



Supplementary information & KPIs updates

March 14, 2023

IR-GrupoSupervielle@gruposupervielle.com.ar
Ciudad de Buenos Aires, Argentina



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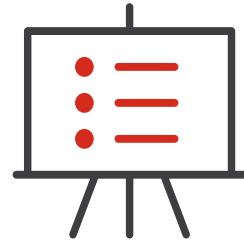
Statements about the effect of the Covid-19 pandemic on the firm’s business results, financial position and liquidity as well as on Argentina and worldwide economies are subject to the risk that the actual impact may differ, possibly materially, from what is currently expected. Unless otherwise indicated, all financial information of our company included in this presentation is stated in terms of the measuring unit current at the end of the reporting period.

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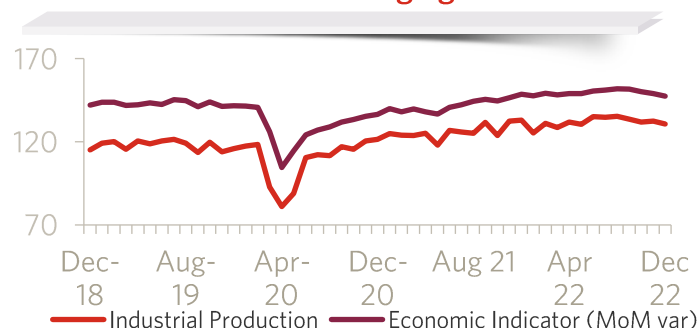
SUPV **Digital Transformation** Agenda & KPIs
Evolution



Macroeconomic & Industry Outlook

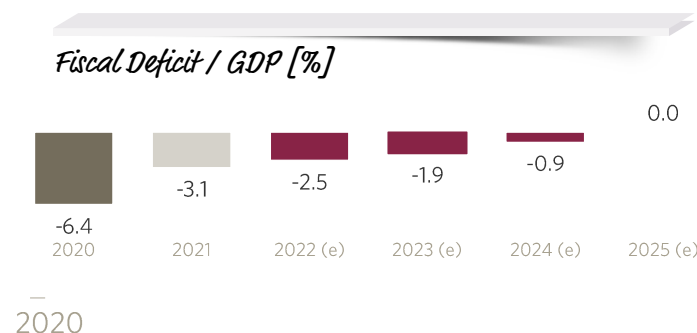
Challenges ahead in terms of Inflation, Reserves, FX policy and IMF targets achievement in 2023

Easy comps and better external conditions supported GDP rebound in 2021, with carryover in 2022. Challenging 2023



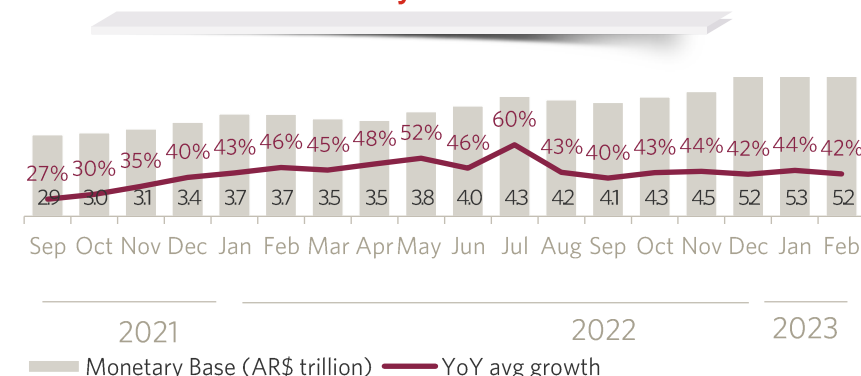
Source: INDEC. Base 2004. Economic activity and Industrial Production as of Dec 2022.

Committed with IMF to gradual convergence of Fiscal Deficit to zero by 2025

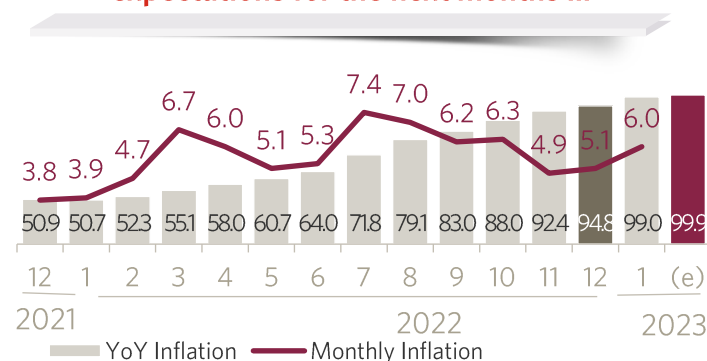


Source: Company Estimates based on Minister of Economy Information. 2021 does not include SDR. Including SDR fiscal deficit would have been 2.2%.

Fiscal deficit remains financed by monetary expansion and issuance of treasury bonds...

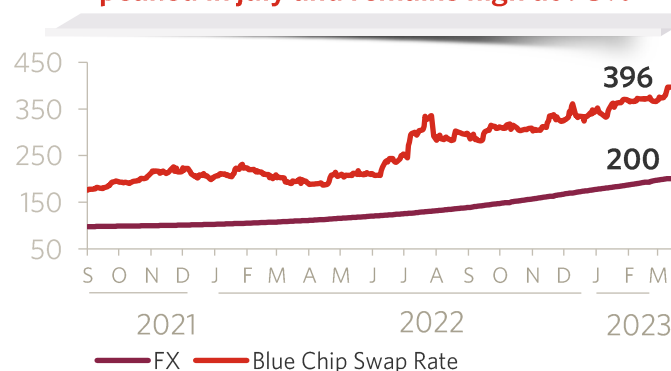


... putting pressure on monthly inflation and expectations for the next months ...



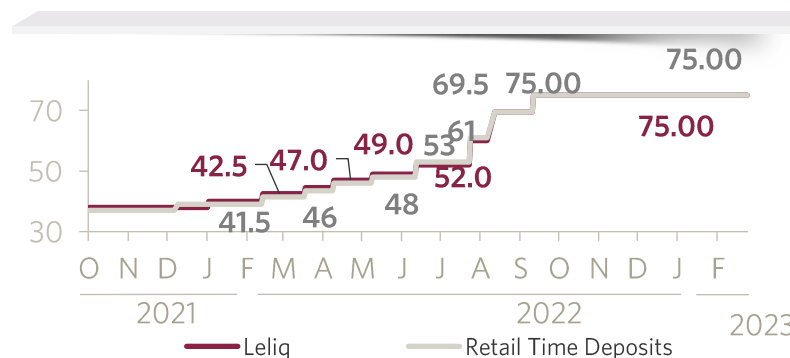
Source: Monthly Inflation - INDEC, 2023 e: REM BCRA Feb 23

...while the gap of the Blue Chip Swap rate peaked in July and remains high at 98%



As of March 7, 2023
Source: BCRA, Bloomberg

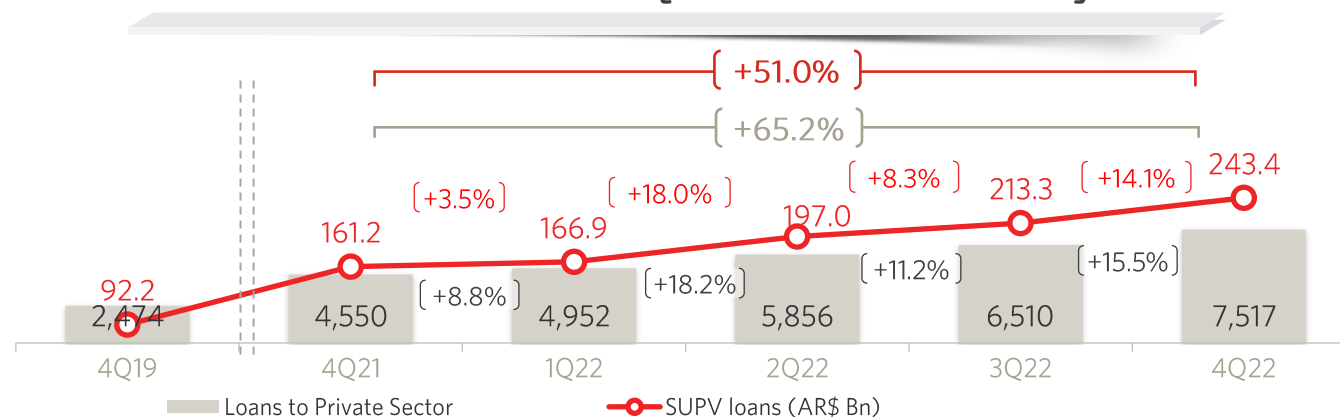
Interest rates set by Central Bank, remained unchanged and negative in real terms in 2021. Increases started in 1Q22 and became positive in November and December 22



Febrary 28, 2023
Source: BCRA

Financial Sector Loans

Loans to Private Sector [AR\$ Bill. in Nominal terms]

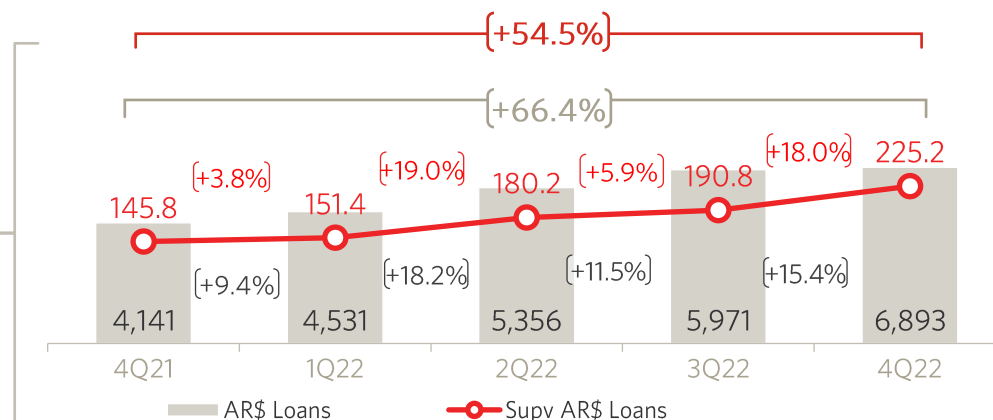


INFLATION

17.3%
in 4Q22

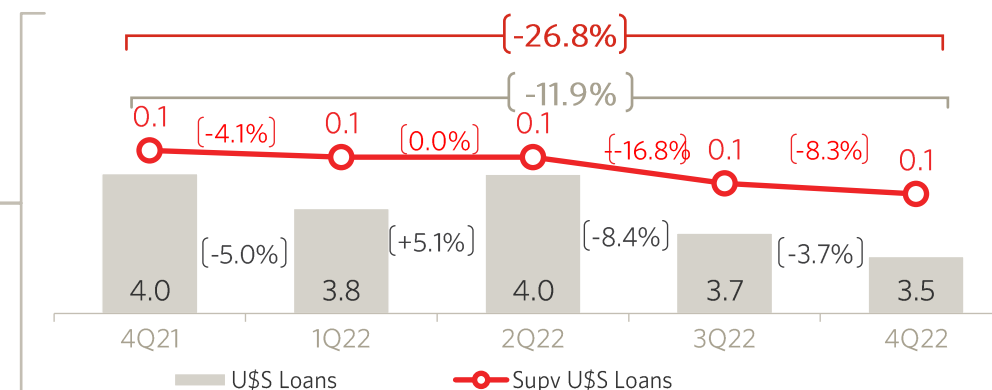
94.8%
YoY

AR\$ Loans [in AR\$ Bn. in Original Currency]



