

NODUS Internation Bank Inc.
Statement of Financial Condition / Estado de Situación Financiera

	7/31/2024	
	Actual	
<u>Liquid Assets</u>	Amount	
<u>Cash</u>		
BPPR	589,153	
Crossbar FX	1,016,931	(A)
Lloyds Bank	1,902,405	
Bantransfer Inc	6,238	
Lite Fintech LLC	1,308	
Atlas Bank	4,757,024	(B)
Dinosaur	9,451	
First Bank (Restricted Cash)	300,000	
<u>Total Cash</u>	\$ 8,582,510	
<u>Other Assets</u>		
Account Receivable (legal)	147,404	(C)
Prepaid	33,195	
Our Microlending	2,900,000	(D)
Other Investments	1,124,000	(E)
ORE	5,006,016	(F)
<u>Total Other Assets</u>	\$ 9,210,615	
<u>Loans Outstanding:</u>		
Principal	78,003,606	
Accrued Interest and late Charges	9,122,427	
<u>Total loans Outstanding</u>	\$ 87,126,033	(G)
<u>Promissory Notes Outstanding:</u>		
Principal	2,658,000	
Accrued Interest and late Charges	44,261	
<u>Total Promissory Notes Outstanding</u>	\$ 2,702,261	(G)
<u>Credit Cards (Net Of Reserves)</u>	\$ 586,456	(G)
<u>Total Assets</u>	\$ 108,207,875	
<u>Liabilities and Accrued Expenses</u>		
Other Liabilities	\$ 122,518	
Accrued Int. Payable CD	54,045	
Accounts Payable	45,622	
Liquidation Budget	3,206,492	
<u>Total Liabilities and Accrued Expenses</u>	\$ 3,428,677	
<u>OFAC Restricted Funds (19 accounts)</u>	\$ 9,280,527	
<u>Deposit Accounts Balances (DDA, MMK, SAV, CDS)</u>		
DDA Accounts	78,002,084	
Money Market Accounts	481,817	
Savings Accounts	8,489,199	
CD's	23,566	
<u>Total Deposit Account Balances</u>	\$ 86,996,666	
<u>Total Liabilities</u>	\$ 99,705,870	

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A. Crossbar FX - Entered into a voluntary liquidation in the UK. It is uncertain that any amounts will be collected. Nodus was confirmed as a creditor in Crossbar FX's liquidation. / Entró en un proceso de liquidación voluntaria en el Reino Unido. A la fecha, es incierto que cantidades podrán ser recolectadas, si alguna. Se confirmó Nodus como un acreedor de la liquidación de Crossbar FX.

B. Atlas Bank - Entered into a mandatory liquidation in Panamá. It is uncertain that any amounts will be collected. / Entró en un proceso de liquidación en Panamá. A la fecha, es incierto que cantidades podrán ser recolectadas, si alguna.

C. Accounts Receivable (Legal) – Under legal proceedings, therefore, it is uncertain if any amounts will be collected. / Sujeto a procedimientos legales, por lo que es incierto si alguna de estas cantidades serán cobradas.

D. Our MicroLending - Receiver and their legal counsel in Miami, Florida, negotiated with Our MicroLending a Payment Plan for the outstanding amounts that are past-due. The first payment was successfully made. / El Síndico y sus abogados en Miami, Florida, negociaron con Our MicroLending un plan de pago para atender las cantidades vencidas. El primer pago se recibió sin contratiempos.

E. Other Investments - These investments are currently being evaluated. Their recoverability is unknown to this day. / Otras Inversiones - Estas inversiones están bajo evaluación. La cobrabilidad es desconocida a esta fecha.

F. ORE - Property is subject to federal legal proceedings in New York. A settlement agreement is being drafted between the parties for the ultimate sale of the property. The estimated amount to be collected from the sale, may be lower than projected. / La propiedad está sujeto a un procedimiento legal federal en Nueva York. Se está redactando un borrador de negociación entre las partes para la venta de la propiedad. La cantidad a ser realizada en la venta podría ser menor a la proyectada.

