

PUBLICATION BALANCE SHEET AS OF JANUARY 31, 2021 (EXPRESSED IN US DOLLARS)

ASSETS

CASH AND DUE FROM BANKS	2.921.055
Cash	2.191.653
Central Bank of Venezuela	708.044
Banks and other local financial institutions	74
Banks and correspondent offices abroad	18.457
Head Office and Branches	-
Clearing House Funds	2.826
(Allowance for cash and due from banks)	-
INVESTMENT SECURITIES	6.460.748
Placements in Central Bank of Venezuela and Interbank Transactions	-
Trading investment securities	-
Available-for-sale investment securities	163
Held-to-maturity investment securities	6.460.584
Restricted cash investments	-
Other investment securities	1
(Allowance for investment securities)	-
LOAN PORTFOLIO	6.242.684
Current loans	6.332.870
Restructured loans	-
Past-due loans	98.375
Loans in litigation	-
(Allowance for loan portfolio)	(188.561)
INTERESTS AND COMMISSIONS RECEIVABLE	460.644
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	1.565.980
Accrued interest receivable from loan portfolio	20.456
Commissions receivable	33.756
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(1.159.549)
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-
Investments in subsidiaries and affiliates	-
Investments in branches	-
(Allowance for investments in subsidiaries, affiliates and branches)	-
FORECLOSED ASSETS	-
PREMISES AND EQUIPMENT	799.552
OTHER ASSETS	1.856.328
TOTAL ASSETS	18.741.011
DEBIT CONTINGENT ACCOUNTS	-
TRUST ASSETS	-
OTHER TRUSTS	-
DEBIT ACCOUNTS FROM OTHER TRUSTS	-
(HOUSING AND HABITAT BENEFIT SYSTEM)	-
OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS	-
OTHER DEBIT MEMORANDUM ACCOUNTS	80.273.461
OTHER DEBIT CONTROL ACCOUNTS	-
TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	-

LIABILITIES AND EQUITY

CUSTOMERS' DEPOSITS	6.150.504
Demand deposits	5.458.169
Noninterest-bearing checking accounts	3.398.139
Interest-bearing checking accounts	429.045
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	1.630.986
Current Accounts According to the Exchange Market System of L.C.	-
Special funds in trust according to the Exchange Market System of L.C.	-
Other demand obligations	657.443
Obligations from money market desk transactions	-
Savings deposits	34.891
Time deposits	-
Securities issued by the Bank	-
Restricted customers' deposits	-
Rights and shares on securities	-
OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	-
DEPOSITS AND OBLIGATIONS WITH BANAVIH	-
OTHER BORROWINGS	752.200
Obligations with local financial institutions due in one year or less	752.200
Obligations with local financial institutions due in one year or more	-
Obligations with foreign financial institutions due in one year or less	-
Obligations with other foreign financial institutions due in one year or more	-
Obligations from other borrowings due in one year or less	-
Obligations from other borrowings due in one year or more	-
OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-
INTERESTS AND COMMISSIONS PAYABLE	66.351
Accrued liabilities from customers' deposits	55.115
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	11.236
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
ACCRUALS AND OTHER LIABILITIES	1.250.626
SUBORDINATED OBLIGATIONS	-
OTHER OBLIGATIONS	-
TOTAL LIABILITIES	8.219.681
OPERATING MANAGEMENT EQUITY	192.644
CAPITAL STOCK	0
Paid-in capital	0
CONVERTIBLE DEBENTURES	-
NON-CAPITALIZED EQUITY CONTRIBUTIONS	-
CAPITAL RESERVES	16.553
ADJUSTMENTS TO EQUITY	9.998.984
RETAINED EARNINGS	314.511
UNREALIZED GAIN OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES	(1.362)
(TREASURY SHARES)	-
TOTAL EQUITY	10.328.686
TOTAL LIABILITIES AND EQUITY	18.741.011

TRUST FUND EQUITY (DETAILS)

Types of Trust Funds	INDIVIDUALS	LEGAL ENTITIES	CENTRAL ADMINISTRATION	STATE, MUNICIPAL AND DC PUBLIC ADM.	DECENTRALIZED ENTITIES AND OTHER SPECIAL REG. ORG.	TOTAL
Investments	0	0	0	0	0	0
Collateral	0	0	0	0	0	0
Administration	0	0	0	0	0	0
Combined	0	0	0	0	0	0
Other	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0

PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JANUARY 01, 2021 TO JANUARY 31, 2021 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	936.437	Other operating income	77.728
Cash and due from banks	-	Other operating expenses	(9.551)
Investment securities	191.988	FINANCIAL INTERMEDIATION MARGIN	830.188
Loan portfolio	744.449	COSTS OF OPERATIONS	(69.140)
Other receivables	-	Personnel expenses	(1.251)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(61.338)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(1.878)
Other finance income	0	Contributions to the Superintendency of Banks and Other Financial Institutions	(4.673)
FINANCE EXPENSES	(146.394)	GROSS OPERATING MARGIN	761.048
Customers' deposits	(99.775)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	322
Other borrowings	(46.172)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(564.328)
Other obligations	-	NET OPERATING MARGIN	197.042
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(446)	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	790.043	GROSS PROFIT BEFORE TAX	197.042
Income from recovery of financial assets	1	Income tax	(4.398)
Expenses from uncollectible and impaired financial assets	(28.032)	NET PROFIT FOR THE PERIOD	192.644
Uncollectible loans and other receivables	(28.032)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	762.011		

Investments assigned	-	Microloans	6.302.936
Agricultural portfolio for the month	-	Loans to tourism sector as per current laws	-
Cumulative agricultural portfolio	-	Mortgage loans as per Special Protection Law of the Housing Mortgage Debtor	-
Deposits from official entities	2.208.327	Loans to the manufacturing sector	-
		Equity-debt ratio	92.50%