

COMPANY PRESENTATION

3Q 2016, January 2017

GRUPO
SUPERVIELLE


SUPERVIELLE

 **Cordial**
Compañía Financiera

Tarjeta
Automática S.A.


SUPERVIELLE
SEGUROS


CORDIAL
NEGOCIOS
Un impulso para tu proyecto.

 **Cordial**


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ASSET
MANAGEMENT

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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 Comision Nacional de Valores (CNV). Readers are cautioned not to place undue reliance on forward-looking statements, which speak only as 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.

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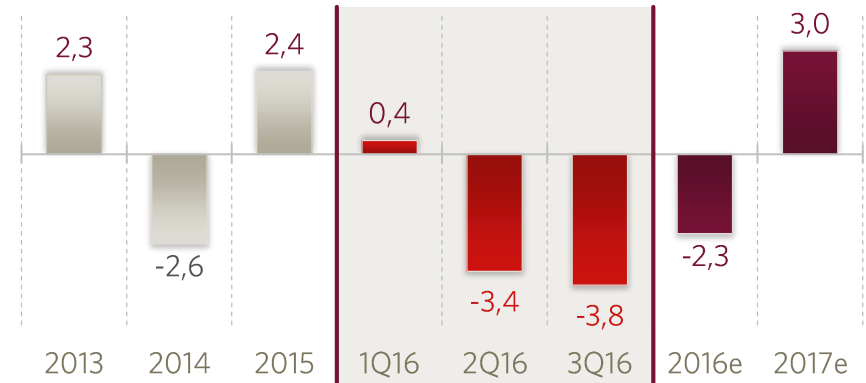
7 Appendix III: Financial Statements & Ratios

SUPERVIELLE

Macro overview

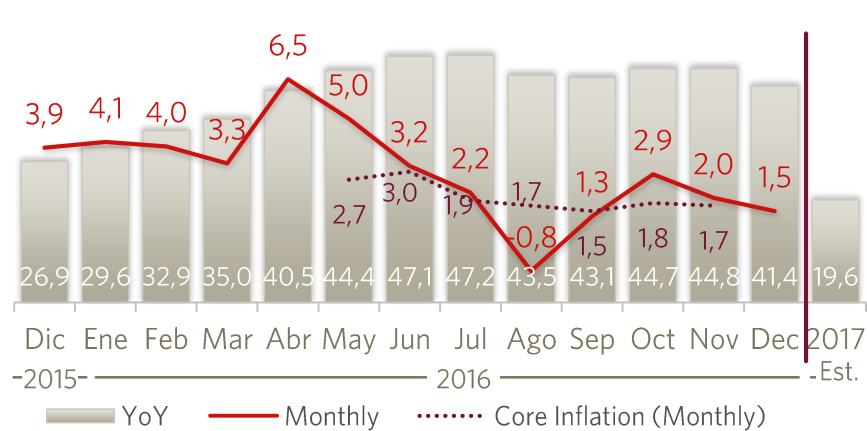
Decreasing inflation and some green shoots seen by year end, support expectations of recovery in 2017 despite slower than anticipated economic activity in 2H16

GDP GROWTH [%]



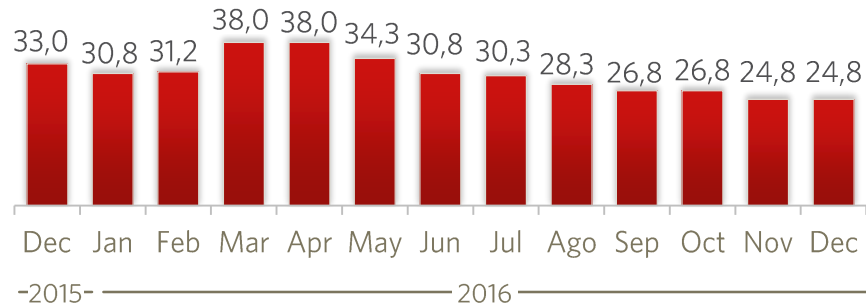
Source: INDEC and Market Expectations Survey as of November 2016. Expected -2.3% GDP for 2016 down from -2.0 in October's Market Expectations Survey and -1.5% in August's and July's.

INFLATION [%]



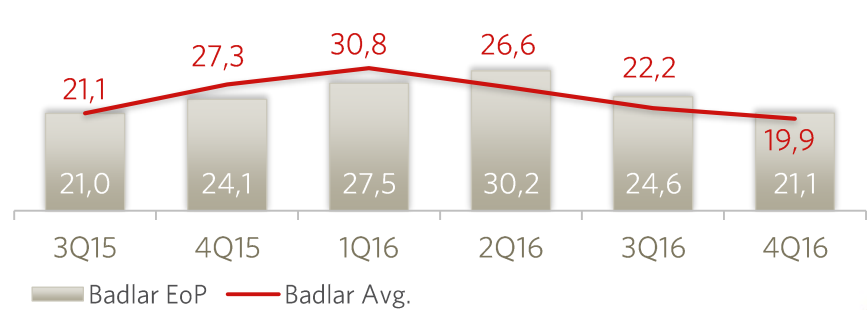
Source: Inflation: City of Buenos Aires and Market Expectations Survey as of December 2016. Expected 2017 annual inflation at 19.6%, up from 19.3% in November. Core Inflation: INDEC.

LEBAC RATE [end of period - %]



Source: BCRA

BADLAR RATE (Private Banks Deposit Rate) [AR\$ Bill. - %]

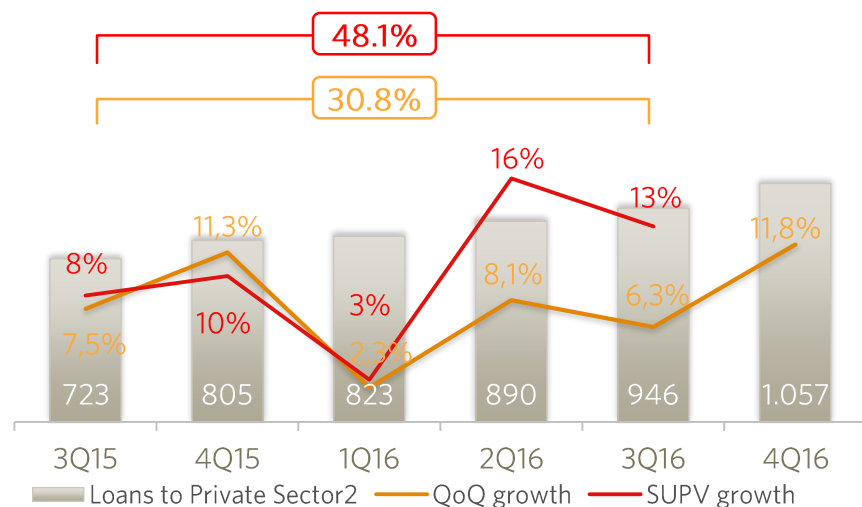


Source: Daily Report BCRA. BADLAR is Buenos Aires Deposits of Large Amount rate. Current BADLAR rate 19.8%

Financial sector

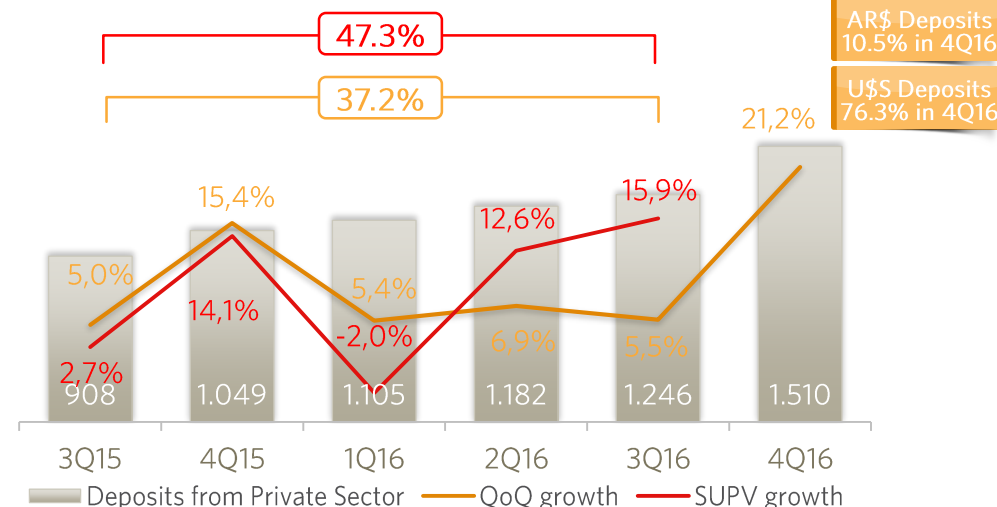
System loans and deposits continued to expand below rate of inflation until 3Q and picked up in December

LOANS TO PRIVATE SECTOR [AR\$ Bill.]



Source: Daily Report BCRA

DEPOSITS FROM PRIVATE SECTOR [AR\$ Bill.]



Source: Daily Report BCRA

In 3Q16

- **Supervielle** beats system loan and deposit growth.
- **Loans to private sector** rose 6.3% QoQ, driven mainly by increases of 7% in corporate loans (31% in U.S. dollar denominated loans) and 10% in personal loans.
- **Deposits from private sector** up 5.5% QoQ and 37.2% YoY, reflecting growth in time deposits and US\$ deposits.
- **BADLAR rate** down 440 basis points QoQ to 22.2% at the end of September and 19.9% at the close of December, mirroring the decline in the Lebac rate.

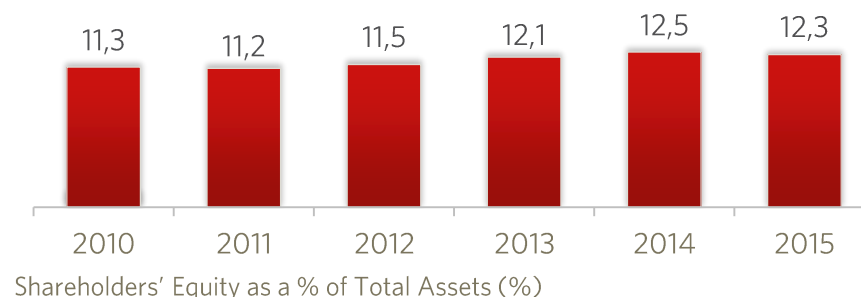
The Argentine banking business has the potential for a new growth cycle

Underpenetrated financial system with growth expected at least 2x over next five years

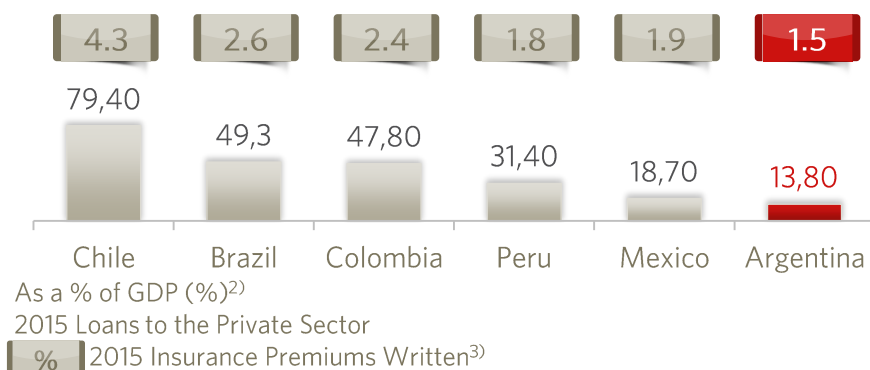
ARGENTINA: Third largest economy of Latin America



...and Strong Capitalization Levels



Under-developed Banking & Insurance System



...In a less concentrated Banking System...



