

Assets

	Period Ended 04/30/2023	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Cash and Due from Banks	601,305,682	1,066,695,622
Cash	252,150,317	253,317,911
Central Bank of Venezuela	303,539,423	303,539,423
Domestic Banks and Other Financial Institutions	21,087	21,087
Foreign Banks and Correspondents	45,519,855	509,742,201
Main Office and Branches	0	0
Immediate clearance items	75,000	75,000
(Allowances for Cash and Due from Banks)	0	0
Investments Securities	1,810,539	695,183,492
Placements in Central Bank of Venezuela and Interbanking Transactions	0	0
Trading Securities	0	0
Available for Sale Securities	0	158,014,514
Held to Maturity Securities	0	383,826,957
Restricted Cash Investment	1,810,539	153,342,021
Other Securities	0	0
(Allowance for Investment Securities)	0	0
Loan Portfolio	397,083,063	685,053,586
Current Loans	400,833,911	688,536,976
Restructured Loans	0	0
Past-due Loans	13,915,722	14,183,180
Loans in Litigation	0	0
(Allowance for Loan Portfolio)	-17,666,570	-17,666,570
Interest and Commissions Receivable	3,476,981	13,058,582
Accrued Interest Receivable from Cash and Due From Banks	0	0
Accrued Interest Receivable from Investments Securities	0	5,393,783
Accrued Interest Receivable from Loan Portfolio	2,929,691	7,117,509
Commissions Receivable	547,293	547,293
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	558,002,825	0
Investments in Subsidiaries and Affiliates	0	0
Investments in Branches	558,002,825	0
(Allowance for Investments in Subsidiaries, Affiliates and Branches)	0	0
Foreclosed Assets	0	0
Premises and Equipments	7,205,173	7,205,173
Other Assets	87,165,700	88,648,752
Total Assets	1,656,049,963	2,555,845,207

Memorandum Accounts

Contingent Debit Accounts	15,052,187	15,052,187
Trust Assets	166,056,398	166,056,398
Other Trust	16,150,145	16,150,145
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	464,489,707	814,692,900
Other Debit Registration Accounts	0	0
Assets From Trust Obligations For Sovereign Cryptoasset Operations	0	0

Liabilities

	Period Ended 04/30/2023	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Customers' Deposits	630,766,525	1,708,527,833
Demand Deposits	513,810,615	1,494,420,104
Non-Interest Bearing Current Accounts	223,315,924	223,315,924
Interest Bearing Current Accounts	149,062,314	1,129,054,592
Checking Accounts according to Exchange Agreement N° 20	6,783,926	6,783,926
Demand Deposits and Certificates	9,958,267	10,575,478
Current Accounts under Freely Convertible Foreign Exchange System	124,690,184	124,690,184
Special Trust Funds under Freely Convertible Foreign Exchange System	0	0
Other Demand Obligations	97,098,560	109,373,808
Money Transaction table Obligations	0	0
Savings Deposits	19,454,153	19,454,153
Time Deposits	0	0
Securities Issued by the Bank	0	0
Restricted Customer's Deposits	403,197	85,279,768
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	17,039,142	17,039,142
Obligations with Domestic Financial Institutions due in one year or less	17,000,245	17,000,245
Obligations with Domestic Financial Institutions due over one year	0	0
Obligations with Foreign Financial Institutions due in one year or less	38,897	38,897
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	257,614	257,617
Accrued Expenses for Customer's Deposits	246,947	246,950
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	10,667	10,667
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	701,627,259	523,661,192
Subordinated Obligations	0	0
Other Obligations	0	0
Total Liabilities	1,349,690,540	2,249,485,784
Operations	74,231,026	74,231,026

Stockholder's Equity

Total Stockholders' Equity	232,128,397	232,128,397
Total Liabilities and Stockholders' Equity	1,656,049,963	2,555,845,207

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	155,534,942	0	0	7,969,488	163,505,693
Mixed	0	0	0	0	0	0
Others	0	0	0	0	0	0
Total	1,263	155,545,352	0	0	7,969,488	163,516,103

Complementary Information

Transferred Investments	0
Loans to Agricultural Sector	0
Accumulated Loans to Agricultural Sector	83,304,153
Deposits of Official Entities	19,930,540
Micro Credits and Other Financial Instruments	10,719,763
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	217
Equity Solvency Index	12.93%
Loans Granted to Manufacturing Industry	0
Loans to Health Sector	0

Statement of Published Earnings for the Period from Jan 01, 2023 to Apr 30, 2023 (In Bolivars)

	Period Ended 04/30/2023	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Financial Income	82,171,053	107,553,851
Cash and Due from Banks	373,586	3,508,473
Investments Securities	959,919	9,578,737
Loan Portfolio	80,793,331	94,422,424
Other Accounts Receivable	44,217	44,217
Investments in Subsidiaries, Affiliates and Branches	0	0
Main Office and Branches	0	0
Other	0	0
Financial Expenses	4,255,636	4,339,450
Customers' Deposit	2,653,394	2,682,662
Obligations with Central Bank of Venezuela	0	0
Deposits and Obligations with National Housing and Habitat Bank	0	0
Other Borrowings	838,566	893,112
Other Financial Intermediation Obligations	0	0
Underlying Obligations	0	0
Others Obligations	0	0
Main Office and Branches	0	0
Other	763,676	763,676
Gross Financial Margin	77,915,417	103,214,401
Income from Recovery of Financial Assets	10,432	10,432
Expenses for Uncollectible and Impaired Financial Assets	9,166,670	9,166,670
Uncollectible Loans and Other Accounts Receivable	9,166,670	9,166,670
Allowances and Adjustments	0	0

	Period Ended 04/30/2023	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Net Financial Margin	68,759,179	94,058,163
Other Operating Income	513,504,521	522,415,281
Other Operating Expenses	359,123,135	365,078,926
Financial Intermediation Margin	223,140,565	251,394,518
Less-Operating Expenses	129,354,811	154,533,969
Personnel	75,353,912	99,171,850
General and Administrative	50,396,595	51,757,815
Contributions to Deposit Guarantee and Banking Protection Fund	1,649,878	1,649,878
Contributions to Superintendency of Banks and Other Financial Institutions	1,954,426	1,954,426
Gross Operating Margin	93,785,754	96,860,549
Income from Foreclosed Assets	0	0
Income from Special Programs	0	0
Miscellaneous Operating Income	163,396	195,972
Expenses for Foreclosed Assets	0	0
Expenses for Depreciation, Amortization and Impaired Miscellaneous Assets	0	0
Miscellaneous Operating Expenses	14,677,091	17,784,462
Net Operating Margin	79,272,059	79,272,059
Extraordinary Income	0	0
Extraordinary Expenses	117,265	117,265
Gross Income Before Income Taxes	79,154,794	79,154,794
Income Taxes	4,923,768	4,923,768
Net Income	74,231,026	74,231,026

Joaquín Urbano Berrizbeitia
President

Andriana Sánchez
Secretary (E)

Eduardo Semprún Uzátegui
Financial Controller VP

Alexandra Torres Zemanat
Auditor