GRUPO SUPERVIELLE

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

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IR-GrupoSupervielle@gruposupervielle.com.ar
San Martín 344, C1004
Ciudad de Buenos Aires, Argentina

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2Q25 Highlights: Executing Amid a Transitional Macro Backdrop

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Outperforming Loan Growth

- Loan book +14% QoQ vs. 11.2% industry growth
- Loans performance driven by 23% Corporate loan growth
- Moderating retail loans

Asset Quality & Capital Ratios

- NPL ratio of 2.7% following industry trend of higher delinquency in retail loans. In line with industry dynamics and consistent with credit normalization after strong retail loan growth
- CET 1 ratio at 13.9%

Deposit Growth

- Total deposit base +6% QoQ and +42% YoY
- US$ deposits at record levels up 16% QoQ and 154% YoY gaining +110 bps in share and 30 bps QoQ
- Remunerated account in AR$ and US$ showing positive results

Profitability

- ROE of 6% in real terms, and Net Income at Ps.14 Bn up 62% QoQ
- Solid NIM at 21%
- Net fee income +19% YTD
- Cost reduction of 13% YTD

2025 Environment

2Q25 Macro Environment

- Successful lifting of FX restrictions for individuals
- Inflation continued to decelerate
- Environment impacted by pre-electoral uncertainty and restrictive monetary policy
- Limited peso liquidity across the system

Structural macro and political conditions remain supportive despite a transitional macro backdrop

- Public government support remains at nearly 50%
- Fiscal consolidation continued with +0.36% in Jan-Jun 2025
- Inflation is expected to continue trending down
- Volatility ahead of legislative elections with higher Fx & interest rates
- Structural reforms expected to start post-4Q25 elections
- Economic growth and credit expansion expected to resume after October 26 election

Continued Shift to Private-sector Loans from Treasury Notes, with LDR and Leverage Well-below Historical Levels

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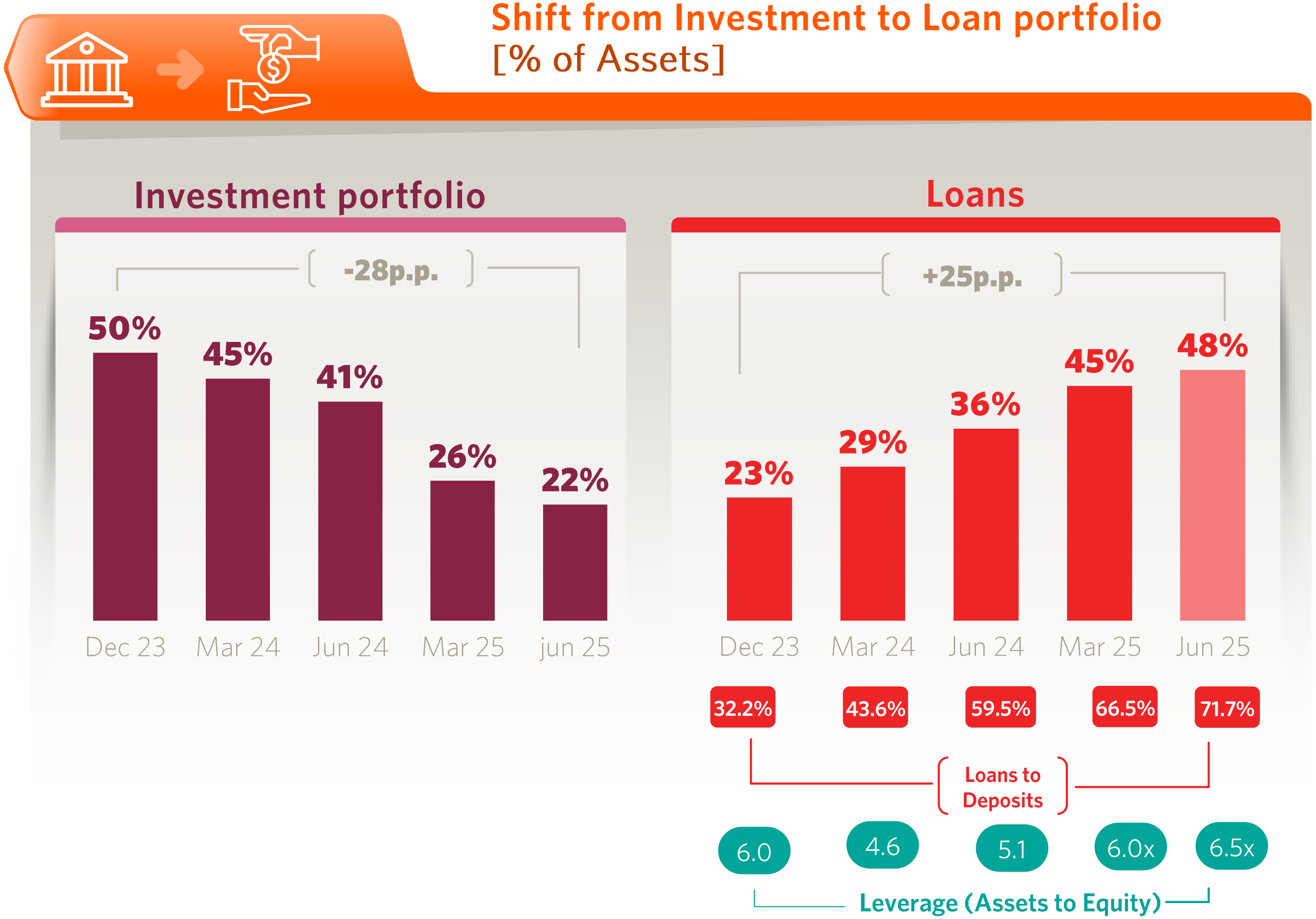

