

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

ASSETS	12/31/2024	6/30/2024	LIABILITIES AND EQUITY	12/31/2024	6/30/2024
CASH AND DUE FROM BANKS	15.269.259	10.433.915	CUSTOMERS' DEPOSITS	22.765.185	20.601.457
Cash	3.797.363	2.869.501	Demand deposits	21.147.097	17.181.504
Central Bank of Venezuela	6.480.995	6.205.163	Noninterest-bearing checking accounts	9.086.200	11.194.706
Banks and other local financial institutions	115	172	Interest-bearing checking accounts	291.413	351.146
Banks and correspondent offices abroad	4.990.786	1.359.079	Current Accounts According to Exchange Agreement No. 20	-	-
Head Office and Branches	-	-	Demand deposits and certificates	9.545.718	4.083.238
Clearing House Funds	-	-	Current Accounts According to the Exchange Market System of L.C.	2.223.766	1.552.414
(Allowance for cash and due from banks)	-	-	Special funds in trust according to the Exchange Market System of L.C.	-	-
INVESTMENT SECURITIES	1.945.666	1.301.880	Other demand obligations	1.501.791	3.337.665
Placements in Central Bank of Venezuela and Interbank Transactions	963.446	112.639	Obligations from money market desk transactions	-	-
Trading investment securities	-	245.000	Savings deposits	116.297	82.288
Available-for-sale investment securities	246	276	Time deposits	-	-
Held-to-maturity investment securities	834.419	828.511	Securities issued by the Bank	-	-
Restricted cash investments	147.555	115.455	Restricted customers' deposits	-	-
Other investment securities	-	-	Rights and shares on securities	-	-
(Allowance for investment securities)	-	-	OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	-	-
LOAN PORTFOLIO	18.553.467	12.160.602	DEPOSITS AND OBLIGATIONS WITH BANAVIH	582.733	-
Current loans	18.736.121	12.376.994	Deposits and Obligations with BANAVIH in one year or less	582.733	-
Restructured loans	-	-	Deposits and Obligations with BANAVIH in one year or more	-	-
Past-due loans	1.530.225	576.118	OTHER BORROWINGS	5.227.125	1.666.441
Loans in litigation	-	-	Obligations with local financial institutions due in one year or less	5.227.125	1.666.441
(Allowance for loan portfolio)	(1.712.879)	(792.509)	Obligations with local financial institutions due in one year or more	-	-
INTERESTS AND COMMISSIONS RECEIVABLE	568.287	297.044	Obligations with foreign financial institutions due in one year or less	-	-
Accrued interest receivable from cash and due from banks	-	-	Obligations with other foreign financial institutions due in one year or more	-	-
Accrued interest receivable from investment securities	539.750	492.808	Obligations from other borrowings due in one year or less	-	-
Accrued interest receivable from loan portfolio	229.165	104.844	Obligations from other borrowings due in one year or more	-	-
Commissions receivable	576.409	190.337	OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-	-
Accrued interest and commissions receivable from other receivables	-	-	INTERESTS AND COMMISSIONS PAYABLE	402.777	69.408
(Allowance for accrued interest receivable and other)	(777.037)	(490.945)	Accrued liabilities from customers' deposits	317.067	56.826
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-	-	Accrued liabilities from obligations with Central Bank of Venezuela	-	-
Investments in subsidiaries and affiliates	-	-	Accrued liabilities from deposits and obligations with BANAVIH	6.996	-
Investments in branches	-	-	Accrued liabilities from other borrowings	78.714	12.582
(Allowance for investments in subsidiaries, affiliates and branches)	-	-	Accrued liabilities from other financial intermediation obligations	-	-
FORECLOSED ASSETS	-	-	Accrued liabilities from other obligations	-	-
PREMISES AND EQUIPMENT	836.410	1.448.797	Accrued liabilities from subordinated obligations	-	-
OTHER ASSETS	10.110.353	16.169.900	ACCRUALS AND OTHER LIABILITIES	6.222.197	12.073.784
TOTAL ASSETS	47.283.442	41.812.138	SUBORDINATED OBLIGATIONS	-	-
DEBIT CONTINGENT ACCOUNTS	-	-	OTHER OBLIGATIONS	-	-
TRUST ASSETS	-	-	TOTAL LIABILITIES	35.200.016	34.411.089
OTHER TRUSTS	-	-	OPERATING MANAGEMENT	-	-
DEBIT ACCOUNTS FROM OTHER TRUSTS	-	-	TOTAL EQUITY	12.083.427	7.401.049
(HOUSING AND HABITAT BENEFIT SYSTEM)	-	-	TOTAL LIABILITIES AND EQUITY	47.283.442	41.812.138
OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS	-	-			
OTHER DEBIT MEMORANDUM ACCOUNTS	25.188.059	25.671.470			
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 ENDED DECEMBER 31, 2024 AND JUNE 30, 2024
(EXPRESSED IN US DOLLARS)

