

Supplementary information & KPIs updates

November 9, 2022

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.

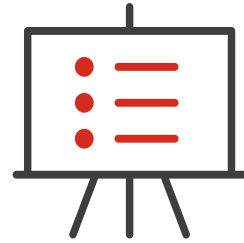


Conteuts

Macroeconomic & Industry Outlook

Supplementary financial Information

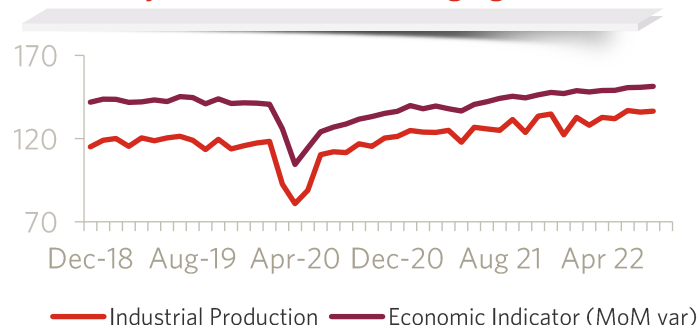
SUPV **Digital Transformation** Agenda & KPIs
Evolution



Macroeconomic & Industry Outlook

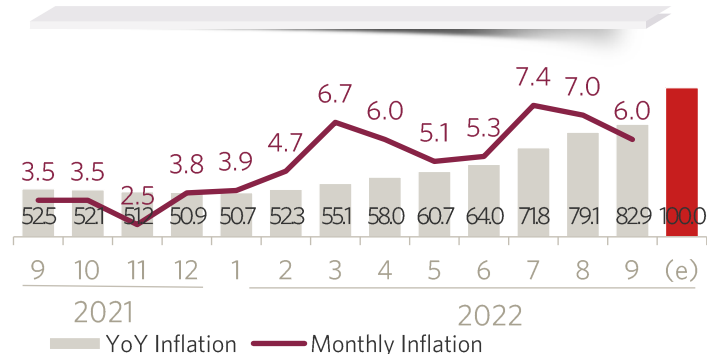
Challenges ahead in terms of Inflation, Reserves, FX policy and IMF targets achievement

Easy comps and better external conditions supported GDP rebound in 2021, with carryover in 1H22. Challenging 2H22.



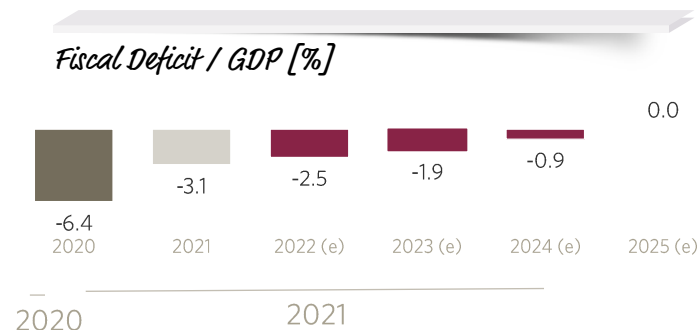
Source: INDEC. Base 2004. Economic activity as of Aug 22, and Industrial Production as of Aug 2022.

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



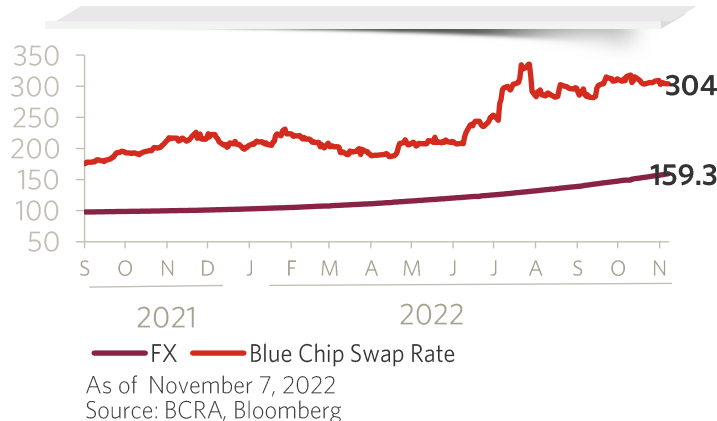
Source: Monthly Inflation - INDEC, REM BCRA Oct 22

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



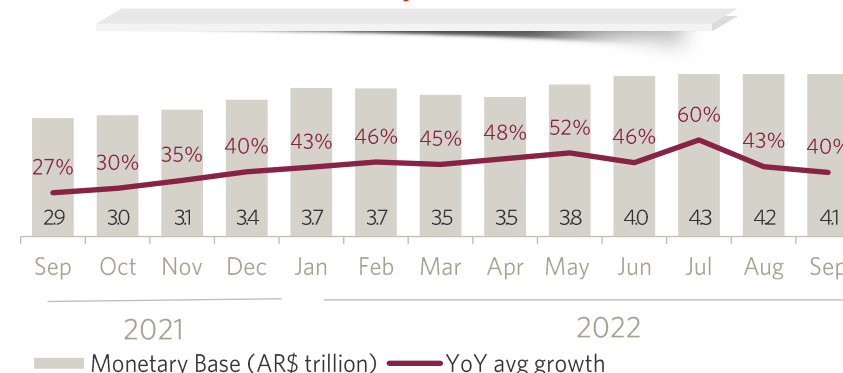
Source: Company Estimates based on Minister of Economy Information. 2021 does not include SDR. Including SDR fiscal deficit would have been 2.2%.

...while the gap of the Blue Chip Swap rate peaked in July and remains high at 91%

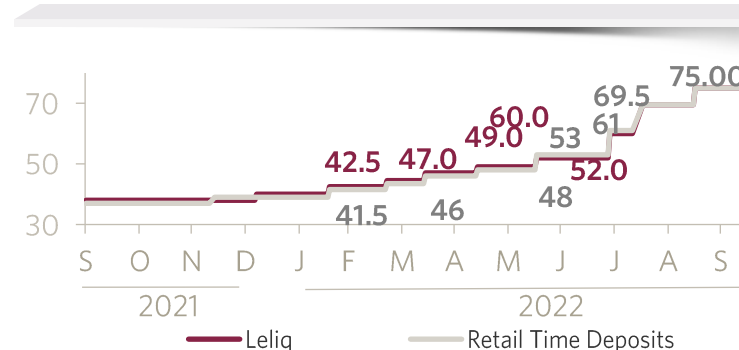


As of November 7, 2022
Source: BCRA, Bloomberg

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



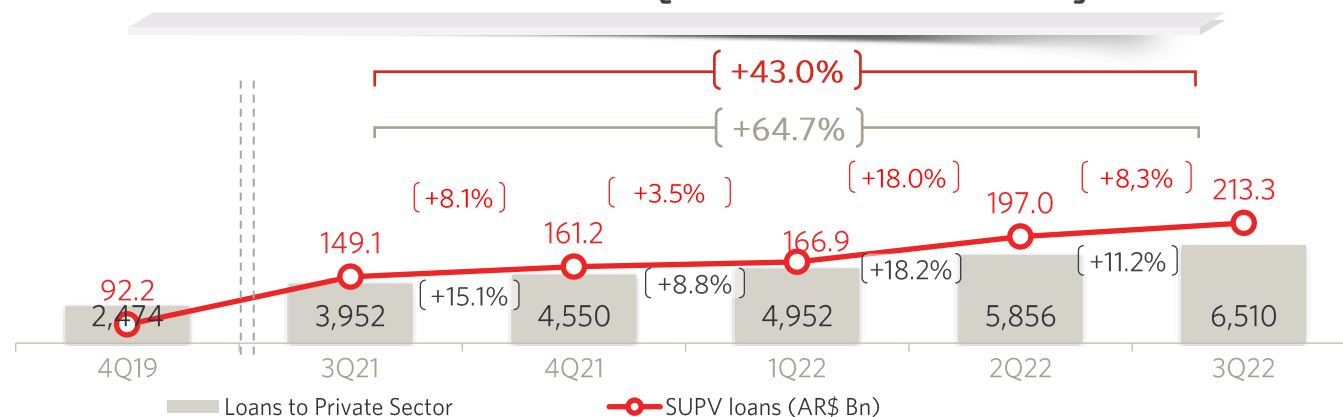
Interest rates set by Central Bank, remained unchanged and negative in real terms in 2021. Increases started in 1Q22 but remains negative



Dec 30, 19 - Oct 13, 2022
Source: BCRA

Financial Sector Loans

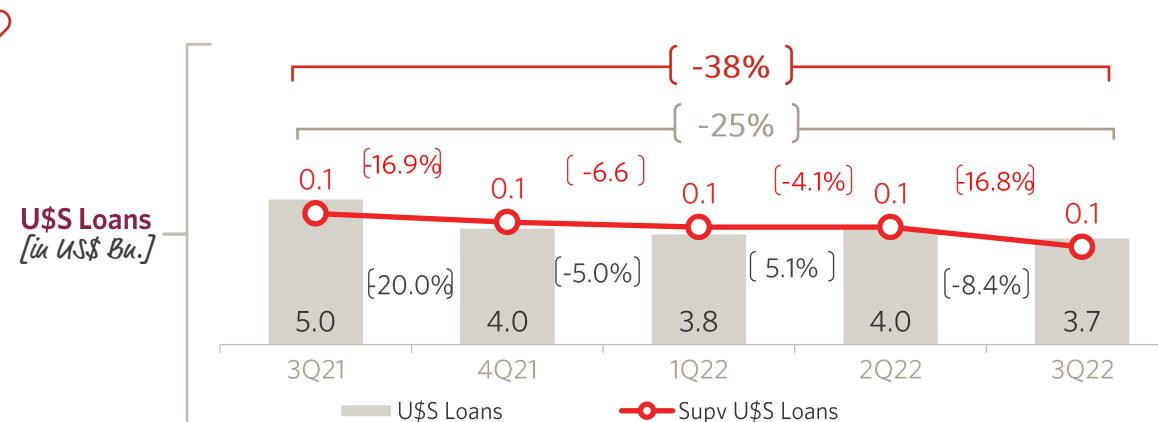
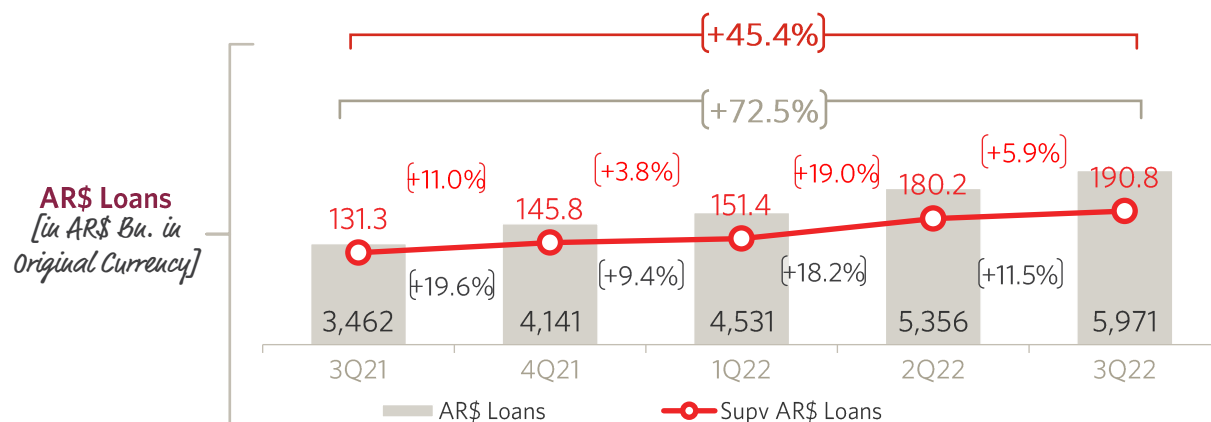
Loans to Private Sector [AR\$ Bill. in Nominal terms]



