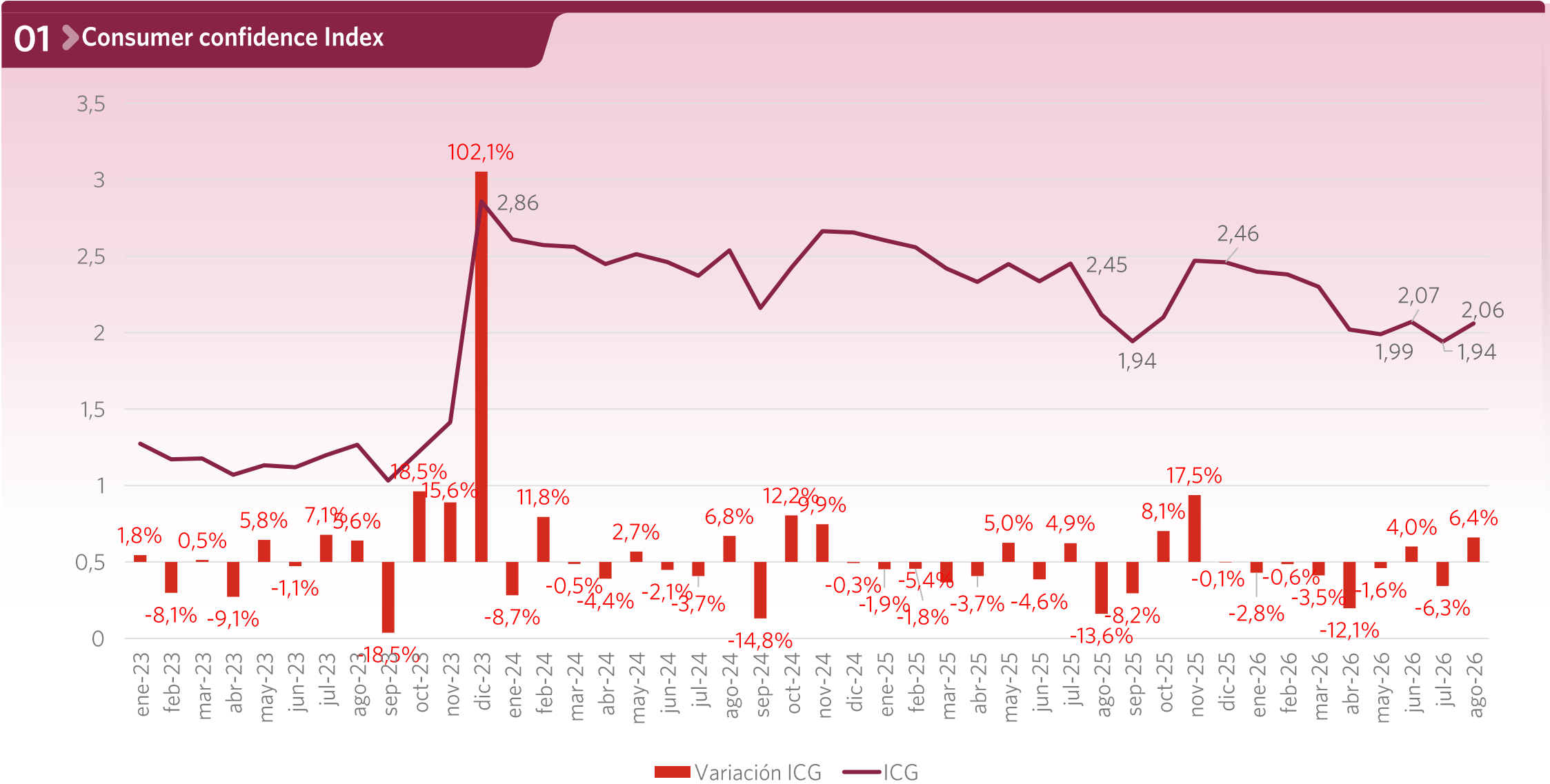


02 ▶ Monthly Economic indicator.
Seasonally adjusted series. MoM Growth



