GRUPO bind

COMPANY PRESENTATION

JULY 2019

Learn

The only sustainable competitive advantage over time is the speed at which companies learn.

GRUPO bind


Large companies don't beat small companies.
Small companies don't beat large companies.
Fast companies beat the slow.
GRUPO bind

ABOUT US

A FINANCE AND TECH GROUP DEVELOPING AGILE, SIMPLE AND INNOVATIVE SOLUTIONS TO MAKE OUR CLIENTS HAPPY.

OUR VISION

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

GRUPO bind

GRUPO bind

bind banco industrial

bind garantias

bind seguros

bind inversiones

bind leasing

credicuotas

poincenot

MOON MONEY ONLINE

b trader

Júbilo

GRUPO bind

NET EQUITY

2018 - USD MM

111,7

RESULTS

2018 - USD MM

49,7

FitchRatings

A+
LONG TERM

A1
SHORT TERM

GRUPO BIND

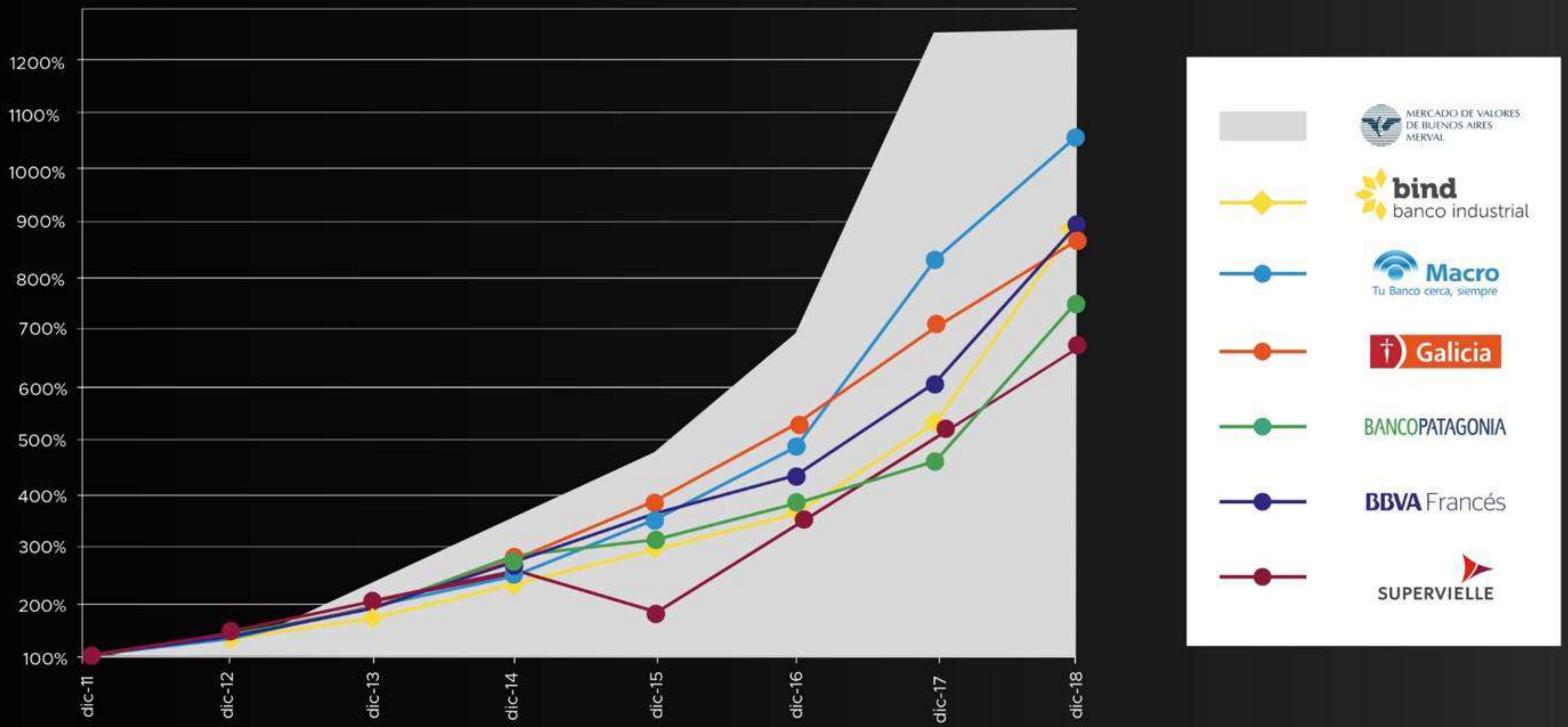
EQUITY Millions USD

	2015	2016	2017	2018	2019 e
GRUPO BIND			1,1	4,8	1,6
BIND Inversiones - IVSA	5,2	8,4	9,0	4,7	5,4
BIND Inversiones - IAM	0,4	0,9	1,4	0,8	1,2
BIND Seguros	2,6	3,7	5,2	2,4	1,9
Credicuotas	2,2	3,1	11,4	8,3	9,3
Tienda Jubilo			0,9	2,2	3,6
BIND Banco Industrial	84,7	85,4	104,6	88,3	106,8
Poincenot		0,2	0,3	0,2	0,3
Total	95,1	101,7	133,9	111,7	130,1

NET INCOME Millions USD

	2015	2016	2017	2018	2019 e
GRUPO BIND			0,0	4,2	0,5
BIND Inversiones - IVSA	4,5	8,2	6,7	1,6	1,8
BIND Inversiones - IAM	0,2	0,8	1,2	0,6	0,6
BIND Seguros	2,3	3,5	2,7	1,7	1,4
Credicuotas	0,5	1,3	8,0	4,4	3,0
Tienda Jubilo			0,4	1,8	1,4
BIND Banco Industrial	18,5	15,8	32,5	35,3	40,0
Poincenot		0,1	0,1	0,1	0,1
Total	26,0	29,7	51,6	49,7	48,8

EVOLUTION BOOK VALUE PER SHARE



Source: book value bloomberg

bind banco industrial

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91 YEARS OF HISTORY

GRUPO bind

COMPANIES IN THE GROUP

	2006	2010	2012	2013	2014	2016	2017	2018	2019
bind banco industrial	+ bind inversiones	+ bind seguros	+ bind inversiones	+ credicuota$	+ poincenot	+ MOON MONEY ONLINE	+ Júbilo	+ bind garantías	+ b·trader
	Industrial Valores		Industrial Asset Management				+ bind leasing		

