



Covid-19 **UPDATE**

12.05.2020



Conteuts



Supervielle Key Messages



Argentinean Government Measures



COVID-19 **Supervielle** Measures



SUPERVIELLE KEY MESSAGES



Our **staff** and **customers** are our main **priorities**



Quick response to an unprecedented situation has ensured **continuity** of our **operations**



High **liquidity** and adequate **capital** to navigate the uncertain near future



An **opportunity** arises to **accelerate digital** in the new normal



Main measures adopted by the Argentinean government against Covid-19 virus



- Prohibition of dismissals and suspensions for 60 business days



- Shutdown of non-essential businesses



- Maximum prices for essential products



- Budget increase assigned to critical areas



- Family emergency benefit of AR\$ 10,000 on April and May and extraordinary subsidies of AR\$ 3000



- Borders closed and Nation-wide early mandatory lockdown on March 19, initially for a period of 15 days and extended three times



- Financial Emergency Program for provinces: Resource allocation for a total amount of 120 billions



- FOGAR fund created to back financing provided by banks to SMEs for salary payments



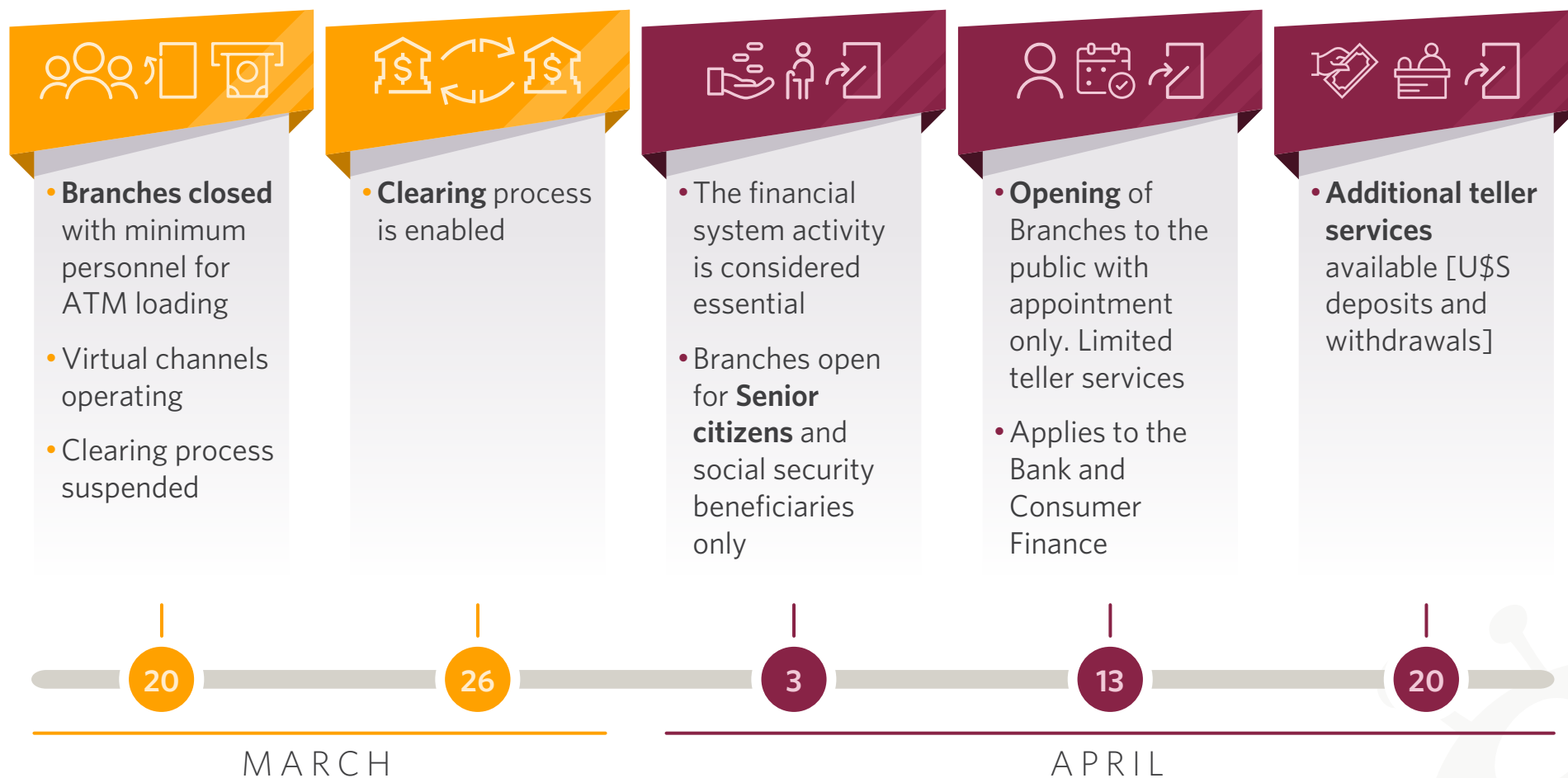
- Freeze of UVA mortgage and auto loan installments and suspension of mortgage foreclosures until September 30, 2020



