



3Q20 Earnings
Conference Call

November 20, 2020



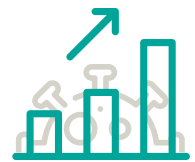
Disclaimer

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.

Double digit ROAE, while increasing coverage and strengthening capital base



01

- Delivered **PROFITABILITY** despite Covid-19 restrictions, recessionary macro and changing regulatory framework.



04

- Higher Badlar rate reduced spreads and negatively impacted NIM
- Regulatory controls drive lower Fees
- Strong **COST CONTROLS** supports efficiency

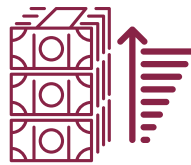
- **FLEXIBILITY** to balance risk and profitability resulted in lower loan and deposit growth

02



- **INCREASED CAPITAL BASE** with Tier 1 Ratio of 14%, and **MAINTAINED STRONG LIQUIDITY** to navigate complex and changing environment

05



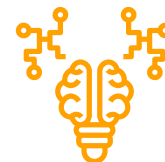
03

- **ADDITIONAL PROVISIONS** increasing coverage levels
- Closely monitoring **ASSET QUALITY**



06

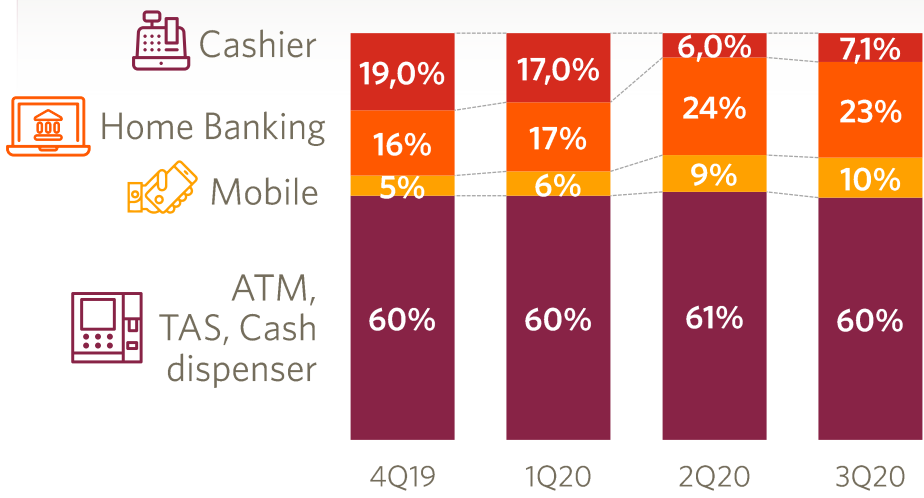
- Accelerating **DIGITAL ADOPTION**
- Evolving our **SERVICE MODEL**
- Expanding corporate business adding **NEW VALUE CHAINS**





BANKING BUSINES

Monetary Transactions - Participation [%]



ECHEQ issuance¹⁾

- Exponential growth reaching **Ar\$ 7 B** in ECHEQs issued (Ar\$ 4Bn as of July)



1) October vs February 2020

E-Factoring¹⁾

- Increased volume



Time Deposits²⁾

- **76% of total** through digital channels



2) As of September 2020



CONSUMER FINANCE

Added new App functionalities since February 2020

- Mobile payment** • **None** in February / **+100k** Sep [growing at 20% per month]
- Digital Onboardings** • **None** in February / **8k** Sep [90% Credit Card - 10% Personal Loans]



invertirOnline.com³⁾



↑ **150%**

- New accounts

↑ **135%**

- Transactions [in Ar\$]

3) October vs February 2020

Evolving our branch network



New Service Model

SMEs

Expand services to SMEs in selected branches

SELF- SERVICE

Expanding areas dedicated to self service with some branches 100% automatic

DIGITAL CHANNELS

Leveraging accelerated adoption

Focus



Shorter transaction times and enhanced CX



Migration to digital channels



Better use of available space



Extended banking service hours

Impact



Increase the number of customers operating through automatic and digital channels



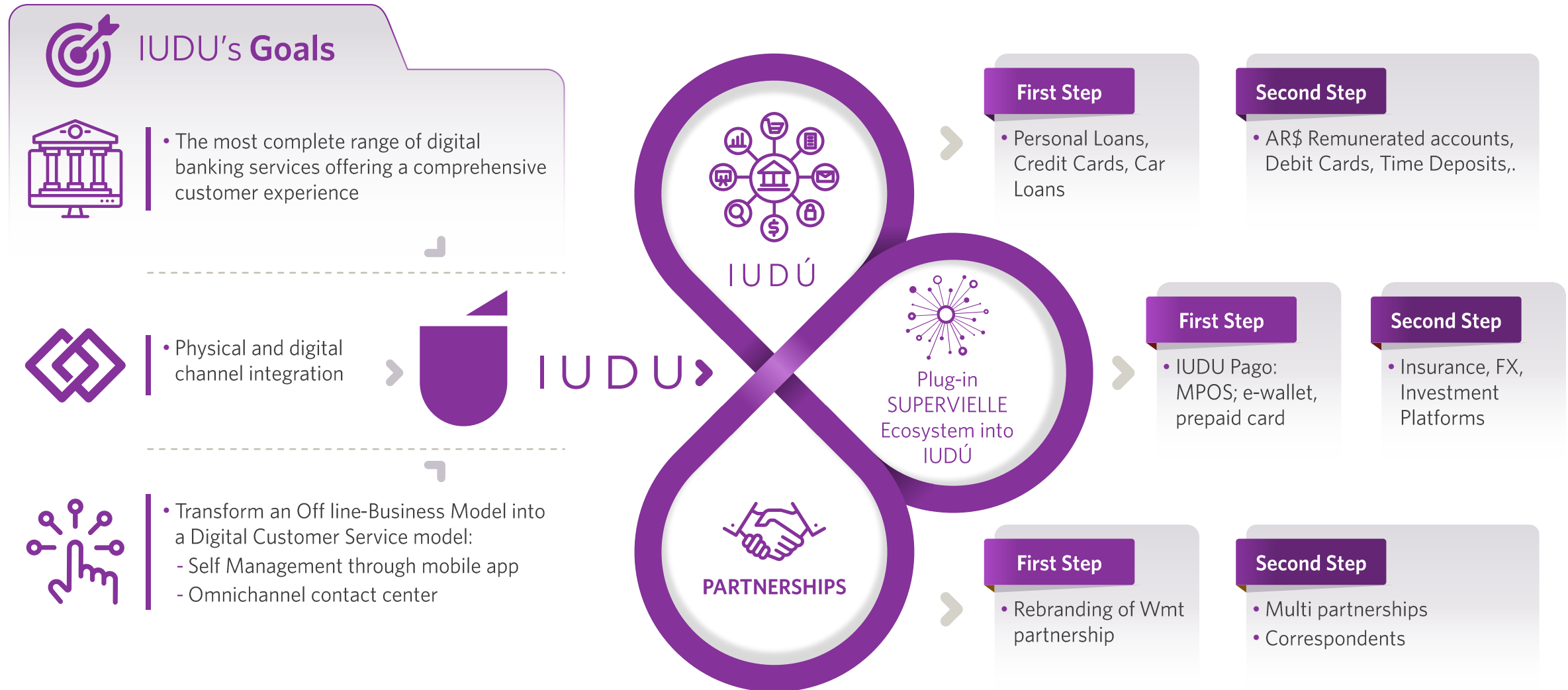
Improve NPS



Digital Customer Acquisition & Cross Sell



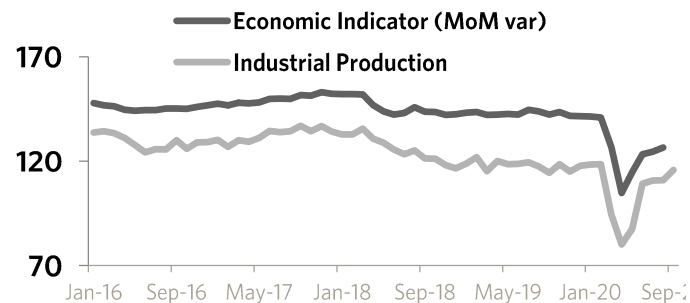
Launched **IUDÚ**, a new services platform transforming our consumer finance business



CHALLENGING MACRO FURTHER IMPACTED BY COVID-19

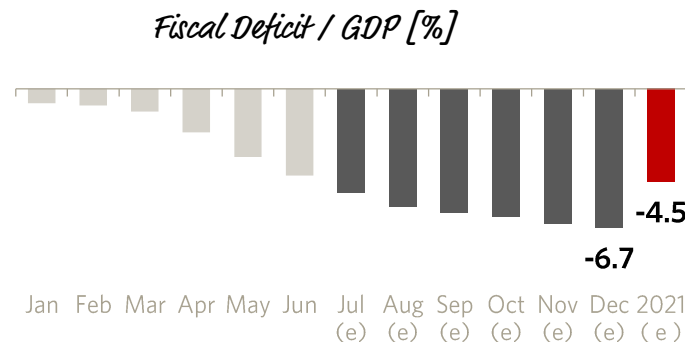
Government showing signals of fiscal restraint for 2021

Activity has continued to rebound from the sharp slump in March-April...



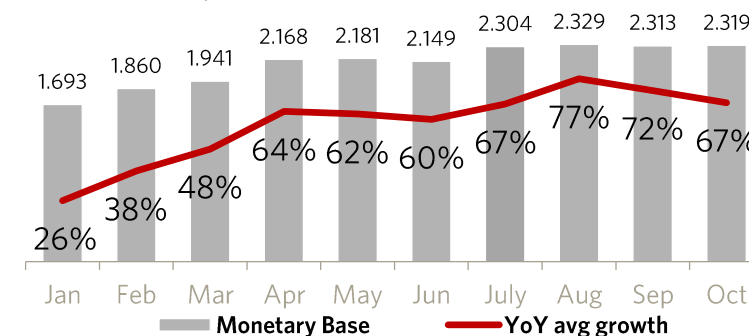
Source INDEC. Base 2004. Industrial Production as of September 20, Economic Indicator as of August 20.

