



COMPANY PRESENTATION

NOVEMBER 2023

Great Place To Work.



bind banco

bind inversiones

bind seguros

bind psp

credicuotas

b.trader
Direct Investment

bind garantías

bind leasing

Jubilo

POINCENOT
tech.studio

OUR VISION

**TO BE RECOGNIZED AS A
LEADING FINANCIAL
GROUP IN TERMS OF
INNOVATION AND SERVICE.**



NET INCOME COMPOSITION

BIND NET INCOME BRAKDOWN EVOLUTION

Million USD	NET INCOME					EQUITY				
	2019	2020	2021	2022	YTD Jun 23	2019	2020	2021	2022	2023
Total Grupo	54,9	57,2	29,4	55,9	28,5	106,3	170,4	226,4	283,3	264,8
BIND Banco 	45,8	46,7	18,7	42,3	22,5	96,7	148,3	201,9	248,4	232,0
Credicuotas 	1,6	2,2	3,4	3,0	0,7	0,0	10,5	12,3	17,0	18,3
- IVSA	2,4	3,4	0,6	4,9	1,7	4,9	6,1	4,0	5,7	3,5
- IAM	0,3	1,0	2,4	2,0	2,3	0,5	1,2	2,8	3,8	4,0
BIND Inversiones 	2,7	4,5	3,0	7,0	4,1	5,4	7,3	6,9	9,6	7,5
Tienda Júbilo 	1,1	1,8	2,29	0,3	0,2	2,3	2,6	3,3	1,3	2,0
Grupo BIND 	2,3	1,2	1,0	3,0	0,2	0,0	0,0	0,0	4,7	2,0
Seguros 	1,2	0,5	0,9	0,2	0,5	1,9	1,0	1,0	1,5	1,9
Poincenot 	0,2	0,3	0,2	0,1	0,3	0,0	0,7	1,0	0,8	1,1
Tipo de cambio A3500	59,4	84,03	102,59	177,12	256,675					
Resultados preliminares			61,554							

Source: Company Information.
Notes: Each company of the group donates 10% of its income to social organizations in the country.



NET INCOME COMPOSITION

BIND INDICATORS

BIND / Million USD	2017	2018	2019	2020	2021	2022	Jun 23 YTD
Total Assets	974	820	680	803	958	1.061	1.483
Deposits	738	611	504	583	679	720	1.106
Total Liabilities	867	732	583	655	756	813	1.252
Equity	107	88	97	148	202	248	232
Net Results	33	35	46	47	19	42	22
	2017	2018	2019	2020	2021	2022	Jun 23 YTD
<i>ROE</i>	45,7%	66,7%	90,0%	45,9%	10,2%	20,5%	21,4%
<i>ROA</i>	3,4%	4,3%	6,7%	5,8%	2,0%	4,0%	3,0%
<i>Efficiency</i>	51,0%	43,2%	36,4%	35,1%	44,7%	40,6%	39,4%
<i>Basel Ratio</i>	11,4%	18,1%	20,2%	21,0%	20,3%	30,4%	28,4%
<i>Non Performing Loan</i>	1,3%	2,5%	5,2%	3,1%	1,7%	1,6%	1,5%
<i>Previsions / Non Performing Loan</i>	156,9%	136,3%	177,0%	227,5%	270,1%	240,1%	369,0%



Source: Company Information.
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NET EQUITY (JUN 23 - USD MM)

232

RESULT (JUN 23 - USD MM)

