

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

ASSETS

CASH AND DUE FROM BANKS	1.121.652
Cash	29.482
Central Bank of Venezuela	1.011.707
Banks and other local financial institutions	218
Banks and correspondent offices abroad	62.967
Head Office and Branches	-
Clearing House Funds	17.278
(Allowance for cash and due from banks)	-
INVESTMENT SECURITIES	6.599.225
Placements in Central Bank of Venezuela and Interbank Transactions	560.682
Trading investment securities	-
Available-for-sale investment securities	2.398
Held-to-maturity investment securities	6.035.978
Restricted cash investments	-
Other investment securities	167
(Allowance for investment securities)	-
LOAN PORTFOLIO	4.904.539
Current loans	5.010.791
Restructured loans	-
Past-due loans	30.592
Loans in litigation	-
(Allowance for loan portfolio)	(136.844)
INTERESTS AND COMMISSIONS RECEIVABLE	946.780
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	301.131
Accrued interest receivable from loan portfolio	28.971
Commissions receivable	616.699
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(21)
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	395.350
OTHER ASSETS	1.333.092
TOTAL ASSETS	15.300.638
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	11.045.846
OTHER DEBIT CONTROL ACCOUNTS	-

LIABILITIES AND EQUITY

CUSTOMERS' DEPOSITS	6.211.342
Demand deposits	3.447.784
Noninterest-bearing checking accounts	1.841.067
Interest-bearing checking accounts	183.865
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	1.422.852
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	2.432.696
Obligations from money market desk transactions	-
Savings deposits	330.862
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	512.381
Obligations with local financial institutions due in one year or less	512.381
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	65.821
Accrued liabilities from customers' deposits	63.936
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	1.885
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
ACCRUALS AND OTHER LIABILITIES	993.795
SUBORDINATED OBLIGATIONS	-
OTHER OBLIGATIONS	-
TOTAL LIABILITIES	7.783.339
OPERATING MANAGEMENT EQUITY	356.793
CAPITAL STOCK	0
Paid-in capital	0
CONVERTIBLE DEBENTURES	-
NON-CAPITALIZED EQUITY CONTRIBUTIONS	-
CAPITAL RESERVES	53.132
ADJUSTMENTS TO EQUITY	6.098.914
RETAINED EARNINGS	1.009.298
UNREALIZED GAIN OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES	(838)
(TREASURY SHARES)	-
TOTAL EQUITY	7.160.506
TOTAL LIABILITIES AND EQUITY	15.300.638

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 1, 2019 TO JULY 31, 2019 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	1.108.824	Other operating income	224.500
Cash and due from banks	864	Other operating expenses	(4.962)
Investment securities	62.404	FINANCIAL INTERMEDIATION MARGIN	1.173.962
Loan portfolio	1.045.499	COSTS OF OPERATIONS	(140.305)
Other receivables	-	Personnel expenses	(16.156)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(118.751)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(335)
Other finance income	57	Contributions to the Superintendency of Banks and Other Financial Institutions	(5.063)
FINANCE EXPENSES	(136.049)	GROSS OPERATING MARGIN	1.033.657
Customers' deposits	(119.193)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	362
Other borrowings	(16.856)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(663.877)
Other obligations	-	NET OPERATING MARGIN	370.143
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	-	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	972.775	GROSS PROFIT BEFORE TAX	370.143
Income from recovery of financial assets	-	Income tax	(13.350)
Expenses from uncollectible and impaired financial assets	(18.351)	NET PROFIT FOR THE PERIOD	356.793
Uncollectible loans and other receivables	(18.351)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	954.424		

Director

Executive Vice President of Financial Planning and control

Vice President of Internal Audit

Vice President of Financial Control

Investments assigned	-	Microloans	4.823.311
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	2.609.571	Loans to the manufacturing sector	-
		Equity-debt ratio	96,82%