

PUBLICATION BALANCE SHEET AS OF MARCH 31, 2025

(EXPRESSED IN US DOLLARS)

ASSETS		LIABILITIES AND EQUITY	
CASH AND DUE FROM BANKS	19.018.774	CUSTOMERS' DEPOSITS	23.522.023
Cash	2.754.514	Demand deposits	21.722.763
Central Bank of Venezuela	11.443.096	Noninterest-bearing checking accounts	13.093.521
Banks and other local financial institutions	86	Interest-bearing checking accounts	363.688
Banks and correspondent offices abroad	4.821.078	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	6.654.371
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	1.611.183
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	-
		Other demand obligations	1.686.001
		Obligations from money market desk transactions	-
		Savings deposits	113.259
		Time deposits	-
		Securities issued by the Bank	-
		Restricted customers' deposits	-
		Rights and shares on securities	-
INVESTMENT SECURITIES	1.488.379	OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	428.682
Placements in Central Bank of Venezuela and Interbank Transactions	-	Deposits and obligations with BANAVIH	428.682
Trading investment securities	-	OTHER BORROWINGS	3.615.201
Available-for-sale investment securities	332	Obligations with local financial institutions due in one year or less	3.615.201
Held-to-maturity investment securities	837.309	Obligations with local financial institutions due in one year or more	-
Restricted cash investments	750.739	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)	(100.000)	Obligations from other borrowings due in one year or less	-
		Obligations from other borrowings due in one year or more	-
LOAN PORTFOLIO	17.134.093	OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-
Current loans	17.973.217	INTERESTS AND COMMISSIONS PAYABLE	407.699
Restructured loans	-	Accrued liabilities from customers' deposits	364.381
Past-due loans	2.247.012	Accrued liabilities from obligations with Central Bank of Venezuela	-
Loans in litigation	-	Accrued liabilities from deposits and obligations with BANAVIH	5.655
(Allowance for loan portfolio)	(3.086.136)	Accrued liabilities from other borrowings	37.663
		Accrued liabilities from other financial intermediation obligations	-
		Accrued liabilities from other obligations	-
		Accrued liabilities from subordinated obligations	-
INTERESTS AND COMMISSIONS RECEIVABLE	377.597	ACCRUALS AND OTHER LIABILITIES	6.468.495
Accrued interest receivable from cash and due from banks	-	SUBORDINATED OBLIGATIONS	-
Accrued interest receivable from investment securities	560.922	OTHER OBLIGATIONS	-
Accrued interest receivable from loan portfolio	234.920	TOTAL LIABILITIES	34.442.101
Commissions receivable	319.521	OPERATING MANAGEMENT	367.345
Accrued interest and commissions receivable from other receivables	-	TOTAL EQUITY	12.617.179
(Allowance for accrued interest receivable and other)	(737.767)	TOTAL LIABILITIES AND EQUITY	47.426.625
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-	DEBIT CONTINGENT ACCOUNTS	-
Investments in subsidiaries and affiliates	-	TRUST ASSETS	-
Investments in branches	-	OTHER TRUSTS	-
(Allowance for investments in subsidiaries, affiliates and branches)	-	DEBIT ACCOUNTS FROM OTHER TRUSTS	-
FORECLOSED ASSETS	-	(HOUSING AND HABITAT BENEFIT SYSTEM)	-
PREMISES AND EQUIPMENT	569.921	OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS	-
OTHER ASSETS	8.837.861	OTHER DEBIT MEMORANDUM ACCOUNTS	27.271.632
		OTHER DEBIT CONTROL ACCOUNTS	-
		TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	-
TOTAL ASSETS	47.426.625		

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	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-

PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JANUARY 1, 2025 TO MARCH 31, 2025

(EXPRESSED IN US DOLLARS)

FINANCE INCOME	4.844.897	Other operating income	1.990.844
Cash and due from banks	-	Other operating expenses	(133.746)
Investment securities	92.744	FINANCIAL INTERMEDIATION MARGIN	2.328.233
Loan portfolio	4.752.134		
Other receivables	-	COSTS OF OPERATIONS	(1.786.638)
Investments in subsidiaries, affiliates and branches.	-	Personnel expenses	(718.173)
Head Office and Branches	-	General and administration expenses	(992.422)
Other finance income	19	Contributions to FOGADE	(32.536)
		Contributions to SUDEBAN	(43.508)
FINANCE EXPENSES	(2.921.627)	GROSS OPERATING MARGIN	541.595
Customers' deposits	(2.137.411)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	(30.090)	Sundry operating income	14.933
Other borrowings	(752.727)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(59.875)
Other obligations	-		
Head Office and Branches	-	NET OPERATING MARGIN	496.652
Other finance expenses	(1.398)	Extraordinary income	-
		Extraordinary expenses	-
GROSS FINANCIAL MARGIN	1.923.270	GROSS PROFIT BEFORE TAX	496.652
Income from recovery of financial assets	456	Income tax	(129.307)
Expenses from uncollectible and impaired financial assets	(1.452.591)		
Uncollectible loans and other receivables	(1.356.557)	NET PROFIT FOR THE PERIOD	367.345
Recording of allowance and adjustments to cash and due from banks	(96.033)		
NET FINANCIAL MARGIN	471.135		

President of Directors Board

Director

Executive Vice President of Planning and Finance

Internal Audit

Investments assigned	-	Microloans	19.878.421
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	14.660.973	Loans to the manufacturing sector	-
		Equity-debt ratio	39.26 %

1. EQUITY	QUARTER	2. BANK SOLVENCY AND ASSET QUALITY	QUARTER	3. ADMINISTRATIVE MANAGEMENT (")	QUARTER	4. PROFITABILITY (")	QUARTER	5. LIQUIDITY	QUARTER
1.1. EQUITY COMPUTABLE (TOTAL ASSET (COMPUTABLE))	39,26 %	2.1. ALLOWANCE FOR LOAN PORTFOLIO GROSS LOAN PORTFOLIO	15,26 %	3.1. (PERSONNEL EXPENSES + OPERATING EXPENSES) AVERAGE PRODUCTIVE ASSET	33,01 %	4.1. NET PROFIT OR LOSS AVERAGE ASSET	3,62 %	5.1. CASH AND CASH EQUIVALENTS CUSTOMERS' DEPOSITS	80,86 %
1.2. UNPRODUCTIVE ASSET (EQUITY + OPERATING MANAGEMENT)	184,20 %	2.2. GROSS FIXED ASSET PORTFOLIO GROSS LOAN PORTFOLIO	11,11 %	3.2. (PERSONNEL EXPENSES + OPERATING EXPENSES) FINANCE INCOME	35,31 %	4.2. NET PROFIT OR LOSS AVERAGE EQUITY	13,32 %	5.2. (CASH + INVEST. SECURITIES) CUSTOMERS DEPOSITS	80,86 %

(*) ANNUALIZED AND CALCULATED BASED ON AVERAGE BALANCE SOURCE: FIGURES FROM THE BANK'S BALANCE AS OF: 03/31/2025