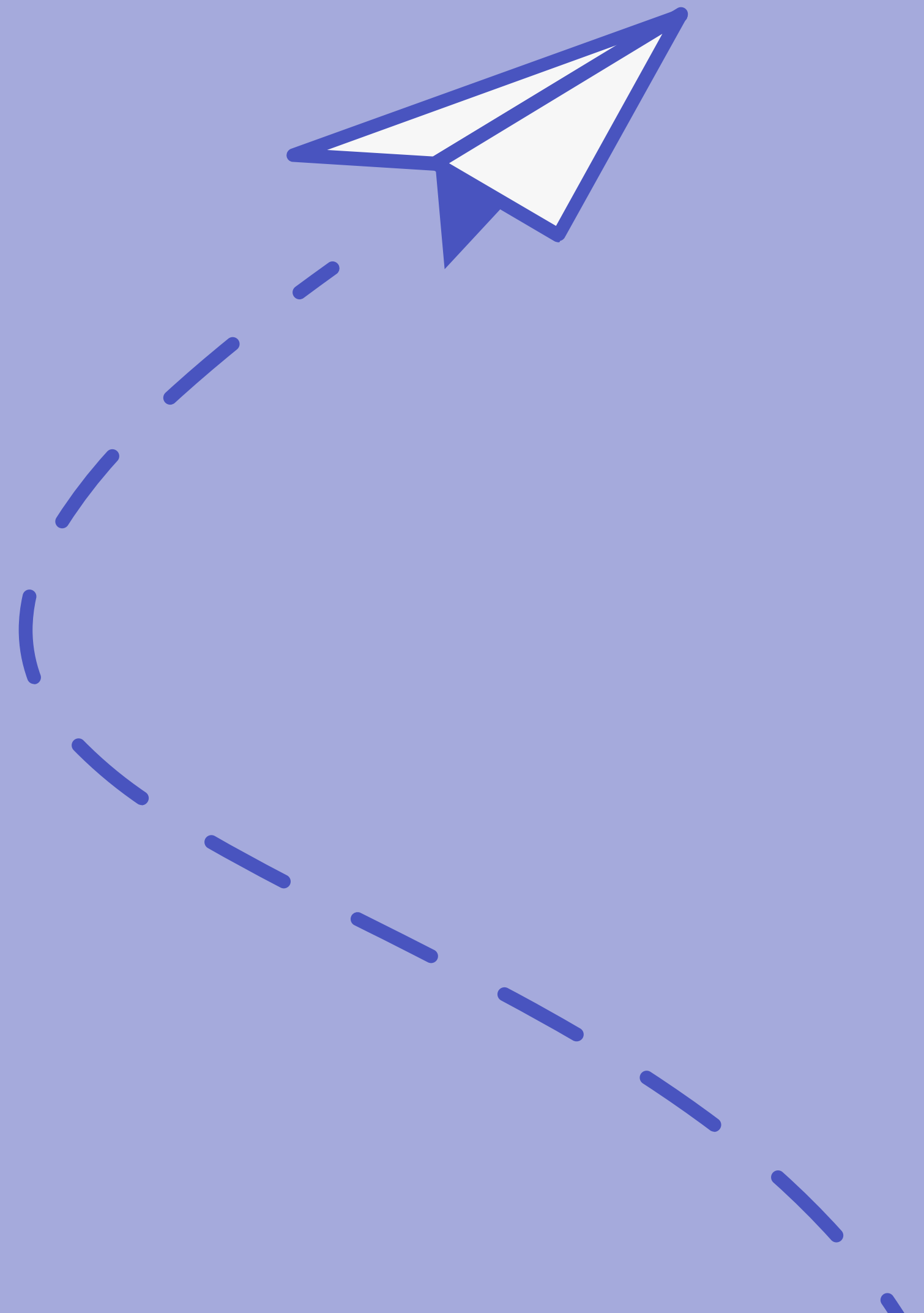


We transform values into actions

Sustainability report 2021



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Letter from the chairman

GRI 102-2, 102-6, 102-7, 102-10, 102-12, 102-14, 102-15

Dear Readers:

I am pleased to share with you the main financial and non-financial results of Grupo Supervielle and its subsidiaries during fiscal year 2021, which we present below in our tenth Sustainability Report.

During 2021, the dynamics of the Argentine financial system continued to be affected by the Covid-19 pandemic and, in particular, by the regulations then implemented by the Central Bank of Argentina, many of which remained in force. In this context, the ratio of total private sector loans and deposits of the financial system to GDP remained at levels below the average observed in other countries of the region and the world, and even below the levels recorded in 2020. Likewise, solvency and liquidity indicators continued to show historically high levels.

In this complex context, several factors had an impact on our results, such as the low demand for credit from the private sector, the Central Bank regulations for different aspects of the business (such as the volumes and pricing of bank assets and liabilities, which together exerted a very significant pressure on the financial margin) or the increase in the turnover tax, among other.

Nevertheless, at Grupo Supervielle we continue working as a financial ecosystem constantly focused on the daily needs of those who are at the core of the business: our customers. With this vision, during this fiscal year we made the necessary investments to accelerate our strategy to capture operating efficiencies, accelerate our digital transformation and consolidate our commitment to sustainability.

1. Strategic Growth

With the goal of improving our profitability and promoting long-term value creation, our strategic initiatives are based on six key pillars: improving customer experience, attracting new customers, advancing digital transformation, driving efficiency, improving funding, and maintaining good quality of assets.

Aligned with this strategic framework, investments made at Banco Supervielle in innovation and digital transformation began to show results during 2021. The number of customers increased by more than 20,000, and digitized customers grew by 32% with respect to 2020. In addition, digital customers accounted for 22% of the total number of customers onboarded in 2021.

Likewise, customer experience improved with the transformation of the branch network, which includes the branch resizing and the incorporation of modern technology, larger self-service areas and virtual HUBs which allow customers to operate from anywhere.

In addition, we advanced in our strategy to reduce the cost of funding, we continued to increase the share of sight deposits from both retail and corporate customers, we increased our share in the loan market, we recovered our leading position in the leasing market, and we maintained an important share in factoring.

On the other hand, we moved forward in the transformation of our subsidiary IUDÚ, from a face-to-face model for the sale of personal loans and credit cards to a 100% digital banking platform that provides the widest range of digital financial services. This year we included retail deposits, that reduce the funding cost and seek to attract a lower-risk customer base.

Also, in 2021 we rebranded our business aggregator App IUDÚ PAGO. Under the new name BOLDI, we offer companies and individuals with commercial activity the possibility of charging their services and/or products with debit and credit cards using an mPOS and a payment link.

In the insurance segment, we continued with the digital transformation started in the previous year in Supervielle Seguros and Supervielle Productores Asesores de Seguros. In this regard, we made progress in the development of technological capabilities that enhance the business in digital channels, we designed and implemented digital sales strategies and implemented the sale of car insurance through our online banking.

In terms of results in the investment business, our mutual fund manager (SAM) increased managed assets by 90%, with an 80% growth in its portfolio of individual customers, which more than doubled the volume invested in funds during 2020. Likewise, our online broker IOL Invertironline reached 109,161 customers and totaled 324,594 authorized accounts at year end. Another milestone was the launching of the school of brokers, as part of the financial education platform, which enables attendees to sit for an exam before the Argentine Securities and Exchange Commission.

2. Commitment to the Environment and to Our Stakeholders

At Grupo Supervielle we are committed with our employees, customers and communities to achieve a sustainable growth, acting with social and environmental responsibility. With this vision, **we integrated the sustainability strategy into our business model and during 2021 we defined our ESG objectives for the years 2022, 2023 and 2024 in each of the following pillars: Environment, Social and Corporate Governance.**

Regarding the environment pillar, although our goal is to continue on the path of mitigation, reducing our emissions, during this period we offset for the first time 20% of our carbon footprint corresponding to the year 2020 by restoring native forests in our country, which was certified by a recognized global entity

In the social area, we launched a comprehensive program to promote a diverse and inclusive work culture. We also continued with our social investment actions in the communities, where, among other actions, more than 300 employees participated in volunteer activities in the city of Mendoza, such as training people in a vulnerable situation in digital trades, and reading and selecting stories for our literary contest Grandes Autores, Relatos Cortos, in which 887 elderly customers from all over the country participated.

In line with our ESG commitment, for the fourth consecutive year we continued to be part of the Sustainability Index of BYMA (Bolsas y Mercados Argentinos), as a leading organization in environmental, social, sustainable development and corporate governance matters.

This document also includes additional metrics in accordance with the criteria defined by the Sustainability Accounting Standards Board (SASB). These additional metrics are in addition to the Global Reporting Initiative standards, and is aimed at achieving a broader integration of the ESG criteria with Grupo Supervielle's strategic planning.

I would like to especially thank our teams, suppliers, shareholders and, of course, our customers for their support and confidence, and invite them to review in greater detail the results achieved as of December 31, 2021.

Julio Patricio Supervielle
Chairman



Introduction

GRI 102-16, 102-19, 102-20, 102-29, 102-33, 102-34

We hereby submit the tenth edition of Grupo Supervielle's Sustainability Report, a key tool for the communication with our stakeholders and for the purposes of our decisions and activities.

From the first report we started a path that contributed significantly to transform the management of the business and the organization based on the international standards of the Global Reporting Initiative (GRI), including the financial sector supplement.

This new edition reviews the milestones of our performance in 2021 and includes the metrics defined by the Sustainability Accounting Standards Board (SASB), with the aim of integrating ESG criteria more broadly into our strategic planning and optimizing our contribution to the United Nations Sustainable Development Goals.



10 Years of Commiment to Transparency

2011

We drafted our first Sustainability Report, expanding our accountability to a wide range of stakeholders.

2016

We began verifying the reported information with an independent, external auditor and structured the content based on our values.

2021

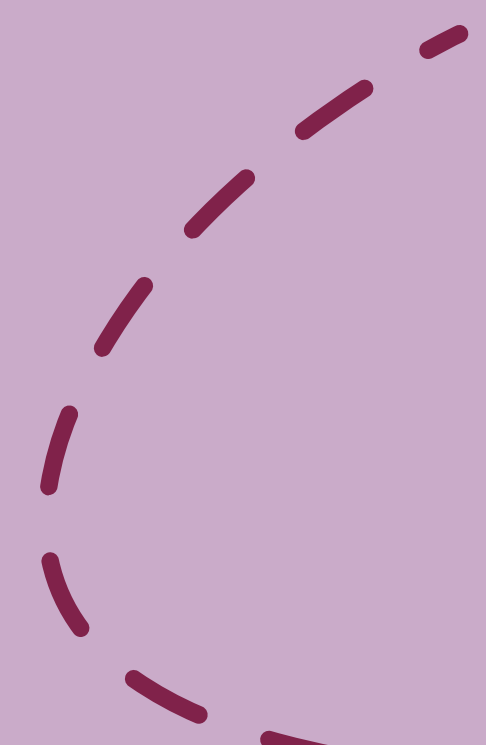
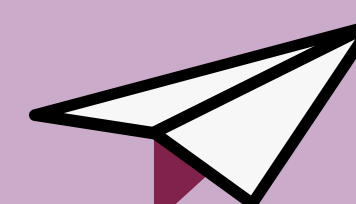
We included SASB (Sustainability Accounting Standards Board) indicators to improve reporting and provide our investors with relevant and comparable data for decision-making.

2015

To provide up-to-date monitoring of our performance, we moved from reporting every two years to publishing this document on an annual basis.

2020

We began preparing the Report in accordance with the “Comprehensive” option of the GRI (Global Reporting Initiative) Standards.



Sustainability Strategy

With the purpose of strengthening a management that includes the expectations and needs of all stakeholders, Grupo Supervielle's sustainability strategy is organized into three pillars that guide our environmental, social and corporate governance (ESG) responsibility.

In turn, each pillar is structured in objectives that allow integration with the business model to achieve sustainable growth through the involvement with our stakeholders, the innovative impact of our digital and cultural transformation and the quantifiable metrics of our initiatives, among its main characteristics.

The sustainability strategy is defined and managed by the Sustainability Department, which is in charge of identifying and evaluating the economic, environmental and social issues integrated to the management of all Grupo Supervielle companies. The Sustainability Department reports directly to the Chairman of the Ethics, Compliance and Corporate Governance Committee and is represented in each of the related entities through a Sustainability Officer.

How to Surf our Report

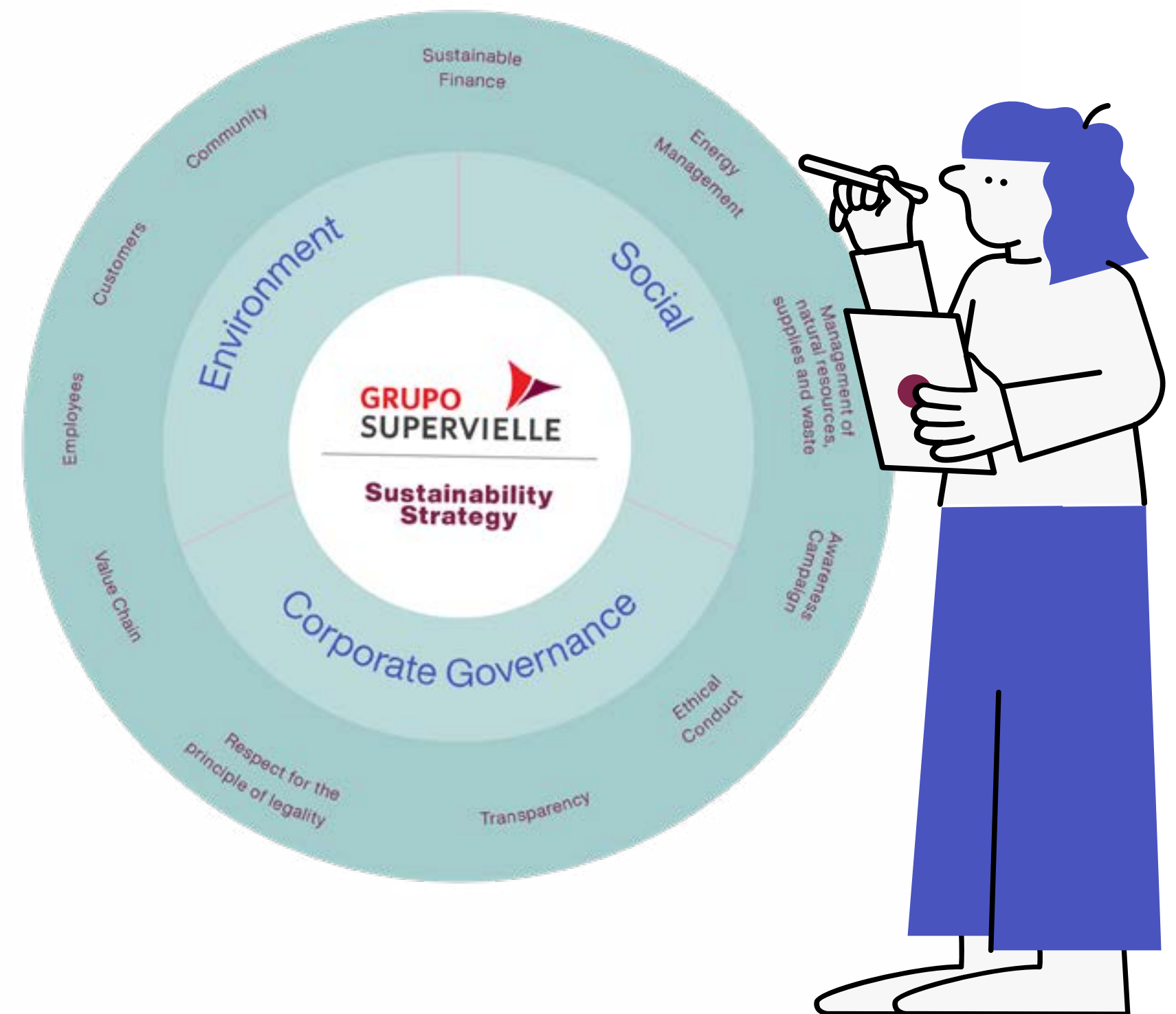
Grupo Supervielle's 2021 Sustainability Report may be read as follows:

LINEAR READING


Following the table of contents, which is based on our attributes and values.

STRATEGIC READING

by clicking on the different pillars of our sustainability strategy.



Our performance



Environmental Responsibility

CARBON FOOTPRINT

-13%

reduction in our carbon footprint as compared to 2020.

1,085

TONCO2eq carbon units offset, tantamount to 20% of the footprint generated in 2020.

ENERGY MANAGEMENT

40

branches were supplied with wind power

78%

branches migrated to LED

We avoided generating 959.43 tons of CO2 eq, due to the acquisition of renewable energy.

SOCIAL AND ENVIRONMENTAL RISK MANAGEMEN

136

We conducted 136 environmental risk assessments, representing 91% of the credit limit in pesos, reaching a stock of 628 environmental analyses performed.

RECYCLING

80,000

Credit cards recycled for the manufacturing of urban furniture. 15 park benches and 18 wastepaper bins donated to Municipality of Godoy Cruz, Municipality of Mendoza and the Universidad de La Matanza.


SECOND LIFE FOR TECHNOLOGICAL EQUIPMENT


We donated technological equipment to Fundación Equidad, which was refurbished and distributed to schools and foundations. Thirty-four institutions received equipment reaching more than 14,993 beneficiaries.

In 2021 we donated:

● 780 PCs

● 838 monitors





social responsibility

FINANCIAL EDUCATION

94,337

customers received training on Digital Literacy and Financial Education.



SCHOLARSHIPS

469


scholarships were granted to high school and university students and job applicants in 2021.



FOOD BANKS

556,211

total meals for Food Banks, reaching 413,304 people.



DIVERSITY

52%

women

48%

men

TRAINING

19.23

training hours

75.9 MM

total invested




VOLUNTEERING

317

employees participated in more than one volunteer initiative.

24

captain projects




corporate governance responsibility

92%

of our employees took the Code of Ethics E-Learning course.



7 consecutive years reporting based on GRI standards. Incorporation of SASB indicators to the Sustainability Report.



100%

suppliers were evaluated during 2021 according to social criteria.



4°

For the fourth consecutive year we are part of the Sustainability Index of BYMA (Bolsas y Mercados Argentinos).

We are members of BYMA's Corporate Governance Panel.

8

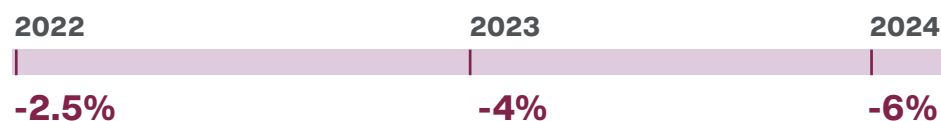
SUSTAINABILITY REPORT

2022-2024 ESG Goals

Environment

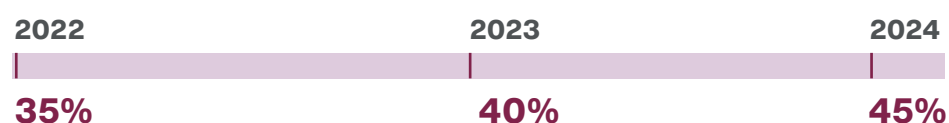
CARBON EMISSIONS AND OFFSET

Goal: -6% reduction and 50% offset



ENVIRONMENTAL AND SOCIAL RISK POLICY

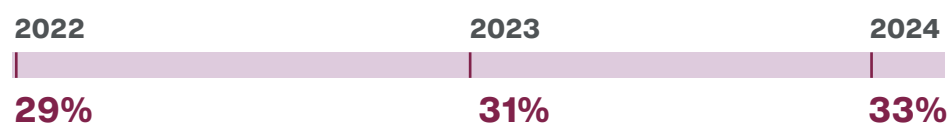
Goal: 45% of the total portfolio



Social

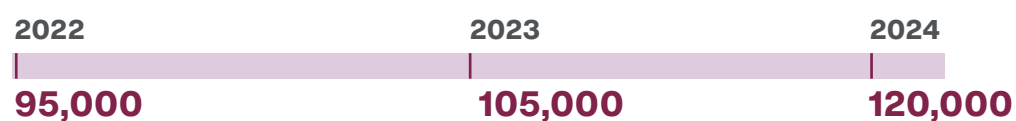
PERCENTA OF WOMEN IN SENIOR EXECUTIVE POSITIONS

Goal: 33%



NUMBER OF PERSONS ATTENDING FINANCIAL EDUCATION PROGRAMS

Goal: 120.000



Corporate Governance

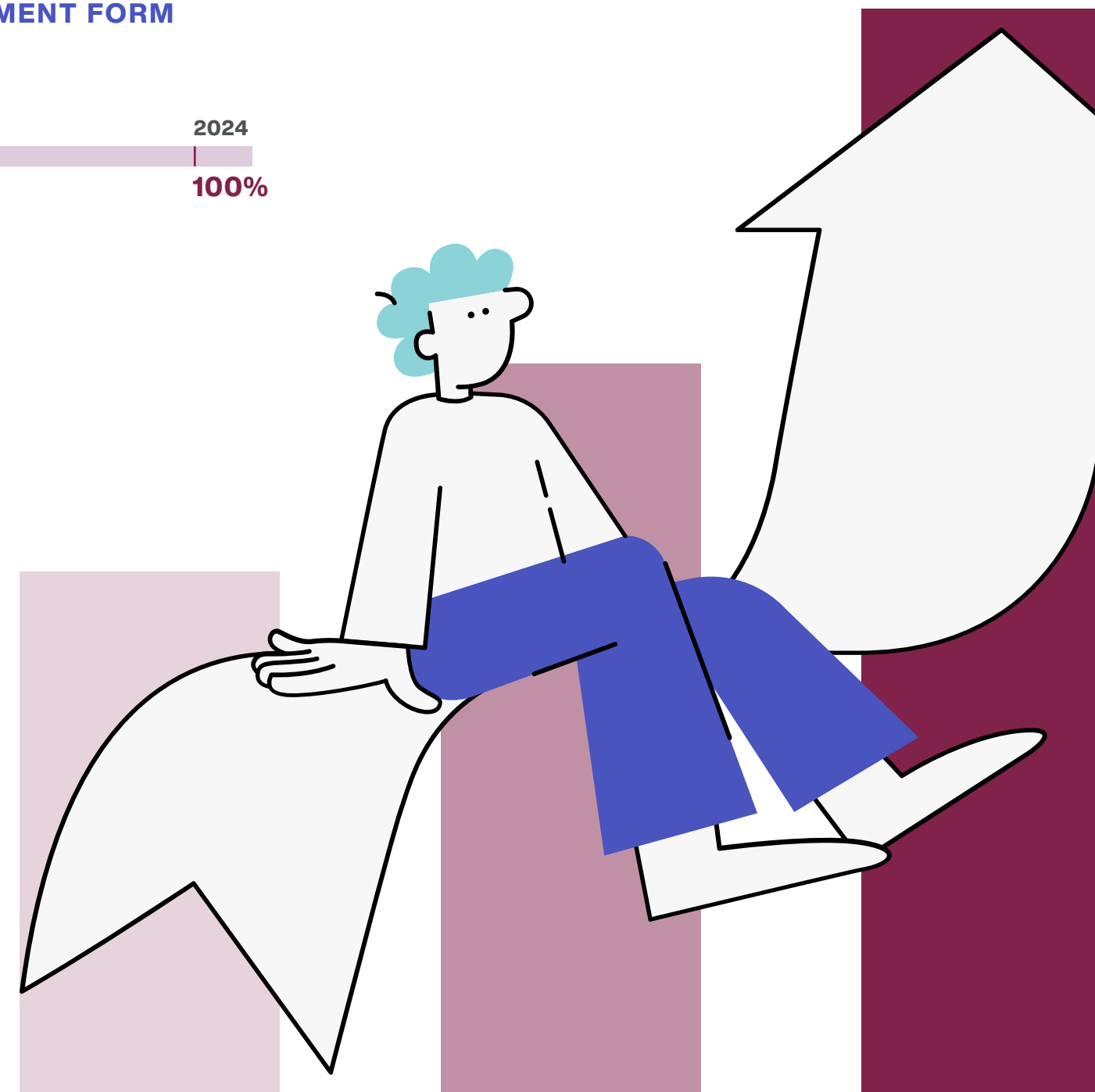
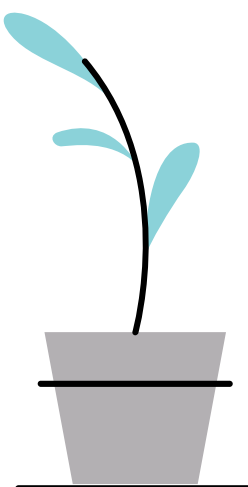
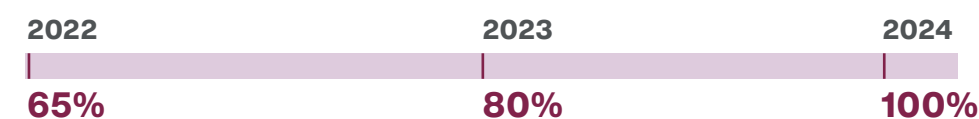
DISCLOSURE OF THE SUSTAINABILITY REPORT (GRI)

Total integration



STRATEGIC SUPPLIERS SUBMITTING A SUSTAINABILITY SELF-ASSESSMENT FORM

Goal: 100%



A report with supervielle's DNA

Since 2016 we have organized the Sustainability Report by attributes and values, which endow Grupo Supervielle with a proprietary culture and guide our relationship with our stakeholders:

- Agile: we seek to share and promote Leadership and Innovation processes.
- Simple: we focus on working with Simplicity, offering the best customer experience and managing environmental and social risks with Efficiency.
- Friendly: we report on our Commitment to the community and the Respect with which we manage our work environment.



Leading innovation processes focused on people is the way in which we move towards agility.

Leadership

To know where to go, we generate organizational capabilities to become benchmarks in our target markets.

Innovation

To change with ideas, we go beyond limits in the search for new solutions that add value and increase competitiveness.

Combining efficiency and simplicity in the design of processes.

Simplicity

To simplify, our decisions are made at the point that is as closest to the customer as possible.

Efficiency

To add value, we give prompt and quality answers using available resources in a responsible and sustainable manner.

Being friendly means listening to others, a total commitment to mutual respect.

Respect

To take others into account, we understand and listen to the needs of our customers and we foster constructive personal and business relationships.

Commitment

To contribute more, we provide sustainable solutions to the demands of our customers and stakeholders.



Agile



Simple



Friendly

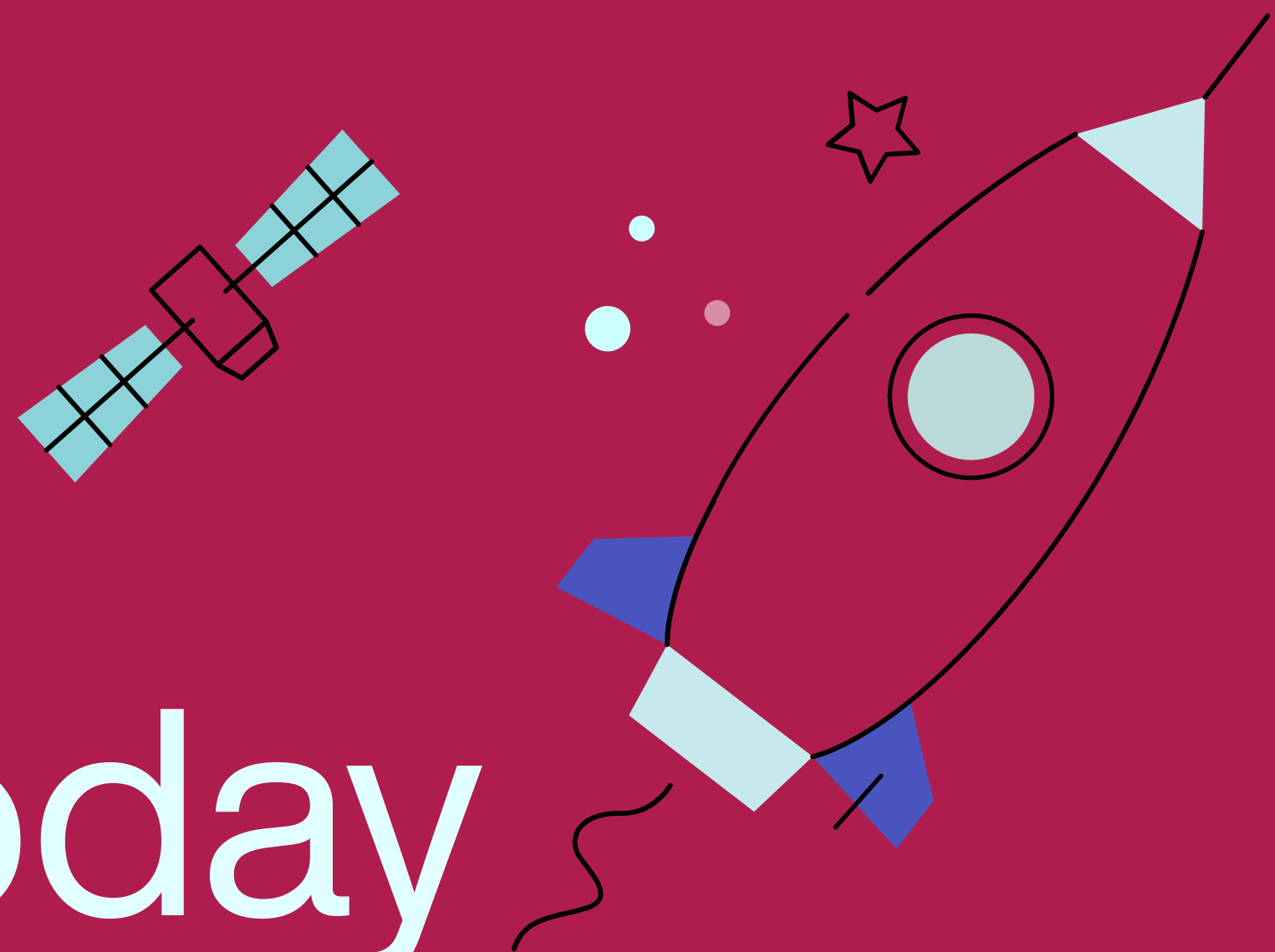
1

Grupo Supervielle today

2 million customers
at the center of our ecosystem

298 access points
throughout the country

392 billion
total assets as of
December 2021



Grupo Supervielle today

GRI 102-2, 102-3, 102-7

With over 130 years of operation in Argentina, Grupo Supervielle is a platform offering financial and non-financial services to more than two million customers through a network covering some of the most dynamic regions of Argentina, such as the Autonomous City of Buenos Aires, the Greater Buenos Aires and the provinces of Mendoza and San Luis.

Our Purpose

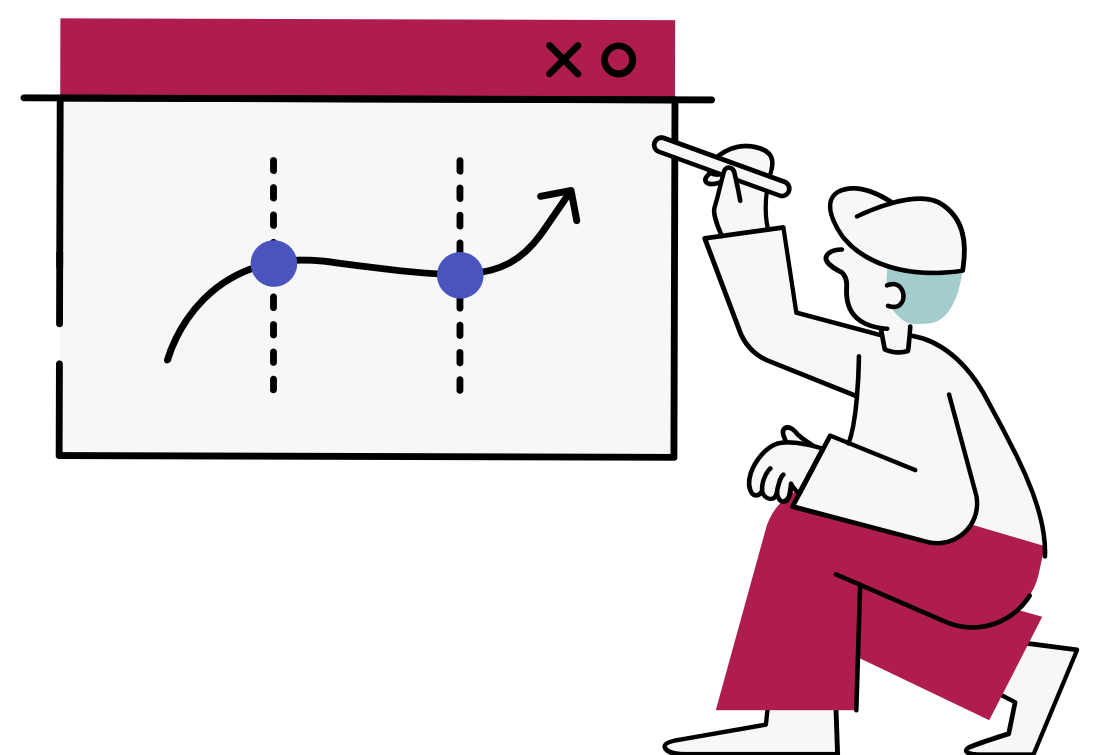
We focus on understanding the needs of our customers and our people to deliver the best experience and empower our teams. This is what we do every day and we wanted to reflect it in our purpose:

to drive your dreams.

We seek to develop close relationships with our customers, teams, communities and investors, with the commitment to grow in a sustainable way: protecting the environment, acting with social responsibility and assuming a critical role in the development of our country.

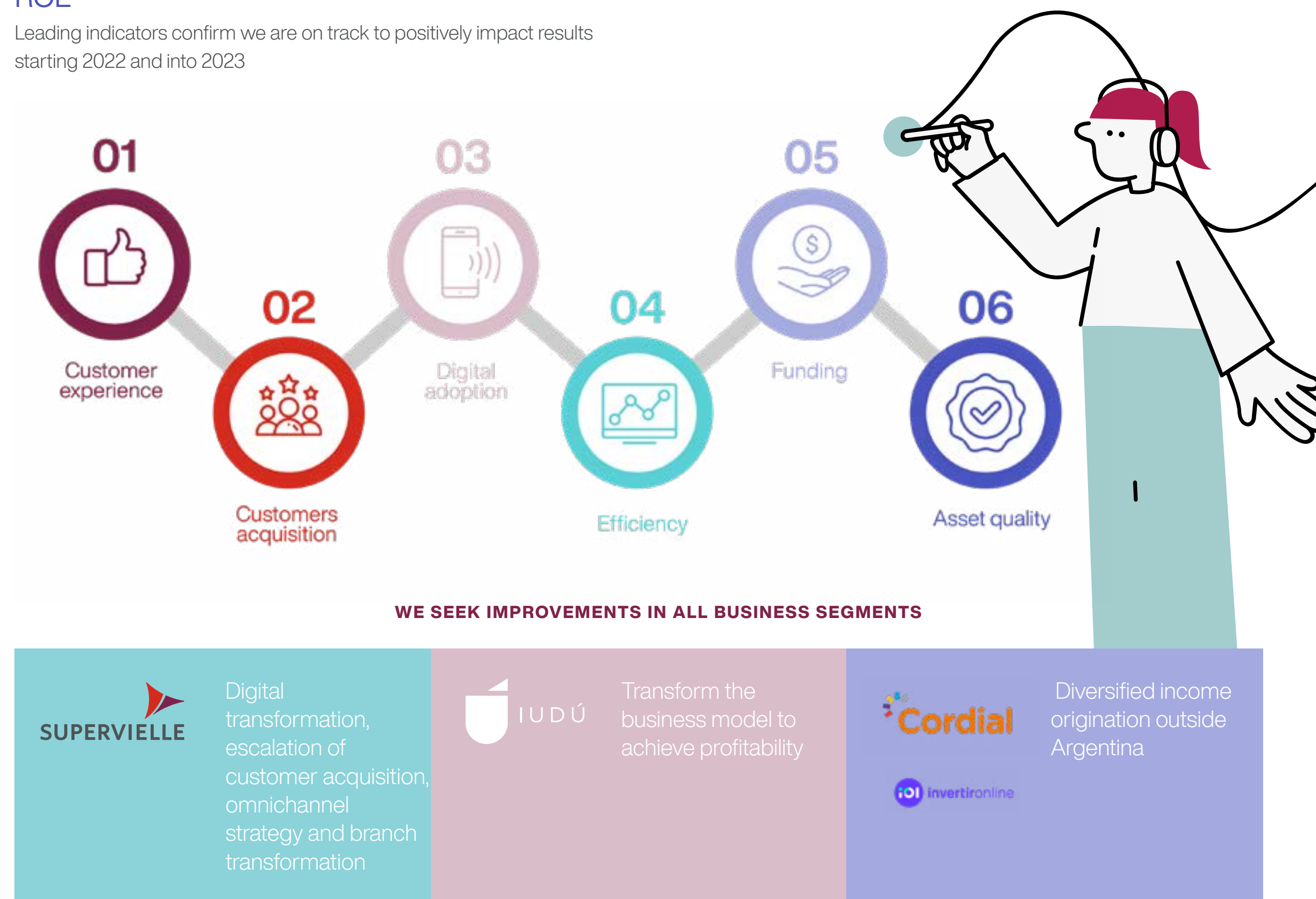
Creation of Long-Term Value

At Grupo Supervielle we constantly review and update our initiatives to face changing environments and anticipate our customers' new needs. During the reporting period, we accelerated our transformation program and increased our efficiencies to prioritize long-term value creation. We thus established the following six strategic pillars: improving customer experience, improving customer experience, attracting new customers, advancing digital transformation, driving efficiency, improving funding, and maintaining good quality of assets.



Advancing on our six strategic pillars do drive ROE

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



Throughout 2021 we worked on the following three key strategic pillars: we accelerated the digital and operational transformation of Banco Supervielle, escalating customer acquisition, strengthening of omnichannel customer services and moving forward in the transformation of branches; we also changed IUDÚ's business model, from a consumer finance business to a fully digital banking platform; and, finally, we began to diversify income generation by means of a regional deployment through IOL Invertironline and Espacio Cordial.

During 2021 we implemented several initiatives to improve funding, another key pillar of our strategic plan, including focus on the sale of transactional products that generate sight deposits for commercial and retail customers, which increased by 18 and 5 points, respectively, as compared to 2020. Likewise, we maintained our focus on asset quality, with a reduction in the delinquency rate of Banco Supervielle's portfolio to a pre-pandemic level of 2.6%. In this sense, the collection of loans granted will continue to be key, and we will seek to keep delinquency indicators and out-of-court and court recoveries stable.

Supervielle ecosystem

GRI 102-1, 102-2, 102-5, 102-10

The companies that make up the Supervielle ecosystem are constantly creating long-term value by building an ecosystem focused on the daily needs of our customers.

- Banco Supervielle S.A., a universal commercial bank that is among the 8 largest private entities in Argentina in terms of loans and among the 11 largest if we add public banks.
- IUDÚ Compañía Financiera S.A. (IUDÚ), a full-service financial services company with a growing digital offering.
- Tarjeta Automática S.A., a distribution network that markets mainly IUDÚ products in the southern region of Argentina.
- Micro Lending Argentina S.A. (MILA), a company specialized in the financing of car loans.
- Supervielle Seguros S.A., an insurance company.
- Supervielle Productores Asesores de Seguros S.A., insurance brokers.
- Supervielle Asset Management Sociedad Gerente de FCI S.A., a mutual fund management company.

- Invertironline S.A.U. (IOL), a broker specialized in online trading.
- Supervielle Agente de Negociación S.A.U. (formerly Futuros del Sur S.A.), a trading agent.
- Espacio Cordial de Servicios S.A. (Cordial Servicios), a company engaged in the marketing of retail, assistance, services and tourism products.

- Bolsillo Digital S.A.U. (Boldi), a company that provides payment solutions to retailers with Mobile POS and e-wallet products.

In 2021 Grupo Supervielle S.A. acquired 95% of the shares of IOL Holding S.A., a company based in Uruguay that holds shares in other companies engaged in providing stock exchange services at a regional level. The remaining 5% of the capital stock was acquired by Sofital S.A.F. e I.L., a company mainly involved in the holding of interests in other companies. In turn, IOL Holding S.A. acquired 100% of the shares of IOL Agente de Valores S.A., a company based in the Republic of Uruguay that will act as a securities broker subject to the authorization of the Central Bank of Uruguay.



Corporate structure

GRI 201-4

Since May 19, 2016, Class B shares of Grupo Supervielle are listed on ByMA (formerly Merval) and MAE under the symbol “SUPV”. Grupo Supervielle’s ADSs, representing 5 Class B shares each, are listed on the New York Stock Exchange with the symbol “SUPV”.

	Class A Shares	Class B Shares	Total
Controlling Shareholder	61,738,188	98,684,713	160,422,901
Class B Shares		73,397,576	73,397,576
DRs (stated in Class B shares)		222,901,845	222,901,845
Total	61,738,188	394,984,134	456,722,322

All common shares have the same economic interests; however, Class A shares are entitled to five votes per shares while Class B shares are entitled to one vote per share.

ECONOMIC RIGHTS*



* as of December 2021

16.1%
Class B Shares

35.1%
Julio Patricio Supervielle
Controlling

48.8%
ADR

VOTING RIGHT*



10.4%
corporate

57.9%
Julio Patricio Supervielle
Controlling

31.7%
ADR

As of December 31, 2021, FGS Anses (Fondo de Garantía de Sustentabilidad) held Class B shares of Grupo Supervielle representing 3.3% of the capital stock and 2.2% of the voting right. During the reported year, Grupo Supervielle received no financial assistance from any Government office or agency.

Evolution SUPV-BYMA



Evolution of share price and volume of Grupo Supervielle listed on BYMA during 2021:

Evolution SUPV-NYSE



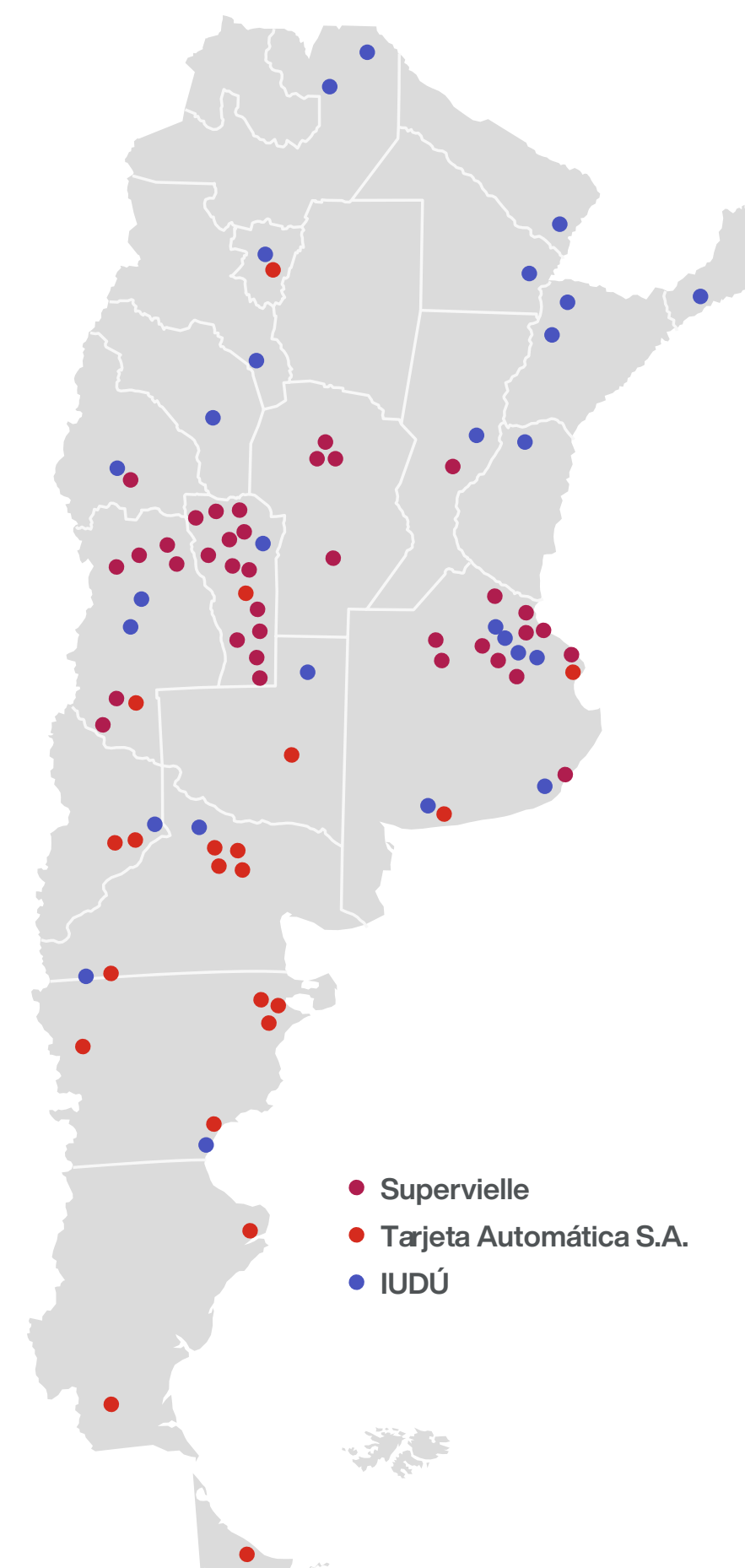
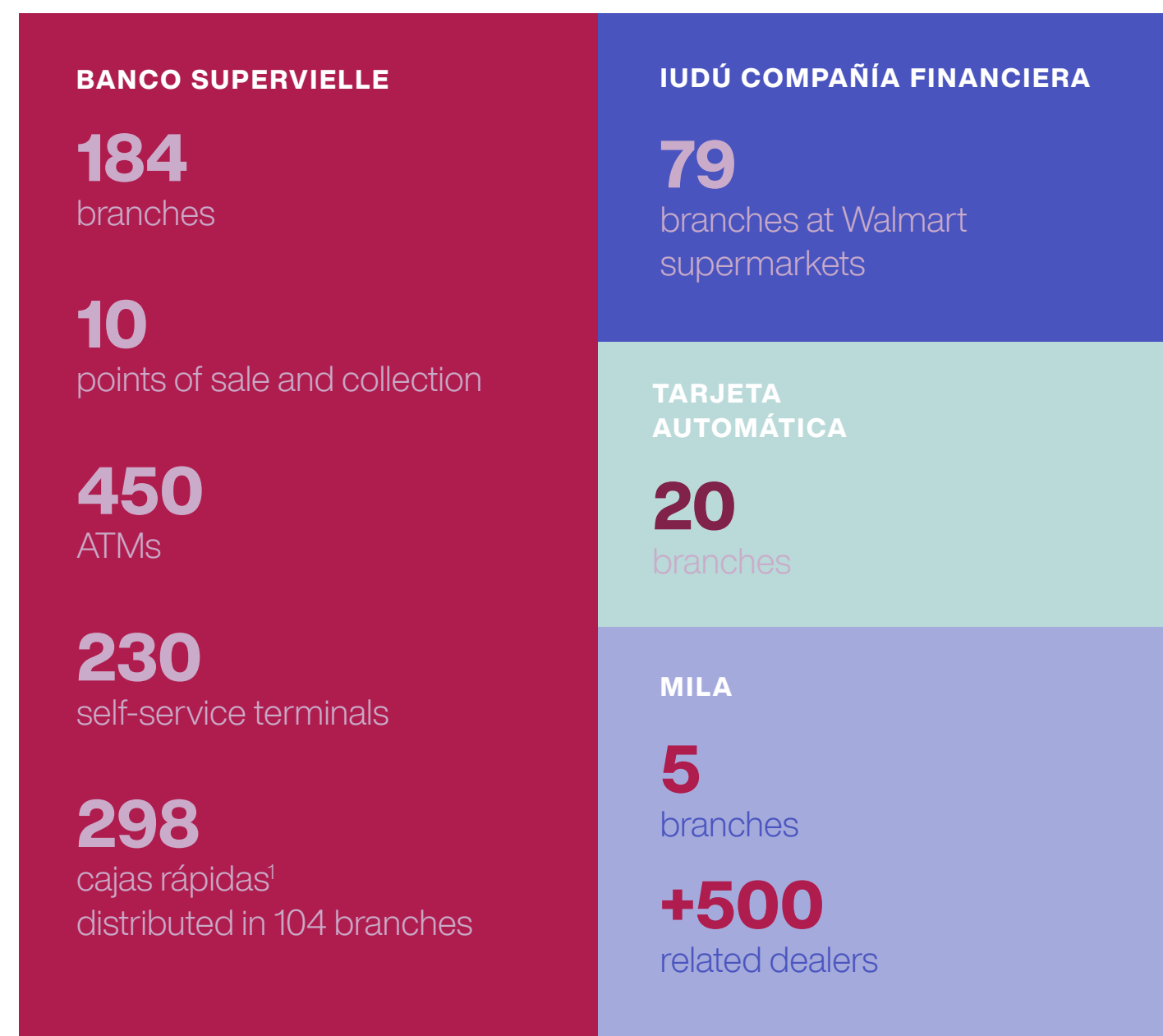
Grupo Supervielle Subsidiaries



Distribution network

GRI 102-4, 102-6, 102-7

As of December 31, 2021, there were 298 access points distributed in the different provinces, which allows us to have a strategic presence throughout the country.



Our customers also have access to a wide array of solutions through our digital channels which include Online Banking and Supervielle Móvil platforms and the apps Supervielle Jubilados, IUDÚ and chatbots. We also offer products and services to customers located countrywide, through digital attacker platforms, such as InvertirOnline.com.

¹ Cardless and keyless biometric Supervielle ATMs.

Branches in Sparsely Populated Areas

With our inclusive and federal vision, in our capacity as financial agent of the government of the province of San Luis, we have a wide financial services coverage, reaching locations with less than 15,000 inhabitants, according to the 2010 population census. Through 60 access points we provide the following services:

23

branches and service centers and 4 annexes.

164

ATMs and self-service terminals, including 33 Cajas Rápidas and 33 free standing ATMs²

With this structure we reach very small towns, such as Leandro N. Alem (379 inhabitants)³. In these areas we have 31 access points: 12 branches with 37 ATMs and self-service terminals and 19 free standing ATMs.

² 2 ATMs not within a branch or annex.

³ According to the 2010 Argentine Population, Household and Housing Census.

