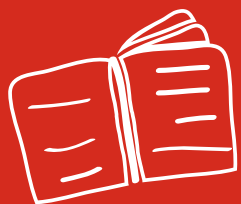


INVESTOR Day >

Buenos Aires + New York
03.16.2018

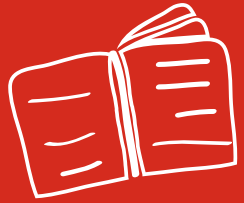
INVESTOR Day >

Buenos Aires + New York
03.16.2018



Contents

This presentation and the information contained herein are strictly confidential, are being provided to you solely for your information, may not be distributed to the press or other media and may not be reproduced in any form or redistributed or passed on, directly or indirectly, to any other person, in whole or in part, for any purpose. This presentation and the information contained herein do not constitute or form part of an offer for sale or subscription or an invitation or solicitation of an offer to subscribe for, purchase or exchange any securities, and neither this document nor anything contained herein shall form the basis of any contract or commitment whatsoever.



Contents



Economic Outlook



Vision and Strategy of **GRUPO SUPERVIELLE**



The Unique **SUPERVIELLE** Culture



Banco Supervielle, Retail Banking Segment and **Digital** Strategy



Corporate Banking Segment



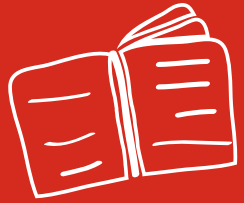
Consumer Finance Segment



Closing Remarks



Questions & Answers



Contents



Economic Outlook



Vision and Strategy of **GRUPO SUPERVIELLE**



The Unique **SUPERVIELLE** Culture



Banco Supervielle, Retail Banking Segment and **Digital** Strategy



Corporate Banking Segment



Consumer Finance Segment



Closing Remarks



Questions & Answers



Vision and Strategy of **GRUPO SUPERVIELLE**

**GRUPO
SUPERVIELLE**



INVESTOR Day

Vision and Strategy of **GRUPO** **SUPERVIELLE**

Fast-growing Argentine financial group focused on rendering tailored banking and financial services to individuals and small and medium size companies supported by a nationwide network and digital services

Vision and Strategy of **GRUPO** **SUPERVIELLE**

Fast-growing Argentine financial group focused on rendering tailored banking and financial services to individuals and small and medium size companies supported by a nationwide network and digital services

> The **SUPV** Value Creation Journey

What
WE ACHIEVED
so far...

- > Organic Growth and Acquisitions
- > Prudent Risk Management
- > Leadership in Relevant Products and Markets

Vision and Strategy of **GRUPO** **SUPERVIELLE**

Fast-growing Argentine financial group focused on rendering tailored banking and financial services to individuals and small and medium size companies supported by a nationwide network and digital services

> Value Creation since **IPO**

Great
POTENTIAL
going into the
FUTURE

- > Argentina
- > Financial Sector Poised for Growth
- > Differentiated Strategy
 - Operating Leverage
 - Acquire New Clients
 - Enhance UX and Loyalty

Vision and Strategy of **GRUPO** **SUPERVIELLE**

Fast-growing Argentine financial group focused on rendering tailored banking and financial services to individuals and small and medium size companies supported by a nationwide network and digital services

> **SUPV** is a great Selling machine

OUR Culture

- > Focused on Prudent Growth
- > Agile, Simple, Friendly
- > Empowerment
- > Bring in Better Talent than Us