Scaling Innovation: Early results across our four strategic initiatives

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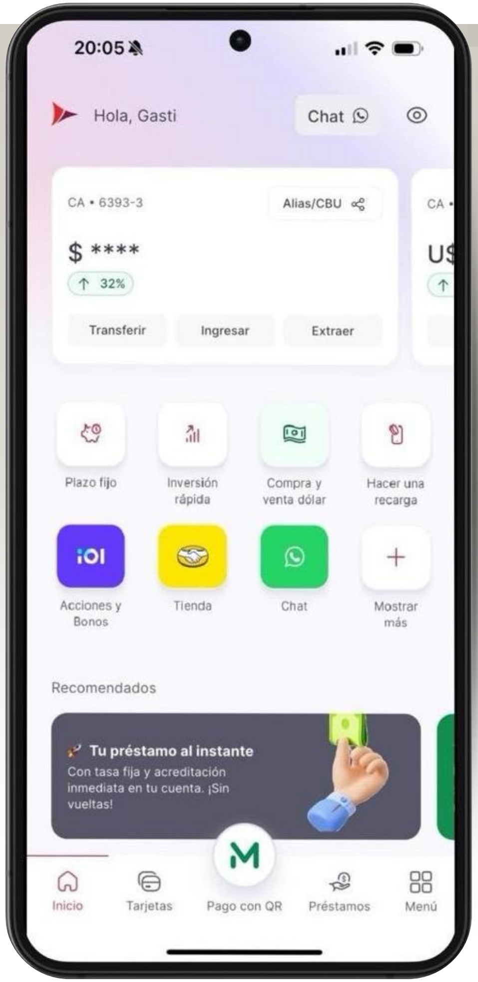

1Q25 strategic initiatives results

Innovative Remunerated Account

- AR$ Savings Accounts* **+13%**, **3.5%** above market. Payroll-linked balances **+27%**
- US$ savings accounts* **+6.2%**, **10%** above market; payroll-linked **+18%**
- SME checking accounts **+14%** in AR$; **+43%** in US$ (30 p.p. above market)
- Payroll: **+53%** in new openings, 1H25 vs. 1H24

Months 3 since launch

First bank to have an official online store hosted on TIENDA SUPERVIELLE | mercado libre

- **Strengthening** customer engagement, with 175K customers actively using our credit cards on the Meli platform
- **Increasing** primary relationships
- Over **+500k** sessions since launch

Integrated Gen AI-powered interactions via WhatsApp

- Reaching **over 150K interactions** in July, showing exponential growth
- Launched new **transactional products**:
  - Credit Card purchase authorizations
  - Transportation and mobile top-ups

Investment transactions powered by IOL through the Bank's app. invertironline

- **+4,700** clients placed **US$ 28 M** in time deposits via IOL; **30%** >180 days
- Investment activity among bank customers increased
- We are launching a **new value proposition** for IOL customers to drive cross-sell

Months 2 since launch

* Retail savings Accounts below AR$20 million. Average balances

2Q25 Net Income Up 62% QoQ to AR$13.6 billion with ROAE at 6%; NFI Growth & Structural Cost Savings, Partially Offset Higher LLPs and Lower Fees

