

Assets

	Period Ended 09/30/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Cash and Due from Banks	172,494,626	271,499,232
Cash	47,019,462	47,406,466
Central Bank of Venezuela	108,420,890	108,420,890
Domestic Banks and Other Financial Institutions	523	523
Foreign Banks and Correspondents	16,233,139	114,850,441
Main Office and Branches	0	0
Clearing House Funds	820,912	820,912
(Allowances for Cash and Due from Banks)	0	0
Investments Securities	35,473,939	262,550,773
Placements in Central Bank of Venezuela and Interbanking Transactions	34,896,422	34,896,422
Trading Securities	0	0
Available for Sale Securities	0	31,763,546
Held to Maturity Securities	0	146,196,212
Restricted Cash Investment	577,517	49,584,594
Other Securities	0	0
(Allowance for Investment Securities)	0	0
Loan Portfolio	64,169,267	161,589,697
Current Loans	66,919,369	164,339,799
Restructured Loans	0	0
Past-due Loans	328,568	328,568
Loans in Litigation	0	0
(Allowance for Loan Portfolio)	-3,078,670	-3,078,670
Interest and Commissions Receivable	665,039	3,221,503
Accrued Interest Receivable from Cash and Due from Banks	0	0
Accrued Interest Receivable from Investments Securities	39,877	1,755,861
Accrued Interest Receivable from Loan Portfolio	432,065	1,271,745
Commissions Receivable	194,100	194,100
Accrued Interest and Commissions Receivable from Other Accounts Receivable	0	0
(Allowance for Accrued Interest Receivable and Other)	-3	-3
Investments in Subsidiaries, Affiliates and Branches	174,545,664	0
Investments in Subsidiaries and Affiliates	0	0
Investments in Branches	174,545,664	0
(Allowance for Investments in Subsidiaries, Affiliates and Branches)	0	0
Foreclosed Assets	0	0
Premises and Equipments	3,374,586	3,374,586
Other Assets	23,139,465	23,357,205
Total Assets	473,862,886	725,592,997

Memorandum Accounts

Contingent Debit Accounts	5,244,230	5,244,230
Trust Assets	106,494,442	106,494,442
Other Trust	7,118,042	7,118,042
Debit Accounts for Other Trust Charges (Housing and Habitat Benefit Regime)	0	0
Other Debit Accounts of the Residential Housing Savings Plan	0	0
Other Debit Memorandum Accounts	119,633,709	234,675,811
Other Debit Registration Accounts	0	0
Assets from Trust Obligations For Sovereign Cryptoasset Operations	0	0

Liabilities

	Period Ended 09/30/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Customers' Deposits	190,803,792	465,718,671
Demand Deposits	157,842,988	430,278,590
Non-Interest Bearing Current Accounts	79,374,108	79,374,108
Interest Bearing Current Accounts	74,992,905	346,404,322
Checking Accounts according to Exchange Agreement N° 20	2,282,138	2,282,138
Demand Deposits and Certificates	1,193,837	2,218,022
Current Accounts under Freely Convertible Foreign Exchange System	0	0
Special Trust Funds under Freely Convertible Foreign Exchange System	0	0
Other Demand Obligations	24,802,741	26,723,267
Obligations on Money Desk Operations	0	0
Savings Deposits	8,013,104	8,013,104
Time Deposits	0	0
Securities Issued by the Bank	0	0
Restricted Customer's Deposits	144,959	20,703,710
Rights and Participations on Securities	0	0
Obligations with Central Bank of Venezuela	0	0
Deposits and Obligations with National Housing and Habitat Bank	0	0
Other Borrowings	6,169	6,169
Obligations with Domestic Financial Institutions due in one year or less	40	40
Obligations with Domestic Financial Institutions due over one year	0	0
Obligations with Foreign Financial Institutions due in one year or less	6,129	6,129
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
Other Financial Intermediation Obligations	0	0
Interest and Commissions Payable	16,611	16,612
Accrued Expenses for Customer's Deposits	16,611	16,612
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
Accruals and Other Liabilities	208,651,217	165,476,448
Subordinated Obligations	0	0
Other Obligations	0	0
Total Liabilities	399,487,789	651,217,800
Operational Management	10,655,443	10,655,443