COFFEE **BREAK**



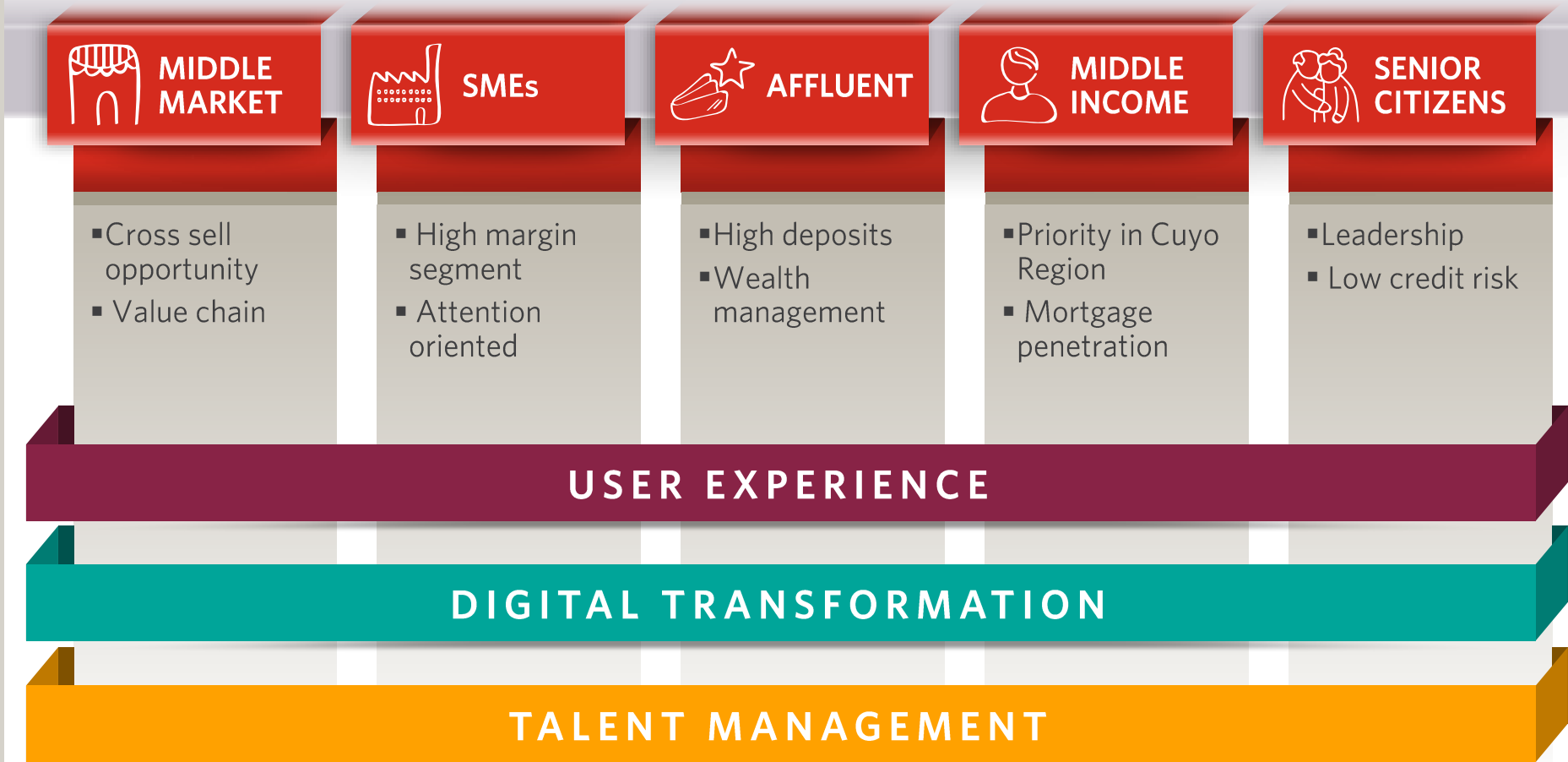
Choco
CHIPS

INVESTOR Day 



Banco Supervielle,
Retail Banking Segment
and **Digital** Strategy

> Strategic Agenda



Retail Banking

Solid market position with significant room to further expand leveraging our existing platform

> Retail Banking Priorities for 2018



DRIVING DEPOSITS ALONG WITH BUSINESS GROWTH

Digital Strategy

Our vision is that over the next five years Click & Mortar Banking will be the winner in Argentina

> Digital Boosts Our Strategic Initiatives

OUR APPROACH

1

**Digital
Transformation**



2

**Significant
Investments**



3

**Alliances with
Fintechs**



KEY PROJECTS

- Digitalization of the operating model
- UX in virtual channels
- Mortgage process digitalization
- Roll out devices to automate services for senior citizens
- Cloud strategy
- Mobile development for SMEs

Our People

We share the belief that our growth strategy can be accomplished only with a high performance organization as a top priority

> Talent Management and Culture Drive performance

1

CAPABILITY BUILDING

2

TEAM SATISFACTION

3

EMPOWERMENT

4

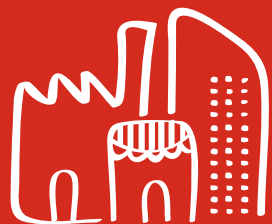
PERFORMANCE

5

CLIENT FOCUS



Questions & Answers



Corporate Banking Segment



Corporate Segment

A comprehensive suite of products and services to address the needs of SMEs and Middle Market companies