22

MOODY'S

AA-

LONG TERM
JUN 2023

A-1

SHORT TERM
JUN 2023

Fortuna

#8 BEST BANKS

Great
Place
To
Work®

#7

BEST PLACE TO WORK
IN ARGENTINA

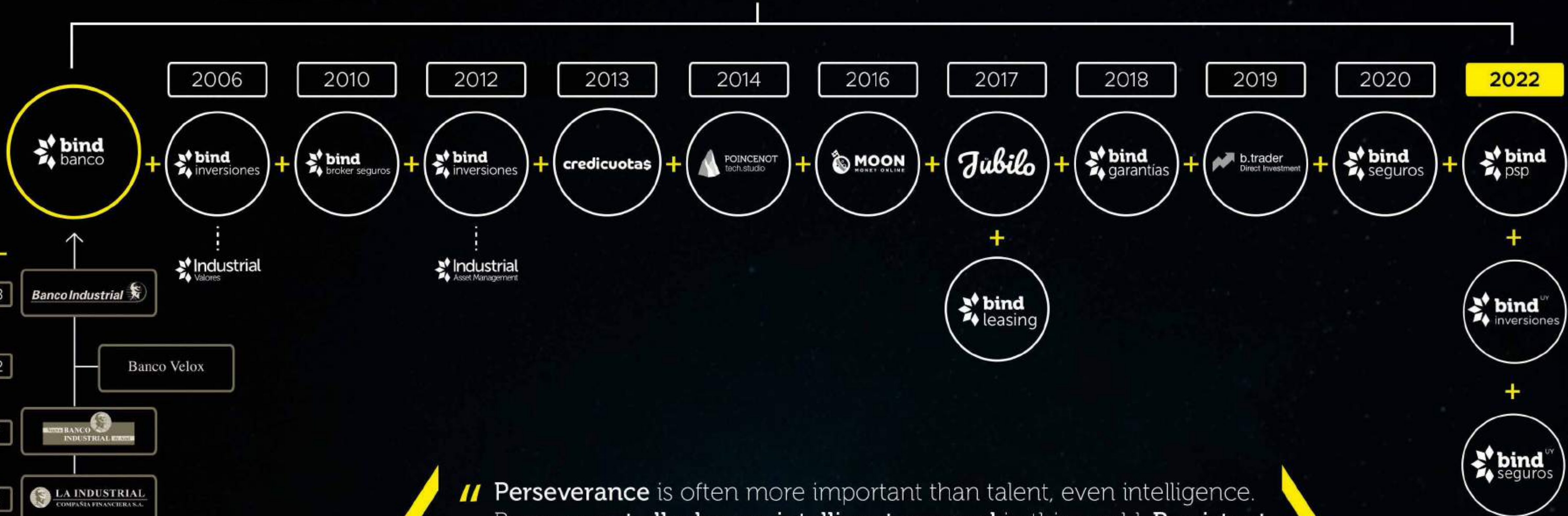
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BEST PLACE TO WORK
IN LATAM

94 YEARS OF HISTORY



COMPANIES IN THE GROUP



“ Perseverance is often more important than talent, even intelligence. Because **not all who are intelligent succeed** in this world. **Persistent people always do.** Because faith, that faith can move mountains is our daily **encouragement to succeed.** ”

Alberto Meta.

BIND Founder.

BRAND EVOLUTION OF THE BANK

COMMERCIAL STRATEGY - BIND BANCO

3 BUSINESS UNITS



BUSINESS BANKING

- ✓ Focused on helping achieving working capital needs.
- ✓ Leading position in Factoring - with a market share of **3,5%**.
- ✓ Has **2.300** direct customers and over **50.000** indirect SMEs customers.
- ✓ Loans & funding to SMEs amounts **AR \$19.700 mm** y **AR \$21.000 mm**, respectively.



CONSUMER BANKING

- ✓ Market leader in pension payment services.
- ✓ Serving over **253.000** pensioners, with a monthly flow over **AR \$25.000 mm**
- ✓ Personal Loans up to **AR \$13.500 mm** (approximately **176.600** transactions).
- ✓ Retail short-term deposits amounts **AR \$17.200 mm**.



CORPORATE BANKING

- ✓ Focused on trading of bonds and foreign currency.
- ✓ Ranked in the top 20 in foreign currency and government bonds trades.
- ✓ "Investment grade" Risk Rating allows us to attract institutional investors deposits, for about **AR \$231.200 mm**.

DIGITAL BANKING



TRADE SERVICES & TRADE FINANCE

CROSS BORDER LINES PARTNERSHIP



Best MULC Ranking

#15 *

Imports Volume



**20.000 OPERATIONS
PROCESSED!!!**

* Between 50 local financial institutions (Source BCRA)

API BANK

The financial system of the future is open, agile and collaborative.

Our platform has been designed to work collaboratively with organizations, developers, fintech and startups.

We are the first Bank in Argentina to connect a corporate client with open-APIs.

apibank.bind.com.ar

bind 24

INNOVATION IN DESIGN
AND USER EXPERIENCE.



