

Banco Supervielle Company Presentation

August 2024



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Ciudad de Buenos Aires, Argentina

SUPV
LISTED
NYSE



BYMA
Bolsas y Mercados
Argentinos

WHO WE ARE



Banco Supervielle, the main subsidiary of Grupo Supervielle. We are a **CUSTOMER CENTRIC** Bank focused on long-term value creation

Strong **BRANDING**

SUPV
LISTED
NYSE

- Household name and the oldest private franchise in the country.
- The eighth largest Argentine private bank in terms of loans
- Grupo Supervielle listed in NYSE and BYMA since 2016

CULTURAL & DIGITAL Transformation

- Placing the customer at the center of all we do
- Advancing on the implementation of a deep cultural and digital transformation across our company
- Scaling the adoption of agile, product oriented, working methodologies
- Leveraging digital marketing and AI capabilities, as well as cloud services.

CUSTOMER SERVICE MODEL Evolution

- Accelerating our transformation initiatives across channels deepening our omnichannel model.
- Developing a modern technological architecture, evolving our bank branch model and adding API capabilities to connect to third parties and prepare for open banking.
- Improving the customer journey and driving efficiency.



Building a service **ECOSYSTEM**

- Building our ecosystem integrating our service offerings and adding partnerships, enhancing CX.
- Driving synergies among our different verticals, increasing customer loyalty and pursuing cross selling initiatives.

STRONG track record & solid capital base

- In addition to organic growth, we have significantly increased our business through acquisitions expanding 25 times our loan market share to 5% of the private financial system between 2002-2020.
- Strong liquidity and an adequate capital base support our growth initiatives.

Operating in a **HEALTHY** and **UNDERPENETRATED FINANCIAL SYSTEM**

- The Argentine market is one of the least penetrated financial systems in Latin America.
- Growth opportunities, as the country resumes its stabilization process.
- Well positioned and constantly evolving to capture these growth opportunities given our focus on a differentiated customer experience.

BANCO SUPERVIELLE, 137 years in Argentina



HUMAN BANKING



ASSETS

3,215

AR\$ bn.



PROFITABILITY

23.9%

1H4 ROAE



LOANS

3.1%

Market Share



ASSET QUALITY

0.8% 303%

NPL

NPL Coverage



CAPITAL

21.3%

CET1 ratio (*)

*min regulatory capital: 8%



CREDIT RATING

AA- Arg

Fix Scr affiliate of
Fitch Ratings



LIQUIDITY

104%

LCR

60%

Loans to Deposits



MARKET PRESENCE

135

Bank branches
+ Virtual branches
+ Digital channels



Banco Supervielle, the main subsidiary of Grupo Supervielle, a NYSE listed company since 2016

SUPV
LISTED
NYSE



22%



1H24 ROAE

AR\$649 bn.



EQUITY

US\$670 mm.