> Product Leadership and Specialty Business



LEASING

- **14.6%** market share among private banks
- Service focus, Vendor financing, Digitalization and Operating Leasing



FACTORING

- **7.5%** market share
- Digitalization



PUBLIC INFRASTRUCTURE

- US\$ 150 million loan portfolio
- Finance customers by discounting contracts and invoices



SUPERVIELLE

Wine Division

- Segment serving over 200 wineries, US\$ 75 million in assets
- Eco system financing
- Product innovation



Mutual Guaranteed Agents ["SGR"]

- **US\$ 50 million** low risk loan portfolio
- Generate SMEs customers
- Source of deposits and asset management clients



ASSET BACKED LENDING

- **US\$ 50 million** loan portfolio
- Financing soft commodities through warrants in Northern Argentina

Note: Figures as of December 2017

Corporate Segment

A comprehensive suite of products and services to address the needs of SMEs and Middle Market companies



> Why our Customers Choose Us

Satisfaction surveys identify our customers value the following differentiating features



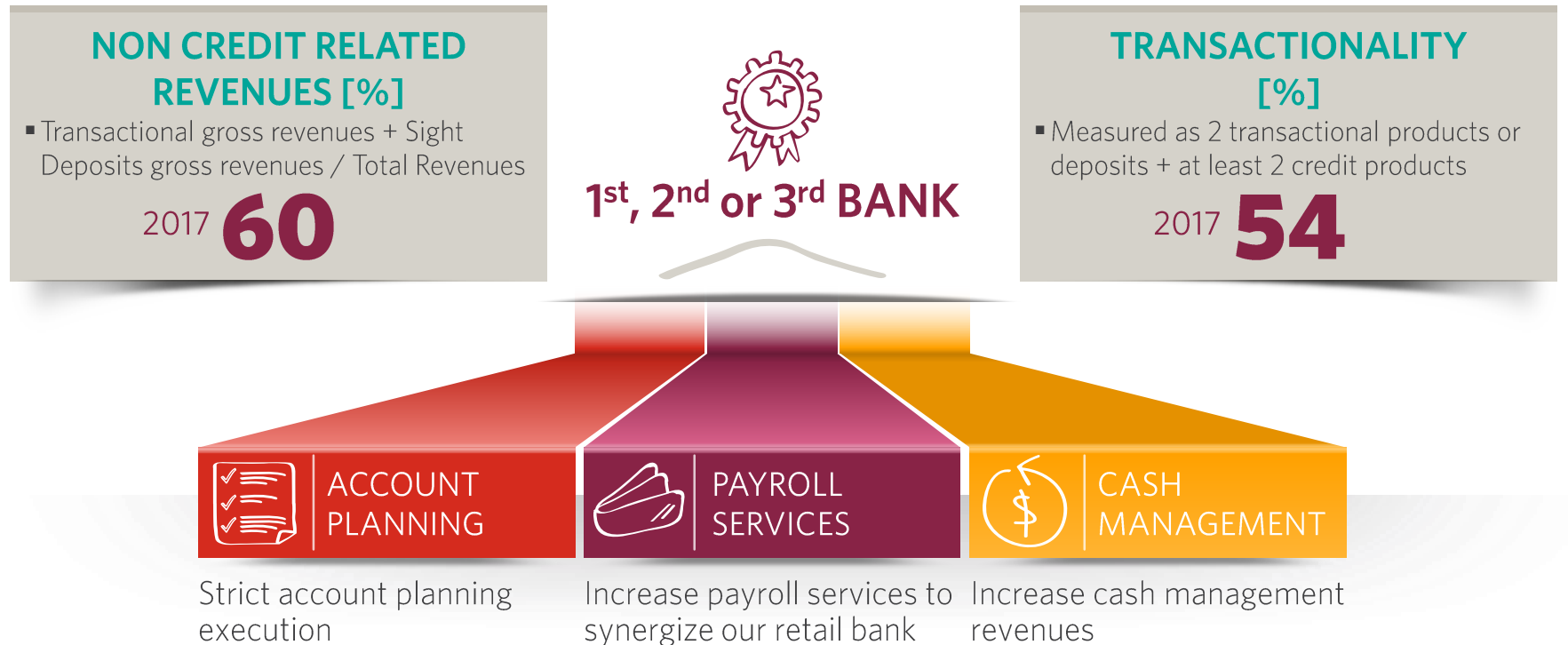
Corporate Segment

A comprehensive suite of products and services to address the needs of SMEs and Middle Market companies



