

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

ASSETS

CASH AND DUE FROM BANKS	1.425.424
Cash	55.619
Central Bank of Venezuela	1.269.908
Banks and other local financial institutions	164
Banks and correspondent offices abroad	63.293
Head Office and Branches	-
Clearing House Funds	36.440
(Allowance for cash and due from banks)	-
INVESTMENT SECURITIES	5.989.832
Placements in Central Bank of Venezuela and Interbank Transactions	-
Trading investment securities	8
Available-for-sale investment securities	4.561
Held-to-maturity investment securities	5.984.945
Restricted cash investments	-
Other investment securities	318
(Allowance for investment securities)	-
LOAN PORTFOLIO	7.453.512
Current loans	7.661.098
Restructured loans	-
Past-due loans	2
Loans in litigation	-
(Allowance for loan portfolio)	(207.588)
INTERESTS AND COMMISSIONS RECEIVABLE	1.154.308
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	168.748
Accrued interest receivable from loan portfolio	72.216
Commissions receivable	913.378
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(34)
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	402.360
OTHER ASSETS	1.587.335
TOTAL ASSETS	18.012.771
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	20.175.393
OTHER DEBIT CONTROL ACCOUNTS	-

LIABILITIES AND EQUITY

CUSTOMERS' DEPOSITS	7.217.477
Demand deposits	4.379.309
Noninterest-bearing checking accounts	2.535.560
Interest-bearing checking accounts	504.903
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	1.338.846
Other demand obligations	2.750.998
Obligations from money market desk transactions	-
Savings deposits	87.170
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	1.643.724
Obligations with local financial institutions due in one year or less	1.643.724
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	45.496
Accrued liabilities from customers' deposits	28.669
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	16.827
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
ACCRUALS AND OTHER LIABILITIES	1.831.745
SUBORDINATED OBLIGATIONS	-
OTHER OBLIGATIONS	-
TOTAL LIABILITIES	10.738.442
OPERATING MANAGEMENT EQUITY	1.367.798
CAPITAL STOCK	0
Paid-in capital	0
CONVERTIBLE DEBENTURES	-
NON-CAPITALIZED EQUITY CONTRIBUTIONS	-
CAPITAL RESERVES	2.945
ADJUSTMENTS TO EQUITY	5.848.278
RETAINED EARNINGS	55.557
UNREALIZED GAIN OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES	(249)
(TREASURY SHARES)	-
TOTAL EQUITY	5.906.531
TOTAL LIABILITIES AND EQUITY	18.012.771

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

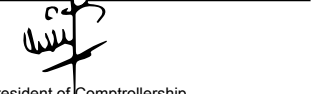
PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JANUARY 1, 2019 TO MAY 31, 2019 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	5.804.489	Other operating income	1.128.254
Cash and due from banks	-	Other operating expenses	(30.815)
Investment securities	202.391	FINANCIAL INTERMEDIATION MARGIN	6.441.755
Loan portfolio	379.443	COSTS OF OPERATIONS	(462.074)
Other receivables	-	Personnel expenses	(86.404)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(358.848)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(3.229)
Other finance income	5.222.655	Contributions to the Superintendency of Banks and Other Financial Institutions	(13.593)
FINANCE EXPENSES	(267.249)	GROSS OPERATING MARGIN	5.979.681
Customers' deposits	(125.520)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	1.904
Other borrowings	(139.718)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(4.556.834)
Other obligations	-	NET OPERATING MARGIN	1.424.751
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(2.011)	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	5.537.240	GROSS PROFIT BEFORE TAX	1.424.751
Income from recovery of financial assets	-	Income tax	(56.953)
Expenses from uncollectible and impaired financial assets	(192.924)	NET PROFIT FOR THE PERIOD	1.367.798
Uncollectible loans and other receivables	(192.924)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	5.344.316		


Director


Executive Vice President of Financial Planning and control


Vice President of Internal Audit


Vice President of Comptrollership

Investments assigned	-	Microloans	7.341.372
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	3.070.234	Loans to the manufacturing sector	-
		Equity-debt ratio	71,09%