

Assets

	Period Ended 01/31/2023	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Cash and Due from Banks	589,239,976	952,115,416
Cash	222,016,515	223,071,993
Central Bank of Venezuela	307,220,639	307,220,639
Domestic Banks and Other Financial Institutions	1,564	1,564
Foreign Banks and Correspondents	59,998,976	421,818,938
Main Office and Branches	0	0
Immediate clearance items	2,282	2,282
(Allowances for Cash and Due from Banks)	0	0
Investments Securities	1,637,275	612,290,927
Placements in Central Bank of Venezuela and Interbanking Transactions	0	0
Trading Securities	0	0
Available for Sale Securities	0	120,566,232
Held to Maturity Securities	0	192,680,310
Restricted Cash Investment	1,637,275	137,119,531
Other Securities	0	0
(Allowance for Investment Securities)	0	0
Loan Portfolio	277,323,310	548,576,627
Current Loans	286,068,170	556,205,599
Restructured Loans	0	0
Past-due Loans	1,127,044	2,242,932
Loans in Litigation	0	0
(Allowance for Loan Portfolio)	-9,871,904	-9,871,904
Interest and Commissions Receivable	1,870,876	9,199,965
Accrued Interest Receivable from Cash and Due From Banks	0	0
Accrued Interest Receivable from Investments Securities	0	3,561,948
Accrued Interest Receivable from Loan Portfolio	1,768,083	5,535,224
Commissions Receivable	102,796	102,796
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	490,550,211	0
Investments in Subsidiaries and Affiliates	0	0
Investments in Branches	490,550,211	0
(Allowance for Investments in Subsidiaries, Affiliates and Branches)	0	0
Foreclosed Assets	0	0
Premises and Equipments	4,287,958	4,287,958
Other Assets	59,596,447	61,329,986
Total Assets	1,424,506,053	2,187,800,879

Memorandum Accounts

Contingent Debit Accounts	9,943,956	9,943,956
Trust Assets	117,396,458	117,396,458
Other Trust	9,866,771	9,866,771
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	344,330,017	651,559,266
Other Debit Registration Accounts	0	0
Assets From Trust Obligations For Sovereign Cryptoasset Operations	0	0

Liabilities

	Period Ended 01/31/2023	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Customers' Deposits	596,677,594	1,434,227,461
Demand Deposits	536,279,063	1,294,323,983
Non-Interest Bearing Current Accounts	158,482,172	158,482,172
Interest Bearing Current Accounts	189,189,406	945,281,251
Checking Accounts according to Exchange Agreement N° 20	6,155,946	6,155,946
Demand Deposits and Certificates	5,700,000	7,653,075
Current Accounts under Freely Convertible Foreign Exchange System	176,751,539	176,751,539
Special Trust Funds under Freely Convertible Foreign Exchange System	0	0
Other Demand Obligations	46,292,556	53,503,321
Money Transaction table Obligations	0	0
Savings Deposits	13,707,601	13,707,601
Time Deposits	0	0
Securities Issued by the Bank	0	0
Restricted Customer's Deposits	398,374	72,692,556
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	6,137	2,250,133
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	6,127	2,250,123
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
Other Financial Intermediation Obligations	0	0
Interest and Commissions Payable	90,114	90,118
Accrued Expenses for Customer's Deposits	90,114	90,118
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	558,911,576	482,412,535
Subordinated Obligations	0	0
Other Obligations	0	0
Total Liabilities	1,155,685,421	1,918,980,247
Operations	30,911,762	30,911,762

Stockholder's Equity

Total Stockholders' Equity	237,908,870	237,908,870
Total Liabilities and Stockholders' Equity	1,424,506,053	2,187,800,879

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	10,379	0	0	0	10,379
Administration	1,263	109,213,243	0	0	6,550,775	115,765,281
Mixed	0	0	0	0	0	0
Others	0	0	0	0	0	0
Total	1,263	109,223,653	0	0	6,550,775	115,775,691

Complementary Information

Transferred Investments	0
Loans to Agricultural Sector	0
Accumulated Loans to Agricultural Sector	37,641,643
Deposits of Official Entities	8,687,376
Micro Credits and Other Financial Instruments	9,887,257
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	220
Equity Solvency Index	13.94%
Loans Granted to Manufacturing Industry	0
Loans to Health Sector	0

Statement of Published Earnings for the Period from Jan 01, 2023 to Jan 31, 2023 (In Bolivars)

	Period Ended 01/31/2023	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Financial Income	22,108,330	27,734,146
Cash and Due from Banks	84,061	741,202
Investments Securities	46,894	2,049,089
Loan Portfolio	21,963,533	24,930,013
Other Accounts Receivable	13,842	13,842
Investments in Subsidiaries, Affiliates and Branches	0	0
Main Office and Branches	0	0
Other	0	0
Financial Expenses	670,046	694,071
Customers' Deposit	482,862	489,682
Obligations with Central Bank of Venezuela	0	0
Deposits and Obligations with National Housing and Habitat Bank	0	0
Other Borrowings	0	17,205
Other Financial Intermediation Obligations	0	0
Underlying Obligations	0	0
Others Obligations	0	0
Main Office and Branches	0	0
Other	187,184	187,184
Gross Financial Margin	21,438,284	27,040,075
Income from Recovery of Financial Assets	0	0
Expenses for Uncollectible and Impaired Financial Assets	2,149,719	2,149,719
Uncollectible Loans and Other Accounts Receivable	2,149,719	2,149,719
Allowances and Adjustments	0	0

	Period Ended 01/31/2023	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Net Financial Margin	19,288,565	24,890,356
Other Operating Income	430,473,493	432,294,580
Other Operating Expenses	344,492,295	345,875,125
Financial Intermediation Margin	105,269,763	111,309,811
Less-Operating Expenses	63,907,189	69,521,950
Personnel	53,589,919	58,899,458
General and Administrative	9,518,569	9,823,791
Contributions to Deposit Guarantee and Banking Protection Fund	412,469	412,469
Contributions to Superintendency of Banks and Other Financial Institutions	386,232	386,232
Gross Operating Margin	41,362,574	41,787,861
Income from Foreclosed Assets	0	0
Income from Special Programs	0	0
Miscellaneous Operating Income	649	4,069
Expenses for Foreclosed Assets	0	0
Expenses for Depreciation, Amortization and Impaired Miscellaneous Assets	0	0
Miscellaneous Operating Expenses	8,949,661	9,378,368
Net Operating Margin	32,413,562	32,413,562
Extraordinary Income	0	0
Extraordinary Expenses	1,800	1,800
Gross Income Before Income Taxes	32,411,762	32,411,762
Income Taxes	1,500,000	1,500,000
Net Income	30,911,762	30,911,762

Joaquín Urbano Berrizbeitia
President

Alexandra Amengual
Secretary

Eduardo Semprún Uzcátegui
Financial Controller VP

Alexandra Torres Zemanat
Auditor