

**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 2.c - 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>70,534,187</u>	<u>81,272,525</u>
With "A" preferred collaterals and counter-guarantees	18,266,467	18,622,417
With "B" preferred collaterals and counter-guarantees	6,313,246	5,736,900
Without preferred collaterals or counter-guarantees	45,954,474	56,913,208
<u>With Special Follow-up</u>	<u>799,020</u>	<u>5,088,468</u>
<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>	<u>-</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>83,621,836</u>	 <u>100,633,165</u>

See our report dated

March 10, 2022
KPMG

Alejandro A. García
General Accountant

Rubén O. González Ocantos
General Manager

Juan M. Cuattromo
President

(Partner)
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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>375,714,319</u>	<u>400,431,338</u>
With "A" preferred collaterals and counter-guarantees	10,821,882	14,610,712
With "B" preferred collaterals and counter-guarantees	51,866,814	65,587,071
Without preferred collaterals or counter-guarantees	313,025,623	320,233,555
<u>Low Risk</u>	<u>5,817,697</u>	<u>1,900,771</u>
With "A" preferred collaterals and counter-guarantees	251,153	17,390
With "B" preferred collaterals and counter-guarantees	603,261	152,506
Without preferred collaterals or counter-guarantees	4,963,283	1,730,875
<u>Medium Risk</u>	<u>4,406,990</u>	<u>1,438,137</u>
With "A" preferred collaterals and counter-guarantees	60,858	119,023
With "B" preferred collaterals and counter-guarantees	554,808	75,742
Without preferred collaterals or counter-guarantees	3,791,324	1,243,372
<u>High Risk</u>	<u>8,414,014</u>	<u>4,153,493</u>
With "A" preferred collaterals and counter-guarantees	57,894	93,991
With "B" preferred collaterals and counter-guarantees	570,596	234,531
Without preferred collaterals or counter-guarantees	7,785,524	3,824,971
<u>Uncollectible</u>	<u>10,743,296</u>	<u>10,076,689</u>
With "A" preferred collaterals and counter-guarantees	126,919	105,449
With "B" preferred collaterals and counter-guarantees	599,480	799,715
Without preferred collaterals or counter-guarantees	10,016,897	9,171,525
TOTAL CONSUMER AND HOUSING LOAN PORTFOLIO	<u>405,096,316</u>	<u>418,000,428</u>
TOTAL GENERAL (Note 7)	<u>488,718,152</u>	<u>518,633,593</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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