

PUBLICATION BALANCE SHEET AS OF FEBRUARY 29, 2020 (EXPRESSED IN US DOLLARS)

ASSETS

CASH AND DUE FROM BANKS	490.474
Cash	6.163
Central Bank of Venezuela	403.764
Banks and other local financial institutions	563
Banks and correspondent offices abroad	74.115
Head Office and Branches	-
Clearing House Funds	5.869
(Allowance for cash and due from banks)	-
INVESTMENT SECURITIES	6.195.023
Placements in Central Bank of Venezuela and Interbank Transactions	-
Trading investment securities	-
Available-for-sale investment securities	563
Held-to-maturity investment securities	6.194.434
Restricted cash investments	-
Other investment securities	26
(Allowance for investment securities)	-
LOAN PORTFOLIO	3.054.460
Current loans	3.138.374
Restructured loans	-
Past-due loans	2.026
Loans in litigation	-
(Allowance for loan portfolio)	(85.940)
INTERESTS AND COMMISSIONS RECEIVABLE	1.005.431
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	848.490
Accrued interest receivable from loan portfolio	52.939
Commissions receivable	104.465
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	582.220
OTHER ASSETS	910.510
TOTAL ASSETS	12.238.118
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	16.702.457
OTHER DEBIT CONTROL ACCOUNTS	-
TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	-

LIABILITIES AND EQUITY





CUSTOMERS' DEPOSITS	3.615.608
Demand deposits	3.295.531
Noninterest-bearing checking accounts	2.126.250
Interest-bearing checking accounts	255.030
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	914.251
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	194.776
Obligations from money market desk transactions	-
Savings deposits	125.301
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	164.656
Obligations with local financial institutions due in one year or less	164.656
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	34.038
Accrued liabilities from customers' deposits	30.867
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	3.171
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
ACCRUALS AND OTHER LIABILITIES	886.112
SUBORDINATED OBLIGATIONS	-
OTHER OBLIGATIONS	-
TOTAL LIABILITIES	4.700.414
OPERATING MANAGEMENT EQUITY	225.166
CAPITAL STOCK	0
Paid-in capital	0
CONVERTIBLE DEBENTURES	-
NON-CAPITALIZED EQUITY CONTRIBUTIONS	-
CAPITAL RESERVES	32.167
ADJUSTMENTS TO EQUITY	6.670.452
RETAINED EARNINGS	611.132
UNREALIZED GAIN OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES	(1.213)
(TREASURY SHARES)	-
TOTAL EQUITY	7.312.538
TOTAL LIABILITIES AND EQUITY	12.238.118

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 FEBRUARY 29, 2020 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	945.590	Other operating income	251.384
Cash and due from banks	-	Other operating expenses	(8.470)
Investment securities	153.273	FINANCIAL INTERMEDIATION MARGIN	972.885
Loan portfolio	792.317	COSTS OF OPERATIONS	(132.639)
Other receivables	-	Personnel expenses	(20.695)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(102.232)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(2.857)
Other finance income	-	Contributions to the Superintendency of Banks and Other Financial Institutions	(6.855)
FINANCE EXPENSES	(175.644)	GROSS OPERATING MARGIN	840.245
Customers' deposits	(153.818)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	1.027
Other borrowings	(21.826)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(593.766)
Other obligations	-	NET OPERATING MARGIN	247.507
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	-	Extraordinary expenses	(76)
GROSS FINANCIAL MARGIN	769.946	GROSS PROFIT BEFORE TAX	247.430
Income from recovery of financial assets	-	Income tax	(22.264)
Expenses from uncollectible and impaired financial assets	(39.975)	NET PROFIT FOR THE PERIOD	225.166
Uncollectible loans and other receivables	(39.975)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	729.971		

			
Director	Executive Vice President of Financial Planning and control	Vice President of Internal Audit	Vice President of Financial Control
Investments assigned	-	Microloans	2.953.012
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	526.139	Loans to the manufacturing sector	-
		Equity-debt ratio	135.44%