

CAPITAL RESERVES: 9,376,406

PUBLICATION BALANCE SHEET AS OF SEPTEMBER 30, 2022

ASSETS		LIABILITIES AND EQUITY	
CASH AND DUE FROM BANKS	5,249,100	CUSTOMERS' DEPOSITS	14,177,195
Cash	2,092,117	Demand deposits	10,124,961
Central Bank of Venezuela	3,094,773	Noninterest-bearing checking accounts	6,060,891
Banks and other local financial institutions	849	Interest-bearing checking accounts	2,615,301
Banks and correspondent offices abroad	61,360	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	236,640
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	1,212,129
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	-
INVESTMENT SECURITIES	2,757,390	Other demand obligations	3,999,604
Placements in Central Bank of Venezuela and Interbank Transactions	1,949,263	Obligations from money market desk transactions	-
Trading investment securities	-	Savings deposits	52,630
Available-for-sale investment securities	134	Time deposits	-
Held-to-maturity investment securities	807,993	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	6,764,453	Deposits and obligations with BANAVIH	-
Current loans	7,059,271	OTHER BORROWINGS	2,065,447
Restructured loans	-	Obligations with local financial institutions due in one year or less	2,065,447
Past-due loans	398,623	Obligations with local financial institutions due in one year or more	-
Loans in litigation	483,196	Obligations with foreign financial institutions due in one year or less	-
(Allowance for loan portfolio)	(1,156,637)	Obligations with other foreign financial institutions due in one year or more	-
INTERESTS AND COMMISSIONS RECEIVABLE	195,123	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	335,247	OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-
Accrued interest receivable from loan portfolio	52,317	INTERESTS AND COMMISSIONS PAYABLE	37,275
Commissions receivable	4,916	Accrued liabilities from customers' deposits	19,010
Accrued interest and commissions receivable from other receivables	-	Accrued liabilities from obligations with Central Bank of Venezuela	-
(Allowance for accrued interest receivable and other)	(197,357)	Accrued liabilities from deposits and obligations with BANAVIH	-
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-	Accrued liabilities from other borrowings	18,265
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	1,318,288
PREMISES AND EQUIPMENT	1,087,669	SUBORDINATED OBLIGATIONS	-
OTHER ASSETS	11,108,337	OTHER OBLIGATIONS	-
TOTAL ASSETS	27,162,072	TOTAL LIABILITIES	17,598,204
		OPERATING MANAGEMENT	187,462
		TOTAL EQUITY	9,376,406
		TOTAL LIABILITIES AND EQUITY	27,162,072
		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	11,893,202
		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
Inversión	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 1, 2022 TO SEPTEMBER 30, 2022

FINANCE INCOME	909,786	Other operating income	1,395,627
Cash and due from banks	-	Other operating expenses	(100,216)
Investment securities	257,267	FINANCIAL INTERMEDIATION MARGIN	1,869,217
Loan portfolio	662,519	COSTS OF OPERATIONS	(285,110)
Other receivables	-	Personnel expenses	(60,466)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(185,185)
Head Office and Branches	-	Contributions to FOGADE	(14,147)
Other finance income	-	Contributions to SUDEBAN	(25,311)
FINANCE EXPENSES	(254,343)	GROSS OPERATING MARGIN	1,584,107
Customers' deposits	(149,614)	Income from foreclosed assets	-
Obligations with B.C.V.	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	250
Other borrowings	(104,722)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(1,396,895)
Other obligations	-	NET OPERATING MARGIN	187,462
Head Office and Branches	(7)	Extraordinary income	-
Other finance expenses	-	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	655,443	GROSS PROFIT BEFORE TAX	187,462
Income from recovery of financial assets	18,737	Income tax	-
Expenses from uncollectible and impaired financial assets	(90,374)	NET PROFIT FOR THE PERIOD	187,462
Uncollectible loans and other receivables	(90,374)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	583,806		

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

Investments assigned	-	Microloans	7,814,097
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	6,900,697	Loans to the manufacturing sector	-
		Equity-debt ratio	42,72%

1. EQUITY		2. BANK SOLVENCY AND ASSET QUALITY		3. ADMINISTRATIVE MANAGEMENT		4. PROFITABILITY (*)		5. LIQUIDITY	
QUARTER	QUARTER	QUARTER	QUARTER	QUARTER	QUARTER	QUARTER	QUARTER	QUARTER	QUARTER
1.1. EQUITY + OPERATING MANAGEMENT	42,72%	2.1. ALLOWANCE FOR LOAN PORTFOLIO	14,60%	3.1. PERSONNEL EXPENSES + OPERATING EXPENSES	13,98%	4.1. NET PROFIT OR LOSS	2,88%	5.1. CASH AND CASH EQUIVALENTS	50,77%
TOTAL ASSET (COMPUTABLE)		GROSS LOAN PORTFOLIO		AVERAGE PRODUCTIVE ASSET		CUSTOMERS' DEPOSITS		CUSTOMERS' DEPOSITS	
1.2. UNPRODUCTIVE ASSET	183,78%	2.2. GROSS FIXED ASSET PORTFOLIO	10,88%	3.2. PERSONNEL EXPENSES + OPERATING EXPENSES	33,50%	4.2. NET PROFIT OR LOSS	10,47%	5.2. (CASH + INVEST. SECURITIES)	50,78%
(EQUITY + OPERATING MANAGEMENT)		GROSS LOAN PORTFOLIO		FINANCE INCOME		AVERAGE EQUITY		CUSTOMERS' DEPOSITS	

(*) ANNUALIZED AND CALCULATED BASED ON AVERAGE BALANCE SOURCE: FIGURES FROM THE BANK'S BALANCE AS OF: 03/31/2022

President: Michel J. Gogulian
 Principal Directors: Evelyñ Rodríguez Branger, Randolfo Díaz Muñoz, José Gerardo Rivas
 Deputy Directors: María de la Concepción de Araújo, Camilo Feijoo Pérez
 Jean Marc Gogulian K, Avaro Rodríguez Paz
 Hernando Díaz Candia, Maritza Meszaros Reyes
 María Consuelo Faria
 Principal Statutory Auditor: Gordy Palmero Luján
 Alternate Statutory Auditor: Régulo Martínez Barrios