

Grupo Supervielle Strategy

2025

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SUPV
LISTED
NYSE

 **BYMA**
Bolsas y Mercados
Argentinos

Looking Ahead: 2025 & Beyond



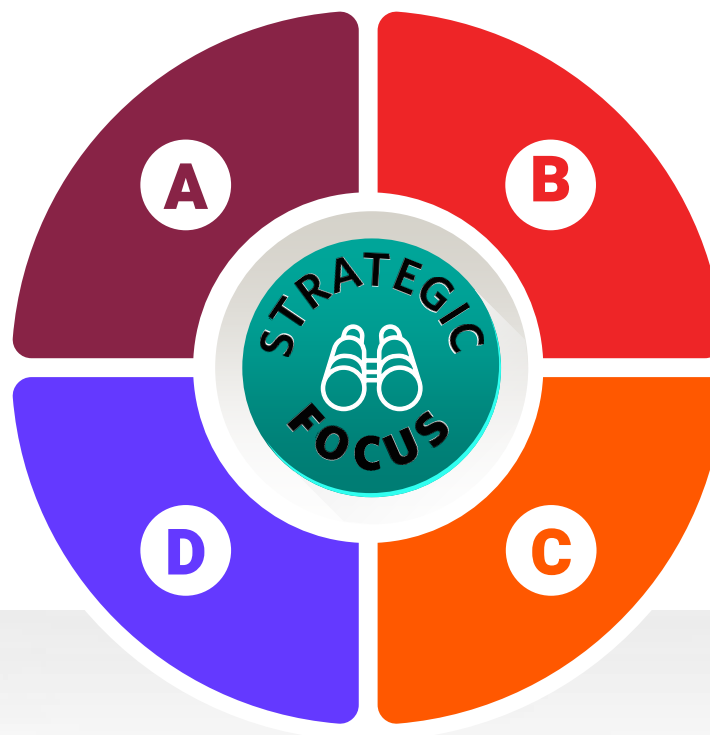
Strategic Growth Priorities

- Building **competitive value propositions**
- Strong focus on funding and **payroll plans to become the primary bank** for our customers
- **Reinforcing leadership in pensioner banking**
- Sustained focus on **dynamic industries & value chains** to drive long-term growth



IOL's Increasing Contribution

- Argentina's **leading retail digital brokerage platform**
- To play a **larger role in driving overall profitability**



Capital Allocation Strategy Driving Balance Sheet Growth

- **Pent-up demand** supports strategic initiatives to drive **strong loan growth**
- Room to drive further **leverage**
- **Mix shift to retail** (50-60% of total loans from 48% at year-end)



Differentiated Model Driving Higher Profitability

- **Industry leading NIMs** (Net Interest Margins)
- **Stronger ROE**, enabling sustainable capital generation