> How We become Our Customer's Primary Bank

Significant room to expand following the superior growth experienced with our customers

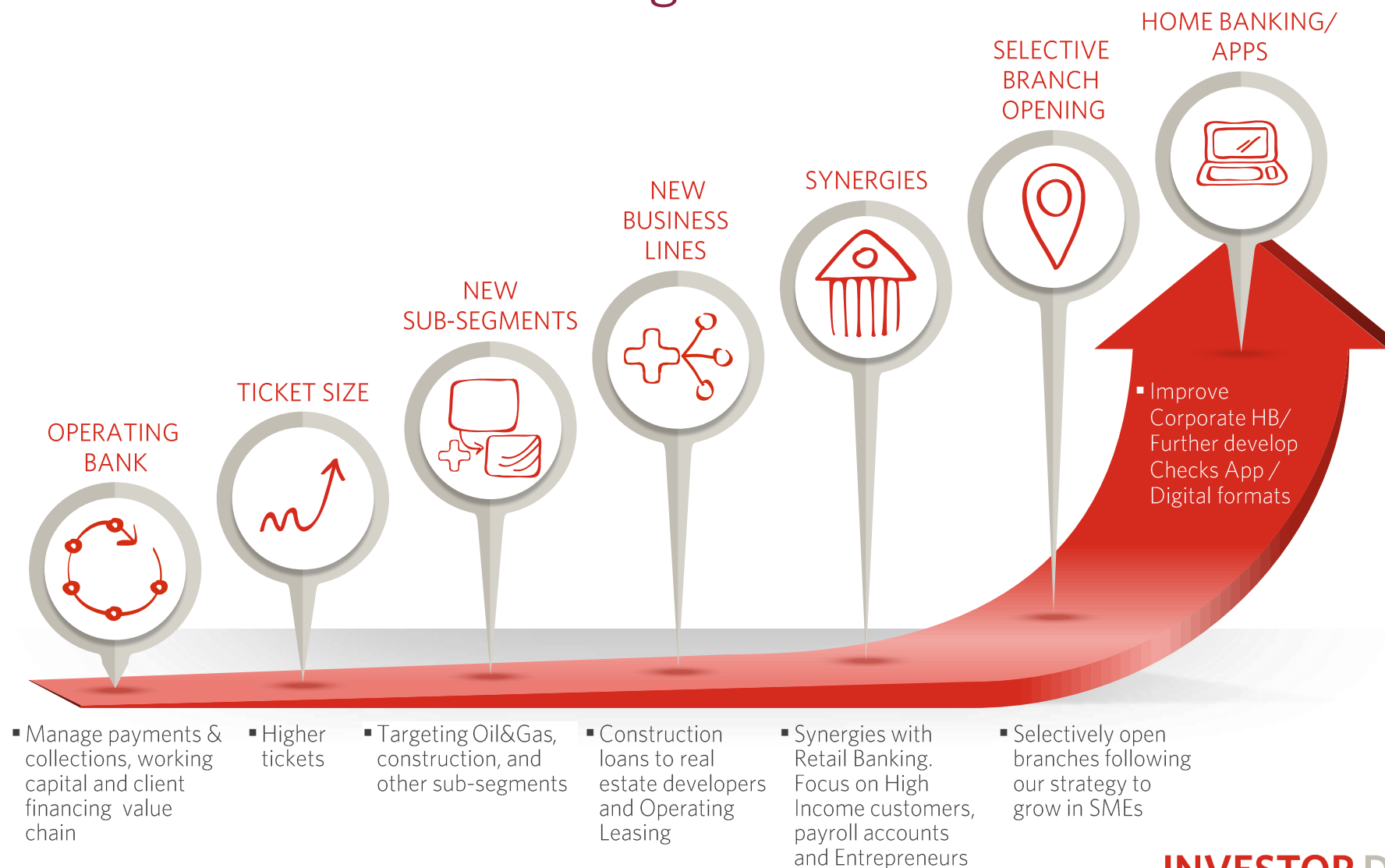


Corporate Segment

A comprehensive suite of products and services to address the needs of SMEs and Middle Market companies