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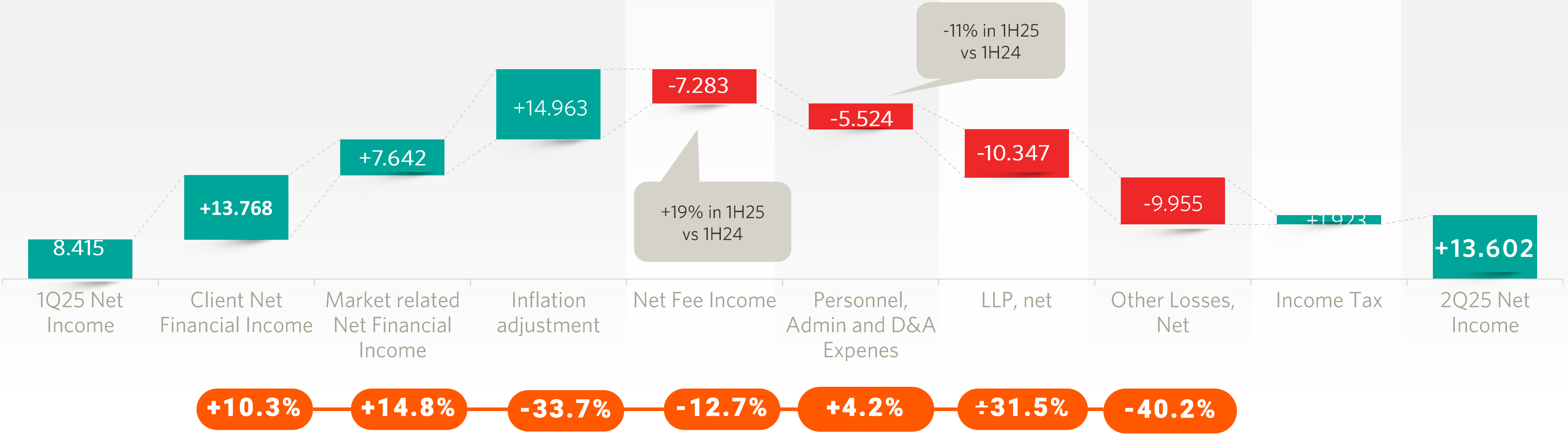
2Q25 EARNINGS

KEY MESSAGE

- Higher spreads on higher loan volumes
- Treasury bond spreads improved
- Lower impact from declining inflation
- Fees declined, reflecting lower brokerage fees and no repricing in banking fees
- Solid underlying op. efficiency, reflects seasonally lower expenses in 1Q and severance
- LLPs rise reflecting higher delinquency industry wide and loan growth
- 2Q25 impacted by the sale of non-core properties
- Tax efficiency



Commercial Lending Outpaces Retail as Personal Loan Origination Slows in 2Q Under Stricter Underwriting Criteria