BRAND EVOLUTION OF THE BANK

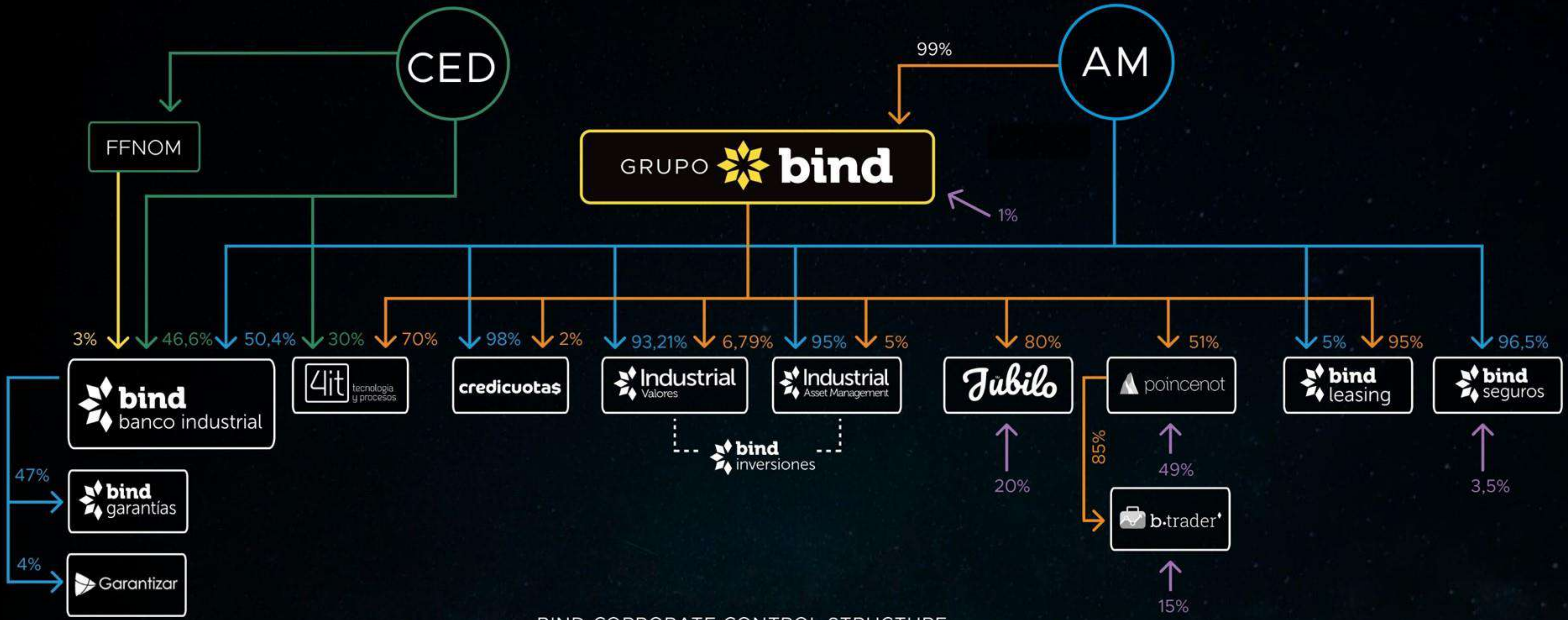
2003	Banco Industrial
2002	Banco Velox
1997	Nuevo Banco Industrial de Azul
1996	LA INDUSTRIAL COMPAÑÍA FINANCIERA S.A.
1971	Caja de Crédito La Industrial Cooperativa Limitada
1928	Banco de Azul

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, thath faith can move mountains is our daily **encouragement to succeed**. ”

Alberto Meta.

Bind Founder

EQUITY DISTRIBUTION



BIND CORPORATE CONTROL STRUCTURE

AM (DIRECT VOTE) AM (TRUSTEE NOM VOTE)	50,4 3,0	CED (DIRECT VOTE) **TOTAL CED**	46,6 **46,6**
TOTAL AM	**53,4**	**TRUSTEE NOM (ECONOMIC RIGHTS)**	**3,0**

BOARD

PRESIDENT
Carlota Durst de Meta
2001

VICE PRESIDENT
Andrés Meta
2001

DIRECTOR
Salvador Pristera
2002

DIRECTOR
José C. De Los Santos
1996

GENERAL MANAGER
Gastón Eckelhart
2018

DIRECTOR
Andrés Prida
2016

DIRECTOR
Leonardo Dillenberger
2016

AUDITORÍA INTERNA
Eugenia Blanco

MANAGEMENT

Facundo Vázquez

OPERACIONES
Celina Ranzenhofer

TECNOLOGÍA Y SISTEMAS
Inti Benites

PRODUCTOS
Rosario Flores Vidal

MARKETING
Sebastián Uchitel

RSE / ATENCIÓN AL CLIENTE
María Laura Visuara

GDH
Sergio Gonzalez Cid

Hernán Lede

CRÉDITOS Y NEGOCIOS
Pablo Dautesfeld

PREV. LAVADO DE DINERO
Juan Pablo Cabrera

Gastón Eckelhart

LEGALES
Adrián Bressani

CONTROL GESTIÓN Y RIESGOS INTEGRALES
Pablo Prieto

- RIESGOS INTEGRALES
  Florencia Balducci

SEGURIDAD DE LA INFORMACIÓN
Marcelo Prilucas

ADMINISTRACIÓN
Ana Zorgno

Bernardo Landa

INFRAESTRUCTURA SEGURIDAD Y APROV. ESTRATÉGICO

BANCA MINORISTA
Ariel Saliturri

BANCA EMPRESA
Alejandro Coscia

- NEGOCIOS INTERNACIONALES
  Gerardo Guastavino

BANCA FINANZAS Y MERC. CAPITALES
Javier Popowsky

- BANCA ZAFIRO
  Karina Yankilevich

(1) Year of designation

GRUPO bind

BOARD MEMBERS

CEO
Andrés Meta

CSO
Leonardo Dillenberguer

COO
Facundo Vazquez

CFO
Gastón Eckelhart

bind banco industrial			bind inversiones	bind garantías	bind broker seguros	credicuotas	Jubilo	poincenot	bind leasing	b·trader
EMPRESAS	**MINORISTA**	**DIGITAL**	**FINANZAS**							
Alejandro Coscia	Ariel Salituri	Mario López	Javier Popowsky	Julieta Sullivan	Sebastián Habif	Ezequiel Weisstaub	Ramón Menalled	Facundo Vazquez	Carolina Sullivan	Augusto Fernandez Villa

COMMERCIAL STRATEGY - BIND BANCO INDUSTRIAL

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 $5.200 mm** y **AR $2.000 mm**, respectively.

CONSUMER BANKING

- Market leader in pension payment services.
- Serving over **390.000** pensioners, with a monthly flow over **AR $3100 mm**.
- Personal Loans up to **AR $3.400 mm** (approximately **152.500** transactions).
- Retail short-term deposits amounts **AR $4.800 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 $13.700 mm**.

