



	PUBLICATION BALANCE SH	EET AS OF MARCH 31, 2024	
ASSETS	(EXPRESSED	NUS DOLLARS) LIABILITIES AND EQUITY	
CASH AND DUE FROM BANKS	8.769.801	CUSTOMERS' DEPOSITS	13.305.841
Cash	2.289.071	Demand deposits Noninterest-bearing checking accounts	10.228.107 8.522.364
Central Bank of Venezuela Banks and other local financial institutions	5.184.553 173	Interest-bearing checking accounts	556.827
Banks and other local linancial institutions Banks and correspondent offices abroad	1.296.004	Current Accounts According to Exchange Agreement No. 20	330.027
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.	-
		Other demand obligations	2.998.562
		Obligations from money market desk transactions	
INVESTMENT SECURITIES	2.066.184	Savings deposits	79.171
Placements in Central Bank of Venezuela and Interbank Transactions	_	Time deposits	-
Trading investment securities	1.161.458	Securities issued by the Bank	•
Available-for-sale investment securities	257	Restricted customers' deposits Rights and shares on securities	-
Held-to-maturity investment securities Restricted cash investments	825.589 78.881	OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	
Other investment securities	70.001	Deposits and obligations with BANAVIH	-
(Allowance for investment securities)	-	OTHER BORROWINGS	5.757.193
		Obligations with local financial institutions due in one year or less	5.757.193
LOAN PORTFOLIO	10.630.901	Obligations with local financial institutions due in one year or more	-
LOAN PORTFOLIO	10.630.901	Obligations with foreign financial institutions due in one year or less	-
Current loans	10.781.280	Obligations with other foreign financial institutions due in one year or more	
Restructured loans	445.040	Obligations from other borrowings due in one year or less	-
Past-due loans Loans in litigation	415.010	Obligations from other borrowings due in one year or more	-
(Allowance for loan portfolio)	(565.389)	OTHER FINANCIAL INTERMEDIATION OBLIGATIONS INTERESTS AND COMMISSIONS PAYABLE	118.035
		Accrued liabilities from customers' deposits	16.798
		Accrued liabilities from obligations with Central Bank of Venezuela	-
INTERESTS AND COMMISSIONS RECEIVABLE	459.037	Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued interest receivable from cash and due from banks	_	Accrued liabilities from other borrowings	101.237
Accrued interest receivable from investment securities	471.548	Accrued liabilities from other financial intermediation obligations	-
Accrued interest receivable from loan portfolio	137.760	Accrued liabilities from other obligations	-
Commissions receivable Accrued interest and commissions receivable from other receivables	291.639	Accrued liabilities from subordinated obligations	-
Accrued interest and commissions receivable from other receivables (Allowance for accrued interest receivable and other)	(441.910)	ACCRUALS AND OTHER LIABILITIES	12.277.014
,	(SUBORDINATED OBLIGATIONS	-
		OTHER OBLIGATIONS TOTAL LIABILITIES	31.458.083
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-	TOTAL LIABILITIES OPERATING MANAGEMENT	31.458.083
		TOTAL EQUITY	6.887.670
Investments in subsidiaries and affiliates	-	TOTAL EQUITY TOTAL LIABILITIES AND EQUITY	38.665.149
Investments in branches (Allowance for investments in subsidiaries, affiliates and branches)		TOTAL LIABILITIES AND EQUITY	38.000.149
FORECLOSED ASSETS	<u>-</u>	DEBIT CONTINGENT ACCOUNTS	
PREMISES AND EQUIPMENT	1.581.794	TRUST ASSETS	:
OTHER ASSETS	15.157.431	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
TOTAL ASSETS	20.005.440	OTHER DEBIT CONTROL ACCOUNTS	23.072.034
TOTAL ASSETS	38.665.149	TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	
	TRUST FUND FO	DITTY (DETAILS)	
TYPES OF TRUST FUNDS INDIVIDUALS LEGAL EI		AUITY (DETAILS) UISTRATION STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL	REG. ORG. TOTAL
Invesments			REG. ORG. TOTAL
Invesments Collateral			REG. ORG. TOTAL
Invesments			REG. ORG. TOTAL
Invesments			REG. ORG. TOTAL
Invesments	NTITIES CENTRAL ADMII	IISTRATION STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL I	REG. ORG. TOTAL