Notes

1) Source: IMF WEO Database as of October 2015

2) Source: Inter-American Development Bank & Each country's insurance regulator

3) As of Dec-15 for all countries except Argentina (as of Sep-15)

4) Source: Each country's financial regulatory agencies

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al Services in Argentina since 1887

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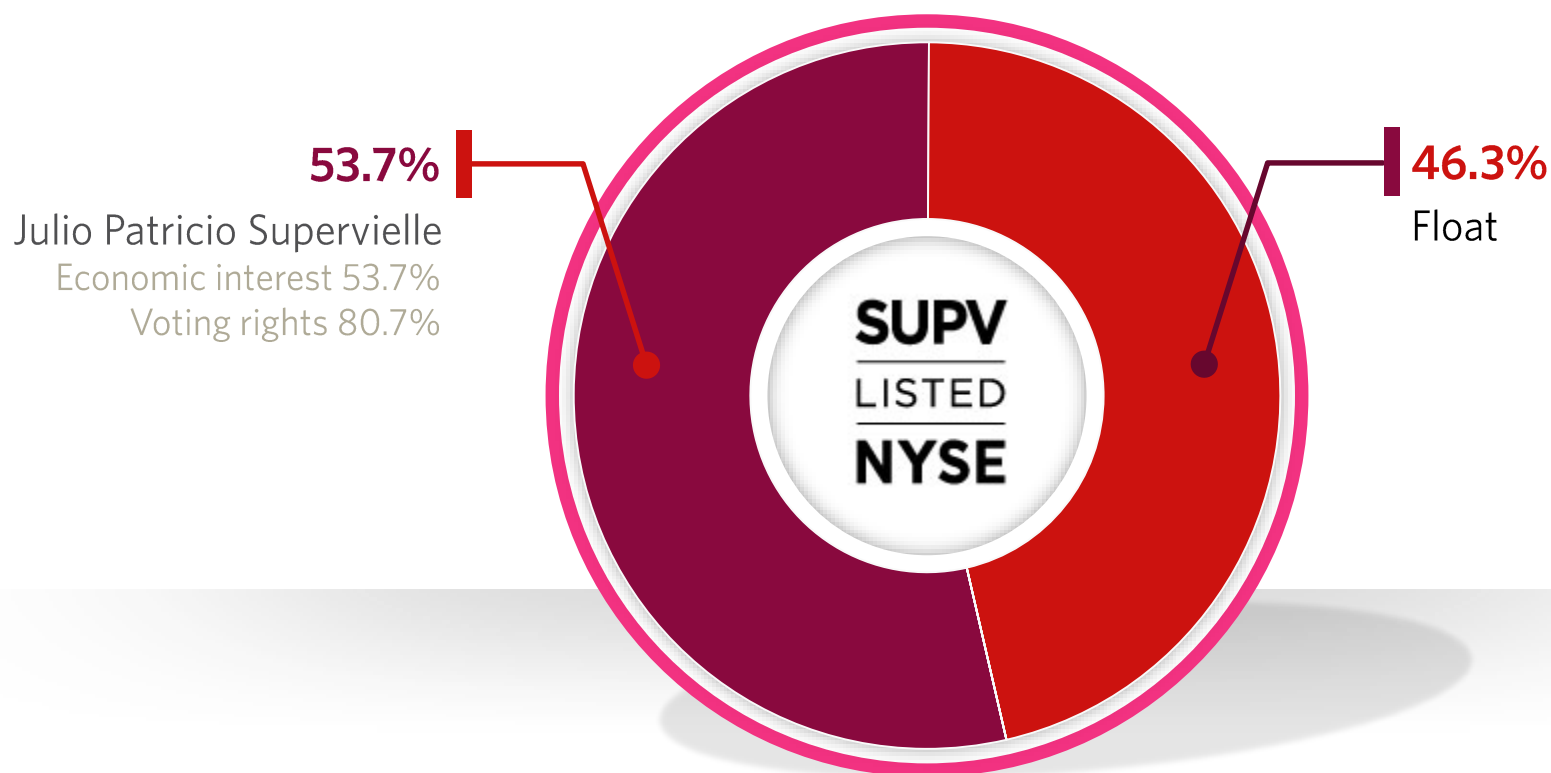
SUPV at a glance...



Shareholders [%]

Controlling shareholder Julio Patricio Supervielle and 46.3% free float.

US\$ 323 million IPO completed on May 19, 2016 (US\$ 253 million primary and US\$ 70 million secondary)



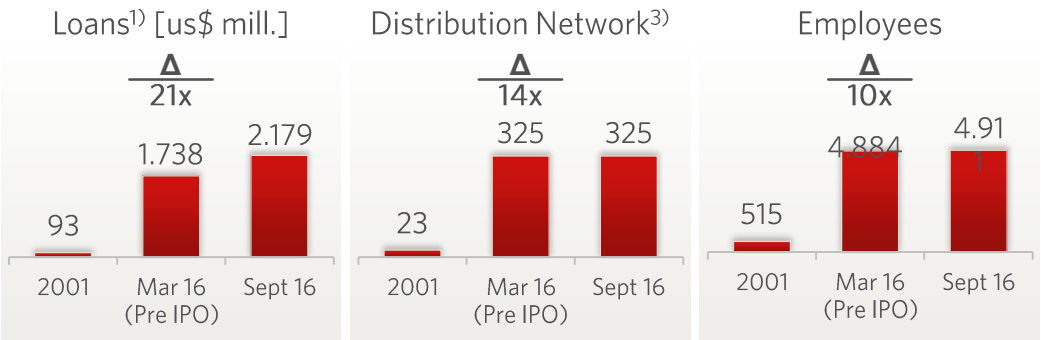
Who we are

High growth financial services franchise in an industry with strong potential

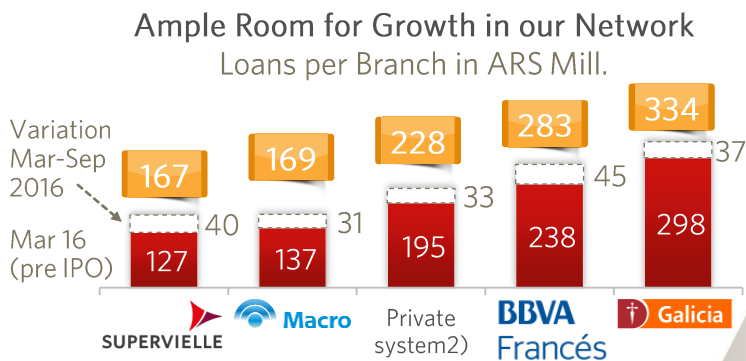
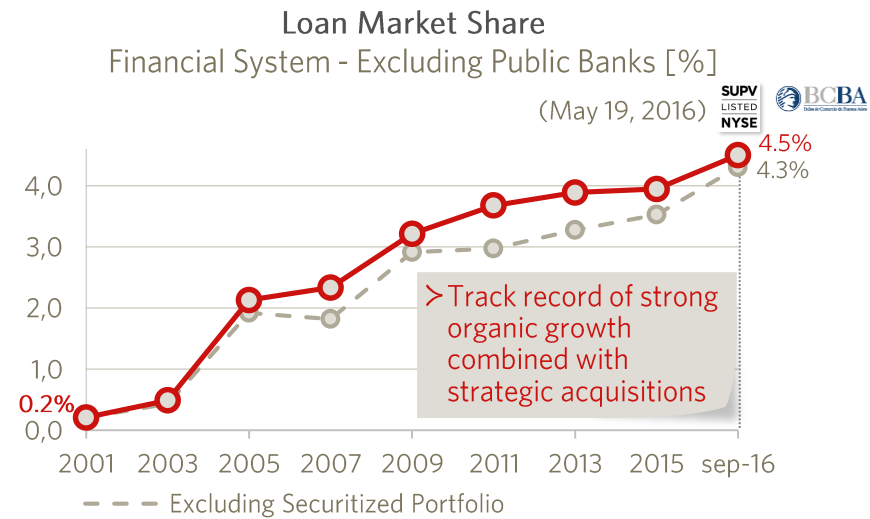
INTEGRATED FINANCIAL PLATFORM⁵⁾ [US\$]

Main Segments			Cross-selling Segments		
Retail Banking	Corporate Banking	Consumer Finance	Asset Management	Insurance	Services
					
0.9 Bill.	0.9 Bill.	258 Mill.	631 Mill.	42.1 Mill.	15.1 Mill.
LOANS ¹⁾ [\$]			AUM[\$]	GWP ⁴⁾ [\$]	NET REVENUE ⁴⁾ [\$]
1.8 Mill.	5 K	420 K			
CUSTOMERS					
1.3 Bill.	163 Mill.				
DEPOSITS [\$]					

TRACK RECORD OF STRONG GROWTH⁵⁾



GROWTH AND SUCCESS



Notes: All figures as of September 30, 2016; assumed ARS/USD 15.26
1) Total loans and leasing; includes securitized portfolio
2) Argentine Financial System excluding public banks

3) Includes 145 bank branches, 32 senior citizen centers, 11 banking payment and collection centers, 66 CCF sales points in Walmarts, 20 consumer finance branches, 41 consumer finance sale points and 9 microfinance branches
4) Last twelve month
5) Figures as of September 30, 2016

Nationwide Network & Leadership in Core Products

Strong origination capacity for growth with the new capital

DISTRIBUTION NETWORK AND CLIENT BASE WITH STRONG GROWTH POTENTIAL



LEADERSHIP IN CORE PRODUCTS WITH COMPETITIVE ADVANTAGE



1) Includes 145 bank branches, 32 senior citizen centers and 11 banking payment and collection centers

2) Market shares based on Private Financial System in Argentina as of September 2016. Figures exclude securitized portfolio

3) Factoring market share based on total financial system as of September 30, 2016

4) Leasing market share based on total private banks as of September 30, 2016

5) Card with billing statements in the last month

Segmented distribution model

Tailored offering designed for each core segment

DIFFERENTIATED RETAIL FOCUS

Customer-Oriented, complementary distribution networks

A BANK BRANCHES

- Presence in high income locations in City of Buenos Aires, Greater Buenos Aires and in the Cuyo Region



B SENIOR CITIZENS SERVICE CENTERS #1 private servicer of social security payments

- Large client base with low acquisition cost
- Infrastructure with 78 dedicated branches and senior citizens centers and longstanding focus on segment create barriers to entry
- Client segment with low credit risk, source of stable low cost funding



LEADING CONSUMER FINANCE BUSINESS

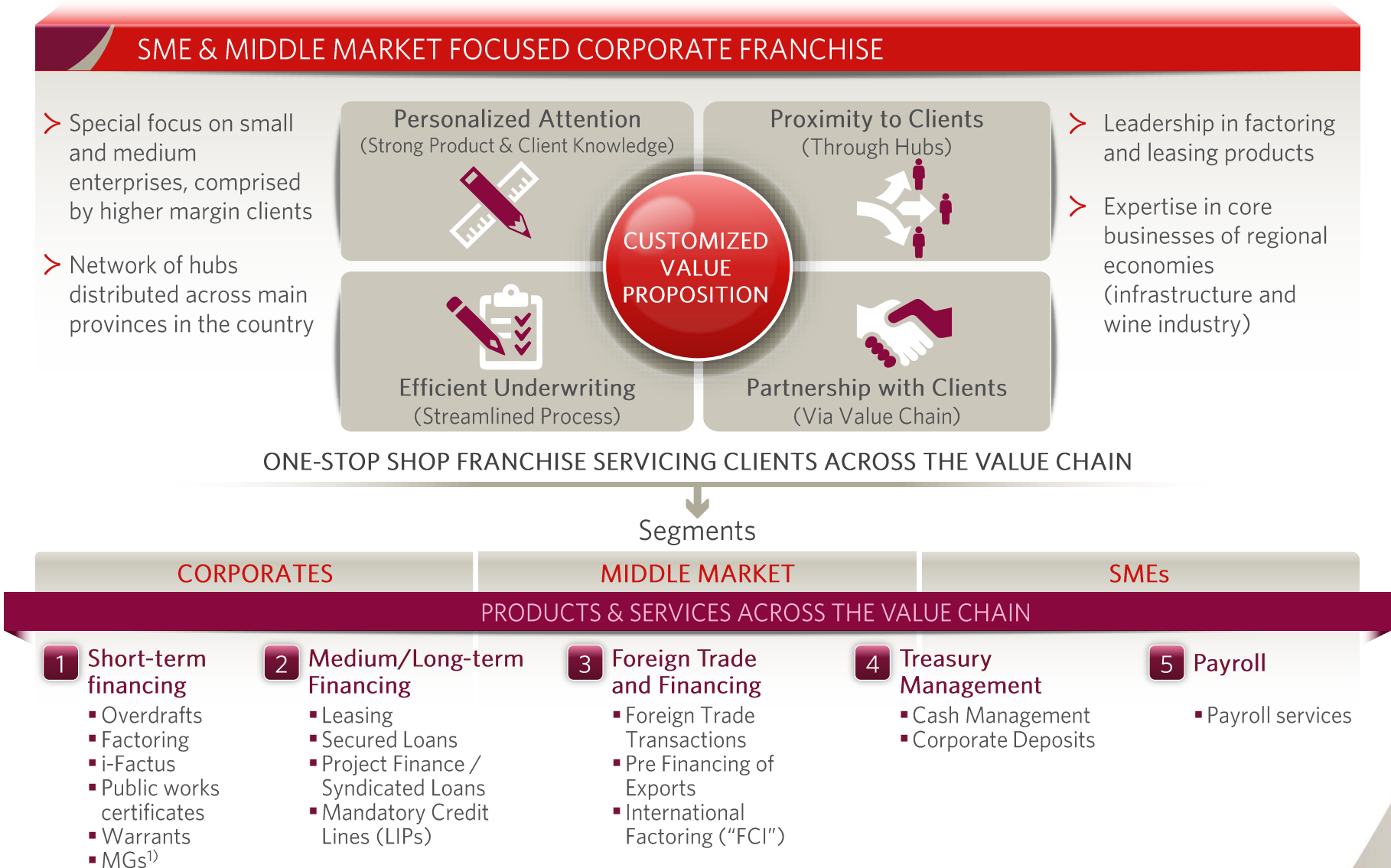
Main Distribution Channels

	Walmart*	Tarjeta Automática s.a. Hiper Tehuelche
Sales & collections centers	66	38
Clients	355K	65K
Coverage	Large cities	Patagonia
Loans ARS 3.9Bn		



