

Assets

	Period Ended 11/30/2023	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Cash and Due from Banks	1,034,559,505	1,627,122,395
Cash	237,290,539	238,965,868
Central Bank of Venezuela	703,028,189	703,028,189
Domestic Banks and Other Financial Institutions	10,847	10,847
Foreign Banks and Correspondents	94,229,930	685,117,491
Main Office and Branches	0	0
Immediate clearance items	0	0
(Allowances for Cash and Due from Banks)	0	0
Investments Securities	3,692,214	1,191,120,755
Placements in Central Bank of Venezuela and Interbanking Transactions	0	0
Trading Securities	0	0
Available for Sale Securities	0	346,224,450
Held to Maturity Securities	0	618,120,173
Restricted Cash Investment	3,692,214	226,776,132
Other Securities	0	0
(Allowance for Investment Securities)	0	0
Loan Portfolio	647,518,937	1,562,653,075
Current Loans	651,396,899	1,578,345,043
Restructured Loans	0	0
Past-due Loans	2,081,403	8,240,125
Loans in Litigation	21,355,882	21,355,882
(Allowance for Loan Portfolio)	-27,315,247	-45,287,975
Interest and Commissions Receivable	4,748,810	21,230,770
Accrued Interest Receivable from Cash and Due From Banks	0	0
Accrued Interest Receivable from Investments Securities	0	6,784,047
Accrued Interest Receivable from Loan Portfolio	3,540,370	13,238,283
Commissions Receivable	1,208,440	1,208,440
Accrued Interest and Commissions Receivable from Other Accounts Receivable	0	0
(Allowance for Accrued Interest Receivable and Other)	0	0
Investments in Subsidiaries, Affiliates and Branches	914,523,936	0
Investments in Subsidiaries and Affiliates	0	0
Investments in Branches	914,523,936	0
(Allowance for Investments in Subsidiaries, Affiliates and Branches)	0	0
Foreclosed Assets	0	0
Premises and Equipments	17,032,071	17,032,071
Other Assets	171,236,376	171,529,385
Total Assets	2,793,311,849	4,590,688,451

Memorandum Accounts

Contingent Debit Accounts	22,255,321	25,139,132
Trust Assets	340,594,589	340,594,589
Other Trust	22,893,944	22,893,944
Debit Accounts for Other Trust Charges (Housing and Habitat Benefit Regime)	0	0
Other Debit Accounts of the Residential Housing Savings Plan	0	0
Other Debit Memorandum Accounts	774,296,917	1,792,737,127
Other Debit Registration Accounts	0	0
Assets From Trust Obligations For Sovereign Cryptoasset Operations	0	0

Liabilities

	Period Ended 11/30/2023	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Customers' Deposits	1,079,898,220	3,184,919,015
Demand Deposits	966,791,528	2,740,179,891
Non-Interest Bearing Current Accounts	525,112,603	525,112,603
Interest Bearing Current Accounts	300,688,674	2,073,014,307
Checking Accounts according to Exchange Agreement N° 20	0	0
Demand Deposits and Certificates	39,926,927	40,989,657
Current Accounts under Freely Convertible Foreign Exchange System	101,063,324	101,063,324
Special Trust Funds under Freely Convertible Foreign Exchange System	0	0
Other Demand Obligations	71,315,022	77,412,869
Money-desk financial transactions	0	0
Savings Deposits	40,587,354	40,587,354
Time Deposits	0	0
Securities Issued by the Bank	0	0
Restricted Customer's Deposits	1,204,316	326,738,901
Rights and Participations on Securities	0	0
Obligations with Central Bank of Venezuela	0	0
Deposits and Obligations with National Housing and Habitat Bank	0	0
Other Borrowings	101,262,228	101,262,228
Obligations with Domestic Financial Institutions due in one year or less	101,223,201	101,223,201
Obligations with Domestic Financial Institutions due over one year	0	0
Obligations with Foreign Financial Institutions due in one year or less	39,027	39,027
Obligations with Foreign Financial Institutions due over one year	0	0
Obligations resulting from other borrowings due in one year or less	0	0
Obligations resulting from other borrowings due over one year	0	0
Other Financial Intermediation Obligations	0	0
Interest and Commissions Payable	1,061,110	1,061,112
Accrued Expenses for Customer's Deposits	1,020,184	1,020,186
Accrued Expenses for Obligations with Central Bank of Venezuela	0	0
Accrued Expenses for Deposits and Obligations with National Housing and Habitat Bank	0	0
Accrued Expenses for Other Borrowings	40,926	40,926
Accrued Expenses for Other Financial Intermediation Obligations	0	0
Accrued Expenses for Other Obligations	0	0
Accrued Expenses for Subordinated Obligations	0	0
Accruals and Other Liabilities	1,103,657,487	796,013,292
Subordinated Obligations	0	0
Other Obligations	0	0
Total Liabilities	2,285,879,045	4,083,255,647
Operations	142,314,493	142,314,493

