

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

**ASSETS**

<b>CASH AND DUE FROM BANKS</b>	<b>1.064.435</b>
Cash	1.681
Central Bank of Venezuela	915.709
Banks and other local financial institutions	256
Banks and correspondent offices abroad	18.457
Head Office and Branches	-
Clearing House Funds	128.333
(Allowance for cash and due from banks)	-
<b>INVESTMENT SECURITIES</b>	<b>6.924.474</b>
Placements in Central Bank of Venezuela and Interbank Transactions	534.362
Trading investment securities	-
Available-for-sale investment securities	205
Held-to-maturity investment securities	6.389.903
Restricted cash investments	-
Other investment securities	4
(Allowance for investment securities)	-
<b>LOAN PORTFOLIO</b>	<b>5.121.277</b>
Current loans	5.273.825
Restructured loans	-
Past-due loans	33
Loans in litigation	-
(Allowance for loan portfolio)	(152.582)
<b>INTERESTS AND COMMISSIONS RECEIVABLE</b>	<b>414.244</b>
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	1.381.580
Accrued interest receivable from loan portfolio	42.245
Commissions receivable	138.065
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(1.147.646)
<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>663.137</b>
<b>OTHER ASSETS</b>	<b>1.375.186</b>
<b>TOTAL ASSETS</b>	<b>15.562.753</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>280.826.012</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>5.250.120</b>
Demand deposits	4.096.233
Noninterest-bearing checking accounts	1.995.894
Interest-bearing checking accounts	565.582
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	1.534.756
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	1.096.553
Obligations from money market desk transactions	-
Savings deposits	57.334
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>1.324.101</b>
Obligations with local financial institutions due in one year or less	1.324.101
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>124.762</b>
Accrued liabilities from customers' deposits	91.663
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	33.099
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
<b>ACCRUALS AND OTHER LIABILITIES</b>	<b>1.530.435</b>
<b>SUBORDINATED OBLIGATIONS</b>	<b>-</b>
<b>OTHER OBLIGATIONS</b>	<b>-</b>
<b>TOTAL LIABILITIES</b>	<b>8.229.418</b>
<b>OPERATING MANAGEMENT EQUITY</b>	<b>441.171</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>12.562</b>
<b>ADJUSTMENTS TO EQUITY</b>	<b>6.642.277</b>
<b>RETAINED EARNINGS</b>	<b>238.673</b>
<b>UNREALIZED GAIN OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES</b>	<b>(1.348)</b>
<b>(TREASURY SHARES)</b>	<b>-</b>
<b>TOTAL EQUITY</b>	<b>6.892.164</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>15.562.753</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 JULY 01, 2020 TO OCTOBER 31, 2020 (EXPRESSED IN US DOLLARS)

<b>FINANCE INCOME</b>	<b>2.871.406</b>	Other operating income	461.650
Cash and due from banks	0	Other operating expenses	(15.262)
Investment securities	234.679	<b>FINANCIAL INTERMEDIATION MARGIN</b>	<b>2.543.074</b>
Loan portfolio	2.636.725	<b>COSTS OF OPERATIONS</b>	<b>(217.463)</b>
Other receivables	-	Personnel expenses	(7.161)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(184.599)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(4.922)
Other finance income	2	Contributions to the Superintendency of Banks and Other Financial Institutions	(20.782)
<b>FINANCE EXPENSES</b>	<b>(675.897)</b>	<b>GROSS OPERATING MARGIN</b>	<b>2.325.611</b>
Customers' deposits	(450.686)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	2.669
Other borrowings	(223.562)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(1.860.028)
Other obligations	-	<b>NET OPERATING MARGIN</b>	<b>468.252</b>
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(1.650)	Extraordinary expenses	(362)
<b>GROSS FINANCIAL MARGIN</b>	<b>2.195.509</b>	<b>GROSS PROFIT BEFORE TAX</b>	<b>467.889</b>
Income from recovery of financial assets	-	Income tax	(26.718)
<b>Expenses from uncollectible and impaired financial assets</b>	<b>(98.823)</b>	<b>NET PROFIT FOR THE PERIOD</b>	<b>441.171</b>
Uncollectible loans and other receivables	(98.823)		
Recording of allowance and adjustments to cash and due from banks	-		
<b>NET FINANCIAL MARGIN</b>	<b>2.096.686</b>		

Director

Executive Vice President of Financial Planning and control

Vice President of Internal Audit

Vice President of Financial Control

Investments assigned	-	Microloans	5.229.445
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	2.122.111	Loans to the manufacturing sector	-
		Equity-debt ratio	133,31%