Source: BCRA [...] QoQ or MoM variation

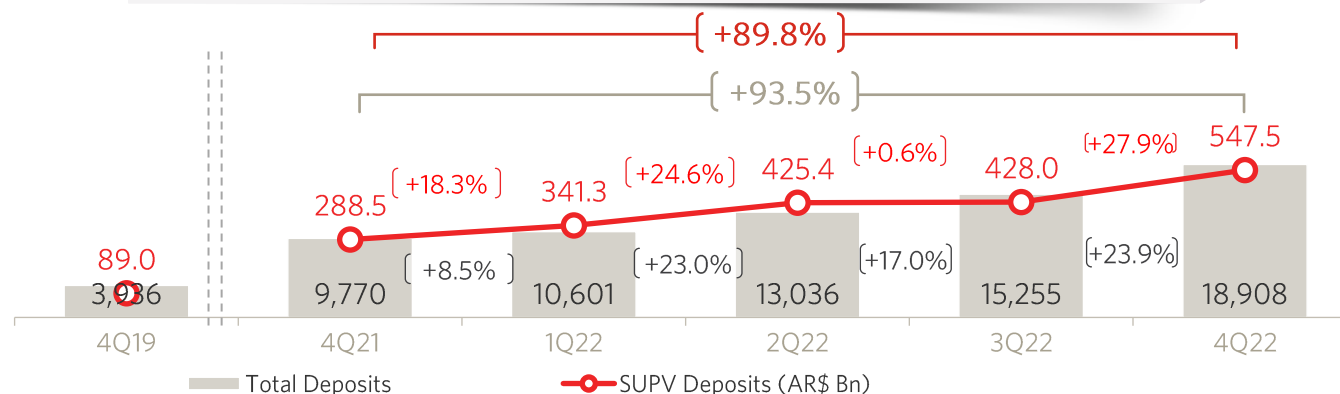
U\$S Loans [in U\$ Bn.]



Source: BCRA [...] QoQ or MoM variation

Financial Sector Deposits

Private Sector Deposits [AR\$ Bill. in Nominal terms]

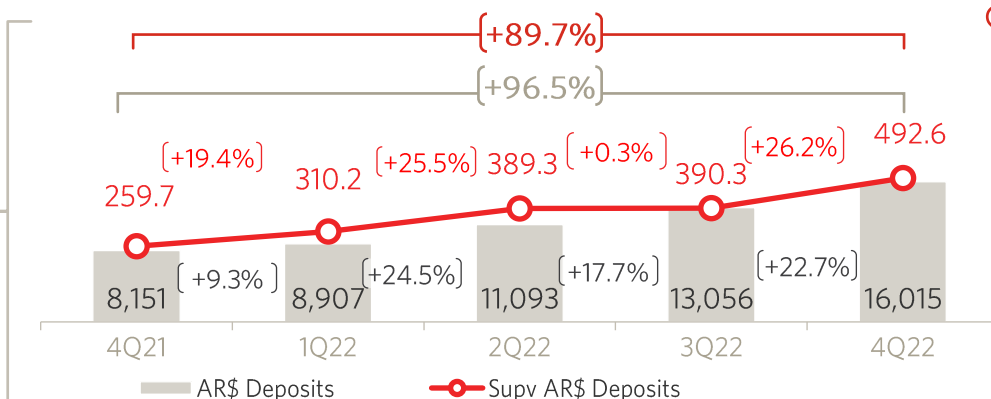


INFLATION

17.3%
in 4Q22

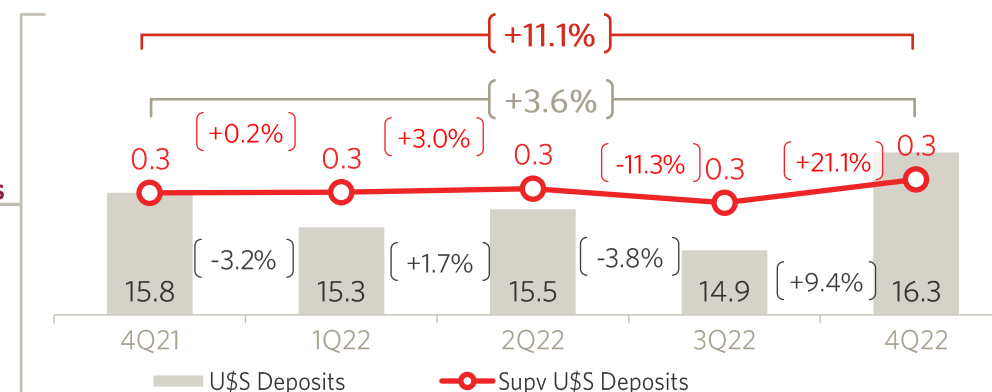
94.8%
YoY

AR\$ Deposits [in AR\$ Bn. in Original Currency]

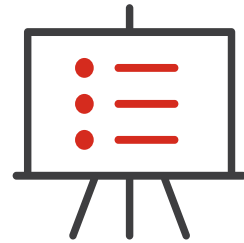


Source: BCRA [...] QoQ or MoM variation

US\$ Deposits [in US\$ Bn.]



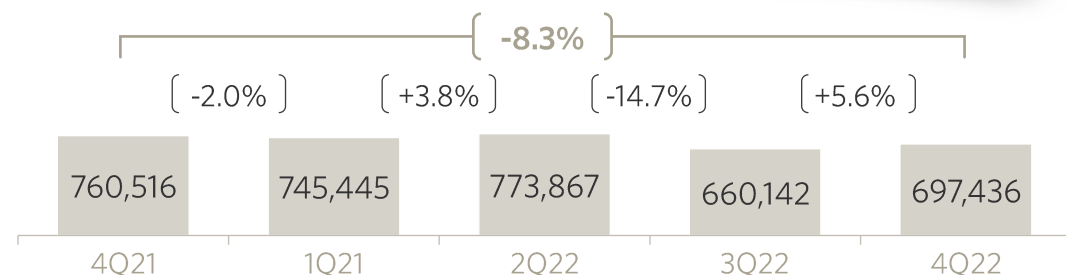
Source: BCRA [...] QoQ or MoM variation



Supplementary financial Information

Supervielle Assets Performance

Assets Evolution [AR\$ Mill.]¹⁾

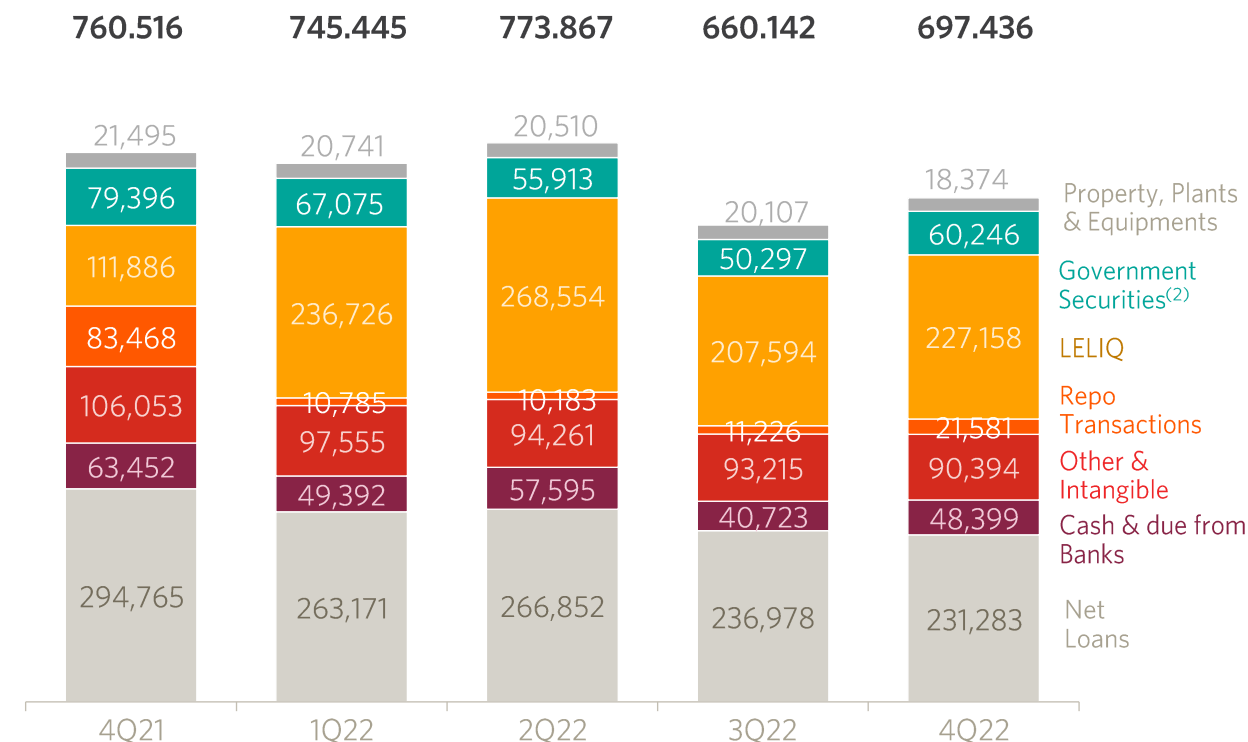


Minimum Cash Reserve Requirements On Deposits [Mill, in Original Currency]¹⁾

	4Q21	1Q22	2Q22	3Q22	4Q22
Cash	12.065,6	13.630,5	15.760,5	18.635,7	16.086,1
Botes	7.993,2	9.825,2	10.504,3	12.141,1	16.686,1
Leliq	20.455,8	19.241,4	22.276,6	25.993,5	34.785,9
Treasury Notes	1.338,8	7.297,8	6.779,8	3.025,2	-
Regulatory Franchises	19.323,5	20.841,4	25.291,3	29.551,7	27.748,0
AR\$ Total Reserves requirement	61.176,8	70.836,2	80.612,6	89.347,2	95.306,7
US\$ Total Cash Reserves requirement	148,9	121,1	125,3	116,4	153,1

1) The basis on which the minimum cash reserve requirement is computed is the monthly average of the daily balances of the liabilities at the end of each day during each calendar month.