- Special program for employers and employees affected by the sanitary emergency and the national quarantine



Branch opening timeline to better understand operations under this new conditions





Main measures adopted by the Central Bank of Argentina



- No bank account closures until June 30, 2020



- Dividends by financial entities suspended until June 30, 2020



- Fees on ATM transactions suspended until June 30, 2020



- Time deposits under AR\$ 4 mill. to be paid a minimum rate



- Increase on the amount covered by deposit insurance to AR\$ 1,5 million



- Easing on classification of debtors until September 30, 2020. Additional 60 days period rule



- Limitations in holding limits of Leliqs to make liquidity available for credit lines



- Different lending programs:
 - Lending to SMEs at 24% interest rate
 - Zero interest rate financing to some eligible clients (Central Bank pays 15% to banks)
 - Automatic refinancing on unpaid balances on credit card financings due before April 30 in 9 installments with a 3-month grace period at 43% rate



- Postponement of credit cards and personal loans payments during initial lockdown
- No penalty interest to be charged on unpaid balances. Just contractual interest rates are accrued.



- Incentives to increase lending to SMEs for salary payments and working capital including a reduction in minimum reserve requirements



COVID-19 SUPERVIELLE MEASURES

All actions and *measures* implemented are focused on protecting our people and customers and ensure business continuity

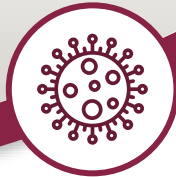




Measures and actions to protect and care for our *People*

COVID-19 PROTOCOLS

- Mandatory 14 days home office for staff returning from abroad
- Vulnerable and pregnant women mandatory home office, as well as non-critical employees since March 16
- Social distancing in branches and central areas
- Back to work protocol for essential employees
- Hygiene, cleaning and disinfection measures
- Travel restrictions



HOME OFFICE IMPLEMENTATION

- Social distance in branches and critical personnel in central areas
- Branch teams divided in two groups rotate every two weeks
- 96% of central areas staff working from home
- 100% of Call Center employees implemented home office



HEALTH FOLLOW-UP AND CONTAINMENT

- Incorporation of medical personnel to crisis management team
- Daily surveillance of suspected cases and positive cases
- Online therapy, yoga, gym and nutritional appointments
- Supervielle Doctor follow-up
- Human Resources follow-up



COMMUNICATION AND ENGAGEMENT

- Key communications: operational know how, preventive measures and staff engagement
- Daily crisis management team follow-up
- Management messages and videos
- FAQs





Operations, during times of crisis, business operations are more important than ever

TECHNOLOGY

- Purchase and delivery of notebooks for all employees beginning home office
- Investment in new 2000 VPN licenses to ensure home office
- VPN configuration for Personal Banking staff
- Critical IT staff has necessary tools
- Extensive use of Office 365



OPERATIONS

- Decentralization of loan processing up to AR\$ 1 million to speed up the process
- New Pandemic protocols for business continuity applied to branches and headquarters
- Increased call center capacity



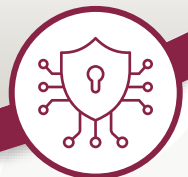
CRITICAL SUPPLIERS

- Reinforcing maintenance and cleaning suppliers at all locations
- Ensuring cash supply in branches, ATMs and cash dispensers
- Contingency plans evaluate critical suppliers by team



CYBERSECURITY

- VPN use as the most secure home office strategy
- IT networks monitoring and alerts system
- Phishing alerts to clients and employees





Implementing the right *Internal communication* plan to help to maintain employees informed and healthy