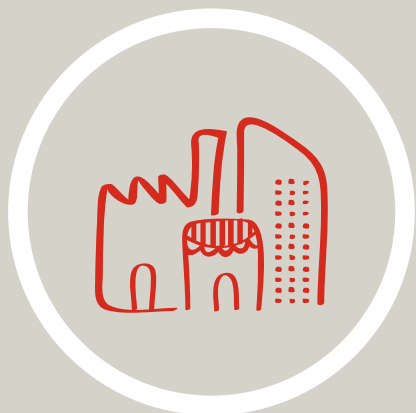


> How We Continue Growing

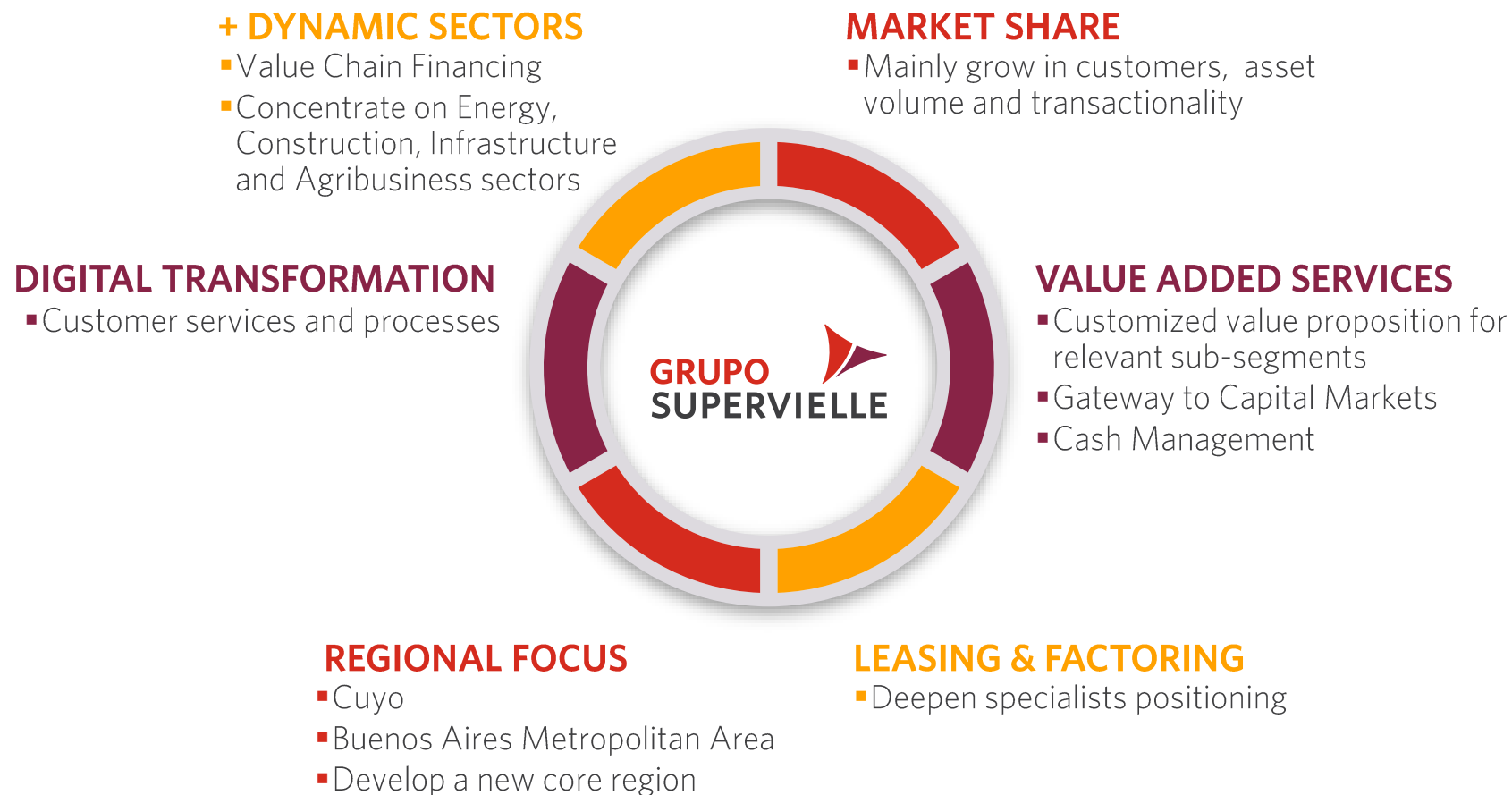


Corporate Segment

A comprehensive suite of products and services to address the needs of SMEs and Middle Market companies