G. Loans, Credit Cards & Promissory Notes (the “Credit Portfolio”) - The Receiver took control of all collection efforts. To this day communications have been established with the majority of debtors and payment plans are still being negotiated. Consequently, the Receiver has begun receiving payments. Nonetheless, the amounts received are still not enough to predict steady flow of funds to begin liquidating client deposits. / Préstamos, Tarjetas de Crédito y Notas Promisorias (el “Portafolio de Crédito”) - El Síndico tomo control de todas las acciones de cobro. A la fecha, se ha establecido comunicación con la mayoría de los deudores y los planes de pago aun se están negociando. Consecuentemente, el Síndico ha comenzado a recibir pagos. No obstante, las cantidades recibidas aún no son suficientes para predecir una entrada constante de fondos para dar comienzo a la liquidación de depósitos.

Loan Portfolio

Date

6/20/2024

8/20/2024

Total de
Cartera de
Préstamos

Total Accounts

117

Outstanding Balance

\$87,117,454



Pagos al día

Total Accounts

9

Outstanding Balance

\$2,619,980

Vencidos /
Atrasados

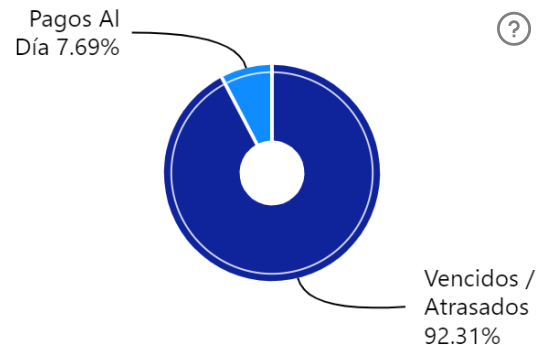
Total Accounts

108

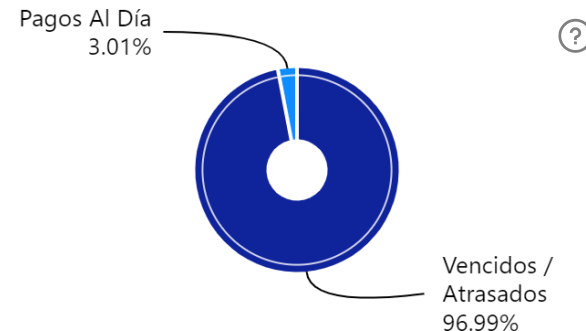
Outstanding Balance

\$84,497,474

Accounts Distribution



Outstanding Balance distribution



Compra Cartera de Préstamos de Nodus Finance

No

Yes

Pagos Al Día

Vencidos / Atrasados

Loans by Country	Accounts #	Oust. Balance	% of Grand Total
+ VENEZUELA	60	\$37,164,334	42.66%
+ USA	37	\$30,295,511	34.78%
+ PANAMA	7	\$7,674,205	8.81%
+ REPUBLICA DOMINICANA	6	\$4,080,435	4.68%
+ ECUADOR	2	\$2,871,680	3.30%
+ MEXICO	2	\$2,643,555	3.03%
+ COLOMBIA	2	\$2,288,736	2.63%
+ PERU	1	\$98,997	0.11%
Total	117	\$87,117,454	100.00%

Jurídico / Natural	Accounts #	Oust. Balance	% of Grand Total
+ Jurídico	83	\$70,339,618	80.74%
+ Natural	34	\$16,777,836	19.26%
Total	117	\$87,117,454	100.00%

Promissory
Notes

Total Accounts

13

Outstanding Balance

\$2,702,261

Loan Portfolio

Date

6/20/2024

8/20/2024

Cientes que Contestaron

Cientes que no contestaron

Carta de Cobros Enviadas

Total Accounts

108

Outstanding Balance

\$84,497,474

Cientes que no han contestado

Total Accounts

48

Outstanding Balance

\$35,898,021

Cientes que Contestaron

Total Accounts

60

Outstanding Balance

\$48,599,453

Planes de Pago

Total Accounts

41

Outstanding Balance

\$26,543,006

Revisión Interna

Total Accounts

14

Outstanding Balance

\$9,702,722

Referido a Investigación (Díaz Reus)

