

PUBLICATION BALANCE SHEET AS OF JULY 31, 2023

ASSETS		LIABILITIES AND EQUITY	
CASH AND DUE FROM BANKS	7.352.723	CUSTOMERS' DEPOSITS	14.900.414
Cash	1.961.813	Demand deposits	12.952.899
Central Bank of Venezuela	5.203.689	Noninterest-bearing checking accounts	9.342.138
Banks and other local financial institutions	255	Interest-bearing checking accounts	2.170.534
Banks and correspondent offices abroad	186.966	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	702.577
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	737.650
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	-
		Other demand obligations	1.897.269
		Obligations from money market desk transactions	-
		Savings deposits	50.246
		Time deposits	-
		Securities issued by the Bank	-
		Restricted customers' deposits	-
		Rights and shares on securities	-
INVESTMENT SECURITIES	1.052.890	OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	-
Placements in Central Bank of Venezuela and Interbank Transactions	-	Deposits and obligations with BANAVIH	-
Trading investment securities	235.000	OTHER BORROWINGS	4.964.067
Available-for-sale investment securities	136	Obligations with local financial institutions due in one year or less	4.964.067
Held-to-maturity investment securities	817.754	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	-
		OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-
LOAN PORTFOLIO	9.250.679	INTERESTS AND COMMISSIONS PAYABLE	101.437
Current loans	9.528.299	Accrued liabilities from customers' deposits	20.416
Restructured loans	-	Accrued liabilities from obligations with Central Bank of Venezuela	-
Past-due loans	156.866	Accrued liabilities from deposits and obligations with BANAVIH	-
Loans in litigation	133.416	Accrued liabilities from other borrowings	81.021
(Allowance for loan portfolio)	(567.902)	Accrued liabilities from other financial intermediation obligations	-
		Accrued liabilities from other obligations	-
		Accrued liabilities from subordinated obligations	-
		ACCRUALS AND OTHER LIABILITIES	1.487.598
		SUBORDINATED OBLIGATIONS	-
		OTHER OBLIGATIONS	-
		TOTAL LIABILITIES	21.453.516
		OPERATING MANAGEMENT	69.293
		TOTAL EQUITY	7.465.363
		TOTAL LIABILITIES AND EQUITY	28.988.172
		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	21.682.901
		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 FROM JULY 01, 2023 TO JULY 31, 2023

FINANCE INCOME	471.216	Other operating income	594.598
Cash and due from banks	-	Other operating expenses	(33.099)
Investment securities	16.088	FINANCIAL INTERMEDIATION MARGIN	722.851
Loan portfolio	455.129	COSTS OF OPERATIONS	(501.074)
Other receivables	-	Personnel expenses	(224.312)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(265.650)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(2.151)
Other finance income	-	Contributions to the Superintendency of Banks and Other Financial Institutions	(9.062)
FINANCE EXPENSES	(273.203)	GROSS OPERATING MARGIN	221.776
Customers' deposits	(63.536)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	314
Deposits and obligations with BANAVIH	-	Sundry operating income	-
Other borrowings	(209.664)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(152.797)
Other obligations	-	NET OPERATING MARGIN	69.293
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(3)	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	198.014	GROSS PROFIT BEFORE TAX	69.293
Income from recovery of financial assets	525	Income tax	-
Expenses from uncollectible and impaired financial assets	(37.187)	NET PROFIT FOR THE PERIOD	69.293
Uncollectible loans and other receivables	(37.187)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	161.352		

Investments assigned	-	Microloans	9.655.935
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	9.179.487	Loans to the manufacturing sector	-
		Equity-debt ratio	34,57%