Mobile Bank Branch

During 2021, the mobile bank branch continued taking our services closer to the most remote towns in the province of San Luis, thus contributing to reduce the impact of the pandemic. This unit is equipped as follows:

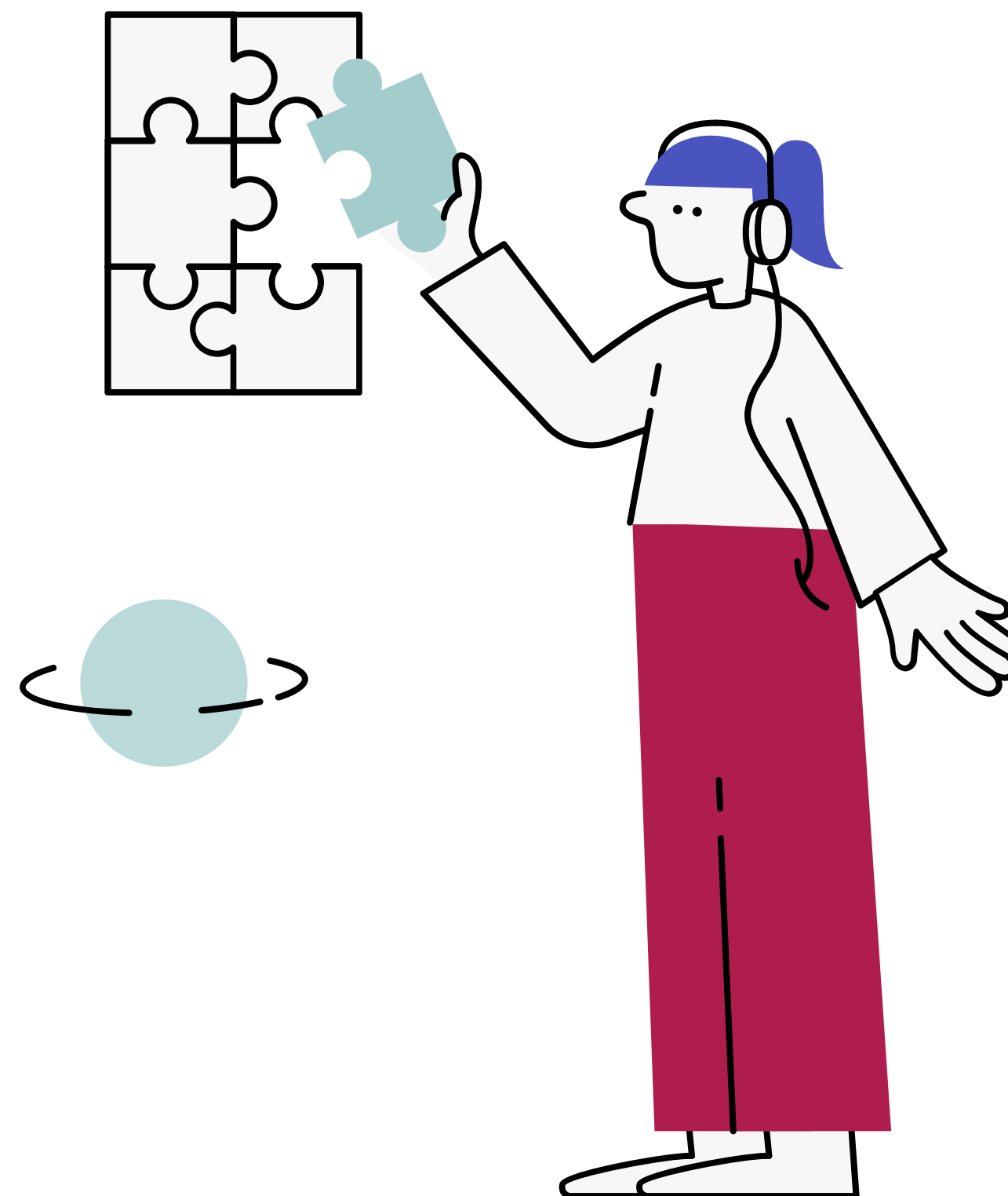
2

Cajas Rápidas in separate spaces, which may be used as a 24-hour lobby.

2

Booths for commercial offices

- Waiting place for customers and terrace for outdoor events.
- Hydraulic platform for the disabled.



Grupo Supervielle

in figures

GRI 102-4, 102-6, 102-7, 102-8, 201-1, 201-4, FN-CB-000.A, FN-CB-000.B

We generate economic value which is distributed between our organization and stakeholders.

	2020 ³	2021
Employees	5,018	4,806
Wages and Benefits	27,423 million pesos	25,591 million pesos
Customers	1.9 million ⁴	2 thousand
Retail (Banco Supervielle) ⁵	1,371,106	1,422,940
Senior Citizens ⁶	750 thousand	716 thousand
Entrepreneurs and SMEs ⁷	24 thousand	25 thousand
Businesses ⁸	4.6 thousand ⁹	4.6 thousand
Management of payments to senior citizens in Argentina 10.4% previsionales de la Argentina		9.8%
Customers in Mendoza and San Luis ¹⁰	395 thousand	399 thousand
InvertirOnline Customers ¹¹	80 thousand	109 thousand
Consumer Financing Customers (IUDÚ, TA and MILA)	374 thousand	397 thousand
Social Investment	39 million pesos	40 million pesos
Patronage	61.3 million pesos	49.7 million pesos
Accounts		
Savings Accounts in Banco Supervielle ¹²	1.48 thousand	1.48 million pesos
Checking Accounts ¹²	52 thousand	51 thousand
Visa and MasterCard credit card accounts	937 thousand	920 thousand ¹³
Total Assets	377,232 million pesos	392,239 million pesos
Loans and Leasing ¹⁴	166,589 million pesos	161,219 million pesos
Personal Loan market share ¹⁵	4.5%	4.3%
Leasing market share ¹⁶	11.3%	14.0%
Factoring market share ¹⁶	10.8%	8.7%
Loans to the private sector in San Luis	53.8%	49.4%
Loans to the private sector in Mendoza	21.7%	21.0%

63,724
million pesos
Generated economic value

48,268
million pesos²
Withheld economic value

-861
million pesos¹
Distributed economic value

1 Withheld economic value = generated economic value – distributed economic value.
2 Includes Operating expenses (excluding social investment) + Personal expenses + paid to providers + RECPAM + taxes + social investment.
3 2020 figures are stated in currency as of December 31, 2021.
4 These figures do not include new customers eligible to receive the emergency family income due to the Covid-19 pandemic (135,968 as of June 30, 2020, 276,386 as of September 30, 2020 and 44,927 as of December 31, 2020).
5 Customers active in the Most recent 90 days. Includes senior citizens. Excludes IFE customers.
6 Includes senior citizens who get their pension payments at the Bank. Excludes social plan customers.
7 Customers with an active checking account.
8 Businesses includes Corporate Banking customers and Personal and Business Banking SME customers. Customers with an active checking account.
9 In 2020 the SMEs portfolio was transferred to the Personal and Business Banking area.
10 Customers active in the Most recent 90 days.
11 Customers active in the Most recent 3 months.
12 Accounts with movements in the Most recent 90 days
13 Includes total Banco Supervielle and IUDÚ cards.
14 Loans and leasing prior to allowances.
15 Total financial system (consolidated with IUDÚ).
16 Total financial system. Calculated on average balances as of December of each year.

	2020 ¹	2021
Total Deposits	269,645 million pesos	288,458 million pesos
Non-financial private sector deposits	257,617 million pesos	276,944 million pesos
Non-financial public sector deposits	11,941 million pesos	11,475 million pesos
Private sector deposits - San Luis	63.3%	45.8%
Private sector deposits - Mendoza	10.9%	9.4%
Assets under SAM management	58,620 million pesos	73,705 million pesos
Assets under IOL Invertironline custody	49,935 million pesos	51,857 million pesos
Issued insurance policies ²	494,701	464,972
Shareholders' Equity attributable to the owners of the controlling company	54,850 million pesos	53,374 million pesos
Net Income	59,458 million pesos	51,810 million pesos
Net year income attributable to non-controlling interests (thousands of pesos)	3,087 housand pesos	-983 thousand pesos
Net year income attributable to the owners of the controlling company (thousands of pesos)	4,809,242 thousand pesos (Profit)	860,404 Thousand pesos (Loss)

1 Number of current policies and certificates as of December 31, 2021.
2 2020 figures are stated in currency as of December 31, 2021
3 Includes Identité, Renta Masiva and Senior Citizens segments.
4 IUDÚ + Banco Supervielle.
5 IUDÚ + Banco Supervielle. Excludes Credit cards, mortgage loans and leasing.
6 Includes Entrepreneurs and SMEs segments.

Individuals and SMEs accounts and loans as of December 31, 2021:

Segment	Product	Quantity	Amount (\$)
Individuals ³	Checking Accounts	23.5 mil	1,208 millions
	Savings Accounts ⁴	1.5 millones	55,509 million
	Loans ⁵	421 mil	31,183 million
Small companies ⁶	Checking Accounts	25 mil	22,747 million
	Savings Accounts	3.5 mil	412 million
	Loans	28 mil	9,167 million

In addition, our Corporate Banking by the end of the period had originated 3,258 loans for:

44,219.9
million



2

AGILE

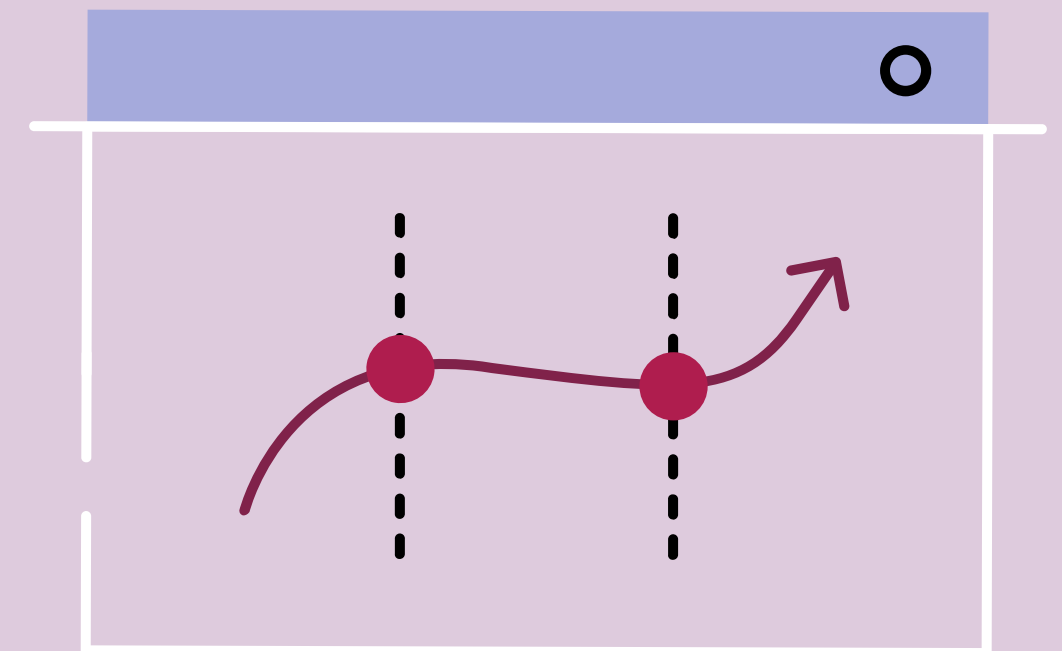
Leadership

We know where to go

For the fourth consecutive year, we are part of **the BYMA** (Bolsas y Mercados Argentinos) Sustainability Index.

9 out of 10 employees took an e-learning training on our **Code of Ethics**.

The Chief Compliance Officer approved the guide for the relations with the public administration and for prevention of corrupt practices



Sound decision-making

Leadership in our organization incorporates the highest standards of corporate governance, which include the performance of our employees within a framework of ethics and professional transparency that ensures respect for our investors and shareholders, the creation of a robust and efficient risk control environment and the integration of the economic-financial, social and environmental aspects of our activities to those of our value chain.

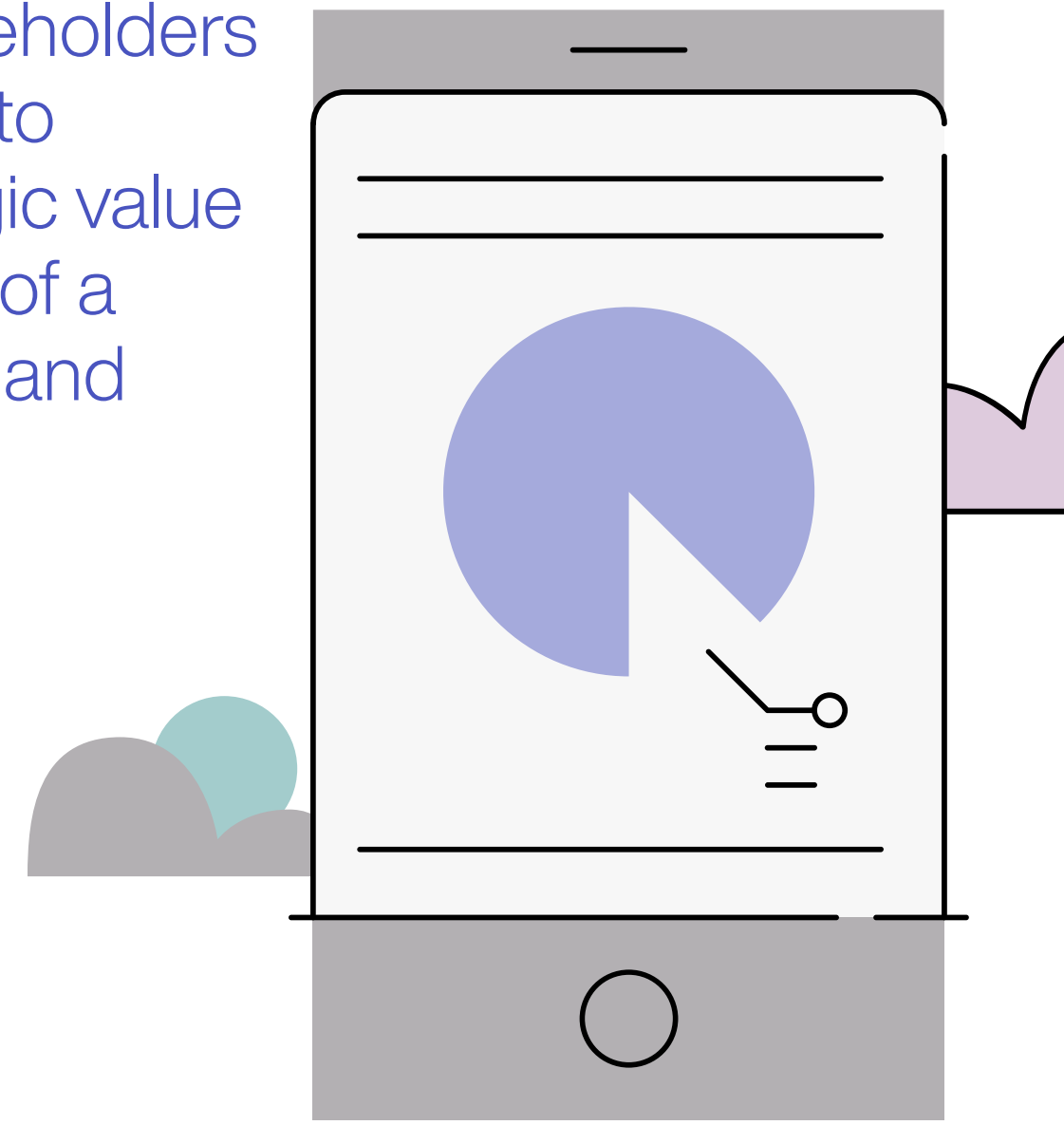
The dynamics of the financial system continued to be affected by the Covid-19 pandemic throughout 2021, like in the vast majority of countries. However, the economic activity started to grow from the first months of the fiscal year¹ with the lifting of mobility restrictions as a result of the vaccination campaigns. This context found us better prepared from an organizational point of view thanks to the initiatives implemented to serve our customers while protecting the health and safety of our employees.

Along these lines, to respond to the unprecedented number of digital users and people who conduct their transactions through self-service channels, we accelerated the execution of our transformation strategy, developing a more sustainable and long-term vision that integrates respect for our communities and protection of the environment.

This approach can be seen in our corporate website, which was revamped during the reporting period, presenting in greater detail our ongoing cultural and digital evolution, as well as our ESG performance, key milestones and goals.

The new site also includes a materiality analysis that allows us to know and understand the expectations and concerns of our stakeholders and translate them into information of strategic value for the management of a sustainable business and improved reporting.

¹ For more information on the global, national and sector macroeconomic context in fiscal year 2021, see Annual Report of Grupo Supervielle in Evolution of the Economy and of the Financial System or the consolidated Financial Statements of Grupo Supervielle as of December 31, 2021.



The board of directors

GRI 102-18, 102-19, 102-26, 102-29, 102-31

Grupo Supervielle is run by a Board of Directors, responsible for the promotion and review of the general business and risk policies and strategies and for control that measures are taken at managerial level to identify, monitor and mitigate the assumed risks.

General Strategy

The Board of Directors defines the general strategy of Grupo Supervielle, considering environmental, social and corporate governance factors with the assistance of the Ethics, Compliance and Corporate Governance and Risks Committees, which is communicated to Senior Officers for its implementation and subsequently to the different business areas. For its implementation, the Board of Directors approves the annual budget, which establishes the objectives for Grupo Supervielle and for each of the subsidiaries, with their corresponding metrics. To monitor compliance with the budget, the Management Control area prepares quarterly reports that are submitted to the Board of Directors in a document consolidating the main indicators of Grupo Supervielle and the general and specific situation of each subsidiary.

The Board of Directors is responsible for approving:

- The strategic or business plan, as well as the management objectives and annual budgets.
- The investment and financing policy.
- The Code of Corporate Governance.
- The Integrity Plan and related policies.
- The risk appetite, control and management policies and any other policies aimed at the regular monitoring of internal information and control systems.
- The development of continued training programs for directors and executives.
- The Sustainability Policy and the Strategic Sustainability Plan.

Governance of Grupo Supervielle and Subsidiaries



Julio Patricio Supervielle
CEO



Emérico Alejandro Stengel
CEO



Diego Federico Squartini
CEO



Juan Martín Monteverdi
CEO



Guillermo Raúl Guichandut
CEO
Sociedad Gerente de FCI S.A.



Christel Sasse
CEO



Current Composition of the Board of Directors

GRI 102-22, 102-23

The Board of Directors of Grupo Supervielle is made up^{1 2} of three to nine members. Directors are appointed by the shareholders at the Annual Shareholders' Meeting for a term of two years and may be re-elected. At present, the Board of Directors is formed by seven members, three of whom are independent. There are no alternate directors.



Julio Patricio
Supervielle
Chairman



Emérico
Alejandro Stengel
First Vice-Chairman



Atillo María
Dell'Oro Maini
Second Vice-Chairman

Regular Directors



Laurence Nicole
Mengin de Loyer
Directora³



Eduardo Pablo
Braun
Independent Director

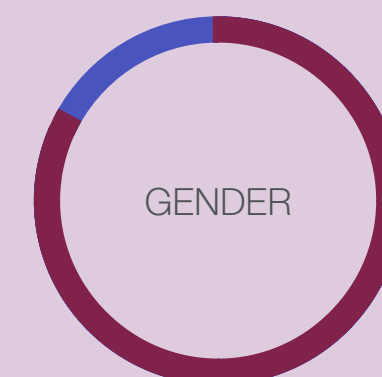


Hugo Enrique
Santiago Basso



José María
Orlando
Independent Director

Directory by gender and age

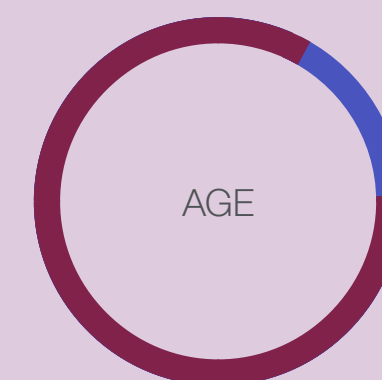


85.7%

Men

14.3%

Women



14.3%

41 to 50 years old

85.7%

+ 50 years old

100%

of senior officers are hired from the local community.

Grupo Supervielle appreciates the active participation of minority shareholders at Shareholders' Meetings and undertakes to ensure that their rights are complied with. During the year under review, we amended the corporate by-laws as regards the holding of virtual shareholders' meetings in line with applicable regulations.

1 For more information on the Board of Directors, see the Annual Report of Grupo Supervielle, para. C.

2 The composition of our Corporate Governance area was updated upon preparation of the Report and includes the considerations defined at the Shareholders' Meeting held on April 27, 2022, available in our web site: <https://www.gruposupervielle.com/Spanish/Gobierno-Corporativo/Asambleas/default.aspx>

3 Following the Shareholders' Meeting held on April 27, 2021, Laurence Mengin de Loyer is a non-Independent Director pursuant to the rules established by the Argentine Securities and Exchange Commission while she is an Independent Director pursuant to Rule 10A-3 of the Exchange Act.

To see the résumé of Board members,
click here.



Committees

GRI 102-22

Our Board of Directors performs certain duties through different committees¹, each with its own internal rules.

AUDIT COMMITTEE

The Audit Committee is in charge of assisting the Board in the supervision of financial statements and the control of compliance with the policies, processes, procedures and rules set forth by Grupo Supervielle S.A. and its subsidiaries.

ANTI-MONEY LAUNDERING AND TERRORIST FINANCING COMMITTEE

The AML & TF Committee is in charge of verifying compliance with current regulations on anti-money laundering and terrorist financing to ensure that Grupo Supervielle and its subsidiaries have an adequate compliance level in line with the best practices in that matter.

RISKS COMMITTEE

The Risks Committee is in charge of dealing with strategies and policies applicable to the management of any risks that may affect Grupo Supervielle and its subsidiaries, defining the risk appetite and tolerance levels, assessing capital adjustment to the risk profile and defining the policy and methodological framework for stress tests within risk management.

ETHICS, COMPLIANCE AND CORPORATE GOVERNANCE COMMITTEE

The Ethics, Compliance and Corporate Governance Committee is in charge of assisting the Board of Directors in the adoption of the best corporate governance practices to maximize the growth capacity of Grupo Supervielle and its subsidiaries and to prevent value destruction.

APPOINTMENTS AND COMPENSATIONS COMMITTEE

The Appointments and Compensations Committee is in charge of assisting the Board of Directors in matters related to the appointment of Directors and senior officers and succession plans; compensation policies for Board members and senior officers and employees in general, and in human resources, training and performance assessment policies, including bonuses and variable compensation.

INFORMATION DISCLOSURE COMMITTEE

The Information Disclosure Committee is in charge of ensuring the timeliness, quality and transparency of the relevant information of Grupo Supervielle and its subsidiaries that must be disclosed to holders of company securities and the markets where those securities are listed.

COMMITTEE FOR REVIEW OF TRANSACTIONS WITH AFFILIATES

The Committee for Review of Transactions with Affiliates is in charge of monitoring that transactions among affiliates are in line with the Policy for Approval of Transactions with Affiliates, Related Counterparties and Related Persons and sees that they are carried out in a transparent way and pursuant to the provisions of applicable regulations.

CYBERSECURITY COMMITTEE

The Cybersecurity Committee is in charge of assessing and implementing the policies proposed as regards information security and, in particular, cybersecurity, including the definitions of risk appetite and information security risk map and the contingency plan for cybersecurity events.

FINTECH INVESTMENTS COMMITTEE

The Fintech Investments Committee is in charge of analyzing and making decisions about the company's participation in fintech endeavors, and related products and projects, including the execution of cost estimates and investments for each endeavor and the follow up of their evolution.

	Audit Committee	Ethics, Compliance and Corporate Governance Committee	Risks Committee	Appointments and Compensations Committee	Committee	AML & TF Committee	Information Disclosure Committee	Committee for Review of Transactions with Affiliates	Fintech Investments Committee
Julio Patricio Supervielle			👤	👤			👤	👤	
Emérico Alejandro Stengel			👤		👤	👤			👤
Atilio Dell'Oro Maini		👤			👤	👤	👤	👤	
Laurence Nicole Mengin de Loyer 📄	👤★	👤	👤	👤			👤	👤	
Eduardo Pablo Braun 📄	👤			👤				👤	
Hugo Enrique Santiago Basso				👤					
José María Orlando 📄	👤					👤			

Figures in red represent the chairmen of each committee.

* Following the Shareholders' Meeting held on April 27, 2021, Laurence Mengin de Loyer is a non-Independent Director pursuant to the rules established by the Argentine Securities and Exchange Commission while she is an Independent Director pursuant to Rule 10A-3 of the Exchange Act.

¹ For more information on the duties and members of Committees, see the Annual Report of Grupo Supervielle, para. C.1. or our web site: <https://www.gruposupervielle.com/Spanish/Gobierno-Corporativo/Committee-Composition-ES/default.aspx>

Good governance practices⁶

GRI 102-27

Good corporate governance practices promote an environment featured by confidence and transparency which favors long-term investments, financial stability and business integrity. In this regard, we comply with the recommendations made by the Central Bank of Argentina, the Argentine Securities and Exchange Committee (CNV) and other regulatory authorities and we base our decision-making process on internal rules adopted by the Board of Directors determining principles of action, composition, organization and operations, establishing independence criteria and ethical functions and identifying situations involving conflicts of interest.

- As a leading company in environmental, social, sustainable development and corporate governance fields, we are part of the BYMA (Bolsas y Mercados Argentinos) Sustainability Index for the fourth consecutive year.
- We are part of BYMA's Corporate Governance Panel, made up of companies that voluntarily adopt Corporate Governance practices in addition to those required by national laws.



⁶ For more information on our Corporate Governance practices, see our web site: <https://www.gruposupervielle.com/Spanish/Gobierno-Corporativo/Corporate-Governance-Policies-/default.aspx>

Rules that Determine Principles of Action, Composition, Organization and Operations

CODE OF CORPORATE GOVERNANCE

The Code of Corporate Governance seeks to reflect the best corporate governance practices based on stringent standards of complete information, efficiency, control, ethics, investor protection, equal treatment of investors and corporate transparency, so as to create and preserve value for the Bank, its shareholders, customers, employees and the general public.

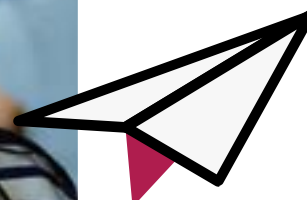
Code of Corporate Governance



COLLECTIVE KNOWLEDGE OF HIGHEST GOVERNANCE BOD

GRI 102-27

We have in place continued training programs for our directors in economic, environmental and social areas, as well as a training plan for Senior Officers with specific training activities for subsidiaries which are designed and implemented yearly by the Chief of Human Resources.



NOMINATING AND SELECTING THE HIGHEST GOVERNANCE BODY

GRI 102-24

The members of the Board of Directors are appointed by the shareholders at the Annual Shareholders’ Meeting under the Companies Law (Law No. 19.550). On the other hand, the Appointments and Compensations Committee assists the Board of Directors in the appointment, assessment and compensation of Senior Officers.

Our directors have a series of key duties which, individually and collectively, are valuable for the effective supervision of Grupo Supervielle and its subsidiaries:

	Members of the Board of Directors of Grupo Supervielle							Other Subsidiaries		
	Julio Patricio Supervielle	Emérico Alejandro Stengel	Atilio Maria Dell’Oro Maini	Hugo Enrique Santiago Basso	Laurence Nicole Mengin de Loyer	Eduardo Pablo Braun	José María Orlando	Richard Guy Gluzman	Alejandra Naughton	Eduardo Cassese
Business Strategy	•	•	•	•	•	•	•	•	•	•
Corporate Governance			•		•	•				
Environment, Health, Safety and Sustainability			•							
Culture, Talent and Compensation	•	•		•	•	•		•		
Finance, Capital Market		•	•						•	
Financial Reports, Accounting Expertise					•	•		•	•	•
Legal & Regulatory Governance			•			•	•		•	•
Industry	•	•		•	•		•	•	•	•
International Experience			•	•	•	•	•	•	•	•
Investor Relations	•						•		•	
Executive Experience in Public Companies	•	•				•				
Risk Management	•				•		•		•	•
Technology, Cybersecurity								•		
Entrepreneurship/Startups/Deployment	•	•						•		

At all nomination, selection and appointment stages of candidates for our Corporate Governance area we promote an equality culture, doing away with any form of discrimination and inequity by reason of age, gender, gender identity, disability, race, ethnics, nationality, religion or sexual orientation.

EVALUATING THE HIGHEST GOVERNANCE BODY’S PERFORMANCE

GRI 102-28

At the Annual Shareholders’ Meeting of Grupo Supervielle, the shareholders review the performance of the Board taking into account the provisions of section 234, subsections 1 and 2 of Companies Law No. 19.550, as supplemented and amended.

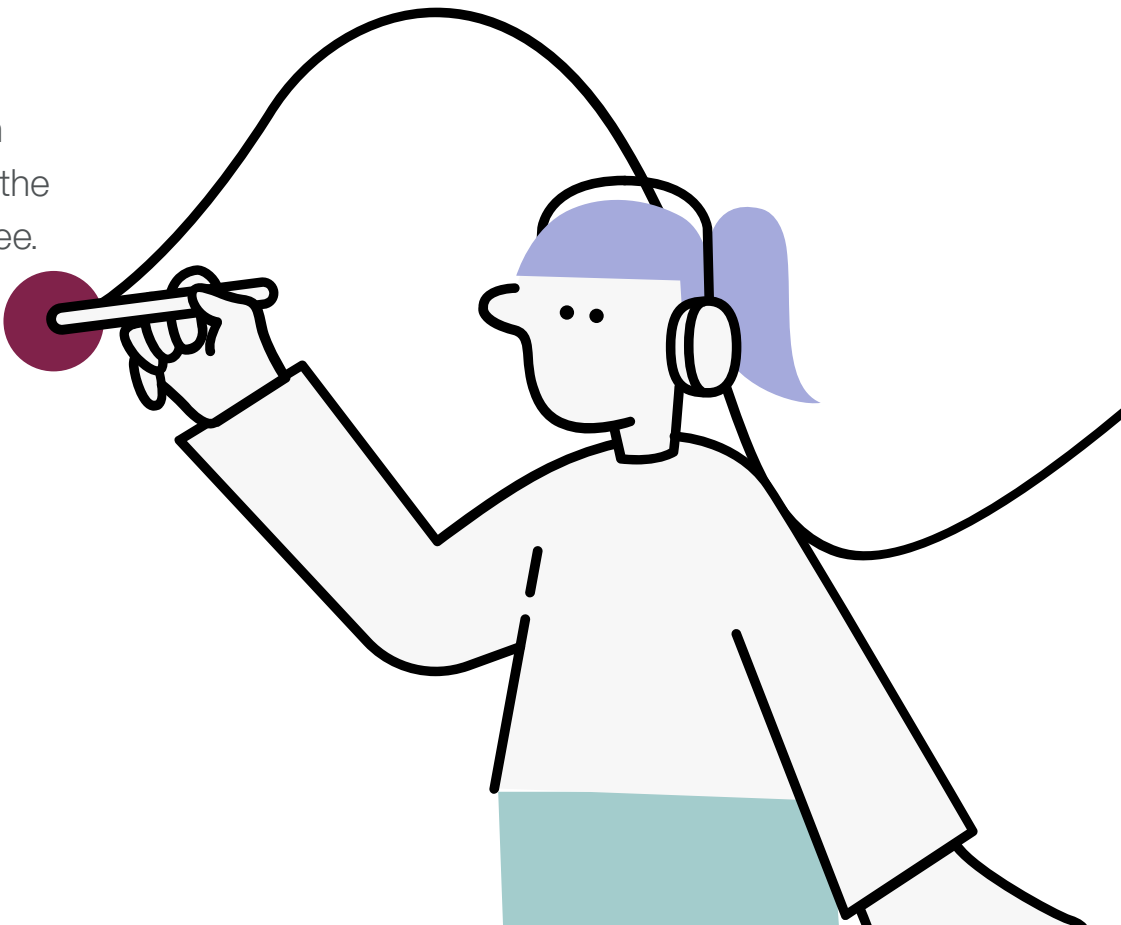
In addition, the Board members internally carry out yearly self-assessments of their competencies and performance as well as 360-degree assessment drills, in line with the guidelines and criteria established by the Appointments and Compensations Committee and the Ethics, Compliance & Corporate Government Committee.

As a result of the self-assessment process carried out in 2021, a report was drafted that included: structure of the Board of Directors, culture, information and resources, processes and dynamics and self-assessment of each director in its performance in the Board and in the committees where they take part. Such report was submitted to the consideration of the Appointments and Compensations Committee.

POLICIES AND PROCESS FOR DETERMINING REMUNERATION OF DIRECTORS AND SENIOR OFFICERS

GRI 102-35, 102-36

The remuneration received by the members of the Board is established or approved by the Annual Shareholders’ Meeting¹, pursuant to the principles and restrictions provided for by the Companies Law and the CNV Rules. On the other hand, the Appointments and Compensations Committee adheres to incentive systems, establishes fixed compensation policies and approves performance assessment schemes for the Senior Officers and other personnel.



1 For more information on remuneration, refer to the Annual Report of Grupo Supervielle

Communication with Investors and Shareholders

GRI 102-43

To promote good relations with investors and shareholders and reflect the intrinsic value of the company, the Board of Directors has defined in the Policy on Investor Communications, Confidentiality and Use of Privileged Information the necessary practices to provide truthful, reliable and consistent information. In this line, our teams follow the same principles that have been defined for all stakeholders: easy accessibility, timely response to legitimate concerns, transparency with the commitments made and disclosure of relevant information.

During the year, we listen and respond to the concerns of investors and shareholders through three main tools: conference call on results, where we share quarterly reports and Senior Officers are available to address concerns; press releases with always updated information and annual publications, such as the Annual Report, the 20-F and the Sustainability Report of Grupo Supervielle, where we summarize the results and prospects of each fiscal year.

During fiscal year 2021, we renewed our website www.gruposupervielle.com, adding a more modern, intuitive and user-friendly interface, where we communicate publicly available information relevant to investors and shareholders, organized as follows:

INSTITUTIONAL INFORMATION

It includes the history of the Company, a description of its business, the composition of the leadership team and the recognitions and awards obtained.

OUR COMMITMENT

It describes the company's overall purpose and strategy. This section also sets out the ESG (environmental, social and corporate governance) strategy, defines the materiality matrix and contains the Sustainability Reports submitted to date. With regard to corporate governance, a description is included of the corporate bylaws, the Code of Corporate Governance and the main corporate policies, the duties of the Board of Directors' committees and the strategies and policies for risk management. This section also describes our culture in terms of diversity and inclusion, work methodologies, training, internal communication and volunteering.

INVESTORS

It provides information on stock performance, shareholder structure, financial information including quarterly results, annual results and reports and 20-F forms, among other reports, regulatory filings with the US Securities and Exchange Commission, schedule of corporate events, presentations and other developments.

DEVELOPMENTS AND INVESTOR EDUCATION

it provides information of interest and educational tools for investor convenience

Prior to the holding of Grupo Supervielle's Shareholders' Meetings, the Board of Directors of Grupo Supervielle introduces a document prepared by the Information Disclosure Committee with voting recommendations and proposed motions submitted by other shareholders, in addition to broken down information on each item of the agenda. The document is shared simultaneously with all shareholders, respecting the principle of symmetrical information, while being published in the Financial Information Highway of the CNV, in the US Securities and Exchange Commission and in our organization's website.

Direct contact line with Investor Relations:

IR-GrupoSupervielle@gruposupervielle.com.ar



Respectful Relationships

GRI 412-1, 412-2, 412-3

At Grupo Supervielle we build respectful relationships with all individuals and stakeholders, at every stage of the decision-making process:

- we comply with international labor law standards, particularly with regard to freedom of association, recognizing and actively participating in collective bargaining agreements with workers' representatives in our companies;
- we provide our employees with the Ethics Line service to make confidential inquiries and complaints about situations that are not in line with our values;
- we promote, as part of our diversity and inclusion strategy, a work environment featured by respect, privacy and recognition of human beings and reject any action or type of harassment or discrimination; and
- we carry out, as part of our sustainability strategy, actions directly related to the human rights of the members of the communities where we operate.

⁷ For more information on compensations, see the Annual Report of Grupo Supervielle.

Risk management

GRI 102-30, 102-33

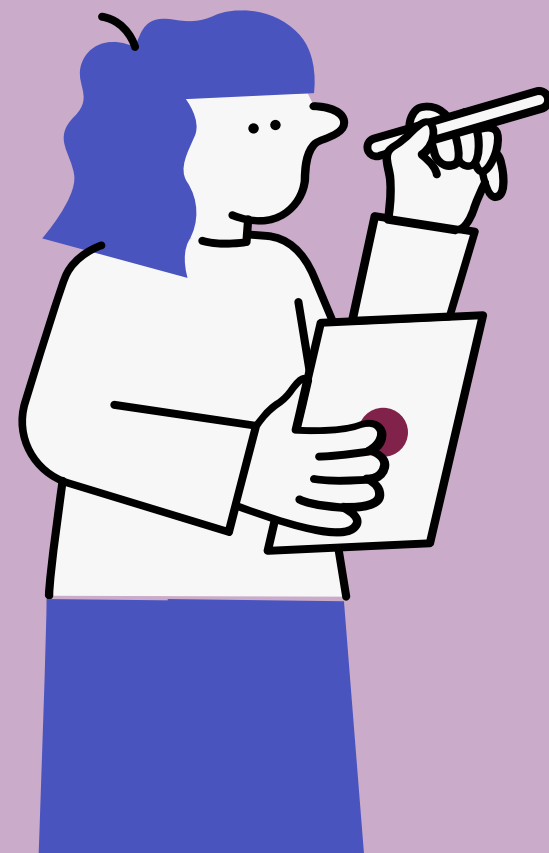
As a financial group, we are constantly working on providing all our organization with a robust and efficient structure for risk management, allowing us to optimize the use of capital such as identifying good business opportunities, markets and geographic areas in which we operate.



Risk Governance

The management of the different business units is aligned to an environment of international controls and standards, through the following structure organized in three lines of defense:

In 2021 the former Corporate Credit Department was made a part of the Corporate Risk Management Department, which resulted in a restructuring of tasks under the responsibility of the CRO and was made up of the following teams: Non-Financial Risk Area, Risk Intelligence Area, Analytical Solutions for Risk Models, Forecasting and Credit Policies.



Board of Directors

The Board of Directors approves and supervises the implementation of the Code of Corporate Governance, the general business policies and strategies, the Risk Appetite policy and all risk-management related policies.

Senior Officers

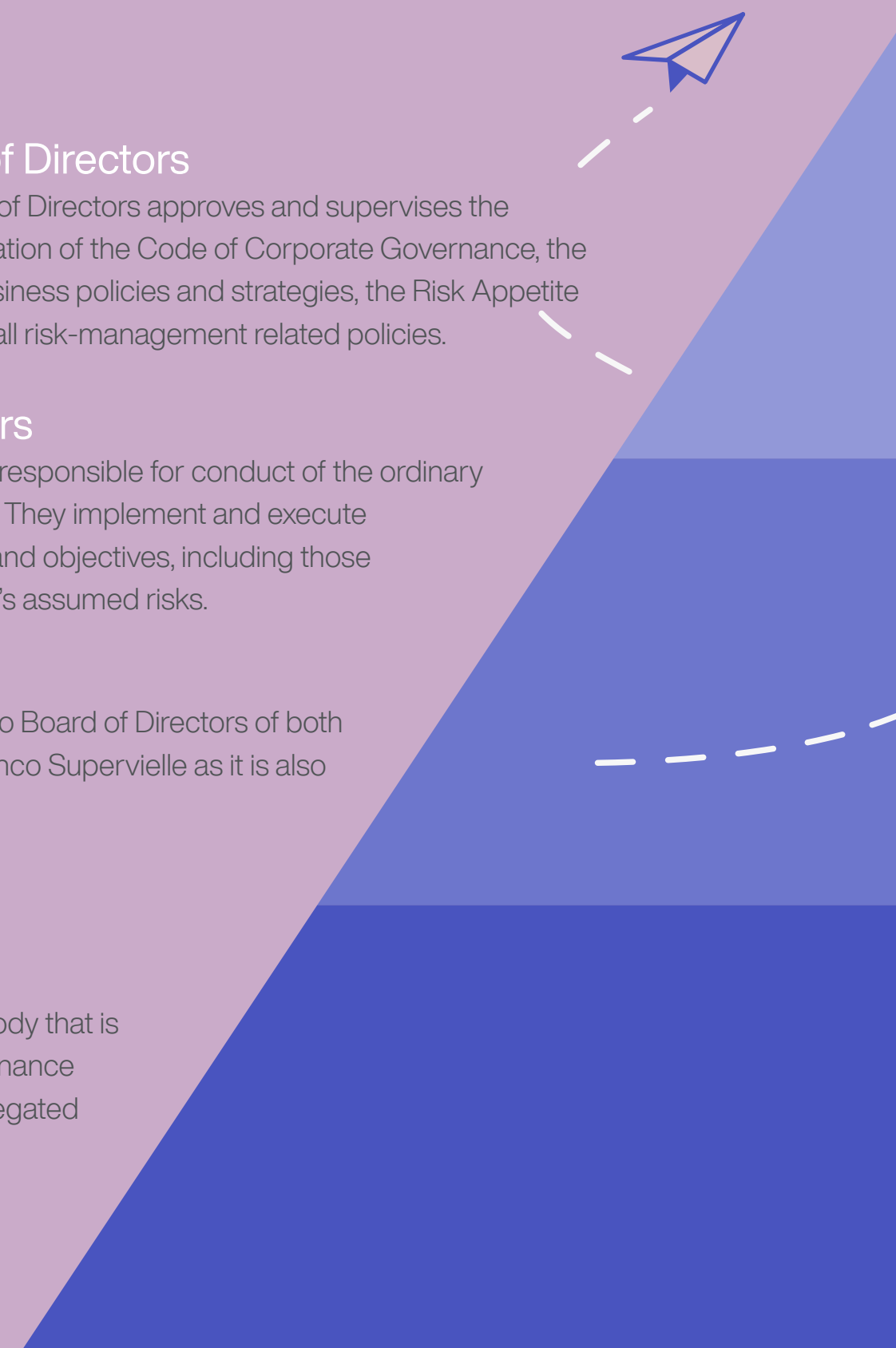
Senior Officers are responsible for conduct of the ordinary course of business. They implement and execute corporate policies and objectives, including those related to the Entity's assumed risks.

Chief Risk Officer

The CRO directly reports to Board of Directors of both Grupo Supervielle and Banco Supervielle as it is also the Bank's CRO.

Risk Committee

The Risk Committee is the body that is part of the highest risk governance level which has authority delegated by the Board of Directors.



3^a

Third Line of Defense

Internal audit intended to assess policies, methodologies and processes.

2^a

Second Line of Defense

It is formed by independent risk control áreas: They challenge and ensure that the risks managed by the first line of defense are in line with the Risk Policy.

1^a

First Line of Defense

It is formed by all business divisions and infrastructure areas providing services, which are the "owners" of risks, which must be in line with the risk apetite and the relevant associated limits and thresholds.

Board of Directors



Board Committees

This organization streamlines the communication of critical concerns from the committees to our highest governance body, i.e. the Board of Directors.

Ethics, Compliance and Corporate Governance Committee	Information Disclosure Committee	Committee for Review of Transactions with Affiliates
Appointments and Compensations Committee	Cybersecurity Committee	
Audit Committee	Risk Committee	AML & TF Committee
IT Committee	Credit Committee	
Capital Markets	Assets and Liabilities	Operational Risks
Sr. Fraud Forum	Jr. Fraud Forum	Cybersecurity Forum

Senior Officers Committees and Fora



* Grupo Supervielle Committees whose decisions apply to all the entities reporting to them.

Risk Mangement at Banco Supervielle

In accordance with the guidelines established by the Central Bank of Argentina for risk management and corporate governance, Banco Supervielle implemented a broad risk management program, incorporating new developments in local regulations and recommendations of the Basel Committee on Banking Supervision.

Our risk management is based on five principles

- Pillar

01

Independence of the risk control function from business and management.
- Pillar

02

Risk control and management integrated in a highly professional corporate structure.
- Pillar

03

Decision-making in a multi-member environment with strong Board of Directors and Senior Officers involvement.
- Pillar

04

Risks framed within Risk Appetite as defined and continuously monitored by Senior Officers.
- Pillar

05

Risk management based on three lines of defense and an integrated vision at Grupo Supervielle level.

Banco Supervielle is exposed to the typical risks of its sector affecting credit, market, interest rates, liquidity and securitization, as well as reputational, strategic, operational and technological risks, especially those related to cybersecurity.

These multiple risks may cause expected and unexpected losses that must be covered by the Bank's own resources, known as Economic Capital. In order to assess the adequacy of our entity's economic capital, we have developed an internal, integrated and global process based on its risk profile, the results of which are reported annually in the Capital Self-Assessment Report (CAR).

DISTRIBUTION OF ECONOMIC CAPITAL BY TYPE OF RISK



- 66.8%**

Credit Risk
- 10.1%**

Interest Rate Risk
- 9.9%**

Operational Risk
- 7.4%**

Concentration Risk
- 2.9%**

Market Risk
- 2.7%**

Reputational and Strategic Risk
- 0.2%**

Counterparty Risk

2021 Risk Mangagement

During the reported period¹, Banco Supervielle continued working on the development of scoring and rating models applicable to credit risk, including new machine learning methodologies. Likewise, the admission models for the Senior Citizens and the Entrepreneurs & SMEs segments were re-estimated, the rating model for companies was adjusted and the development of a summarized rating model to evaluate the behavior of SMEs by means of algorithms that reduce the intervention of qualitative variables was started.

The Non-Financial Risk Area made significant progress in matters related to operational and technological risks, in line with the digital transformation carried out by Grupo Supervielle, seeking to provide risk support from the very design of products and services. In this line, Banco Supervielle analyzed approximately 96% more fraud cases than in 2020, while IUDÚ increased its analysis by 185%. Likewise, communication actions were implemented to raise customer awareness on fraud prevention, and IUDÚ employees were trained in the detection of phishing.

The Corporate Credit Department for Medium and Large Companies, Financial Institutions and the Public Sector took over the supervision of the SME Credit Department, the Entrepreneurs & SME Area and the Corporate and Individual Credit Authorization Desks. This organizational reengineering made it possible to achieve significant operational efficiencies without affecting the quality of the services provided to internal and external customers.

The Corporate Special Risks Department worked on control of corporate delinquencies, monitoring of high-risk credit assets, recovery of sensitive loans, and follow-up and management of rescheduled cases under B.C.R.A. Com A 6949 et seq. of the Central Bank of Argentina within the framework of the Covid-19 health emergency.

We developed a stress testing program that allows us to understand Banco Supervielle's risk profile and its resilience to internal and external shocks. As of 2021, the Corporate Financial Risk Department took over the execution of stress tests, together with the presentation of the Annual Capital Self-Assessment Report, and during the reported period it further participated in the design of tools and reports to support the decisions to meet the objectives of the Financial Planning Department and the Money Desk, with active participation in the ALCO Committee.

Due to its business profile, Banco Supervielle is the entity with the greatest exposure to market risk, measured using the diversified VaR (value at risk) model, which is the maximum expected loss in the value of a financial assets portfolio in normal market conditions over a determined time to establish a structure of limits and thresholds that provide support to the management and control schemes, with the due adjustments on the volatilities arising from changes in market conditions.

Concurrently, the entity makes an assumed risk measurement and follow-up with an Expected Shortfall methodology, thus analyzing the universe of unexpected losses in the distribution tail beyond the critical point indicated by the VaR. In addition, in 2021 we implemented the What If scenario impact analysis to the trading portfolio.

We also actively worked on the consequences of the Covid-19 crisis through special campaigns launched for customers in financial distress, offering restructuring and refinancing, among other actions.



¹ For more information on the performance of the period, see Grupo Supervielle's Annual Report, "2021 Risks Management Highlights" (page 86).

Ethics and conduct

The Board of Directors promotes a culture of integrity based on honesty and transparency in our professional and commercial relationships in strict compliance with the laws, regulations, internal codes and good industry practices.

Integrity Program

Our Integrity Program¹ for the Prevention of Corrupt Practices consists of a set of actions, mechanisms and internal procedures aimed at preventing, detecting and fixing anomalies and preventing punishable conducts pursuant to the aforementioned rules. The Board of Directors is in charge of reviewing and modifying the Integrity Program for the Prevention of Corrupt Practices, with the recommendation of the Ethics, Compliance and Corporate Governance Committee, while the Chief Compliance Officer is responsible for its interpretation, control and supervision in connection with:

Integrity Policies

A set of procedures applicable to all employees that guide the performance of their tasks so as to prevent crimes and inappropriate conduct. Said internal regulations are embodied in the Code of Ethics, the Gifts and Travel Policy and the Donation Policy.

Guidelines of conduct with third parties

Specific rules and procedures to prevent crimes in bidding processes, in administrative contracts or in any other interaction with the public administration. In turn, prior to the hiring of services from third parties to act on behalf of Grupo Supervielle, the business area carries out a due diligence so as to become acquainted with its intermediaries and prevent improper conducts by those acting on its behalf.

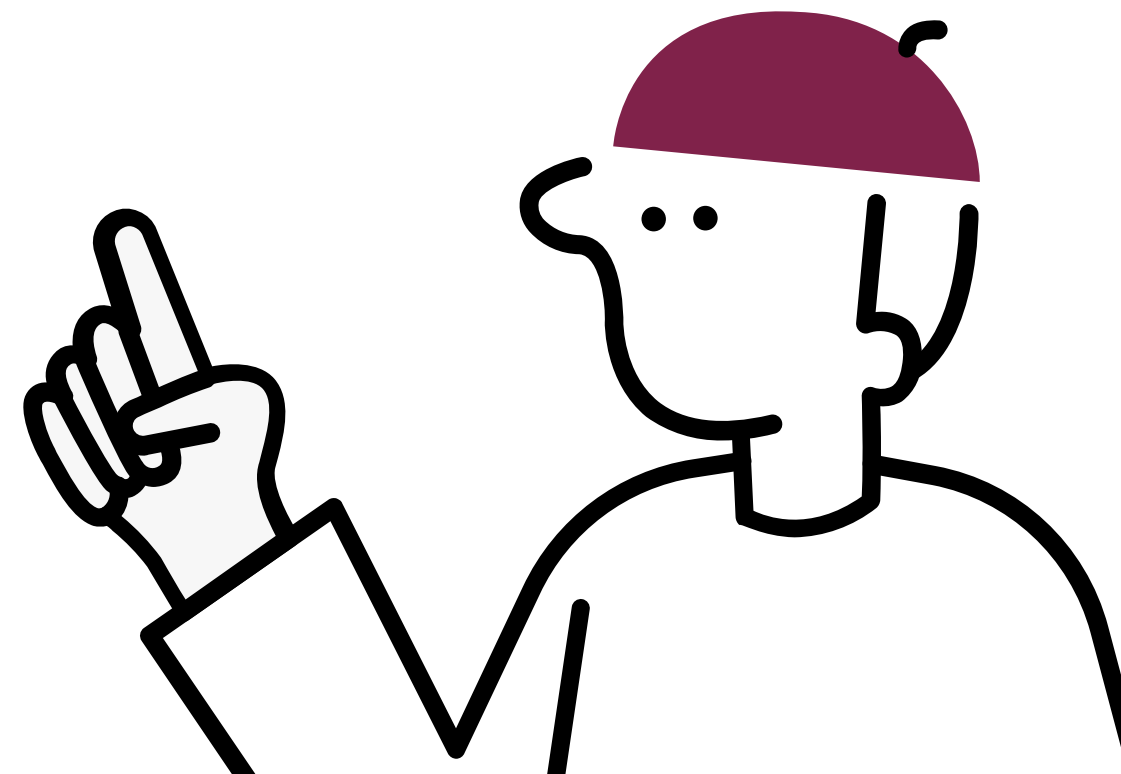
Training and Communications

A mandatory continued anti-corruption training program addressed to directors, executives and employees. The program is implemented through the Chief Compliance Officer in coordination with the Chief Human Resources Officer.

Internal Investigations and Ethics Line

Reporting channels and resources to prevent and detect violations of laws and implement anti-corruption procedures and other corporate policies.

