

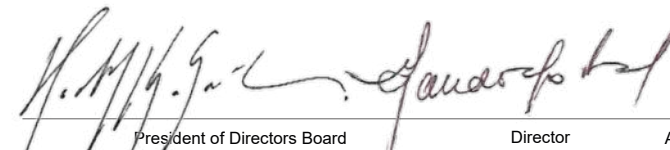


PUBLICATION BALANCE SHEET AS OF JANUARY 31, 2025
(EXPRESSED IN US DOLLARS)

ASSETS		LIABILITIES AND EQUITY	
CASH AND DUE FROM BANKS	16.563.233	CUSTOMERS' DEPOSITS	23.937.554
Cash	3.170.938	Demand deposits	23.344.595
Central Bank of Venezuela	8.147.890	Noninterest-bearing checking accounts	10.020.541
Banks and other local financial institutions	103	Interest-bearing checking accounts	2.113.419
Banks and correspondent offices abroad	5.244.302	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	9.425.824
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	1.784.811
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	-
INVESTMENT SECURITIES	2.167.979	Other demand obligations	481.586
Placements in Central Bank of Venezuela and Interbank Transactions	1.200.736	Obligations from money market desk transactions	-
Trading investment securities	-	Savings deposits	111.372
Available-for-sale investment securities	264	Time deposits	-
Held-to-maturity investment securities	835.414	Securities issued by the Bank	-
Restricted cash investments	131.566	Restricted customers' deposits	-
Other investment securities	-	Rights and shares on securities	-
(Allowance for investment securities)	-	OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	-
LOAN PORTFOLIO	18.290.176	DEPOSITS AND OBLIGATIONS WITH BANAVIH	532.513
Current loans	18.477.938	Deposits and Obligations with BANAVIH in one year or less	532.513
Restructured loans	-	Deposits and Obligations with BANAVIH in one year or more	-
Paast-due loans	1.889.736	OTHER BORROWINGS	2.956.901
Loans in litigation	-	Obligations with local financial institutions due in one year or less	2.956.901
(Allowance for loan portfolio)	(2.077.498)	Obligations with local financial institutions due in one year or more	-
INTERESTS AND COMMISSIONS RECEIVABLE	718.864	Obligations with foreign financial institutions due in one year or less	-
Accrued interest receivable from cash and due from banks	-	Obligations with other foreign financial institutions due in one year or more	-
Accrued interest receivable from investment securities	546.700	Obligations from other borrowings due in one year or less	-
Accrued interest receivable from loan portfolio	232.883	Obligations from other borrowings due in one year or more	-
Commissions receivable	702.427	OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-
Accrued interest and commissions receivable from other receivables	-	INTERESTS AND COMMISSIONS PAYABLE	490.856
(Allowance for accrued interest receivable and other)	(763.146)	Accrued liabilities from customers' deposits	440.030
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-	Accrued liabilities from obligations with Central Bank of Venezuela	-
Investments in subsidiaries and affiliates	-	Accrued liabilities from deposits and obligations with BANAVIH	4.131
Investments in branches	-	Accrued liabilities from other borrowings	46.695
(Allowance for investments in subsidiaries, affiliates and branches)	-	Accrued liabilities from other financial intermediation obligations	-
FORECLOSED ASSETS	-	Accrued liabilities from other obligations	-
PREMISES AND EQUIPMENT	718.328	Accrued liabilities from subordinated obligations	-
OTHER ASSETS	8.611.600	ACCRUALS AND OTHER LIABILITIES	6.373.905
TOTAL ASSETS	47.070.180	SUBORDINATED OBLIGATIONS	-
DEBIT CONTINGENT ACCOUNTS	-	OTHER OBLIGATIONS	-
TRUST ASSETS	-	TOTAL LIABILITIES	34.291.728
OTHER TRUSTS	-	OPERATING MANAGEMENT	121.444
DEBIT ACCOUNTS FROM OTHER TRUSTS	-	TOTAL EQUITY	12.657.007
(HOUSING AND HABITAT BENEFIT SYSTEM)	-	TOTAL LIABILITIES AND EQUITY	47.070.180
OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS	-		
OTHER DEBIT MEMORANDUM ACCOUNTS	23.663.162		
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 01, 2025 TO JANUARY 31, 2025
(EXPRESSED IN US DOLLARS)

FINANCE INCOME	1.880.139	Other operating income	779.702
Cash and due from banks	-	Other operating expenses	(56.620)
Investment securities	58.360	FINANCIAL INTERMEDIATION MARGIN	931.058
Loan portfolio	1.821.757	COSTS OF OPERATIONS	(746.407)
Other receivables	-	Personnel expenses	(264.165)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(452.814)
Head Office and Branches	-	Contributions to FOGADE	(12.948)
Other finance income	22	Contributions to SUDEBAN	(16.480)
FINANCE EXPENSES	(1.388.050)	GROSS OPERATING MARGIN	184.651
Customers' deposits	(984.517)	Income from foreclosed assets	-
Obligations with B.C.V	-	Income from special programs	-
Deposits and obligations with BANAVIH	(10.116)	Sundry operating income	3.827
Other borrowings	(393.399)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(15.574)
Other obligations	-	NET OPERATING MARGIN	172.904
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(18)	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	492.089	GROSS PROFIT BEFORE TAX	172.904
Income from recovery of financial assets	13	Income tax	(51.460)
Expenses from uncollectible and impaired financial assets	(284.125)	NET PROFIT FOR THE PERIOD	121.444
Uncollectible loans and other receivables	(284.125)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	207.976		

			
President of Directors Board	Director	Administration and Financial Control Manager	Internal Audit
Investments assigned	-	Microloans	19.948.934
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	15.718.636	Loans to the manufacturing sector	-
		Equity-debt ratio	35,90%