

PUBLICATION BALANCE SHEET AS OF MAY 31, 2023

ASSETS		LIABILITIES AND EQUITY	
CASH AND DUE FROM BANKS	4.248.890	CUSTOMERS' DEPOSITS	12.090.648
Cash	1.934.187	Demand deposits	10.262.701
Central Bank of Venezuela	2.116.241	Noninterest-bearing checking accounts	6.778.828
Banks and other local financial institutions	274	Interest-bearing checking accounts	1.941.189
Banks and correspondent offices abroad	198.188	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	663.661
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	879.023
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	-
INVESTMENT SECURITIES	1.050.940	Other demand obligations	1.774.132
Placements in Central Bank of Venezuela and Interbank Transactions	-	Obligations from money market desk transactions	-
Trading investment securities	235.000	Savings deposits	53.815
Available-for-sale investment securities	144	Time deposits	-
Held-to-maturity investment securities	815.796	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	8.323.804	Deposits and obligations with BANAVIH	4.663.094
Current loans	8.579.548	OTHER BORROWINGS	4.663.094
Restructured loans	-	Obligations with local financial institutions due in one year or less	-
Past-due loans	305.234	Obligations with local financial institutions due in one year or more	-
Loans in litigation	132.855	Obligations with foreign financial institutions due in one year or less	-
(Allowance for loan portfolio)	(893.832)	Obligations with other foreign financial institutions due in one year or more	-
INTERESTS AND COMMISSIONS RECEIVABLE	123.446	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	393.813	OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-
Accrued interest receivable from loan portfolio	104.333	INTERESTS AND COMMISSIONS PAYABLE	75.732
Commissions receivable	-	Accrued liabilities from customers' deposits	25.732
Accrued interest and commissions receivable from other receivables	-	Accrued liabilities from obligations with Central Bank of Venezuela	-
(Allowance for accrued interest receivable and other)	(374.700)	Accrued liabilities from deposits and obligations with BANAVIH	-
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-	Accrued liabilities from other borrowings	50.000
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	903.114
PREMISES AND EQUIPMENT	2.603.951	SUBORDINATED OBLIGATIONS	-
OTHER ASSETS	8.404.926	OTHER OBLIGATIONS	-
TOTAL ASSETS	24.755.958	TOTAL LIABILITIES	17.732.589
		OPERATING MANAGEMENT	467.943
		TOTAL EQUITY	6.555.426
		TOTAL LIABILITIES AND EQUITY	24.755.958
		DEBIT CONTINGENT ACCOUNTS	-
		TRUST ASSETS	-
		OTHER TRUSTS	-
		DEBIT ACCOUNTS FROM OTHER TRUSTS	-
		(HOUSING AND HABITAT BENEFIT SYSTEM)	-
		OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS	-
		OTHER DEBIT MEMORANDUM ACCOUNTS	17.968.761
		OTHER DEBIT CONTROL ACCOUNTS	-
		TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	-

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

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

FINANCE INCOME	3.282.252	Other operating income	2.534.688
Cash and due from banks	-	Other operating expenses	(163.178)
Investment securities	122.208	FINANCIAL INTERMEDIATION MARGIN	4.797.305
Loan portfolio	3.159.996	COSTS OF OPERATIONS	(3.493.307)
Other receivables	-	Personnel expenses	(1.610.698)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(1.835.502)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(12.078)
Other finance income	47	Contributions to the Superintendency of Banks and Other Financial Institutions	(35.029)
FINANCE EXPENSES	(625.471)	GROSS OPERATING MARGIN	1.303.999
Customers' deposits	(173.625)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	740
Other borrowings	(451.841)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	(836.475)
Subordinated obligations	-	Sundry operating expenses	-
Other obligations	-	NET OPERATING MARGIN	468.264
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(5)	Extraordinary expenses	(320)
GROSS FINANCIAL MARGIN	2.656.781	GROSS PROFIT BEFORE TAX	467.943
Income from recovery of financial assets	4.027	Income tax	-
Expenses from uncollectible and impaired financial assets	(235.013)	NET PROFIT FOR THE PERIOD	467.943
Uncollectible loans and other receivables	(235.013)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	2.425.795		

Investments assigned	-	Microloans	8.884.329
Agricultural portfolio for the month	-	Loans to tourism sector as per current laws	-
Cupulative agricultural portfolio	-	Mortgage loans as per Special Protection Law of the Housing Mortgage Debtor	-
Deposits from official entities	6.690.755	Loans to the manufacturing sector	-
		Equity-debt ratio	33,86%

President Michel J. Gogulian	Principal Directors Michel J. Gogulian Vladimir J. Falcón W	Evelyn Rodríguez Branger Asdrúbal Oliveros	Randolfo Díaz Muñoz José Gerardo Rivas	Deputy Directors María de la Concepción de Araujo Camilo Feijoo Pérez	Jean Marc Gogulian K Ávaro Rodríguez Paz	Hernando Díaz Candia Maritza Meszaros Reyes	Maria Consuelo Faria	Principal Statutory Auditor Gordy Palmero Luján	Alternate Statutory Auditor Gordy Palmero Castillo
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