

PUBLICATION BALANCE SHEET AS OF NOVEMBER 30, 2020 (EXPRESSED IN US DOLLARS)

ASSETS

CASH AND DUE FROM BANKS	1.244.947
Cash	1.959
Central Bank of Venezuela	1.224.095
Banks and other local financial institutions	130
Banks and correspondent offices abroad	18.457
Head Office and Branches	-
Clearing House Funds	306
(Allowance for cash and due from banks)	-
INVESTMENT SECURITIES	6.491.137
Placements in Central Bank of Venezuela and Interbank Transactions	77.035
Trading investment securities	-
Available-for-sale investment securities	164
Held-to-maturity investment securities	6.413.936
Restricted cash investments	-
Other investment securities	2
(Allowance for investment securities)	-
LOAN PORTFOLIO	5.436.752
Current loans	5.601.934
Restructured loans	-
Past-due loans	6.793
Loans in litigation	-
(Allowance for loan portfolio)	(171.975)
INTERESTS AND COMMISSIONS RECEIVABLE	316.060
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	1.435.633
Accrued interest receivable from loan portfolio	22.049
Commissions receivable	17.786
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(1.159.409)
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	413.715
OTHER ASSETS	1.372.356
TOTAL ASSETS	15.274.965
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	138.946.585
OTHER DEBIT CONTROL ACCOUNTS	-
TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	-

LIABILITIES AND EQUITY

CUSTOMERS' DEPOSITS	4.613.352
Demand deposits	4.346.675
Noninterest-bearing checking accounts	2.837.325
Interest-bearing checking accounts	556.654
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	952.696
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	228.797
Obligations from money market desk transactions	-
Savings deposits	37.880
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	893.400
Obligations with local financial institutions due in one year or less	893.400
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	69.493
Accrued liabilities from customers' deposits	44.781
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	24.712
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
ACCRUALS AND OTHER LIABILITIES	628.593
SUBORDINATED OBLIGATIONS	-
OTHER OBLIGATIONS	-
TOTAL LIABILITIES	6.204.838
OPERATING MANAGEMENT	313.303
EQUITY	-
CAPITAL STOCK	0
Paid-in capital	0
CONVERTIBLE DEBENTURES	-
NON-CAPITALIZED EQUITY CONTRIBUTIONS	-
CAPITAL RESERVES	6.143
ADJUSTMENTS TO EQUITY	8.635.342
RETAINED EARNINGS	116.709
UNREALIZED GAIN OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES	(1.370)
(TREASURY SHARES)	-
TOTAL EQUITY	8.756.824
TOTAL LIABILITIES AND EQUITY	15.274.965

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 NOVEMBER 30, 2020 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	1.790.938	Other operating income	288.072
Cash and due from banks	0	Other operating expenses	(12.938)
Investment securities	161.663	FINANCIAL INTERMEDIATION MARGIN	1.489.118
Loan portfolio	1.629.274	COSTS OF OPERATIONS	(154.625)
Other receivables	-	Personnel expenses	(4.440)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(136.165)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(3.010)
Other finance income	1	Contributions to the Superintendency of Banks and Other Financial Institutions	(11.011)
FINANCE EXPENSES	(492.836)	GROSS OPERATING MARGIN	1.334.493
Customers' deposits	(321.179)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	1.364
Other borrowings	(170.756)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(1.005.441)
Other obligations	-	NET OPERATING MARGIN	330.416
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(902)	Extraordinary expenses	(177)
GROSS FINANCIAL MARGIN	1.298.102	GROSS PROFIT BEFORE TAX	330.239
Income from recovery of financial assets	0	Income tax	(16.936)
Expenses from uncollectible and impaired financial assets	(84.117)	NET PROFIT FOR THE PERIOD	313.303
Uncollectible loans and other receivables	(84.117)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	1.213.985		

Director

Executive Vice President of Financial Planning and control

Vice President of Internal Audit

Vice President of Financial Control

Investments assigned	-	Microloans	5.583.106
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	932.371	Loans to the manufacturing sector	-
		Equity-debt ratio	183,03%