

PUBLICATION BALANCE SHEET AS OF FEBRUARY 28, 2023

ASSETS		LIABILITIES AND EQUITY	
<b>CASH AND DUE FROM BANKS</b>	<b>5.270.714</b>	<b>CUSTOMERS' DEPOSITS</b>	<b>11.628.963</b>
Cash	2.590.388	Demand deposits	10.009.525
Central Bank of Venezuela	2.483.964	Noninterest-bearing checking accounts	7.069.351
Banks and other local financial institutions	276	Interest-bearing checking accounts	1.229.989
Banks and correspondent offices abroad	196.085	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	121.722
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	1.588.464
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	-
		Other demand obligations	1.577.228
		Obligations from money market desk transactions	-
		Savings deposits	42.210
		Time deposits	-
		Securities issued by the Bank	-
		Restricted customers' deposits	-
		Rights and shares on securities	-
<b>INVESTMENT SECURITIES</b>	<b>1.031.316</b>	<b>OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA</b>	<b>-</b>
Placements in Central Bank of Venezuela and Interbank Transactions	218.313	Deposits and obligations with BANAVIH	-
Trading investment securities	-	<b>OTHER BORROWINGS</b>	<b>2.137.945</b>
Available-for-sale investment securities	162	Obligations with local financial institutions due in one year or less	2.137.945
Held-to-maturity investment securities	812.842	Obligations with local financial institutions due in one year or more	-
Restricted cash investments	-	Obligations with foreign financial institutions due in one year or less	-
Other investment securities	-	Obligations with other foreign financial institutions due in one year or more	-
(Allowance for investment securities)	-	Obligations from other borrowings due in one year or less	-
		Obligations from other borrowings due in one year or more	-
		<b>OTHER FINANCIAL INTERMEDIATION OBLIGATIONS</b>	<b>-</b>
<b>LOAN PORTFOLIO</b>	<b>7.036.957</b>	<b>INTERESTS AND COMMISSIONS PAYABLE</b>	<b>31.777</b>
Current loans	7.229.973	Accrued liabilities from customers' deposits	8.048
Restructured loans	-	Accrued liabilities from obligations with Central Bank of Venezuela	-
Past-due loans	167.068	Accrued liabilities from deposits and obligations with BANAVIH	-
Loans in litigation	433.940	Accrued liabilities from other borrowings	23.729
(Allowance for loan portfolio)	(794.023)	Accrued liabilities from other financial intermediation obligations	-
		Accrued liabilities from other obligations	-
		Accrued liabilities from subordinated obligations	-
		<b>ACCRUALS AND OTHER LIABILITIES</b>	<b>1.161.701</b>
<b>INTERESTS AND COMMISSIONS RECEIVABLE</b>	<b>79.815</b>	<b>SUBORDINATED OBLIGATIONS</b>	<b>-</b>
Accrued interest receivable from cash and due from banks	-	<b>OTHER OBLIGATIONS</b>	<b>-</b>
Accrued interest receivable from investment securities	371.200	<b>TOTAL LIABILITIES</b>	<b>14.960.387</b>
Accrued interest receivable from loan portfolio	51.670	<b>OPERATING MANAGEMENT</b>	<b>154.870</b>
Commissions receivable	-	<b>TOTAL EQUITY</b>	<b>7.105.452</b>
Accrued interest and commissions receivable from other receivables	-	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>22.220.708</b>
(Allowance for accrued interest receivable and other)	(343.055)		
		<b>DEBIT CONTINGENT ACCOUNTS</b>	<b>-</b>
<b>INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES</b>	<b>-</b>	<b>TRUST ASSETS</b>	<b>-</b>
Investments in subsidiaries and affiliates	-	<b>OTHER TRUSTS</b>	<b>-</b>
Investments in branches	-	<b>DEBIT ACCOUNTS FROM OTHER TRUSTS</b>	<b>-</b>
(Allowance for investments in subsidiaries, affiliates and branches)	-	(HOUSING AND HABITAT BENEFIT SYSTEM)	-
		<b>OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS</b>	<b>-</b>
<b>FORECLOSED ASSETS</b>	<b>-</b>	<b>OTHER DEBIT MEMORANDUM ACCOUNTS</b>	<b>12.101.278</b>
<b>PREMISES AND EQUIPMENT</b>	<b>609.445</b>	<b>OTHER DEBIT CONTROL ACCOUNTS</b>	<b>-</b>
<b>OTHER ASSETS</b>	<b>8.192.462</b>	<b>TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE</b>	<b>-</b>
<b>TOTAL ASSETS</b>	<b>22.220.708</b>		

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	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JANUARY 01, 2023 TO FEBRUARY 28, 2023

<b>FINANCE INCOME</b>	<b>1.597.771</b>	Other operating income	871.448
Cash and due from banks	-	Other operating expenses	(47.533)
Investment securities	22.093	<b>FINANCIAL INTERMEDIATION MARGIN</b>	<b>2.231.897</b>
Loan portfolio	1.575.627	<b>COSTS OF OPERATIONS</b>	<b>(737.991)</b>
Other receivables	-	Personnel expenses	(347.290)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(374.384)
Head Office and Branches	-	Contributions to FOGADE	(5.209)
Other finance income	51	Contributions to SUDEBAN	(11.109)
<b>FINANCE EXPENSES</b>	<b>(172.814)</b>	<b>GROSS OPERATING MARGIN</b>	<b>1.493.906</b>
Customers' deposits	(49.904)	Income from foreclosed assets	-
Obligations with B.C.V	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	201
Other borrowings	(122.910)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(1.339.237)
Other obligations	-	<b>NET OPERATING MARGIN</b>	<b>154.870</b>
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	-	Extraordinary expenses	-
<b>GROSS FINANCIAL MARGIN</b>	<b>1.424.957</b>	<b>GROSS PROFIT BEFORE TAX</b>	<b>154.870</b>
Income from recovery of financial assets	4.236	Income tax	-
Expenses from uncollectible and impaired financial assets	(21.211)	<b>NET PROFIT FOR THE PERIOD</b>	<b>154.870</b>
Uncollectible loans and other receivables	(21.211)		
Recording of allowance and adjustments to cash and due from banks	-		
<b>NET FINANCIAL MARGIN</b>	<b>1.407.982</b>		

Investments assigned	-	Micro/loans	7.729.680
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	7.389.198	Loans to the manufacturing sector	-
		Equity-debt ratio	40.10%