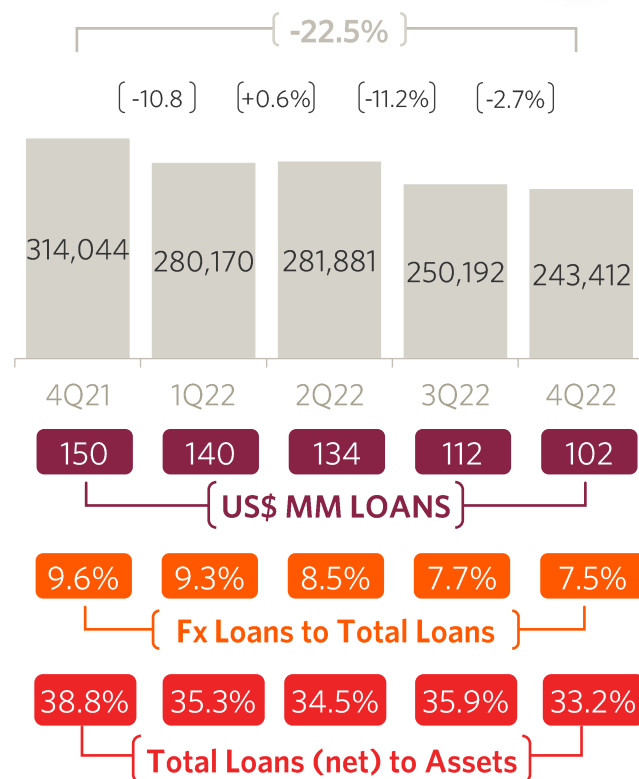
Total Assets Breakdown [%]



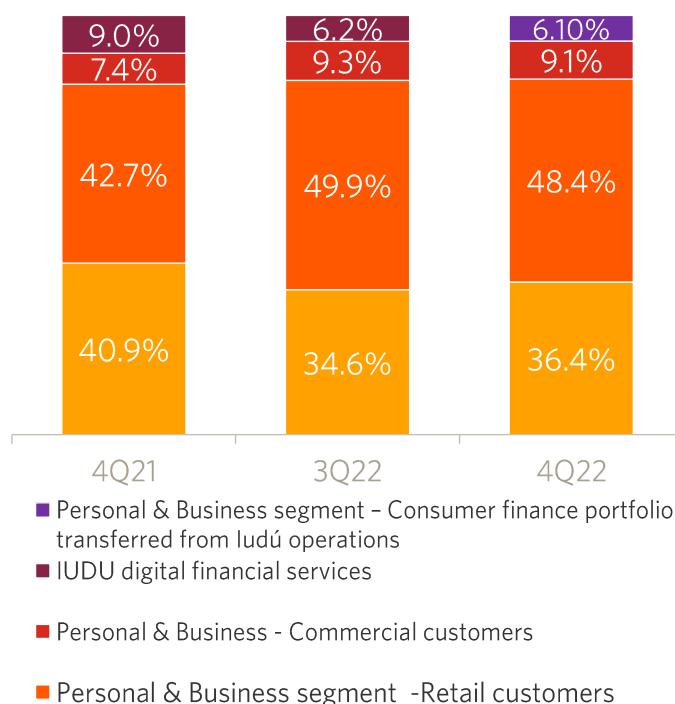
2) Figure does not include AR\$2.3 billion, AR\$1.3 billion, AR\$ 1.3 billion, AR\$2.9 billion and AR\$2.6 billion of Government Securities in Guarantee in 1Q22, 4Q21, 3Q21, 2Q21 and 1Q21 respectively.

Supervielle Loan Performance

Total Loans [AR\$ Mill]¹⁾

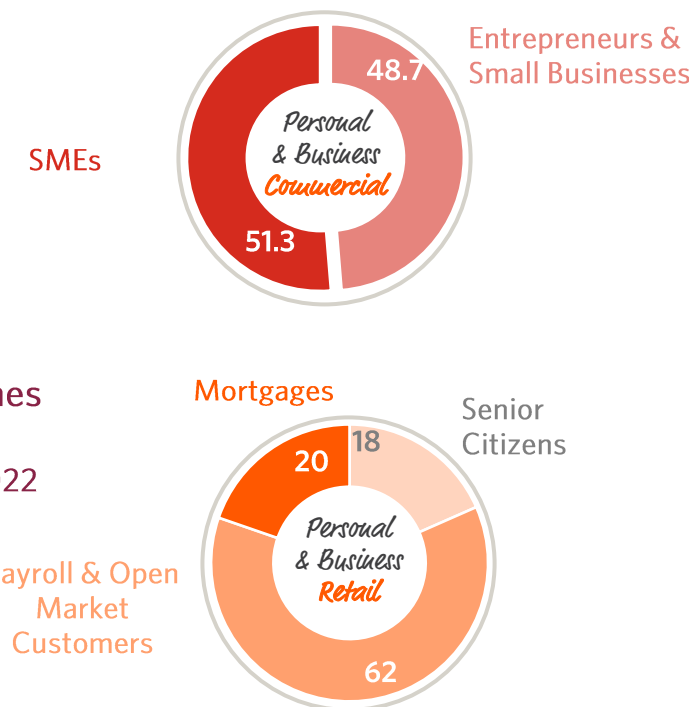


Total Loans Breakdown [%]¹⁾



AR\$47.5 billion
Mandatory Credit lines
7.5% of Deposits
Compared to 17% in 3Q22

4Q22 Personal & Business Breakdown [%]¹⁾

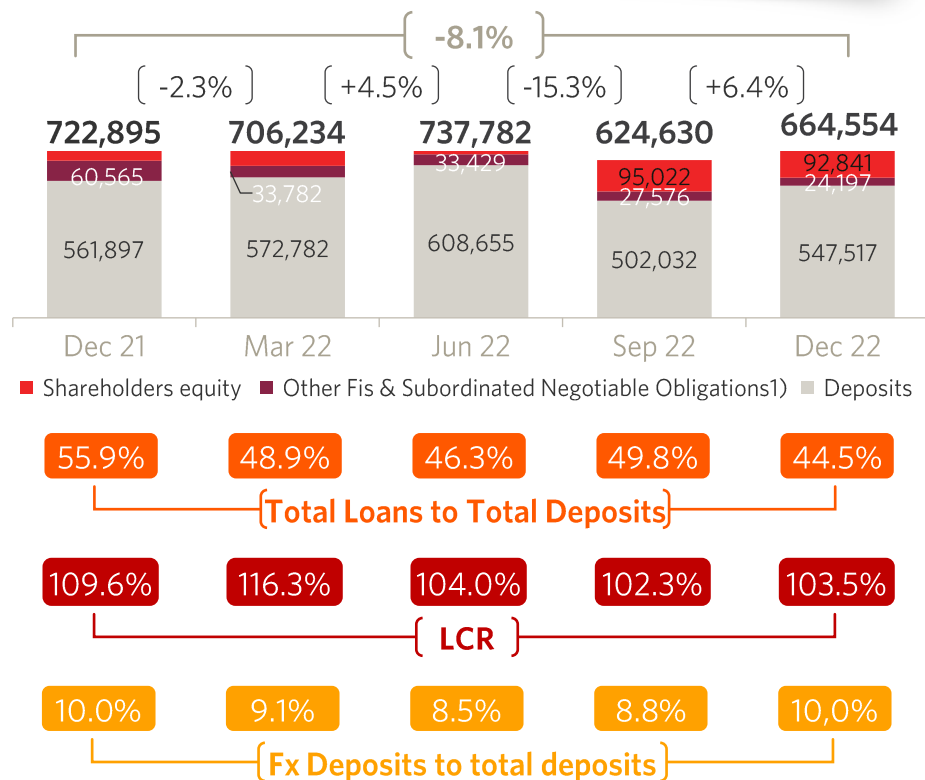


1) Denotes loans and leases before allowances

2) Small businesses (annual sales up to Ps.300 million), and SMEs (annual sales over Ps.300 million and below Ps. 3 billion) included under Personal & Business Segment. Middle-market companies and large corporates (annual sales over Ps. 3 billion) included under Corporate Segment.

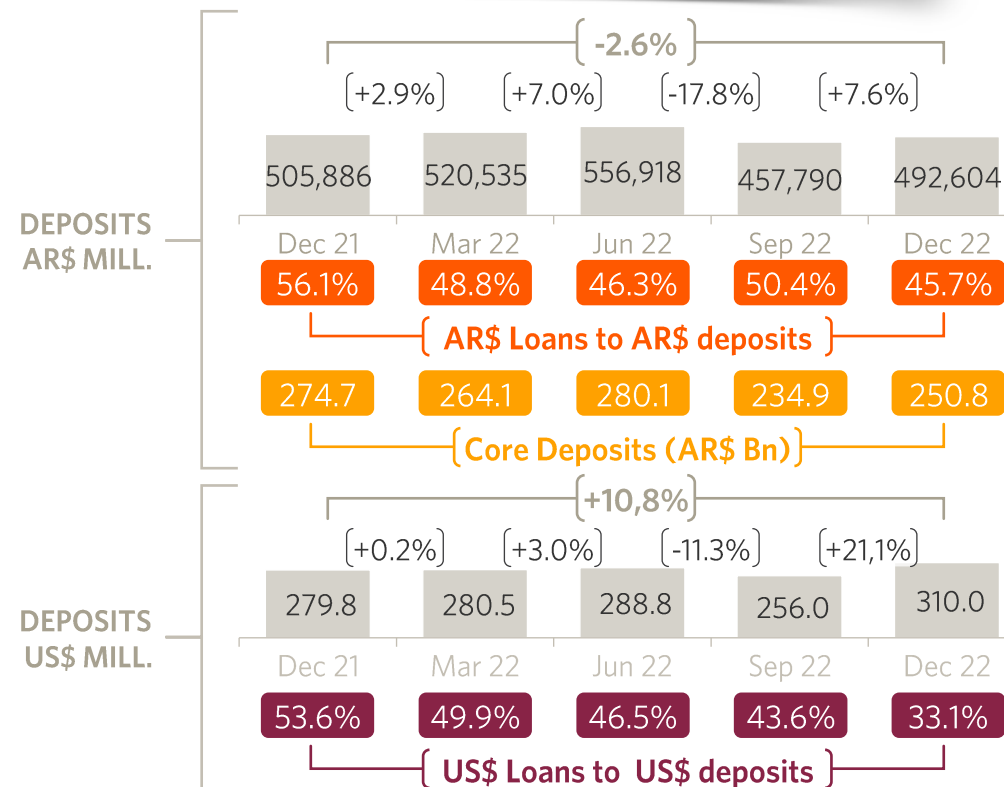
Supervielle Deposits

Funding [AR\$ Mill.]