DIGITAL BANKING

HEADCOUNT BIND GROUP

Company	Headcount	%
bind banco industrial	659	82%
credicuotas	54	7%
4it tecnologia y procesos	9	1%
bind garantías	20	2%
bind broker seguros	21	3%
poincenot	17	2%
bind inversiones IVSA	17	2%
bind inversiones IAM	9	1%

806 +

415

51%

Average Age
43

391

49%

Average Age
38

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BRANCH NETWORK

bind
banco industrial

REGIONAL PRESENCE

Branches	Total	ATM´S
36	36	70

Buenos Aires	CABA	Córdoba	Mendoza	Salta	Santa Fe	Tucumán
26	3	2	1	1	1	2

TOTAL: **36**

BANK RANKING

FitchRatings

By constantly improving our core management system, we have achieved the highest local rating.

fitch ratings has raised banco industrial long-term rating from “a” to “a+”. also, it reconfirmed “a1” as short-term rating, while the outlook improves towards positive.

A+

LONG TERM

Denotes a very strong credit capacity relative to other issuers or issues in the same country.

A1

SHORT TERM

Indicates the strongest capacity for timely payment of financial commitments relative to other issuers or issues in the same country.

TRADE SERVICES & TRADE FINANCE

CROSS BORDER LINES PARTNERSHIP

Standard Chartered	J.P.Morgan	BID Banco Interamericano de Desarrollo	Banco Nación	COMMERZBANK	IFC International Finance Corporation World Bank Group	NEW! OIKO CREDIT
USD 21 M	USD 4 M	USD 15 M	USD 6 M	USD 8 M	USD 65 M	USD 7 M

2017 VS 2018

+ 20% CREDIT LINES

90% UTL RATIO!!!

+ 15.000 TICKETS PROCESSED!!!

Best MULC Ranking
#15 *
Imports Volume
↓
Total Volume Amt.
USD 3bn Aprx.

* Between 50 local financial institutions (Source BCRA)

INNOVATION WITH PURPOSE

WE INNOVATE TO FIND A **BETTER WAY** FOR OUR CLIENTS, OUR PEOPLE, AND OUR SHAREHOLDERS.

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APIBank

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

GRUPO bind

APIBank

Transfers, collections, and conciliations **leveraging technology** without human intervention, thus achieving **relevant operational and cost efficiencies.**

apibank.bind.com.ar

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BIND INNOVA

Annual Co-Innovation Program.

On our first edition (2017) we've worked collaboratively with fintech and startups to develop and market new digital financial products.

The second edition (2018) was aimed at bringing operational and process efficiencies, reason why we've invited both top-consulting firms and tech-based process automatization startups to participate on the Program.

innova.bind.com.ar

DIGITAL ACCELERATION
FINANCIAL MARKET

- Medium / long term
- Semi-defined scope
- Adopts new technologies

- Time to market
- Learn and observe
- Triggers and fosters a cultural change

GRUPO bind   Consultatio   MULTIFINANZAS COMPAÑÍA FINANCIERA S.A.   Grupo Transatlántica

MOON
MONEY ONLINE

Technology and data start-up that provides direct loans to small and medium-sized enterprises using a **financial system featuring digital innovation**.

poincenot technology studio

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bind 24
INNOVATION IN DESIGN
AND USER EXPERIENCE.
3:20 PM
bind
Hola Ricardo
Hoy no tenés notificaciones
IR
IBAÑEZ, RICARDO OMAR
01/18/2019 18:19:57
poincenot technology studio
GRUPO bind

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

comparaonline

>Nxtp.Labs

IBILLIONAIRE

SIGNATVRA

MOON MONEY ONLINE

arfintech

Bitfarms

silvergate

CUSTOMER EXPERIENCE

NEW SPACE. COFFEE AND BANKING.

CAFÉ
LATTE &
PLAZOS FIJOS.

INVERSIONES &
CROISSANTS.

COMPRA DE
DIVISAS &
FRAPPUCCINOS.

PRÉSTAMO DE CAPITAL
DE TRABAJO
& LATTE MACCHIATTO.

First Bank in Latin America to integrate with Starbucks :)


INNOVATION TO COMMUNICATE
workplace
by facebook
GRUPO bind

CORPORATE SOCIAL RESPONSIBILITY

WE SUPPORT MORE THAN 150 INSTITUTIONS.

Sí fundaciónsí .org.ar
TECHO UN TECHO PARA MI PAÍS
unicef
cimientos construyamos desde la educación
tzedaká FUNDACION
FUNDAMIND
fg Fundación Hospital de Pediatría Prof. Dr. Juan P. Garrahan
CRUZ ROJA ARGENTINA
ieladeinu
MAKE-A-WISH
endeavor ARGENTINA
FLENI
FUCA
Haciendo Camino
FUNDACIÓN INECO
FUNDACIÓN POTENCIAR SOLIDARIO
ORT ARGENTINA
UNIVERSIDAD TORCUATO DI TELLA
Universidad de San Andrés
UNIVERSIDAD CATOLICA ARGENTINA


bind.com.ar
#InnovarEsHacer
The world is changing.
So do we.
GRUPO bind
bind banco industrial
bind broker seguros
bind inversiones
bind garantías
bind leasing
credicuotas
poincenot technology studio
MOON MONEY ONLINE
Jubilo
b·trader

OUR BUSINESS UNITS

bind inversiones

INDUSTRIAL ASSET MANAGEMENT

IAM MUTUAL FUNDS

A Simple way of investing, minimizing risks.

Fondo IAM **Ahorro Pesos**	Fondo IAM **Renta Plus**	Fondo IAM **Renta Capital**	Fondo IAM **Renta Crecimiento**	Fondo IAM **Performance**
Fondo IAM **Abierto PyMes**	Fondo IAM **Renta Dólares**	Fondo IAM **Estrategia**	Fondo IAM **Renta Variable**	**Mercado Fondos**

