

PUBLICATION BALANCE SHEET AS OF MARCH 31, 2025

(EXPRESSED IN US DOLLARS)

ASSETS		LIABILITIES AND EQUITY	
CASH AND DUE FROM BANKS	19.018.774	CUSTOMERS' DEPOSITS	23.522.023
Cash	2.754.514	Demand deposits	21.722.763
Central Bank of Venezuela	11.443.096	Noninterest-bearing checking accounts	13.093.521
Banks and other local financial institutions	86	Interest-bearing checking accounts	363.688
Banks and correspondent offices abroad	4.821.078	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	6.654.371
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	1.611.183
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	-
		Other demand obligations	1.686.001
		Obligations from money market desk transactions	-
INVESTMENT SECURITIES	1.488.379	Savings deposits	113.259
Placements in Central Bank of Venezuela and Interbank Transactions	-	Time deposits	-
Trading investment securities	-	Securities issued by the Bank	-
Available-for-sale investment securities	332	Restricted customers' deposits	-
Held-to-maturity investment securities	837.309	Rights and shares on securities	-
Restricted cash investments	750.739		-
Other investment securities	-	OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	
(Allowance for investment securities)	(100.000)	Deposits and obligations with BANAVIH	428.682
		OTHER BORROWINGS	3.615.201
LOAN PORTFOLIO	17.134.093	Obligations with local financial institutions due in one year or less	3.615.201
Current loans	17.973.217	Obligations with local financial institutions due in one year or more	-
Restructured loans	-	Obligations with foreign financial institutions due in one year or less	-
Past-due loans	2.247.012	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)	(3.086.136)	Obligations from other borrowings due in one year or more	-
		OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	
INTERESTS AND COMMISSIONS RECEIVABLE	377.597	INTERESTS AND COMMISSIONS PAYABLE	407.699
Accrued interest receivable from cash and due from banks	-	Accrued liabilities from customers' deposits	364.381
Accrued interest receivable from investment securities	560.922	Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued interest receivable from loan portfolio	234.920	Accrued liabilities from deposits and obligations with BANAVIH	5.655
Commissions receivable	319.521	Accrued liabilities from other borrowings	37.663
Accrued interest and commissions receivable from other receivables	-	Accrued liabilities from other financial intermediation obligations	-
(Allowance for accrued interest receivable and other)	(737.767)	Accrued liabilities from other obligations	-
		Accrued liabilities from subordinated obligations	-
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-	ACCRUALS AND OTHER LIABILITIES	6.468.495
Investments in subsidiaries and affiliates	-	SUBORDINATED OBLIGATIONS	
Investments in branches	-	OTHER OBLIGATIONS	
(Allowance for investments in subsidiaries, affiliates and branches)	-	TOTAL LIABILITIES	34.442.101
		OPERATING MANAGEMENT	367.345
FORECLOSED ASSETS	-	TOTAL EQUITY	12.617.179
PREMISES AND EQUIPMENT	569.921	TOTAL LIABILITIES AND EQUITY	47.426.625
OTHER ASSETS	8.837.861		
TOTAL ASSETS	47.426.625	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	27.271.632
		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, 2025 TO MARCH 31, 2025

(EXPRESSED IN US DOLLARS)

FINANCE INCOME	4.844.897	Other operating income	1.990.844
Cash and due from banks	-	Other operating expenses	(133.746)
Investment securities	92.744	FINANCIAL INTERMEDIATION MARGIN	2.328.233
Loan portfolio	4.752.134		
Other receivables	-	COSTS OF OPERATIONS	(1.786.638)
Investments in subsidiaries, affiliates and branches.	-	Personnel expenses	(718.173)
Head Office and Branches	-	General and administration expenses	(992.422)
Other finance income	19	Contributions to FOGADE	(32.536)
		Contributions to SUDEBAN	(43.508)
FINANCE EXPENSES	(2.921.627)	GROSS OPERATING MARGIN	541.595
Customers' deposits	(2.137.411)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	(30.090)	Sundry operating income	14.933
Other borrowings	(752.727)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(59.875)
Other obligations	-		
Head Office and Branches	-	NET OPERATING MARGIN	496.652
Other finance expenses	(1.398)	Extraordinary income	-
		Extraordinary expenses	-
GROSS FINANCIAL MARGIN	1.923.270	GROSS PROFIT BEFORE TAX	496.652
Income from recovery of financial assets	456	Income tax	(129.307)
Expenses from uncollectible and impaired financial assets	(1.452.591)		
Uncollectible loans and other receivables	(1.356.557)	NET PROFIT FOR THE PERIOD	367.345
Recording of allowance and adjustments to cash and due from banks	(96.033)		
NET FINANCIAL MARGIN	471.135		

President of Directors Board

Director

Executive Vice President of Planning and Finance

Internal Auditor

Investments assigned	-	Microloans	19.878.421
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	14.660.973	Loans to the manufacturing sector	-
		Equity-debt ratio	39,26 %

1. EQUITY	QUARTER	2. BANK SOLVENCY AND ASSET QUALITY	QUARTER	3. ADMINISTRATIVE MANAGEMENT (*)	QUARTER	4. PROFITABILITY (*)	QUARTER	5. LIQUIDITY	QUARTER
1.1. EQUITY COMPUTABLE	39,26 %	2.1. ALLOWANCE FOR LOAN PORTFOLIO	15,26 %	3.1. (PERSONNEL EXPENSES + OPERATING EXPENSES)	33,01 %	4.1. NET PROFIT OR LOSS	3,62 %	5.1. CASH AND CASH EQUIVALENTS	80,86 %
TOTAL ASSET (COMPUTABLE)		GROSS LOAN PORTFOLIO		AVERAGE PRODUCTIVE ASSET		AVERAGE ASSET		CUSTOMERS' DEPOSITS	
1.2. UNPRODUCTIVE ASSET	184,20 %	2.2. GROSS FIXED ASSET PORTFOLIO	11,11 %	3.2. (PERSONNEL EXPENSES + OPERATING EXPENSES)	35,31 %	4.2. NET PROFIT OR LOSS	13,32 %	5.2. (CASH + INVEST. SECURITIES)	80,86 %
(EQUITY + OPERATING MANAGEMENT)		GROSS LOAN PORTFOLIO		FINANCE INCOME		AVERAGE EQUITY		CUSTOMERS DEPOSITS	

(*) ANNUALIZED AND CALCULATED BASED ON AVERAGE BALANCE SOURCE: FIGURES FROM THE BANK'S BALANCE AS OF: 03/31/2025