- > Strategic partnership with Walmart provides access to middle and low income population
 - Agreement renewed in 2014 for 4th consecutive time through 2020
 - Longstanding agreement with extensive infrastructure investments from both parties
- > Hiper Tehuelche and Tarjeta Automática complement presence in Patagonia region
- > Strong growth potential:
 - Expansion of Walmart stores, combined with deeper penetration rates
 - Cross-selling and loyalty programs
- > First private MasterCard issuer (accounts with billing statement issued)

SME & middle market model based on service



1) Mutual Guaranteed Societies

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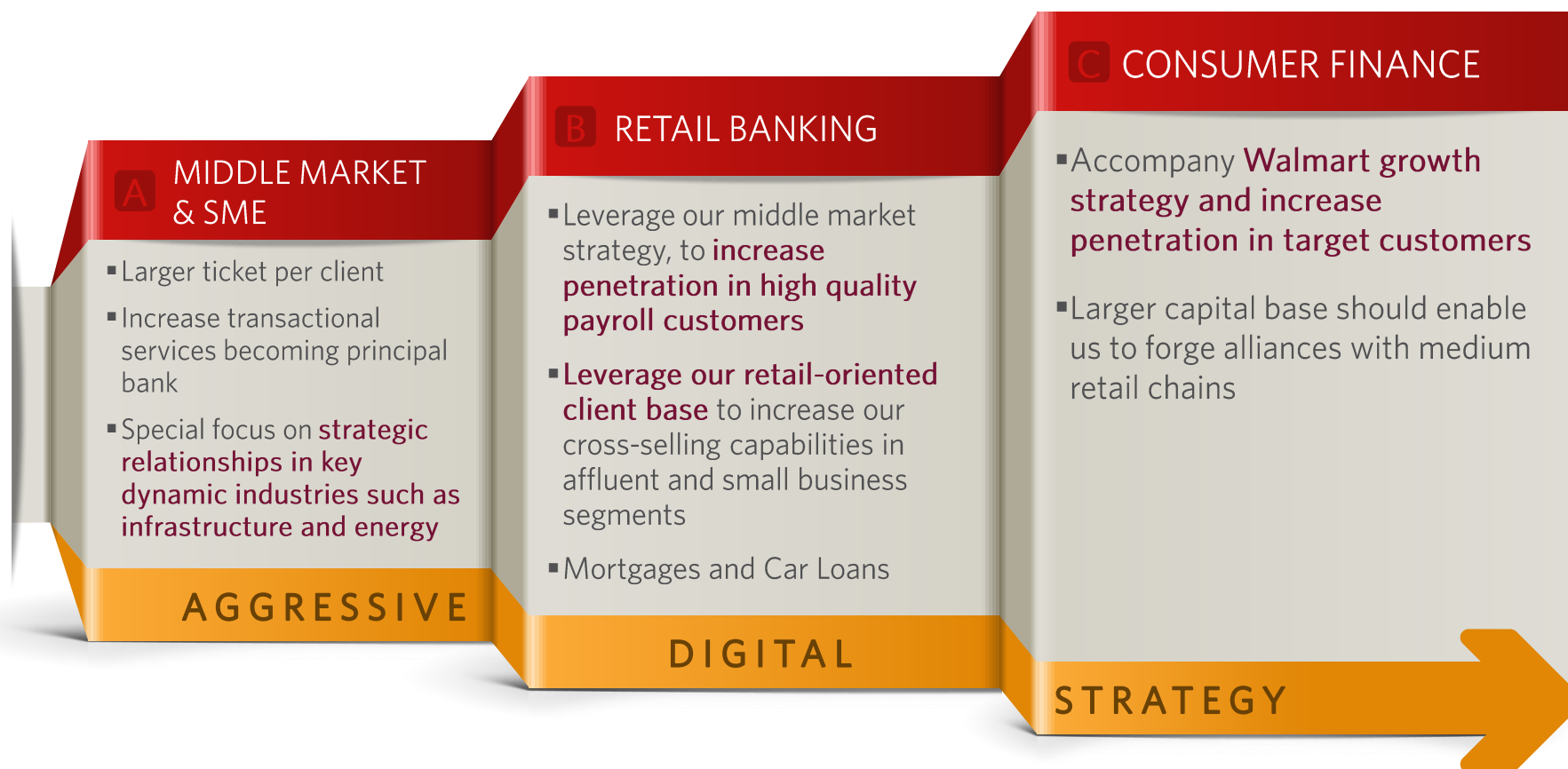
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Our strategy for capital deployment

Our higher capital base to unlock superior growth potential



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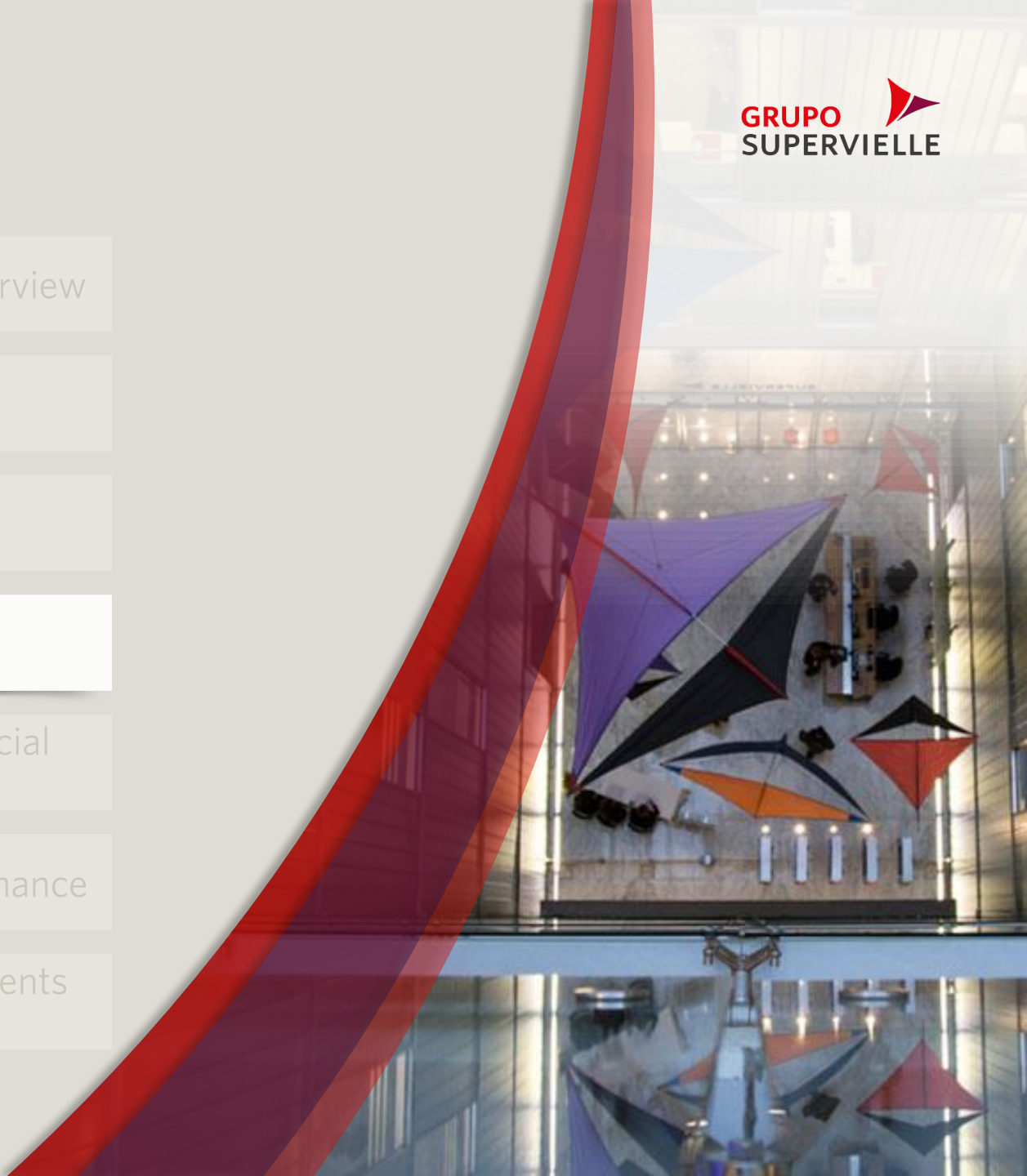
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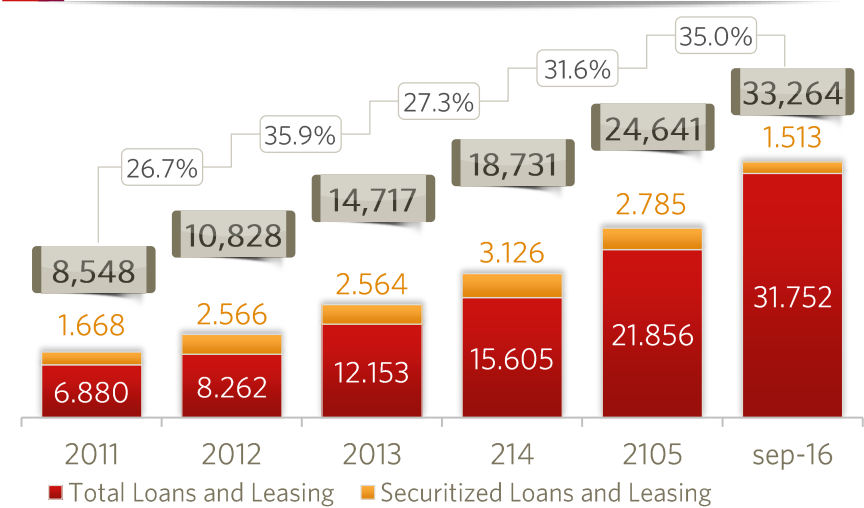
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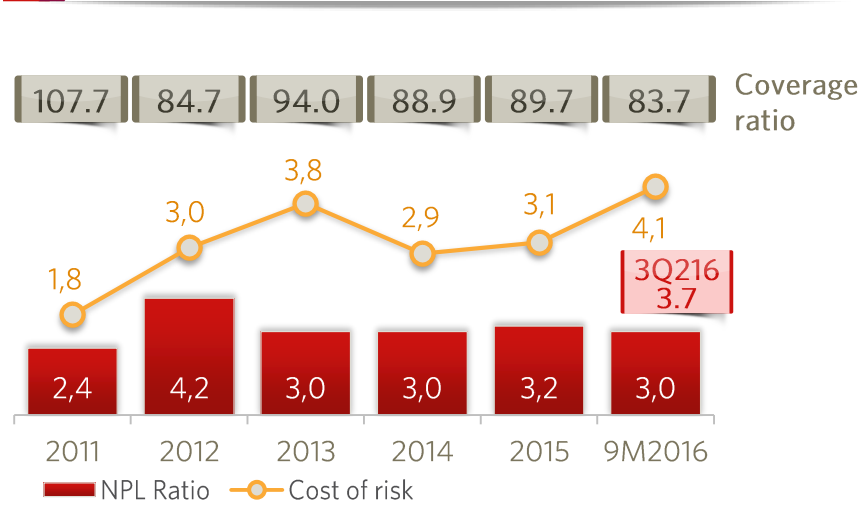