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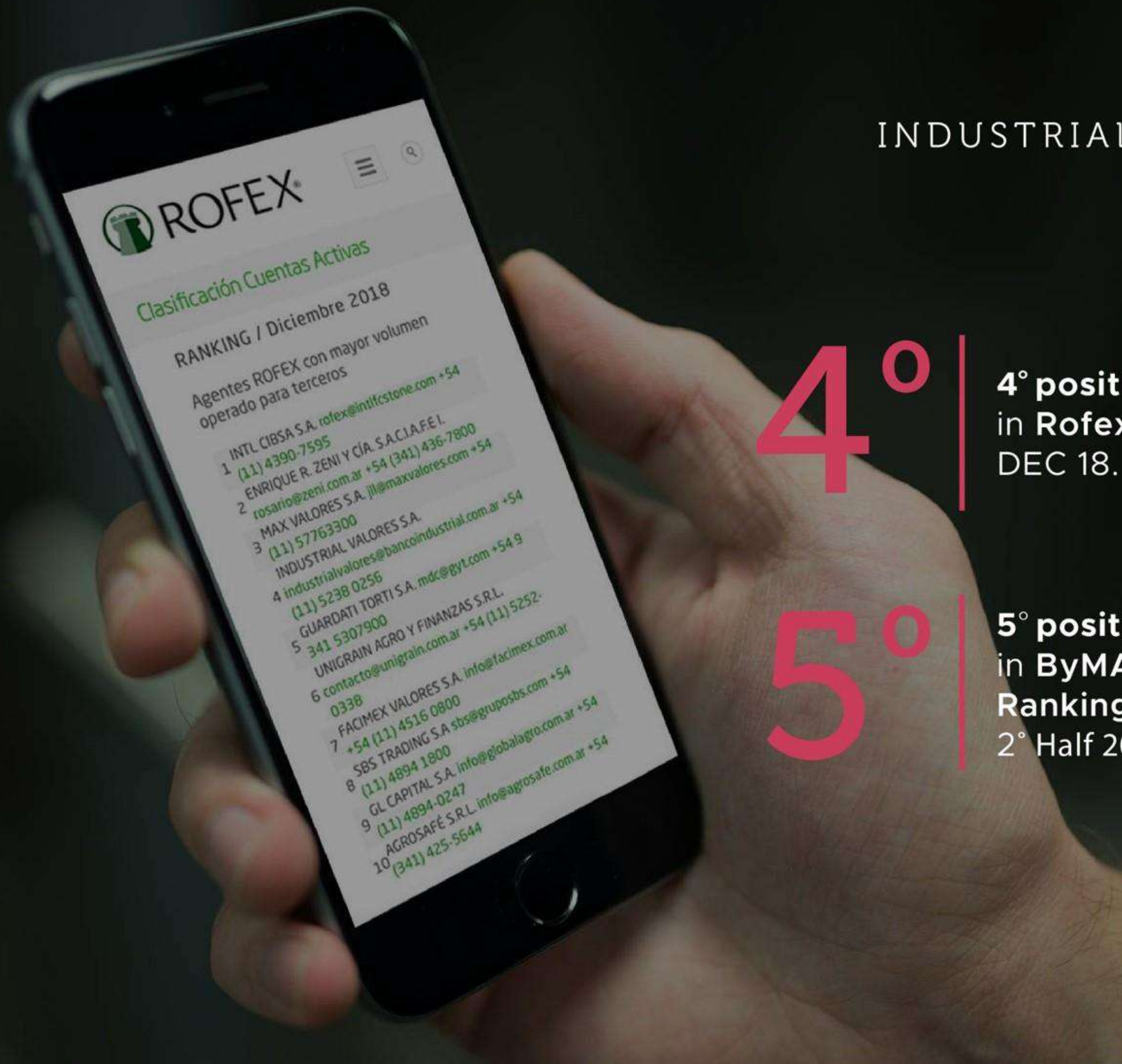
Mercado Fondos

ABOUT MercadoPago's new investment feature

- MercadoPago (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 Industrial
    - Poincenot Fintech Studio
    - BIND Inversiones
- As of to date:
    - +AR$ 3.2 billion suscribed
    - +178.000 investors

bind inversiones

INDUSTRIAL VALORES



4°

4° position
in **Rofex Ranking**,
DEC 18.

5°

5° position
in **ByMA Fixed Income Ranking** (Senebi),
2° Half 2018.

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CAPITAL MARKET
CREDENTIALS 2018

CRESUD
ON CRESUD SERIE XXIII
bind inversiones
CO-COLOCADOR
VNU$S 113,158,632
Febrero 2018

DIRECTO
Directo a vos, directo a lo que querés.
OBLIGACIÓN NEGOCIABLE SERIE III Y IV
bind inversiones
CO-COLOCADOR
VN$ 300,000,000
Febrero 2018

credicuotas
CALOR DE CORTO PLAZO CLASE I
bind / bind inversiones
ORGANIZADOR COLOCADOR
VN$ 250,000,000
Marzo 2018

TARJETA SHOPPING
OBLIGACIÓN NEGOCIABLE SERIE XV Y XVI
bind inversiones
CO-COLOCADOR
VN$ 354.910.600
Marzo 2018

MUNICIPALIDAD DE CÓRDOBA
LETRAS DEL TESORO MUNICIPALIDAD DE CÓRDOBA SERIE XXIX
bind inversiones
CO-COLOCADOR
VN$ 350,000,000
Marzo 2018

eLeBar
FIDEICOMISO FINANCIERO ELEBAR XXIII
bind inversiones
CO-COLOCADOR
VN$ 100,697,725
Abril 2018

newsan
OBLIGACIÓN NEGOCIABLE CLASE 3 Y 4
bind inversiones
CO-COLOCADOR
VN$ 229,725,712
VNU$S 12,814,826
Abril 2018

credicuotas
PLAZO DE CORTO PLAZO CLASE II U$S
bind / bind inversiones
ORGANIZADOR COLOCADOR
VNU$S 15,000,000
Mayo 2018

UNICRED
FIDEICOMISO FINANCIERO UNICRED FACTORING X
bind inversiones
BRIDGE+UNDERWRITER CO-COLOCADOR
VN$ 182.900.000
Mayo 2018

sensei
FIDEICOMISO FINANCIERO SENSEI SERIE V
bind inversiones
CO-COLOCADOR
VN$ 89,879,683
Junio 2018

MONI
FIDEICOMISO FINANCIERO MONI MOBILE I
bind inversiones
COLOCADOR
VN$ 77,020,000
Junio 2018

decreditos
FIDEICOMISO FINANCIERO DECREDITOS XIV
bind inversiones
COLOCADOR
VN$ 143,901,251
Julio 2018

Carfácil
FIDEICOMISO FINANCIERO CARFACIL III
bind inversiones
BRIDGE+UNDERWRITER COLOCADOR
VN$ 67,452,350
Agosto 2018