Strategic Focus: Profitable Growth via Targeted Segments and Products

 **Prioritization of Segments/Products:**
Industry - Client Clusters

 **Customer-Centric & Tech Enabled**

1

 **Prioritizing Targeted Corporates**
(Segments/ Products/ Industry).
E.g. Oil & Gas, Mining

5

 **Fast, Disruptive Strategic Moves**

2

 **Mendoza: Leadership**

6

 **Cluster-Based Customer Strategy**
(Payroll / Senior Citizens)

3

 **Public Sector Banking**
(Selective expansion
complementing Corporate focus)

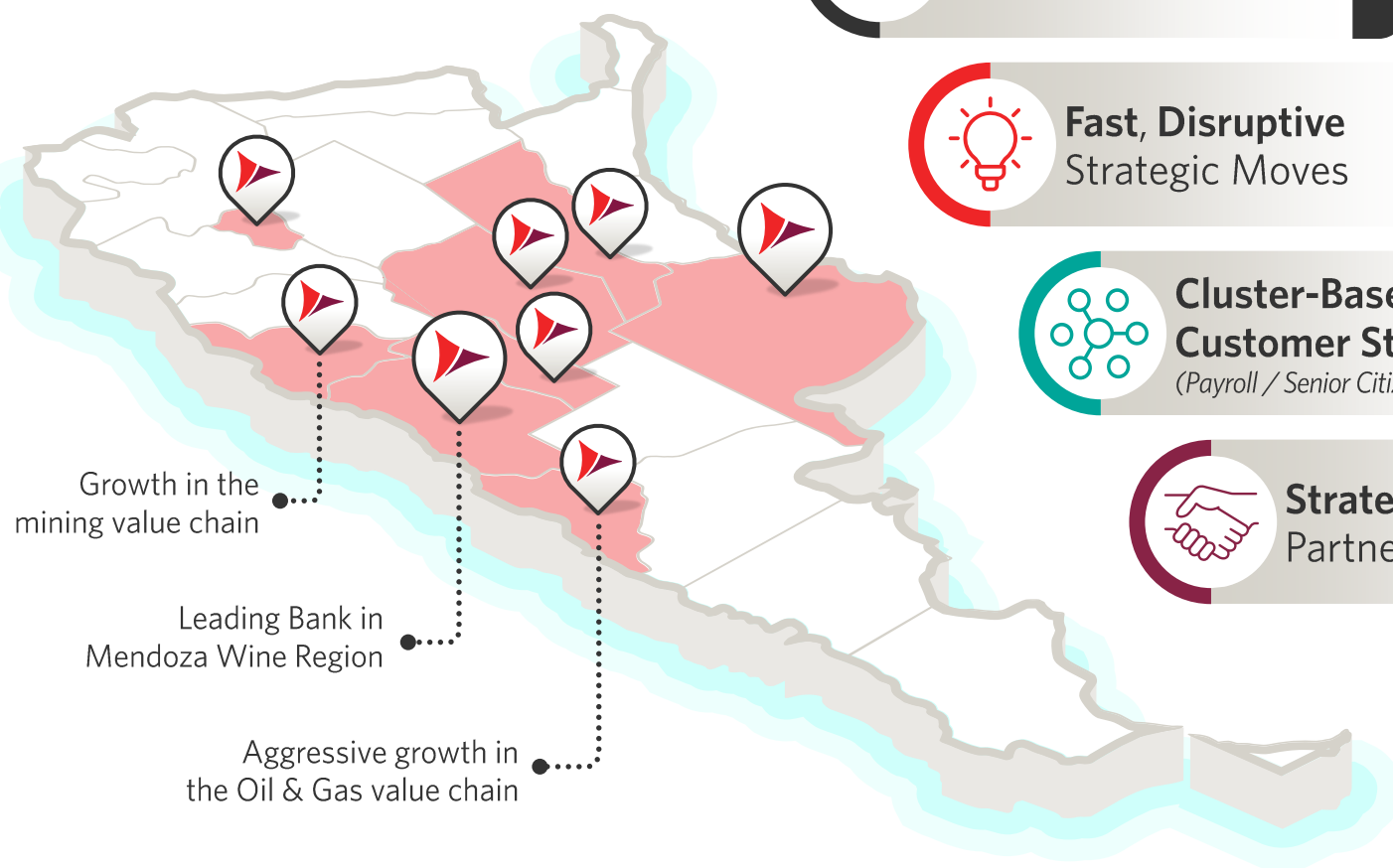
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 **Strategic Partnerships**