Loan portfolio

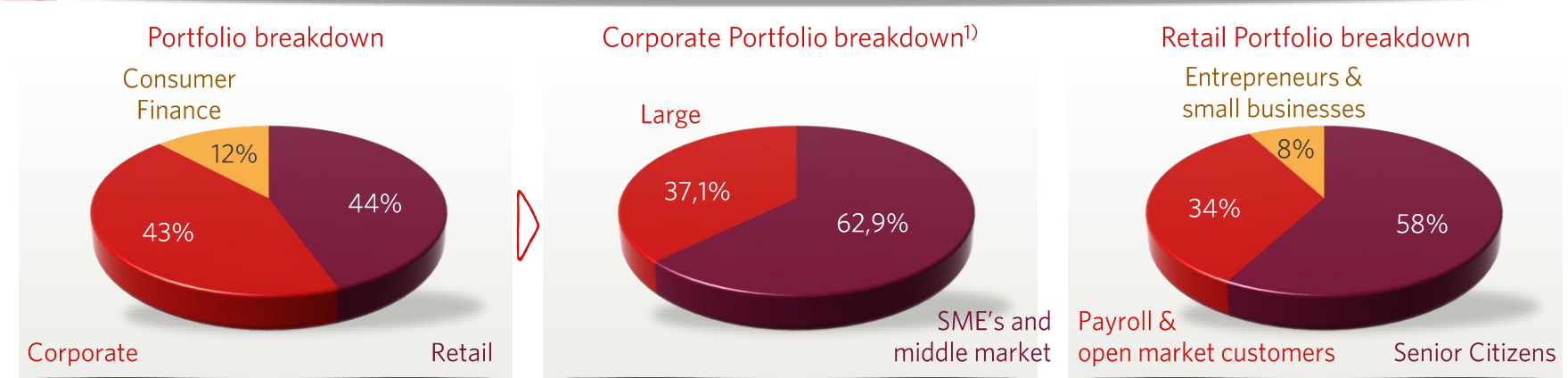
LOAN PORTFOLIO EVOLUTION



ASSET QUALITY [%]



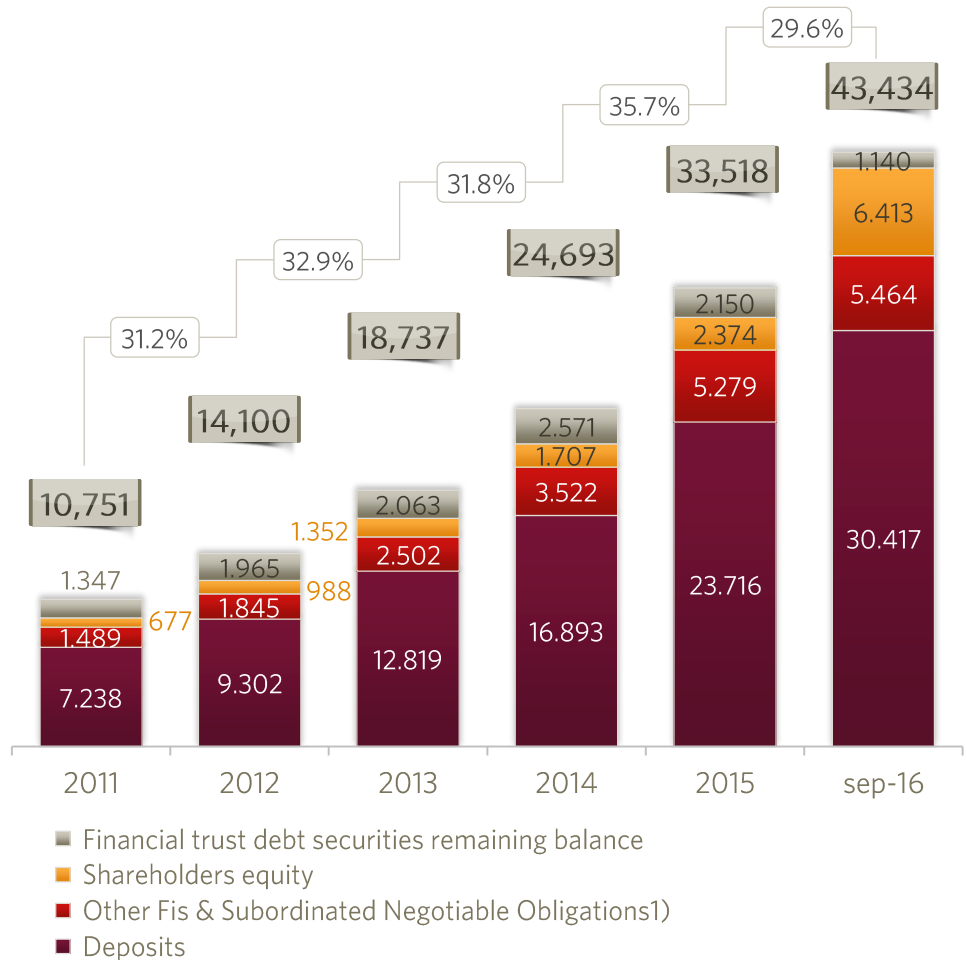
LOAN PORTFOLIO BREAKDOWN [%]



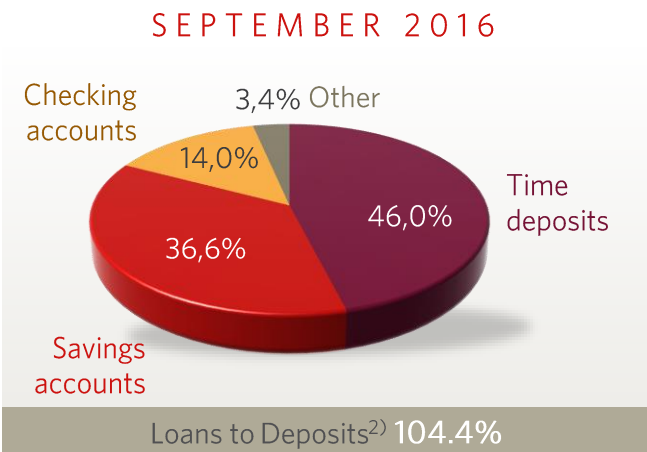
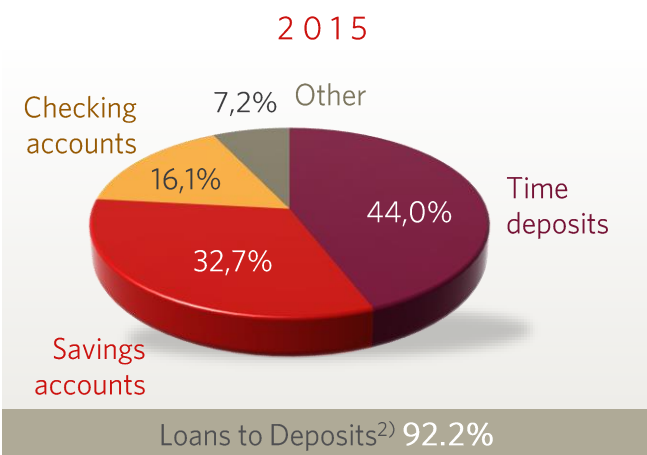
1) SME 's considers annual sales between AR\$ 40-200 million, Middle Market considers annual sales between AR\$ 200-1,000 million and Large considers annual sales over AR\$ 1,000 million.

Funding & deposits base

FUNDING



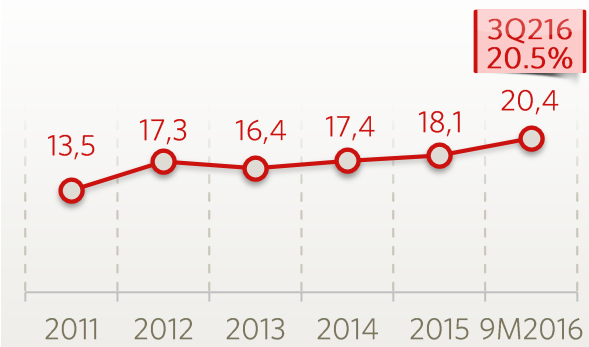
DEPOSITS BREAKDOWN



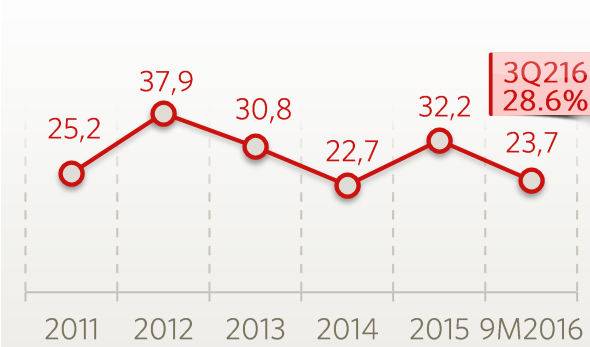
1) Includes: Other liabilities resulting from financial brokerage and Subordinated Negotiable Obligations
2) Loans to total deposits: Loans include loans, receivables from financial leases and other receivables from financial transactions covered by the Central Bank's debtor classification regulations.

SUPV financial ratios

Net Interest Margin [NIM]



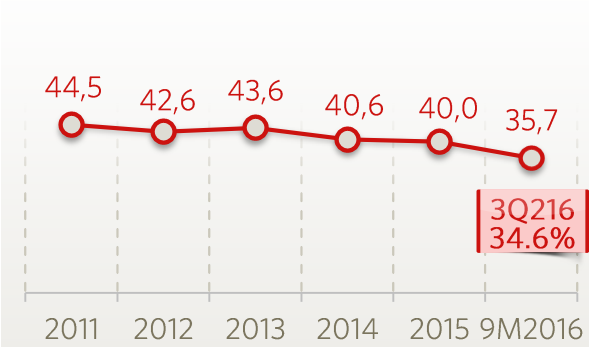
Return On Average Equity [ROAE]



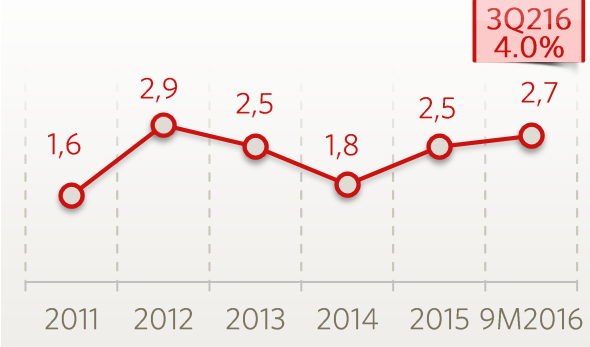
Efficiency Ratio [%]



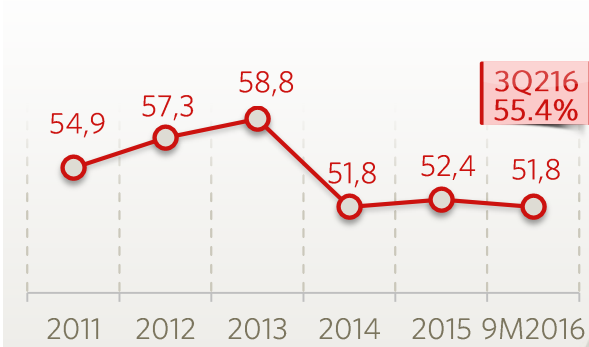
Net Service Fee Income Ratio [%]



Return On Average Assets [ROAA]



Net Fee Income as % of administrative expenses [%]



Net Interest Margin: Net interest income divided by average interest earning assets.
Net Fee Income Ratio: Net services fee income + Income from insurance activities divided by the sum of gross financial margin and net services fee income.
Net Fee Income as a % of Administrative Expenses: Net services fee income + Income from insurance activities divided by administrative expenses.
ROAE: Net income divided by average shareholders' equity, calculated on a daily basis and measured in local currency.
ROAA: Net income divided by average assets, calculated on a daily basis and measured in local currency.
Efficiency ratio: Administrative expenses divided by the sum of gross financial margin, services fee income and income from insurance activities.

