

FACTSHEET

Headquarter

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GRUPO SUPERVIELLE

Board & Executive Management

➤ Patricio Supervielle	Chairman of the Board - CEO
➤ 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
➤ Jose Luis Panero	COO
➤ Alejandra Naughton	CFO

Grupo Supervielle at a glance – Dec-16

- ✓ Fast growing financial services group in Argentina
- ✓ We are a universal financial services platform with nation-wide distribution and leadership position in consumer finance, retirees, SME and middle market with high margin and potential for continued growth
- ✓ We operate a network and client base with a strong capacity for growth with the new capital raised in IPO
- ✓ FY16 Net Income up 94.5% to 1.3 bn from 674.1 mm in 2015. 4Q16 NI up 48% YoY and 22% QoQ
- ✓ Operating Leverage delivers Efficiency Ratio at 67.5% FY16 compared to 76.2% in FY15. 4Q16 at 64.5%

Main Segments			Cross-selling Segments		
Retail Banking	Corporate Banking	Consumer Finance	Asset Management	Insurance	Services
SUPERVIELLE	Cordial Tarjeta Automática S.A.	SUPERVIELLE ASSET MANAGEMENT	SUPERVIELLE SEGuros	Cordial	
0.9Bn	1.2Bn	290MM	629Mill. AUM	48.1Mill. GWPL TM	9.6Mill. Net Revenue TM
1.6Bn	Loans 186MM				
1.8MM	Deposits 5K	434K			
Customers					

[AR\$ Mill.]

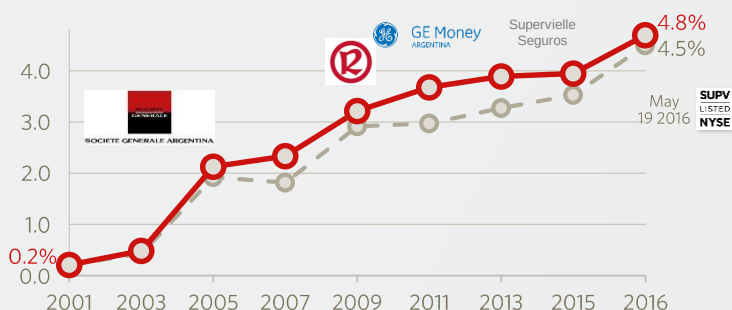
	Dec-16	Sep-16	Dec-15
Assets	53,206.0	44,433.7	33,045.8
Portfolio	38,822.7	33,264.5	24,640.6
Deposits	35,897.9	30,417.2	23,716.6
Shareholders' equity	6,931.5	6,413.5	2,373.7
Deposits + Medium term notes	37,864.8	31,357.0	25,128.4
Tier 1 ratio ¹⁾	12.3%	12.6%	6.7%

¹⁾Includes Tier1 Capital retained at the holding company level available for injection in subsidiaries.

	2016	2015	4Q16	3Q16	4Q15
Net income	1,311.3	674.1	532.3	436.4	360.1

Loan Market Share

Financial System - Excluding Private Banks [%]



Remarkable ability to grow

- ✓ Sales oriented organization
- ✓ Track record of strong organic growth combined with strategic acquisitions

Longstanding reputation

- ✓ Household name
- ✓ Oldest private franchise in the country

Leadership in segments, products and geographical areas. Segmented value proposition

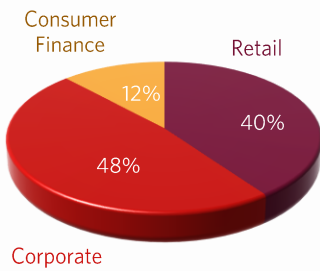
- ✓ SME and Middle Market
- ✓ Senior Citizen's segment
- ✓ High Income
- ✓ Consumer Finance