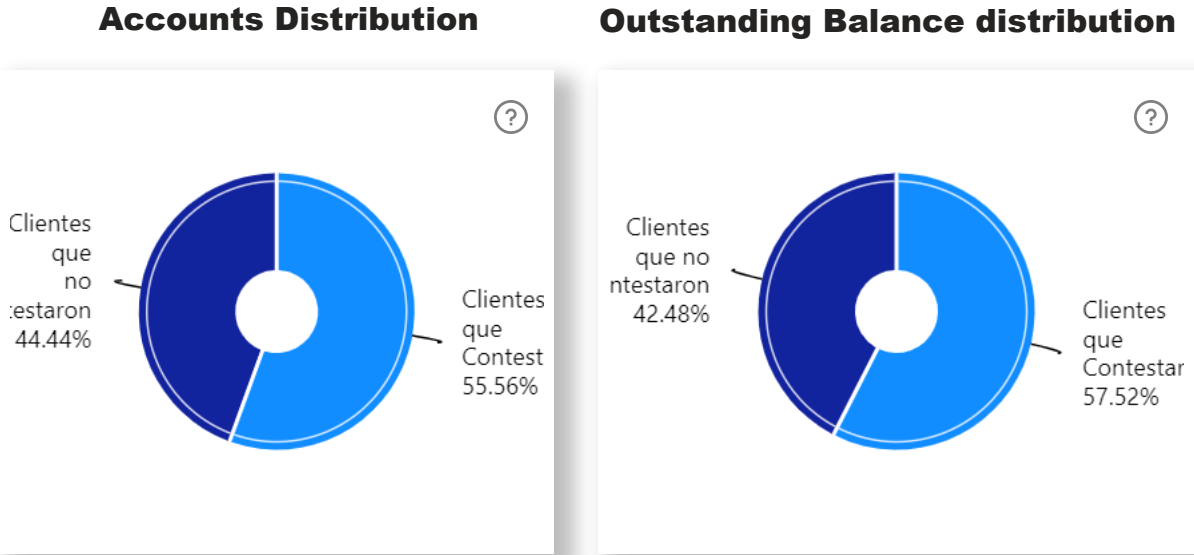
Total Accounts

5

Outstanding Balance

\$12,353,724

Loans by Country	Accounts #	Outstanding Balance	% of Grand Total
+ VENEZUELA	57	\$36,311,129	42.97%
+ USA	32	\$28,564,837	33.81%
+ PANAMA	7	\$7,674,205	9.08%
+ REPUBLICA DOMINICANA	5	\$4,044,333	4.79%
+ COLOMBIA	2	\$2,288,736	2.71%
+ ECUADOR	2	\$2,871,680	3.40%
+ MEXICO	2	\$2,643,555	3.13%
+ PERU	1	\$98,997	0.12%
Total	108	\$84,497,474	100.00%



Loan Portfolio

Préstamos en Negociación

No

Yes

Planes de Pago

Total Accounts

41

% del Total

37.96%



En Negociación

Total Accounts

16

Pendiente Firma de Cliente

Total Accounts

10

Planes de Pagos Firmados

Total Accounts

15

Outstanding Balance

\$26,543,006

% del Total

31.41%



Outstanding Balance

\$11,593,803

Outstanding Balance

\$4,723,261

Outstanding Balance

\$10,225,942

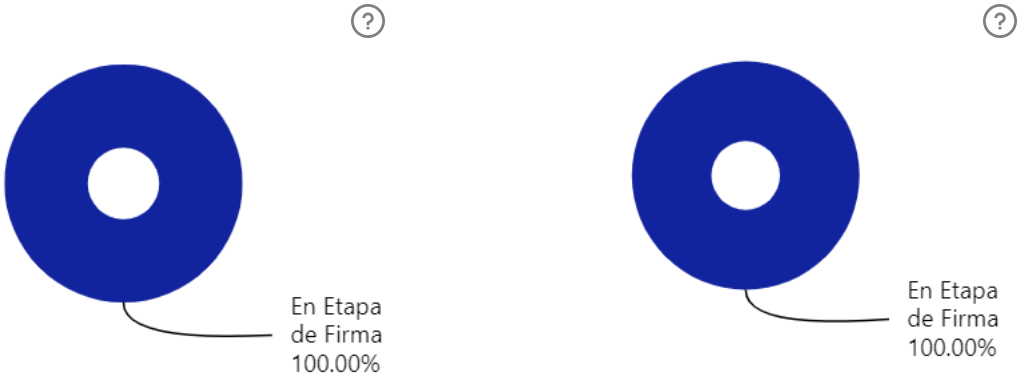
En Etapa de Firma

En Negociación con Cliente

Loans by Country	Accounts #	Outstanding Balance	% of Grand Total
+ VENEZUELA	57	\$36,311,129	42.97%
+ USA	32	\$28,564,837	33.81%
+ PANAMA	7	\$7,674,205	9.08%
+ REPUBLICA DOMINICANA	5	\$4,044,333	4.79%
+ ECUADOR	2	\$2,871,680	3.40%
+ MEXICO	2	\$2,643,555	3.13%
+ COLOMBIA	2	\$2,288,736	2.71%
+ PERU	1	\$98,997	0.12%
Total	108	\$84,497,474	100.00%