INFLATION

21.9%
in 3Q22

83.0%
YoY

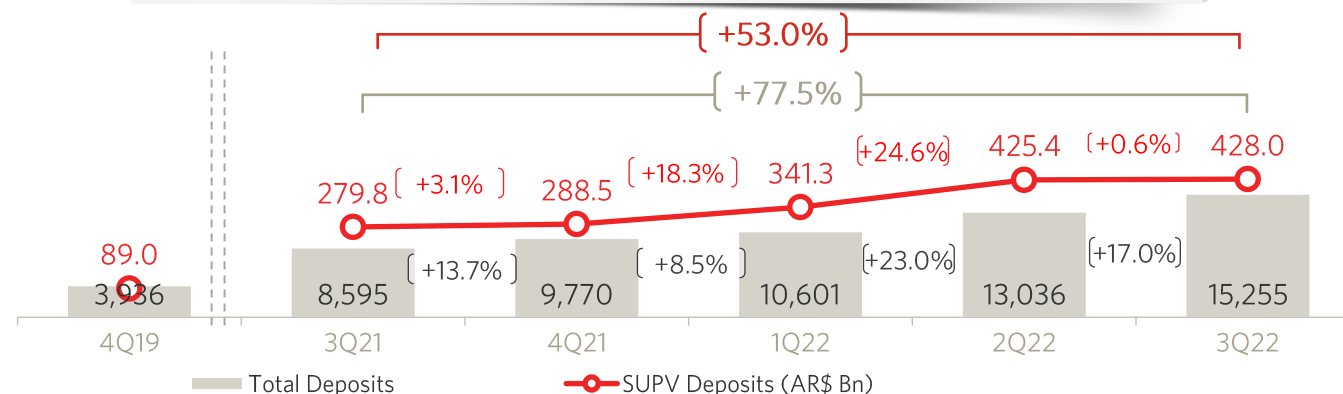


Source: BCRA [...] QoQ or MoM variation

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Financial Sector Deposits

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

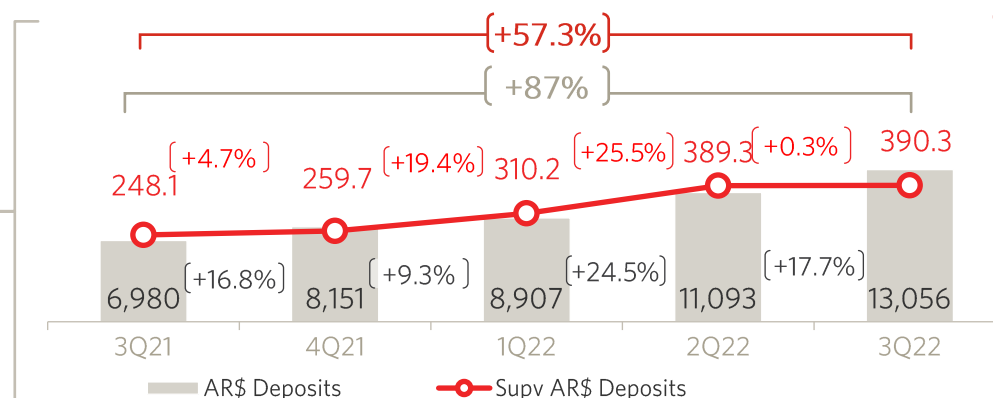


INFLATION

21.9%
in 3Q22

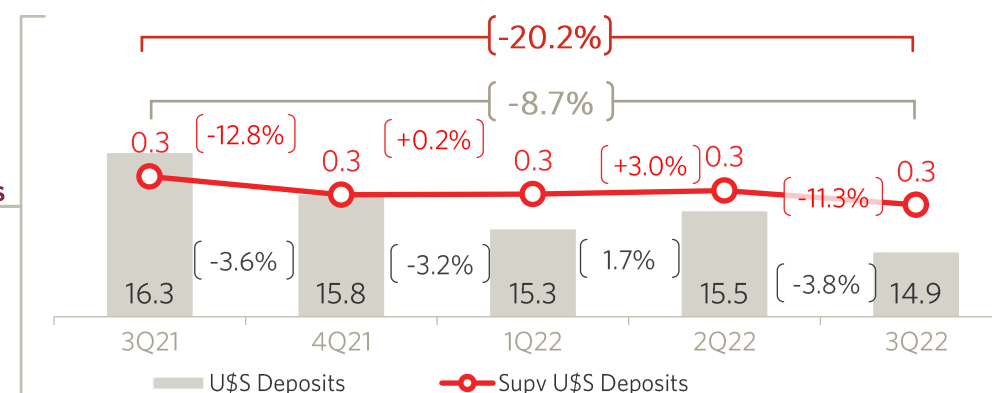
83.0%
YoY

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

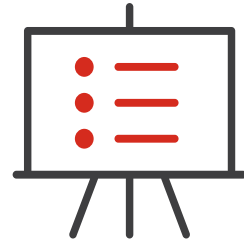


Source: BCRA [...] QoQ or MoM variation

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



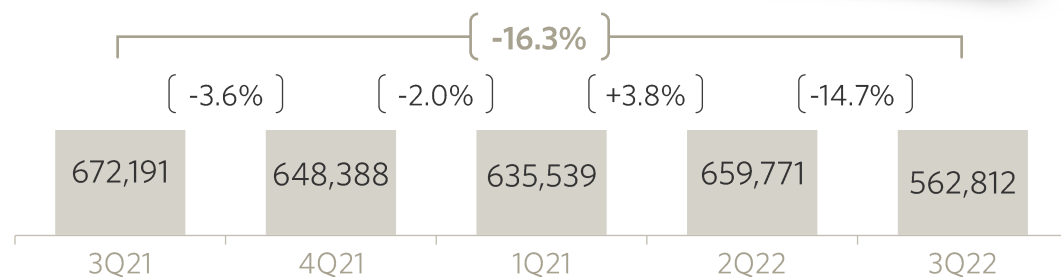
Source: BCRA [...] QoQ or MoM variation



Supplementary financial Information

Supervielle Assets Performance

Assets Evolution [AR\$ Mill.]¹⁾

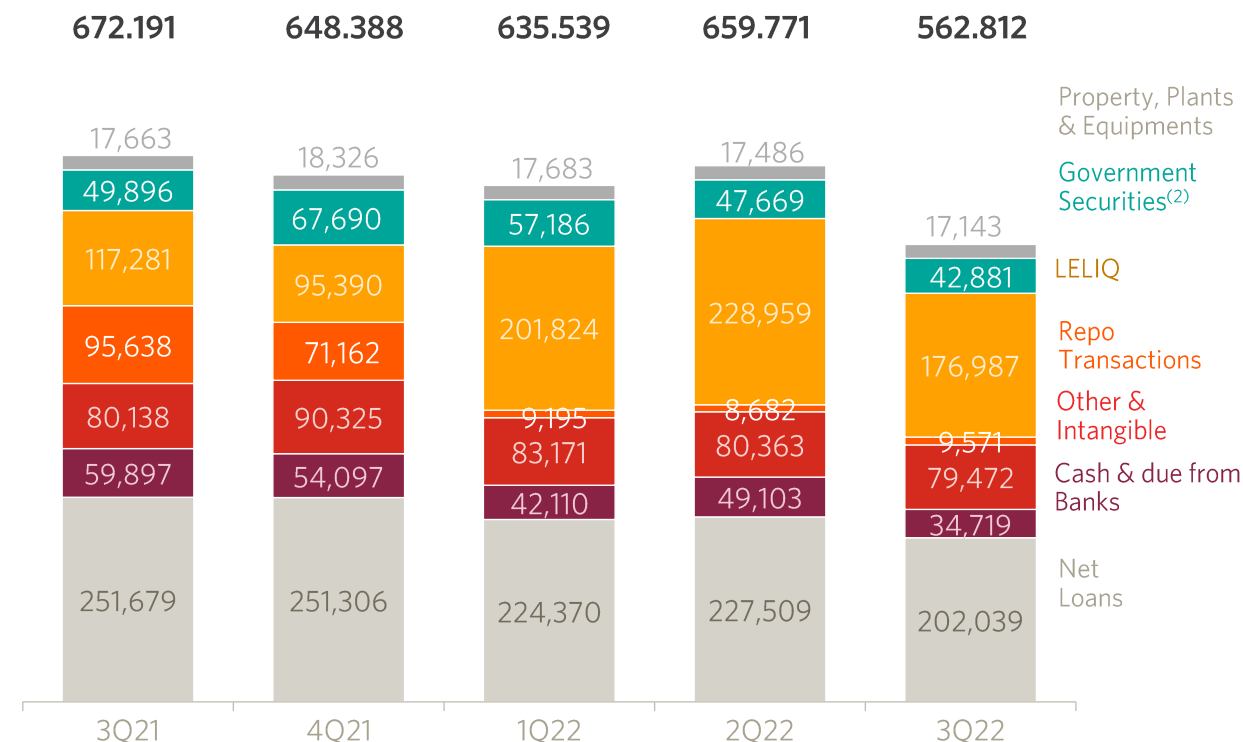


Minimum Cash Reserve Requirements On Deposits [Mill, in Original Currency]¹⁾

	3Q21	4Q21	1Q22	2Q22	3Q22
Cash	9,375.9	12.065,6	13.630,5	15.760,5	18.635,7
Botes	8.148,3	7.993,2	9.825,2	10.504,3	12.141,1
Leliq	22.239,7	20.455,8	19.241,4	22.276,6	25.993,5
Treasury Notes	405,3	1.338,8	7.297,8	6.779,8	3.025,2
Regulatory Franchises	17.138,9	19.323,5	20.841,4	25.291,3	29.551,7
AR\$ Total Reserves requirement	57,308.1	61.176,8	70.836,2	80.612,6	89.347,2
US\$ Total Cash Reserves requirement	154,4	148,9	121,1	125,3	116,4

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.