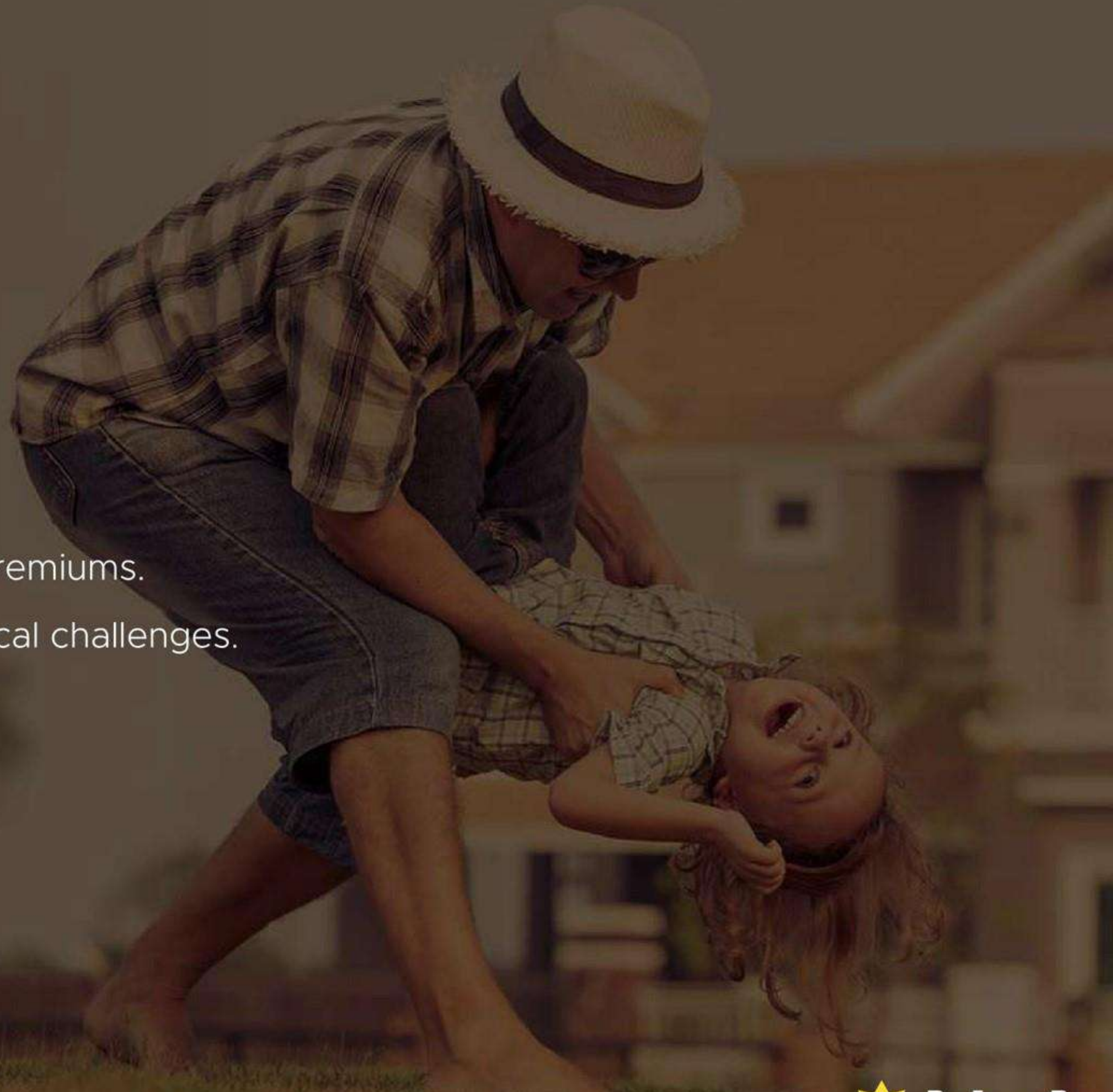
CGMleasing
FIDEICOMISO FINANCIERO CGM XXXIII
bind inversiones
CO-COLOCADOR
VN$ 174,432,800
Agosto 2018

ROGIRO ACEROS Sociedad Anónima
ON ROGIRO ACEROS SERIE XIV
bind inversiones
COLOCADOR
VN$ 100,000,000
DESIERTA
Septiembre 2018

credicuotas
FIDEICOMISO FINANCIERO CREDICUOTAS V
bind / bind inversiones
ORGANIZADOR COLOCADOR
VN$ 342,484,386
Diciembre 2018

bind
broker seguros

- We reached the **100.000** policies sold.
- We administer **$250.000.000** in annual insurance premiums.
- We invest in **#ComparaOnline** to join the technological challenges.



GRUPO **bind**

bind garantías

Our purpose is to facilitate credit to Small and Medium Enterprises (SMEs)

2004 | Founded by Caja de Valores and approved by SEPyMEyDR. Its original name was Garantía de Valores SGR

$800 millons | Approved Risk Fund

$4.000 | Guarantees granted since 2004

1142 | Total of participating partners

2% | Default rate

20 | Employees

B1 | Moody's - global scale

Aa3.ar | Moody's - local scale, stable perspective

A | Preferred A Guarantee for financial institutions.

2018 | Grupo BIND acquires "Garantía de Valores SGR"