...while expected fiscal deficit may remain impacted by social assistance to mitigate Covid impact...



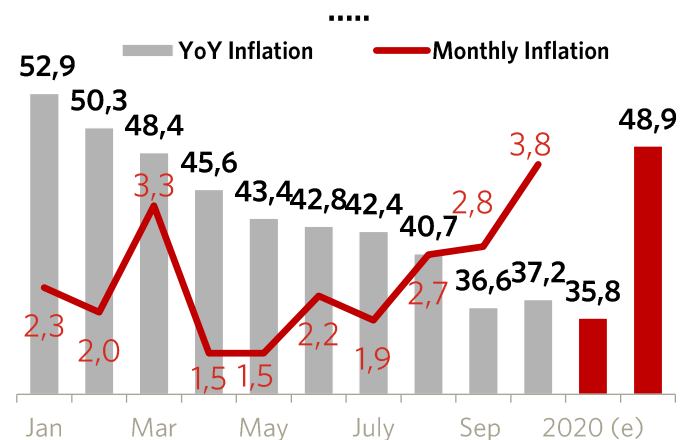
Source: Arriazu Macroanalistas Projections as of October 5, 2020 2021 (e): Budget. Ministry of Economy

...financed by higher monetary expansion and issuance of treasury bonds in the internal market...



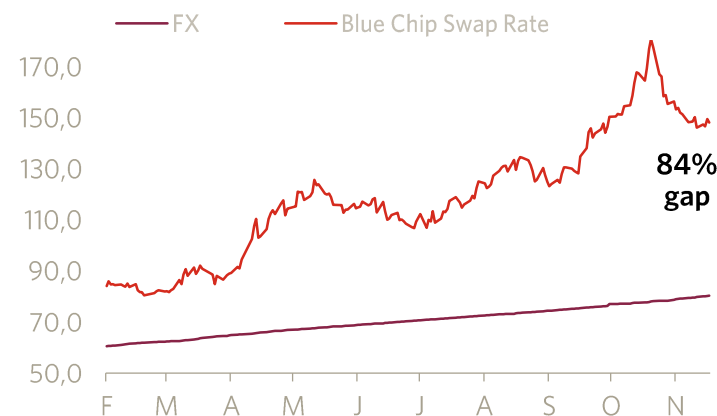
Source: BCRA

... putting pressure on recent monthly inflation and in expected inflation for 2021



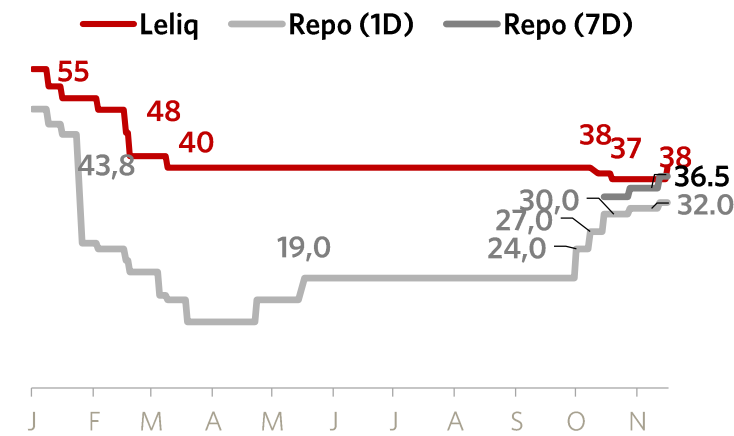
Source: Monthly Inflation - INDEC, REM BCRA October 2020

...while the gap of the Blue Chip Swap rate vs the FX rate continues to widen.....



As of November 19, 2020
Source: BCRA, Bloomberg

....and interest rates increased to contain the FX gap...

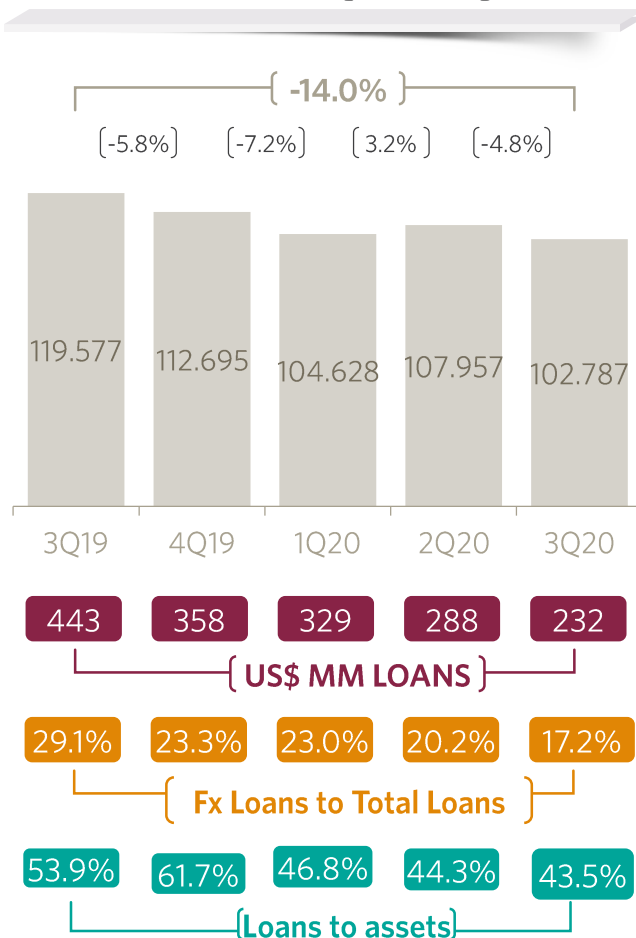


Dec 30, 19 - Nov 17, 20
Source: BCRA

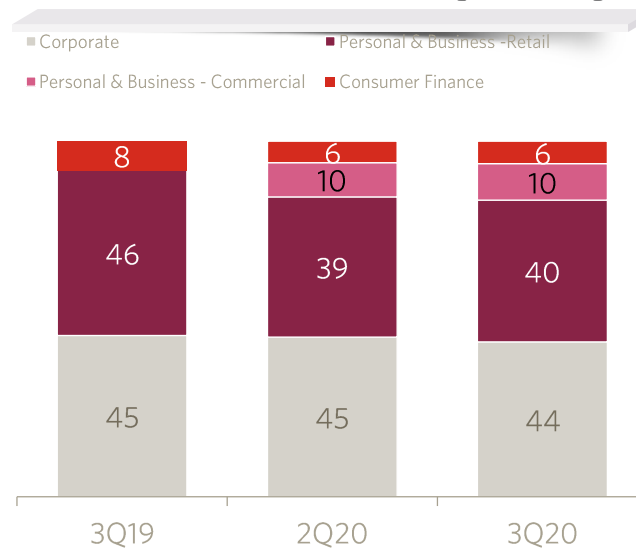
SUPERVIELLE LOAN PERFORMANCE

Total loans declined 5% QoQ reflecting weak demand and cautious approach in an uncertain environment; AR\$ loans relatively stable

