

PUBLICATION BALANCE SHEET AS OF FEBRUARY 29, 2024

	PUBLICATION BALAI (EXF
SSETS	
CASH AND DUE FROM BANKS	8.650.57
Cash	2.332.93
Central Bank of Venezuela	4.988.39
Banks and other local financial institutions	19
Banks and correspondent offices abroad	1.329.05
lead Office and Branches	
Clearing House Funds Allowance for cash and due from banks)	
Allowance for cash and due from banks)	
NVESTMENT SECURITIES	2.853.58
Placements in Central Bank of Venezuela and Interbank Transactions	795.86
Frading investment securities	1.153.88
Available-for-sale investment securities	27
Held-to-maturity investment securities	824.59
Restricted cash investments	78.96
Other investment securities	
Allowance for investment securities)	
LOAN PORTFOLIO	10.322.39
Current loans	10.460.56
Restructured loans	
Past-due loans	342.89
Loans in litigation	
(Allowance for loan portfolio)	(481.076
INTERESTS AND COMMISSIONS RECEIVABLE	380.51
Accrued interest receivable from cash and due from banks	
Accrued interest receivable from investment securities	470.81
Accrued interest receivable from loan portfolio	133.11
Commissions receivable	215.21
Accrued interest and commissions receivable from other receivables	
(Allowance for accrued interest receivable and other)	(438.620
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	
Investments in subsidiaries and affiliates Investments in branches	
Allowance for investments in subsidiaries, affiliates and branches)	
· · · · · · · · · · · · · · · · · · ·	
FORECLOSED ASSETS	
PREMISES AND EQUIPMENT	1.629.64
OTHER ASSETS	10.850.35
TOTAL ASSETS	34.687.06

LIABILITIES AND EQUITY	
CUSTOMERS' DEPOSITS	15.048.492
Demand deposits	12.859.046
Noninterest-bearing checking accounts	10.429.766
Interest-bearing checking accounts	381.856
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	1.005.358
Current Accounts According to the Exchange Market System of L.C.	1.042.066
Special funds in trust according to the Exchange Market System of L.C.	-
Other demand obligations	2.116.111
Obligations from money market desk transactions	-
Savings deposits	73.335
Time deposits	-
Securities issued by the Bank	-
Restricted customers' deposits	-
Rights and shares on securities	-
OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	<u> </u>
Deposits and obligations with BANAVIH	-
OTHER BORROWINGS	4.651.842
Obligations with local financial institutions due in one year or less	4.651.842
Obligations with local financial institutions due in one year or more	-
Obligations with foreign financial institutions due in one year or less	-
Obligations with other foreign financial institutions due in one year or more	-
Obligations from other borrowings due in one year or less	-
Obligations from other borrowings due in one year or more	-
OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	
INTERESTS AND COMMISSIONS PAYABLE	91.440
Accrued liabilities from customers' deposits	21.988
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	
Accrued liabilities from other borrowings	69.451
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	
ACCRUALS AND OTHER LIABILITIES SUBORDINATED OBLIGATIONS	7.770.875
OTHER OBLIGATIONS	-
TOTAL LIABILITIES	07.500.640
OPERATING MANAGEMENT	27.562.649
TOTAL EQUITY	6.922.044
TOTAL LIABILITIES AND EQUITY	34.687.062
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	24.154.793
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	
Invesments	-	-	-	-		-	
Collateral	-	-				-	
Administration	-	-				-	
Combined	-	-				-	
Other	-	-		-	-	-	
TOTAL	-	-	-				

PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JANUARY 1, 2024 TO FEBRUARY 29, 2024 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	1.245.191	Other o
Cash and due from banks	-	Other o
Investment securities	57.708	FINAN
Loan portfolio	1.187.478	COSTS
Other receivables Investments in subsidiaries, affiliates and branches.	-	
Head Office and Branches		Person Genera
Other finance income	5	Contrib
FINANCE EXPENSES	(885.944)	Contrib
Customers' deposits	(327.768)	GROS
Obligations with B.C.V	`	Income
Deposits and obligations with BANAVIH		Income
Other borrowings	(558.168)	Sundry
Other financial intermediation obligations	-	Expens
Subordinated obligations Other obligations	-	Deprec
Head Office and Branches	-	Sundry
Other finance expenses	(8)	NET O
GROSS FINANCIAL MARGIN	359.247	Extraoi
Income from recovery of financial assets	7.031	Extraoi
Expenses from uncollectible and impaired financial assets	(106.744)	GROS
Uncollectible loans and other receivables	(106.744)	Income
Recording of allowance and adjustments to cash and due from banks		
NET FINANCIAL MARGIN	259.535	NET P

Other operating income Other operating expenses	1.351.338 (141.602)
FINANCIAL INTERMEDIATION MARGIN	1.469.271
COSTS OF OPERATIONS	(833.666)
Personnel expenses General and administration expenses Contributions to FOGADE Contributions to SUDEBAN	(220.022) (572.264) (15.840) (25.539)
GROSS OPERATING MARGIN	635.605
Income from foreclosed assets Income from special programs Sundry operating income Expenses from foreclosed assets Depreciation, amortization and impairment of sundry goods Sundry operating expenses	9.330 - (399.903)
NET OPERATING MARGIN	245.032
Extraordinary income Extraordinary expenses	-
GROSS PROFIT BEFORE TAX	245.032
Income tax	(42.663)
NET PROFIT FOR THE PERIOD	202.369

President of Directors Board

Director

Administration of Financial Control Manager

nternal Audit

Investments assigned Agricultural portfolio for the month Cumulative agricultural portfolio Deposits from official entities

8.010.376

Microloans
Loans to tourism sector as per current laws
Mortgage loans as per Special Protection Law of the Housing Mortgage Debtor
Loans to the manufacturing sector
Equity-debt ratio

10.075.887

26,36%

President Michel J. Goguikian

Principal Directors
Michel J. Goguikian
Vladimir J. Falcón W

Sevelyn Rodríguez Branger
Vladimir J. Falcón W

Asdrúbal Oliveros

Asdrúbal Oliveros

José Gerardo Rivas

Deputy Directors

Maria de la Concepción de Araujo
Alvaro Rodríguez Paz

Maria de la Concepción de Araujo
Alvaro Rodríguez Paz

Maritza Meszaros Reyes

Maritza Meszaros Reyes

Maritza Meszaros Reyes