GRUPO bind

FIRST ONES TO OFFER UVA LEASING

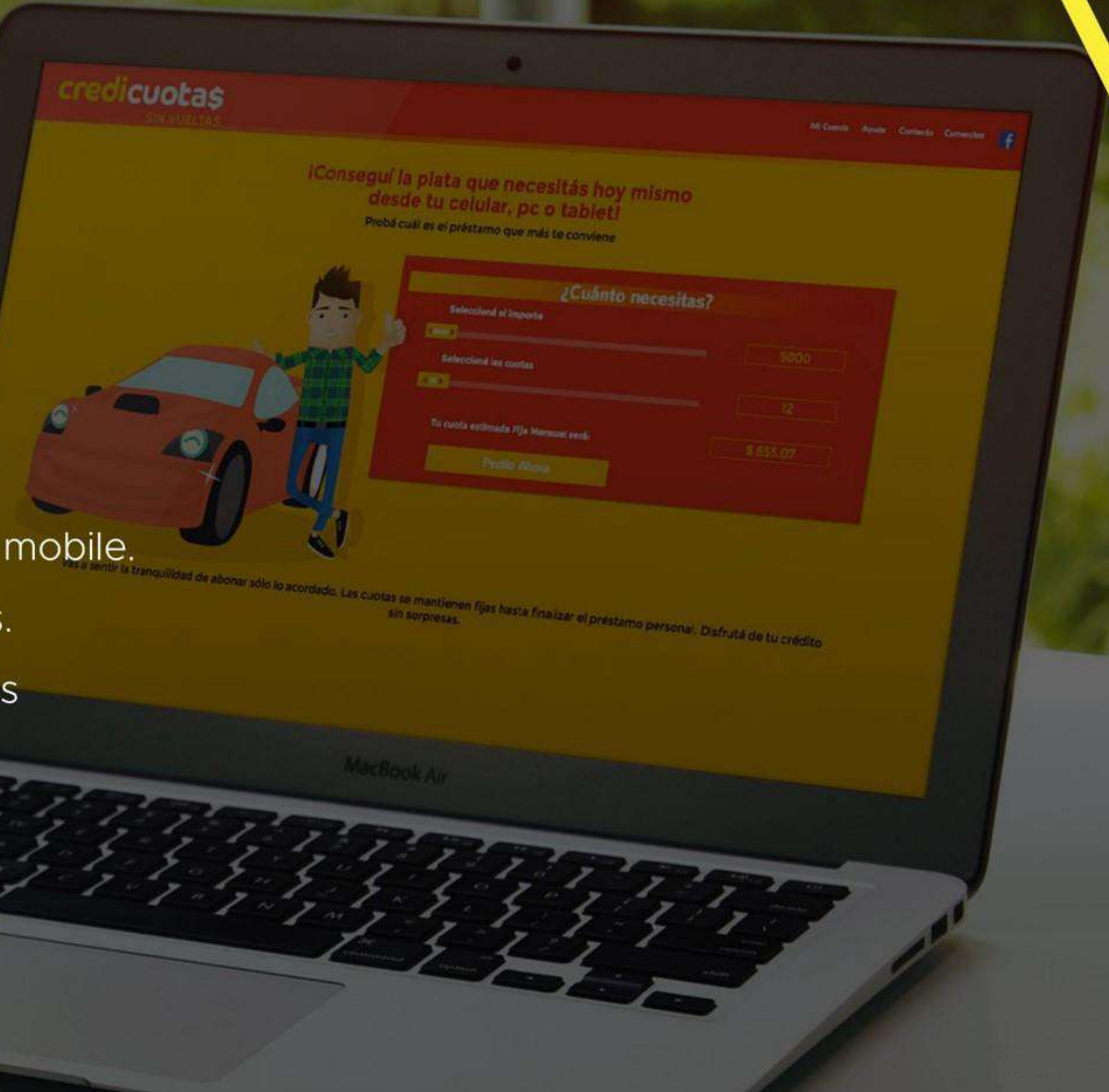
FEATURES

- Targeted at companies
- Up to $2.000.000 (*)
- Financing of up to 100% of the value of the good (*)
- Term of 36 months + Option to purchase
- UVA rate + 9,9%
- Structuring fee of 2,5 % of the value of the contract
- Productive goods (vehicles, transportation, machinery, technology equipment, etc.)

(*) subject to credit approval by Banco Industrial S.A.

UVA= Purchasing Value Units

credicuota$



- We have nearly **30 thousand** fans on our Fan Page.
- We recently launched credicuotas express for web and mobile.
- We issued more than **0,5 billion dollar** in personal loans.
- We issued more than **25 million dollars** in personal loans through our web.
- We received more than **383.000 visits** on our website, **www.credicuotas.com.ar.**
- We have more than **100.000 active clients**.

GRUPO bind

Financial solutions and expert advice to consolidate and care for your assets.

Zafiro

Una manera de Ser y Hacer

Discover the privacy of a world created just for you

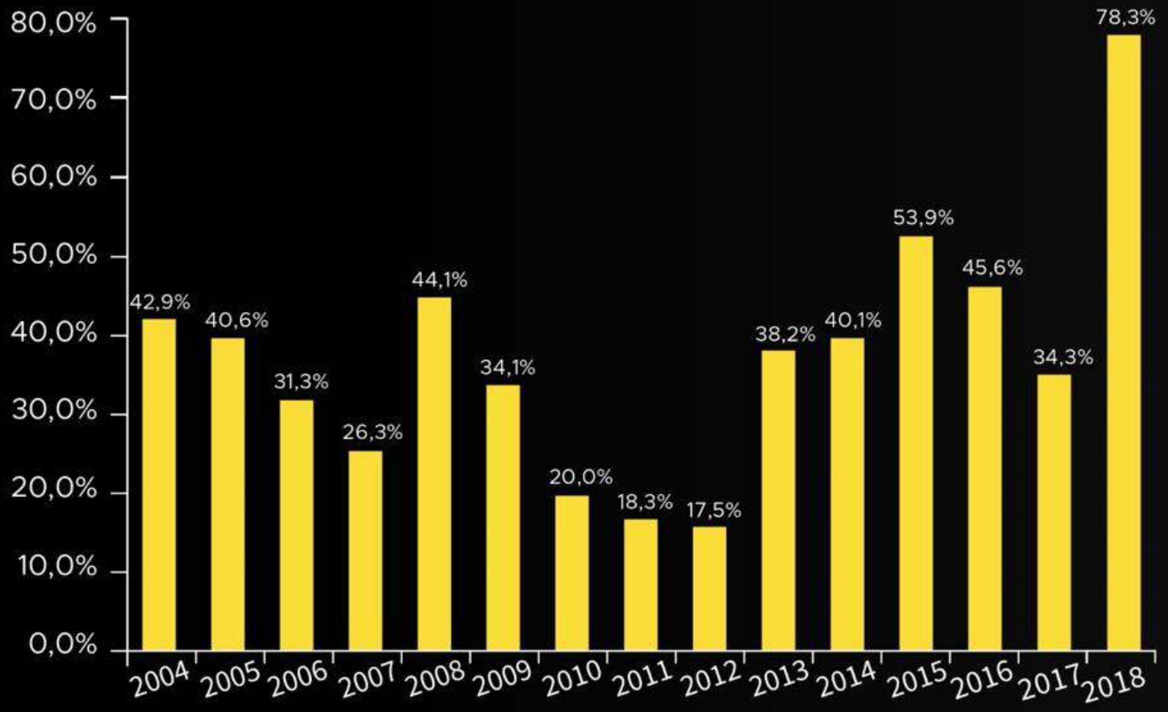
GRUPO bind

OUR FIGURES

GRUPO bind

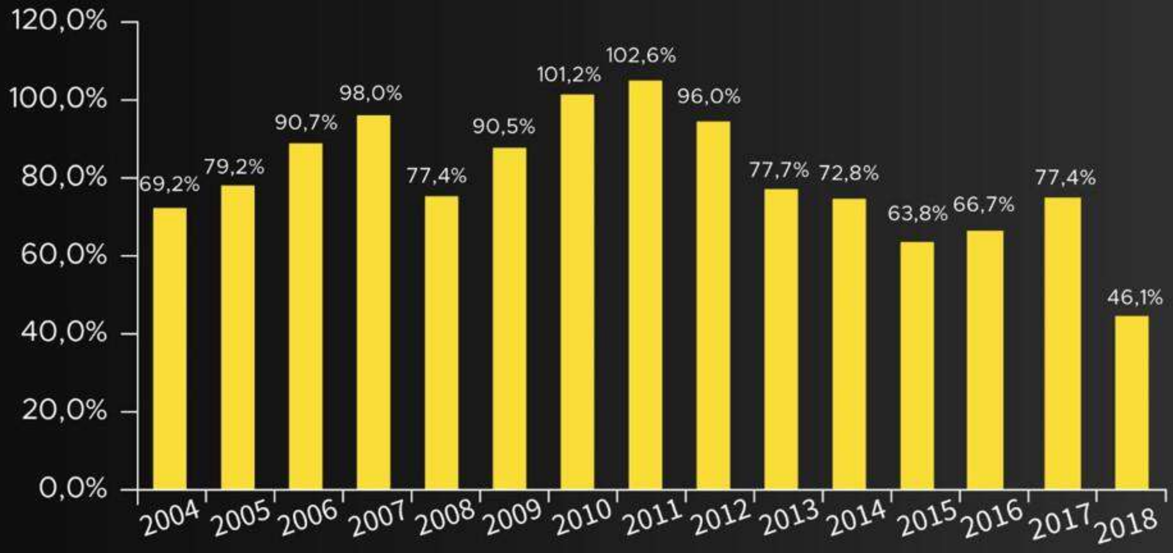
THE BANK HAS A CONSERVATIVE POLICY IN TERMS OF LIQUIDITY, PROVISION AND CAPITAL LEVELS

