

PUBLICATION BALANCE SHEET AS OF FEBRUARY 28, 2022 (EXPRESSED IN US DOLLARS)

ASSETS

CASH AND DUE FROM BANKS	4.985.325
Cash	2.878.774
Central Bank of Venezuela	2.044.043
Banks and other local financial institutions	1.148
Banks and correspondent offices abroad	61.360
Head Office and Branches	-
Clearing House Funds	-
(Allowance for cash and due from banks)	-
INVESTMENT SECURITIES	4.720.444
Placements in Central Bank of Venezuela and Interbank Transactions	-
Trading investment securities	-
Available-for-sale investment securities	91
Held-to-maturity investment securities	4.720.353
Restricted cash investments	-
Other investment securities	-
(Allowance for investment securities)	-
LOAN PORTFOLIO	3.760.487
Current loans	4.244.238
Restructured loans	6.779
Past-due loans	312.779
Loans in litigation	-
(Allowance for loan portfolio)	(803.308)
INTERESTS AND COMMISSIONS RECEIVABLE	373.047
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	1.851.055
Accrued interest receivable from loan portfolio	6.890
Commissions receivable	20.832
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(1.505.731)
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-
Investments in subsidiaries and affiliates	-
Investments in branches	-
(Allowance for investments in subsidiaries, affiliates and branches)	-
FORECLOSED ASSETS	2.005.099
PREMISES AND EQUIPMENT	6.579.689
OTHER ASSETS	-
TOTAL ASSETS	22.424.091

LIABILITIES AND EQUITY

CUSTOMERS' DEPOSITS	10.234.310
Demand deposits	10.155.823
Noninterest-bearing checking accounts	5.740.252
Interest-bearing checking accounts	1.976.033
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	305.401
Current Accounts According to the Exchange Market System of L.C.	2.134.136
Special funds in trust according to the Exchange Market System of L.C.	-
Other demand obligations	35.284
Obligations from money market desk transactions	-
Savings deposits	43.204
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	185.808
Obligations with local financial institutions due in one year or less	185.808
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	15.916
Accrued liabilities from customers' deposits	15.383
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	533
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
ACCRUALS AND OTHER LIABILITIES	6.305.184
SUBORDINATED OBLIGATIONS	-
OTHER OBLIGATIONS	-
TOTAL LIABILITIES	16.741.219
OPERATING MANAGEMENT	52.290
TOTAL EQUITY	5.630.582
TOTAL LIABILITIES AND EQUITY	22.424.091
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	10.191.298
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 FEBRUARY 28, 2022 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	216.651	Other operating income	784.904
Cash and due from banks	-	Other operating expenses	(65.777)
Investment securities	104.576	FINANCIAL INTERMEDIATION MARGIN	488.195
Loan portfolio	112.075	COSTS OF OPERATIONS	(215.105)
Other receivables	-	Personnel expenses	(25.782)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(168.175)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(9.879)
Other finance income	-	Contributions to the Superintendency of Banks and Other Financial Institutions	(11.269)
FINANCE EXPENSES	(361.408)	GROSS OPERATING MARGIN	273.090
Customers' deposits	(147.881)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	5.176
Other borrowings	(213.517)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(225.976)
Other obligations	-	NET OPERATING MARGIN	52.290
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(9)	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	(144.757)	GROSS PROFIT BEFORE TAX	52.290
Income from recovery of financial assets	5.857	Income tax	-
Expenses from uncollectible and impaired financial assets	(92.032)	NET PROFIT FOR THE PERIOD	52.290
Uncollectible loans and other receivables	(92.032)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	(230.932)		


President of Directors Board


Director


Vice President of Financial Planning and Control


Interim Internal Audit

Investments assigned	-	Microloans	4.477.875
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	2.527.009	Loans to the manufacturing sector	-
		Equity-debt ratio	38,32%