

Assets	6 Months Ended 06/30/2023		6 Months Ended 12/31/2022		Liabilities	6 Months Ended 06/30/2023		6 Months Ended 12/31/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices	Venezuela's Operations	Consolidated with Foreign Branches and Offices		Venezuela's Operations	Consolidated with Foreign Branches and Offices	Venezuela's Operations	Consolidated with Foreign Branches and Offices
<b>Cash and Due from Banks</b>	703,739,305	1,147,387,303	466,348,081	747,740,026	<b>Customers' Deposits</b>	712,134,393	2,038,531,187	457,840,861	1,119,788,849
Cash	272,107,754	273,429,417	94,588,961	95,414,004	Demand Deposits	634,512,395	1,794,226,825	397,838,389	1,001,305,740
Central Bank of Venezuela	386,666,697	386,666,697	330,346,103	330,346,103	Non-Interest Bearing Current Accounts	348,893,610	348,893,610	155,770,904	155,770,904
Domestic Banks and Other Financial Institutions	4,218	4,218	3,385	3,385	Interest Bearing Current Accounts	124,173,757	1,282,630,610	139,991,839	741,479,899
Foreign Banks and Correspondents	44,675,636	487,001,971	40,261,846	320,828,748	Checking Accounts according to Exchange Agreement N° 20	7,576,390	7,576,390	4,812,832	4,812,832
Main Office and Branches	0	0	0	0	Demand Deposits and Certificates	36,591,447	37,849,024	5,000,000	6,979,291
Clearing House Funds	285,000	285,000	1,147,786	1,147,786	Current accounts under Freely Convertible Foreign exchange system	0	0	0	0
(Allowances for Cash and Due from Banks)	0	0	0	0	Special Trust Funds under Freely Convertible	0	0	0	0
<b>Investments Securities</b>	38,095,964	871,673,906	1,293,031	477,615,791	Foreign Exchange System	0	0	0	0
Placements in Central Bank of Venezuela and Interbanking Transactions	36,000,000	36,000,000	0	0	Other Demand Obligations	51,710,818	64,477,923	46,158,782	51,813,750
Trading Securities	0	0	0	0	Money Transaction table Obligations	0	0	0	0
Available for Sale Securities	0	227,275,103	0	67,062,133	Savings Deposits	25,387,985	25,387,985	13,708,308	13,708,308
Held to Maturity Securities	0	433,374,070	0	303,752,638	Time Deposits	0	0	0	0
Restricted Cash Investment	2,095,964	175,024,733	1,293,031	106,801,020	Securities Issued by the Bank	0	0	0	0
Other Securities	0	0	0	0	Restricted Customer's Deposits	523,195	154,438,454	135,382	52,961,051
(Allowance for Investment Securities)	0	0	0	0	Rights and Participations on Securities	0	0	0	0
<b>Loan Portfolio</b>	395,151,422	837,461,745	199,110,008	408,820,793	<b>Obligations with Banco Central Bank of Venezuela</b>	0	0	0	0
Current Loans	404,967,648	847,277,971	206,384,084	416,094,869	<b>Deposits and Obligations with National Housing and Habitat Bank</b>	0	0	0	0
Restructured Loans	0	0	0	0	<b>Other Borrowings</b>	1,038,897	1,038,897	6,218	1,765,889
Past-due Loans	659,431	659,431	26,832	26,832	Obligations with Domestic Financial Institutions due in one year or less	1,000,000	1,000,000	90	90
Loans in Litigation	16,759,487	16,759,487	0	0	Obligations with Domestic Financial Institutions due over one year	0	0	0	0
(Allowance for Loan Portfolio)	(27,235,144)	(27,235,144)	(7,300,908)	(7,300,908)	Obligations with Foreign Financial Institutions due in one year or less	38,897	38,897	6,128	1,765,799
<b>Interest and Commissions Receivable</b>	3,986,931	14,664,530	1,760,111	7,583,938	Obligations with Foreign Financial Institutions due over one year	0	0	0	0
Accrued Interest Receivable from Cash and Due From Banks	0	0	0	0	Obligations resulting from other borrowings due in one year or less	0	0	0	0
Accrued Interest Receivable from Investments Securities	42,500	5,362,576	0	3,593,270	Obligations resulting from other borrowings due over one year	0	0	0	0
Accrued Interest Receivable from Loan Portfolio	2,959,044	8,316,567	1,305,163	3,535,720	<b>Other Financial Intermediation Obligations</b>	0	0	0	0
Commissions Receivable	985,390	985,390	454,951	454,951	<b>Interest and Commissions Payable</b>	715,258	715,263	142,687	143,084
Accrued Interest and Commissions Receivable from Other Accounts Receivable	0	0	0	0	Accrued Expenses for Customer's Deposits	715,258	715,263	142,687	142,693
(Allowance for Accrued Interest Receivable and Other)	-3	-3	-3	-3	Accrued Expenses for Obligations with Central Bank of Venezuela	0	0	0	0
<b>Investments in Subsidiaries, Affiliates and Branches</b>	650,141,967	-	380,046,250	0	Accrued Expenses for Deposits and Obligations with National Housing and Habitat Bank	0	0	0	0
Investments in Subsidiaries and Affiliates	0	0	0	0	Accrued Expenses for Other Borrowings	0	0	0	391
Investments in Branches	650,141,967	-	380,046,250	0	Accrued Expenses for Other Financial Intermediation Obligations	0	0	0	0
(Allowance for Investments in Subsidiaries, Affiliates and Branches)	0	0	0	0	Accrued Expenses for Obligations Other	0	0	0	0
<b>Foreclosed Assets</b>	0	0	0	0	Accrued Expenses for Subordinated Obligations	0	0	0	0
<b>Premises and Equipments</b>	11,080,117	11,080,117	4,195,030	4,195,030	<b>Accruals and Other Liabilities</b>	825,804,732	580,738,546	398,955,233	328,478,011
<b>Other Assets</b>	120,607,328	121,866,046	39,082,445	39,110,212	<b>Subordinated Obligations</b>	0	0	0	0
<b>Total Assets</b>	<b>1,922,803,034</b>	<b>3,004,133,647</b>	<b>1,091,834,956</b>	<b>1,685,065,790</b>	<b>Obligations Other</b>	0	0	0	0
					<b>Total Liabilities</b>	<b>1,539,693,280</b>	<b>2,621,023,893</b>	<b>856,944,999</b>	<b>1,450,175,833</b>
					<b>Operations</b>	0	0	0	0

