

Comprehensive

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Comprehensive Risk Management

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 **BYMA**
Bolsas y Mercados
Argentinos



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Principles for Risk Management



01 PILLAR

Independence of
risk control from
business and
management



02 PILLAR

Control and risk
management
integrated into a highly
professional corporate
structure



03 PILLAR

Decision-making
in a collegiate
environment with strong
involvement of the
Board of Directors and
Senior Management



04 PILLAR

Risks managed within
the scope
of risk appetite defined
by the Board of
Directors and
constantly monitored



05 PILLAR

Risk management
based on three lines of
defense and a
comprehensive look at
Grupo Supervielle level

Principles for Risk Management [Cont]



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Allows for their opinion and criteria to be taken into account in the decision-making process in the different instances in which businesses are developed and managed

Principles for Risk Management [Cont]



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The Board of Directors places an important emphasis on establishing a solid **risk culture** anchored in a robust corporate structure for decision-making and the technical and professional soundness of the areas that manage and control risks.

Principles for Risk Management [Cont]



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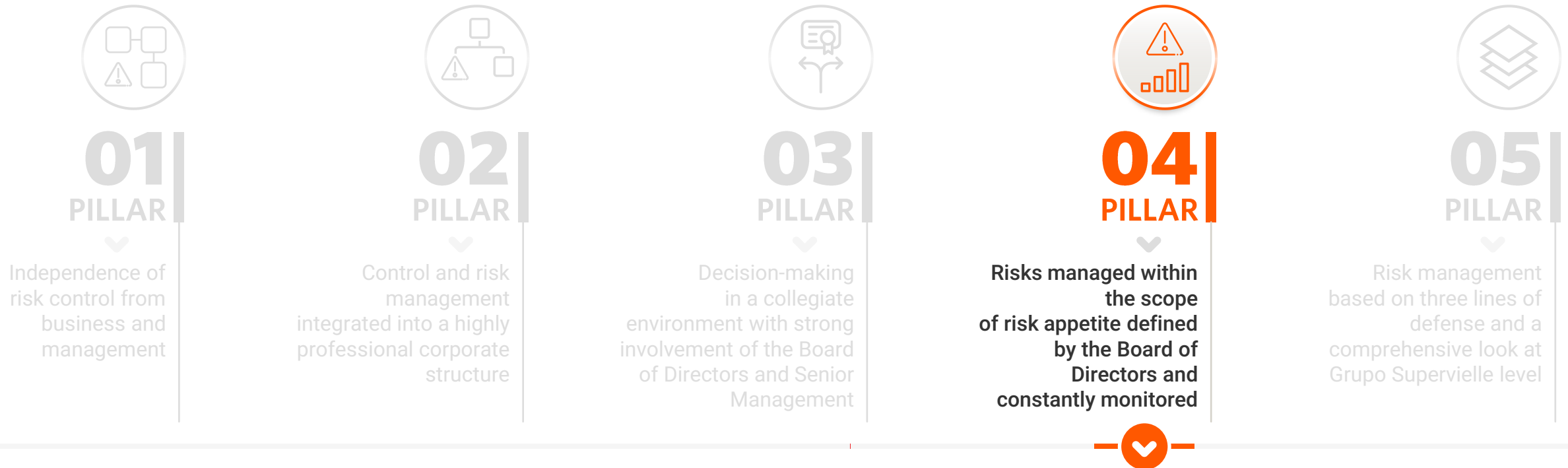
05 PILLAR

Risk management based on three lines of defense and a comprehensive look at Grupo Supervielle level



The existing Senior Management Committees configure an area that ensures the contrast of opinions, enriches the quality of the decisions taken and avoids a scheme of individual powers or attributions

Principles for Risk Management [Cont]



The Risk Appetite Policy is established annually by Grupo Supervielle Board of Directors, reaching all its subsidiaries. Its definitions are translated into a set of specific metrics and policies for each type of risk, the compliance of which is monitored by the Risk Management Department

Principles for Risk Management [Cont]



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Risk management based on three lines of defense and a comprehensive look at Grupo Supervielle level



