

**CLASSIFICATION OF LOANS AND OTHER FINANCING
ACCORDING TO CONDITION AND GUARANTEES RECEIVED
AT DECEMBER 31, 2021 AND 2020**

(In thousands of pesos in constant currency - Note 3 - Translation of Financial Statements originally issued in Spanish)⁽¹⁾

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COMMERCIAL LOAN PORTFOLIO	12.31.21	12.31.20
<u>Normal</u>	<u>83,737,516</u>	<u>98,175,428</u>
With "A" preferred collaterals and counter-guarantees	26,253,442	34,173,423
With "B" preferred collaterals and counter-guarantees	7,928,131	7,074,589
Without preferred collaterals or counter-guarantees	49,555,943	56,927,416
<u>With Special Follow-up</u>	<u>799,020</u>	<u>5,218,347</u>
<i>Under observation</i>	-	<i>129,879</i>
With "A" preferred collaterals and counter-guarantees	-	129,879
<i>Subject to negotiation or refinancing agreements</i>	<i>799,020</i>	<i>5,088,468</i>
With "A" preferred collaterals and counter-guarantees	30,000	-
With "B" preferred collaterals and counter-guarantees	528,280	672,511
Without preferred collaterals or counter-guarantees	240,740	4,415,957
<u>With Problems</u>	<u>2,059,221</u>	-
Without preferred collaterals or counter-guarantees	2,059,221	-
<u>With High Risk of Insolvency</u>	<u>620,422</u>	<u>13,302,945</u>
With "A" preferred collaterals and counter-guarantees		51,963
With "B" preferred collaterals and counter-guarantees	537,224	3,556
Without preferred collaterals or counter-guarantees	83,198	13,247,426
<u>Uncollectible</u>	<u>9,608,986</u>	<u>969,227</u>
With "B" preferred collaterals and counter-guarantees	-	300,049
Without preferred collaterals or counter-guarantees	9,608,986	669,178
 TOTAL COMMERCIAL LOAN PORTFOLIO	 <u>96,825,165</u>	 <u>117,665,947</u>

See our report dated
March 10, 2022
KPMG

(Partner)

Alejandro A. García
General Accountant

Rubén O. González Ocantos
General Manager

Juan M. Cuattromo
President

C.P.C.E.P.B.A. V° 1 F° 193 Folder 193
María Gabriela Saavedra
Public Accountant (U.N.S.)
G.P.G.E.P.B.A. Volume 172 - Folio 1
Folder No. 44622/0
Taxpayer Registration Code 27-22976216-3

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CONSUMER AND HOUSING LOAN PORTFOLIO	12.31.21	12.31.20
<u>Normal performance</u>	<u>381,927,604</u>	<u>406,372,980</u>
With "A" preferred collaterals and counter-guarantees	12,658,157	16,726,443
With "B" preferred collaterals and counter-guarantees	55,746,923	69,156,178
Without preferred collaterals or counter-guarantees	313,522,524	320,490,359
<u>Low Risk</u>	<u>5,827,296</u>	<u>1,987,981</u>
With "A" preferred collaterals and counter-guarantees	251,153	17,390
With "B" preferred collaterals and counter-guarantees	605,619	189,332
Without preferred collaterals or counter-guarantees	4,970,524	1,781,259
<u>Medium Risk</u>	<u>4,465,780</u>	<u>1,447,341</u>
With "A" preferred collaterals and counter-guarantees	91,007	119,023
With "B" preferred collaterals and counter-guarantees	554,808	76,162
Without preferred collaterals or counter-guarantees	3,819,965	1,252,156
<u>High Risk</u>	<u>8,528,121</u>	<u>4,464,005</u>
With "A" preferred collaterals and counter-guarantees	171,782	93,991
With "B" preferred collaterals and counter-guarantees	570,815	545,043
Without preferred collaterals or counter-guarantees	7,785,524	3,824,971
<u>Uncollectible</u>	<u>10,830,206</u>	<u>10,307,125</u>
With "A" preferred collaterals and counter-guarantees	126,919	105,449
With "B" preferred collaterals and counter-guarantees	686,390	1,030,151
Without preferred collaterals or counter-guarantees	10,016,897	9,171,525
TOTAL CONSUMER AND HOUSING LOAN PORTFOLIO	<u>411,579,007</u>	<u>424,579,432</u>
TOTAL GENERAL (Note 10)	<u>508,404,172</u>	<u>542,245,379</u>

(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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