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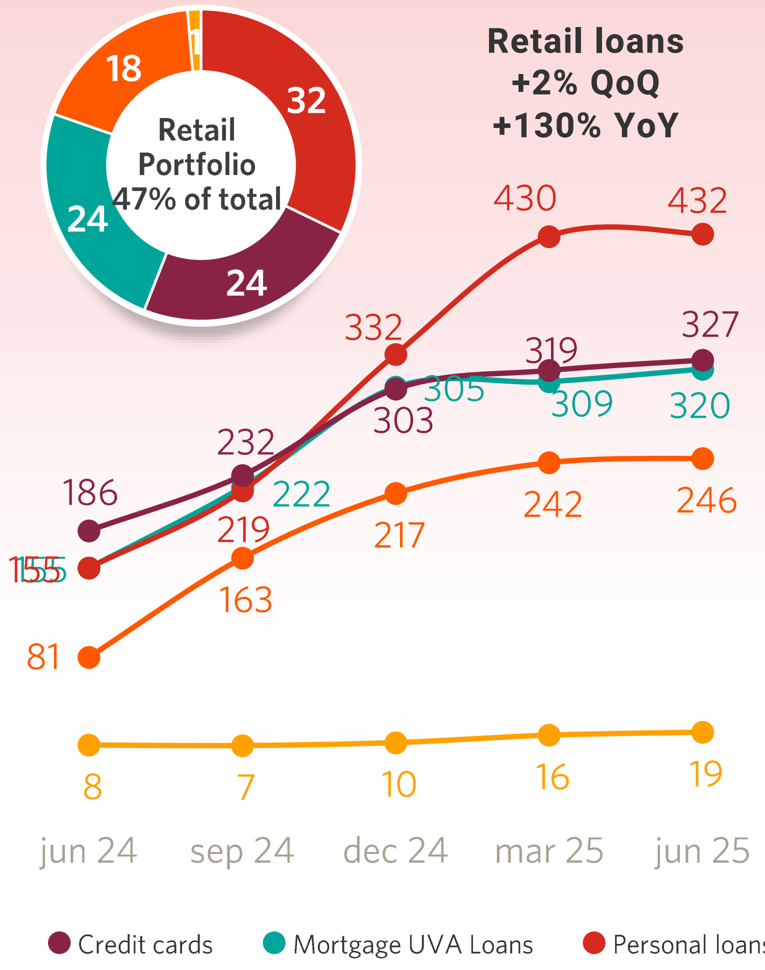
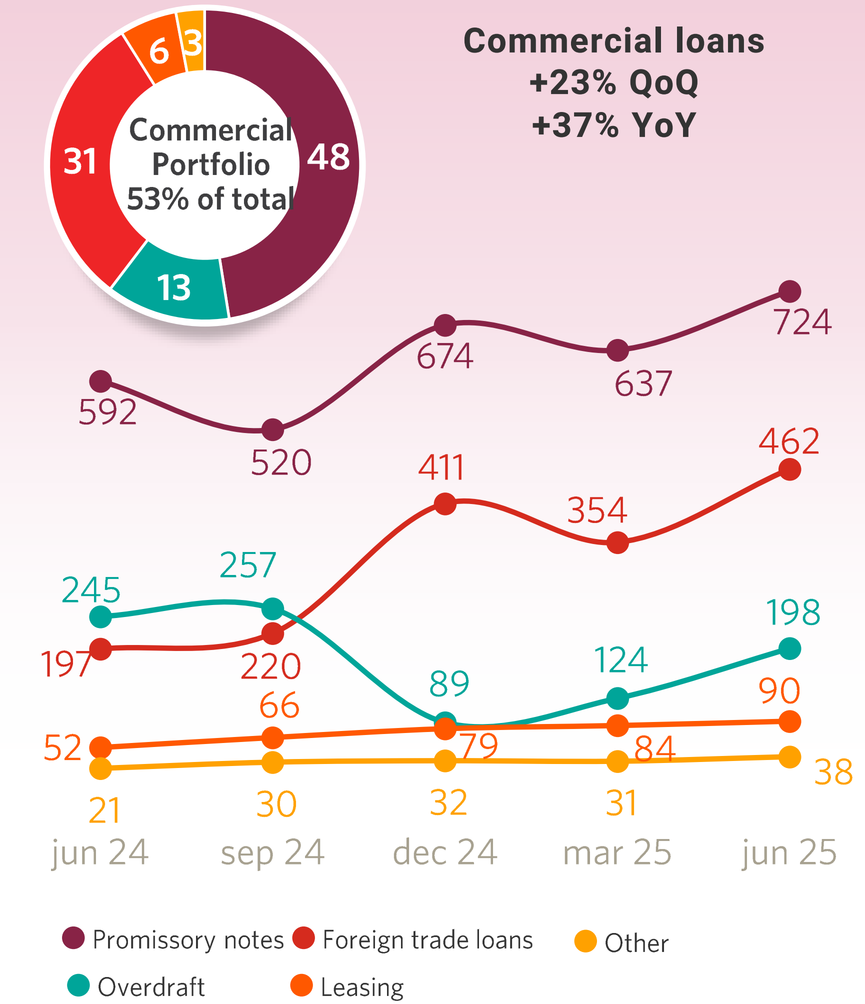
01 Retail Loans: 47% of total from 35% as of Jun 24



In AR$ Bn.

QoQ	YoY
1%	179%
3%	76%
3%	107%
2%	204%
15%	136%

02 Commercial Loans: 53% of total from 65% as of Jun 24



In AR$ Bn.

QoQ	YoY
14%	22%
31%	135%
59%	-19%
8%	75%
21%	83%

NPL Ratio at 2.7%, Consistent with Industry & Historical Levels, Reflecting Credit Normalization after Strong Growth in Retail Loans in Previous Quarters

