


2Q22 Earnings

August 18, 2022

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Ciudad de Buenos Aires, Argentina





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Conference Call**
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This presentation contains certain forward-looking statements that reflect the current views and/or expectations of Grupo Supervielle and its management with respect to its performance, business and future events. We use words such as “believe,” “anticipate,” “plan,” “expect,” “intend,” “target,” “estimate,” “project,” “predict,” “forecast,” “guideline,” “seek,” “future,” “should” and other similar expressions to identify forward-looking statements, but they are not the only way we identify such statements. Such statements are subject to a number of risks, uncertainties and assumptions. We caution you that a number of important factors could cause actual results to differ materially from the plans, objectives, expectations, estimates and intentions expressed in this release. Actual results, performance or events may differ materially from those in such statements due to, without limitation, (i) changes in general economic, financial, business, political, legal, social or other conditions in Argentina or elsewhere in Latin America or changes in either developed or emerging markets, (ii) changes in regional, national and international business and economic conditions, including inflation, (iii) changes in interest rates and the cost of deposits, which may, among other things, affect margins, (iv) unanticipated increases in financing or other costs or the inability to obtain additional debt or equity financing on attractive terms, which may limit our ability to fund existing operations and to finance new activities, (v) changes in government regulation, including tax and banking regulations, (vi) changes in the policies of Argentine authorities, (vii) adverse legal or regulatory disputes or proceedings, (viii) competition in banking and financial services, (ix) changes in the financial condition, creditworthiness or solvency of the customers, debtors or counterparties of Grupo Supervielle, (x) increase in the allowances for loan losses, (xi) technological changes or an inability to implement new technologies, (xii) changes in consumer spending and saving habits, (xiii) the ability to implement our business strategy and (xiv) fluctuations in the exchange rate of the Peso. The matters discussed herein may also be affected by risks and uncertainties described from time to time in Grupo Supervielle’s filings with the U.S. Securities and Exchange Commission (SEC) and Comision Nacional de Valores (CNV). Readers are cautioned not to place undue reliance on forward-looking statements, which speak only as the date of this document. Grupo Supervielle is under no obligation and expressly disclaims any intention or obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

Statements about the effect of the Covid-19 pandemic on the firm’s business results, financial position and liquidity as well as on Argentina and worldwide economies are subject to the risk that the actual impact may differ, possibly materially, from what is currently expected. Unless otherwise indicated, all financial information of our company included in this presentation is stated in terms of the measuring unit current at the end of the reporting period.

2Q22 Highlights

Loan book stabilized during the quarter and NPL ratio declined 50-bps. Driving sustained customer acquisition and digital adoption at the bank, while repositioning and rightsizing consumer finance operations



01

- **Bottom line impacted by:** i) higher loss at IUDU due to increased inflation & severance charges, iii) lower margin from sharp drop in price of government securities, iii) early retirement severance charges at the bank



04

- **Efficiency ratio** increased to 81.4% impacted by lower prices of government treasury bond holdings, severances and salary increases above inflation.

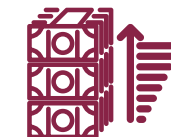
- **NPL ratio** improved 50-bps QoQ to 3.8% with bank NPLs stable at 2.6%
- **Net CoR** up QoQ to 5.3%; 1H22 Net CoR down 10-bps YoY

02



- **Adequate capital base** with Tier 1 Ratio at 13.6% and **strong liquidity**
- Capital hedged against inflation through real estate investments, mortgages and sovereign bonds.

05



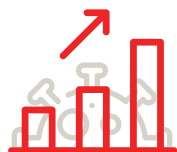
03

- **Total NIM** down 40bps QoQ, reflecting higher regulatory floor rates on time deposits and drop in pricing of our Argentine bond holdings.
- 1H22 NIM at 18.9%, up 50 bps compared to 1H21



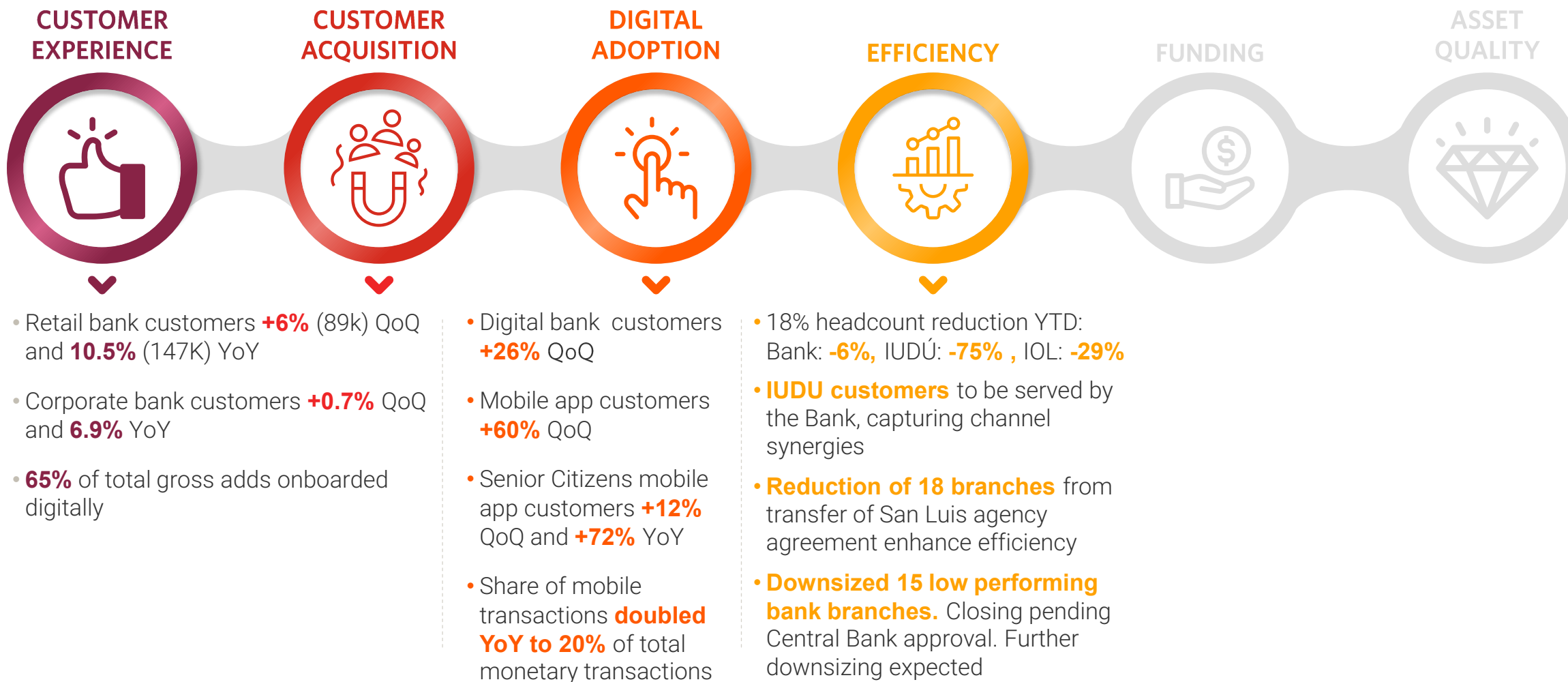
06

- **Advancing on key strategic pillars: customer acquisition, digitalization, asset quality and efficiency.** Undertaking major restructuring of consumer finance operation and improving funding.



Significant Advances on Our Six Key Strategic Pillars

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



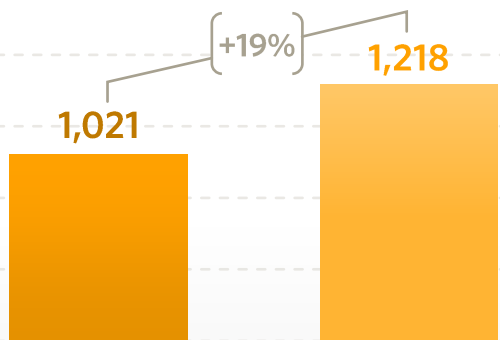
BANCO SUPERVIELLE: Efficiency

STRATEGIC PILLARS

EFFICIENCY



LOANS / BRANCHES
[AR\$ billion]



June 30, 2022

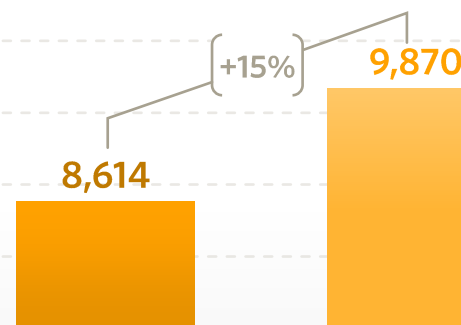
Proforma¹⁾



CUSTOMERS / BRANCHES
[# customers]



Bank clients [individual + corporate]



June 30, 2022

Proforma¹⁾



SAN LUIS
BRANCHES



TRANSFERRED OPERATIONS

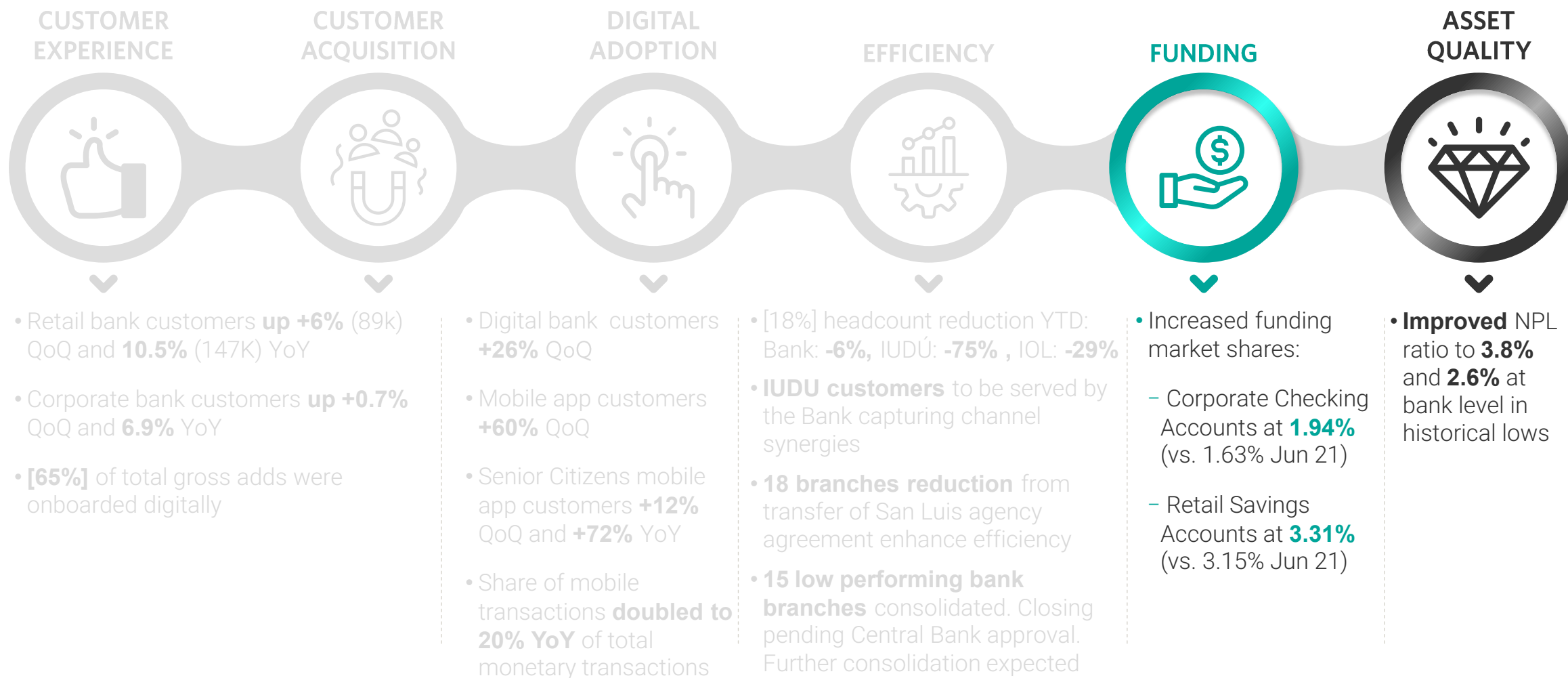
- 2.4% of the Bank portfolio
- 96k customers transferred
- 18 branches transferred or closed
- Avg. number of customers in transferred bank branches: 4,570

