

CLASSIFICATION OF LOANS AND OTHER FINANCING
ACCORDING TO CONDITION AND GUARANTEES RECEIVED

AT DECEMBER 31, 2022 AND 2021

(In thousands of pesos in constant currency)⁽¹⁾ - Translation of Financial Statements originally issued in Spanish

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COMMERCIAL LOAN PORTFOLIO	12.31.22	12.31.21
<u>Normal</u>	<u>102,730,802</u>	<u>163,143,009</u>
With "A" preferred collateral and counter-guarantees	13,419,812	51,148,707
With "B" preferred collateral and counter-guarantees	10,779,815	15,446,114
Without preferred collateral or counter-guarantees	78,531,175	96,548,188
<u>With Special Follow-up</u>	<u>735,906</u>	<u>1,556,704</u>
<i>Under observation</i>	<i>13,723</i>	<i>-</i>
Without preferred collateral or counter-guarantees	13,723	-
<i>Subject to negotiation or refinancing agreements</i>	<i>722,183</i>	<i>1,556,704</i>
With "A" preferred collateral and counter-guarantees	-	58,448
With "B" preferred collateral and counter-guarantees	722,183	1,029,230
Without preferred collateral or counter-guarantees	-	469,026
<u>With Problems</u>	<u>1,193,557</u>	<u>4,011,912</u>
Without preferred collateral or counter-guarantees	1,193,557	4,011,912
<u>With High Risk of Insolvency</u>	<u>3,219,050</u>	<u>1,208,748</u>
With "B" preferred collateral and counter-guarantees	277,266	1,046,656
Without preferred collateral or counter-guarantees	2,941,784	162,092
<u>Uncollectible</u>	<u>931,607</u>	<u>18,720,868</u>
Without preferred collateral or counter-guarantees	931,607	18,720,868
 <u>TOTAL COMMERCIAL LOAN PORTFOLIO</u>	 <u>108,810,922</u>	 <u>188,641,241</u>

See our report dated
March 9, 2023
KPMG

Alejandro A. García
General Accountant

Rubén O. González Ocantos
General Manager

Juan M. Cuattromo
President

(Partner)
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Folder No. 44622/0
Taxpayer Registration Code 27-22976216-3

CLASSIFICATION OF LOANS AND OTHER FINANCING
ACCORDING TO CONDITION AND GUARANTEES RECEIVED**AT DECEMBER 31, 2022 AND 2021**(In thousands of pesos in constant currency)⁽¹⁾ -Translation of Financial Statements originally issued in Spanish

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CONSUMER AND HOUSING LOAN PORTFOLIO	12.31.22	12.31.21
<u>Normal performance</u>	<u>719,292,715</u>	<u>744,096,835</u>
With "A" preferred collateral and counter-guarantees	19,819,223	24,661,466
With "B" preferred collateral and counter-guarantees	83,924,009	108,609,874
Without preferred collateral or counter-guarantees	615,549,483	610,825,495
<u>Low Risk</u>	<u>10,004,299</u>	<u>11,353,126</u>
With "A" preferred collateral and counter-guarantees	280,117	489,313
With "B" preferred collateral and counter-guarantees	639,392	1,179,907
Without preferred collateral or counter-guarantees	9,084,790	9,683,906
<u>Medium Risk</u>	<u>6,647,933</u>	<u>8,700,531</u>
With "A" preferred collateral and counter-guarantees	100,781	177,306
With "B" preferred collateral and counter-guarantees	535,365	1,080,914
Without preferred collateral or counter-guarantees	6,011,787	7,442,311
<u>High Risk</u>	<u>5,729,817</u>	<u>16,615,054</u>
With "A" preferred collateral and counter-guarantees	196,350	334,677
With "B" preferred collateral and counter-guarantees	330,726	1,112,100
Without preferred collateral or counter-guarantees	5,202,741	15,168,277
<u>Uncollectible</u>	<u>8,274,131</u>	<u>21,100,130</u>
With "A" preferred collateral and counter-guarantees	46,479	247,272
With "B" preferred collateral and counter-guarantees	506,741	1,337,271
Without preferred collateral or counter-guarantees	7,720,911	19,515,587
<u>TOTAL CONSUMER AND HOUSING LOAN PORTFOLIO</u>	<u>749,948,895</u>	<u>801,865,676</u>
<u>TOTAL GENERAL (Note 10)</u>	<u>858,759,817</u>	<u>990,506,917</u>

(1) Presentation of the loan portfolio according to the loan classification rules set forth by BCRA prudential Regulations (BCRA Communication "A" 2950, as amended).

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