

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

ASSETS

CASH AND DUE FROM BANKS	530.350
Cash	4.463
Central Bank of Venezuela	509.421
Banks and other local financial institutions	287
Banks and correspondent offices abroad	16.178
Head Office and Branches	-
Clearing House Funds	-
(Allowance for cash and due from banks)	-
INVESTMENT SECURITIES	6.500.710
Placements in Central Bank of Venezuela and Interbank Transactions	184.309
Trading investment securities	-
Available-for-sale investment securities	192
Held-to-maturity investment securities	6.316.201
Restricted cash investments	-
Other investment securities	8
(Allowance for investment securities)	-
LOAN PORTFOLIO	4.065.298
Current loans	4.187.297
Restructured loans	-
Past-due loans	165
Loans in litigation	-
(Allowance for loan portfolio)	(122.165)
INTERESTS AND COMMISSIONS RECEIVABLE	1.231.747
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	1.175.055
Accrued interest receivable from loan portfolio	26.400
Commissions receivable	30.424
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(133)
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	422.667
OTHER ASSETS	1.260.499
TOTAL ASSETS	14.011.270
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	8.103.164
OTHER DEBIT CONTROL ACCOUNTS	-
TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	-

LIABILITIES AND EQUITY

CUSTOMERS' DEPOSITS	4.478.436
Demand deposits	3.239.207
Noninterest-bearing checking accounts	1.329.611
Interest-bearing checking accounts	498.362
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	1.411.234
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	1.156.393
Obligations from money market desk transactions	-
Savings deposits	82.836
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	705.143
Obligations with local financial institutions due in one year or less	705.143
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	75.819
Accrued liabilities from customers' deposits	66.518
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	9.301
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
ACCRUALS AND OTHER LIABILITIES	835.107
SUBORDINATED OBLIGATIONS	-
OTHER OBLIGATIONS	-
TOTAL LIABILITIES	6.094.504
OPERATING MANAGEMENT EQUITY	123.357
CAPITAL STOCK	0
Paid-in capital	0
CONVERTIBLE DEBENTURES	-
NON-CAPITALIZED EQUITY CONTRIBUTIONS	-
CAPITAL RESERVES	24.629
ADJUSTMENTS TO EQUITY	7.302.244
RETAINED EARNINGS	467.934
UNREALIZED GAIN OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES	(1.398)
(TREASURY SHARES)	-
TOTAL EQUITY	7.793.409
TOTAL LIABILITIES AND EQUITY	14.011.270

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 01, 2020 TO JULY 31, 2020 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	692.490	Other operating income	187.418
Cash and due from banks	0	Other operating expenses	(4.815)
Investment securities	72.508	FINANCIAL INTERMEDIATION MARGIN	634.495
Loan portfolio	619.982	COSTS OF OPERATIONS	(51.842)
Other receivables	-	Personnel expenses	(3.408)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(41.095)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(2.412)
Other finance income	0	Contributions to the Superintendency of Banks and Other Financial Institutions	(4.928)
FINANCE EXPENSES	(201.861)	GROSS OPERATING MARGIN	582.653
Customers' deposits	(134.951)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	109
Other borrowings	(66.312)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(449.704)
Other obligations	-	NET OPERATING MARGIN	133.058
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(598)	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	490.629	GROSS PROFIT BEFORE TAX	133.058
Income from recovery of financial assets	-	Income tax	(9.700)
Expenses from uncollectible and impaired financial assets	(38.736)	NET PROFIT FOR THE PERIOD	123.357
Uncollectible loans and other receivables	(38.736)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	451.893		

Investments assigned	-	Microloans	4.117.911
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	1.948.305	Loans to the manufacturing sector	-
		Equity-debt ratio	111,84%