Total Loans [AR\$ Mill]¹⁾



Total Loans Breakdown [AR\$ Mill]¹⁾



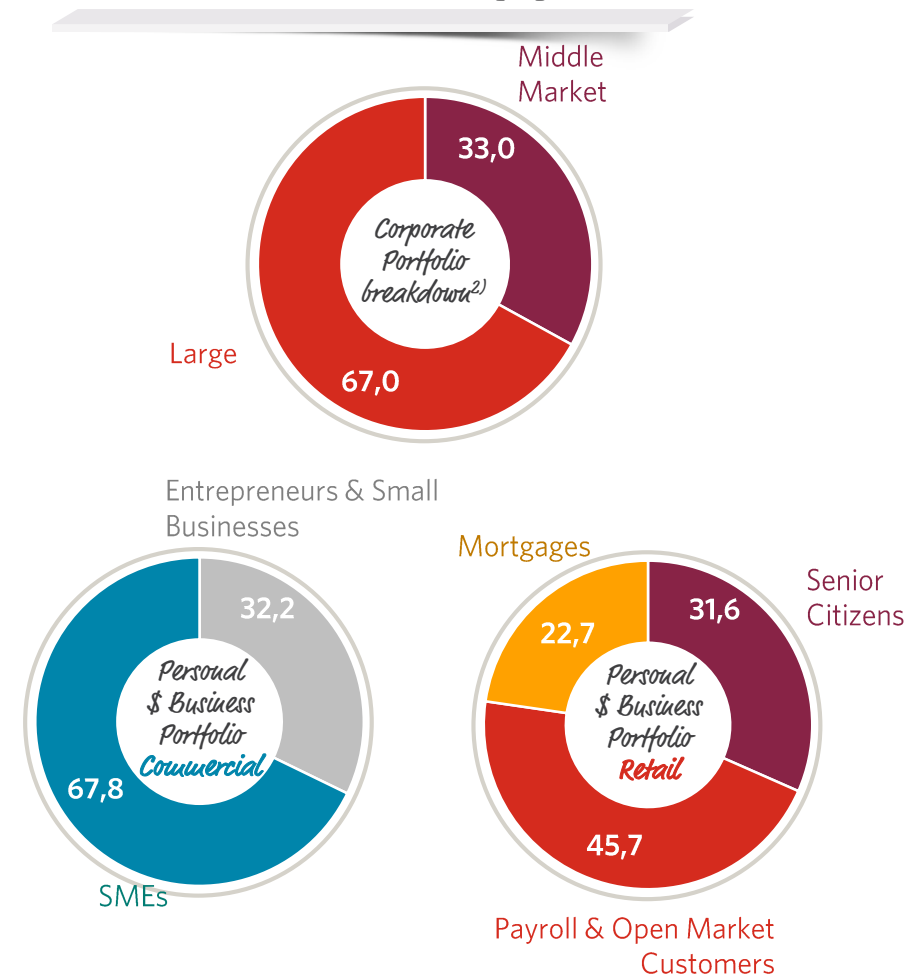
SMEs 24%: AR\$9.9 billion

Financial loans: AR\$6.1 billion (28% guaranteed)
Factoring: AR\$3.8 billion

Zero interest rate: AR\$746 million

100% fully guaranteed by FOGAR
15% interest rate paid by FONDEP

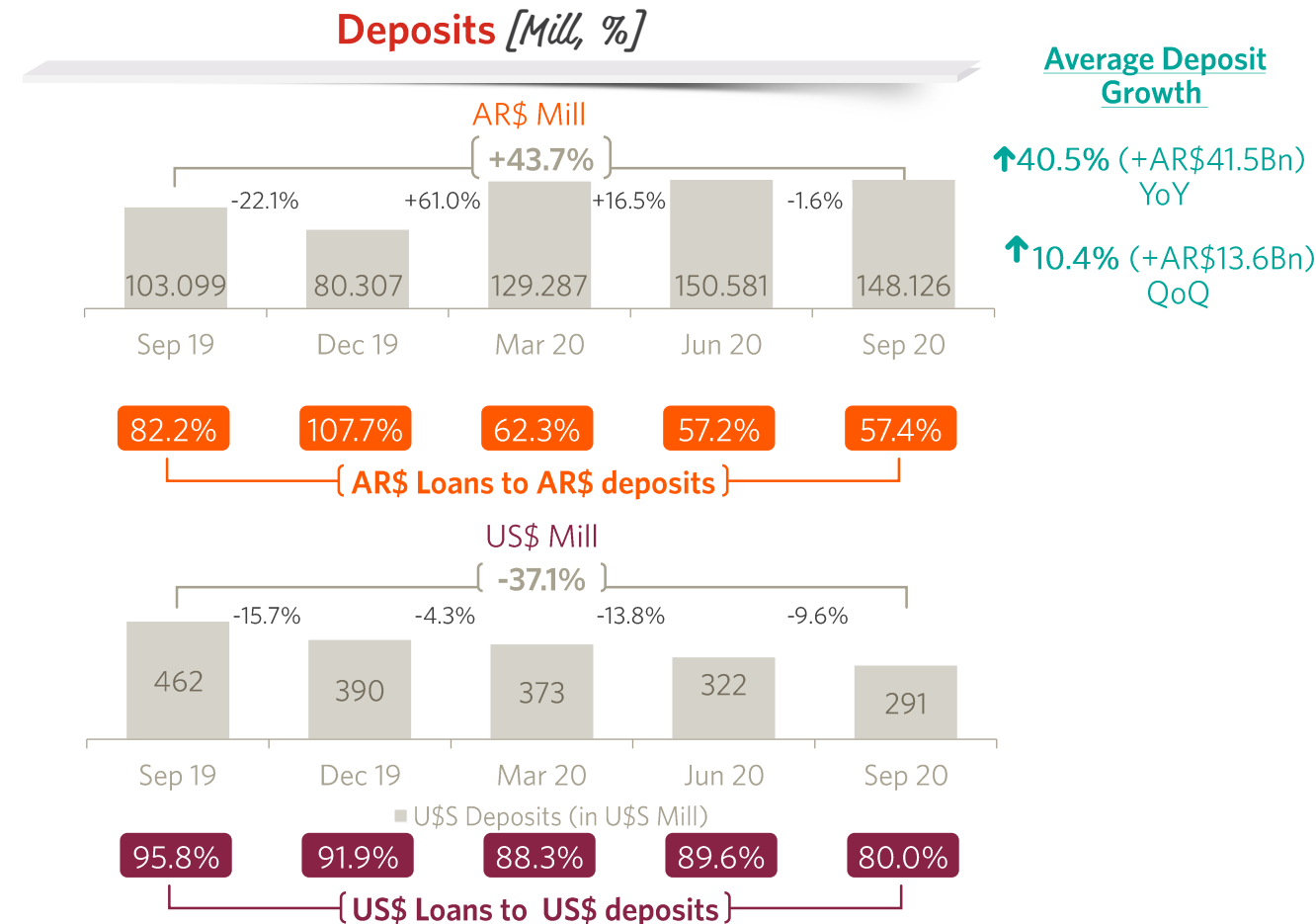
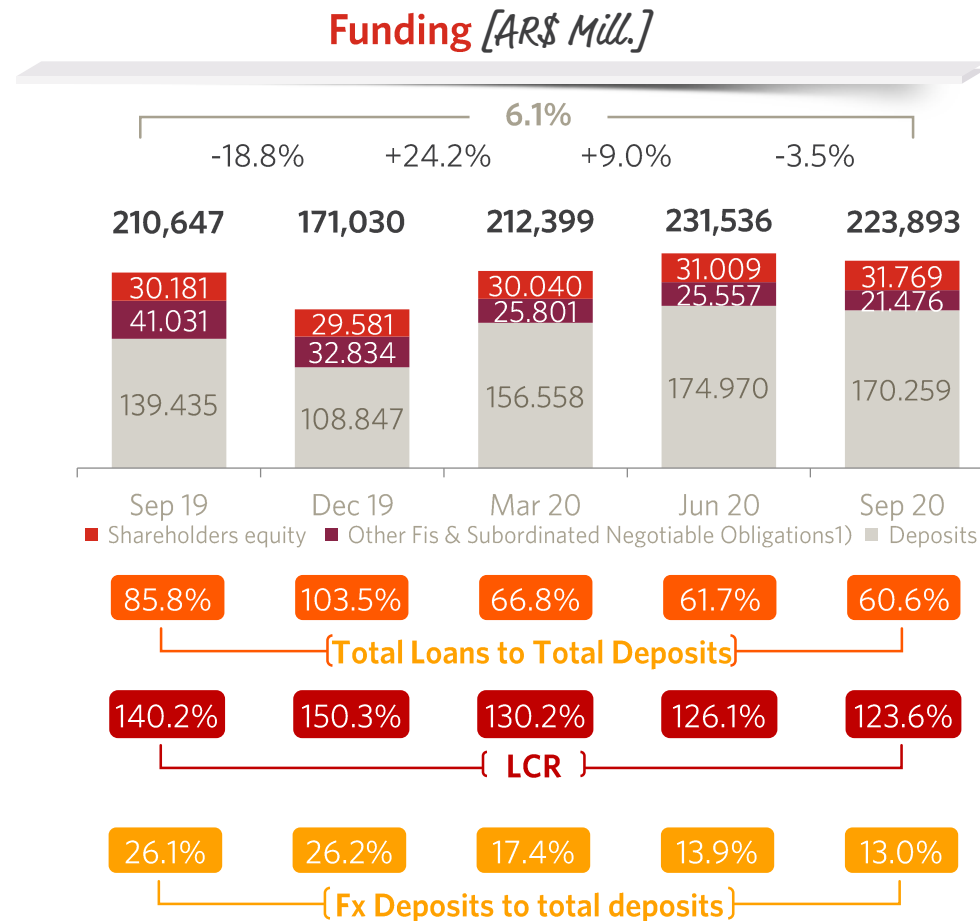
3Q20 Breakdown [%]¹⁾



1) Denotes loans and leases before allowances

2) Small businesses (annual sales up to Ps.100 million), and SMEs (annual sales over Ps.100 million and below Ps. 700 million) included under Personal & Business Segment. Middle-market companies (annual sales over Ps. 700 million and below Ps. 2.5 billion) and large corporates annual sales over Ps. 2.5 billion included under Corporate Segment.

Despite decline in deposits at quarter-end, average balances of AR\$ deposits increased 10% QoQ and 41% YoY

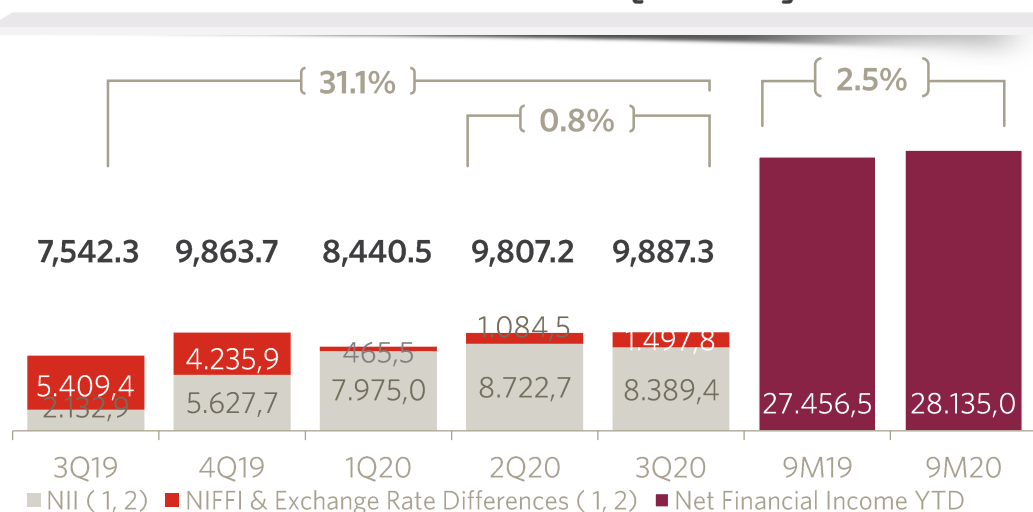


1) Includes: Repo Transactions, Financing received from Central Bank and others, Medium Term Notes and Subordinated Loan and Negotiable Obligations