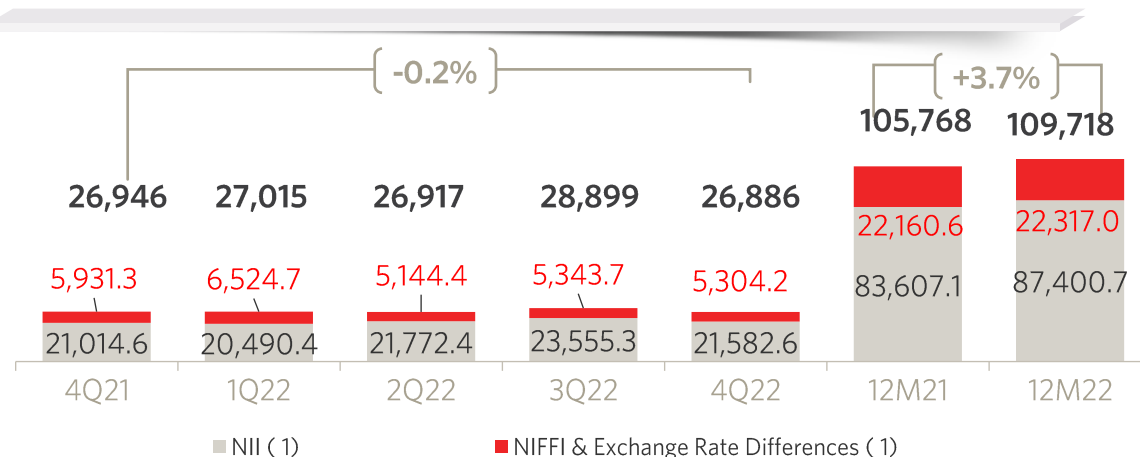
1) Includes: Repo Transactions, Financing received from Central Bank and others, Medium Term Notes and Subordinated Loan and Negotiable Obligations

Deposits [Mill, %]

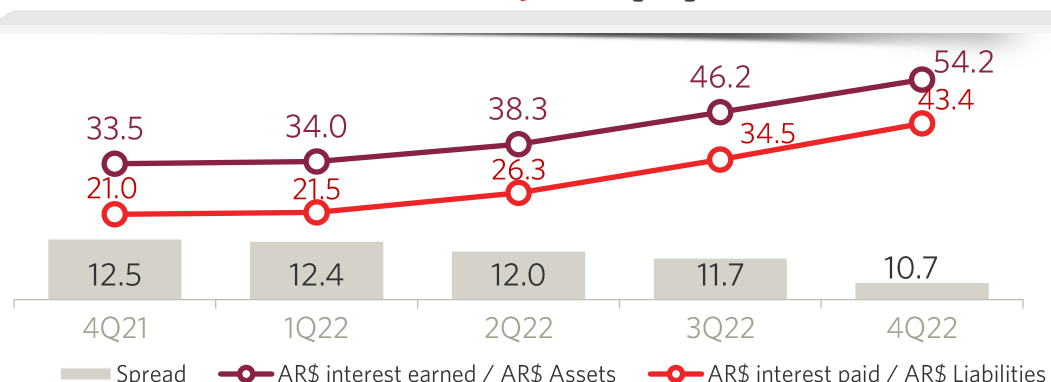


Net Financial Income [NFI] & NIM

Net Financial Income [AR\$ Mill.]



Interest Spread [%.]

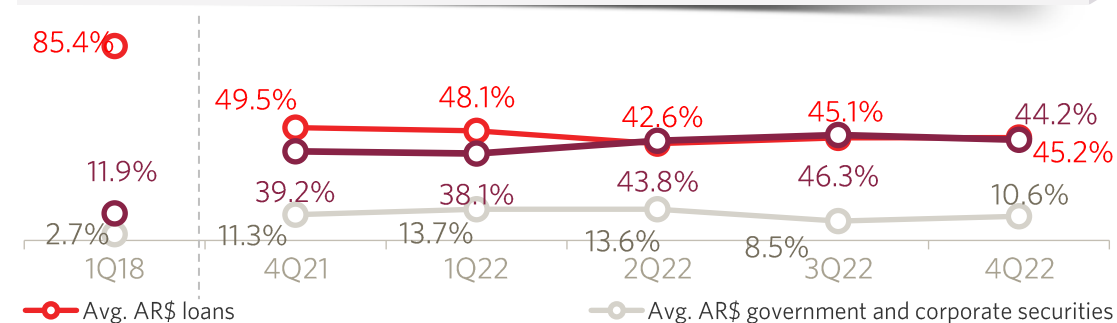


1) NII: Net Interest Income, NIFFI: Net income from financial instruments at fair value through profit or loss.

NIM Analysis [%]

	4Q21	1Q22	2Q22	3Q22	4Q22
Loan Portfolio NIM	18.3%	19.0%	18.7%	14.7%	14.7%
AR\$	19.9%	20.5%	20.1%	15.5%	15.4%
US\$	4.5%	5.4%	5.5%	5.6%	5.9%
Investment Portfolio NIM	18.8%	18.5%	18.2%	27.4%	26.7%
Total NIM	18.3%	19.2%	18.8%	22.0%	21.6%
AR\$ NIM	18.6%	19.3%	19.0%	20.4%	20.5%

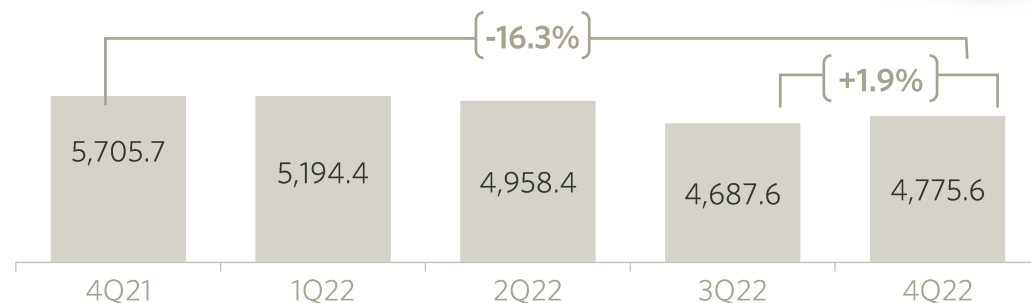
Avg. AR\$ IEA breakdown [as % of total AR\$ IEA.]²



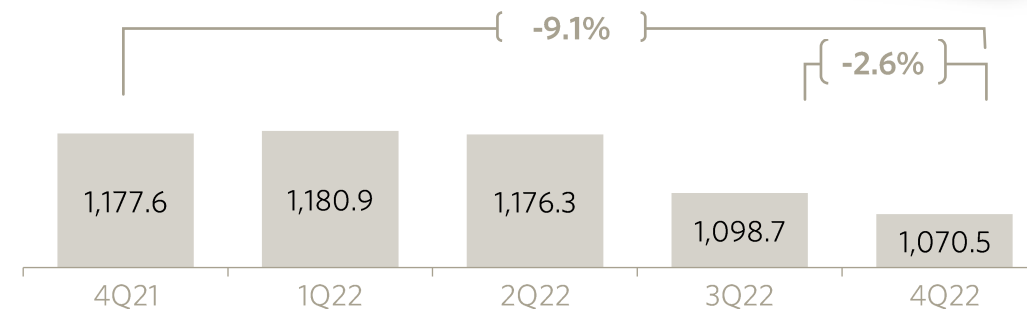
2). IEA: Interest-Earnings Assets

Service Fee Income & Income from Insurance Activities

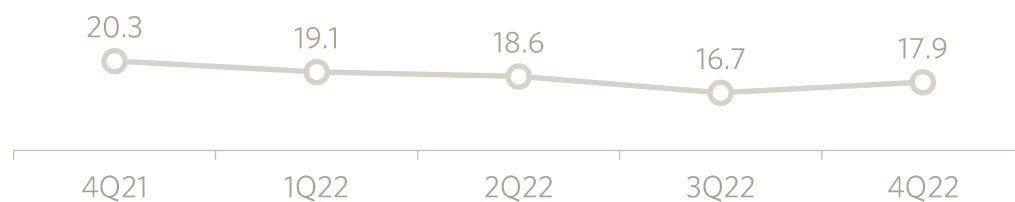
Net Service Fee Income (exc. Insurance) [AR\$ Mill.]



Income From Insurance Activities [AR\$ Mill.]



Net Service Fee Income Ratio [%]¹⁾

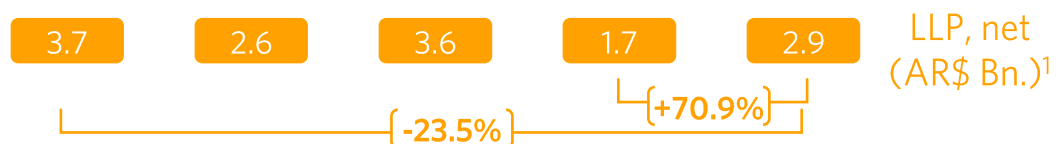
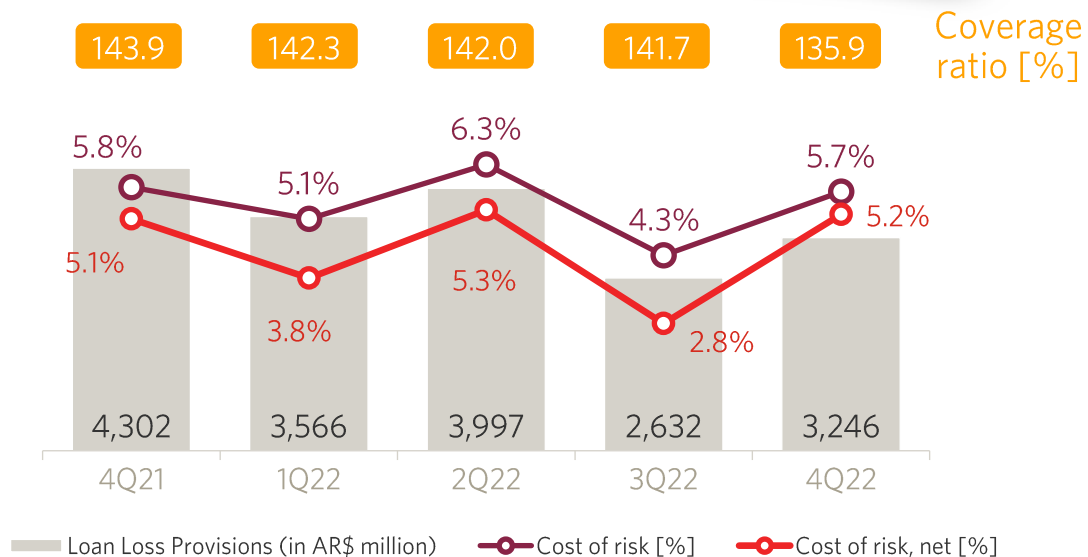


1) Excludes income from insurance activities

Note: Net services fee income + Income from insurance activities divided by the sum of Net interest income + Net income from financial instruments at fair value through profit or loss + Exchange rate differences on gold and foreign currency, net services fee income, income from insurance activities and other net operating income.