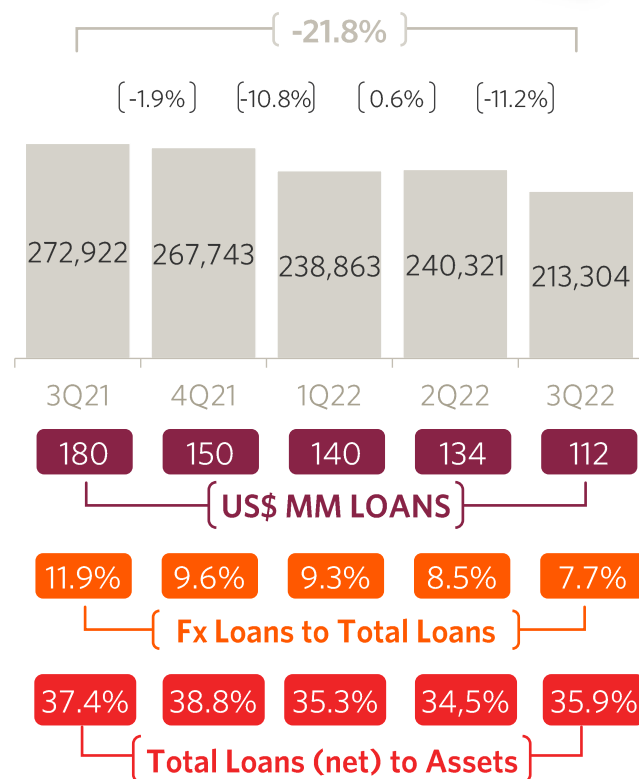
Total Assets Breakdown [%]



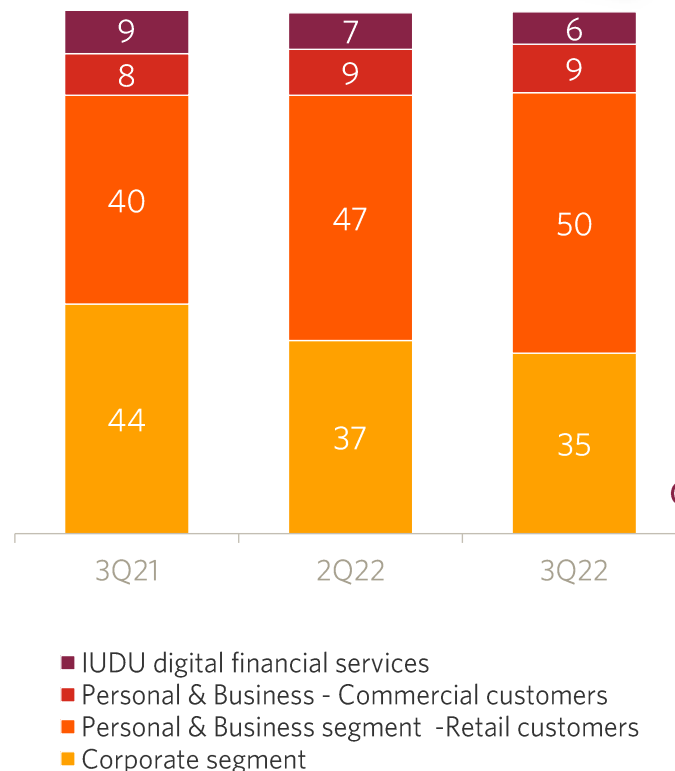
2) Figure does not include AR\$2.3 billion, AR\$1.3 billion, AR\$ 1.3 billion, AR\$2.9 billion and AR\$2.6 billion of Government Securities in Guarantee in 1Q22, 4Q21, 3Q21, 2Q21 and 1Q21 respectively.

Supervielle Loan Performance

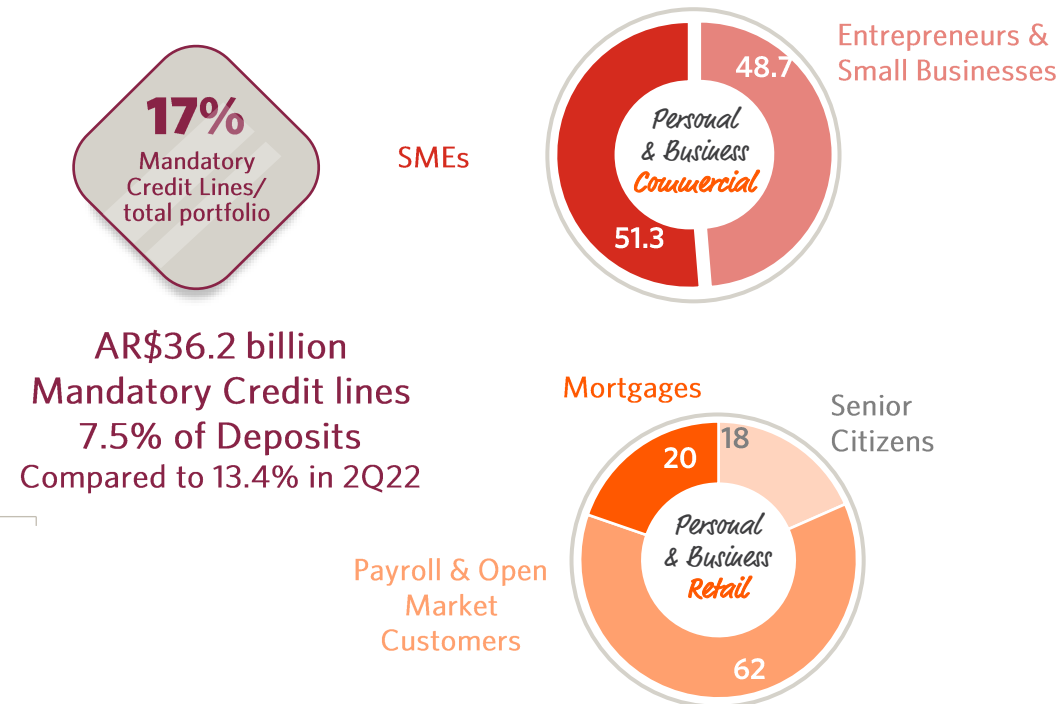
Total Loans [AR\$ Mill]¹⁾



Total Loans Breakdown [%]¹⁾



3Q22 Personal & Business Breakdown [%]¹⁾

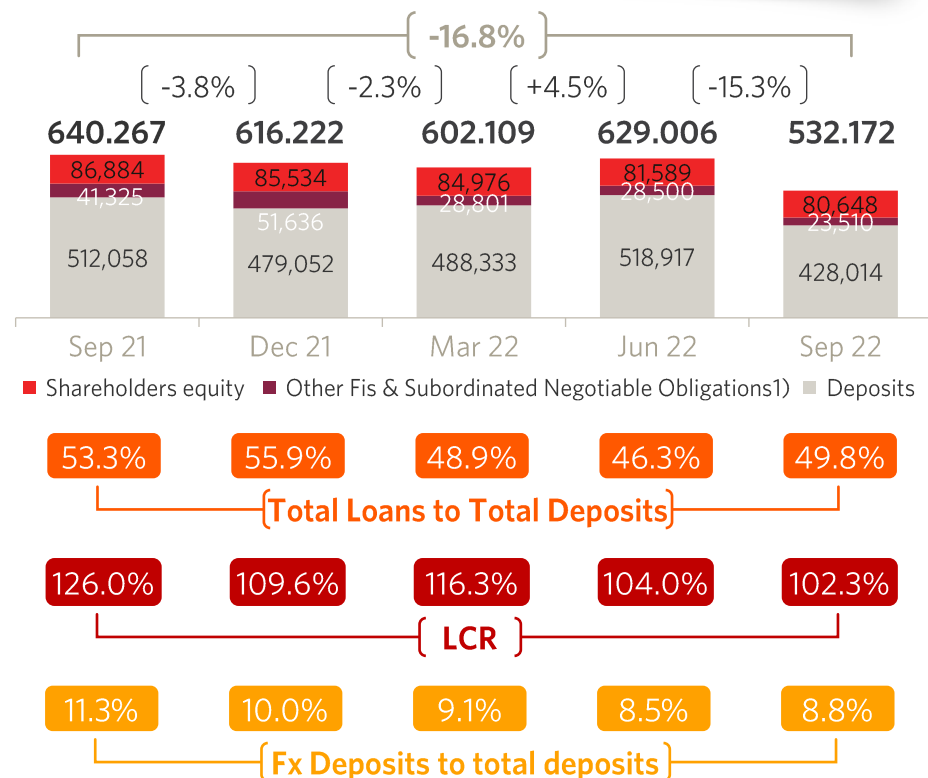


1) Denotes loans and leases before allowances

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.

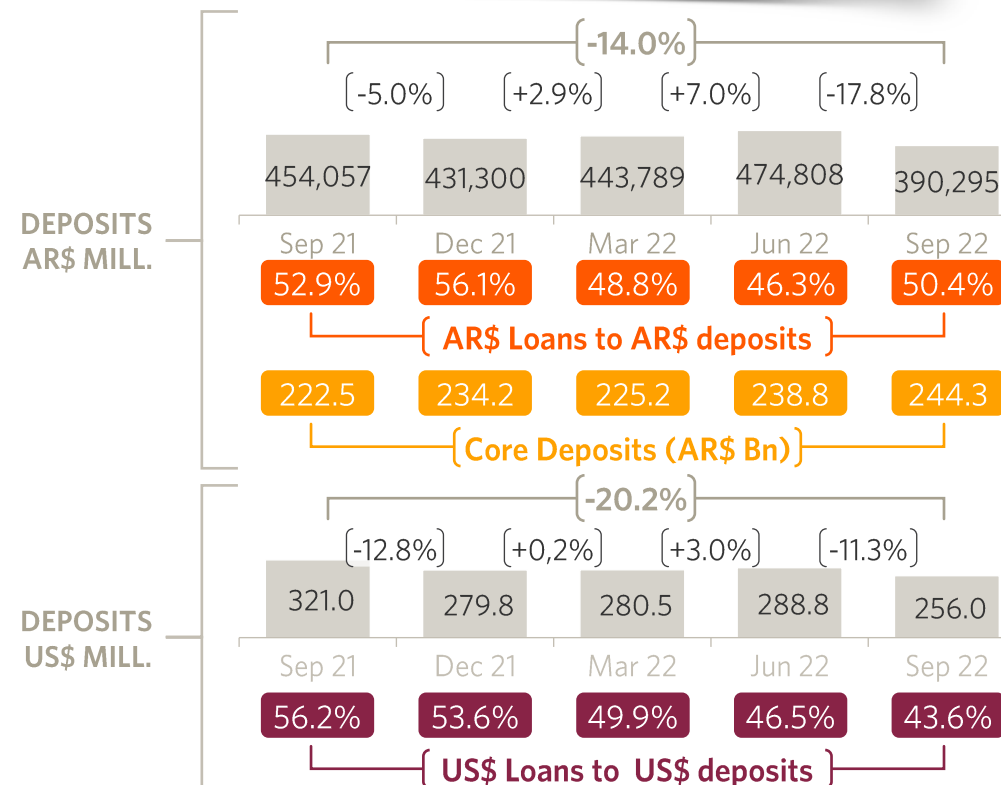
Supervielle Deposits

Funding [AR\$ Mill.]