ACTION 1



Effective Home
Office Practices

ACTION 2



Hand washing
instructions

ACTION 3



Social distancing
measures

ACTION 4



Online therapy,
yoga, gym and
nutritional
appointments
available

ACTION 5



Back to work
Protocols

ACTION 6



Hiring process
transformation

ACTION 7



FAQs regarding
COVID-19

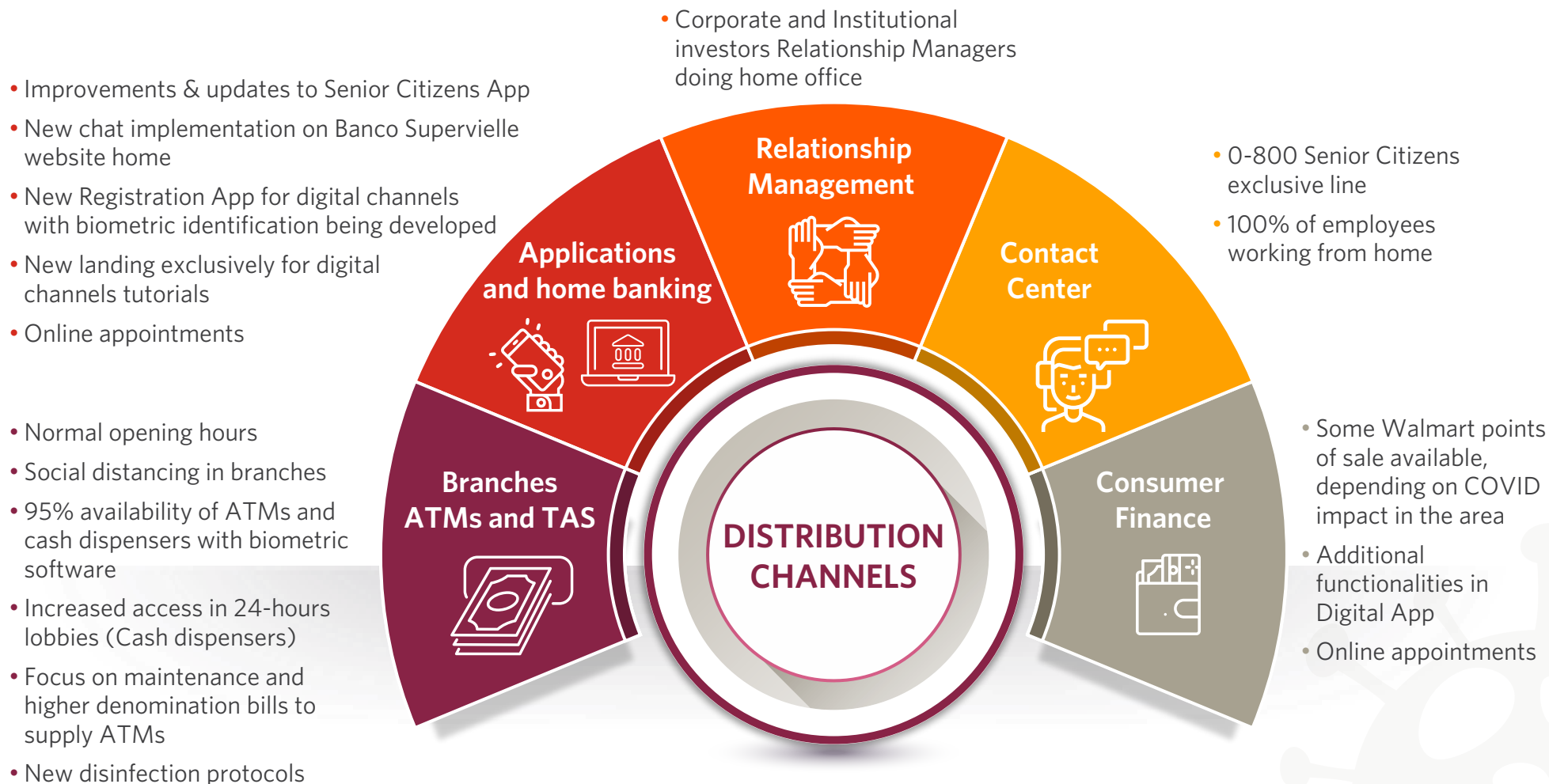
ACTION 8



Ergonomics
at home TIPS



Measures and *actions* to continue with our business operations and support our customers leveraging on our agile methodology in place





Measures to support our customers, especially SMEs and Senior Citizens Segments



Action Plan for **SENIOR CITIZENS**

- Exclusive 0-800 line
- Massive debit card reprints
- Cash Dispensers with biometric identification moved from branch to 24-hour lobby
- Mass Debit Card password Reset for non-user clients
- Instructions to withdraw cash without a debit card by moving the ANSES totems to lobbies
- Extraction code generation in Senior Citizens App recently added



Action Plan for **PERSONAL BANKING** [except Senior Citizens]