Asset Quality

Loan Loss Provisions *Evolution*



1. LLP, net: includes loan loss provisions net of recovered charged-off loans and reversed allowances

NPLs *Ratio*

	DEC-21	MAR-22	JUN-22	SEP-22	DEC-22
TOTAL	4.3%	4.3%	3.8%	3.7%	3.7%
Corporate	3.1%	3.2%	2.3%	2.5%	1.9%
Personal & Business	2.5%	2.4%	2.9%	3.1%	4.9%
Individuals	2.9%	2.7%	3.1%	3.6%	4.4%
Entrepreneurs and SMEs	1.6%	1.7%	2.2%	1.6%	1.6%
Consumer customers NPL					16.9%
IUDU	20.8%	19.7%	20.4%	17.3%	

Banco Supervielle Loans - Risk Management

Loans breakdown by industry [%]

AR\$ Nominal Change QoQ	Business Sector		3Q22 share	4Q22 share
11,137	Families and individuals	▼	48.9%	46.4%
3,218	Food & Beverages	▲	8.1%	8,2%
5,500	Agribusiness	▲	6.4%	7,6%
1,303	Wine	▼	4.1%	4,0%
2,605	Utilities	▲	3.5%	4,0%
1,508	Construction & Public works	▲	3.2%	3,3%
1,376	Automobile	▲	2.8%	2,9%
1,517	Transport	▲	2.2%	2,4%
-2,771	Chemicals & plastics	▼	3.7%	2,2%
1,841	Pharmaceutical	▲	1.1%	1,7%
502	Machinery & Equipment	→	1.5%	1,5%
400	Health	▼	1.6%	1,5%
697	Oil, Gas & Mining	▲	1.3%	1,4%
2,116	IT Services	▲	0.7%	1,4%
5,231	Others	▲	10.8%	11,3%

Other includes more than 20 sectors with less than 1% share each



- **Well Diversified Industry** exposure
- Seasonal decline in agribusiness sector
- **Atomized** loan portfolio (top 10 debtors represent 8%)

Collateralization [December 2022 - %]



38%

- Collateralized **Commercial** Loan Portfolio

76%

- Collateralized **Non- Performing** Commercial Loans

Banco Supervielle Loans to Individuals [%]

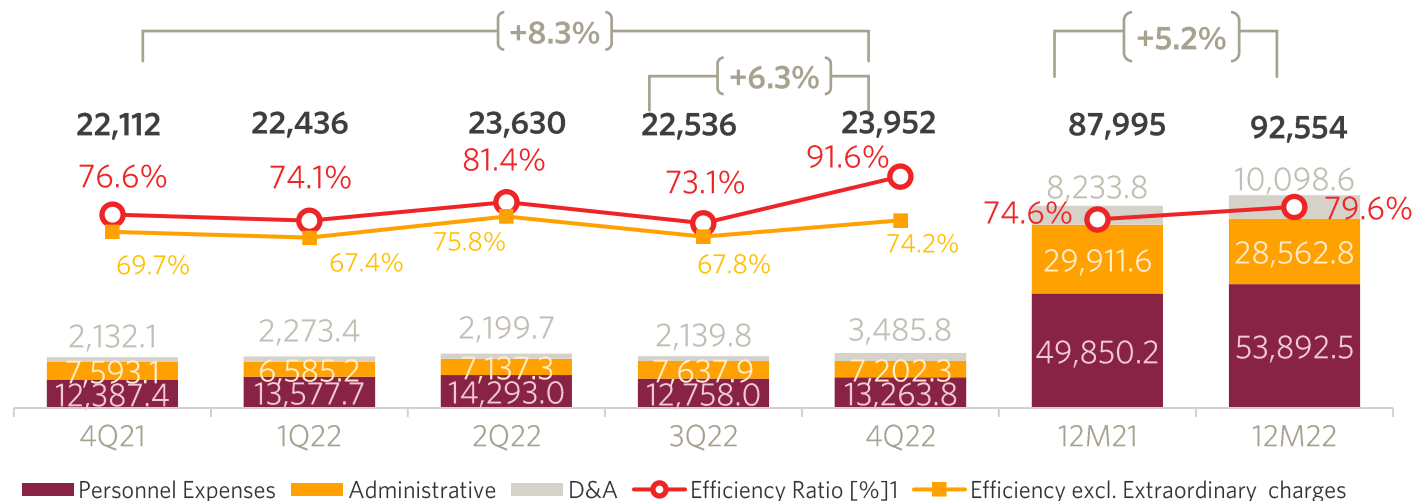


53%

- Loans to payroll and pension clients / total Loans to Individuals

Non-interest Expenses & Efficiency Ratio

Personnel and Administrative Expenses, D&A & Efficiency Ratio [AR\$ Mill.]



- One-time charges resulting from initiatives to rightsize and gain operating leverage to drive future profitability impacted efficiency

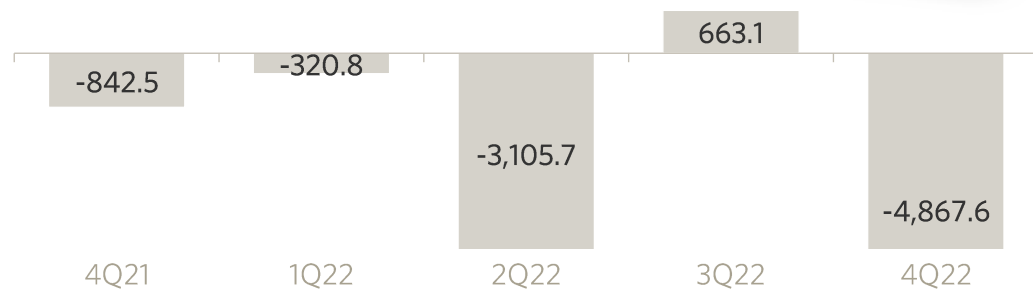


1) Efficiency: Personnel, Administrative expenses and Depreciation & Amortization divided by the sum of Net interest income + Net income from financial instruments at fair value through profit or loss + Exchange rate differences on gold and foreign currency, net services fee income, income from insurance activities and other net operating income.

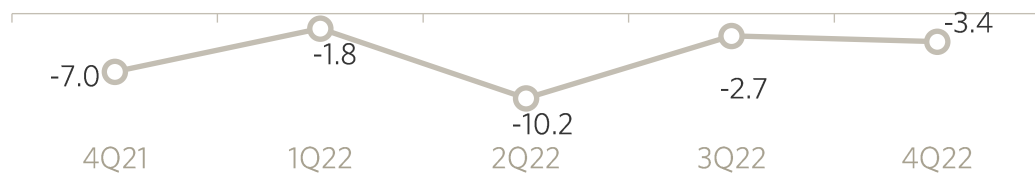
2) Employee information include temporary employees.

Profitability

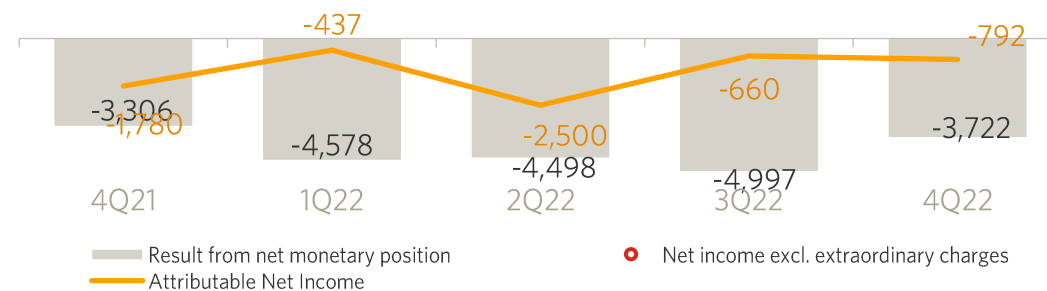
Profit Before Income Tax [AR\$ Mill.]



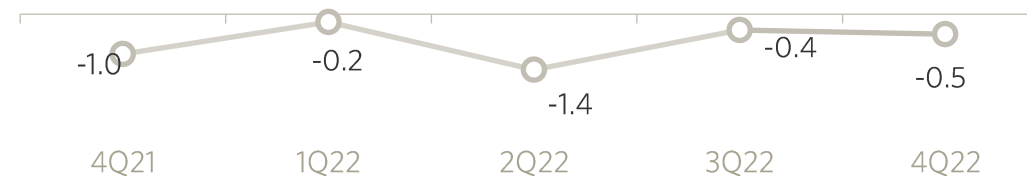
ROAE [%]



Attributable Net Income [AR\$ Mill.]



ROAA [%]



Income Statement & Balance Sheet

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

INCOME STATEMENT

	4Q22	3Q22	2Q22	1Q22	4Q21	QoQ	YoY
Net Interest Income	21,582.6	23,555.3	21,772.4	20,490.4	21,014.6	-8.4%	2.7%
NIFFI & Exchange Rate Differences	5,304.2	5,343.7	5,144.4	6,524.7	5,931.3	-0.7%	-10.6%
Net Financial Income	26,886.8	28,899.0	26,916.8	27,015.1	26,946.0	-7.0%	-0.2%
Net Service Fee Income ¹⁾	4,775.6	4,687.6	4,958.4	5,194.4	5,705.7	1.9%	-16.3%
Income from Insurance activities	1,070.5	1,098.7	1,176.3	1,180.9	1,177.6	-2.6%	-9.1%
RECPPC	-3,722.0	-4,997.0	-4,497.9	-4,578.4	-3,306.4	-25.5%	12.6%
Loan Loss Provisions	-3,246.2	-2,631.5	-3,997.1	-3,565.5	-4,301.8	23.4%	-24.5%
Personnel & Administrative Expenses	20,466.1	20,396.0	21,430.3	20,162.9	19,980.5	0.3%	2.4%
Profit before income tax	-4,867.6	663.1	-3,105.7	-320.8	-842.5		
Attributable Net income	-791.6	-659.6	-2,499.8	-436.6	-1,779.8		
Comprehensive income	-1,290.1	-295.4	-3,476.4	-655.6	-1,475.0		

BALANCE SHEET

	4Q22	3Q22	2Q22	1Q22	4Q21	QoQ	YoY
Total Assets	697,436.1	660,141.6	773,867.2	745,445.1	760,516.3	5.6%	-8.3%
Average Assets	634,512.3	665,417.8	724,844.6	731,902.5	743,367.4	-4.6%	-14.6%
Total Loans & Leasing	243,411.6	250,191.8	281,880.5	280,170.1	314,044.3	-2.7%	-22.5%
Total Deposits	547,516.9	502,031.9	608,655.2	572,781.6	561,896.7	9.1%	-2.6%
Attributable Shareholders' Equity	92,840.7	95,022.0	95,698.5	99,670.7	100,433.3	-2.3%	-7.6%
Average Attributable Shareholders' Equity	93,617.8	97,994.0	97,879.5	99,214.5	101,315.2	-4.5%	-7.6%

