

PUBLICATION BALANCE SHEET AS OF JUNE 30, 2021 AND DECEMBER 31, 2020 (EXPRESSED IN US DOLLARS)

ASSETS	06/30/2021	12/31/2020	LIABILITIES AND EQUITY	06/30/2021	12/31/2020
CASH AND DUE FROM BANKS	3.130.960	1.189.528	CUSTOMERS' DEPOSITS	8.346.706	5.741.882
Cash	1.229.744	3.415	Demand deposits	7.539.159	3.449.069
Central Bank of Venezuela	1.828.472	1.098.774	Noninterest-bearing checking accounts	3.227.283	1.885.003
Banks and other local financial institutions	454	124	Interest-bearing checking accounts	1.649.843	321.397
Banks and correspondent offices abroad	62.016	18.457	Current Accounts According to Exchange Agreement No. 20	-	-
Head Office and Branches	-	-	Demand deposits and certificates	1.501.954	1.242.669
Clearing House Funds	10.272	68.758	Current Accounts According to the Exchange Market System of L.C.	1.160.079	-
(Allowance for cash and due from banks)	-	-	Special funds in trust according to the Exchange Market System of L.C.	-	-
INVESTMENT SECURITIES	6.579.319	6.507.995	Other demand obligations	770.041	2.232.043
Placements in Central Bank of Venezuela and Interbank Transactions	-	69.039	Obligations from money market desk transactions	-	-
Trading investment securities	-	-	Savings deposits	37.507	60.770
Available-for-sale investment securities	172	184	Time deposits	-	-
Held-to-maturity investment securities	6.579.146	6.438.771	Securities issued by the Bank	-	-
Restricted cash investments	0	0	Restricted customers' deposits	-	-
Other investment securities	1	2	Rights and shares on securities	-	-
(Allowance for investment securities)	-	-	OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	-	-
LOAN PORTFOLIO	4.856.386	5.762.920	Deposits and obligations with BANAVIH	-	-
Current loans	4.964.475	5.934.184	OTHER BORROWINGS	1.067.174	829.234
Restructured loans	27.934	-	Obligations with local financial institutions due in one year or less	1.067.174	829.234
Past-due loans	31.431	5.380	Obligations with local financial institutions due in one year or more	-	-
Loans in litigation	-	-	Obligations with foreign financial institutions due in one year or less	-	-
(Allowance for loan portfolio)	(167.454)	(176.644)	Obligations with other foreign financial institutions due in one year or more	-	-
INTERESTS AND COMMISSIONS RECEIVABLE	251.636	392.604	Obligations from other borrowings due in one year or less	-	-
Accrued interest receivable from cash and due from banks	-	-	Obligations from other borrowings due in one year or more	-	-
Accrued interest receivable from investment securities	1.892.116	1.502.192	OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-	-
Accrued interest receivable from loan portfolio	13.420	21.640	INTERESTS AND COMMISSIONS PAYABLE	73.634	95.855
Commissions receivable	12.252	28.178	Accrued liabilities from customers' deposits	59.076	86.609
Accrued interest and commissions receivable from other receivables	-	-	Accrued liabilities from obligations with Central Bank of Venezuela	-	-
(Allowance for accrued interest receivable and other)	(1.666.152)	(1.159.406)	Accrued liabilities from deposits and obligations with BANAVIH	-	-
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-	-	Accrued liabilities from other borrowings	14.558	9.246
Investments in subsidiaries and affiliates	-	-	Accrued liabilities from other financial intermediation obligations	-	-
Investments in branches	-	-	Accrued liabilities from other obligations	-	-
(Allowance for investments in subsidiaries, affiliates and branches)	-	-	Accrued liabilities from subordinated obligations	-	-
FORECLOSED ASSETS	-	-	ACCRUALS AND OTHER LIABILITIES	914.601	808.994
PREMISES AND EQUIPMENT	461.909	893.012	SUBORDINATED OBLIGATIONS	-	-
OTHER ASSETS	2.547.574	2.025.564	OTHER OBLIGATIONS	-	-
TOTAL ASSETS	17.827.783	16.771.623	TOTAL LIABILITIES	10.402.116	7.475.965
DEBIT CONTINGENT ACCOUNTS	0	-	OPERATING MANAGEMENT	-	-
TRUST ASSETS	-	-	EQUITY	-	-
OTHER TRUSTS	-	-	CAPITAL STOCK	-	-
DEBIT ACCOUNTS FROM OTHER TRUSTS	-	-	Paid-in capital	-	-
(HOUSING AND HABITAT BENEFIT SYSTEM)	-	-	NON-CAPITALIZED EQUITY CONTRIBUTIONS	-	-
OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS	-	-	NON-CAPITALIZED EQUITY CONTRIBUTIONS	-	-
OTHER DEBIT MEMORANDUM ACCOUNTS	51.874.685	133.118.663	CAPITAL RESERVES	12.334	27.718
OTHER DEBIT CONTROL ACCOUNTS	-	-	ADJUSTMENTS TO EQUITY	7.180.333	8.742.641
TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	-	-	RETAINED EARNINGS	234.349	526.648
			UNREALIZED GAIN OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES	(1.348)	(1.349)
			(TREASURY SHARES)	-	-
			TOTAL EQUITY	7.425.667	9.295.658
			TOTAL LIABILITIES AND EQUITY	17.827.783	16.771.623

