

PUBLICATION BALANCE SHEET AS OF DECEMBER 31, 2025 AND JUNE 30, 2025

(EXPRESSED IN US DOLLARS)

ASSETS		12/31/2025	06/30/2025	LIABILITIES AND EQUITY		12/31/2025	06/30/2025
<b>CASH AND DUE FROM BANKS</b>		<b>10.699.517</b>	<b>17.657.759</b>	<b>CUSTOMERS' DEPOSITS</b>		<b>21.451.516</b>	<b>23.964.908</b>
Cash		1.328.314	3.223.819	Demand deposits and certificates		20.739.260	23.326.323
Central Bank of Venezuela		7.507.840	9.665.814	Noninterest-bearing checking accounts		11.243.902	11.004.851
Banks and other local financial institutions		22	56	Interest-bearing checking accounts		278.210	503.645
Banks and correspondent offices abroad		1.863.341	4.768.071	Current Accounts According to Exchange Agreement No. 20		-	-
Head Office and Branches		-	-	Demand deposits and certificates		7.813.164	9.536.148
Clearing House Funds		-	-	Current Accounts According to the Exchange Market System of L.C.		1.403.985	2.281.679
(Allowance for cash and due from banks)		-	-	Special funds in trust according to the Exchange Market System of L.C.		-	-
				Other demand obligations		616.020	550.706
				Obligations from money market desk transactions		-	-
				Savings deposits		96.236	87.879
				Time deposits		-	-
				Securities issued by the Bank		-	-
				Restricted customers' deposits		-	-
				Rights and shares on securities		-	-
						-	-
<b>INVESTMENT SECURITIES</b>		<b>856.320</b>	<b>1.451.980</b>	<b>OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA</b>		<b>-</b>	<b>-</b>
Placements in Central Bank of Venezuela and Interbank Transactions		-	129.727				
Trading investment securities		-	-	<b>Deposits and obligations with BANAVIH</b>		<b>349.324</b>	<b>201.116</b>
Available-for-sale investment securities		492	300	Deposits and Obligations with BANAVIH in one year or less		349.324	201.116
Held-to-maturity investment securities		846.138	840.230	Deposits and Obligations with BANAVIH in one year or more		-	-
Restricted cash investments		620.686	731.722				
Other investment securities		-	-				
(Allowance for investment securities)		(610.996)	(250.000)				
				<b>OTHER BORROWINGS</b>		<b>6.068.210</b>	<b>5.015.052</b>
<b>LOAN PORTFOLIO</b>		<b>36.943.214</b>	<b>20.511.126</b>	Obligations with local financial institutions due in one year or less		6.068.210	5.015.052
Current loans		36.738.733	21.874.887	Obligations with local financial institutions due in one year or more		-	-
Restructured loans		1.418.957	-	Obligations with foreign financial institutions due in one year or less		-	-
Past-due loans		3.904.060	2.791.230	Obligations with other foreign financial institutions due in one year or more		-	-
Loans in litigation		-	-	Obligations from other borrowings due in one year or less		-	-
(Allowance for loan portfolio)		(5.118.536)	(4.154.990)	Obligations from other borrowings due in one year or more		-	-
				<b>OTHER FINANCIAL INTERMEDIATION OBLIGATIONS</b>		<b>-</b>	<b>-</b>
<b>INTERESTS AND COMMISSIONS RECEIVABLE</b>		<b>448.348</b>	<b>175.708</b>	<b>INTERESTS AND COMMISSIONS PAYABLE</b>		<b>567.174</b>	<b>449.966</b>
Accrued interest receivable from cash and due from banks		-	-	Accrued liabilities from customers' deposits		435.231	390.675
Accrued interest receivable from investment securities		629.316	585.229	Accrued liabilities from obligations with Central Bank of Venezuela		-	-
Accrued interest receivable from loan portfolio		363.226	224.059	Accrued liabilities from deposits and obligations with BANAVIH		16.590	1.816
Commissions receivable		176.576	139.021	Accrued liabilities from other borrowings		115.353	57.475
Accrued interest and commissions receivable from other receivables		-	-	Accrued liabilities from other financial intermediation obligations		-	-
(Allowance for accrued interest receivable and other)		(720.770)	(772.601)	Accrued liabilities from other obligations		-	-
				Accrued liabilities from subordinated obligations		-	-
<b>INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES</b>		<b>-</b>	<b>-</b>	<b>ACCRUALS AND OTHER LIABILITIES</b>		<b>3.680.949</b>	<b>4.336.981</b>
Investments in subsidiaries and affiliates		-	-	<b>SUBORDINATED OBLIGATIONS</b>		<b>-</b>	<b>-</b>
Investments in branches		-	-	<b>OTHER OBLIGATIONS</b>		<b>-</b>	<b>-</b>
(Allowance for investments in subsidiaries, affiliates and branches)		-	-	<b>TOTAL LIABILITIES</b>		<b>32.117.173</b>	<b>33.968.024</b>
<b>FORECLOSED ASSETS</b>		<b>-</b>	<b>-</b>	<b>OPERATING MANAGEMENT</b>		<b>-</b>	<b>-</b>
<b>PREMISES AND EQUIPMENT</b>		<b>378.106</b>	<b>857.687</b>				
<b>OTHER ASSETS</b>		<b>7.220.020</b>	<b>8.654.928</b>				
<b>TOTAL ASSETS</b>		<b>56.545.525</b>	<b>49.309.189</b>				
<b>DEBIT CONTINGENT ACCOUNTS</b>		<b>-</b>	<b>-</b>				
<b>TRUST ASSETS</b>		<b>-</b>	<b>-</b>				
<b>OTHER TRUSTS</b>		<b>-</b>	<b>-</b>				
<b>DEBIT ACCOUNTS FROM OTHER TRUSTS</b>		<b>-</b>	<b>-</b>				
(HOUSING AND HABITAT BENEFIT SYSTEM)		<b>-</b>	<b>-</b>				
<b>OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS</b>		<b>-</b>	<b>-</b>	<b>TOTAL EQUITY</b>		<b>24.428.352</b>	<b>15.341.165</b>
<b>OTHER DEBIT MEMORANDUM ACCOUNTS</b>		<b>77.334.873</b>	<b>31.260.523</b>				
<b>OTHER DEBIT CONTROL ACCOUNTS</b>		<b>-</b>	<b>-</b>				
<b>TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE</b>		<b>-</b>	<b>-</b>	<b>TOTAL LIABILITIES AND EQUITY</b>		<b>56.545.525</b>	<b>49.309.189</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. ORGS.	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 ENDED DECEMBER 31, 2025 AND JUNE 30, 2025

