





**PUBLICATION BALANCE SHEET AS OF JANUARY 31, 2024**  
(EXPRESSED IN US DOLLARS)

| ASSETS   |                  | LIABILITIES AND EQUITY  |                   |
|--|------------------|---|-------------------|
| <b>CASH AND DUE FROM BANKS</b>                                     | <b>8.614.406</b> | <b>CUSTOMERS' DEPOSITS</b>  | <b>15.427.198</b> |
| Cash   | 2.263.192        | Demand deposits   | 12.976.956        |
| Central Bank of Venezuela  | 5.434.397        | Noninterest-bearing checking accounts   | 9.285.821         |
| Banks and other local financial institutions                       | -                | Interest-bearing checking accounts  | 607.096           |
| Banks and correspondent offices abroad                             | 908.648          | Current Accounts According to Exchange Agreement No. 20                       | -                 |
| Head Office and Branches   | -                | Demand deposits and certificates  | 1.976.552         |
| Clearing House Funds   | 7.968            | Current Accounts According to the Exchange Market System of L.C.              | 1.107.487         |
| (Allowance for cash and due from banks)                            | -                | Special funds in trust according to the Exchange Market System of L.C.        | -                 |
|  |                  | Other demand obligations  | 2.383.532         |
|  |                  | Obligations from money market desk transactions                               | -                 |
|  |                  | Savings deposits  | 66.710            |
|  |                  | Time deposits   | -                 |
|  |                  | Securities issued by the Bank   | -                 |
|  |                  | Restricted customers' deposits  | -                 |
|  |                  | Rights and shares on securities   | -                 |
| <b>INVESTMENT SECURITIES</b>                                       | <b>2.512.418</b> | <b>OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA</b>                             | <b>-</b>          |
| Placements in Central Bank of Venezuela and Interbank Transactions | 497.658          | Deposits and obligations with BANAVIH   | -                 |
| Trading investment securities                                      | 1.153.884        | <b>OTHER BORROWINGS</b>   | <b>3.493.339</b>  |
| Available-for-sale investment securities                           | 324              | Obligations with local financial institutions due in one year or less         | 3.493.339         |
| Held-to-maturity investment securities                             | 823.662          | Obligations with local financial institutions due in one year or more         | -                 |
| Restricted cash investments  | 36.890           | Obligations with foreign financial institutions due in one year or less       | -                 |
| Other investment securities  | -                | Obligations with other foreign financial institutions due in one year or more | -                 |
| (Allowance for investment securities)                              | -                | Obligations from other borrowings due in one year or less                     | -                 |
|  |                  | Obligations from other borrowings due in one year or more                     | -                 |
|  |                  | <b>OTHER FINANCIAL INTERMEDIATION OBLIGATIONS</b>                             | <b>-</b>          |
| <b>LOAN PORTFOLIO</b>  | <b>9.494.483</b> | <b>INTERESTS AND COMMISSIONS PAYABLE</b>                                      | <b>89.545</b>     |
| Current loans  | 9.664.546        | Accrued liabilities from customers' deposits                                  | 28.444            |
| Restructured loans   | -                | Accrued liabilities from obligations with Central Bank of Venezuela           | -                 |
| Past-due loans   | 234.835          | Accrued liabilities from deposits and obligations with BANAVIH                | -                 |
| Loans in litigation  | -                | Accrued liabilities from other borrowings                                     | 61.101            |
| (Allowance for loan portfolio)                                     | (404.898)        | Accrued liabilities from other financial intermediation obligations           | -                 |
|  |                  | Accrued liabilities from other obligations                                    | -                 |
|  |                  | Accrued liabilities from subordinated obligations                             | -                 |
|  |                  | <b>ACCRUALS AND OTHER LIABILITIES</b>   | <b>7.242.205</b>  |
|  |                  | <b>SUBORDINATED OBLIGATIONS</b>   | <b>-</b>          |
|  |                  | <b>OTHER OBLIGATIONS</b>  | <b>-</b>          |
|  |                  | <b>TOTAL LIABILITIES</b>  | <b>26.252.287</b> |
|  |                  | <b>OPERATING MANAGEMENT</b>   | <b>98.384</b>     |
|  |                  | <b>TOTAL EQUITY</b>   | <b>7.035.923</b>  |
|  |                  | <b>TOTAL LIABILITIES AND EQUITY</b>   | <b>33.386.595</b> |
|  |                  | <b>DEBIT CONTINGENT ACCOUNTS</b>  | <b>-</b>          |
|  |                  | <b>TRUST ASSETS</b>   | <b>-</b>          |
|  |                  | <b>OTHER TRUSTS</b>   | <b>-</b>          |
|  |                  | <b>DEBIT ACCOUNTS FROM OTHER TRUSTS</b>                                       | <b>-</b>          |
|  |                  | <b>(HOUSING AND HABITAT BENEFIT SYSTEM)</b>                                   | <b>-</b>          |
|  |                  | <b>OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS</b>                        | <b>-</b>          |
|  |                  | <b>OTHER DEBIT MEMORANDUM ACCOUNTS</b>  | <b>23.462.127</b> |
|  |                  | <b>OTHER DEBIT CONTROL ACCOUNTS</b>   | <b>-</b>          |
|  |                  | <b>TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE</b>             | <b>-</b>          |

