

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

| ASSETS | 12/31/2023 | 06/30/2023 | LIABILITIES AND EQUITY | 12/31/2023 | 06/30/2023 |
|--|-------------------|-------------------|---|-------------------|-------------------|
| CASH AND DUE FROM BANKS | 7.266.995 | 3.665.068 | CUSTOMERS' DEPOSITS | 15.543.310 | 11.981.398 |
| Cash | 2.263.865 | 2.076.842 | Demand deposits | 13.118.543 | 10.075.993 |
| Central Bank of Venezuela | 2.959.403 | 1.395.293 | Noninterest-bearing checking accounts | 10.967.051 | 6.535.473 |
| Banks and other local financial institutions | 215 | 257 | Interest-bearing checking accounts | 445.846 | 2.391.980 |
| Banks and correspondent offices abroad | 2.043.512 | 192.676 | Current Accounts According to Exchange Agreement No. 20 | - | - |
| Head Office and Branches | - | - | Demand deposits and certificates | 429.747 | 264.466 |
| Clearing House Funds | - | - | Current Accounts According to the Exchange Market System of L.C. | 1.275.898 | 884.073 |
| (Allowance for cash and due from banks) | - | - | Special funds in trust according to the Exchange Market System of L.C. | - | - |
| INVESTMENT SECURITIES | 1.104.970 | 1.051.892 | Other demand obligations | 2.337.510 | 1.840.445 |
| Placements in Central Bank of Venezuela and Interbank Transactions | - | - | Obligations from money market desk transactions | - | - |
| Trading investment securities | 245.000 | 235.000 | Savings deposits | 87.257 | 64.959 |
| Available-for-sale investment securities | 236 | 133 | Time deposits | - | - |
| Held-to-maturity investment securities | 822.667 | 816.759 | Securities issued by the Bank | - | - |
| Restricted cash investments | 37.067 | - | Restricted customers' deposits | - | - |
| Other investment securities | - | - | Rights and shares on securities | - | - |
| (Allowance for investment securities) | - | - | OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA | - | - |
| LOAN PORTFOLIO | 10.511.879 | 8.485.426 | Deposits and obligations with BANAVIH | - | - |
| Current loans | 10.702.588 | 8.740.018 | OTHER BORROWINGS | 4.711.334 | 4.334.718 |
| Restructured loans | - | - | Obligations with local financial institutions due in one year or less | 4.711.334 | 4.334.718 |
| Past-due loans | 174.391 | 145.469 | Obligations with local financial institutions due in one year or more | - | - |
| Loans in litigation | - | 132.609 | Obligations with foreign financial institutions due in one year or less | - | - |
| (Allowance for loan portfolio) | (365.099) | (532.671) | Obligations with other foreign financial institutions due in one year or more | - | - |
| INTERESTS AND COMMISSIONS RECEIVABLE | 246.244 | 70.817 | 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 | 447.565 | 401.422 | OTHER FINANCIAL INTERMEDIATION OBLIGATIONS | - | - |
| Accrued interest receivable from loan portfolio | 116.991 | 58.318 | INTERESTS AND COMMISSIONS PAYABLE | 102.815 | 53.368 |
| Commissions receivable | 118.911 | - | Accrued liabilities from customers' deposits | 16.205 | 13.579 |
| Accrued interest and commissions receivable from other receivables | - | - | Accrued liabilities from obligations with Central Bank of Venezuela | - | - |
| (Allowance for accrued interest receivable and other) | (437.222) | (388.923) | Accrued liabilities from deposits and obligations with BANAVIH | - | - |
| INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES | - | - | Accrued liabilities from other borrowings | 86.611 | 39.789 |
| 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 | - | - | ACCURALS AND OTHER LIABILITIES | 7.337.538 | 666.058 |
| PREMISES AND EQUIPMENT | 1.698.794 | 2.441.506 | SUBORDINATED OBLIGATIONS | - | - |
| OTHER ASSETS | 13.414.144 | 8.789.326 | OTHER OBLIGATIONS | - | - |
| TOTAL ASSETS | 34.243.028 | 24.504.036 | TOTAL LIABILITIES | 27.694.998 | 17.035.541 |
| | | | OPERATING MANAGEMENT | - | - |
| | | | TOTAL EQUITY | 6.548.030 | 7.468.495 |
| | | | TOTAL LIABILITIES AND EQUITY | 34.243.028 | 24.504.036 |
| | | | 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 | 22.744.597 | 17.981.058 |
| | | | 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 DECEMBER 31, 2023 AND JUNE 30, 2023

