Banco Provincia

EXHIBIT J

PROVISIONS

AT DECEMBER 31, 2019 AND 2018

(In thousands of pesos - Translation of Financial Statements originally issued in Spanish)

ITEMS	OPENING BALANCES	INCREASES		DECREASES		BALANCES AT 12.31.19	BALANCES AT 12.31.18
				REVERSALS	APPLICATIONS		
Liabilities							
. For contingent liabilities	267	9,460		-	-	9,727	267
. For onerous contracts	56,712	33,131		-	-	89,843	56,712
. For post-employment defined benefit plans	1,499,723	759,622		-	-	2,259,345	1,499,723
. Other	1,698,379	5,468,520	(I)	(696,613)	(64,995)	6,405,291	1,698,379
TOTAL PROVISIONS	**3,255,081**	**6,270,733**		**(696,613)**	**(64,995)**	**8,764,206**	**3,255,081**

(I) Includes $1,538 thousand due to the increase in the Brazilian real exchange rate (Sao Paulo branch)

See our report dated
February 27, 2020
KPMG

(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.P.B.A. Volume 155 – Folio 141
Folder No. 40284/2
Tax Payer Identification Number 27 – 21506212-6

Héctor O. Rodríguez
Deputy General Accountant

Rubén O. González Ocantos
General Manager

Juan M. Cuattromo
President