Consumer Confidence Index

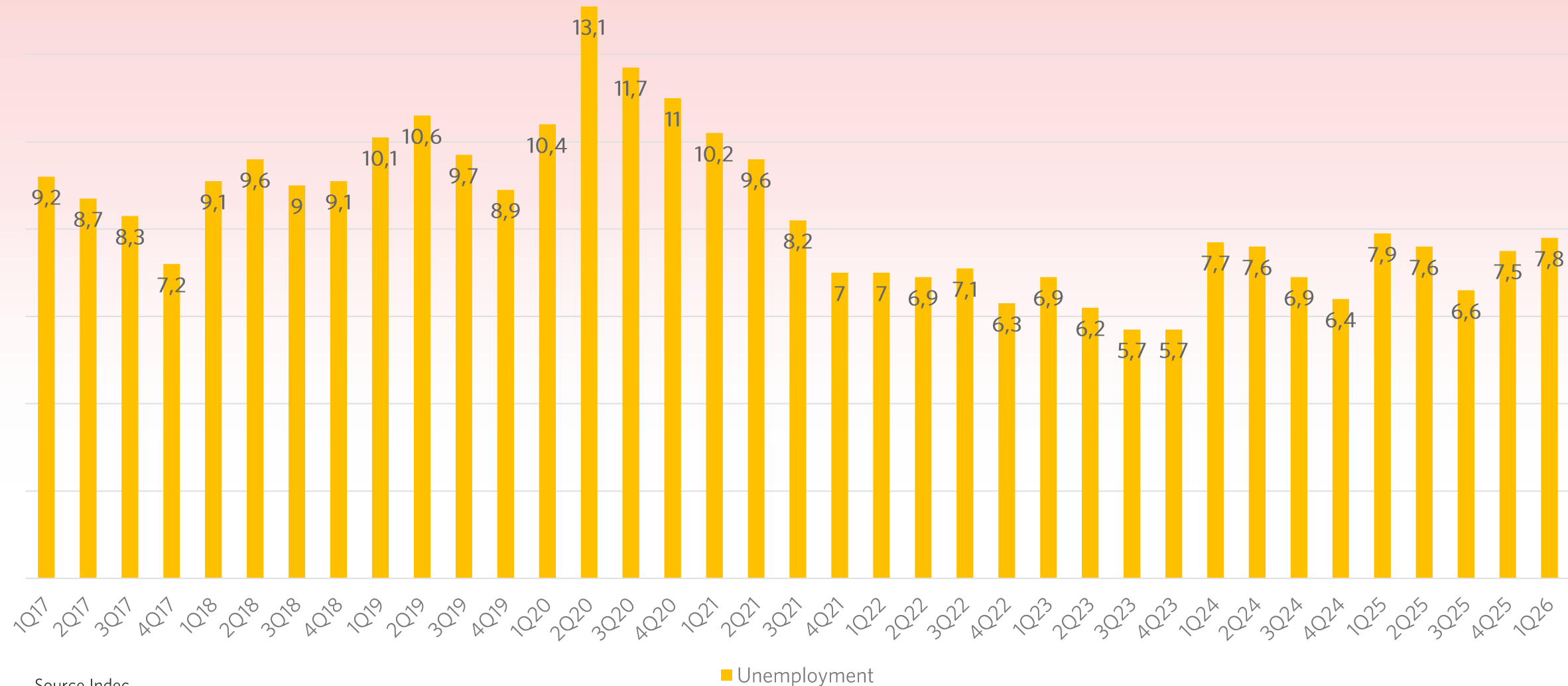
01 Consumer confidence Index



Variación ICG ICG