Accounts Distribution

Outstanding Balance distribution



Loan Portfolio

Préstamos en Negociación

Cientes que no han Contestado

Total Accounts

48

% del Total

44.44%



Demandas en Curso

Total Accounts

4

Pendientes a demandar

Total Accounts

44

Demanda sin pagaré

Total Accounts

35

Demanda con pagaré

Total Accounts

9

Outstanding Balance

\$35,898,021

% del Total

42.48%



Outstanding Balance

\$2,911,119

Outstanding Balance

\$32,986,901



Outstanding Balance

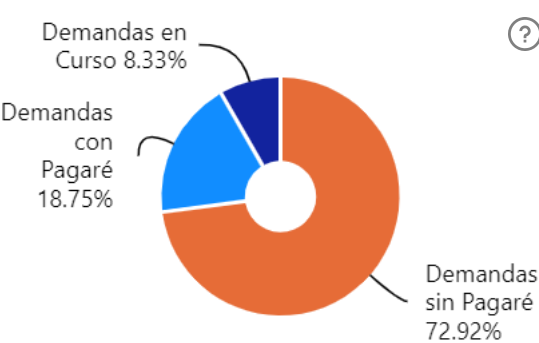
\$26,110,660

Outstanding Balance

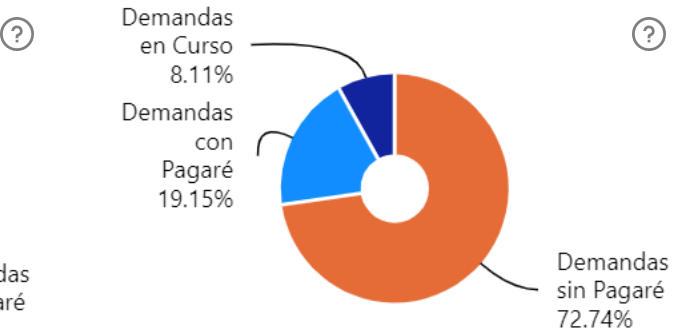
\$6,876,241

Demandas con Pagaré		Demandas en Curso		Demandas sin Pagaré	
Loans by Country		Accounts #	Outstanding Balance	% of Grand Total	
+ VENEZUELA		22	\$13,544,342	37.73%	
+ USA		12	\$10,537,591	29.35%	
+ PANAMA		5	\$5,585,314	15.56%	
+ REPUBLICA DOMINICANA		5	\$4,044,333	11.27%	
+ MEXICO		1	\$1,044,814	2.91%	
+ COLOMBIA		1	\$805,286	2.24%	
+ ECUADOR		1	\$237,343	0.66%	
+ PERU		1	\$98,997	0.28%	
Total		48	\$35,898,021	100.00%	

Accounts Distribution



Outstanding Balance distribution



Loan Portfolio

Date

6/20/2024

8/20/2024

Compra Cartera de Préstamos de Nodus Finance

No

Yes

Casos
Atendidos

Total Accounts

54

% del Total

46.15%



Pagos al día

Total Accounts

9

Outstanding Balance

32,074,105.87

% del Total

36.82%



Outstanding Balance

\$2,619,980

Planes de Pago

Total Accounts

41

Outstanding Balance

\$26,543,006

Demandas en
Curso

Total Accounts

4

Outstanding Balance

\$2,911,119

Loans by Country	Accounts	Outstanding Amount	% of Grand Total
VENEZUELA	23	\$13,376,743	76.14%
USA	10	\$4,156,339	23.66%
REPUBLICA DOMINICANA	1	\$36,101	0.21%
COLOMBIA	0	\$0	0.00%
ECUADOR	0	\$0	0.00%
MEXICO	0	\$0	0.00%
PANAMA	0	\$0	0.00%
PERU	0	\$0	0.00%
Total	34	\$17,569,183	100.00%

Jurídico / Natural	Accounts	Outstanding Amount	% of Grand Total
Jurídico	20	\$13,328,162	75.86%
Natural	14	\$4,241,021	24.14%
Total	34	\$17,569,183	100.00%