

Assets

	6 Months Ended 12/31/2022		6 Months Ended 06/30/2021	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Cash and Due from Banks	466,348,081	747,740,026	158,370,688	260,359,795
Cash	94,588,961	95,414,004	27,778,755	28,039,958
Central Bank of Venezuela	330,346,103	330,346,103	124,392,710	124,392,710
Domestic Banks and Other Financial Institutions	3,385	3,385	3,197	3,197
Foreign Banks and Correspondents	40,261,846	320,828,748	6,195,956	107,923,860
Main Office and Branches	0	0	0	0
Immediate clearance items	1,147,786	1,147,786	70	70
(Allowances for Cash and Due from Banks)	0	0	0	0
Investments Securities	1,293,031	477,615,791	8,052,788	140,226,467
Placements in Central Bank of Venezuela and Interbanking Transactions	0	0	7,663,000	7,663,000
Trading Securities	0	0	0	0
Available for Sale Securities	0	67,062,133	0	0
Held to Maturity Securities	0	303,752,638	0	99,132,067
Restricted Cash Investment	1,293,031	106,801,020	389,788	33,431,400
Other Securities	0	0	0	0
(Allowance for Investment Securities)	0	0	0	0
Loan Portfolio	199,110,008	408,820,793	24,644,078	74,022,720
Current Loans	206,384,084	416,094,869	25,849,258	75,227,900
Restructured Loans	0	0	0	0
Past-due Loans	26,832	26,832	221,922	221,922
Loans in Litigation	0	0	0	0
(Allowance for Loan Portfolio)	-7,300,908	-7,300,908	-1,427,102	-1,427,102
Interest and Commissions Receivable	1,760,111	7,583,938	340,313	1,722,991
Accrued Interest Receivable from Cash and Due From Banks	0	0	0	0
Accrued Interest Receivable from Investments Securities	0	3,593,270	0	989,088
Accrued Interest Receivable from Loan Portfolio	1,305,163	3,535,720	119,849	513,439
Commissions Receivable	454,951	454,951	220,467	220,467
Accrued Interest and Commissions Receivable from Other Accounts Receivable	0	0	0	0
(Allowance for Accrued Interest Receivable and Other)	-3	-3	-3	-3
Investments in Subsidiaries, Affiliates and Branches	380,046,250	0	113,715,099	0
Investments in Subsidiaries and Affiliates	0	0	0	0
Investments in Branches	380,046,250	0	113,715,099	0
(Allowance for Investments in Subsidiaries, Affiliates and Branches)	0	0	0	0
Foreclosed Assets	0	0	0	0
Premises and Equipments	4,195,030	4,195,030	2,380,110	2,380,110
Other Assets	39,082,445	39,110,212	15,260,887	15,552,228
Total Assets	1,091,834,956	1,685,065,790	322,763,963	494,264,311

Memorandum Accounts

	6,860,115	6,860,115	3,627,466	3,627,466
Contingent Debit Accounts	6,860,115	6,860,115	3,627,466	3,627,466
Trust Assets	109,180,100	109,180,100	86,504,162	86,504,162
Other Trust	7,050,047	7,050,047	4,803,648	4,803,648
Debit Accounts for Other Trust Charges (Housing and Habitat Benefit Regime)	0	0	0	0
Other Debit Accounts of the Residential Housing Savings Plan	0	0	0	0
Other Debit Memorandum Accounts	263,286,679	504,041,590	57,606,451	107,343,485
Other Debit Registration Accounts	0	0	0	0
Assets From Trust Obligations For Sovereign Cryptoasset Operations	0	0	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	1,253	101,474,572	0	0	4,837,013	106,312,838
Mixed	0	0	0	0	0	0
Others	0	0	0	0	0	0
Total	1,253	101,474,603	0	0	4,837,013	106,312,869

Complementary Information

Transferred Investments	0
Loans to Agricultural Sector	0
Accumulated Loans to Agricultural Sector	26,613,230
Deposits of Official Entities	8,772,638
Micro Credits and Other Financial Instruments	2,993,562
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	225
Equity Solvency Index	16.07%
Loans Granted to Manufacturing Industry	0
Loans to Health Sector	0

Statement of Published Earnings for the Period from Jul 01, 2022 to Dic 31, 2022

(In Bolivars)

