

**BREAKDOWN OF INCOME/(LOSS)
AT DECEMBER 31, 2019**

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

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ITEMS	NET FINANCIAL INCOME/(LOSS)		OCI
	ORIGINALLY DESIGNATED OR ACCORDING TO SECTION 6.7.1 OF IFRS 9	MANDATORY MEASUREMENT	
<u>From measurement of financial assets at fair value through profit or loss</u>			
Income/(loss) from Government Securities		64,049,377	
Income (loss) from Corporate Securities		1,669,900	
Income/(loss) from Derivative Financial Instruments		411,985	
. Forward transactions		411,985	
Income/(loss) from other financial assets		4,149,754	
TOTAL		70,281,016	
<u>Interest and adjustments for application of effective interest rate to financial assets measured at amortized cost</u>			
<u>INTEREST INCOME</u>			
Cash and deposits in Banks		5,683,932	
Corporate securities		3,894,948	
Government securities		11,503,021	
Other financial assets		2,881,784	
Loans and other financing		74,878,377	
. To the Financial Sector		37,827	
. Overdrafts		1,212,544	
. Notes		15,124,437	
. Mortgage Loans		18,222,035	
. Pledge Loans		680,224	
. Consumer Loans		32,400,075	
. Credit Cards		4,562,792	
. Financial Leases		1,095,437	
. Other		1,543,006	
Repo transactions		1,337,540	
. Argentine Central Bank		1,336,556	
. Other Financial Institutions		984	
TOTAL		100,179,602	
<u>INTEREST EXPENSES</u>			
Deposits		(83,201,250)	
. Checking Accounts		(864)	
. Savings Accounts		(651,610)	
. Time Deposits and Term Investments		(69,723,526)	
. Other		(12,825,250)	
Financing received from the BCRA and other financial institutions		(264,823)	
Repo transactions		(35,437)	
. Other Financial Institutions		(35,437)	
Other financial liabilities		(7,565,778)	
TOTAL		(91,067,288)	

See our report dated
February 27, 2020
KPMG

Héctor O. Rodríguez
Deputy General Accountant

Rubén O. González Ocantos
General Manager

Juan M. Cuattromo
President

(Partner)
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Folder No. 40284/2

Tax Payer Identification Number 27 – 21506212-6

BREAKDOWN OF INCOME/(LOSS)
AT DECEMBER 31, 2019

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Page 2 of 2

ITEMS	INCOME/(LOSS) FOR THE YEAR	OCI
<u>Interest and adjustments for application of effective interest rate to financial assets measured at fair value through OCI</u>		
Public debt securities	25,074	21,374
TOTAL	25,074	21,374

ITEMS	INCOME/(LOSS) FOR THE YEAR
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<u>COMMISSION INCOME</u>	
Linked to liabilities	2,045,588
Linked to credits	2,744,140
Linked to loans and financial guarantees	1,848
Linked to securities	45,781
From credit cards	13,677,209
From insurance	985
From foreign trade and foreign currency transactions	318,180
Safe deposit box rental	529,738
Other	2,633,670
TOTAL	21,997,139
<u>COMMISSION EXPENSES</u>	
Linked to transactions with securities	(25,716)
From foreign trade and foreign currency transactions	(192,834)
Other	(13,799,453)
TOTAL	(14,018,003)

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