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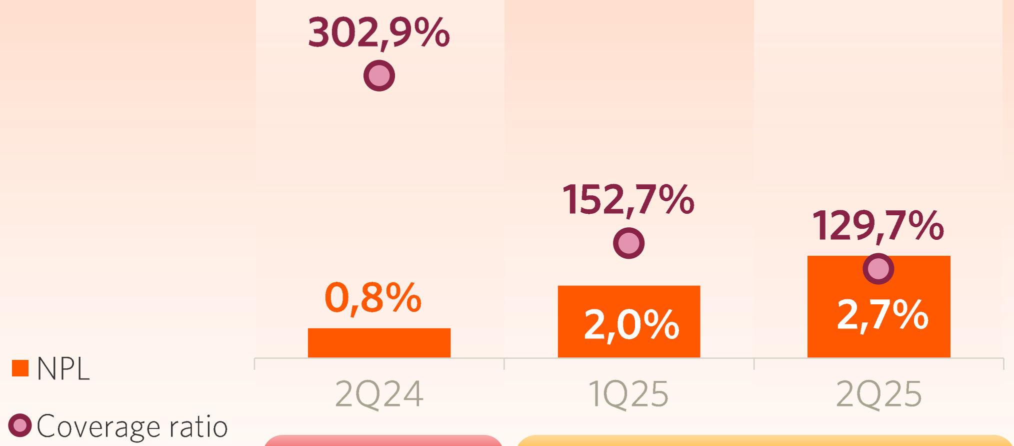
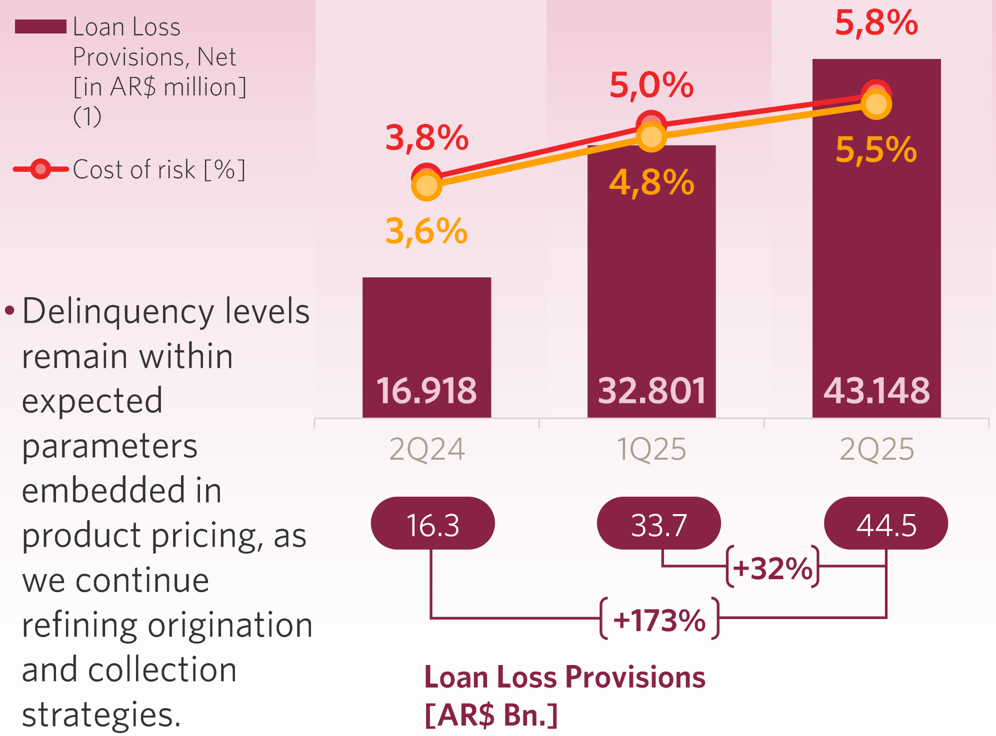
NPL & Coverage Ratio [%]



	2024	2025	
	Jun	Mar	Jun
Corporate & SMES	0.1%	1.3%	1.4%
Retail	2.1%	2.8%	4.5%
TOTAL	0.8%	2.0%	2.7%

Loan Loss Provisions [%]

- Delinquency levels remain within expected parameters embedded in product pricing, as we continue refining origination and collection strategies.



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

1) LLP, net: Includes loan loss provisions net of recovered charged-off loans and reversed allowances

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Total Funding +30% YoY, Driven by Deposits and Growing Contribution from Corporate Notes which Reached 6% of total funding

