

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

ASSETS

CASH AND DUE FROM BANKS	612.491
Cash	5.568
Central Bank of Venezuela	532.615
Banks and other local financial institutions	250
Banks and correspondent offices abroad	16.178
Head Office and Branches	-
Clearing House Funds	57.880
(Allowance for cash and due from banks)	-
INVESTMENT SECURITIES	6.365.254
Placements in Central Bank of Venezuela and Interbank Transactions	-
Trading investment securities	-
Available-for-sale investment securities	180
Held-to-maturity investment securities	6.365.069
Restricted cash investments	-
Other investment securities	5
(Allowance for investment securities)	-
LOAN PORTFOLIO	4.806.059
Current loans	4.947.401
Restructured loans	-
Past-due loans	6
Loans in litigation	-
(Allowance for loan portfolio)	(141.348)
INTERESTS AND COMMISSIONS RECEIVABLE	1.444.189
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	1.305.072
Accrued interest receivable from loan portfolio	31.957
Commissions receivable	107.332
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(172)
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	540.773
OTHER ASSETS	1.722.858
TOTAL ASSETS	15.491.624
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	328.462.393
OTHER DEBIT CONTROL ACCOUNTS	-
TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	-

LIABILITIES AND EQUITY

CUSTOMERS' DEPOSITS	4.737.148
Demand deposits and certificates	3.764.785
Noninterest-bearing checking accounts	1.693.454
Interest-bearing checking accounts	607.871
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	1.463.461
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	904.825
Obligations from money market desk transactions	-
Savings deposits	67.538
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	813.802
Obligations with local financial institutions due in one year or less	813.802
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	82.052
Accrued liabilities from customers' deposits	67.057
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	14.995
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
ACCRUALS AND OTHER LIABILITIES	1.543.008
SUBORDINATED OBLIGATIONS	-
OTHER OBLIGATIONS	-
TOTAL LIABILITIES	7.176.011
OPERATING MANAGEMENT	323.803
EQUITY	-
CAPITAL STOCK	-
Paid-in capital	-
NON-CAPITALIZED EQUITY CONTRIBUTIONS	-
NON-CAPITALIZED EQUITY CONTRIBUTIONS	-
CAPITAL RESERVES	14.775
ADJUSTMENTS TO EQUITY	7.697.695
RETAINED EARNINGS	280.720
UNREALIZED GAIN OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES (TREASURY SHARES)	(1.380)
TOTAL EQUITY	7.991.810
TOTAL LIABILITIES AND EQUITY	15.491.624





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, 2020 TO SEPTEMBER 30, 2020 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	2.060.864
Cash and due from banks	-
Investment securities	177.054
Loan portfolio	1.883.807
Other receivables	-
Investments in subsidiaries, affiliates and branches.	-
Head Office and Branches	-
Other finance income	3
FINANCE EXPENSES	(499.449)
Customers' deposits	(330.957)
Obligations with Central Bank of Venezuela	-
Deposits and obligations with BANAVIH	-
Other borrowings	(166.898)
Other financial intermediation obligations	-
Subordinated obligations	-
Other obligations	-
Head Office and Branches	-
Other finance expenses	(1.594)
GROSS FINANCIAL MARGIN	1.561.415
Income from recovery of financial assets	-
Expenses from uncollectible and impaired financial assets	(82.752)
Uncollectible loans and other receivables	82.752
Recording of allowance and adjustments to cash and due from banks	-
NET FINANCIAL MARGIN	1.478.663

Other operating income	395.086
Other operating expenses	(11.196)
FINANCIAL INTERMEDIATION MARGIN	1.862.553
COSTS OF OPERATIONS	(159.099)
Personnel expenses	(6.203)
General and administration expenses	(137.745)
Contributions to FOGADE	(4.342)
Contributions to SUDEBAN	(10.809)
GROSS OPERATING MARGIN	1.703.454
Income from foreclosed assets	-
Income from special programs	-
Sundry operating income	725
Expenses from foreclosed assets	-
Depreciation, amortization and impairment of sundry goods	-
Sundry operating expenses	(1.358.261)
NET OPERATING MARGIN	345.918
Extraordinary income	-
Extraordinary expenses	-
GROSS PROFIT BEFORE TAX	345.918
Income tax	(22.114)
NET PROFIT FOR THE PERIOD	323.804

 Director
 Executive Vice President of Financial Planning and control
 Vice President of Internal Audit
 Vice President of Financial Control

Investments assigned	-	Microloans	4.905.617
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	1.972.340	Equity-debt ratio	99,07%

1. EQUITY	QUARTER	2. BANK SOLVENCY AND ASSET QUALITY	QUARTER	3. ADMINISTRATIVE MANAGEMENT (*)	QUARTER	4. PROFITABILITY (*)	QUARTER	5. LIQUIDITY	QUARTER
1.1 EQUITY COMPUTABLE	99,07%	2.1 ALLOWANCE FOR LOAN PORTFOLIO	2,86%	3.1 (PERSONNEL EXPENSES + OPERATING EXPENSES) AVERAGE PRODUCTIVE ASSET	9,04%	4.1 NET PROFIT OR LOSS AVERAGE ASSET	14,12%	5.1 CASH AND CASH EQUIVALENTS CUSTOMERS' DEPOSITS	12,93%
1.2 UNPRODUCTIVE ASSET (EQUITY + OPERATING MANAGEMENT)	51,76%	2.2 GROSS FIXED ASSET PORTFOLIO GROSS LOAN PORTFOLIO	0,00%	3.2 (PERSONNEL EXPENSES + OPERATING EXPENSES) FINANCE INCOME	7,90%	4.2 NET PROFIT OR LOSS AVERAGE EQUITY	25,06%	5.2 (CASH + INVEST. SECURITIES) CUSTOMERS DEPOSITS	12,93%

(*) ANNUALIZED AND CALCULATED BASED ON AVERAGE BALANCE SOURCE: FIGURES FROM THE BANK'S BALANCE AS OF: 09/30/2020