Based on a regular risk analysis, the Chief Compliance Officer makes the relevant adaptation of the Integrity Program for the Prevention of Corrupt Practices, as well as the continuous monitoring and evaluation of its effectiveness.



¹ For more information on our Integrity Program, see Grupo Supervielle's Annual Report, page 83

Norms of Behavior¹

GRI 102-16, 102-17, 102-25

Our norms of behavior help us build a framework of trust in the relationship with our stakeholders, based on a culture of ethics and integrity for the development of a sustainable and competitive business context.

CODE OF ETHICS

The Code of Ethics establishes the main guidelines of professional performance and moral conduct for all employees of Grupo Supervielle and its subsidiaries, temporary hires, or those under trial period, members of the Board, independent advisors, suppliers and any related third parties who, by reason of their relationship with Grupo Supervielle, may affect the reputation of the company or any of its subsidiaries. The Internal Audit Area performs evaluations in different areas and activities to report on their adequate implementation and promote improvements.

All employees receive an induction course on the Code of Ethics on their first day at work and refreshment training sessions throughout the year.

RELATED PARTY TRANSACTIONS POLICY

Our related party transactions policy is intended to ensure that said transactions be carried out with transparency, fairness and objectivity and be clearly reported in financial statements, following the organization principles and values and the guidelines of the Code of Corporate Governance and the rules designed by the Board of Directors to such end.

CONFLICTS OF INTEREST POLICY

This policy promotes an ethical and honest conduct, favoring the interests of Grupo Supervielle and avoiding situations affecting or likely to affect personal interests and which, therefore, endanger the work decision making process or interfere with the performance of work in an efficient and objective manner. In addition, the Policy sets forth the obligation of reporting parties to report those facts that might give rise to a conflict of interest to their immediate superior, the Chief Compliance Officer, the members of the Board of Directors and of the relevant committees.

CUSTOMER GIFT AND TRAVEL POLICY

The Customer Gift and Travel Policy expressly prohibits receiving and giving gifts, presents and hospitality, except for those permitted, both from or to public officials and private individuals. It also determines how to proceed with invitations to events and travels of customers, including the obligation to report or request authorization from the Chief Compliance Officers in certain events.

AML & TF POLICY

The AML & TF Policy provides for compliance with policies and procedures aligned with the international “Know Your Customer” principle, in accordance with AML & TF laws and other binding regulations.

DONATION POLICY

The Donation Policy specifies the conditions of the donation, the requirements to be fulfilled by the recipients and an approval scheme, based on our community action axes: Children, Education, Senior Citizens and Institutional Strengthening. It also establishes the creation of a detailed registry of recipients, amount and purpose of the donation and prohibits donations, sponsorships or contributions of any kind to a national, provincial or municipal government or government-owned companies.

POLICY ON INVESTOR COMMUNICATION, CONFIDENTIALITY AND INSIDER TRADING

It defines the requirements to ensure that communications are timely, objective, accurate and balanced and that they are widely disseminated so that there is no selective disclosure of material information. It also expressly requires that individuals in a special relationship with Grupo Supervielle do not trade shares or other securities of the Company when they are in possession of material non-public information and that they do not disclose such information.

COMPLIANCE POLICY

The Compliance Policy establishes the scope of action of the Chief Compliance Officer and the risks to be mitigated as a first and second line of defense, depending on the issue to be managed, including: risk of non-compliance with regulations and best practices, conduct risk and reputational risk.

PURCHASING POLICY

The Purchasing Policy states the guidelines governing the purchase of products and services in order to guarantee objectivity, transparency and optimization.

PRIVACY AND PERSONAL DATA PROTECTION POLICY

The Privacy and Personal Data Protection Policy establishes effective mechanisms for the protection of the rights of personal data owners, managing and developing measures that contain adequate security conditions to prevent adulteration, loss, consultation, use or fraudulent access to information, in line with the provisions of Law No. 25.326 on Personal Data Protection, as regulated.

¹ For more information on our Integrity Program, see Grupo Supervielle’s Annual Report, page 83

Ethics Line

GRI 102-16, 102-17, 406-1, SASB FN-CB-510a.2

Grupo Supervielle's Ethics Line is an anonymous and independent channel to report any irregularity or behavior inconsistent with corporate values. Reports related to misappropriation or inadequate use of Grupo Supervielle's resources, sales fraud or manipulation, corrupt practices, unlawful handling of confidential information, harassment and mistreatment are deemed relevant.

 **0800-777-7813**
Telephone No.

 **Supervielle**
User

 **eticagruposupervielle.lineaseticas.com**
web

 **supervielle**
Password

Management of the Ethics Line is outsourced, guaranteeing the independence, confidentiality and anonymity of the reporting persons, and the right of defense of reported persons. Furthermore, received cases are referred by the Chief Compliance Officer to the relevant areas for their consideration. Penalties may be established following the procedures in force. Subsequently, the Chief Compliance Officer informs of the outcome of the investigations and of the decisions adopted by the Ethics, Compliance and Corporate Governance Committee.

During the year under consideration, a total of 51 complaints were received, 39 of which are related to Banco Supervielle and 12 to the Consumer Division (IUDÚ). The complaints dealt with three main topics: mistreatment, customer claims for poor service and other irregular conducts. All complaints were duly dealt with and investigated through the corresponding channels, and applicable correction and/or penalty actions were taken.

The complaints received included 1 case of discrimination under the terms of Law No. 23.592: "to prevent, obstruct, limit or impair full exercise of the rights and guarantees of a person using as a pretext their gender, ethnics, religious or political beliefs, nationality, social or economic situation, sexual orientation, age or physical characteristics, among other conditions, which may be variable". The actions we implemented in response include coaching to the persons involved, as well as their participation in upcoming actions planned in the area of diversity and anti-discrimination, with which both the reported and reporting party undertook to cooperate.

Compliance

GRI 102-16

With a view to promoting a culture of integrity, in line with the best financial industry practices and regulatory compliance, the Chief Compliance Officer is responsible for conducting internal investigations in the event of a specific problem or a particular complaint. In these cases, an audit of records, books and accounts is conducted in order to prevent and detect violations of the law, anti-corruption procedures or any provision of the Integrity Program. All our employees are required to cooperate fully if asked to do so.

REGULATORY COMPLIANCE

During this year, we monitored 303 regulations issued by the BCRA, CNV, AFIP, we reviewed the websites of Grupo Supervielle's companies and approved different Policies related to expenses and investments, dividends, confidentiality and insider trading.

We also drafted and implemented the Operating Model of Compliance, which establishes the regulatory framework, the reporting structure within the governance model and the obligations of the entities of Grupo Supervielle and describes the duties of the Chief Compliance Officer as responsible for the implementation and supervision of such function.

PRODUCT GOVERNANCE

The Product, Service and Channel Approval Committee approved the launching of 10 products with the best quality standards and adequacy for our customer segments.

TRANSPARENCY

We provide clear, accurate and objective information to our customers, shareholders and stakeholders in general, based on international standards, national laws and regulations and internal policies. This transparency framework, which contributes to the recognition of Grupo Supervielle in society and the market, is based on three pillars:

- Sustainability Report, where we annually reflect the economic, social and environmental performance of the companies that make up Grupo Supervielle, the transparency practices and the relationship with employees, customers and the community, as well as the environmental criteria we use to optimize resources.
- Stakeholder engagement through fluid communication that allows us to know their expectations and concerns in order to translate them into information of strategic value, as well as to better understand the social and environmental impacts of our business activities.
- Investor relations, which we promote mainly through Grupo Supervielle's public website, where we make truthful and accessible information available to provide timely responses to legitimate concerns and preserve transparency with the commitments undertaken.

Anti-corruption

GRI 205-1, 205-2, 205-3

Within the framework of the Integrity Program for the Prevention of Corrupt Practices, our practices are based on safeguarding the good reputation and competitiveness of the brand, preventing non-compliance with regulations and internal standards to mitigate the risk of penalties and compliance with the FCPA (Foreign Corrupt Practices Act) and the Criminal Liability Act for Legal Entities -anti- corruption laws-.

GRUPO SUPERVIELLE PROHIBITS THE FOLLOWING CONDUCTS:

- Offering gifts to a public official in order to make him/her do, delay or fail to take any action related to their office
- Offering gifts to a third party to unduly influence a public official to do, delay or fail to do something related to their office.
- Offering or granting to a public official of another Government or of a public international organization, whether for their benefit or that of a third party, sums of money, gifts, favors, promises or advantages, in exchange for performing or omitting to perform an act related to the exercise of their office, or to assert the influence derived from their office in a matter related to an economic, financial or commercial transaction.
- Agreeing to requests for fees, remuneration, gifts, benefits or economic advantages that may be made by any of the aforementioned persons.
- Accepting fees, rewards, gifts, benefits or economic advantages from third party companies or suppliers in compensation for the contracting of products or services.
- Offering and accepting any type of gift or benefit, which exceeds what is accepted by customary, social and courtesy usage and by internal policy.



Likewise, the actions, mechanisms and internal procedures of our Integrity Program are aimed at preventing, detecting and correcting irregularities pursuant to Law No. 27.401, which establishes the criminal liability of legal entities for the following crimes against public administration:

- Local or international bribery and influence peddling, as provided for in sections 258 and 258 bis of the Criminal Code of Argentina.
- Negotiations incompatible with public office, as provided for in Section 265 of the Criminal Code of Argentina.
- Illegal payments made to public officials under the appearance of taxes or fees owed to the relevant government agency (concusión), as provided for in Section 268 of the Criminal Code of Argentina.
- Illegal enrichment of public officers and employees, as provided for in Sections 268 (1) and (2) of the Criminal Code of Argentina.
- Producing knowingly false balance sheets and reports, as provided for in Section 300 bis of the Criminal Code of Argentina.

In 2021, the Chief Compliance Officer drafted the “Guide for the Relations with the Public Administration and for Prevention of Corrupt Practices “.

Due Diligence in the Value Chain

For the hiring of third parties for the provision of services on behalf of Grupo Supervielle, we previously carried out a due diligence process, with the purpose of preventing improper conduct that could involve the company criminally. During the period we included in the purchasing system the Adhesion and Integrity Manifestation for suppliers and carried out 34 anti-corruption reviews in different operations carried out by Banco Supervielle.

Training and Communication

GRI 205-2, 412-2

The Chief Compliance Officer continued working to ensure transparency and correct performance by all Grupo Supervielle's employees. During 2021 we continued training through different postings in Workplace that addressed various topics of the Code of Ethics, the dissemination of the Ethics Line and regulatory reports and awareness-raising on specific topics.

We also published the Operating Model of Compliance, a tutorial for the approval of new products, services and channels and a Guide for the relations with the Public Administration and the Prevention of Corrupt Practices.

100%

The members of the Board of Directors

(7 people) were trained and informed about the organization's anti-corruption policies and procedures.

100%

Employees

were informed about the organization's anti-corruption policies and procedures: during the current fiscal year, 7 communication pieces and informative videos on corruption issues were produced in Workplace.

100%

Suppliers active

as of October 2021 were informed of the organization's anti-corruption policies and procedures.

363

People

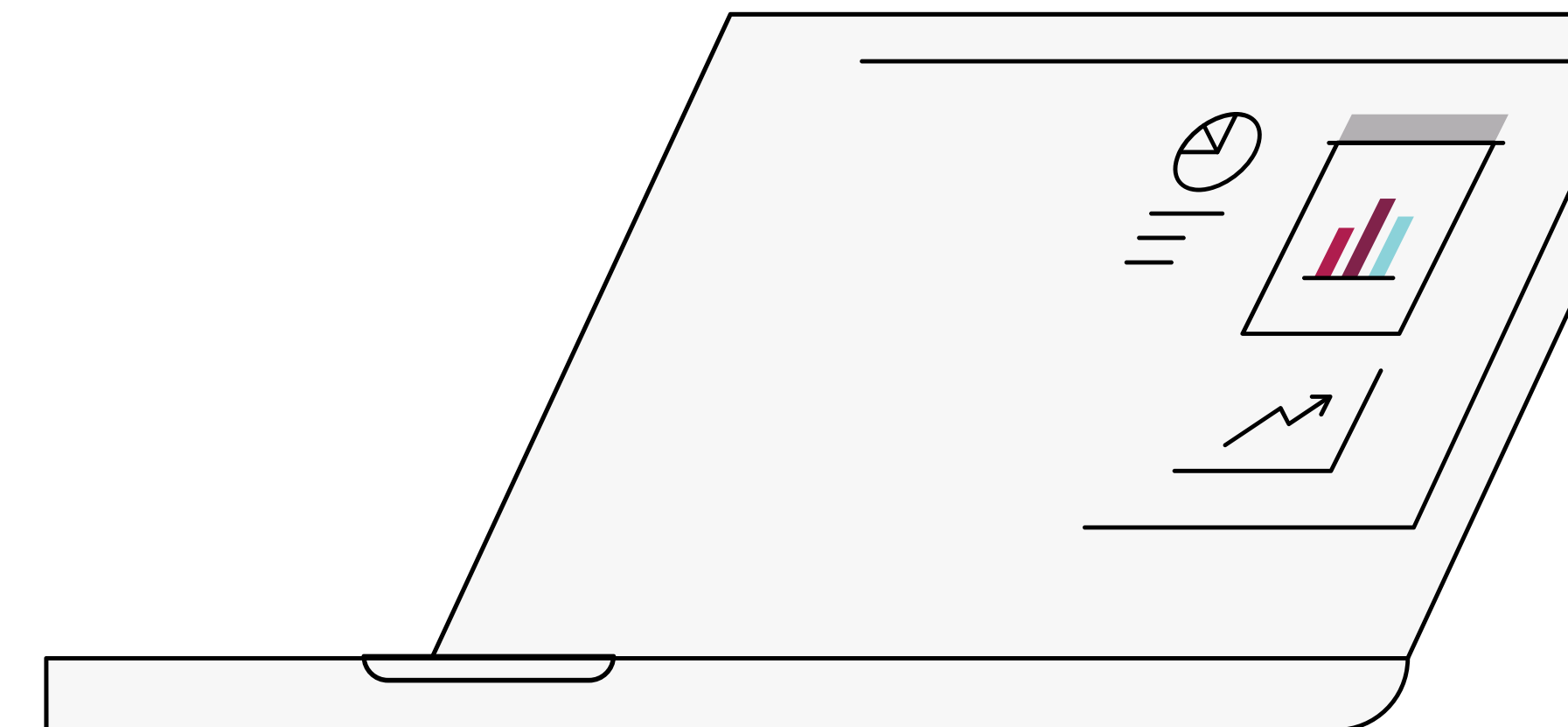
8% of employees (363 people) were trained in the Integrity Program for the Prevention of Corrupt Practices during 2021.

line with the training provided to the rest of the staff in previous periods.

SOX Law Certification

As a foreign issuer before the US Securities and Exchange Commission, Grupo Supervielle must act in line with the criteria established in the "Internal Control Framework" issued by the Committee of Sponsoring Organizations of the Treadway Commission ("COSO Report") and comply with the requirements of sections 302, 404 and 906 of the Sarbanes Oxley (SOX) Act.

The Administration and Accounting Department, responsible for these requirements, reports directly to the CFO of our organization and is in charge of defining the annual scope of the SOX certification process, monitoring compliance with the controls defined for each process and the continued training of our employees regarding the functions of each line of defense, among other responsibilities.



3

AGILE

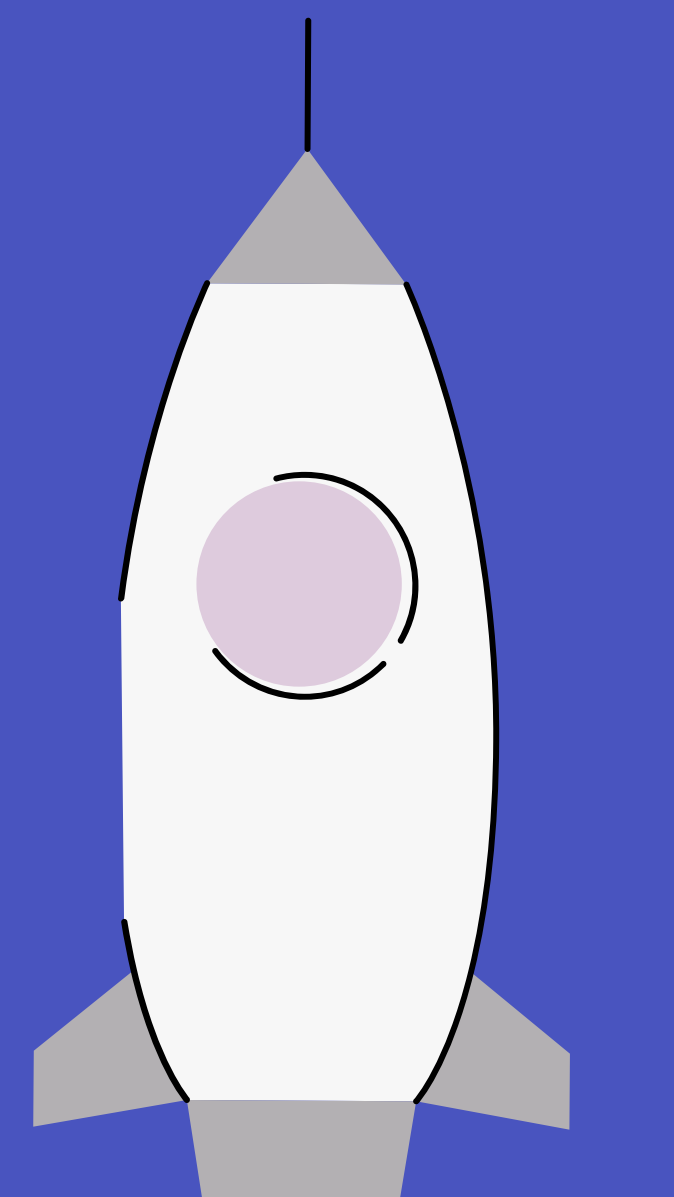
Innovation

We change with ideas

Omnichannel attention at Banco Supervielle: we carried out the first pilots of a **Virtual Branch** so that customers can find us at **any time wherever and whenever they want.**

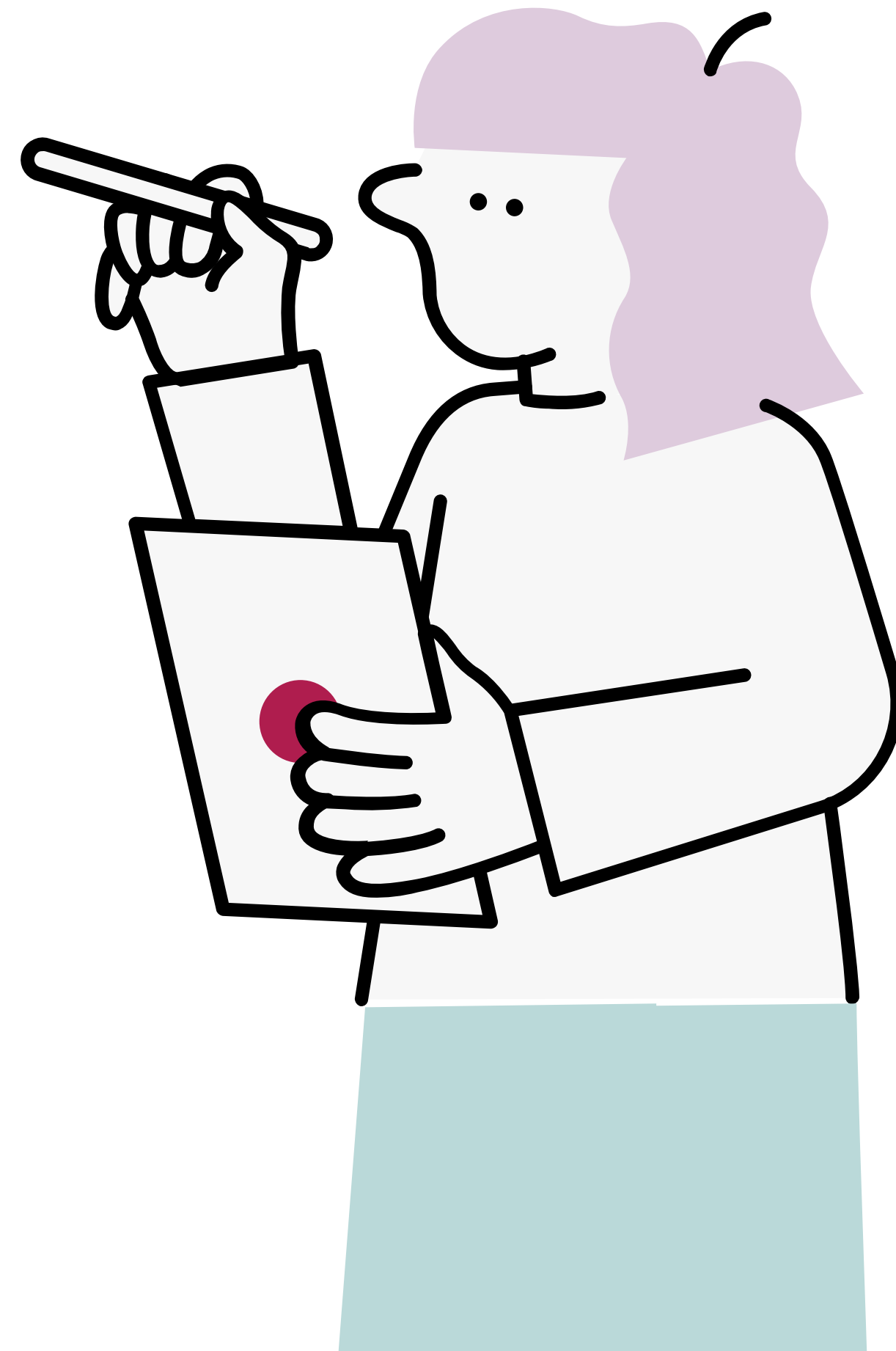
We transformed our network of branches by integrating new technologies to favor 24/7 self-service alternatives.

We relaunched the App of IUDÚ, our consumer finance division, with a mobile digital account, to offer the best mobile digital banking platform for individuals.



Cultural and digital transformation

With a customer centric approach, we advanced in the implementation of a deep cultural and digital transformation, expanding the adoption of agile work methodologies, leveraging digital marketing and AI capabilities, and migrating services to the cloud.



Banco Supervielle, more digital and operational

With a view to transforming our customer journey into an outstanding experience, in 2021 we implemented new differentiating digital capabilities, such as a data lake that turn us into a data based organization with a 360-degree view of customers; we consolidated the Way to the Cloud moving towards a continuous migration of solutions within a multi-cloud strategy to grow efficiently; and we strengthened our IT infrastructure through the addition of APIs to accelerate digital development, among other initiatives.

We also continued building an omnichannel model that combines the efficiency of the Virtual Branch with the strength of in-person interactions. So far, we implemented three virtual branches that offer a superior customer experience with excellent customer feedback (4.5/5) and we are working to replicate this model in other regions and segments.

On the other hand, we transformed our branch network, integrating the best technologies to facilitate self-service banking. At year end, we modernized and expanded services to SMEs and multi-segment businesses in 16 branches that until then had been exclusively dedicated to senior citizen customers. In addition, we resized the surface area of “Espacio 24”, which now cover 40%/ 50% of the total area of our branches.

During 2021 we worked hard to boost digital adoption. As a result, the share of digitized individual customers on the total number of customers increased steadily during the year by almost 8%. We also made significant progress in the corporate customer segment, more than doubling the number of monthly collections and payments compared to the previous year. At the same time, the share of automatic and online money transactions continued to increase to almost 96% of total transactions at year end, and there was a sustained growth in Echeq volumes.

In order to guide our customers in this transformation process, **46 tutorials were published on Banco Supervielle website, which received 422,944 visits in 2021.**

#TransformaciónEnSucursales

Enhanced Customer Experience

- + self-organization
- + number of transactions, thanks to the incorporation of self-service terminals
- + prevention and care, thanks to the installation of signage that encourage social distancing
- + fluid and secure operation inside the branch offices, thanks to the implementation of corridor used by employees to replenish ATMs, thus avoiding delays.



Potencial Pyme

- + New businesses and more profitability for branches
- + Greater accessibility for customers



Flavia Stipanovich, Gerente de Sucursal Pacheco



Promote digital adoption to improve customer experience

STRATEGIC
PILLARS

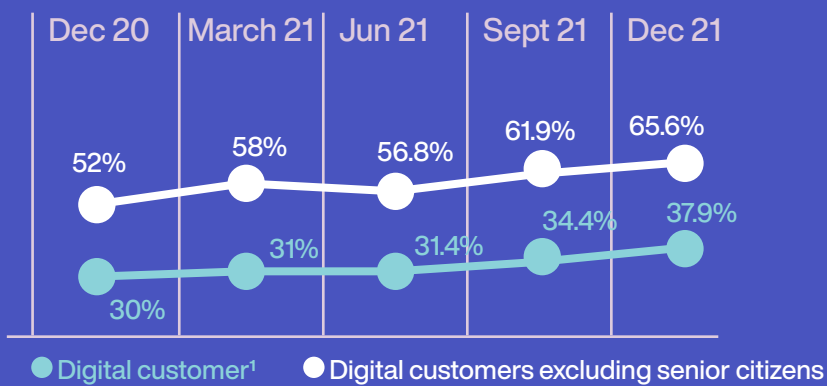
CUSTOMER
EXPERIENCE

DIGITAL
ADOPTION

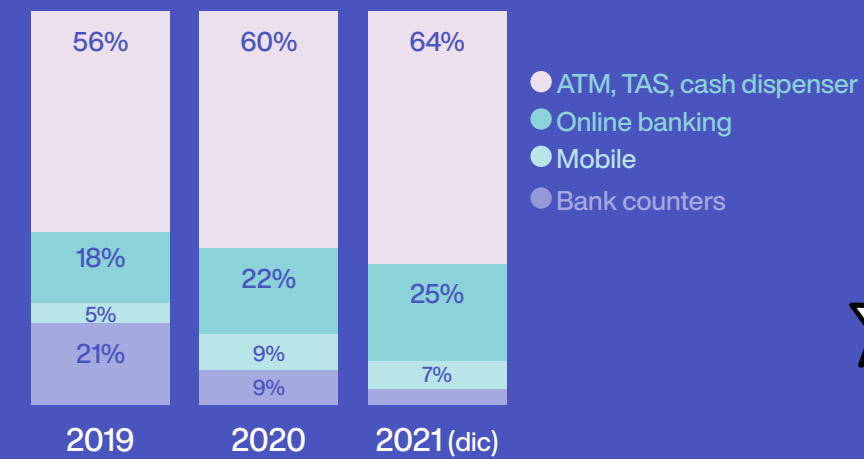
Key achievements

Retail customers

% of digitalized customers on the total number of customers



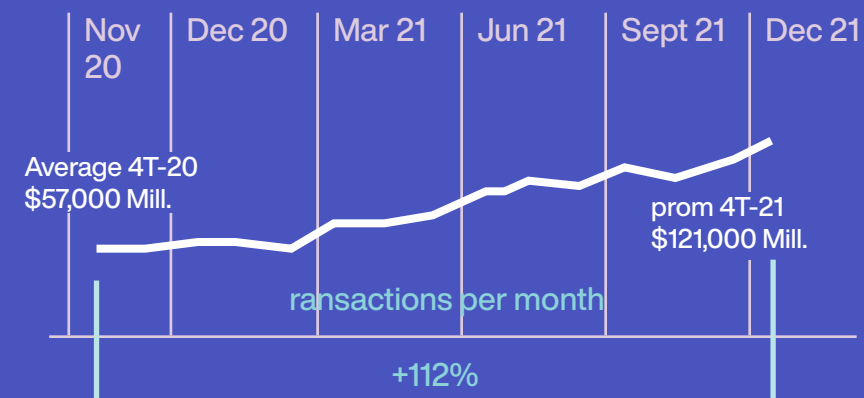
Money transactions per channel



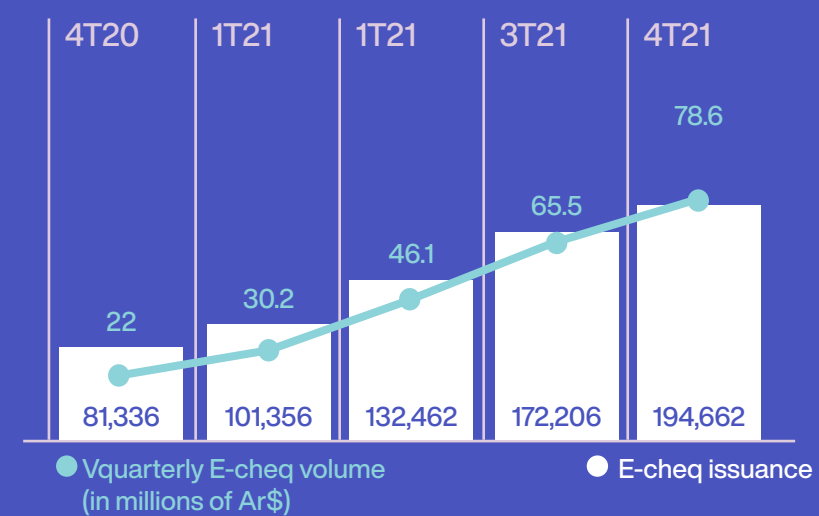
Corporate customers

Collections and Payments [%Q]

Bank of choice due to the sale of a greater number of products



E-cheq



2022 Goals

to continue boosting digital adoption

escalate digital onboarding and sales

¹Digital Client: Active client during the last 90 days in Online Banking and in the Mobile / Retired applications



Escalate the acquisition of digital retail customers and continue digitalizing our customer base

STRATEGIC
PILLARS

CUSTOMER
EXPERIENCE

ACQUISITION
OF CUSTOMERS

DIGITAL
ADOPTION

key achievements

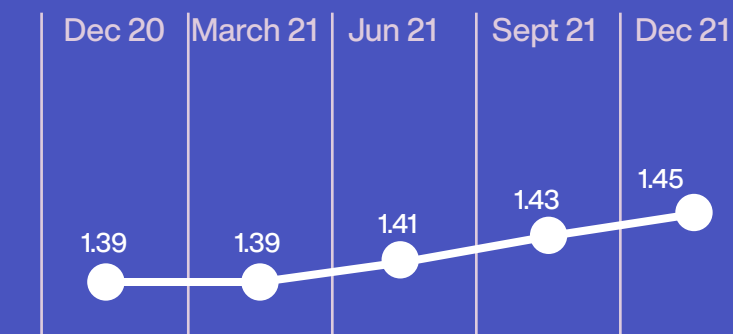
+53,000
thousand new
customers

84% digitalized

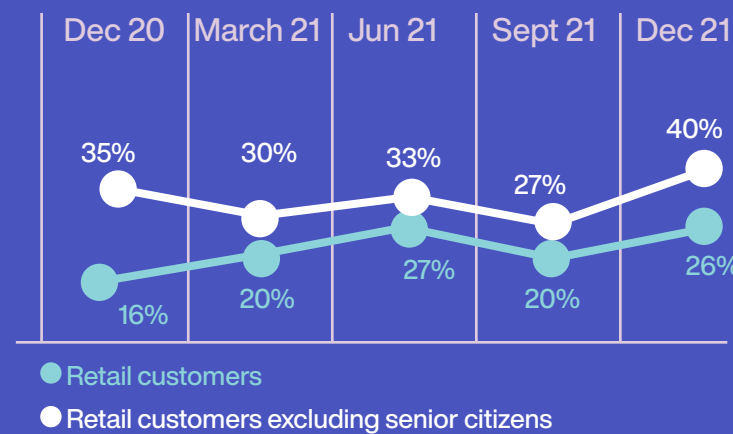
+32%
customers
digitalized

digitalized

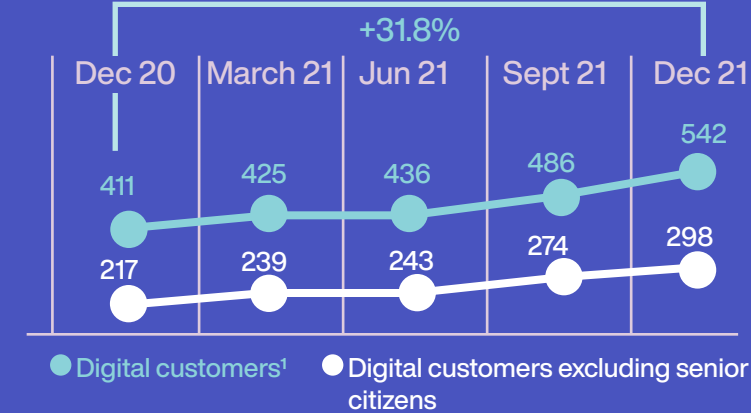
Retail customers of Banco Supervielle
[millions of customers]



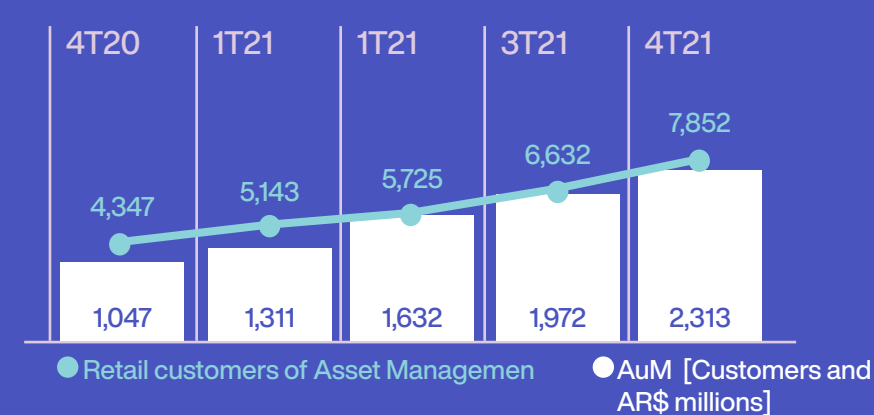
Digital and automatic personal loans -
Retail customers



Digitalized customers
[thousands of customers]



Retail customers of Asset Management and
AuM [Customers and AR\$ millions]

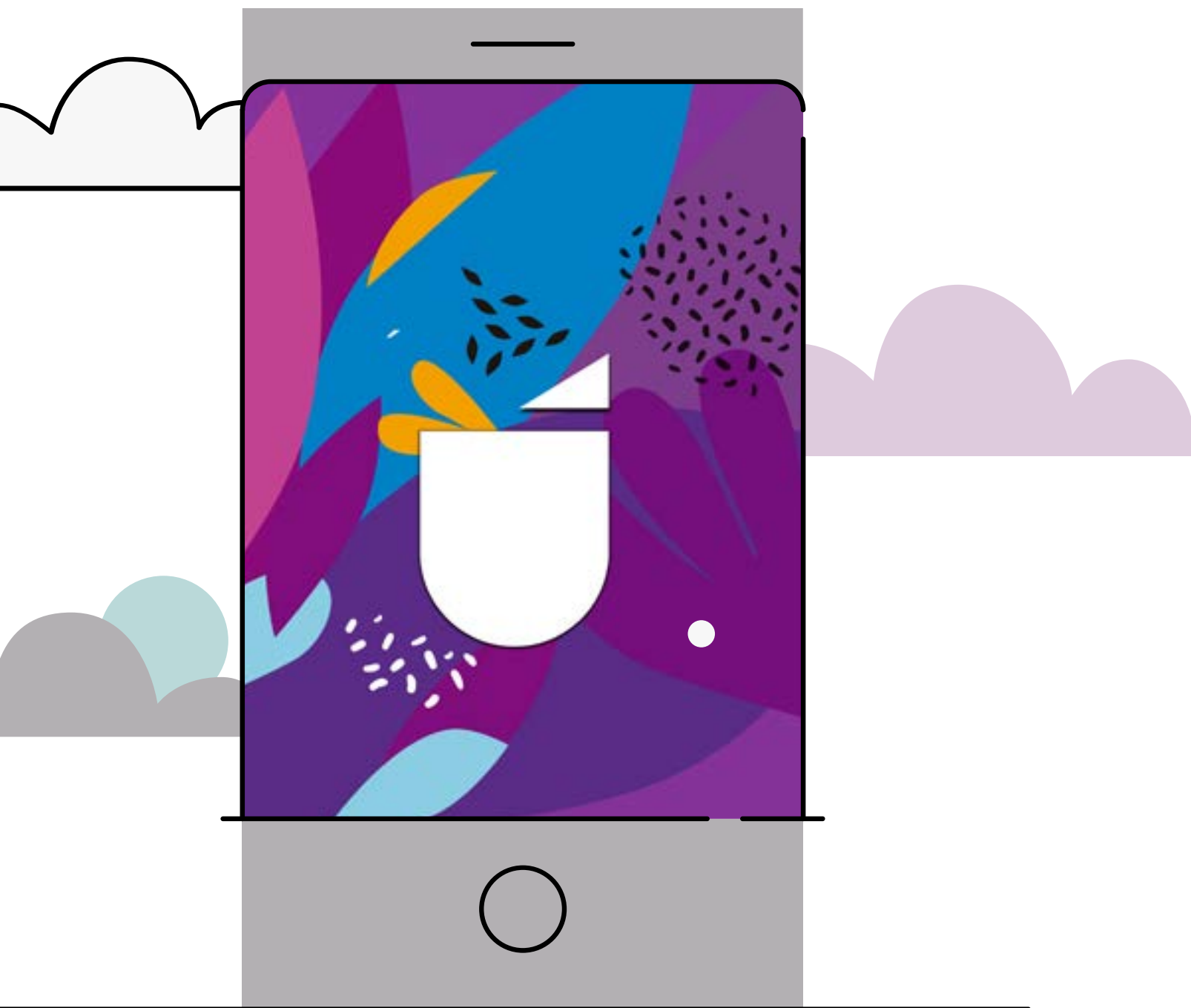


¹ Digital customer: customer active during the last 90 days on the Online banking and on the Móvil and Jubilados app

² Sales through ATM, Caja Rápida and Online Banking, Móvil App

IUDÚ a 100% digital neobank

As part of the transformation of IUDÚ, our consumer financing division, the goal is to offer the best mobile platform for digital financial services to individual customers. In this regard, we continue attracting new customers with our wide range of products that include savings accounts, personal loans, credit cards, insurance, assistance and other additional products and services that will be launched in 2022 to increase the use of Banco Supervielle as the bank of choice, and even capture other higher-income segments looking for digital-only banking services. At year-end, we recorded almost 300 thousand downloads of the application and 30 thousand digital customers.



Regional deployment

We are working to diversify income generation outside Argentina through two businesses.

IOL

Our goal is to offer U.S. investment products to selected Latin American countries through mobile applications and online platforms of our IOL InvertirOnline broker. The Central Bank of Uruguay approved in June 2022 the license for IOL to operate as a securities broker and in the coming months we expect to launch the first mobile investment marketplace and then expand gradually.

IUDU Servicios

In 2014 IUDU Servicios implemented a disruptive retail marketing model aimed at satisfying the needs of middle and lower middle-income customers in terms of health care plans. With this model IUDU Servicios became the No. 1 business aggregator in the Argentine financial system by developing a wide array of products (dentistry, telemedicine, medical emergencies, ophthalmology, home solutions, pets, etc.) through multiple sales channels (digital, call center, in-person).

IUDU Servicios conducted a study of the Latin American market with the assistance of specialized consulting firms in order to explore opportunities for the deployment of the health model in the region. According to that market analysis, there are opportunities to formulate a value offer for LATAM countries. Our 3-year objective is to consolidate our activity in five LATAM countries until reaching a significant market penetration. The aim is to give priority to the expansion based on the potential of each market and of obtaining a first partner (bank/retail) and then start with a pilot experience whose success will allow us to replicate the model in other countries in the region.

New digital experiences



DATA LAKE

To consolidate data-driven decision making, we structured a productive data lake to store data from different sources, supported by advanced analytics and AI models with a 360-degree view of customers.

MULTI-CLOUD

We continue to implement the migration of solutions under a multi-cloud strategy, with the aim of reducing operating costs and increasing agility and flexibility to adapt to the needs of a volatile environment. During 2021 we implemented the Way to the Cloud project, which took 6 months, more than a thousand hours of dedication, and which involved the participation of 21 teams and more than 120 people from different areas.

SELF-SERVICE TERMINALS

We added 160 terminals with biometric technology, as part of a new efficient customer service model, with an architecture that enables terminals to be available 24x7.

VIRTUAL HUB

We launched a new model of video assisted virtual branch, an important step within the concept of digital banking.

APIs¹

We increased our catalog of API interfaces by 90% as compared to the previous year.

COMPREHENSIVE SERVICE CONTINUITY PROGRAM

We strengthened the most critical components of our recovery plan for incidents that may damage our technological infrastructure (DRP). The adjustments made will reduce the number of annual incidents and improve the availability window of core system for channels by 30%.

EXPERIMENTATION

We created an experimentation environment that enables innovation on concepts such as blockchain and asset tokenization.

¹ API: app programming interface, publicly accessible generally through an HTTP protocol that enables system interoperability.



100% DIGITAL ONBOARDING

We strengthened user onboarding with facial recognition technology, which enables customers to open a digital account with CBU in a few minutes and at no cost.

DIGITAL CHANNELS

We continued working on the reengineering of our channels with web developments and public APIs.

INTERACTION WITH OTHER INTERFACES

We integrated the IUDÚ App with MODO to make transfers and payments with QR code.



NAVIGABILITY

We made changes to our platform to optimize navigation with a more intuitive and accessible menu.

FINANCIAL EDUCATION

Adapted to each investor profile through our online contents.



APIs

At the Corporate Department we continued developing the strategy to have technological capabilities that enhance the business in digital channels.



Agility to innovate

We chose agility to transform information into ideas that meet the needs of our customers, with the support of technology as an enabler of new businesses.

Banco Supervielle

We continued working on a structure of Experiences (Individuals, Businesses and Payment Methods) that reflect customer interaction, organized in squads and cells that are autonomous and self-regulated. The Omnichannel Service Model is present all across the structure; it is a squad that integrates experiences with the purpose of transforming our distribution and sales channels. Our Operating Model is supported by six Centers of Excellence: Digital Transformation, Data & Advanced Analytics, Architecture, Cybersecurity, CX and Digital Marketing, which distribute talent, resources and knowledge to each of the cells so that they can carry out their purpose based on the best practices in each discipline.

At our Corporate Technology Department we strengthened the process of comprehensive transformation to improve time to market and deploy new capabilities throughout the organization. In 2021 we consolidated initiatives already deployed on all areas of our agile model, such as Centers of Excellence, Analytics and Architecture, Lines of Experimentation, Multidisciplinary Cells, Service Lines, Operational Backbone and a Technology Governance Office.



IUDÚ

During 2021 we continued working on the growth and strengthening of the business, with the implementation of different strategic pillars. On the one hand, we consolidated the process of structural transformation of the company towards an agile and horizontal organization, inspired by the customer life cycle and organized into three main squads, focused on acquisition, loyalty and delinquency/close.

As regards customer management, we made progress in the reengineering of the application evaluation process, allowing greater flexibility and speed in the implementation of credit policies and maintaining adequate levels of risk prudence. In addition, we increased product cross-selling and continued working on the screening strategy, optimization of collection management tools and review of predictive models to ensure collection. Along these lines, we integrated ERP-SAP S4 HANA and a new financial core software to our management.

Fondo Corporativo de Capital Emprendedor

The Fideicomiso Fintech Supervielle allowed us to partner with fintech (digital solutions in finance) and Insurtech (digital solutions in insurance) companies that are within the strategic verticals of Grupo Supervielle. During the year we consolidated and accelerated the integration of digital products with some of the companies in our portfolio, focusing on the value proposition to our SME customers and to the retail insurance segment.

Banco Supervielle continues participating in the Arfintech fund together with another 7 local capital banks and has a portfolio of 10 companies in the insurance, payment, security, SMEs and blockchain segments.

4

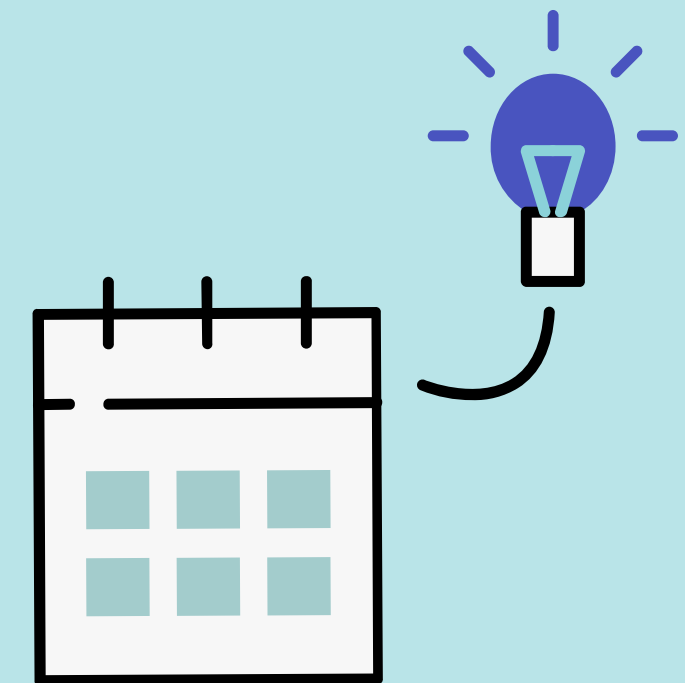
SIMPLE Simplicity

We facilitate

We added more “Espacio 24” with devices that enable 24-hour self-service, greater security and operational improvements, obtaining **an NPS of over 45%.**

We provided financing with minimum and differentiated requirements to more than 40 startups and their franchisees in pre- approved amounts up to \$3,000,000.

We handled 49,939 queries regarding doubts or issues at different stages of our services, a 27% reduction with respect to the previous year.



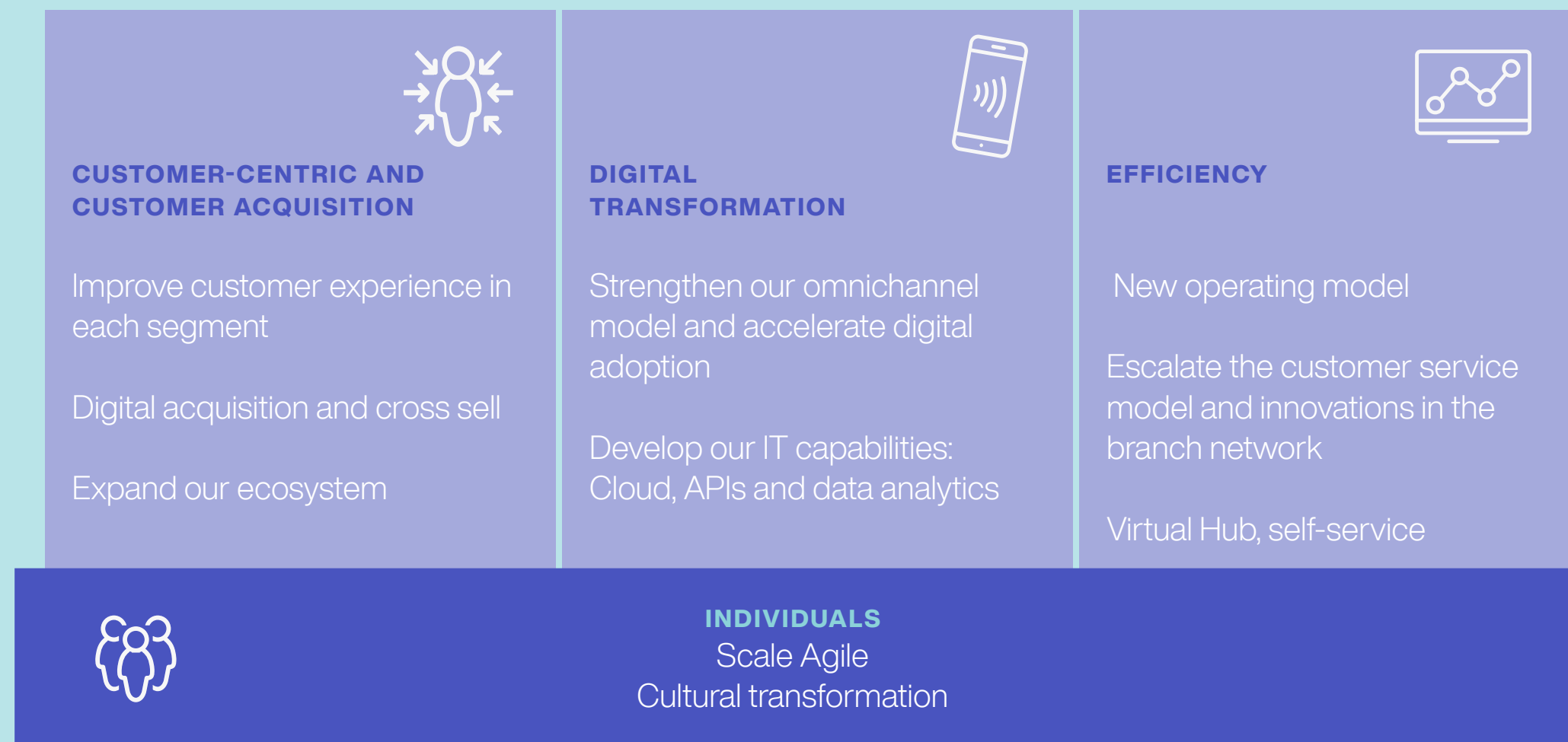
Customer centric

In 2021, we continued working to transform Grupo Supervielle into a leading player, in line with the needs and expectations of our customers.

With this vision, we developed a strategy focused on initiatives to improve the customer journey through an omnichannel proposal and to increase the number of digitalized customers. To accelerate this transformation, we continued to strengthen our companies' technology architecture with the development of APIs that allow us to connect with third parties and prepare for open banking. At the same time, we escalated innovation in branch infrastructure to further develop our network and improve customer experience.

Strategic Agenda and KPIs

Focused on executing our strategy to become a modern, trend-setting and more efficient company and to position our business in line with the needs and expectations of our customers.



Grupo Supervielle Segments

Our segments¹ comprise a customer-centric platform of financial and non-financial services focused on long-term value creation.

	Personal and Business Banking Corporate Banking Treasury and Finance
   Tarjeta Automática S.A.	Consumer Financing Non-Financial Services
 Supervielle Productores Asesores de Seguros S.A.	Insurance
  Portal de Inversiones S.A.U. Sociedad Gerente de FCI S.A. (SAM)	Asset management and other services

¹ For more information on Grupo Supervielle's business segments, see page 30 of our Annual Report.



Personal and Business Banking

GRI 102-7

During the year, we continued to offer a wide array of financial products and services designed to meet the needs of individuals, entrepreneurs and small businesses.

To promote digital transformation, focus was placed on development and strengthening of self-service alternatives, such as Caja Rápida (cash dispenser with biometric identification) and digital channels, in line with our #humanbanking philosophy. Likewise, the development of the Agile methodology as a work tool enabled a better interaction and communication among employees, defining needs and restrictions to establish clear targets, design the best actions and favor the speed of implementation of required changes. We chose Agile to more assertively transform information into ideas that satisfy our customers' needs.

- Personal Loans
- Mortgage Loans
- Unsecured Loans
- Loans with Special Facilities for Project and Work Capital Financing
- Leasing
- Bank Guarantee for Tenants
- Salary Advances
- Car Loans, Domestic and International
- Factoring
- International Guarantees and Letters of Credit
- Payroll Payment Plans (Planes Sueldo)

- Credit Cards
- Payment to Suppliers
- Debit Cards
- Savings Accounts
- Time Deposits
- Checking Accounts

And financial services and investments:

- Mutual Funds
- Insurance and Guarantees
- Senior Citizens Benefit Payments.

