

PUBLICATION BALANCE SHEET AS OF AUGUST 31, 2020 (EXPRESSED IN US DOLLARS)

ASSETS

CASH AND DUE FROM BANKS	608.900
Cash	3.061
Central Bank of Venezuela	589.327
Banks and other local financial institutions	333
Banks and correspondent offices abroad	16.178
Head Office and Branches	-
Clearing House Funds	-
(Allowance for cash and due from banks)	-
INVESTMENT SECURITIES	6.523.451
Placements in Central Bank of Venezuela and Interbank Transactions	182.211
Trading investment securities	-
Available-for-sale investment securities	198
Held-to-maturity investment securities	6.341.036
Restricted cash investments	-
Other investment securities	6
(Allowance for investment securities)	-
LOAN PORTFOLIO	4.563.657
Current loans	4.697.478
Restructured loans	-
Past-due loans	121
Loans in litigation	-
(Allowance for loan portfolio)	(133.942)
INTERESTS AND COMMISSIONS RECEIVABLE	1.358.976
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	1.241.672
Accrued interest receivable from loan portfolio	30.010
Commissions receivable	87.445
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(151)
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	440.620
OTHER ASSETS	1.335.933
TOTAL ASSETS	14.831.537
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	8.550.590
OTHER DEBIT CONTROL ACCOUNTS	-
TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	-

LIABILITIES AND EQUITY

CUSTOMERS' DEPOSITS	4.545.749
Demand deposits	3.657.162
Noninterest-bearing checking accounts	1.789.529
Interest-bearing checking accounts	527.342
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	1.340.291
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	816.647
Obligations from money market desk transactions	-
Savings deposits	71.940
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	903.031
Obligations with local financial institutions due in one year or less	903.031
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	78.409
Accrued liabilities from customers' deposits	61.628
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	16.781
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
ACCRUALS AND OTHER LIABILITIES	1.206.889
SUBORDINATED OBLIGATIONS	-
OTHER OBLIGATIONS	-
TOTAL LIABILITIES	6.734.078
OPERATING MANAGEMENT	237.409
EQUITY	-
CAPITAL STOCK	0
Paid-in capital	0
CONVERTIBLE DEBENTURES	-
NON-CAPITALIZED EQUITY CONTRIBUTIONS	-
CAPITAL RESERVES	19.602
ADJUSTMENTS TO EQUITY	7.469.386
RETAINED EARNINGS	372.438
UNREALIZED GAIN OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES	(1.376)
(TREASURY SHARES)	-
TOTAL EQUITY	7.860.050
TOTAL LIABILITIES AND EQUITY	14.831.537

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 JULY 01, 2020 TO AUGUST 31, 2020 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	1.398.270	Other operating income	320.195
Cash and due from banks	0	Other operating expenses	(7.622)
Investment securities	122.744	FINANCIAL INTERMEDIATION MARGIN	1.257.625
Loan portfolio	1.275.526	COSTS OF OPERATIONS	(113.466)
Other receivables	-	Personnel expenses	(5.374)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(96.407)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(3.840)
Other finance income	0	Contributions to the Superintendency of Banks and Other Financial Institutions	(7.845)
FINANCE EXPENSES	(389.788)	GROSS OPERATING MARGIN	1.144.160
Customers' deposits	(252.342)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	225
Other borrowings	(136.267)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(889.990)
Other obligations	-	NET OPERATING MARGIN	254.395
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(1.179)	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	1.008.481	GROSS PROFIT BEFORE TAX	254.395
Income from recovery of financial assets	-	Income tax	(16.986)
Expenses from uncollectible and impaired financial assets	(63.429)	NET PROFIT FOR THE PERIOD	237.409
Uncollectible loans and other receivables	(63.429)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	945.052		

Investments assigned	-	Microloans	4.641.092
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	1.660.602	Loans to the manufacturing sector	-
		Equity-debt ratio	104,15%