> Our 5-Year Vision: Focus on Middle Markets and SME





Questions & Answers



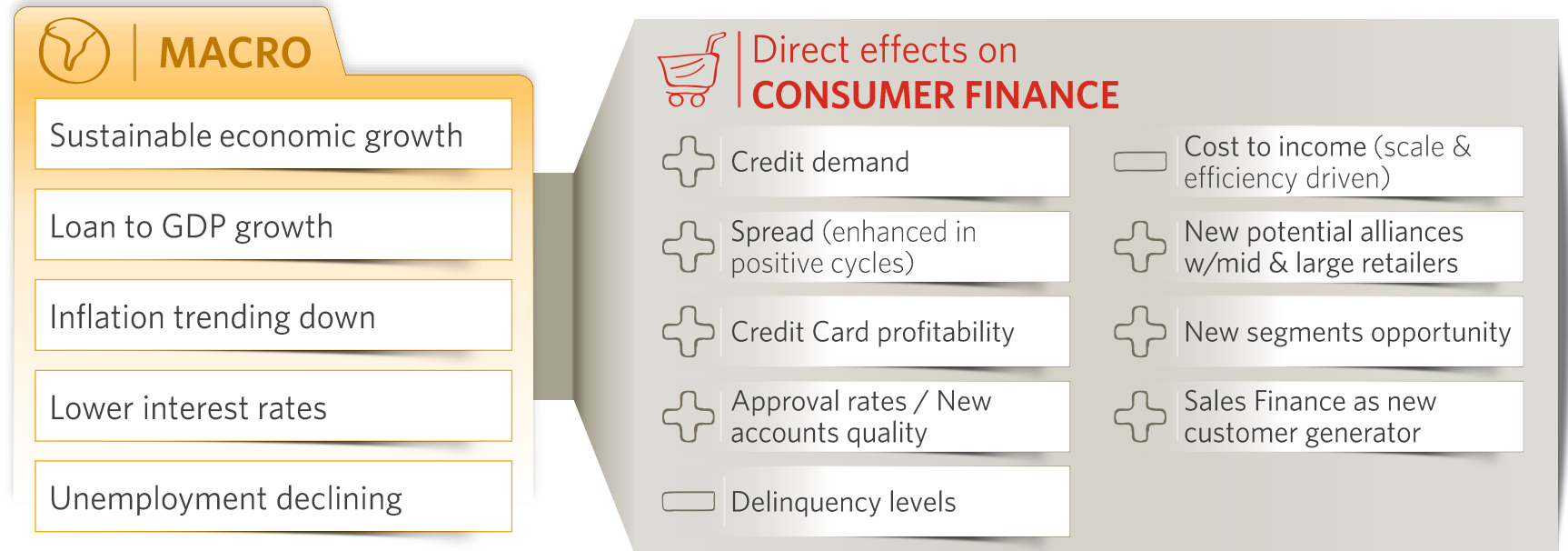
Consumer Finance Segment



Consumer Finance

Consolidate our leadership in consumer finance in Argentina, with a broad product portfolio, high profitability and focus on the customer experience

> A Winning Business in a Sustainable growth Environment



→ **CAPITALIZING** on market **OPPORTUNITIES**

INVESTOR Day

Consumer Finance

Consolidate our leadership in consumer finance in Argentina, with a broad product portfolio, high profitability and focus on the customer experience

> Consumer Finance Strategy



Consumer Finance

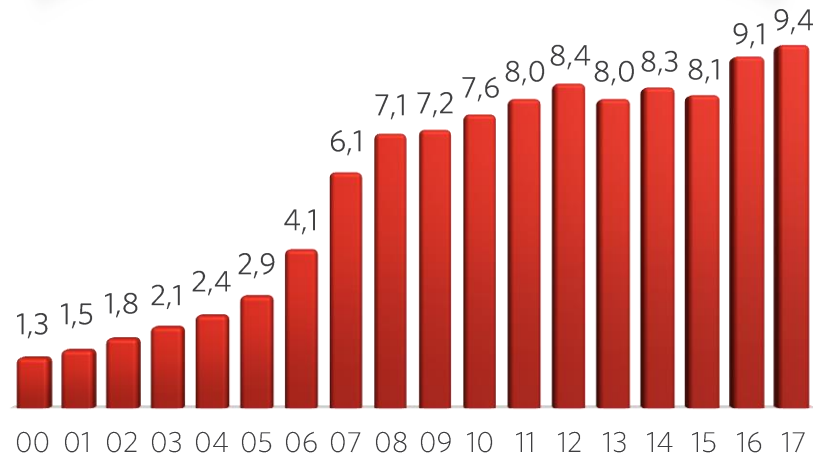
Consolidate our leadership in consumer finance in Argentina, with a broad product portfolio, high profitability and focus on the customer experience