(EXPRESSED IN US DOLLARS)

<b>FINANCE INCOME</b>	<b>9.755.196</b>	<b>7.532.399</b>	Other operating income	3.223.965	3.028.993
Cash and due from banks	-	-	Other operating expenses	(567.652)	(333.183)
Investment securities	88.603	87.117	<b>FINANCIAL INTERMEDIATION MARGIN</b>	<b>4.861.505</b>	<b>3.371.819</b>
Loan portfolio	9.664.418	7.445.270	<b>COSTS OF OPERATIONS</b>	<b>(2.663.060)</b>	<b>(2.765.029)</b>
Other receivables	-	-	Personnel expenses	(1.431.673)	(1.277.021)
Investments in subsidiaries, affiliates and branches.	-	-	General and administration expenses	(1.133.802)	(1.381.252)
Head Office and Branches	-	-	Contributions to FOGADE	(34.689)	(41.967)
Other finance income	2.175	12	Contributions to SUDEBAN	(62.896)	(64.788)
			<b>GROSS OPERATING MARGIN</b>	<b>2.198.444</b>	<b>966.790</b>
<b>FINANCE EXPENSES</b>	<b>(6.035.286)</b>	<b>(3.970.056)</b>	Income from foreclosed assets	-	-
Customers' deposits	(4.412.464)	(3.053.705)	Income from special programs	-	-
Obligations with Central Bank of Venezuela	-	-	Sundry operating income	5.552	96.259
Deposits and obligations with BANAVIH	(36.079)	(33.664)	Expenses from foreclosed assets	-	-
Other borrowings	(1.433.775)	(859.770)	Depreciation, amortization and impairment of sundry goods	-	-
Other financial intermediation obligations	-	-	Sundry operating expenses	(443.552)	(141.372)
Subordinated obligations	-	-	<b>NET OPERATING MARGIN</b>	<b>1.760.444</b>	<b>921.677</b>
Other obligations	-	-	Extraordinary income	-	-
Head Office and Branches	-	-	Extraordinary expenses	-	-
Other finance expenses	(152.968)	(22.918)	<b>GROSS PROFIT BEFORE TAX</b>	<b>1.760.444</b>	<b>921.677</b>
<b>GROSS FINANCIAL MARGIN</b>	<b>3.719.910</b>	<b>3.562.342</b>	Income tax	350.558	196.444
Income from recovery of financial assets	67.277	6.451	<b>NET PROFIT FOR THE PERIOD</b>	<b>1.409.886</b>	<b>725.233</b>
Expenses from uncollectible and impaired financial assets	(1.591.995)	(2.532.785)	<b>APPLICATION OF NET INCOME</b>		
Uncollectible loans and other receivables	(1.591.995)	(2.470.849)	Legal Reserve	-	-
Recording of allowance and adjustments to cash and due from banks	-	(61.936)	Statutory Profit	-	-
			Other Capital Reserves	70.494	36.262
<b>NET FINANCIAL MARGIN</b>	<b>2.195.191</b>	<b>1.036.009</b>	Accumulated Results	1.339.392	688.971
			Contributions National Anti-drug Fund	9.093	4.637