Stockholder's Equity

Capital Stock	63,719,654	63,719,654
Paid-in Capital	473,862,886	725,592,997

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 Guaranty	0	31	0	0	0	31
Administration	938	102,985,772	0	0	2,083,580	105,070,290
Mixed	0	0	0	0	0	0
Others	0	0	0	0	0	0
Total	938	102,985,803	0	0	2,083,580	105,070,321

Complementary Information

Transferred Investments	0
Loans to Agricultural Sector	0
Accumulated Loans to Agricultural Sector	10,840,122
Deposits of Official Entities	7,157,092
Micro Credits and Other Financial Instruments	1,402,562
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	400
Equity Solvency Index	11,9735
Loans Granted to Manufacturing Industry	0
Loans to Health Sector	0

Statement of Published Earnings for the Period from Jun 01, 2022 to Sep 30, 2022 (In Bolivars)

	Period Ended 09/30/2022		Period Ended 09/30/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Financial Income	12,012,924	16,577,870	9,607,468	14,265,734
Cash and Due from Banks	27,545	211,714	30,990,049	29,799,655
Investments Securities	1,510,596	3,220,376	5,422,912	6,783,062
Loan Portfolio	10,467,092	13,239,089	35,174,606	37,282,327
Other Accounts Receivable	7,691	7,691	24,163,947	24,727,716
Investments in Subsidiaries, Affiliates and Branches	0	0	12,489,489	12,683,447
Main Office and Branches	0	0	10,734,677	11,104,487
Other	0	0	507,730	507,730
Financial Expenses	980,963	996,673	432,051	432,051
Customers' Deposit	707,548	714,628	11,010,850	12,564,618
Obligations with Central Bank of Venezuela	0	0	0	0
Deposits and Obligations with National Housing and Habitat Bank	0	0	0	0
Other Borrowings	22,009	22,009	0	0
Other Financial Intermediation Obligations	0	0	0	0
Underlying Obligations	0	0	174,971	178,645
Others Obligations	0	0	0	0
Main Office and Branches	0	0	530,185	2,077,813
Other	260,036	260,036	0	0
Gross Financial Margin	11,022,931	15,681,197	10,655,444	10,655,444
Income from Recovery of Financial Assets	0	0	1	1
Expenses for Uncollectible and Impaired Financial Assets	1,415,463	1,415,463	0	0
Uncollectible Loans and Other Accounts Receivable	1,415,463	1,415,463	0	0
Allowances and Adjustments	0	0	10,655,443	10,655,443
Net Financial Margin				
Other Operating Income				
Other Operating Expenses				
Financial Intermediation Margin				
Less-Operating Expenses				
Personnel				
General and Administrative				
Contributions to Deposit Guarantee and Banking Protection Fund				
Contributions to Superintendency of Banks and Other Financial Institutions				
Gross Operating Margin				
Income from Foreclosed Assets				
Income from Special Programs				
Miscellaneous Operating Income				
Expenses for Foreclosed Assets				
Expenses for Depreciation, Amortization and Impaired Miscellaneous Assets				
Miscellaneous Operating Expenses:				
Net Operating Margin				
Extraordinary Income				
Extraordinary Expenses				
Gross Income Before Income Taxes				
Income Taxes				
Net Income				

Financial Ratios

1. Stockholder's Equity	2. Banking Solvency and Assets' Quality	3. Management	4. Profitability	5. Liquidity
(Stockholder's Equity + Operations) / Total Assets x 100 = 15,70	Allowance for Investment Securities / Gross Loan Portfolio x 100 = 4,58	(Personnel Expenses + Operating Expenses) / Average Yielding Asset (Personnel Expenses + Operating Expenses) x 100 = 51,43	Net Income / Average Asset x 100 = 10,70	Current Assets / Deposits from the Public (Current Assets - Investments in Negotiable Instruments) / Customer's Deposits x 100 = 90,40
Non-Yielding Assets (Stockholder's Equity + Operations) x 100 = 264,13	Gross Immobilized Portfolio / Gross Loan Portfolio x 100 = 0,49	(Personnel Expenses + Operating Expenses) / Financial Income x 100 = 253,97	Net Income / Average Stockholder's Equity x 100 = 82,09	

Joaquín Urbano Berrizbeitia
President

Alexandra Ametgeal
Secretary

Eduardo Sampurín Uzátegui
Financial Controller VP

Alexandra Torres Zemanate
Auditor

Handwritten signature and date: 25/11/22