LIQUID ASSETS / TOTAL DEPOSITS



Source BCRA

NET LOANS (1) / DEPOSITS



Source BCRA

(1) Incluiding Leasing and excluiding loans to the non-financial public sector.

bind banco industrial

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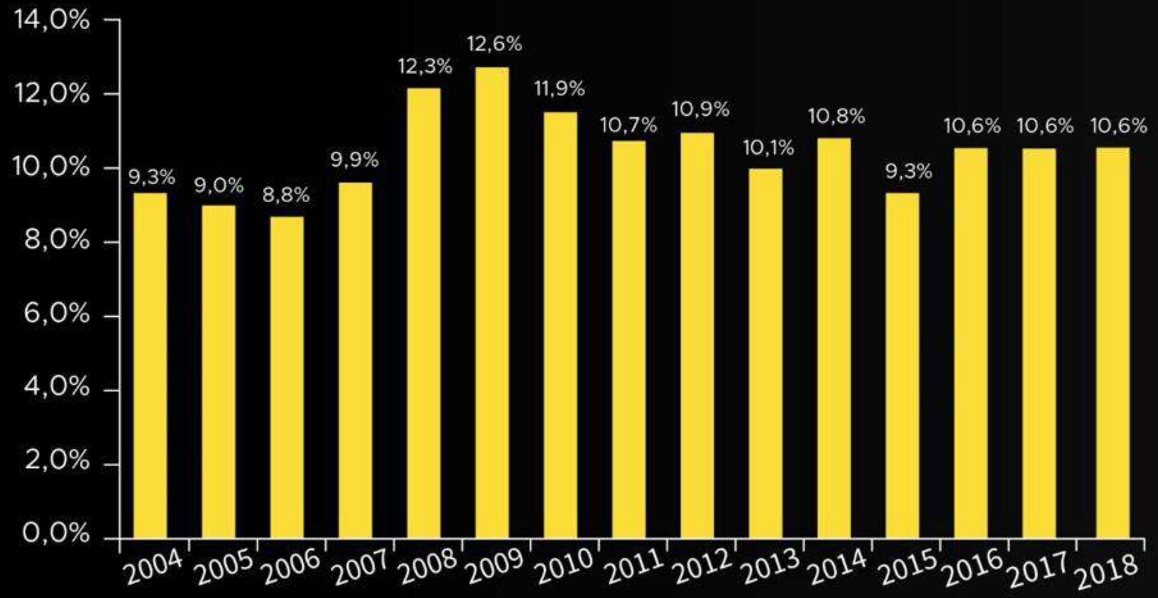
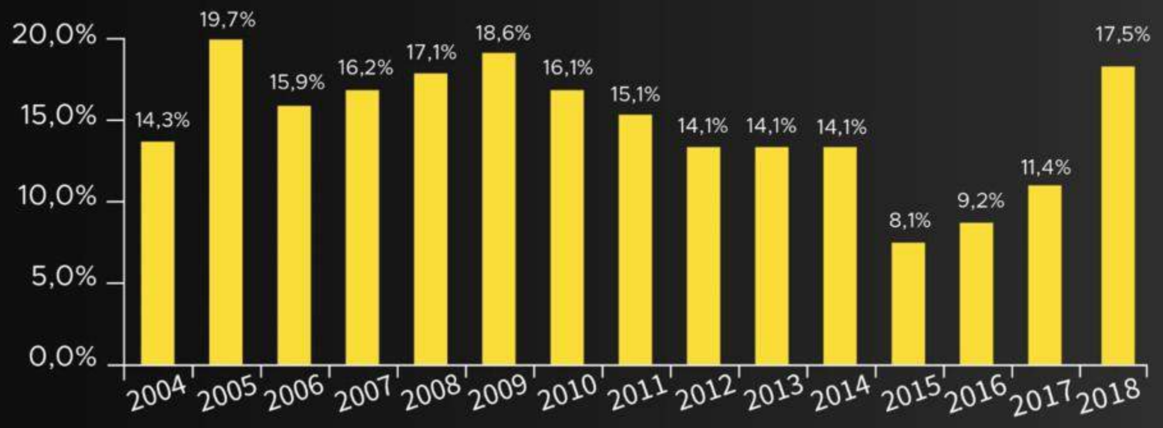
THE BANK HAS A CONSERVATIVE POLICY IN TERMS OF LIQUIDITY, PROVISION AND CAPITAL LEVELS

EQUITY / TOTAL ASSETS



Source BCRA

CAPITALIZATION
(- RPC – COMPUTABLE EQUITY - / RISK – WEIGHTED ASSETS)



Source BIND Banco Industrial

bind banco industrial

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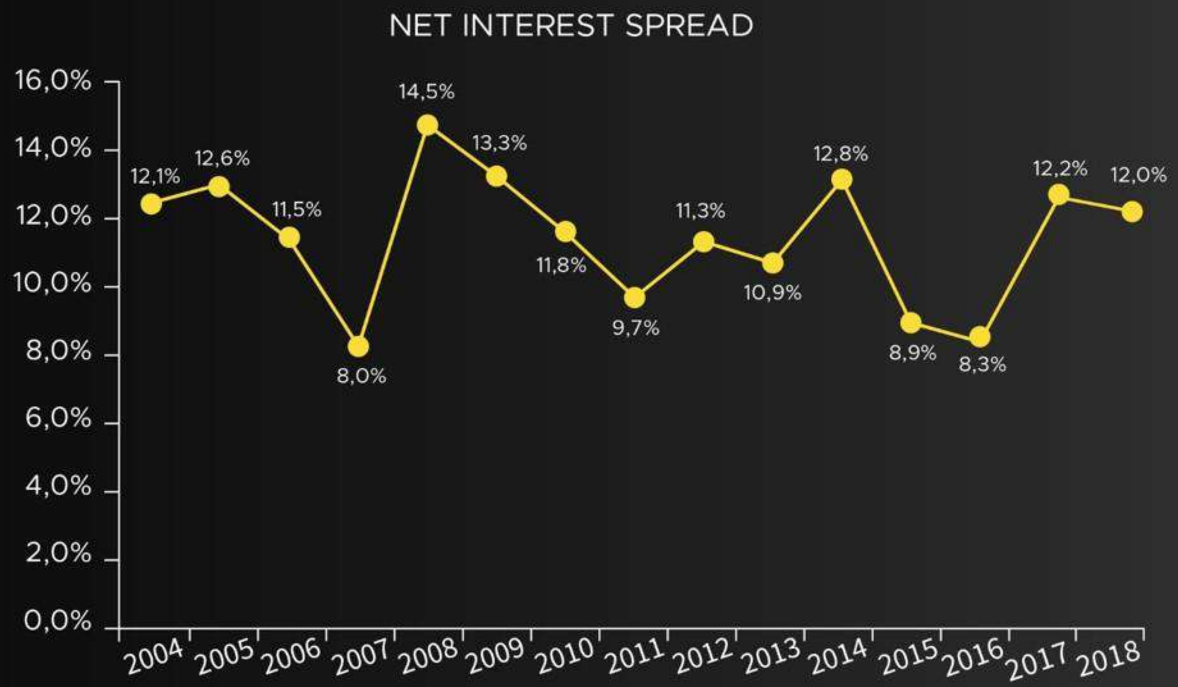
GIVEN THE NATURE OF OUR PRODUCTS AND FUNDING BASE, OUR MARGINS REMAIN AT VERY GOOD LEVELS...