All employees are responsible for risk management, each one within their position in the defined **lines of defense** and within the framework of Grupo Supervielle **risk culture**. The Risk Management Department oversees risk management of all Supervielle companies, attending to their interrelationships

Types of Risks



Credit Risk



Financial Risks

- Market Risk
- Liquidity Risk
- Interest Rate Risk
- Securitization Risk



Non-Financial Risks

- Operational and Technological Risk
- Environmental and Social Risks
- Reputational Risk
- Suppliers Risk
- Strategic Risk
- Cybersecurity Risk ⁽¹⁾

⁽¹⁾ Information Security reports to the Cybersecurity Risk Committee

Risk Governance based on the 3 lines of defense model



Risk Governance



BOARD OF DIRECTORS

- Approves and supervises implementation of the Corporate Governance Code, general business policies and strategies, Risk Appetite policy and all policies related to risk management.



SENIOR MANAGEMENT

- in charge of the ordinary business management. Implements and executes corporate policies and objectives, including those related to the risks assumed by the Company.



RISKS COMMITTEE

- Is the collegiate body that integrates the highest level of risk governance, with authority delegated by the Board of Directors.



CHIEF RISK OFFICER

- The CRO is in charge of Corporate Risk Management, reporting directly to the Board of Directors of Grupo Supervielle and in turn to the Board of Directors of Banco Supervielle, since he/she is also the CRO of Banco Supervielle.

Risk Governance [Cont]

The **Chief Risk Officer** participates as a permanent member in the following collegiate bodies

Management Committees

- **Risk Management Committee** [Grupo Supervielle, Banco Supervielle and IUDÚ]
- **Sr Credit Committee** [Banco Supervielle]
- **Audit Committee** [Grupo Supervielle, Banco Supervielle and IUDÚ]
- **Ethics, Compliance and Corporate Governance Committee** [Grupo Supervielle]
- **Disclosure Committee** [Grupo Supervielle]
- **Technology Committee** [Banco Supervielle and IUDÚ]
- **Cybersecurity Committee** [Grupo Supervielle]

Senior Management committees

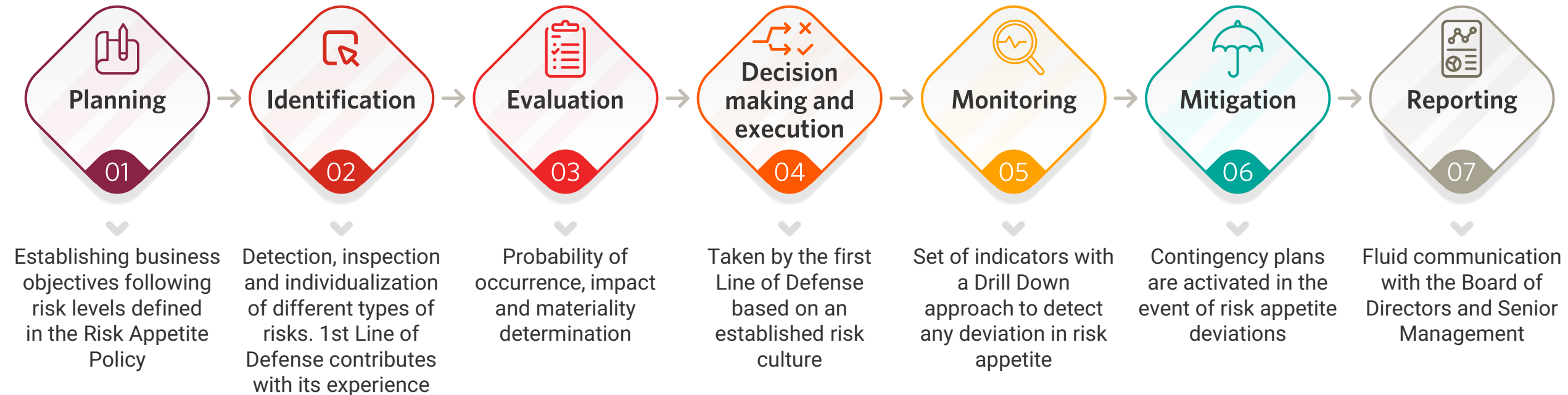
- **Assets and Liabilities Committee ALCO** [Grupo Supervielle, Banco Supervielle and IUDÚ]
- **Operational Risks Committee** [Banco Supervielle, IUDÚ, IOL invertironline and Supervielle Seguros]

Forums

- **Sr Fraud Forum**

Risk Management Process and Tools

Risk Management Process



Risk Management Process and Tools [Cont]

Risk Reporting Structure

Ensuring a consolidated outlook and the use of consistent and quality data for a correct management and control evaluation of each considered risk.