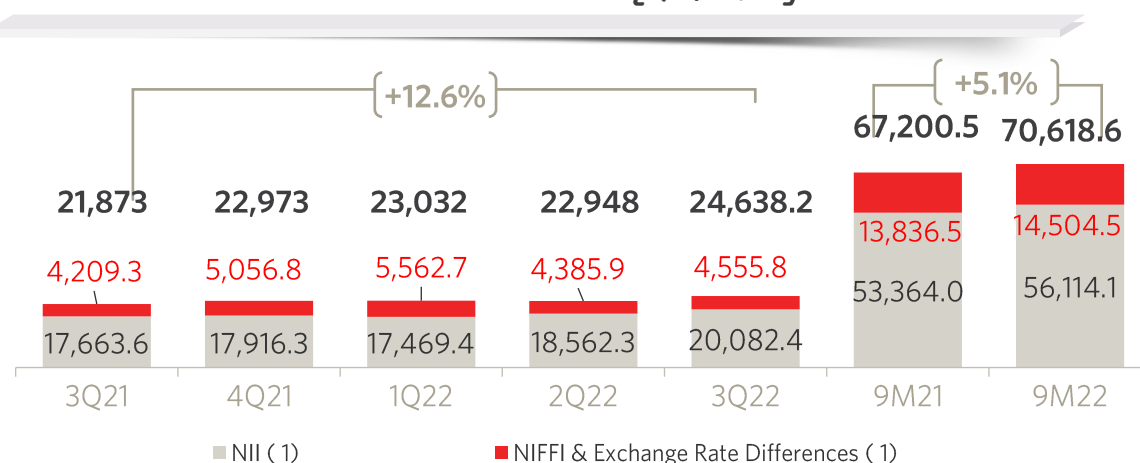
1) Includes: Repo Transactions, Financing received from Central Bank and others, Medium Term Notes and Subordinated Loan and Negotiable Obligations

Deposits [Mill, %]

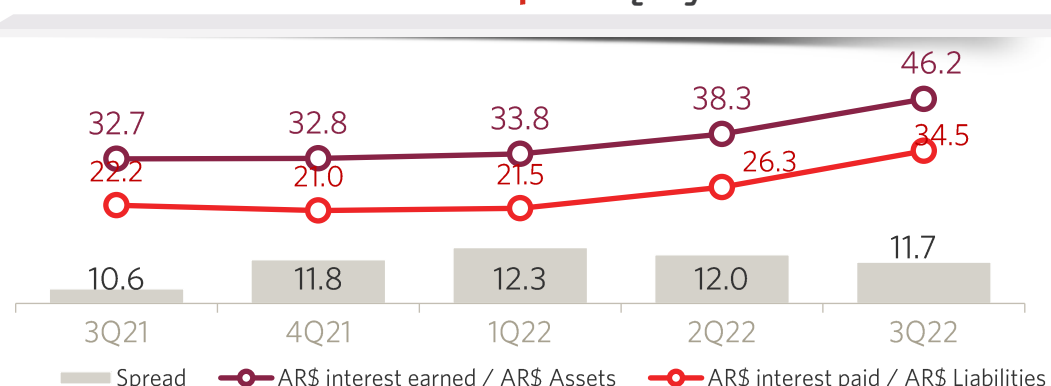


Net Financial Income [NFI] & NIM

Net Financial Income [AR\$ Mill.]



Interest Spread [%.]

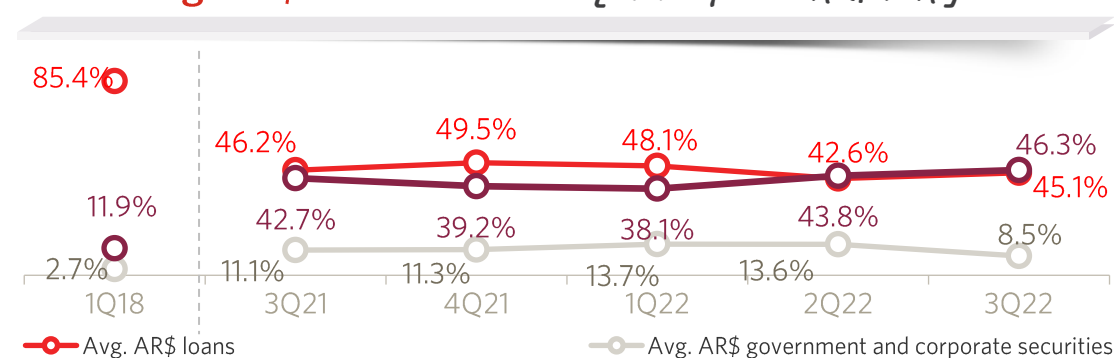


1) NII: Net Interest Income, NIFFI: Net income from financial instruments at fair value through profit or loss.

NIM Analysis [%]

	3Q21	4Q21	1Q22	2Q22	3Q22
Loan Portfolio NIM	18.1%	18.3%	19.0%	18.7%	14.7%
AR\$	20.2%	19.9%	20.5%	20.1%	15.5%
US\$	4.9%	4.5%	5.4%	5.5%	5.6%
Investment Portfolio NIM	14.3%	18.8%	18.5%	18.2%	27.4%
Total NIM	16.8%	18.3%	19.2%	18.8%	22.0%
AR\$ NIM	16.9%	18.6%	19.3%	19.0%	20.4%

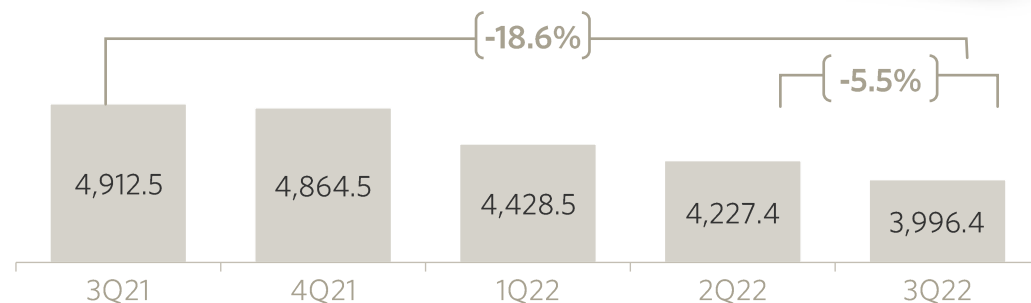
Avg. AR\$ IEA breakdown [as % of total AR\$ IEA.]²



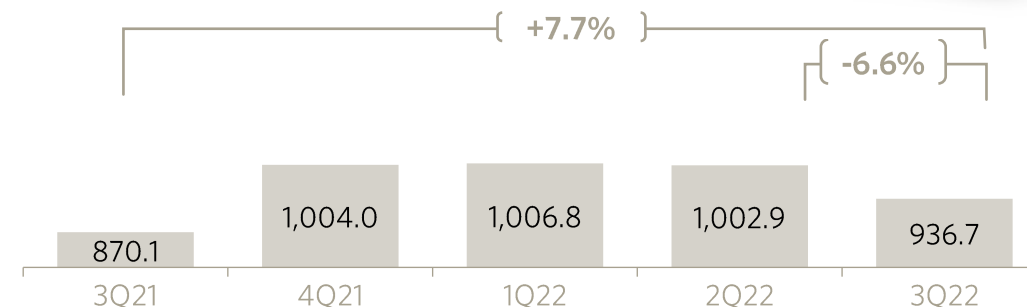
2). IEA: Interest-Earnings Assets

Service Fee Income & Income from Insurance Activities

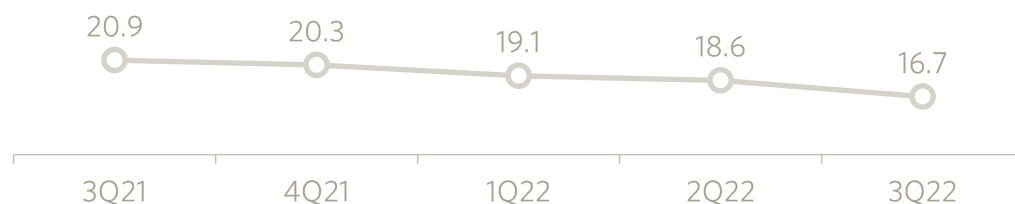
Net Service Fee Income (exc. Insurance) [AR\$ Mill.]



Income From Insurance Activities [AR\$ Mill.]



Net Service Fee Income Ratio [%]¹⁾



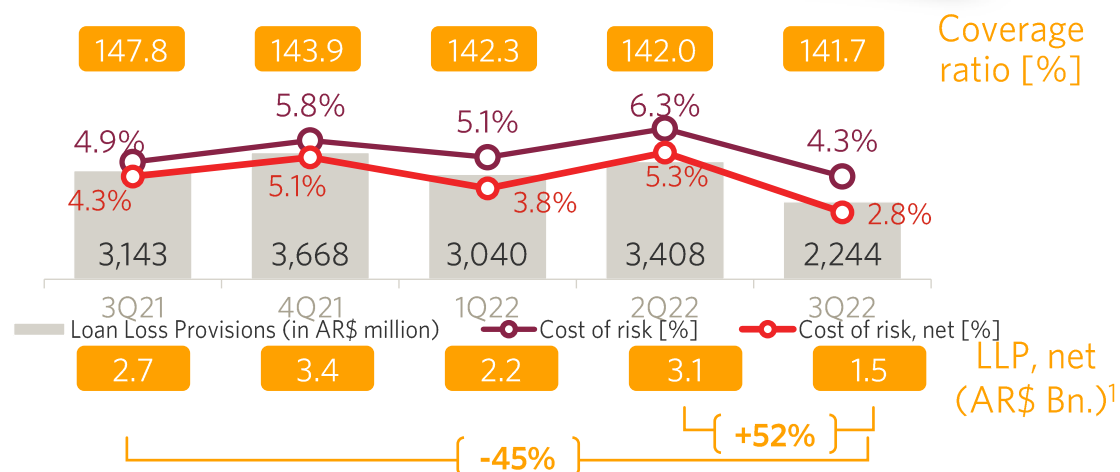
- Fees were repriced but lagging inflation

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*

	SEP-21	DEC-21	MAR-22	JUN-22	SEP-22
TOTAL	5.3%	4.3%	4.3%	3.8%	3.7%
Corporate	4.9%	3.1%	3.2%	2.3%	2.5%
Personal & Business	3.1%	2.5%	2.4%	2.9%	3.1%
Individuals	3.3%	2.9%	2.7%	3.1%	3.6%
Entrepreneurs and SMEs	2.4%	1.6%	1.7%	2.2%	1.6%
IUDÚ	20.8%	19.7%	20.4%	17.3%	15.4%

