

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>91,513,605</u>	<u>137,419,407</u>
With "A" preferred collaterals and counter-guarantees	3,174,363	35,587,949
With "B" preferred collaterals and counter-guarantees	8,412,278	12,299,887
Without preferred collaterals or counter-guarantees	79,926,964	89,531,571
<u>With Special Follow-up</u>	<u>735,906</u>	<u>1,556,703</u>
<i>Under observation</i>	<i>13,723</i>	<i>-</i>
Without preferred collaterals or counter-guarantees	13,723	-
<i>Subject to negotiation or refinancing agreements</i>	<i>722,183</i>	<i>1,556,703</i>
With "A" preferred collaterals and counter-guarantees	-	58,448
With "B" preferred collaterals and counter-guarantees	722,183	1,029,230
Without preferred collaterals or counter-guarantees	-	469,025
<u>With Problems</u>	<u>1,193,557</u>	<u>4,011,912</u>
Without preferred collaterals 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 collaterals and counter-guarantees	277,266	1,046,656
Without preferred collaterals or counter-guarantees	2,941,784	162,092
<u>Uncollectible</u>	<u>931,607</u>	<u>18,720,867</u>
Without preferred collaterals or counter-guarantees	931,607	18,720,867
<u>TOTAL COMMERCIAL LOAN PORTFOLIO</u>	<u>97,593,725</u>	<u>162,917,637</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)

C.P.C.E.P.B.A. V° 1 F° 193 Folder 193
María Gabriela Saavedra
Public Accountant (U.N.S.)
C.P.C.E.P.B.A. Volume 172 - Folio 1
Folder No. 44622/0
Taxpayer Registration Code 27-22976216-3

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CONSUMER AND HOUSING LOAN PORTFOLIO	12.31.22	12.31.21
<u>Normal performance</u>	<u>708,668,148</u>	<u>731,991,698</u>
With "A" preferred collaterals and counter-guarantees	18,338,362	21,083,912
With "B" preferred collaterals and counter-guarantees	75,409,807	101,050,387
Without preferred collaterals or counter-guarantees	614,919,979	609,857,399
<u>Low Risk</u>	<u>9,979,903</u>	<u>11,334,425</u>
With "A" preferred collaterals and counter-guarantees	280,117	489,313
With "B" preferred collaterals and counter-guarantees	627,392	1,175,313
Without preferred collaterals or counter-guarantees	9,072,394	9,669,799
<u>Medium Risk</u>	<u>6,591,509</u>	<u>8,585,991</u>
With "A" preferred collaterals and counter-guarantees	73,075	118,567
With "B" preferred collaterals and counter-guarantees	535,288	1,080,914
Without preferred collaterals or counter-guarantees	5,983,146	7,386,510
<u>High Risk</u>	<u>5,548,992</u>	<u>16,392,743</u>
With "A" preferred collaterals and counter-guarantees	19,826	112,793
With "B" preferred collaterals and counter-guarantees	326,425	1,111,673
Without preferred collaterals or counter-guarantees	5,202,741	15,168,277
<u>Uncollectible</u>	<u>8,161,641</u>	<u>20,930,806</u>
With "A" preferred collaterals and counter-guarantees	46,479	247,272
With "B" preferred collaterals and counter-guarantees	394,251	1,167,947
Without preferred collaterals or counter-guarantees	7,720,911	19,515,587
<u>TOTAL CONSUMER AND HOUSING LOAN PORTFOLIO</u>	<u>738,950,193</u>	<u>789,235,663</u>
<u>TOTAL GENERAL (Note 7)</u>	<u>836,543,918</u>	<u>952,153,300</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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March 9, 2023
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