Invesments	NTITIES CENTRAL ADMII OF PROFIT OR LOSS FOR THE	IISTRATION STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL I	REG. ORG. TOTAL
Invesments	NTITIES CENTRAL ADMII	IISTRATION STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL I	:
Truesments	NTITIES CENTRAL ADMII OF PROFIT OR LOSS FOR THE	ISTRATION STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL.	1.977.253
Investments	NTITIES CENTRAL ADMII	ISTRATION STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL I	1.977.253 (172.693)
Invesments Collateral Administration Administration Other TOTAL - PUBLICATION STATEMENT (FINANCE INCOME Cash and due from banks Investment securities Loan portfolio	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051	ISTRATION STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL I	1.977.253 (172.693) 2.416.989
Investments Collateral Administration Combined Other TOTAL PUBLICATION STATEMENT FINANCE INCOME Cash and due from banks Investment securities Loan portfolio Other receivables	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238	ISTRATION STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL I	1,977.253 (172.693) 2,416.989
Investments Cotilateral Administration Combined Other TOTAL PUBLICATION STATEMENT FINANCE INCOME Cash and due from banks Investment securities Loan portfolio Other receivables Investments in subsidiaries, affiliates and branches. Head Office and Branches	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809	ISTRATION STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL I	1.977.253 (172.693) 2.416.983 (442.440)
Investments Collateral Collateral Administration Other TOTAL PUBLICATION STATEMENT FINANCE INCOME Cash and due from banks Investment securities Loan portfolio Other receivables Investments in subsidiaries, affiliates and branches.	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809	ISTRATION STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL I	1,977.253 (172.693) 2.416.989
Investments Cotilateral Administration Combined Other TOTAL PUBLICATION STATEMENT FINANCE INCOME Cash and due from banks Investment securities Loan portfolio Other receivables Investments in subsidiaries, affiliates and branches. Head Office and Branches	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809	ISTRATION STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL I	1.977 253 (172 693) 2.416.989 (1.472.633) (442.140) (967.797)
Investments	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809	STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL I	1.977.253 (172.693) 2.416.989 (1.472.633) (442.140) (967.797) (23.670)
Investments	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809 5	STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL I	1.977.253 (172.693) 2.416.989 (1.472.633) (442.140) (967.797) (23.670)
Investments	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809	PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 NUS DOLLARS) Other operating income Other operating expenses FINANCIAL INTERMEDIATION MARGIN COSTS OF OPERATIONS Personnel expenses General and administration expenses Contributions to FOGADE Contributions to FOGADE Contributions to SUDEBAN GROSS OPERATING MARGIN Income from foreclosed assets	1,977,253 (172,693) 2,416,989 (1,472,633) (442,140) (967,797) (23,670) (39,025)
Investments	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809	ISTRATION STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL I	1.977.253 (172.693) 2.416.989 (1.472.633) (442.140) (967.797) (23.670) (39.025)
Imperiments Cotilateral Administration Combined Other TOTAL FINANCE INCOME Cash and due from banks Investment securities Loan portfolio Other receivables Investments in subsidiaries, affiliates and branches. Head Office and Branches Other finance income FINANCE EXPENSES Customers' deposits Obligations with Central Bank of Venezuela Deposits and obligations with BANAVIH Other borrowings Other financial intermediation obligations	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809	STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL I	1.977.253 (172.693) 2.416.989 (1.472.633) (442.140) (967.797) (23.670) (39.025)