MARKET CAP



SUPERVIELLE
AGENTE DE NEGOCIACIÓN



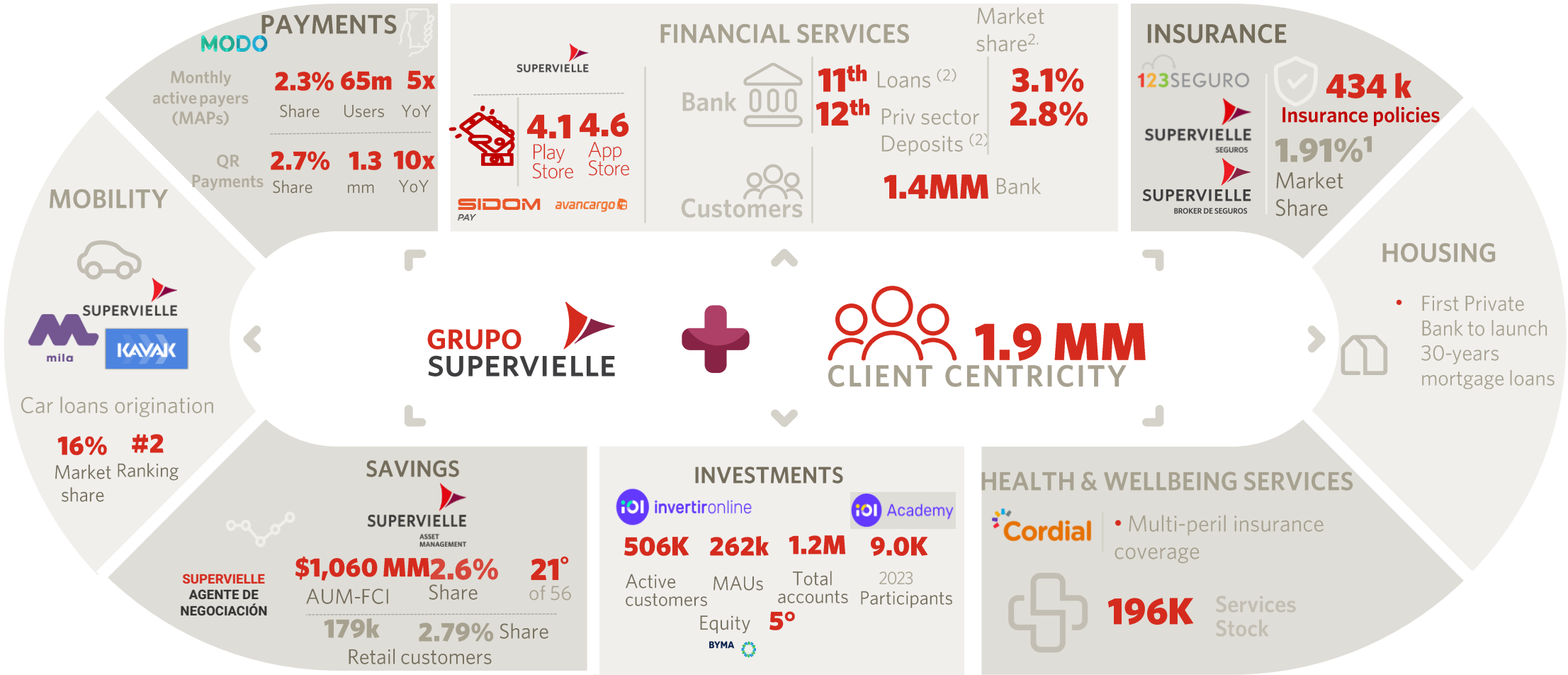
SUPERVIELLE
BROKER DE SEGUROS



OTHER SUBSIDIARIES

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

Connected with third parties through APIsx



Information as of March 24

1. Last twelve months as of June 23

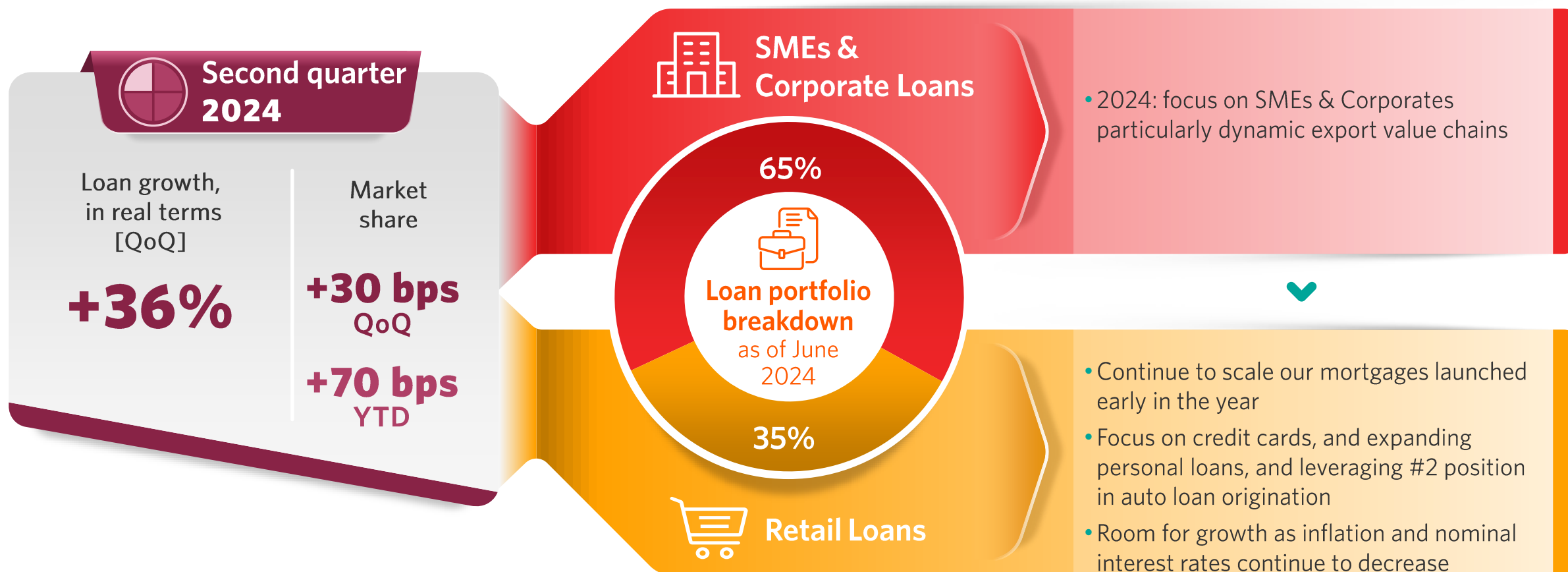
2. Central Bank information as of June 2024.

Market share gains across all key products



Portfolio

Looking Forward



Accelerating digital adoption among retail customers enhancing engagement, cross-selling, and competitive NPS



STRATEGIC PILLARS

- Customer Experience
- Customer Acquisition
- Digital Adoption
- Funding



Expanding share of digital customers; capturing higher share of wallet [% of customers]¹

52% Dec-2022
62% Dec-2023

Digital Customers

Visits to Branches **13%**

Sustained growth in digital origination and cross-sell

34% 4Q22
64% 4Q23

Digital & Automatic Personal Loans [% Q²]

Insurance sales **26%** from 10% January 2023
Through digital channels³

Insurance penetration **37%**

Strong adoption of Digital Wallet

3M Jan-2023
7M Dec-2023

of Transfers

of QR Code Payments **248K**
10X

of Utility Payments **578K**
84%

Focus on PFM - Inversion Rápida

7X | **9X**