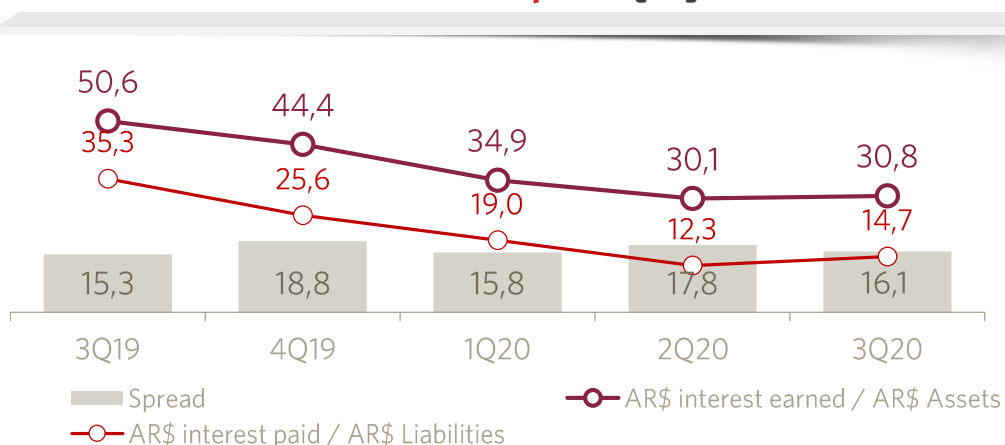
NET FINANCIAL INCOME (NFI) & NIM

NFI up 1% QoQ with NIM down 230 bps as cost of funds followed the increase in market interest rates reducing spreads, partially offset by higher Central Bank securities volumes.

Net Financial Income [AR\$ Mill.]



Interest Spread[%.]



NIM [%]

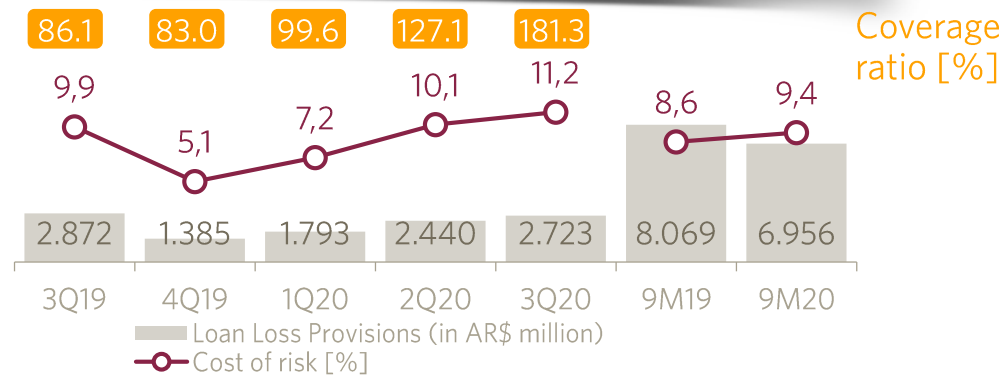
	3Q19	4Q19	1Q20	2Q20	3Q20
Total	17,3%	29,0%	22,8%	23,5%	21,2%
AR\$	26,0%	36,7%	26,5%	25,4%	22,2%
US\$	-11,4%	3,6%	5,7%	12,6%	12,9%
Loan Portfolio	19,6%	23,3%	23,8%	22,8%	20,8%
AR\$	25,3%	30,4%	30,0%	28,2%	24,9%
US\$	6,3%	3,9%	4,2%	4,6%	4,2%
Investment portfolio	21,4%	48,6%	19,7%	25,6%	23,8%
AR\$	28,6%	42,3%	19,9%	25,1%	23,1%
US\$	-47,4%	115,6%	15,9%	44,1%	81,4%

- Net Financial Income excludes the result from exposure to changes in purchasing power of the currency of Leliqs

- 1) NII: Net Interest Income, NIFFI: Net income from financial instruments at fair value through profit or loss.
- 2) In 3Q20, 2Q20, 1Q20 and 4Q19 AR\$5.1 billion, AR\$4.4 billion, AR\$3.9 billion and AR\$1.5 billion yield from investments in Central Bank securities has been recorded in NII since the Company changed in October 2019, Central Bank securities yields were recorded in NIFFI.

NPL ratio down to 4.5%, Coverage up to 181.3% and provisioning ratio up to 8.1%. 3Q20 LLPs include AR\$ 1.0 Bn in Covid-19 specific provisions

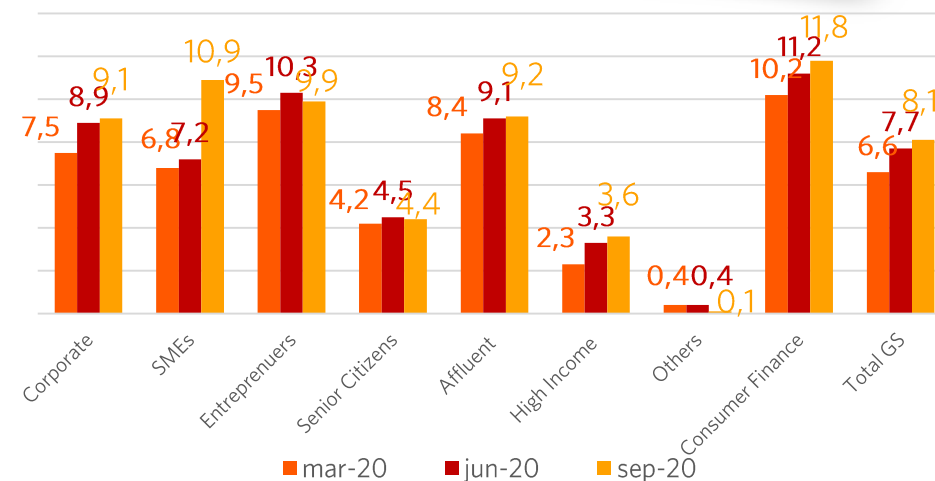
Loan Loss Provisions Evolution



NPLs Ratio

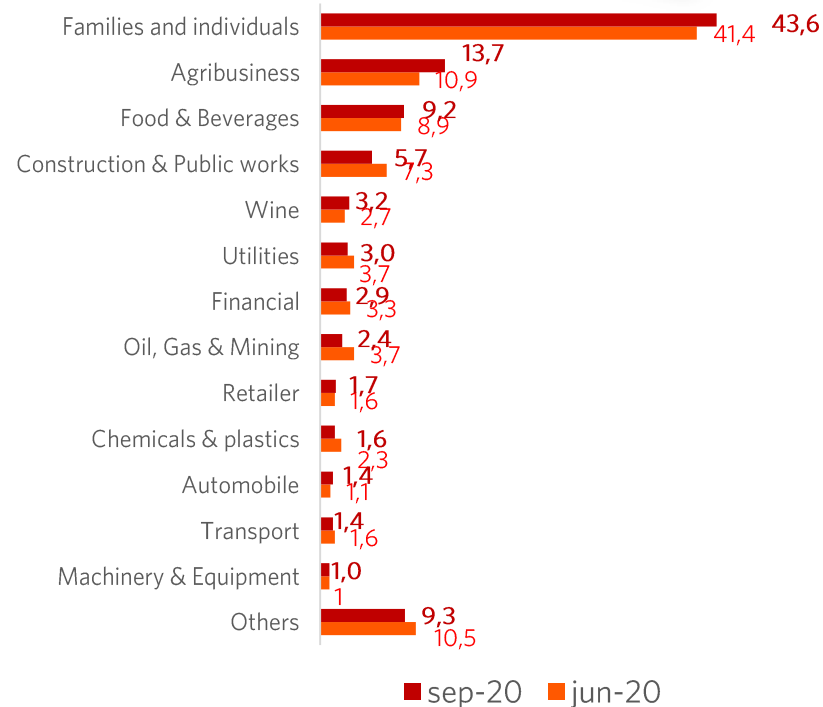
	SEP-19	DEC-19	MAR-20	JUN-20	SEP-20
TOTAL	6.9%	7.4%	6.7%	6.1%	4.5%
Corporate	7.6%	9.2%	9.8%	9.2%	6.1%
Personal & Business	3.8%	3.8%	3.6%	3.5%	3.4%
Personal Loans	4.1%	4.2%	2.1%	2.6%	3.2%
Credit Cards	4.5%	3.8%	2.5%	1.9%	2.2%
Mortgages	0.8%	1.3%	1.0%	1.5%	1.6%
SMEs	3.8%	6.9%	11.1%	9.9%	9.3%
Consumer Finance	20.3%	17.2%	10.0%	9.6%	5.5%
Personal Loans	27.1%	25.1%	10.2%	9.6%	7.8%
Credit Cards	15.2%	12.3%	13.1%	11.5%	3.5%
Car Loans	13.4%	15.9%	10.8%	11.5%	7.8%

Provisioning Ratio on Total Portfolio [%]



- Coverage Ratio ex-regulatory easing increased to 158% as of September'20 vs. 108% as of June and 86% as of March '20
- 3Q20 Covid-19 specific provisions reflect continued top down analysis on certain industries that could be highly impacted by the pandemic. Accumulated Covid-19 specific provisions amounted to Ar\$2.5 billion.
- NPL ratio continues to benefit from regulatory reclassification of debtors amid Covid-19 and the automatic deferral programs implemented by the Central Bank. Sequential decline mainly due to write-off of a commercial loan delinquent since 3Q19.