	Banco Supervielle			IUDÚ		
Asset Quality ratios	3Q21	2Q22	3Q22	3Q21	2Q22	2Q22
NPL	3.7%	2.6%	2.7%	20.4%	17.3%	15.4%
Cost of Risk	2.8%	4.9%	3.3%	27.8%	18.7%	15.8%
Net Cost of Risk	2.2%	4.2%	1.8%		19.0%	16.5%
Coverage	157.5%	142%	137.8%	129.8%	142.7%	150.5%

- Ratios have been restated following IFRS 9 adoption by IUDÚ
- Net CoR up sequentially to 2.8% reflecting healthy asset quality and impacted by the release in provision resulting from the transfer of loans granted under the financial agent agreement of the Province of San Luis

Banco Supervielle Loans - Risk Management

Loans breakdown by industry [%]

AR\$ Nominal Change QoQ	Business Sector		2Q22 share	3Q22 share
8,400	Families and individuals	▼	49.0%	48.9%
-804	Food & Beverages	▼	9.1%	8.1%
1,254	Agribusiness	▲	6.3%	6.4%
-21	Utilities	▼	3.8%	3.5%
1,954	Wine	▲	3.5%	4.1%
1,671	Chemicals & Plastics	▲	3.3%	3.7%
1,350	Construction	▲	2.8%	3.2%
444	Transport	▲	2.1%	2.2%
2,670	Automobile	▲	1.7%	2.8%
114	Machinery & Equipment	▼	1.6%	1.5%
634	Health	▲	1.4%	1.6%
1,087	Oil, Gas & Mining	▲	0.9%	1.3%
-905	IT Services	▼	1.2%	0.7%
-559	Retailer	▼	1.0%	0.7%
1,293	Others	▼	12.1%	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%)
- Sequential decline in Individuals in IUDÚ segment

Collateralization [September 2022 - %]



40%

- Collateralized **Commercial** Loan Portfolio

62%

- Collateralized **Non- Performing** Commercial Loans

Banco Supervielle Loans to Individuals [%]

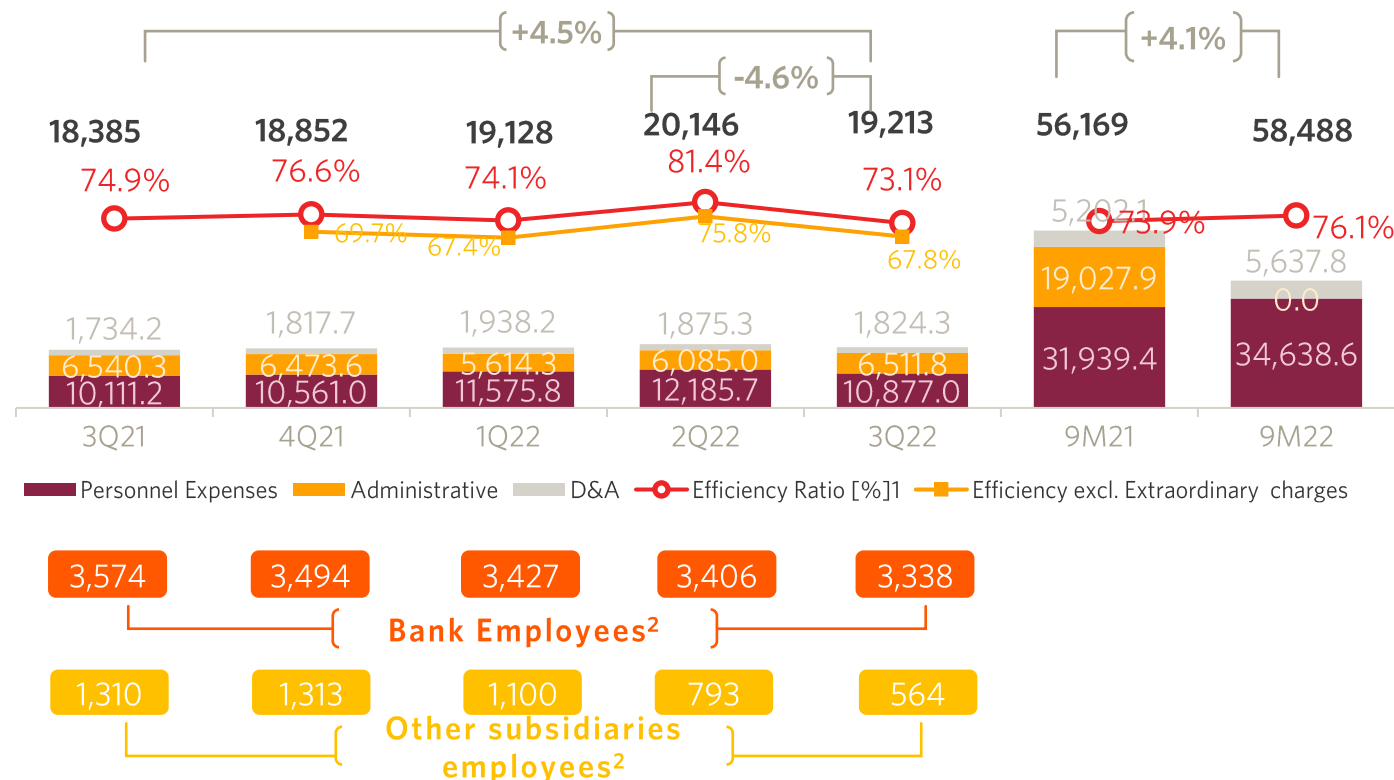


55%

- 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.]



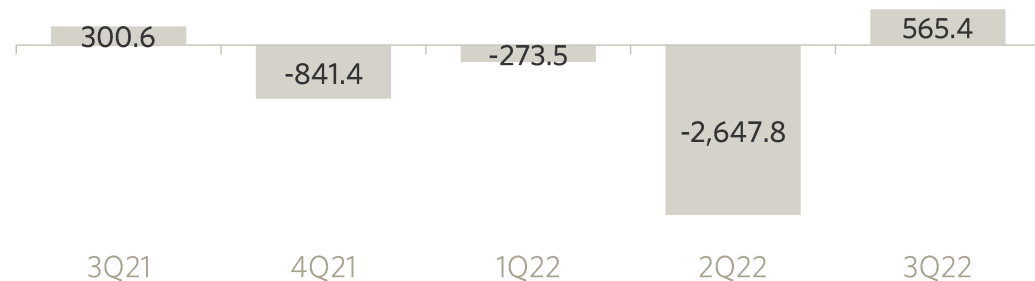
- Personnel Expenses:
 - Salary increases granted in 2Q22 anticipated inflation and in real terms surpassed salary increases granted in 3Q22 that were lagging behind 22% inflation in the quarter.
 - QoQ, headcount decreased 7.1%.
- Administrative expenses in the quarter reflects the cost of a new insurance policy contracted by the Bank to cover the risk of death of its customers within the senior citizens' segment

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.

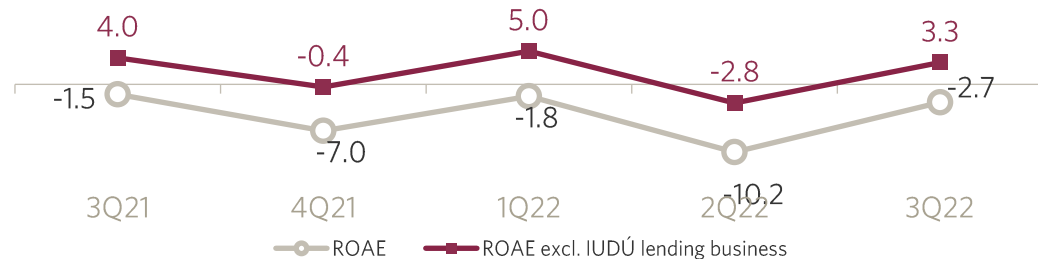
2) Employee information include temporary employees.

Profitability

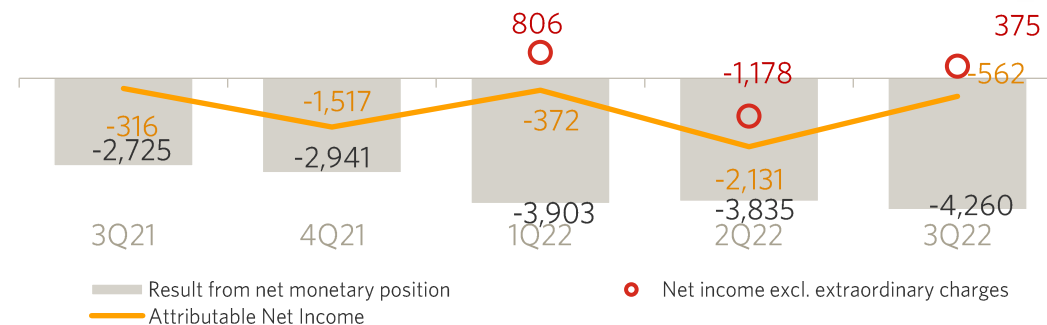
Profit Before Income Tax [AR\$ Mill.]



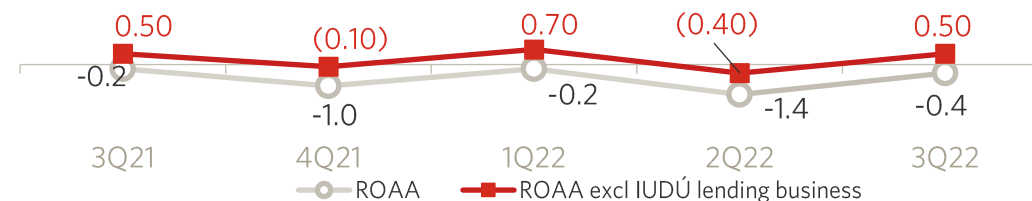
ROAE [%]



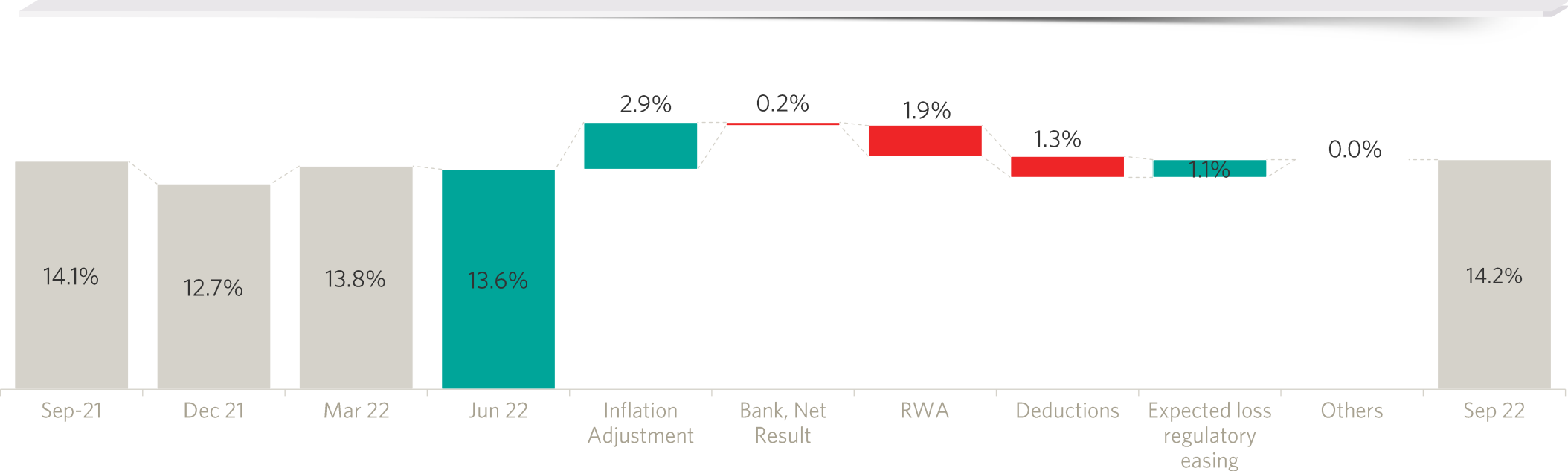
Attributable Net Income [AR\$ Mill.]



