

PUBLICATION BALANCE SHEET AS OF OCTOBER 31, 2021 (EXPRESSED IN US DOLLARS)

ASSETS

CASH AND DUE FROM BANKS	1.087.635
Cash	609.819
Central Bank of Venezuela	415.392
Banks and other local financial institutions	963
Banks and correspondent offices abroad	61.460
Head Office and Branches	-
Clearing House Funds	-
(Allowance for cash and due from banks)	-
INVESTMENT SECURITIES	6.676.528
Placements in Central Bank of Venezuela and Interbank Transactions	-
Trading investment securities	-
Available-for-sale investment securities	161
Held-to-maturity investment securities	6.676.367
Restricted cash investments	-
Other investment securities	-
(Allowance for investment securities)	-
LOAN PORTFOLIO	3.644.860
Current loans	3.882.450
Restructured loans	13.544
Past-due loans	201.434
Loans in litigation	-
(Allowance for loan portfolio)	(452.568)
INTERESTS AND COMMISSIONS RECEIVABLE	247.789
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	2.153.025
Accrued interest receivable from loan portfolio	16.841
Commissions receivable	117
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(1.922.193)
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	
Investments in subsidiaries and affiliates	-
Investments in branches	-
(Allowance for investments in subsidiaries, affiliates and branches)	-
FORECLOSED ASSETS	17.379
PREMISES AND EQUIPMENT	
OTHER ASSETS	5.508.823
TOTAL ASSETS	17.183.014

LIABILITIES AND EQUITY

CUSTOMERS' DEPOSITS	6.978.660
Demand deposits	5.970.218
Noninterest-bearing checking accounts	2.470.420
Interest-bearing checking accounts	1.604.185
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	1.672.570
Current Accounts According to the Exchange Market System of L.C.	223.043
Special funds in trust according to the Exchange Market System of L.C.	-
Other demand obligations	953.677
Obligations from money market desk transactions	-
Savings deposits	54.765
Time deposits	-
Securities issued by the Bank	-
Restricted customers' deposits	-
Rights and shares on securities	-
OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	
DEPOSITS AND OBLIGATIONS WITH BANAVIH	
OTHER BORROWINGS	651.197
Obligations with local financial institutions due in one year or less	651.197
Obligations with local financial institutions due in one year or more	-
Obligations with foreign financial institutions due in one year or less	-
Obligations with other foreign financial institutions due in one year or more	-
Obligations from other borrowings due in one year or less	-
Obligations from other borrowings due in one year or more	-
OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	
INTERESTS AND COMMISSIONS PAYABLE	105.833
Accrued liabilities from customers' deposits	70.059
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	35.773
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
ACCRUALS AND OTHER LIABILITIES	2.672.746
SUBORDINATED OBLIGATIONS	
OTHER OBLIGATIONS	
TOTAL LIABILITIES	10.408.436
OPERATING MANAGEMENT	271.216
TOTAL EQUITY	6.503.362
TOTAL LIABILITIES AND EQUITY	17.183.014
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	20.533.208
OTHER DEBIT CONTROL ACCOUNTS	
TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	

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	0	0	0	0	0	0
Collateral	0	0	0	0	0	0
Administration	0	0	0	0	0	0
Combined	0	0	0	0	0	0
Other	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0

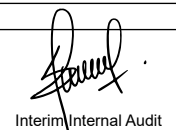
PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JULY 01, 2021 TO OCTOBER 31, 2021 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	1.358.602	Other operating income	672.929
Cash and due from banks	0	Other operating expenses	(146.849)
Investment securities	248.679	FINANCIAL INTERMEDIATION MARGIN	640.081
Loan portfolio	1.109.923	COSTS OF OPERATIONS	(151.383)
Other receivables	-	Personnel expenses	(7.148)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(102.441)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(15.821)
Other finance income	-	Contributions to the Superintendency of Banks and Other Financial Institutions	(25.973)
FINANCE EXPENSES	(1.023.420)	GROSS OPERATING MARGIN	488.699
Customers' deposits	(590.388)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	2.119
Other borrowings	(433.031)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(215.023)
Other obligations	-	NET OPERATING MARGIN	275.795
Head Office and Branches	-	Extraordinary income	1
Other finance expenses	(1)	Extraordinary expenses	(0)
GROSS FINANCIAL MARGIN	335.182	GROSS PROFIT BEFORE TAX	275.796
Income from recovery of financial assets	1	Income tax	(4.580)
Expenses from uncollectible and impaired financial assets	(221.182)	NET PROFIT FOR THE PERIOD	271.216
Uncollectible loans and other receivables	(221.182)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	114.001		


President of Directors Board


Director


Vice President of Financial Planning and Control


Interim Internal Audit

Investments assigned	-	Microloans	4.016.580
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	2.643.813	Loans to the manufacturing sector	-
		Equity-debt ratio	70,68%