

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

ASSETS

CASH AND DUE FROM BANKS	612.741
Cash	6.592
Central Bank of Venezuela	533.477
Banks and other local financial institutions	467
Banks and correspondent offices abroad	68.506
Head Office and Branches	-
Clearing House Funds	3.699
(Allowance for cash and due from banks)	-
INVESTMENT SECURITIES	6.171.741
Placements in Central Bank of Venezuela and Interbank Transactions	-
Trading investment securities	-
Available-for-sale investment securities	514
Held-to-maturity investment securities	6.171.201
Restricted cash investments	-
Other investment securities	26
(Allowance for investment securities)	-
LOAN PORTFOLIO	2.405.079
Current loans	2.470.443
Restructured loans	-
Past-due loans	2.726
Loans in litigation	-
(Allowance for loan portfolio)	(68.090)
INTERESTS AND COMMISSIONS RECEIVABLE	884.793
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	777.592
Accrued interest receivable from loan portfolio	17.607
Commissions receivable	90.057
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(463)
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	423.199
OTHER ASSETS	692.321
TOTAL ASSETS	11.189.874
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	11.795.629
OTHER DEBIT CONTROL ACCOUNTS	-
TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	-

LIABILITIES AND EQUITY

CUSTOMERS' DEPOSITS	2.727.296
Demand deposits	2.403.230
Noninterest-bearing checking accounts	1.544.139
Interest-bearing checking accounts	360.516
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	498.575
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	207.508
Obligations from money market desk transactions	-
Savings deposits	116.558
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	232.160
Obligations with local financial institutions due in one year or less	232.160
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	15.316
Accrued liabilities from customers' deposits	13.500
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	1.816
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
ACCRUALS AND OTHER LIABILITIES	801.010
SUBORDINATED OBLIGATIONS	-
OTHER OBLIGATIONS	-
TOTAL LIABILITIES	3.775.782
OPERATING MANAGEMENT EQUITY	110.478
CAPITAL STOCK	0
Paid-in capital	0
CONVERTIBLE DEBENTURES	-
NON-CAPITALIZED EQUITY CONTRIBUTIONS	-
CAPITAL RESERVES	32.195
ADJUSTMENTS TO EQUITY	6.661.005
RETAINED EARNINGS	611.677
UNREALIZED GAIN OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES	(1.263)
(TREASURY SHARES)	-
TOTAL EQUITY	7.303.614
TOTAL LIABILITIES AND EQUITY	11.189.873

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 JANUARY 31, 2020 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	535.447	Other operating income	145.418
Cash and due from banks	-	Other operating expenses	(3.231)
Investment securities	78.034	FINANCIAL INTERMEDIATION MARGIN	582.707
Loan portfolio	457.413	COSTS OF OPERATIONS	(65.890)
Other receivables	-	Personnel expenses	(10.344)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(51.511)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(604)
Other finance income	-	Contributions to the Superintendency of Banks and Other Financial Institutions	(3.431)
FINANCE EXPENSES	(72.842)	GROSS OPERATING MARGIN	516.818
Customers' deposits	(61.362)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	414
Other borrowings	(11.480)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(397.936)
Other obligations	-	NET OPERATING MARGIN	119.296
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	-	Extraordinary expenses	(76)
GROSS FINANCIAL MARGIN	462.605	GROSS PROFIT BEFORE TAX	119.219
Income from recovery of financial assets	-	Income tax	(8.742)
Expenses from uncollectible and impaired financial assets	(22.085)	NET PROFIT FOR THE PERIOD	110.478
Uncollectible loans and other receivables	(22.085)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	440.520		

Investments assigned	-	Microloans	2.352.443
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	470.463	Loans to the manufacturing sector	-
		Equity-debt ratio	167,19%