- Increase in limits for daily withdrawals
- Branch daily appointments through Home Banking
- Intensive use of social networks and online apps
- FAQs published online
- YouTube and Facebook Messenger tutorials to learn to operate online



Action Plan for **SMEs**

- 50% fee discount on SME Checks App
- Intensive use of Checks App
- Payroll online banking
- Operational online guide for SMEs
- 24% interest rate loans for SMEs
- Credit lines for Health and Transportation SMEs at 24% interest rate
- 3-month grace period



Action Plan for **CORPORATE BANKING**

- 100% remote team generates a quick response to clients needs
- 24% interest rate loans for eligible clients
- Digital channel for the disbursement of transactions
- Approvals for specific transactions and new credit lines in an agile way
- Echeq available to pay, collect or discount values
- Foreign trade operations carried out digitally



Action Plan for **CONSUMER FINANCE**

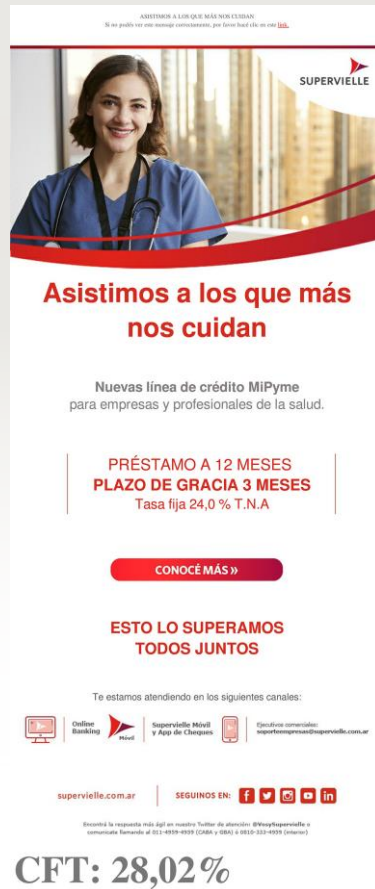
- Walmart and Carta App operate online
- Online appointment system implemented
- Call center migration to chat bot
- Accelerated digital functionalities, loans granted on the App are confirmed by chat or video
- Auto loan installments published on PagoMisCuentas enabling customers to pay online



Efficient *External Communication* utilizes the appropriate channels in this context to keep a close relationship with our customers

NEW CREDIT LINES FOR...

Health Professionals



ASISTIMOS A LOS QUE MÁS NOS CUIDAN
Si no podés ver este mensaje correctamente, por favor hacé clic en este [link](#).

Asistimos a los que más nos cuidan

Nuevas línea de crédito MiPyme para empresas y profesionales de la salud.

**PRÉSTAMO A 12 MESES
PLAZO DE GRACIA 3 MESES**
Tasa fija 24,0 % T.N.A

CONOCÉ MÁS »

ESTO LO SUPERAMOS TODOS JUNTOS

Te estamos atendiendo en los siguientes canales:

Online Banking

Encuentra la respuesta más ágil en nuestro Twitter de atención @SupervielleAR o comunicate llamando al 011-4939-4939 (CABA y GRUPO) o 0800-333-4939 (resto del país)

supervielle.com.ar | SEGUINOS EN:

CFT: 28,02 %

Transportation



ACOMPANAMOS A LOS QUE NO FRENAN POR NADA
Si no podés ver este mensaje correctamente, por favor hacé clic en este [link](#).

Acompañamos a los que no frenan por nada

Nueva línea de crédito MiPyme para transportistas.

**PRÉSTAMO A 12 MESES
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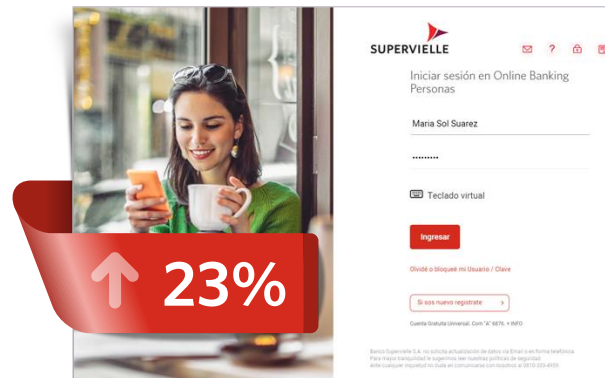


Growth in the use of *Digital Channels* [Digital Indicators - February/April 2020]

