

**CLASSIFICATION OF LOANS AND OTHER FINANCING
ACCORDING TO CONDITION AND GUARANTEES RECEIVED
AT DECEMBER 31, 2019 AND 2018**

(In thousands of pesos - Translation of Financial Statements originally issued in Spanish)

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COMMERCIAL LOAN PORTFOLIO	12.31.19	12.31.18
<u>Normal</u>	<u>68,766,297</u>	<u>67,439,561</u>
With "A" preferred collaterals and counter-guarantees	19,147,429	20,097,904
With "B" preferred collaterals and counter-guarantees	4,444,668	4,031,306
Without preferred collaterals or counter-guarantees	45,174,200	43,310,351
<u>With Special Follow-up</u>	<u>1,544,023</u>	<u>267,254</u>
<i>Under observation</i>	<i>738,179</i>	<i>49,534</i>
With "A" preferred collaterals and counter-guarantees	96,020	1,500
With "B" preferred collaterals and counter-guarantees	24,219	13,971
Without preferred collaterals or counter-guarantees	617,940	34,063
<i>Subject to negotiation or refinancing agreements</i>	<i>805,844</i>	<i>217,720</i>
With "A" preferred collaterals and counter-guarantees	205,605	205,605
With "B" preferred collaterals and counter-guarantees	200,548	-
Without preferred collaterals or counter-guarantees	399,691	12,115
<u>With Problems</u>	<u>1,815,691</u>	<u>2,861,689</u>
With "A" preferred collaterals and counter-guarantees	-	6,996
With "B" preferred collaterals and counter-guarantees	38,601	31,744
Without preferred collaterals or counter-guarantees	1,777,090	2,822,949
<u>With High Risk of Insolvency</u>	<u>5,571,385</u>	<u>356,854</u>
With "B" preferred collaterals and counter-guarantees	24,560	55,978
Without preferred collaterals or counter-guarantees	5,546,825	300,876
<u>Uncollectible</u>	<u>120,092</u>	<u>169,746</u>
With "A" preferred collaterals and counter-guarantees	2,178	-
With "B" preferred collaterals and counter-guarantees	35,399	-
Without preferred collaterals or counter-guarantees	82,515	169,746
<u>Uncollectible for Technical Reasons</u>	<u>-</u>	<u>1,528</u>
Without preferred collaterals or counter-guarantees	-	1,528
<u>TOTAL COMMERCIAL LOAN PORTFOLIO</u>	<u>77,817,488</u>	<u>71,096,632</u>

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CONSUMER AND HOUSING LOAN PORTFOLIO	12.31.19	12.31.18
<u>Normal performance</u>	<u>191,698,656</u>	<u>155,643,371</u>
With "A" preferred collaterals and counter-guarantees	3,084,742	2,595,767
With "B" preferred collaterals and counter-guarantees	40,099,825	38,570,946
Without preferred collaterals or counter-guarantees	148,514,089	114,476,658
<u>Low Risk</u>	<u>3,731,303</u>	<u>3,799,258</u>
With "A" preferred collaterals and counter-guarantees	105,646	123,327
With "B" preferred collaterals and counter-guarantees	448,802	503,779
Without preferred collaterals or counter-guarantees	3,176,855	3,172,152
<u>Medium Risk</u>	<u>4,013,983</u>	<u>3,552,524</u>
With "A" preferred collaterals and counter-guarantees	36,796	28,210
With "B" preferred collaterals and counter-guarantees	469,956	261,381
Without preferred collaterals or counter-guarantees	3,507,231	3,262,933
<u>High Risk</u>	<u>5,391,953</u>	<u>2,818,503</u>
With "A" preferred collaterals and counter-guarantees	29,582	7,995
With "B" preferred collaterals and counter-guarantees	415,115	108,791
Without preferred collaterals or counter-guarantees	4,947,256	2,701,717
<u>Uncollectible</u>	<u>2,667,920</u>	<u>1,182,181</u>
With "A" preferred collaterals and counter-guarantees	16,524	5,216
With "B" preferred collaterals and counter-guarantees	221,550	58,650
Without preferred collaterals or counter-guarantees	2,429,846	1,118,315
<u>Uncollectible for Technical Reasons</u>	<u>4</u>	<u>-</u>
Without preferred collaterals or counter-guarantees	4	-
<u>TOTAL CONSUMER AND HOUSING LOAN PORTFOLIO</u>	<u>207,503,819</u>	<u>166,995,837</u>
<u>TOTAL GENERAL (Note 10)</u>	<u>285,321,307</u>	<u>238,092,469</u>

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