Loans breakdown by industry² [%]



- Well Diversified Industry exposure
- Closely monitoring asset quality in some industries that could be highly impacted by the pandemic

Commercial Portfolio - Collateral [%]



45%

- Collateralized Commercial Loan Portfolio

78%

vs 66% as of June 20 and 55% as of Sep 19

- Collateralized Non- Performing Commercial Loans

Banco Supervielle Loans to Individuals [%]



73%

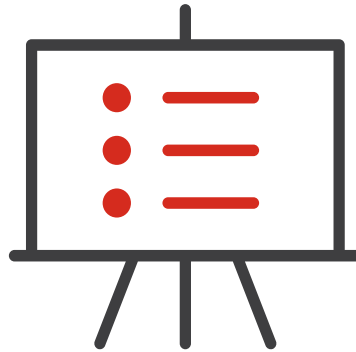
Loans to payroll and pension clients / total Loans to Individuals

Perspectives

<i>Loans</i>	An anticipated mild rebound in economic activity is expected to drive loan growth above inflation
<i>Deposits</i>	Increasing above inflation, fostered by FX market restrictions and the floor on interest rate paid to time deposits
<i>Asset Quality</i>	A challenging macroeconomic scenario may result in a deterioration in NPLs in 4Q20-1H21. Provisions could be revised upwards if conditions worsen
<i>NIM</i>	Short term NIM remains pressured by higher cost of funds and diminishing yields on loans
<i>Operating Expenses</i>	Salaries likely to grow at or below inflation, while incurring additional expenses related to acceleration of digital transformation
<i>Fee Income</i>	Regulations prohibit further repricing until February 2021. Caps in place for 2021. Challenging economic scenario
<i>Capital & Liquidity</i>	Appropriate levels that support long-term sustainability



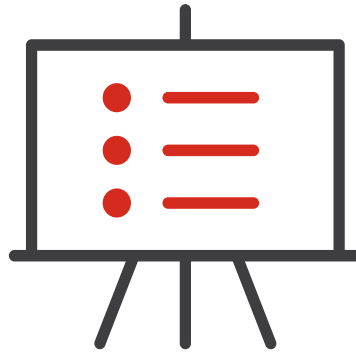
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Q&A



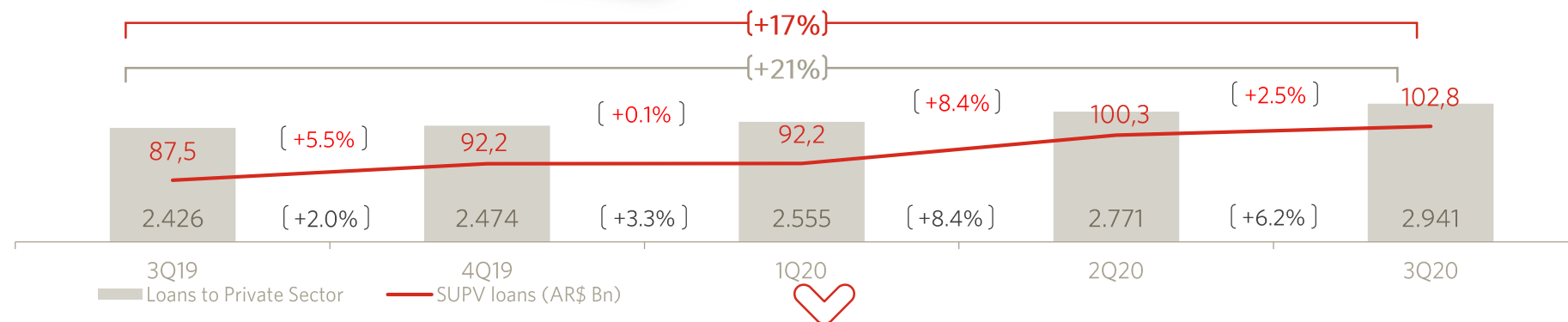
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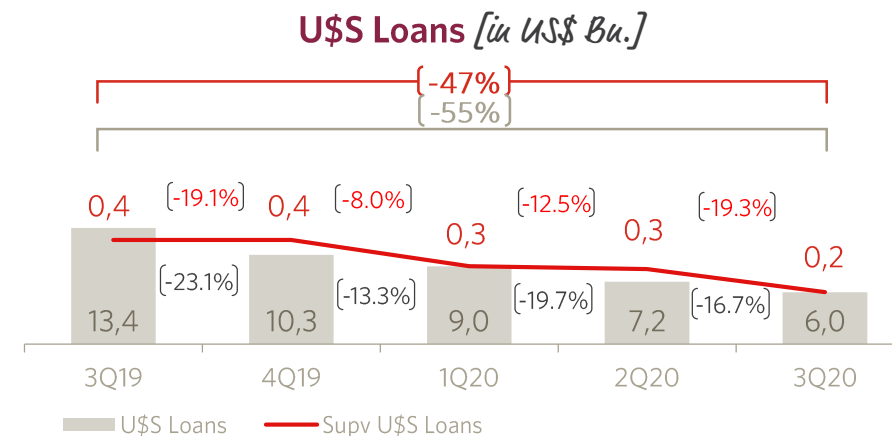
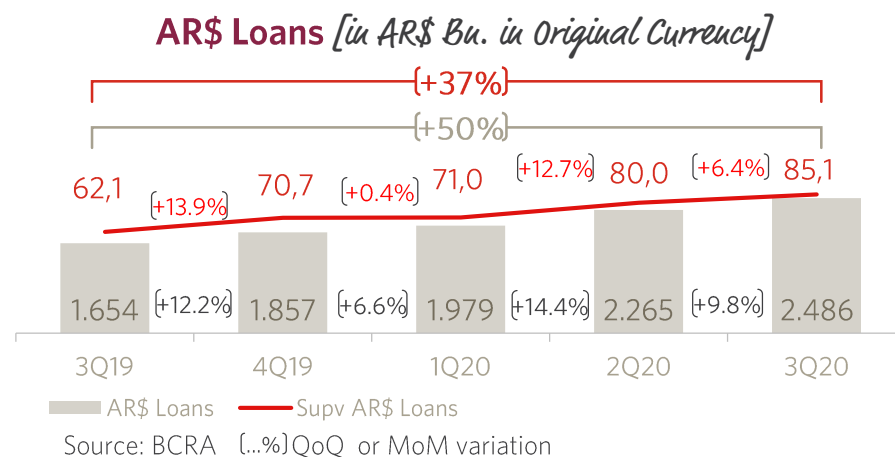
Support Material

AR\$ system loan demand remains weak, with loans expanding slightly above inflation QoQ in challenging context

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

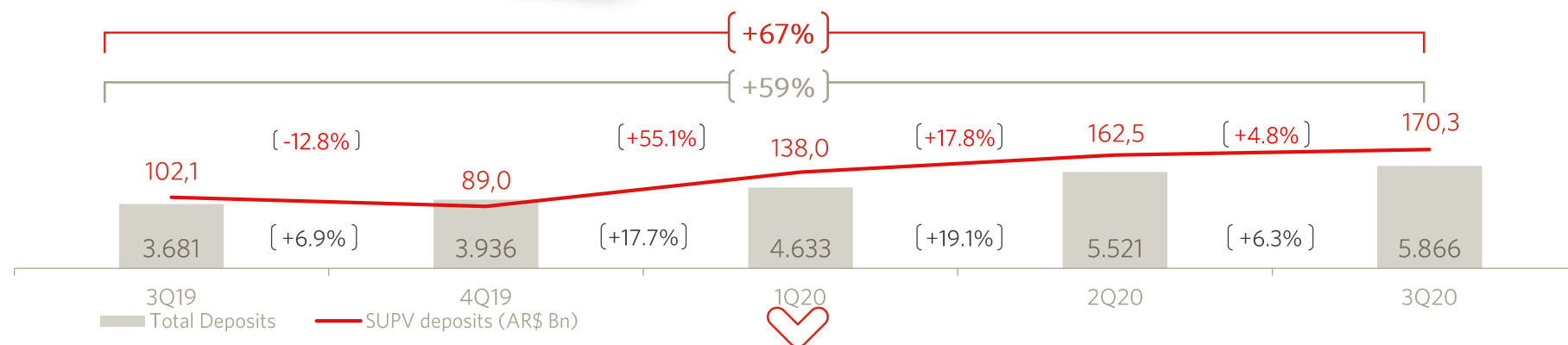


Loans to Private Sector [Original Currency]

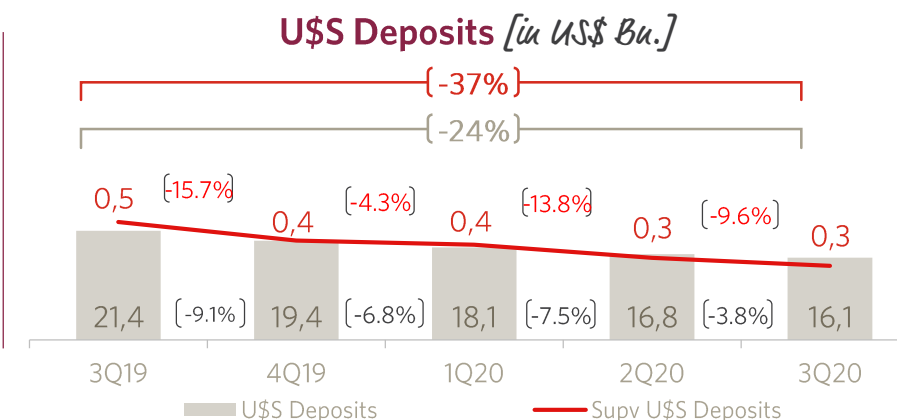
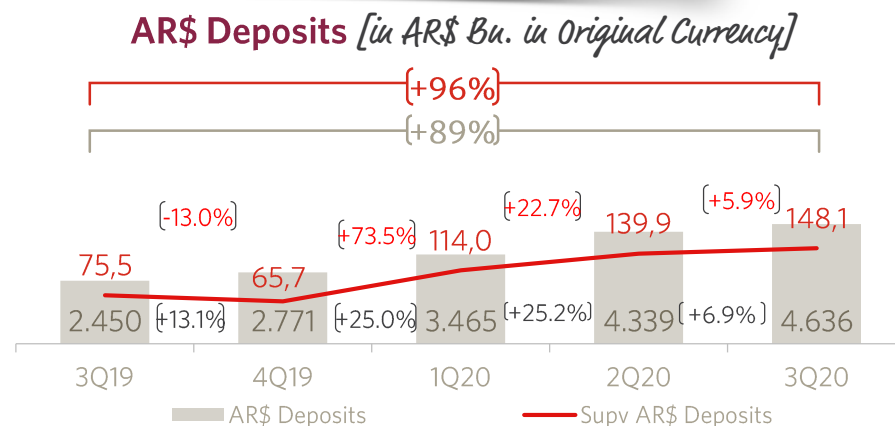