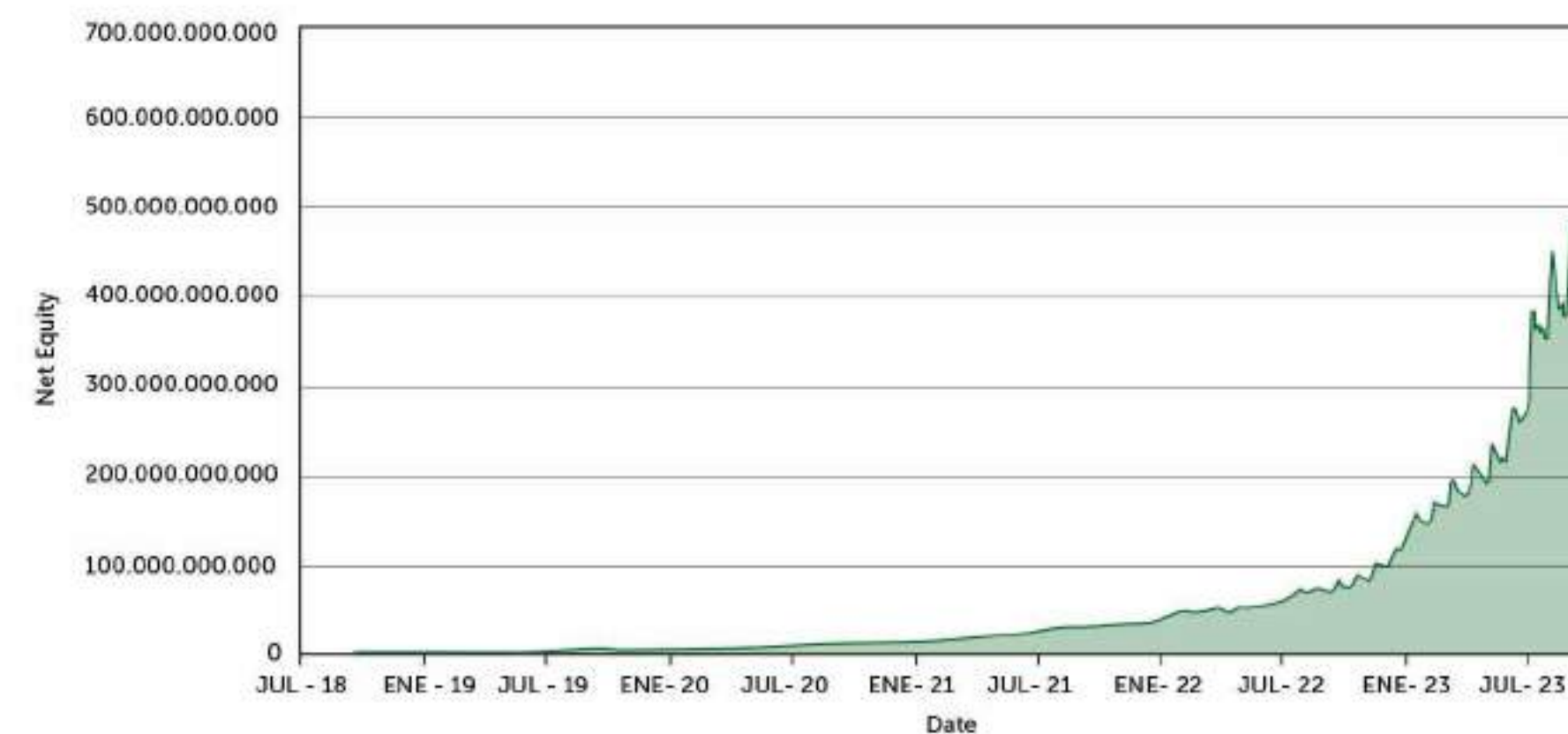
Mercado Fondos

ABOUT MercadoPago's new investment feature

- Mercado Pago (MercadoLibre's mobile wallet) has recently launched a new feature that allows users to invest their money thru the app, thus facilitating and democratizing access to investment and financial products in Latin America.
- The initiative was kick-started in Argentina together with Grupo BIND.
- The Mutual Fund is managed by BIND Inversiones.
- Product and technology development co-developed with Grupo BIND
 - BIND Banco
 - Poincenot Fintech Studio
 - BIND Inversiones
- As of to date:
 - +AR\$ 536 billions suscribed
 - +11 millions investors
- In November 2021, the fund won the First Prize in the category of Opportunity/Digital Inclusion awarded by the World Alliance for Information Technologies and Services Information (WITSA).



Net Equity Evolution



536 BILLIONS

FUND ASSETS

+11 MILLIONS

INVESTORS

ARE PROCESSED ALMOST
4.8 MILLIONS

TRANSACTION DAILY
between redemptions and suscriptions

2 MILLIONS
PURCHASES

2.8 MILLIONS
REDEEMS



BIND VENTURES

We have invested in local and international fintech startups.

We founded and invested in ArFintech, the first venture fund formed by banks to invest in local fintech, thus promoting the collaboration and development of the financial ecosystem.

Goldmoney

comparonline

>Nxtp.Labs

IBILLIONAIRE

SIGNATVRA

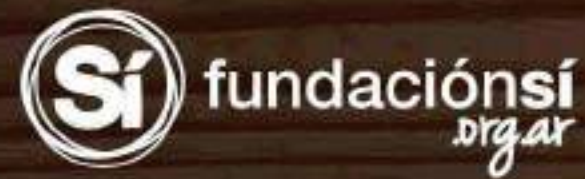
MOON
MONEY ONLINE

arfintech

Bitfarms™

bind

CORPORATE SOCIAL RESPONSIBILITY
WE SUPPORT MORE THAN 150 INSTITUTIONS.



#happyfinances

Happy finances :)



credicuotas

Jubilo



MOON
MONEY ONLINE