Source BCRA / Financial Statements



Source BCRA and Financial Statements. Note: Calculated as the difference between assets yield and the cost of liabilities.

bind banco industrial

GRUPO bind

GIVEN THE NATURE OF OUR PRODUCTS AND FUNDING BASE, OUR MARGINS REMAIN AT VERY GOOD LEVELS...

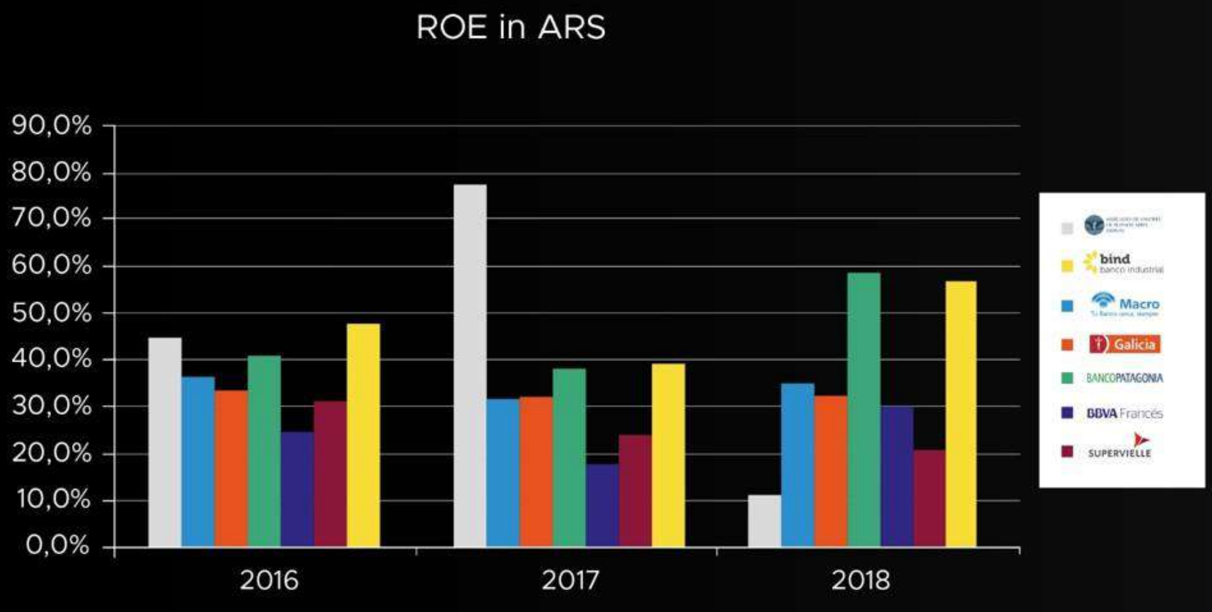
Source BCRA and Financial Statements (Financial Income / Average Assets)

Source BCRA and Financial Statements (Financial Expenditure / Average Liabilities).

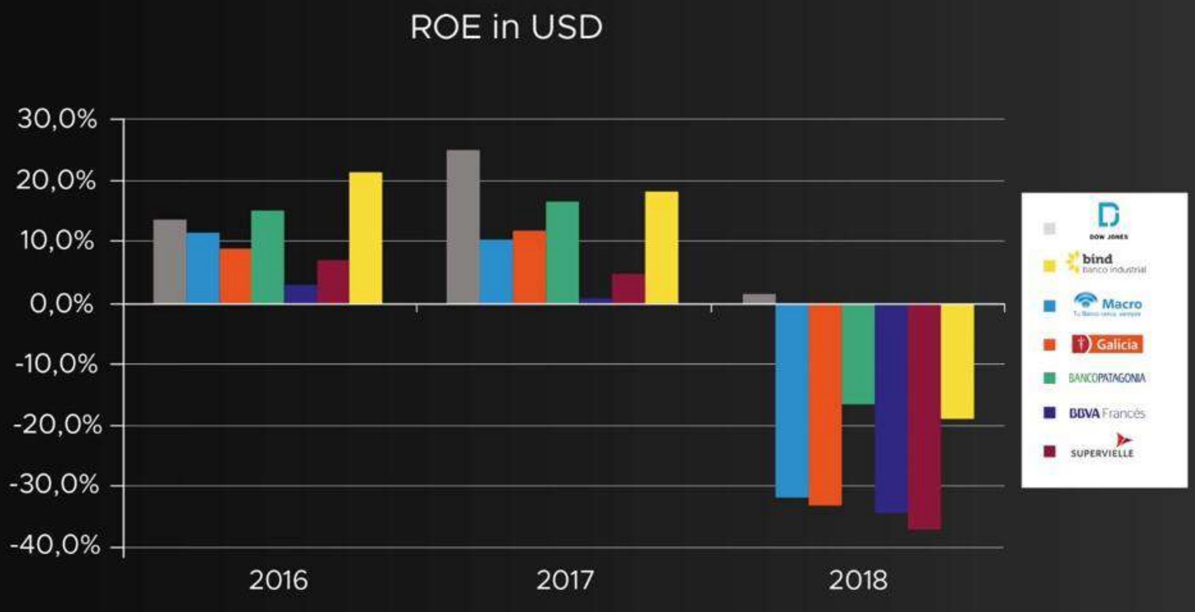
bind banco industrial

GRUPO bind

ROE



Source: BCRA



Source: BCRA adjust by oficial spot (com A 3500)

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HAPPY BANKING AND FINANCIAL SERVICES.

GRUPO bind

bind banco industrial

bind broker seguros

bind inversiones

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credicuotas

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MOON MONEY ONLINE

Júbilo

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