	6 Months Ended 12/31/2022		6 Months Ended 06/30/2021		6 Months Ended 12/31/2022		6 Months Ended 06/30/2021	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices	Venezuela's Operations	Consolidated with Foreign Branches and Offices	Venezuela's Operations	Consolidated with Foreign Branches and Offices	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Financial Income	33,721,423	55,628,022	6,875,918	11,038,213	123,847,401	143,739,481	44,785,530	43,404,057
Cash and Due from Banks	169,291	1,458,546	9,578	20,139	61,396,492	75,623,330	33,183,171	33,796,794
Investments Securities	4,504,302	12,374,920	1,117,854	3,541,230	33,633,258	46,283,895	18,535,423	18,662,792
Loan Portfolio	29,025,985	41,772,711	5,727,374	7,455,732	25,763,074	27,339,275	13,497,445	13,983,699
Other Accounts Receivable	21,845	21,845	21,112	21,112	1,015,460	1,015,460	619,726	619,726
Investments in Subsidiaries, Affiliates and Branches	0	0	0	0	984,700	984,700	530,577	530,577
Main Office and Branches	0	0	0	0	62,450,909	68,116,151	11,602,359	9,607,263
Other	621,086	621,086	380,810	380,810	0	0	0	0
Financial Expenses	2,545,986	2,586,366	1,807,588	1,816,086	266,235	301,007	37,888	2,037,402
Customers' Deposit Obligations with Central Bank of Venezuela	1,788,261	1,817,395	1,175,422	1,183,917	0	0	0	0
Deposits and Obligations with National Housing and Habitat Bank	0	0	0	0	0	0	0	0
Other Borrowings	136,639	147,885	251,356	251,359	0	0	0	0
Other Financial Intermediation Obligations	0	0	0	0	0	0	0	0
Underlying Obligations	0	0	0	0	0	0	0	0
Others Obligations	0	0	0	0	0	0	0	0
Main Office and Branches	0	0	0	0	0	0	0	0
Other	621,086	621,086	380,810	380,810	0	0	0	0
Gross Financial Margin	31,175,437	53,041,656	5,068,330	9,222,127	62,450,909	68,116,151	11,602,359	9,607,263
Income from Recovery of Financial Assets	2	2	223	223	0	0	0	0
Expenses for Uncollectible and Impaired Financial Assets	4,773,843	4,773,843	630,921	630,921	1,965,846	7,665,860	1,270,792	1,275,210
Uncollectible Loans and Other Accounts Receivable	4,773,843	4,773,843	630,921	630,921	60,751,298	60,751,298	10,369,455	10,369,455
Allowances and Adjustments	0	0	0	0	0	0	0	0
Net Financial Margin	26,401,596	48,267,815	4,437,632	8,591,429	60,745,155	60,745,155	11,594,168	11,594,168
Other Operating Income	134,231,673	138,456,272	64,299,700	60,592,197	7,950,000	7,950,000	0	0
Other Operating Expenses	36,785,868	42,984,606	23,951,802	25,779,569	0	0	0	0
Net Income	52,795,155	52,795,155	11,594,168	11,594,168	62,450,909	68,116,151	11,602,359	9,607,263
Net Income Allocation								
Legal Reserve	6,184,429	6,184,429	0	0	0	0	0	0
Statutory Dividends:								
Board of Directors	0	0	0	0	0	0	0	0
Officers and Employees	0	0	0	0	0	0	0	0
Other Capital Reserves	61,845	61,845	0	0	0	0	0	0
Income for the Period	46,548,881	46,548,881	11,594,168	11,594,168	60,751,298	60,751,298	103,695	103,695
Losses Contributions	607,513	607,513	103,695	103,695				

Financial Ratios

1. Stockholder's Equity	2. Banking Solvency and Assets' Quality	3. Management	4. Profitability	5. Liquidity
(Stockholder's Equity + Operations) x 100 = 21,51	Allowance for Investment Securities / Gross Loan Portfolio x 100 = 3.54	(Personnel Expenses + Operating Expenses) / Average Yielding Asset (Personnel Expenses + Operating Expenses) / Financial Income x 100 = 43.15	Net Income / Average Asset x 100 = 15.17	Current Assets / Deposits from the Public (Current Assets - Investments in Negotiable Instruments) / Customer's Deposits x 100 = 101.86
1.2 Non-Yielding Assets (Stockholder's Equity + Operations) x 100 = 215.94	Gross Immobilized Portfolio / Gross Loan Portfolio x 100 = 0.01	3.2	Net Income / Average Stockholder's Equity x 100 = 104.06	5.2

Jorge Nevelt
President (E)

Alexandra Amengual
Secretary

Eduardo Semprún Uzcátegui
Financial Controller VP

Alexandra Torres Zemanate
Auditor