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 ENDED JUNE 30, 2021 AND DECEMBER 31, 2020 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	2.020.108	2.381.116	Other operating income	479.081	330.813
Cash and due from banks	0	0	Other operating expenses	(119.432)	(27.491)
Investment securities	396.289	231.438	FINANCIAL INTERMEDIATION MARGIN	1.395.168	1.920.266
Loan portfolio	1.623.819	2.149.677	COSTS OF OPERATIONS	(299.187)	(215.815)
Other receivables	-	-	Personnel expenses	(6.935)	(6.290)
Investments in subsidiaries, affiliates and branches.	-	-	General and administration expenses	(257.210)	(192.968)
Head Office and Branches	-	-	Contributions to FOGADE	(6.380)	(3.435)
Other finance income	0	2	Contributions to SUDEBAN	(28.661)	(13.121)
FINANCE EXPENSES	(918.799)	(674.424)	GROSS OPERATING MARGIN	1.095.981	1.704.451
Customers' deposits	(524.828)	(458.827)	Income from foreclosed assets	-	-
Obligations with Central Bank of Venezuela	-	-	Income from special programs	-	-
Deposits and obligations with BANAVIH	-	-	Sundry operating income	2.123	1.362
Other borrowings	(393.562)	(214.654)	Expenses from foreclosed assets	-	-
Other financial intermediation obligations	-	-	Depreciation, amortization and impairment of sundry goods	-	-
Subordinated obligations	-	-	Sundry operating expenses	(1.005.265)	(1.242.818)
Other obligations	-	-	NET OPERATING MARGIN	92.840	462.995
Head Office and Branches	-	-	Extraordinary income	-	-
Other finance expenses	(409)	(944)	Extraordinary expenses	-	(168)
GROSS FINANCIAL MARGIN	1.101.309	1.706.692	GROSS PROFIT BEFORE TAX	92.840	462.827
Income from recovery of financial assets	0	-	Income tax	(33.618)	(25.314)
Expenses from uncollectible and impaired financial assets	(65.790)	(89.748)	NET PROFIT FOR THE PERIOD	59.222	437.513
Uncollectible loans and other receivables	(65.790)	(89.748)	APPLICATION OF NET INCOME	-	-
Recording of allowance and adjustments to cash and due from banks	-	-	Legal Reserve	-	-
NET FINANCIAL MARGIN	1.035.520	1.616.944	Statutory Profit	-	-
			Other Capital Reserves	2.961	21.876
			Accumulated Results	56.261	415.637
			Contributions National Anti-drug Fund	1.139	2.329

 Director
 Vice President of Financial Planning and Control
 Vice President of Internal Audit
 Financial Control Unit Manager

Investments assigned	-	Microloans	4.955.064
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	2.596.389	Equity-debt ratio	80,46%

1. EQUITY	SEMESTER	2. BANK SOLVENCY AND ASSET QUALITY	SEMESTER	3. ADMINISTRATIVE MANAGEMENT (*)	SEMESTER	4. PROFITABILITY (*)	SEMESTER	5. LIQUIDITY	SEMESTER
1.1 EQUITY COMPUTABLE	80,46%	2.1 ALLOWANCE FOR LOAN PORTFOLIO	3,33%	3.1 (PERSONNEL EXPENSES + OPERATING EXPENSES)	6,36%	4.1 NET PROFIT OR LOSS	0,95%	5.1 CASH AND CASH EQUIVALENTS	37,51%
TOTAL ASSET (COMPUTABLE)		GROSS LOAN PORTFOLIO		AVERAGE PRODUCTIVE ASSET		AVERAGE ASSET		CUSTOMERS' DEPOSITS	
1.2 UNPRODUCTIVE ASSET	85,52%	2.2 GROSS FIXED ASSET PORTFOLIO	0,63%	3.2 (PERSONNEL EXPENSES + OPERATING EXPENSES)	13,08%	4.2 NET PROFIT OR LOSS	2,05%	5.2 (CASH + INVEST. SECURITIES)	37,51%
(EQUITY + OPERATING MANAGEMENT)		GROSS LOAN PORTFOLIO		FINANCE INCOME		AVERAGE EQUITY		CUSTOMERS DEPOSITS	

(*) ANNUALIZED AND CALCULATED BASED ON AVERAGE BALANCE SOURCE: FIGURES FROM THE BANK'S BALANCE AS OF: 12/31/2020