Dec-2023 YoY

AuM
[VAR, nominal terms]

Retail Customers
[VAR]

Asset Management

Retail Customers **# 3rd** Among banks

Increased principality in customer deposits



2024 GOALS

- Focus on existing customers (share of wallet and cross sell)

- Enhance engagement
- Focus on profitable products

1) Digital Customer: Active customer during last 90 days through Home Banking / Mobile / Senior Citizens app

2) Sales through ATM, Cash dispenser & HB, Mobile Banking as percentage of total sales of personal loans

6 3) As percentage of total insurance sales of products we underwrite

Attracting new SMEs and Corporate clients while capturing higher share of wallet and improving NPS for the third consecutive year



Growing Entrepreneurs, SMES & Middle market Customers



Expanding Digital Lending in SMEs

Factoring	93% Dec-2023
Commercial unsecured	72% Dec-2023
Overdraft	52% Dec-2023

Driving Cross Sell & Transactionality [%]

Insurance	Entrepreneurs & SMEs Penetration	7.0% 2022	10.0% 2023	88% Renewal rate in 2023 (↑)
	Insurance Policies Cross-Sell	1.4x	1.3x	
Foreign trade transactions ¹ [Market share]		3.50% 2022	4.84% 2023	EUROMONEY TRADE FINANCE 2024 ARGENTINA MARKET LEADER DOMESTIC
	Sight Deposits [Market share]	1.95% 4Q22	2.38% 4Q23	