ROAA [%]



Capital Deployment [Tier I Ratio %]



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

	3Q22	2Q22	1Q22	4Q21	3Q21	QoQ	YoY
Net Interest Income	20.082,4	18.562,3	17.469,4	17.916,3	17.663,6	8,2%	13,7%
NIFFI & Exchange Rate Differences	4.555,8	4.385,9	5.562,7	5.056,8	4.209,3	3,9%	8,2%
Net Financial Income	24.638,2	22.948,3	23.032,1	22.973,1	21.872,9	7,4%	12,6%
Net Service Fee Income ¹⁾	3.996,4	4.227,4	4.428,5	4.864,5	4.912,5	-5,5%	-18,6%
Income from Insurance activities	936,7	1.002,9	1.006,8	1.004,0	870,1	-6,6%	7,7%
RECPPC	-4.260,2	-3.834,8	-3.903,4	-2.941,4	-2.725,2	11,1%	56,3%
Loan Loss Provisions	-2.243,5	-3.407,7	-3.039,9	-3.667,6	-3.142,7	-34,2%	-28,6%
Personnel & Administrative Expenses	17.388,9	18.270,7	17.190,2	17.034,6	16.651,5	-4,8%	4,4%
Profit before income tax	565,4	-2.647,8	-273,5	-840,7	300,6		
Attributable Net income	-562,4	-2.131,3	-372,2	-1.517,4	-316,1		
Comprehensive income	-251,8	-2.963,9	-558,9	-1.257,5	-34,7		

BALANCE SHEET

	3Q22	2Q22	1Q22	4Q21	3Q21	QoQ	YoY
Total Assets	562.812,5	659.770,7	635.539,1	648.388,3	672.191,4	-14,7%	-16,3%
Average Assets	567.310,7	617.975,8	623.993,2	633.767,8	644.571,3	-8,2%	-12,0%
Total Loans & Leasing	213.304,4	240.320,9	238.862,7	267.742,6	272.922,3	-11,2%	-21,8%
Total Deposits	428.014,0	518.917,1	488.332,6	479.052,5	512.058,0	-17,5%	-16,4%
Attributable Shareholders' Equity	81.012,3	81.589,0	84.975,6	85.625,7	86.883,8	-0,7%	-6,8%
Average Attributable Shareholders' Equity	83.546,1	83.448,4	84.586,7	86.377,6	87.049,2	0,1%	-4,0%

1) Excluding income from insurance activities

Key Indicators

PROFITABILITY & EFFICIENCY

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

LIQUIDITY & CAPITAL

	3Q22	2Q22	1Q22	4Q21	3Q21
Total Loans to Total Deposits	49,8%	46,3%	48,9%	55,9%	53,3%
AR\$ Loans to AR\$ Deposits	50,4%	46,3%	48,8%	56,1%	52,9%
US\$ Loans to US\$ Deposits	43,6%	46,5%	49,9%	53,6%	56,2%
Liquidity Coverage Ratio (LCR)	102,3%	104,0%	116,3%	109,6%	126,0%
Total Equity / Total Assets	14,4%	12,4%	13,4%	13,2%	12,9%
Capital / Risk weighted assets	14,8%	14,2%	14,4%	13,3%	14,7%
Tier1 Capital / Risk weighted assets	14,2%	13,6%	13,8%	12,7%	14,1%
Risk Weighted Assets / Total Assets	64,6%	58,8%	60,7%	65,2%	62,8%

ASSET QUALITY

	3Q22	2Q22	1Q22	4Q21	3Q21
NPL Ratio	3,7%	3,8%	4,3%	4,3%	5,4%
Allowances as a % of Total Loans	5,3%	5,4%	6,2%	6,3%	7,9%
Coverage Ratio	141,7%	142,0%	142,3%	143,9%	147,8%
Cost of Risk	4,3%	6,3%	5,1%	5,8%	4,9%

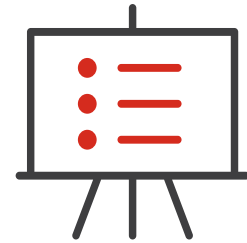
Key Indicators

MACRO

	3Q22	2Q22	1Q22	4Q21	3Q21
Retail Price Index (%)	22,0%	17,3%	16,1%	10,2%	9,3%
Avg. Retail Price Index (%)	83,0%	64,0%	55,1%	50,9%	52,5%
UVA (var)	19,9%	18,5%	11,8%	9,9%	9,4%
Pesos/US\$ Exchange Rate	147,32	125,22	110,98	102,75	98,74
Badlar Interest Rate (eop)	69,1%	50,6%	41,8%	34,1%	34,2%
Badlar Interest Rate (avg)	59,4%	45,7%	38,6%	34,2%	34,1%
Monetary Policy Rate (eop)	75,0%	52,0%	44,5%	38,0%	38,0%
Monetary Policy Rate (avg)	63,9%	48,2%	41,3%	38,0%	38,0%

OPERATING DATA

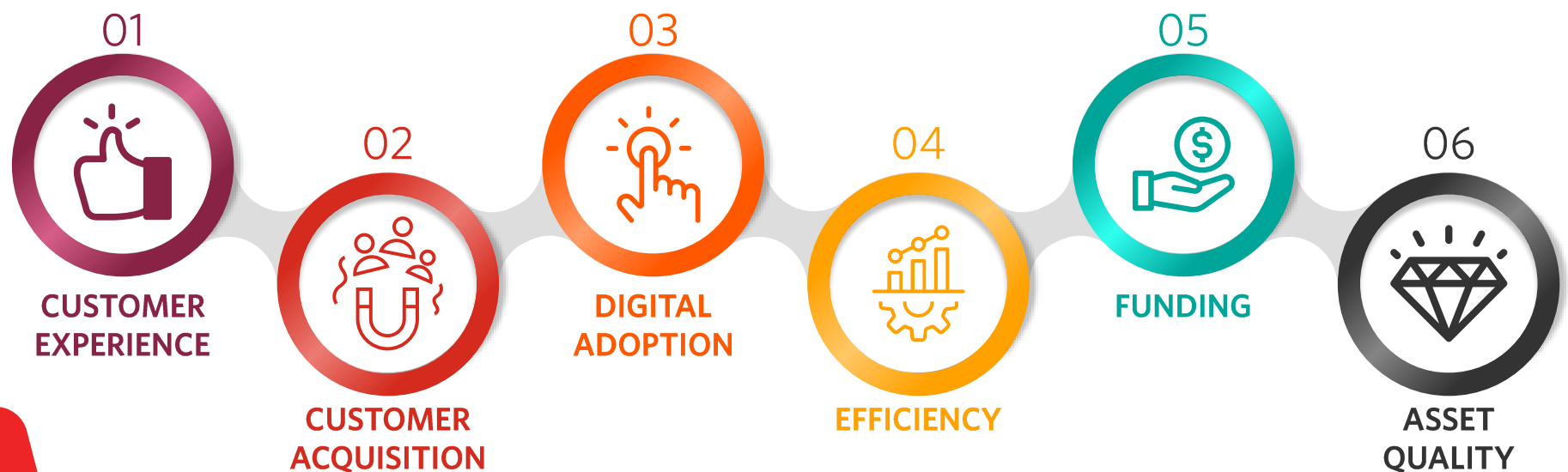
	3Q22	2Q22	1Q22	4Q21	3Q21
Bank- Active Customers (in millions)	1,55	1,55	1,49	1,46	1,45
IUDÚ-Active Customers (in millions)	0,34	0,38	0,37	0,40	0,44
IOL-Active Customers (in millions)	0,12	0,10	0,11	0,11	0,11
Bank Branches	165	183	183	183	183
Bank Employees	3.338	3.406	3.427	3.494	3.574
Other Subsidiaries Employees	564	793	1.100	1.313	1.310



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



PEOPLE

- Agile at Scale
- Cultural Transformation

DIGITAL TRANSFORMATION OF IT CAPABILITIES

Scaling Digital Retail Customer Acquisition and Further Digitizing Our Customer Base



STRATEGIC PILLARS

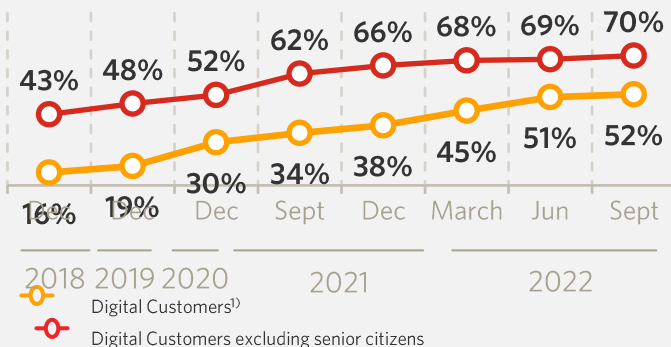


CUSTOMER
ACQUISITION



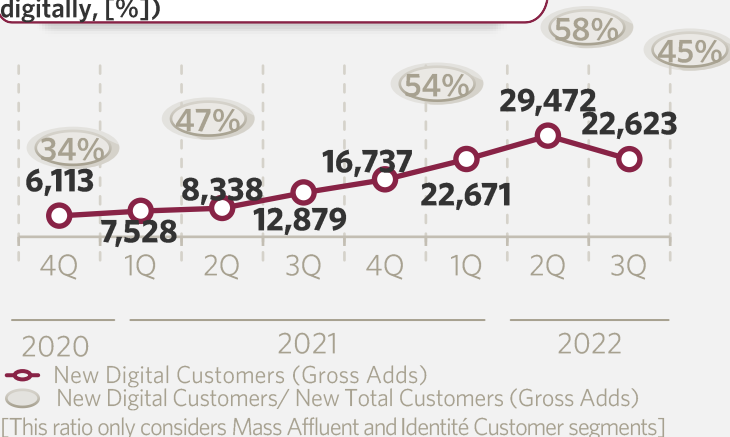
DIGITAL
ADOPTION

INDIVIDUAL DIGITAL CUSTOMERS AS % OF TOTAL CUSTOMERS [%]