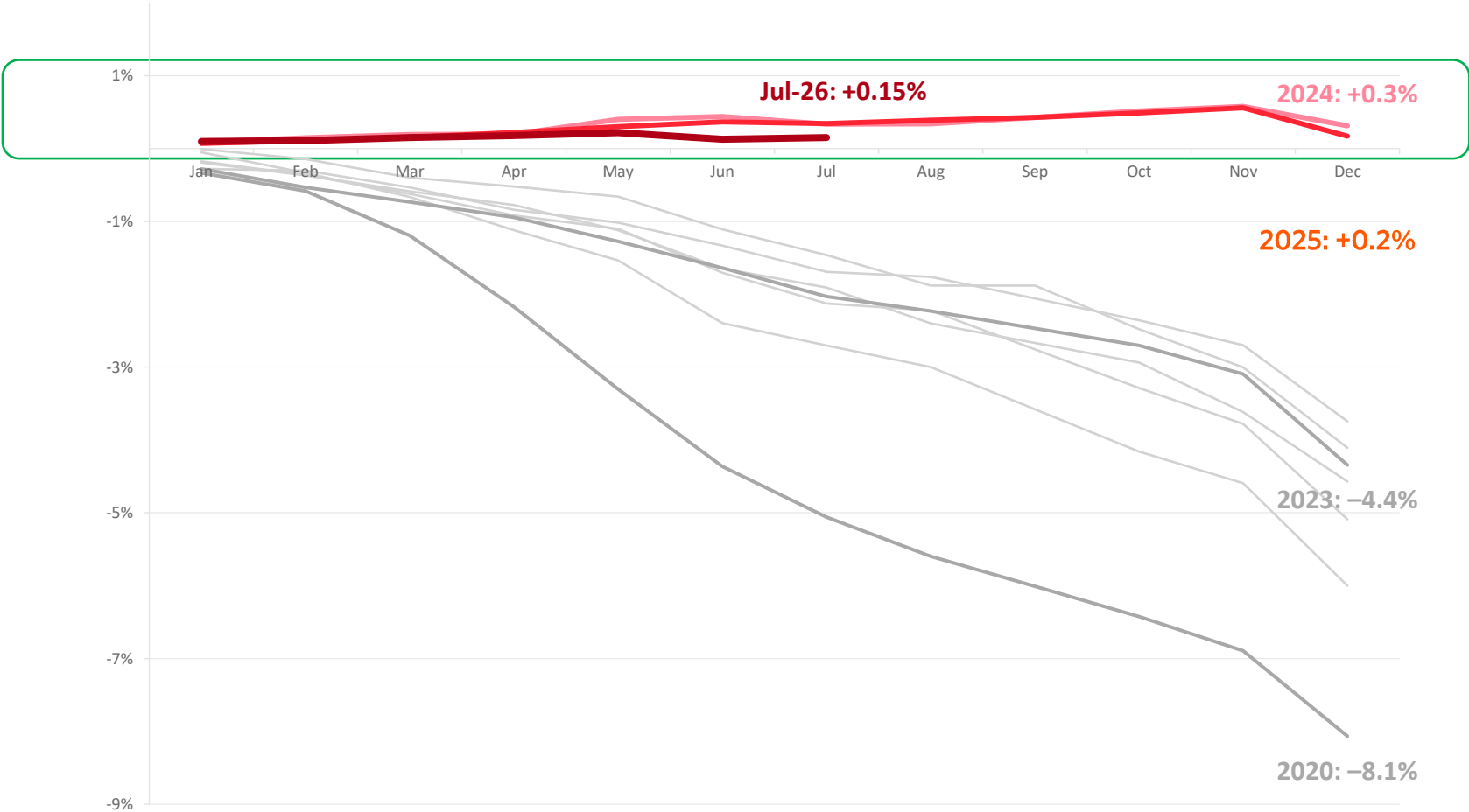
Unemployment Rises Recently but Remains Low by Historical Standards

01 ▶ Unemployment [%]



