

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

**ASSETS**

<b>CASH AND DUE FROM BANKS</b>	<b>964.312</b>
Cash	5.823
Central Bank of Venezuela	654.828
Banks and other local financial institutions	217
Banks and correspondent offices abroad	33.081
Head Office and Branches	-
Clearing House Funds	270.363
(Allowance for cash and due from banks)	-
<b>INVESTMENT SECURITIES</b>	<b>6.267.580</b>
Placements in Central Bank of Venezuela and Interbank Transactions	-
Trading investment securities	-
Available-for-sale investment securities	236
Held-to-maturity investment securities	6.267.334
Restricted cash investments	-
Other investment securities	10
(Allowance for investment securities)	-
<b>LOAN PORTFOLIO</b>	<b>2.784.980</b>
Current loans	2.868.754
Restructured loans	-
Past-due loans	191
Loans in litigation	-
(Allowance for loan portfolio)	(83.965)
<b>INTERESTS AND COMMISSIONS RECEIVABLE</b>	<b>1.214.286</b>
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	1.044.166
Accrued interest receivable from loan portfolio	47.911
Commissions receivable	122.382
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(173)
<b>INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES</b>	<b>-</b>
Investments in subsidiaries and affiliates	-
Investments in branches	-
(Allowance for investments in subsidiaries, affiliates and branches)	-
<b>FORECLOSED ASSETS</b>	<b>-</b>
<b>PREMISES AND EQUIPMENT</b>	<b>373.953</b>
<b>OTHER ASSETS</b>	<b>692.712</b>
<b>TOTAL ASSETS</b>	<b>12.297.823</b>
<b>DEBIT CONTINGENT ACCOUNTS</b>	<b>-</b>
<b>TRUST ASSETS</b>	<b>-</b>
<b>OTHER TRUSTS</b>	<b>-</b>
<b>DEBIT ACCOUNTS FROM OTHER TRUSTS</b>	<b>-</b>
(HOUSING AND HABITAT BENEFIT SYSTEM)	-
<b>OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS</b>	<b>-</b>
<b>OTHER DEBIT MEMORANDUM ACCOUNTS</b>	<b>6.811.437</b>
<b>OTHER DEBIT CONTROL ACCOUNTS</b>	<b>-</b>
<b>TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE</b>	<b>-</b>

**LIABILITIES AND EQUITY**

<b>CUSTOMERS' DEPOSITS</b>	<b>3.190.606</b>
Demand deposits	2.571.650
Noninterest-bearing checking accounts	1.669.856
Interest-bearing checking accounts	243.827
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	657.967
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	559.979
Obligations from money market desk transactions	-
Savings deposits	58.977
Time deposits	-
Securities issued by the Bank	-
Restricted customers' deposits	-
Rights and shares on securities	-
<b>OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA</b>	<b>-</b>
<b>DEPOSITS AND OBLIGATIONS WITH BANAVIH</b>	<b>-</b>
<b>OTHER BORROWINGS</b>	<b>598.956</b>
Obligations with local financial institutions due in one year or less	598.956
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	-
<b>OTHER FINANCIAL INTERMEDIATION OBLIGATIONS</b>	<b>-</b>
<b>INTERESTS AND COMMISSIONS PAYABLE</b>	<b>53.012</b>
Accrued liabilities from customers' deposits	37.269
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	15.743
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
<b>ACCRUALS AND OTHER LIABILITIES</b>	<b>887.775</b>
<b>SUBORDINATED OBLIGATIONS</b>	<b>-</b>
<b>OTHER OBLIGATIONS</b>	<b>-</b>
<b>TOTAL LIABILITIES</b>	<b>4.730.349</b>
<b>OPERATING MANAGEMENT EQUITY</b>	<b>297.093</b>
<b>CAPITAL STOCK</b>	<b>0</b>
Paid-in capital	0
<b>CONVERTIBLE DEBENTURES</b>	<b>-</b>
<b>NON-CAPITALIZED EQUITY CONTRIBUTIONS</b>	<b>-</b>
<b>CAPITAL RESERVES</b>	<b>12.030</b>
<b>ADJUSTMENTS TO EQUITY</b>	<b>7.031.165</b>
<b>RETAINED EARNINGS</b>	<b>228.561</b>
<b>UNREALIZED GAIN OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES</b>	<b>(1.377)</b>
<b>(TREASURY SHARES)</b>	<b>-</b>
<b>TOTAL EQUITY</b>	<b>7.270.379</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>12.297.823</b>

**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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JANUARY 01, 2020 TO MAY 31, 2020 (EXPRESSED IN US DOLLARS)

<b>FINANCE INCOME</b>	<b>1.358.428</b>	Other operating income	330.448
Cash and due from banks	-	Other operating expenses	(13.385)
Investment securities	205.094	<b>FINANCIAL INTERMEDIATION MARGIN</b>	<b>1.313.856</b>
Loan portfolio	1.153.334	<b>COSTS OF OPERATIONS</b>	<b>(179.239)</b>
Other receivables	-	Personnel expenses	(19.994)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(145.930)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(2.709)
Other finance income	-	Contributions to the Superintendency of Banks and Other Financial Institutions	(10.606)
<b>FINANCE EXPENSES</b>	<b>(295.491)</b>	<b>GROSS OPERATING MARGIN</b>	<b>1.134.617</b>
Customers' deposits	(225.476)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	3.644
Other borrowings	(70.015)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(807.446)
Other obligations	-	<b>NET OPERATING MARGIN</b>	<b>330.815</b>
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	-	Extraordinary expenses	(600)
<b>GROSS FINANCIAL MARGIN</b>	<b>1.062.937</b>	<b>GROSS PROFIT BEFORE TAX</b>	<b>330.215</b>
Income from recovery of financial assets	-	Income tax	(33.122)
<b>Expenses from uncollectible and impaired financial assets</b>	<b>(66.143)</b>	<b>NET PROFIT FOR THE PERIOD</b>	<b>297.093</b>
Uncollectible loans and other receivables	(66.143)		
Recording of allowance and adjustments to cash and due from banks	-		
<b>NET FINANCIAL MARGIN</b>	<b>996.794</b>		

Investments assigned	-	Microloans	2.780.685
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	894.087	Loans to the manufacturing sector	-
		Equity-debt ratio	149.93%

<b>President</b>	<b>Principal Directors</b>	<b>Deputy Directors</b>	<b>Principal Statutory Auditor</b>	<b>Alternate Statutory Auditor</b>
Michel J. Goguikian	Michel J. Goguikian Vladimir J. Falcón W	María de la Concepción de Araujo Camilo Feijoo Pérez	Gordy Palmero Luján	Régulo Martínez Barrios
	Evelyn Rodríguez Branger Asdrúbal Oliveros	Jean Marc Goguikian K Álvaro Rodríguez Paz	Hernando Díaz Candia Maritza Meszaros Reyes	
	Randolfo Díaz Muñoz José Gerardo Rivas			

*[Signatures]*  
Vice President of Internal Audit  
Vice President of Financial Control