

PUBLICATION BALANCE SHEET AS OF JANUARY 31, 2022 (EXPRESSED IN US DOLLARS)

ASSETS

CASH AND DUE FROM BANKS	4.646.780
Cash	2.790.668
Central Bank of Venezuela	1.793.681
Banks and other local financial institutions	1.071
Banks and correspondent offices abroad	61.360
Head Office and Branches	-
Clearing House Funds	-
(Allowance for cash and due from banks)	-
INVESTMENT SECURITIES	6.726.628
Placements in Central Bank of Venezuela and Interbank Transactions	-
Trading investment securities	-
Available-for-sale investment securities	98
Held-to-maturity investment securities	6.726.531
Restricted cash investments	-
Other investment securities	-
(Allowance for investment securities)	-
LOAN PORTFOLIO	3.285.915
Current loans	3.643.277
Restructured loans	9.050
Past-due loans	321.112
Loans in litigation	-
(Allowance for loan portfolio)	(687.524)
INTERESTS AND COMMISSIONS RECEIVABLE	432.434
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	2.312.851
Accrued interest receivable from loan portfolio	19.332
Commissions receivable	21.883
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(1.921.632)
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	
Investments in subsidiaries and affiliates	-
Investments in branches	-
(Allowance for investments in subsidiaries, affiliates and branches)	-
FORECLOSED ASSETS	
PREMISES AND EQUIPMENT	1.976.082
OTHER ASSETS	4.041.248
TOTAL ASSETS	21.109.088

LIABILITIES AND EQUITY

CUSTOMERS' DEPOSITS	9.280.860
Demand deposits	9.233.662
Noninterest-bearing checking accounts	4.035.209
Interest-bearing checking accounts	2.580.108
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	438.649
Current Accounts According to the Exchange Market System of L.C.	2.179.696
Special funds in trust according to the Exchange Market System of L.C.	-
Other demand obligations	12.234
Obligations from money market desk transactions	-
Savings deposits	34.963
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	316.889
Obligations with local financial institutions due in one year or less	316.889
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	17.174
Accrued liabilities from customers' deposits	11.822
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	5.352
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
ACCRUALS AND OTHER LIABILITIES	5.677.271
SUBORDINATED OBLIGATIONS	
OTHER OBLIGATIONS	
TOTAL LIABILITIES	15.292.194
OPERATING MANAGEMENT	21.535
TOTAL EQUITY	5.795.358
TOTAL LIABILITIES AND EQUITY	21.109.088
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	14.552.541
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

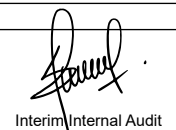
PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JANUARY 01, 2022 TO JANUARY 30, 2022 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	136.535	Other operating income	360.311
Cash and due from banks	-	Other operating expenses	(37.850)
Investment securities	55.175	FINANCIAL INTERMEDIATION MARGIN	230.875
Loan portfolio	81.360	COSTS OF OPERATIONS	(104.941)
Other receivables	-	Personnel expenses	(14.086)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(80.634)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(4.775)
Other finance income	-	Contributions to the Superintendency of Banks and Other Financial Institutions	(5.446)
FINANCE EXPENSES	(233.782)	GROSS OPERATING MARGIN	125.934
Customers' deposits	(84.561)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	3.493
Other borrowings	(149.212)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(107.892)
Other obligations	-	NET OPERATING MARGIN	21.535
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(9)	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	(97.247)	GROSS PROFIT BEFORE TAX	21.535
Income from recovery of financial assets	5.661	Income tax	-
Expenses from uncollectible and impaired financial assets		NET PROFIT FOR THE PERIOD	21.535
Uncollectible loans and other receivables	-		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	(91.586)		


President of Directors Board


Director


Vice President of Financial Planning and Control


Interim Internal Audit

Investments assigned	-	Microloans	3.894.496
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	2.982.915	Loans to the manufacturing sector	-
		Equity-debt ratio	48,88%