CONTINUING OPERATION

- AR\$3.9 billion portfolio as of July
- 106k customers
- 5 branches
- Avg. number of customers in continuing bank branches: 19,957

1) Proforma ratios exclude rightsizing of 15 bank branches pending Central Bank closing approval and transfer of loans and customers from 18 bank branches in the province of San Luis transferred/closed after the termination of the financial agent agreement with this province

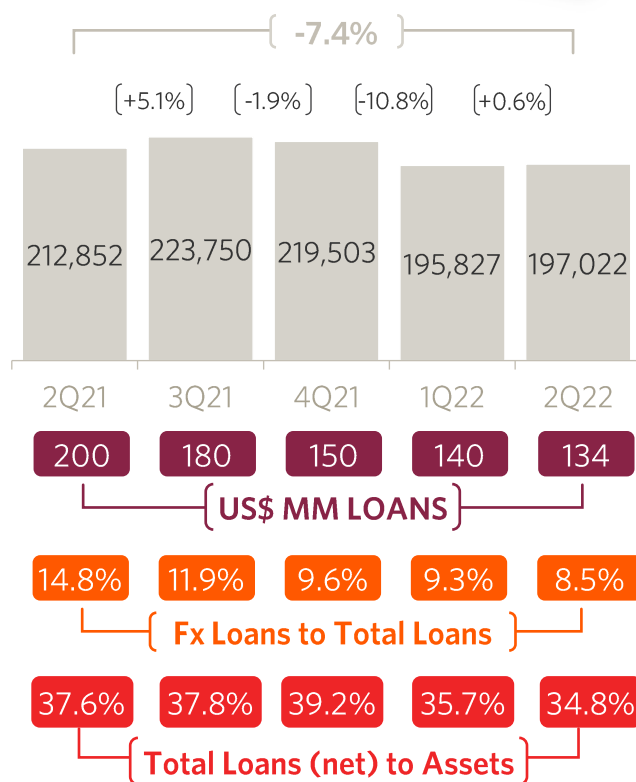
Significant Advances on Our Six Key Strategic Pillars [cont.]



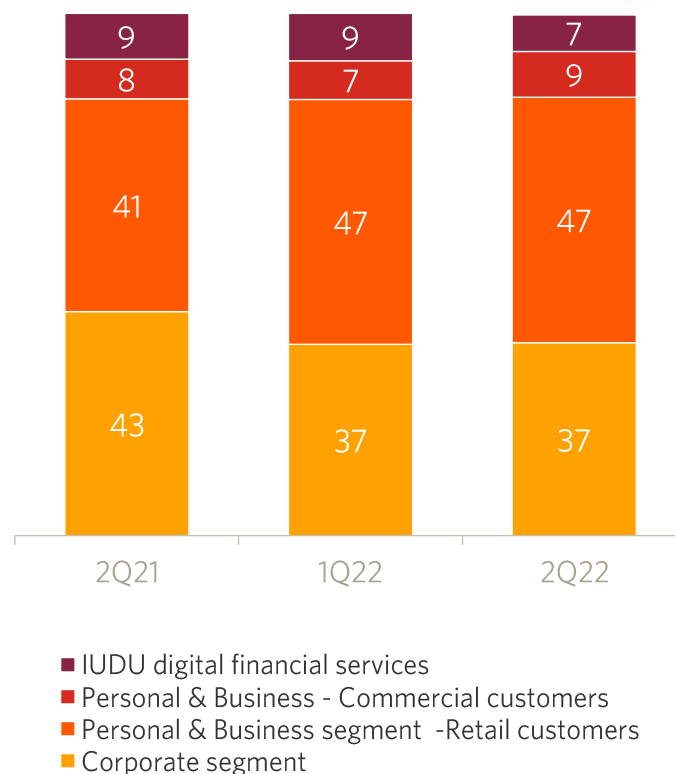
Supervielle Loan Performance

Loan book stabilized during 2Q22, with good performance in SMEs and Corporate Portfolio

Total Loans [AR\$ Mill]¹⁾



Total Loans Breakdown [%]¹⁾

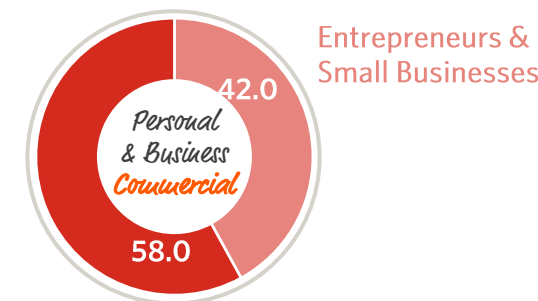


2Q22 Personal & Business Breakdown [%]¹⁾

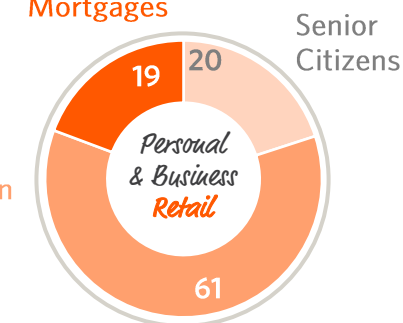
13.4%
Mandatory Credit Lines/
total portfolio

AR\$26.4 billion
Mandatory Credit lines
7.5% of Deposits
Compared to 11.4% in 1Q22

SMEs



Mortgages

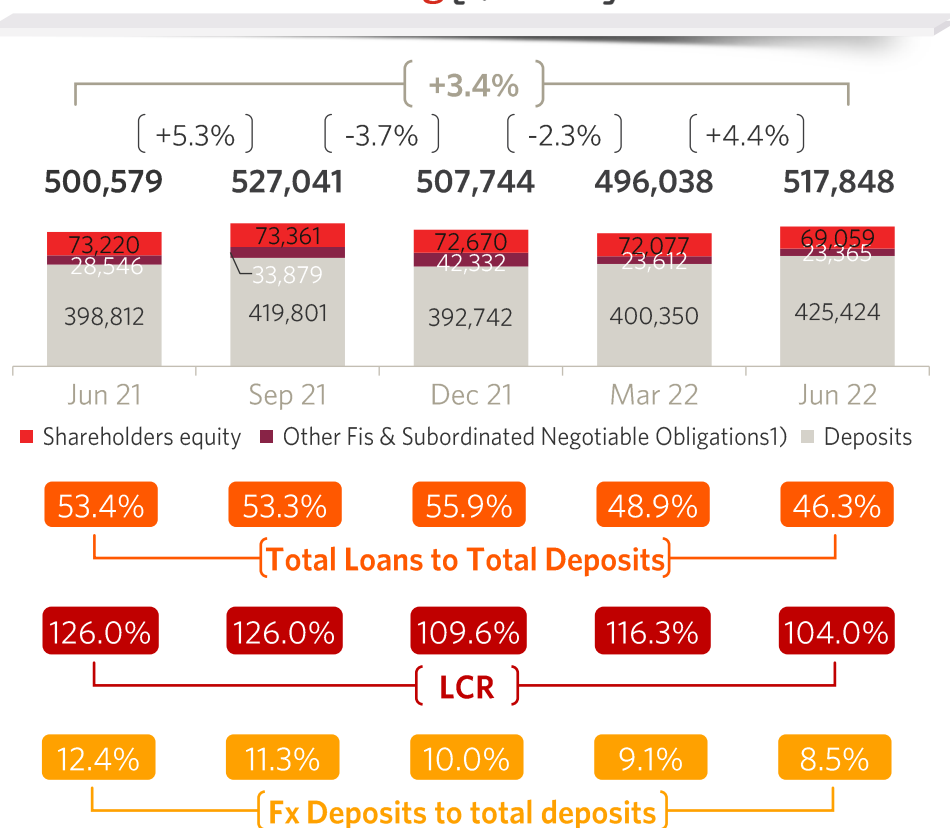


1) Denotes loans and leases before allowances
2) Small businesses (annual sales up to Ps.300 million), and SMEs (annual sales over Ps.300 million and below Ps. 3 billion) included under Personal & Business Segment. Middle-market companies and large corporates (annual sales over Ps. 3 billion) included under Corporate Segment.

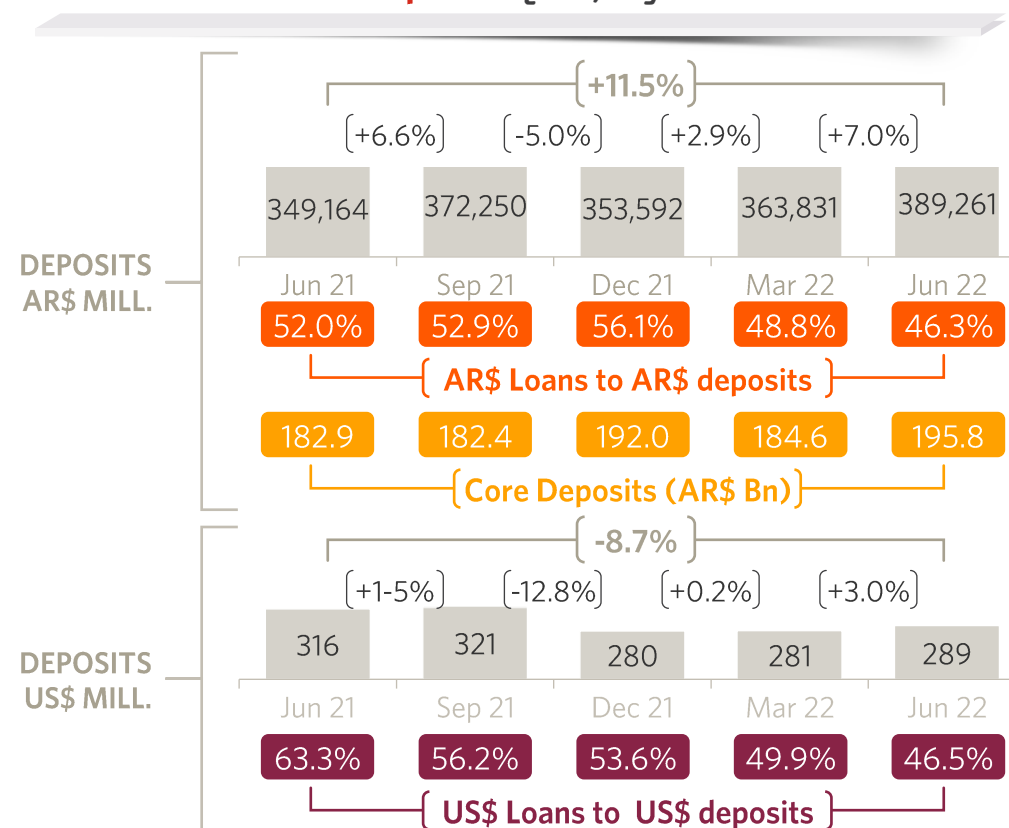
Supervielle Deposits

AR\$ Deposits up 7% QoQ; driven by increases of 6% in Core deposits and 7% in Institutional funding supporting margins

Funding [AR\$ Mill.]