Broad funding base

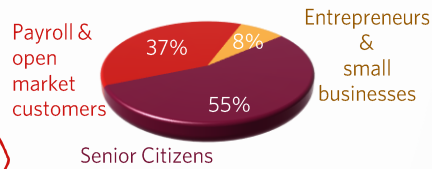
- ✓ Retail funding franchise

Loan Portfolio & Funding – Dec-16

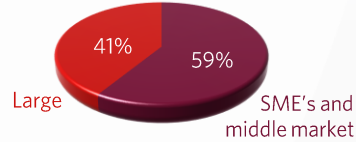
Loan Portfolio breakdown



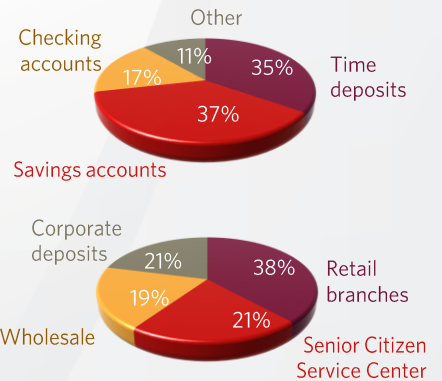
Retail Portfolio breakdown



Corporate Portfolio Breakdown



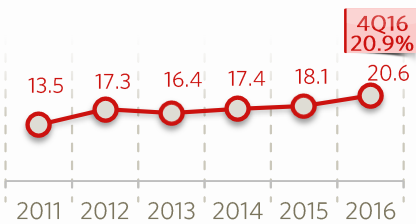
Deposits Breakdown



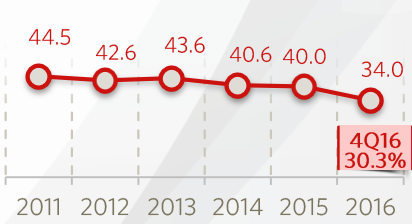
SME's considers annual sales between AR\$ 40-200 million, Middle Market considers annual sales between AR\$ 200-1,000 million and Large considers annual sales over AR\$ 1,000 million.

SUPV Financial Ratios

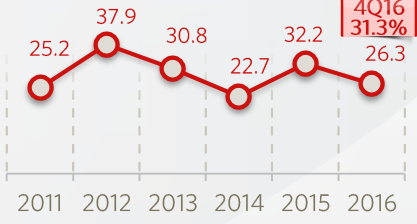
Net Interest Margin [NIM %]



Net Service Fee Income Ratio [%]



Return On Average Equity [ROAE %]



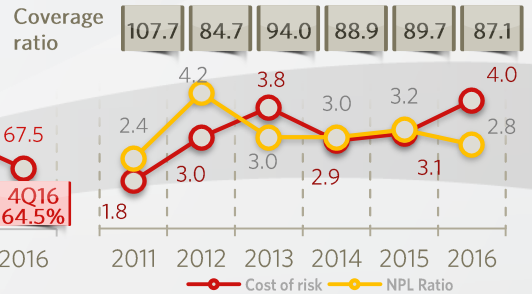
Return On Average Assets [ROAA]



Efficiency Ratio [%]



NPL & Cost of Risk



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.

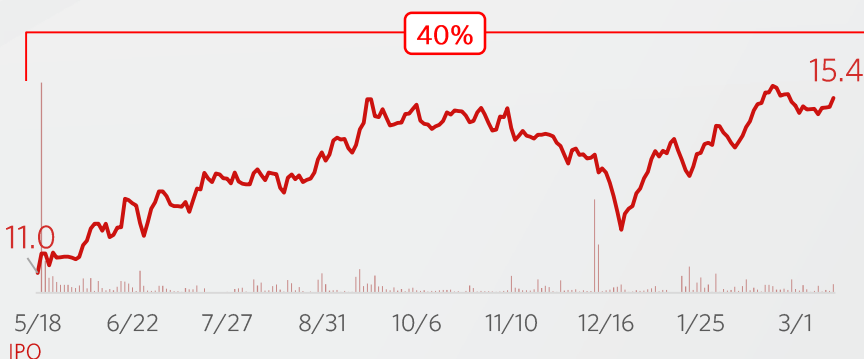
ROAE: Net income divided by average shareholders' equity, calculated on a daily basis and measured in local currency.

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 expenses and income from insurance activities.

Cost of risk: Annualized loan loss provisions divided by average loans, calculated on a daily basis.

SUPV Performance – NYSE (U\$S)



Market Data

Market Cap.	1.1Bn.
ADTV (3M)	2.4Mill.
P/E 2017 ¹⁾	8.71
P/E 2018 ¹⁾	6.39
Price as % of 52-week	High: 95%, Low: 154%