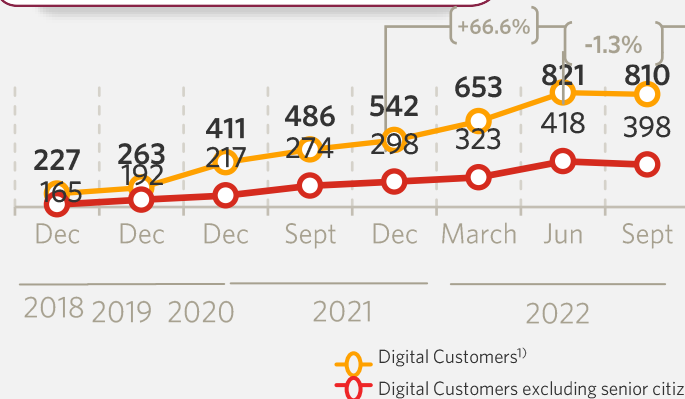
1) Digital Customers are customers using Online Banking, or Mobile app or the Senior Citizens app during last 90 days

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

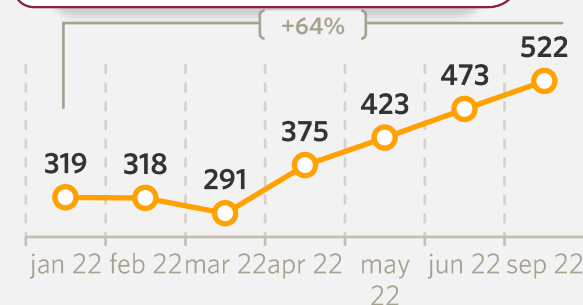


[This ratio only considers Mass Affluent and Identité Customer segments]

DIGITAL CUSTOMERS EVOLUTION [THOUSANDS OF CUSTOMERS]



SUPERVIELLE APP ADOPTION (LOGGED-IN 30 DAYS)



VIRTUAL HUB EXPANDS REACH ENABLING ANYWHERE BANKING



- 16K avg monthly video calls
- 4.1/5 Customer Satisfaction

- 100k monthly interactions (20% Human)
- 50 secs. average queue time
- 4.1/5 Customer Satisfaction

Improving Retail Customer Journey and Increasing Share of Wallet

INDIVIDUAL CUSTOMERS ROADMAP [EXCLUDING SENIOR CITIZENS]



- Digital Onboarding



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



- 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

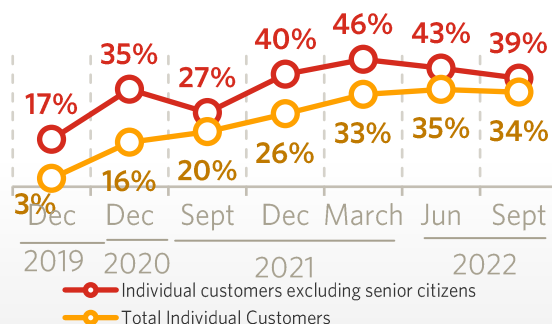
4Q 21

1Q22

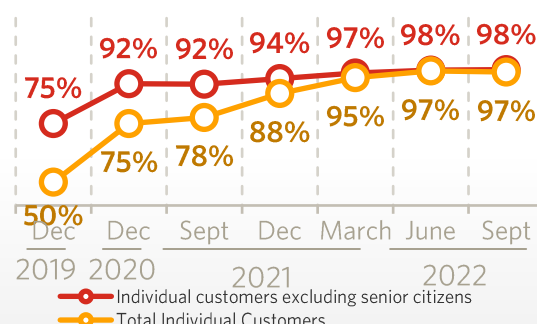
2Q22

4Q22

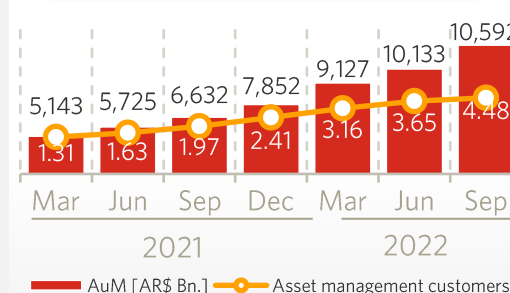
DIGITAL & AUTOMATIC PERSONAL LOANS [% Q¹]



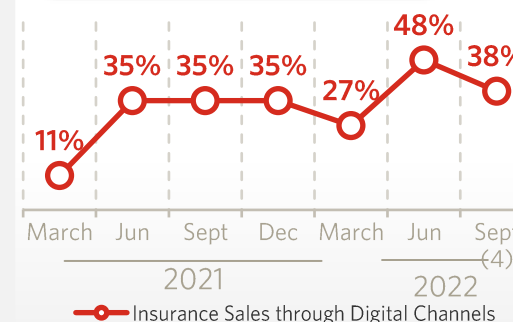
DIGITAL & AUTOMATIC TIME DEPOSITS [% Q²]



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



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



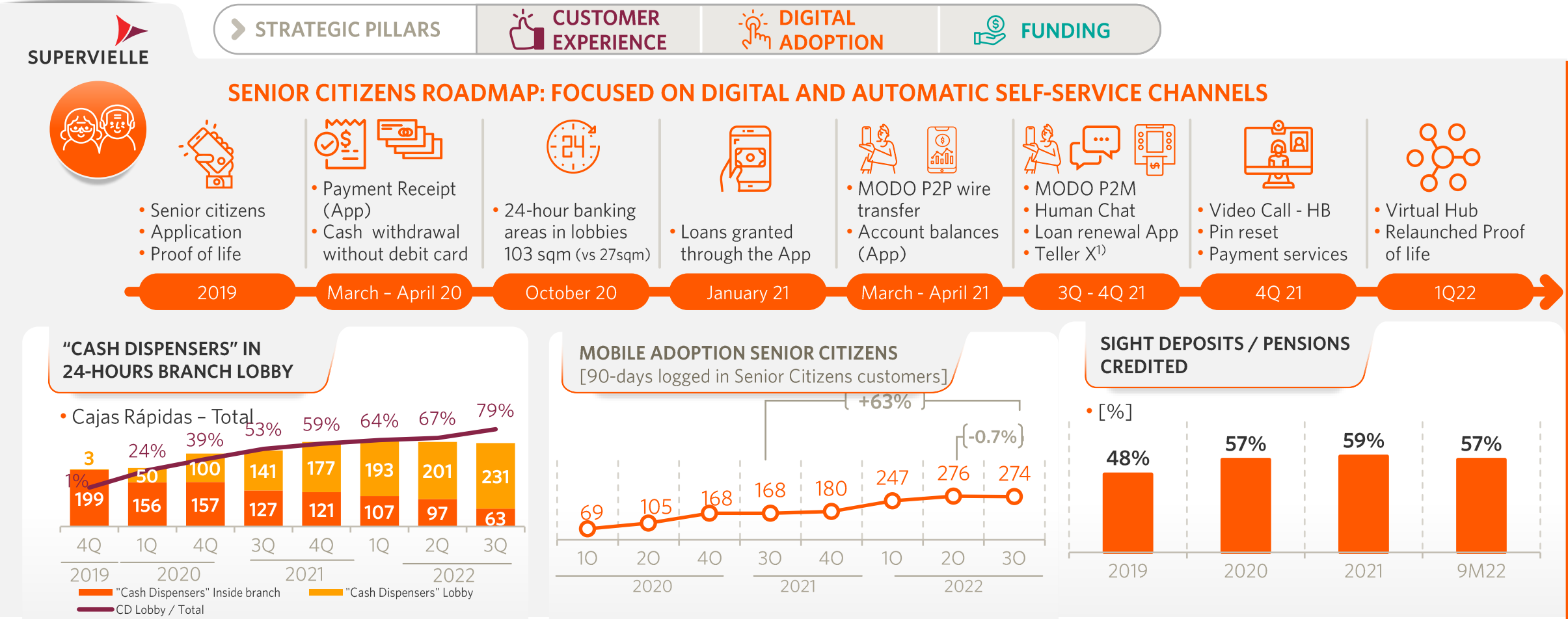
1) Sales through ATM, Cash dispenser & Online Banking, Mobile Banking. Note: The decrease in July and August 2021 was related to Central Bank measures to avoid fraud

2) Sales through Online Banking & Mobile Banking

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

4) The decrease in the ratio reflects higher sales through physical channels, while sales through digital channels increase but at a slower pace than physical channels

Improving Senior Citizens Customer Journey and Increasing Share of Wallet



"CASH DISPENSERS" IN 24-HOURS BRANCH LOBBY

- Cajas Rápidas - Total

Period	Inside branch	Lobby	Total
4Q 2019	199	3	1%
1Q 2020	156	50	24%
4Q 2020	157	100	39%
3Q 2021	127	141	53%
4Q 2021	121	177	59%
1Q 2022	107	193	64%
2Q 2022	97	201	67%
3Q 2022	63	231	79%

MOBILE ADOPTION SENIOR CITIZENS

[90-days logged in Senior Citizens customers]

Period	Adoption
10/2020	69
20/2020	105
40/2020	168
30/2021	168
40/2021	180
10/2021	247
20/2021	276
30/2021	274

SIGHT DEPOSITS / PENSIONS CREDITED

- [%]

Period	Percentage
2019	48%
2020	57%
2021	59%
9M22	57%

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
- 100% digital onboarding on payroll services
- SIDOM Pay

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
11-15 p.p
across all
segments

