

**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>57,730,947</u>	<u>58,694,795</u>
With "A" preferred collaterals and counter-guarantees	11,752,145	13,462,156
With "B" preferred collaterals and counter-guarantees	2,691,603	2,613,879
Without preferred collaterals or counter-guarantees	43,287,199	42,618,760
<u>With Special Follow-up</u>	<u>1,448,003</u>	<u>248,153</u>
<i>Under observation</i>	<i>642,159</i>	<i>35,563</i>
With "A" preferred collaterals and counter-guarantees	-	1,500
With "B" preferred collaterals and counter-guarantees	24,219	-
Without preferred collaterals or counter-guarantees	617,940	34,063
<i>Subject to negotiation or refinancing agreements</i>	<i>805,844</i>	<i>212,590</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	6,985
<u>With Problems</u>	<u>1,815,691</u>	<u>2,829,945</u>
With "A" preferred collaterals and counter-guarantees	-	6,996
With "B" preferred collaterals and counter-guarantees	38,601	-
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>300,876</u>
With "B" preferred collaterals and counter-guarantees	24,560	-
Without preferred collaterals or counter-guarantees	5,546,825	300,876
<u>Uncollectible</u>	<u>84,693</u>	<u>169,746</u>
With "A" preferred collaterals and counter-guarantees	2,178	-
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>66,650,719</u>	<u>62,245,043</u>

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February 27, 2020
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CONSUMER AND HOUSING LOAN PORTFOLIO	12.31.19	12.31.18
<u>Normal performance</u>	<u>190,196,745</u>	<u>154,816,006</u>
With "A" preferred collaterals and counter-guarantees	2,689,987	2,562,059
With "B" preferred collaterals and counter-guarantees	39,100,521	37,892,073
Without preferred collaterals or counter-guarantees	148,406,237	114,361,874
<u>Low Risk</u>	<u>3,709,579</u>	<u>3,783,816</u>
With "A" preferred collaterals and counter-guarantees	105,646	123,327
With "B" preferred collaterals and counter-guarantees	427,078	488,337
Without preferred collaterals or counter-guarantees	3,176,855	3,172,152
<u>Medium Risk</u>	<u>4,000,413</u>	<u>3,530,054</u>
With "A" preferred collaterals and counter-guarantees	36,796	28,210
With "B" preferred collaterals and counter-guarantees	466,944	238,911
Without preferred collaterals or counter-guarantees	3,496,673	3,262,933
<u>High Risk</u>	<u>5,332,833</u>	<u>2,810,187</u>
With "A" preferred collaterals and counter-guarantees	29,582	7,995
With "B" preferred collaterals and counter-guarantees	355,995	100,475
Without preferred collaterals or counter-guarantees	4,947,256	2,701,717
<u>Uncollectible</u>	<u>2,570,444</u>	<u>1,142,049</u>
With "A" preferred collaterals and counter-guarantees	16,524	5,216
With "B" preferred collaterals and counter-guarantees	124,074	18,518
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>205,810,018</u>	 <u>166,082,112</u>
 <u>TOTAL GENERAL (Note 7)</u>	 <u>272,460,737</u>	 <u>228,327,155</u>

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