> Walmart Alliance

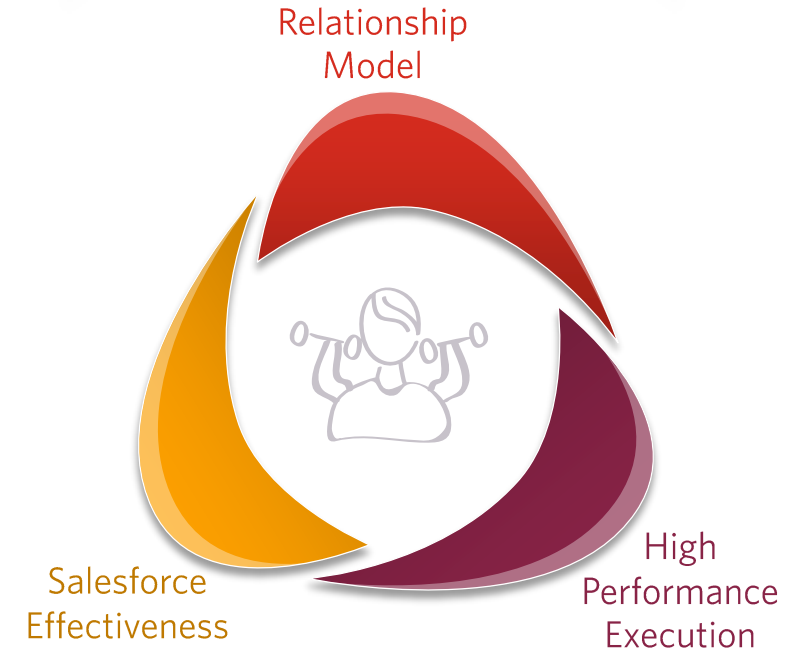
Long-standing partnership with Walmart

- #1 in MasterCard statements (private Banks)
- Exclusivity agreement
- 18-years of solid partnership
- 80 in store branches with full product range offer
- Instant purchase & in store embossment
- E- statement and mobile app

Cordial's market share in Walmart [%]



Our strengths



Consumer Finance

Consolidate our leadership in consumer finance in Argentina, with a broad product portfolio, high profitability and focus on the customer experience

> Well Positioned Brands

MAIN COMPETITORS

[Portfolios in AR\$ Bn]

 Naranja	>	24,999
 SUPV Consumer Finance	>	6,839
 EFECTIVO SI	>	6,775
 TARJETA SHOPPING	>	6,009
 BANCO COLUMBIA	>	5,482

Tarjeta Automática S.A.

- **Leader** in the Patagonia region with **20** branches
- **New branch model** to boost walk-ins
- **Hub & spoke** customer acquisition strategy

Home Improvement

- Leading chain in Patagonia with 16 branches
- Focus on home improvement & building materials
- 15-year partnership and 11% share of sales