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BANCO FRANCÉS
SUPERVIELLE & C^{IA}
MONTEVIDEO

CAJA DE SEGURIDAD
FICHET PARIS | SMITH & C^O
Constr. Agentes

Third quarter 2016 highlights

Supervielle reports strong quarter as it executes on growth strategy

01

EMPHASIS ON PROFITABLE growth with net income up 126.1% YoY and 159.9% QoQ
 > ROAE recovered to 28.6% after temporary dilution in 2Q16 reflecting May 2016 IPO
 > ROAA increased to 4.0% from 1.8% in 2Q16

02

ABOVE-INDUSTRY LOAN GROWTH exceeding the rate of inflation leveraging existing customer base and value proposition

03

STRONG FOCUS ON ASSET QUALITY began to see reversal of prior quarter's spike in asset quality deterioration that resulted from a contraction in consumers' disposable income

04

SOLID NIM of 20.5%, up 160 bps YoY and 10 bps QoQ, despite lower interest rates

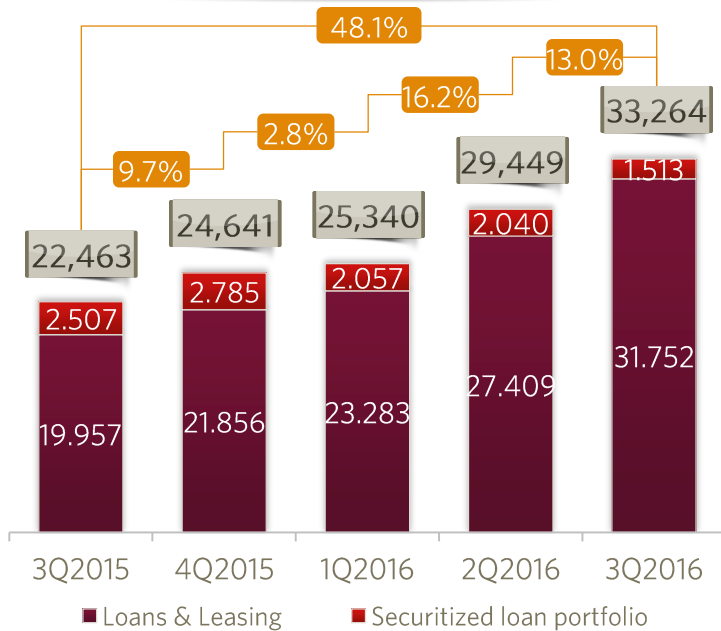
05

OPERATIONAL LEVERAGE drives improvement in efficiency ratio to 62.5%

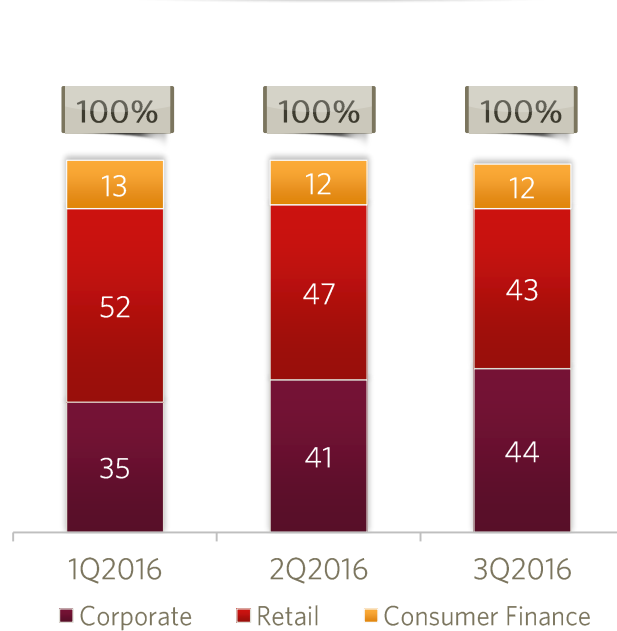
Supervielle loan performance

Expanded loan book by 13% QoQ double industry growth and 48% YoY

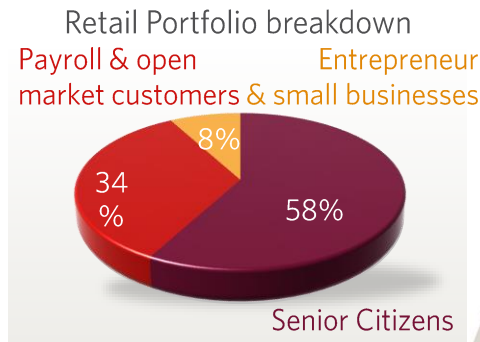
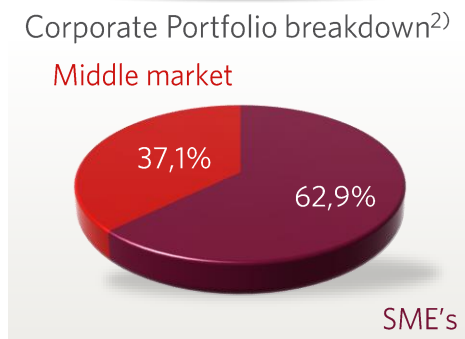
LOANS & LEASING, PLUS SECURITIZED
PORTFOLIO [AR\$ Mill.]¹⁾



TOTAL LOANS BREAKDOWN [%]
Loans & Leasing, plus Securitized Portfolio



3Q16 BREAKDOWN [%]



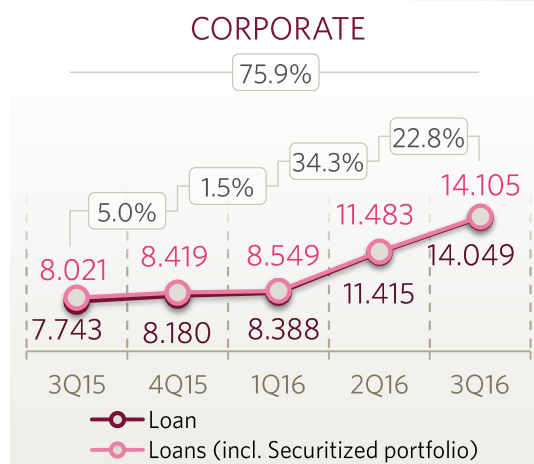
- > On-balance sheet loans up 15.8% QoQ and 59.1% YoY, while securitized loans declined in line with post IPO funding strategy
- > Loan growth mainly driven by Corporate Segment with foreign trade and U.S. dollar denominated loans up AR\$1.7 Bn QoQ and AR\$3.4 Bn YoY; consumer finance loans maintain share of portfolio

1) Denotes loans and leases before allowances
2) SME's considers annual sales between AR\$ 40-200 million, Middle Market considers annual sales between AR\$ 200-1,000 million and Large considers annual sales over AR\$ 1,000 million.

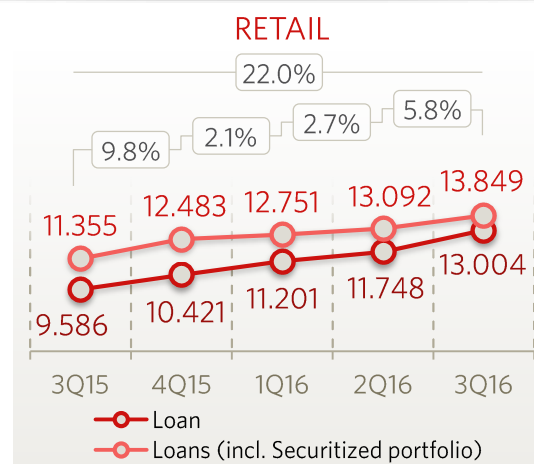
Loan performance

Loan expansion driven by double digit growth in corporate loans, supported by retail and consumer finance

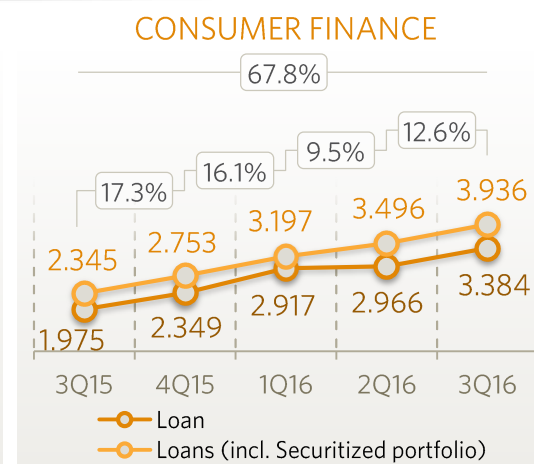
TOTAL LOAN PORTFOLIO BREAKDOWN BY SEGMENT Loans & Leasing, plus Securitized Portfolio [AR\$ Mill.]¹⁾



➤ Tripled market growth driven mainly by foreign trade-related and U.S. dollar denominated loans



➤ Doubled 2Q16 growth rate driven by pick-up in loans to senior citizens



➤ Continued growth in this market while starting early signs of reversal in asset quality deterioration.

STRATEGY

- Larger ticket per client
- Increase transactional services to become primary bank
- Focused on increasing business with strategic clients in growing industries i.e. agribusiness, infrastructure and energy

STRATEGY

- Consolidate atomized & stable funding base in senior citizens
- Leverage middle-market relationships to grow penetration in quality payroll clients
- Leverage retail client base to increase cross-selling capabilities in affluent and small business segments
- Longer-term offer mortgages & car loans

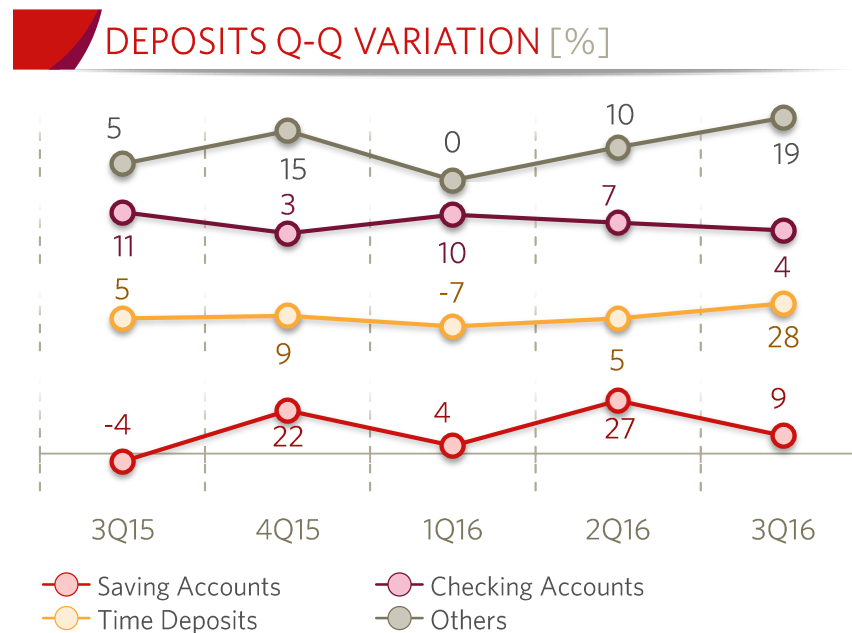
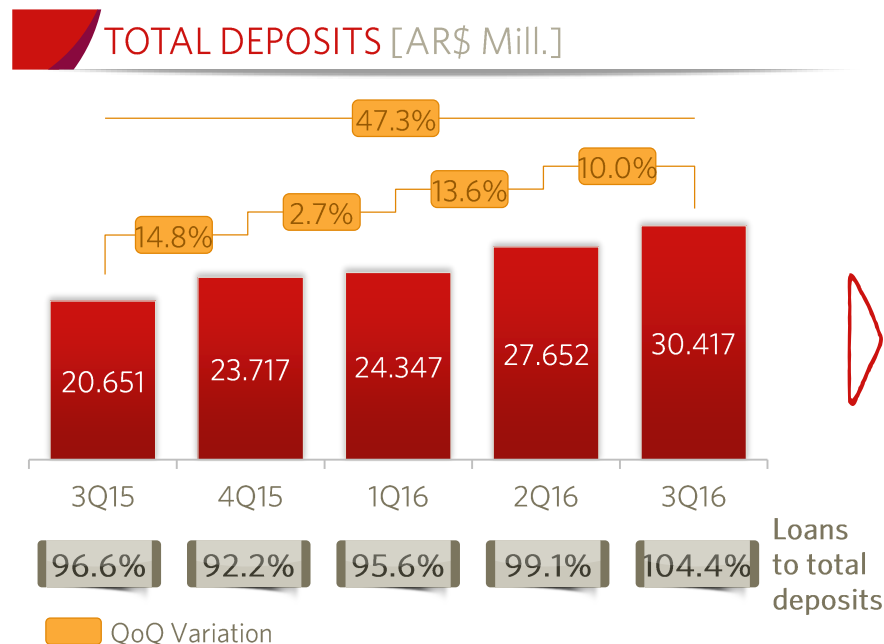
STRATEGY

- Leverage Walmart's growth strategy to increase penetration of target customers
- Larger capital base provides opportunity to form alliances with medium retail chains

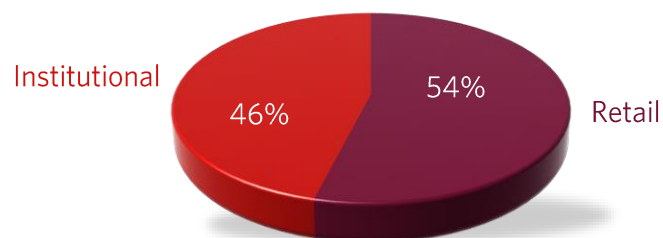
1) Denotes loans and leases before allowances

Funding

Above-industry increase in deposit base supports strong loan growth



DEPOSIT BREAKDOWN [%]

