

Our Path to Profitability

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A clear path to profitability supported by structural drivers; expect to return to profitability by the close of 2Q23

VALUE CREATION

➤ PATH TO PROFITABILITY SUPPORTED BY DIGITAL TRANSFORMATION ACCELERATED SINCE 2020

Integration of IUDÚ to the Bank

- 96% headcount reduction
- Operational costs

Rightsizing Headcount and Consolidation of Bank branches

- 47 branches downsized (25%)*
- 24% headcount reduction at Grupo Supervielle
 - Includes Bank: - 10%
- Transfer of San Luis F.A. Business & serving private clients with more efficient model
- Downsized HQ

Driving Revenue Growth

- New customers
- Higher engagement
- Cross-selling
- Leveraging service ecosystem: PFM and insurance product

Productivity & Marginal Cost

- More loans per employee
- More customers per branch
- Focus on transactional funds
- Agile working methodologies
- Digital marketing / AI / APIs / Datalake

SUSTAINABLE FINANCIAL RESULTS

EXECUTED 2021 AND 2022

2023 AND BEYOND

Supported by Normalized Macro and Regulation

* 27 merged and 20 ongoing. Closing pending BCRA approval, expected during 2023

Deeper look at cost cutting initiatives driving efficiency

Anticipated
Savings in 2023

Stated in AR\$ as of December 2022

Iudú

1

Operating efficiency from transferring IUDU's loan portfolio and customers to the Bank. +90% headcount reduction

AR\$ 3.7 BN

Bank Headcount & Branches

2

Rightsizing headcount including expected closing of bank branches merged into the Bank in 21/22

AR\$ 1.0 BN

San Luis

3

Transfer of financial agent operations with the province of San Luis

AR\$ 0.6 BN

Retail digital customers increased to over half of the customer base; driving attractive cross-selling and engagement opportunities

4Q 2022 EARNINGS

STRATEGIC PILLARS



Customer
Experience



Customer
Acquisition



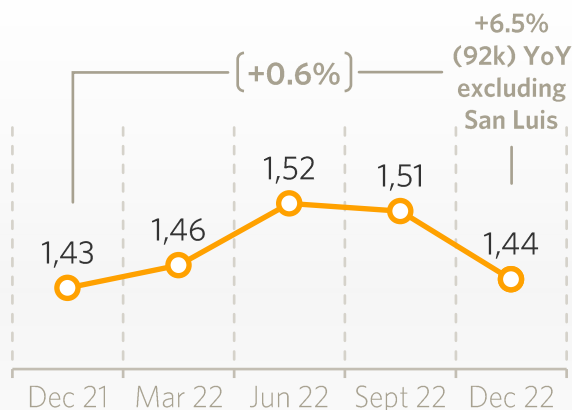
Digital
Adoption



Funding



Retail Bank Customers [Million of Customers]



Retail Digital Customers As % of Total Customers [%]

38% | **53%**

Dec-2021 | Dec-2022

DIGITAL CUSTOMERS



4.0 PlayStore
☆☆☆☆☆
4.6 App Store



Adoption & Cross Sell Sales

23% | **34%**

2021 | 2022

Digital & Automatic
Personal Loans [% Q²]

+15%
Insurance
policies sold
in '22 vs. '21

50%
Car Insurance
policies sold
through digital
channels in '22



Cross Sell & Funding PFM- Personal Finance Manager Available 24/7 - New products

+139% | **59%**

2022 vs. 2021 | 2022 vs. 2021

AuM AR\$ Bn | **Retail Customers**
[VAR] | [VAR]

Asset Management

+40%

Clients using Investment
Products in 2022 vs. 2021



2023 GOALS

- Increase share of wallet
- Enhance engagement
- Focus on profitable products
- Drive higher profitability from existing customers
- Increase x-sell

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

5 2) Sales through ATM, Cash dispenser & HB, Mobile Banking

Capturing increased share of wallet and transactionality among SMEs and corporate customers

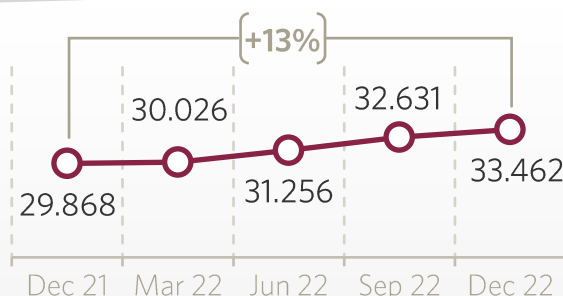
4Q 2022 EARNINGS

STRATEGIC PILLARS

- Customer Experience
- Customer Acquisition
- Digital Adoption
- Funding

IMPROVED
NPS
IN ALL SEGMENTS IN 2022

Entrepreneurs, SMES & Middle market Customers [evolution]



5.06% Dec21 | **5.31%** Nov22

Mkt. Share Clients

Cross Sell [%]



Entrepreneurs & SMEs Penetration

5.0%
2021

7.0%
2022

+50%
Insurance policies sold YoY

1.3x

1.4x

Insurance Policies Cross-Sell

Payroll Services¹
[Market share]

2021 **2.48%** | 2022 **2.63%**

Foreign trade
[Market share]

2021 **2.9%** | 9M22 **3.8%**

Transactionality [%]

1.81% Dec-2021 | **1.99%** Dec-2022

Market Share Sight Deposits

51.7% Dec-2021 | **58.9%** Dec-2022

Transactional Cross-sell Penetration²

2023 GOALS

- Gain share of customers
- Gain share of wallet

- Expand sustainable funding
- Expand Digital Lending

1) Market share on Private sector employees' share as of Dec 22.

6 2) % of customers using transactional products

Thank You!