Personal Segment

It includes mid-income individuals with no commercial activity who can access a wide range of products and services. During this fiscal year, we launched a minimum viable product (MVP) for the “Transferí tus ingresos” action (an alternative to Plan Sueldo) and relaunched the referral program, where new customers instead of earning points now receive a cashback on their debit cards.

358,860
Customers¹

Personal Segment

+32%
Customers

In 2021, we acquired 32% more customers than in 2020.

Senior Citizens Segment

It includes senior citizens and social plan beneficiaries who receive their benefits through the Bank. In 2021 we carried out actions to meet their needs, by continuing to provide instructions on the use of debit cards through digital communications, tutorials on the web site and brochures at branches, and we added new Cajas Rápidas at branch lobbies to make transactions during extended hours. We continued adding functionalities to the “Supervielle Jubilados” App such as: obtain life certificates through facial recognition, make cardless cash withdrawals, check pension collection dates, obtain payment slips and check account movements, among other transactions. We also have Human Chat active 24 hours a day to make live queries. In addition, we unified discounts at supermarkets and pharmacies on Tuesdays and launched a series of talks called “Te acompañamos”, consisting of 4 virtual and interactive chats.

978,137
customers

Senior Citizens Segment

270,000
customers

During the period, more than 270 thousand customers made monthly purchases with their debit cards, more than 300 thousand cashed their pensions at our Cajas Rápidas and more than 170,000 downloaded the App.



¹ Does not include IFE clients.
² Clients with active checking accounts

Identité Segment

It includes ABC1 segment (high income) individuals. During the year we developed an important brand positioning plan which was also implemented in the interior of the country, as in the case of Mendoza, where we launched different actions. In addition, we promoted the use of digital channels to attract new customers: as in the Personal Segment, we launched the MVP “Transferí tus ingresos” and relaunched the referral program in Identité, for referrals through our Online Banking, with benefits for both parties, such as cashbacks on debit cards, among other.

85,943
customers

base in the segment

+35%
increase in
the customer
base in the segment

57%
new customers
being acquired through the digital channel.

Online Banking | Referidos identite



Entrepreneurs and SMEs Segment

It includes individuals with commercial activity, individual entrepreneurs and small and medium-sized companies. Business development continued to be influenced by the impact of Covid-19 in 2021, so we continued to work on improving end-to-end digital onboarding. We leveraged on value propositions and exclusive credit lines, in synergy with the sub-segments and B2B alliances. We were also present in traditional and digital media with global campaigns focused on investment in the main markets of the country and in events related to entrepreneurs and SMEs. Additionally, we worked in the placement of support facilities for SMEs established by the BCRA. Our commercial management model aimed at positioning as strategic partners and bank of choice offering our products Plan Sueldo, Comex, Cash Management and Leasing, where we generated greater funding and profitability.

25,305
customers²

Entrepreneurs Segment
and SMEs

In 2021, we focused on analyzing portfolios and allocations in order to achieve greater efficiency, both in customer service and customer acquisition based on the new digital channels.

STRATEGIC SUB-SEGMENTS

In 2021, we worked on strengthening the strategic sub-segments of our Entrepreneurs and SMEs segment.



Franchises

With focus on startups, we offered financing with minimum and differentiated requirements to more than 40 brands and their franchisees in pre-approved amounts of up to \$3,000,000. We offered franchises of up to 18 months and longer that include the lease agreement and brand contract, with the possibility of fixed-rate financing in pesos.



Transportation

We launched a new financing proposal for freight leasing and improved our performance in sales times, reducing response times to 72 hours. Transportation was the sub-segment with the highest number of new customers in the year, totaling 307 in aggregate.



Education

We relaunched and positioned this sub-segment, improving our value proposition by focusing on closeness to educational institutions, improvements in short- and long-term rates, loan benefits for teachers and discounts for parents. We also continued with our strategic partnership with Revista Colegio and our presence in different educational fora.



Health

We added 219 customers, totaling a portfolio of 1,414, from the generation of commercial allocations of up to \$15 million to finance health facilities within 72 hours.

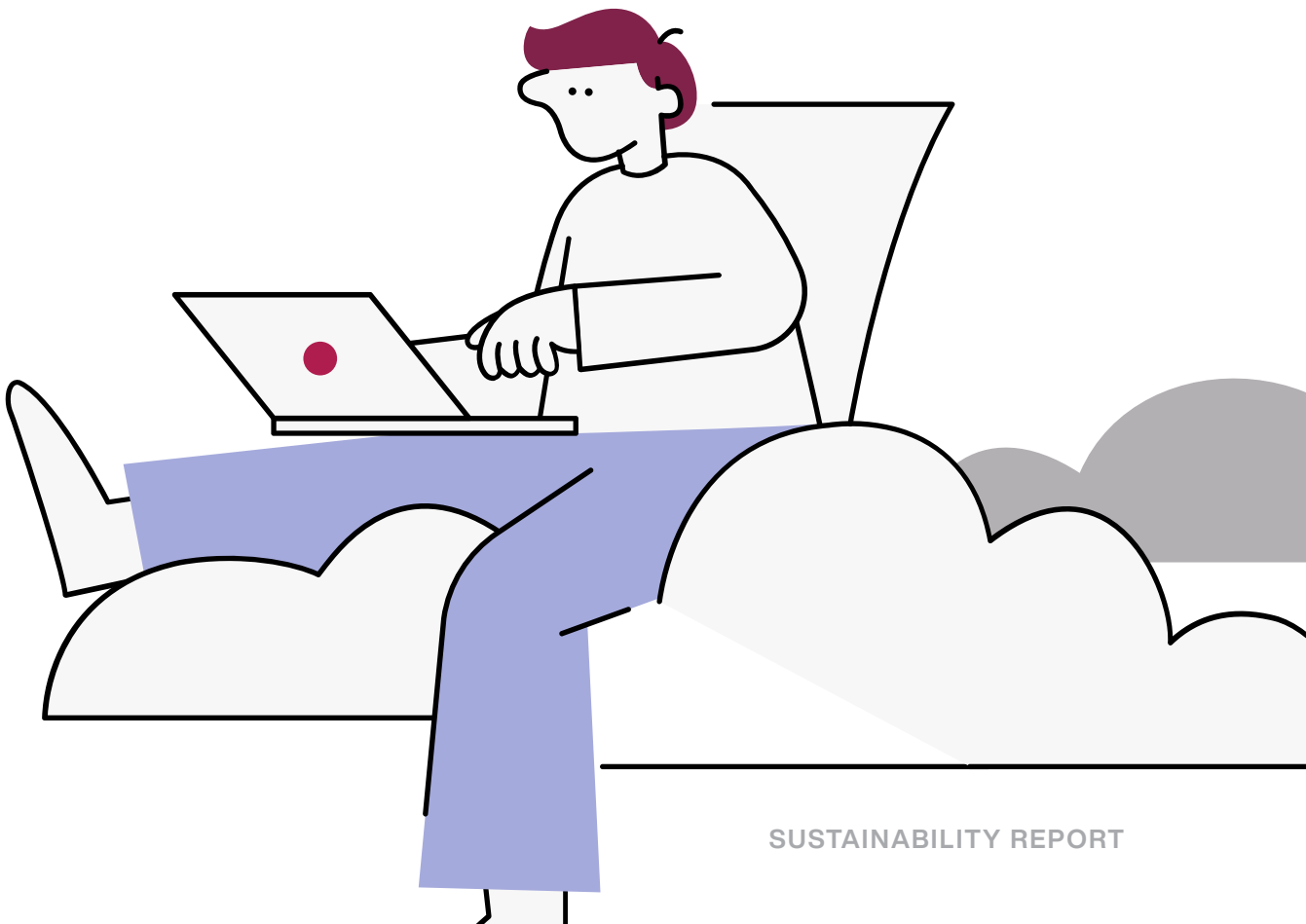
ENTREPRENEURS AND SMALL BUSINESSES

FN-CB-240a.1

Due to local debt market restraints, during 2021 the Central Bank of Argentina was forced to provide financial assistance to the Treasury and held interest rates at 38% to absorb part of the greater monetary base issued throughout the year. However, the rates remained negative in real terms, with focus on credit policies towards the most affected sectors, such as the Líneas de Financiamiento a la Inversión Productiva (LFIP), which continued being the main vehicle to channel production credit to micro companies and SMEs under favorable financial terms.

In this context, Banco Supervielle seeks to promote the development of entrepreneurs and small businesses, and of the community in general. In this line, we digitalized our customers' path to facilitate access to financing through loans and check agreements and discounts, and also to information on interest rates through simulation of transactions. Likewise, our customers have the possibility of requesting the advice of an executive for decision making purposes.

Loans granted to promote small businesses and community development in general	Number	Amount (\$)
Balance as of December 31, 2021	5,230	6,993,828,201
Loans granted in the reporting period	77,674	24,466,854,766



Products and Services

DEPOSITS

Our focus is on agility and simplicity in bank-customer contact, for which we have strengthened operations in the different digital channels. We increased the number of transactions processed by 18% and by the end of 2021, 90% of time deposits were made through digital means.

LOANS

In 2021, provided a wide array of personal loans, through agile and efficient management processes improving credit qualification times. At the same time, sales tools and channels were strengthened with the launching of new financing lines.

Thus, we achieved an increase in placement of 47.6% and an increase in the digital share of 29%, mainly due to the new mobile experience and the possibility of applying for loans in the Jubilados App. We also made progress in the security of digital sales, where fraud cases decreased to less than 1% of total sales.

PLAN SUELDO

We continued with the process of reconversion in product operation, aiming at achieving high efficiency standards in onboarding and cross-sell. We automated self-service processes, providing a modern and agile experience. Employees who began to receive their salaries were able to carry out their own onboarding and access the different products at preferential costs and rates.

SEGUROS

In 2021, we offered new products that provide better opportunities for our customers, such as bicycle insurance, and we improved our value proposition through bonuses to enhance the user experience. During this fiscal year we positioned the Guarantee for Tenants, launched as a pilot test in the last quarter of the previous fiscal year, exceeding \$27 million in sales by December 2021, most of which (56%) were made through our digital channel. 1,000 auto insurance policies were sold (68% through the digital channel) and an agreement was established with the new partner 123 Seguro, including the companies Allianz, Sancor and Orbis.



PUBLIC SECTOR

We continued to provide services as financial agent for the province of San Luis and three municipalities in the province of Mendoza: Luján de Cuyo, San Martín and Godoy Cruz. We no longer act as the financial agent of the municipality of Las Heras, to which we continue to provide other services, such as payroll services.

On May 2, 2022, the Province of San Luis entered into a financial agency agreement with Banco Nación, which started the transition process that includes the transfer of employees, branches and the assignment of the loan portfolio involving provincial agents and employees. For its part, Banco Supervielle will continue operating in San Luis, providing quality services not only to the public sector but also to the private sector, guided at all times by the cultural and identity values of the people of San Luis, which we have incorporated throughout more than 20 years of active and responsible participation in the development of the community, through our professional and transparent performance and sustainability actions.



Banca Corporativa

GRI 102-7

4,563
companies

our products benefit

With a view to meeting the daily operational and transactional needs of companies, Banco Supervielle works in constant synergy with the commercial teams specialized in Leasing, Cash Management, Foreign Trade, Plan Sueldo, Insurance and Investments, as well as with the rest of the companies of Grupo Supervielle, to become the first transactional bank of choice for our customers and improve their profitability.

Banco Supervielle's Corporate Banking Department is formed by AMBA Corporate Banking, Corporate Banking for the Interior, which deals with the commercial relations with the Provinces of Mendoza, Córdoba, Tucumán, San Juan, Neuquén and Santa Fe, Mutual Guarantee Societies "MGSs" and Value Chain and Products and Services. With this structure, we are present in the regional branches located in the most densely populated industrial and commercial areas.

MGS (MUTUAL GUARANTEE SOCIETIES) DIVISION

In 2021 the Guarantee System was composed of 55 Entities, including Mutual Guarantee Societies and Official Guarantee Funds. Banco Supervielle worked with 60% of such entities as compared to 53% in 2020, thus maintaining our leading position and being recognized as the "MGSs' Bank " by the Cámara Argentina de Sociedades y Fondos de Garantías [Argentine Chamber of Guarantee Societies and Funds] (Casfog) and the Supervisory Authority (Ministry of Production / Sepyme). This leadership also consolidated in Check Discounting in the Securities Market directly through IOL Invertironline.

VALUE CHAINS

We continued with the financing of value chains; the service model is based on working in constant synergy and cross-sectionally with all the Bank's commercial teams (SMEs, Entrepreneurs and SMEs and Corporate Banking) as well as with other departments, such as Segments, Sales Force, Credit, Finance, Securities Market and companies of Grupo Supervielle (SAM and IOL Invertironline). In 2021 we worked with companies from different sectors (Food, Supermarkets, Agriculture, Wineries, etc.) promoting the financing of the commercial chain (customers) and suppliers.

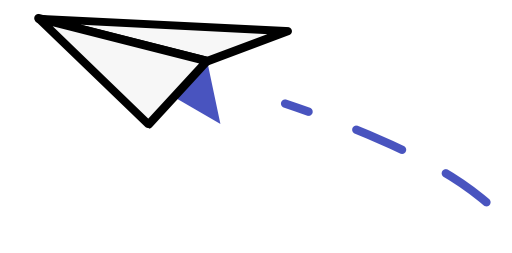
WINE DIVISION

During 2021 Banco Supervielle's Wine Division ratified its position as a benchmark in the wine industry by remaining the only Argentine bank with a specialized team to serve the sector and the first to provide credit assistance to wineries, together with specific products and services. The presentation of the annual report, already a classic in the industry's agenda, was once again made virtually, which allowed us to reach a wider audience of industry executives. We also continued to support wine tourism through the Wineries Gastronomic Tour and participated in the Innovation Program for wine companies.

Our Wine Division won the "Fortaleza en Innovación" award in the Large Companies category granted by the Fundación de la Universidad Nacional de Cuyo (FUNC). The FUNC awards hold a relevant place in the agenda of the province of Mendoza because they recognize and encourage innovation in products, processes or services in different industries.



Our Wine division was recognized by the Fundación de la Universidad Nacional de Cuyo (FUNC).



Products and Services

LOANS

SASB FN-CB-410a.1

In 2021 we developed lines of commercial loans and subsidized lines of credit for investment according to the needs of the different business segments, which were added to the sale in digital and in-person channels. We boosted Document Discounting, Echeqs, Current Account Agreements and Loans, while strengthening the options for SMEs by adhering to the plans of FOGAR, FONDEFIN, FONDEP, MIPYME and productive investment lines, and we participated almost exclusively in development programs and agreements with financial entities with a view to promoting productive activities.

Likewise, in order to improve customer experience, we fully reviewed the management process of credit products and continued implementing changes in the management model with focus on digital transformation introducing the Agile methodology for Document Discounting, Loans, Agreements, Leasing, and Foreign Trade.

As of December 2021, Banco Supervielle's loan portfolio consisted mainly of the following sectors:

Activity	Balance (millions of pesos)	Share
Agribusiness	18,299	11.6%
Food & Beverages	11,076	7.0%
Wine Industry	5,256	3.3%
Utilities	4,234	2.7%
Construction	4,057	2.6%
Financial Services	3,991	2.5%
Transportation	3,421	2.2%
Supermarkets	3,252	2.1%
Oil&Gas	2,662	1.7%
Health	2,068	1.3%

FOREIGN TRADE

In order to improve customer experience, we maintained our performance in GPI (Global Payment Innovation) above the 90% average established by SWIFT; thus, payments are promptly and safely sent within the banking hours of the receiving entity. During the period, we handled a daily average of 83% of the transactions entered before the cut-off time and we continued to be the only bank in the Argentine financial system to operate in the International Factoring market. Along the same innovative line and as a result of our commitment to offer a differentiated value proposition to Comex customers, we partnered with SIDOM, with 34 new customers during the year, gaining access to target top level international companies. Within this framework, we launched a Payment Button for import duties, developed jointly with SIDOM: using the same environment and, in a few minutes, customers can formalize, generate VEPs [e-payment tickets] and pay duties through debit against their Supervielle account.



PAYMENT METHODS EXPERIENCE

In 2021, progress was made in the Bank's positioning in the Payment Methods industry, with the incorporation of 117,000 MODO users and an increase in consumption driven, in part, by a migration of benefits from Credit Cards to Debit Cards. In addition, we expanded capillarity in supermarkets (adding offers for subsidized low-income segments), promoted the development of self-service functionalities in digital channels and automated the additionality process.

In relation to Credit Cards, we implemented the Visa tokenization project and improved processes mainly based on: accounting reengineering and automatic registration process for ABM credit card rejections. In addition, we incorporated the service payment functionality to the App, shared massive communications with customers and generated new partnerships with the Chamber of Commerce of Río Cuarto (Córdoba), the San Luis Shopping Center and the Municipality of Luján de Cuyo.

CASH MANAGEMENT

Our collection and payment products were part of the Bank's transformation. We organized the offer by focusing on cross-sell funding products and differentiated value propositions to different customer clusters in an agile and dynamic manner, consolidating the migration to digital and self-service channels. Our Cobranza Agil Supervielle was improved by new TAS terminals installed in our service branch network. We gained capillarity thanks to a service agreement with Pago Fácil, which allowed us to migrate operations to self- service terminals and to make available more than 7,000 collection points. In terms of payments, the 100% digital Multiple Transfer Functionality was made available to customers as well as the processing of hundreds of transactions to suppliers from our Online Business Banking. Echeqs launched in July 2019 by the Bank became a highly accepted product: in 2021 we increased the range of functionalities, which allowed market share to continue growing.

LEASING

With focus on financing Capital Goods for SMEs, Financial Leasing, Operational Leasing and Sale & Lease Back Products continued being offered through the Bank's Branches and Business Centers under a specialized service model that provides advice, and enhances the use of this financing tool that has tax benefits. Throughout 2021 we entered into 507 contracts for an amount of \$6,186 million, thus achieving a significant improvement in our market share and maintaining our leading position. Leasing was mainly intended for companies in the Transportation & Logistics and Industrial sectors.



Promote the Bank as first transactional bank of choice for SMEs and corporate banking customers



Entrepreneurs, smes and corporate banking customers (evolution)



Total system share
(MANAGEMENT DATA)

Customers	4.86%	5.03%	↑
Plan sueldo services	2.08%	2.12%	↑
Total deposits ²	1.36%	1.72%	↑
Sight deposits	1.33%	1.51%	↑
Assets	3.99%	4.16%	↑
Leasing	11.36%	14.06%	↑
Fx loans	3.27%	4.10%	↑
Factoring	10.77%	8.66%	↓

Share

Dec 20

Dec 21

2021 Key achievements

Ranks 5 in terms of brand recognition among private banks¹

Greater customer base and bank of choice

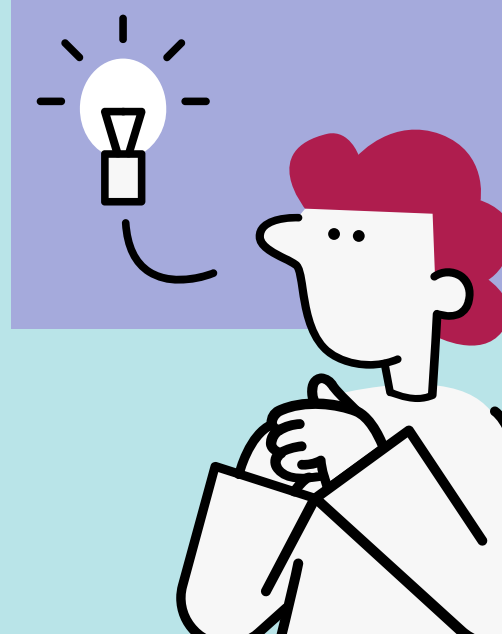
Regained leadership in leasing terms

21% of sales to SMEs were made through digital channels following the launching of digital onboarding in early 2021

2022 goals

Accelerate digital customer acquisition

Increase share of wallet: releasing new features including digital lending



¹ Source: Brain Network

² Estimated market share over total bank deposits

Treasury and Finance

GRI 102-7

This segment provides liquidity to meet the needs of Personal and Business Banking and Corporate Banking, while implementing financial risk management policies. It also manages the operations of the Money Desk, distributes treasury products, manages the Bank's credit facilities, develops businesses with financial and non-financial wholesale customers, and includes the Capital Markets business.

TRADING DESK AND INSTITUTIONAL SALES

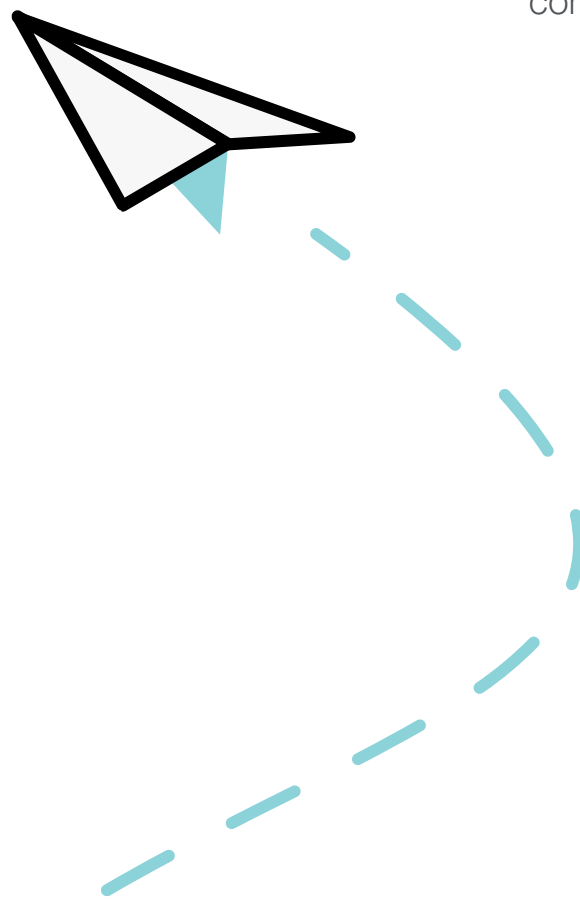
During this fiscal year, we increased our Trading Desk transactions in government securities and derivatives, both for our own portfolio and for third parties, reaching a market share of 3.09% in October. Algorithmic trading and share in total institutional deposits allowed us to position among the main banks in the system, placing 42 corporate debt issues throughout the year, compared to 20 issues in 2020.

CORRESPONDENT BANKING

During 2021, we maintained commercial relations with foreign banks with respect to the management of correspondent accounts, financing of Comex transactions and the operation of guarantees and letters of credit.

CAPITAL MARKETS

In 2021, we increased our presence in the debt market by accompanying our customers in the issuance of Negotiable Obligations for an amount close to \$42 billion. In this regard, we positioned as a benchmark for SMEs with the placement of 17 Negotiable Obligations and 6 Financial Trusts and as guarantor, arranger and dealer in 12 transactions of the Guaranteed SME Negotiable Obligations segment. We also acted as dealer of the first issue of an SVS (Social, Green, Sustainable) SME Negotiable Obligation, for the company SION S.A. As regards trusts, Banco Supervielle acted as dealer of Unicred Factoring Series XII and XIII, XIV, COMAFI Leasing Series XV, R.G. Albanesi Series XII and HAB Series II and II. In addition, we continued to provide advice to different companies on Valuations and Mergers & Acquisitions.





Consumer Financing

GRI 102-7

We developed consumer financing mainly through the IUDÚ digital platform, which allowed us to expand our customer segments and begin to develop a retail deposit segment. This year we automated critical customer service processes to improve service and managed to reduce from 40 to 7 minutes the time it takes to grant a loan or a credit card. The development of omni-channeling allows IUDÚ not only to be available in any Android or IOS compatible device, but also to have a physical presence in 22 provinces through 99 points of sale of its main marketing channels: Chango Más (formerly Walmart) and Tarjeta Automática. During this fiscal year, we implemented NPS, customer service and satisfaction measurements.

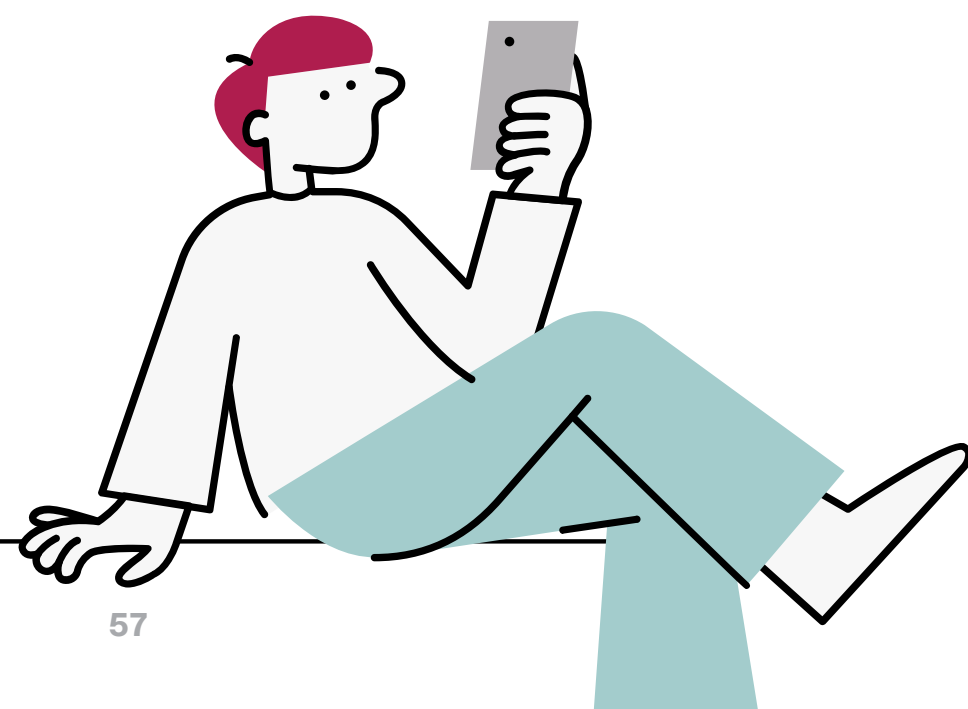
Our innovative App with 100% digital onboarding and facial recognition technology allows customers to create a digital account with CBU in a few minutes and at no cost, access a virtual Visa debit card, apply for personal loans and credit cards and self-manage all transactions from the mobile phone.

We continued working on the reengineering of digital channels with the development of public APIs and websites, while we implemented activation processes for inactive customers and cross-selling to active customers. In this line, we integrated the IUDÚ App with MODO to make transfers and payments with QR code, we carried out a campaign aimed at customers and non-customers to add digital accounts to the existing proposal of personal loans and MasterCard Contactless credit card, and we launched the Sumás blog within the IUDÚ financial education program.

In 2021, we marketed the following products:

- Open Credit Card, a financial tool for purchases in stores accepting MasterCard. Such card may be obtained 100% digitally through the IUDÚ app, at booths located at Chango Más and at any of the 20 Tarjeta Automática SA's offices.
- Personal Loans: cash loans with fixed interest rate.
- Consumer Loans: a credit facility for the purchase of specific products.
- Car Loans through the IUDÚ Car App, a network of car dealers that market the product through an agreement with Micro Lending Argentina S.A. (MILA), a subsidiary of Grupo Supervielle.
- A wide array of Personal Accidents, Protected Bag, Unemployment, Total Protection and Pets insurance policies.
- Digital Account: opening of savings accounts (CBU) free of charge, yielding an interest rate on the balance. In addition, customers can transfer to any savings account with CBU or CVU, make deposits, cardless cash withdrawals, schedule large amount transfers, receive and apply for debites [immediate debit] and make withdrawals at Banelco and Link ATMs in Argentina, among other. In the near future, due to an integration with IOL Invertironline, customers will be able to make investments and pay services.
- Visa virtual debit card, which can also be linked to e- wallets.

In 2022 we will launch new digital financial products and services, such as Time Deposits, and investments in Mutual Funds and Cedear through the integration with IOL Invertironline.





Micro Lending Argentina S.A. (MILA)

In 2021, our company, which is engaged in the origination of car loans directly and through third parties, originated a total of 5,540 car loans equal to \$2,915 million. This represented a 118% year-on-year growth in the number of transactions and 143% in terms of the amount financed.

In 2022, we plan to increase the placement of car loans through greater commercial efficiency, greater capillarity of the commercial network, the launching of new financial products and the boosting of synergies within Grupo Supervielle.



Espacio Cordial de Servicios S.A.

Through this business unit we market goods and services related to insurance activities, tourism, health plans and/or services and other goods and services contemplated in the Bank's bylaws.

DIRECT SERVICE CHANNELS

We have points of sale located at Banco Supervielle Service Branches throughout the country for the marketing of household appliances, health and security plans, prepaid services and tourism. In the area of Services and Assistance, the partnership with Chango Más (formerly Walmart), which added 100 points of sale and marketing companies, is still in force.

INDIRECT SERVICE CHANNELS

We continued marketing prepaid health and assistance services through telephone and online channels, with a robust strategy in social media. We developed digital self-service products for the different subsidiaries of Supervielle's consumer division.

During 2021, we sold 125,000 health care plans for more than \$916 million and 14,085 home appliances for more than \$149 million.

Our goal for 2022 is to increase revenues in sales channels: we will develop new products in the insurance, service and assistance categories, strengthen our digital strategy and enter into new partnerships.



Insurance

GRI 102-7

Supervielle Seguros S.A. markets Personal Accident, Protected Bag, Life, Home, Protected Content, Total Protection, Broken Bones, Pets, Bicycles, Multi-Peril and Protected Technology insurance policies through the networks of Banco Supervielle, IUDÚ and the digital channel, as well as with the issuance of Credit Related insurance, among other.

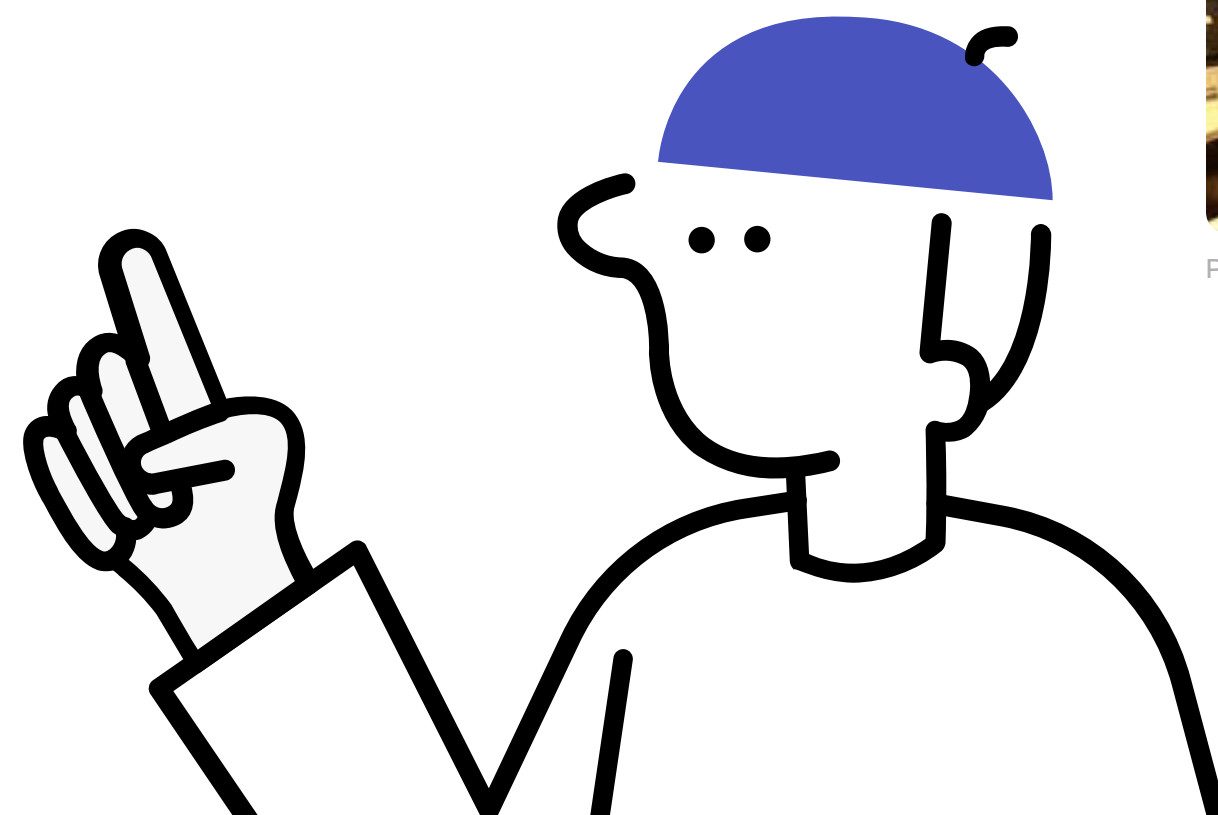
During 2021 we continued with the company's digital transformation process started in 2020. The Technology Management Department continued to develop the API strategy that allowed us to have technological capabilities to enhance the business in digital channels.

We designed and implemented digital sales, marketing and communication strategies with projects based on insights from our customers, in order to generate content for social media and support material for the sales team. At the same time, we worked on the new identity of Supervielle Seguros through the development of communication, identity and style manuals to accompany the customer journey.

We recently incorporated the sales channel of Supervielle Productores Asesores de Seguros S.A. to expand the product offering focused on the Entrepreneurs and SMEs, SMEs and Medium and Large Companies segment, in order to improve risk management and add value to the comprehensive proposal of Grupo Supervielle. Within this framework, during 2021 we consolidated a team of insurance specialists in each region of the country to provide advice and generate synergy in detecting new business opportunities, supported by technological tools to serve our internal and external customers with greater excellence.



Photo Supervielle Insurance Team





Asset Management and Other Services

GRI 102-7

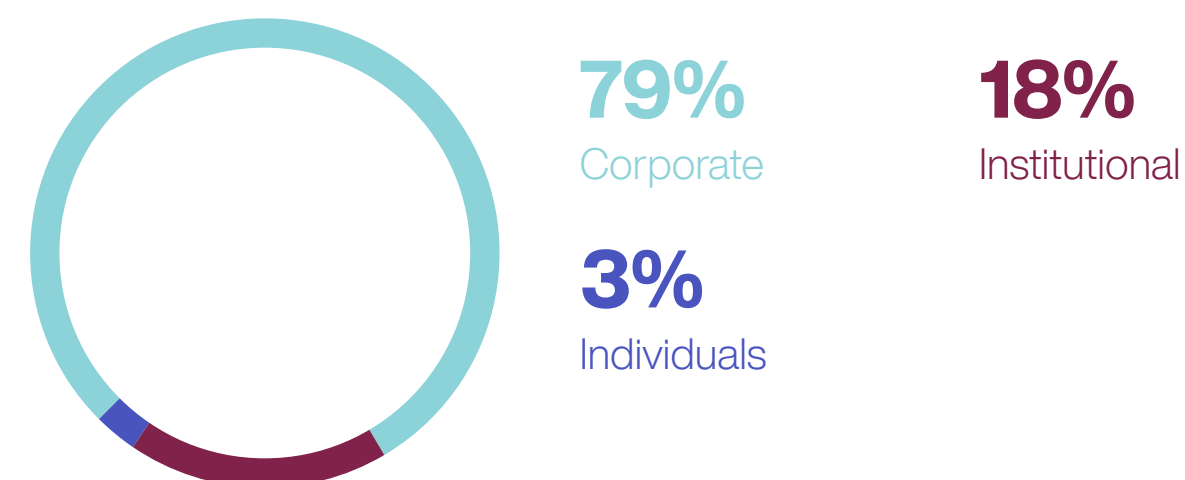
Through SAM we offer mutual fund services designed to cover a wide range of investment objectives and risk profiles. We manage the PREMIER family of funds:

- 1 Money Market fund (Premier Renta Corto Plazo en Pesos)
- 2 Argentina Short-Term Fixed Income Funds in pesos (Premier Renta Plus, Premier Renta Fija Ahorro)
- 6 Argentina Fixed Income and Mixed Income funds in pesos (Premier Renta Fija Crecimiento, Premier Capital, Premier Commodities, Premier Inversión, Premier Balanceado and Premier Renta Mixta).
- 2 Argentina fixed income funds in US dollars (Premier Renta Mixta en dólares and Premier Performance).
- 1 variable income fund (Premier Renta Variable)
- 1 investment fund in SME assets (Premier FCI Abierto Pymes)
- 1 Fixed Income Latam fund (Premier Global Dólares)
- 1 closed fund (Adblick Ganadería)

The placement of funds is managed from Banco Supervielle, through the in-person channel in its Branch network, the Centro Integral de Inversiones (Call Center) and mainly Online Banking, where transactions carried out by corporate customers represented 57% of total transactions in December 2021, a ratio that rises to 94% if we take into account the Business and Personal Banking division. Also in December 2021, 97% of transactions carried out by Individual customers were made through our online banking.

Assets managed at the end of 2021 show an increase of 90% on average as of December, similar to industry results, while the funds managed as of December amounted to \$73,705 MM on average, which represents a 2.05% market share.

COMPOSITION OF THE CUSTOMER PORTFOLIO AS OF DECEMBER 2021:



As compared to 2020, Corporate Customers grew in volume by 155%, Institutional Customers fell by 12% and Individual Customers increased by 118%. In 2022, we will focus on the redefinition of the Mobile - FCI Premier digital platform and incentives for the sale of FCI Célula de Inversiones. We will also advance in placement agreements with Mercados y ALyCs [Clearing and Settlement Agents].



Invertironline S.A.U.

In 2021 we went from being Invertironline.com to being IOL Invertironline, a company engaged and specialized in online trading, which is the most valued and chosen investment platform in Latin America, with an agile, simple, transparent and innovative proposal. During this fiscal year, we strengthened the relationship with our customers to provide advisory services, we hired and implemented platforms such as Zendesk and Clevertap to better understand their behavior and quickly detect their needs, and we integrated with Banco Supervielle to offer our services to customers in an easy way and with a single click, which allowed synergy among Grupo Supervielle companies.

An average of 10,000 accounts was opened per month, which at the end of the year totaled 325 thousand enabled accounts and 110 thousand active customers that generated 420 thousand associated monthly transactions.

By 2022, we plan to strengthen our relationship with our customers, providing them with advice to improve their investment operations through the development of a mobile application, one-click products and integration with other platforms, such as IUDÚ.



IOL ACADEMY (PORTAL INTEGRAL DE INVERSIONES S.A.U.)

In 2021, we strengthened IOL Invertironline's financial education proposal as follows: the School of Brokers, which enabled students to take their CNV exam and start working as independent advisors. We also delivered the Python course applied to Finance, with which people with no previous knowledge can program and work with the IOL Invertironline APIs, and we delivered training courses on Bitcoin and Cryptocurrencies I, II, III, together with Investment Project Evaluation I and II.

These courses personalized learning from start to finish, emphasizing the script and accompanying the student in discussion fora and online seminars to solve their concerns. In addition, we reduced lesson preparation and editing times from 2 + days to less than 5 hours. Thus, we were able to increase the overall IOLA NPS from 13 points in the first quarter of 2021 to 27 points at the end of the period.

To position our financial education strategy, we implemented the “48hs Free Pass” initiative, which allows free access to our online academy for two days.

In 2021 more than 1,600 people were trained thanks to this alternative, accessing 4.8k of sections of content online.



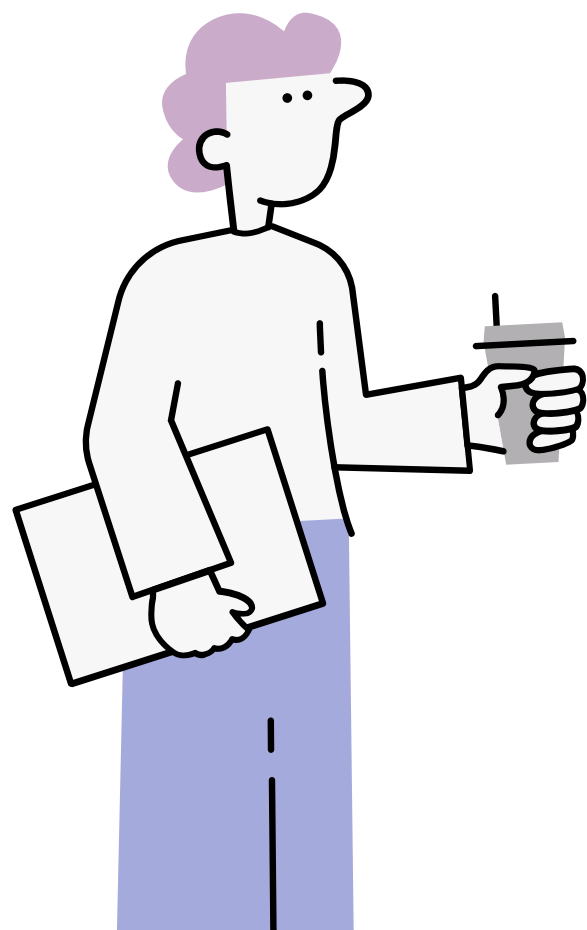
Other Companies

GRI 102-7

Bolsillo Digital or Boldi, a fintech that develops its main activity as a payment services provider focused on the business of “Payment Methods Aggregator”, actively participates in the growth of Banco Supervielle’s acquiring business, favors digitalization, reduces the use of cash and promotes the financial inclusion of merchants, professionals, SMEs and entrepreneurs.

During the year we launched a rebranding of the IUDÚ Pago product brand, which is now called “Boldi”, and together with the marketing team we worked on the development of an ambitious media plan to progressively promote the new brand in digital and traditional spaces. In addition, we continued strengthening partnerships throughout the country by entering into agreements with chambers of commerce in the cities of San Luis and Villa Mercedes (San Luis), Yerba Buena (Tucumán) and San Martín (Mendoza) and with the municipalities of Luján de Cuyo and Godoy Cruz (Mendoza).

We also implemented new functionalities, such as the payment of services through the App, the launching and communication of exclusive promotions with Supervielle cards, the integration via API with Andreani for the delivery prepaid cards and POS terminals, and a 24x7 chatbot for the fast and user-friendly self-management of our customers, among other.



The implementation of Boldi for corporate and SME customers resulted in a good volume at year-end, which totaled **6,910 new customers with POS terminals and \$671 million in transactions processed.**

In 2022 we will focus on the development of a web checkout API, which will allow us to escalate the business in volume, and we will implement QR collection as an alternative sales method for merchants using Bolsillo Digital. On the other hand, we will implement a VISA INC anti-fraud tool for e-commerce transactions.

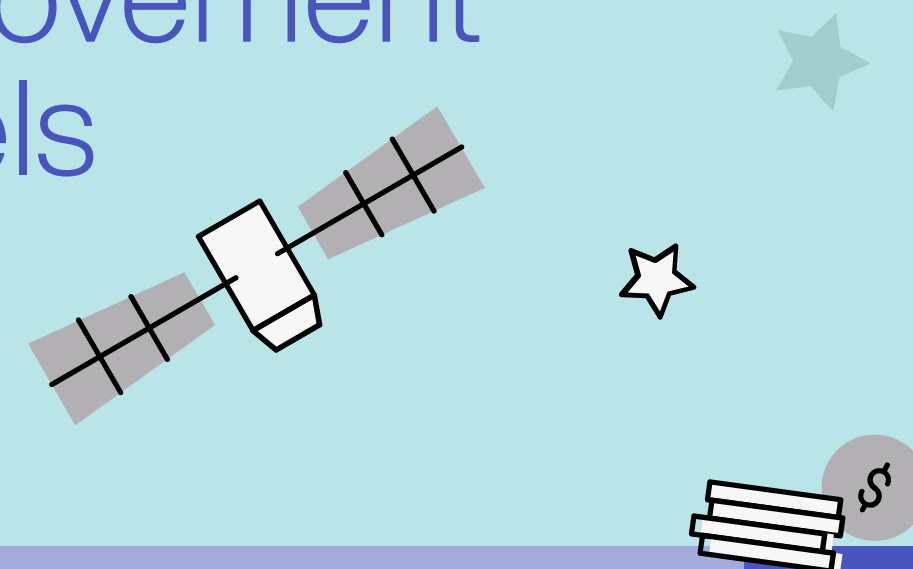


Supervielle Agente de Negociación S.A.U.

In 2021 Supervielle Agente de Negociación continued developing its trading operation with its own portfolio and began providing brokerage services to third parties, such as USD-linked notes [pagarés bursátiles avalados en dólares]. Our objective in 2022 is to enhance services to third parties with focus on fixed income transactions for institutional and corporate customers.

Closeness and continuous improvement of our customer service channels

We seek to offer a personalized experience with 24x7 operation and maximum efficiency in all our service channels.



Omnichannel customer service model – Onboarding

The development of the digital onboarding channel allowed us to close the year with some 45 thousand new customers, 18 thousand of which were credit customers who purchased a credit card package and 7 thousand were Identité segment customers. Onboarding, which now represents 45% of the total number of new customers in the Personal and Identité segments, brought us closer to territories without physical branches a.k.a. Virtual Branches, where 10% of new customers come from.



Personal Online Banking (OBI)

We recorded an increase in new customers through this channel, which in the Personal and Identité segments implied an increase of 15% (from 159 thousand in 2020 to 278 thousand in 2021). Within this framework, we launched the first version of the new OBI experience with improved functionalities to enhance customer experience and incorporated chat, reaching 6,348 conversations initiated in the first week, which represents 58% of the total conversations initiated in the channels where chat is available.



Mobile

The channel generated a 36% growth in new customers as compared to 2020 (from 231 thousand to 315 thousand), with an app store rating of 3.8 points and being the preferred biometric alternative for new customers, reaching 21 thousand new customers. We also launched the new App, which includes better functionalities and an improved experience in transfer flows, payments, cards and loans.



Branches

We implemented 21 “Espacio 24” with terminals available 24x7, provided greater security through semi-enclosed counters and also implemented cash replenishment corridors. We also set up 13 “Espacios PyME” at branch offices, which resulted in 95% of cash withdrawals being carried out through terminals; thus, Espacio 24 achieved a good NPS level. At the same time, we implemented the Minimum Viable Product (MVP) of the Virtual Individual HUB in San Luis, resulting in over 1,300 individual customers being assisted through video calls and with a very high customer satisfaction level. We also migrated 50 thousand customers from 6 branches, advancing in the consolidation of this channel.



Customer satisfaction

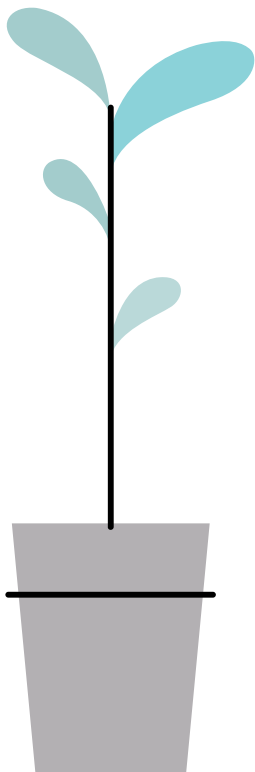
GRI 102-43

In 2021, we carried out major transformations in the management model of the Operations and Central Services teams to provide a more efficient service to our customers. We automated more than 16 different processes, implemented the first formal cell, Delivery, and reorganized the management area to directly serve the different experiences: Individuals, Payment Methods, Businesses and Service Channels.

Our priority is to achieve the highest level of satisfaction in our customer experiences. Therefore, we developed a metrics model to learn about their opinions through telephone, email or other surveys at the end of a transaction, or during in-person transactions at branches.

What methods do we use?	What do we measure?	What do we ask?
Net Promoter Score (NPS)	Loyalty Repetition	We asked about the likelihood of being recommended, waiting times, our ability to solve problems or the Online Banking experience.
Customer Satisfaction Score (CSAT)	Satisfacción	We measure satisfaction with a specific interaction, attribute, product or service.
Customer Effort Score (CES)	Ease of process	We monitor the experience in digital transformation processes, as well as the events we organize and specific stages of the business.

In 2021, we handled 49,939 queries regarding doubts or inconveniences at different stages of our services, which represents 27% less than the previous year. The queries that decreased the most were those related to Club Supervielle and Tienda Supervielle, account charges and fees, insurance, complaints and card charges and fees.



Customer data security

FN-CB-230a.2

The security of our customers' data is managed by the Security Department of Banco Supervielle, whose responsibilities cover aspects of the strategy, policies, practices, procedures and organizational structure for the identification, analysis, assessment, measurement, mitigation and monitoring of cybersecurity risks, in line with the provisions of the Central Bank of Argentina (B.C.R.A.) for the protection of IT assets and the management of Operational and Technological risk.

With this management framework we work together with the different areas of our organization to perform a continuous analysis of potential failures, vulnerabilities or latent risks that may impact on our processes and products. During 2021 we focused on the review and adaptation of policies on information and data processing, information security in the cloud, obfuscation of sensitive data, classification of information or privacy and protection of personal data, among other.

Likewise, together with the Data Governance area, we readapted the information classification policy, unifying classification criteria, and we made progress on procedures that at the close of this Report are still in draft form, such as Information Classification Procedure; Annex on Information Handling according to Classification; Regulated Data Policy; and Regulated Data Matrix.

During the year under analysis, we also implemented the 24x7 Security Monitors service, which significantly improved security maturity for detecting and reacting to cyber-attacks. In addition, we conducted the mandatory security assessment of Swift -one of the main targets of cyber-attacks-, which indicated an increase of almost 45% in the level of compliance and security compared to the previous year.

At Grupo Supervielle level, we approved a single Information Security Policy for all our subsidiaries, while at the same time we achieved a gradual internalization of the security rules drafted by the Cybersecurity COE in the different companies.



In order to provide information to all our customers regarding security in the transactions they perform through our digital and automated channels, in 2021 we carried out a strong communication campaign. We sent a monthly mailing that reached 2,530,612 people, sharing tips on security in social media, virtual scams and fake accounts, and we also addressed these issues in our “Te acompañamos” talks, addressed to the Senior Citizens Segment, with 815 attendees. We shared audiovisual content and tutorials through Facebook, Instagram, Twitter, LinkedIn and YouTube. We added a security button in Banco Supervielle’s website with information against scams and allusive banners that we also replicated in our Apps and in posters in our branches. On November 30, Information Security Day, we shared cybersecurity tips on TV.



Sustainable finance

GRI 102-12, SASB FN-CB-240a.1, FN-CB-240a.4, FN-CB-410a.2

Since 2019 Banco Supervielle has been one of the banking entities in the country signatories of the Sustainable Finance Protocol, a framework agreement promoted by the Inter-American Development Bank (IDB) and Fundación Vida Silvestre. The purpose of this agreement is to facilitate and encourage financial institutions in Argentina to implement the best international practices and policies that promote the integration of economic, social and environmental factors in pursuit of Sustainable Development.

With this vision, the signatories agree to make efforts, within the framework of their competencies, to implement the strategies and general action guidelines defined in said document regarding the institutionalization of sustainability policies within each entity, sustainable financial products, analysis of environmental and social risks, and promotion of internal sustainability processes.

In this line, Banco Supervielle carries out the following practices:

We analyze the social and environmental impacts linked to the activities of Medium and Large Companies and SMEs applying for financing, as seen in greater detail in the chapter on **Efficiency**, as part of a **sustainability strategy** that organizes our environmental, social and corporate governance performance.

We promote the development of entrepreneurs and small businesses through **financing loans**.