Investments Collateral Administration Combined Other TOTAL PUBLICATION STATEMENT FINANCE INCOME Cash and due from banks Investment securities Loan portfolio Other receivables Investments in subsidiaries, affiliates and branches. Head Office and Branches Other frecievables Unestments in subsidiaries, affiliates and branches. Head Office and Branches Other finance income FINANCE EXPENSES Customers' deposits Obligations with Central Bank of Venezuela Deposits and obligations with BANAVIH Other borrowings Other financial intermediation obligations Subordinated obligations Other objections	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809	PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 NUS DOLLARS) Other operating income Other operating expenses FINANCIAL INTERMEDIATION MARGIN COSTS OF OPERATIONS Personnel expenses General and administration expenses Contributions to FOGADE Contributions to FOGADE Contributions to FOGADE Contributions from foreclosed assets Income from foreclosed assets Income from special programs Sundry operating income Expenses from foreclosed assets Depreciation, amortization and impairment of sundry goods	1.977 253 (172 693) 2.416.989 (1.472.633) (442 140) (967.797) (23.670) (39.025) 944.356
Investments Collateral Administration Combined C	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809 (1.244.355) (420.580) (823.766)	STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL I	1.977.253 (172.693) 2.416.989 (1.472.633) (442.140) (967.797) (23.670) (39.025)
Investments Collateral Administration Combined Other TOTAL PUBLICATION STATEMENT FINANCE INCOME Cash and due from banks Investment securities Loan portfolio Other receivables Investments in subsidiaries, affiliates and branches. Head Office and Branches Other frecievables Unestments in subsidiaries, affiliates and branches. Head Office and Branches Other finance income FINANCE EXPENSES Customers' deposits Obligations with Central Bank of Venezuela Deposits and obligations with BANAVIH Other borrowings Other financial intermediation obligations Subordinated obligations Other objections	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809	ISTRATION STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL I PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 **PRIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 **UIS DOLLARS Other operating income Other operating expenses FINANCIAL INTERMEDIATION MARGIN COSTS OF OPERATIONS Personnel expenses General and administration expenses Contributions to FOGADE Contributions to FOGADE Contributions to SUDEBAN GROSS OPERATING MARGIN Income from foreclosed assets Income from special programs Sundry operating incorrus Sundry operating incorrus Sundry operating incorrus Sundry operating incorrus Sundry operating and impairment of sundry goods Sundry operating expenses	1.977.253 (172.693) 2.416.989 (1.472.633) (442.140) (967.797) (23.670) (39.025) 944.356
Investments Collateral Administration Combined Other TOTAL PUBLICATION STATEMENT FINANCE INCOME Cash and due from banks Investment securities Loan portfolio Other receivables Investments in subsidiaries, affiliates and branches. Head Office and Branches Other freceivables Other finance income FINANCE EXPENSES Customers' deposits Obligations with Central Bank of Venezuela Deposits and obligations with BANAVIH Other borrowings Other financial intermediation obligations Subordinated obligations Other obligations Head Office and Branches Other financial intermediation obligations Subordinated obligations Head Office and Branches Other finance expenses	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809	PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 NUS DOLLARS) Other operating income Other operating expenses FINANCIAL INTERMEDIATION MARGIN COSTS OF OPERATIONS Personnel expenses General and administration expenses Contributions to FOGADE Contributions to FOGADE Contributions to FOGADE SUDBAN GROSS OPERATING MARGIN Income from foreclosed assets Income from special programs Sundry operating income Expenses from foreclosed assets Depreciation, amortization and impairment of sundry goods Sundry operating expenses NET OPERATING MARGIN NET OPERATING MARGIN	1.977 253 (172.693) 2.416.989 (1.472.633) (442.140) (967.797) (23.670) (39.025) 944.356
