

**PUBLICATION BALANCE SHEET AS OF SEPTEMBER 30, 2024**  
(EXPRESSED IN US DOLLARS)

ASSETS		LIABILITIES AND EQUITY	
<b>CASH AND DUE FROM BANKS</b>	<b>16.080.939</b>	<b>CUSTOMERS' DEPOSITS</b>	<b>25.211.801</b>
Cash	3.968.736	Demand deposits	23.865.934
Central Bank of Venezuela	8.274.892	Noninterest-bearing checking accounts	13.785.676
Banks and other local financial institutions	163	Interest-bearing checking accounts	482.101
Banks and correspondent offices abroad	3.837.147	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	7.887.784
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	1.710.373
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	-
<b>INVESTMENT SECURITIES</b>	<b>1.367.374</b>	Other demand obligations	1.217.876
Placements in Central Bank of Venezuela and Interbank Transactions	366.409	Obligations from money market desk transactions	-
Trading investment securities	-	Savings deposits	127.991
Available-for-sale investment securities	239	Time deposits	-
Held-to-maturity investment securities	831.465	Securities issued by the Bank	-
Restricted cash investments	169.261	Restricted customers' deposits	-
Other investment securities	-	Rights and shares on securities	-
(Allowance for investment securities)	-	<b>DEPOSITS AND OBLIGATIONS WITH BANAVIH</b>	<b>772.007</b>
<b>LOAN PORTFOLIO</b>	<b>16.109.325</b>	Deposits and obligations with BANAVIH	772.007
Current loans	16.418.219	<b>OTHER BORROWINGS</b>	<b>6.332.772</b>
Restructured loans	-	Obligations with local financial institutions due in one year or less	6.332.772
Past-due loans	889.792	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)	(1.198.686)	Obligations with other foreign financial institutions due in one year or more	-
<b>INTERESTS AND COMMISSIONS RECEIVABLE</b>	<b>511.745</b>	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	515.735	<b>OTHER FINANCIAL INTERMEDIATION OBLIGATIONS</b>	<b>INTERESTS AND COMMISSIONS PAYABLE</b>
Accrued interest receivable from loan portfolio	208.208	Accrued liabilities from customers' deposits	96.415
Commissions receivable	306.225	Accrued liabilities from obligations with Central Bank of Venezuela	54.940
Accrued interest and commissions receivable from other receivables	-	Accrued liabilities from deposits and obligations with BANAVIH	6.067
(Allowance for accrued interest receivable and other)	(516.423)	Accrued liabilities from other borrowings	35.408
<b>INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES</b>	<b>-</b>	Accrued liabilities from other financial intermediation obligations	-
Investments in subsidiaries and affiliates	-	Accrued liabilities from other obligations	-
Investments in branches	-	Accrued liabilities from subordinated obligations	-
(Allowance for investments in subsidiaries, affiliates and branches)	-	<b>ACCRUALS AND OTHER LIABILITIES</b>	<b>5.460.756</b>
<b>FORECLOSED ASSETS</b>	<b>1.304.126</b>	<b>SUBORDINATED OBLIGATIONS</b>	<b>-</b>
<b>PREMISES AND EQUIPMENT</b>	<b>10.135.585</b>	<b>OTHER OBLIGATIONS</b>	<b>-</b>
<b>OTHER ASSETS</b>	<b>-</b>	<b>TOTAL LIABILITIES</b>	<b>37.873.751</b>
<b>TOTAL ASSETS</b>	<b>45.509.092</b>	<b>OPERATING MANAGEMENT</b>	<b>344.225</b>
		<b>TOTAL EQUITY</b>	<b>7.291.116</b>
		<b>TOTAL LIABILITIES AND EQUITY</b>	<b>45.509.092</b>
		<b>DEBIT CONTINGENT ACCOUNTS</b>	<b>-</b>
		<b>TRUST ASSETS</b>	<b>-</b>
		<b>OTHER TRUSTS</b>	<b>-</b>
		<b>DEBIT ACCOUNTS FROM OTHER TRUSTS</b>	<b>-</b>
		<b>(HOUSING AND HABITAT BENEFIT SYSTEM)</b>	<b>-</b>
		<b>OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS</b>	<b>-</b>
		<b>OTHER DEBIT MEMORANDUM ACCOUNTS</b>	<b>28.031.506</b>
		<b>OTHER DEBIT CONTROL ACCOUNTS</b>	<b>-</b>
		<b>TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE</b>	<b>-</b>