| 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                       | -           | -              | -                      | -                                   | -  | -        |
| <b>TOTAL</b>                | <b>-</b>    | <b>-</b>       | <b>-</b>               | <b>-</b>                            | <b>-</b>   | <b>-</b> |

**PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JANUARY 1, 2024 TO JANUARY 31, 2024**  
(EXPRESSED IN US DOLLARS)

|   |                  |   |                  |
|---|------------------|---|------------------|
| <b>FINANCE INCOME</b>   | <b>587.926</b>   | Other operating income                                    | 744.564          |
| Cash and due from banks   | -                | Other operating expenses                                  | (83.026)         |
| Investment securities   | 24.368           | <b>FINANCIAL INTERMEDIATION MARGIN</b>                    | <b>811.411</b>   |
| Loan portfolio  | 563.553          | <b>COSTS OF OPERATIONS</b>                                | <b>(490.823)</b> |
| Other receivables   | -                | Personnel expenses  | (169.183)        |
| Investments in subsidiaries, affiliates and branches.             | -                | General and administration expenses                       | (304.101)        |
| Head Office and Branches  | -                | Contributions to FOGADE                                   | (4.807)          |
| Other finance income  | 5                | Contributions to SUDEBAN                                  | (12.732)         |
| <b>FINANCE EXPENSES</b>   | <b>(410.626)</b> | <b>GROSS OPERATING MARGIN</b>                             | <b>320.588</b>   |
| Customers' deposits   | (126.429)        | Income from foreclosed assets                             | -                |
| Obligations with B.C.V  | -                | Income from special programs                              | -                |
| Deposits and obligations with BANAVIH                             | -                | Sundry operating income                                   | 2.673            |
| Other borrowings  | (284.197)        | Expenses from foreclosed assets                           | -                |
| Other financial intermediation obligations                        | -                | Depreciation, amortization and impairment of sundry goods | -                |
| Subordinated obligations  | -                | Sundry operating expenses                                 | (224.877)        |
| Other obligations   | -                | <b>NET OPERATING MARGIN</b>                               | <b>98.384</b>    |
| Head Office and Branches  | -                | Extraordinary income                                      | -                |
| Other finance expenses  | -                | Extraordinary expenses                                    | -                |
| <b>GROSS FINANCIAL MARGIN</b>                                     | <b>177.300</b>   | <b>GROSS PROFIT BEFORE TAX</b>                            | <b>98.384</b>    |
| Income from recovery of financial assets                          | 6.940            | Income tax  | -                |
| Expenses from uncollectible and impaired financial assets         | (34.367)         | <b>NET PROFIT FOR THE PERIOD</b>                          | <b>98.384</b>    |
| Uncollectible loans and other receivables                         | (34.367)         |   |                  |
| Recording of allowance and adjustments to cash and due from banks | -                |   |                  |
| <b>NET FINANCIAL MARGIN</b>                                       | <b>149.873</b>   |   |                  |

|   |   |  |   |
|---|---|--|---|
|  |  |  |  |
| President of Directors Board  | Director  | Administration of Financial Control Manager  | Internal Audit  |
| Investments assigned  | -   | Microloans   | 9.175.823   |
| 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   | 8.954.209   | Loans to the manufacturing sector  | -   |
|   |   | Equity-debt ratio  | 27,98%  |