5

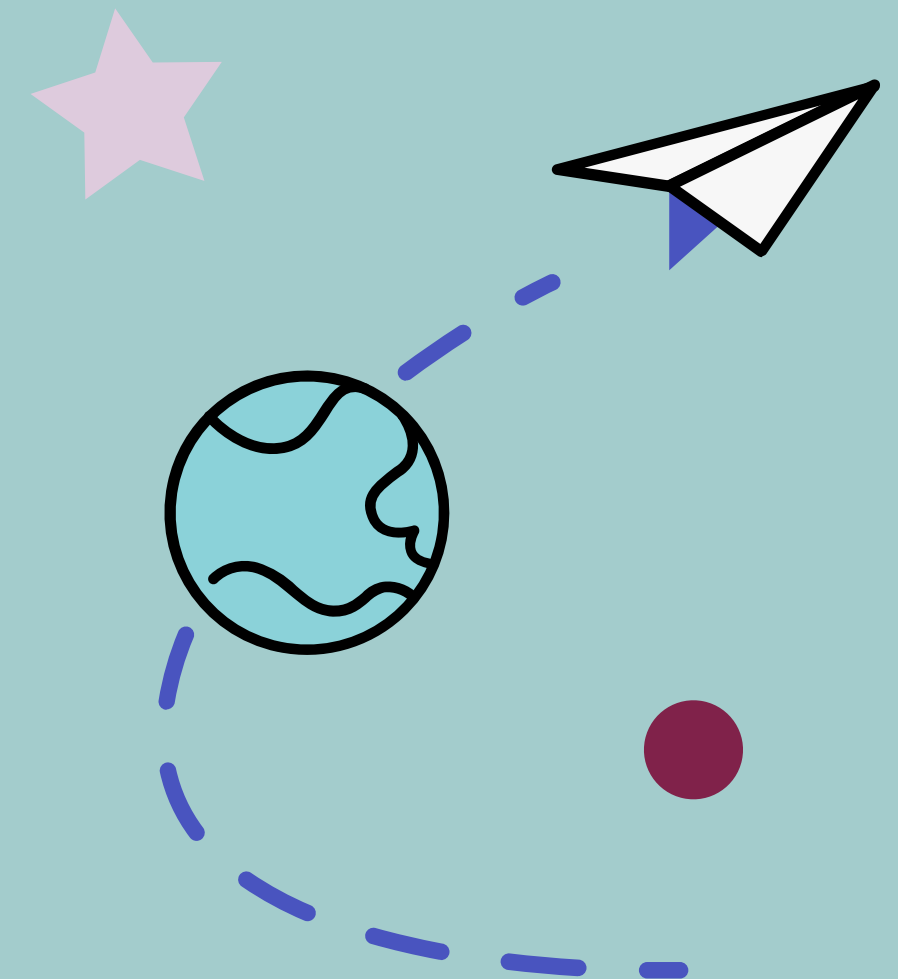
SIMPLE Efficiency

We add value

13% reduction in our carbon footprint compared to the previous year.

1,085 carbon TONCO₂eq units offset, corresponding to 20% of our 2020 carbon footprint. .

14,993 people benefited from the donation of electronic scrap.



Purchasing and contracting practices for goods and services

GRI 102-9, 102-10, 414-1, 414-2

The Strategic Supply Department seeks to strengthen the management of our supply chain by making the process of supplier selection and contracting of goods and services more efficient and transparent.

We have a comprehensive management model covering the complete cycle, from budgeting to payment of suppliers, which uses SAP Ariba, a tool implemented in 2020 to improve the integration of supply processes, facilitate the traceability of purchasing processes and empowering those in charge of decision making..

No significant changes were introduced to the structure of our supply chain, supplier relationships or their location during the year.



¹ The case represents 0.0074% of the total number of suppliers evaluated

Supplier Approval

Grupo Supervielle companies use certain criteria and conditions defined in our Supplier Approval policy for the selection of their strategic partners. This policy establishes a process to analyze the information provided by the companies relating to::

- History in the market, credit worthiness and invoicing.
- Tax, legal and financial assessment.
- Compliance with anti-money laundering controls and anti-corruption clauses.
- Evaluation according to social and environmental criteria.

In those cases that are considered critical, the Non-Financial Risk Area carries out an additional specific analysis.

In 2021, we evaluated 1,360 companies, including current and potential suppliers, using social criteria. This analysis identified 3 cases that were not part of our value chain and did not meet the minimum requirements of our Approval Policy. We also reached an agreement with a supplier¹ that had filed a petition seeking reorganization but regularized its situation in the ensuing fiscal year. Thus, during 2021 we have not terminated any commercial relationship with the companies that are part of our value chain.

Likewise, during 2021 we included the Adhesion and Integrity Manifestation for suppliers and carried out **45 anti-corruption reviews** in different operations carried out by Banco Supervielle.

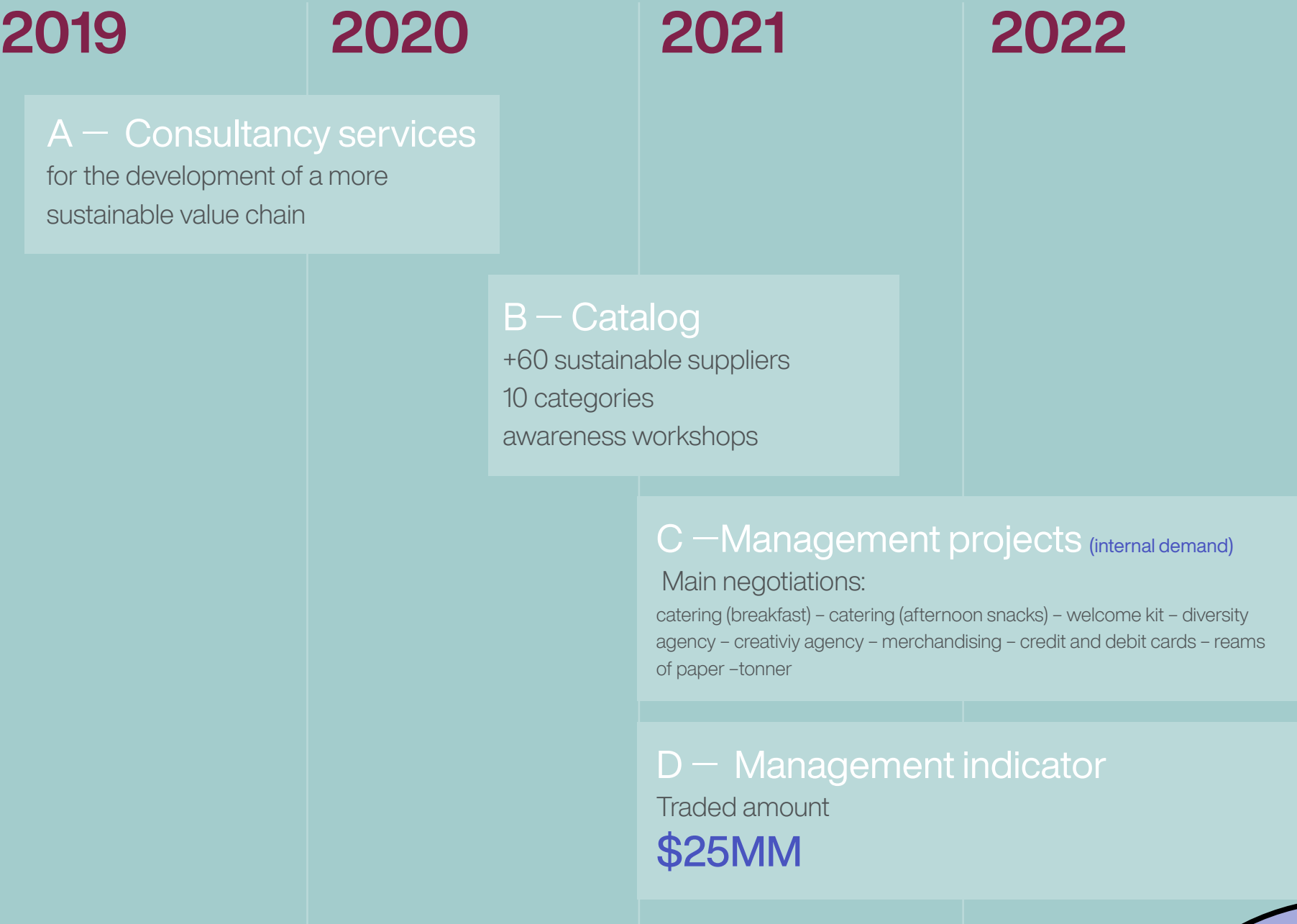
Sustainable Purchasing

As part of the process for selecting suppliers of goods and services, our Strategic Supply Department is implementing a new approach that includes sustainability and associated benefits, such as product life cycle and transparency in operations.

In this way, we have generated a directory with more than 60 suppliers with social and environmental impact in the areas of catering, office supplies, printing, training, staff uniforms, cleaning services and products, and furniture.

We also seek to raise awareness about the importance of hiring more sustainable suppliers through training delivered to internal buyers and a tutorial that was shared with all Grupo Supervielle employees.

Our evolution in the selection of sustainable suppliers:



Our environmental responsibility

We work to reduce the impact of our operations on the environment by implementing a responsible environmental management system based on four main pillars:

Energy management

We implement programs that promote energy efficiency and expand the sustainable use of renewable resources.

Management of natural resources, supplies and waste

We adopt internal processes that promote the efficient use of the natural resources used in our daily operations and reduce the negative impact on the environment of the waste generated in our production and consumption processes.

Sustainable finance

We develop financial products and services that promote the financing of companies and projects that generate a positive environmental and social impact.

Awareness campaigns

We raise awareness and encourage appropriate environmental training in order to promote a culture of sustainability among our employees, suppliers and customers.



Supplies and waste management

GRI 306-1, 306-2, 306-3, 306-4, 306-5

As part of our commitment to the environment, at Grupo Supervielle we adopt practices that allow us to make better use of the natural resources we use in our daily operations and help us reduce the negative impact of the waste generated by our activities.

Awareness

During 2021, we posted 30 communications on our internal Workplace network related to the environment and the care of natural resources, and we held a virtual training event with specialists in sustainable consumption.

As part of our “Hola CEO” series, we organized a virtual event on sustainable finance with specialist Matías Kelly, in which 1,700 employees participated, adding 222 comments to the conversation.

In addition, 40 volunteers from our organization participated in an action together with the Asociación Amigos de la Patagonia to remove exotic species and plant 100 native trees in the Reserva Natural del Pilar, as part of our 2020 carbon footprint awareness and offsetting initiatives.



Volunteer Plantation Pilar

More actions, less impact

Recycling and circular economy

9,664

kilos of paper

15.4 kilos of plastic caps
Donated to Garrahan Hospital.

40

social organizations

and public agencies received
donations of office furniture,
chairs, cabinets and desks from
our branches.

80,000

housand expired or
cancelled debit and credit
cards

were recycled in baskets
that were installed in urban
spaces in Buenos Aires and
Mendoza.

40,000

thousand credit cards

were made of recycled plastic.

780

PC

and 838 monitors no longer in
use were donated to Fundación
Equidad for refurbished for
reuse.

New habits

2

branches

Biodigester systems in
the province of San Luis.

150

branches

Differentiated waste bins in 150
branches, completing 100%
of the network and corporate
buildings.

Replacement of
plastic cups with
paper cups in the
bank offices and
branches.

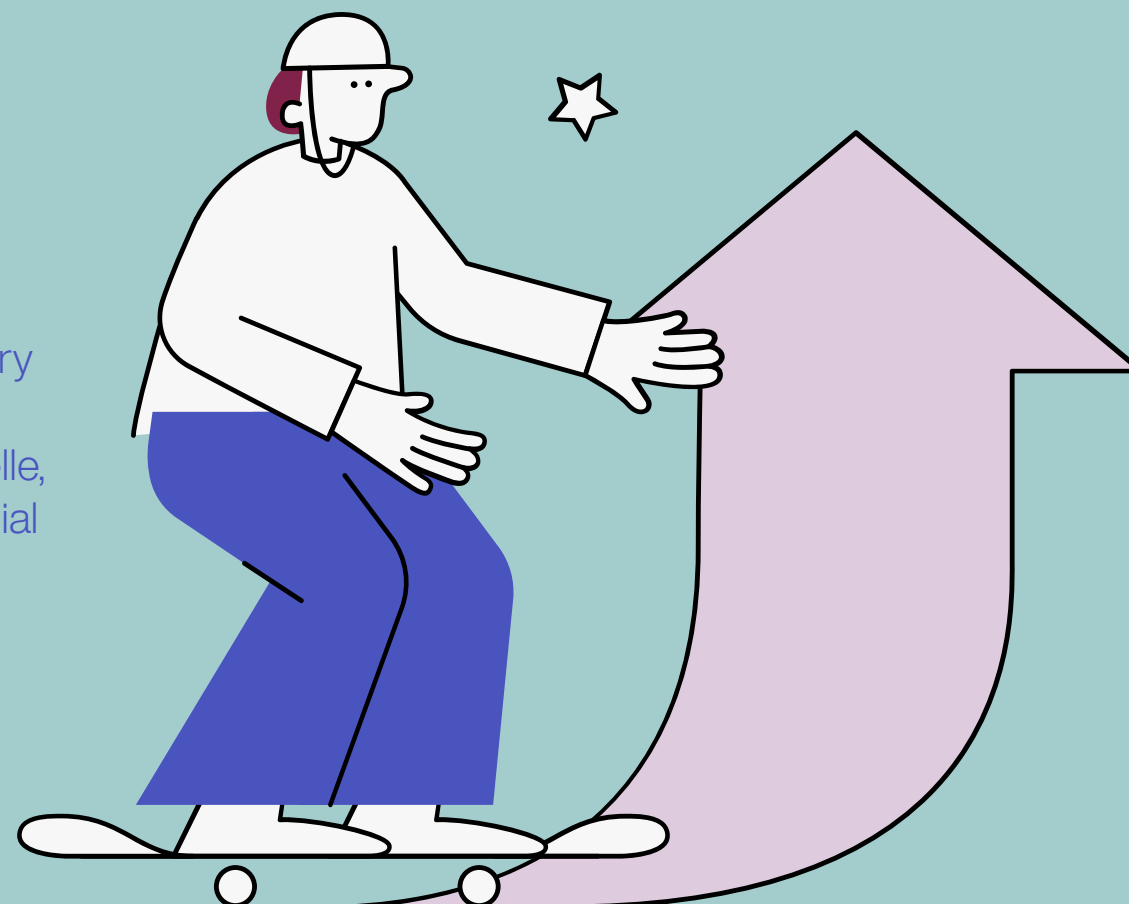
Sustainable utensils
to avoid the
consumption of
single-use plastic
bank offices and
branches.

42

branches

of Banco Supervielle replaced
their lighting fixtures with 100%
LED systems, reaching 143
branches.

We continued to develop our
strategy to raise awareness
about the use of single-use
plastics, completing the delivery
of sustainable utensil kits to
employees of Banco Supervielle,
Supervielle Seguros and Cordial
Servicios.



Sucursal 187, Florencio Varela

Our Consumption

GRI 102-48

Banco Supervielle	2020 Quantity ¹	2021 Quantity
Envelopes	6,083,726	5,499,061
Checks	2,114,245	1,937,735
Paper reels ³	93	128
Paper reams ²	29,138	26,310
Thermal cups	400	0
Plastic cups	804,040	735,340 ⁴
Toner ⁵	669	237



Due to the pandemic context of 2021, we made the decision to continue with the home office modality, thus we did not use envelopes, plastic cups and paper reams.



As part of our actions to promote a more responsible use of materials in our offices, as of 2021 we will cease to use single-use plastic cups.

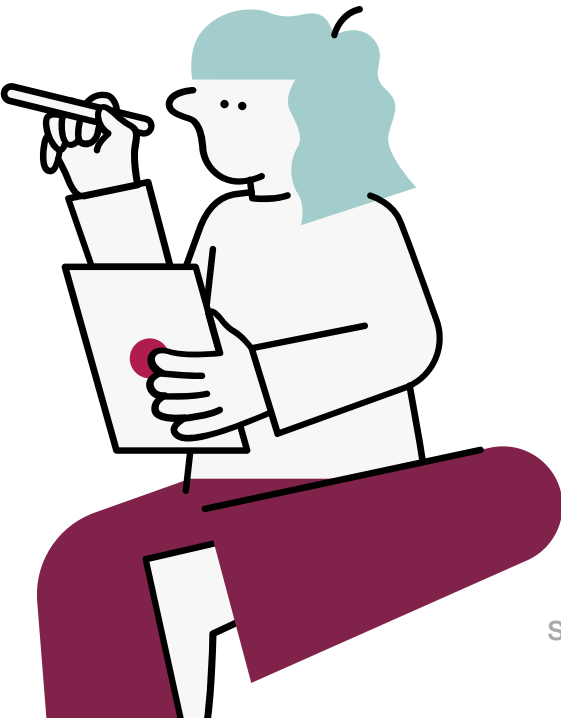
1 2020 values are amended for traceability of information purposes
2 Corresponds to the reams consumed in 2021.
3 Number of preprinted reels and blank reels
4 Scope: number of cups delivered by the supplier to the 106 branches where it operates during 2021.
5 Banco Supervielle does not generate hazardous waste. Toners are managed and removed by the supplier. Includes toners and related supplies (image drums).
6 Value corresponding to the months of October, November and December 2021 (beginning of the differentiated recycling service).

Waste

Banco Supervielle	Quantity 2021
Total weight of non-hazardous waste directed to disposal	6.12 ton
Total weight of non-hazardous waste diverted from disposal	Garrahan : blank paper 9,664 Tons
Total weight of non-hazardous waste diverted from disposal	Garrahan caps 0.0154 Tons
Total weight of non-hazardous waste diverted from disposal	Recyclable waste collectors paper and cardboard: 1,4385 Tons
Total weight of non-hazardous waste diverted from disposal	Hugo ⁶ Containers: paper and cardboard: 0.530 Tons
Total weight of non-hazardous waste diverted from disposal	11.65 ton
Total weight of non-hazardous waste	17.77 ton

We are registered in the Registry of Urban Solid Waste Generators of the Autonomous City of Buenos Aires and we have a supplier for waste removal and final disposal under the Private Generators program of the Coordinación Ecológica Área Metropolitana Sociedad del Estado (CEAMSE)⁷. This provider has delivered the documentation where you believe the withdrawal and final disposal of waste.

Taking into account its activities, Grupo Supervielle does not generate hazardous waste.



Reuse and recycling of technological waste

In partnership with Fundación Equidad

As part of the social inclusion educational program of Fundación Equidad, we donate no longer used equipment to schools and NGOs in the country with a circular vision that promotes the use of technology that is no longer useful for our activities and generates a positive impact on the community and the environment. The equipment is refurbished by Fundación Equidad and then donated to schools and NGOs across the country and the components that cannot be reused are sent to final disposal, according to current legislation.

IN 2021 WE DONATED:

780

PC

838

monitors

83

electronic equipment

114

scrap equipment



Thirty-four institutions received equipment, with more than 14,993 beneficiaries.

Energy management

GRI 302-1, 302-2, 302-3 y 302-4, 305-1, 305-2, 305-4, 305-5

As part of our strategy to develop our operations in a sustainable manner, we monitor energy consumption and seek continuous improvements to reduce our carbon footprint.

Energy matrix

During 2021, we continued to work on initiatives that promote energy efficiency in our matrix.

We avoided generating

959.43 ton CO2 eq

due to the acquisition of renewable energy¹

We replaced lighting fixtures with LED systems in 42 branches of Banco Supervielle, which were added to those already changed in 2020, reaching 70% of the network.

At Banco Supervielle we achieved a 9% reduction in electricity consumption compared to 2020².

We are a user-generator of solar energy, from the system that supplies the building, shared by the Caballito branch and the call center of Banco Supervielle.

1 Emissions avoided due to the purchase of renewable energy for the buildings of Reconquista 320 / 330, Bartolomé Mitre 434 (January to April 2021) and 35 buildings of the Branch Network (May to December 2021).

2 Comparison among the 176 buildings of Banco Supervielle's network (including the buildings of Bartolomé Mitre 434, Reconquista 320 / 330 and San Martín 344) that have traceable information on electricity consumption for 2020 and 2021.

Carbon footprint

With the purpose of learning about our emissions and the associated environmental impact, as from 2019 we started to measure our carbon footprint, an initiative that currently reaches Banco Supervielle's main offices and network of branches and annexes.

Based on this calculation, in 2021 we offset for the first time 20% of the previous year's footprint (scope 1 and 25,424.51 TONCO₂eq), with the removal of 1,085 TONCO₂eq carbon units certified by the international Verified Carbon Standard (VCS). The traceability of the carbon credits subscribed has been verified by VERRA, a global organization that, through the development and management of standards, helps the private sector achieve ambitious sustainable development and climate action goals. As part of this offset, we purchased 2,500 trees that will be planted in Lanín National Park together with the Asociación Amigos de la Patagonia, Province of Neuquén.



119.85 kWh/m²

1 Energy consumption from renewable and conventional sources is considered. Buildings in scope: Corporate Buildings: Bartolomé Mitre 434, Reconquista 320 / 330 and San Martín 344 (8th and 11th floors). Branches, annexes, warehouses and service centers (192 buildings in total): Total buildings with electricity consumption: 192 // Buildings with consumption information available: 171. 21 buildings whose information is not available are excluded.

(i) Bartolomé Mitre 434. Reconquista 320 / 330 and San Martín 344 (8th and 11th floors) buildings: No natural gas consumption during the period.

(ii) Branches, annexes, warehouses and service centers (192 buildings in aggregate), Total buildings with natural gas consumption: 73, Buildings with available consumption information: 55. 37 of which had consumption greater than zero.

(iii) The 2021 value was calculated in kilometers based on the internal accountability system for vehicles used primarily for sales force,

(iv) Scope: employees of Bartolomé Mitre 434. Reconquista 320/330. San Martín 344 (8th and 11th floors) buildings and the network of branches, annexes, Warehouses and service centers (192 buildings in aggregate), based on average monthly fuel prices for 2021,

(v) Branches, Annexes, warehouses and service centers (192 buildings in aggregate) buildings, Total buildings with gasoil/diesel consumption: 10 (buildings that purchased fuel for generators during 2021),

(vi) Branches, annexes, warehouses and service centers (192 buildings in total), Total buildings with gasoline consumption: 2 (buildings that purchased fuel for generators during 2021),

SUSTAINABILITY REPORT

Emissions¹ (viii)

		Central Offices 2019	Branch network 2019	Total Banco Supervielle 2019	Central Offices 2020	Branch network 2020	Total Banco Supervielle 2020	Central offices 2021 (vi)	Branch network 2021 (vii)	Total Banco Supervielle 2021
Scope 1	Natural Gas	2418	88.39	112.57	26.63	86.31	112.94	-	70.55	70.55 (i)
	Third party vehicles used for the Company	32.38	119.61	151.99 (ii)	N/A	N/A	19.06 (ii)	N/A	N/A	48.48 (ii)
	Company vehicles	28.14	52.20	80.34	N/A	N/A	33.47	N/A	N/A	72.84 (iii)
	Buildings (gasoil)	6.07	16.05	22.12	-	30.06	30.06	-	10.47	10.47 (iv)
	Buildings (fuel)	-	0.17	0.17	-	-	-	-	0.13	0.13 (iv)
Scope 2	Electricity	1,762.32	5,588.93	7,351.24	468.01	4,760.98	5,228.98	623.02	3,903.65	4,526.66 (v)
Total scopes 1 and 2				7,718.43			5,424.51			4,729.13

4,729.13 ton CO2 eq

the Carbon Footprint for 2021

Considering Scope 1 and Scope 2 emissions

0.04 ton CO2 eq/m²

Emissions intensity

1 Estimated Scope 2 emissions are considered according to the emission factor of the Argentine Electric Power Network (2019 - Last version). Buildings in scope: Bartolomé Miter 434, Reconquista 320 / 330 and San Martín 344 (8th and 11th floors). Branches, annexes, warehouses and service centers (192 buildings in total): total buildings with electricity consumption: 192. Buildings with consumption information available: 171. 21 buildings whose information is not available are excluded.
(i) Total buildings: 196, Total buildings with consumption: 73. Buildings with available consumption information: 56, 37 of which had consumption greater than zero
(ii) As from 2021 emissions calculated according to the kilometers calculated based on the internal accountability system for vehicles used mainly for sales force, DEFRA average emission factors. Business travel-land category for diesel, petrol and CNG. In 2019 and 2020 emissions were calculated based on average monthly fuel prices for those periods and gasoline and gasoil conversion factors (DEFRA).

(iii) Based on average monthly fuel prices for 2021 and gasoline and gasoil conversion factors (DEFRA).
(iv) Total buildings: 196. Total buildings with consumption: 10. Total buildings with gasoline consumption: 2 (buildings that purchased fuel for generators during 2021).
(v) Total buildings: 192. Total buildings with consumption: 192. Buildings with available consumption information: 171. 21 buildings with unavailable information are excluded.
(vi) Mitre 434. Reconquista 320 / 330 and San Martín 344 (8th and 11th floors): 4 buildings in total. Considering each floor of San Martín 344 as a “building” for registering consumptions separately with different meters.
(vii) Branches, annexes, warehouses and service centers (192 buildings in aggregate).
(viii) Source of emission factors: Greenhouse Gas Protocol / DEFRA and Energy Secretariat of Argentina (value of TonCO2 2019, last update in force at the time of calculation)

Social and environmental risk management

GRI FS11

Banco Supervielle has a Socio-Environmental Risk Policy that allows us to analyze the impacts of the activities related to the companies requesting financing. The policy and its procedures are part of the risk management, with the purpose of reducing and controlling the exposure to environmental and social risks associated with the activities of customers and making available financing based on sustainable criteria, promoting good practices and environmental awareness.

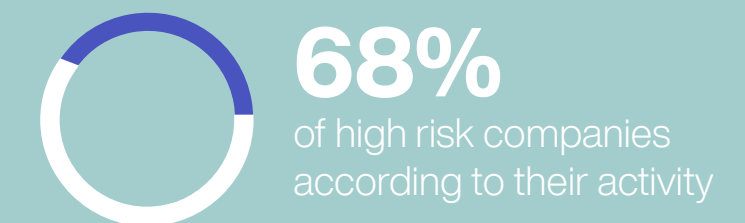
Different areas of our organization are committed and actively participate in the design and implementation of the Socio-Environmental Risk Policy: (i) the Board of Directors determines the strategy for environmental and social risk management; (ii) the Non-Financial Risk Area defines and maintains the related policy framework; (iii) the Corporate Banking Area verifies compliance with all aspects of these policies; and (iv) the Legal Affairs and Compliance Department ensure that the documents contain the specific clauses and provide advice.

The system has compliance indicators that guarantee acceptable levels of sustainability, taking as a reference concepts of the ARAS Methodology, the International Finance Corporation standards and sections 1 to 8 of the Equator Principles. Within this framework, we value those companies that guarantee an adequate management of their socio-environmental impacts or take actions to mitigate negative effects on certain areas, such as:

- Biodiversity protection
- Use of renewable resources
- Waste management
- Protection of human health
- Population displacement
- Occupational health and safety
- Climate change mitigation
- Gender equality
- No tolerance of discrimination on religious, political, social, racial or sexual orientation grounds,
- Respect and conservation of the culture, knowledge and practices of indigenous peoples,
- Protection of cultural heritage

Until 2020 this analysis was performed on a portfolio with a credit rating of \$60 million or more, made up of companies with revenues above \$100 million. In order to strengthen our focus on sustainable finance, as of 2021 we will concentrate on companies with high inherent risk, including the SMEs and Medium and Large companies portfolio, regardless of their revenues or the minimum amount requested.

136 environmental risk assessments



628 environmental assessments.
as of December 2021
the SMEs and Medium and Large companies portfolio has been divided into categories

6

FRIENDLY Respect

We care about others

We implemented a new performance model at Banco Supervielle, which includes competencies adapted to our organizational transformation.

We delivered more than the 19 average hours of training per person in Grupo Supervielle.

We launched the **Strategic Academies** to develop key skills that accompany Banco Supervielle's employees in their professional development.



We support our employees

GRI 102-21

At Grupo Supervielle we are going through a challenging stage of organizational transformation, focused on the digitalization of the business and the cultural adaptation of our people. It is a process that requires active listening to the needs of others in order to accompany them effectively. For this reason, during this period we worked with our employees in different instances: we implemented a new performance model to strengthen the leadership of our teams, we worked to consolidate the digital onboarding of new hires, and we implemented initiatives to develop internal talent, in a work environment that respects diversity and equal opportunities. We also continued working to preserve the health and well-being of our employees and improve their experience through our benefits program.

This support is provided on a daily basis through our internal communication channels and initiatives which, during 2021, allowed us to double our engagement rate by more than 8%.



In 2021 we continued to strengthen **Workplace** as our main internal communication channel, reaching 95% of active users, i.e., those who comment, like, share and read postings. In this regard, we continued to generate engagement with our monthly live **#HolaCeo**, live broadcasts with Alejandro Stengel for all Banco Supervielle employees. Workplace was recognized by Revista Imagen with an Eikon award for the best “social media” communication campaign and by Facebook as a success story developed at the right time: we launched it at the beginning of the pandemic and it allowed us to stay connected while working from home.

We held the third edition of **OOPS! Otra oportunidad para superarse**, where two leaders of Banco Supervielle shared their mistakes and lessons learned.

We also launched our **Talentos Supervielle** show, with three categories: singing, multi-talent and photo. The final was broadcast live with over 2,500 views.

This year more than half of our payroll used **StarMeUp** to recognize their teams: more than 16,000 stars were awarded, 2% more than in 2020, and we held a “Star Table” with those most recognized.

We launched **Mujer Financiera**, a cycle of financial inclusion talks with renowned influencer Sabrina Castelli.

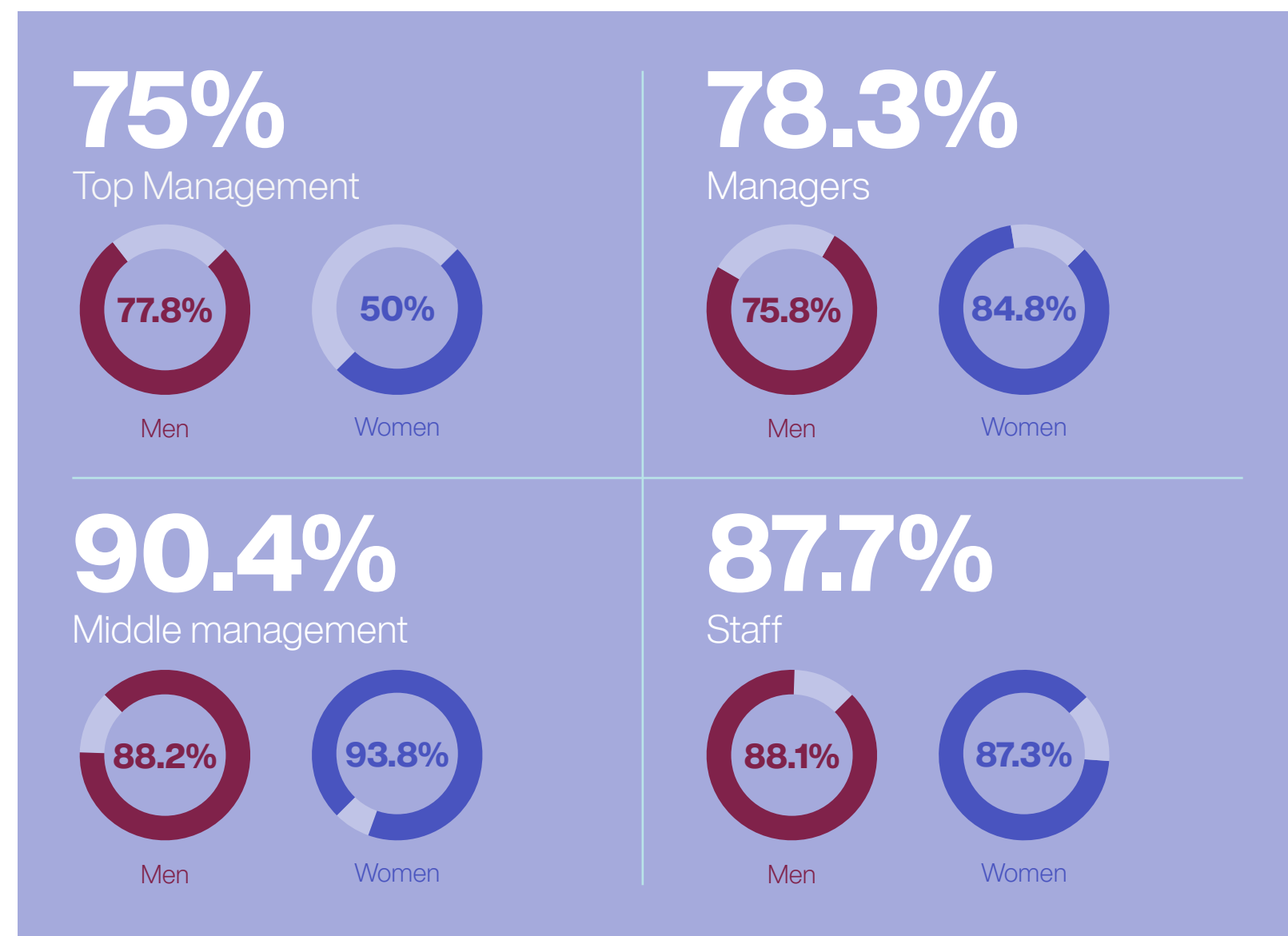
We continued with our in-house **Influencers** program and carried out the annual digital transformation campaign, where we presented the agile methodology and its roles and communicated the processes and projects the organization is working on. Thanks to **#Influencers** we managed to turn more than 300 employees into ambassadors of our communication in Workplace, sharing content, challenges and good practices in the use of our internal corporate network. The program was recognized with an Eikon award for the best influencer campaign.

We released on LinkedIn the second season of **Players de la Transformación**, the documentary series where our teams tell how digital transformation is lived from within.

Development and performance management

The development of our employees goes hand in hand with the organizational transformation we are carrying out. During 2021, we implemented a new performance model, continued to strengthen the leadership of our teams and improved the way we give and receive feedback.

Within this framework, 87,7% of our employees was subject to at least one performance assessment in 2021, according to the following breakdown by labor category:



Banco Supervielle's New Performance Model

The organizational transformation that has been under way for several years is not only digital, but also requires a change of mindset, a new way of doing things and a leadership that provides a clear and consistent vision to help connect people with work. The transformation is also cultural and represents an evolution of people and the organization, which is more customer-centric, has more impact and is more sustainable.

With this vision, at Banco Supervielle we implemented a new performance model, a cultural device focused on people in order to continue empowering ourselves and achieving the desired results, which is two-fold:

- It is a tool for leaders to drive their teams' practices and for the organization to strengthen its talent strategy.
- It is a guide for teams to develop their careers and work in line with the organization's priorities.

Our performance model is made up of the "what", in reference to target setting for individuals and teams and the assessment of their achievements, and the "how", focused on the analysis of the skills used to achieve objectives, in relation to the new Supervielle competencies.

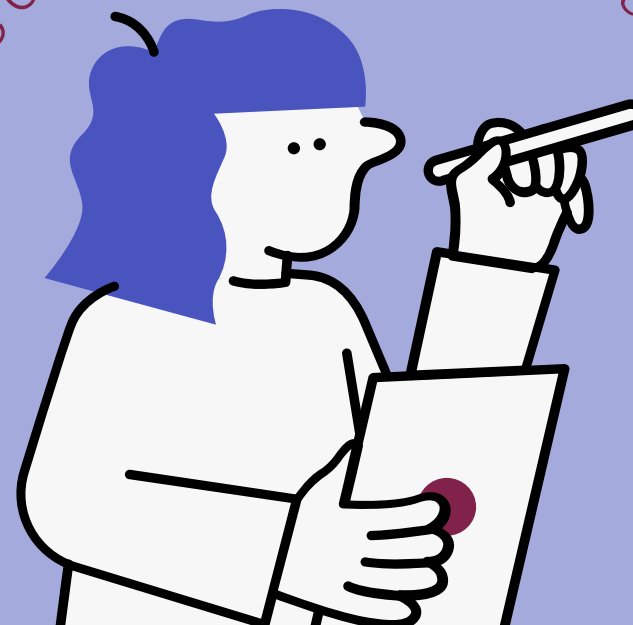
New performance model

What

Targets

What we do every day, our targets and results.

What we do every day, our targets and results



How

Behavior

Conducts and attitudes we resort to attain goals.

What + how

The new Model

Feedback

Supervielle Competencies

In this changing context, we must use other skills to face transformation. The new Supervielle competencies arose from the vision, the company's values and the strategic guidelines of the business, but mainly from the needs of our teams.

These competencies deal with the capacity to solve, flexibility to adapt, curiosity to learn in an agile and exponential way, the capacity to lead change through our own actions, cooperating and working with others with agility, listening, talking and inquiring so as to have multiple perspectives for decision-making, with focus on objectives, generating impact and keeping customers at the center in all our actions, focusing on the needs of people and the business.

We introduced the new competencies in a live broadcast of our HolaCEO cycle, hosted by Alejandro Stengel, on Workplace, with the participation of company referents responsible for the creation of the new performance model.



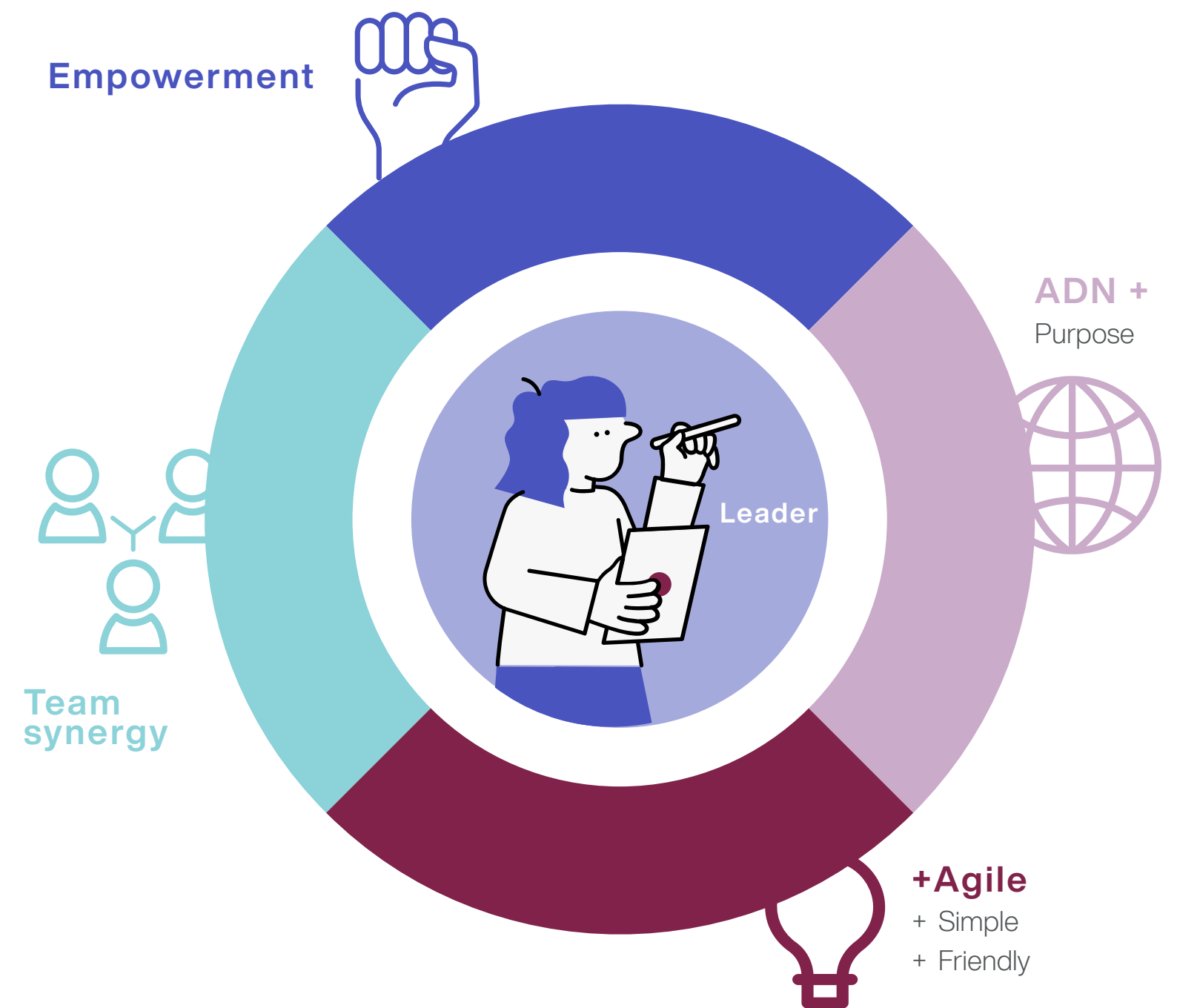
Inspiring Leaders

Leaders are those who consistently promote the development of the competencies of the new performance model. At Banco Supervielle we develop a leadership model based on the teams' support and participation in the learning processes and their flexibility to accept useful contributions.

Unlike traditional leadership, based on hierarchy and non-participation, our leader is humane, inspiring, encouraging and transforming.

OUR ORGANIZATION LOOKING FORWARD

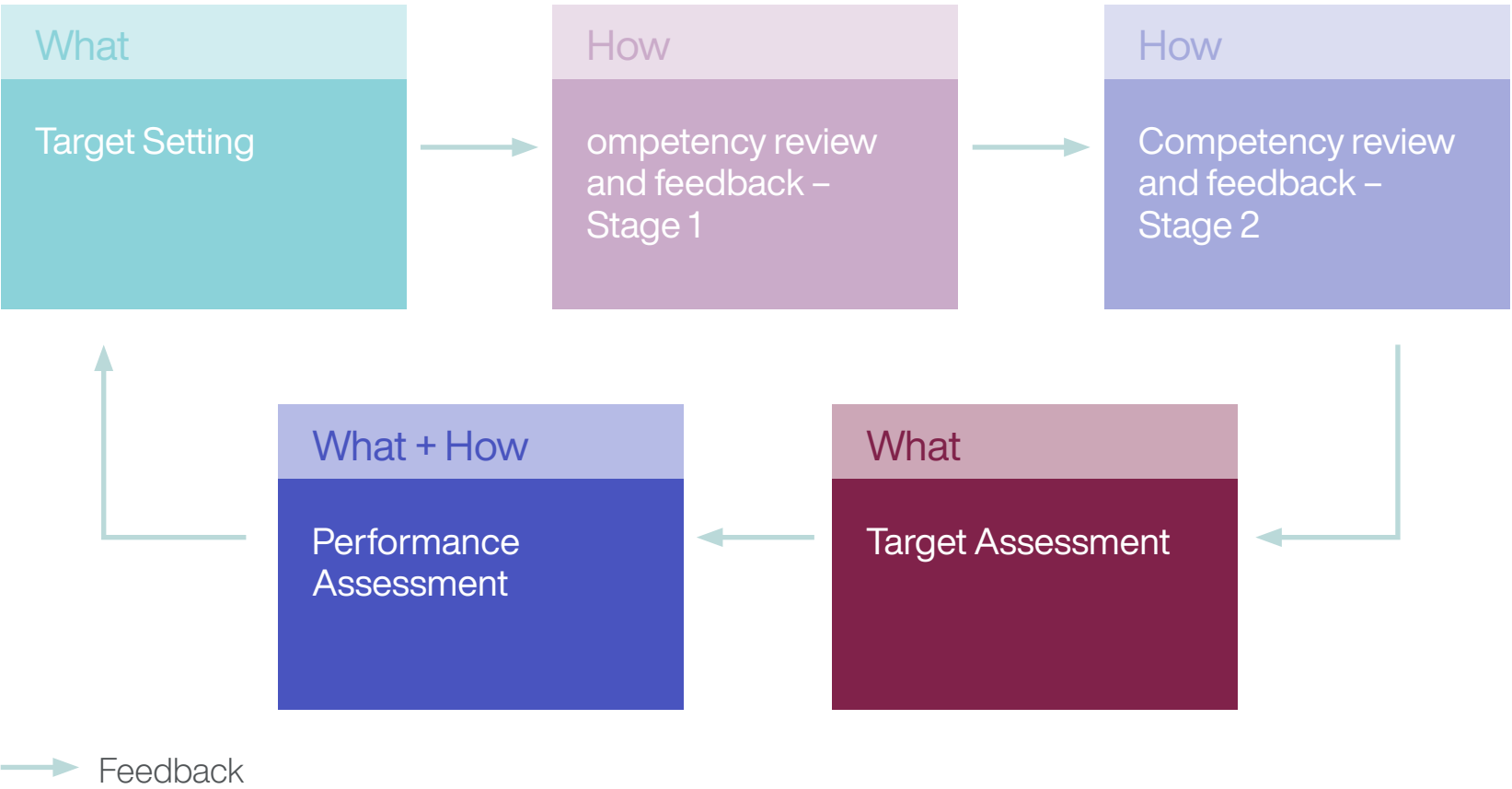
TRANSFORMING IDEAS



360° Feedback and Action Plans

The new performance model also includes 360° feedback and the creation of action plans linked to strategic pillars, managed through the Rankmi tool, which enables a more interactive process and provides autonomy to employees and leaders. Thus, anyone within the organization can give and receive feedback while action plans provide the possibility of generating specific agreements that emerge from development conversations.

MODEL STAGES



86% of the employees participated in the target setting process during the launching of the model.

2 competency reviews were conducted, in July and November, respectively.

Pulse Survey: Well-being and Leadership

Together with leaders and Business Partners, we identified the need to conduct surveys on Leadership (perception of the leader’s quality and ability to relate with, and guide, team members) and Well-being (emotional perception of people). We did this through Pulse Surveys, a system that allowed our leaders to access results in real time, use filters, communicate them to their teams and agree on action plans to continue working on the climate and needs of their employees.

We conducted two Pulse Surveys, one in September and one in December, which were well received by employees as they were able to respond in a simple, agile and quick way, with a 73% and 58% participation, in both cases.

Survey date		Percentage of favorability
September 2021	81.3%	<div><div></div></div> Leadership ↑
December 2021	83.3%	
September 2021	77.9%	<div><div></div></div> Well-being ↑
December 2021	79.8%	

More Agility in IUDÚ

We continued to support leaders and their teams as part of our transformation by incorporating Agility into our operational processes.

- We reorganized the Business Partner HRBP area so that each squad or area has an HRBP referent. In addition, the HRBPs accompanied the staff area teams in the immersion in agility, staffing and multidisciplinary work.
- We continued with the personal development analysis (PDA), both at individual and group level.
- We worked on the Performance Management process, incorporating feedback from peers and internal customers, as well as new assessment competencies.
- We trained all leaders and their teams in the development and use of objectives and key results (OKR), in order to increase the value of results-based work.
- We conducted a Pulse Survey to find out how they experienced transformation, the immersion in agile values and their degree of satisfaction with the company.
- We promoted tools for volatile, uncertain, complex and ambiguous (VUCA) contexts, as well as resources for emotional intelligence, effective communication, focus and productivity, observer theory and basic linguistic acts. These skills were highly valued by employees, with a participation and satisfaction level exceeding 95%.

360° Feedback in IOL

At IOL Invertironline we carry out performance assessments, including the possibility for employees to receive 360° feedback from other peers and thus enrich the process.

437
lines
feedback lines

100%
of areas received feedback
from third parties

In addition, we conducted a climate survey that reached a participation rate of 73% and yielded an overall satisfaction level of 8.53/10, exceeding the 7.91 surveyed in 2020.



Training

At Grupo Supervielle we continuously refresh our training programs, with the purpose of helping expand the potential of our employees in line with strategic business objectives.

Our 70.20.10. learning model combines experience, interaction with other people and formal methodology so that each employee finds their timing and contextual value through reading, classes and training programs.

Training Hours and Investment

In 2021 we delivered an average of 19.23 hours of training per person, as follows:



\$15,813 In 2021, we invested \$15,813 in training each employee²

¹ Includes Banco Supervielle, SAM, Supervielle Seguros and IOL.

² The analysis includes employees from Banco Supervielle, IUDÚ, Espacio Cordial, Supervielle Seguros, IOL and SAM

Banco Supervielle

More than 3,500 active users participated in our Campus Virtual, a platform accessible by all Grupo Supervielle companies. The Campus delivers asynchronous e-learning courses and virtual real-time courses aimed at reinforcing areas of knowledge or specific skills. In 2021 we implemented the “Viernes de Campus” campaign, originated in one of our branches and replicated in the rest of the network.

In line with our continuous drive for self-learning, we developed Strategic Academies to address 6 skills that go hand in hand with the transformation the Bank is undergoing: cx, data analytics, agility, digital marketing, cybersecurity and IT architecture. In 2021, we launched the CX Academy (customer-centric) and the Data Analytics Academy where more than 1,500 employees participated in at least one training course and more than 2,000 hours of training were delivered.

At the same time, we continued working on the development of our internal trainers. This year we focused on the design of an online program available on our Campus to support facilitators with techniques and tools to design powerful and impactful learning experiences.

In addition, our scholarship program continued to be in place to facilitate the executive management business and other specialized training of our employees.

Competency Training: To Become our Best Version

To promote the adoption of our new competency model, we designed and implemented a training program for leaders. With the support of a specialized consulting firm, we created asynchronous and synchronous training courses on the following topics: Growth Mindset, Well-Being & Productivity, Conversations with Results, Team Agreements, Team Experimentation.

600
leaders

14
meetings



We strengthened the network, because the way to learn is with OTHERS.

We became better LEADERS, listening to and supporting everyone's EMPOWERMENT.

We support TEAMS by opening up our humaneness, leaving aside our know-it-all aspect and letting our vulnerability show through.

We began an on-going path of Competency Training for leaders: continuity is in every action, every step that we take together.

The new Supervielle Competencies were also promoted in the different training courses and communications of the Bank, such as our Campus Virtual, support of HR Business Partners, Hola CEO's live events and initiatives such as OOPS!, StarMeUp and Influencers.

Main Training Courses

We encourage the development of our employees through on-going training, support in the management of work teams and active listening to their needs.

INTERNAL COACHING PROGRAM

The internal coaching training program continued, covering conversational topics, emotional intelligence, team development and coordination of actions.

240
employees

31,000
hours

ZOOM COMMERCIAL MANAGEMENT MODEL + COMMERCIAL SKILLS

We implemented a process, which included synchronous workshops, asynchronous capsules and spaces to review concepts. This model was supplemented by a Business Skills Training Program.