2024 GOALS

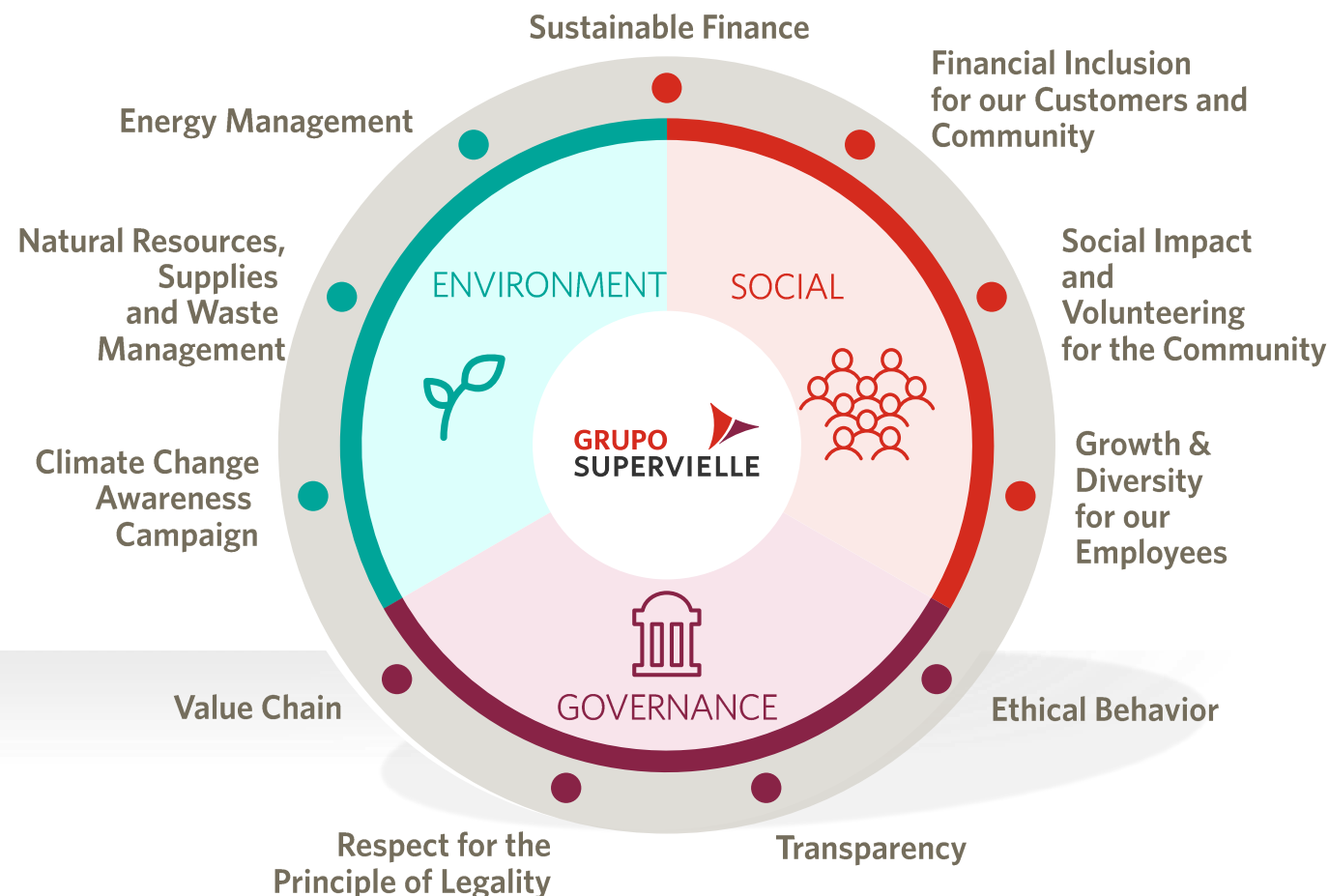
- Grow SMEs and middle market clients and loans
- Expand penetration in cash management

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



ESG Recent Highlights



OUR ENVIRONMENTAL RESPONSIBILITY

- The carbon footprint calculation for the period 2023 considering scope 1 and 2 is 1,417 TonCO₂eq. 100% offset by purchasing carbon credits and donating trees.
- Avoided 382 TonCO₂eq emissions in our 2023 daily operations.
- 33% of branches are supplied with renewable energy.
- We participated in 25% of social, green and sustainability bond issuances for \$43.3 million.
- 54% customers comprised by the Social Environmental Risk policy.