Deposits [Mill, %]

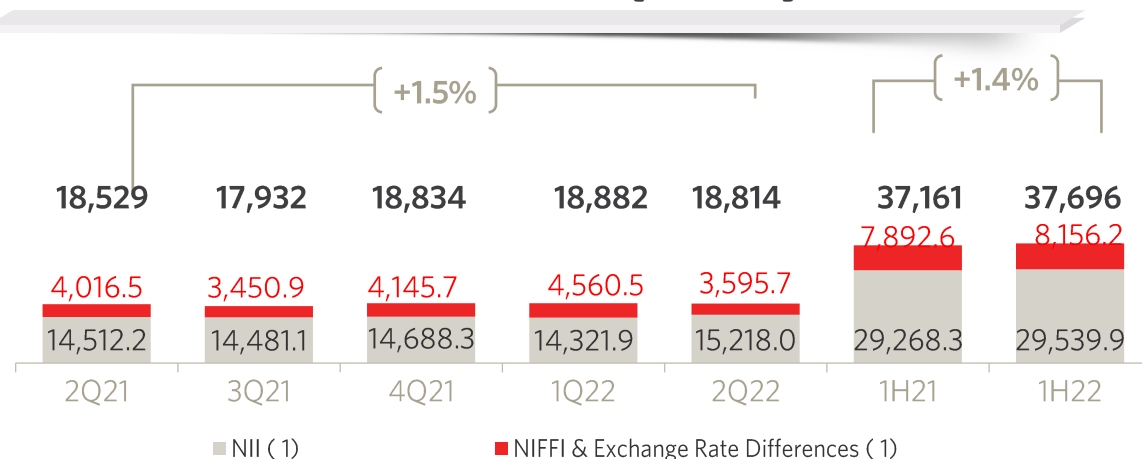


1) Includes: Repo Transactions, Financing received from Central Bank and others, Medium Term Notes and Subordinated Loan and Negotiable Obligations

Net Financial Income [NFI] & NIM

Total NIM at 18.8%, negatively impacted by regulatory increases in minimum interest rates on time deposits and the decline in the pricing of our Argentine bond holdings. 1H22 NIM at 18.9% up 50 bps compared to 1H21

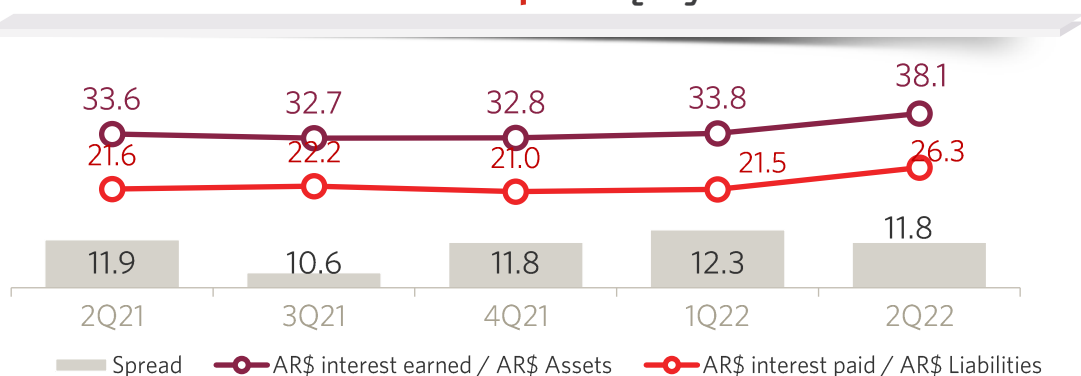
Net Financial Income [AR\$ Mill.]



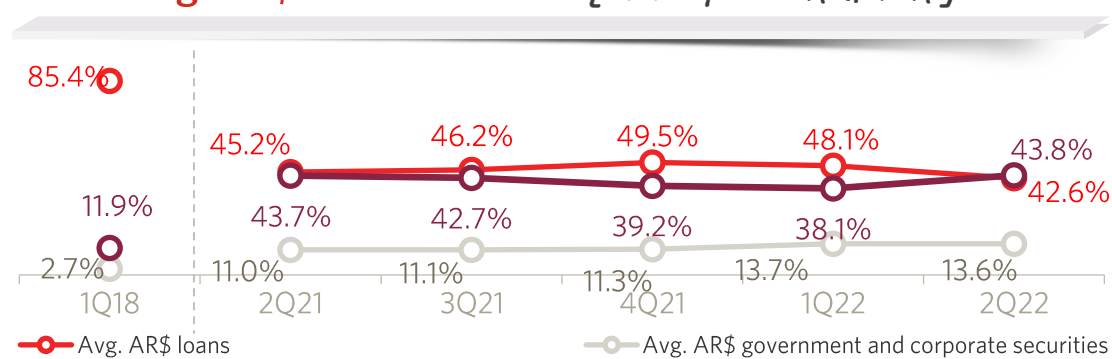
NIM Analysis [%]

	2Q21	3Q21	4Q21	1Q22	2Q22
Loan Portfolio NIM	20.5%	18.1%	18.3%	19.0%	18.7%
AR\$	23.2%	20.2%	19.9%	20.5%	20.1%
US\$	5.3%	4.9%	4.5%	5.4%	5.5%
Investment Portfolio NIM	14.7%	14.3%	18.8%	18.5%	18.2%
Total NIM	17.9%	16.8%	18.3%	19.2%	18.8%
AR\$ NIM	18.7%	16.9%	18.6%	19.3%	19.0%

Interest Spread [%.]



Avg. AR\$ IEA breakdown [as % of total AR\$ IEA.]²



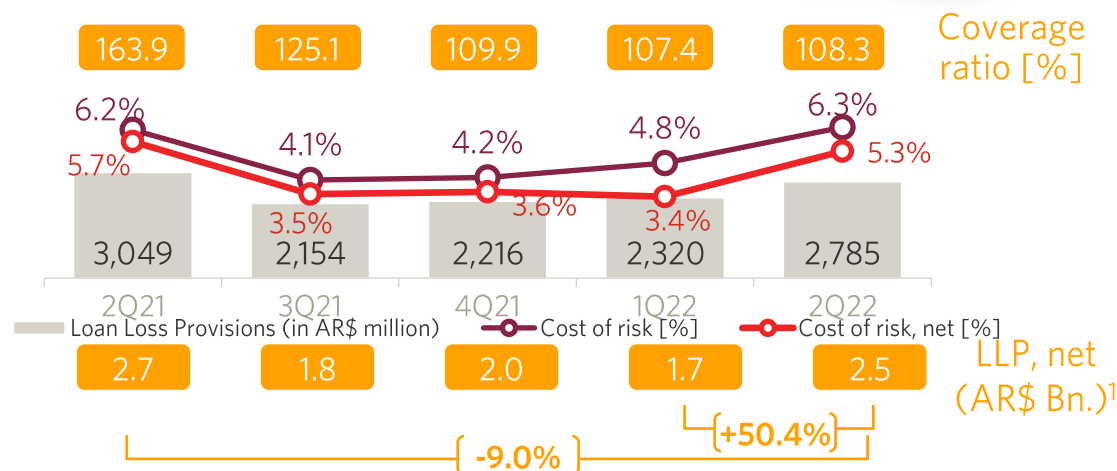
1) NII: Net Interest Income, NIFFI: Net income from financial instruments at fair value through profit or loss.

2). IEA: Interest-Earnings Assets

Asset Quality

Total NPL ratio improved 50-bps to 3.8% with Coverage at 108%; Bank NPL ratio steady at 2.6% with comfortable asset quality levels

Loan Loss Provisions Evolution



1. LLP, net: includes loan loss provisions net of recovered charged-off loans and reversed allowances

NPLs Ratio

	JUN-21	SEP-21	DEC-21	MAR-22	JUN-22
TOTAL	4.4%	5.3%	4.3%	4.3%	3.8%
Corporate	5.0%	4.9%	3.1%	3.2%	2.3%
Personal & Business	2.6%	3.1%	2.5%	2.4%	2.9%
Individuals	2.5%	3.3%	2.9%	2.7%	3.1%
Entrepreneurs and SMEs	3.2%	2.4%	1.6%	1.7%	2.2%
IUDU	12.6%	20.8%	19.7%	20.4%	17.3%

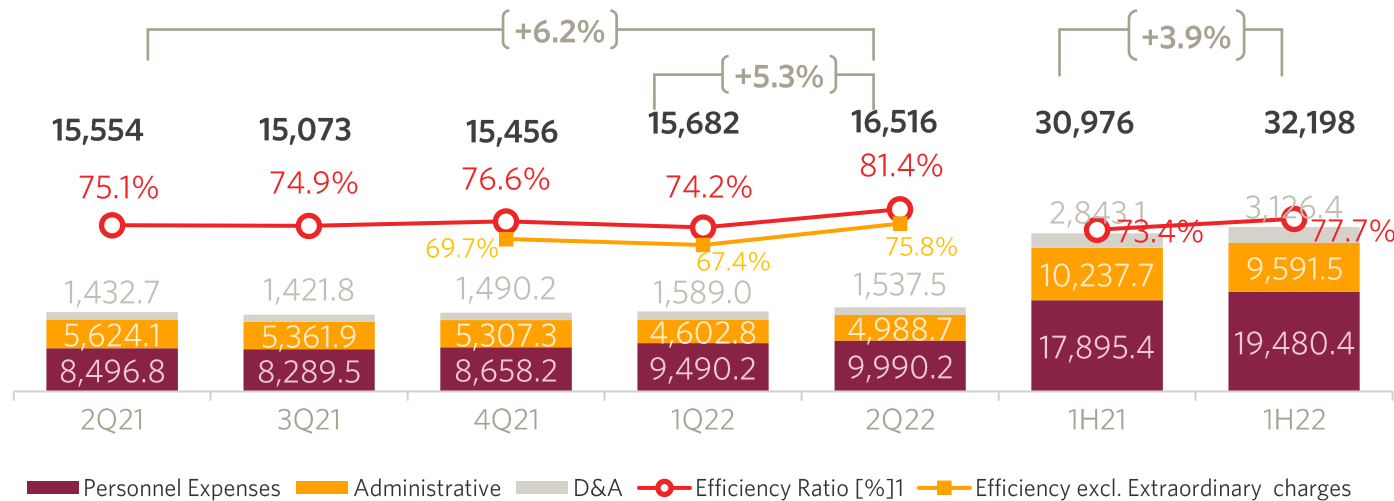
	Banco Supervielle			IUDÚ		
Asset Quality ratios	2Q21	1Q22	2Q22	2Q21	1Q22	2Q22
NPL	3.5%	2.6%	2.6%	12.6%	20.4%	17.3%
Cost of Risk	5.5%	3.6%	4.9%	15.5%	19.2%	18.4%
Net Cost of Risk	4.8%	1.3%	4.2%		19.0%	18.2%
Coverage	189%	145%	142%	89%	60.0%	51.1%

- Net CoR up sequentially to 5.3%. 1H22 Net CoR at 4.3% down 10-bps YoY.
- At the Bank, Net CoR increased sequentially to 4.2%, but declined YoY
- IUDÚ's NPL ratio improved 310 bps QoQ reflecting write offs made in 2Q22 partially offset by the 12% decline in the Loan Portfolio. Lowered credit appetite in the current context.

