

PUBLICATION BALANCE SHEET AS OF JANUARY 31, 2026
(EXPRESSED IN US DOLLARS)

ASSETS		LIABILITIES AND EQUITY	
CASH AND DUE FROM BANKS	11.593.864	CUSTOMERS' DEPOSITS	20.116.804
Cash	1.243.281	Demand deposits	19.508.615
Central Bank of Venezuela	8.594.733	Noninterest-bearing checking accounts	9.610.979
Banks and other local financial institutions	19	Interest-bearing checking accounts	1.466.394
Banks and correspondent offices abroad	1.755.832	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	7.128.167
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	1.303.076
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	-
		Other demand obligations	527.414
		Obligations from money market desk transactions	-
		Savings deposits	80.775
		Time deposits	-
		Securities issued by the Bank	-
INVESTMENT SECURITIES	851.687		
Placements in Central Bank of Venezuela and Interbank Transactions	-	Restricted customers' deposits	-
Trading investment securities	-	Rights and shares on securities	-
Available-for-sale investment securities	650	OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	-
Held-to-maturity investment securities	847.134	DEPOSITS AND OBLIGATIONS WITH BANAVIH	301.379
Restricted cash investments	614.900	Deposits and Obligations with BANAVIH in one year or less	301.379
Other investment securities	-	Deposits and Obligations with BANAVIH in one year or more	-
(Allowance for investment securities)	(610.996)	OTHER BORROWINGS	5.217.753
		Obligations with local financial institutions due in one year or less	5.217.753
LOAN PORTFOLIO	34.469.231	Obligations with local financial institutions due in one year or more	-
Current loans	34.976.480	Obligations with foreign financial institutions due in one year or less	-
Restructured loans	1.537.723	Obligations with other foreign financial institutions due in one year or more	-
Past-due loans	3.808.159	Obligations from other borrowings due in one year or less	-
Loans in litigation	-	Obligations from other borrowings due in one year or more	-
(Allowance for loan portfolio)	(5.853.130)	OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-
INTERESTS AND COMMISSIONS RECEIVABLE	457.353	INTERESTS AND COMMISSIONS PAYABLE	623.032
Accrued interest receivable from cash and due from banks	-	Accrued liabilities from customers' deposits	466.543
Accrued interest receivable from investment securities	636.610	Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued interest receivable from loan portfolio	354.704	Accrued liabilities from deposits and obligations with BANAVIH	15.534
Commissions receivable	176.764	Accrued liabilities from other borrowings	140.954
Accrued interest and commissions receivable from other receivables	-	Accrued liabilities from other financial intermediation obligations	-
(Allowance for accrued interest receivable and other)	(710.725)	Accrued liabilities from other obligations	-
	-	Accrued liabilities from subordinated obligations	-
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES		ACCRUALS AND OTHER LIABILITIES	4.408.663
Investments in subsidiaries and affiliates	-	SUBORDINATED OBLIGATIONS	-
Investments in branches	-	OTHER OBLIGATIONS	-
(Allowance for investments in subsidiaries, affiliates and branches)	-	TOTAL LIABILITIES	30.667.631
FORECLOSED ASSETS		OPERATING MANAGEMENT	395.833
PREMISES AND EQUIPMENT	300.224		
OTHER ASSETS	8.586.297		
TOTAL ASSETS	56.258.657		
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	75.830.541	TOTAL EQUITY	25.195.193
OTHER DEBIT CONTROL ACCOUNTS	-		
TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN	-		
CRYPTOACTIVE	-	TOTAL LIABILITIES AND EQUITY	56.258.657

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 01 TO JANUARY 31, 2026

(EXPRESSED IN US DOLLARS)

FINANCIAL INCOME	3.292.559	Other operating income	773.147
Cash and due from banks	-	Other operating expenses	(69.054)
Investment securities	84.258		
Loan portfolio	3.208.301	FINANCIAL INTERMEDIATION MARGIN	1.291.992
Other receivables	-		
Investments in subsidiaries, affiliates and branches.	-	COSTS OF OPERATIONS	(730.278)
Head Office and Branches	-	Personnel expenses	(365.864)
Other finance income	-	General and administrative expenses	(332.347)
FINANCE EXPENSES	(1.615.353)	Contributions to the Guarantee Fund for Deposits and Banking Protection	(14.731)
Customers' deposits	(968.947)	Contributions to the Superintendency of Banks and Other Financial Institutions	(17.336)
Obligations with Central Bank of Venezuela	-	GROSS OPERATING MARGIN	561.714
Deposits and obligations with BANAVIH	(18.349)	Income from foreclosed assets	-
Other borrowings	(490.409)	Income from special programs	-
Other financial intermediation obligations	-	Sundry operating income	11
Subordinated obligations	-	Expenses from foreclosed assets	-
Other obligations	-	Depreciation, amortization and impairment of sundry assets	-
Head Office and Branches	-	Sundry operating expenses	(57.587)
Other finance expenses	(137.648)	NET OPERATING MARGIN	504.138
GROSS FINANCIAL MARGIN	1.677.206	Income tax	(108.305)
Income from recovery of financial assets	9.047	NET PROFIT FOR THE PERIOD	395.833
Expenses from uncollectible and impaired financial assets	(1.098.353)		
Uncollectible loans and other receivables	(1.098.353)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	587.900		

Chairman of the Board

Director

Executive Vice President of Finance and Media

Internal Audit

Assigned investments	-	Microloans	40.082.480
Agricultural portfolio for the month	-	Loans to the tourism sector as per current legislation	-
Cumulative agricultural portfolio	-	Mortgage loans as per Special Protection Law of the Housing Mortgage Debtor	-
Deposits from official entities	9.496.863	Loans to the manufacturing sector	-
		Equity-debt ratio	57.11%

Chairman

Michel J. Gogulian

Directors

Michel J. Gogulian Randalio Diaz Muñoz José Gerardo Rivas
Asdrúbal Oliveros María Eugenia Lozada Evelyn Rodríguez Branger
Vladimir J. Falcón W.

Maria de la Concepción De Araujo

Alvaro Rodríguez Paz Hernando Díaz Candia
Rodrigo Moncho Stefaní Marita Meszaros Reyes

Alternate Directors

Jean Marc Gogulian K.

Marita Meszaros Reyes

Hernando Díaz Candia

Principal Statutory Auditor

Gordy Palmero Luján

Alternate Statutory Auditor

Gordy Palmero Castillo