Risk Appetite Policy and KRI Dashboard

Grupo Supervielle Risk Appetite Policy represents the mother document from which the guidelines of definitions adopted by all subsidiaries are derived. In it, control indicators are defined following the Drill Down approach described in the Monitoring stage of the Risk Management Process.

Scenario Analysis

The Company annually executes a Comprehensive Stress Test exercise that accompanies a Business Plan presentation to the local Central Bank. It is complemented with ad hoc exercises throughout the year, addressing specific scenarios and their impact on risk management, as well as individual stress tests for certain types of risk.



Annex

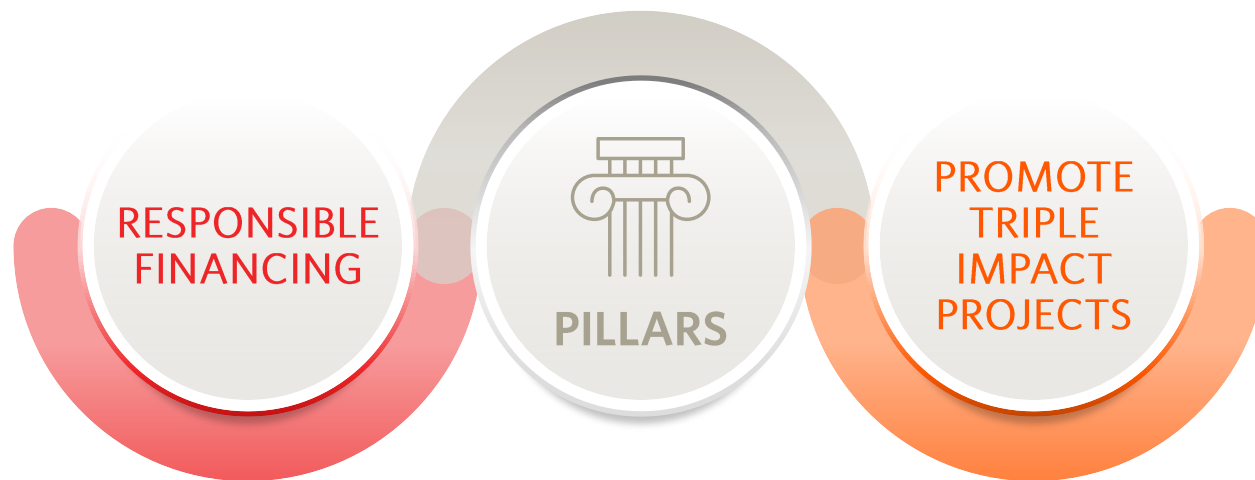
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Socio-environmental risks

Our policy incorporates **ENVIRONMENTAL** and **SOCIAL RISK ANALYSIS** as part of **COMPREHENSIVE RISK MANAGEMENT** to control the effect on activities associated with credit-taking companies and / or investment projects that are financed through Banco Supervielle, and the submission of the Bank's own investments to an environmental and social impact assessment.



