

### Assets

	Period Ended 01/31/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
<b>Cash and Due from Banks</b>	80,355,931	149,664,005
Cash	18,281,259	18,495,320
Central Bank of Venezuela	51,380,708	51,380,708
Domestic Banks and Other Financial Institutions	79	79
Foreign Banks and Correspondents	10,636,915	79,730,928
Main Office and Branches	0	0
Clearing House Funds	56,970	56,970
(Allowances for Cash and Due from Banks)	0	0
<b>Investments Securities</b>	319,439	146,901,407
Placements in Central Bank of Venezuela and Interbanking Transactions	0	0
Trading Securities	0	0
Available for Sale Securities	0	0
Held to Maturity Securities	0	119,547,563
Restricted Cash Investment	319,439	27,353,844
Other Securities	0	0
(Allowance for Investment Securities)	0	0
<b>Loan Portfolio</b>	26,011,141	44,201,736
Current Loans	26,558,872	44,749,472
Restructured Loans	0	0
Past-due Loans	273,686	273,686
Loans in Litigation	0	0
(Allowance for Loan Portfolio)	-821,422	-821,422
<b>Interest and Commissions Receivable</b>	85,435	1,110,063
Accrued Interest Receivable from Cash and Due From Banks	0	0
Accrued Interest Receivable from Investments Securities	0	872,259
Accrued Interest Receivable from Loan Portfolio	60,056	212,425
Commissions Receivable	25,382	25,382
Accrued Interest and Commissions Receivable from Other Accounts Receivable	0	0
(Allowance for Accrued Interest Receivable and Other)	-3	-3
<b>Investments in Subsidiaries, Affiliates and Branches</b>	86,717,621	0
Investments in Subsidiaries and Affiliates	0	0
Investments in Branches	86,717,621	0
(Allowance for Investments in Subsidiaries, Affiliates and Branches)	0	0
<b>Foreclosed Assets</b>	0	0
<b>Premises and Equipments</b>	1,932,972	1,932,972
<b>Other Assets</b>	16,502,914	16,854,676
<b>Total Assets</b>	<b>211,925,453</b>	<b>360,664,859</b>

### Memorandum Accounts

<b>Contingent Debit Accounts</b>	3,041,746	3,041,746
<b>Trust Assets</b>	61,717,966	61,717,966
<b>Other Trust</b>	1,265,264	1,265,264
<b>Debit Accounts for Other Trust Charges (Housing and Habitat Benefit Regime)</b>	0	0
<b>Other Debit Accounts of the Residential Housing Savings Plan</b>	0	0
<b>Other Debit Memorandum Accounts</b>	27,584,964	41,539,898
<b>Other Debit Registration Accounts</b>	0	0
<b>Assets From Trust Obligations For Sovereign Cryptoasset Operations</b>	0	0

### Liabilities

	Period Ended 01/31/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
<b>Customers' Deposits</b>	79,483,240	225,480,754
Demand Deposits	64,830,667	207,379,678
Non-Interest Bearing Current Accounts	36,491,139	36,491,139
Interest Bearing Current Accounts	26,135,612	168,040,048
Checking Accounts according to Exchange Agreement N° 20	1,403,129	1,403,129
Demand Deposits and Certificates	800,787	1,445,362
Current Accounts under Freely Convertible Foreign Exchange System	0	0
Special Trust Funds under Freely Convertible Foreign Exchange System	0	0
Other Demand Obligations	11,150,135	11,246,681
Obligations on Money Desk Operations	0	0
Savings Deposits	3,477,509	3,477,509
Time Deposits	0	0
Securities Issued by the Bank	0	0
Restricted Customer's Deposits	24,929	3,376,886
Rights and Participations on Securities	0	0
<b>Obligations with Central Bank of Venezuela</b>	0	0
<b>Deposits and Obligations with National Housing and Habitat Bank</b>	0	0
<b>Other Borrowings</b>	670	670
Obligations with Domestic Financial Institutions due in one year or less	10	10
Obligations with Domestic Financial Institutions due over one year	0	0
Obligations with Foreign Financial Institutions due in one year or less	660	660
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
<b>Other Financial Intermediation Obligations</b>	0	0
<b>Interest and Commissions Payable</b>	25,060	25,062
Accrued Expenses for Customer's Deposits	25,060	25,062
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
<b>Accruals and Other Liabilities</b>	97,570,842	100,312,732
<b>Subordinated Obligations</b>	0	0
<b>Other Obligations</b>	0	0
<b>Total Liabilities</b>	<b>177,079,812</b>	<b>325,819,218</b>
<b>Operational Management</b>	300,108	300,108

### Stockholder's Equity

<b>Capital Stock</b>	34,545,533	34,545,533
Paid-in Capital	211,925,453	360,664,859