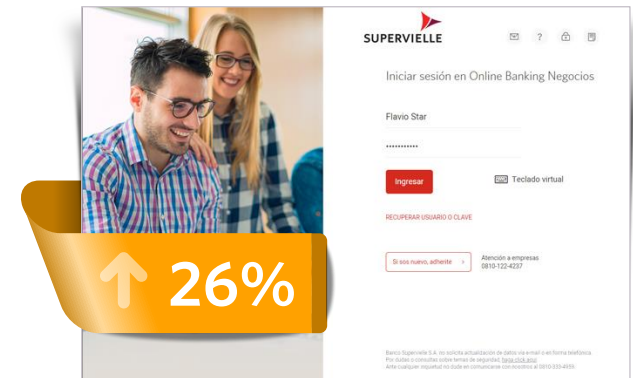
INSTITUTIONAL Website



PERSONAL Online Banking



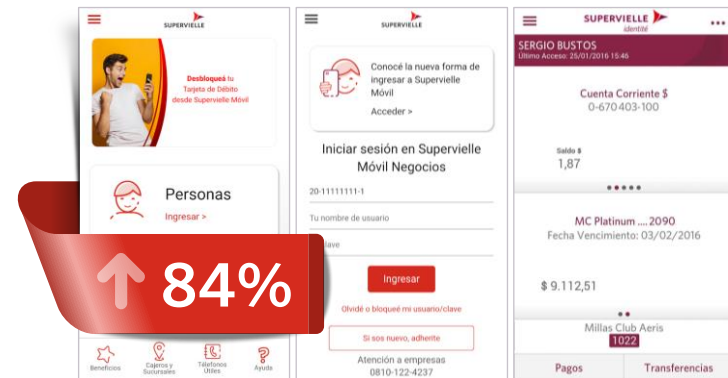
CORPORATE Online Banking



SENIOR CITIZENS "Fe de Vida" App

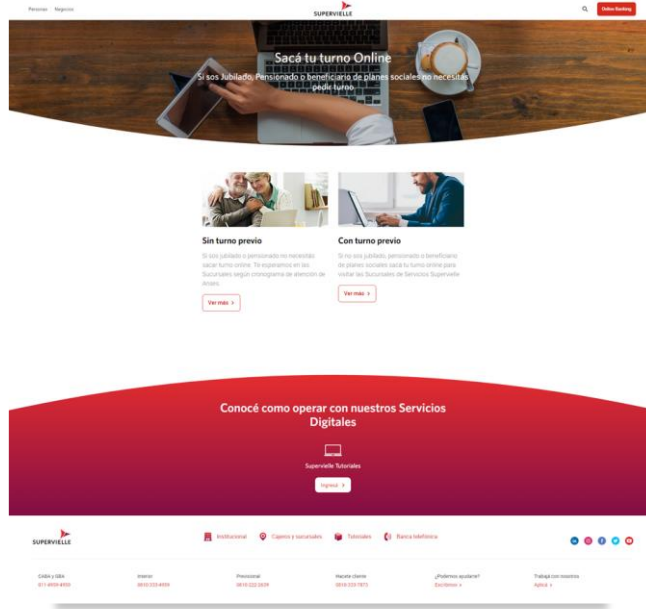


PERSONAL Mobile Banking

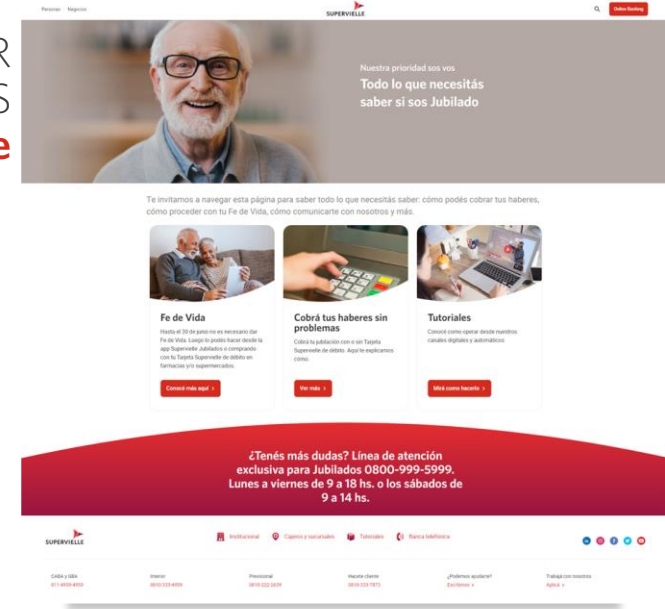




BRANCH Appointments



SENIOR CITIZENS Help Page



**No Card Cash
Withdrawals for
SENIOR CITIZENS**

Extracción por celular





Thank You!

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