

PUBLICATION BALANCE SHEET AS OF JUNE 30, 2023 AND DECEMBER 31, 2022

ASSETS	6/30/2023	12/31/2022	LIABILITIES AND EQUITY	6/30/2023	12/31/2022
CASH AND DUE FROM BANKS	3.365.068	3.934.947	CUSTOMERS' DEPOSITS	11.981.398	7.706.922
Cash	2.076.842	1.822.194	Demand deposits	10.075.993	6.422.909
Central Bank of Venezuela	1.395.293	1.893.812	Noninterest-bearing checking accounts	6.535.473	4.173.250
Banks and other local financial institutions	257	396	Interest-bearing checking accounts	2.391.980	652.899
Banks and correspondent offices abroad	192.676	196.105	Current Accounts According to Exchange Agreement No. 20	-	-
Head Office and Branches	-	-	Demand deposits and certificates	284.486	425.715
Clearing House Funds	-	22.441	Current Accounts According to the Exchange Market System of L.C.	884.073	1.171.045
(Allowance for cash and due from banks)	-	-	Special funds in trust according to the Exchange Market System of L.C.	-	-
INVESTMENT SECURITIES	1.051.892	811.044	Other demand obligations	1.840.445	1.225.926
Placements in Central Bank of Venezuela and Interbank Transactions	-	-	Obligations from money market desk transactions	-	-
Trading investment securities	235.000	-	Savings deposits	64.959	58.087
Available-for-sale investment securities	133	128	Time deposits	-	-
Held-to-maturity investment securities	816.759	810.915	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	8.485.426	6.183.697	Deposits and obligations with BANAVIH	-	-
Current loans	8.740.018	6.600.939	OTHER BORROWINGS	4.334.718	3.379.199
Restructured loans	-	-	Obligations with local financial institutions due in one year or less	4.334.718	3.379.199
Past-due loans	145.469	155.903	Obligations with local financial institutions due in one year or more	-	-
Loans in litigation	132.609	460.889	Obligations with foreign financial institutions due in one year or less	-	-
(Allowance for loan portfolio)	(532.671)	(1.034.015)	Obligations with foreign financial institutions due in one year or more	-	-
INTERESTS AND COMMISSIONS RECEIVABLE	70.817	52.134	Obligations with 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	401.422	355.894	OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-	-
Accrued interest receivable from loan portfolio	58.318	40.020	INTERESTS AND COMMISSIONS PAYABLE	53.368	31.962
Commissions receivable	-	-	Accrued liabilities from customers' deposits	13.579	9.061
Accrued interest and commissions receivable from other receivables	(388.923)	(343.779)	Accrued liabilities from obligations with Central Bank of Venezuela	-	-
(Allowance for accrued interest receivable and other)	-	-	Accrued liabilities from deposits and obligations with BANAVIH	-	-
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-	-	Accrued liabilities from other borrowings	39.789	22.901
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	-	-	ACCUALS AND OTHER LIABILITIES	666.058	1.504.677
PREMISES AND EQUIPMENT	2.441.506	872.235	SUBORDINATED OBLIGATIONS	-	-
OTHER ASSETS	8.789.326	8.939.263	OTHER OBLIGATIONS	-	-
TOTAL ASSETS	24.504.036	20.793.320	TOTAL LIABILITIES	17.035.541	12.622.760
			OPERATING MANAGEMENT	-	-
			TOTAL EQUITY	7.468.495	8.170.560
			TOTAL LIABILITIES AND EQUITY	24.504.036	20.793.320
			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	17.981.058	10.373.598
			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	-	-	-	-	-	-
Collateral	-	-	-	-	-	-
Administration	-	-	-	-	-	-
Combined	-	-	-	-	-	-
Other	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-

PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED JUNE 30, 2023 AND DECEMBER 31, 2022