1) Excluding income from insurance activities

Key Indicators

PROFITABILITY & EFFICIENCY

	4Q22	3Q22	2Q22	1Q22	4Q21
ROAE	-3,4%	-2,7%	-10,2%	-1,8%	-7,0%
ROAA	-0,5%	-0,4%	-1,4%	-0,2%	-1,0%
Net Interest Margin (NIM)	21,6%	22,0%	18,8%	19,2%	18,3%
Net Fee Income Ratio	17,9%	16,7%	18,6%	19,1%	20,3%
Cost / Assets	15,1%	13,5%	13,0%	12,3%	11,9%
Efficiency Ratio	91,6%	73,1%	81,4%	74,1%	76,6%

LIQUIDITY & CAPITAL

	4Q22	3Q22	2Q22	1Q22	4Q21
Total Loans to Total Deposits	44,5%	49,8%	46,3%	48,9%	55,9%
AR\$ Loans to AR\$ Deposits	45,7%	50,4%	46,3%	48,8%	56,1%
US\$ Loans to US\$ Deposits	33,1%	43,6%	46,5%	49,9%	53,6%
Liquidity Coverage Ratio (LCR)	103,5%	102,3%	104,0%	116,3%	109,6%
Total Equity / Total Assets	13,3%	14,4%	12,4%	13,4%	13,2%
Capital / Risk weighted assets	13,6%	14,8%	14,2%	14,4%	13,3%
Tier1 Capital / Risk weighted assets	13,0%	14,2%	13,6%	13,8%	12,7%
Risk Weighted Assets / Total Assets	61,4%	64,6%	58,8%	60,7%	65,2%

ASSET QUALITY

	4Q22	3Q22	2Q22	1Q22	4Q21
NPL Ratio	3,7%	3,7%	3,8%	4,3%	4,3%
Allowances as a % of Total Loans	5,0%	5,3%	5,4%	6,2%	6,3%
Coverage Ratio	135,9%	141,7%	142,0%	142,3%	143,9%
Cost of Risk	5,7%	4,3%	6,3%	5,1%	5,8%

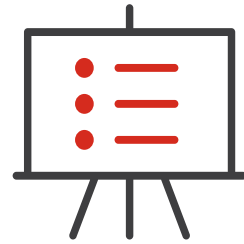
Key Indicators

MACRO

	4Q22	3Q22	2Q22	1Q22	4Q21
Retail Price Index (%)	17.3%	22.0%	17.3%	16.1%	10.2%
Avg. Retail Price Index (%)	94.8%	83.0%	64.0%	55.1%	50.9%
UVA (var)	19.8%	19.9%	18.5%	11.8%	9.9%
Pesos/US\$ Exchange Rate	177.13	147.32	125.22	110.,98	10.,75
Badlar Interest Rate (eop)	69.4%	69.1%	50.6%	41.8%	34.1%
Badlar Interest Rate (avg)	69.2%	59.4%	45.7%	38.6%	34.2%
Monetary Policy Rate (eop)	75.0%	75.0%	52.0%	44.5%	38.0%
Monetary Policy Rate (avg)	75.0%	63.9%	48.2%	41.3%	38.0%

OPERATING DATA

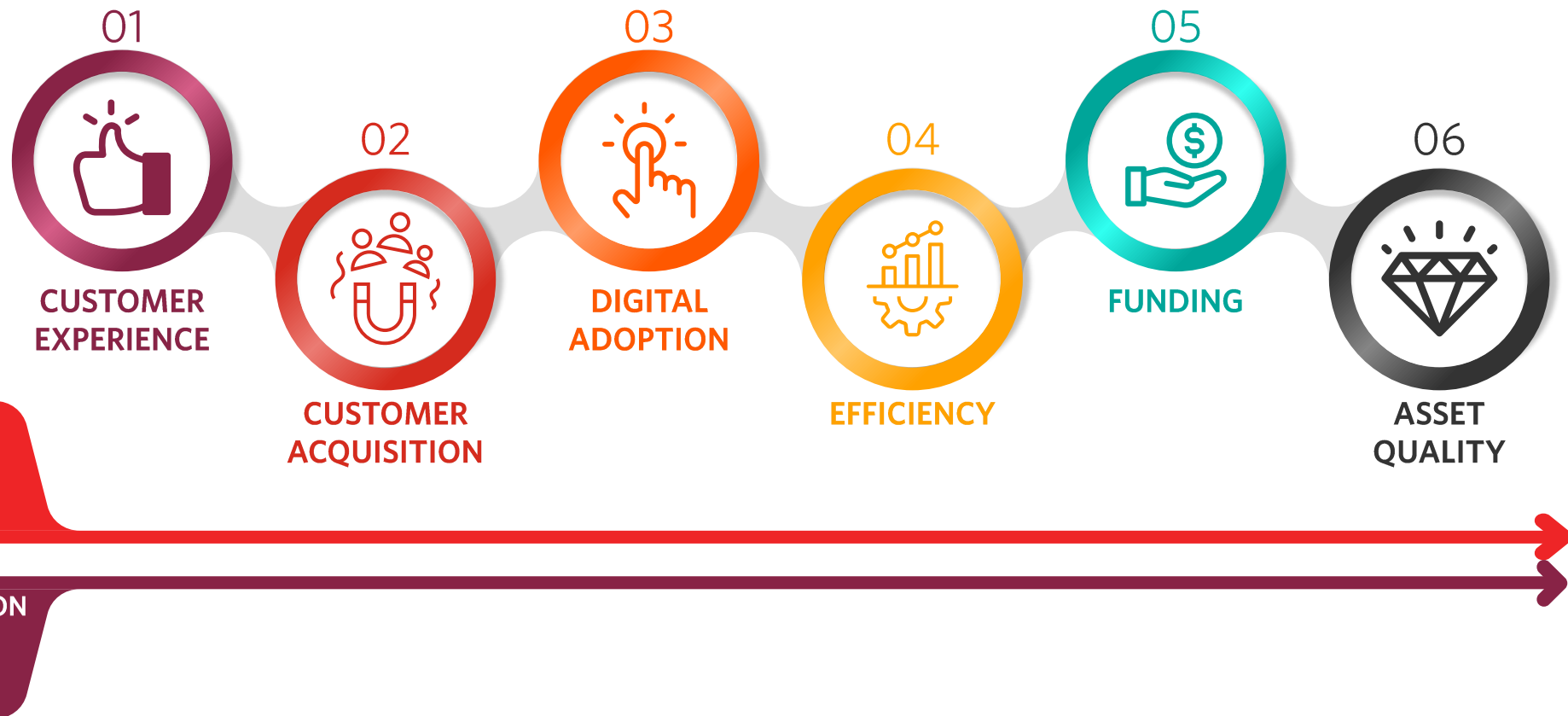
	4Q22	3Q22	2Q22	1Q22	4Q21
Bank- Active Customers (in millions)	1.67	1,55	1,55	1,49	1,46
IUDÚ-Active Customers (in millions)		0,34	0,38	0,37	0,40
IOL-Active Customers (in millions)	0,12	0,12	0,10	0,11	0,11
Bank Branches	165	165	183	183	183
Bank Employees	3.334	3.338	3.406	3.427	3.494
Other Subsidiaries Employees	480	564	793	1.100	1.313



SUPV **Digital Transformation** Agenda & KPIs Evolution

Advancing on Our Six Strategic Pillars to Drive ROE

Leading indicators confirm we are on track to positively impact banking business results starting 2022 and into 2023



Scaling Digital Retail Customer Acquisition and Further Digitizing Our Customer Base



STRATEGIC PILLARS

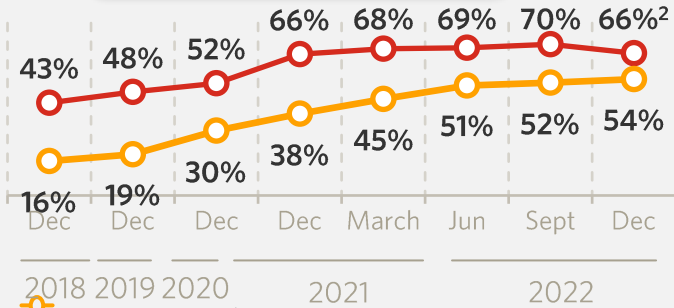


CUSTOMER
ACQUISITION



DIGITAL
ADOPTION

INDIVIDUAL DIGITAL CUSTOMERS AS % OF TOTAL CUSTOMERS [%]



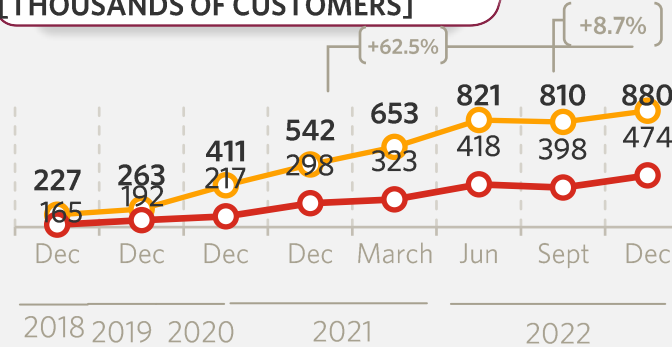
1) Digital Customers are customers using Online Banking, or Mobile app or the Senior Citizens app during last 90 days
2) Includes Consumer customers transferred from ludú to the Bank. Excluding consumer customers, it would be 73%

NEW DIGITAL CUSTOMERS / NEW TOTAL BANKING CUSTOMERS (Gross Adds onboarded digitally, [%])



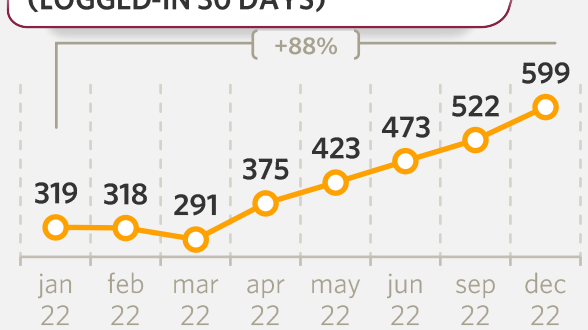
— New Digital Customers (Gross Adds)
— New Digital Customers / New Total Customers (Gross Adds)
[This ratio only considers Mass Affluent and Identité Customer segments]

DIGITAL CUSTOMERS EVOLUTION [THOUSANDS OF CUSTOMERS]



1) Digital Customers¹⁾
2) Digital Customers excluding senior citizens

SUPERVIELLE APP ADOPTION (LOGGED-IN 30 DAYS)



VIRTUAL HUB EXPANDS REACH ENABLING ANYWHERE BANKING



Improving Retail Customer Journey and Increasing Share of Wallet

STRATEGIC PILLARS



CUSTOMER
EXPERIENCE



DIGITAL
ADOPTION

INDIVIDUAL CUSTOMERS ROADMAP [EXCLUDING SENIOR CITIZENS]



- Digital Onboarding



- Car insurance 123Seguros
- MODO (P2P)
- Claims through OB



4.0 PlayStore
4.6 App Store

- New SUPV APP (MB)
- New HBI



- MODO (P2M)
- Video call through OB
- New Investments Platform (APIs)