### 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	113	59,352,577	0	0	1,181,951	60,534,641
Mixed	0	0	0	0	0	0
Others	0	0	0	0	0	0
<b>Total</b>	<b>113</b>	<b>59,352,608</b>	<b>0</b>	<b>0</b>	<b>1,181,951</b>	<b>60,534,672</b>

### Complementary Information

Transferred Investments	0
Loans to Agricultural Sector	0
Accumulated Loans to Agricultural Sector	5,087,336
Deposits of Official Entities	2,487,599
Micro Credits and Other Financial Instruments	647,245
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	481
Equity Solvency Index	11.44%
Loans Granted to Manufacturing Industry	0
Loans to Health Sector	0

### Statement of Published Earnings for the Period from Jan 01, 2022 to Jan 31, 2022

(In Bolivars)

	Period Ended 01/31/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
<b>Financial Income</b>	1,671,038	2,161,425
Cash and Due from Banks	1,235	1,491
Investments Securities	28,125	417,473
Loan Portfolio	1,639,858	1,740,641
Other Accounts Receivable	1,820	1,820
Investments in Subsidiaries, Affiliates and Branches	0	0
Main Office and Branches	0	0
Other	0	0
<b>Financial Expenses</b>	277,872	279,042
Customers' Deposit	194,332	195,500
Obligations with Central Bank of Venezuela	0	0
Deposits and Obligations with National Housing and Habitat Bank	0	0
Other Borrowings	20,325	20,327
Other Financial Intermediation Obligations	0	0
Underlying Obligations	0	0
Others Obligations	0	0
Main Office and Branches	0	0
Other	63,215	63,215
<b>Gross Financial Margin</b>	1,393,166	1,882,383
Income from Recovery of Financial Assets	0	0
<b>Expenses for Uncollectible and Impaired Financial Assets</b>	110,480	110,480
Uncollectible Loans and Other Accounts Receivable	110,480	110,480
Allowances and Adjustments	0	0

	Period Ended 01/31/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
<b>Net Financial Margin</b>	1,282,686	1,771,903
Other Operating Income	3,168,225	3,053,078
Other Operating Expenses	613,708	907,979
<b>Financial Intermediation Margin</b>	3,837,203	3,917,002
<b>Less-Operating Expenses</b>	3,360,330	3,439,009
Personnel	1,346,919	1,364,266
General and Administrative	1,826,350	1,887,682
Contributions to Deposit Guarantee and Banking Protection Fund	103,288	103,288
Contributions to Superintendency of Banks and Other Financial Institutions	83,773	83,773
<b>Gross Operating Margin</b>	476,873	477,993
Income from Foreclosed Assets	0	0
Income from Special Programs	0	0
Miscellaneous Operating Income	1,958	1,970
Expenses for Foreclosed Assets	0	0
Expenses for Depreciation, Amortization and Impaired Miscellaneous Assets	0	0
Miscellaneous Operating Expenses	176,123	177,255
<b>Net Operating Margin</b>	302,708	302,708
Extraordinary Income	0	0
Extraordinary Expenses	2,600	2,600
<b>Gross Income Before Income Taxes</b>	300,108	300,108
Income Taxes	0	0
<b>Net Income</b>	<b>300,108</b>	<b>300,108</b>

### Financial Ratios

#### 1. Stockholder's Equity

$$1.1 \frac{\text{Stockholder's Equity} + \text{Operations}}{\text{Total Assets}} \times 100 = 16,44$$

$$1.2 \frac{\text{Non-Yielding Assets}}{\text{Stockholder's Equity} + \text{Operations}} \times 100 = 278,92$$

#### 2. Banking Solvency and Assets' Quality

$$2.1 \frac{\text{Allowance for Investment Securities}}{\text{Gross Loan Portfolio}} \times 100 = 3,06$$

$$2.2 \frac{\text{Gross Immobilized Portfolio}}{\text{Gross Loan Portfolio}} \times 100 = 1,02$$

#### 3. Management

$$3.1 \frac{\text{Personnel Expenses} + \text{Operating Expenses}}{\text{Average Yielding Asset}} \times 100 = 33,78$$

$$3.2 \frac{\text{Personnel Expenses} + \text{Operating Expenses}}{\text{Financial Income}} \times 100 = 189,90$$

#### 4. Profitability

$$4.1 \frac{\text{Net Income}}{\text{Average Asset}} \times 100 = 1,68$$

$$4.2 \frac{\text{Net Income}}{\text{Average Stockholder's Equity}} \times 100 = 10,18$$

#### 5. Liquidity

$$5.1 \frac{\text{Current Assets}}{\text{Deposits from the Public}} \times 100 = 101,10$$

$$5.2 \frac{\text{Current Assets} + \text{Investments in Negotiable Instruments}}{\text{Customer's Deposits}} \times 100 = 101,10$$

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Secretary

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Financial Controller VP

Alexandra Torres Zemanate  
Auditor