OUR SOCIAL RESPONSIBILITY

- 108,101 people trained in financial education and digital literacy.
- 62% digitized customers.
- 50% senior citizen clients digitized.
- Women represent 21% of senior executive positions. We have identified our staff with disabilities (0.92%).
- 6,632 hours of volunteering for social and environmental initiatives.
- 2,344,426 food plates donated by Grupo Supervielle and its clientes to Banco de Alimentos
- 15.5 average training hours per person



OUR RESPONSIBILITY WITH GOOD GOVERNANCE & ETHIC AND INTEGRITY CULTURE

- 5 consecutive years as part of the BYMA Corporate Governance Panel.
- 96% employees took the Code of Ethics course.
- 2,933 Employees took the Integrity Program for the Prevention of Corrupt Practices course.
- In 2023, Grupo Supervielle's Board of Directors approved the Diversity, equity and inclusion Policy.
- 80% of Strategic Suppliers self-assessed in ESG.

TRANSPARENCY AND DISCLOSURE STANDARDS OF THE SUSTAINABILITY STRATEGY

Sustainability Integrated Report based on international standards (GRI and SASB) published since 2015, with independent validation from Price Waterhouse & Co. S.R.L.

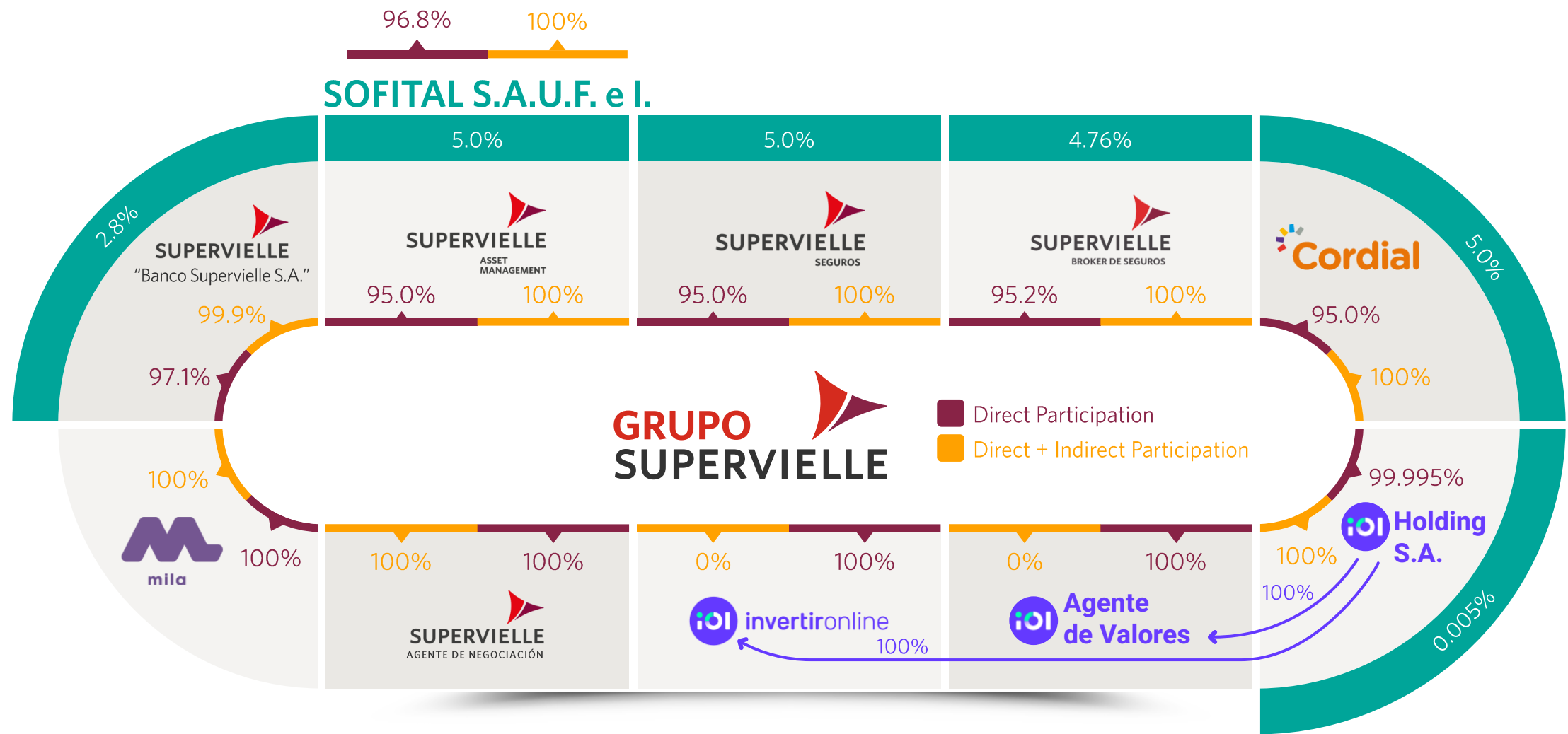
GC level in the BYMA Corporate Governance Panel--first admitted financial group (includes those companies that voluntarily incorporate corporate governance practices in line with the best international standards)