Investments Collateral Administration Combined C	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809	ISTRATION STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL I PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 **PRIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 **UIS DOLLARS Other operating income Other operating expenses FINANCIAL INTERMEDIATION MARGIN COSTS OF OPERATIONS Personnel expenses General and administration expenses Contributions to FOGADE Contributions to FOGADE Contributions to SUDEBAN GROSS OPERATING MARGIN Income from foreclosed assets Income from special programs Sundry operating incorrus Sundry operating incorrus Sundry operating incorrus Sundry operating incorrus Sundry operating and impairment of sundry goods Sundry operating expenses	1.977.253 (172.693) 2.416.989 (1.472.633) (442.140) (967.797) (23.670) (39.025) 944.356
Invesments Collateral Administration Combined TOTAL PUBLICATION STATEMENT FINANCE INCOME Cash and due from banks Investment securities Loan portfolio Other receivables Investments in subsidiaries, affiliates and branches. Head Office and Branches Other finance income FINANCE EXPENSES Customers' deposits Obligations with Central Bank of Venezuela Deposits and obligations with BANAVIH Other borrowings Other financial intermediation obligations Subordinated obligations Other obligations Head Office and Branches Other finance income FINANCE EXPENSES Customers' deposits Obligations with DANAVIH Other borrowings Other financial intermediation obligations Subordinated obligations Other obligations Other finance expenses GROSS FINANCIAL MARGIN Income from recovery of financial assets	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809 5 (1.244.355) (420.580) - (823.766) - (9) 792.696 7.005	STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL I PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 NUS DOLLARS) Other operating income Other operating expenses FINANCIAL INTERMEDIATION MARGIN COSTS OF OPERATIONS Personnel expenses General and administration expenses Contributions to FOCADE Contributions to SUDEBAN GROSS OPERATING MARGIN Income from foreclosed assets Income from special programs Sundry operating income Expenses from foreclosed assets Depreciation, amortization and impairment of sundry goods Sundry operating expenses NET OPERATING MARGIN Extraordinary income Extraordinary income Extraordinary income	1.977.253 (172.693) 2.416.989 (1.472.633) (442.140) (967.797) (23.670) (39.025) 944.356
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Investments Callateral Administration Combined Cash and due from banks Investment securities Loan portfolio Combined Com	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809 (420.580) (420.580) (9) 792.696 7.005 (187.271) (187.271)	PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 **PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 **UIS DOLLARS) Other operating income Other operating expenses FINANCIAL INTERMEDIATION MARGIN COSTS OF OPERATIONS Personnel expenses General and administration expenses Contributions to FOGADE Contributions to FOGADE Contributions to SUDEBAN GROSS OPERATING MARGIN Income from special programs Sundry operating income Expenses from foreclosed assets Income from special programs Sundry operating income Expenses from foreclosed assets Depreciation, amortization and impairment of sundry goods Sundry operating expenses NET OPERATING MARGIN Extraordinary expenses MET OPERATING MARGIN Extraordinary expenses GROSS PROFIT BEFORE TAX Income tax	1.977.253 (172.693) 2.416.989 (1.472.633) (442.140) (967.797) (23.670) (39.025) 944.356 14.094 (554.052) 404.397 (85.002)