AR\$ system deposits slightly below inflation QoQ on seasonality and higher spending due the gradual relaxation of social distancing protocols, while US\$ deposit outflows continued. High liquidity levels in both currencies

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

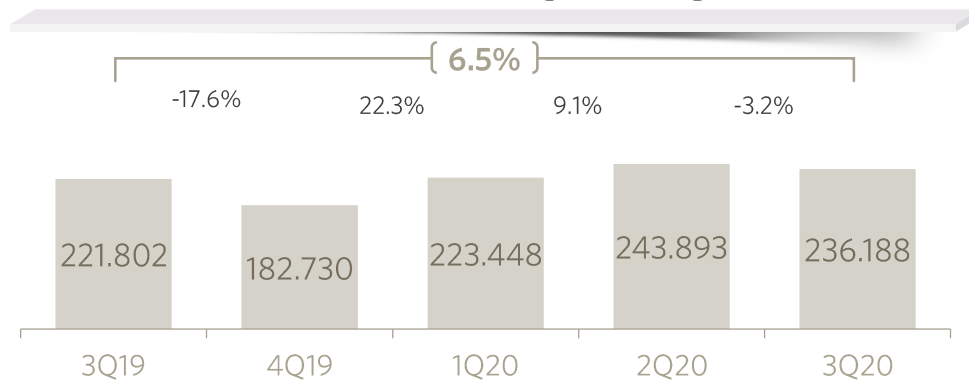


Private Sector Deposits *[Original Currency]*



Total assets down 3% QoQ driven by weak credit demand and a cautious approach to risk management

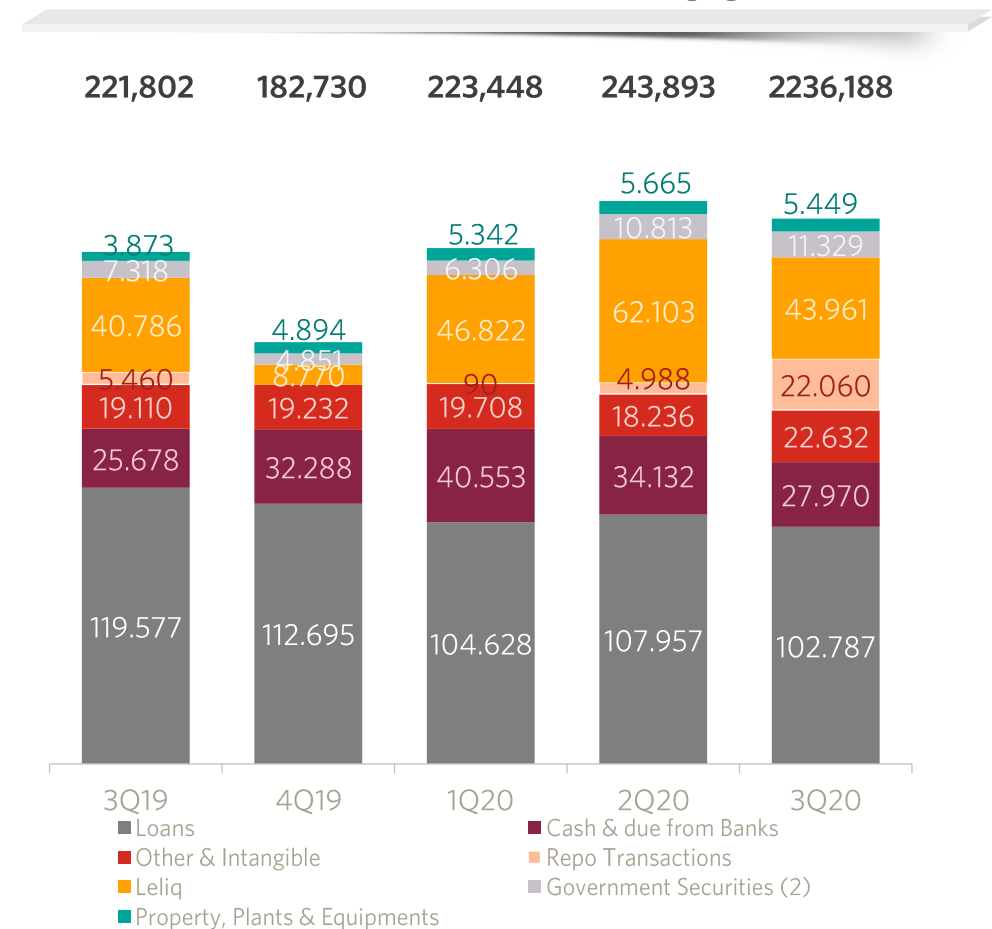
Assets Evolution [AR\$ Mill.]¹⁾



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

	3Q19	4Q19	1Q20	2Q20	3Q20
Cash	10.533,7	13.830,7	20.013,5	11.540,2	11.013,4
Botes	3.089,2	3.090,2	4.557,1	4.688,1	6.087,5
Leliq	8.539,3	4.320,9	6.323,9	10.497,1	17.518,2
Regulatory Franchises	2.628,1	2.695,1	4.318,9	8.859,7	10.648,3
AR\$ Total Reserves requirement	24.790,2	23.936,9	35.213,5	35.213,5	45.267,4
US\$ Total Reserves requirement	146.1	127.4	137.8	84.8	127.5

Total Assets Breakdown [%]

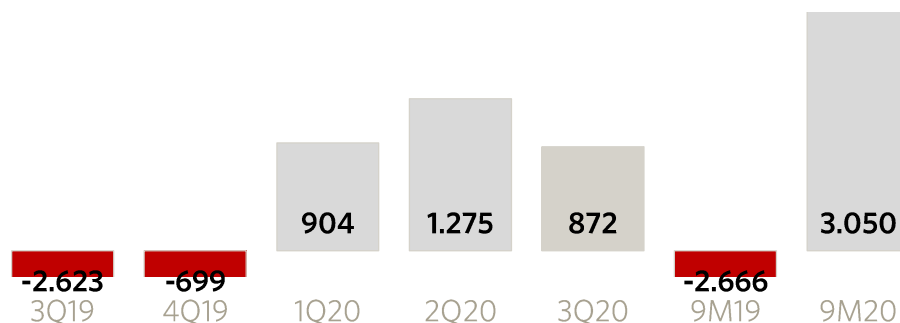


1) The basis on which the minimum cash reserve requirement is computed is the monthly average of the daily balances of the liabilities at the end of each day during each calendar month.

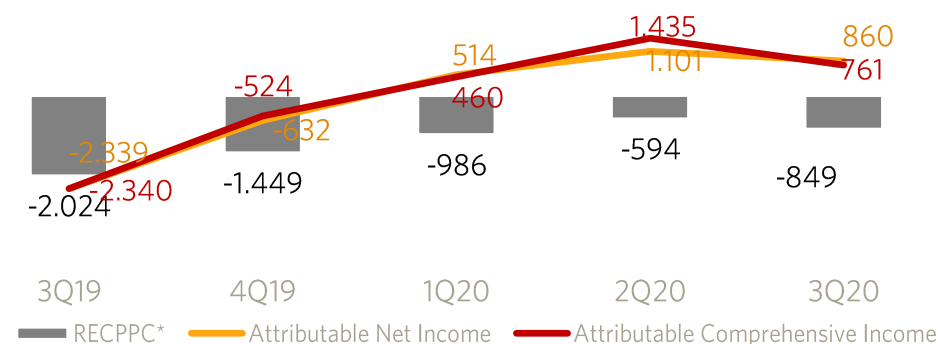
2) Figure does not include AR\$ 329 million, AR\$1.5 billion and AR\$ 143 billion of Government Securities in Guarantee in 2Q20, 1Q20 and 4Q18 respectively.

Attributable Net Income of AR\$ 860 million; ROAE of 11.0%

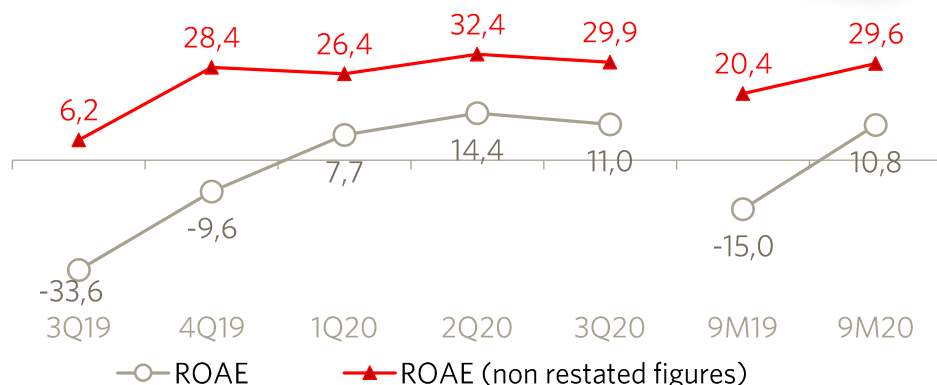
Profit Before Income Tax [AR\$ Mill.]