- Payment of services through OB
- Deposits and checks, own experience SST
- Human Chat, Teller X³⁾ and
- Virtual Hub (OBI)
- New insurance home through OBI and MB



- Human Chat, Video Call (MB)
- Dolar MEP (MB)



- Buy Now Pay Later
- New Insurance Digital Products



- Quick balance investment

August 20

March - April 21

May-June 21

3Q21

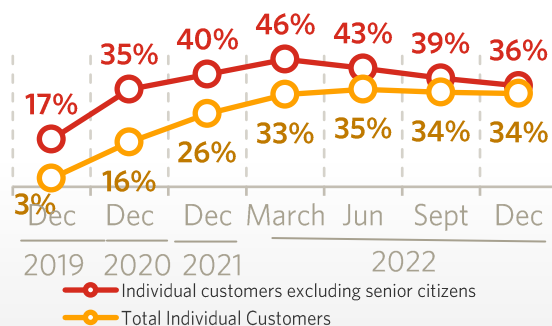
4Q 21

1Q22

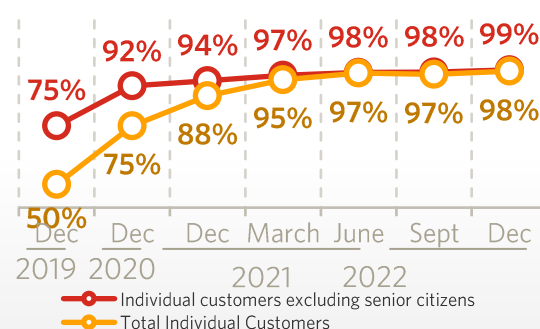
2Q22

4Q22

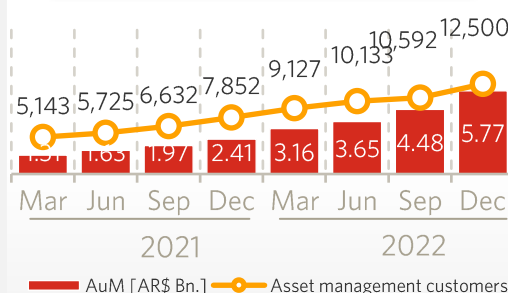
DIGITAL & AUTOMATIC PERSONAL LOANS [% Q¹⁾]



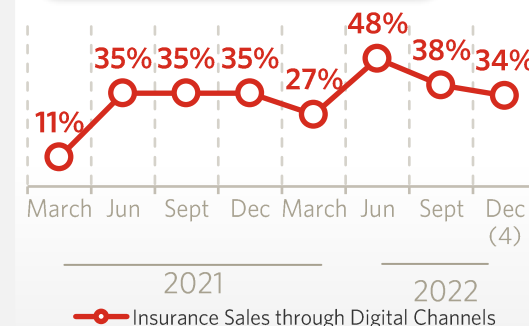
DIGITAL & AUTOMATIC TIME DEPOSITS [% Q²⁾]



ASSET MANAGEMENT RETAIL CUSTOMERS & AuM [Customers & AR\$bn]



INSURANCE SALES (\$) THROUGH DIGITAL CHANNELS [% Q²⁾]



1) Sales through ATM, Cash dispenser & Online Banking, Mobile Banking. Note: The decrease in July and August 2021 was related to Central Bank measures to avoid fraud

2) Sales through Online Banking & Mobile Banking

3) Teller X is an ATM "Caja Rapida" with live virtual assistance /

4) % of digital sale over total sales of those product offered through digital channels

Improving Senior Citizens Customer Journey and Increasing Share of Wallet

SENIOR CITIZENS ROADMAP: FOCUSED ON DIGITAL AND AUTOMATIC SELF-SERVICE CHANNELS



- Senior citizens
- Application
- Proof of life



- Payment Receipt (App)
- Cash withdrawal without debit card



- 24-hour banking areas in lobbies 103 sqm (vs 27sqm)



- Loans granted through the App



- MODO P2P wire transfer
- Account balances (App)



- MODO P2M
- Human Chat
- Loan renewal App
- Teller X¹⁾



- Video Call - HB
- Pin reset
- Payment services



- Virtual Hub
- Relunched Proof of life

2019

March - April 20

October 20

January 21

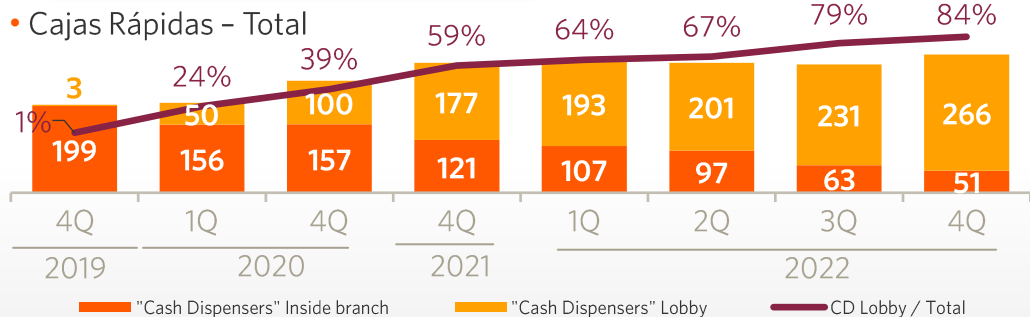
March - April 21

3Q - 4Q 21

4Q 21

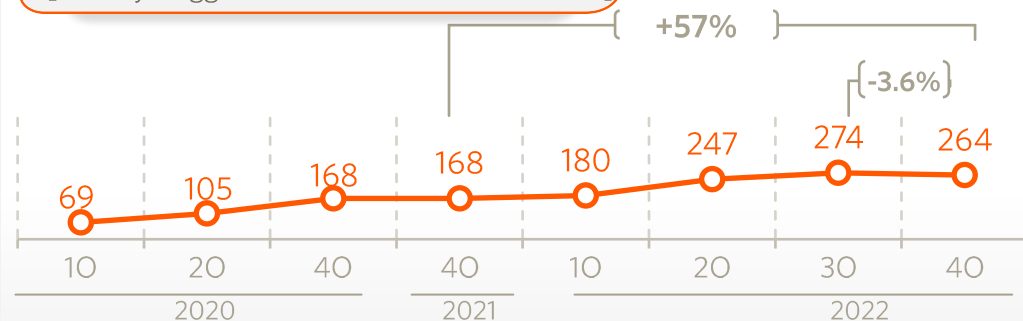
1Q22

"CASH DISPENSERS" IN 24-HOURS BRANCH LOBBY



MOBILE ADOPTION SENIOR CITIZENS

[90-days logged in Senior Citizens customers]



1) Teller X is an ATM "Caja Rapida" with live virtual assistance

Digital Transformation of Commercial Customer Journeys



ENTREPRENEURS, SMES & MIDDLE MARKET COMPANIES ROADMAP ON 3 KEY VERTICALS

STRATEGIC PILLARS



CUSTOMER EXPERIENCE



CUSTOMER ACQUISITION



DIGITAL ADOPTION



DIGITAL ONBOARDING

- Entrepreneurs-Individuals
- Entrepreneurs-Commerce
- Full integration with digital partnerships
- Digital End to End

December 20

August 21

1Q 22



DIGITAL LENDING

- E-Factoring
- "Linea Express 2.0" Digital OB credit lines to entrepreneurs
- Automation of sustainable credit scoring
- Digital unsecured loans
- Digital Overdrafts

2Q 20

3Q 21

1Q 22

2Q 22

4Q 22



CASH MANAGEMENT

PAYMENTS

- E-Cheq
- Bulk digital payments to suppliers
- Tax retention documents
- SIDOM Pay
- 100% digital onboarding on payroll services

2Q 20

1Q 21

July 21

4Q 21

May 21

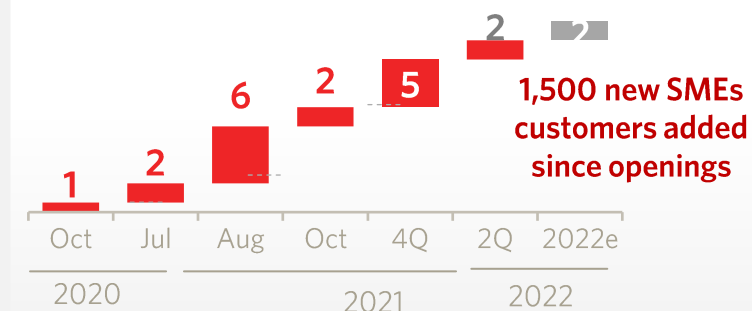
Jun 21

COLLECTION

- Pago Fácil agreement
- Self Service terminals - Lobby



COMPLEMENTING THE DIGITAL SERVICE MODEL WITH CUSTOMER ACQUISITION BY EXPANDING SERVICES TO SMES AND RELATED SEGMENTS IN SELECTED BRANCHES



DIGITAL SERVICE MODEL

- MVP Videocall - Mendoza
- MVP Videocall - Cordoba - San Luis
- 4.9 customer satisfaction
- Virtual Hub

1Q22

2Q22/3Q22

1Q23

Scaling Digital Corporate Customer Acquisition and Further Digitizing Our Customer Base

SUPERVIELLE



ENTREPRENEURS,
SMES & MIDDLE
MARKET
COMPANIES



NPS improved
across all
segments

STRATEGIC PILLARS

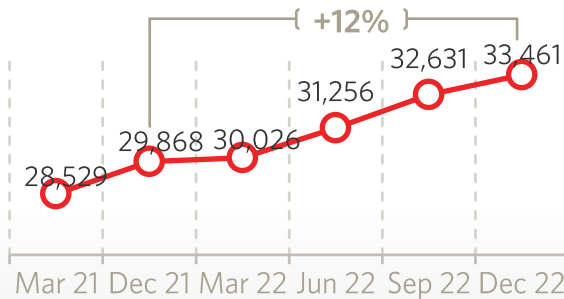


CUSTOMER
ACQUISITION



DIGITAL
ADOPTION

ENTREPRENEURS, SMES & MIDDLE MARKET CUSTOMERS [Evolution]

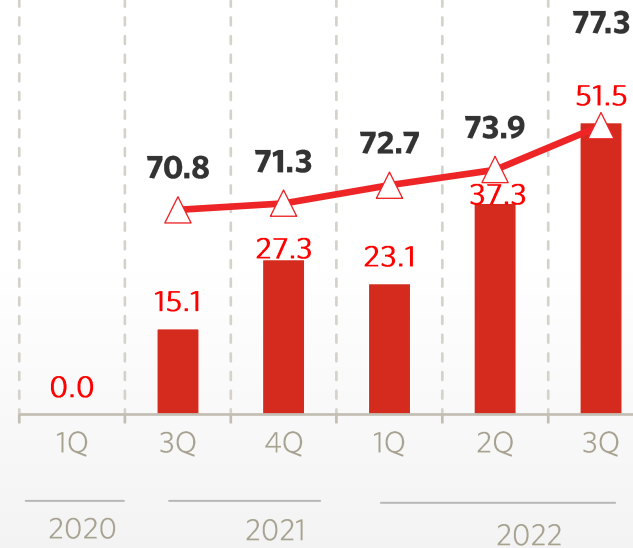


DEC-2021	SHARE	DEC-2022
5.06%	Clients	5.31% ¹
2.48%	Payroll Services	2.63% ²
3.9%	Foreign trade	3.8% ³

