

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

**AT DECEMBER 31, 2020 AND 2019**

(In thousands of pesos in constant currency - Note 3 - Translation of Financial Statements originally issued in Spanish)<sup>(a)</sup>

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<b>COMMERCIAL LOAN PORTFOLIO</b>	<b>12.31.20</b>	<b>12.31.19</b>
<b><u>Normal</u></b>	<b><u>65,042,159</u></b>	<b><u>93,612,337</u></b>
With "A" preferred collaterals and counter-guarantees	22,640,219	26,065,128
With "B" preferred collaterals and counter-guarantees	4,686,983	6,050,464
Without preferred collaterals or counter-guarantees	37,714,957	61,496,745
<b><u>With Special Follow-up</u></b>	<b><u>3,457,205</u></b>	<b><u>2,101,857</u></b>
<b><i>Under observation</i></b>	<b><i>86,046</i></b>	<b><i>1,004,873</i></b>
With "A" preferred collaterals and counter-guarantees	86,046	130,711
With "B" preferred collaterals and counter-guarantees	-	32,969
Without preferred collaterals or counter-guarantees	-	841,193
<b><i>Subject to negotiation or refinancing agreements</i></b>	<b><i>3,371,159</i></b>	<b><i>1,096,984</i></b>
With "A" preferred collaterals and counter-guarantees	-	279,887
With "B" preferred collaterals and counter-guarantees	445,545	273,003
Without preferred collaterals or counter-guarantees	2,925,614	544,094
<b><u>With Problems</u></b>	<b><u>-</u></b>	<b><u>2,471,675</u></b>
With "B" preferred collaterals and counter-guarantees	-	52,547
Without preferred collaterals or counter-guarantees	-	2,419,128
<b><u>With High Risk of Insolvency</u></b>	<b><u>8,813,328</u></b>	<b><u>7,584,248</u></b>
With "A" preferred collaterals and counter-guarantees	34,426	-
With "B" preferred collaterals and counter-guarantees	2,356	33,433
Without preferred collaterals or counter-guarantees	8,776,546	7,550,815
<b><u>Uncollectible</u></b>	<b><u>642,122</u></b>	<b><u>163,480</u></b>
With "A" preferred collaterals and counter-guarantees	-	2,965
With "B" preferred collaterals and counter-guarantees	198,785	48,188
Without preferred collaterals or counter-guarantees	443,337	112,327
<b><u>TOTAL COMMERCIAL LOAN PORTFOLIO</u></b>	<b><u>77,954,814</u></b>	<b><u>105,933,597</u></b>

See our report dated  
 March 25, 2021  
 KPMG

Héctor O. Rodríguez  
 General Accountant

Rubén O. González Ocantos  
 General Manager

Juan M. Cuattromo  
 President

(Partner)  
 C.P.C.E.P.B.A. V° 1 F° 193 Folder 193  
 Lorena Lardizábal  
 Public Accountant (U.B.A.)  
 C.P.C.E.B.A. Volume 155 – Folio 141  
 Folder No. 40284/2  
 Taxpayer Registration Code 27-13802361-9

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<b>CONSUMER AND HOUSING LOAN PORTFOLIO</b>	<b>12.31.20</b>	<b>12.31.19</b>
<b><u>Normal performance</u></b>	<b><u>269,225,979</u></b>	<b><u>260,956,703</u></b>
With "A" preferred collaterals and counter-guarantees	11,081,428	4,199,216
With "B" preferred collaterals and counter-guarantees	45,816,628	54,587,332
Without preferred collaterals or counter-guarantees	212,327,923	202,170,155
<b><u>Low Risk</u></b>	<b><u>1,317,056</u></b>	<b><u>5,079,370</u></b>
With "A" preferred collaterals and counter-guarantees	11,521	143,814
With "B" preferred collaterals and counter-guarantees	125,434	610,948
Without preferred collaterals or counter-guarantees	1,180,101	4,324,608
<b><u>Medium Risk</u></b>	<b><u>958,877</u></b>	<b><u>5,464,180</u></b>
With "A" preferred collaterals and counter-guarantees	78,854	50,090
With "B" preferred collaterals and counter-guarantees	50,458	639,745
Without preferred collaterals or counter-guarantees	829,565	4,774,345
<b><u>High Risk</u></b>	<b><u>2,957,446</u></b>	<b><u>7,339,990</u></b>
With "A" preferred collaterals and counter-guarantees	62,270	40,270
With "B" preferred collaterals and counter-guarantees	361,096	565,090
Without preferred collaterals or counter-guarantees	2,534,080	6,734,630
<b><u>Uncollectible</u></b>	<b><u>6,828,569</u></b>	<b><u>3,631,808</u></b>
With "A" preferred collaterals and counter-guarantees	69,861	22,494
With "B" preferred collaterals and counter-guarantees	682,485	301,593
Without preferred collaterals or counter-guarantees	6,076,223	3,307,721
 <b><u>TOTAL CONSUMER AND HOUSING LOAN PORTFOLIO</u></b>	 <b><u>281,287,927</u></b>	 <b><u>282,472,051</u></b>
 <b><u>TOTAL GENERAL (Note 10)</u></b>	 <b><u>359,242,741</u></b>	 <b><u>388,405,648</u></b>

(1) Presentation of the loan portfolio according to the loan classification rules set forth by BCRA prudential regulations (BCRA Communication "A" 2950, as amended)

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