Government Determined to Maintaining Financial Balance, and Delivering Results

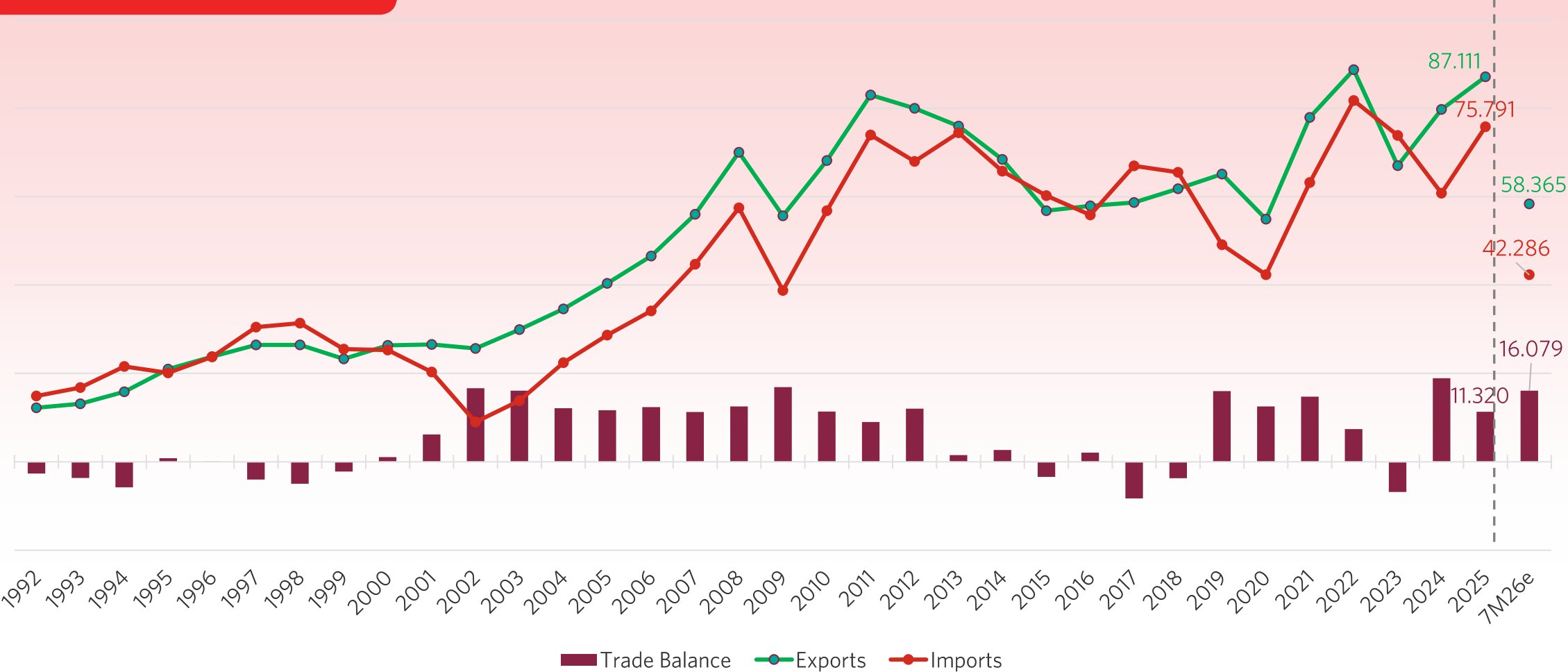
	Jan-Jun
2017	-2,70%
2018	-2,13%
2019	-1,69%
2020	-5,06%
2021	-1,46%
2022	-1,91%
2023	-2,03%
2024	0,34%
2025	0,35%
2026	0,15%
Average 2017-2023	-2,43%
Average 2024-2025	0,34%



