

PUBLICATION BALANCE SHEET AS OF JANUARY 31, 2023

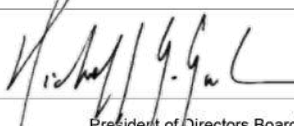
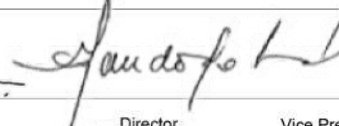
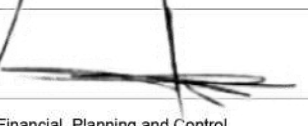

ASSETS		LIABILITIES AND EQUITY	
CASH AND DUE FROM BANKS	4.788.569	CUSTOMERS' DEPOSITS	10.304.667
Cash	2.114.700	Demand deposits	8.795.165
Central Bank of Venezuela	2.477.463	Noninterest-bearing checking accounts	6.039.120
Banks and other local financial institutions	300	Interest-bearing checking accounts	1.449.478
Banks and correspondent offices abroad	196.105	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	132.075
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	1.174.482
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	-
INVESTMENT SECURITIES	812.087	Other demand obligations	1.473.434
Placements in Central Bank of Venezuela and Interbank Transactions	-	Obligations from money market desk transactions	-
Trading investment securities	-	Savings deposits	36.069
Available-for-sale investment securities	144	Time deposits	-
Held-to-maturity investment securities	811.943	Securities issued by the Bank	-
Restricted cash investments	-	Restricted customers' deposits	-
Other investment securities	-	Rights and shares on securities	-
(Allowance for investment securities)	-	OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	-
LOAN PORTFOLIO	6.190.110	Deposits and obligations with BANAVIH	-
Current loans	6.599.751	OTHER BORROWINGS	1.951.989
Restructured loans	-	Obligations with local financial institutions due in one year or less	1.951.989
Past-due loans	161.811	Obligations with local financial institutions due in one year or more	-
Loans in litigation	427.791	Obligations with foreign financial institutions due in one year or less	-
(Allowance for loan portfolio)	(999.243)	Obligations with other foreign financial institutions due in one year or more	-
INTERESTS AND COMMISSIONS RECEIVABLE	62.346	Obligations from other borrowings due in one year or less	-
Accrued interest receivable from cash and due from banks	-	Obligations from other borrowings due in one year or more	-
Accrued interest receivable from investment securities	363.471	OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-
Accrued interest receivable from loan portfolio	46.871	INTERESTS AND COMMISSIONS PAYABLE	22.091
Commissions receivable	-	Accrued liabilities from customers' deposits	8.504
Accrued interest and commissions receivable from other receivables	-	Accrued liabilities from obligations with Central Bank of Venezuela	-
(Allowance for accrued interest receivable and other)	(347.997)	Accrued liabilities from deposits and obligations with BANAVIH	-
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-	Accrued liabilities from other borrowings	13.587
Investments in subsidiaries and affiliates	-	Accrued liabilities from other financial intermediation obligations	-
Investments in branches	-	Accrued liabilities from other obligations	-
(Allowance for investments in subsidiaries, affiliates and branches)	-	Accrued liabilities from subordinated obligations	-
FORECLOSED ASSETS	-	ACCRUALS AND OTHER LIABILITIES	1.017.082
PREMISES AND EQUIPMENT	667.693	SUBORDINATED OBLIGATIONS	-
OTHER ASSETS	8.360.657	OTHER OBLIGATIONS	-
TOTAL ASSETS	20.881.462	TOTAL LIABILITIES	13.295.829
DEBIT CONTINGENT ACCOUNTS	-	OPERATING MANAGEMENT	73.493
TRUST ASSETS	-	EQUITY	-
OTHER TRUSTS	-	CAPITAL STOCK	-
DEBIT ACCOUNTS FROM OTHER TRUSTS	-	Paid-in capital	-
(HOUSING AND HABITAT BENEFIT SYSTEM)	-	CONVERTIBLE DEBENTURES	-
OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS	-	NON CAPITALIZED EQUITY CONTRIBUTIONS	241.304
OTHER DEBIT MEMORANDUM ACCOUNTS	9.327.939	CAPITAL RESERVES	14.972
OTHER DEBIT CONTROL ACCOUNTS	-	ADJUSTMENTS TO EQUITY	7.021.714
TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	-	RETAINED EARNINGS	235.520
		UNREALIZED GAINS OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES	(1.371)
		(TREASURY SHARES)	-
		TOTAL EQUITY	7.512.140
		TOTAL LIABILITIES AND EQUITY	20.881.462

TRUST FUND EQUITY (DETAILS)

TYPES OF TRUST FUNDS	INDIVIDUALS	LEGAL ENTITIES	CENTRAL ADMINISTRATION	STATE, MUNICIPAL AND DC PUBLIC ADM.	DECENTRALIZED ENTITIES AND OTHER SPECIAL REG. ORG.	TOTAL
Investments	-	-	-	-	-	-
Collateral	-	-	-	-	-	-
Administration	-	-	-	-	-	-
Combined	-	-	-	-	-	-
Other	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-

PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JANUARY 01, 2023 TO JANUARY 31, 2023

FINANCE INCOME	697.261	Other operating income	466.696
Cash and due from banks	-	Other operating expenses	(25.678)
Investment securities	7.347	FINANCIAL INTERMEDIATION MARGIN	1.030.979
Loan portfolio	689.858	COSTS OF OPERATIONS	(353.997)
Other receivables	-	Personnel expenses	(166.099)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(179.014)
Head Office and Branches	-	Contributions to FOGADE	(2.836)
Other finance income	55	Contributions to SUDEBAN	(6.048)
FINANCE EXPENSES	(80.134)	GROSS OPERATING MARGIN	676.983
Customers' deposits	(22.902)	Income from foreclosed assets	-
Obligations with B.C.V	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	6
Other borrowings	(57.233)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	(603.495)
Subordinated obligations	-	Sundry operating expenses	-
Other obligations	-	NET OPERATING MARGIN	73.493
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	-	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	617.126	GROSS PROFIT BEFORE TAX	73.493
Income from recovery of financial assets	-	Income tax	-
Expenses from uncollectible and impaired financial assets	(27.165)	NET PROFIT FOR THE PERIOD	73.493
Uncollectible loans and other receivables	(27.165)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	589.961		

 President of Directors Board
 Director
 Vice President of Financial Planning and Control
 Internal Auditor

Investments assigned	-	Microloans	7.116.255
Agricultural portfolio for the month	-	Loans to tourism sector as per current laws	-
Cumulative agricultural portfolio	-	Mortgage loans as per Special Protection Law of the Housing Mortgage Debtor	-
Deposits from official entities	5.981.403	Loans to the manufacturing sector	-
		Equity-debt ratio	44,94%