

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

**At December 31, 2018 and 2017**

(In thousands of pesos)

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<b>COMMERCIAL LOAN PORTFOLIO</b>	<b>12.31.18</b>	<b>12.31.17</b>
<b><u>Normal</u></b>	<b><u>67,439,561</u></b>	<b><u>70,546,339</u></b>
With "A" preferred collateral and counter-guarantees	20,097,904	17,770,095
With "B" preferred collateral and counter-guarantees	4,031,306	5,177,073
Without preferred collateral or counter-guarantees	43,310,351	47,599,171
<b><u>Special Follow-up</u></b>	<b><u>267,254</u></b>	<b><u>87,571</u></b>
<b><i>Under observation</i></b>	<b><i>49,534</i></b>	<b><i>87,571</i></b>
With "A" preferred collateral and counter-guarantees	1,500	-
With "B" preferred collateral and counter-guarantees	13,971	14,450
Without preferred collateral or counter-guarantees	34,063	73,121
<b><i>Subject to negotiation or refinancing agreements</i></b>	<b><i>217,720</i></b>	<b><i>-</i></b>
With "A" preferred collateral and counter-guarantees	205,605	-
Without preferred collateral or counter-guarantees	12,115	-
<b><u>With Problems</u></b>	<b><u>2,861,689</u></b>	<b><u>208,111</u></b>
With "A" preferred collateral and counter-guarantees	6,996	1,032
With "B" preferred collateral and counter-guarantees	31,744	5,952
Without preferred collateral or counter-guarantees	2,822,949	201,127
<b><u>With High Risk of Insolvency</u></b>	<b><u>356,854</u></b>	<b><u>79,363</u></b>
With "A" preferred collateral and counter-guarantees	-	738
With "B" preferred collateral and counter-guarantees	55,978	16,296
Without preferred collateral or counter-guarantees	300,876	62,329
<b><u>Uncollectible</u></b>	<b><u>169,746</u></b>	<b><u>89,446</u></b>
Without preferred collateral or counter-guarantees	169,746	89,446
<b><u>Uncollectible for Technical Reasons</u></b>	<b><u>1,528</u></b>	<b><u>-</u></b>
Without preferred collateral or counter-guarantees	1,528	-
<b>TOTAL COMMERCIAL LOAN PORTFOLIO</b>	<b><u>71,096,632</u></b>	<b><u>71,010,830</u></b>

See our report dated  
March 7, 2019  
KPMG

Héctor O. Rodríguez  
Deputy General Accountant

Daniel H. Alonso  
General Manager

Juan E. Curutchet  
President

(Partner)  
C.P.C.E.P.B.A. V° 1 F° 193 Folder 193  
Lorena Lardizábal  
Public Accountant (U.B.A.)  
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Folder No. 40284/2

Tax Payer Identification Number 27 – 21506212-6

**CLASSIFICATION OF LOANS AND OTHER FINANCING  
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<b>CONSUMER AND HOUSING LOAN PORTFOLIO</b>	<b>12.31.18</b>	<b>12.31.17</b>
<b><u>Normal performance</u></b>	<b><u>155,643,371</u></b>	<b><u>111,390,237</u></b>
With "A" preferred collateral and counter-guarantees	2,595,767	2,232,674
With "B" preferred collateral and counter-guarantees	38,570,946	18,551,808
Without preferred collateral or counter-guarantees	114,476,658	90,605,755
<b><u>Low Risk</u></b>	<b><u>3,799,258</u></b>	<b><u>1,768,222</u></b>
With "A" preferred collateral and counter-guarantees	123,327	80,896
With "B" preferred collateral and counter-guarantees	503,779	130,193
Without preferred collateral or counter-guarantees	3,172,152	1,557,133
<b><u>Medium Risk</u></b>	<b><u>3,552,524</u></b>	<b><u>1,198,131</u></b>
With "A" preferred collateral and counter-guarantees	28,210	14,442
With "B" preferred collateral and counter-guarantees	261,381	49,214
Without preferred collateral or counter-guarantees	3,262,933	1,134,475
<b><u>High Risk</u></b>	<b><u>2,818,503</u></b>	<b><u>1,221,613</u></b>
With "A" preferred collateral and counter-guarantees	7,995	9,793
With "B" preferred collateral and counter-guarantees	108,791	26,736
Without preferred collateral or counter-guarantees	2,701,717	1,185,084
<b><u>Uncollectible</u></b>	<b><u>1,182,181</u></b>	<b><u>809,795</u></b>
With "A" preferred collateral and counter-guarantees	5,216	11,865
With "B" preferred collateral and counter-guarantees	58,650	19,867
Without preferred collateral or counter-guarantees	1,118,315	778,063
<b><u>Uncollectible for Technical Reasons</u></b>	<b>-</b>	<b><u>345</u></b>
With "A" preferred collateral and counter-guarantees	-	160
Without preferred collateral or counter-guarantees	-	185
<b>TOTAL CONSUMER AND HOUSING LOAN PORTFOLIO</b>	<b><u>166,995,837</u></b>	<b><u>116,388,343</u></b>
<b>TOTAL GENERAL (Note 9)</b>	<b><u>238,092,469</u></b>	<b><u>187,399,173</u></b>

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