

PUBLICATION BALANCE SHEET AS OF NOVEMBER 30, 2021 (EXPRESSED IN US DOLLARS)

ASSETS

CASH AND DUE FROM BANKS	2.105.813
Cash	770.132
Central Bank of Venezuela	1.272.598
Banks and other local financial institutions	972
Banks and correspondent offices abroad	61.460
Head Office and Branches	-
Clearing House Funds	651
(Allowance for cash and due from banks)	-
INVESTMENT SECURITIES	6.696.073
Placements in Central Bank of Venezuela and Interbank Transactions	-
Trading investment securities	-
Available-for-sale investment securities	148
Held-to-maturity investment securities	6.695.925
Restricted cash investments	-
Other investment securities	-
(Allowance for investment securities)	-
LOAN PORTFOLIO	3.375.866
Current loans	3.707.155
Restructured loans	13.544
Past-due loans	222.244
Loans in litigation	-
(Allowance for loan portfolio)	(567.076)
INTERESTS AND COMMISSIONS RECEIVABLE	337.932
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	2.212.697
Accrued interest receivable from loan portfolio	13.621
Commissions receivable	37.840
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(1.926.226)
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-
Investments in subsidiaries and affiliates	-
Investments in branches	-
(Allowance for investments in subsidiaries, affiliates and branches)	-
FORECLOSED ASSETS	18.336
PREMISES AND EQUIPMENT	4.745.087
OTHER ASSETS	-
TOTAL ASSETS	17.279.107

LIABILITIES AND EQUITY

CUSTOMERS' DEPOSITS	6.294.461
Demand deposits	4.675.633
Noninterest-bearing checking accounts	2.463.394
Interest-bearing checking accounts	1.085.840
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	991.671
Current Accounts According to the Exchange Market System of L.C.	134.727
Special funds in trust according to the Exchange Market System of L.C.	-
Other demand obligations	1.587.620
Obligations from money market desk transactions	-
Savings deposits	31.208
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	902.828
Obligations with local financial institutions due in one year or less	902.828
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	115.595
Accrued liabilities from customers' deposits	70.082
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	45.514
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
ACCRUALS AND OTHER LIABILITIES	3.548.616
SUBORDINATED OBLIGATIONS	-
OTHER OBLIGATIONS	-
TOTAL LIABILITIES	10.861.501
OPERATING MANAGEMENT	269.023
TOTAL EQUITY	6.148.583
TOTAL LIABILITIES AND EQUITY	17.279.107
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	20.389.953
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

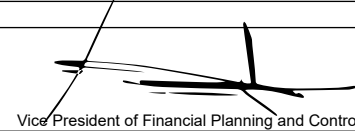
PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JULY 01, 2021 TO NOVEMBER 30, 2021
(EXPRESSED IN US DOLLARS)

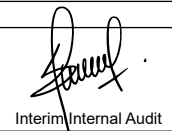
FINANCE INCOME	1.849.578
Cash and due from banks	0
Investment securities	315.971
Loan portfolio	1.533.607
Other receivables	-
Investments in subsidiaries, affiliates and branches.	-
Head Office and Branches	-
Other finance income	-
FINANCE EXPENSES	(1.284.916)
Customers' deposits	(738.566)
Obligations with Central Bank of Venezuela	-
Deposits and obligations with BANAVIH	-
Other borrowings	(546.350)
Other financial intermediation obligations	-
Subordinated obligations	-
Other obligations	-
Head Office and Branches	-
Other finance expenses	(0)
GROSS FINANCIAL MARGIN	564.661
Income from recovery of financial assets	1
Expenses from uncollectible and impaired financial assets	(265.760)
Uncollectible loans and other receivables	(265.760)
Recording of allowance and adjustments to cash and due from banks	-
NET FINANCIAL MARGIN	298.902

Other operating income	955.222
Other operating expenses	(154.753)
FINANCIAL INTERMEDIATION MARGIN	1.099.371
COSTS OF OPERATIONS	(463.319)
Personnel expenses	(131.059)
General and administration expenses	(280.829)
Contributions to the Guarantee Fund for Deposits and Banking Protection	(18.734)
Contributions to the Superintendency of Banks and Other Financial Institutions	(32.697)
GROSS OPERATING MARGIN	636.052
Income from foreclosed assets	-
Income from special programs	-
Sundry operating income	2.007
Expenses from foreclosed assets	-
Depreciation, amortization and impairment of sundry goods	-
Sundry operating expenses	(364.699)
NET OPERATING MARGIN	273.360
Extraordinary income	1
Extraordinary expenses	(0)
GROSS PROFIT BEFORE TAX	273.361
Income tax	(4.338)
NET PROFIT FOR THE PERIOD	269.023


President of Directors Board


Director


Vice President of Financial Planning and Control


Interim Internal Audit

Investments assigned	-
Agricultural portfolio for the month	-
Cumulative agricultural portfolio	-
Deposits from official entities	3.163.087

Microloans	3.870.004
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	72,88%