Fuente: Own estimates based on Ministry of Finance information

Trade Balance, Exports & Imports

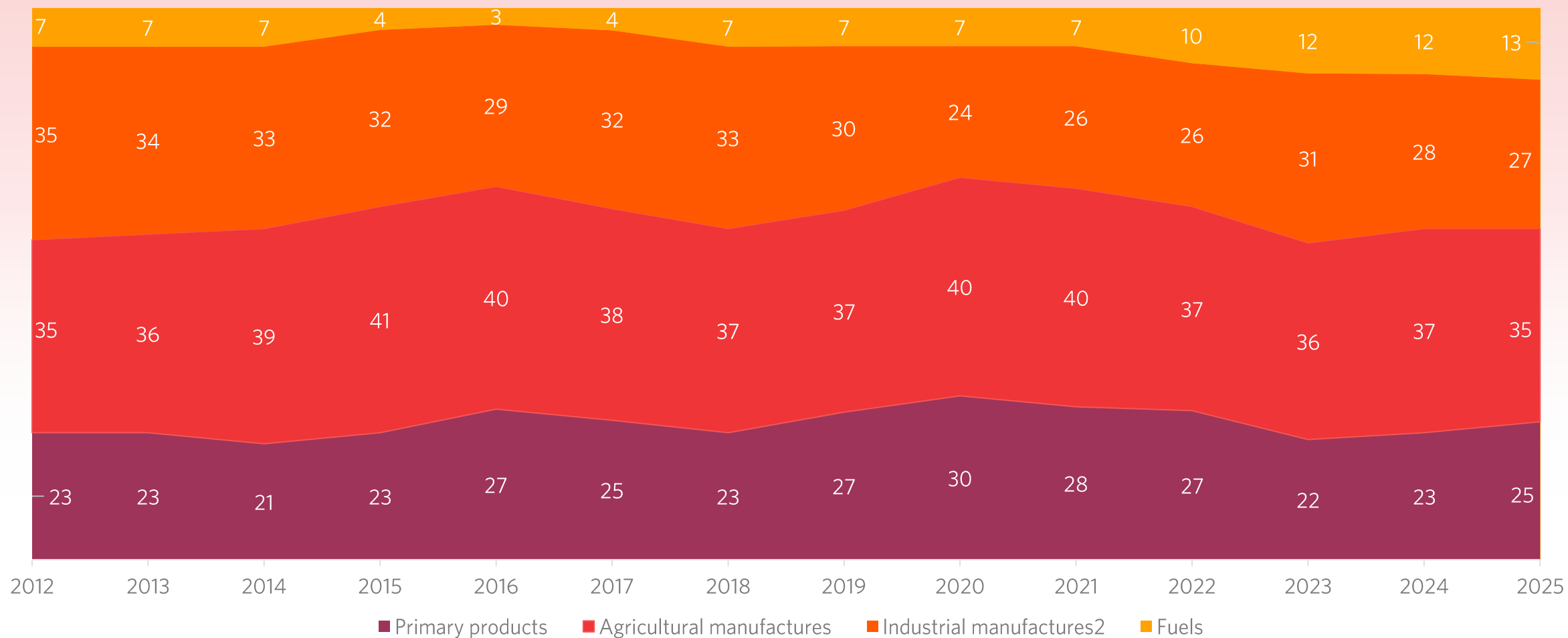
01 Foreign Trade - US\$ millones



Fuente: Own estimates based on INDEC information.

