

PUBLICATION BALANCE SHEET AS OF NOVEMBER 30, 2019 (EXPRESSED IN US DOLLARS)

ASSETS

CASH AND DUE FROM BANKS	852.850
Cash	15.647
Central Bank of Venezuela	751.507
Banks and other local financial institutions	327
Banks and correspondent offices abroad	76.331
Head Office and Branches	-
Clearing House Funds	9.038
(Allowance for cash and due from banks)	-
INVESTMENT SECURITIES	6.341.784
Placements in Central Bank of Venezuela and Interbank Transactions	218.602
Trading investment securities	-
Available-for-sale investment securities	798
Held-to-maturity investment securities	6.122.335
Restricted cash investments	-
Other investment securities	49
(Allowance for investment securities)	-
LOAN PORTFOLIO	2.510.070
Current loans	2.571.438
Restructured loans	-
Past-due loans	9.743
Loans in litigation	-
(Allowance for loan portfolio)	(71.111)
INTERESTS AND COMMISSIONS RECEIVABLE	948.750
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	647.850
Accrued interest receivable from loan portfolio	25.293
Commissions receivable	275.903
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(296)
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	505.117
OTHER ASSETS	826.543
TOTAL ASSETS	11.985.114
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	18.647.580
OTHER DEBIT CONTROL ACCOUNTS	-
TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	-

LIABILITIES AND EQUITY

CUSTOMERS' DEPOSITS	3.298.886
Demand deposits	2.802.111
Noninterest-bearing checking accounts	603.104
Interest-bearing checking accounts	366.178
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	1.832.829
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	356.210
Obligations from money market desk transactions	-
Savings deposits	140.565
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	204.304
Obligations with local financial institutions due in one year or less	204.304
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	43.317
Accrued liabilities from customers' deposits	38.609
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	4.708
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
ACCRUALS AND OTHER LIABILITIES	925.720
SUBORDINATED OBLIGATIONS	-
OTHER OBLIGATIONS	-
TOTAL LIABILITIES	4.472.227
OPERATING MANAGEMENT EQUITY	727.057
CAPITAL STOCK	0
Paid-in capital	0
CONVERTIBLE DEBENTURES	-
NON-CAPITALIZED EQUITY CONTRIBUTIONS	-
CAPITAL RESERVES	15.354
ADJUSTMENTS TO EQUITY	6.480.029
RETAINED EARNINGS	291.662
UNREALIZED GAIN OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES	(1.214)
(TREASURY SHARES)	-
TOTAL EQUITY	6.785.831
TOTAL LIABILITIES AND EQUITY	11.985.114

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 NOVEMBER 30, 2019 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	2.361.743	Other operating income	343.842
Cash and due from banks	1.380	Other operating expenses	(18.309)
Investment securities	187.508	FINANCIAL INTERMEDIATION MARGIN	2.311.835
Loan portfolio	2.172.838	COSTS OF OPERATIONS	(287.630)
Other receivables	-	Personnel expenses	(46.498)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(223.140)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(5.737)
Other finance income	17	Contributions to the Superintendency of Banks and Other Financial Institutions	(12.255)
FINANCE EXPENSES	(338.281)	GROSS OPERATING MARGIN	2.024.205
Customers' deposits	(265.329)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	12.611
Other borrowings	(72.952)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(1.257.710)
Other obligations	-	NET OPERATING MARGIN	779.106
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	-	Extraordinary expenses	(1.900)
GROSS FINANCIAL MARGIN	2.023.462	GROSS PROFIT BEFORE TAX	777.207
Income from recovery of financial assets	-	Income tax	(50.150)
Expenses from uncollectible and impaired financial assets	(37.160)	NET PROFIT FOR THE PERIOD	727.057
Uncollectible loans and other receivables	(37.160)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	1.986.302		

Investments assigned	-	Microloans	2.458.020
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	1.794.061	Loans to the manufacturing sector	-
		Equity-debt ratio	149,09%