Non-interest Expenses & Efficiency Ratio

Efficiency negatively impacted by lower prices of government treasury bond holdings, severance charges as we significantly rightsized operations, and salary increases above inflation

Personnel and Administrative Expenses, D&A & Efficiency Ratio [AR\$ Mill.]



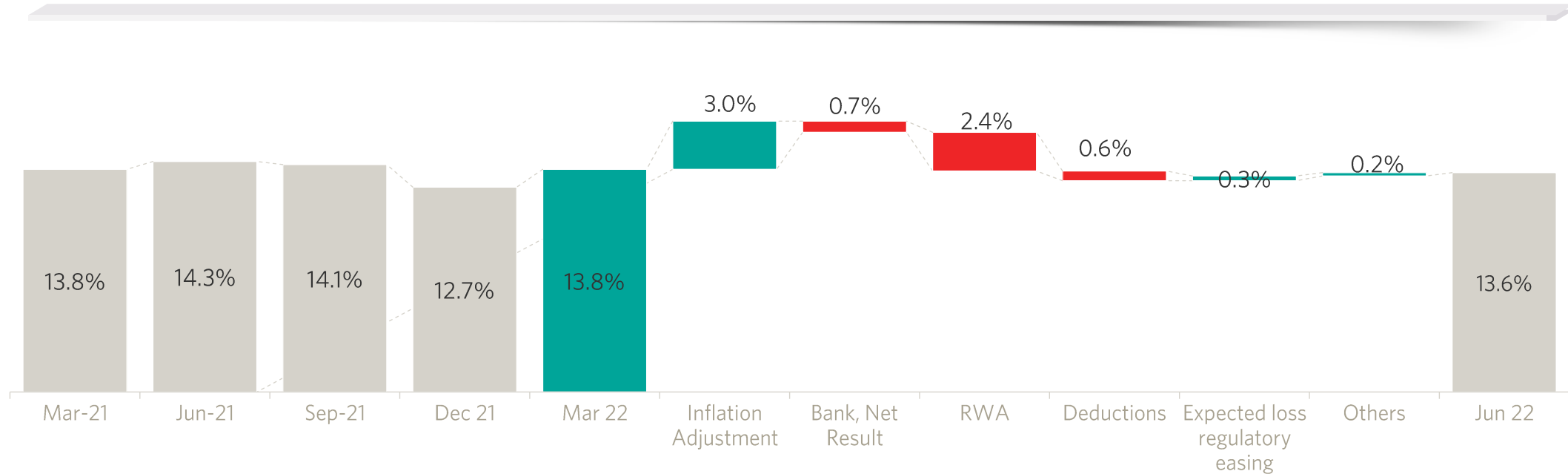
- Efficiency ratio impacted sequentially by:
 - Severance and early retirement charges from headcount reduction at the Bank and IUDU, accounting for a 560 basis point increase in the efficiency ratio
 - Significant decline in prices of government security holdings in June accounting for a 300 basis point increase in efficiency ratio
 - Salary increases anticipating inflation
 - Costs related to customer acquisition, digital and operational transformation
- Rightsized workforce by 7.2% QOQ and 15.4% YoY

1) Efficiency: Personnel, Administrative expenses and Depreciation & Amortization divided by the sum of Net interest income + Net income from financial instruments at fair value through profit or loss + Exchange rate differences on gold and foreign currency, net services fee income, income from insurance activities and other net operating income.
 2) Employee information include temporary employees.

Capitalization

Tier 1 Capital ratio at 13.6%; with loan portfolio growing slightly above inflation. Capital hedged against inflation to weather challenging macro environment

Capital Deployment [Tier 1 Ratio %]



2022 Financial Perspectives



Loans

- Peso Loans expected to grow below inflation which is expected at 90%. This includes transfer of Province of San Luis loan book and slowdown at IUDU.



Deposits

- Peso Deposits anticipated to increase in line with inflation.



Asset Quality

- LLPs anticipated slightly below 2021 levels driven by loan growth while Net CoR is likely to remain at similar levels of 2021
- Total NPL ratio expected to remain at relatively unchanged



NIM

- NIM anticipated to increase slightly above 2021 levels. Margin increasing in real terms



Fee Income

- Bulk of bank fees to individuals expected to reprice in line with inflation
- Income from insurance activities to grow in real terms as premiums recover from the 2020-2021 shortfall.
- Slowdown in brokerage fees.



Operating Expenses

- Expenses likely to grow slightly above inflation, reflecting additional costs from acceleration of digital transformation, headcount efficiencies and customer acquisition



Investments

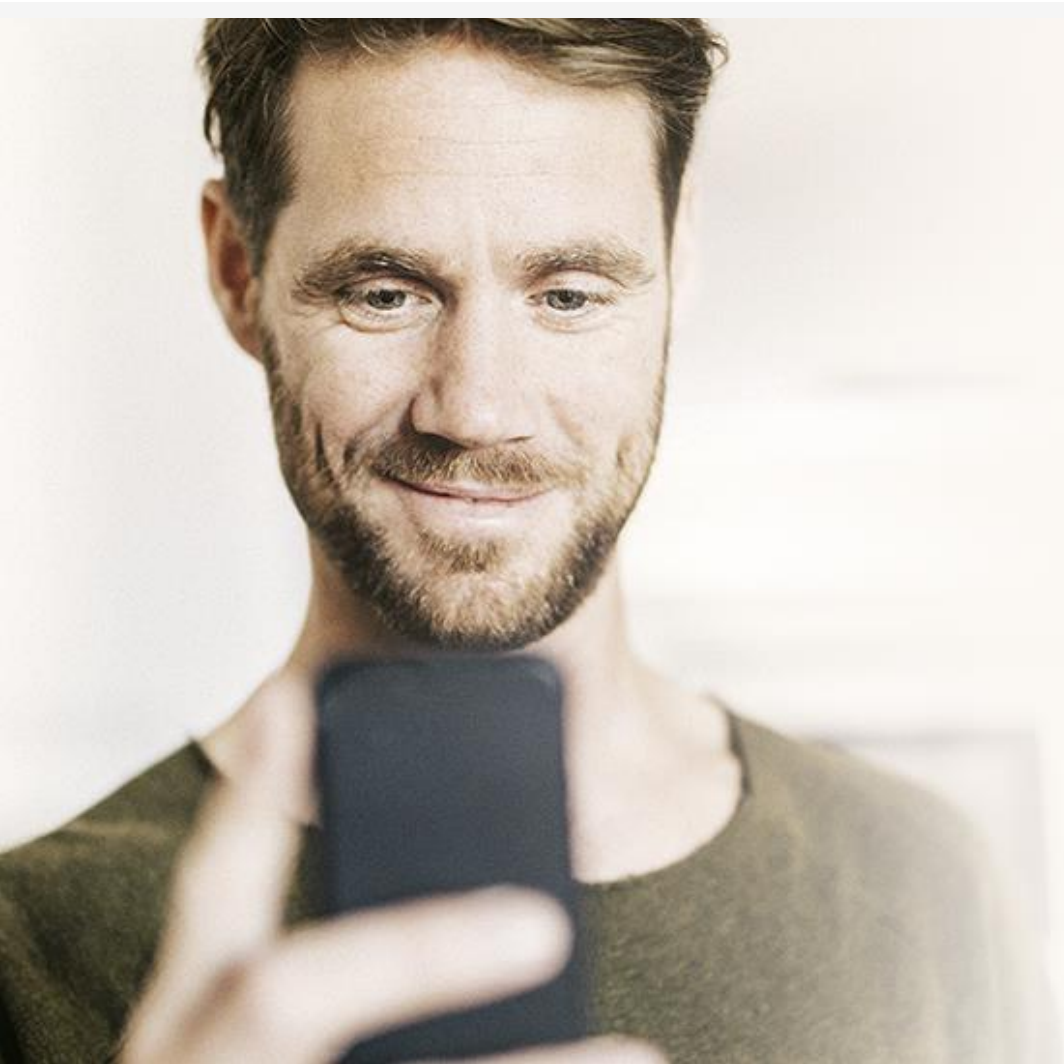
- IT related to Digital Transformation: AR\$5.1 Bn
- Branch network transformation: AR\$1.2 Bn



Capital & liquidity

- Appropriate capital levels that support long-term sustainability. Capital 100% hedged against inflation
- Tier 1 Capital expected to range between 12-13% at year end

Q&A



Support Material



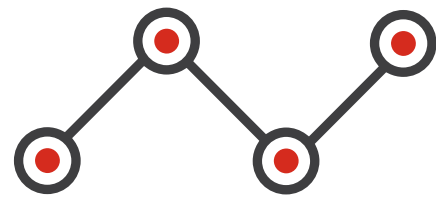
Conteuts



2Q22 Performance – Additional Disclosure



Financial Information & Ratios



2Q22 Performance

Additional Disclosure

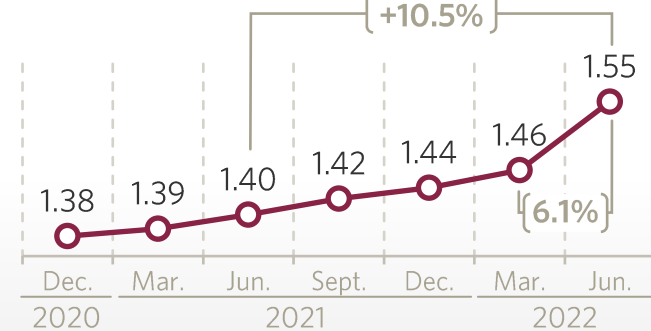
BANCO SUPERVIELLE: Scaling Digital Customer Acquisition

STRATEGIC PILLARS



RETAIL BANK CUSTOMERS

[Million of Customers]



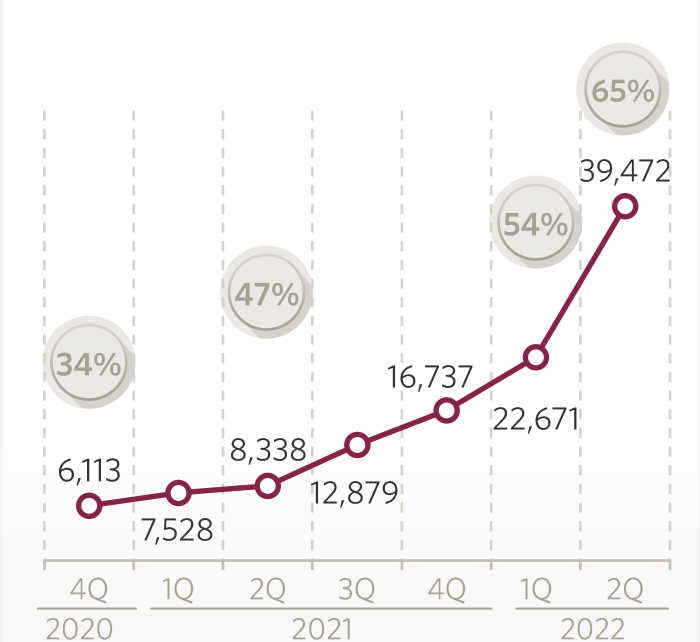
DIGITAL ACQUISITION OF RETAIL CUSTOMERS

[Thousand of Customers]