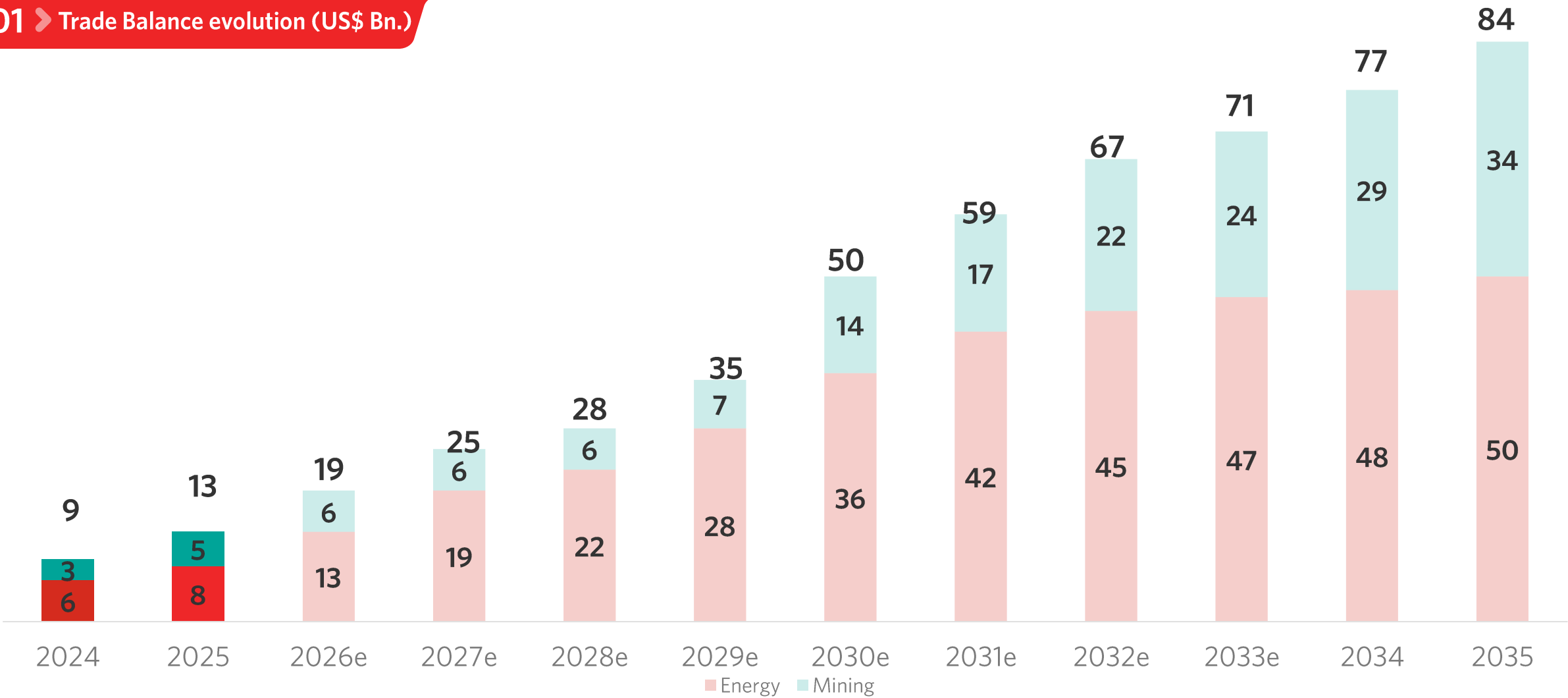
Trade Balance, Exports & Imports

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



Fuente: Own estimates based on INDEC information.

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



Source: Ministry of Economy

RIGI Driving Investments

Submitted projects

46

- Investment: USD 204 billions
- Job creation: 237,000

Approved projects

23*

- Investment: USD 50 billions
 - Job creation: 108,450
- * 23 Projects pending resolution

Projects by industry

Mining

- Projects: 19
- Investments: USD 53 bn.

Oil & Gas

- Projects: 20
- Investments USD 115 billions

Energy

- Projects: 4
- Investments: USD 4 bn millions

Infrastructure

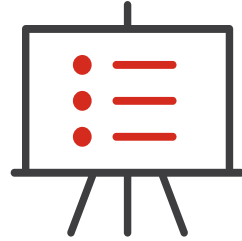
- Projects: 2
- Investments: USD 477 millions