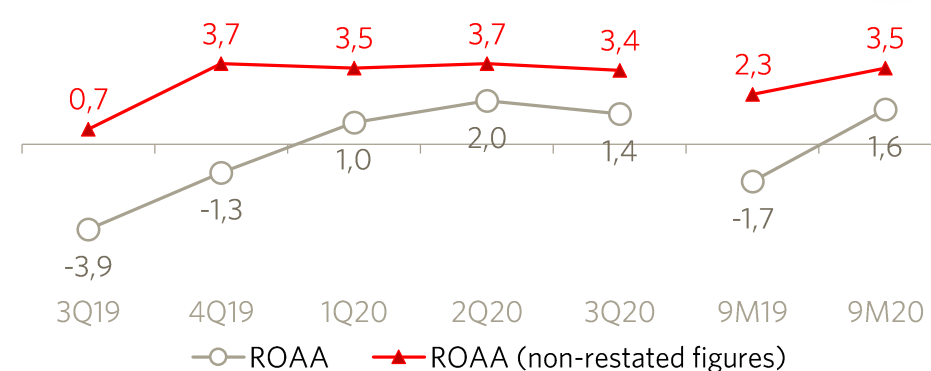
Attributable Comprehensive Income [AR\$ Mill.]



ROAE [%]



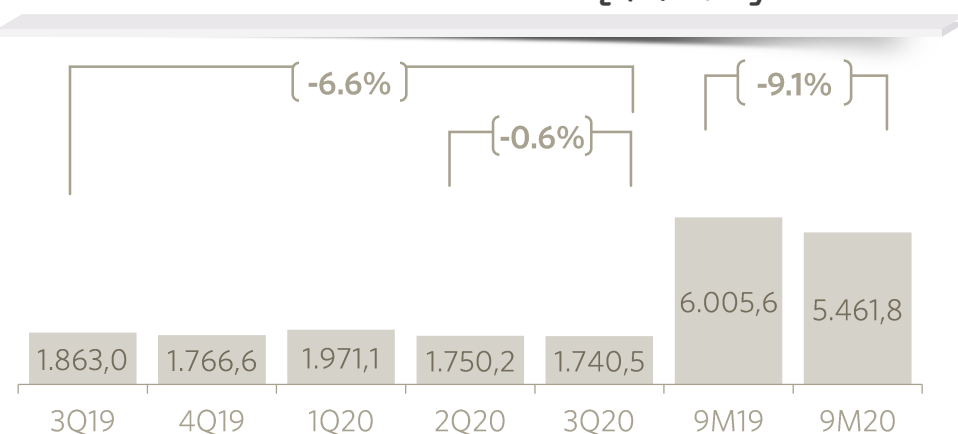
ROAA [%]



* Includes results from exposure to changes in the purchasing power of the currency and LELIQ results from exposure to changes in the purchasing power of the currency

Weaker net fee income performance reflects regulations prohibiting both repricing of fees until the beginning of 2021 and charging ATMs fees, offset by increased revenues from the asset management and online brokerage businesses

Net Service Fee Income [AR\$ Mill.]



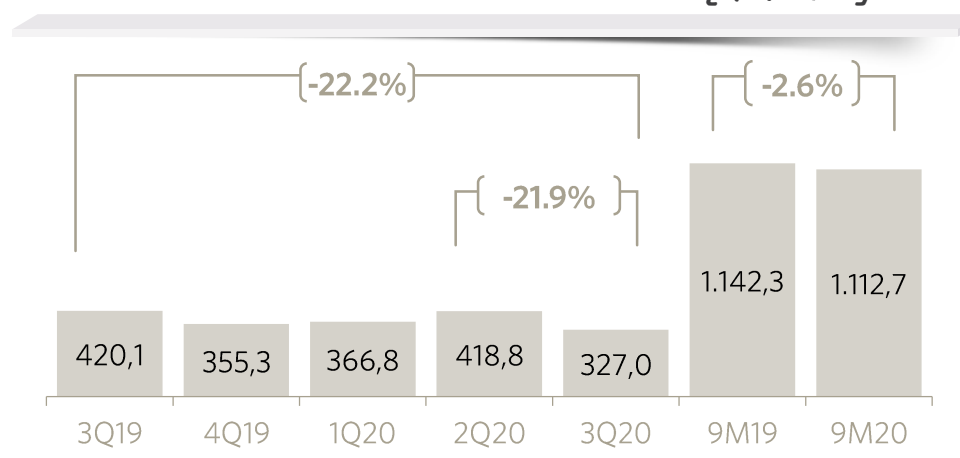
Net Service Fee Income Ratio [%]¹⁾



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.

Income From Insurance Activities [AR\$ Mill.]



Net Service Fee Income almost flat (-0.6)% QoQ reflecting the prohibition on certain fee increases and higher cost paid due to higher credit card usage .

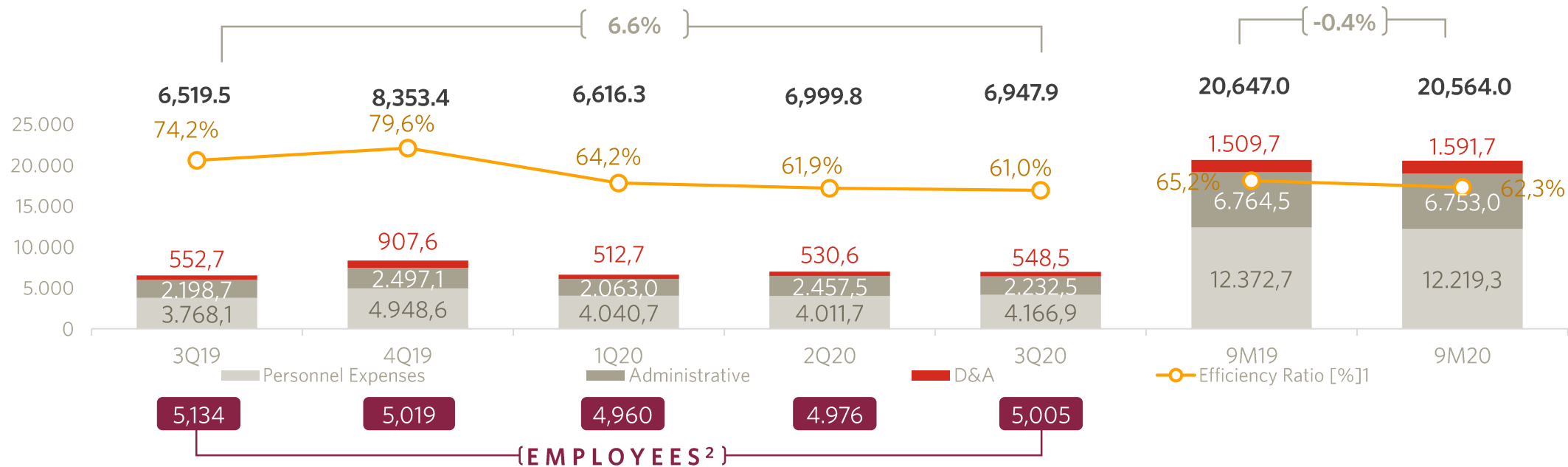
Positive contribution from Asset Management & Invertir Online brokerage.

Income from insurance activities down 22% QoQ, reflecting very low sales levels in branches amid the pandemic restrictions, a higher accident rate since relaxation of the lockdown. Also compares to a high second quarter which included the positive result of the implementation of the annual rebalancing of the seasonal claims ratio curve..

ADMINISTRATIVE EXPENSES & EFFICIENCY RATIO

Strict cost controls contributed to a 90 bps QoQ improvement in the Efficiency ratio reaching 61.0% in 3Q20

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

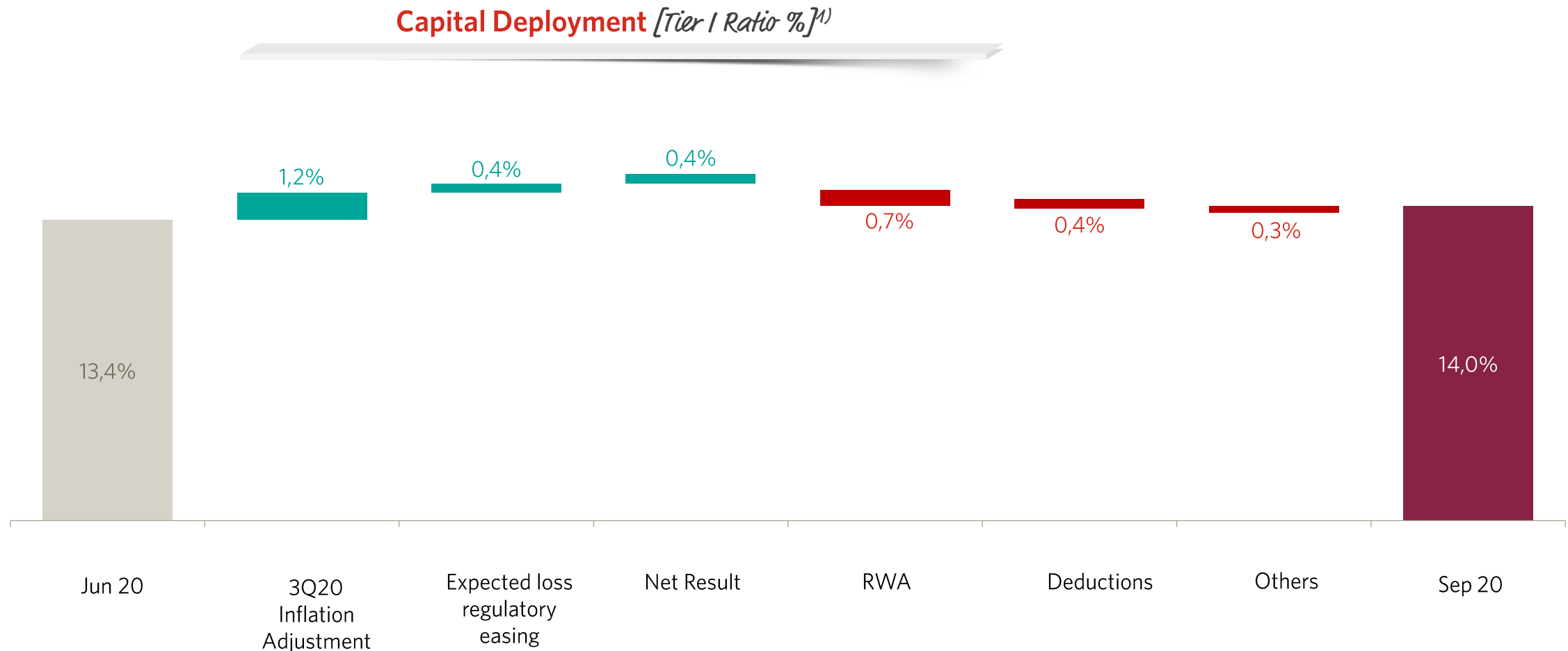


- Personnel expenses up 4% in the quarter reflecting the wage increase agreement reached with banking union in July
- Administrative Expenses down 9% QoQ and up only 1.5% YoY. On an accumulated basis, increased 0.4% below inflation. 2Q20 included specific expenses to support the Company's Digital Transformation.