E-FACTORING

Volume of e-factoring in AR\$ billion²

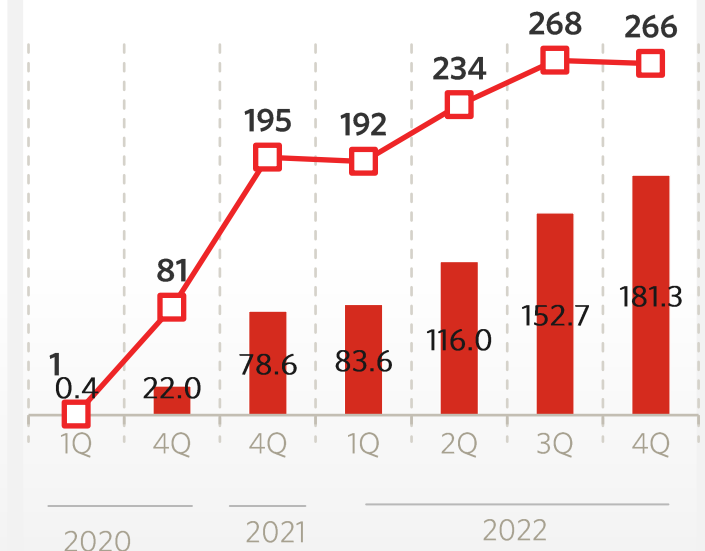
% of factoring transactions through digital channels²



E-CHEQ

Quarterly volume of Echeq in AR\$ billion²

Number of E-cheq issued (thousands)



1) Market share as of nov 22

Market share on Private sector employees share as of Dec 22.

Market share of 9M22

Efficiency

Network Right-Sizing and Accelerated Efficiencies

SUPERVIELLE



STRATEGIC PILLARS

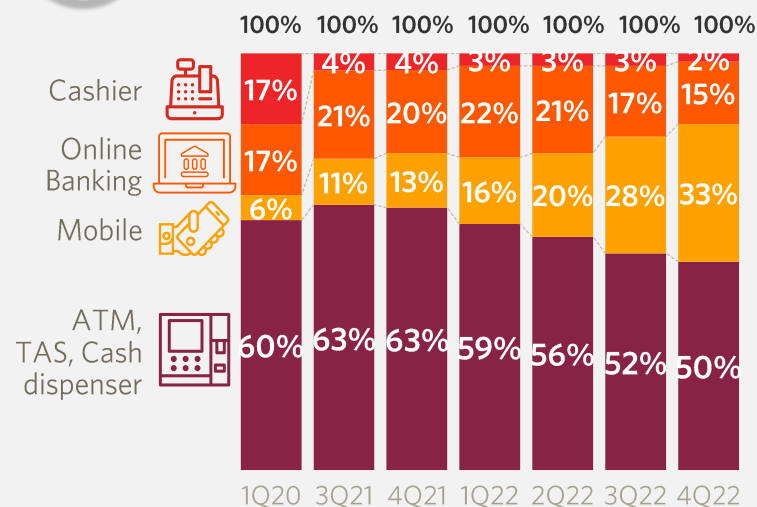


DIGITAL
ADOPTION

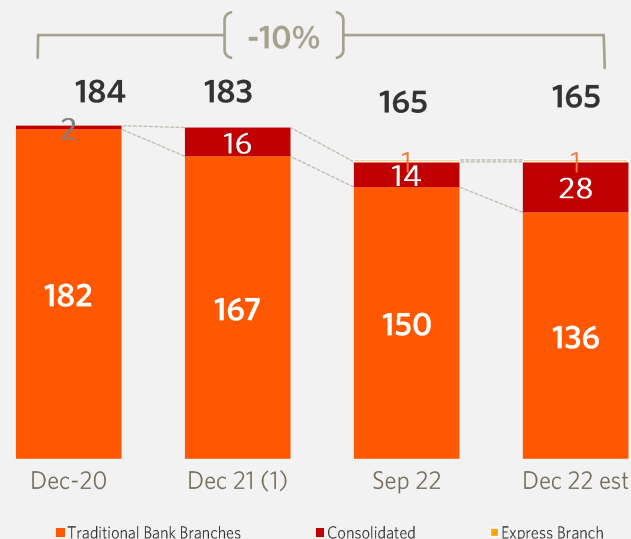


EFFICIENCY

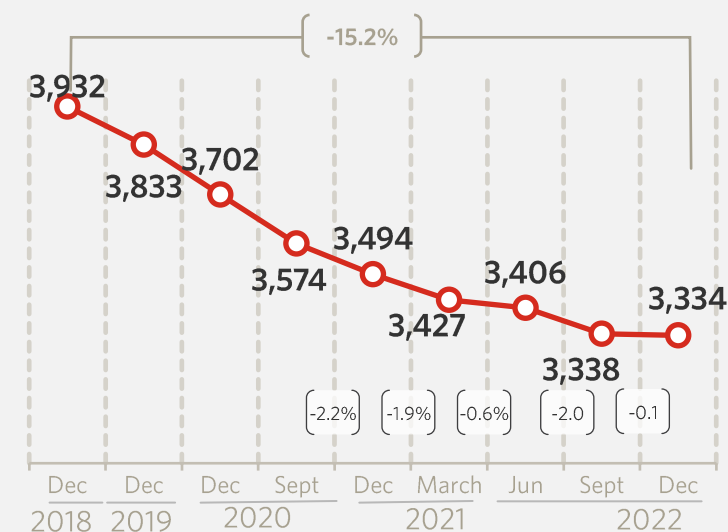
MONETARY TRANSACTIONS BREAKDOWN BY CHANNEL [%]



RIGHT-SIZING AND WHILE STRENGTHENING CX [# BRANCHES]



RIGHT-SIZING HEADCOUNTS - EVOLUTION [# EMPLOYEES]



1) 28 Branches expected to be closed in 2022. Approval from Central Bank still pending.

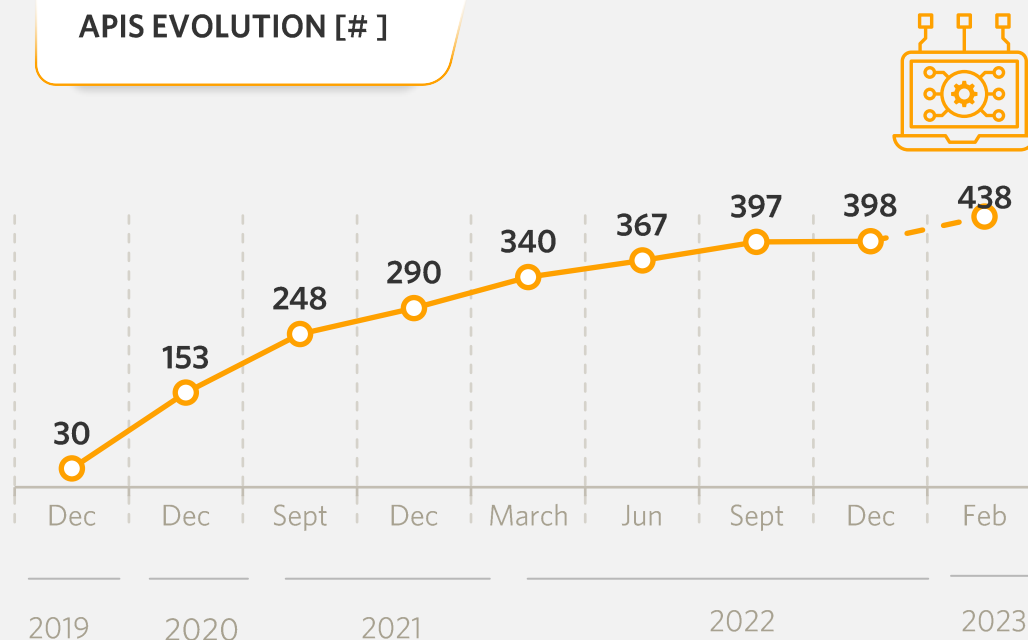
Digital Transformation of IT Capabilities

Speeding up deployment of our omnichannel strategy, modern IT architecture, including APIs to accelerate transformation, connect to third parties and prepare for open banking

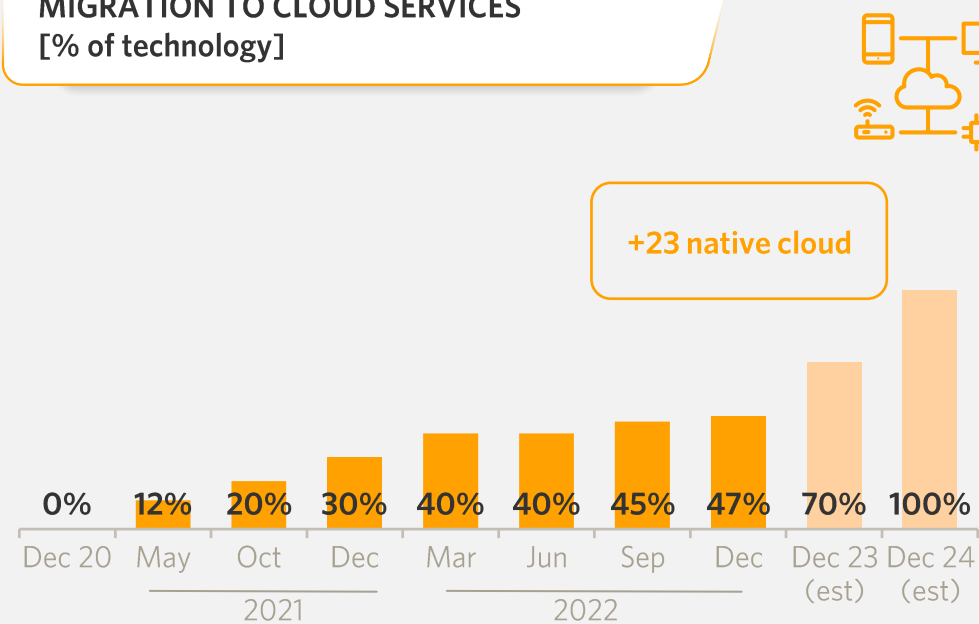
SUPERVIELLE



APIS EVOLUTION [#]



MIGRATION TO CLOUD SERVICES
[% of technology]



A silhouette of a family (a man, a woman, and a child) flying a colorful kite in a field at sunset. The sun is low on the horizon, creating a warm orange glow. The kite is high in the sky with long streamers.

Thank You!