

### Assets

	Period Ended 03/31/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
<b>Cash and Due from Banks</b>	97,460,214	158,200,095
Cash	21,482,875	21,689,525
Central Bank of Venezuela	70,289,021	70,289,021
Domestic Banks and Other Financial Institutions	1,385	1,385
Foreign Banks and Correspondents	5,586,386	66,119,617
Main Office and Branches	0	0
Clearing House Funds	100,547	100,547
(Allowances for Cash and Due from Banks)	0	0
<b>Investments Securities</b>	308,380	136,022,410
Placements in Central Bank of Venezuela and Interbanking Transactions	0	0
Trading Securities	0	0
Available for Sale Securities	0	0
Held to Maturity Securities	0	109,613,596
Restricted Cash Investment	308,380	26,408,814
Other Securities	0	0
(Allowance for Investment Securities)	0	0
<b>Loan Portfolio</b>	19,381,047	43,868,051
Current Loans	20,019,005	44,506,009
Restructured Loans	0	0
Past-due Loans	184,285	184,285
Loans in Litigation	0	0
(Allowance for Loan Portfolio)	-822,243	-822,243
197,574	1,507,178	
<b>Interest and Commissions Receivable</b>	0	0
Accrued Interest Receivable from Cash and Due From Banks	0	0
Accrued Interest Receivable from Investments Securities	0	1,188,192
Accrued Interest Receivable from Loan Portfolio	107,486	228,898
Commissions Receivable	90,091	90,091
Accrued Interest and Commissions Receivable from Other Accounts Receivable	0	0
(Allowance for Accrued Interest Receivable and Other)	-3	-3
<b>Investments in Subsidiaries, Affiliates and Branches</b>	86,469,854	0
Investments in Subsidiaries and Affiliates	0	0
Investments in Branches	86,469,854	0
(Allowance for Investments in Subsidiaries, Affiliates and Branches)	0	0
<b>Foreclosed Assets</b>	0	0
<b>Premises and Equipments</b>	2,027,305	2,027,305
<b>Other Assets</b>	26,928,544	17,504,399
<b>Total Assets</b>	<b>232,772,918</b>	<b>359,129,438</b>

### Memorandum Accounts

Contingent Debit Accounts	2,874,435	2,874,435
<b>Trust Assets</b>	66,977,681	66,977,681
Other Trust	1,662,536	1,662,536
<b>Debit Accounts for Other Trust Charges (Housing and Habitat Benefit Regime)</b>	0	0
<b>Other Debit Accounts of the Residential Housing Savings Plan</b>	0	0
<b>Other Debit Memorandum Accounts</b>	32,450,563	52,959,043
<b>Other Debit Registration Accounts</b>	0	0
<b>Assets From Trust Obligations For Sovereign Cryptoasset Operations</b>	0	0

### Trust Assets

(Details)

Type of Trust	Individuals	Corporate Entities	Central Administration	Public, State, Municipal and Central Administrations	Decentralized Entities and Other Entities with Special Regime	Total
Investment	0	31	0	0	0	31
Guaranty	0	0	0	0	0	0
Administration	140	64,415,125	0	0	1,002,660	65,417,925
Mixed	0	0	0	0	0	0
Others	0	0	0	0	0	0
<b>Total</b>	<b>140</b>	<b>64,415,156</b>	<b>0</b>	<b>0</b>	<b>1,002,660</b>	<b>65,417,956</b>

### Liabilities

	Period Ended 03/31/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
<b>Customers' Deposits</b>	105,551,978	247,088,707
Demand Deposits	95,926,957	232,844,613
Non-Interest Bearing Current Accounts	52,384,917	52,384,917
Interest Bearing Current Accounts	41,248,181	177,529,176
Checking Accounts according to Exchange Agreement N° 20	1,341,751	1,341,751
Demand Deposits and Certificates	952,108	1,588,769
Current Accounts under Freely Convertible Foreign Exchange System	0	0
Special Trust Funds under Freely Convertible Foreign Exchange System	0	0
Other Demand Obligations	4,897,340	5,709,820
Obligations on Money Desk Operations	0	0
Savings Deposits	4,698,941	4,698,941
Time Deposits	0	0
Securities Issued by the Bank	0	0
Restricted Customer's Deposits	28,740	3,835,333
Rights and Participations on Securities	0	0
<b>Obligations with Central Bank of Venezuela</b>	0	0
<b>Deposits and Obligations with National Housing and Habitat Bank</b>	0	0
<b>Other Borrowings</b>	6,152	6,152
Obligations with Domestic Financial Institutions due in one year or less	29	29
Obligations with Domestic Financial Institutions due over one year	0	0
Obligations with Foreign Financial Institutions due in one year or less	6,123	6,123
Obligations with Foreign Financial Institutions due over one year	0	0
Obligations resulting from other borrowings due in one year or less	0	0
Obligations resulting from other borrowings due over one year	0	0
<b>Other Financial Intermediation Obligations</b>	0	0
<b>Interest and Commissions Payable</b>	23,925	23,928
Accrued Expenses for Customer's Deposits	23,925	23,928
Accrued Expenses for Obligations with Central Bank of Venezuela	0	0
Accrued Expenses for Deposits and Obligations with National Housing and Habitat Bank	0	0
Accrued Expenses for Other Borrowings	0	0
Accrued Expenses for Other Financial Intermediation Obligations	0	0
Accrued Expenses for Obligations Other	0	0
Accrued Expenses for Subordinated Obligations	0	0
<b>Accruals and Other Liabilities</b>	97,071,764	81,891,552
<b>Subordinated Obligations</b>	0	0
<b>Other Obligations</b>	0	0
<b>Total Liabilities</b>	<b>202,653,819</b>	<b>329,010,339</b>
<b>Operational Management</b>	835,851	835,851

