

PUBLICATION BALANCE SHEET AS OF NOVEMBER 30, 2025
(EXPRESSED IN US DOLLARS)

ASSETS		LIABILITIES AND EQUITY	
CASH AND DUE FROM BANKS	12.765.031	CUSTOMERS' DEPOSITS	24.383.074
Cash	1.747.267	Demand deposits	24.195.128
Central Bank of Venezuela	8.146.953	Noninterest-bearing checking accounts	11.403.122
Banks and other local financial institutions	25	Interest-bearing checking accounts	327.906
Banks and correspondent offices abroad	2.870.785	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	10.718.791
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	1.745.310
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	-
		Other demand obligations	13.787
		Obligations from money market desk transactions	-
		Savings deposits	174.159
		Time deposits	-
INVESTMENT SECURITIES	931.660	Securities issued by the Bank	-
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	459	OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	-
Held-to-maturity investment securities	845.143	DEPOSITS AND OBLIGATIONS WITH BANAVIH	256.355
Restricted cash investments	631.805	Deposits and Obligations with BANAVIH in one year or less	256.355
Other investment securities	-	Deposits and Obligations with BANAVIH in one year or more	-
(Allowance for investment securities)	(545.747)	OTHER BORROWINGS	6.584.151
LOAN PORTFOLIO	37.759.692	Obligations with local financial institutions due in one year or less	6.584.151
Current loans	37.651.128	Obligations with local financial institutions due in one year or more	-
Restructured loans	1.122.226	Obligations with foreign financial institutions due in one year or less	-
Past-due loans	3.822.244	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)	(4.835.906)	Obligations from other borrowings due in one year or more	-
		OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-
INTERESTS AND COMMISSIONS RECEIVABLE	347.388	INTERESTS AND COMMISSIONS PAYABLE	525.237
Accrued interest receivable from cash and due from banks	-	Accrued liabilities from customers' deposits	407.414
Accrued interest receivable from investment securities	622.655	Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued interest receivable from loan portfolio	275.768	Accrued liabilities from deposits and obligations with BANAVIH	8.973
Commissions receivable	176.159	Accrued liabilities from other borrowings	108.850
Accrued interest and commissions receivable from other receivables	-	Accrued liabilities from other financial intermediation obligations	-
(Allowance for accrued interest receivable and other)	(727.194)	Accrued liabilities from other obligations	-
		Accrued liabilities from subordinated obligations	-
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-	ACCRUALS AND OTHER LIABILITIES	6.896.285
Investments in subsidiaries and affiliates	-	SUBORDINATED OBLIGATIONS	-
Investments in branches	-	OTHER OBLIGATIONS	-
(Allowance for investments in subsidiaries, affiliates and branches)	-	TOTAL LIABILITIES	38.645.102
FORECLOSED ASSETS	-	OPERATING MANAGEMENT	1.207.984
PREMISES AND EQUIPMENT	315.263		
OTHER ASSETS	8.749.013		
TOTAL ASSETS	60.868.047		
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	75.413.149	TOTAL EQUITY	21.014.961
OTHER DEBIT CONTROL ACCOUNTS	-		
TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN	-	TOTAL LIABILITIES AND EQUITY	60.868.047
CRYPTOACTIVE	-		
TRUST FUND EQUITY (DETAILS)			
TYPES OF TRUST FUNDS	INDIVIDUALS	LEGAL ENTITIES	CENTRAL ADMINISTRATION
Investments	-	-	-
Collateral	-	-	-
Administration	-	-	-
Combined	-	-	-
Other	-	-	-
TOTAL	-	-	-
PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JULY 01, 2025 TO NOVEMBER 30, 2025 (EXPRESSED IN US DOLLARS)			
FINANCE INCOME	8.519.882	Other operating income	2.925.075
Cash and due from banks	-	Other operating expenses	(525.949)
Investment securities	96.663	FINANCIAL INTERMEDIATION MARGIN	4.364.110
Loan portfolio	8.420.568	COSTS OF OPERATIONS	(2.411.060)
Other receivables	-	Personnel expenses	(1.296.455)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(1.020.867)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(35.228)
Other finance income	2.651	Contributions to the Superintendency of Banks and Other Financial Institutions	(58.510)
FINANCE EXPENSES	(5.252.752)	GROSS OPERATING MARGIN	1.953.050
Customers' deposits	(4.096.673)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	(19.894)	Sundry operating income	6.454
Other borrowings	(1.054.591)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(437.351)
Other obligations	-	NET OPERATING MARGIN	1.522.153
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(81.594)	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	3.267.129	GROSS PROFIT BEFORE TAX	1.522.153
Income from recovery of financial assets	66.514	Income tax	(314.170)
Expenses from uncollectible and impaired financial assets	(1.368.660)	NET PROFIT FOR THE PERIOD	1.207.984
Uncollectible loans and other receivables	(1.368.660)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	1.964.984		
<div> <div>  Chairman of the Board </div> <div>  Director </div> <div>  Executive Vice President of Finance and Media </div> <div>  Internal Audit </div> </div>			
Investments assigned	-	Microloans	42.337.325
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	11.420.319	Loans to the manufacturing sector	-
		Equity-debt ratio	45,21%
<div> <div> President Michel J. Goguikian </div> <div> Directors Michel J. Goguikian Randolfo Díaz Muñoz José Gerardo Rivas Asdrúbal Oliveros María Eugenia Lozada Evelyn Rodríguez Branger Vladimir J. Falcón W </div> <div> Alternate Directors María de la Concepción De Araujo Jean Marc Goguikian K Hernando Díaz Candia Camilo Feijoo Pérez Álvaro Rodríguez Paz Maritza Meszaros Reyes Rodrigo Moncho Stefani </div> <div> Principal Statutory Auditor Gurdy Palmero Luján </div> <div> Alternate Statutory Auditor Gurdy Palmero Castillo </div> </div>			