

Assets

	Period Ended 11/30/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Cash and Due from Banks	450,566,318	584,954,674
Cash	93,551,039	94,073,686
Central Bank of Venezuela	324,922,387	324,922,387
Domestic Banks and Other Financial Institutions	1,258	1,258
Foreign Banks and Correspondents	32,057,522	165,923,231
Main Office and Branches	0	0
Clearing House Funds	34,112	34,112
(Allowances for Cash and Due from Banks)	0	0
Investments Securities	6,279,931	309,291,837
Placements in Central Bank of Venezuela and Interbanking Transactions	5,500,000	5,500,000
Trading Securities	0	0
Available for Sale Securities	0	43,684,127
Held to Maturity Securities	0	192,680,310
Restricted Cash Investment	779,931	67,427,400
Other Securities	0	0
(Allowance for Investment Securities)	0	0
Loan Portfolio	106,730,947	245,657,801
Current Loans	110,682,854	249,499,196
Restructured Loans	0	0
Past-due Loans	692,623	803,135
Loans in Litigation	0	0
(Allowance for Loan Portfolio)	-4,644,530	-4,644,530
Interest and Commissions Receivable	1,056,786	5,144,049
Accrued Interest Receivable from Cash and Due From Banks	0	0
Accrued Interest Receivable from Investments Securities	0	2,175,508
Accrued Interest Receivable from Loan Portfolio	702,911	2,614,666
Commissions Receivable	353,878	353,878
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	238,390,092	0
Investments in Subsidiaries and Affiliates	0	0
Investments in Branches	238,390,092	0
(Allowance for Investments in Subsidiaries, Affiliates and Branches)	0	0
Foreclosed Assets	0	0
Premises and Equipments	4,120,181	4,120,181
Other Assets	32,182,054	32,292,113
Total Assets	839,326,309	1,181,460,655

Memorandum Accounts

Contingent Debit Accounts	7,703,152	7,703,152
Trust Assets	82,935,308	82,935,308
Other Trust	8,393,277	8,393,277
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	152,027,084	307,272,086
Other Debit Control Accounts	0	0
Assets From Trust Obligations For Sovereign Cryptoasset Operations	0	0

Liabilities

	Period Ended 11/30/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Customers' Deposits	397,801,770	800,093,038
Demand Deposits	350,147,126	717,909,878
Non-Interest Bearing Current Accounts	162,546,462	162,546,462
Interest Bearing Current Accounts	100,407,671	466,916,586
Checking Accounts according to Exchange Agreement N° 20	3,048,824	3,048,824
Demand Deposits and Certificates	1,305,000	2,558,837
Current Accounts under Freely Convertible Foreign Exchange System	82,839,169	82,839,169
Special Trust Funds under Freely Convertible Foreign Exchange System	0	0
Other Demand Obligations	36,707,739	40,336,711
Obligations on Money Desk Operations	0	0
Savings Deposits	10,837,547	10,837,547
Time Deposits	0	0
Securities Issued by the Bank	0	0
Restricted Customer's Deposits	109,358	31,008,902
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	6,149	6,149
Obligations with Domestic Financial Institutions due in one year or less	20	20
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	56,214	56,216
Accrued Expenses for Customer's Deposits	56,214	56,216
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 Other Obligations	0	0
Accrued Expenses for Subordinated Obligations	0	0
Accruals and Other Liabilities	311,961,251	251,804,327
Subordinated Obligations	0	0
Other Obligations	0	0
Total Liabilities	709,825,384	1,051,959,730
Operational Management	31,311,362	31,311,362

Stockholder's Equity

Capital Stock	98,189,563	98,189,563
Paid-in Capital	839,326,309	1,181,460,655

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	77,781,254	0	0	3,134,956	80,917,148
Mixed	0	0	0	0	0	0
Others	0	0	0	0	0	0
Total	938	77,781,285	0	0	3,134,956	80,917,179

Complementary Information

Transferred Investments	0
Loans to Agricultural Sector	0
Accumulated Loans to Agricultural Sector	18,418,036
Deposits of Official Entities	7,598,141
Micro Credits and Other Financial Instruments	1,921,211
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	227
Equity Solvency Index	13.71%
Loans Granted to Manufacturing Industry	0
Loans to Health Sector	0

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

	Period Ended 11/30/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Financial Income	23,354,156	34,521,787
Cash and Due from Banks	85,837	656,943
Investments Securities	4,137,585	8,211,920
Loan Portfolio	19,118,109	25,640,299
Other Accounts Receivable	12,625	12,625
Investments in Subsidiaries, Affiliates and Branches	0	0
Main Office and Branches	0	0
Other	0	0
Financial Expenses	1,870,025	1,885,266
Customers' Deposit	1,284,834	1,300,075
Obligations with Central Bank of Venezuela	0	0
Deposits and Obligations with National Housing and Habitat Bank	0	0
Other Borrowings	136,639	136,639
Other Financial Intermediation Obligations	0	0
Underlying Obligations	0	0
Others Obligations	0	0
Main Office and Branches	0	0
Other	448,552	448,552
Gross Financial Margin	21,484,131	32,636,521
Income from Recovery of Financial Assets	2	2
Expenses for Uncollectible and Impaired Financial Assets	2,680,169	2,680,169
Uncollectible Loans and Other Accounts Receivable	2,680,169	2,680,169
Allowances and Adjustments	0	0

	Period Ended 11/30/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Net Financial Margin	18,803,964	29,956,354
Other Operating Income	79,904,327	81,508,678
Other Operating Expenses	21,121,794	24,314,908
Financial Intermediation Margin	77,586,497	87,150,124
Less-Operating Expenses	45,289,751	51,522,644
Personnel	23,797,628	29,198,893
General and Administrative	19,857,844	20,689,472
Contributions to Deposit Guarantee and Banking Protection Fund	846,217	846,217
Contributions to Superintendency of Banks and Other Financial Institutions	788,062	788,062
Gross Operating Margin	32,296,746	35,627,480
Income from Foreclosed Assets	0	0
Income from Special Programs	0	0
Miscellaneous Operating Income	263,061	280,688
Expenses for Foreclosed Assets	0	0
Expenses for Depreciation, Amortization and Impaired Miscellaneous Assets	0	0
Miscellaneous Operating Expenses	1,242,302	4,590,663
Net Operating Margin	31,317,505	31,317,505
Extraordinary Income	0	0
Extraordinary Expenses	6,143	6,143
Gross Income Before Income Taxes	31,311,362	31,311,362
Income Taxes	0	0
Net Income	31,311,362	31,311,362

Joaquín Urbano Berrizbeitia
President

Alexandra Amengual
Secretary

Eduardo Semprún Uzcátegui
Financial Controller VP

Alexandra Torres Zemanate
Auditor