ACQUISITION OF DIGITAL CUSTOMERS / ACQUISITION OF CUSTOMERS

[Gross Adds - %]



ENTREPRENEURS, SMES & MIDDLE MARKET CUSTOMERS [Evolution]



DIGITAL ACQUISITION OF CORPORATE CUSTOMERS

[%]



○ New Digital Customers (Gross Adds)

● New Digital Customers/ New Total Customers (Gross Adds)
[This ratio only considers Mass Affluent and Identité Customer segments]

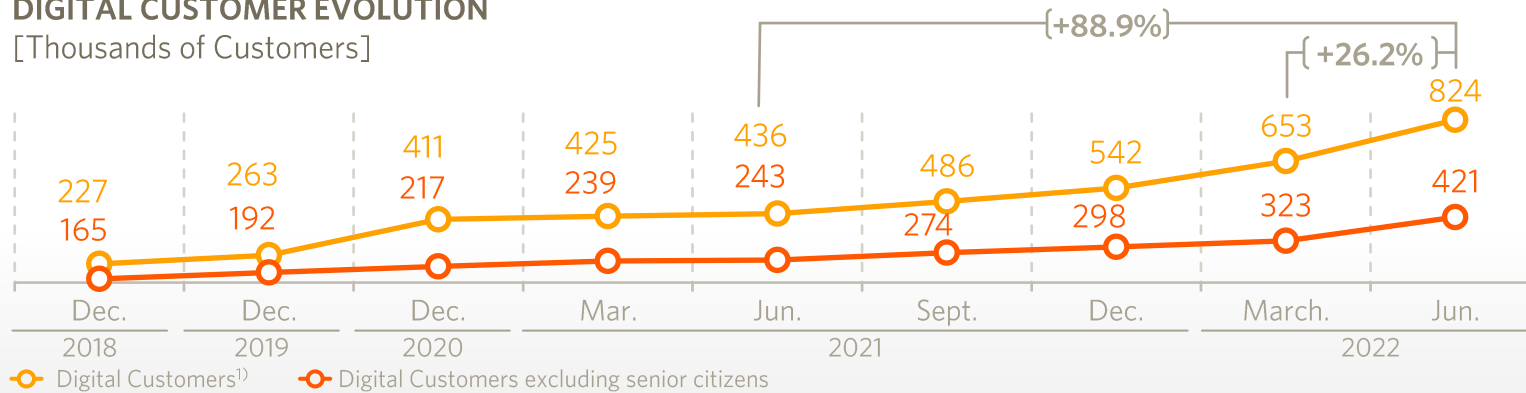
BANCO SUPERVIELLE: Further Digitizing Our Customer Base

STRATEGIC PILLARS



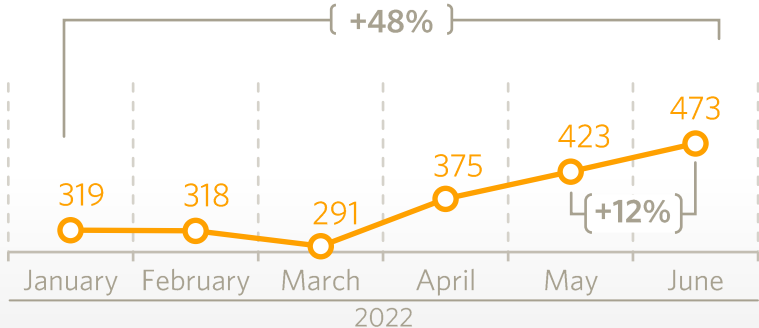
DIGITAL CUSTOMER EVOLUTION

[Thousands of Customers]



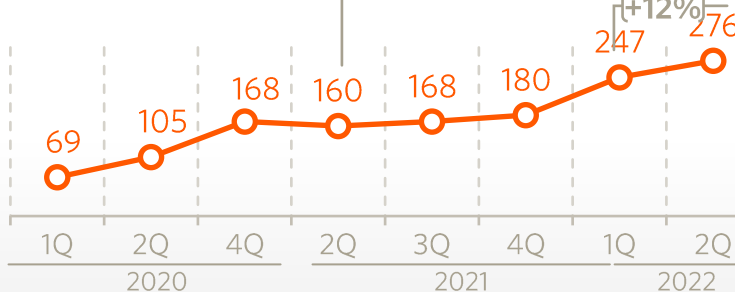
SUPERVIELLE APP - MOBILE ADOPTION EVOLUTION

[30-days logged in thousands of Customers]



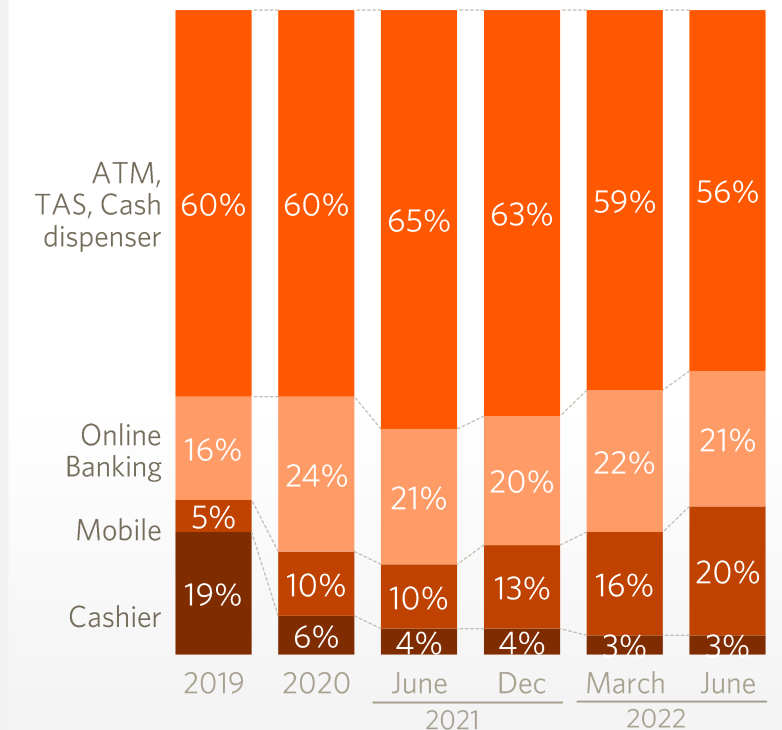
MOBILE ADOPTION EVOLUTION SENIOR CITIZENS

[90-days logged in thousands of Senior Citizens customers]



MONETARY TRANSACTIONS BY CHANNEL

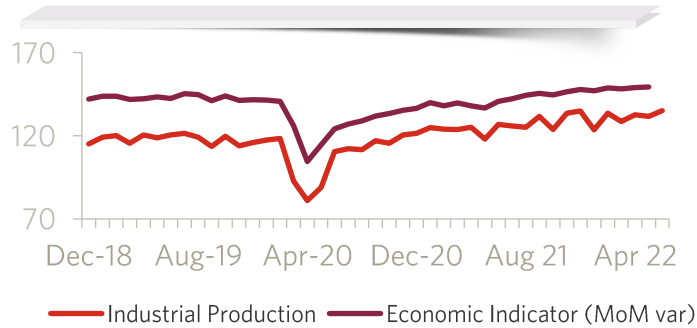
[%]



1) Digital Customers are customers using Online Banking, or Mobile app or the Senior Citizens app during last 90 days

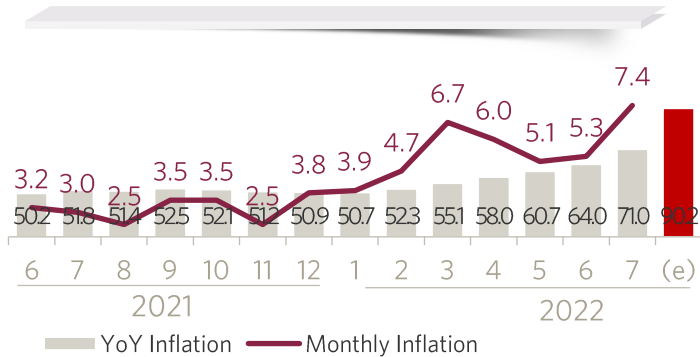
Challenges ahead in terms of Inflation, Reserves, FX policy and IMF targets achievement

Easy comps and better external conditions supported GDP rebound in 2021, with carryover in 1H22. Challenging 2H22.



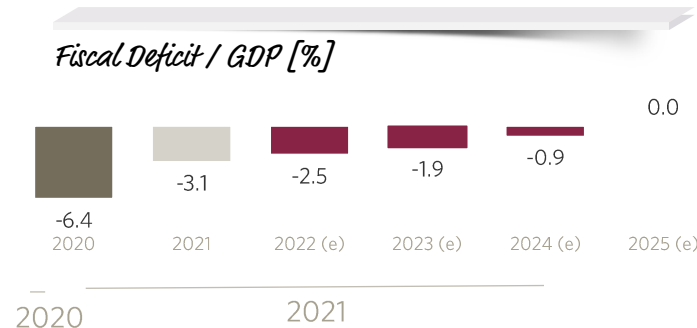
Source: INDEC. Base 2004. Economic activity as of May 22, and Industrial Production as of June 2022.

... putting pressure on monthly inflation and expectations for the next months ...



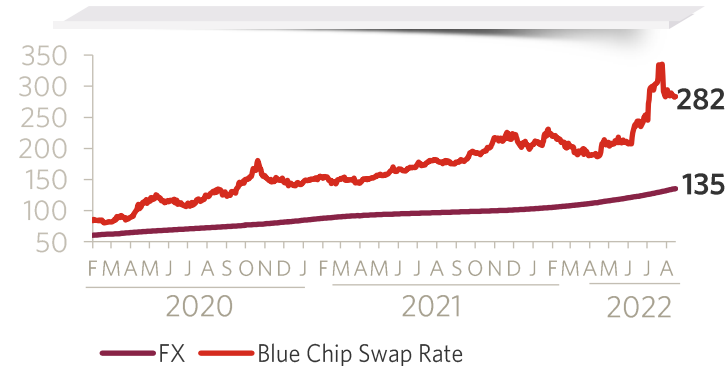
Source: Monthly Inflation - INDEC, REM BCRA July 22

Committed with IMF to gradual convergence of Fiscal Deficit to zero by 2025



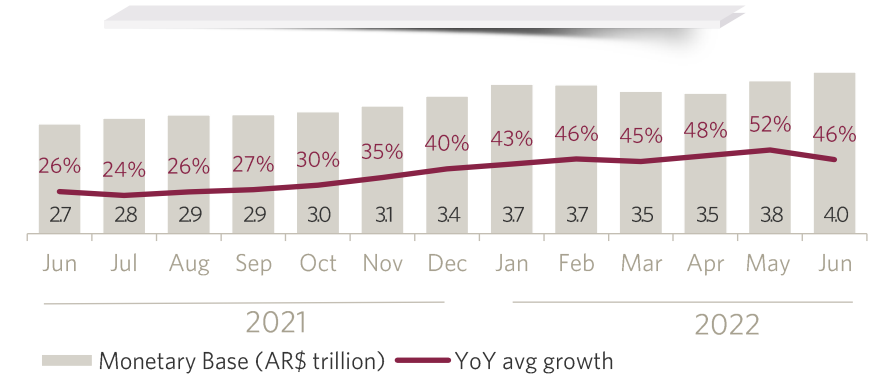
Source: Company Estimates based on Minister of Economy Information. 2021 does not include SDR. Including SDR fiscal deficit would have been 2.2%.

