

CAPITAL RESERVES:

8.115.936

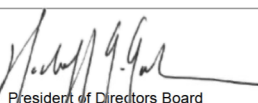
PUBLICATION BALANCE SHEET AS OF JULY 31, 2022 (EXPRESSED IN US DOLLARS)

ASSETS		LIABILITIES AND EQUITY	
CASH AND DUE FROM BANKS		CUSTOMERS' DEPOSITS	
Cash	5.868.081	13.683.983	
Central Bank of Venezuela	1.813.896	Demand deposits	11.463.055
Banks and other local financial institutions	3.959.781	Noninterest-bearing checking accounts	7.323.599
Banks and correspondent offices abroad	1.194	Interest-bearing checking accounts	2.620.947
Head Office and Branches	61.360	Current Accounts According to Exchange Agreement No. 20	-
Clearing House Funds	-	Demand deposits and certificates	350.711
(Allowance for cash and due from banks)	31.850	Current Accounts According to the Exchange Market System of L.C.	1.167.799
	-	Special funds in trust according to the Exchange Market System of L.C.	2.171.997
INVESTMENT SECURITIES	5.920.792	Other demand obligations	-
Placements in Central Bank of Venezuela and Interbank Transactions	1.124.778	Obligations from money market desk transactions	-
Trading investment securities	-	Savings deposits	48.931
Available-for-sale investment securities	133	Time deposits	-
Held-to-maturity investment securities	4.795.881	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	5.717.223	Deposits and obligations with BANAVIH	-
Current loans	5.956.918	OTHER BORROWINGS	502.125
Restructured loans	-	Obligations with local financial institutions due in one year or less	502.125
Past-due loans	354.353	Obligations with local financial institutions due in one year or more	-
Loans in litigation	625.469	Obligations with foreign financial institutions due in one year or less	-
(Allowance for loan portfolio)	(1.219.517)	Obligations with other foreign financial institutions due in one year or more	-
INTERESTS AND COMMISSIONS RECEIVABLE	669.055	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	2.105.759	OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-
Accrued interest receivable from loan portfolio	62.049	INTERESTS AND COMMISSIONS PAYABLE	12.797
Commissions receivable	7.236	Accrued liabilities from customers' deposits	5.633
Accrued interest and commissions receivable from other receivables	-	Accrued liabilities from obligations with Central Bank of Venezuela	-
(Allowance for accrued interest receivable and other)	(1.505.989)	Accrued liabilities from deposits and obligations with BANAVIH	-
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-	Accrued liabilities from other borrowings	7.164
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	7.419.443
PREMISES AND EQUIPMENT	1.393.420	SUBORDINATED OBLIGATIONS	-
OTHER ASSETS	10.234.326	OTHER OBLIGATIONS	-
TOTAL ASSETS	29.802.897	TOTAL LIABILITIES	21.618.348
		OPERATING MANAGEMENT	68.613
		TOTAL EQUITY	8.115.936
		TOTAL LIABILITIES AND EQUITY	29.802.897
		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	11.621.955
		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

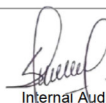
PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JULY 01, 2022 TO JULY 31, 2022 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	353.244	Other operating income	561.458
Cash and due from banks	-	Other operating expenses	(44.680)
Investment securities	160.743	FINANCIAL INTERMEDIATION MARGIN	695.340
Loan portfolio	192.501	COSTS OF OPERATIONS	(117.614)
Other receivables	-	Personnel expenses	(23.973)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(75.943)
Head Office and Branches	-	Contributions to FOGADE	(6.678)
Other finance income	-	Contributions to SUJEBAN	(11.021)
FINANCE EXPENSES	(102.556)	GROSS OPERATING MARGIN	577.726
Customers' deposits	(60.102)	Income from foreclosed assets	-
Obligations with B.C.V.	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	15
Other borrowings	(42.452)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(509.128)
Other obligations	-	NET OPERATING MARGIN	68.613
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(2)	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	250.689	GROSS PROFIT BEFORE TAX	68.613
Income from recovery of financial assets	-	Income tax	-
Expenses from uncollectible and impaired financial assets	(72.147)	NET PROFIT FOR THE PERIOD	68.613
Uncollectible loans and other receivables	(72.147)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	178.542		


President of Directors Board


Director


Vice President of Financial Planning and Control


Internal Audit

Investments assigned -
Agricultural portfolio for the month -
Cumulative agricultural portfolio -
Deposits from official entities 5.069.656

Microloans 8.825.207
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 40,39%

President
Michel J. Goguikian
Vladimir J. Falcón W

Principal Directors
Evelyn Rodríguez Branger
Randolfo Díaz Muñoz
Asdrubal Oliveros
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

Principal Statutory Auditor
Gordy Palmero Luján
Alternate Statutory Auditor
Régulo Martínez Barrios