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Investments Callateral Administration Combined Cash and due from banks Investment securities Loan portfolio Combined Com	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809 (420.580) (420.580) (9) 792.696 7.005 (187.271) (187.271)	PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 **PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 **UIS DOLLARS) Other operating income Other operating expenses FINANCIAL INTERMEDIATION MARGIN COSTS OF OPERATIONS Personnel expenses General and administration expenses Contributions to FOGADE Contributions to FOGADE Contributions to SUDEBAN GROSS OPERATING MARGIN Income from special programs Sundry operating income Expenses from foreclosed assets Income from special programs Sundry operating income Expenses from foreclosed assets Depreciation, amortization and impairment of sundry goods Sundry operating expenses NET OPERATING MARGIN Extraordinary expenses MET OPERATING MARGIN Extraordinary expenses GROSS PROFIT BEFORE TAX Income tax	1.977.253 (172.693) 2.416.989 (1.472.633) (442.140) (967.797) (23.670) (39.025) 944.356 14.094 (554.052) 404.397 (85.002)
Investments Contilateral Administration Combined	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809 (420.580) (420.580) (9) 792.696 7.005 (187.271) (187.271)	PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 **PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 **UIS DOLLARS) Other operating income Other operating expenses FINANCIAL INTERMEDIATION MARGIN COSTS OF OPERATIONS Personnel expenses General and administration expenses Contributions to FOGADE Contributions to FOGADE Contributions to SUDEBAN GROSS OPERATING MARGIN Income from special programs Sundry operating income Expenses from foreclosed assets Income from special programs Sundry operating income Expenses from foreclosed assets Depreciation, amortization and impairment of sundry goods Sundry operating expenses NET OPERATING MARGIN Extraordinary expenses MET OPERATING MARGIN Extraordinary expenses GROSS PROFIT BEFORE TAX Income tax	1.977.253 (172.693) 2.416.989 (1.472.633) (442.140) (967.797) (23.670) (39.025) 944.356 14.094 (554.052) 404.397 (85.002)
Investments Collateral Administration Combined Combined Combined Cother TOTAL FUBLICATION STATEMENT PUBLICATION STATEMENT FINANCE INCOME Cash and due from banks Investment securities Loan portfolio Cother receivables Investments in subsidiaries, affiliates and branches. Head Office and Branches Other finance income FINANCE EXPENSES Customers' deposits Obligations with Central Bank of Venezuela Deposits and obligations with BANAVIH Other borrowings Modification obligations Other financial obligations Other office and Branches Other finance expenses GROSS FINANCIAL MARGIN Income from recovery of financial assets Expenses from uncollectible and impaired financial assets Uncollectible loans and other receivables Recording of allowance and adjustments to cash and due from banks NET/FINANCIAL MARGIN	NTITIES CENTRAL ADMII OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809	ISTRATION STATE, MUNICIPAL AND DC PUBLIC ADM. DECENTRALIZED ENTITIES AND OTHER SPECIAL I PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 NUS DOLLARS) Other operating income Other operating expenses FINANCIAL INTERMEDIATION MARGIN COSTS OF OPERATIONS Personnel expenses General and administration expenses Contributions to FOGADE Contributions to FOGADE Contributions to FOGADE Expenses from foreclosed assets Income from special programs Sundry operating income Expenses from foreclosed assets Depreciation, amortization and impairment of sundry goods Sundry operating expenses NET OPERATING MARGIN Extraordinary income Extraordinary income Extraordinary income Extraordinary expenses GROSS PROFIT BEFORE TAX Income tax NET PROFIT FOR THE PERIOD	1.977.253 (172.693) 2.416.989 (1.472.633) (442.140) (967.797) (23.670) (39.025) 944.356 14.094 - (554.052) 404.397 (85.002)