...while the gap of the Blue Chip Swap rate peaked in July and remains high at 109%



As of August 17, 2022
Source: BCRA, Bloomberg

Fiscal deficit remains financed by monetary expansion and issuance of treasury bonds...



Interest rates set by Central Bank, remained unchanged and negative in real terms in 2021. Increases started in 1Q22 but remains negative

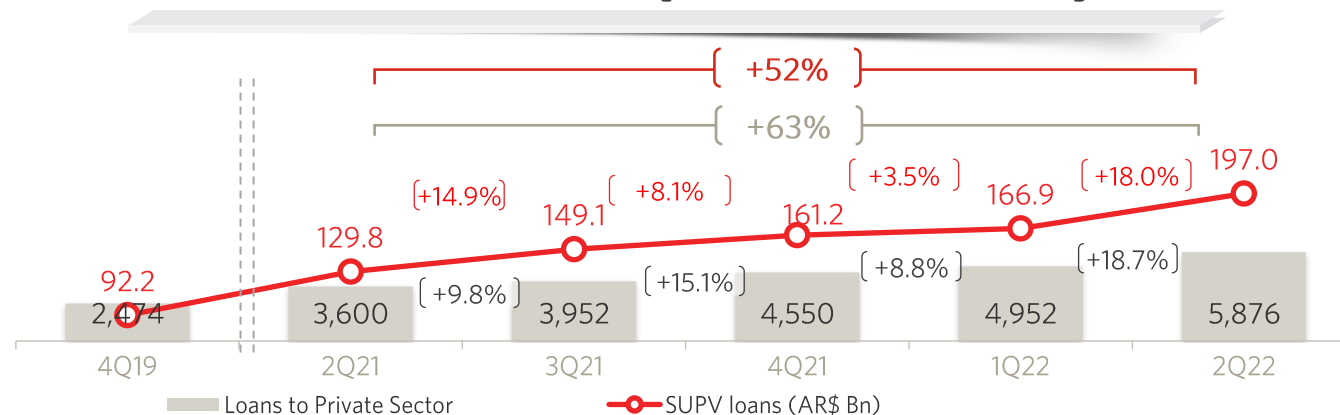


Dec 30, 19 - August 16, 2022
Source: BCRA

Financial Sector Loans

AR\$ system credit demand increased above inflation QoQ and YoY, while US\$ sharply declined YoY

Loans to Private Sector [AR\$ Bill. in Nominal terms]

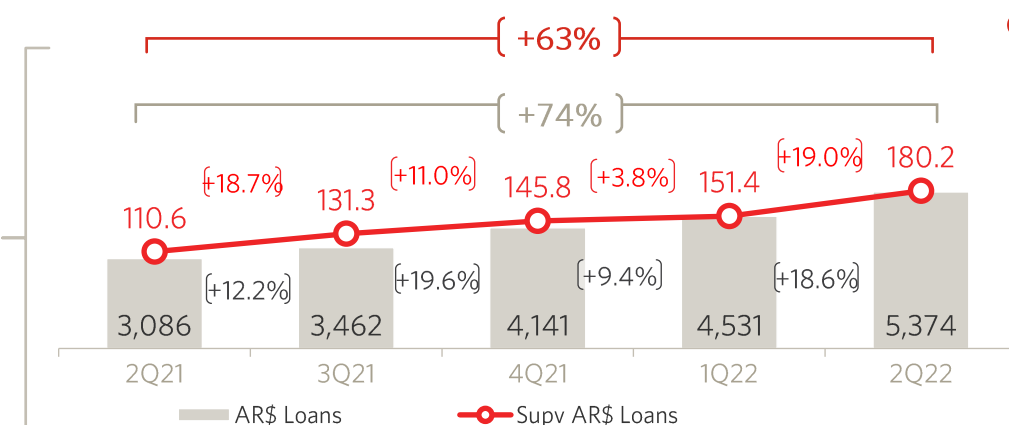


INFLATION

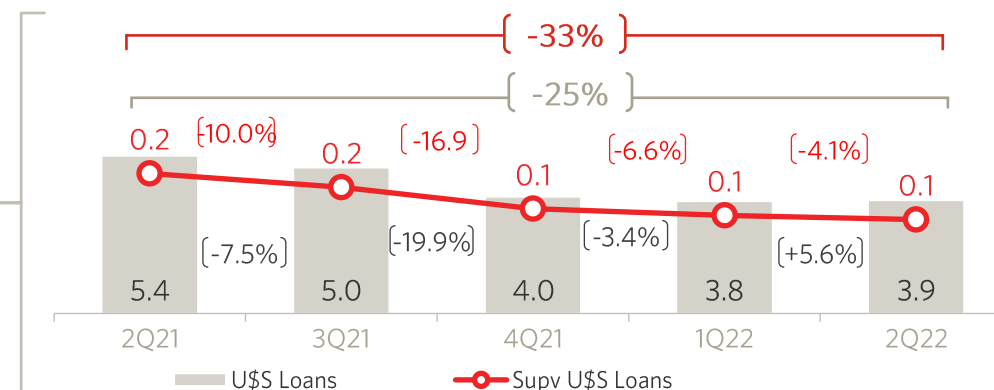
17.3%
in 2Q22

64.0%
YoY

AR\$ Loans [in AR\$ Bn. in Original Currency]



US\$ Loans [in US\$ Bn.]



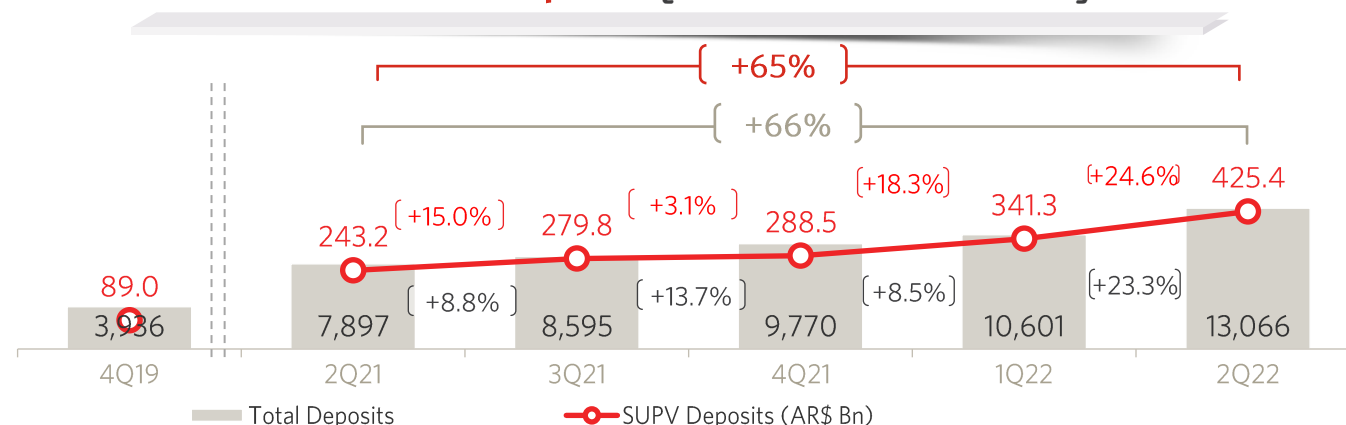
Source: BCRA [...%] QoQ or MoM variation

Source: BCRA [...%] QoQ or MoM variation

Financial Sector Deposits

AR\$ system deposits up 75% YoY, above inflation and in line with AR\$ loan growth. Significant increase QoQ in real terms. Strong industry liquidity in both currencies.

Private Sector Deposits [AR\$ Bill. in Nominal terms]

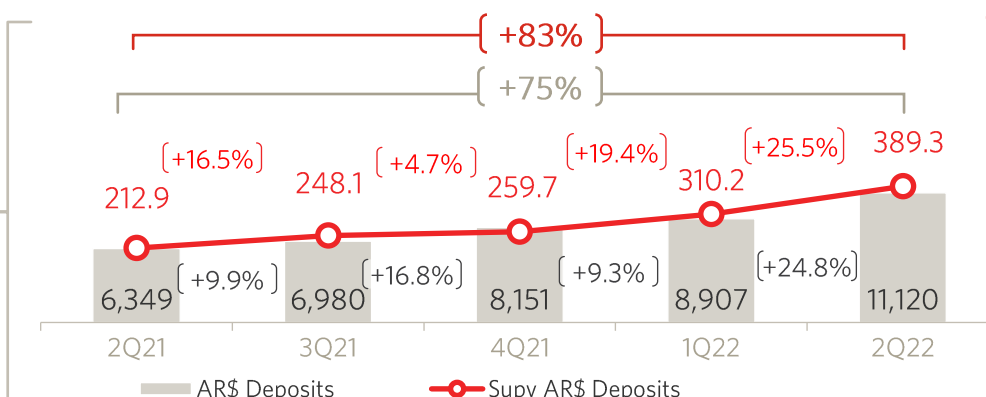


INFLATION

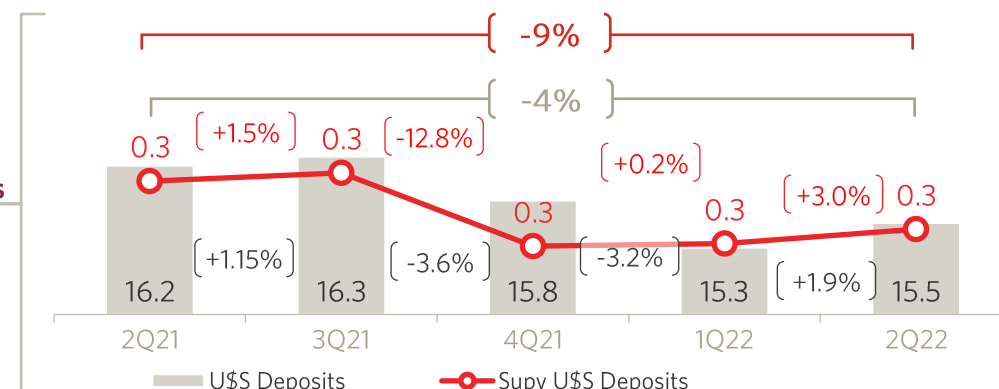
17.3%
in 2Q22

64.0%
YoY

AR\$ Deposits [in AR\$ Bn. in Original Currency]



US\$ Deposits [in US\$ Bn.]



