

**PUBLICATION BALANCE SHEET AS OF JUNE 30, 2024 AND DECEMBER 31, 2023**  
(EXPRESSED IN US DOLLARS)

ASSETS	6/30/2024	12/31/2023	LIABILITIES AND EQUITY	6/30/2024	12/31/2023
<b>CASH AND DUE FROM BANKS</b>	<b>10.433.915</b>	<b>7.622.995</b>	<b>CUSTOMERS' DEPOSITS</b>	<b>20.601.457</b>	<b>15.543.310</b>
Cash	2.869.501	2.263.865	Demand deposits	17.181.504	13.118.543
Central Bank of Venezuela	6.205.163	2.959.403	Noninterest-bearing checking accounts	11.194.706	10.967.051
Banks and other local financial institutions	172	215	Interest-bearing checking accounts	351.146	445.846
Banks and correspondent offices abroad	1.359.079	2.043.512	Current Accounts According to Exchange Agreement No. 20	-	-
Head Office and Branches	-	-	Demand deposits and certificates	4.083.238	429.747
Clearing House Funds	-	-	Current Accounts According to the Exchange Market System of L.C.	1.552.414	1.275.898
(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>1.301.880</b>	<b>1.104.970</b>	Other demand obligations	3.337.665	2.337.510
Placements in Central Bank of Venezuela and Interbank Transactions	112.639	-	Obligations from money market desk transactions	-	-
Trading investment securities	245.000	245.000	Savings deposits	82.288	87.257
Available-for-sale investment securities	276	236	Time deposits	-	-
Held-to-maturity investment securities	828.511	822.667	Securities issued by the Bank	-	-
Restricted cash investments	115.455	37.067	Restricted customers' deposits	-	-
Other investment securities	-	-	Rights and shares on securities	-	-
(Allowance for investment securities)	-	-	<b>OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA</b>	-	-
<b>LOAN PORTFOLIO</b>	<b>12.160.602</b>	<b>10.511.879</b>	Deposits and obligations with BANAVIH	-	-
Current loans	12.376.994	10.702.588	<b>OTHER BORROWINGS</b>	<b>1.666.441</b>	<b>4.711.334</b>
Restructured loans	-	-	Obligations with local financial institutions due in one year or less	1.666.441	4.711.334
Past-due loans	576.118	174.391	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)	(792.509)	(365.099)	Obligations with other foreign financial institutions due in one year or more	-	-
<b>INTERESTS AND COMMISSIONS RECEIVABLE</b>	<b>297.044</b>	<b>246.244</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	492.808	447.565	<b>OTHER FINANCIAL INTERMEDIATION OBLIGATIONS</b>	-	-
Accrued interest receivable from loan portfolio	104.844	116.991	<b>INTERESTS AND COMMISSIONS PAYABLE</b>	<b>69.408</b>	<b>102.815</b>
Commissions receivable	190.337	118.911	Accrued liabilities from customers' deposits	56.826	16.205
Accrued interest and commissions receivable from other receivables	-	-	Accrued liabilities from obligations with Central Bank of Venezuela	-	-
(Allowance for accrued interest receivable and other)	(490.945)	(437.222)	Accrued liabilities from deposits and obligations with BANAVIH	-	-
<b>INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES</b>	-	-	Accrued liabilities from other borrowings	12.582	86.611
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	-	-
<b>FORECLOSED ASSETS</b>	-	-	<b>ACCRIALS AND OTHER LIABILITIES</b>	<b>12.073.784</b>	<b>7.337.538</b>
<b>PREMISES AND EQUIPMENT</b>	<b>1.448.797</b>	<b>1.698.794</b>	<b>SUBORDINATED OBLIGATIONS</b>	-	-
<b>OTHER ASSETS</b>	<b>16.169.900</b>	<b>13.414.144</b>	<b>OTHER OBLIGATIONS</b>	-	-
<b>TOTAL ASSETS</b>	<b>41.812.138</b>	<b>34.243.028</b>	<b>TOTAL LIABILITIES</b>	<b>34.411.089</b>	<b>27.694.998</b>
			<b>OPERATING MANAGEMENT</b>	-	-
			<b>TOTAL EQUITY</b>	<b>7.401.049</b>	<b>6.548.030</b>
			<b>TOTAL LIABILITIES AND EQUITY</b>	<b>41.812.138</b>	<b>34.243.028</b>
			<b>DEBIT CONTINGENT ACCOUNTS</b>	-	-
			<b>TRUST ASSETS</b>	-	-
			<b>OTHER TRUSTS</b>	-	-
			<b>DEBIT ACCOUNTS FROM OTHER TRUSTS</b>	-	-
			<b>(HOUSING AND HABITAT BENEFIT SYSTEM)</b>	-	-
			<b>OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS</b>	-	-
			<b>OTHER DEBIT MEMORANDUM ACCOUNTS</b>	<b>25.671.470</b>	<b>22.744.597</b>
			<b>OTHER DEBIT CONTROL ACCOUNTS</b>	-	-
			<b>TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE</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>	-	-	-	-	-	-

**PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED JUNE 30, 2024 AND DECEMBER 31, 2023**  
(EXPRESSED IN US DOLLARS)