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Investments Collateral Administration Combined Combined Cother Combined Cother Combined Cother Combined Cother Combined Cother C	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809 (1.244.355) (420.580) (823.766) (9) 792.696 7.005 (187.271) (187.271) (187.271)	PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 **PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 **UIS DOLLARS** Other operating income Other operating expenses FINANCIAL INTERMEDIATION MARGIN COSTS OF OPERATIONS Personnel expenses General and administration expenses Contributions to FOGADE Contributions to FOGADE Contributions to FOGADE Sundry operating income Expenses from foreclosed assets Income from special programs Sundry operating expenses NET OPERATING MARGIN Extraordinary income Expenses from foreclosed assets Depreciation, amortization and impairment of sundry goods **NET OPERATING MARGIN** Extraordinary income Extraordinary expenses GROSS PROFIT BEFORE TAX Income tax **NET PROFIT FOR THE PERIOD** Microloans Loans to tourism sector as per current laws Mortgage loans as per Special Protection Law of the Housing Mortgage Debtor Loans to the manufacturing sector Mortgage loans as per Special Protection Law of the Housing Mortgage Debtor Loans to the manufacturing sector	1.977 253 (172 693) 2.416.989 (1.472.633) (442.140) (967.797) (23.670) (39.025) 944.356 14.094 (554.052) 404.397 (85.002) 319.395
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Investments Contained Combined	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809	PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 NUS DOLLARS) Other operating income Other operating expenses FINANCIAL INTERMEDIATION MARGIN COSTS OF OPERATIONS Personnel expenses General and administration expenses Contributions to FOGADE Contributions to SOGADE Contributions to SUDEBAN GROSS OPERATING MARGIN Income from foreclosed assets Income from special programs Sundry operating income Expenses from foreclosed assets Depreciation, amortization and impairment of sundry goods Sundry operating expenses NET OPERATING MARGIN Extraordinary income Extraordinary expenses GROSS PROFIT BEFORE TAX Income tax NET PROFIT FOR THE PERIOD Interview of the Housing Mortgage Debto Loans to the manufacturing sector Equity-debt ratio ANAGEMENT (*) QUARTER 4. PROFITABILITY (*) QUARTER 5.	1.977.253 (172.693) 2.416.989 (1.472.633) (442.140) (967.797) (23.670) (39.025) 944.356 14.094 (554.052) 404.397 (85.002) 319.395
Investments Combined Combin	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809 (1.244.355) (420.580) (823.766) (9) 792.696 7.005 (187.271) (187.271) (187.271) 612.430 Administrative in the companion of the companion	PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 NUS DOLLARS) Other operating income Other operating expenses FINANCIAL INTERMEDIATION MARGIN COSTS OF OPERATIONS Personnel expenses General and administration expenses Contributions to FOGADE Contributions to SUDEBAN GROSS OPERATING MARGIN Income from foreclosed assets Income from special programs Sundry operating income Expenses from foreclosed assets Depreciation, amortization and impairment of sundry goods Sundry operating expenses NET OPERATING MARGIN Extraordinary income Extraordinary expenses GROSS PROFIT BEFORE TAX Income tax NET PROFIT FOR THE PERIOD Stration and Financial Control Manager Intermediate Control Manager Microloans Loans to the manufacturing sector Equity-debt ratio ANAGEMENT (*) QUARTER 4. PROFIT DELOSS 3,64% **LASSIMATE AND THE PROFIT OR LOSS 3,64%	1.977.253 (172.693) 2.416.989 (1.472.633) (442.140) (967.797) (23.670) (39.025) 944.356 14.094 (554.052) 404.397 (85.002) 319.395 PITIAL-AUUIIT 10.480.233 23.55% LIQUIDITY QUARTI ND CASH EQUIMALENTS 65.91%