1,500
employees

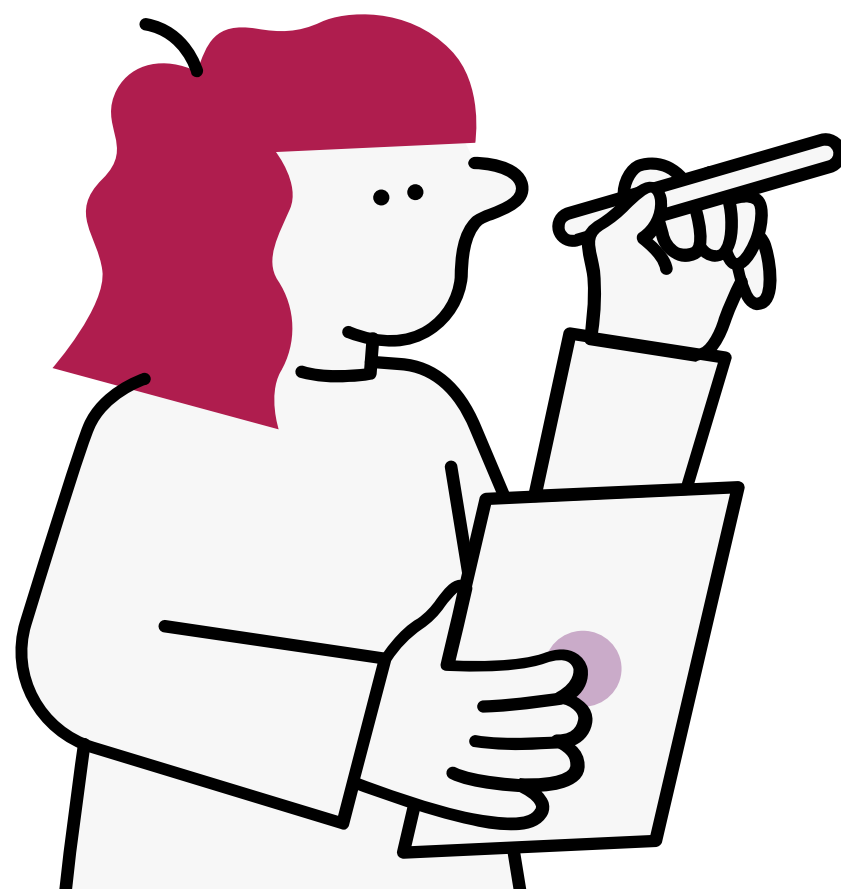
5,600
hours

SUSTAINABLE BUSINESS SCHOOL

We advanced with the training program for E&P Executives, SMEs and Corporate Banking Officers to strengthen technical knowledge related to credit analysis.

160
employees

2,000
hours



DEVELOPMENT OF NEW NETWORKING SKILLS

We added new courses on digital tools in our Campus and synchronous and asynchronous training courses on the impact of digitalization on the business. We also added content developed by “Mujer Financiera” and the aforementioned training proposals of the Academies and Competencies.

300
employees

ROLE-BASED TRAINING PROGRAMS FOR THE BRANCH NETWORK

A través de un proceso de cocreación participativo identificamos 5 roles críticos a partir de los cuales diseñamos roadmaps de formación para nuevos perfiles con foco en conductas clave.

27
courses at different
levels

+3,000
employees

MANDATORY REGULATIONS

We continued developing mandatory business regulations: IFRS, Anti-Money Laundering and SOX Standards, among other.

ENGLISH

English lessons continued for Corporate Managers, Executives and all those employees that regularly use English for their activity.



IUDÚ

As part of our organizational transformation, we support our employees with different training programs.

TECHNICAL SKILLS

We provide training in Mutual Funds, banking products, accounting adjustments for inflation and SAS Programming.

REGULATORY TRAINING

We strengthened compliance with the implementation of training courses on Operational Risks, Business Continuity, SOX, Code of Ethics and Anti-Money Laundering and Terrorist Financing.

SOFT SKILLS

We designed courses on Home Office, Agility, Scrum Methodology, Management of Change, Office Automation in Microsoft Office and time management that facilitated the adaptation to remote work of the staff areas. We also strengthened our “Agility Program” with training and internal communication processes through Workplace.

IOL Invertironline

3,000 hours

of training for employees through workshops on agility and leadership, language training and technical competencies required for each role.



Talent attraction and development

During this period we continued to carry out our Employer Branding strategy and worked to consolidate digital onboarding of new hires.

We also worked on the design of initiatives that contribute to the development of internal talent, where our employees can challenge and strengthen their creativity and innovation aimed at transformation.

Emerging Talent at Banco Supervielle

We revisited the young professionals program and leveraged internal talent with tools and skills that contribute to digital and cultural transformation. Along these lines, we designed a volunteer program that gives each employee the opportunity to meet their peers in a learning space and share their experience as a team.

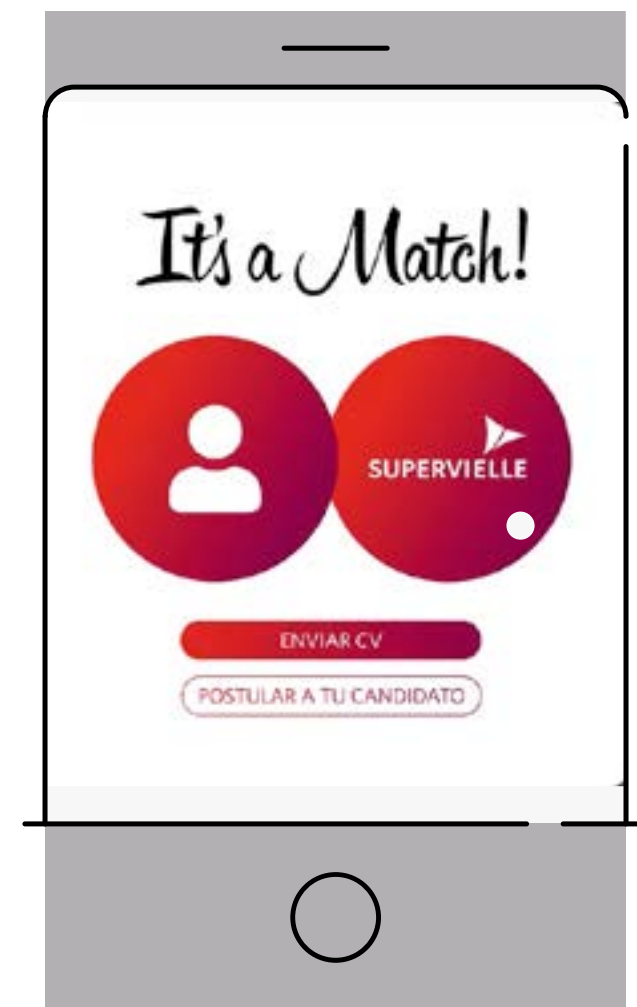
In September, a call was made to all bank employees through WorkPlace, where participants had to go through different steps and activities (video interviews, Gaming platform) to be selected.

2 virtual hackathons were held, where the challenge was to work in teams and design and present prototypes, with the participation of business referents.

As a result, 16 people were selected for training in an 8-month program, organized in workshops and labs on Agile Mindset, Growth Mindset, Powerful Questions and interviews with organization leaders and referents.

Referral program

As part of the referral program, starting in 2021, our employees may nominate people they know who have the potential to fill current job openings simply and digitally by uploading their data to the new “It’s a Match” application.



IUDÚ: digital profile

130

we carried out more than 130 searches, 7 out of 10 included digital profiles.
In 2021.

100%

We continued with 100% digital induction, moved forward with new market practices and improved the experience of new hires

25%

We implemented a referral program, covering 25% of the positions

+15,000

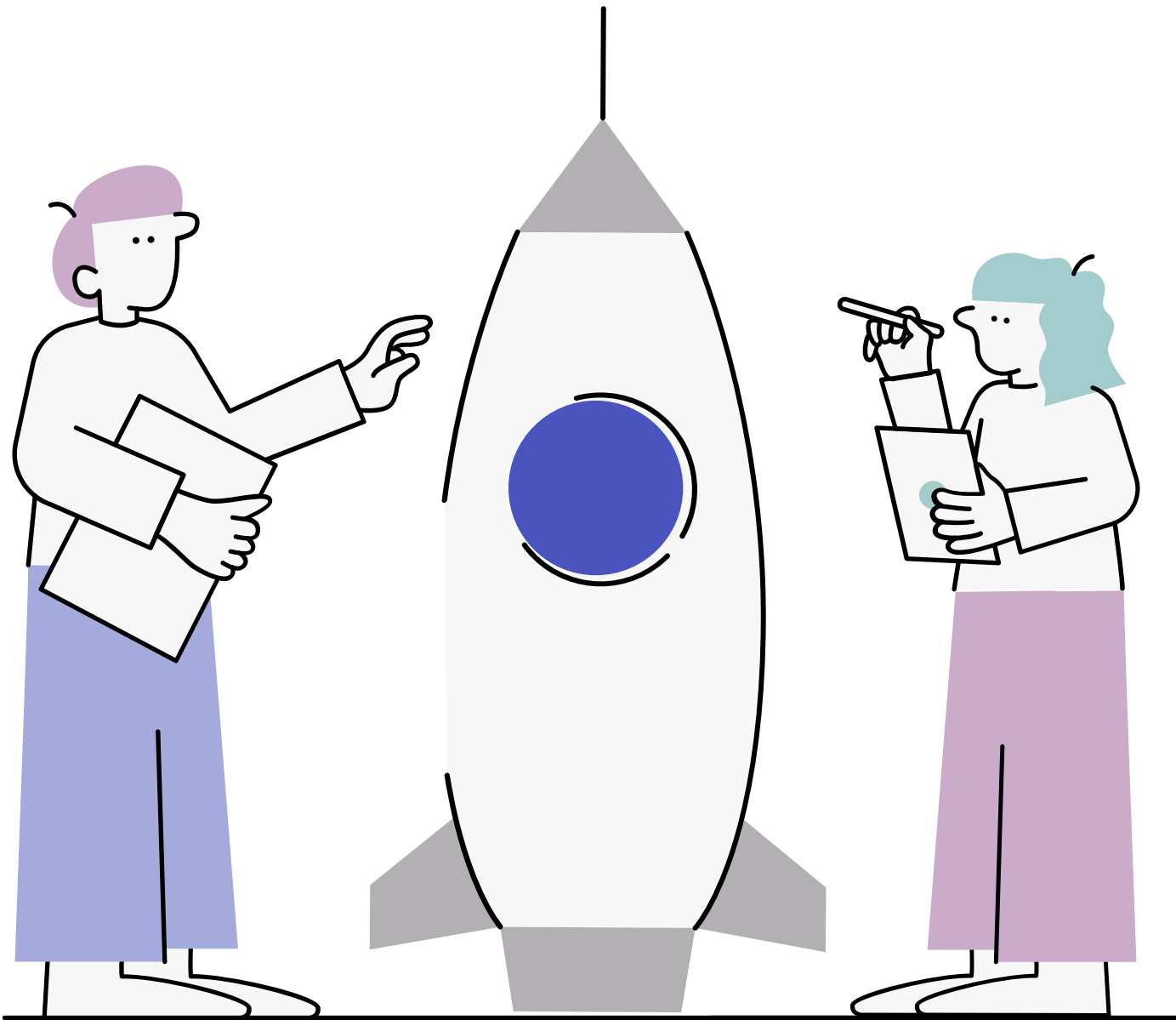
We implemented a referral program, covering 25% of the positions.

The IOler community grows stronger

20,000

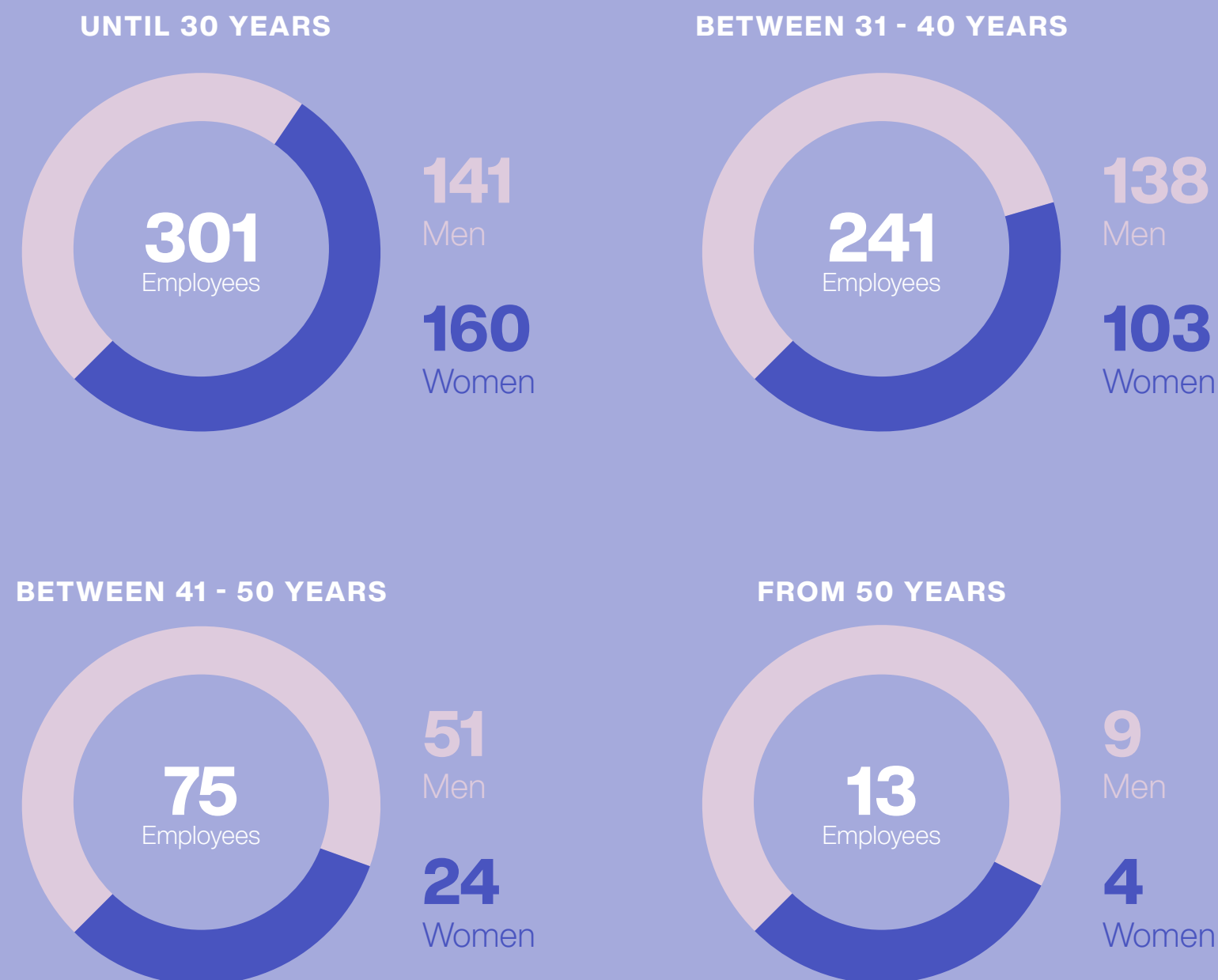
followers make up our LinkedIn community.

We accompanied the rebranding of our company with a virtual launching event and a merchandising kit for our IOlers.

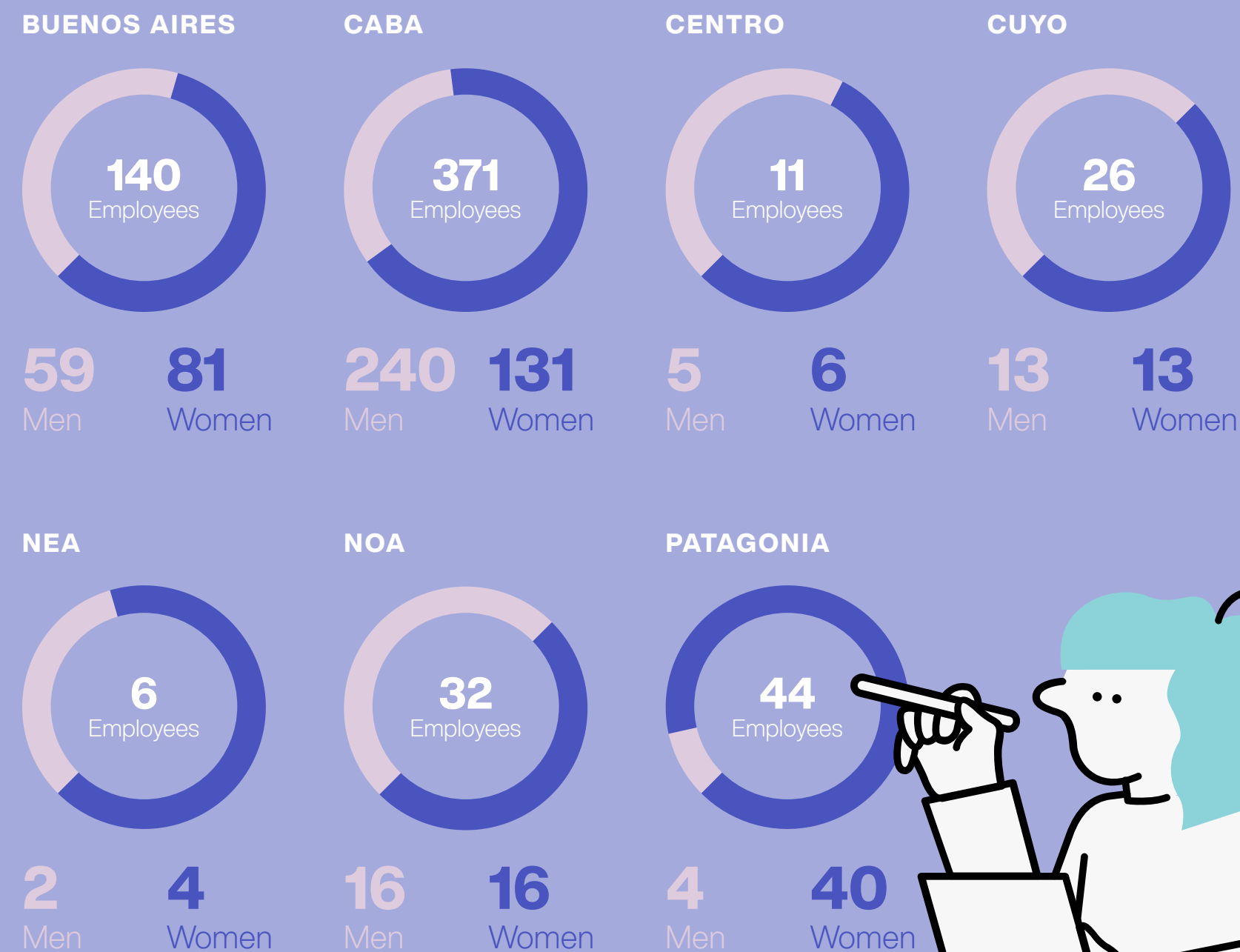


New hires

New hires by gender and age

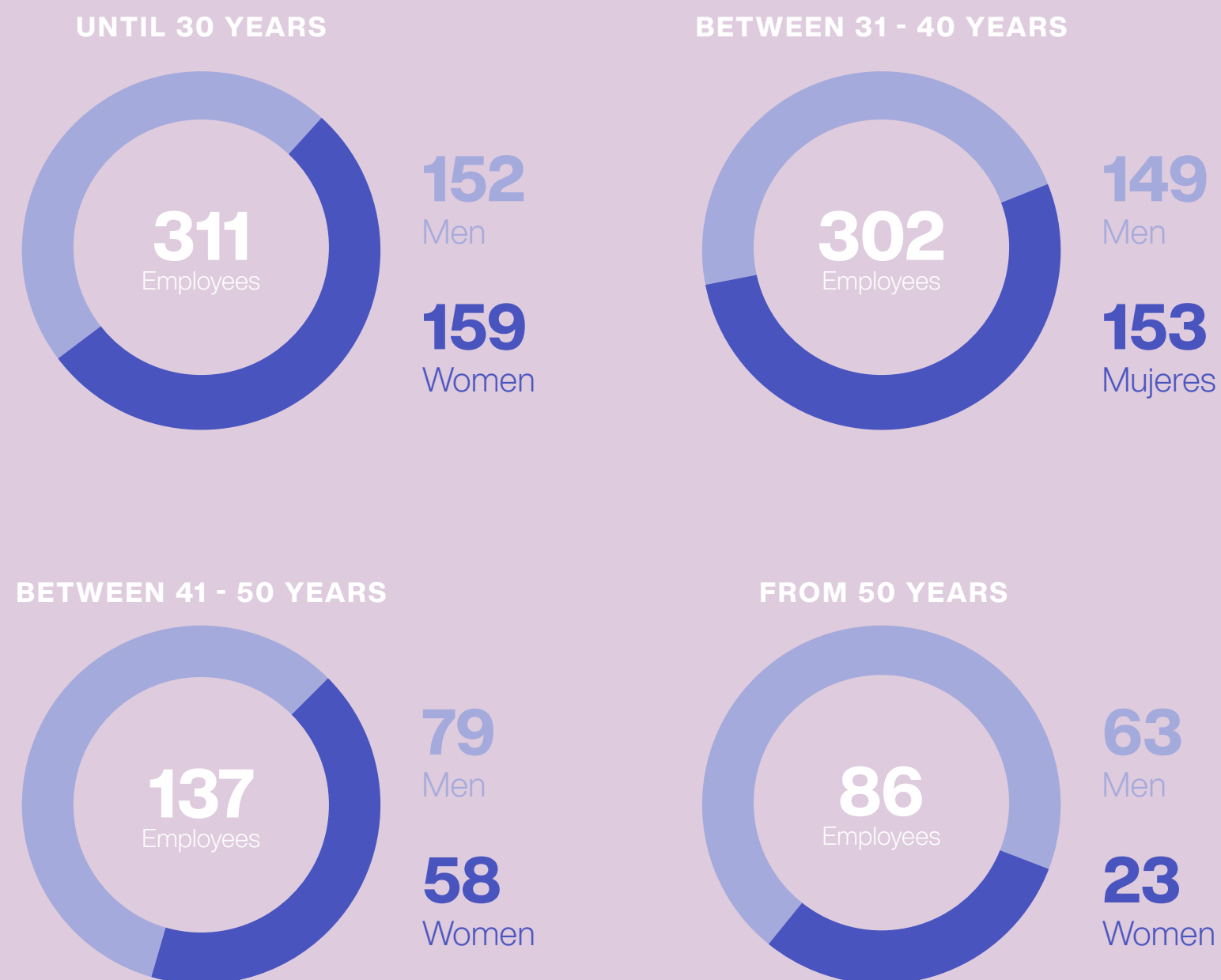


New hires by gender and region

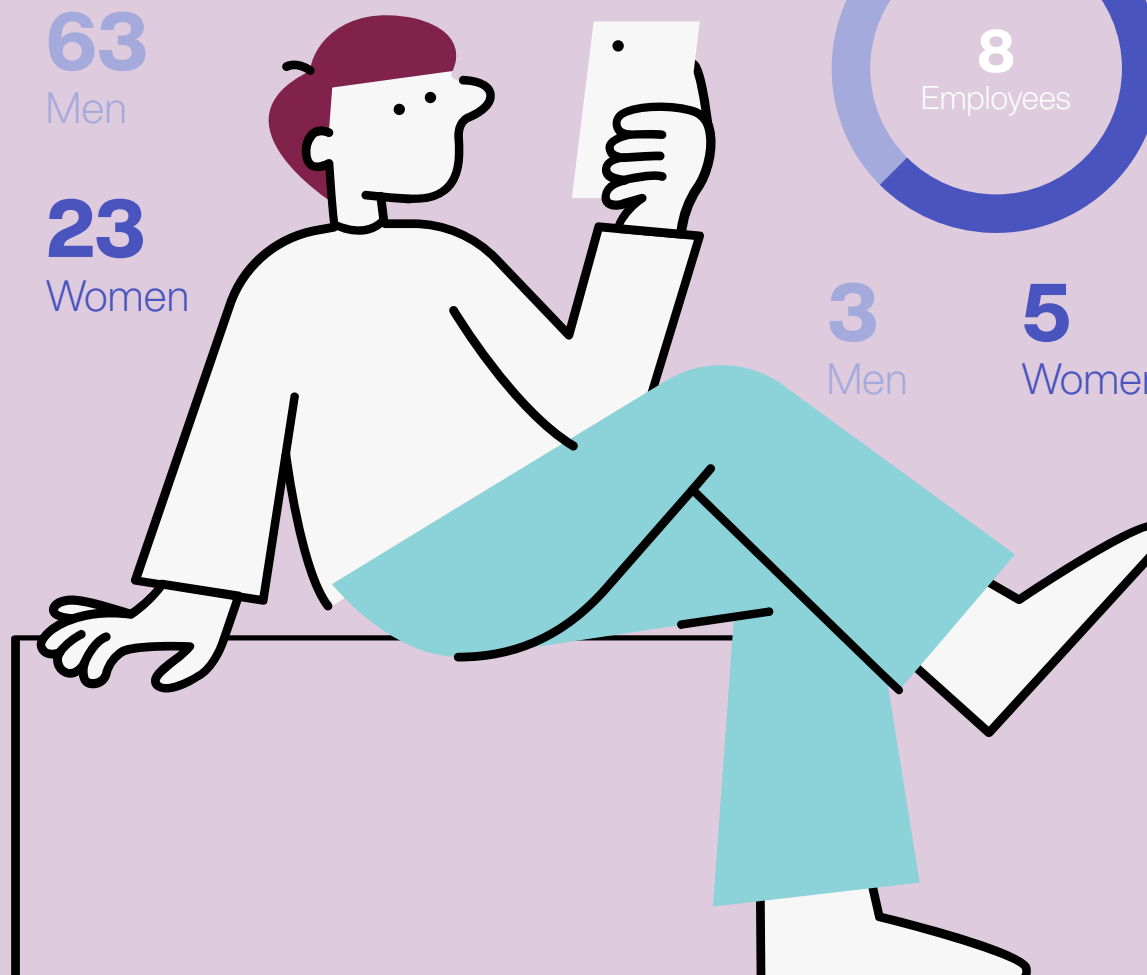
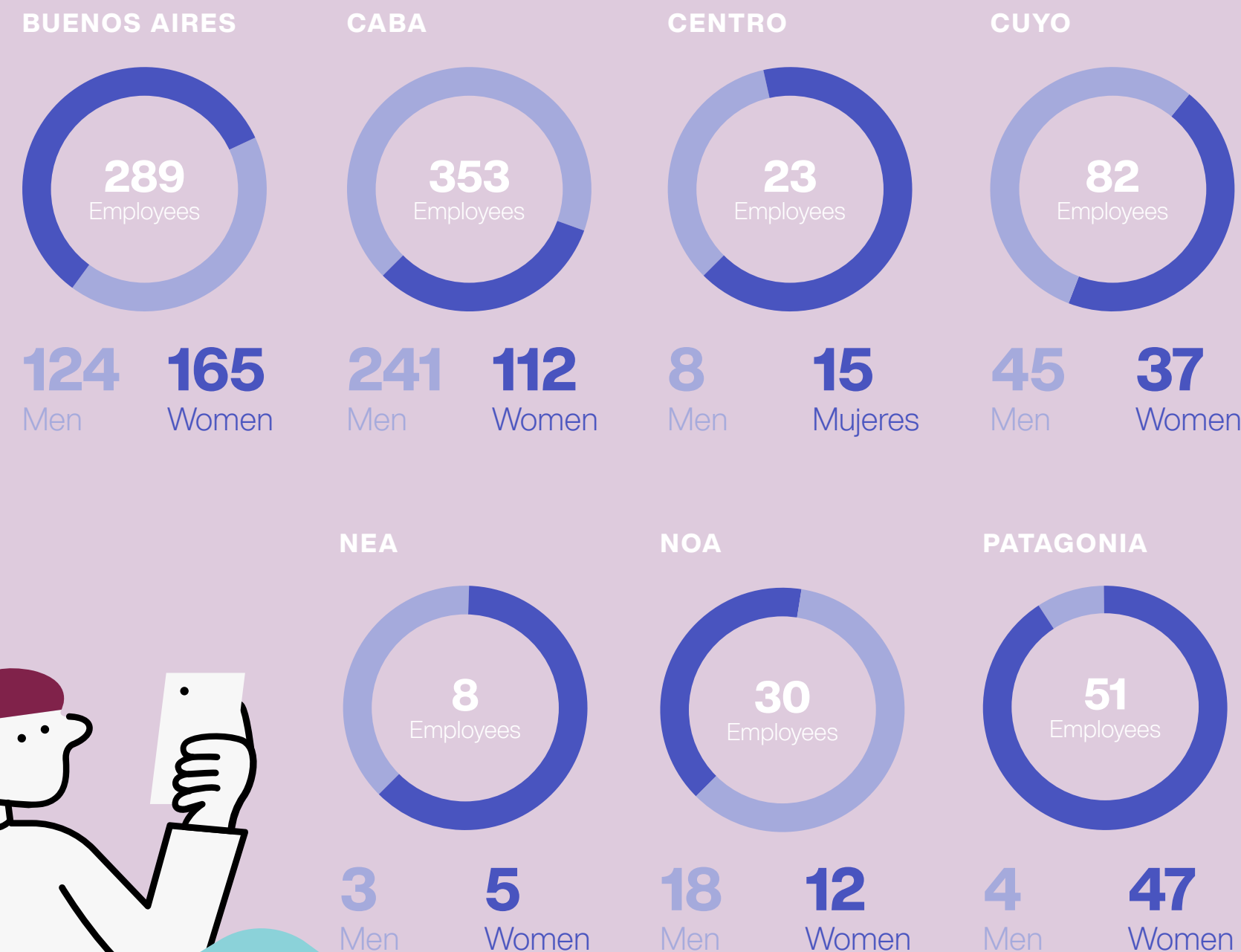


Employee Termination

Employee termination by gender and age



Employee termination by gender and region



Diversity and equal opportunities

During 2021 we deployed a Diversity, Equity and Inclusion (DEI) strategy in all Grupo Supervielle's companies. To that end, we formed a multidisciplinary and inter-company team to analyse the situation, based on information available in the Human Resources area and based on our employees' insight communicated through an anonymous survey and several focus groups.

As a result, four pillars were defined and communicated to the organization: Gender Equity, Disability, Psychological Safety and Equal Opportunities. In turn, the results of the survey were discussed and analyzed in a live broadcast of our Hola CEO cycle.

In 2021 we also formed a Diversity Forum to which the multidisciplinary team reports. The Forum is made up of authorities of our organization, including directors of Grupo Supervielle and leaders of the different business areas.

At sector level, Banco Supervielle joined the gender commission of ADEBA with the participation of our director Alejandra Naughton and we also have a representative in the Gender commission of the Sustainable Finance protocol.

Grupo Supervielle employees

GRI 102-8, 405-1, 102-7

At Grupo Supervielle, we are more than 4,800 employees who work in teams to take advantage of the synergy and diversity of our ecosystem of companies and business units.

4,806 On a consolidated basis

3,494
Banco Supervielle

477
IUDÚ

325
TA

23
MILA

109
Espacio Cordial

2
Futuros del Sur

130
Supervielle Seguros

24
Bróker de Seguros

13
SAM

205
IOL

4
Grupo Supervielle

Employees by gender

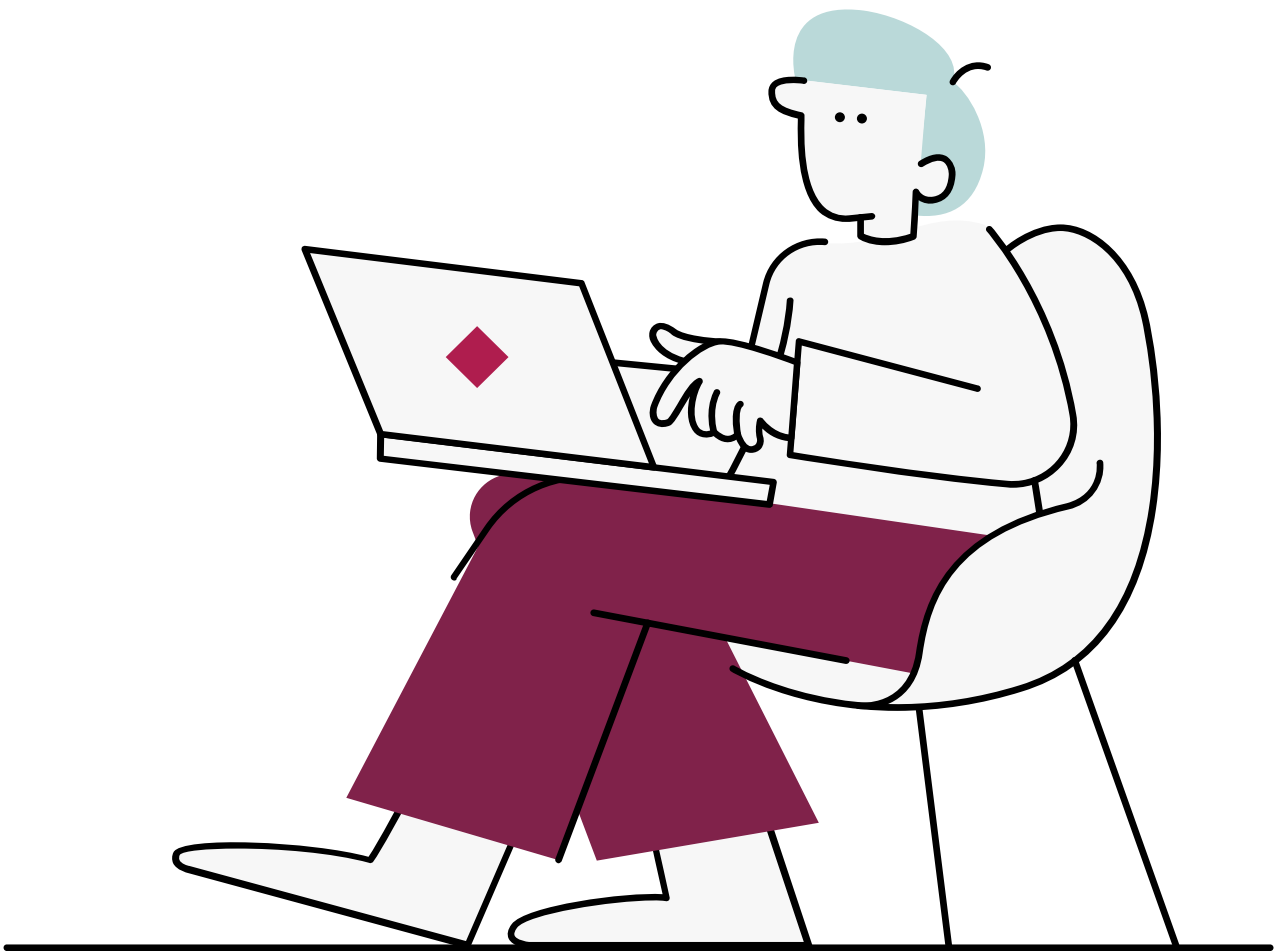


1,764 Banco Supervielle	189 IUDÚ
62 TA	19 MILA
40 Espacio Cordial	2 Futuros del Sur
58 Supervielle Seguros	13 Bróker de Seguros
11 SAM	135 IOL
2 Grupo Supervielle	

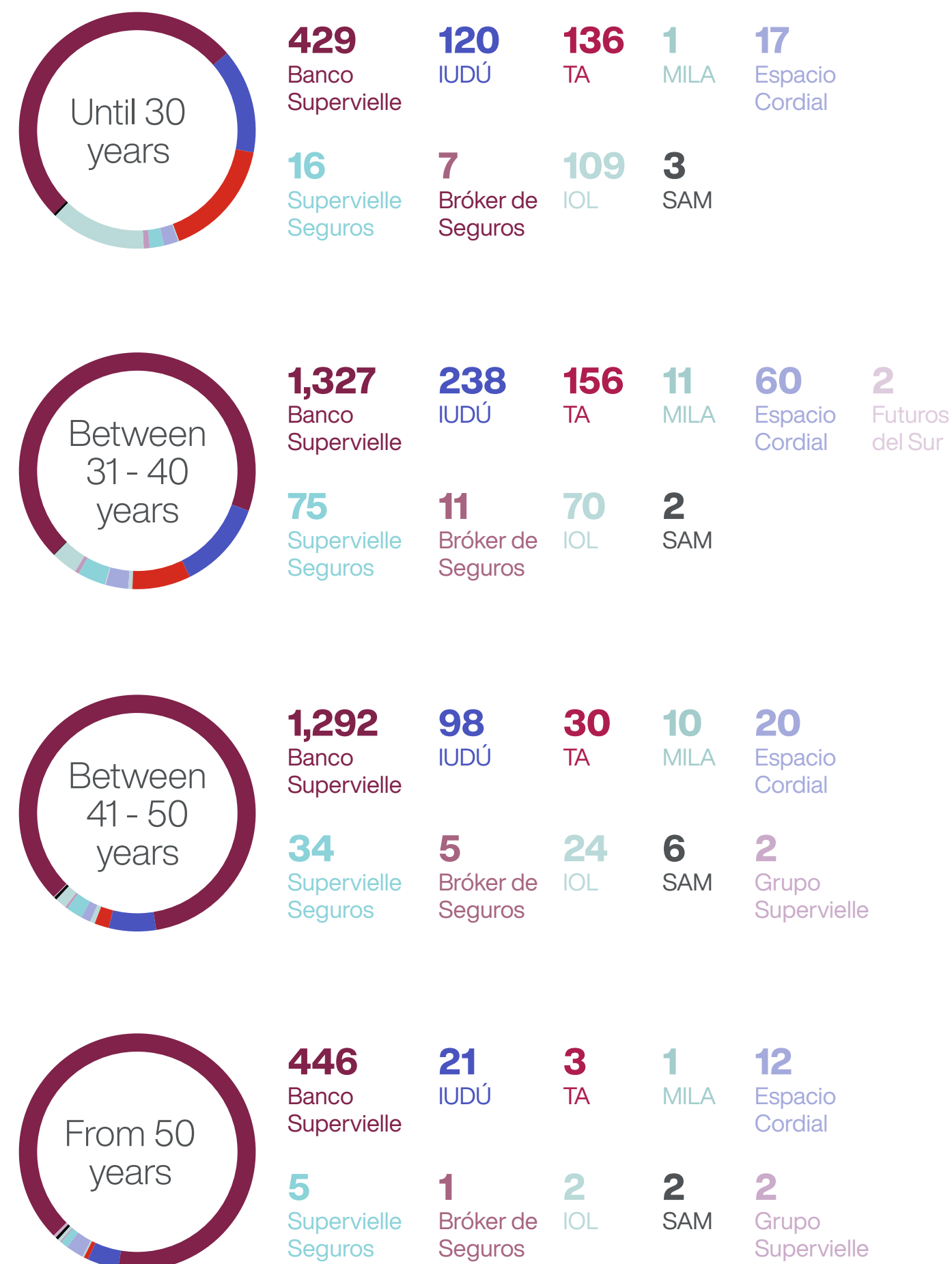
1,730 Banco Supervielle	288 IUDÚ
263 TA	4 MILA
69 Espacio Cordial	72 Supervielle Seguros
11 Bróker de Seguros	2 SAM
70 IOL	2 Grupo Supervielle

Employees by employment category and gender

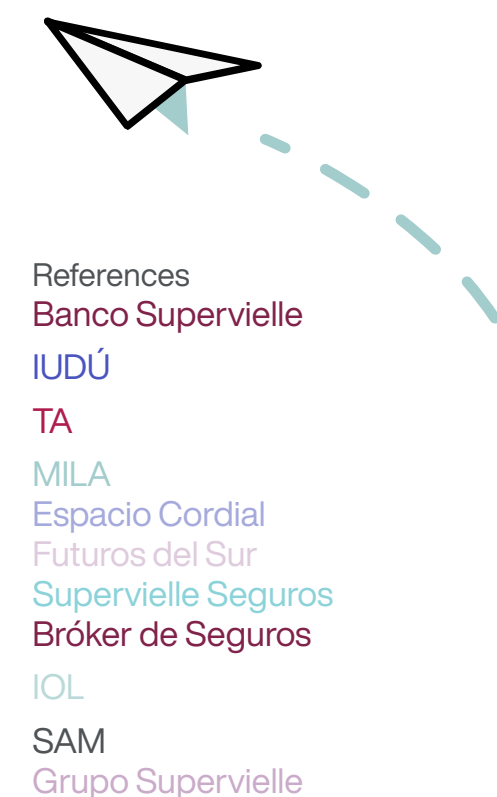
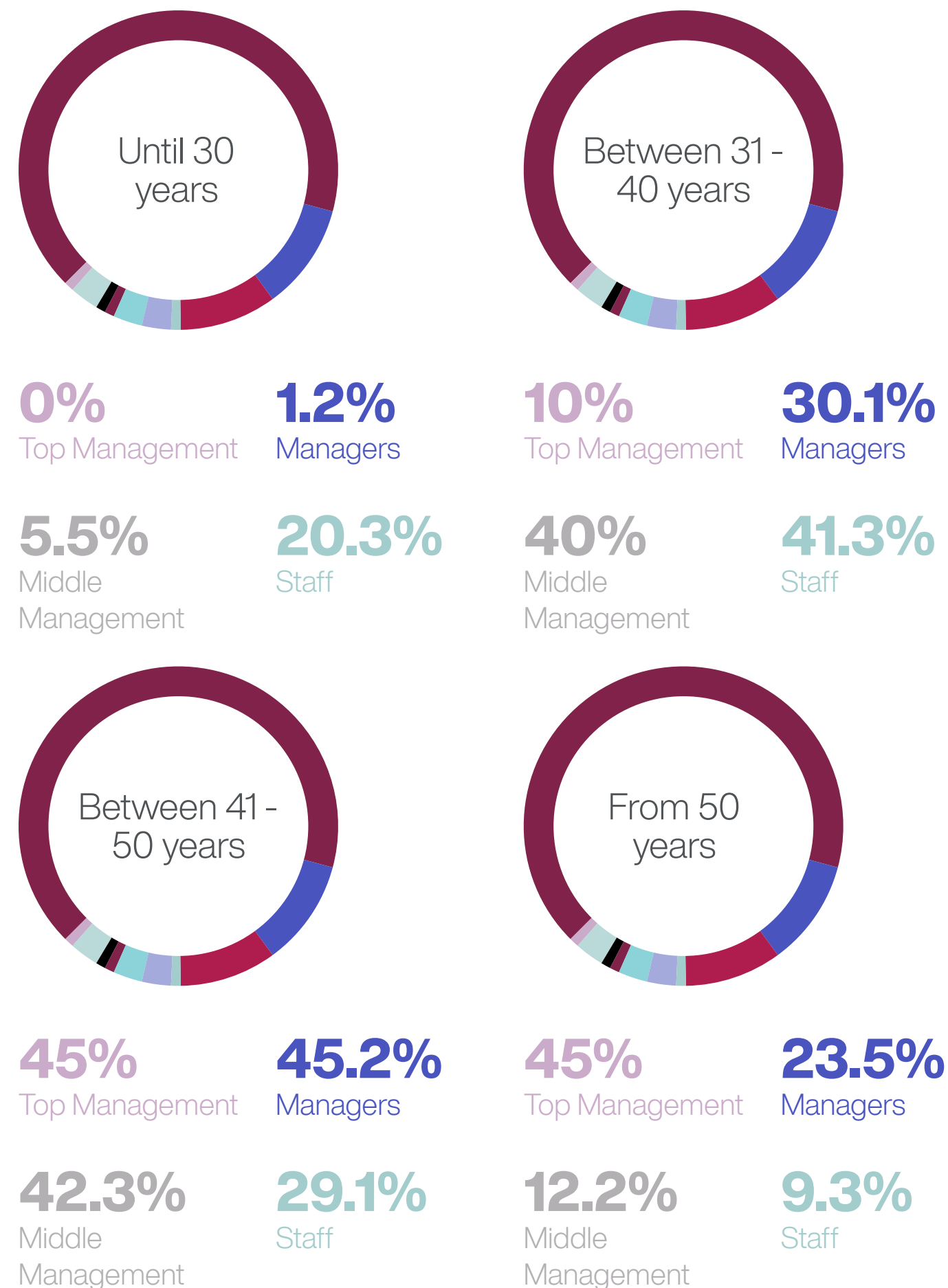
TOP MANAGEMENT		MANAGERS	
90% Men	10% Women	72.3% Men	27.7% Women
MIDDLE MANAGEMENT		STAFF	
60.3% Men	39.6% Women	44.3% Men	55.7% Women



Employees by age



Percentage by category and by age



Employees by age and gender

		-30	31-40	41-50	+50
Banco Supervielle	Men	213	620	613	318
	Women	216	707	679	128
IUDÚ	Men	32	88	54	15
	Women	88	150	44	6
TA	Men	25	27	7	3
	Women	111	129	23	0
MILA	Men	1	9	8	1
	Women	0	2	2	0
Espacio Cordial	Men	7	18	11	4
	Women	10	42	9	8
Futuros del Sur	Men	0	2	0	0
	Women	0	0	0	0
Supervielle Seguros	Men	10	29	16	3
	Women	6	46	18	2
Bróker de Seguros	Men	3	6	3	1
	Women	4	5	2	0
SAM	Men	2	1	6	2
	Women	1	1	0	0
IOL	Men	68	49	17	1
	Women	41	21	7	1
Grupo Supervielle	Men	0	0	2	0
	Women	0	0	0	2

Employees by region and by gender and by job category

Total Distribution of Employees		Men	Women	Total
Buenos Aires	Top Management	4	0	4
	Managers	24	4	28
	Middle Management	101	84	185
	Staff	338	780	1,118
	Total area	467	868	1,335
CABA	Top Management	14	2	16
	Managers	79	26	105
	Middle Management	238	139	377
	Staff	885	792	1,677
	Total area	1,216	959	2,175
Centro	Top Management	0	0	0
	Managers	2	0	2
	Middle Management	18	10	28
	Staff	83	135	218
	Total area	103	145	248
Cuyo	Top Management	0	0	0
	Managers	7	0	7
	Middle Management	41	31	72
	Staff	365	326	691
	Total area	413	357	770
NEA	Top Management	0	0	0
	Managers	0	0	0
	Middle Management	3	3	6
	Staff	14	14	28
	Total area	17	17	34
NOA	Top Management	0	0	0
	Managers	5	1	6
	Middle Management	10	6	16
	Staff	46	55	101
	Total area	61	62	123
Pata-gonia	Top Management	0	0	0
	Managers	3	15	18
	Middle Management	5	1	6
	Staff	10	87	97
	Total area	18	103	121

Employees by gender, region and age

Total Distribution of Employees		Men	Women	Total
Buenos Aires	-30	81	174	255
	31-40	197	410	607
	41-50	143	253	396
	+50	46	31	77
	Total area	467	868	1,335
CABA	-30	239	211	450
	31-40	445	391	836
	41-50	340	289	629
	+50	192	68	260
	Total area	1,216	959	2,175
Centro	-30	5	15	20
	31-40	46	71	117
	41-50	38	51	89
	+50	14	8	22
	Total area	103	145	248
Cuyo	-30	23	23	46
	31-40	114	134	248
	41-50	189	165	354
	+50	87	35	122
	Total area	413	357	770
NEA	-30	2	5	7
	31-40	9	8	17
	41-50	6	4	10
	+50	0	0	0
	Total area	17	17	34
NOA	-30	8	7	15
	31-40	29	39	68
	41-50	18	13	31
	+50	6	3	9
	Total area	61	62	123
Pata-gonia	-30	3	42	45
	31-40	9	50	59
	41-50	3	9	12
	+50	3	2	5
	Total area	18	103	121

Employees by type of employment contract and gender

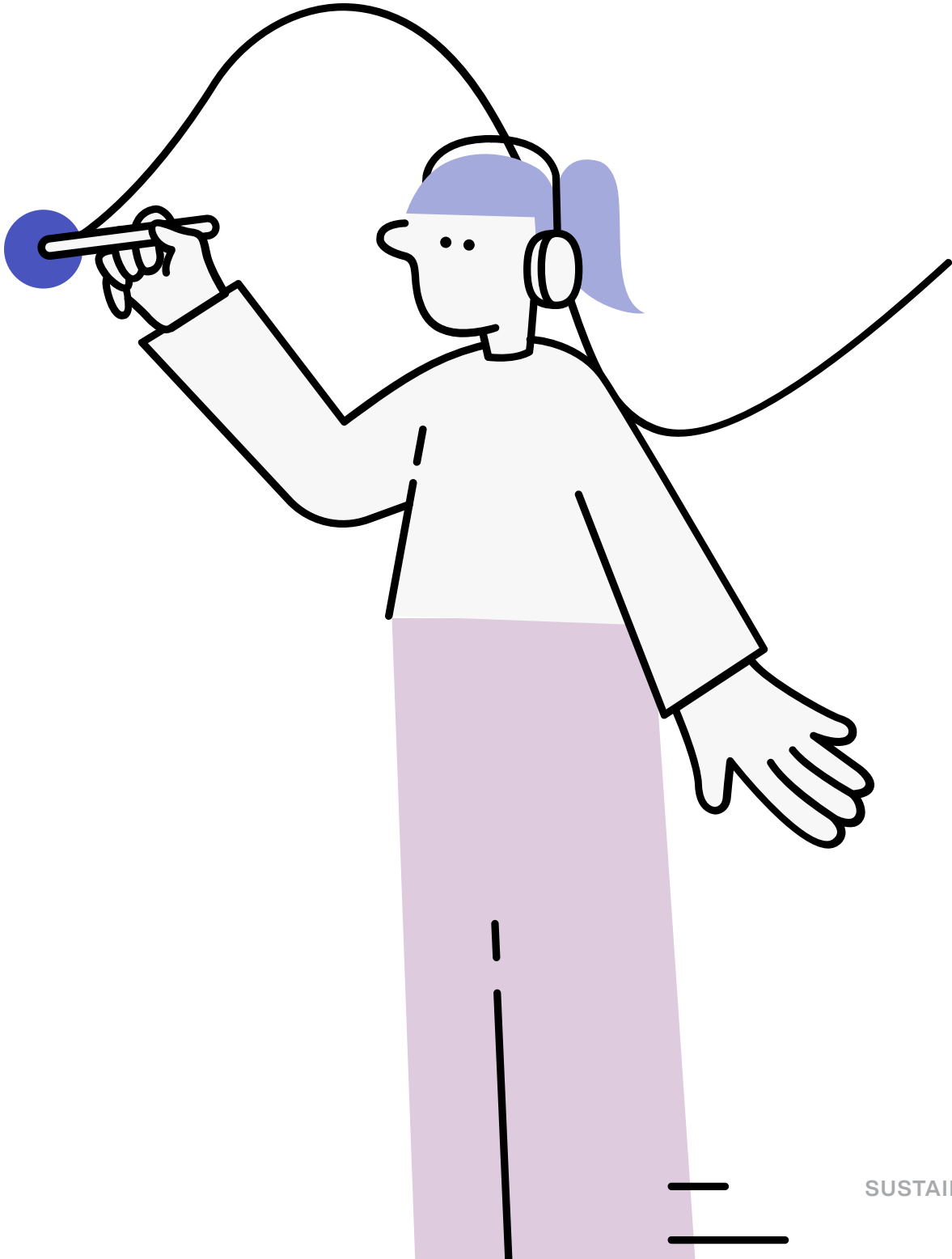
		Indefinite Term	Temporary
Banco Supervielle	Men	1,763	1
	Women	1,729	1
IUDÚ	Men	186	3
	Women	265	23
TA	Men	62	0
	Women	256	7
MILA	Men	19	0
	Women	4	0
Espacio Cordial	Men	40	0
	Women	67	2
Futuros del Sur	Men	2	0
	Women	0	0
Supervielle Seguros	Men	58	0
	Women	72	0
Bróker de Seguros	Men	13	0
	Women	11	0
SAM	Men	11	0
	Women	2	0
IOL	Men	119	16
	Women	57	13
Grupo Supervielle	Men	2	0
	Women	2	0

Employees by type of employment contract and region

		Buenos Aires	CABA	Centro	Cuyo	NEA	NOA	Patagonia
Banco Supervielle	Indefinite Term	739	1,840	167	715	0	25	7
	Temporary	0	1	0	0	0	0	0
IUDÚ	Indefinite Term	330	3	34	14	12	28	30
	Temporary	12	0	2	1	1	4	6
TA	Indefinite Term	166	0	19	12	18	29	74
	Temporary	1	0	2	0	1	1	2
MILA	Indefinite Term	8	0	8	2	2	1	2
	Temporary	0	0	0	0	0	0	0
Espacio Cordial	Indefinite Term	45	40	7	14	0	1	0
	Temporary	2	0	0	0	0	0	0
Futuros del Sur	Indefinite Term	0	2	0	0	0	0	0
	Temporary	0	0	0	0	0	0	0
Supervielle Seguros	Indefinite Term	32	77	9	11	0	1	0
	Temporary	0	0	0	0	0	0	0
Bróker de Seguros	Indefinite Term	0	23	0	1	0	0	0
	Temporary	0	0	0	0	0	0	0
SAM	Indefinite Term	0	13	0	0	0	0	0
	Temporary	0	0	0	0	0	0	0
IOL	Indefinite Term	0	143	0	0	0	33	0
	Temporary	0	29	0	0	0	0	0
Grupo Supervielle	Indefinite Term	0	4	0	0	0	0	0
	Temporary	0	0	0	0	0	0	0

Employees by type of work day and gender

Full Time	Men	2,273	4,687
	Women	2,414	
Part Time	Men	22	119
	Women	97	



Gender violence

We continued to carry out awareness campaigns, and we also provided support and advice. Banco Supervielle has in place a protocol for victim assistance with specific guidelines, that is activated once a report is made at a police station, court or the corresponding governmental agency.