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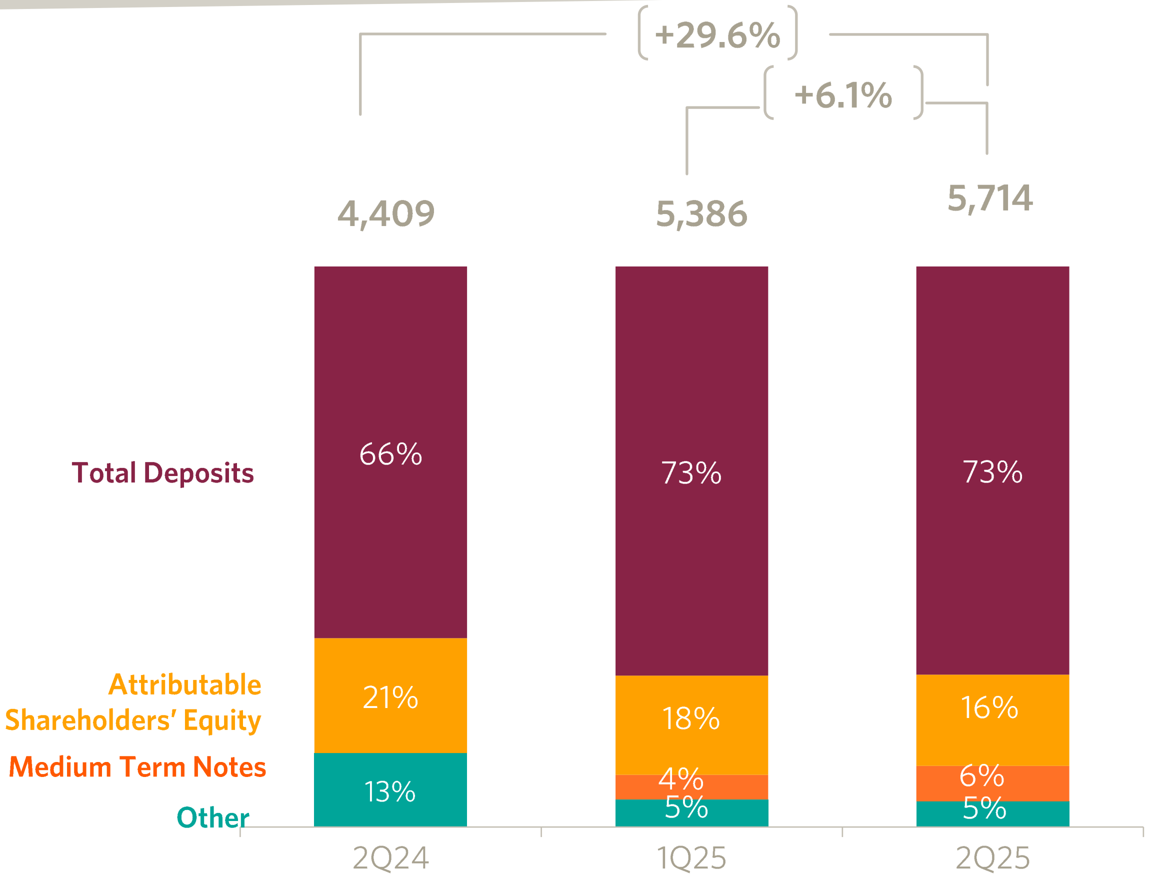
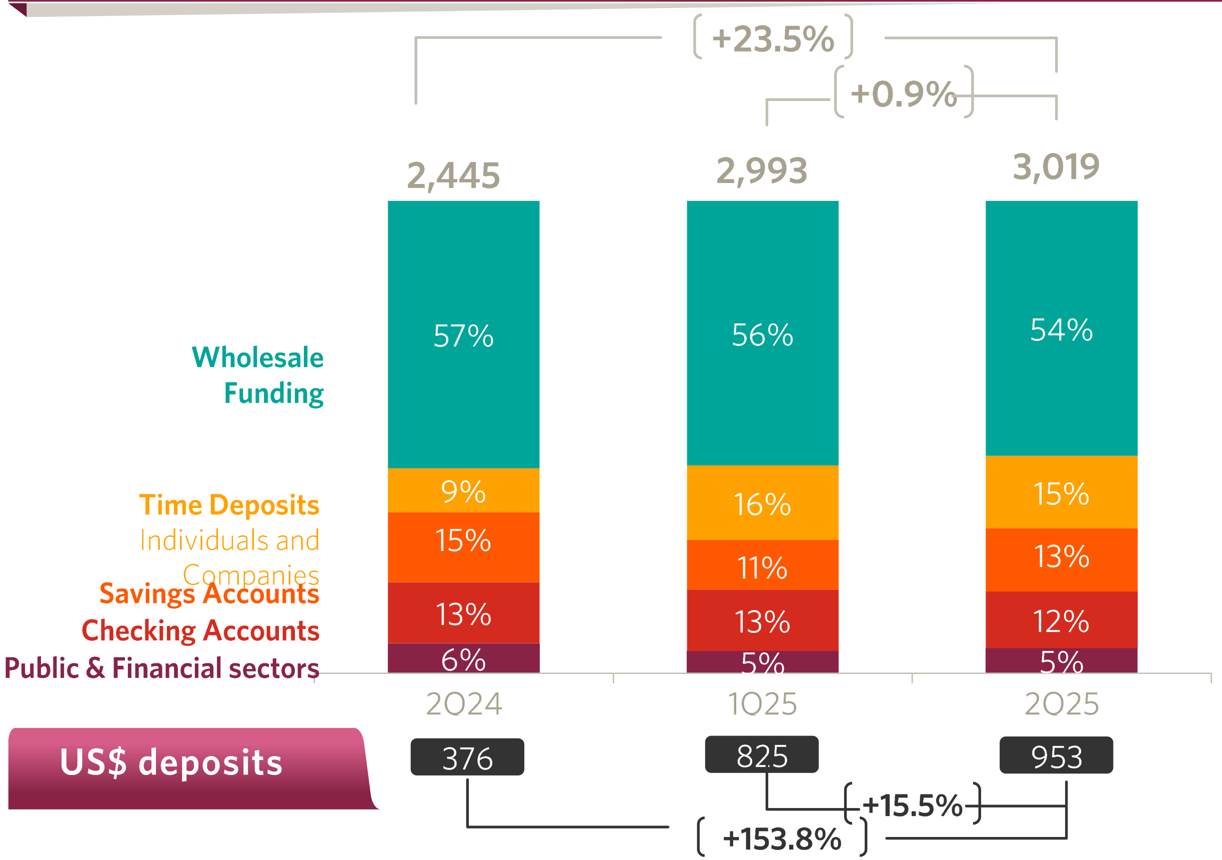
Funding [AR$ Bn.]