### Memorandum Accounts

<b>Contingent Debit Accounts</b>	16,632,887	16,632,887	6,860,115	6,860,115
<b>Trust Assets</b>	210,178,295	210,178,295	109,180,100	109,180,100
<b>Other Trust</b>	5,392	5,392	7,050,047	7,050,047
<b>Debit Accounts for Other Trust Charges (Housing and Habitat Benefit Regime)</b>	0	0	0	0
<b>Other Debit Accounts of the Residential Housing Savings Plan</b>	0	0	0	0
<b>Other Debit Memorandum Accounts</b>	491,571,880	1,008,543,922	263,286,679	504,041,590
<b>Other Debit Registration Accounts</b>	0	0	0	0
<b>Assets From Trust Obligations For Sovereign Cryptoasset Operations</b>	0	0	0	0

### Trust Assets (Details)

Type of Trust	Individuals	Corporate Entities	Central Administration	Public, State, Municipal and Central Administrations	Decentralized Entities and Other Entities with Special Regime	Total
Investment	0	31	0	0	0	31
Guaranty	0	10,379	0	0	0	10,379
Administration	2,095	197,052,857	0	0	9,110,667	206,165,619
Mixed	0	0	0	0	0	0
Others	0	0	0	0	0	0
<b>Total</b>	<b>2,095</b>	<b>197,063,267</b>	<b>0</b>	<b>0</b>	<b>9,110,667</b>	<b>206,176,029</b>

### Complementary Information

<b>Transferred Investments</b>	0
<b>Loans to Agricultural Sector</b>	0
<b>Accumulated Loans to Agricultural Sector</b>	92,686,230
<b>Deposits of Official Entities</b>	43,249,968
<b>Micro Credits and Other Financial Instruments</b>	12,533,477
<b>Loans to Tourism Sector in Accordance to the Legislation in Force</b>	0
<b>Mortgages in Accordance to the Special Law on Protection to the Mortgage Creditor</b>	212
<b>Equity Solvency Index</b>	13.58%
<b>Loans Granted to Manufacturing Industry</b>	0
<b>Loans to Health Sector</b>	0