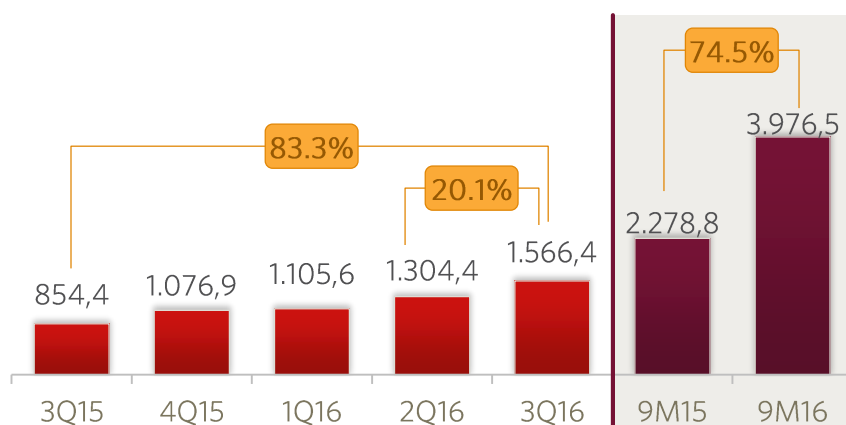


- > Total deposits were AR\$30.4 Bn in 3Q16, up 10% QoQ and 47.3% YoY
- > Low-cost checking and savings accounts represented 56% of deposits.
- > Retail deposits (savings accounts and time deposits) represented 54% of total deposits
- > Loans to deposits rose to 104.4% vs. 99.1% in 2Q16 reflecting the strategy to primarily fund loan growth by reducing Central Bank notes portfolio before starting to take higher-cost institutional deposits

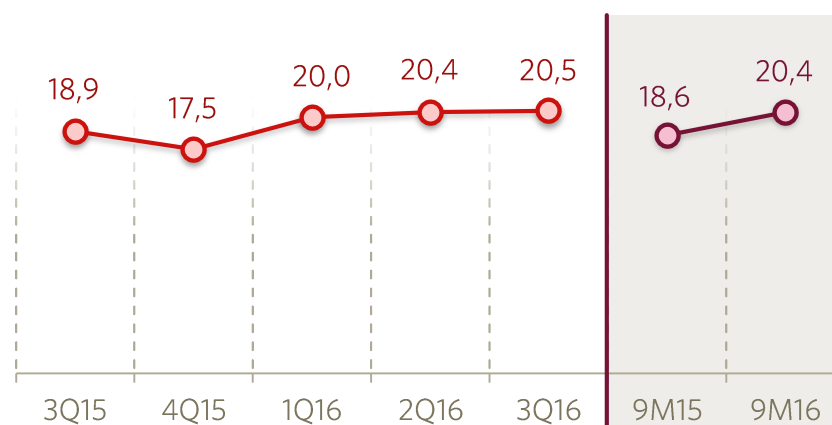
Gross financial margin & NIM

Solid NIM of 20.5% despite decline in interest rates

GROSS FINANCIAL MARGIN [AR\$ Mill.]



NET INTEREST MARGIN [NIM - %]



> 3Q16 Gross financial margin up 20.1% QoQ

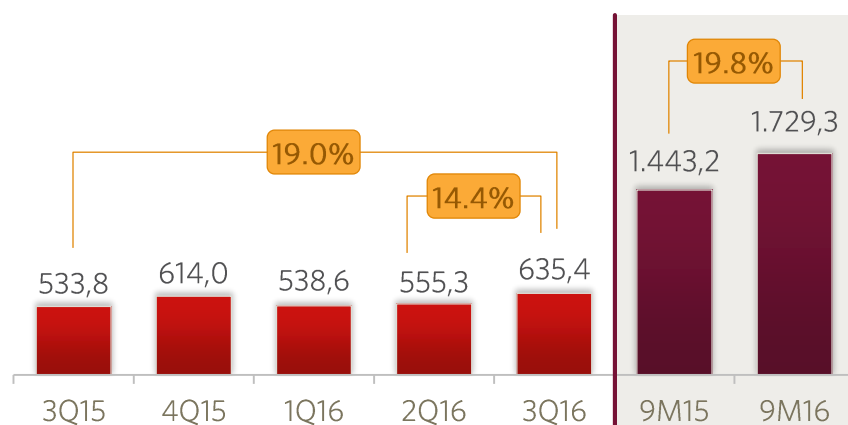
- Average interest earning assets rising above average interest bearing liabilities
- Interest rate on average liabilities declining faster than interest rates on average loans
- Average rate on personal loans rose 495 bps, partially offsetting the lower average interest rate on corporate loans

> NIM of 20.5% in 3Q16 compared to 18.9% in 3Q15 and 20.4% in 2Q16.

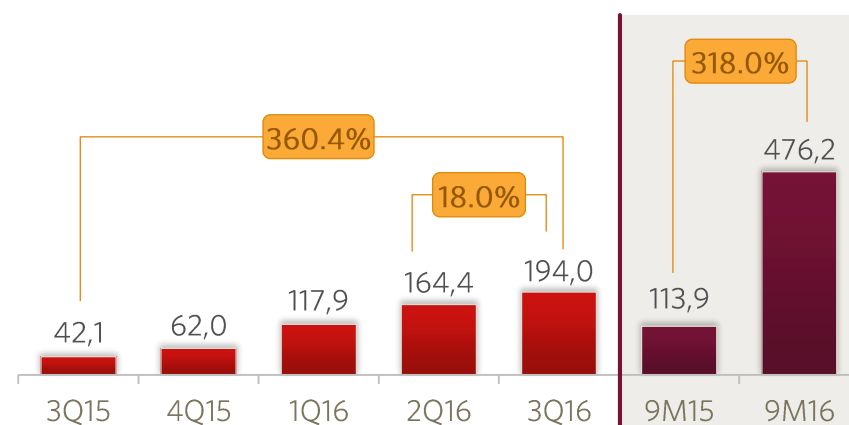
Service fee income & income from insurance activities

Pick-up in net service fees further supported by income from insurance activities

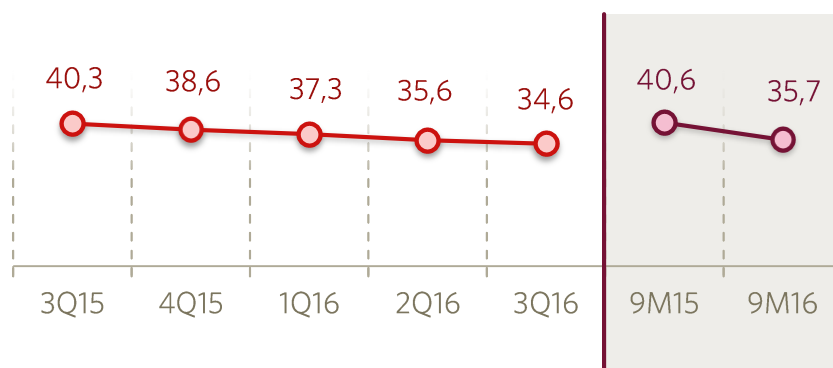
NET SERVICE FEE INCOME [AR\$ Mill.]



INCOME FROM INSURANCE ACTIVITIES [AR\$ Mill.]



NET SERVICE FEE INCOME RATIO¹⁾ [%]



> Net Service Fee Income grew above inflation QoQ, reflecting re-pricing and solid business dynamics in credit and debit cards, as well as in deposits, checking and savings accounts

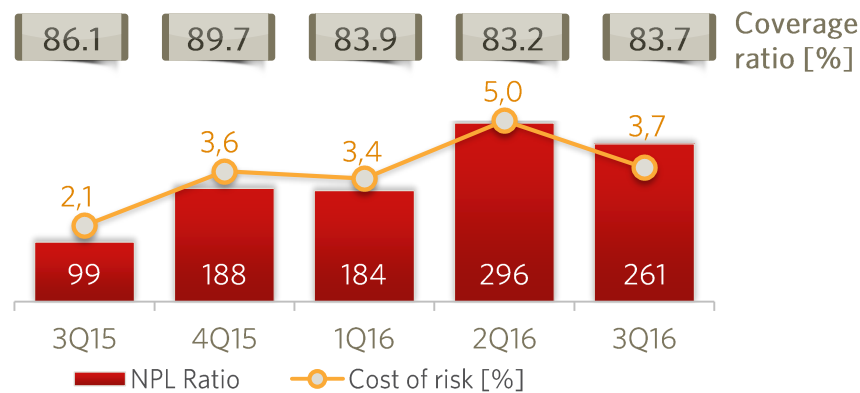
> Income from Insurance Activity driven by rapid growth at Supervielle Seguros since start-up in 4Q14 and the migration since 4Q15 of a portion of the portfolio previously booked in a third party insurance company. Starting Sep, 2016 Banco Supervielle and Cordial Compañía Financiera are self-insuring against credit related risks and no longer contract this insurance

1) Includes income from insurance activities

Asset quality

Asset quality deterioration shows some early signs of reversal following spike in 2Q16

LOAN LOSS PROVISIONS EVOLUTION

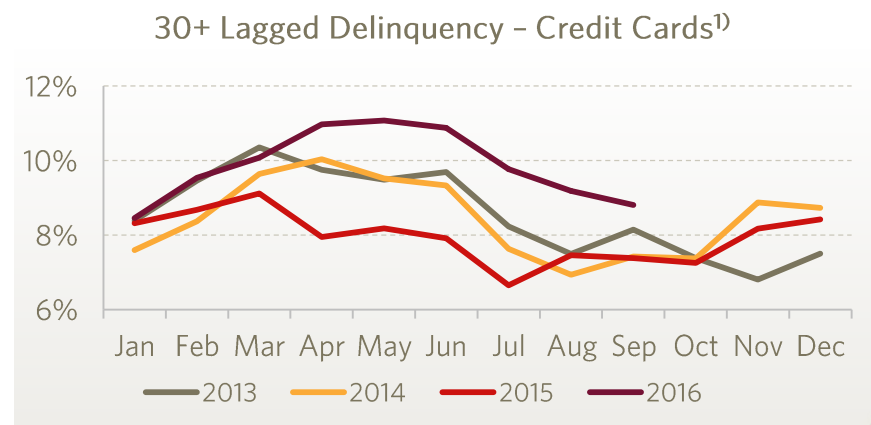
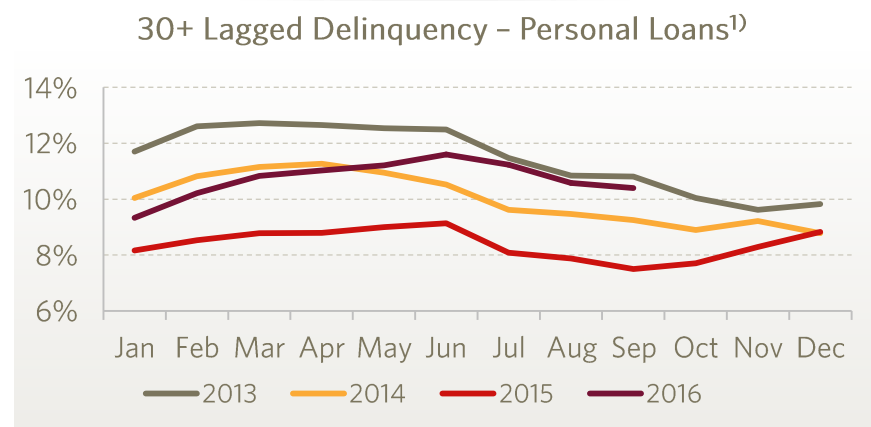


NPLs RATIO

	Sept-16	June-16	Sept-15
Corporate segment	0.2%	0.5%	0.7%
Retail segment	3.8%	3.7%	4.0%
Consumer finance segment	11.4%	11.1%	9.2%
TOTAL	3.0%	3.1%	3.1%

1) Managerial analysis

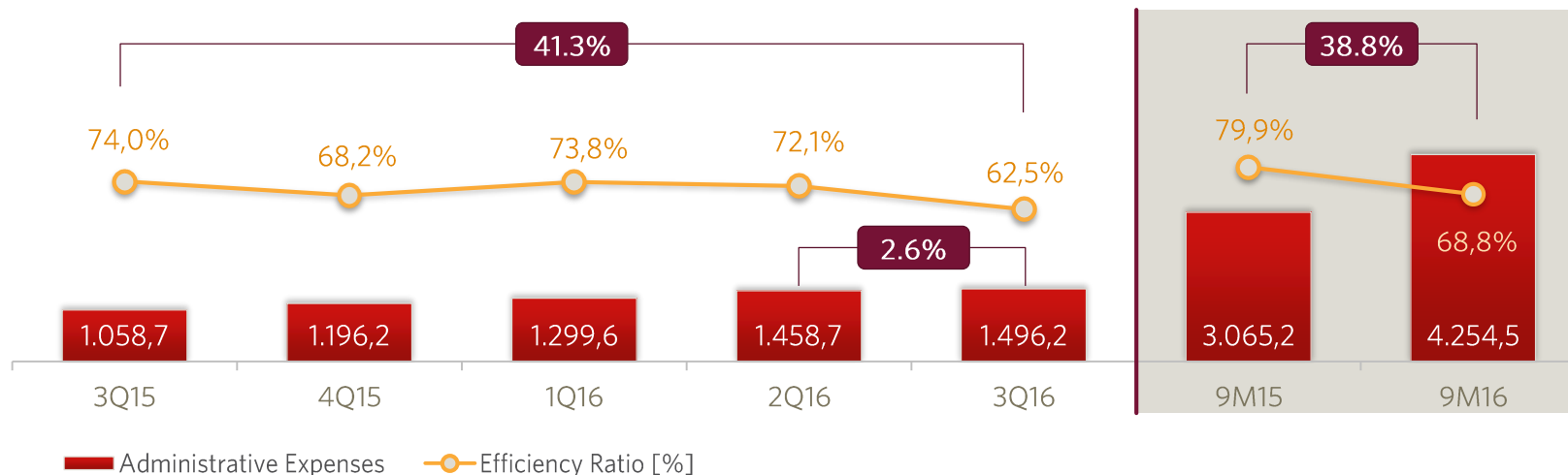
CONSUMER FINANCE - LAGGED DELINQUENCY



Administrative expenses

Operating leverage delivers efficiency ratio of 62.5% in 3Q16

ADMINISTRATIVE EXPENSES & EFFICIENCY RATIO [AR\$ Mill.]