- Since August 1, the Central Bank aligned the reserve requirements applicable to demand deposits, making them uniform for all depositors.
- Allowing banks to compete with money market funds in attracting customers

AR$ Deposits Breakdown [%]



NIM Expanded 160 bps QoQ to 21% Driven by Spread increases both in Client and Market Related Portfolios

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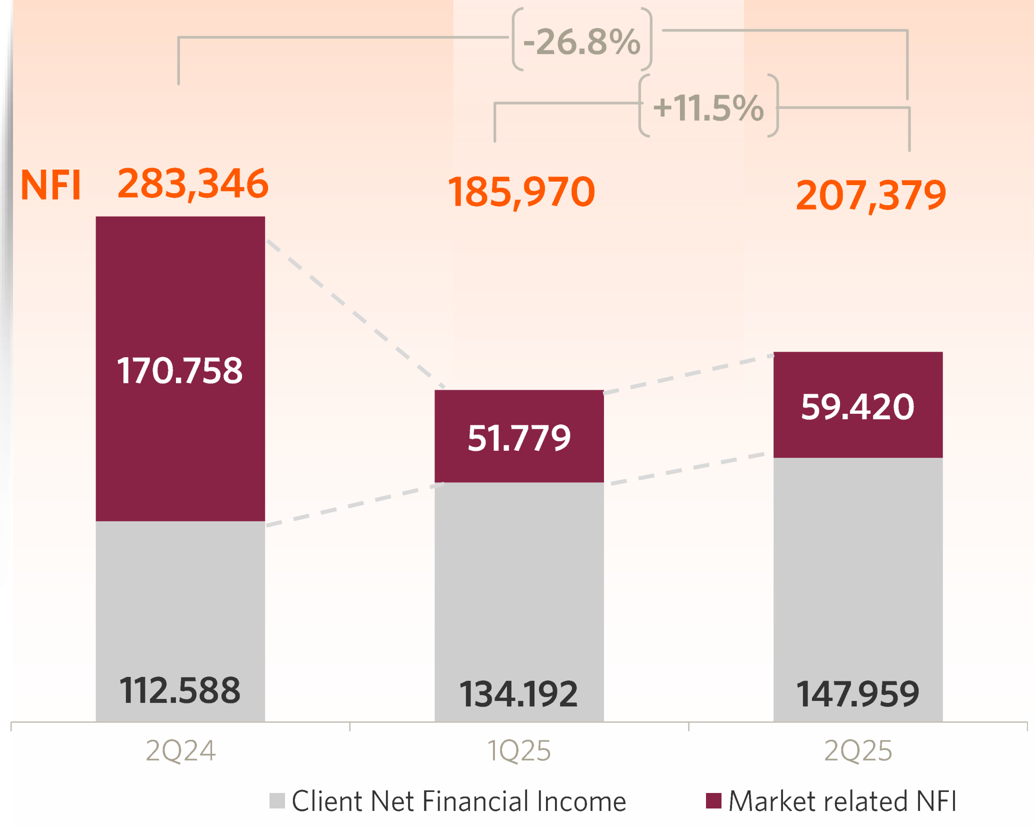
Net Financial Income [AR$ Mill.]



