



# Strategic Initiatives

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# Accelerating Strategic Initiatives to Drive Efficiencies, Expand Our Digital Presence, Enhance CX and Diversify Revenues Sources

## PRIORITIZING LONG-TERM VALUE CREATION OVER SHORT-TERM PROFITABILITY

01



- Accelerating the digital and operational transformation

02



- IUDÚ expanding offering to build a broad range of digital banking, financial services, insurance & wellness offering in Argentina

03



- Diversifying revenue origination beyond Argentina through IOL invertironline and Cordial Servicios



**BUILDING AN ECOSYSTEM FOCUSED ON OUR CUSTOMERS'  
EVERYDAY BANKING AND WELLNESS**

### Advancing on our LT agenda despite the current challenging macro environment

- Argentina has experienced a **recessionary environment** over the past 3 years, further deepened by the pandemic with loan demand dropping to historical lows and banks investing excess liquidity in Central Bank securities. The recession also impacted asset quality.
- **Increasing Central Bank regulations** on volumes and prices of banking assets and liabilities is resulting in lower financial margins
- Bigtech, Fintech and new players driving **increased competition in payments and wallets**

# Accelerating Digital & Operational Transformation



## OUR GOALS

- EXPAND CLIENT BASE, RETAIN LOYALTY AND PRIMARY BANKING RELATIONSHIP
- ACCELERATE COST EFFICIENCY (HEADCOUNT & BRANCH NETWORK) AND ACHIEVE AN 11% TIER 1 RATIO BY 2024

01

1

- **Accelerating execution of the digital and channel transformation strategy of Grupo Supervielle** to meet the new habits of our customers and drive improved efficiency in the mid-term. Implies investments of approximately \$7.8 bn in 2021, \$7.2 bn in 2022 and \$4.5 bn in 2023 (in real terms)

2

- **Key initiatives under implementation at Banco Supervielle**
  - Execute IT strategy, adding APIs, a data lake and migrate to a multi-cloud
  - Digitize and redesign our network to facilitate self-service banking and SME reach
  - Right-size branch network
  - Accelerate headcount efficiencies
  - Implement hybrid workplace model; optimizing real estate infrastructure and lowering costs

3

- Efficiency measures expected to be repaid in 24-30 months through cost savings & revenue growth

4

- Capital position anticipated to remain at comfortable levels given expectations of overall weak loan demand during this period

# IUDÚ expanding offering to build a broad range of digital banking, insurance, investments & wellness offering in Argentina



# Diversify Revenue Origination Beyond Argentina



03

## OUR GOALS



• EXPAND IOL INVERTIRONLIVE TARGETING LATAM MARKETS EX-BRAZIL OFFERING US INVESTMENT PRODUCTS

1



- Starting as an **online broker based in Uruguay**; already requested approval from the Central Bank of Uruguay

2



- **Aimed at retail clients** in LatAm-ex-Brazil seeking so easily operate in the US financial markets

3



- Expect to launch a **mobile first investment marketplace** within the next 12 months

4



- Plan to expand gradually to several LatAm countries ex-Brazil

5



- This month, the Board approved our **Crypto Strategy**, expanding the offering of the IOL Invertironline platform to trade cryptocurrencies, powered by a third-party. Rollout to begin in Argentina

6



- Remain focused on pursuing **other sources of revenues** to drive geographical diversification

# Diversify Revenue Origination Beyond Argentina



03

## OUR GOALS

### • EXPAND THE REACH OF CORDIAL SERVICIOS

1



- Offer customers **Wellbeing and Health services** under the B2C or B2B2C format in certain countries in LATAM ex-Brazil

2



- We aim to **leverage our 15 years' successful experience** as the leading service aggregator and marketer in the Argentine financial system, offering dental, ophthalmology and emergency services, among others

3



- Already reached **agreements with two world-class healthcare** providers with presence in the region, one of which we have been working with in Argentina for many years

