



Bank of the Year Recognition



By December 2023:



With 63 years of history,
BNF operates as Paraguay's
development bank.

Financial statement

It has assets of US\$3,104 million and equity of US\$453 million

Coverage and support for the local economy

BNF promotes growth and development through its various initiatives and programs, generating positive effects on production, income, sales, employment, productivity and poverty reduction.

Sustainable development

- Adopted an environmental and social risk management system.
- A sustainability committee was established in 2021 to promote good environmental and social practices.
- In March 2023, approved the "Environmental and Social Policy".
- Inclusion of SDG frameworks in product management.

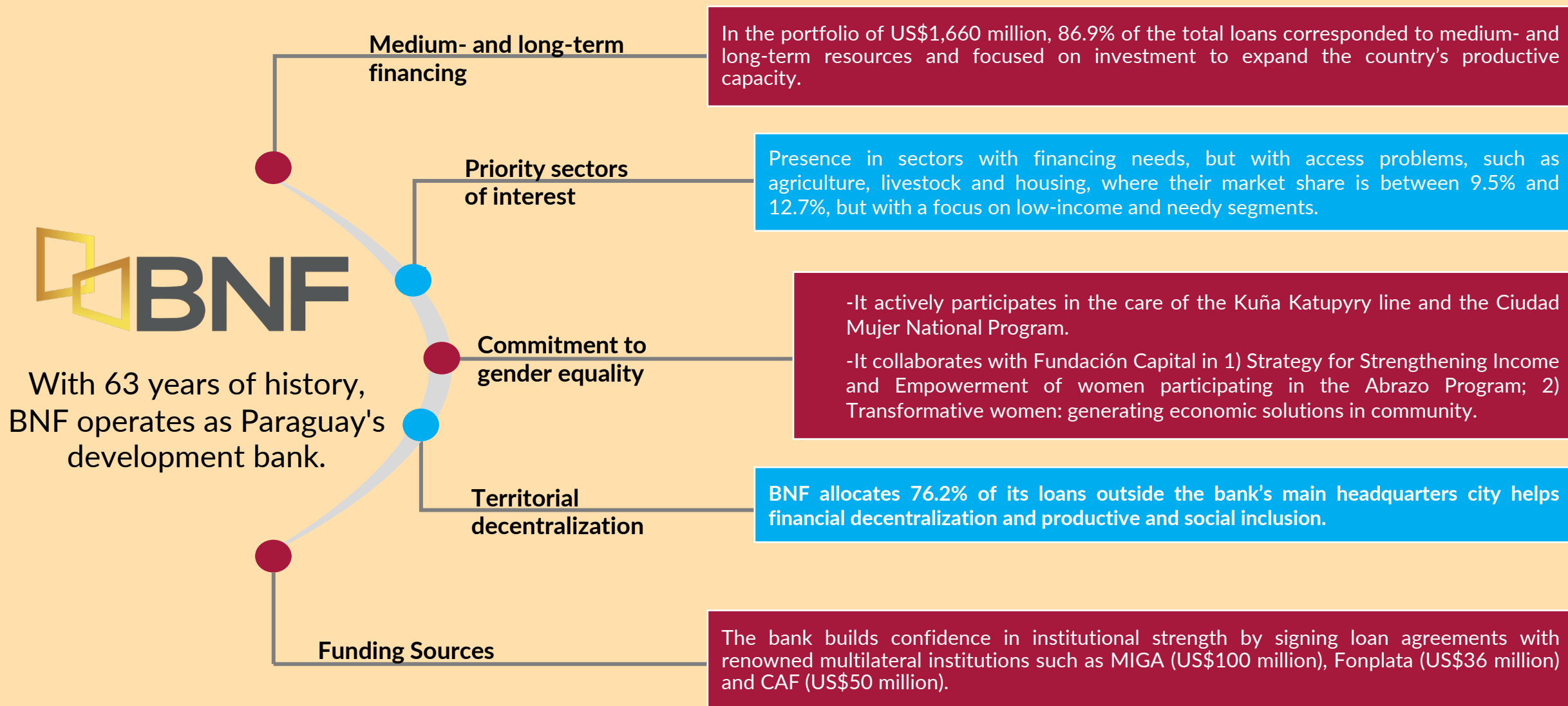
Profitability

- Accumulated net income: US\$65.8 million (+17.7% compared to 2022).
- Operating income: US\$553 million (15.7% compared to 2022 results).

