

CAPITAL RESERVES:

9.457.032


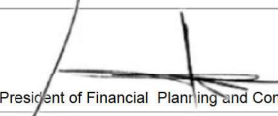
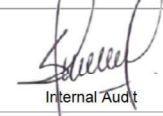
"PUBLICATION BALANCE SHEET AS OF AGUST 31, 2022"

ASSETS		LIABILITIES AND EQUITY	
CASH AND DUE FROM BANKS	6.238.981	CUSTOMERS' DEPOSITS	12.555.231
Cash	1.782.931	Demand deposits	8.869.987
Central Bank of Venezuela	4.193.857	Noninterest-bearing checking accounts	5.754.649
Banks and other local financial institutions	877	Interest-bearing checking accounts	1.406.315
Banks and correspondent offices abroad	61.360	Current Accounts According to Exchange Agreement No. 20	632.501
Head Office and Branches	-	Demand deposits and certificates	1.076.522
Clearing House Funds	199.957	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.	3.645.368
INVESTMENT SECURITIES	2.530.641	Other demand obligations	-
Placements in Central Bank of Venezuela and Interbank Transactions	1.723.482	Obligations from money market desk transactions	39.876
Trading investment securities	-	Savings deposits	-
Available-for-sale investment securities	130	Time deposits	-
Held-to-maturity investment securities	807.030	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	5.969.131	Deposits and obligations with BANAVIH	-
Current loans	6.188.219	OTHER BORROWINGS	1.575.330
Restructured loans	-	Obligations with local financial institutions due in one year or less	1.575.330
Past-due loans	347.946	Obligations with local financial institutions due in one year or more	-
Loans in litigation	604.912	Obligations with foreign financial institutions due in one year or less	-
(Allowance for loan portfolio)	(1.171.947)	Obligations with other foreign financial institutions due in one year or more	-
INTERESTS AND COMMISSIONS RECEIVABLE	193.161	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	328.405	OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-
Accrued interest receivable from loan portfolio	56.915	INTERESTS AND COMMISSIONS PAYABLE	33.910
Commissions receivable	5.161	Accrued liabilities from customers' deposits	20.077
Accrued interest and commissions receivable from other receivables	-	Accrued liabilities from obligations with Central Bank of Venezuela	-
(Allowance for accrued interest receivable and other)	(197.319)	Accrued liabilities from deposits and obligations with BANAVIH	-
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-	Accrued liabilities from other borrowings	13.833
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 other obligations	-
FORECLOSED ASSETS	-	ACCRUALS AND OTHER LIABILITIES	5.033.818
PREMISES AND EQUIPMENT	1.003.931	SUBORDINATED OBLIGATIONS	-
OTHER ASSETS	12.834.620	OTHER OBLIGATIONS	-
TOTAL ASSETS	28.770.466	TOTAL LIABILITIES	19.198.289
		OPERATING MANAGEMENT	115.145
		TOTAL EQUITY	9.457.032
		TOTAL LIABILITIES AND EQUITY	28.770.466
		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	10.366.252
		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
Inversion	0	0	0	0	0	0
Garantía	0	0	0	0	0	0
Administración	0	0	0	0	0	0
Características Mixtas	0	0	0	0	0	0
Otros	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, 2022 TO AGUST 31, 2022

FINANCE INCOME	558.861	Other operating income	906.234
Cash and due from banks	-	Other operating expenses	(72.776)
Investment securities	203.943	FINANCIAL INTERMEDIATION MARGIN	1.177.770
Loan portfolio	354.918	COSTS OF OPERATIONS	(182.605)
Other receivables	-	Personnel expenses	(38.969)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(117.652)
Head Office and Branches	-	Contributions to FOGADE	(9.803)
Other finance income	-	Contributions to SUDEBAN	(16.180)
FINANCE EXPENSES	(170.468)	GROSS OPERATING MARGIN	995.165
Customers' deposits	(103.193)	Income from foreclosed assets	-
Obligations with B.C.V.	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	209
Other borrowings	(67.269)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	(880.230)
Subordinated obligations	-	Sundry operating expenses	-
Other obligations	-	NET OPERATING MARGIN	115.145
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(6)	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	388.393	GROSS PROFIT BEFORE TAX	115.145
Income from recovery of financial assets	19.477	Income tax	-
Expenses from uncollectible and impaired financial assets	(63.557)	NET PROFIT FOR THE PERIOD	115.145
Uncollectible loans and other receivables	(63.557)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	344.313		

 President of Directors Board
  Director
  Vice President of Financial Planning and Control
  Internal Audit

Investments assigned	-	Microlans	7.051.513
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	5.170.703	Loans to the manufacturing sector	-
		Equity-debt ratio	41,91%

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