- Contact and support by the Employee Assistance Area.
- Legal assistance.
- Confidentiality when dealing with the situation
- Relocation or permanence at the workplace, as necessary, to ensure employee protection.
- Special paid leave upon filing of the report.
- Financial assistance through emergency loans and guarantee for tenants while the case is being solved
- If required, economic compensation equal to the amount paid for childcare expenses to cover the moving costs of the victim and their family group.



The Commission for Assistance to Victims of Gender-Based Violence of Banco Supervielle provides support and carries out assistance actions, prevention campaigns and dissemination of protection protocols, with the cooperation of trade union delegates.

14 cases

were reported, which were handled as prescribed by the assistance protocol.

In 2021

Our Employee Assistance area has an open channel for consultation and support through the e-mail gestionsocialempleado@supervielle.com.ar.

Likewise, our employees also have access to the Ethics Line to channel queries and complaints in a confidential manner.

Remuneration

GRI 102-38, 102-39, 405-2

With a view to rewarding the employees for their performance, retaining talent and maintaining the company’s competitiveness, the salary structure was reviewed taking into account market trends and business needs.

At Banco Supervielle two reviews were carried out throughout the year (compensation window) to analyze and determine promotions and salary adjustments to the payroll. In relation to variable incentives, the schemes that compensate the Financial Banking and Corporate Banking businesses were reviewed and modified in line with market practices and organizational needs. Likewise, the annual bonus policy was reviewed and linked to the new performance model, taking into account business and personal objectives.

Data Visualization Dashboards continued to be used to maximize data analysis so as to be able to make decisions based on dynamic data.

Our companies under collective bargaining agreements establish base salaries without differentiation with respect to gender.



TOTAL ANNUAL COMPENSATION RATIO¹

Company	Ratio
TA	4.73
Seguros	4.76
SAM	1.87
MILA	2.56
Grupo Supervielle (Holding)	2.72
IOL.Argentina SA	2.55
IOL SA	5.12
Espacio Cordial	5.16
CCF	11.3
Bróker de Seguros	2.47
Banco	8.38
Futuros del Sur	2.01

ANNUAL TOTAL COMPENSATION PERCENTAGE INCREASE RATIO²

Company	Ratio
TA	1.1
Seguros	N/A
SAM	0.95
MILA	1.79
Grupo Supervielle (Holding)	1.2
IOL.Argentina SA	0.94
IOL SA	1.17
Espacio Cordial	1.2
CCF	1.76
Bróker de Seguros	1
Banco	1.08
Futuros del Sur	N/A

N/A: there is not enough data to analyze the information as compared to the previous period.

1 Ratio of the annual total compensation of the highest paid individual to the median in annual total compensation of all employees (excluding the highest paid individual).
2 Ratio of the percentage increase in annual total compensation of the highest paid individual to the median percentage increase in annual total compensation of all employees (excluding the highest paid individual).

Freedom of association

GRI 102-41

At Grupo Supervielle we respect individual and collective freedoms of our employees and maintain a healthy relationship with trade unions and their local, regional and national representatives.

In 2021 we negotiated and agreed to various collective bargaining agreements. In that sense, we guarantee access to information through our Human Resources Management Center, where all the information related to the agreement, payment of salaries and benefits, among other, is available, as well as our corporate social media, where we post projects, protocols and developments of Grupo Supervielle.

Breakdown of employees under collective bargaining agreements and enrolled in trade unions by subsidiary:



3,481
Banco Supervielle

188
IUDÚ

300
TA

16
MILA

109
Espacio Cordial

121
Supervielle Seguros

45
IOL

13
Banco Supervielle

289
IUDÚ

25
TA

7
MILA

2
Futuros del Sur

9
Supervielle Seguros

24
Bróker de Seguros

13
SAM

160
IOL

4
Grupo Supervielle



Benefits

In 2021 we continued working to preserve the health and well-being of our employees and their families: we implemented improvements in the Grupo Supervielle Corporate Health Program, continued with the Flu Vaccination campaign, in- company and online medical advice, and held various workshops and special talks.

In order to measure the employee's experience and promote their benefits program, Banco Supervielle carried out different actions, such as the survey #SomosComunidad and #BeneficiosPlay, a trivia and game event on current benefits. In this way, our Benefits team sought to understand the different types and situations of the employees, with a view to working on improvements in 2022.

IOL employees had the possibility of working 100% remotely or attending co-working spaces. In December we opened new offices, especially suited for face-to-face activity.



Running team in the race "Yes, we run for them" that I had the goal of raising awareness about gender-based violence. San Isidro, december 2021

In 2021, we digitized our employees' experience in terms of internal procedures and communications regarding leaves of absence, vacation, salary and benefit information, among other.

- We updated Employee Self Service (ESS), a portal that enables self-management without the need for a VPN connection, from a computer or mobile phone.
- We implemented "Andy", the new ChatBot to streamline our employees' daily queries.
- We also implemented the Virtual Employee HUB for uploading banking product requests for employees without the need for connection and login, directly from Chrome, and tracking orders in a more agile and simple way.





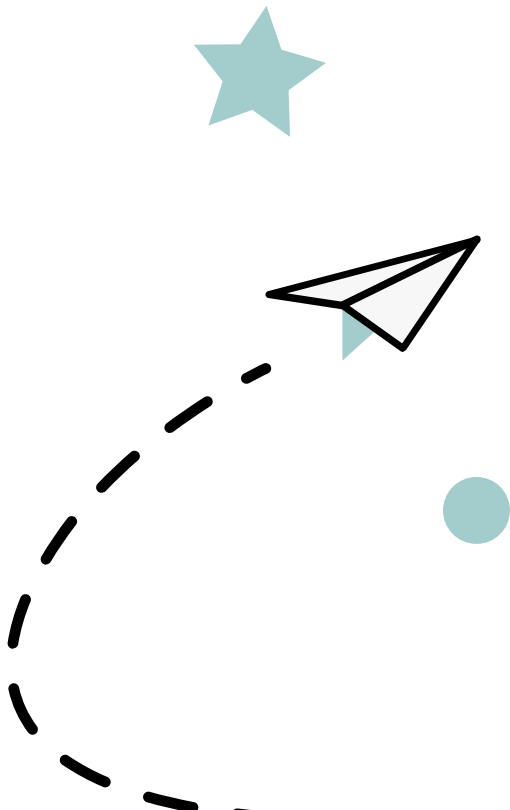
Parental leave

	Men	Women	Total
Total number of employees who were entitled to parental leave	2,295	2,511	4,806
% of employees who were entitled to parental leave	100%	100%	100%
Total number of employees who enjoyed parental leave (started in 2021)	53	81	134
Number of employees due to return in 2021 after parental leave (started in the same year or earlier period)	59	85	144
Total number of employees who returned to work in 2021 after completing parental leave	59	82	141
Number of employees who in 2021 were completing 12 months after the end of their parental leave (effective return date in 2020) Total	59	82	141
number of employees who in 2021 continued working after 12 months of return from parental leave	54	129	183
Rate of return to work	100%	98%	98%
Rate of retention	93%	88%	90%

To celebrate Children's Day Banco Supervielle invited all its employees to share what they most enjoyed doing in their childhood. We also held a virtual cooking workshop addressed to the children of our employees.

To celebrate Banking Day we organized a virtual game with questions and trivia about the characteristics and details of our industry and our company.

At IOL we promoted different actions intended to generate satisfaction and commitment in the teams, such as in-person "after" events in Buenos Aires and Tucumán, virtual escape rooms, team games and an end-of-year party attended by IOLers from all over the country.



7

FRIENDLY

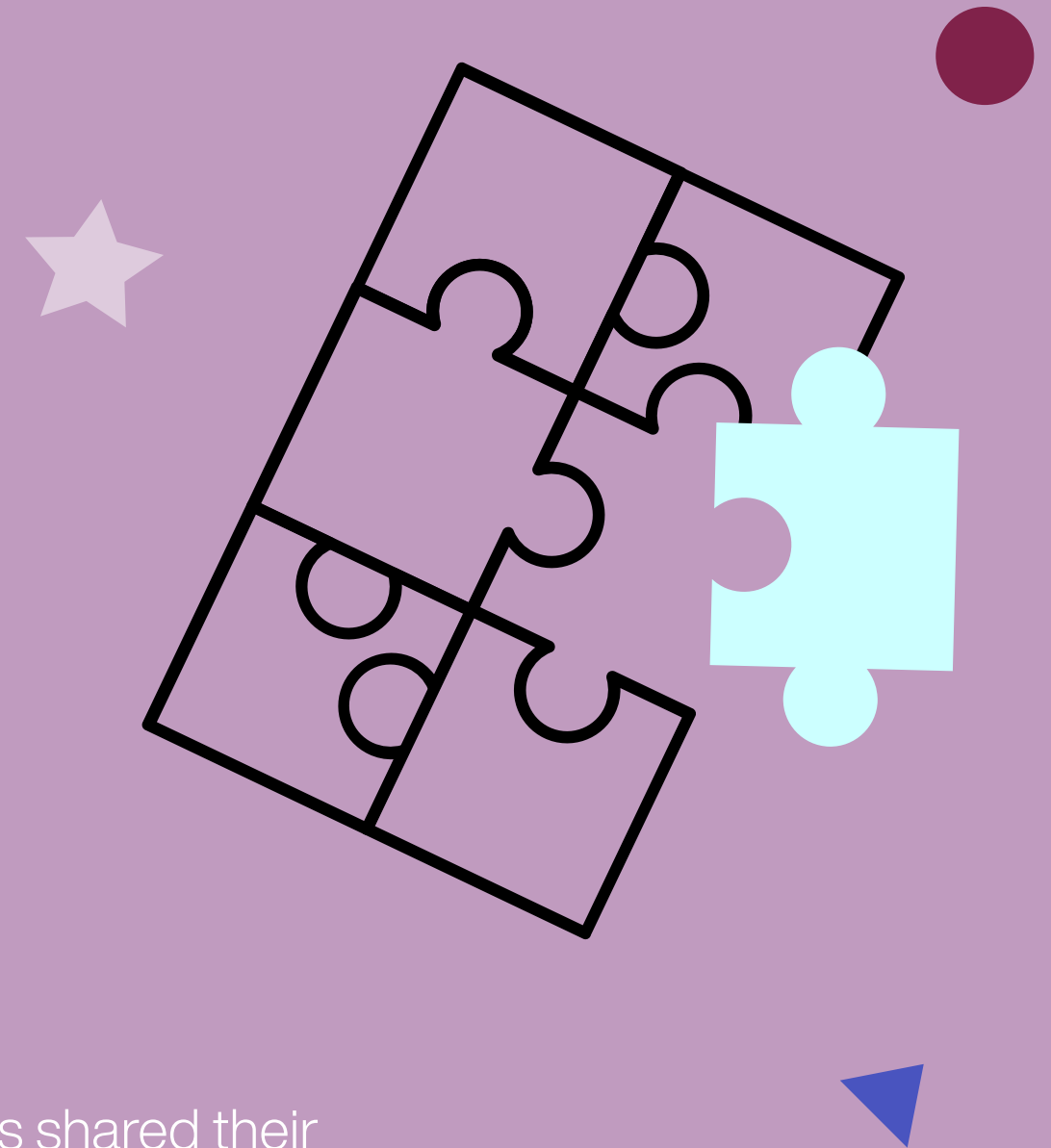
Commitment

We contribute more

556,211 meals donated to Banco de Alimentos for children and adults in a vulnerable situation.

317 employees participated in **volunteering** activities.

887 senior citizens shared their stories in our contest **Grandes Autores, Relatos Cortos.**

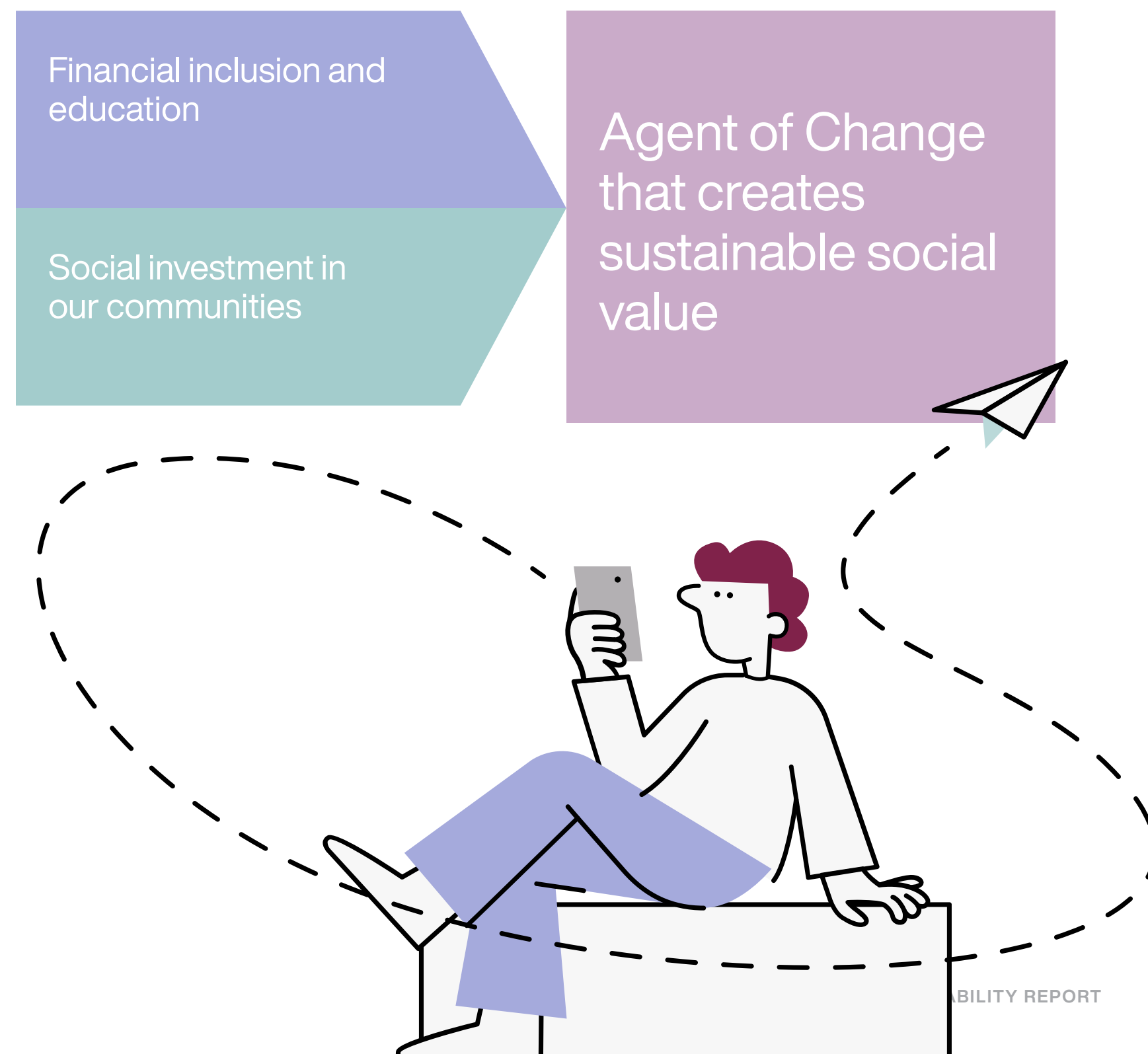


Our commitment to sustainable social growth

At Grupo Supervielle we are committed to being an agent of change that creates sustainable social value and generates a positive impact on our customers and communities.

With this vision, we expand the use of and access to our financial products and services, facilitating the adoption of new digital tools and promoting financial inclusion and education.

We also encourage social investment with an impact on projects related to education, children, senior citizens, institutional strengthening, and actions that promote culture and the arts.



Financial inclusion and education

SASB FN-CB-240a.4

As an agent of change and creator of sustainable social value, at Grupo Supervielle we reaffirm our commitment to accompany the evolution of community demands.

With this vision, we work to promote financial inclusion and education for those who are currently underserved due to a deficit in their digital and financial skills.

In 2021 we continued supporting the National Strategy for Financial Inclusion 2020 -2023 (ENIF), led by the Ministry of Economy of Argentina, with reports and recommendations on financial inclusion and education. According to the latest survey published by this initiative, 7 out of 10 households do not have saving capacity and more than half of those who can save (58%), keep their savings at home. In addition, 45% of those surveyed stated that making financial transactions through electronic channels is difficult and confusing, and approximately 6.1 million people have debts outside the financial system for a total amount of \$195 billion.

Financial inclusion and education is aligned with 7 of the 17 Sustainable Development Goals (SDGs) of the 2030 Agenda promoted by the United Nations, because it is a key factor to reduce poverty and promote prosperity. In this sense, our work in terms of financial inclusion and education summarizes the balance between the human aspect and the technological aspect that we communicate to our customers through our Human Banking campaign. "Human" is Supervielle's mission to be an entity that is close and that listens to its customers, understands their needs and provides customized solutions. "Banking" is the humanized technology applied to all digital developments that facilitates customer experience.

Within this framework, our financial inclusion and education actions promote both access to and use of products and services to meet the needs of individuals and businesses.

Access

We work to strengthen our physical and digital infrastructure for access to our services, which enables us to design diverse solutions, suitable for each social segment and covering all the national territory.

SUPERVIELLE APP

In 2021, we added new functionalities that enable the direct registration of new customers, in addition to streamlining operations and queries and facilitating login with face identification.

DIGITAL CUSTOMER ONBOARDING

With the acquisition of 45 thousand new customers in 2021, our digital platform already managed 45% of new registrations in the Personal and Identité segments. Onboarding also allows us to reach territories where we do not have physical branches through our Virtual Branches, where 10% of new customers come from.

CAJA RÁPIDA

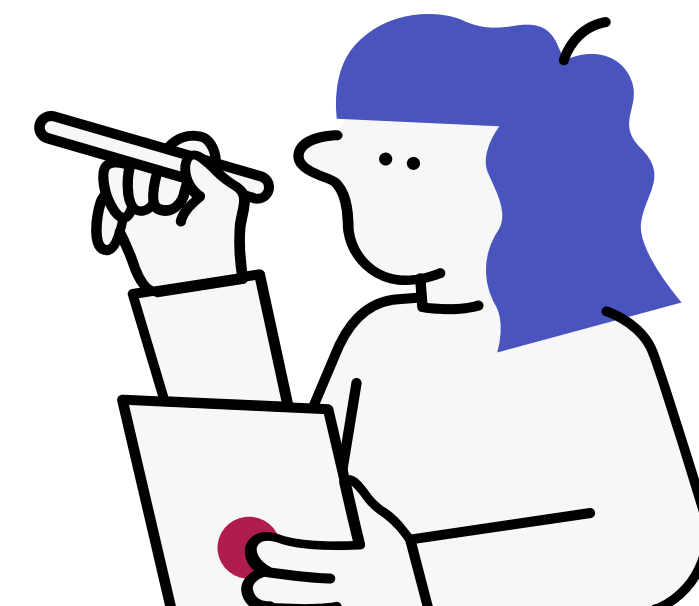
We continued enhancing the self-service model through cardless and keyless cash dispensers with biometric identification, focusing on the deployment and strengthening of a 100% Supervielle experience.

SUPERVIELLE JUBILADOS APP

With this app, our customers can obtain a life certificate through facial recognition without the need to go to a branch, check their pension collection date, obtain their payment slip, check their account movements, transfer money to other accounts and pay with QR, among other functionalities. In 2021 we incorporated Human Chat, a 24-hour service for live queries. More than 170,000 customers have already downloaded the App.

E-CHEQ

Through our Online Banking, companies may issue a large number of Echeqs or discount digital checks received at special rates, thus streamlining the daily work and maintaining the healthy payment chain. In 2021, we added a wide range of new functionalities that resulted in market growth and benefits to a larger number of customers.



Use

Through different initiatives we seek to disseminate the importance of a responsible and sustainable use of financial instruments.

TRAINING FOR SENIOR CITIZENS

Through our Hacelo Vos - Tecnología Sin Edad program, we provided online training to 687 customers over 55 in online banking and digital inclusion, in partnership with the Escuela Argentina de Negocios, Universidad de Morón and Universidad de Mendoza. In addition, we carried out a cycle of virtual and interactive talks, “Te acompañamos”, dealing with various topics, including technology and cybersecurity.

FINANCIAL EDUCATION FOR YOUNG PEOPLE

Together with Junior Achievement’s online platform, we trained 591 teenagers with the Plantifica Tu Futuro and Finanzas Personales programs. In addition, through our financial education volunteer program, we gave virtual talks to 70 youths that are beneficiaries of Cimientos and Pilares.

TALKS FOR CUSTOMERS.

We held 4 cycles of talks on regulations and foreign trade issues, where 520 customers participated, where economists analyzed the macro and local economic context, and were viewed by 600 corporate customers.

COMMITMENT WITH ENTREPRENEURS AND SMES.

In 2021, we provided grants to 32 companies to participate in the Prediras Program, where agenda topics such as governance, economic-financial tools and family businesses, among other, are addressed. In addition, within the framework of the Impulsate program, we held two virtual talks for Merchant customers (“How to sell more with MODO” and “What is the best option to collect payment in your business”), which were attended by 175 people. In addition, we continued to sponsor Expo EFI, a meeting place for economic, financial and investment specialists that brings together more than 9,100 participants, including our customers.

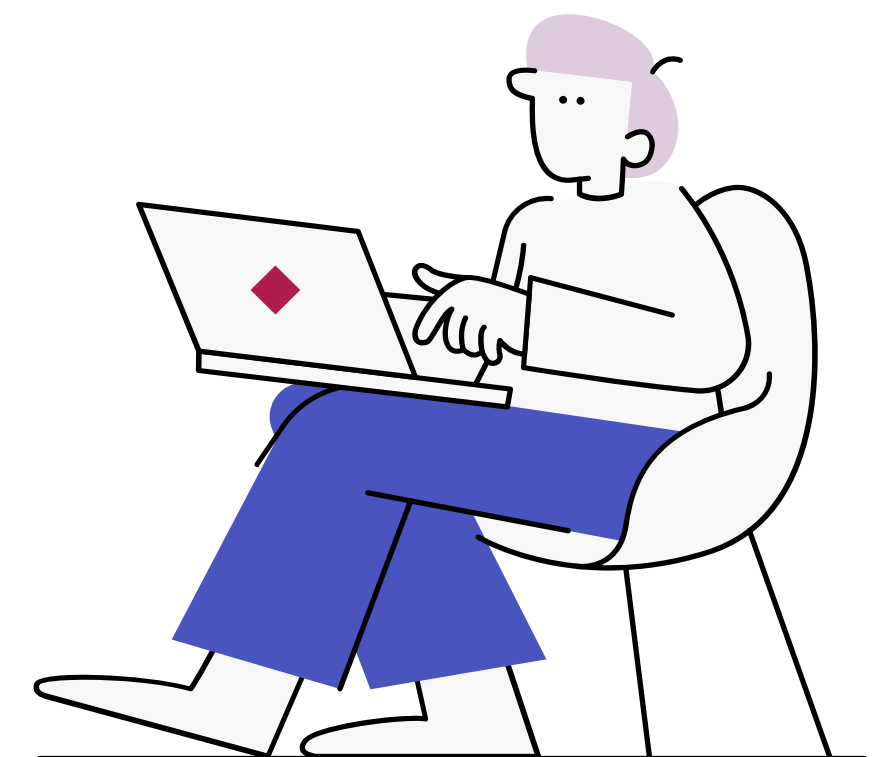
FINANCIAL EDUCATION PLATFORMS

During 2021, the IOL Academy’s “48hs Free Pass” initiative allowed 1,600 people free access to 4.8k of online content. The Python, How to Invest in the Stock Market and Bitcoin courses were the most viewed. Banco Supervielle also publishes a blog where customers learn about budgeting, savings and investments, whose content obtained 6,340 views at the end of the year. In addition, we uploaded 13 new tutorials on YouTube, accumulating 46 videos with a total of 423 thousand views. IUDÚ has a space dedicated to financial education through its blog SUMÁS, which registered 4,465 views during 2021.

In 2021, we shared information and useful tips with our customers and the community in general on the safe use of our financial products and services, as part of an intensive communication campaign that we carried out through mailings, websites and Apps, social media and television programs. For more information, see “Customer Data Security” in the Simplicity chapter of this report.



Financial education for young people



Social investment in our communities

GRI 201-1, FS7
ODS: 3, 10, 17

Grupo Supervielle's business model includes a sustainability strategy based on the commitment with its stakeholders to achieve a sustainable and socially responsible growth.

With respect to our communities, such commitment is embodied in the promotion of their development and strengthening through different programs grouped in four pillars:

SENIOR CITIZENS

We promote active aging through social participation and prevention of dependency, recognizing their capacities and potential and acknowledging the importance of their contribution to society.

CHILDREN

We support initiatives to reduce poverty and malnutrition among children and we participate in proposals that foster children's rights and address their health and education.

EDUCATION

We support education at all levels with actions that contribute to reduce school dropout rates and promote opportunities to build a better future and facilitate employability.

INSTITUTIONAL STRENGTHENING

We contribute to the strengthening of institutions and the construction of a long-term public agenda. una agenda pública a largo plazo.

We also contribute to the preservation and promotion of culture and the development of the arts in the city of Buenos Aires, supporting various cultural initiatives, some of them with the benefit of patronage.

\$90 million

pesos in Social Investment and Cultural Patronage

Within the framework of our activity and sector, we consolidated our commitment with financial inclusion of and education to individuals and companies. We focus on the continuous improvement of the channels of access to our services countrywide through different initiatives, with a view to disseminating the importance of a responsible and sustainable use of financial instruments.



Senior citizens

ODS: 3, 10, 17

A large percentage of Argentina's adult population has access to bank accounts. However, most of them do not use financial products or services, generally due to lack of knowledge¹.

Faced with the prospect that in 2025 the 60+ population will exceed 8 million[National Survey on Quality of Life of the Elderly 2012, INDEC, 2014], at Grupo Supervielle we work to promote active aging, social participation and prevention of dependency, with the purpose of achieving a full and productive old age. Our digital and financial education program Hacelo Vos - Tecnología Sin Edad seeks to provide senior citizens with access to technology so that they can be autonomous in their financial management.

Likewise, we continued with our Grandes Autores, Relatos Cortos contest, to promote cognitive stimulation, the discovery of traditions and the written culture in a population where 3 out of 10 people are interested in continuing their studies and 10% participate in some educational activity to maintain their identity and keep their interest in life[Learning capacity of the elderly (Barómetro de la Deuda Social con las Personas Mayores), Educa, 2019.]. We also generate an exclusive channel to accompany the elderly, where we share content designed to promote their health and safety.



687

senior citizens

attended the online

6,607

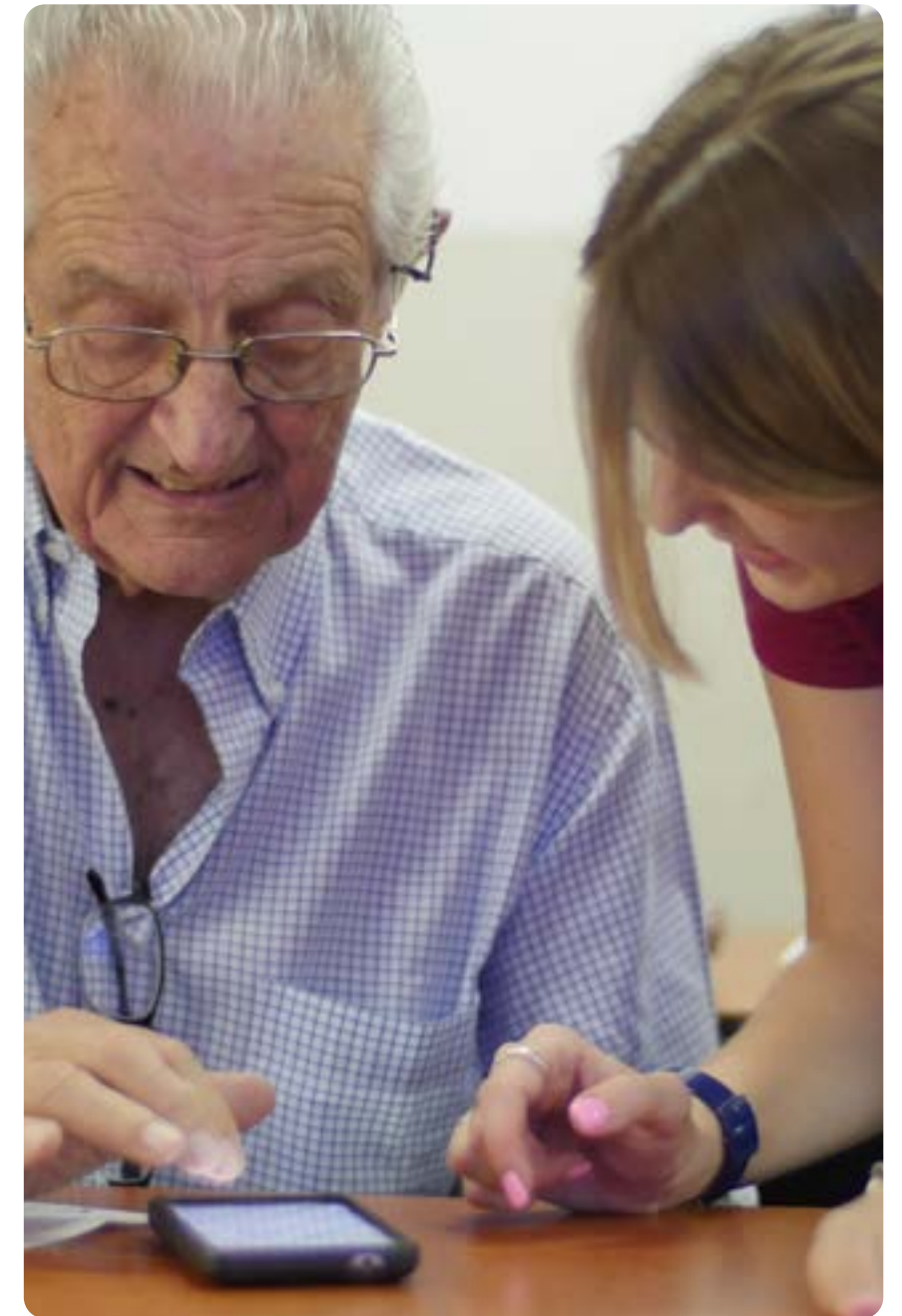
followers

in the fanpage

Grandes Autores
RELATOS CORTOS

887

participants



Financial education for seniors.

¹ Central Bank of the Argentine Republic, 2021.

² National Survey on Quality of Life of Older Adults 2012, INDEC, 2014.

³ The ability to learn in the elderly (Barometer of the Social Debt with the Elderly), Educa, 2019



In partnership with Escuela Argentina de Negocios, Universidad de Morón and Universidad de Mendoza
This program is intended to promote the digital and financial inclusion of the elderly, through online training workshops on new technologies, strengthening financial autonomy and prevention of economic crimes. The training is conducted by university professors with the support of live simulations and customized classes.

687

senior citizens participated in the program.

Virtual courses in introduction to office automation, mobile devices and electronic banking.

Participants increased their omnichannel transactions with respect to the previous year:

+34.6%

made purchases with debit cards

+26.2%

used the Jubilados APP

+26.6%

made withdrawals through Caja Rápida with biometric identification

+49.8%

used Online Banking.

Grandes Autores RELATOS CORTOS

Digital literary contest addressed to our 55+ customers and senior citizens.

Through this contest we redefine the Bank-customer relationship and value the elderly as active players in society. In addition, the initiative includes the participation of our employees as volunteers for the reading and pre-selection of the stories received.

7^a

edition.

887

participants.

43

special awards for artistic quality.

60

reader volunteers of Grupo Supervielle.



Eduardo Sacheri

Virtual accompaniment for senior citizens.

In partnership with Asociación Civil SURCOS

We accompany senior citizens through our fanpage Hacelo Vos - Tecnología Sin Edad, where we offer information and audiovisual content aimed at providing support to this segment and disseminating active aging and cognitive stimulation practices.

50

publications (images and videos) with safety tips, health care and games.

6,607

followers.

Growth for the period:

+54%

followers and +74% interactions.

+807%

content views.

Te acompañamos

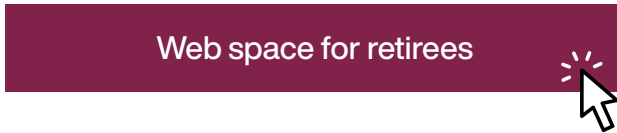
We delivered virtual talks on topics of interest for the elderly, such as health and entertainment. The talks were moderated by a specialist, with the participation of special guests, and are available in our website for senior citizens , so that customers may listen to them again at any time.

4

talks on the power of the mind, the power of the body, passion for life (with Georgina Barbarrosa) and cybersecurity.

1,400

persons registered for the entire 2021 cycle.



Education

ODS: 4, 8, 17

For a community to grow and develop, it is necessary to guarantee access to quality education for the coming generations. In our country, 49 high school students drop out school every hour and therefore they do not have the necessary training for full social insertion¹. The context becomes more complex if we consider that during 2020 around 4 out of 10 young people had little or no contact with their teachers and in the first semester of 2021 there were weeks in which 9 out of 10 did not attend classes in person².

To add to the construction of a country with equal opportunities, at Grupo Supervielle we work to promote quality education initiatives, such as training of school principals in partnership with the Consejo Empresario Mendocino (CEM). We also supported the granting of school scholarships by Fundación Cimientos, and university scholarships by Fundación Anpuy and Fundación BisBlick.

¹ Observatorio de Argentinos por la Educación CIPPEC, based on the Interamerican Development
² Bank database, 2020

70

high school students
and 19 university students received scholarships in Salta, Mendoza, San Luis and Buenos Aires.



360

individuals received
scholarships for training as Community Manager and Programming at Potrero Mendoza.



20

primary school principals
received scholarships for training as Educational Leaders, in partnership with Consejo Empresario Mendocino (CEM).



59

youngsters trained
in Personal Finance, in partnership with Junior Achievement.



Futuros Egresados Program

In partnership with Cimientos

Together with Fundación Cimientos, Banco Supervielle provides support to students to complete their studies at high schools in San Luis and Mendoza, aimed at promoting the development of skills and competencies to improve their school education.

70

scholarships for 4th and 5th year students: 40 for School N° 4148 Manuel Belgrano (Mendoza) students; 15 for School N° 51 Maestro Faustino Segundo Mendoza (San Luis) students; and 15 for School N° 11 Benito Juárez (Villa Mercedes) students.

23

students graduated
in Mendoza.

19

volunteers gave virtual talks on job search, résumé writing and job interviews.

2

graduates in 2020 participated
in the Construyendo mi Futuro 2021 employability program in Mendoza.

Thanks to our fundraising program, 575 customers of Banco Supervielle are donors of Cimientos, whose contribution in 2021 reached \$2,629,446 and represented 63% of Supervielle scholarships. The rest of the scholarships were covered by institutional contributions.

Likewise, during 2021 we continued to support the scholarship of a student from a public school so that she could attend the prestigious Liceo Francés Jean Mermoz high school, where she completed third year.

University scholarship programs

In partnership with Anpuy and BisBlick

We provide scholarships to university or tertiary students through Fundación Anpuy in Salta and Fundación BisBlick in Buenos Aires. In addition to financial support, students are accompanied by members of the foundations to successfully achieve their academic goals. BisBlick scholarship beneficiaries are mentored by Grupo Supervielle's volunteer employees throughout their studies.

19 university scholarship beneficiaries from Anpuy and Bisblick.

2 students graduated as French teacher and Nurse Technician.

Grupo Supervielle contributes with Centro Anpuy in the opening of the afternoon shift for 65 youths; 144 hours of academic support were provided, two group meetings were held with 120 young people, 110 personal interviews were held with scholarship beneficiaries, among other activities

Thanks to the point exchange program, \$88,500 were raised, which represents 69 teaching hours, 18 kits of school supplies, 2 backpacks with school supplies and 6 3-month scholarships. We also sponsored the Encuentro Nacional Virtual de Jóvenes, with more than 400 participants from all over the country.

Construyendo mi Futuro Program

In partnership with Cimientos

This internship program offers the children of our employees and beneficiaries of the Cimientos program who have recently graduated from high school the unique experience of their first paid job. During January and February, Banco Supervielle offers them the possibility to work in its branches and the central offices. Interns are guided by a tutor and are provided with tools for their personal and professional development, making them aware of the importance of a university degree.

12^a edition.
637 participants throughout 12 editions.

59 interns recently graduated from high school (57 children of Banco Supervielle employees and 2 Cimientos graduates).



Foundation Interns

Formación de Líderes Educativos Program

In partnership with Consejo Empresario Mendocino (CEM)

We work together with CEM in the two-year training program on teaching management tools for public and private school principals in Mendoza. The program aims at improving educational management with the implementation of a methodology that acknowledges school principals as key players for the dissemination of knowledge within their educational community.

20 scholarships for school principals in Mendoza (2021-2022)

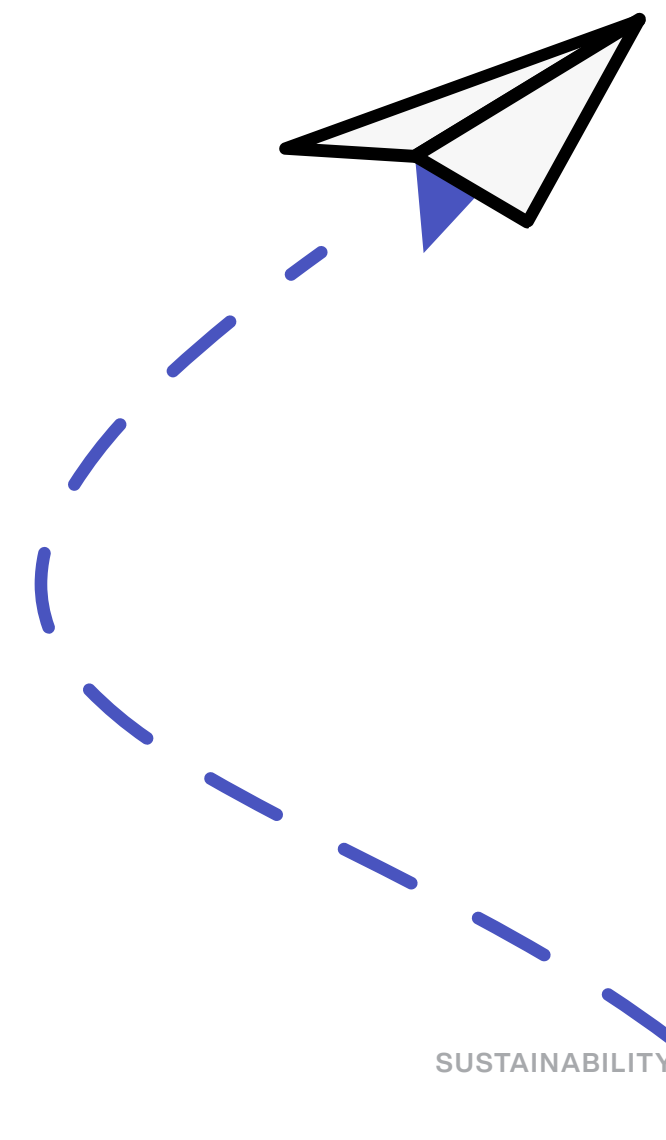
40 We participated in three GAP (Peer Support Group) tables, using Vistage methodology, with the participation of 40 principals who graduated from the program.

28 principals and 2 supervisors graduated in December (2020-2021).

Multiplicar Conciencia

In partnership with Asociación Conciencia

We supported the Multiplicar Conciencia fundraising campaign; in 2021 we provided assistance to 38,109 children, youngsters and their families with educational and community programs.



Potrero Mendoza

In partnership with Fundación Compromiso

With the aim of building a more equitable country with equal opportunities, we launched a Potrero in District 33 of the city of Mendoza, in partnership with Fundación Compromiso and with the support of the Municipality. The initiative offers digital skills training for people over 18. The courses also includes English language and subjects related to socioemotional skills.

Potrero Mendoza belongs to the Potrero Digital national network; **52% of the students are already working and 47% are the primary breadwinner of the family.**

360

scholarship beneficiaries.

+714

training hours in the different courses of Front-End Programming, Google Ads, Back End Programming, Graphic Design and Animation Assistant, Facebook Ads, Google Analytics, Community Manager, design and animation and foreign languages.

286

people were trained in Digital Trades in Potrero Mendoza since the beginning of the initiative.

140

persons completed the courses (92 women and 48 men).

12

computers were delivered to ensure proper access to the courses.

\$2,500,000

contributed by Banco Supervielle under the patronage program.

Triple Impact Education Program for Entrepreneurs

In partnership with Asociación Civil Contribuir al Desarrollo Local

In order to promote entrepreneurs and support initiatives that seek solutions for social or environmental issues in Latin America, we participate in the Mayma program with the virtual support of a local team of employees that help to put into practice the knowledge acquired. The program includes 18 virtual seminars with different business leaders from all over the region.

62

endeavours applied.

35

endeavours were selected.

9

Banco Supervielle employees acted as mentors.

8

regional online trainings, 2 events to promote innovation (Ideatón and Tejer Latam), 5 local networking workshops.

16

projects completed and presented their business models.



Financial Education Program

In partnership with Junior Achievement Mendoza

Together with Junior Achievement's online platform, we offer youngsters attending the last years of high school financial education through the Plantifica Tu Futuro and Finanzas Personales programs.

During 4 weeks the students go through the contents and participate in online training, together with teachers and volunteers from Banco Supervielle.

The educational programs were developed in coordination with the Consejo Empresario Mendocino (CEM) and the Human Resources areas of Grupo Supervielle for the children of our employees.

591

youngsters were trained in Personal Finance.

162

children of employees.

429

young people from 7 schools in Mendoza.

16

teachers and 13 Bank volunteers participated in the program.

88%

of the students rated the content as **excellent and very good.**



Children

ODS: 1, 2, 17

In Argentina, 64.9% of children and teenagers live in households that are below the poverty threshold and 14.7% live in households that are below the extreme poverty threshold¹. Meanwhile, 4 out of 10 children receive food aid².

In order to provide a response to this situation, Grupo Supervielle cooperates with organizations that fight poverty and promote social transformation through art.

In particular, we partner with organizations that work with early childhood and nutrition: childhood is a period of critical development and growth, with demands that that require immediate attention: 1.7% of children 0 to 4 have low weight, 1.6% suffer from emaciation³, and 7.9% suffer from stunting².

We strongly believe that early actions can help build a more inclusive future for our children, eradicating inequalities and social disparities.

103 children, 113 adults y 11 pregnant women attend the Centro CONIN Barracas.

200 children from Barracas, Nueva Pompeya and Bajo Flores neighbourhoods participated in the “Haciendo LUPA” literacy program, which we sponsor.

320 classes, 5 podcasts together with Fundación Vergel for activities in Hospital de Clínicas and Hospital de Niños Dr. R. Gutiérrez of the City de Buenos Aires.

29,499 meals were donated to Bancos de Alimentos through Club Supervielle exchange points program.

556,211 plates of food donated to Banks of Food, reaching **413,304 people**.

40 children aged 4 to 7 participated in JugArte at Fundación Casa Rafael, aimed at developing cognitive and social skills.

¹ ESDA Agenda para la equidad (2017-2025) Observatorio de la Deuda Social Argentina (UCA)
² Barómetro de la Deuda Social de la Infancia, 2021 (UCA)
³ State of being very thin and feeble especially from lack of nutrition.



Donar Alimentos es Donar Futuro Program

In partnership with Fundación Banco de Alimentos de Buenos Aires

Fundraising continued at Banco Supervielle for Banco de Alimentos, which seek to contribute to reduce hunger, improve nutrition and prevent food waste.

556,211

food dishes contributed in 2021, with an investment of \$5,517,608.33

635

total customers donate to Banco de Alimentos since 2017.

+46

donors in 2021, 45 of which make monthly donations.

3.6%

of individual donors (with monthly donations) of Banco de Alimentos are Supervielle customers.

413,304

people benefited from supplementary feeding (contribution 2021)



Beneficiary soup kitchen of the Food Bank

Combatar la Desnutrición Infantil Program

In partnership with Fundación Acción País para la Formación de Liderazgo Social (Pilares).

Banco Supervielle continued supporting Centro CONIN of slum Villa 21-24 in its COPIF (Cuidados Oportunos para la Primera Infancia en Familia en Comunidad) program which comprises: “Crianza en Ronda”, for pregnant women and mothers with children up to one year old; “CONIN”, for children up to 5 years old with poor nutrition or malnutrition; “Jugar es Cuidar”, for 1-3 year old children and their mothers; and “Fortaleciendo”, for women who are victims of gender violence and their children in their early childhood.

227

The program provides assistance to 103 children, 113 adults and 11 pregnant women in psychological and socially vulnerable situation.

Covid-19

During the months of greatest restrictions due to the Covid-19 pandemic, team specialists conducted weekly and biweekly telephone or videocall interviews with the families.

200

As part of the patronage scheme, we participated in the “Haciendo LUPA” program, which promotes comprehensive literacy with a playful approach and is addressed to 200 children from the Barracas, Nueva Pompeya and Bajo Flores neighborhoods.

75

As part of the Capitanes volunteering program, we painted a mural and improved the flat roof at the Pilarcitos CPI (Early Childhood Center), located in Nueva Pompeya, which is attended by 75 children from vulnerable neighborhoods.

We participated in the campaign.

“1,000 personas por la niñez”

Socializar a los Niños a través del Arte Program

In partnership with Casa Rafael

We continued supporting this program intended to stimulate resilience in socially vulnerable children. During 2021 Banco Supervielle sponsored the JugARTE program, which promotes children socialization and development by taking advantage of their creative resource

40

girls and boys from 4 to 7 participated in the JugArte program.

TV sets and mobile were donated to improve the teaching proposal.



Workshop "Animando vidas"

4

We also supported 4 projects through our participation in the Cultural Patronage Scheme of the city of Buenos Aires:

"De La Boca al Mundo" music project, with a contribution of

\$500,000

Renacer sobre las Alas de la Música", with a contribution of

\$500,000

Mundos mágicos Títeres y otras formas animadas", with a contribution of

\$400,000

"Libros en movimiento", with a contribution of

\$300,000

Intertwining Art and Health

In partnership with Fundación Vergel

We partnered with Fundación Vergel in the activities carried out at Hospital de Clínicas and Hospital de Niños Dr. R. Gutiérrez in the City of Buenos Aires.

350

art classes for children and teenagers who are hospitalized and being cared for by the Palliative Care team, within the framework of the "Painting in the Hospital" project.

1,000

beneficiaries of the hospital community received 12 short publications of the Estación publishing project, with didactic and pedagogical proposals designed by contemporary artists and a kit of materials for artistic interventions.



Institutional strengthening

ODS: 16 y 17

We believe in the need for strong institutions that guarantee a safe framework in which we can build a long-term public agenda.

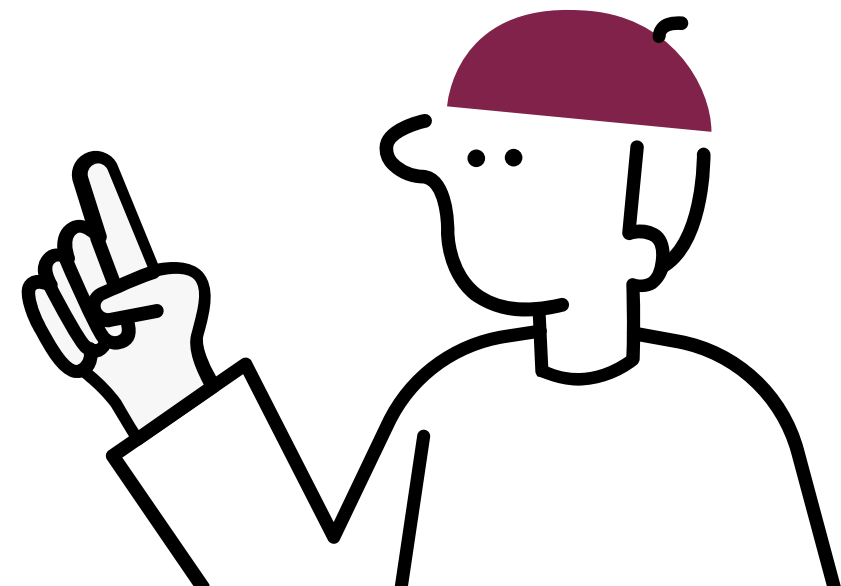
Along these lines, we partnered with NGOs that are committed to the strengthening of democracy and institutions through dialogue among different groups (politicians, businessmen, academics, think tanks and other) and find shared views so as to reach basic agreements. We strongly believe that this is the best way to recover confidence in institutions (which today is less than 50%), in the government (41%) and in the media (39%)¹, among other.

Políticas Públicas Program

In partnership with Centro de Implementación de Políticas Públicas para la Equidad y el Crecimiento (CIPPEC) and Fundación Red de Acción Política (RAP)

We continued working with CIPPEC in the design of policies for the reform of the pension system in Argentina, cooperating with a study aimed at striking stable balances in the current system. Within the framework of this study, we worked on issues related to mobility, the exceptional pension schemes, the role of voluntary private savings and complementary pension funds, the pension system and its role in the economic and tax cycles, non-contributory schemes and their integration into the national system, gender issue in the pension system, retirement age in Argentina, the pension system as a mechanism for income distribution and the role of the death pension in the Argentine pension system. As a result of the study, we published the documents “Ahorro previsional voluntario”, an article on this matter and a column on the project on occasion of the Pensioners Day.

We also joined Red de Acción Política (RAP) to analyse and talk, together with business and academic representatives, about seven aspects that are critical for the country’s long-term development: Education, Institutional Infrastructure, Sustainable Development, International Insertion, Federalism, Social Inclusion and Citizen Security.



¹ Trust Barometer Edelman, 2018.