Relevance in financing

Loans reached a gross balance of US\$1,911 million, at an annual growth rate of 24.4% (average annual growth rate of 16% for the period 2020-2023).

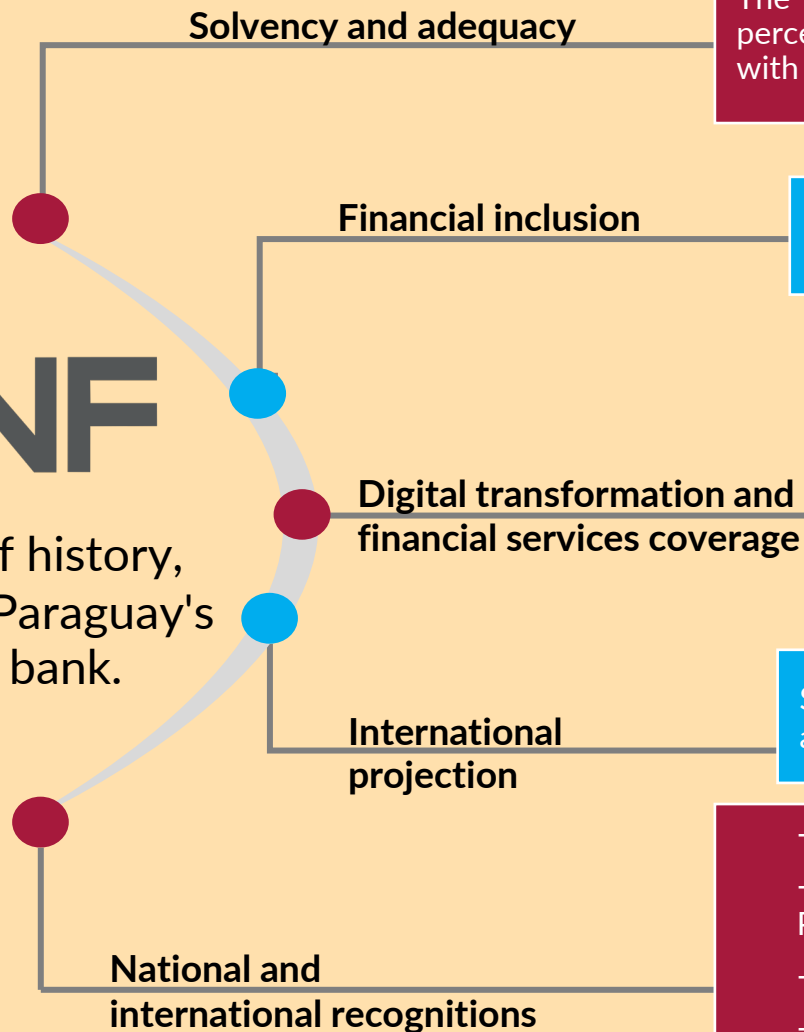
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The bank's Basel Ratio reached 20.5% in 2023, 8.5% higher than the minimum legal percentage currently required of the national financial system (12%). Also, the total provisions with respect to the past-due portfolio amount to 168%.

In 2023, it has banked more than 111.5 thousand new clients. Considering the last four years 2020-2023, it has banked 273.5 thousand new clients.

On average in the period 2020-2023, transactions carried out through digital means as a percentage of the bank's total transactions grew 84% thanks to several advances such as: 1) new products in its digital channels, 2) payment with QR, 3) transactions in its own non-bank correspondents and 4) the possibility of submitting personal loan applications from its website.

Solventa & Riskmétrica S.A. gave it a "Strong (+)" rating. The credit rating was maintained at AA+py, at the close of fiscal year 2023.

- 2020. 4th Contributor to the Treasury
- 2021. Employer of the Year, Ranking of the Largest Contributors to the Treasury (7th Place).
- 2022. Recognition of Bancard S.A. - Technological implementation.
- 2023: Employer of the Year, Ranking of the Largest Contributors to the Treasury (8th Place).