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	-	-	-	-	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JULY 1, 2024 TO SEPTEMBER 30, 2024**  
(EXPRESSED IN US DOLLARS)

<b>FINANCE INCOME</b>	<b>3.034.332</b>	Other operating income	3.115.820
Cash and due from banks	-	Other operating expenses	(236.339)
Investment securities	34.785	<b>FINANCIAL INTERMEDIATION MARGIN</b>	<b>4.558.567</b>
Loan portfolio	2.999.547	<b>COSTS OF OPERATIONS</b>	<b>(2.560.676)</b>
Other receivables	-	Personnel expenses	(768.379)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(1.703.751)
Head Office and Branches	-	Contributions to FOGADE	(39.855)
Other finance income	-	Contributions to SUDEBAN	(48.690)
<b>FINANCE EXPENSES</b>	<b>(914.466)</b>	<b>GROSS OPERATING MARGIN</b>	<b>1.997.891</b>
Customers' deposits	(534.289)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	(6.067)	Sundry operating income	14.420
Other borrowings	(374.102)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(1.524.183)
Other obligations	-	<b>NET OPERATING MARGIN</b>	<b>488.128</b>
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(7)	Extraordinary expenses	-
<b>GROSS FINANCIAL MARGIN</b>	<b>2.119.866</b>	<b>GROSS PROFIT BEFORE TAX</b>	<b>488.128</b>
Income from recovery of financial assets	459	Income tax	(143.903)
Expenses from uncollectible and impaired financial assets	(441.238)	<b>NET PROFIT FOR THE PERIOD</b>	<b>344.225</b>
Uncollectible loans and other receivables	(441.238)		
Recording of allowance and adjustments to cash and due from banks	-		
<b>NET FINANCIAL MARGIN</b>	<b>1.679.087</b>		

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

Investments assigned	-	Microloans	16.629.115
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	14.510.616	Loans to the manufacturing sector	-
		Equity-debt ratio	23,27%

1. EQUITY	QUARTER	2. BANK SOLVENCY AND ASSET QUALITY	QUARTER	3. ADMINISTRATIVE MANAGEMENT (*)	QUARTER	4. PROFITABILITY (*)	QUARTER	5. LIQUIDITY	QUARTER
1.1. EQUITY COMPUTABLE	23,27%	2.1. ALLOWANCE FOR LOAN PORTFOLIO	6,93%	3.1. (PERSONNEL EXPENSES + OPERATING EXPENSES)	59,21%	4.1. NET PROFIT OR LOSS	3,70%	5.1. CASH AND CASH EQUIVALENTS	65,24%
TOTAL ASSET (COMPUTABLE)		GROSS LOAN PORTFOLIO		AVERAGE PRODUCTIVE ASSET		AVERAGE ASSET		CUSTOMERS' DEPOSITS	
1.2. UNPRODUCTIVE ASSET	321,95%	2.2. GROSS FIXED ASSET PORTFOLIO	5,14%	3.2. (PERSONNEL EXPENSES + OPERATING EXPENSES)	81,10%	4.2. NET PROFIT OR LOSS	20,37%	5.2. (CASH + INVEST. SECURITIES)	65,24%
(EQUITY + OPERATING MANAGEMENT)		GROSS LOAN PORTFOLIO		FINANCE INCOME		AVERAGE EQUITY		CUSTOMERS DEPOSITS	