

Assets

	6 Months Ended 12/31/2023		6 Months Ended 12/31/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Cash and Due from Banks	1,060,766,521	1,718,822,467	703,739,305	1,147,387,303
Cash	268,560,633	270,257,011	272,107,754	273,429,417
Central Bank of Venezuela	695,809,915	695,809,915	386,666,697	386,666,697
Domestic Banks and Other Financial Institutions	47,230	47,230	4,218	4,218
Foreign Banks and Correspondents	96,348,743	752,708,311	44,675,636	487,001,971
Main Office and Branches	0	0	0	0
Clearing House Funds	0	0	285,000	285,000
(Allowances for Cash and Due from Banks)	0	0	0	0
Investments Securities	3,762,665	1,208,672,030	38,095,964	871,673,906
Placements in Central Bank of Venezuela and Interbanking Transactions	0	0	36,000,000	36,000,000
Trading Securities	0	0	0	0
Available for Sale Securities	0	312,068,279	0	227,275,103
Held to Maturity Securities	0	665,037,734	0	433,374,070
Restricted Cash Investment	3,762,665	231,566,017	2,095,964	175,024,733
Other Securities	0	0	0	0
(Allowance for Investment Securities)	0	0	0	0
Loan Portfolio	700,509,822	1,667,512,124	395,151,422	837,461,745
Current Loans	707,559,670	1,691,669,237	404,967,648	847,277,971
Restructured Loans	0	0	0	0
Past-due Loans	395,694	516,064	659,431	659,431
Loans in Litigation	19,641,451	19,641,451	16,759,487	16,759,487
(Allowance for Loan Portfolio)	-27,086,993	-44,314,628	-27,235,144	-27,235,144
Interest and Commissions Receivable	6,582,585	26,241,738	3,986,931	14,664,530
Accrued Interest Receivable from Cash and Due From Banks	0	0	0	0
Accrued Interest Receivable from Investments Securities	0	7,771,332	42,500	5,362,576
Accrued Interest Receivable from Loan Portfolio	5,045,239	16,933,060	2,959,044	8,316,567
Commissions Receivable	1,537,346	1,537,346	985,390	985,390
Accrued Interest and Commissions Receivable from Other Accounts Receivable	0	0	0	0
(Allowance for Accrued Interest Receivable and Other)	0	0	-3	-3
Investments in Subsidiaries, Affiliates and Branches	961,980,236	0	650,141,967	0
Investments in Subsidiaries and Affiliates	0	0	0	0
Investments in Branches	961,980,236	0	650,141,967	0
(Allowance for Investments in Subsidiaries, Affiliates and Branches)	0	0	0	0
Foreclosed Assets	0	0	0	0
Premises and Equipments	17,946,669	17,946,669	11,080,117	11,080,117
Other Assets	154,932,315	154,986,901	120,607,328	121,866,046
Total Assets	2,906,480,813	4,794,181,929	1,922,803,034	3,004,133,647

Memorandum Accounts

Contingent Debit Accounts	20,415,440	23,513,130	16,632,887	16,632,887
Trust Assets	395,744,995	395,744,995	210,178,295	210,178,295
Other Trust	24,695,707	24,695,707	5,392	5,392
Debit Accounts for Other Trust Charges (Housing and Habitat Benefit Regime)	0	0	0	0
Other Debit Accounts of the Residential Housing Savings Plan	0	0	0	0
Other Debit Memorandum Accounts	758,569,869	1,848,004,686	491,571,880	1,008,543,922
Other Debit Registration Accounts	0	0	0	0
Assets From Trust Obligations For Sovereign Cryptoasset Operations	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	52,819	0	0	0	52,819
Administration	3,169	371,977,560	0	0	12,256,160	384,236,889
Mixed	0	0	0	0	0	0
Others	0	0	0	0	0	0
Total	3,169	372,030,410	0	0	12,256,160	384,289,739