| | | | | | |
|--|--------------------|------------------|--|--------------------|--------------------|
| FINANCE INCOME | 3.281.198 | 3.585.429 | Other operating income | 3.587.548 | 2.962.010 |
| Cash and due from banks | 1.403 | - | Other operating expenses | (309.156) | (209.364) |
| Investment securities | 149.159 | 149.759 | FINANCIAL INTERMEDIATION MARGIN | 4.165.209 | 5.250.958 |
| Loan portfolio | 3.130.636 | 3.435.626 | COSTS OF OPERATIONS | (3.044.862) | (3.788.335) |
| Other receivables | - | - | Personnel expenses | (1.275.847) | (1.734.537) |
| Investments in subsidiaries, affiliates and branches. | - | - | General and administration expenses | (1.682.581) | (1.998.584) |
| Head Office and Branches | - | - | Contributions to the Guarantee Fund for Deposits and Banking Protection | (29.083) | (13.588) |
| Other finance income | - | 44 | Contributions to the Superintendency of Banks and Other Financial Institutions | (67.351) | (41.625) |
| FINANCE EXPENSES | (2.170.224) | (831.092) | GROSS OPERATING MARGIN | 1.120.348 | 1.462.623 |
| Customers' deposits | (578.502) | (222.769) | Income from foreclosed assets | - | - |
| Obligations with Central Bank of Venezuela | - | - | Income from special programs | - | - |
| Deposits and obligations with BANAVIH | - | - | Sundry operating income | 47.166 | 764 |
| Other borrowings | (1.591.711) | (608.316) | Expenses from foreclosed assets | - | - |
| Other financial intermediation obligations | - | - | Depreciation, amortization and impairment of sundry goods | - | - |
| Subordinated obligations | - | - | Sundry operating expenses | (738.405) | (961.495) |
| Other obligations | - | - | NET OPERATING MARGIN | 429.108 | 501.892 |
| Head Office and Branches | - | - | Extraordinary income | - | - |
| Other finance expenses | (11) | (6) | Extraordinary expenses | - | (300) |
| GROSS FINANCIAL MARGIN | 1.110.974 | 2.754.337 | GROSS PROFIT BEFORE TAX | 429.108 | 501.592 |
| Income from recovery of financial assets | 3.084 | 3.776 | Income tax | - | - |
| Expenses from uncollectible and impaired financial assets | (227.241) | (259.802) | NET PROFIT FOR THE PERIOD | 429.108 | 501.592 |
| Uncollectible loans and other receivables | (227.241) | (259.802) | APPLICATION OF NET INCOME | - | - |
| Recovering of allowance and adjustments to cash and due from banks | - | - | Legal Reserve | - | - |
| NET FINANCIAL MARGIN | 886.817 | 2.498.311 | Statutory Profit | - | - |
| | | | Other Capital Reserves | 21.455 | 25.080 |
| | | | Accumulated Results | 407.653 | 476.512 |
| | | | Depreciation, amortization and impairment of sundry goods | 6.001 | 3.815 |

President of Directors Board

Director

Administration and Financial Control Manager

Internal Audit

| | | | |
|--------------------------------------|-----------|---|------------|
| Investments assigned | - | Microloans | 10.149.838 |
| 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 | 7.511.612 | Loans to the manufacturing sector | - |
| | | Equity-debt ratio | 22,93% |

| 1. EQUITY | SEMESTER | 2. BANK SOLVENCY AND ASSET QUALITY | SEMESTER | 3. ADMINISTRATIVE MANAGEMENT (*) | SEMESTER | 4. PROFITABILITY (*) | SEMESTER | 5. LIQUIDITY | SEMESTER |
|---------------------------------|----------|------------------------------------|----------|--|----------|-------------------------|----------|----------------------------------|----------|
| 1.1. EQUITY COMPUTABLE | 22,93% | 2.1. ALLOWANCE FOR LOAN PORTFOLIO | 3,36% | 3.1. (PERSONNEL EXPENSES + OPERATING EXPENSES) | 71,03% | 4.1. NET PROFIT OR LOSS | 3,81% | 5.1. CASH AND CASH EQUIVALENTS | 46,75% |
| TOTAL ASSET (COMPUTABLE) | | GROSS LOAN PORTFOLIO | | AVERAGE PRODUCTIVE ASSET | | AVERAGE ASSET | | CUSTOMERS' DEPOSITS | |
| 1.2. UNPRODUCTIVE ASSET | 316,21% | 2.2. GROSS FIXED ASSET PORTFOLIO | 1,60% | 3.2. (PERSONNEL EXPENSES + OPERATING EXPENSES) | 96,58% | 4.2. NET PROFIT OR LOSS | 15,26% | 5.2. (CASH + INVEST. SECURITIES) | 48,33% |
| (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: 12/31/2023

President: Michel J. Goguikian; Principal Directors: Evelyn Rodríguez Branger, Randolph Díaz Muñoz, Deputy Directors: María de la Concepción de Araujo, Jean Marc Goguikian K, Hernando Díaz Candia, María Consuelo Fariá, Principal Statutory Auditor: Gordy Palmero Luján, Alternate Statutory Auditor: Gordy Palmero Castillo, Michel J. Goguikian, Vladimir J. Falcón W, Asdrúbal Oliveros, José Gerardo Rivas, Camilo Feijoo Pérez, Álvaro Rodríguez Paz, Maritza Meszaros Reyes