

PUBLICATION BALANCE SHEET AS OF MARCH 31, 2024
(EXPRESSED IN US DOLLARS)

ASSETS		LIABILITIES AND EQUITY	
CASH AND DUE FROM BANKS	8.769.801	CUSTOMERS' DEPOSITS	13.305.841
Cash	2.289.071	Demand deposits	10.228.107
Central Bank of Venezuela	5.184.553	Noninterest-bearing checking accounts	8.522.364
Banks and other local financial institutions	173	Interest-bearing checking accounts	556.827
Banks and correspondent offices abroad	1.296.004	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	248.711
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	900.205
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	-
INVESTMENT SECURITIES	2.066.184	Other demand obligations	2.998.562
Placements in Central Bank of Venezuela and Interbank Transactions	-	Obligations from money market desk transactions	-
Trading investment securities	1.161.458	Savings deposits	79.171
Available-for-sale investment securities	257	Time deposits	-
Held-to-maturity investment securities	825.589	Securities issued by the Bank	-
Restricted cash investments	78.881	Restricted customers' deposits	-
Other investment securities	-	Rights and shares on securities	-
(Allowance for investment securities)	-	OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	-
LOAN PORTFOLIO	10.630.901	Deposits and obligations with BANAVIH	-
Current loans	10.781.280	OTHER BORROWINGS	5.757.193
Restructured loans	-	Obligations with local financial institutions due in one year or less	5.757.193
Past-due loans	415.010	Obligations with local financial institutions due in one year or more	-
Loans in litigation	-	Obligations with foreign financial institutions due in one year or less	-
(Allowance for loan portfolio)	(565.389)	Obligations with other foreign financial institutions due in one year or more	-
INTERESTS AND COMMISSIONS RECEIVABLE	459.037	Obligations from other borrowings due in one year or less	-
Accrued interest receivable from cash and due from banks	-	Obligations from other borrowings due in one year or more	-
Accrued interest receivable from investment securities	471.548	OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-
Accrued interest receivable from loan portfolio	137.760	INTERESTS AND COMMISSIONS PAYABLE	118.035
Commissions receivable	291.639	Accrued liabilities from customers' deposits	16.798
Accrued interest and commissions receivable from other receivables	-	Accrued liabilities from obligations with Central Bank of Venezuela	-
(Allowance for accrued interest receivable and other)	(441.910)	Accrued liabilities from deposits and obligations with BANAVIH	-
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-	Accrued liabilities from other borrowings	101.237
Investments in subsidiaries and affiliates	-	Accrued liabilities from other financial intermediation obligations	-
Investments in branches	-	Accrued liabilities from other obligations	-
(Allowance for investments in subsidiaries, affiliates and branches)	-	Accrued liabilities from subordinated obligations	-
FORECLOSED ASSETS	-	ACCRUALS AND OTHER LIABILITIES	12.277.014
PREMISES AND EQUIPMENT	1.581.794	SUBORDINATED OBLIGATIONS	-
OTHER ASSETS	15.157.431	OTHER OBLIGATIONS	-
TOTAL ASSETS	38.665.149	TOTAL LIABILITIES	31.458.083
		OPERATING MANAGEMENT	319.395
		TOTAL EQUITY	6.887.670
		TOTAL LIABILITIES AND EQUITY	38.665.149
		DEBIT CONTINGENT ACCOUNTS	-
		TRUST ASSETS	-
		OTHER TRUSTS	-
		DEBIT ACCOUNTS FROM OTHER TRUSTS	-
		(HOUSING AND HABITAT BENEFIT SYSTEM)	-
		OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS	-
		OTHER DEBIT MEMORANDUM ACCOUNTS	25.872.834
		OTHER DEBIT CONTROL ACCOUNTS	-
		TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	-

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, 2024 TO MARCH 31, 2024
(EXPRESSED IN US DOLLARS)

FINANCE INCOME	2.037.051	Other operating income	1.977.253
Cash and due from banks	-	Other operating expenses	(172.693)
Investment securities	85.238	FINANCIAL INTERMEDIATION MARGIN	2.416.989
Loan portfolio	1.951.809	COSTS OF OPERATIONS	(1.472.633)
Other receivables	-	Personnel expenses	(442.140)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(967.797)
Head Office and Branches	-	Contributions to FOGADE	(23.670)
Other finance income	5	Contributions to SUDEBAN	(39.025)
FINANCE EXPENSES	(1.244.355)	GROSS OPERATING MARGIN	944.356
Customers' deposits	(420.580)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	14.094
Other borrowings	(823.766)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(554.052)
Other obligations	-	NET OPERATING MARGIN	404.397
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(9)	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	792.696	GROSS PROFIT BEFORE TAX	404.397
Income from recovery of financial assets	7.005	Income tax	(85.002)
Expenses from uncollectible and impaired financial assets	(187.271)	NET PROFIT FOR THE PERIOD	319.395
Uncollectible loans and other receivables	(187.271)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	612.430		






President of Directors Board Director Administration and Financial Control Manager Internal Audit

Investments assigned	-	Microloans	10.480.233
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	5.195.891	Loans to the manufacturing sector	-
		Equity-debt ratio	23,55%

1. EQUITY	QUARTER	2. BANK SOLVENCY AND ASSET QUALITY	QUARTER	3. ADMINISTRATIVE MANAGEMENT (*)	QUARTER	4. PROFITABILITY (*)	QUARTER	5. LIQUIDITY	QUARTER
1.1. EQUITY COMPUTABLE	23,55%	2.1. ALLOWANCE FOR LOAN PORTFOLIO	5,05%	3.1. (PERSONNEL EXPENSES + OPERATING EXPENSES)	42,56%	4.1. NET PROFIT OR LOSS	3,64%	5.1. CASH AND CASH EQUIVALENTS	65,91%
TOTAL ASSET (COMPUTABLE)		GROSS LOAN PORTFOLIO		AVERAGE PRODUCTIVE ASSET		AVERAGE ASSET		CUSTOMERS' DEPOSITS	
1.2. UNPRODUCTIVE ASSET	344,67%	2.2. GROSS FIXED ASSET PORTFOLIO	3,71%	3.2. (PERSONNEL EXPENSES + OPERATING EXPENSES)	69,21%	4.2. NET PROFIT OR LOSS	18,72%	5.2. (CASH + INVEST. SECURITIES)	74,64%
(EQUITY + OPERATING MANAGEMENT)		GROSS LOAN PORTFOLIO		FINANCE INCOME		AVERAGE EQUITY		CUSTOMERS DEPOSITS	

(*) ANNUALIZED AND CALCULATED BASED ON AVERAGE BALANCE SOURCE: FIGURES FROM THE BANK'S BALANCE AS OF: 06/30/2023