Liabilities

	6 Months Ended 12/31/2023		6 Months Ended 12/31/2022	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Customers' Deposits	1,245,513,776	3,448,443,558	712,134,393	2,038,531,187
Demand Deposits	1,090,752,348	2,920,481,219	634,512,395	1,794,226,825
Non-Interest Bearing Current Accounts	633,452,550	633,452,550	348,893,610	348,893,610
Interest Bearing Current Accounts	251,381,544	2,080,034,333	124,173,757	1,282,630,610
Checking Accounts according to Exchange Agreement N° 20	0	0	7,576,390	7,576,390
Demand Deposits and Certificates	53,542,549	54,618,631	36,591,447	37,849,024
Current accounts under Freely Convertible Foreign exchange system	152,375,705	152,375,705	117,277,191	117,277,191
Special Trust Funds under Freely Convertible Foreign Exchange System	0	0	0	0
Other Demand Obligations	106,086,685	109,964,142	51,710,818	64,477,923
Money Transaction table Obligations	0	0	0	0
Savings Deposits	47,170,429	47,170,429	25,387,985	25,387,985
Time Deposits	0	0	0	0
Securities Issued by the Bank	0	0	0	0
Restricted Customer's Deposits	1,504,314	370,827,768	523,195	154,438,454
Rights and Participations on Securities	0	0	0	0
Obligations with Banco Central Bank of Venezuela	0	0	0	0
Deposits and Obligations with National Housing and Habitat Bank	0	0	0	0
Other Borrowings	67,615,026	67,615,026	1,038,897	1,038,897
Obligations with Domestic Financial Institutions due in one year or less	67,576,000	67,576,000	1,000,000	1,000,000
Obligations with Domestic Financial Institutions due over one year	0	0	0	0
Obligations with Foreign Financial Institutions due in one year or less	39,026	39,026	38,897	38,897
Obligations with Foreign Financial Institutions due over one year	0	0	0	0
Obligations resulting from other borrowings due in one year or less	0	0	0	0
Obligations resulting from other borrowings due over one year	0	0	0	0
Other Financial Intermediation Obligations	0	0	0	0
Interest and Commissions Payable	1,545,048	1,545,051	715,258	715,263
Accrued Expenses for Customer's Deposits	1,493,761	1,493,764	715,258	715,263
Accrued Expenses for Obligations with Central Bank of Venezuela	0	0	0	0
Accrued Expenses for Deposits and Obligations with National Housing and Habitat Bank	0	0	0	0
Accrued Expenses for Other Borrowings	51,287	51,287	0	0
Accrued Expenses for Other Financial Intermediation Obligations	0	0	0	0
Accrued Expenses for Obligations Other	0	0	0	0
Accrued Expenses for Subordinated Obligations	0	0	0	0
Accruals and Other Liabilities	1,077,421,868	762,193,199	825,804,732	580,738,546
Subordinated Obligations	0	0	0	0
Other Obligations	0	0	0	0
Total Liabilities	2,392,095,718	4,279,796,834	1,539,693,280	2,621,023,893
Operations	0	0	0	0

Stockholder's Equity

Total Stockholders' Equity	514,385,095	514,385,095	383,109,754	383,109,754
Total Liabilities and Stockholder's Equity	2,906,480,813	4,794,181,929	1,922,803,034	3,004,133,647

Complementary Information

Transferred Investments	0
Loans to Agricultural Sector	0
Accumulated Loans to Agricultural Sector	151,529,543
Deposits of Official Entities	66,424,826
Micro Credits and Other Financial Instruments	17,475,621
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	12,968,998
Equity Solvency Index	12.10%
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 Dic 31, 2023 (In Bolivars)