Sustainability Index—for the sixth consecutive year Grupo Supervielle integrates the first sustainability index of the Argentine market created by BYMA jointly with IDB

Disclosed our **ESG Commitments and Goals** up to 2024.

EXTERNAL VALIDATION ASSURANCE

Our Subsidiaries



Banco Supervielle. Balance Sheet & Key indicators

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

Balance sheet

	June-2024
Total Assets	3,214,520
Average Assets	2,850,900
Total Loans & Leasing	1,248,186
Total Deposits	2,096,924
Attributable Shareholders' Equity	540,922
Average Attributable Shareholders' Equity	582,752

Profitability & efficiency

	1H24
ROAE	23.9%
ROAA	4.6%
Net Interest Margin (NIM)	47.6%
Cost / Assets	13.9%
Efficiency Ratio	42.3%

Asset quality

	June-2024
Ratio NPL	0.8%
Ratio de Cobertura	302.9%
Costo del Riesgo	3.8%
Costo del Riesgo, neto	3.6%

Liquidity & capital

	1H24
Total Loans to Total Deposits	59.5%
AR\$ Loans to AR\$ Deposits	62.6%
US\$ Loans to US\$ Deposits	43.6%
Liquidity Coverage Ratio (LCR)	104.0%
Total Equity / Total Assets	16.8%
Capital / Risk weighted assets	21.3%
Tier1 Capital / Risk weighted assets	21.3%
Risk Weighted Assets / Total Assets	73.8%

Grupo Supervielle. Balance Sheet & Key indicators

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

Balance sheet

	June-2024
Total Assets	3,339,956
Average Assets	2,954,383
Total Loans & Leasing	1,248,186
Total Deposits	2,096,390
Attributable Shareholders' Equity	648,690
Average Attributable Shareholders' Equity	654,107

Profitability & efficiency

	1H24
ROAE	22.1%
ROAA	4.8%
Net Interest Margin (NIM)	48.6%
Cost / Assets	14.5%
Efficiency Ratio	40.5%

Asset quality

	June-2024
NPL Ratio	0.8%
Coverage Ratio	302.9%
Cost of Risk	3.8%
Cost of Risk, net	3.6%

Liquidity & capital

	June-2024
Total Loans to Total Deposits	59.5%
AR\$ Loans to AR\$ Deposits	62.6%
US\$ Loans to US\$ Deposits	43.6%
Liquidity Coverage Ratio (LCR)	104.0%
Total Equity / Total Assets	19.4%
Capital / Risk weighted assets	21.3%
Tier1 Capital / Risk weighted assets	21.3%
Risk Weighted Assets / Total Assets	71.0%



¡Thank you!