### Statement of Published Earnings for the Period from Jan 01, 2023 to Jun 30, 2023 (In Bolivars)

	6 Months Ended 06/30/2023		6 Months Ended 12/31/2022			6 Months Ended 06/30/2023		6 Months Ended 12/31/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices	Venezuela's Operations	Consolidated with Foreign Branches and Offices		Venezuela's Operations	Consolidated with Foreign Branches and Offices	Venezuela's Operations	Consolidated with Foreign Branches and Offices
<b>Financial Income</b>	124,961,708	171,591,444	33,721,423	55,628,022	<b>Financial Intermediation Margin</b>	320,464,189	368,229,569	123,847,401	143,739,481
Cash and Due from Banks	659,833	6,383,767	169,291	1,458,546	Less-Operating Expenses	185,771,109	229,001,813	61,396,492	75,623,330
Investments Securities	2,409,838	17,126,148	4,604,302	12,374,920	Personnel	99,437,915	140,330,473	33,633,258	46,283,895
Loan Portfolio	121,806,684	147,996,176	29,025,985	41,772,711	General and Administrative	80,625,714	82,963,860	25,763,074	27,339,275
Other Accounts Receivable	85,353	85,353	21,845	21,845	Contributions to Deposit Guarantee and Banking Protection Fund	2,474,817	2,474,817	1,015,460	1,015,460
Investments in Subsidiaries, Affiliates and Branches	0	0	0	0	Contributions to Superintendency of Banks and Other Financial Institutions	3,232,663	3,232,663	984,700	984,700
Main Office and Branches	0	0	0	0	Gross Operating Margin	134,693,080	139,227,756	62,450,909	68,116,151
Other	0	0	0	0	Income from Foreclosed Assets	0	0	0	0
<b>Financial Expenses</b>	9,173,061	9,285,189	2,545,986	2,586,366	Income from Special Programs	0	0	0	0
Customers' Deposit	6,405,352	6,455,736	1,788,261	1,817,395	Miscellaneous Operating Income	183,215	1,249,491	266,235	301,007
Obligations with Central Bank of Venezuela	0	0	0	0	Expenses for Foreclosed Assets	0	0	0	0
Deposits and Obligations with National Housing and Habitat Bank	0	0	0	0	Expenses for Depreciation, Amortization and Impaired Miscellaneous Assets	0	0	0	0
Other Borrowings	1,311,564	1,373,308	136,639	147,885	Miscellaneous Operating Expenses	25,312,668	30,913,620	1,965,846	7,665,860
Other Financial Intermediation Obligations	0	0	0	0	<b>Net Operating Margin</b>	<b>109,563,627</b>	<b>109,563,627</b>	<b>60,751,298</b>	<b>60,751,298</b>
Underlying Obligations	0	0	0	0	Extraordinary Income	0	0	0	0
Others Obligations	0	0	0	0	Extraordinary Expenses	362,005	362,005	6,143	6,143
Main Office and Branches	0	0	0	0	Gross Income Before Income Taxes	109,201,622	109,201,622	60,745,155	60,745,155
Other	1,456,145	1,456,145	621,086	621,086	Income Taxes	4,923,768	4,923,768	7,950,000	7,950,000
<b>Gross Financial Margin</b>	<b>115,788,647</b>	<b>162,306,255</b>	<b>31,175,437</b>	<b>53,041,656</b>	<b>Net Income</b>	<b>104,277,854</b>	<b>104,277,854</b>	<b>52,795,155</b>	<b>52,795,155</b>
Income from Recovery of Financial Assets	10,431	10,431	2	2	<b>Net Income Distribution</b>				
<b>Expenses for Uncollectible and Impaired Financial Assets</b>	<b>15,689,365</b>	<b>15,689,365</b>	<b>4,773,843</b>	<b>4,773,843</b>	Legal Reserve	6,184,459	6,184,459	6,184,429	6,184,429
Uncollectible Loans and Other Accounts Receivable	15,689,365	15,689,365	4,773,843	4,773,843	Bylaw profits:				
Allowances and Adjustments	0	0	0	0	Board of Directors	0	0	0	0
<b>Net Financial Margin</b>	<b>100,109,713</b>	<b>146,627,321</b>	<b>26,401,596</b>	<b>48,267,815</b>	Officers and Employees	0	0	0	0
Other Operating Income	591,684,109	604,389,665	134,231,673	138,456,272	Other Capital Reserves	61,845	61,845	61,845	61,845
Other Operating Expenses	371,329,633	382,787,417	36,785,868	42,984,606	<b>Accrued net income</b>	<b>98,031,551</b>	<b>98,031,551</b>	<b>46,548,881</b>	<b>46,548,881</b>
					<b>Contribution LOSEP</b>	<b>1,095,636</b>	<b>1,095,636</b>	<b>607,513</b>	<b>607,513</b>

### Financial Ratios

<b>1. Stockholder's Equity</b>	<b>2. Banking Solvency and Assets' Quality</b>	<b>3. Management</b>	<b>4. Profitability</b>	<b>5. Liquidity</b>
(Stockholder's Equity + Operations)	Allowance for Investment Securities	(Personnel Expenses + Operating Expenses)	Net Income	Current Assets
1.1 $\frac{\text{Total Assets}}{\text{Total Assets}} \times 100 = 19.92$	Gross Loan Portfolio	Average Yielding Asset	Average Asset	Deposits from the Public
	1.2 $\frac{\text{Gross Immobilized Portfolio}}{\text{Gross Loan Portfolio}} \times 100 = 4.12$	(Personnel Expenses + Operating Expenses)	Net Income	(Current Assets-Investments in Negotiable Instruments)
1.2 $\frac{\text{Non-Yielding Assets}}{\text{Stockholder's Equity + Operations}} \times 100 = 217.63$		Financial Income	Average Stockholder's Equity	Customer's Deposits
				5.2 $\frac{\text{Customer's Deposits}}{\text{Customer's Deposits}} \times 100 = 103.88$