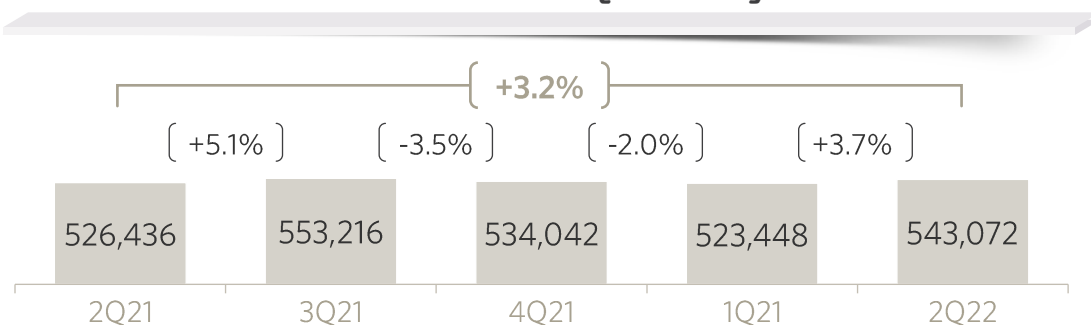
Source: BCRA [...%] QoQ or MoM variation

Source: BCRA [...%] QoQ or MoM variation

Supervielle Assets Performance

Total assets up 3.7% QoQ reflecting higher balances of securities issued by the Central Bank to support margin and a slight increase in loan balances

Assets Evolution [AR\$ Mill.]¹⁾

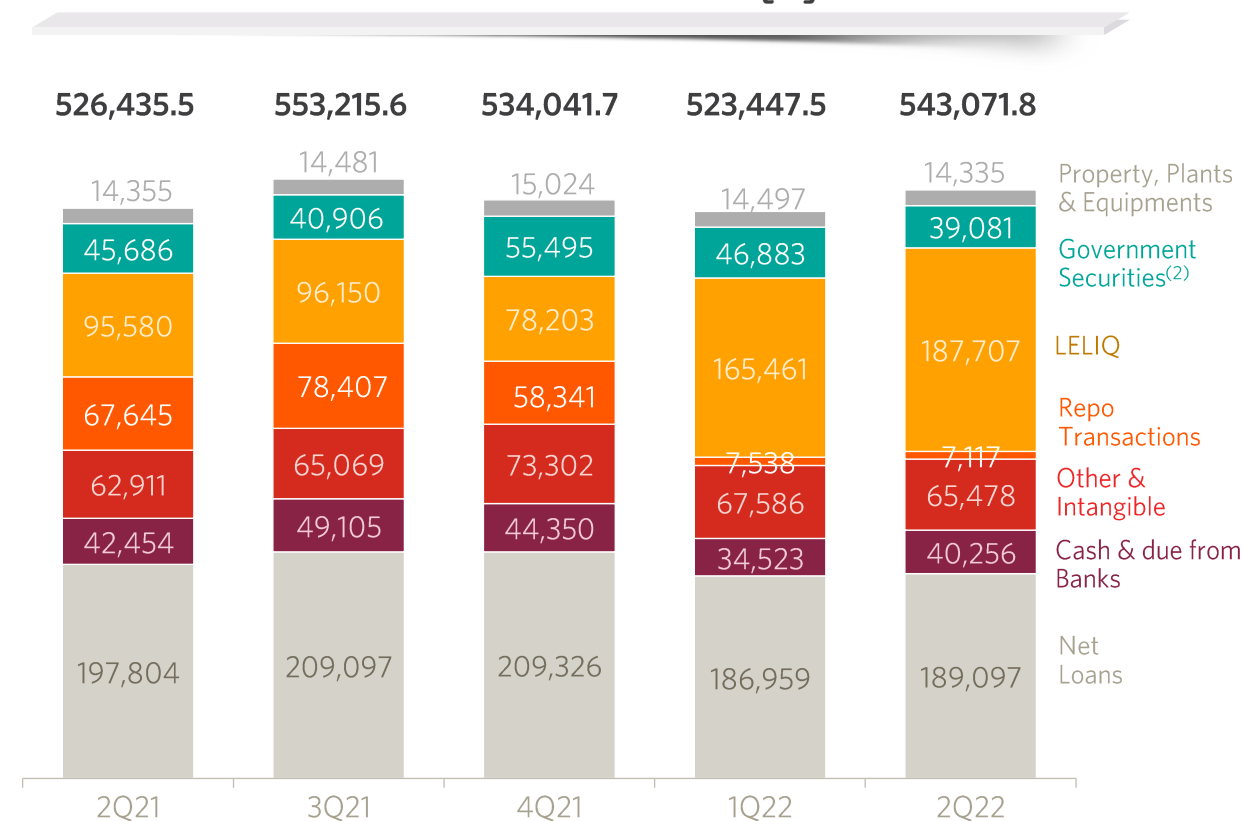


Minimum Cash Reserve Requirements On Deposits [Mill, in Original Currency]¹⁾

	2Q21	3Q21	4Q21	1Q22	2Q22
Cash	9.814,2	9.375,9	12.065,6	13.630,5	15.760,5
Botes	6.917,4	8.148,3	7.993,2	9.825,2	10.504,3
Leliq	19.008,3	22.239,7	20.455,8	19.241,4	22.276,6
Treasury Notes	0,0	405,3	1.338,8	7.297,8	6.779,8
Regulatory Franchises	14.302,1	17.138,9	19.323,5	20.841,4	25.291,3
AR\$ Total Reserves requirement	50,042,2	57,308,1	61,176,8	70,836,2	80,612,6
US\$ Total Cash Reserves requirement	145,3	154,4	148,9	121,1	125,3

1) The basis on which the minimum cash reserve requirement is computed is the monthly average of the daily balances of the liabilities at the end of each day during each calendar month.

Total Assets Breakdown [%]



2) Figure does not include AR\$2.3 billion, AR\$1.3 billion, AR\$ 1.3 billion, AR\$2.9 billion and AR\$2.6 billion of Government Securities in Guarantee in 1Q22,4Q21, 3Q21, 2Q21 and 1Q21 respectively.

Banco Supervielle Loans - Risk Management

Loans breakdown by industry [%]

AR\$ Nominal Change QoQ	Business Sector		1Q22 share	2Q22 share
13,289	Families and individuals	▼	51.9%	49.0%
4,731	Food & Beverages	▲	8.4%	9.1%
-7,183	Agribusiness	▼	11.9%	6.3%
2,768	Utilities	▲	3.1%	3.8%
1,303	Wine	➤	3.5%	3.5%
3,743	Chemicals & Plastics	▲	1.8%	3.3%
2,072	Construction	▲	2.2%	2.8%
745	Transport	▼	2.2%	2.1%
1,237	Automobile	▲	1.4%	1.7%
680	Machinery & Equipment	➤	1.6%	1.6%
892	Health	▲	1.2%	1.4%
1,784	IT Services	▲	0.5%	1.2%
401	Retailer	➤	1.0%	1.0%
10,824	Others	▲	9.5%	13.0%

Other includes more than 20 sectors with less than 1% share each



- **Well Diversified Industry** exposure
- Seasonal decline in agribusiness sector
- **Atomized** loan portfolio (top 10 debtors represent 8%)
- Sequential decline in Individuals in IUDÚ segment

Collateralization [June 2022 - %]



Banco Supervielle Loans to Individuals [%]

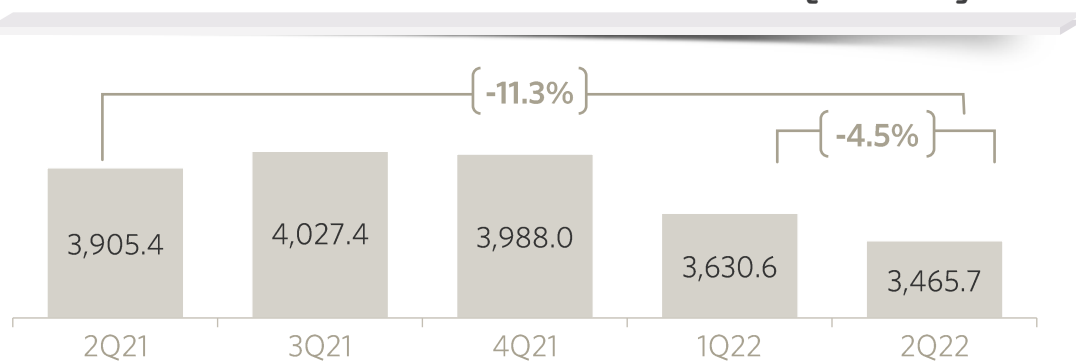


- **61%** Loans to payroll and pension clients / total Loans to Individuals

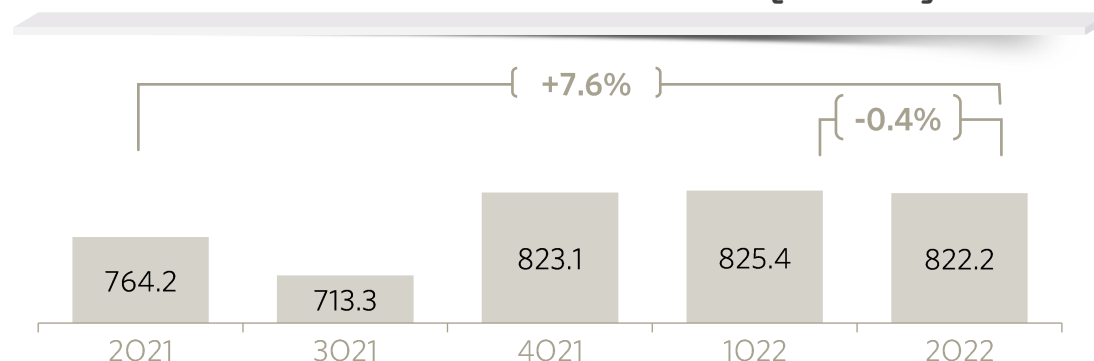
Service Fee Income & Income from Insurance Activities

Lower fee income in real terms impacted by inflation

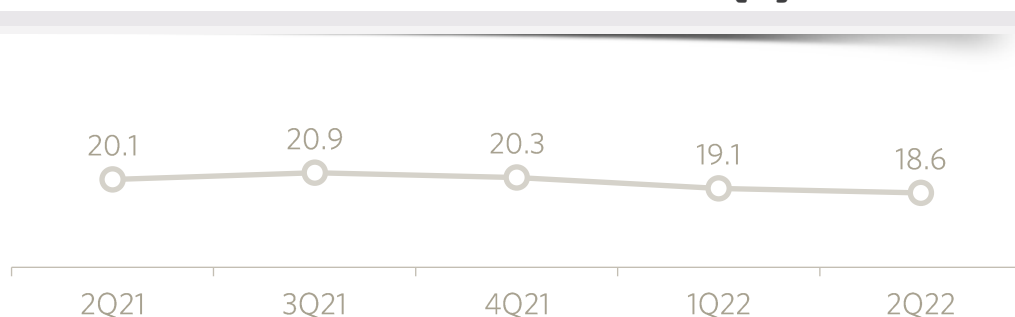
Net Service Fee Income (exc. Insurance) [AR\$ Mill.]



Income From Insurance Activities [AR\$ Mill.]