FINANCE INCOME	3.585.429	1.554.932	Other operating income	2.962.010	1.844.604
Cash and due from banks	-	-	Other operating expenses	(209.364)	(135.179)
Investment securities	149.759	178.776	FINANCIAL INTERMEDIATION MARGIN	5.250.958	2.839.274
Loan portfolio	3.435.626	1.376.156	COSTS OF OPERATIONS	(3.788.335)	(438.142)
Other receivables	-	-	Personnel expenses	(1.734.537)	(88.640)
Investments in subsidiaries, affiliates and branches.	-	-	General and administration expenses	(1.998.584)	(308.824)
Head Office and Branches	-	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(13.586)	(13.272)
Other finance income	44	-	Contributions to the Superintendency of Banks and Other Financial Institutions	(41.625)	(27.406)
FINANCE EXPENSES	(831.092)	(310.593)	GROSS OPERATING MARGIN	1.462.623	2.401.131
Customers' deposits	(222.769)	(152.484)	Income from foreclosed assets	-	-
Obligations with Central Bank of Venezuela	-	-	Income from special programs	-	-
Deposits and obligations with BANAVIH	-	-	Sundry operating income	764	260
Other borrowings	(608.318)	(158.100)	Expenses from foreclosed assets	-	-
Other financial intermediation obligations	-	-	Depreciation, amortization and impairment of sundry goods	-	-
Subordinated obligations	-	-	Sundry operating expenses	(961.495)	(2.139.608)
Other obligations	-	-	NET OPERATING MARGIN	501.892	261.784
Head Office and Branches	-	-	Extraordinary income	-	-
Other finance expenses	(8)	(9)	Extraordinary expenses	(300)	-
GROSS FINANCIAL MARGIN	2.754.337	1.244.339	GROSS PROFIT BEFORE TAX	501.592	261.784
Income from recovery of financial assets	3.776	-	Income tax	-	-
Expenses from uncollectible and impaired financial assets	(259.802)	(114.489)	NET PROFIT FOR THE PERIOD	501.592	261.784
Uncollectible loans and other receivables	(259.802)	(114.489)	APPLICATION OF NET INCOME	-	-
Recording of allowance and adjustments to cash and due from banks	-	-	Legal Reserve	-	-
NET FINANCIAL MARGIN	2.498.311	1.129.849	Income from special programs	25.080	13.089
			Other Capital Reserves	476.512	248.694
			Accumulated Results	3.875	1.317
			Depreciation, amortization and impairment of sundry goods	-	-

President of Directors Board
 Director
 Administration and Financial Control Manager
 Internal Audit

Investments assigned	-	Microloans	8.882.687
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	5.099.308	Loans to the manufacturing sector	-
		Equity-debt ratio	35,21%

1. EQUITY	SEMESTER	2. BANK SOLVENCY AND ASSET QUALITY	SEMESTER	3. ADMINISTRATIVE MANAGEMENT (*)	SEMESTER	4. PROFITABILITY (*)	SEMESTER	5. LIQUIDITY	SEMESTER
1.1. EQUITY COMPUTABLE	35,21%	2.1. ALLOWANCE FOR LOAN PORTFOLIO	5,91%	3.1. (PERSONNEL EXPENSES + OPERATING EXPENSES)	101,70%	4.1. NET PROFIT OR LOSS	4,99%	5.1. CASH AND CASH EQUIVALENTS	30,59%
TOTAL ASSET (COMPUTABLE)		GROSS LOAN PORTFOLIO		AVERAGE PRODUCTIVE ASSET		AVERAGE ASSET		CUSTOMERS' DEPOSITS	
1.2. UNPRODUCTIVE ASSET	197,89%	2.2. GROSS FIXED ASSET PORTFOLIO	3,08%	3.2. (PERSONNEL EXPENSES + OPERATING EXPENSES)	104,12%	4.2. NET PROFIT OR LOSS	16,66%	5.2. (CASH + INVEST. SECURITIES)	32,55%
(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: 06/30/2023