

Assets

	Period Ended 10/31/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Cash and Due from Banks	198,532,673	298,838,005
Cash	48,864,635	49,269,953
Central Bank of Venezuela	128,630,436	128,630,436
Domestic Banks and Other Financial Institutions	796	796
Foreign Banks and Correspondents	21,031,276	120,931,290
Main Office and Branches	0	0
Cleaning House Funds	5,530	5,530
(Allowances for Cash and Due from Banks)	0	0
Investments Securities	12,646,211	260,052,572
Placements in Central Bank of Venezuela and Interbanking Transactions	12,041,367	12,041,367
Trading Securities	0	0
Available for Sale Securities	0	40,010,187
Held to Maturity Securities	0	155,867,816
Restricted Cash Investment	604,844	52,143,202
Other Securities	0	0
(Allowance for Investment Securities)	0	0
Loan Portfolio	73,990,590	179,276,896
Current Loans	76,921,661	182,207,767
Restructured Loans	0	0
Past-due Loans	471,560	471,560
Loans in Litigation	0	0
(Allowance for Loan Portfolio)	-3,402,631	-3,402,631
Interest and Commissions Receivable	823,519	4,207,249
Accrued Interest Receivable from Cash and Due From Banks	0	0
Accrued Interest Receivable from Investments Securities	6,833	1,969,063
Accrued Interest Receivable from Loan Portfolio	548,906	1,970,406
Commissions Receivable	267,783	267,783
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	183,613,579	0
Investments in Subsidiaries and Affiliates	0	0
Investments in Branches	183,613,579	0
(Allowance for Investments in Subsidiaries, Affiliates and Branches)	0	0
Forclosed Assets	0	0
Premises and Equipments	4,029,292	4,029,292
Other Assets	35,684,465	35,840,037
Total Assets	509,320,349	782,273,851

Memorandum Accounts

Contingent Debit Accounts	6,473,251	6,473,251
Trust Assets	112,697,690	112,697,690
Other Trust	9,461,301	9,461,301
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	161,451,711	272,187,283
Other Debit Registration Accounts	0	0
Assets From Trust Obligations For Sovereign Cryptoasset Operations	0	0

Liabilities

	Period Ended 10/31/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Customers' Deposits	197,315,174	519,966,117
Demand Deposits	170,549,064	467,218,689
Non-Interest Bearing Current Accounts	83,105,230	83,105,230
Interest Bearing Current Accounts	69,657,086	365,354,347
Checking Accounts according to Exchange Agreement N° 20	2,365,680	2,365,680
Demand Deposits and Certificates	1,355,899	2,328,263
Current Accounts under Freely Convertible Foreign Exchange System	14,065,169	14,065,169
Special Trust Funds under Freely Convertible Foreign Exchange System	0	0
Other Demand Obligations	17,769,089	20,474,980
Obligations on Money Desk Operations	0	0
Savings Deposits	8,695,868	8,895,868
Time Deposits	0	0
Securities Issued by the Bank	0	0
Restricted Customer's Deposits	101,153	23,376,580
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	6,259	6,259
Obligations with Domestic Financial Institutions due in one year or less	130	130
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	23,820	23,821
Accrued Expenses for Customer's Deposits	23,820	23,821
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	226,339,499	176,642,057
Subordinated Obligations	0	0
Other Obligations	0	0
Total Liabilities	423,684,792	696,638,254
Operational Management	15,149,869	15,149,869

Stockholder's Equity

Capital Stock	70,485,728	70,485,728
Paid-in Capital	509,320,349	782,273,851

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	938	108,691,962	0	0	2,404,327	111,097,227
Mixed	0	0	0	0	0	0
Others	0	0	0	0	0	0
Total	938	108,691,993	0	0	2,404,327	111,097,258

Complementary Information

Transferred Investments	0
Loans to Agricultural Sector	15,016,779
Accumulated Loans to Agricultural Sector	8,759,038
Deposits of Official Entities	1,605,229
Micro Credit and Other Financial Instruments	0
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	337
Equity Solvency Index	12.36%
Loans Granted to Manufacturing Industry	0
Loans to Health Sector	0

Statement of Published Earnings for the Period from Jun 01, 2022 to Oct 31, 2022 (In Bolivars)

	Period Ended 10/31/2022		Period Ended 10/31/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Financial Income	15,734,105	22,425,854	12,584,816	19,266,987
Cash and Due from Banks	40,001	337,194	41,995,480	41,638,788
Investments Securities	1,901,120	4,355,066	6,739,920	8,623,938
Loan Portfolio	13,785,170	17,725,580	47,841,416	52,281,837
Other Accounts Receivable	7,814	7,814	32,205,878	34,913,677
Investments in Subsidiaries, Affiliates and Branches	0	0	15,968,126	18,158,777
Main Office and Branches	0	0	14,970,354	15,486,502
Other	0	0	676,973	676,973
Financial Expenses	1,387,238	1,395,856	591,425	591,425
Customers' Deposit	963,672	973,090	15,634,538	17,368,160
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	86,820	86,820	0	0
Other Financial Intermediation Obligations	0	0	262,438	268,472
Underlying Obligations	0	0	0	0
Others Obligations	0	0	0	0
Main Office and Branches	0	0	740,965	2,480,621
Other	336,746	336,746	0	0
Gross Financial Margin	14,346,867	21,029,998	15,156,011	15,156,011
Income from Recovery of Financial Assets	0	0	0	0
Expenses for Uncollectible and Impaired Financial Assets	1,762,011	1,762,011	6,142	6,142
Uncollectible Loans and Other Accounts Receivable	1,762,011	1,762,011	0	0
Allowances and Adjustments	0	0	0	0
Net Financial Margin	12,584,856	19,266,987	15,149,869	15,149,869
Other Operating Income	0	0	0	0
Other Operating Expenses	0	0	0	0
Financial Intermediation Margin	47,841,416	52,281,837	47,841,416	52,281,837
Less-Operating Expenses	32,205,878	34,913,677	32,205,878	34,913,677
Personnel	15,968,126	18,158,777	15,968,126	18,158,777
General and Administrative	14,970,354	15,486,502	14,970,354	15,486,502
Contributions to Deposit Guarantee and Banking Protection Fund	676,973	676,973	676,973	676,973
Contributions to Superintendency of Banks and Other Financial Institutions	591,425	591,425	591,425	591,425
Gross Operating Margin	15,634,538	17,368,160	15,634,538	17,368,160
Income from Forclosed Assets	0	0	0	0
Income from Special Programs	0	0	0	0
Miscellaneous Operating Income	262,438	268,472	262,438	268,472
Expenses for Forclosed Assets	0	0	0	0
Expenses for Depreciation, Amortization and Impaired Miscellaneous Assets	0	0	0	0
Miscellaneous Operating Expenses	740,965	2,480,621	740,965	2,480,621
Net Operating Margin	15,156,011	15,156,011	15,156,011	15,156,011
Extraordinary Income	0	0	0	0
Extraordinary Expenses	6,142	6,142	6,142	6,142
Gross Income Before Income Taxes	15,149,869	15,149,869	15,149,869	15,149,869
Income Taxes	0	0	0	0
Net Income	15,149,869	15,149,869	15,149,869	15,149,869


Leonardo Acosta López
Presidente (E)


Alexandra Amengual
Secretary


Eduardo Semprún Uzcátegui
Financial Controller VP


Alexandra Torres Zemanate
Auditor

Handwritten note: [Signature] 25/11/22