

PUBLICATION BALANCE SHEET AS OF APRIL 30, 2020 (EXPRESSED IN US DOLLARS)

ASSETS

CASH AND DUE FROM BANKS	603.441
Cash	5.776
Central Bank of Venezuela	565.147
Banks and other local financial institutions	239
Banks and correspondent offices abroad	32.261
Head Office and Branches	-
Clearing House Funds	18
(Allowance for cash and due from banks)	-
INVESTMENT SECURITIES	6.243.581
Placements in Central Bank of Venezuela and Interbank Transactions	-
Trading investment securities	-
Available-for-sale investment securities	270
Held-to-maturity investment securities	6.243.300
Restricted cash investments	-
Other investment securities	11
(Allowance for investment securities)	-
LOAN PORTFOLIO	1.992.889
Current loans	2.049.122
Restructured loans	-
Past-due loans	232
Loans in litigation	-
(Allowance for loan portfolio)	(56.465)
INTERESTS AND COMMISSIONS RECEIVABLE	1.067.518
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	978.938
Accrued interest receivable from loan portfolio	36.458
Commissions receivable	52.316
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(194)
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	383.167
OTHER ASSETS	555.608
TOTAL ASSETS	10.846.204
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	5.245.158
OTHER DEBIT CONTROL ACCOUNTS	-
TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	-

LIABILITIES AND EQUITY

CUSTOMERS' DEPOSITS	2.203.796
Demand deposits	1.628.872
Noninterest-bearing checking accounts	1.008.219
Interest-bearing checking accounts	129.896
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	490.757
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	485.394
Obligations from money market desk transactions	-
Savings deposits	89.530
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	358.175
Obligations with local financial institutions due in one year or less	358.175
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	24.186
Accrued liabilities from customers' deposits	19.684
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	4.502
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
ACCRUALS AND OTHER LIABILITIES	788.410
SUBORDINATED OBLIGATIONS	-
OTHER OBLIGATIONS	-
TOTAL LIABILITIES	3.374.567
OPERATING MANAGEMENT EQUITY	229.414
CAPITAL STOCK	0
Paid-in capital	0
CONVERTIBLE DEBENTURES	-
NON-CAPITALIZED EQUITY CONTRIBUTIONS	-
CAPITAL RESERVES	13.500
ADJUSTMENTS TO EQUITY	6.973.587
RETAINED EARNINGS	256.491
UNREALIZED GAIN OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES	(1.354)
(TREASURY SHARES)	-
TOTAL EQUITY	7.242.224
TOTAL LIABILITIES AND EQUITY	10.846.204

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, 2020 TO APRIL 30, 2020 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	1.023.950	Other operating income	242.291
Cash and due from banks	-	Other operating expenses	(10.498)
Investment securities	153.108	FINANCIAL INTERMEDIATION MARGIN	1.025.660
Loan portfolio	870.842	COSTS OF OPERATIONS	(143.519)
Other receivables	-	Personnel expenses	(17.932)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(115.397)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(2.398)
Other finance income	-	Contributions to the Superintendency of Banks and Other Financial Institutions	(7.791)
FINANCE EXPENSES	(192.909)	GROSS OPERATING MARGIN	882.141
Customers' deposits	(160.756)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	4.054
Other borrowings	(32.153)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(630.296)
Other obligations	-	NET OPERATING MARGIN	255.899
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	-	Extraordinary expenses	(673)
GROSS FINANCIAL MARGIN	831.041	GROSS PROFIT BEFORE TAX	255.226
Income from recovery of financial assets	-	Income tax	(25.813)
Expenses from uncollectible and impaired financial assets	(37.174)	NET PROFIT FOR THE PERIOD	229.414
Uncollectible loans and other receivables	(37.174)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	793.867		

Investments assigned	-	Microloans	1.756.080
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	598.889	Loans to the manufacturing sector	-
		Equity-debt ratio	186.69%