

EXHIBIT J

PROVISIONS

AT DECEMBER 31, 2020 AND 2019

(In thousands of pesos in constant currency - Note 2.c - Translation of Financial Statements originally issued in Spanish)

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ITEMS	OPENING BALANCES	INCREASES	DECREASES			MONETARY GAIN/(LOSS) FROM	BALANCES AT	BALANCES AT
			RE	EVERSALS	APPLICATIONS	PROVISIONS	12.31.20	12.31.19
Liabilities								
. For contingent liabilities	27,266	7,625		-	-	(9,727)	25,164	27,266
. For onerous contracts	122,301	42,005		-	-	(38,088)	126,218	122,301
. For post-employment defined benefit plans	3,075,615	115,967	(II)	-	-	-	3,191,582	3,075,615
. Other	10,863,175	2,666,589	(I)	(4,865,534)	(54,328)	(2,099,782)	6,510,120	10,863,175
<u>TOTAL PROVISIONS</u>	<u>14,088,357</u>	<u>2,832,186</u>		<u>(4,865,534)</u>	<u>(54,328)</u>	<u>(2,147,597)</u>	<u>9,853,084</u>	<u>14,088,357</u>
(I) Includes \$710 thousand due to the increase in the Brazilian real exchange rate (Sao Paulo branch) (II) Note 21								

See our report dated March 25, 2021 KPMG

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