### Stockholder's Equity

Capital Stock	29,283,248	29,283,248
<b>Paid-in Capital</b>	<b>232,772,918</b>	<b>359,129,438</b>

### Complementary Information

Transferred Investments	0
Loans to Agricultural Sector	0
Accumulated Loans to Agricultural Sector	4,825,414
Deposits of Official Entities	3,988,180
Micro Credits and Other Financial Instruments	702,398
Loans to Tourism Sector in Accordance to the Legislation in Force	0
Mortgages in Accordance to the Special Law on Protection to the Mortgage Creditor	473
Equity Solvency Index	9.76%
Loans Granted to Manufacturing Industry	0
Loans to Health Sector	0

### Statement of Published Earnings for the Period from Jan 01, 2022 to Mar 31, 2022 (In Bolivars)

	Period Ended 03/31/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
<b>Financial Income</b>	3,503,652	4,982,498
Cash and Due from Banks	2,574	3,395
Investments Securities	267,148	1,312,822
Loan Portfolio	3,225,872	3,658,223
Other Accounts Receivable	8,058	8,058
Investments in Subsidiaries, Affiliates and Branches	0	0
Main Office and Branches	0	0
Other	0	0
<b>Financial Expenses</b>	854,556	857,921
Customers' Deposit	493,141	496,504
Obligations with Central Bank of Venezuela	0	0
Deposits and Obligations with National Housing and Habitat Bank	0	0
Other Borrowings	171,607	171,609
Other Financial Intermediation Obligations	0	0
Underlying Obligations	0	0
Others Obligations	0	0
Main Office and Branches	0	0
Other	189,808	189,808
<b>Gross Financial Margin</b>	<b>2,649,096</b>	<b>4,124,577</b>
Income from Recovery of Financial Assets	0	0
<b>Expenses for Uncollectible and Impaired Financial Assets</b>	<b>124,646</b>	<b>124,646</b>
Uncollectible Loans and Other Accounts Receivable	124,646	124,646
Allowances and Adjustments	0	0

	Period Ended 03/31/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
<b>Net Financial Margin</b>	2,524,450	3,999,931
Other Operating Income	12,701,746	10,990,278
Other Operating Expenses	2,065,371	2,735,157
<b>Financial Intermediation Margin</b>	<b>13,160,825</b>	<b>12,255,052</b>
<b>Less-Operating Expenses</b>	<b>11,889,681</b>	<b>12,119,411</b>
Personnel	5,008,073	5,051,253
General and Administrative	6,321,385	6,507,935
Contributions to Deposit Guarantee and Banking Protection Fund	309,863	309,863
Contributions to Superintendency of Banks and Other Financial Institutions	250,360	250,360
<b>Gross Operating Margin</b>	<b>1,271,144</b>	<b>135,641</b>
Income from Foreclosed Assets	0	0
Income from Special Programs	0	0
Miscellaneous Operating Income	34,067	1,172,135
Expenses for Foreclosed Assets	0	0
Expenses for Depreciation, Amortization and Impaired Miscellaneous Assets	0	0
Miscellaneous Operating Expenses	466,759	469,324
<b>Net Operating Margin</b>	<b>838,452</b>	<b>838,452</b>
Extraordinary Income	0	0
Extraordinary Expenses	2,601	2,601
<b>Gross Income Before Income Taxes</b>	<b>835,851</b>	<b>835,851</b>
Income Taxes	0	0
<b>Net Income</b>	<b>835,851</b>	<b>835,851</b>

### Financial Ratios

#### 1. Stockholder's Equity

$$1.1 \frac{\text{(Stockholder's Equity + Operations)}}{\text{Total Assets}} \times 100 = 12,94$$

$$1.2 \frac{\text{Non-Yielding Assets}}{\text{(Stockholder's Equity + Operations)}} \times 100 = 414,17$$

#### 2. Banking Solvency and Assets' Quality

$$2.1 \frac{\text{Allowance for Investment Securities}}{\text{Gross Loan Portfolio}} \times 100 = 4,07$$

$$2.2 \frac{\text{Gross Immobilized Portfolio}}{\text{Gross Loan Portfolio}} \times 100 = 0,91$$

#### 3. Management

$$3.1 \frac{\text{(Personnel Expenses + Operating Expenses)}}{\text{Average Yielding Asset}} \times 100 = 40,81$$

$$3.2 \frac{\text{(Personnel Expenses + Operating Expenses)}}{\text{Financial Income}} \times 100 = 323,36$$

#### 4. Profitability

$$4.1 \frac{\text{Net Income}}{\text{Average Asset}} \times 100 = 1,55$$

$$4.2 \frac{\text{Net Income}}{\text{Average Stockholder's Equity}} \times 100 = 10,34$$

#### 5. Liquidity

$$5.1 \frac{\text{Current Assets}}{\text{Deposits from the Public (Current Assets + Investments in Negotiable Instruments)}} \times 100 = 92,33$$

$$5.2 \frac{\text{Customer's Deposits}}{\text{Customer's Deposits}} \times 100 = 92,33$$

Joaquin Urbano Berrizbeitia  
President

Alexandra Amengual  
Secretary

Eduardo Semprún Uzátegui  
Financial Controller VP

Alexandra Torres Zemanate  
Auditor