Var %

QoQ	YoY
+14.8%	-65.2%
+10.3%	+31.4%

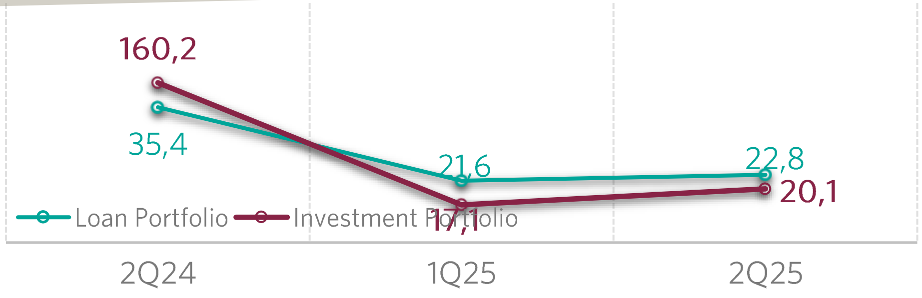
2Q24	1Q25	2Q25
32.4	16.7	16.5

Cost of funds [%]
AR$ & US$

2Q24	1Q25	2Q25
5.1x	6.0x	6.5x

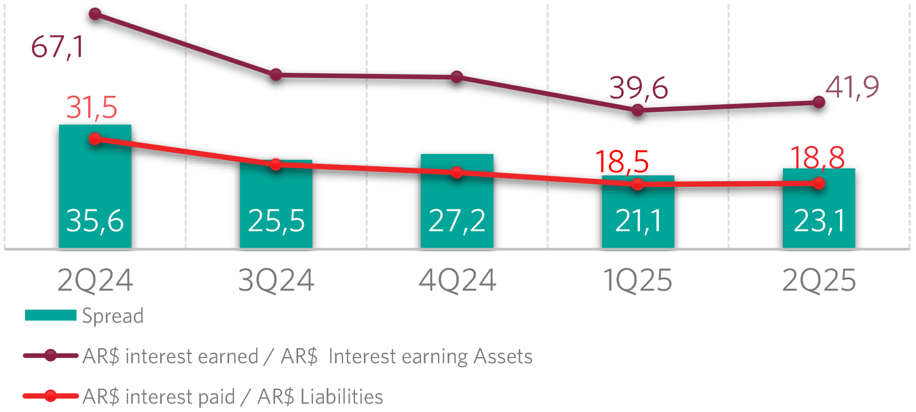
Leverage (Assets to Equity)

NIM breakdown



NIM [%] 36.3 19.2 20.8

AR$ Interest Spread [%.]



Revised 2025 Perspectives in an Election Year; Transition Period Now Anticipated to Extend into 2026

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Loans

2Q QoQ Var $	2Q QoQ Var US$	YoY Var	2025e
11,2%	25,0%	71%	40-50%

- Loans expected to grow between 40-50% in real terms contingent on monetary policy & regulation
- Balanced mix between retail and corporate loans

Deposits

2Q QoQ Var $	2Q QoQ Var US$	YoY Var	2025e
0,9%	15,5%	42%	20-30%

- LDR to continue increasing
- Evolution of Peso deposits contingent on monetary policy
- Additional share gains in US$ deposits

Asset Quality NPL Ratio

1Q 2025	2Q 2025	2025e
2,0%	2,7%	3.0-3.5%

- NPL ratio at historical levels reflecting credit normalization and strong growth in retail loans YoY
- Anticipate net COR to range between 5.0%-5.5% also on higher share of retail

NIM

2Q 2025	1H 2025	2025e
20,8%	19,9%	18-20%

- NIM expected to decline compared to 2024, following further deceleration in inflation, restrictive monetary policies, increase in leverage and mix-shift towards dollar loans & deposits

Macro assumptions as of July 2025 (Central Bank Market Expectations Survey): Inflation of 27%, Fx eop at 1,405 and GDP of 5.0% in 2025.

Revised 2025 Perspectives in an Election Year; Transition Period Now Anticipated to Extend into 2026

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Net Fee Income

2Q25 YoY Var*	1H25 YoY Var*	2025e
8%	19%	Growth in real terms +10%

- Bank net fees expected to grow on higher income and lower expenses
- Asset Management fees anticipated to follow growth in AUMs
- Insurance performance improving on higher customer penetration
- Brokerage leveraging new business lines to offset lower revenues from dollar MEP transactions following lifting of FX controls

Operating Expenses

2Q25 YoY Var	1H25 YoY Var	2025e
-6%	-11%	-5% to -8%

- Expenses to continue declining in real terms, reflecting efficiencies in headcount and other expenses driving higher operating leverage

ROE

2Q25	1H25	2025e
5,8%	4,7%	5%-10%

- ROE now expected to improve towards year-end impacted by higher volatility ahead of legislative election
- Increased focus on cost efficiencies

Capital (CET1)

Mar 2025	Jun 2025	Dec 2025e
15,3%	13,9%	12%-13%

- RWA increasing following loan growth and regulatory changes in 1Q25
- Potential for upside from regulatory revision of operational risk capital requirements

Macro assumptions as of July 2025 (Central Bank Market Expectations Survey): Inflation of 27%, Fx eop at 1,405 and GDP of 5.0% in 2025.

* Net Fee Income excluding Income from Insurance activities

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