

PUBLICATION BALANCE SHEET AS OF JUNE 30, 2025 AND DECEMBER 31, 2024
(EXPRESSED IN US DOLLARS)

ASSETS	06/30/2025	12/31/2024	LIABILITIES AND EQUITY	06/30/2025	12/31/2024
CASH AND DUE FROM BANKS	17.657.759	15.269.259	CUSTOMERS' DEPOSITS	23.964.908	22.765.185
Cash	3.223.819	3.797.363	Demand deposits and certificates	23.326.323	21.147.097
Central Bank of Venezuela	9.665.814	6.480.995	Noninterest-bearing checking accounts	11.004.851	9.086.200
Banks and other local financial institutions	56	115	Interest-bearing checking accounts	503.645	291.413
Banks and correspondent offices abroad	4.768.071	4.990.786	Current Accounts According to Exchange Agreement No. 20	-	-
Head Office and Branches	-	-	Demand deposits and certificates	9.536.148	9.545.718
Clearing House Funds	-	-	Current Accounts According to the Exchange Market System of L.C.	2.281.679	2.223.766
(Allowance for cash and due from banks)	-	-	Special funds in trust according to the Exchange Market System of L.C.	-	-
			Other demand obligations	550.706	1.501.791
			Obligations from money market desk transactions	-	-
			Savings deposits	87.879	116.297
			Time deposits	-	-
INVESTMENT SECURITIES	1.451.980	1.945.666	Securities issued by the Bank	-	-
Placements in Central Bank of Venezuela and Interbank Transactions	129.727	963.446	Restricted customers' deposits	-	-
Trading investment securities	-	-	Rights and shares on securities	-	-
Available-for-sale investment securities	300	246	OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	-	-
Held-to-maturity investment securities	840.230	834.419			
Restricted cash investments	731.722	147.555	Deposits and obligations with BANAVIH	201.116	582.733
Other investment securities	-	-	Deposits and Obligations with BANAVIH in one year or less	201.116	582.733
(Allowance for investment securities)	(250.000)	-	Deposits and Obligations with BANAVIH in one year or more	-	-
LOAN PORTFOLIO	20.511.126	18.553.467	OTHER BORROWINGS	5.015.052	5.227.125
Current loans	21.874.887	18.736.121	Obligations with local financial institutions due in one year or less	5.015.052	5.227.125
Restructured loans	-	-	Obligations with local financial institutions due in one year or more	-	-
Past-due loans	2.791.230	1.530.225	Obligations with foreign financial institutions due in one year or less	-	-
Loans in litigation	-	-	Obligations with other foreign financial institutions due in one year or more	-	-
(Allowance for loan portfolio)	(4.154.990)	(1.712.879)	Obligations from other borrowings due in one year or less	-	-
			Obligations from other borrowings due in one year or more	-	-
INTERESTS AND COMMISSIONS RECEIVABLE	175.708	568.287	OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-	-
Accrued interest receivable from cash and due from banks	-	-	INTERESTS AND COMMISSIONS PAYABLE	449.966	402.777
Accrued interest receivable from investment securities	585.229	539.750	Accrued liabilities from customers' deposits	390.675	317.067
Accrued interest receivable from loan portfolio	224.059	229.165	Accrued liabilities from obligations with Central Bank of Venezuela	-	-
Commissions receivable	139.021	576.409	Accrued liabilities from deposits and obligations with BANAVIH	1.816	6.996
Accrued interest and commissions receivable from other receivables	-	-	Accrued liabilities from other borrowings	57.475	78.714
(Allowance for accrued interest receivable and other)	(772.601)	(777.037)	Accrued liabilities from other financial intermediation obligations	-	-
			Accrued liabilities from other obligations	-	-
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-	-	Accrued liabilities from subordinated obligations	-	-
Investments in subsidiaries and affiliates	-	-	ACCRUALS AND OTHER LIABILITIES	4.336.981	6.222.197
Investments in branches	-	-	SUBORDINATED OBLIGATIONS	-	-
(Allowance for investments in subsidiaries, affiliates and branches)	-	-	OTHER OBLIGATIONS	-	-
			TOTAL LIABILITIES	33.968.024	35.200.016
FORECLOSED ASSETS	-	-			
PREMISES AND EQUIPMENT	857.687	836.410	OPERATING MANAGEMENT	-	-
OTHER ASSETS	8.654.928	10.110.353			
TOTAL ASSETS	49.309.189	47.283.442			
DEBIT CONTINGENT ACCOUNTS	-	-			
TRUST ASSETS	-	-			
OTHER TRUSTS	-	-			
DEBIT ACCOUNTS FROM OTHER TRUSTS	-	-			
(HOUSING AND HABITAT BENEFIT SYSTEM)	-	-			
OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS	-	-	TOTAL EQUITY	15.341.165	12.083.427
OTHER DEBIT MEMORANDUM ACCOUNTS	31.260.523	25.188.059			
OTHER DEBIT CONTROL ACCOUNTS	-	-	TOTAL LIABILITIES AND EQUITY	49.309.189	47.283.442
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 RES. ORG.
Investments	-	-	-	-	-
Collateral	-	-	-	-	-
Administration	-	-	-	-	-
Combined	-	-	-	-	-
Other	-	-	-	-	-
TOTAL	-	-	-	-	-

PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED JUNE 30, 2025 AND DECEMBER 31, 2024					
(EXPRESSED IN US DOLLARS)					
FINANCE INCOME	7.532.399	7.153.907	Other operating income	3.028.993	4.965.049
Cash and due from banks	-	-	Other operating expenses	(333.183)	(757.013)
Investment securities	87.117	371.743	FINANCIAL INTERMEDIATION MARGIN	3.731.819	7.527.613
Loan portfolio	7.445.270	6.782.164	COSTS OF OPERATIONS	(2.765.029)	(4.804.746)
Other receivables	-	-	Personnel expenses	(1.277.021)	(1.299.981)
Investments in subsidiaries, affiliates and branches.	-	-	General and administration expenses	(1.381.252)	(3.382.459)
Head Office and Branches	-	-	Contributions to FOGADE	(41.967)	(47.150)
Other finance income	12	-	Contributions to SUDEBAN	(64.788)	(75.156)
			GROSS OPERATING MARGIN	966.790	2.722.867
FINANCE EXPENSES	(3.970.056)	(2.806.235)	Income from foreclosed assets	-	-
Customers' deposits	(3.053.705)	(1.836.942)	Income from special programs	-	-
Obligations with Central Bank of Venezuela	-	-	Sundry operating income	96.259	37.585
Deposits and obligations with BANAVIH	(33.664)	(33.365)	Expenses from foreclosed assets	-	-
Other borrowings	(859.770)	(935.919)	Depreciation, amortization and impairment of sundry goods	-	-
Other financial intermediation obligations	-	-	Sundry operating expenses	(141.372)	(1.795.381)
Subordinated obligations	-	-	NET OPERATING MARGIN	921.677	965.071
Other obligations	-	-	Extraordinary income	-	-
Head Office and Branches	-	-	Extraordinary expenses	-	-
Other finance expenses	(22.918)	-	GROSS PROFIT BEFORE TAX	921.677	965.071
GROSS FINANCIAL MARGIN	3.562.342	4.347.672	(9) Income tax	(196.444)	(271.692)
Income from recovery of financial assets	6.451	962	APPLICATION OF NET INCOME	725.233	693.380
Expenses from uncollectible and impaired financial assets	(2.532.785)	(1.029.057)	Legal Reserve	-	-
Uncollectible loans and other receivables	(2.470.849)	(1.029.057)	Statutory Profit	-	-
Recording of allowance and adjustments to cash and due from banks	(61.936)	-	Other Capital Reserves	36.262	34.669
NET FINANCIAL MARGIN	1.036.009	3.319.577	Accumulated Results	668.971	658.711
			Contributions National Anti-drug Fund	4.637	4.853

 President of Directors Board	 Director	 Executive Vice President of Finance and Media	 Internal Auditor
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Investments assigned	-	Microloans	24.407.476
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	11.900.297	Loans to the manufacturing sector	41.71%
		Equity-debt ratio	

1. EQUITY	SEMESTER	2. BANK SOLVENCY AND ASSET QUALITY	SEMESTER	3. ADMINISTRATIVE MANAGEMENT (*)	SEMESTER	4. PROFITABILITY (*)	SEMESTER	5. LIQUIDITY	SEMESTER
1.1. EQUITY COMPUTABLE	41,71%	2.1. ALLOWANCE FOR LOAN PORTFOLIO GROSS LOAN PORTFOLIO	16,84%	3.1. (PERSONNEL EXPENSES + OPERATING EXPENSES) AVERAGE PRODUCTIVE ASSET	30,53%	4.1. NET PROFIT OR LOSS AVERAGE ASSET	4,39%	5.1. CASH AND CASH EQUIVALENTS CUSTOMERS' DEPOSITS	74,22%
1.2. IMPRODUCTIVE ASSET (EQUITY + OPERATING MANAGEMENT)	146,49%	2.2. GROSS FIXED ASSET PORTFOLIO GROSS LOAN PORTFOLIO	11,32%	3.2. (PERSONNEL EXPENSES + OPERATING EXPENSES) FINANCE INCOME	35,29%	4.2. NET PROFIT OR LOSS AVERAGE EQUITY	14,92%	5.2. (CASH + INVEST SECURITIES) CUSTOMERS' DEPOSITS	74,22%