- ensure the reduction and mitigation of negative impacts on ecosystems and communities, granting credits only to those Companies / Investment Projects that can verify the adequate management of their social or environmental impacts and / or plans that mitigate them

- identification and financing of Projects with evidence of positive environmental/social impacts:

- Food safety
- Sustainable Forestry
- Employment generation
- Sustainable Construction
- Ecotourism / Sustainable Tourism
- Construction and affordable housing

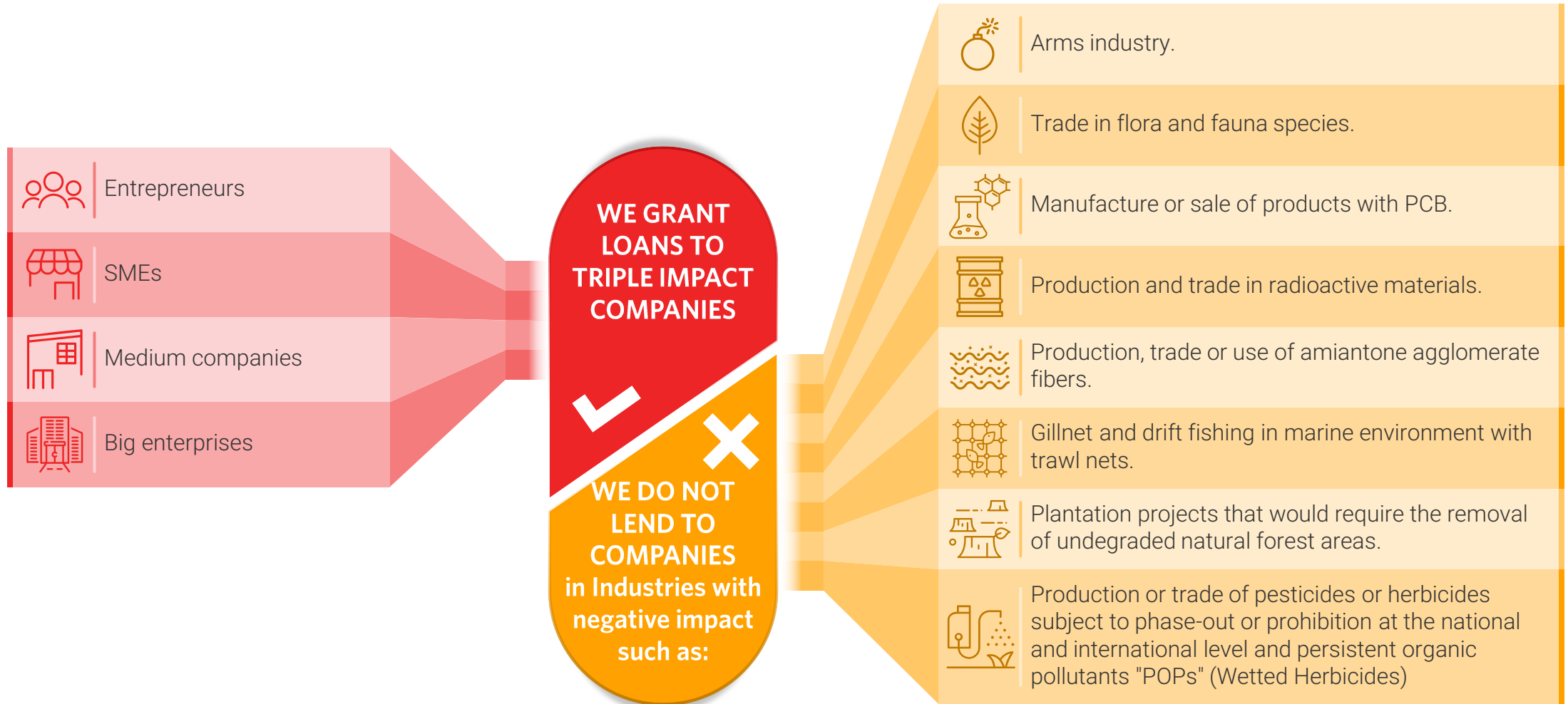


Our Commitment

- Not to finance any Company or Investment Project whose associated activity is considered as excluded by any multilateral organization through funds from said organization.

- Sustainable Agriculture and Livestock
- Projects that promote financial inclusion
- Energy Efficiency and Renewable Energies
- SMEs that promote plans to promote gender equity
- Biotechnology Actions to mitigate and adapt to climate change

What industries do we finance?



A large background image showing the silhouettes of a family (a man, a woman, and a child) flying a colorful kite in a field at sunset. The sun is low on the horizon, creating a warm orange glow. The kite is high in the sky with long, colorful streamers.

Thank You!