

**ALLOWANCES/PROVISIONS AT DECEMBER 31, 2002 AND 2001**  
**-In thousands-**

Detail	Balances at the beginning of year restated at year-end	Increases	Decreases	Uses	Monetary Result	Balances at the end of Period
<b>FOR ASSETS</b>						
. Allowance for purity of gold (1)	56	202	(122)		(29)	107
. Allowance on loans to the Argentine financial system (2)	2.252.652	6.092.227	(27.587)		(1.220.320)	7.096.973
. Allowance on losses in the liquidation of financial entities (2)	45.672.889	169	(9.639)		(24.742.179)	20.921.240
. Allowance for government securities impairment	0	1.158.054			0	1.158.054
. Allowance for other assets impairment	0	124.470			0	124.470
<b>TOTAL ALLOWANCES FROM ASSETS</b>	<b>47.925.597</b>					<b>29.300.844</b>
<b>FROM LIABILITIES</b>						
. Provision for lawsuits	2.496.393	91.983		(84.921)	(1.352.361)	1.151.094
. Guarantee Fund - Law No. 22510	3.862	2.008			(2.092)	3.778
. Provision for implementation of Monetary Unification Program	0	3.500.000			0	3.500.000
. Other Provisions (1)	11.851	21.616			(6.468)	26.999
<b>LIABILITIES</b>	<b>2.512.106</b>					<b>4.681.871</b>

- (1) Net increases to the Allowance for purity of gold and Other Provisions from Liabilities are disclosed under Provisions Net of Recoveries-Other, Income Statement.
- (2) Net increases of Provisions for Loans to Financial Entities and Provisions for losses in the liquidation of Financial Entities amounted to \$ 6.055.170 thousand and include \$ 4.350.745 thousand which are deducted from the account Interests for Loans to the Financial Entities of the Income Statement.

Adriana M. Fischberg  
MANAGER TO THE GENERAL  
ACCOUNT DEPARTMENT

Alejandra G. Naughton  
GENERAL ASSISTANT TO THE  
CENTRALIZED SERVICES

Alfonso de Prat-Gay  
PRESIDENT

Marcelo E. Griffi  
SYNDIC

Signed for the identification of the report dated 04/24/03