

PUBLICATION BALANCE SHEET AS OF SEPTEMBER 30, 2023

ASSETS		LIABILITIES AND EQUITY	
CASH AND DUE FROM BANKS	4.778.746	CUSTOMERS' DEPOSITS	14.442.916
Cash	2.490.606	Demand deposits	12.433.820
Central Bank of Venezuela	939.252	Noninterest-bearing checking accounts	7.697.676
Banks and other local financial institutions	219	Interest-bearing checking accounts	2.380.646
Banks and correspondent offices abroad	1.348.669	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	1.298.133
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	1.057.366
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	-
		Other demand obligations	1.939.128
		Obligations from money market desk transactions	-
		Savings deposits	69.968
		Time deposits	-
		Securities issued by the Bank	-
		Restricted customers' deposits	-
		Rights and shares on securities	-
INVESTMENT SECURITIES	819.867	OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	-
Placements in Central Bank of Venezuela and Interbank Transactions	-	Deposits and obligations with BANAVIH	-
Trading investment securities	-	OTHER BORROWINGS	5.479.603
Available-for-sale investment securities	154	Obligations with local financial institutions due in one year or less	5.479.603
Held-to-maturity investment securities	819.713	Obligations with local financial institutions due in one year or more	-
Restricted cash investments	-	Obligations with foreign financial institutions due in one year or less	-
Other investment securities	-	Obligations with other foreign financial institutions due in one year or more	-
(Allowance for investment securities)	-	Obligations from other borrowings due in one year or less	-
		Obligations from other borrowings due in one year or more	-
LOAN PORTFOLIO	10.289.974	OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-
Current loans	10.597.621	INTERESTS AND COMMISSIONS PAYABLE	130.498
Restructured loans	-	Accrued liabilities from customers' deposits	34.389
Past-due loans	94.904	Accrued liabilities from obligations with Central Bank of Venezuela	-
Loans in litigation	-	Accrued liabilities from deposits and obligations with BANAVIH	-
(Allowance for loan portfolio)	(402.550)	Accrued liabilities from other borrowings	96.109
		Accrued liabilities from other financial intermediation obligations	-
		Accrued liabilities from other obligations	-
		Accrued liabilities from subordinated obligations	-
INTERESTS AND COMMISSIONS RECEIVABLE	110.981	ACCRUALS AND OTHER LIABILITIES	1.690.463
Accrued interest receivable from cash and due from banks	-	SUBORDINATED OBLIGATIONS	-
Accrued interest receivable from investment securities	424.089	OTHER OBLIGATIONS	-
Accrued interest receivable from loan portfolio	56.605	TOTAL LIABILITIES	21.743.480
Commissions receivable	20.675	OPERATING MANAGEMENT	184.845
Accrued interest and commissions receivable from other receivables	-	TOTAL EQUITY	6.573.820
(Allowance for accrued interest receivable and other)	(390.388)	TOTAL LIABILITIES AND EQUITY	28.502.145
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-	DEBIT CONTINGENT ACCOUNTS	-
Investments in subsidiaries and affiliates	-	TRUST ASSETS	-
Investments in branches	-	OTHER TRUSTS	-
(Allowance for investments in subsidiaries, affiliates and branches)	-	DEBIT ACCOUNTS FROM OTHER TRUSTS	-
		(HOUSING AND HABITAT BENEFIT SYSTEM)	-
FORECLOSED ASSETS	-	OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS	-
PREMISES AND EQUIPMENT	1.864.122	OTHER DEBIT MEMORANDUM ACCOUNTS	22.510.942
OTHER ASSETS	10.638.454	OTHER DEBIT CONTROL ACCOUNTS	-
		TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	-
TOTAL ASSETS	28.502.145		

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 FROM JULY 1, 2023 TO SEPTEMBER 30, 2023

FINANCE INCOME	1.638.219	Other operating income	1.653.846
Cash and due from banks	-	Other operating expenses	(152.991)
Investment securities	99.836	FINANCIAL INTERMEDIATION MARGIN	1.936.130
Loan portfolio	1.538.383		
Other receivables	-	COSTS OF OPERATIONS	(1.485.906)
Investments in subsidiaries, affiliates and branches.	-	Personnel expenses	(679.766)
Head Office and Branches	-	General and administration expenses	(765.339)
Other finance income	-	Contributions to FOGADE	(15.190)
		Contributions to SUDEBAN	(25.612)
FINANCE EXPENSES	(1.062.430)	GROSS OPERATING MARGIN	450.224
Customers' deposits	(323.319)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	20.347
Other borrowings	(739.106)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(285.726)
Other obligations	-		
Head Office and Branches	-	NET OPERATING MARGIN	184.845
Other finance expenses	(5)	Extraordinary income	-
		Extraordinary expenses	-
GROSS FINANCIAL MARGIN	575.788	GROSS PROFIT BEFORE TAX	184.845
Income from recovery of financial assets	2.124	Income tax	-
Expenses from uncollectible and impaired financial assets	(142.638)	NET PROFIT FOR THE PERIOD	184.845
Uncollectible loans and other receivables	(142.638)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	435.275		

President of Directors Board	Director	Administration and Financial Control Manager	Internal Audit
Investments assigned	-	Microloans	10.405.598
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	7.787.880	Loans to the manufacturing sector	-
		Equity-debt ratio	26.83%

1. EQUITY	QUARTER	2. BANK SOLVENCY AND ASSET QUALITY	QUARTER	3. ADMINISTRATIVE MANAGEMENT (*)	QUARTER	4. PROFITABILITY (*)	QUARTER	5. LIQUIDITY	QUARTER
1.1. EQUITY COMPUTABLE	26,83%	2.1. ALLOWANCE FOR LOAN PORTFOLIO	3,76%	3.1. (PERSONNEL EXPENSES + OPERATING EXPENSES)	81,29%	4.1. NET PROFIT OR LOSS	4,03%	5.1. CASH AND CASH EQUIVALENTS	33,09%
TOTAL ASSET (COMPUTABLE)		GROSS LOAN PORTFOLIO		AVERAGE PRODUCTIVE ASSET		AVERAGE ASSET		CUSTOMERS' DEPOSITS	
1.2. UNPRODUCTIVE ASSET	237,62%	2.2. GROSS FIXED ASSET PORTFOLIO	0,89%	3.2. (PERSONNEL EXPENSES + OPERATING EXPENSES)	95,71%	4.2. NET PROFIT OR LOSS	14,56%	5.2. (CASH + INVEST. SECURITIES)	33,09%
(EQUITY + OPERATING MANAGEMENT)		GROSS LOAN PORTFOLIO		FINANCE INCOME		AVERAGE EQUITY		CUSTOMERS DEPOSITS	