STRATEGIC PILLARS

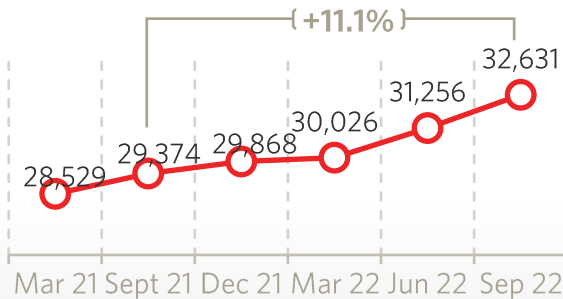


CUSTOMER
ACQUISITION



DIGITAL
ADOPTION

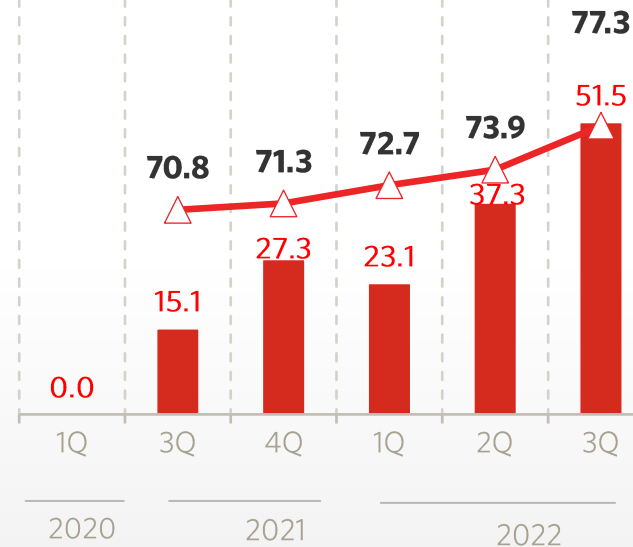
ENTREPRENEURS, SMES & MIDDLE MARKET CUSTOMERS [Evolution]



DEC-2021	SHARE	JUL-2022
5.06%	Clients	5.22%
2.17%	Payroll Services	2.24%
3.10%	Fforeign trade	3.82%

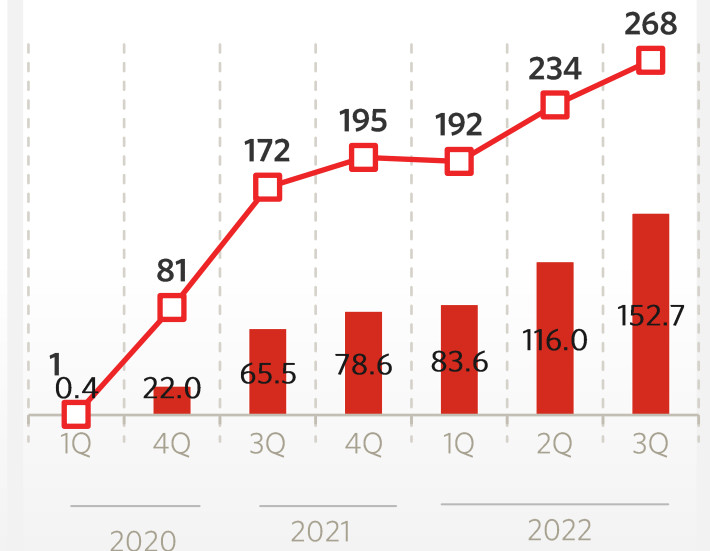
E-FACTORING

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)



Efficiency

Network Right-Sizing and Accelerated Efficiencies

SUPERVIELLE



STRATEGIC PILLARS

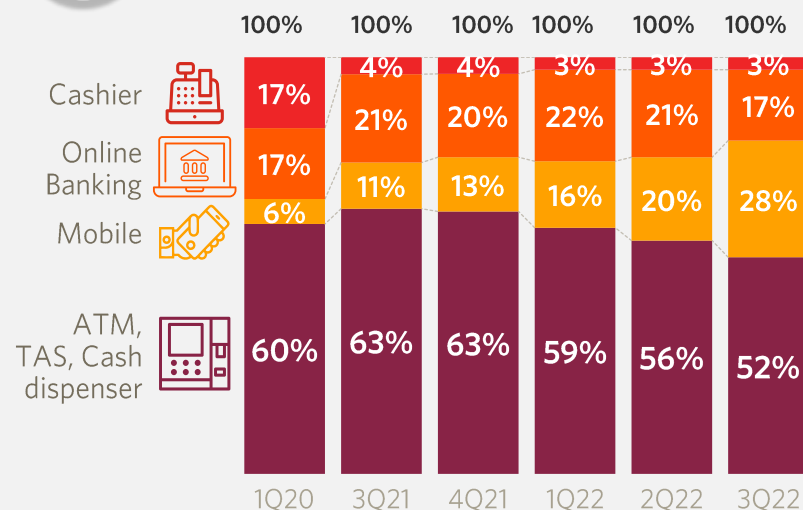


DIGITAL
ADOPTION

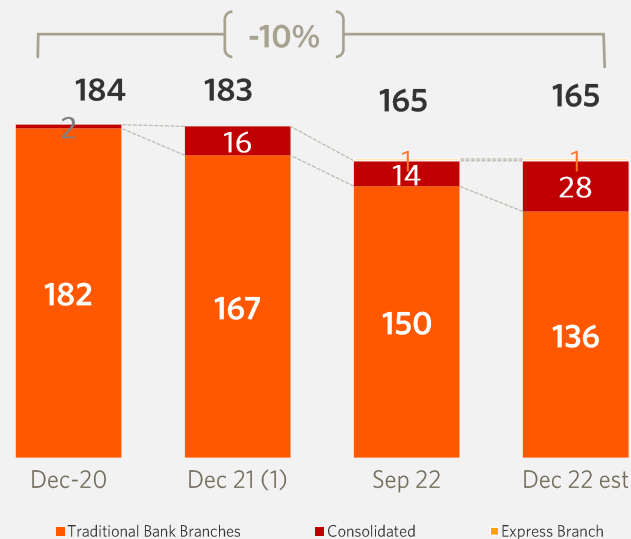


EFFICIENCY

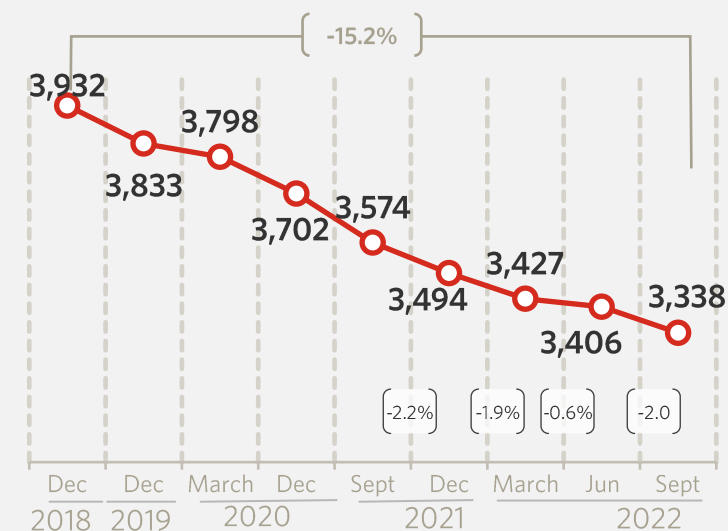
MONETARY TRANSACTIONS BREAKDOWN BY CHANNEL [%]



RIGHT-SIZING AND WHILE STRENGTHENING CX [# BRANCHES]



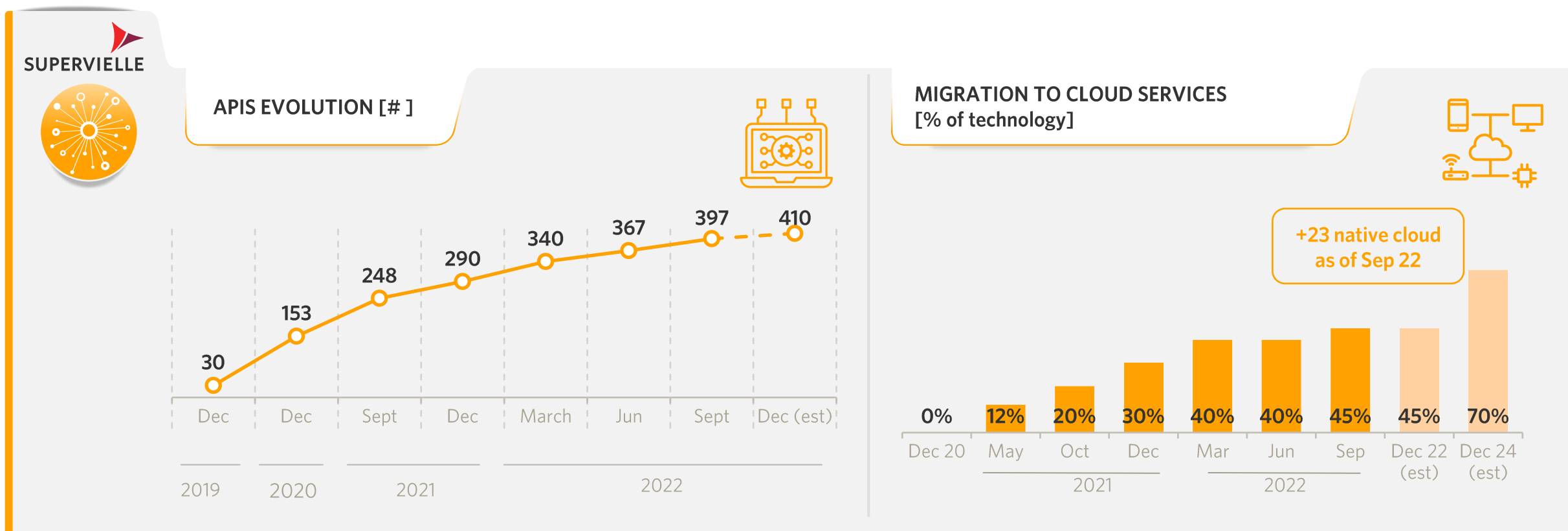
RIGHT-SIZING HEADCOUNTS - EVOLUTION [# EMPLOYEES]



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

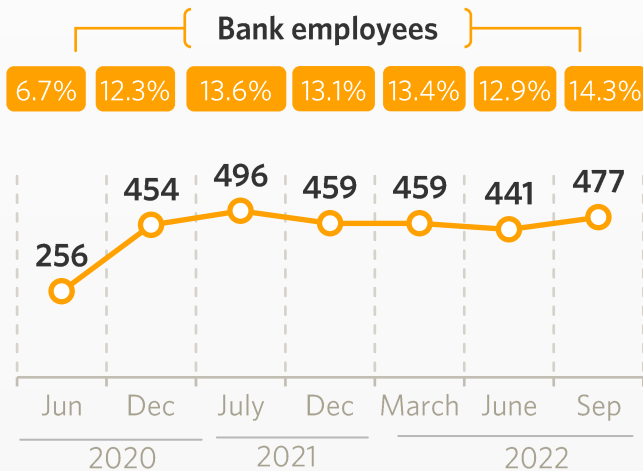


SUPERVIELLE



AGILE TEAMS

- Number of employees working in Agile teams



TALENT DEVELOPMENT PLAN

- Training & Skilling
- Digital Mindset
- People Empowerment



CENTERS OF EXCELLENCE

178

DEC 2021

204

JUN 2022

180

SEP 2022



TOTAL
MEMBERS



AGILE TEAMS



COE

OF BANK
EMPLOYEES

637

DEC 2021

645

JUN 2022

657

SEP2022

18.2%

18.8%

19.7%

A large background image showing the silhouettes 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!