

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

ASSETS

CASH AND DUE FROM BANKS	983.984
Cash	14.936
Central Bank of Venezuela	879.559
Banks and other local financial institutions	421
Banks and correspondent offices abroad	71.664
Head Office and Branches	-
Clearing House Funds	17.404
(Allowance for cash and due from banks)	-
INVESTMENT SECURITIES	6.100.389
Placements in Central Bank of Venezuela and Interbank Transactions	-
Trading investment securities	-
Available-for-sale investment securities	1.204
Held-to-maturity investment securities	6.099.104
Restricted cash investments	-
Other investment securities	81
(Allowance for investment securities)	-
LOAN PORTFOLIO	3.576.682
Current loans	3.633.511
Restructured loans	-
Past-due loans	44.013
Loans in litigation	-
(Allowance for loan portfolio)	(100.842)
INTERESTS AND COMMISSIONS RECEIVABLE	987.078
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	581.921
Accrued interest receivable from loan portfolio	32.111
Commissions receivable	373.539
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(493)
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	526.800
OTHER ASSETS	1.221.629
TOTAL ASSETS	13.396.562
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	28.479.248
OTHER DEBIT CONTROL ACCOUNTS	-

LIABILITIES AND EQUITY

CUSTOMERS' DEPOSITS	4.119.963
Demand deposits	2.863.003
Noninterest-bearing checking accounts	1.255.107
Interest-bearing checking accounts	433.243
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	1.174.653
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	1.060.071
Obligations from money market desk transactions	-
Savings deposits	196.889
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	468.486
Obligations with local financial institutions due in one year or less	468.486
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	35.953
Accrued liabilities from customers' deposits	34.512
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	1.441
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
ACCRUALS AND OTHER LIABILITIES	1.045.374
SUBORDINATED OBLIGATIONS	-
OTHER OBLIGATIONS	-
TOTAL LIABILITIES	5.669.776
OPERATING MANAGEMENT EQUITY	900.192
CAPITAL STOCK	0
Paid-in capital	0
CONVERTIBLE DEBENTURES	-
NON-CAPITALIZED EQUITY CONTRIBUTIONS	-
CAPITAL RESERVES	25.574
ADJUSTMENTS TO EQUITY	6.316.354
RETAINED EARNINGS	485.804
UNREALIZED GAIN OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES	(1.139)
(TREASURY SHARES)	-
TOTAL EQUITY	6.826.593
TOTAL LIABILITIES AND EQUITY	13.396.561

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 OCTOBER 31, 2019 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	2.925.467	Other operating income	398.226
Cash and due from banks	1.610	Other operating expenses	(24.847)
Investment securities	188.797	FINANCIAL INTERMEDIATION MARGIN	2.858.124
Loan portfolio	2.735.033	COSTS OF OPERATIONS	(334.474)
Other receivables	-	Personnel expenses	(50.640)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(262.099)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(7.645)
Other finance income	27	Contributions to the Superintendency of Banks and Other Financial Institutions	(14.090)
FINANCE EXPENSES	(396.431)	GROSS OPERATING MARGIN	2.523.650
Customers' deposits	(297.839)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	10.533
Other borrowings	(98.592)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(1.570.610)
Other obligations	-	NET OPERATING MARGIN	963.572
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	-	Extraordinary expenses	(1.267)
GROSS FINANCIAL MARGIN	2.529.036	GROSS PROFIT BEFORE TAX	962.305
Income from recovery of financial assets	-	Income tax	(62.113)
Expenses from uncollectible and impaired financial assets	(44.291)	NET PROFIT FOR THE PERIOD	900.192
Uncollectible loans and other receivables	(44.291)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	2.484.745		

Director

Executive Vice President of Financial Planning and control

Vice President of Internal Audit

Vice President of Financial Control

Investments assigned	-	Microloans	3.489.768
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	1.979.036	Loans to the manufacturing sector	-
		Equity-debt ratio	134.87%