

## CLASSIFICATION OF FINANCING ACCORDING TO ITS CONDITION AND GUARANTEES RECEIVED

**At December 31, 2017 and 2016**

(In thousands of pesos)

Page 1 of 2

| COMMERCIAL LOAN PORTFOLIO                            | 12.31.17                 | 12.31.16                 |
|------------------------------------------------------|--------------------------|--------------------------|
| <b><u>Normal</u></b>                                 | <b><u>64.802.794</u></b> | <b><u>48.065.794</u></b> |
| With "A" preferred collateral and counter-guarantees | 16.880.181               | 16.885.666               |
| With "B" preferred collateral and counter-guarantees | 3.999.287                | 3.385.057                |
| Without preferred collateral or counter-guarantees   | 43.923.326               | 27.795.071               |
| <b><u>Special Follow-up</u></b>                      | <b><u>87.571</u></b>     | <b><u>80.332</u></b>     |
| <b><u>Under observation</u></b>                      | <b><u>87.571</u></b>     | <b><u>80.332</u></b>     |
| With "B" preferred collateral and counter-guarantees | 14.450                   | 20.543                   |
| Without preferred collateral or counter-guarantees   | 73.121                   | 59.789                   |
| <b><u>With Problems</u></b>                          | <b><u>208.111</u></b>    | <b><u>190.601</u></b>    |
| With "A" preferred collateral and counter-guarantees | 1.032                    | 2.325                    |
| With "B" preferred collateral and counter-guarantees | 5.952                    | 6.579                    |
| Without preferred collateral or counter-guarantees   | 201.127                  | 181.697                  |
| <b><u>With High Risk of Insolvency</u></b>           | <b><u>65.500</u></b>     | <b><u>68.907</u></b>     |
| With "A" preferred collateral and counter-guarantees | 738                      | 576                      |
| With "B" preferred collateral and counter-guarantees | 2.433                    | -                        |
| Without preferred collateral or counter-guarantees   | 62.329                   | 68.331                   |
| <b><u>Uncollectible</u></b>                          | <b><u>78.239</u></b>     | <b><u>238.611</u></b>    |
| With "A" preferred collateral and counter-guarantees | -                        | 2.789                    |
| With "B" preferred collateral and counter-guarantees | -                        | 816                      |
| Without preferred collateral or counter-guarantees   | 78.239                   | 235.006                  |
| <b><u>Uncollectible for Technical Reasons</u></b>    | <b><u>-</u></b>          | <b><u>4.740</u></b>      |
| Without preferred collateral or counter-guarantees   | -                        | 4.740                    |
| <b><u>TOTAL COMMERCIAL LOAN PORTFOLIO</u></b>        | <b><u>65.242.215</u></b> | <b><u>48.648.985</u></b> |

# **CLASSIFICATION OF FINANCING** **ACCORDING TO ITS CONDITION AND GUARANTEES RECEIVED**

**At December 31, 2017 and 2016**

(In thousands of pesos)

Page 2 of 2

| <b>CONSUMER AND HOUSING LOAN PORTFOLIO</b>              | <b>12.31.17</b>           | <b>12.31.16</b>           |
|---------------------------------------------------------|---------------------------|---------------------------|
| <b><u>Normal Performance</u></b>                        | <b><u>111.281.498</u></b> | <b><u>62.907.019</u></b>  |
| With "A" preferred collateral and counter-guarantees    | 2.232.674                 | 1.867.923                 |
| With "B" preferred collateral and counter-guarantees    | 18.443.069                | 5.273.765                 |
| Without preferred collateral or counter-guarantees      | 90.605.755                | 55.765.331                |
| <b><u>Low Risk</u></b>                                  | <b><u>1.768.222</u></b>   | <b><u>1.275.153</u></b>   |
| With "A" preferred collateral and counter-guarantees    | 80.896                    | 41.657                    |
| With "B" preferred collateral and counter-guarantees    | 130.193                   | 67.018                    |
| Without preferred collateral or counter-guarantees      | 1.557.133                 | 1.166.478                 |
| <b><u>Medium Risk</u></b>                               | <b><u>1.196.103</u></b>   | <b><u>776.661</u></b>     |
| With "A" preferred collateral and counter-guarantees    | 14.442                    | 17.195                    |
| With "B" preferred collateral and counter-guarantees    | 47.186                    | 24.107                    |
| Without preferred collateral or counter-guarantees      | 1.134.475                 | 735.359                   |
| <b><u>High Risk</u></b>                                 | <b><u>1.211.800</u></b>   | <b><u>871.600</u></b>     |
| With "A" preferred collateral and counter-guarantees    | 9.793                     | 15.018                    |
| With "B" preferred collateral and counter-guarantees    | 16.923                    | 19.991                    |
| Without preferred collateral or counter-guarantees      | 1.185.084                 | 836.591                   |
| <b><u>Uncollectible</u></b>                             | <b><u>809.795</u></b>     | <b><u>509.388</u></b>     |
| With "A" preferred collateral and counter-guarantees    | 11.865                    | 7.420                     |
| With "B" preferred collateral and counter-guarantees    | 19.867                    | 16.139                    |
| Without preferred collateral or counter-guarantees      | 778.063                   | 485.829                   |
| <b><u>Uncollectible for Technical Reasons</u></b>       | <b><u>345</u></b>         | <b><u>152</u></b>         |
| With "A" preferred collateral and counter-guarantees    | 160                       | 135                       |
| Without preferred collateral or counter-guarantees      | 185                       | 17                        |
| <b><u>TOTAL CONSUMER AND HOUSING LOAN PORTFOLIO</u></b> | <b><u>116.267.763</u></b> | <b><u>66.339.973</u></b>  |
| <b><u>TOTAL GENERAL</u></b>                             | <b><u>181.509.978</u></b> | <b><u>114.988.958</u></b> |