

PUBLICATION BALANCE SHEET AS OF FEBRUARY 28, 2019 (EXPRESSED IN US DOLLARS)

ASSETS

CASH AND DUE FROM BANKS	2.245.396
Cash	9.545
Central Bank of Venezuela	2.059.259
Banks and other local financial institutions	212
Banks and correspondent offices abroad	87.115
Head Office and Branches	-
Clearing House Funds	89.265
(Allowance for cash and due from banks)	-
INVESTMENT SECURITIES	5.915.036
Placements in Central Bank of Venezuela and Interbank Transactions	-
Trading investment securities	13
Available-for-sale investment securities	7.789
Held-to-maturity investment securities	5.906.697
Restricted cash investments	0
Other investment securities	536
(Allowance for investment securities)	-
LOAN PORTFOLIO	5.021.372
Current loans	5.163.762
Restructured loans	-
Past-due loans	3
Loans in litigation	-
(Allowance for loan portfolio)	(142.392)
INTERESTS AND COMMISSIONS RECEIVABLE	990.635
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	51.259
Accrued interest receivable from loan portfolio	23.669
Commissions receivable	915.768
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	307.183
OTHER ASSETS	261.244
TOTAL ASSETS	14.740.866
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	21.551.109
OTHER DEBIT CONTROL ACCOUNTS	-

LIABILITIES AND EQUITY

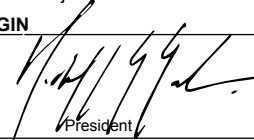
CUSTOMERS' DEPOSITS	6.065.233
Demand deposits	3.747.292
Noninterest-bearing checking accounts	1.649.825
Interest-bearing checking accounts	296.865
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	1.800.602
Other demand obligations	2.270.073
Obligations from money market desk transactions	-
Savings deposits	47.869
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	402.581
Obligations with local financial institutions due in one year or less	402.581
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	15.853
Accrued liabilities from customers' deposits	15.104
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	749
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
ACCRUALS AND OTHER LIABILITIES	2.057.446
SUBORDINATED OBLIGATIONS	-
OTHER OBLIGATIONS	-
TOTAL LIABILITIES	8.541.113
OPERATING MANAGEMENT	483.035
EQUITY	-
CAPITAL STOCK	0
Paid-in capital	0
CONVERTIBLE DEBENTURES	-
NON-CAPITALIZED EQUITY CONTRIBUTIONS	-
CAPITAL RESERVES	5.251
ADJUSTMENTS TO EQUITY	5.612.039
RETAINED EARNINGS	99.059
UNREALIZED GAIN OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES	368
(TREASURY SHARES)	-
TOTAL EQUITY	5.716.717
TOTAL LIABILITIES AND EQUITY	14.740.866

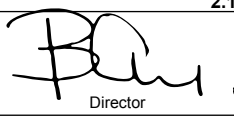
TRUST FUND EQUITY (DETAILS)

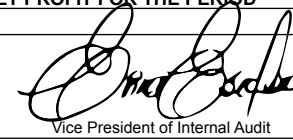
Types of Trust Funds	INDIVIDUALS	LEGAL ENTITIES	CENTRAL ADMINISTRATION	STATE, MUNICIPAL AND DC PUBLIC ADM.	DECENTRALIZED ENTITIES AND OTHER SPECIAL REG. ORG.	TOTAL
Investments	0	0	0	0	0	0
Collateral	0	0	0	0	0	0
Administration	0	0	0	0	0	0
Combined	0	0	0	0	0	0
Other	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0

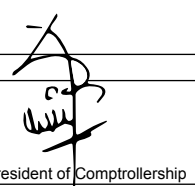
PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JANUARY 1, 2019 TO FEBRUARY 28, 2019 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	2.318.864	Other operating income	458.419
Cash and due from banks	-	Other operating expenses	(5.721)
Investment securities	65.358	FINANCIAL INTERMEDIATION MARGIN	2.616.196
Loan portfolio	62.664	COSTS OF OPERATIONS	(169.586)
Other receivables	-	Personnel expenses	(23.340)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(142.584)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(2.301)
Other finance income	2.190.842	Contributions to the Superintendency of Banks and Other Financial Institutions	(1.362)
FINANCE EXPENSES	(39.120)	GROSS OPERATING MARGIN	2.446.610
Customers' deposits	(22.752)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	860
Other borrowings	(12.877)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(1.934.076)
Other obligations	-	NET OPERATING MARGIN	513.393
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(3.491)	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	2.279.744	GROSS PROFIT BEFORE TAX	513.393
Income from recovery of financial assets	-	Income tax	(30.358)
Expenses from uncollectible and impaired financial assets	(116.246)	NET PROFIT FOR THE PERIOD	483.035
Uncollectible loans and other receivables	(116.246)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	2.163.498		


President


Director


Vice President of Internal Audit


Vice President of Comptrollership

Investments assigned	-	Microloans	5.030.589
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	3.855.949	Loans to the manufacturing sector	-
		Equity-debt ratio	95.81%