Steel

- Projects: 1
- Investments USD 286 millions

Tax reduction equivalent to 2.5% of GDP over two years

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



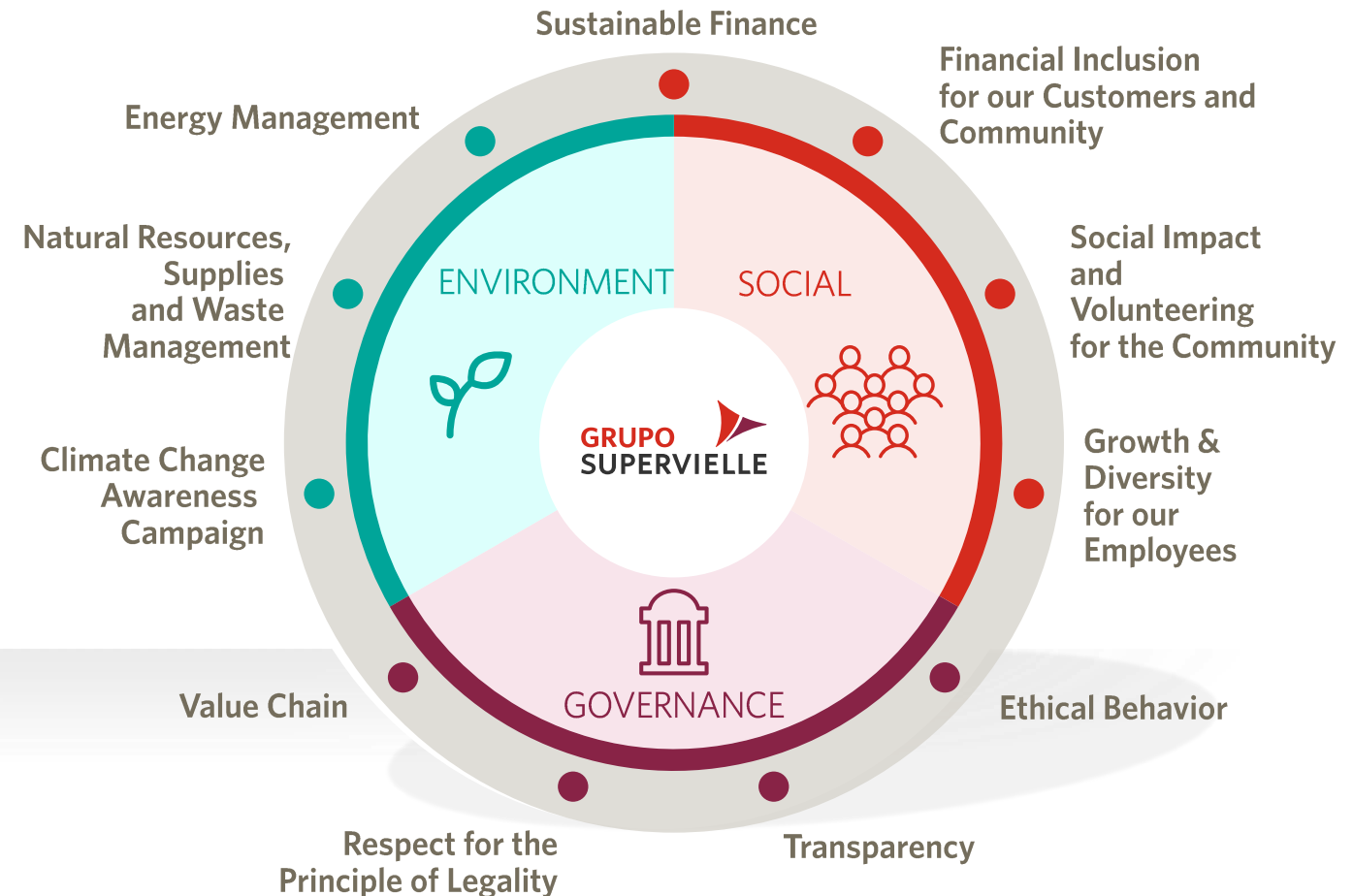
Annex IV: ESG Commitment

ESG Strategy & Sustainable Growth

OUR COMMITMENTS

- Sustainable growth—protection of the environment and pursuance of our business strategy in a socially responsible manner
- Good governance practices, diversity and inclusion are key factors
- Integration of ESG strategy into business model
- Open and transparent report of our non-financial performance,
- **HOW** not just **WHAT** matters in the business value creation process
- We recognize the materiality of Non Financial Information for our investors

OUR FOCUS AREAS



Thank You!

