



TOTAL EQUITY

10.184.866

"PUBLICATION BALANCE SHEET AS OF NOVEMBER 30, 2022" (EXPRESSED IN US DOLLARS)

ASSETS		LIABILITIES AND EQUITY	
CASH AND DUE FROM BANKS	7.439.239	CUSTOMERS' DEPOSITS	13.930.582
Cash	2.305.896	Demand deposits	10.768.054
Central Bank of Venezuela	5.071.337	Noninterest-bearing checking accounts	6.988.505
Banks and other local financial institutions	646	Interest-bearing checking accounts	2.034.800
Banks and correspondent offices abroad	61.360	Current Accounts According to Exchange Agreement No. 20	440.275
Head Office and Branches	-	Demand deposits and certificates	1.304.473
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	-
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	3.083.938
INVESTMENT SECURITIES	810.085	Other demand obligations	-
Placements in Central Bank of Venezuela and Interbank Transactions	-	Obligations from money market desk transactions	78.590
Trading investment securities	-	Savings deposits	-
Available-for-sale investment securities	133	Time deposits	-
Held-to-maturity investment securities	809.952	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	7.591.569	Deposits and obligations with BANAVIH	-
Current loans	8.052.932	OTHER BORROWINGS	1.809.915
Restructured loans	-	Obligations with local financial institutions due in one year or less	1.809.915
Past-due loans	278.580	Obligations with local financial institutions due in one year or more	-
Loans in litigation	500.896	Obligations with foreign financial institutions due in one year or less	-
(Allowance for loan portfolio)	(1.240.839)	Obligations with other foreign financial institutions due in one year or more	-
INTERESTS AND COMMISSIONS RECEIVABLE	232.648	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	348.317	OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-
Accrued interest receivable from loan portfolio	82.204	INTERESTS AND COMMISSIONS PAYABLE	44.903
Commissions receivable	3.590	Accrued liabilities from customers' deposits	16.227
Accrued interest and commissions receivable from other receivables	-	Accrued liabilities from obligations with Central Bank of Venezuela	-
(Allowance for accrued interest receivable and other)	(201.462)	Accrued liabilities from deposits and obligations with BANAVIH	-
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-	Accrued liabilities from other borrowings	28.676
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	1.975.166
PREMISES AND EQUIPMENT	1.266.076	SUBORDINATED OBLIGATIONS	-
OTHER ASSETS	10.903.121	OTHER OBLIGATIONS	-
TOTAL ASSETS	28.242.737	TOTAL LIABILITIES	17.760.566
		OPERATING MANAGEMENT	297.306
		TOTAL EQUITY	10.184.866
		TOTAL LIABILITIES AND EQUITY	28.242.737
		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	12.684.833
		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	-	-	-	-	-	-
Collateral	-	-	-	-	-	-
Administration	-	-	-	-	-	-
Combined	-	-	-	-	-	-
Other	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-

PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JULY 01, 2022 TO NOVEMBER 30, 2022 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	1.396.732	Other operating income	2.104.934
Cash and due from banks	-	Other operating expenses	(144.635)
Investment securities	260.775	FINANCIAL INTERMEDIATION MARGIN	2.886.411
Loan portfolio	1.135.957	COSTS OF OPERATIONS	(417.220)
Other receivables	-	Personnel expenses	(92.019)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(273.131)
Head Office and Branches	-	Contributions to FOGADE	(17.459)
Other finance income	-	Contributions to SUJECBAN	(34.610)
FINANCE EXPENSES	(347.047)	GROSS OPERATING MARGIN	2.469.192
Customers' deposits	(196.537)	Income from foreclosed assets	-
Obligations with B.C.V	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	278
Other borrowings	(150.501)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(2.172.164)
Other obligations	-	NET OPERATING MARGIN	297.306
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	-	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	1.049.686	GROSS PROFIT BEFORE TAX	297.306
Income from recovery of financial assets	-	Income tax	-
Expenses from uncollectible and impaired financial assets	(123.573)	NET PROFIT FOR THE PERIOD	297.306
Uncollectible loans and other receivables	(123.573)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	926.113		

President of Directors Board

Director

Vice President of Financial Planning and Control

Internal Audit

Investments assigned -
Agricultural portfolio for the month -
Cumulative agricultural portfolio 5.631.093
Deposits from official entities -

Microloans 8.744.562
Loans to tourism sector as per current laws -
Mortgage loans as per Special Protection Law of the Housing Mortgage Debtor -
Loans to the manufacturing sector -
Equity-debt ratio 48,80%

President Michel J. Gogukian
Principal Directors Michel J. Gogukian, Evelyn Rodríguez Branger, Vladimir J. Falcón W, Asdrubal Oliveros, Randolph Díaz Muñoz, José Gerardo Rivas
Deputy Directors María de la Concepción de Araújo, Camilo Feijoo Pérez
Principal Statutory Auditor Jean Marc Gogukian K, Álvaro Rodríguez Paz
Alternate Statutory Auditor Hernando Díaz Candia, Maritza Meszaros Reyes, María Consuelo Faria, Gordy Palmero Luján, Régulo Martínez Barrios

