

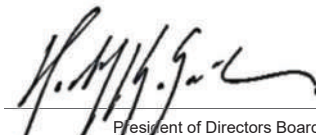


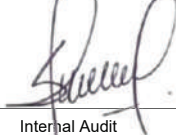
PUBLICATION BALANCE SHEET AS OF OCTOBER 31, 2023

ASSETS		LIABILITIES AND EQUITY	
<b>CASH AND DUE FROM BANKS</b>	<b>7.958.550</b>	<b>CUSTOMERS' DEPOSITS</b>	<b>14.530.154</b>
Cash	2.844.993	Demand deposits	12.375.443
Central Bank of Venezuela	3.454.032	Noninterest-bearing checking accounts	7.943.853
Banks and other local financial institutions	215	Interest-bearing checking accounts	2.533.139
Banks and correspondent offices abroad	1.659.310	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	682.540
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	1.215.912
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	-
		Other demand obligations	2.092.579
		Obligations from money market desk transactions	-
		Savings deposits	62.132
		Time deposits	-
		Securities issued by the Bank	-
		Restricted customers' deposits	-
		Rights and shares on securities	-
<b>INVESTMENT SECURITIES</b>	<b>2.107.385</b>	<b>OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA</b>	<b>-</b>
Placements in Central Bank of Venezuela and Interbank Transactions	1.286.536	Deposits and obligations with BANAVIH	-
Trading investment securities	-	<b>OTHER BORROWINGS</b>	<b>5.341.396</b>
Available-for-sale investment securities	140	Obligations with local financial institutions due in one year or less	5.341.396
Held-to-maturity investment securities	820.708	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	-
		<b>OTHER FINANCIAL INTERMEDIATION OBLIGATIONS</b>	<b>-</b>
<b>LOAN PORTFOLIO</b>	<b>9.420.243</b>	<b>INTERESTS AND COMMISSIONS PAYABLE</b>	<b>121.411</b>
Current loans	9.695.683	Accrued liabilities from customers' deposits	30.048
Restructured loans	-	Accrued liabilities from obligations with Central Bank of Venezuela	-
Past-due loans	133.864	Accrued liabilities from deposits and obligations with BANAVIH	-
Loans in litigation	-	Accrued liabilities from other borrowings	91.363
(Allowance for loan portfolio)	(409.304)	Accrued liabilities from other financial intermediation obligations	-
		Accrued liabilities from other obligations	-
		Accrued liabilities from subordinated obligations	-
		<b>ACCRUALS AND OTHER LIABILITIES</b>	<b>5.135.678</b>
		<b>SUBORDINATED OBLIGATIONS</b>	<b>-</b>
		<b>OTHER OBLIGATIONS</b>	<b>-</b>
		<b>TOTAL LIABILITIES</b>	<b>25.128.640</b>
		<b>OPERATING MANAGEMENT</b>	<b>254.769</b>
		<b>TOTAL EQUITY</b>	<b>6.237.726</b>
		<b>TOTAL LIABILITIES AND EQUITY</b>	<b>31.621.135</b>
		<b>DEBIT CONTINGENT ACCOUNTS</b>	<b>-</b>
		<b>TRUST ASSETS</b>	<b>-</b>
		<b>OTHER TRUSTS</b>	<b>-</b>
		<b>DEBIT ACCOUNTS FROM OTHER TRUSTS</b>	<b>-</b>
		<b>(HOUSING AND HABITAT BENEFIT SYSTEM)</b>	<b>-</b>
		<b>OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS</b>	<b>-</b>
		<b>OTHER DEBIT MEMORANDUM ACCOUNTS</b>	<b>22.069.595</b>
		<b>OTHER DEBIT CONTROL ACCOUNTS</b>	<b>-</b>
		<b>TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE</b>	<b>-</b>
<b>TOTAL ASSETS</b>	<b>31.621.135</b>		

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	-	-	-	-	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JULY 01, 2023 TO OCTOBER 31, 2023

<b>FINANCE INCOME</b>	<b>2.337.185</b>	Other operating income	2.248.736
Cash and due from banks	1.439	Other operating expenses	(196.368)
Investment securities	114.295	<b>FINANCIAL INTERMEDIATION MARGIN</b>	<b>2.779.005</b>
Loan portfolio	2.221.451	<b>COSTS OF OPERATIONS</b>	<b>(2.093.647)</b>
Other receivables	-	Personnel expenses	(934.546)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(1.104.177)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(19.883)
Other finance income	-	Contributions to the Superintendency of Banks and Other Financial Institutions	(35.041)
<b>FINANCE EXPENSES</b>	<b>(1.460.219)</b>	<b>GROSS OPERATING MARGIN</b>	<b>685.358</b>
Customers' deposits	(454.604)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	30.698
Other borrowings	(1.005.610)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(461.287)
Other obligations	-	<b>NET OPERATING MARGIN</b>	<b>254.769</b>
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(5)	Extraordinary expenses	-
<b>GROSS FINANCIAL MARGIN</b>	<b>876.966</b>	<b>GROSS PROFIT BEFORE TAX</b>	<b>254.769</b>
Income from recovery of financial assets	2.085	Income tax	-
Expenses from uncollectible and impaired financial assets	(152.414)	<b>NET PROFIT FOR THE PERIOD</b>	<b>254.769</b>
Uncollectible loans and other receivables	(152.414)		
Recording of allowance and adjustments to cash and due from banks	-		
<b>NET FINANCIAL MARGIN</b>	<b>726.637</b>		

			
President of Directors Board	Director	Administration and Financial Control Manager	Internal Audit
Investments assigned	-	Microloans	9.456.869
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	7.302.176	Loans to the manufacturing sector	-
		Equity-debt ratio	25,19%