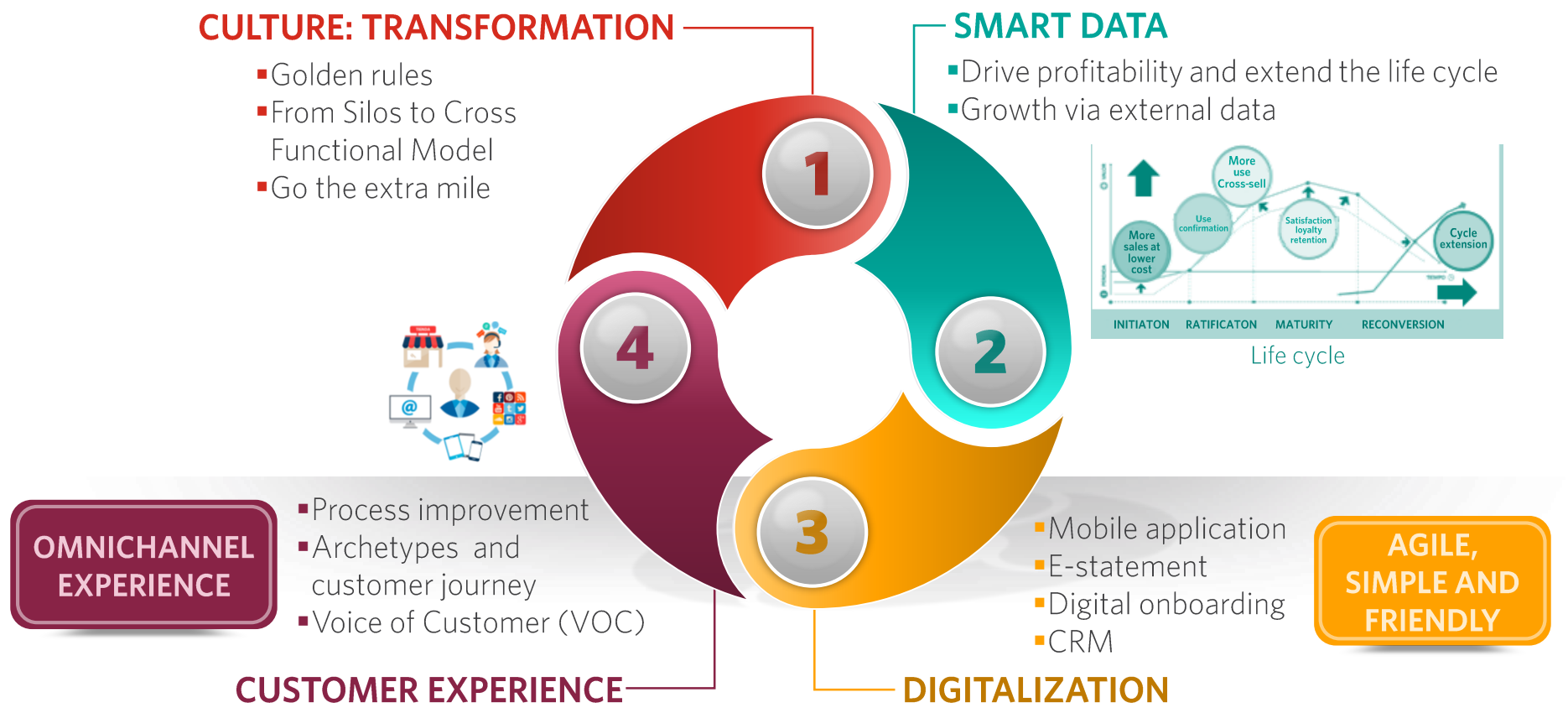
SALES FINANCE | *La Madriileña*

- **New customer acquisition model**
- **Lower acquisition cost** - faster TTY 10'
- **Main sectors:** apparel, home appliances and construction

Consumer Finance

Consolidate our leadership in consumer finance in Argentina, with a broad product portfolio, high profitability and focus on the customer experience

> 5-Year Outlook: Leading Change through Digitalization, Smart Data and Customer Focus



Customer Experience

[VIDEO]



Closing Remarks

Closing Remarks



> 2018 guidance

2018 MACRO ASSUMPTIONS	Gross Domestic Product ¹⁾	Inflation ¹⁾	Average Deposit rate ²⁾ [BADLAR]
	▪ Expected to expand by 3.0% in 2018	▪ Reaching 19.4% for full year 2018	▪ Expected to reach 21% in December 2018
FISCAL YEAR 2018 EXPECTATIONS	Total loan growth ³⁾ 45% - 50%	Efficiency Ratio 55% - 59%	Cost of Risk 4.1% - 4.5%
	Net Income ⁴⁾ AR\$ 4.0 - 4.3 Bill.	NIM 18% - 20%	Tier 1 Ratio ⁵⁾ 14% - 15%

1) Source: Market Expectations Survey as of January 2018

2) Company estimate

3) Including leases and securitized portfolio

4) This represents an increase of between 64% and 76% in the year

5) The TIER 1 ratio guidance includes net funds held at the holding company. Tier 1 ratio coincides with CET1 ratio



Questions & Answers



INVESTOR Day

Buenos Aires + New York
03.16.2018

Thank you!

GRUPO
SUPERVIELLE

