

PUBLICATION BALANCE SHEET AS OF JANUARY 31, 2019 (EXPRESSED IN US DOLLARS)

ASSETS

CASH AND DUE FROM BANKS	599.126
Cash	13.795
Central Bank of Venezuela	488.423
Banks and other local financial institutions	837
Banks and correspondent offices abroad	87.583
Head Office and Branches	-
Clearing House Funds	8.488
(Allowance for cash and due from banks)	-
INVESTMENT SECURITIES	5.890.406
Placements in Central Bank of Venezuela and Interbank Transactions	-
Trading investment securities	13
Available-for-sale investment securities	7.828
Held-to-maturity investment securities	5.882.028
Restricted cash investments	0
Other investment securities	537
(Allowance for investment securities)	-
LOAN PORTFOLIO	2.139.054
Current loans	2.198.192
Restructured loans	-
Past-due loans	5
Loans in litigation	-
(Allowance for loan portfolio)	(59.143)
INTERESTS AND COMMISSIONS RECEIVABLE	411.941
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	138
Accrued interest receivable from loan portfolio	9.448
Commissions receivable	402.417
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(61)
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	64.314
OTHER ASSETS	121.901
TOTAL ASSETS	9.226.741
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	5.204.007
OTHER DEBIT CONTROL ACCOUNTS	-

LIABILITIES AND EQUITY

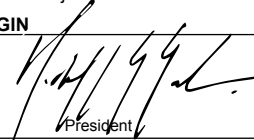
CUSTOMERS' DEPOSITS	2.539.295
Demand deposits	2.428.203
Noninterest-bearing checking accounts	1.586.599
Interest-bearing checking accounts	118.092
Current Accounts According to Exchange Agreement No. 20	42.443
Demand deposits and certificates	681.069
Other demand obligations	93.781
Obligations from money market desk transactions	-
Savings deposits	17.311
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	357.126
Obligations with local financial institutions due in one year or less	357.126
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	-
OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-
INTERESTS AND COMMISSIONS PAYABLE	1.652
Accrued liabilities from customers' deposits	1.265
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	388
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
ACCRUALS AND OTHER LIABILITIES	404.889
SUBORDINATED OBLIGATIONS	-
OTHER OBLIGATIONS	-
TOTAL LIABILITIES	3.302.963
OPERATING MANAGEMENT	209.870
EQUITY	-
CAPITAL STOCK	0
Paid-in capital	0
CONVERTIBLE DEBENTURES	-
NON-CAPITALIZED EQUITY CONTRIBUTIONS	-
CAPITAL RESERVES	15.256
ADJUSTMENTS TO EQUITY	5.609.098
RETAINED EARNINGS	99.152
UNREALIZED GAIN OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES	402
(TREASURY SHARES)	-
TOTAL EQUITY	5.713.909
TOTAL LIABILITIES AND EQUITY	9.226.741

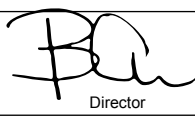
TRUST FUND EQUITY (DETAILS)

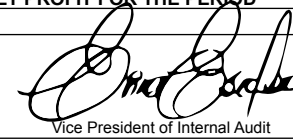
Types of Trust Funds	INDIVIDUALS	LEGAL ENTITIES	CENTRAL ADMINISTRATION	STATE, MUNICIPAL AND DC PUBLIC ADM.	DECENTRALIZED ENTITIES AND OTHER SPECIAL REG. ORG.	TOTAL
Investments	0	0	0	0	0	0
Collateral	0	0	0	0	0	0
Administration	0	0	0	0	0	0
Combined	0	0	0	0	0	0
Other	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0

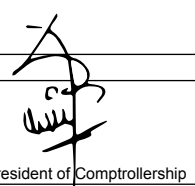
PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JANUARY 1, 2019 TO JANUARY 31, 2018 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	619.540	Other operating income	162.270
Cash and due from banks	-	Other operating expenses	(821)
Investment securities	125	FINANCIAL INTERMEDIATION MARGIN	738.235
Loan portfolio	15.600	COSTS OF OPERATIONS	(59.317)
Other receivables	-	Personnel expenses	(10.490)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(48.091)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(54)
Other finance income	603.815	Contributions to the Superintendency of Banks and Other Financial Institutions	(681)
FINANCE EXPENSES	(10.079)	GROSS OPERATING MARGIN	678.919
Customers' deposits	(3.043)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	553
Other borrowings	(3.543)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(457.447)
Other obligations	-	NET OPERATING MARGIN	222.025
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(3.493)	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	609.461	GROSS PROFIT BEFORE TAX	222.025
Income from recovery of financial assets	-	Income tax	(12.155)
Expenses from uncollectible and impaired financial assets	(32.675)	NET PROFIT FOR THE PERIOD	209.870
Uncollectible loans and other receivables	(32.675)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	576.786		


President


Director


Vice President of Internal Audit


Vice President of Comptrollership

Investments assigned	-
Agricultural portfolio for the month	-
Cumulative agricultural portfolio	-
Deposits from official entities	710.632

Microloans	2.064.734
Loans to tourism sector as per current laws	-
Mortgage loans as per Special Protection Law of the Housing Mortgage Debtor	-
Loans to the manufacturing sector	-
Equity-debt ratio	211,74%

President
Michel J. Goguikian

Principal Directors
Michel J. Goguikian
María Consuelo Fariá

Evelyn Rodríguez Branger
Álvaro Rodríguez Paz
Randolfo Díaz

Deputy Directors
María de la Concepción de Araujo
Camilo Feijoo Pérez

Bernardo Enrique Alvarado Agüero
Jorge Alejandro Fernández García

Principal Statutory Auditor
Gordy Palmero Luján

Alternate Statutory Auditor
Régulo Martínez Barrios