

**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 2.c - Translation of Financial Statements originally issued in Spanish)(1)

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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>53,843,824</u></b>	<b><u>78,588,332</u></b>
With "A" preferred collaterals and counter-guarantees	12,337,529	15,998,031
With "B" preferred collaterals and counter-guarantees	3,800,751	3,664,042
Without preferred collaterals or counter-guarantees	37,705,544	58,926,259
<b><u>With Special Follow-up</u></b>	<b><u>3,371,159</u></b>	<b><u>1,971,146</u></b>
<b><i>Under observation</i></b>	-	<b><i>874,162</i></b>
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>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>7,584,249</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	7,550,816
<b><u>Uncollectible</u></b>	<b><u>642,122</u></b>	<b><u>115,292</u></b>
With "A" preferred collaterals and counter-guarantees	-	2,965
With "B" preferred collaterals and counter-guarantees	198,785	-
Without preferred collaterals or counter-guarantees	443,337	112,327
<b><u>TOTAL COMMERCIAL LOAN PORTFOLIO</u></b>	<b><u>66,670,433</u></b>	<b><u>90,730,694</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>265,289,585</u></b>	<b><u>258,912,173</u></b>
With "A" preferred collaterals and counter-guarantees	9,679,736	3,661,842
With "B" preferred collaterals and counter-guarantees	43,452,061	53,226,993
Without preferred collaterals or counter-guarantees	212,157,788	202,023,338
<b><u>Low Risk</u></b>	<b><u>1,259,279</u></b>	<b><u>5,049,798</u></b>
With "A" preferred collaterals and counter-guarantees	11,521	143,815
With "B" preferred collaterals and counter-guarantees	101,037	581,375
Without preferred collaterals or counter-guarantees	1,146,721	4,324,608
<b><u>Medium Risk</u></b>	<b><u>952,780</u></b>	<b><u>5,445,707</u></b>
With "A" preferred collaterals and counter-guarantees	78,854	50,090
With "B" preferred collaterals and counter-guarantees	50,180	635,645
Without preferred collaterals or counter-guarantees	823,746	4,759,972
<b><u>High Risk</u></b>	<b><u>2,751,729</u></b>	<b><u>7,259,512</u></b>
With "A" preferred collaterals and counter-guarantees	62,270	40,270
With "B" preferred collaterals and counter-guarantees	155,379	484,611
Without preferred collaterals or counter-guarantees	2,534,080	6,734,631
<b><u>Uncollectible</u></b>	<b><u>6,675,903</u></b>	<b><u>3,499,115</u></b>
With "A" preferred collaterals and counter-guarantees	69,861	22,494
With "B" preferred collaterals and counter-guarantees	529,819	168,900
Without preferred collaterals or counter-guarantees	6,076,223	3,307,721
 <b><u>TOTAL CONSUMER AND HOUSING LOAN PORTFOLIO</u></b>	 <b><u>276,929,276</u></b>	 <b><u>280,166,305</u></b>
 <b><u>TOTAL GENERAL (Note 7)</u></b>	 <b><u>343,599,709</u></b>	 <b><u>370,896,999</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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