Banco Provincia

EXHIBIT J

PROVISIONS

At December 31, 2018 and 2017

(In thousands of pesos)

ITEMS	OPENING BALANCES	INCREASES		DECREASES		BALANCES AT 12.31.18	BALANCES AT 12.31.17
				REVERSALS	APPLICATIONS		
Liabilities							
. For contingent liabilities	222	45		-	-	267	222
. For onerous contracts	-	56,712		-	-	56,712	-
. For post-employment defined benefit plans	1,344,924	154,799		-	-	1,499,723	1,344,924
. Other	1,017,502	1,152,897	(I)	(285,650)	(186,370)	1,698,379	1,017,502
TOTAL PROVISIONS	**2,362,648**	**1,364,453**		**(285,650)**	**(186,370)**	**3,255,081**	**2,362,648**

(I) Includes thousands of $1,225 due to the increase in the Brazilian real exchange rate (Sao Paulo branch)

See our report dated
March 7, 2019
KPMG

Héctor O. Rodríguez
Deputy General Accountant

Daniel H. Alonso
General Manager

Juan E. Curutchet
President

(Partner)
C.P.C.E.P.B.A. V° 1 F° 193 Folder 193
Lorena Lardizábal
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