Stockholder's Equity

Total Stockholders' Equity	365,118,311	365,118,311
Total Liabilities and Stockholders' Equity	2,793,311,849	4,590,688,451

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	20,825	0	0	0	20,825
Administration	3,169	319,618,264	0	0	11,574,875	331,196,308
Mixed	0	0	0	0	0	0
Others	0	0	0	0	0	0
Total	3,169	319,639,120	0	0	11,574,875	331,217,164

Complementary Information

Transferred Investments	0
Loans to Agricultural Sector	0
Accumulated Loans to Agricultural Sector	130,919,712
Deposits of Official Entities	47,509,334
Micro Credits and Other Financial Instruments	17,931,729
Loans to Tourism Sector in Accordance to the Legislation in Force	0
Mortgages in Accordance to the Special Law on Protection to the Mortgage Creditor	8,499,230
Equity Solvency Index	12.55%
Loans Granted to Manufacturing Industry	0
Loans to Health Sector	0
Loans granted to sectors developed by women	0

Statement of Published Earnings for the Period from Jul 01, 2023 to Nov 30, 2023 (In Bolivars)

	Period Ended 11/30/2023		Period Ended 11/30/2023	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Financial Income	211,780,168	278,545,529	195,178,099	243,910,976
Cash and Due from Banks	1,369,804	7,510,490	289,584,584	283,376,043
Investments Securities	15,366,270	31,808,396	36,171,441	48,400,191
Loan Portfolio	194,857,133	239,039,682	448,591,242	478,886,828
Other Accounts Receivable	181,623	181,623	266,765,183	300,672,455
Investments in Subsidiaries, Affiliates and Branches	0	0	139,614,148	171,007,325
Main Office and Branches	0	0	119,245,813	121,759,908
Other	5,338	5,338	3,351,703	3,351,703
Financial Expenses	16,576,831	16,636,587	4,553,519	4,553,519
Customers' Deposit	11,835,960	11,895,716	181,826,059	178,214,373
Obligations with Central Bank of Venezuela	0	0	Income from Foreclosed Assets	0
Deposits and Obligations with National Housing and Habitat Bank	0	0	Income from Special Programs	0
Other Borrowings	478,596	478,596	Miscellaneous Operating Income	6,849,704
Other Financial Intermediation Obligations	0	0	Expenses for Foreclosed Assets	0
Underlying Obligations	0	0	Expenses for Depreciation, Amortization and Impaired Miscellaneous Assets	0
Others Obligations	0	0	Miscellaneous Operating Expenses	23,076,961
Main Office and Branches	0	0	Net Operating Margin	165,598,802
Other	4,262,275	4,262,275	Extraordinary Income	0
Gross Financial Margin	195,203,337	261,908,942	Extraordinary Expenses	70,309
Income from Recovery of Financial Assets	5,713	5,713	Gross Income Before Income Taxes	165,528,493
Expenses for Uncollectible and Impaired Financial Assets	30,951	18,003,679	Income Taxes	23,214,000
Uncollectible Loans and Other Accounts Receivable	30,951	18,003,679	Net Income	142,314,493
Allowances and Adjustments	0	0		

Joaquin Urbano Berrizbelia
President

Alexandra Amengual
Secretary

Eduardo Semprún Uzcátegui
Financial Controller VP

Alexandra Torres Zemanate
Auditor