

PUBLICATION BALANCE SHEET AS OF APRIL 30, 2019 (EXPRESSED IN US DOLLARS)

**ASSETS**

<b>CASH AND DUE FROM BANKS</b>	<b>1.584.084</b>
Cash	25.147
Central Bank of Venezuela	1.467.258
Banks and other local financial institutions	145
Banks and correspondent offices abroad	87.360
Head Office and Branches	-
Clearing House Funds	4.174
(Allowance for cash and due from banks)	-
<b>INVESTMENT SECURITIES</b>	<b>5.964.905</b>
Placements in Central Bank of Venezuela and Interbank Transactions	-
Trading investment securities	9
Available-for-sale investment securities	5.128
Held-to-maturity investment securities	5.959.427
Restricted cash investments	0
Other investment securities	341
(Allowance for investment securities)	-
<b>LOAN PORTFOLIO</b>	<b>7.062.197</b>
Current loans	7.260.479
Restructured loans	-
Past-due loans	14
Loans in litigation	-
(Allowance for loan portfolio)	(198.296)
<b>INTERESTS AND COMMISSIONS RECEIVABLE</b>	<b>1.837.724</b>
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	176.306
Accrued interest receivable from loan portfolio	33.150
Commissions receivable	1.628.307
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(39)
<b>INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES</b>	<b>-</b>
Investments in subsidiaries and affiliates	-
Investments in branches	-
(Allowance for investments in subsidiaries, affiliates and branches)	-
<b>FORECLOSED ASSETS</b>	<b>-</b>
<b>PREMISES AND EQUIPMENT</b>	<b>346.298</b>
<b>OTHER ASSETS</b>	<b>570.308</b>
<b>TOTAL ASSETS</b>	<b>17.365.516</b>
<b>DEBIT CONTINGENT ACCOUNTS</b>	<b>-</b>
<b>TRUST ASSETS</b>	<b>-</b>
<b>OTHER TRUSTS</b>	<b>-</b>
<b>DEBIT ACCOUNTS FROM OTHER TRUSTS</b>	<b>-</b>
(HOUSING AND HABITAT BENEFIT SYSTEM)	-
<b>OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS</b>	<b>-</b>
<b>OTHER DEBIT MEMORANDUM ACCOUNTS</b>	<b>18.702.598</b>
<b>OTHER DEBIT CONTROL ACCOUNTS</b>	<b>-</b>

**LIABILITIES AND EQUITY**

<b>CUSTOMERS' DEPOSITS</b>	<b>7.620.942</b>
Demand deposits	5.249.108
Noninterest-bearing checking accounts	3.012.797
Interest-bearing checking accounts	297.478
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	1.938.832
Other demand obligations	2.310.155
Obligations from money market desk transactions	-
Savings deposits	61.680
Time deposits	-
Securities issued by the Bank	-
Restricted customers' deposits	-
Rights and shares on securities	-
<b>OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA</b>	<b>-</b>
<b>DEPOSITS AND OBLIGATIONS WITH BANAVIH</b>	<b>-</b>
<b>OTHER BORROWINGS</b>	<b>505.064</b>
Obligations with local financial institutions due in one year or less	505.064
Obligations with local financial institutions due in one year or more	-
Obligations with foreign financial institutions due in one year or less	0
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	-
<b>OTHER FINANCIAL INTERMEDIATION OBLIGATIONS</b>	<b>-</b>
<b>INTERESTS AND COMMISSIONS PAYABLE</b>	<b>19.947</b>
Accrued liabilities from customers' deposits	17.943
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	2.004
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
<b>ACCRUALS AND OTHER LIABILITIES</b>	<b>2.375.371</b>
<b>SUBORDINATED OBLIGATIONS</b>	<b>-</b>
<b>OTHER OBLIGATIONS</b>	<b>-</b>
<b>TOTAL LIABILITIES</b>	<b>10.521.325</b>
<b>OPERATING MANAGEMENT EQUITY</b>	<b>971.615</b>
<b>CAPITAL STOCK</b>	<b>0</b>
Paid-in capital	0
<b>CONVERTIBLE DEBENTURES</b>	<b>-</b>
<b>NON-CAPITALIZED EQUITY CONTRIBUTIONS</b>	<b>-</b>
<b>CAPITAL RESERVES</b>	<b>3.333</b>
<b>ADJUSTMENTS TO EQUITY</b>	<b>5.806.506</b>
<b>RETAINED EARNINGS</b>	<b>62.871</b>
<b>UNREALIZED GAIN OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES</b>	<b>(135)</b>
<b>(TREASURY SHARES)</b>	<b>-</b>
<b>TOTAL EQUITY</b>	<b>5.872.576</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>17.365.516</b>

**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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JANUARY 1, 2019 TO APRIL 30, 2019  
(EXPRESSED IN US DOLLARS)

<b>FINANCE INCOME</b>	<b>4.959.152</b>	Other operating income	943.869
Cash and due from banks	-	Other operating expenses	(21.198)
Investment securities	158.768	<b>FINANCIAL INTERMEDIATION MARGIN</b>	<b>5.584.729</b>
Loan portfolio	217.863	<b>COSTS OF OPERATIONS</b>	<b>(344.572)</b>
Other receivables	-	Personnel expenses	(60.146)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(273.036)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(2.922)
Other finance income	4.582.521	Contributions to the Superintendency of Banks and Other Financial Institutions	(8.467)
<b>FINANCE EXPENSES</b>	<b>(115.393)</b>	<b>GROSS OPERATING MARGIN</b>	<b>5.240.156</b>
Customers' deposits	(81.465)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	1.365
Other borrowings	(31.652)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(4.224.723)
Other obligations	-	<b>NET OPERATING MARGIN</b>	<b>1.016.799</b>
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(2.276)	Extraordinary expenses	-
<b>GROSS FINANCIAL MARGIN</b>	<b>4.843.759</b>	<b>GROSS PROFIT BEFORE TAX</b>	<b>1.016.799</b>
Income from recovery of financial assets	-	Income tax	(45.184)
<b>Expenses from uncollectible and impaired financial assets</b>	<b>(181.702)</b>	<b>NET PROFIT FOR THE PERIOD</b>	<b>971.615</b>
Uncollectible loans and other receivables	(181.702)		
Recording of allowance and adjustments to cash and due from banks	-		
<b>NET FINANCIAL MARGIN</b>	<b>4.662.057</b>		

Investments assigned	-	Microloans	7.100.559
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	3.783.351	Loans to the manufacturing sector	-
		Equity-debt ratio	72,39%