Chairman of the Board

Director

Executive Vice President of Finance and Media

Internal Audit

Investments assigned	-	Microloans	41.763.653
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	9.436.306	Loans to the manufacturing sector	-
		Equity-debt ratio	53.15%

1. EQUITY	SEMESTER	2. BANK SOLVENCY AND ASSET QUALITY	SEMESTER	3. ADMINISTRATIVE MANAGEMENT ( *)	SEMESTER	4. PROFITABILITY ( *)	SEMESTER	5. LIQUIDITY	SEMESTER
1.1. <u>EQUITY COMFORTABLE</u> TOTAL ASSET (COMFORTABLE)	53,15%	2.1. <u>ALLOWANCE FOR LOAN PORTFOLIO</u> GROSS LOAN PORTFOLIO	12,17%	3.1. <u>(PERSONNEL EXPENSES + OPERATING EXPENSES)</u> AVERAGE PRODUCTIVE ASSET	23,54%	4.1. <u>NET PROFIT OR LOSS</u> AVERAGE ASSET	6,91%	5.1. <u>CASH AND CASH EQUIVALENTS</u> CUSTOMERS' DEPOSITS	49,88%
1.2. <u>UNPRODUCTIVE ASSET</u> (EQUITY + OPERATING MANAGEMENT)	70,42%	2.2. <u>GROSS FIXED ASSET PORTFOLIO</u> GROSS LOAN PORTFOLIO	9,28%	3.2. <u>(PERSONNEL EXPENSES + OPERATING EXPENSES)</u> FINANCE INCOME	28,25%	4.2. <u>NET PROFIT OR LOSS</u> AVERAGE EQUITY	20,04%	5.2. <u>(CASH + INVEST. SECURITIES)</u> CUSTOMERS' DEPOSITS	49,88%

(\*) ANNUALIZED AND CALCULATED BASED ON AVERAGE BALANCE SOURCE: FIGURES FROM THE BANK'S BALANCE AS OF: 12/31/2025

<b>President</b> Michel J. Gogulian	<b>Director</b> Michel J. Gogulian    Randolfo Diaz Muñoz    José Gerardo Rivas Astrubal Oliveros    Maria Eugenia Lozada    Evelyn Rodriguez Branger Vladimir J. Falcón W	<b>Alternate Directors</b> María de la Concepción De Araujo    Jean Marc Gogulian K    Hernando Diaz Candia Camilo Feijoo Pérez    Álvaro Rodríguez Paz    Maritza Meszaros Reyes Rodrigo Moncho Stefani	<b>Principal Statutory Auditor</b> Gordy Palmero Lujan	<b>Alternate Statutory Auditor</b> Gordy Palmero Castillo
--	---	---	---	--