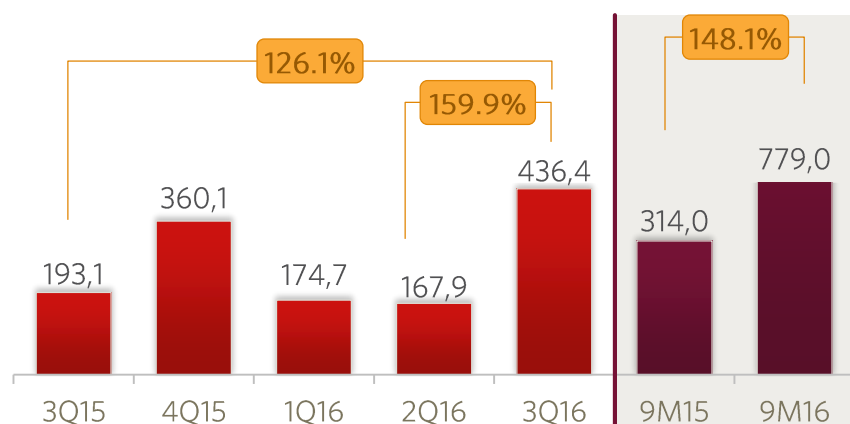


- Significant QoQ increase in revenues with relatively stable administrative expenses drives significant improvement in efficiency ratio.
- Administrative expenses rose 2.6% QoQ, or AR\$37.6 Mn, as higher personnel, advertising and publicity, and other expenses more than offset the decline in taxes.
- The 41.3% or AR\$437.6 Mn, YoY increase in administrative expenses was mainly due to salary increases from collective bargaining agreements, advertising and publicity and other expenses.

Profitability

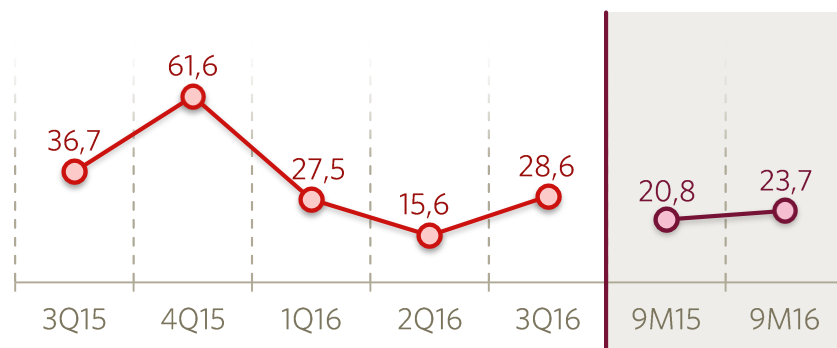
Profitable growth with net income up 160% qoq; significant recovery in ROAE and ROAA

NET INCOME [AR\$ Mill.]

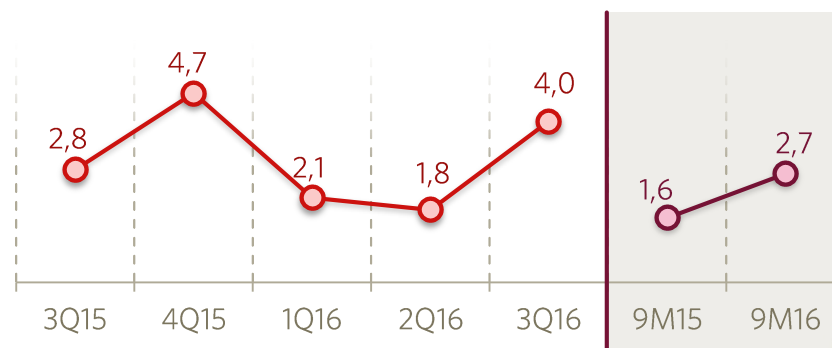


- > Net income was AR\$436.4 Mn, up 126.1% YoY and 159.9% QoQ.
- > ROAE increased to 28.6% in 3Q16 from 15.6% in 2Q16 after the temporary dilution from the capital raised in the IPO.
- > ROAA improved to 4.0% from 1.8% in 2Q16 reflecting higher operating leverage.

ROAE [%]

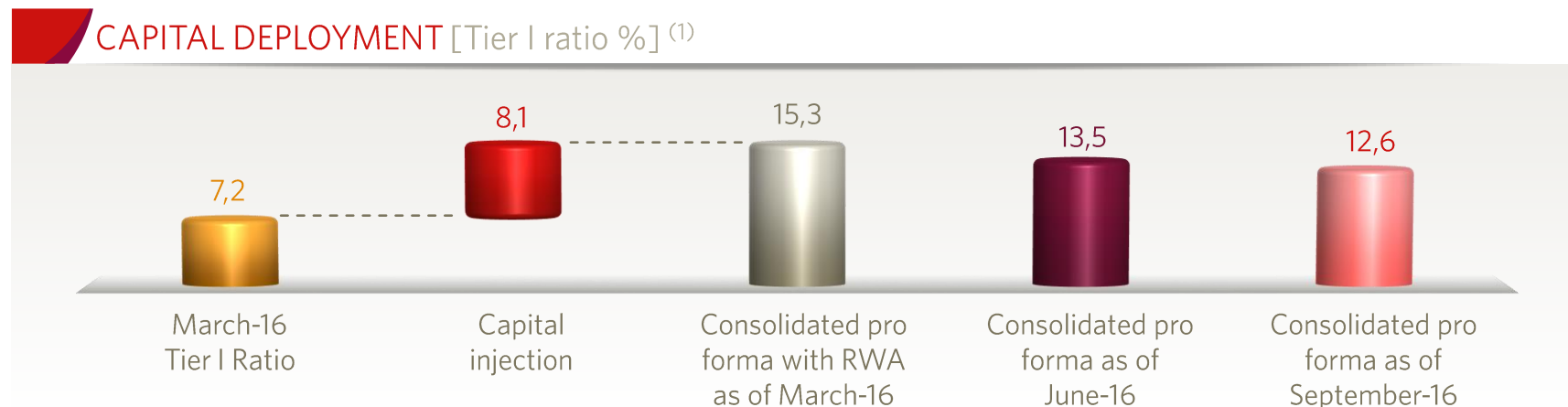


ROAA [%]



Capitalization

Successfully executing on capital deployment plan

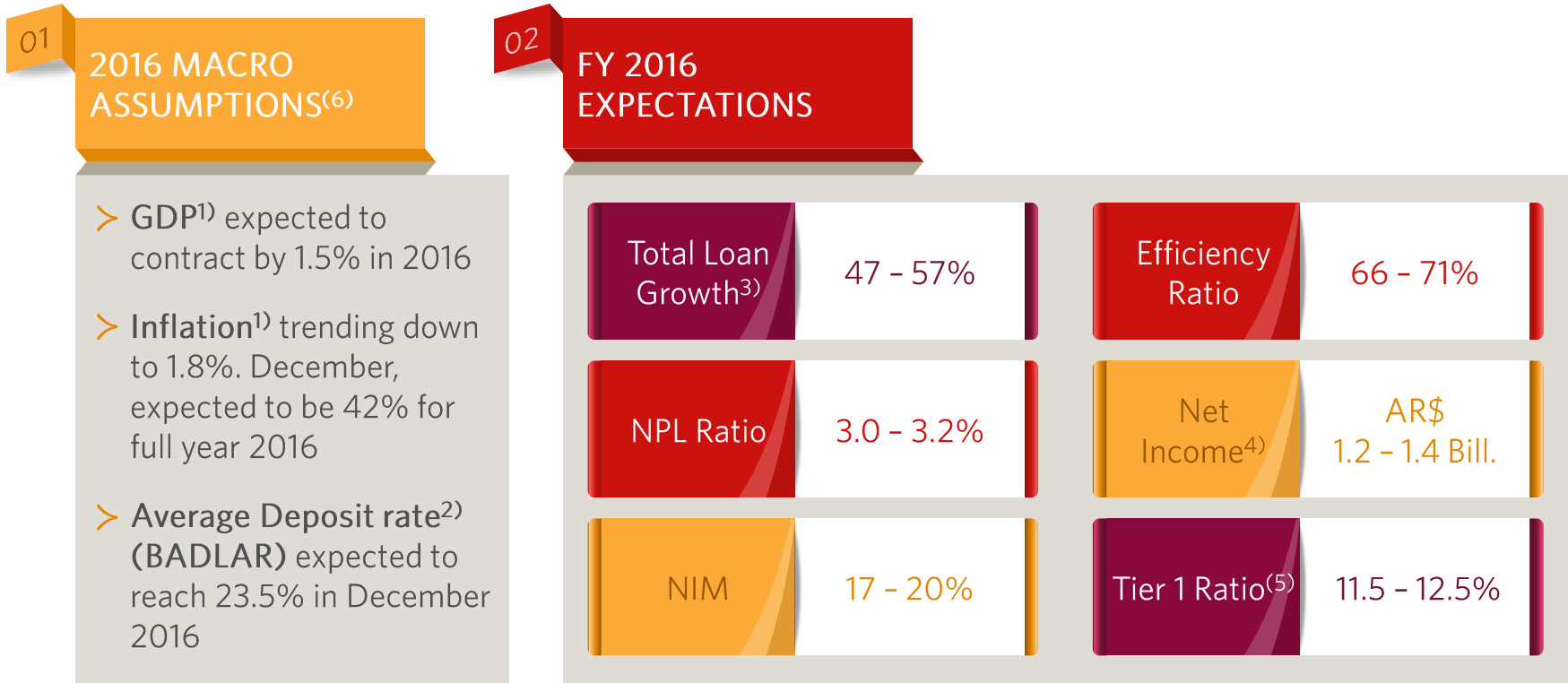


FUNDS AT THE HOLDCO: ~AR\$900 MN AS OF SEPTEMBER 30, 2016

- > Repaid maturing debt of AR\$123 Mn
- > Remaining funds invested in mutual funds posting a 29.4% annual return in 3Q16
- > Excess liquidity of approx. AR\$620 Mn to fund growth following debt pay down

1) Tier 1 Ratio coincides with CET1 Ratio

2016 guidance



1 Source: Market Expectations Survey as of July 2016
2 Company estimate
3 Including leases and securitized portfolio
4 This represents an increase of between 78% and 108% in the year
5 The TIER 1 ratio guidance includes net funds held at the holding company. Tier 1 ratio coincides with CET1 ratio
6 According to the most recent available Market Expectation Survey as of November 2016, GDP is expected to contract by 2,3% in 2016.