FINANCE INCOME	7.153.907	5.006.516	Other operating income	4.965.049	4.317.710
Cash and due from banks	-	-	Other operating expenses	(757.013)	(361.863)
Investment securities	371.743	147.153	FINANCIAL INTERMEDIATION MARGIN	7.527.613	6.314.559
Loan portfolio	6.782.164	4.859.358	COSTS OF OPERATIONS	(4.804.746)	(4.166.723)
Other receivables	-	-	Personnel expenses	(1.299.981)	(1.097.468)
Investments in subsidiaries, affiliates and branches.	-	-	General and administration expenses	(3.382.459)	(2.940.426)
Head Office and Branches	-	-	Contributions to FOGADE	(47.150)	(47.138)
Other finance income	-	5	Contributions to SUDEBAN	(75.156)	(81.692)
FINANCE EXPENSES	(2.806.235)	(2.144.941)	GROSS OPERATING MARGIN	2.722.867	2.147.837
Customers' deposits	(1.836.942)	(1.026.733)	Income from foreclosed assets	-	-
Obligations with B.C.V.	-	-	Income from special programs	-	-
Deposits and obligations with BANAVIH	(33.385)	-	Sundry operating income	37.585	35.859
Other borrowings	(935.919)	(1.118.187)	Expenses from foreclosed assets	-	-
Other financial intermediation obligations	-	-	Depreciation, amortization and impairment of sundry goods	-	-
Subordinated obligations	-	-	Sundry operating expenses	(1.795.381)	(1.221.656)
Other obligations	-	-	NET OPERATING MARGIN	965.071	962.040
Head Office and Branches	-	-	Extraordinary income	-	-
Other finance expenses	(9)	(21)	Extraordinary expenses	-	-
GROSS FINANCIAL MARGIN	4.347.672	2.861.575	GROSS PROFIT BEFORE TAX	965.071	962.040
Income from recovery of financial assets	962	6.988	Income tax	(271.692)	(225.946)
Expenses from uncollectible and impaired financial assets	(1.029.057)	(509.850)	NET PROFIT FOR THE PERIOD	693.380	736.094
Uncollectible loans and other receivables	(1.029.057)	(509.850)	APPLICATION OF NET INCOME	-	-
Recording of allowance and adjustments to cash and due from banks	-	-	Legal Reserve	-	-
NET FINANCIAL MARGIN	3.319.577	2.358.713	Statutory Profit	-	-
			Other Capital Reserves	34.669	36.805
			Accumulated Results	658.711	699.289
			Contributions National Anti-drug Fund	4.853	4.837

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

Investments assigned	-	Microloans	19.787.888
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	12.195.773	Loans to the manufacturing sector	-
		Equity-debt ratio	32,48%

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)	32,48%	2.1. ALLOWANCE FOR LOAN PORTFOLIO GROSS LOAN PORTFOLIO	8,45%	3.1. (PERSONNEL EXPENSES + OPERATING EXPENSES) AVERAGE PRODUCTIVE ASSET	57,09%	4.1. NET PROFIT OR LOSS AVERAGE ASSET	3,90%	5.1. CASH AND CASH EQUIVALENTS CUSTOMERS' DEPOSITS	71,30%
1.2. UNPRODUCTIVE ASSET (EQUITY + OPERATING MANAGEMENT)	184,22%	2.2. GROSS FIXED ASSET PORTFOLIO GROSS LOAN PORTFOLIO	7,55%	3.2. (PERSONNEL EXPENSES + OPERATING EXPENSES) FINANCE INCOME	70,45%	4.2. NET PROFIT OR LOSS AVERAGE EQUITY	19,86%	5.2. (CASH + INVEST. SECURITIES) CUSTOMERS' DEPOSITS	71,31%

(*) ANNUALIZED AND CALCULATED BASED ON AVERAGE BALANCE SOURCE: FIGURES FROM THE BANK'S BALANCE AS OF: 12/31/2024

President Michel J. Gogukian
Principal Directors Asdrúbal Oliveros, Vladimir J. Falcón W, Randolph Díaz Muñoz, Evelyn Rodríguez Branger, José Gerardo Rivas
Deputy Directors María de la Concepción De Araujo, Hernando Díaz Candia, Camilo Feijoo Pérez, Álvaro Rodríguez Paz, Jean Marc Gogukian K, Maritza Meszaros Reyes
Principal Statutory Auditor Gordy Palmero Lujan
Alternate Statutory Auditor Gordy Palmero Castillo