Public-Private Articulation Table, City of Mendoza

In partnership with Grupo de Fundaciones y Empresas (GDFE) and Red de Innovación Local (RIL).

As part of our work with consortia that contribute to improve the quality of life of the inhabitants of the province of Mendoza, in 2021 we participated as founding members in the public-private consortium District 33 of the city of Mendoza, together with 6 other companies, the municipal and provincial governments and 4 educational institutions.

19

-meetings were held during 9 months to promote the economic development of the city and the province through creative, knowledge, impact technological entrepreneurship and job-generating industries.

A Public policy document was issued that provides further insight on, and boosts talent formation and job generation in the sector.

Aportes 2021 Award

In partnership with Asociación Civil Aportes de Gestión para el Tercer Sector

We assisted in the development of the Aportes 2021 Award of the Asociación Civil Aportes de Gestión para el Tercer Sector. This award recognizes NGOs as agents of change in the communities where they develop projects and/or generate actions that have an impact on various issues.

Art and Culture

Strategic partnership with Museo de Arte Moderno de Buenos Aires and Parroquia Nuestra Señora del Socorro.

We continued partnering with the Museo Moderno in the execution of important projects by Argentine artists and of relevant international exhibits. This initiative consolidates our presence in the world of art, and offers our customers and employees new benefits related to cultural activities in the City of Buenos Aires. We contributed to the sustainability of the museum's management and long-term planning.

4

-Four meetings were held with an average of 70 people per event where topics related to the culture of our country were addressed.

Thanks to the contribution made through the Patronage Law, a new library was opened inside the Museum.

We supported the Museum exhibits, educational activities, courses and workshops on Argentine Art, publication of catalogs, film and music festivals and the digital program #MuseoModernoEnCasa, providing art content to our customers through virtual guided tours.

We also continued to support the choir "Cantoría de la Parroquia Nuestra Señora del Socorro", in order to promote music and culture in the city of Buenos Aires.

Volunteering

Our volunteer programs combine the interests of our employees and the needs of the community with a long-term vision. During 2021 we invited our employees to participate in our own programs or other programs in partnership with NGOs, such as:

- Virtual talks with youngsters from Cimientos, BisBlick and Anpuy to provide school support and financial education, together with Junior Achievement's online platform.
- Reading and selection of the stories presented at the Grandes Autores, Relatos Cortos literary contest.
- Mentoring for entrepreneurs that are trained in the Mayma program and for youngsters of the Construyendo mi Futuro program.



317

employees

from all the regions where we operate (62% of whom are women) participated in more than one volunteer action, totaling 338 actions throughout 2021.

The Capitanes volunteer program is designed by our own employees: the volunteers, led by a Capitán [Captain], set up their own projects with NGOs. These projects must be aimed at local and community development within one of the four pillars: Education, Children, Senior Citizens and Environment.

In this 5th edition, we worked on refurbishing spaces and equipping rooms, carried out held radio, singing and dancing workshops, planted trees and participated in sporting events, among other activities.



Voluntarios del programa Capitanes en acción.

We carried out 24 projects with the participation of 191 volunteers from Buenos Aires, Mendoza, San Luis and Córdoba.

To celebrate the International Volunteer Day, on Saturday, December 4, we carried out an action with Amigos de la Patagonia and thirty-four volunteers and their families to remove exotic species and plant 100 native trees at the Reserva de Pilar. This type of action reinforces the importance of caring for our environment, strengthens the value of teamwork and generates a sense of belonging to the place where we live and work.

Patronage

The Cultural Promotion Scheme known as Patronage is a program of the Ministry of Culture of the Government of the City of Buenos Aires (GCBA) for the financing of projects related to art and culture. Under this scheme, since 2011 Banco Supervielle allocates part of its turnover tax to support numerous projects.



Grupo Catalinas Sur

In 2021 we destined
\$49,680,000 for 36 projects.

3

education
projects

8

children projects

3

senior citizen
projects

6

heritage
projects

5

art projects

11

literature, music and
theater projects



Banco Supervielle received an award from the Ministry of Culture of the city of Buenos Aires for its contribution to culture at the meeting “Celebración de inversión público-privada en la vida cultural y artística de Buenos Aires”.



Support to communities in crisis contexts

We support various initiatives that seek to respond to the critical needs of the communities where we operate, due to unexpected events or natural disasters.

Fires in San Luis

We donated funds for the purchase of basic equipment for the fire brigades of the city of Merlo, in the province of San Luis.



Partnerships that strengthen our social commitment

To carry out our sustainability initiatives and programs, we work in partnership with various organizations.

Senior Citizens



Asociación Civil Surcos

An organization that develops and implements community health strategies that contribute to improve the living conditions of vulnerable communities in Argentina.

Universidad de Mendoza

A Higher Education Institution that since 1960 has consolidated as the oldest and most prestigious private university in the region.

Escuela Argentina de Negocios (EAN)

A university whose mission is to train entrepreneur and competent professionals with a management approach based on social responsibility and the generation of knowledge that contributes to social and economic development.

Universidad de Morón

A private university that has been providing higher education since 1960, with a strong commitment to the community through economic support and merit scholarships.

Children



Fundación Acción País para la Formación de Liderazgo Social (Pilares) A foundation that promotes the development of families through education, health and work.

Fundación Casa Rafael

A non-profit foundation that promotes resilience in children at psychological and social risk by stimulating their creativity in various art disciplines.

Banco de Alimentos

An NGO that contributes to reducing hunger, improving nutrition and preventing food waste.

Art



Museo Moderno

A public institution of the City of Buenos Aires devoted to promoting the latest productions in all art disciplines.

Nuestra Señora del Socorro

A Catholic temple in the Retiro neighborhood of Buenos Aires, which houses works of art of great relevance and historical value.

Education



Consejo Empresario Mendocino (CEM)

A non-profit civil association that brings together businessmen whose interest is to make proposals to improve the life of Mendoza's society as a whole.

Fundación Compromiso

An organization that helps to enhance the impact of social projects in Argentina and the region, carried out by NGOs, individuals and partnership between companies, the government and social players.

Asociación Civil Contribuir al Desarrollo Local

An NGO specialized in the design and implementation of local development projects, inclusive business, promotion of entrepreneurship and CSR.

Fundación Cimientos

An NGO that promotes educational equity through programs that fight dropout at secondary school, improve the quality of education and promote educational continuity and/or labor insertion of young people living in vulnerable contexts.

BisBlick

An NGO that supports young people in a long-term projects to meet higher education needs.

Fundación Anpuy

A Salta NGO that promotes the right to education, greater welfare and a future with more opportunities.

Liceo Francés Jean Mermoz

A French- Argentinean institution that develops and strengthens mutual cooperation in education.

Potrero Mendoza

A network of digital trade training centers oriented to social integration, training and employment for people over 16 with few opportunities.

Junior Achievement

An NGO that promotes the active training of youngsters in financial education and prepares them for work and entrepreneurship.

Asociación Conciencia

An NGO that works with public and private agents to generate trust between participants, communities, schools and partners.

Fundación Vergel

A foundation devoted in the promotion of art as an additional tool to medical treatments, for a holistic and humanized approach to health.

Institutional Strengthening



Fundación RAP (Red de Acción Política)

An ONG that promotes the generation of Civic Friendship and carries out training activities, analysis and dialogue on sustainable and inclusive development of the country, strengthening democracy and its institutions and the generation of a culture of integrity and transparency.

CIPPEC (Centro de Implementación de Políticas Públicas para la Equidad y el Crecimiento)

An independent, non-partisan and non-profit organization that generates knowledge and offers recommendations to build better public policies.

Grupo de Fundaciones y Empresas (GDFE)

A non-profit NGO made up of foundations and companies committed to sustainable development.

Red de Innovación Local (RIL)

A non-profit, non-partisan NGO that works with local government teams to improve their management capacities and enhance the transformation power of cities.

Consejo Empresario Argetnino para el Desarrollo Sostenible (CEADS)

A non-sector business organization that brings together companies from different industrial sectors settled in Argentina, under a common commitment to sustainable development.

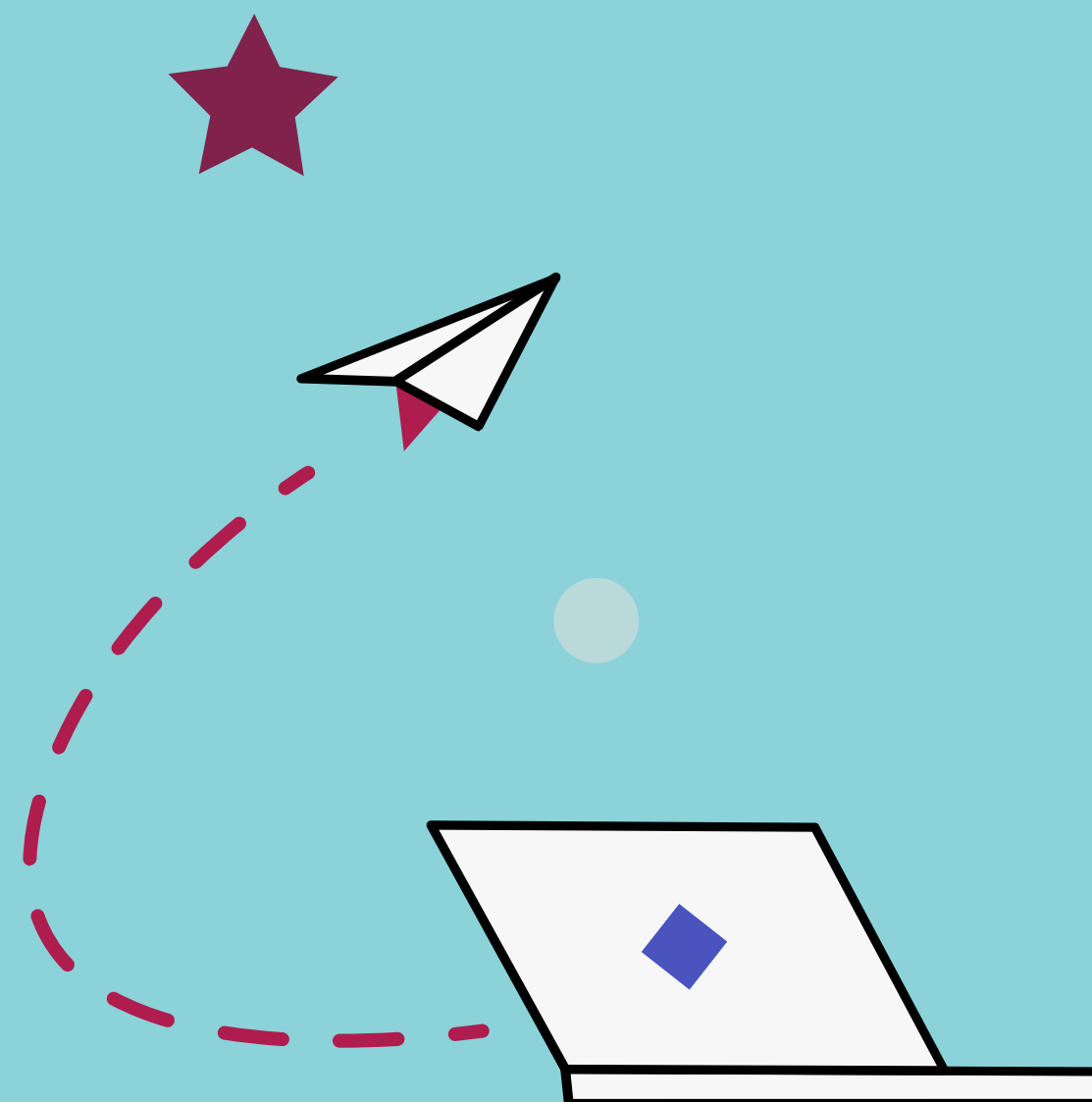
Asociación Civil Aportes de Gestión para el Tercer Sector

Asociación que brinda consultoría gratuita al sector social, para fortalecer su gestión y aumentar su impacto.

Asociación Cristiana de Dirigentes de Empresa (ACDE)

An area of business analysis and debate based on Christian values and action through social commitment with ethical principles for the common good.

8



About the report

About the report

GRI 102-32, 102-45, 102-48, 102-49, 102-50, 102-51, 102-52, 102-53, 102-54

This Sustainability Report of Grupo Supervielle contains information about major events for the organization and our stakeholders, regarding economic, social, environmental and corporate governance performance, from January 1 to December 31, 2021. The following subsidiaries are included in the report:

Grupo Supervielle S.A.
 Banco Supervielle S.A.
 IUDÚ Compañía Financiera S.A.
 Tarjeta Automática S.A.
 Micro Lending Argentina S.A.U.
 Supervielle Seguros S.A.
 Supervielle Productores Asesores de Seguros S.A.
 Supervielle Asset Management Sociedad Gerente de FCI S.A.
 InvertirOnline S.A.U.
 Portal Integral de Inversiones S.A.U. (ex InvertirOnline.com S.A.U.)
 Espacio Cordial de Servicios S.A.
 Supervielle Agente de Negociación S.A.U. (ex Futuros del Sur S.A.)
 Bolsillo Digital S.A.U.

The document, which reflects Grupo Supervielle's commitment with its stakeholders to grow in a sustainable way, protect the environment and act in a socially responsible manner, was prepared in accordance with the "Comprehensive" option of the GRI Standards (Global Reporting Initiative), including the supplement for the Financial Sector (GRI G4), and as of this fiscal year, the criteria defined by the Sustainability Accounting Standards Board (SASB) are also included to provide additional metrics and information on our performance.

Grupo Supervielle presents its Sustainability Report on an annual basis, the previous one corresponding to fiscal year 2020. This edition was prepared by the Sustainability Department, with the cooperation of different areas of its subsidiaries. The report was validated by the Director of Grupo Supervielle acting as Chairman of the Ethics, Compliance and Corporate Governance Committee.

For a better understanding of the information, the data corresponding to the 2020 period was adjusted for inflation according to the relevant financial indicators.

Any inquiries related to the information herein presented may be sent to the following e-mail:

sustentabilidad@supervielle.com.ar



Tarjeta
Automática S.A.



Our stakeholders

GRI 102-21, 102-40, 102-42, 102-43

Customers
Shareholders
Employees
Ngos
Municipalities
Senior citizens
Suppliers
Trade unions
Multilateral organizations

To better understand the social and environmental impacts of our commercial activities, including the indirect effects derived from the projects and businesses financed, Grupo Supervielle is in contact with a wide range of stakeholders so as to clearly identify their level of influence, impact, risk, size and closeness, among other characteristics.

This information is relevant for risk mitigation, crisis anticipation and, eventually, it provides us with the tools to solve them efficiently.

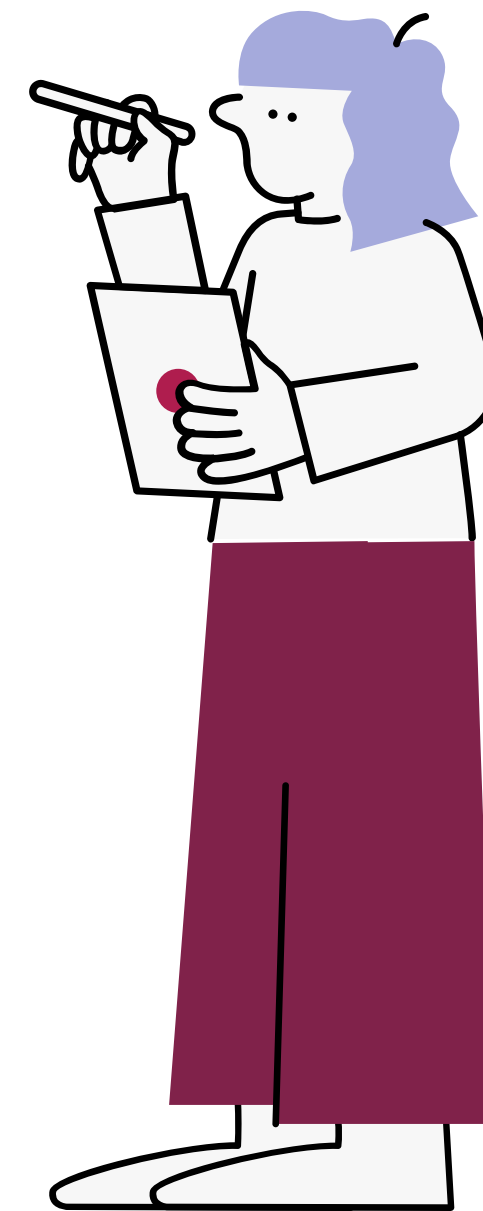
Given the scale of our operations and the diversity of our stakeholders, we have a decentralized approach to engagement, in which different Grupo Supervielle teams regularly interact with their stakeholders on matters of mutual interest to explore potential partnerships and seek opportunities to create value.

STAKEHOLDER IDENTIFICATION

Our teams use the criteria of interaction and impact on the business, catalog profiles and design the appropriate communication channels

PRINCIPLES OF ENGAGEMENT

- Easy accessibility
- Timely response to legitimate concerns
- Transparency with commitments made
- Disclosure of relevant information



Communication Channels with our Stakeholders

The communication channels with our stakeholders must allow for the reception, analysis and timely response to queries and are in addition to the public information available at www.gruposupervielle.com.

Customers

- Satisfaction surveys (individuals, companies, public agencies).
- Commercial communication
- Institutional communication
- Contact center
- Call center [Centro Integral de Inversiones]
- Chat banking
- Virtual HUB
- Branch customer service
- Ethics Line

Employees

- Workplace
- e-mail
- Breakfast with Leaders
- Communication survey
- StarMeUp
- Gestar
- Management Center
- Monthly meeting
- Slack
- Annual climate survey
- Focus groups by area
- Ethics Line

NGOS

- Regular meetings on the progress of ongoing programs.
- NGOs reports with the results obtained during the year.
- Virtual events
- Frequent contact via e-mail

Suppliers

- Formal selection and contracting processes
- Virtual meetings
- Ethics Line

Municipalities

- Virtual meetings

Trade Unions

- Regular meetings with union representatives

Multilateral agencies (development organizations, international financing agencies)

- Annual Report
- Meetings
- 20-F
- Press Release
- Website

Shareholders (equity providers)

- Annual Report
- 20-F
- Quarterly Reports
- Press Release
- Website
- Quarterly conference call with investors and analysts:
 - With the participation of the Chairman of the Board and CEO of Grupo Supervielle, CFO and CEO of Banco Supervielle.
 - open line for inquiries
 - possibility to follow the conference call through the website, live.
- Calls with investors and analysts
- One-on-one meetings with investors in Argentina and abroad
- Conference calls locally and abroad
- Phone line to receive calls

We also conducted a materiality survey that allows us to know the expectations and needs of all our stakeholders, which is described in the section “Materiality analysis”.

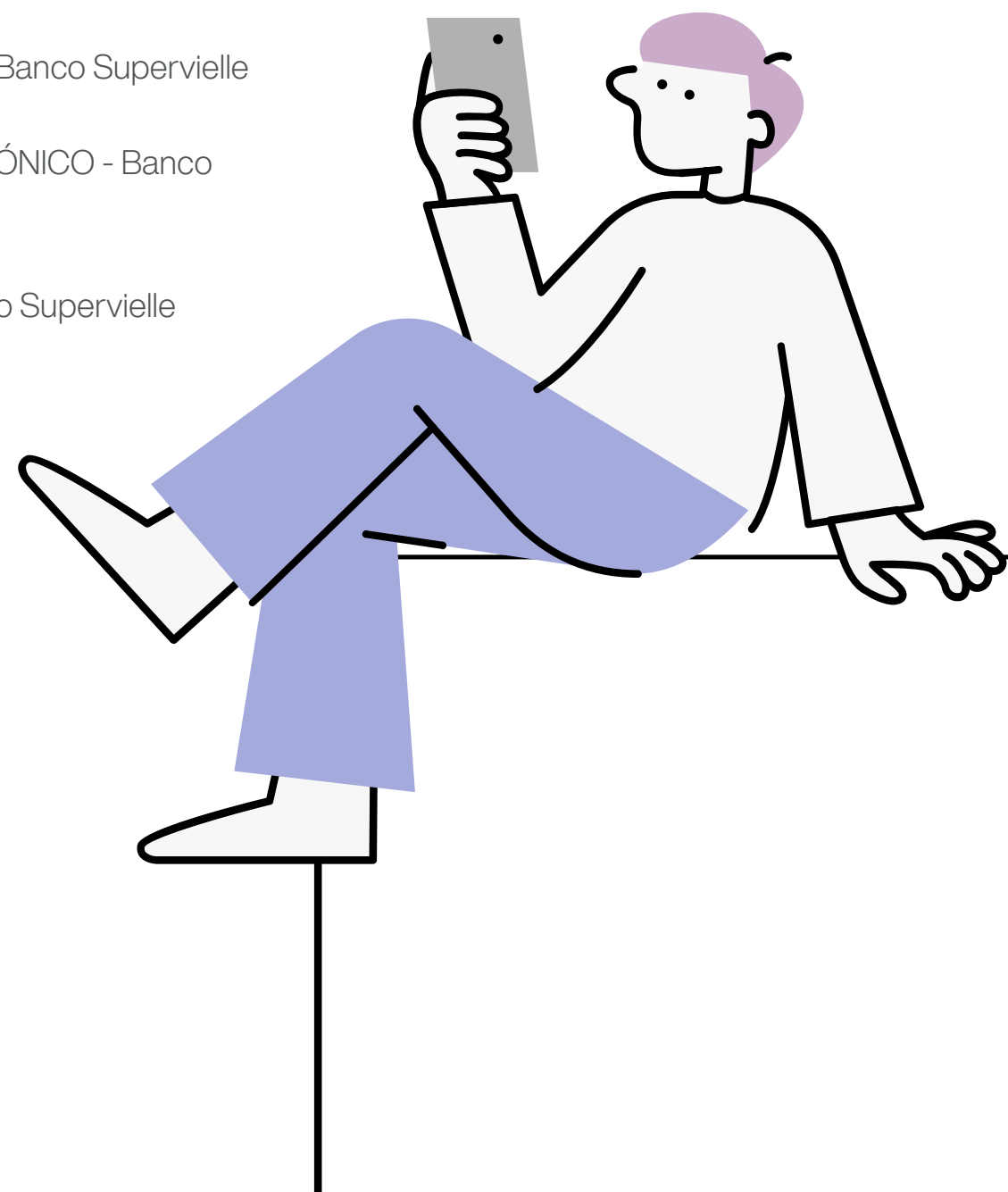
Partnerships

GRI 102-12, 102-13

We maintain a valuable relationship with other entities in our sector that helps us to promote responsible growth.

- ABE (Asociación de la Banca Especializada) - IUDÚ Compañía Financiera
- ADEBA (Asociación de Bancos Argentinos) - Banco Supervielle
- AmCham Argentina (Cámara de Comercio de los Estados Unidos en Argentina) - Banco Supervielle
- AVIRA (Asociación de Aseguradores de Vida y Retiro de la República Argentina) - Supervielle Seguros
- ACDE (Asociación Cristiana de Dirigentes de Empresa)
- CÁMARA ARGENTINA DE FONDOS COMUNES DE INVERSIÓN - Supervielle Asset Management
- CÁMARA INSURTECH ARGENTINA- Supervielle Seguros
- CEADS (Centro Empresario Argentino para el Desarrollo Sostenible) - Banco Supervielle
- CEM (Consejo Empresario Mendocino) - Banco Supervielle

- CIPPEC (Centro de Implementación de Políticas Públicas para la Equidad y el Crecimiento) – Banco Supervielle
- CUYO AVAL S.A. - Banco Supervielle
- IDEA (Instituto para el Desarrollo Empresarial de la Argentina) – Banco Supervielle
- MENDOZA FIDUCIARIA S.A. - Banco Supervielle
- MERCADO ABIERTO ELECTRÓNICO - Banco Supervielle
- PC (Poder Ciudadano) – Banco Supervielle



Materiality analysis

GRI 102-29, 102-43, 102-44, 102-46, 102-47

The identification of the topics we develop in this Report arises from the information gathered through the dialogue channels we usually maintain with our stakeholders, in addition to a review based on the results of an online and exclusive survey on environmental, social and corporate governance (ESG) topics that determined the material topics for the previous version of our Report.

Likewise, for the first time we included the metrics determined by SASB (Sustainability Accounting Standard Board) for the “Commercial Banks” division, which supplement the list of material topics, thus defining the 12 ESG topics described below as the most relevant within the framework of Grupo Supervielle’s sustainability strategy and which have determined the basis of the qualitative and quantitative performance indicators answered throughout this Report.

1 Customer Privacy

(GRI 418: Customer Privacy | SASB FN-CB-230 - Data Security)

2 Economic Performance

(GRI 201: Economic Performance)

3 Business Ethics

(GRI 205: Anti-corruption | GRI 406: Non-discrimination | SASB FN-CB-510 - Business Ethics)

4 Socio-economic Compliance

(GRI 419: Socio-economic Compliance)

5 Human Rights Assessment

(GRI 412: Human Rights Assessment)

6 Diversity and Equal Opportunities

(GRI 405: Diversity and Equal Opportunities)

7 Sustainable Finance

(FS7: Monetary value of products and services designed to deliver a specific social benefit | FS11: Percentage of assets subject to positive and negative environmental or social screening | SASB FN-CB-240 Financial inclusion and capacity building | SASB FN-CB-410 Incorporation of environmental, social and governance factors in credit analysis)

8 Marketing and Labeling

(GRI 417: Marketing and Labeling)

9 Supplier social assessment

(GRI 414: Supplier social assessment)

10 Waste

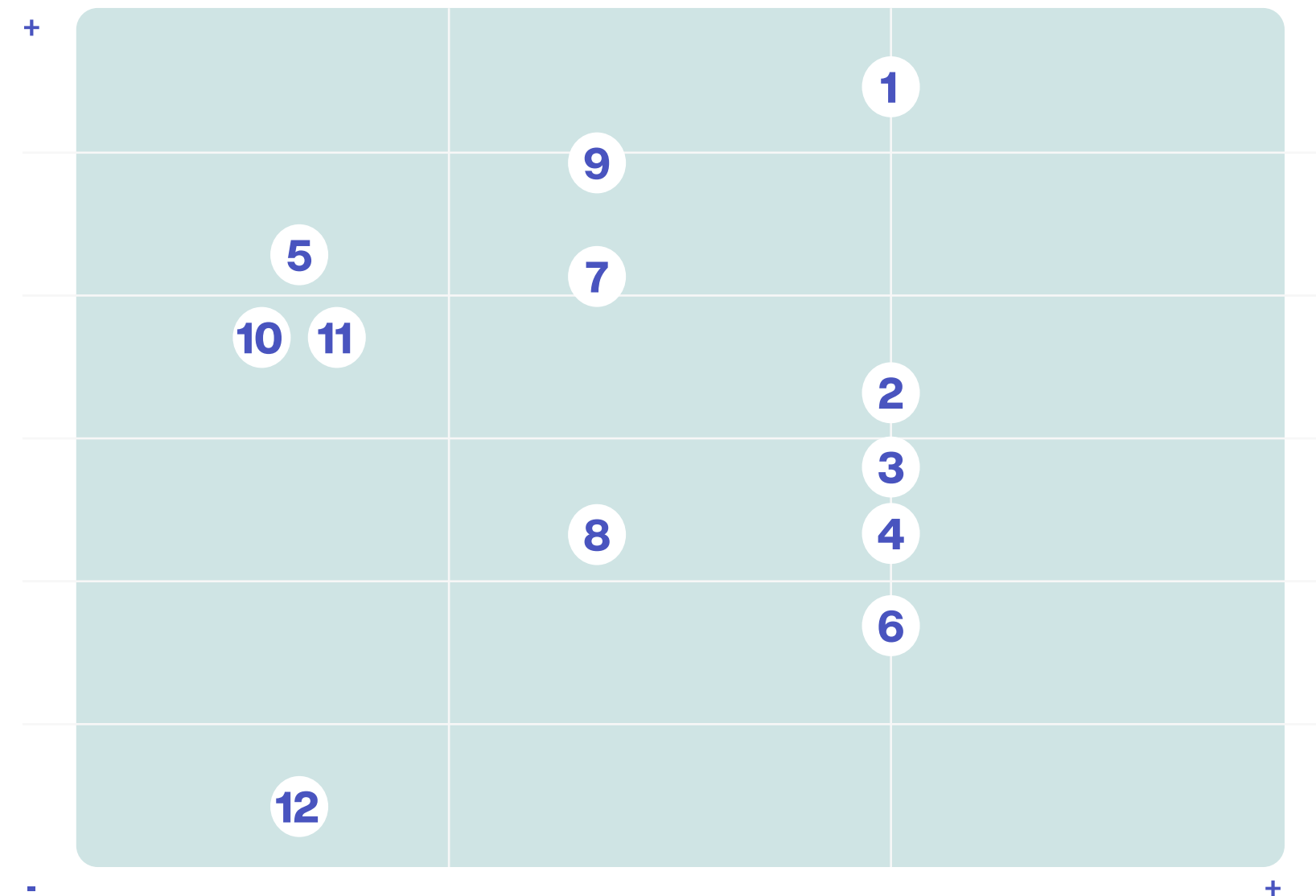
(GRI 306: Effluents and waste)

11 Financial Inclusion and Education

(SASB FN-CB-240: Financial inclusion and capacity building)

12 Energy and Emissions

(GRI 302: Energy | GRI 305: Emissions)



In order to analyze the scope of our performance with greater transparency, this Report also included other topics that due to their strategic relevance supplement the information required by the GRI and SASB frameworks, such as: complaint management, digital transformation, volunteer actions, investment in training, labor climate and partnerships with NGOs.



Additional information about Grupo Supervielle

GRI 102-53

Grupo Supervielle

Banco Supervielle

IUDÚ Compañía Financiera

Tarjeta Automática

Supervielle Seguros

Supervielle Asset Management

Mila Microlending

InvertirOnline

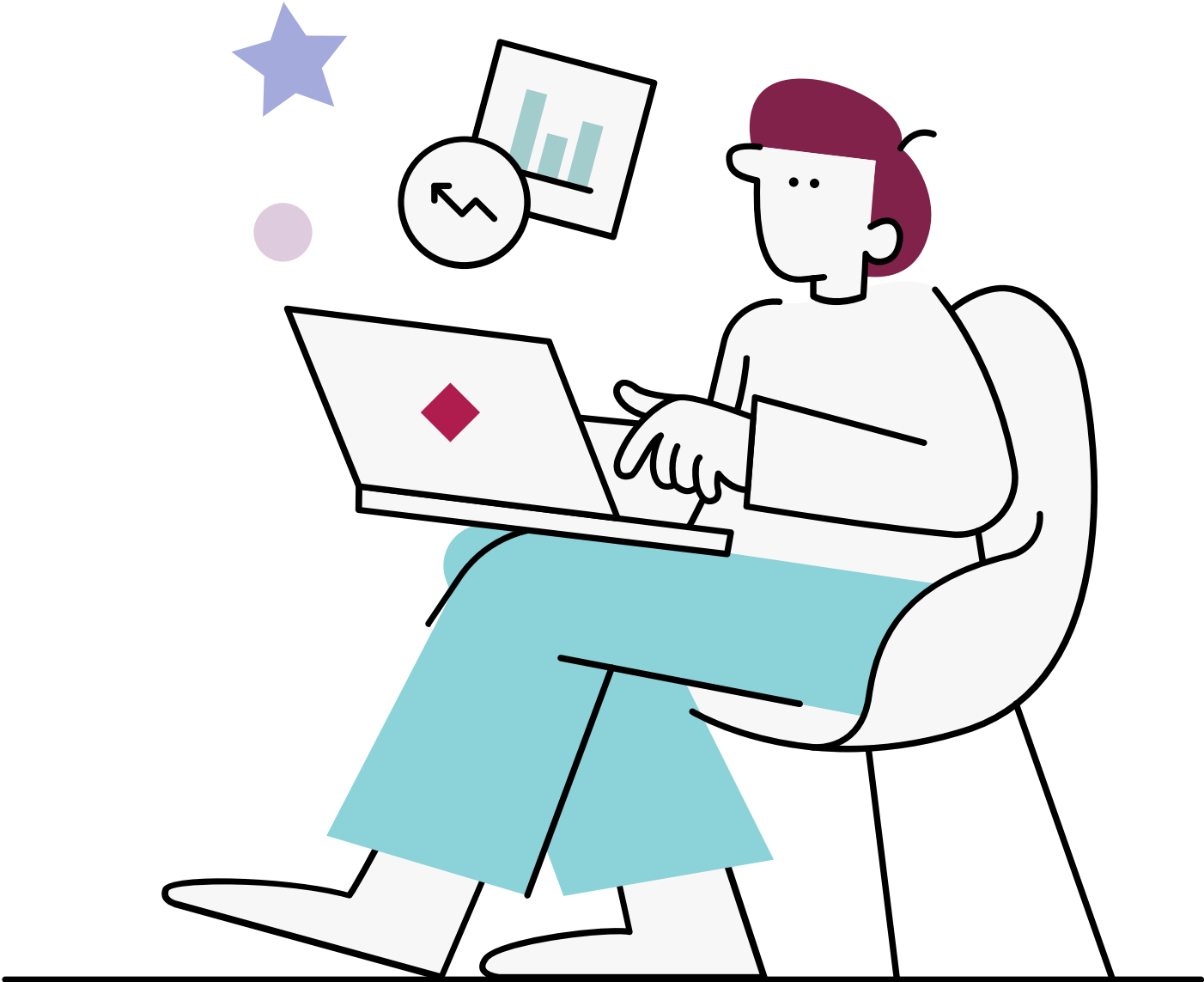
Sustainability Reports

Financial Information

Reports

Contact

- Sustainability
sustentabilidad@supervielle.com.ar
- Relationship with Investors
IR-GrupoSupervielle@gruposupervielle.com.ar



GRI content index



GRI indicators

UNIVERSAL STANDARDS						
TOPIC / STANDARD	GRI CODE	CONTENT	PAGE/RESPONSE	OMISSION	RELATIONSHIP WITH ODS	EXTERNAL ASSURANCE
ORGANIZATIONAL PROFILE						
	102-1	Name of the organization	14			✓
	102-2	Activities, brands, products and services	3; 12;14			
	102-3	Location of headquarters	12			✓
	102-4	Location of operations	17;19			
	102-5	Ownership and legal form	14			✓
	102-6	Markets served	3;17;19			
	102-7	Scale of the organization	3;12;17;19;49;53;56;57;59;60;62;94			
	102-8	Information on employees and other workers	19;94		8 - 10	✓
	102-9	Supply chain	68			
	102-10	Significant changes to the organization and its supply chain	3; 14;68			
	102-11	Precautionary Principle or approach	Does not apply to Grupo Supervielle activities.			
	102-12	External initiatives	3;66;130			
	102-13	Membership of associations	130			
STRATEGY						
	102-14	Statement from senior decision-maker	3			
	102-15	Key impacts, risks, and opportunities	3			
ETHICS AND INTEGRITY						
	102-16	Values, principles, standards, and norms of behavior	5;35;36		16	
	102-17	Mechanisms for advice and concerns about ethics	35;36		16	
GOVERNANCE						
	102-18	Governance structure	23			
	102-19	Delegating authority	5;23			
	102-20	Executive-level responsibility for economic, environmental, and social topics	5			
	102-21	Consulting Stakeholders on economic, environmental, and social topics	80;128		16	
	102-22	Composition of the highest governance body and its committees	24;25		5 - 16	
	102-23	Chair of the highest governance body	24		16	
	102-24	Nominating and selecting the highest governance body	27		5 - 16	
	102-25	Conflicts of interest	35		16	
	102-26	Role of highest governance body in setting purpose, values and strategy	23			



UNIVERSAL STANDARDS						
TOPIC / STANDARD	GRI CODE	CONTENT	PAGE/RESPONSE	OMISSION	RELATIONSHIP WITH ODS	EXTERNAL ASSURANCE
GOVERNANCE						
	102-27	Collective knowledge of highest governance body	26			
	102-28	Evaluating the highest governance body performance	27			
	102-29	Identifying and managing economic, environmental, and social impacts	5;23;131		16	
	102-30	Effectiveness of risk management processes	29			
	102-31	Review of economic, environmental and social topics	23			
	102-32	Highest governance body's role in sustainability reporting	127			
	102-33	Communicating critical concerns	5;29			
	102-34	Nature and total number of critical concerns	5			
	102-35	Remuneration policies	27			
	102-36	Process for determining remuneration	27			
	102-37	Stakeholders involvement in remuneration	Stakeholders (employees/trade unions) are not involved in salary adjustment processes.		16	
	102-38	Annual total compensation ratio	101			
	102-39	Percentage increase in annual total compensation ratio	101			
STAKEHOLDER ENGAGEMENT						
	102-40	List of stakeholder groups	128			✓
	102-41	Collective bargaining agreements	102		8	✓
	102-42	Identificating and selecting stakeholders	128			
	102-43	Approach to stakeholder engagement	28;64;128;131			✓
	102-44	Key topics and concerns raised	131			✓
REPORTING PRACTISE						
	102-45	Entities included in the consolidated financial statements	127			
	102-46	Defining report content and topic Boundaries	131			
	102-47	List of material topics	131			✓
	102-48	Restatements of information	73;127			
	102-49	Changes in reporting	127			✓
	102-50	Reporting period	127			✓
	102-51	Date of most recent report	127			✓
	102-52	Reporting cycle	127			✓
	102-53	Contact point for questions regarding the report	127;132			
	102-54	Claims of reporting in accordance with the GRI Standards	127			✓
	102-55	GRI Content Index	132			✓
	102-56	External Assurance	132			✓

INDICATORS - MATERIAL TOPICS						
ECONOMIC PERFORMANCE						
GRI 201 Economic Performance (2016)	103-1	Explanation of the material topic and its Boundary	11;14;15			
	103-2	The management approach and its components	11;14;15			
	103-3	Evaluation of the management approach	11;14;15			
	201-1	Direct economic value generated and distributed	19;109	8 - 9		✓
	201-2	Financial implications and other risks and opportunities due to climate change	Banco Supervielle does not currently have a system to calculate the risks and opportunities derived from climate change and its impacts. We have an Environmental and Social Risk Management area and different sustainable projects such as the use of alternative energy, paper saving, awareness programs and financing at preferential rates for sustainable projects. During 2021, one of the sector's employee took an 8-hour course on the risks of climate change.	13		✓
	201-3	Defined benefit plan obligations and other retirement plans	The information is not available to respond to the indicator. In addition to the benefit plan established by labor law, there is no independent fund for this purpose in the Grupo Supervielle companies for its employees.			✓
	201-4	Financial assistance received from government	15;19			✓
BUSINESS ETHICS						
GRI 205 - Anticorrupción (2016)	103-1	Explanation of the material topic and its Boundary	34;37;38			
	103-2	The management approach and its components	34;37;38			
	103-3	Evaluation of the management approach	34;37;38			
	205-1	Operations assessed for risks related to corruption	37	16		✓
	205-2	Communication and training about anti-corruption policies and procedures	37;38	16		✓
	205-3	Confirmed incidents of corruption and actions taken	There were no confirmed incidents of corruption* during 2021. *As regards fraud, Grupo Supervielle takes the ACFE definition (http://www.acfe.com/) which defines 3 types of frauds: 1. Occupational fraud 2. Fraud in financial statements 3. Corruption, understood as the payment of bribes, kickbacks, bribes, gifts, etc., to public officials to obtain personal benefits or in the name of the institution in exchange for contracts, services, etc. “	16		✓
ENERGY AND EMISSIONS						
GRI 302 - Energy (2016)	103-1	Explanation of the material topic and its Boundary	75			
	103-2	The management approach and its components	75			
	103-3	Evaluation of the management approach	75			
	302-1	Energy consumption within the organization	75	7 - 8 - 12 - 13		✓
	302-2	Energy consumption outside of the organization	75	7 - 8 - 12 - 13		✓
	302-3	Energy intensity	75	7 - 8 - 12 - 13		✓
	302-4	Reduction of energy consumption	75	7 - 8 - 12 - 13		✓
	302-5	Reductions in energy requirements of products and services	Does not apply to Grupo Supervielle activities.	7 - 8 - 12 - 13		✓



INDICATORS - MATERIAL TOPICS

ENERGY AND EMISSIONS

GRI 305 - Emissions (2016)	103-1	Explanation of the material topic and its Boundary	77		
	103-2	The management approach and its components	77		
	103-3	Evaluation of the management approach	77		
	305-1	Direct (Scope 1) GHG emissions	75	3 - 12 - 13 - 14 - 15	✓
	305-2	Energy Indirect (Scope 2) GHG emissions	75	3 - 12 - 13 - 14 - 15	✓
	305-3	Other indirect (Scope 3) GHG emissions	Scope 3 is not included in the emissions analysis. We are working to include them in the future.		3 - 12 - 13 - 14 - 15 ✓
	305-4	GHG emissions Intensity	75	13 - 14 - 15	✓
	305-5	Reduction of GHG emissions	75	13 - 14 - 15	✓
	305-6	Emissions of ozone-depleting substances (ODS)	Does not apply to Grupo Supervielle activities.		3 - 12 - 13 ✓
	305-7	Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions	Does not apply to Grupo Supervielle activities.		3 - 12 - 13 - 14 - 15 ✓

WASTE

GRI 306 - Waste (2020)	103-1	Explanation of the material topic and its Boundary	73		
	103-2	The management approach and its components	73		
	103-3	Evaluation of the management approach	73		
	306-1	Waste generation and significant waste-related impacts	71	3 - 12	✓
	306-2	Management of significant waste-related impacts	71	3 - 12	✓
	306-3	Waste generated	71	3 - 12	✓
	306-4	Waste diverted from disposal	71	3 - 12	✓
	306-5	Waste directed to disposal	71	3 - 12	✓

DIVERSITY AND EQUAL OPPORTUNITIES

GRI 405 - Diversity and Equal Opportunities (2016)	103-1	Explanation of the material topic and its Boundary	94		
	103-2	The management approach and its components	94		
	103-3	Evaluation of the management approach	94		
	405-1	Diversity of governance bodies and employees	94	5 - 8	✓
	405-2	Ratio of basic salary and remuneration of women to men	For confidentiality reasons, the reference indicator is not reported.		5 - 8 - 10 ✓

BUSINESS ETHICS

GRI 406 - Non discrimination (2016)	103-1	Explanation of the material topic and its Boundary	34;35		
	103-2	The management approach and its components	34;35		
	103-3	Evaluation of the management approach	34;35		
	406-1	Incidents of discrimination and corrective actions taken	36	5 - 8	✓



INDICATORS - MATERIAL TOPICS

HUMAN RIGHTS ASSESSMENT

GRI 412 - Human Rights Assessment (2016)	103-1	Explanation of the material topic and its Boundary	28		
	103-2	The management approach and its components	28		
	103-3	Evaluation of the management approach	28		
	412-1	Operations that have been subject to human rights reviews or impact assessments	28		✓
	412-2	Employee training on human rights policies or procedures	28;38		✓
	412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	28		✓

SUPPLIER SOCIAL ASSESSMENT

GRI 414 - Supplier social assessment (2016)	103-1	Explanation of the material topic and its Boundary	68		
	103-2	The management approach and its components	68		
	103-3	Evaluation of the management approach	68		
	414-1	New suppliers that were screened using social criteria	68	5 - 8 - 16	✓
	414-2	Negative social impacts in the supply chain and actions taken	68	5 - 8 - 16	✓

MARKETING AND LABELLING

GRI 417 - Marketing and Labelling (2016)	103-1	Explanation of the material topic and its Boundary	36		
	103-2	The management approach and its components	36		
	103-3	Evaluation of the stewardship approach	36		
	417-1	Requirements for product and service information and labeling	Does not apply to Grupo Supervielle activities.	12	✓
	417-2	Incidents of non-compliance concerning product and service information and labeling	Does not apply to Grupo Supervielle activities.	16	✓
	417-3	Incidents of Non-compliance concerning marketing communications	During the period under analysis no non-compliances were verified in relation to information and labeling of products and services.	16	✓

CUSTOMER PRIVACY

GRI 418 - Customer Privacy (2016)	103-1	Explanation of the material topic and its Boundary	65		
	103-2	The management approach and its components	65		
	103-3	Evaluation of the management approach	65		
	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	During the period under analysis, there were no complaints concerning violation of customer privacy or losses of customer data.	16	✓

SOCIO-ECONOMIC PERFORMANCE

GRI 419 - Cumplimiento socio- económico (2016)	103-1	Explanation of the material topic and its Boundary	32;35		
	103-2	The management approach and its components	32;35		
	103-3	Evaluation of the management approach	32;35		
	419-1	Non-compliance with laws and regulations in the social and economic area	In relation to compliance with laws and regulations in the social and economic areas, no non-compliance was recorded during the 2021 period.	16	✓

SUSTAINABLE FINANCE

GRI Financial Sector Supple- ment (GRI G4)	FS7	Monetary value of products and services designed to deliver a specific social be- nefit for each business line broken down by purpose	109		✓
	FS11	Percentage of assets subject to positive and negative environmental or social screening	78		✓



Indicadores SASB

TOPIC	SASB CODE	ACTIVITY METRIC PARÁMETRO DE LA ACTIVIDAD	PAGE/RESPONSE	OMISSION
ACTIVITY METRICS				
Product - Accounts	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal, (b) small business	19	
Product - loans	FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate.	19	
SUSTAINABILITY AND ACCOUNTING PARAMETER DISCLOSURE				
Data security	FN-CB-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected.	During the period under analysis there were no data breaches.	
	FN-CB-230a.2	Description of approach to identifying and addressing data security risks.	65	
Financial inclusion and capacity building	FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified for programs designed to promote small business and community development	51;66	
	FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified for programs designed to promote small business and community development	During the reporting period, no past due or nonac-crual loans of this type were identified.	
	FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Information not available.	
	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	66;107	
Incorporation of environmental, social and management factors in credit analysis	FN-CB-410a.1	Commercial and industrial credit exposure, by industry	54	
	FN-CB-410a.2	Description of approach to incorporation of environmental, social, and corporate governance (ESG) factors in credit analysis	66	
Business ethics	FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	For confidentiality reasons, the refe-rence indicator cannot be reported.	
	FN-CB-510a.2	Description of whistleblower policies and procedures.	36	
Systemic risk management	FN-CB-550a.1	Global systemically important bank (G-SIB) score, by category.	Not applicable, as it is not a recognized entity within the G-SIB category.	
	FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities.	Not applicable, as it is not a recognized entity within the G-SIB category.	

Independent practitioner’s limited assurance report on Grupo Supervielle S.A.’s Sustainability Report 2021

To the President and Directors of Grupo Supervielle S.A.
Legal address: Bartolome Mitre 434,
City of Buenos Aires, Argentina
Tax ID No. 30-61744293-7

We have undertaken a limited assurance engagement in respect of the selected sustainability information in Grupo Supervielle S.A.’s Sustainability Report 2021 (‘the 2021 Sustainability Report’) (hereinafter, the “Identified Sustainability Information”) for the fiscal year ended December 31, 2021. This engagement was conducted by a multidisciplinary team including public certified accountants, environmental and ESG specialists.

Identified Sustainability Information

Our limited assurance engagement consisted in reviewing the Identified Sustainability Information:

- GRI quantitative and qualitative contents detailed in “GRI Content Index” identified with the symbol √.
- Statement from the Board of Directors of Grupo Supervielle S.A. regarding compliance with the guidelines from the Global Reporting Initiative (“GRI”), 2016 Standards, “in accordance” level: Exhaustive. Our assurance was (only) with respect to the information on the fiscal year ended December 31, 2021, included in the Identified Sustainability Information referred to above. We have not performed any procedures with respect to earlier periods or any other elements included in the Identified Sustainability Information, and, therefore, do not express any conclusion thereon.

Criteria used for preparing the Identified Sustainability Information

GRI quantitative and qualitative contents detailed in “GRI Content Index” identified with the symbol √,

and the statement from the Company’s Board of Directors relating to compliance with GRI guidelines were prepared in accordance with the recommendations and principles included in those guidelines, 2016 Standards, “in accordance” level: Exhaustive.

Responsibility of the Board of Directors for the information included in the Identified Sustainability Information

The Board of Directors of Grupo Supervielle S.A. is responsible for the preparation of the information included in the Identified Sustainability Information in accordance with the Criteria identified above. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of this information that is free from material misstatement, whether due to fraud or error.

Inherent limitations

Non-financial information is subject to limitations other than those to which financial information is subject given its nature and the methods used to determine, calculate, take samples or estimate values. Qualitative interpretations of data relevance, materiality and accuracy are subject to individual criteria and assumptions.

Our Independence and Quality Control

We have complied with the independence and other ethical requirements of the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code), which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

Our firm applies International Standard on Quality Control 1 and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Our Responsibility

Our responsibility is to express a limited assurance conclusion on the Identified Sustainability Information detailed in “Identified Sustainability Information” based on

the procedures we have performed and the evidence we have obtained. We conducted our limited assurance engagement in accordance with International Standard on Assurance Engagements (NICs) 3000 issued by the International Auditing and Assurance Standards Board (IAASB), adopted in Argentina through Technical Pronouncement No. 35 issued by the Argentine Federation of Professional Councils in Economic Sciences. These standards require that we plan and perform this engagement to obtain limited assurance about whether the Identified Sustainability Information is free from material misstatement.

A limited assurance engagement involves assessing the suitability in the circumstances of the Board of Directors’ use of the Criteria as the basis for the preparation of the Identified Sustainability Information, assessing the risks of material misstatement of the Identified Sustainability Information whether due to fraud or error, responding to the assessed risks as necessary in the circumstances, and evaluating the overall presentation of the Identified Sustainability Information. A limited assurance engagement is substantially less in scope than a reasonable assurance engagement in relation to both the risk assessment procedures, including an understanding of internal control, and the procedures performed in response to the assessed risks.

The procedures we performed were based on our professional judgment and included inquiries, observation of processes performed, inspection of documents, analytical procedures, evaluating the appropriateness of quantification methods and reporting policies, and agreeing or reconciling with underlying records.

- Holding interviews with the management and senior management to assess the application of GRI Standards.
- Assessing the design of key procedures and controls to monitor, record and report the selected information; our work does not include testing the operating effectiveness of controls for the period under analysis.
- Performing testing, on a selective basis, to validate the information presented.
- Inspecting, on a selective basis, documents to verify the representations made by the management and senior management in our interviews.
- Reviewing the presentation of the information included in the 2021 Sustainability Report.

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had we performed a reasonable assurance engagement. Accordingly, we do not express a reasonable assurance opinion about whether Grupo Supervielle S.A.’s Identified Sustainability Information has been prepared, in all material respects, in accordance with the Criteria.

Limited Assurance Conclusion

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the Grupo Supervielle S.A.’s Identified Sustainability Information for the fiscal year ended December 31, 2021 is not prepared, in all material respects, in accordance with the Criteria.

Use of this report

This report, including the conclusion, has been prepared solely for the used by directors of Grupo Supervielle S.A. as a body. We permit the disclosure of this report within the 2021 Sustainability Report, to enable the directors to demonstrate they have discharged their governance responsibilities by commissioning an independent assurance report in connection with the 2021 Sustainability Report.

To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the directors as a body and Grupo Supervielle S.A. for our work or this report save where terms are expressly agreed and with our prior consent in writing.

City of Buenos Aires, 4th October 2022.

PRICE WATERHOUSE & CO. S.R.L



(Socio)

C.P.C.E.C.A.B.A. To 1 Fo 17
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Contador Público (UBA)
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Coordinación
Gerencia de sustentabilidad

Diseño