Net Service Fee Income Ratio [%]¹⁾



- Fees were repriced but lagging inflation
- Lower trading volumes in current economic framework impacted fees from brokerage business

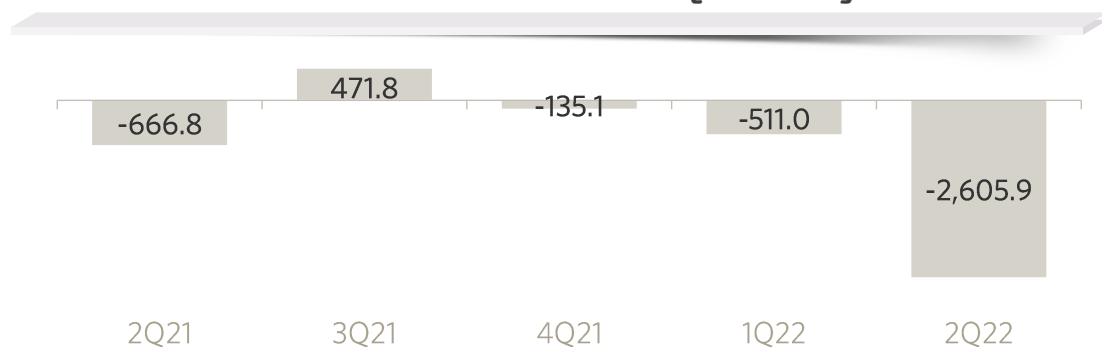
1) Excludes income from insurance activities

Note: Net services fee income + Income from insurance activities divided by the sum of Net interest income + Net income from financial instruments at fair value through profit or loss + Exchange rate differences on gold and foreign currency, net services fee income, income from insurance activities and other net operating income.

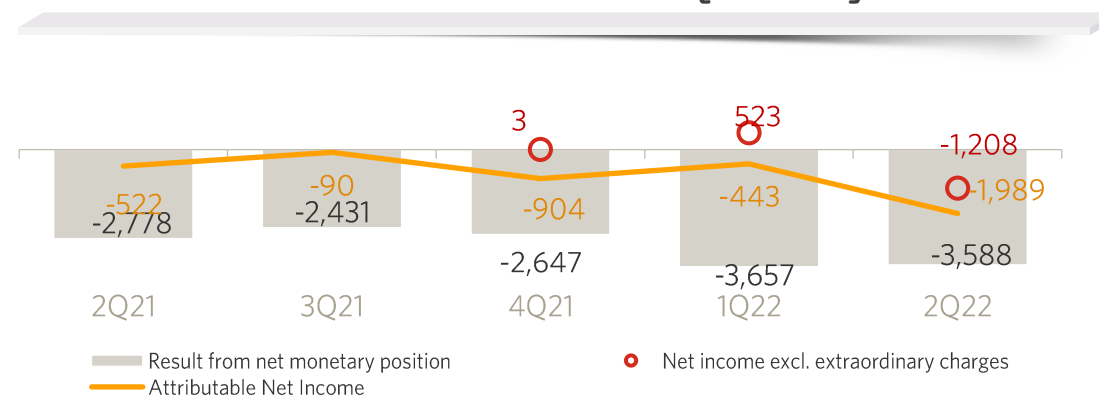
Profitability

2Q22 profitability impacted by: i) higher loss at IUDU due to increased inflation & severance charges, iii) lower margin from sharp drop in price of government securities, and iii) early retirement severance charges at the bank

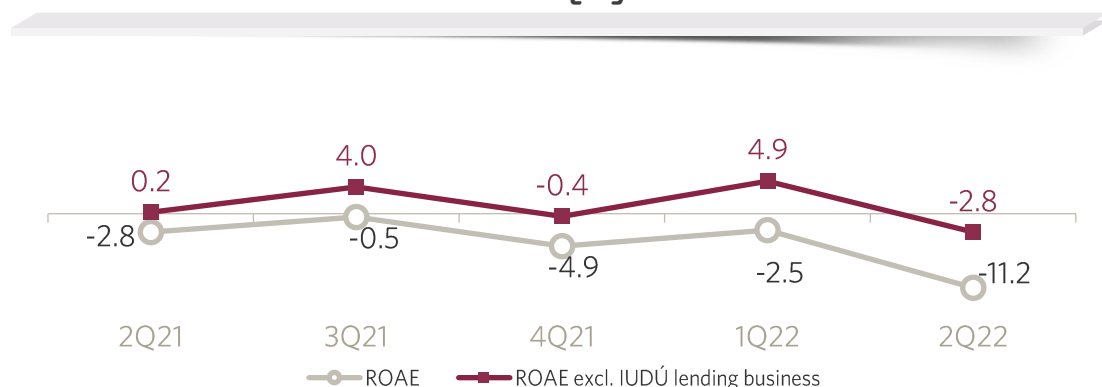
Profit Before Income Tax [AR\$ Mill.]



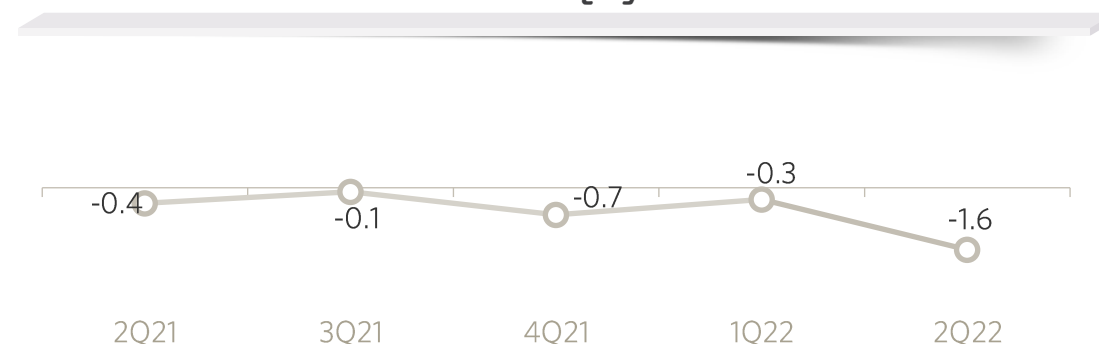
Attributable Net Income [AR\$ Mill.]



ROAE [%]



ROAA [%]





Financial Information & Ratios

Income Statement & Balance Sheet

In millions of Ps. stated in terms of the measuring unit current at the end of the reporting period

INCOME STATEMENT

	2Q22	1Q22	4Q21	3Q21	2Q21	QoQ	YoY
Net Interest Income	15,218.0	14,321.9	14,688.3	14,481.1	14,512.2	6.3%	4.9%
NIFFI & Exchange Rate Differences	3,595.7	4,560.5	4,145.7	3,450.9	4,016.5	-21.2%	-10.5%
Net Financial Income	18,813.7	18,882.4	18,834.1	17,932.1	18,528.7	-0.4%	1.5%
Net Service Fee Income¹⁾	3,465.7	3,630.6	3,988.0	4,027.4	3,905.4	-4.5%	-11.3%
Income from Insurance activities	822.2	825.4	823.1	713.3	764.2	-0.4%	7.6%
RECPPC	-3,588.4	-3,656.7	-2,647.4	-2,431.3	-2,777.9	-1.9%	29.2%
Loan Loss Provisions	-2,784.4	-2,319.8	-2,216.1	-2,154.0	-3,048.7	20.0%	-8.7%
Personnel & Administrative Expenses	14,978.9	14,093.0	13,965.5	13,651.4	14,120.9	6.3%	6.1%
Profit before income tax	-2,605.9	-511.0	-135.1	471.8	-666.8		
Attributable Net income	-1,988.6	-442.9	-904.1	-90.3	-521.5		
Comprehensive income	-2,671.2	-596.0	-691.1	140.4	-187.1		

BALANCE SHEET

	2Q22	1Q22	4Q21	3Q21	2Q21	QoQ	YoY
Total Assets	543,071.8	523,447.5	534,041.7	553,215.6	526,435.5	3.7%	3.2%
Average Assets	508,927.9	514,049.4	521,922.3	530,486.8	526,922.1	-1.0%	-3.4%
Total Loans & Leasing	197,022.3	195,826.8	219,503.4	223,749.9	212,852.1	0.6%	-7.4%
Total Deposits	425,423.8	400,349.7	392,741.6	419,800.5	398,812.0	6.3%	6.7%
Attributable Shareholders' Equity	69,059.0	72,076.7	72,669.7	73,360.8	73,220.3	-4.2%	-5.7%
Average Attributable Shareholders' Equity	70,706.3	71,827.7	73,155.4	73,413.4	73,899.2	-1.6%	-4.3%

1) Excluding income from insurance activities

Key Indicators

PROFITABILITY & EFFICIENCY

	2Q22	1Q22	4Q21	3Q21	2Q21
ROAE	-11.2%	-2.5%	-4.9%	-0.5%	-2.8%
ROAA	-1.6%	-0.3%	-0.7%	-0.1%	-0.4%
Net Interest Margin (NIM)	18.8%	19.2%	18.3%	16.8%	17.9%
Net Fee Income Ratio	18.6%	19.1%	20.3%	20.9%	20.1%
Cost / Assets	13.0%	12.2%	11.8%	11.4%	11.8%
Efficiency Ratio	81.4%	74.2%	76.6%	74.9%	75.1%

LIQUIDITY & CAPITAL

	2Q22	1Q22	4Q21	3Q21	2Q21
Total Loans to Total Deposits	46.3%	48.9%	55.9%	53.3%	53.4%
AR\$ Loans to AR\$ Deposits	46.3%	48.8%	56.1%	52.9%	52.0%
US\$ Loans to US\$ Deposits	46.5%	49.9%	53.6%	56.2%	63.3%
Liquidity Coverage Ratio (LCR)	104.0%	116.3%	109.6%	126.0%	126.0%
Total Equity / Total Assets	12.7%	13.8%	13.6%	13.3%	13.9%
Capital / Risk weighted assets	14.2%	14.4%	13.3%	14.7%	14.8%
Tier1 Capital / Risk weighted assets	13.6%	13.8%	12.7%	14.1%	14.3%
Risk Weighted Assets / Total Assets	58.8%	60.7%	65.2%	62.8%	66.5%

ASSET QUALITY

	2Q22	1Q22	4Q21	3Q21	2Q21
NPL Ratio	3.8%	4.3%	4.3%	5.3%	4.4%
Allowances as a % of Total Loans	4.1%	4.7%	4.7%	6.6%	7.1%
Coverage Ratio	108.3%	107.4%	109.9%	125.1%	163.9%
Cost of Risk	6.3%	4.8%	4.2%	4.1%	6.2%

Key Indicators

MACRO

	2Q22	1Q22	4Q21	3Q21	2Q21
Retail Price Index (%)	17.3%	16.1%	10.2%	9.3%	10.9%
Avg. Retail Price Index (%)	64.0%	55.1%	50.9%	52.5%	50.2%
UVA (var)	18.5%	11.8%	9.9%	9.4%	12.8%
Pesos/US\$ Exchange Rate	125.22	110.98	102.75	98.74	95.73
Badlar Interest Rate (eop)	50.6%	41.8%	34.1%	34.2%	34.1%
Badlar Interest Rate (avg)	45.7%	38.6%	34.2%	34.1%	34.1%
Monetary Policy Rate (eop)	52.0%	44.5%	38.0%	38.0%	38.0%
Monetary Policy Rate (avg)	48.2%	41.3%	38.0%	38.0%	38.0%

OPERATING DATA

	2Q22	1Q22	4Q21	3Q21	2Q21
Active Customers (in millions)	2.0	2.0	2.0	2.0	2.0
Bank Branches	183	183	183	183	183
Bank Employees	3,406	3,427	3,494	3,574	3,648
Other Subsidiaries Employees	793	1,100	1,313	1,310	1,314



Thank You!