<b>FINANCE INCOME</b>	<b>5.006.516</b>	<b>3.281.198</b>	Other operating income	4.317.710	3.587.548
Cash and due from banks	-	1.403	Other operating expenses	(361.863)	(309.156)
Investment securities	147.153	149.159	<b>FINANCIAL INTERMEDIATION MARGIN</b>	<b>6.314.559</b>	<b>4.165.209</b>
Loan portfolio	4.859.358	3.130.636	<b>COSTS OF OPERATIONS</b>	<b>(4.166.723)</b>	<b>(3.044.862)</b>
Other receivables	-	-	Personnel expenses	(1.097.468)	(1.275.847)
Investments in subsidiaries, affiliates and branches.	-	-	General and administration expenses	(2.940.426)	(1.682.581)
Head Office and Branches	-	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(47.138)	(29.083)
Other finance income	5	-	Contributions to the Superintendency of Banks and Other Financial Institutions	(81.692)	(57.351)
<b>FINANCE EXPENSES</b>	<b>(2.144.941)</b>	<b>(2.170.224)</b>	<b>GROSS OPERATING MARGIN</b>	<b>2.147.837</b>	<b>1.120.348</b>
Customers' deposits	(1.026.733)	(578.502)	Income from foreclosed assets	-	-
Obligations with Central Bank of Venezuela	-	-	Income from special programs	-	-
Deposits and obligations with BANAVIH	-	-	Sundry operating income	35.859	47.166
Other borrowings	(1.118.187)	(1.591.711)	Expenses from foreclosed assets	-	-
Other financial intermediation obligations	-	-	Depreciation, amortization and impairment of sundry goods	-	-
Subordinated obligations	-	-	Sundry operating expenses	(1.221.656)	(738.405)
Other obligations	-	-	<b>NET OPERATING MARGIN</b>	<b>962.040</b>	<b>429.108</b>
Head Office and Branches	-	-	Extraordinary income	-	-
Other finance expenses	(21)	(11)	Extraordinary expenses	-	-
<b>GROSS FINANCIAL MARGIN</b>	<b>2.861.575</b>	<b>1.110.974</b>	<b>GROSS PROFIT BEFORE TAX</b>	<b>962.040</b>	<b>429.108</b>
Income from recovery of financial assets	6.988	3.084	Income tax	(225.946)	-
Expenses from uncollectible and impaired financial assets	(509.850)	(227.241)	<b>NET PROFIT FOR THE PERIOD</b>	<b>736.094</b>	<b>429.108</b>
Uncollectible loans and other receivables	(509.850)	(227.241)	<b>APPLICATION OF NET INCOME</b>	-	-
Recording of allowance and adjustments to cash and due from banks	-	-	Legal Reserve	-	-
<b>NET FINANCIAL MARGIN</b>	<b>2.358.713</b>	<b>886.817</b>	Statutory Profit	-	-
			Other Capital Reserves	36.805	21.455
			Accumulated Results	699.289	407.653
			<b>Depreciation, amortization and impairment of sundry goods</b>	<b>4.837</b>	<b>6.001</b>

Investments assigned	-	Microloans	12.263.520
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	11.608.208	Loans to the manufacturing sector	-
		Equity-debt ratio	22.92%

1. EQUITY	SEMESTER	2. BANK SOLVENCY AND ASSET QUALITY	SEMESTER	3. ADMINISTRATIVE MANAGEMENT (*)	SEMESTER	4. PROFITABILITY (*)	SEMESTER	5. LIQUIDITY	SEMESTER
1.1. EQUITY COMPUTABLE TOTAL ASSET (COMPUTABLE)	22,92%	2.1. ALLOWANCE FOR LOAN PORTFOLIO GROSS LOAN PORTFOLIO	6,12%	3.1. (PERSONNEL EXPENSES + OPERATING EXPENSES) AVERAGE PRODUCTIVE ASSET	59,71%	4.1. NET PROFIT OR LOSS AVERAGE ASSET	4,04%	5.1. CASH AND CASH EQUIVALENTS CUSTOMERS' DEPOSITS	51,19%
1.2. UNPRODUCTIVE ASSET (EQUITY + OPERATING MANAGEMENT)	367,11%	2.2. GROSS FIXED ASSET PORTFOLIO GROSS LOAN PORTFOLIO	4,45%	3.2. (PERSONNEL EXPENSES + OPERATING EXPENSES) FINANCE INCOME	80,65%	4.2. NET PROFIT OR LOSS AVERAGE EQUITY	21,43%	5.2. (CASH + INVEST. SECURITIES) CUSTOMERS DEPOSITS	52,38%

(\*) ANNUALIZED AND CALCULATED BASED ON AVERAGE BALANCE SOURCE: FIGURES FROM THE BANK'S BALANCE AS OF: 6/30/2024

<b>President</b> Michel J. Goguikian	<b>Principal Directors</b> Michel J. Goguikian Vladimir J. Falcón W	Evelyn Rodríguez Branger Asdrúbal Oliveros	Randolfo Díaz Muñoz José Gerardo Rivas	<b>Deputy Directors</b> María de la Concepción de Araujo Camilo Feijoo Pérez	Jean Marc Goguikian K Alvaro Rodríguez Paz	Hernando Díaz Candia Maritza Meszaros Reyes	María Consuelo Faria	<b>Principal Statutory Auditor</b> Gordy Palmero Luján	<b>Alternate Statutory Auditor</b> Gordy Palmero Castillo
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