	6 Months Ended 12/31/2023		6 Months Ended 12/31/2022		6 Months Ended 12/31/2023		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
Financial Income	244,004,468	331,511,342	124,961,708	171,591,444	541,431,808	579,462,476	320,464,189	368,229,569
Cash and Due from Banks	1,954,307	9,614,500	659,833	6,383,767	328,202,293	368,829,143	185,771,109	229,001,813
Investments Securities	15,527,964	36,768,611	2,409,838	17,126,148	170,210,573	207,781,434	99,437,915	140,330,473
Loan Portfolio	226,159,541	284,765,575	121,806,684	147,996,176	148,241,528	151,297,517	80,625,714	82,963,860
Other Accounts Receivable	357,318	357,318	85,353	85,353	4,022,043	4,022,043	2,474,817	2,474,817
Investments in Subsidiaries, Affiliates and Branches	0	0	0	0	5,728,149	5,728,149	3,232,663	3,232,663
Main Office and Branches	0	0	0	0	213,229,515	210,633,333	134,693,080	139,227,756
Other	5,338	5,338	0	0	0	0	0	0
Financial Expenses	25,835,656	25,910,422	9,173,061	9,285,189	0	0	0	0
Customers' Deposit Obligations with Central Bank of Venezuela	15,210,587	15,285,353	6,405,352	6,455,736	6,861,935	17,098,203	183,215	1,249,491
Deposits and Obligations with National Housing and Habitat Bank	0	0	0	0	0	0	0	0
Other Borrowings	1,131,373	1,131,373	1,311,564	1,373,308	0	0	0	0
Other Financial Intermediation Obligations	0	0	0	0	0	0	0	0
Underlying Obligations	0	0	0	0	0	0	0	0
Others Obligations	0	0	0	0	0	0	0	0
Main Office and Branches	0	0	0	0	0	0	0	0
Other	9,493,696	9,493,696	1,456,145	1,456,145	0	0	0	0
Gross Financial Margin	218,168,812	305,600,920	115,788,647	162,306,255	538,230,873	578,464,273	319,789,199	368,229,569
Income from Recovery of Financial Assets	5,713	5,713	10,431	10,431	0	0	0	0
Expenses for Uncollectible and Impaired Financial Assets	30,951	17,258,586	15,689,365	15,689,365	26,865,293	34,505,379	25,312,668	30,913,620
Uncollectible Loans and Other Accounts Receivable	30,951	17,258,586	15,689,365	15,689,365	193,226,157	193,226,157	109,563,627	109,563,627
Allowances and Adjustments	0	0	0	0	0	0	0	0
Net Financial Margin	218,143,574	288,348,047	100,109,713	146,627,321	511,365,576	543,958,896	314,226,572	337,265,949
Other Operating Income	368,258,503	350,790,542	591,684,109	604,389,665	72,109	72,109	362,005	362,005
Other Operating Expenses	44,970,269	59,676,113	371,329,633	382,787,417	193,154,048	193,154,048	109,201,622	109,201,622
Net Income	163,865,048	163,865,048	104,277,854	104,277,854	29,289,000	29,289,000	4,923,768	4,923,768
Net Income Distribution	0	0	6,184,459	6,184,459	0	0	0	0
Legal Reserve	0	0	6,184,459	6,184,459	0	0	0	0
Bylaw profits:	0	0	0	0	0	0	0	0
Board of Directors	0	0	0	0	0	0	0	0
Officers and Employees	0	0	0	0	0	0	0	0
Other Capital Reserves	61,845	61,845	61,845	61,845	61,845	61,845	61,845	61,845
Accrued net income	163,803,203	163,803,203	98,031,551	98,031,551	1,932,262	1,932,262	1,095,636	1,095,636
Contribution LOSEP	1,932,262	1,932,262	1,095,636	1,095,636	0	0	0	0

Financial Ratios

1. Stockholder's Equity	$\frac{\text{Stockholder's Equity} + \text{Operations}}{\text{Total Assets}} \times 100 = 17,70$	2. Banking Solvency and Assets' Quality	$\frac{\text{Allowance for Investment Securities}}{\text{Gross Loan Portfolio}} \times 100 = 3,72$	3. Management	$\frac{\text{Personnel Expenses} + \text{Operating Expenses}}{\text{Average Yielding Asset}} \times 100 = 42,40$	4. Profitability	$\frac{\text{Net Income}}{\text{Average Asset}} \times 100 = 12,79$	5. Liquidity	$\frac{\text{Current Assets}}{\text{Deposits from the Public}} \times 100 = 85,17$
1.2 Non-Yielding Assets	$\$								