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& Ratios

Corporate governance

Experienced management team with longstanding industry expertise

BOARD

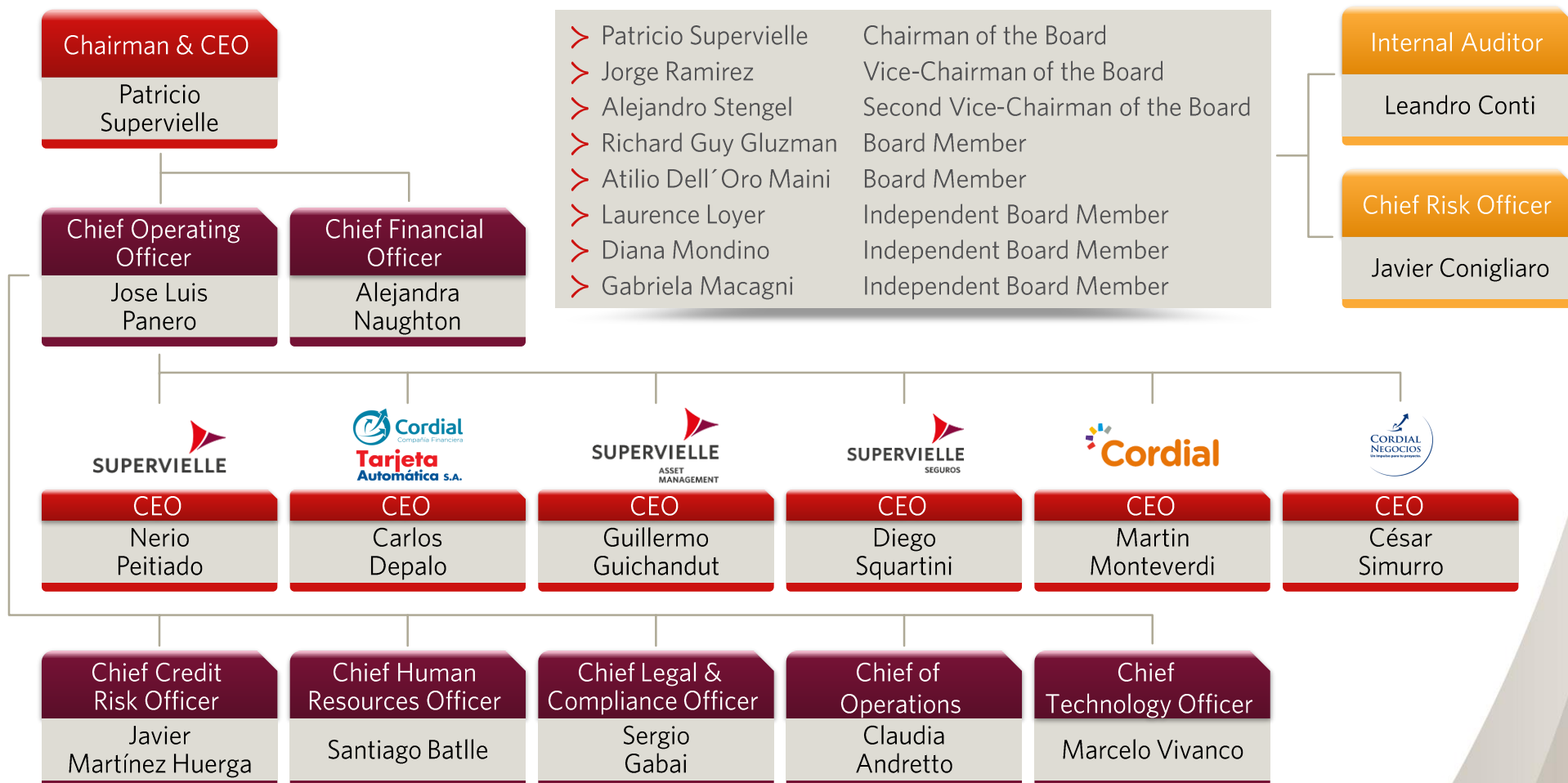
> Patricio Supervielle	Chairman of the Board
> Jorge Ramirez	Vice-Chairman of the Board
> Alejandro Stengel	Second Vice-Chairman of the Board
> Richard Guy Gluzman	Board Member
> Atilio Dell’Oro Maini	Board Member
> Laurence Loyer	Independent Board Member
> Diana Mondino	Independent Board Member
> Gabriela Macagni	Independent Board Member

Internal Auditor

Leandro Conti

Chief Risk Officer

Javier Conigliaro



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SUPERVIELLE

Appendix III: Financial statements

Grupo Supervielle - Summary consolidated balance sheet [AR\$ mill.]

	Limited Review	Audited December 31 st					
	Sept-16	2015	2014	2013	2012	2011	2010
Assets							
Cash and Due from Banks	5,708	6,809	3,649	2,663	2,177	1,230	1,017
Government and Private Securities	2,773	932	1,008	485	230	337	431
Loans	29,551	20,765	15,013	11,634	7,660	6,455	4,523
Allowances for Loan Losses	(801)	(617)	(417)	(342)	(285)	(167)	(102)
Other Receivables	3,164	2,462	2,264	1,742	1,737	1,045	690
Leasing	1,386	1,075	584	512	594	420	312
Other Assets	2,652	1,620	1,140	725	579	567	389
Total Assets	44,433	33,046	23,241	17,418	12,692	9,887	7,260
Liabilities and Shareholders' Equity							
Deposits	30,417	23,717	16,893	12,819	9,302	7,239	5,631
Other Liabilities	7,603	6,956	4,641	3,247	2,402	1,969	1,151
Total Liabilities	38,020	30,672	21,534	16,066	11,703	9,208	6,782
Shareholders' Equity	6,413	2,374	1,707	1,352	988	677	478
TOTAL Liabilities and Shareholders' Equity	44,433	33,046	23,241	17,418	12,692	9,885	7,260

1) Source: Company filings

Appendix III: Financial statements

Grupo Supervielle - Summary consolidated income statement - accumulated figures [AR\$ mill.]

	Limited review		Audited December 31 st					
	9M2016	9M2015	2015	2014	2013	2012	2011	2010
Financial Income	7,671.1	4,658.7	6,741.7	4,751.4	3,045.4	2,210.3	1,475.6	923.9
Financial Expenses	(3,694.6)	(2,379.9)	(3,386.1)	(2,464.5)	(1,303.9)	(818.3)	(603.2)	(337.5)
Gross Intermediation Margin	3,976.5	2,278.8	3,355.7	2,286.8	1,741.5	1,392.0	872.4	586.3
Provision for Loan Losses	(741.0)	(356.0)	(543.8)	(356.5)	(350.5)	(209.8)	(99.1)	(67.8)
Income from Services	2,496.9	1,991.3	2,835.7	2,162.8	1,765.7	1,289.7	860.7	608.2
Expenses for Services	(767.6)	(548.1)	(778.5)	(610.3)	(421.6)	(254.7)	(161.4)	(104.2)
Income From Insurance Activities	476.2	113.9	175.9	8.5	-	-	-	-
Administrative Expenses	(4,254.5)	(3,065.2)	(4,261.4)	(3,013.8)	(2,287.2)	(1,807.7)	(1,273.0)	(873.1)
Net Gain from Financial Transactions	1,186.5	414.7	783.6	477.5	447.8	409.5	199.5	149.4
Miscellaneous Income	279.4	215.4	367.2	190.0	129.2	72.5	52.6	49.9
Miscellaneous Losses	(308.8)	(156.3)	(213.4)	(91.8)	(95.7)	(71.1)	(59.6)	(54.2)
Minority Interest	(14.6)	(9.6)	(16.1)	(13.7)	(10.6)	(9.6)	(5.2)	(11.7)
Income before Income Tax	1,142.6	464.2	921.3	562.0	470.8	401.3	187.3	133.5
Income Tax	(363.6)	(150.2)	(247.2)	(199.1)	(97.8)	(75.1)	(43.5)	(40.7)
Net Income	779.0	314.0	674.1	362.9	373.0	326.2	143.6	92.7

1) Source: Company filings

Appendix III: Financial statements

Grupo Supervielle - Summary consolidated income statement - quarterly figures [AR\$ mill.]

	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	YoY	QoQ
Financial Income	2,775.5	2,557.0	2,338.7	2,083.1	1,731.9	8.5%	60.3%
Financial Expenses	(1,209.0)	(1,252.6)	(1,233.1)	(1,006.2)	(877.5)	-3.5%	37.8%
Gross Intermediation Margin	1,566.4	1,304.4	1,105.6	1,076.9	854.4	20.1%	83.3%
Provision for Loan Losses	(261.4)	(295.9)	(183.6)	(187.9)	(98.5)	-11.7%	165.3%
Income from Services	910.4	813.1	773.5	844.4	733.7	12.0%	24.1%
Expenses for Services	(275.0)	(257.7)	(234.9)	(230.4)	(199.9)	6.7%	37.5%
Income From Insurance Activities	194.0	164.4	117.9	62.0	42.1	18.0%	360.4%
Administrative Expenses	(1,496.3)	(1,458.7)	(1,299.6)	(1,196.2)	(1,058.7)	2.6%	41.3%
Net Gain from Financial Transactions	638.2	269.5	278.9	368.9	273.1	136.8%	133.7%
Miscellaneous Income	97.3	108.2	73.9	151.8	100.2	-10.0%	-2.9%
Miscellaneous Losses	(103.5)	(96.1)	(109.2)	(57.1)	(69.6)	7.6%	48.7%
Minority Interest	(7.7)	(2.8)	(4.0)	(6.5)	(5.4)	171.8%	43.6%
Income before Income Tax	624.3	278.8	239.5	457.1	298.4	124.0%	109.3%
Income Tax	(187.9)	(110.9)	(64.8)	(96.9)	(105.3)	69.5%	78.4%
Net Income	436.4	167.9	174.7	360.1	193.1	159.9%	126.1%

Appendix III: Ratios

Grupo Supervielle key indicators: Accumulated [%]

KEY INDICATORS	9M2016	9M2015	2015	2014	2013	2012	2011
Profitability & Efficiency							
ROAE	23.7%	20.8%	32.2%	22.7%	30.8%	37.9%	25.2%
ROAA	2.7%	1.6%	2.5%	1.8%	2.5%	2.9%	1.6%
Net Interest Margin	20.4%	18.6%	18.1%	17.4%	16.4%	17.3%	13.5%
Net Financial Margin	18.4%	15.7%	16.4%				
Net Fee Income Ratio	35.7%	40.6%	40.0%	40.6%	43.6%	42.6%	44.5%
Net Fee Income as a % of Administrative Expenses	51.8%	50.8%	52.4%	51.8%	58.8%	57.3%	54.9%
Efficiency Ratio	68.8%	79.9%	76.2%	78.3%	74.1%	74.5%	81.0%
Liquidity & Capital							
Loans to Total Deposits ¹⁾	104.4%	96.6%	92.2%	92.4%	94.8%	88.8%	95.1%
Total Equity as a % of Total Assets	14.4%	7.2%	7.2%	7.3%	7.8%	7.8%	6.8%
Regulatory Capital/ Risk Weighted Assets ²⁾	13.0%	8.5%	8.7%	8.9%	9.0%	NA	NA
Consolidated Tier 1 Capital / Risk weighted assets	12.6%	6.7%	6.7%	6.9%	6.7%		
Asset Quality							
NPL Ratio	3.0%	3.1%	3.2%	3.0%	3.0%	4.2%	2.4%
Allowances as a % of Total Loans	2.5%	2.7%	2.9%	2.7%	2.9%	3.5%	2.5%
Coverage Ratio	83.7%	86.1%	89.7%	88.9%	94.0%	84.7%	107.7%
Cost of Risk	3.7%	2.1%	3.1%	2.9%	3.8%	3.0%	1.8%

On Balance Sheet Loans/Total Deposits.

This ratio applies only to the Bank and CCF on a consolidated basis. Tier 1 ratio coincides with CET1 ratio

Appendix III: Ratios

Grupo Supervielle key indicators: Quarterly [%]

KEY INDICATORS	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015
Profitability & Efficiency					
ROAE	28.6%	15.6%	27.5%	61.6%	36.7%
ROAA	4.0%	1.8%	2.1%	4.7%	2.8%
Net Interest Margin	20.5%	20.4%	20.0%	17.5%	18.9%
Net Financial Margin	19.0%	18.5%	17.4%	18.4%	16.0%
Net Fee Income Ratio	34.6%	35.6%	37.3%	38.6%	40.3%
Net Fee Income as a % of Administrative Expenses	55.4%	49.3%	50.5%	56.5%	54.4%
Efficiency Ratio	62.5%	72.1%	73.8%	68.2%	74.0%
Liquidity & Capital					
Loans to Total Deposits ¹⁾	104.4%	99.1%	95.7%	92.2%	96.7%
Total Equity as a % of Total Assets	14.4%	14.6%	7.3%	7.2%	7.2%
Regulatory Capital/ Risk Weighted Assets ²⁾	13.0%	14.0%	9.3%	8.7%	8.5%
Consolidated Tier 1 Capital / Risk weighted assets	12.6%	13.5%	7.2%	6.7%	6.7%
Asset Quality					
NPL Ratio	3.0%	3.1%	2.7%	3.2%	3.1%
Allowances as a % of Total Loans	2.5%	2.6%	2.3%	2.9%	2.7%
Coverage Ratio	83.7%	83.2%	83.9%	89.7%	86.1%
Cost of Risk	3.7%	5.0%	3.4%	3.6%	2.1%

On Balance Sheet Loans/Total Deposits.

This ratio applies only to the Bank and CCF on a consolidated basis.

In 3Q16, includes \$620 million Tier1 Capital retained at the holding company level available for injection in subsidiaries. Tier 1 ratio coincides with CET1 ratio

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