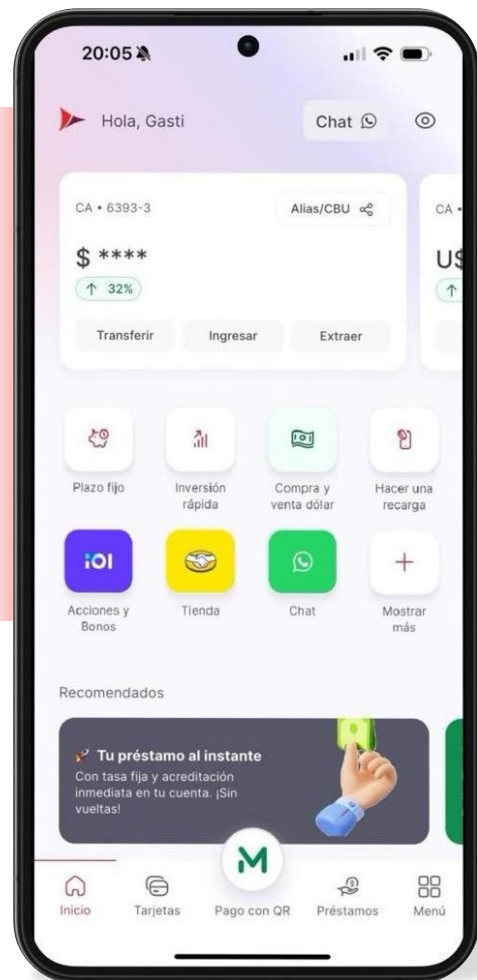
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 **Cross-Selling IOL Customers**

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1Q25 Highlights: Scaling Innovation to Deepen Customer Engagement and Accelerate Growth



1Q25 strategic initiatives



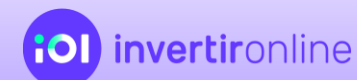
**Innovative
Remunerated
Account**



**First Bank to Have An
Official Online Store
Hosted On Mercado
Libre**

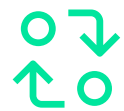


**Integrated Gen
AI-powered
interactions via
WhatsApp**



**Investment
transactions
powered by IOL
through the
Bank's app.**

IOL's 2025 Outlook: Stable Macro Fueling Capital Markets Driving Higher Volumes and Broader Participation



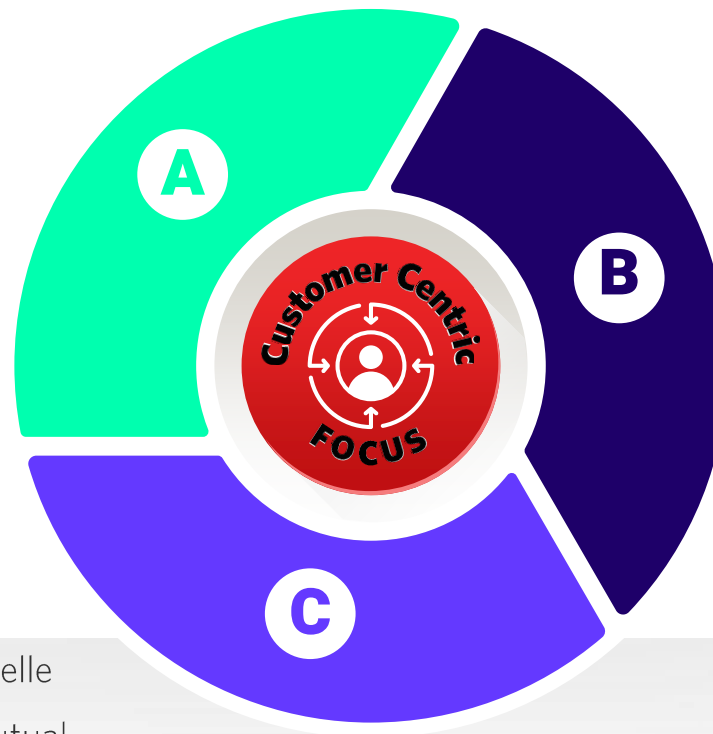
Retail Segment

- **One-stop shop** for investments
- Access to international investments & crypto
- Offering traditional banking products via partnership (**USD fixed-time deposits, FX transactions**)



Other Business Lines

- **IaaS:** Providing services to Banco Supervielle
- **IOL Asset Management:** Launch new mutual funds. Targeted funds
- **Capital Markets:** Stronger private debt placements



SMBs & WM Segment

- Growth in **SMBs:** 24-hour account opening + 24/7 liquidity solutions
- Expansion in **Wealth Management:** Tailored products for HNWI + physical presence in key strategic locations

Thank You!