Investments Continued Combined	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 8.5 2.28 1.951.809 5 (1.244.355) (420.580) (420.580) (823.766) (9) 792.696 7.005 (187.271) (187.271) (187.271) 612.430 Administrative N 5.195.891 IARTER 3. ADMINISTRATIVE N (PERSONNEL EXPENSES + NYERAGE PRODU	PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 NUS DOLLARS) Other operating income Other operating expenses FINANCIAL INTERMEDIATION MARGIN COSTS OF OPERATIONS Personnel expenses General and administration expenses Contributions to FOGADE Contributions to SUDEBAN GROSS OPERATING MARGIN Income from foreclosed assets Income from special programs Sundry operating income Expenses from foreclosed assets Depreciation, amortization and impairment of sundry goods Sundry operating expenses NET OPERATING MARGIN Extraordinary income Extraordinary expenses GROSS PROFIT BEFORE TAX Income tax NET PROFIT FOR THE PERIOD Stration and Financial Control Manager Intermediate Control Manager Microloans Loans to the manufacturing sector Equity-debt ratio ANAGEMENT (*) QUARTER 4. PROFIT DELOSS 3,64% **LASSIMATE AND THE PROFIT OR LOSS 3,64%	1.977.253 (172.693) 2.416.989 (1.472.633) (442.140) (967.797) (25.670) (39.025) 944.356 14.094 (554.052) 404.397 (85.002) 319.395 27.001 27.00
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Investments	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809 (1.244.355) (420.580) (823.766) (9) 792.696 7.005 (187.271) (187.271) (187.271) 612.430 Administrative in August 11 (Personnel expenses + August 2014) ARTER 3. ADMINISTRATIVE in August 2014 (195.891) ARTER 3. ADMINISTRATIVE in August 2014 (195.891) ARTER 3. ADMINISTRATIVE in August 2014 (195.891) ARTER 3. ADMINISTRATIVE in August 2014 (195.801) ARTER 3. ADMINISTRATIVE in August 2014 (195.801) 4.05%	PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 NUS DOLLARS) Other operating income Other operating expenses FINANCIAL INTERMEDIATION MARGIN COSTS OF OPERATIONS Personnel expenses General and administration expenses Contributions to FOGADE Contributions to SUDEBAN GROSS OPERATING MARGIN Income from foreclosed assets Income from special programs Sundry operating income Expenses from foreclosed assets Depreciation, amortization and impairment of sundry goods Sundry operating expenses NET OPERATING MARGIN Extraordinary income Extraordinary expenses GROSS PROFIT BEFORE TAX Income tax NET PROFIT FOR THE RERIOD Microloans Loans to tourism sector as per current laws Mortgage loans as per 5 Special Protection Law of the Housing Mortgage Debtor Loans to the manufacturing sector Equity-debt ratio IANAGEMENT (*) QUARTER 4. PROFIT DELOSS AVERAGE ASSET CUS PERATING EXPENSES) 42,56% 4. NET PROFIT OR LOSS AVERAGE ASSET CUS PERATING EXPENSES) 42,56% 4. NET PROFIT OR LOSS AVERAGE ASSET CUS PERATING EXPENSES) 4. NET PROFIT OR LOSS AVERAGE ASSET 1. CASHA 1. NET PROFIT OR LOSS AVERAGE ASSET 1. LOSS	1.977.253 (172.693) 2.416.989 (1.472.633) (442.140) (967.797) (23.670) (39.025) 944.356 14.094 (554.052) 404.397 (85.002) 319.395 PITAL AUDITY QUARTI ND CASH EQUIVALENTS TOMERS DEPOSITS 65,91%
Investments Combined	OF PROFIT OR LOSS FOR THE (EXPRESSED) 2.037.051 85.238 1.951.809	PERIOD FROM JANUARY 1, 2024 TO MARCH 31, 2024 NUS DOLLARS) Other operating income Other operating expenses FINANCIAL INTERMEDIATION MARGIN COSTS OF OPERATIONS Personnel expenses General and administration expenses Contributions to FOGADE Contributions to SUDEBAN GROSS OPERATING MARGIN Income from foreclosed assets Income from special programs Sundry operating income Expenses from foreclosed assets Depreciation, amortization and impairment of sundry goods Sundry operating expenses NET OPERATING MARGIN Extraordinary income Extraordinary expenses GROSS PROFIT BEFORE TAX Income tax NET PROFIT FOR THE RERIOD Microloans Loans to tourism sector as per current laws Mortgage loans as per 5 Special Protection Law of the Housing Mortgage Debtor Loans to the manufacturing sector Equity-debt ratio IANAGEMENT (*) QUARTER 4. PROFIT DELOSS AVERAGE ASSET CUS PERATING EXPENSES) 42,56% 4. NET PROFIT OR LOSS AVERAGE ASSET CUS PERATING EXPENSES) 42,56% 4. NET PROFIT OR LOSS AVERAGE ASSET CUS PERATING EXPENSES) 4. NET PROFIT OR LOSS AVERAGE ASSET 1. CASHA 1. NET PROFIT OR LOSS AVERAGE ASSET 1. LOSS	1.977.253 (172.693) 2.416.989 (1.472.633) (442.140) (967.797) (25.670) (39.025) 944.356 14.094 (554.052) 404.397 (85.002) 319.395 PARAMETER OF CONTROL OF CONTRO