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 does not include temporary employees.

Tier 1 Ratio of 14%, up 60 bps QoQ benefitting from Central Bank regulatory easing on provisions and further impact of IAS29



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

	3Q20	2Q20	1Q20	4Q19	3Q19	QoQ	YoY
Net Interest Income	8.389,4	8.722,7	7.975,0	5.627,7	2.132,9	-3,8%	293,3%
NIFFI & Exchange Rate Differences	1.497,8	1.084,5	465,5	4.235,9	5.409,4	38,1%	-72,3%
Net Financial Income	9.887,3	9.807,2	8.440,5	9.863,7	7.542,3	0,8%	31,1%
LELIQ Result from exposure to changes in the purchasing power of the currency	-4.378,1	-2.416,7	0,0	0,0	0,0	na	na
Net Service Fee Income ¹⁾	1.740,5	1.750,2	1.971,1	1.766,6	1.863,0	-0,6%	-6,6%
Income from Insurance activities	327,0	418,8	366,8	355,3	420,1	-21,9%	-22,2%
RECPC	3.529,0	1.822,4	-986,2	-1.449,4	-2.023,5	93,7%	-
Loan Loss Provisions	-2.723,3	-2.439,5	-1.793,0	-1.385,0	-2.872,3	11,6%	-5,2%
Personnel & Administrative Expenses	6.399,4	6.469,2	6.103,7	7.445,7	5.966,8	-1,1%	7,2%
Profit before income tax	871,6	1.274,5	904,1	-699,1	-2.623,4	-31,6%	-133,2%
Attributable Net income	859,6	1.100,5	514,3	-632,1	-2.339,3	-21,9%	-136,7%
Attributable Comprehensive income	760,7	1.435,2	459,6	-523,6	-2.339,5	-47,0%	-132,5%

1) Excluding income from insurance activities

Balance Sheet

	3Q20	2Q20	1Q20	4Q19	3Q19	QoQ	YoY
Total Assets	236.576,6	243.893,0	223.448,1	182.730,1	221.801,7	-3,0%	6,7%
Average Assets	241.307,8	224.885,4	214.760,7	199.055,2	237.955,7	7,3%	1,4%
Total Loans & Leasing	102.787,4	107.957,0	104.627,6	112.695,2	119.576,7	-4,8%	-14,0%
Total Deposits	170.259,1	174.970,4	156.557,6	108.847,1	139.435,5	-2,7%	22,1%
Attributable Shareholders' Equity	31.769,4	31.008,7	30.040,2	29.580,6	30.181,2	2,5%	5,3%
Average Attributable Shareholders' Equity	31.383,9	30.674,6	26.766,5	26.239,8	27.839,0	2,3%	12,7%

Profitability & Efficiency

	3Q20	2Q20	1Q20	4Q19	3Q19
ROAE	11,0%	14,4%	7,7%	-9,6%	-33,6%
ROAA	1,4%	2,0%	1,0%	-1,3%	-3,9%
Net Interest Margin (NIM)	21,2%	23,5%	22,8%	29,0%	17,3%
Net Fee Income Ratio	17,3%	18,1%	21,7%	17,7%	23,2%
Cost / Assets	11,5%	12,5%	12,3%	16,8%	11,0%
Efficiency Ratio	61,0%	61,9%	64,2%	79,6%	74,2%

Liquidity & Capital

	3Q20	2Q20	1Q20	4Q19	3Q19
Total Loans to Total Deposits	60,6%	61,7%	66,8%	103,5%	85,8%
AR\$ Loans to AR\$ Deposits	57,4%	57,2%	62,3%	107,7%	82,2%
US\$ Loans to US\$ Deposits	80,0%	89,6%	88,3%	91,9%	95,8%
Liquidity Coverage Ratio (LCR)3	123,6%	126,1%	130,2%	150,3%	140,2%
Total Equity / Total Assets	13,4%	12,7%	13,4%	14,8%	12,6%
Capital / Risk weighted assets 4	14,7%	14,2%	14,0%	12,1%	12,8%
Tier1 Capital / Risk weighted assets 5	14,0%	13,4%	13,3%	11,3%	11,8%
Risk Weighted Assets / Total Assets	68,9%	68,2%	69,8%	89,2%	76,7%

Asset Quality

	3Q20	2Q20	1Q20	4Q19	3Q19
NPL Ratio	4,5%	6,1%	6,7%	7,4%	6,9%
Allowances as a % of Total Loans	8,1%	7,7%	6,6%	6,3%	6,0%
Coverage Ratio	181,3%	127,1%	99,6%	83,0%	86,1%
Cost of Risk	11,2%	10,1%	7,2%	5,1%	9,9%

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

Profitability & Efficiency

	3Q20	2Q20	1Q20	4Q19	3Q19
Retail Price Index (%) ⁶	7,7%	5,4%	7,8%	11,7%	12,5%
Avg. Retail Price Index (%)	39,3%	43,9%	50,5%	52,1%	54,1%
UVA (var)	6,3%	6,7%	9,5%	14,3%	8,5%
Pesos/US\$ Exchange Rate	76,18	70,46	64,47	59,90	57,56
Badlar Interest Rate (eop)	29,7%	29,7%	27,6%	39,4%	58,9%
Badlar Interest Rate (avg)	29,6%	24,4%	33,2%	48,1%	54,7%
Monetary Policy Rate (eop)	38,0%	38,0%	38,0%	55,0%	78,4%
Monetary Policy Rate (avg)	38,0%	38,0%	45,6%	65,3%	71,5%

Operating Data

	3Q20	2Q20	1Q20	4Q19	3Q19
Active Customers (in millions)	1,9	1,9	1,8	1,8	1,8
Bank Branches	198	198	198	198	198
Other Acces Points	104	104	118	118	119
Employees ⁷	5.005	4.976	4.960	5.019	5.134

INCOME STATEMENT & BALANCE SHEET

Managerial Information

Non-restated figures - In millions of Argentine Ps.

Income Statement

	3Q20	2Q20	1Q20	4Q19	3Q19	QoQ	YoY
Net Interest Income	8.397,7	8.109,2	6.840,0	4.412,3	1.523,8	3,6%	451,1%
NIFFI & Exchange Rate Differences	1.290,8	941,8	397,4	3.245,5	3.754,4	37,1%	-65,6%
Net Financial Income	9.688,6	9.051,1	7.237,5	7.657,8	5.278,1	7,0%	83,6%
Net Service Fee Income ¹⁾	1.685,3	1.583,2	1.692,5	1.348,7	1.348,5	6,4%	25,0%
Income from Insurance activities	293,9	355,4	289,6	266,8	258,1	-17,3%	13,8%
Loan Loss Provisions	-2.650,7	-2.205,3	-1.541,8	-1.368,1	-2.007,4	20,2%	32,0%
Personnel & Administrative Expenses	6.226,4	5.884,0	5.231,1	5.690,4	4.265,4	5,8%	46,0%
Profit before income tax	1.959,1	1.992,0	1.780,4	1.029,8	-116,5	-1,7%	na
Attributable Net income	1.927,8	1.923,5	1.465,7	1.466,2	301,0	0,2%	540,4%
Attributable Comprehensive income	2.221,3	1.875,0	1.417,2	1.570,3	732,1	18,5%	203,4%

1) Excluding income from insurance activities

Balance Sheet

	3Q20	2Q20	1Q20	4Q19	3Q19	QoQ	YoY
Total Assets	231.612,3	222.401,1	192.679,5	146.493,1	159.815,8	4,1%	44,9%
Average Assets	227.006,7	207.540,3	169.586,3	156.563,6	165.375,6	9,4%	37,3%
Total Loans & Leasing	102.787,4	100.280,6	92.230,8	92.154,9	87.524,6	2,5%	17,4%
Total Deposits	170.312,3	158.604,2	135.795,5	89.008,2	102.060,3	7,4%	66,9%
Attributable Shareholders' Equity	26.767,5	24.876,9	22.685,2	21.680,0	20.109,7	7,6%	33,1%
Average Attributable Shareholders' Equity	25.822,2	23.781,1	22.182,6	20.638,5	19.347,7	8,6%	33,5%

Non-restated figures - In millions of Argentine Ps.

Profitability

	3Q20	2Q20	1Q20	4Q19	3Q19
ROAE	29,9%	32,4%	26,4%	28,4%	6,2%
ROAA	3,4%	3,7%	3,5%	3,7%	0,7%



Thank You!