

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

ASSETS		LIABILITIES AND EQUITY	
CASH AND DUE FROM BANKS	9.067.781	CUSTOMERS' DEPOSITS	16.263.620
Cash	2.253.799	Demand deposits	15.054.352
Central Bank of Venezuela	5.465.235	Noninterest-bearing checking accounts	10.143.400
Banks and other local financial institutions	172	Interest-bearing checking accounts	478.184
Banks and correspondent offices abroad	1.348.574	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	3.526.918
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	905.849
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	-
INVESTMENT SECURITIES	2.158.891	Other demand obligations	1.134.154
Placements in Central Bank of Venezuela and Interbank Transactions	92.079	Obligations from money market desk transactions	-
Trading investment securities	1.161.458	Savings deposits	75.113
Available-for-sale investment securities	318	Time deposits	-
Held-to-maturity investment securities	826.552	Securities issued by the Bank	-
Restricted cash investments	78.484	Restricted customers' deposits	-
Other investment securities	-	Rights and shares on securities	-
(Allowance for investment securities)	-	OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	-
LOAN PORTFOLIO	10.268.018	Deposits and obligations with BANAVIH	-
Current loans	10.424.494	OTHER BORROWINGS	2.178.202
Restructured loans	-	Obligations with local financial institutions due in one year or less	2.178.202
Past-due loans	458.085	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)	(614.561)	Obligations with other foreign financial institutions due in one year or more	-
INTERESTS AND COMMISSIONS RECEIVABLE	241.424	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	484.314	OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-
Accrued interest receivable from loan portfolio	57.713	INTERESTS AND COMMISSIONS PAYABLE	66.687
Commissions receivable	140.674	Accrued liabilities from customers' deposits	39.459
Accrued interest and commissions receivable from other receivables	-	Accrued liabilities from obligations with Central Bank of Venezuela	-
(Allowance for accrued interest receivable and other)	(441.277)	Accrued liabilities from deposits and obligations with BANAVIH	-
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-	Accrued liabilities from other borrowings	27.228
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	9.030.399
PREMISES AND EQUIPMENT	1.531.642	SUBORDINATED OBLIGATIONS	-
OTHER ASSETS	11.481.012	OTHER OBLIGATIONS	-
TOTAL ASSETS	34.748.769	TOTAL LIABILITIES	27.538.908
		OPERATING MANAGEMENT	464.499
		TOTAL EQUITY	6.745.362
		TOTAL LIABILITIES AND EQUITY	34.748.769
		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	21.440.170
		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 APRIL 30, 2024
(EXPRESSED IN US DOLLARS)

FINANCE INCOME	3.000.737	Other operating income	2.654.031
Cash and due from banks	-	Other operating expenses	(250.999)
Investment securities	116.587	FINANCIAL INTERMEDIATION MARGIN	3.615.445
Loan portfolio	2.884.146	COSTS OF OPERATIONS	(2.185.165)
Other receivables	-	Personnel expenses	(733.068)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(1.368.351)
Head Office and Branches	-	Contributions to FOGADE	(31.402)
Other finance income	5	Contributions to SUDEBAN	(52.344)
FINANCE EXPENSES	(1.560.370)	GROSS OPERATING MARGIN	1.430.281
Customers' deposits	(576.774)	Income from foreclosed assets	-
Obligations with B.C.V	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	18.240
Other borrowings	(983.585)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	(857.159)
Subordinated obligations	-	Sundry operating expenses	-
Other obligations	-	NET OPERATING MARGIN	591.361
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(11)	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	1.440.367	GROSS PROFIT BEFORE TAX	591.361
Income from recovery of financial assets	6.983	Income tax	(126.862)
Expenses from uncollectible and impaired financial assets	(234.936)	NET PROFIT FOR THE PERIOD	464.499
Uncollectible loans and other receivables	(234.936)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	1.212.413		

			
President of Directors Board	Director	Executive Vice President of Planning and Finance	Internal Audit
Investments assigned	-	Microloans	10.184.075
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	9.709.582	Loans to the manufacturing sector	-
		Equity-debt ratio	27,17%