

Assets

	Period Ended 01/31/2024	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Cash and Due from Banks	1,140,517,598	1,764,600,724
Cash	327,680,981	329,391,549
Central Bank of Venezuela	675,133,493	675,133,493
Domestic Banks and Other Financial Institutions	30,740	30,740
Foreign Banks and Correspondents	137,667,344	760,039,902
Main Office and Branches	0	0
Immediate clearance items	5,040	5,040
(Allowances for Cash and Due from Banks)	0	0
Investments Securities	3,789,671	1,218,370,697
Placements in Central Bank of Venezuela and Interbanking Transactions	0	0
Trading Securities	0	0
Available for Sale Securities	0	315,263,522
Held to Maturity Securities	0	668,588,554
Restricted Cash Investment	3,789,671	234,518,621
Other Securities	0	0
(Allowance for Investment Securities)	0	0
Loan Portfolio	671,073,210	1,759,729,020
Current Loans	676,612,468	1,784,568,567
Restructured Loans	0	0
Past-due Loans	1,625,935	1,720,168
Loans in Litigation	19,790,523	19,790,523
(Allowance for Loan Portfolio)	-26,955,716	-46,350,238
Interest and Commissions Receivable	4,918,039	24,080,889
Accrued Interest Receivable from Cash and Due From Banks	0	0
Accrued Interest Receivable from Investments Securities	0	7,820,206
Accrued Interest Receivable from Loan Portfolio	4,574,660	15,917,304
Commissions Receivable	343,379	343,379
Accrued Interest and Commissions Receivable from Other Accounts Receivable	0	0
(Allowance for Accrued Interest Receivable and Other)	0	0
Investments in Subsidiaries, Affiliates and Branches	997,131,117	0
Investments in Subsidiaries and Affiliates	0	0
Investments in Branches	997,131,117	0
(Allowance for Investments in Subsidiaries, Affiliates and Branches)	0	0
Foreclosed Assets	0	0
Premises and Equipments	26,975,796	26,975,796
Other Assets	188,596,597	191,434,561
Total Assets	3,033,002,028	4,985,191,687

Memorandum Accounts

Contingent Debit Accounts	20,202,280	23,544,700
Trust Assets	390,896,009	390,896,009
Other Trust	28,098,134	28,098,134
Debit Accounts for Other Trust Charges (Housing and Habitat Benefit Regime)	0	0
Other Debit Accounts of the Residential Housing Savings Plan	0	0
Other Debit Memorandum Accounts	769,170,914	1,979,080,778
Other Debit Registration Accounts	0	0
Assets From Trust Obligations For Sovereign Cryptoasset Operations	0	0

Liabilities

	Period Ended 01/31/2024	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Customers' Deposits	1,317,305,087	3,679,448,395
Demand Deposits	1,206,395,782	3,178,424,677
Non-Interest Bearing Current Accounts	782,782,623	782,782,623
Interest Bearing Current Accounts	232,545,303	2,203,489,115
Checking Accounts according to Exchange Agreement N° 20	0	0
Demand Deposits and Certificates	53,251,525	54,336,608
Current Accounts under Freely Convertible Foreign Exchange System	137,816,331	137,816,331
Special Trust Funds under Freely Convertible Foreign Exchange System	0	0
Other Demand Obligations	68,801,601	69,815,752
Money-desk financial transactions	0	0
Savings Deposits	40,553,405	40,553,405
Time Deposits	0	0
Securities Issued by the Bank	0	0
Restricted Customer's Deposits	1,554,299	390,654,561
Rights and Participations on Securities	0	0
Obligations with Central Bank of Venezuela	0	0
Deposits and Obligations with National Housing and Habitat Bank	0	0
Other Borrowings	39,275	39,275
Obligations with Domestic Financial Institutions due in one year or less	250	250
Obligations with Domestic Financial Institutions due over one year	0	0
Obligations with Foreign Financial Institutions due in one year or less	39,025	39,025
Obligations with Foreign Financial Institutions due over one year	0	0
Obligations resulting from other borrowings due in one year or less	0	0
Obligations resulting from other borrowings due over one year	0	0
Other Financial Intermediation Obligations	0	0
Interest and Commissions Payable	985,196	985,200
Accrued Expenses for Customer's Deposits	933,909	933,913
Accrued Expenses for Obligations with Central Bank of Venezuela	0	0
Accrued Expenses for Deposits and Obligations with National Housing and Habitat Bank	0	0
Accrued Expenses for Other Borrowings	51,287	51,287
Accrued Expenses for Other Financial Intermediation Obligations	0	0
Accrued Expenses for Other Obligations	0	0
Accrued Expenses for Subordinated Obligations	0	0
Accruals and Other Liabilities	1,200,230,987	790,277,334
Subordinated Obligations	0	0
Other Obligations	0	0
Total Liabilities	2,518,560,545	4,470,750,204
Operations	3,214,603	3,214,603

Stockholder's Equity

Total Stockholders' Equity	511,226,880	511,226,880
Total Liabilities and Stockholders' Equity	3,033,002,028	4,985,191,687

Trust Assets (Details)

Type of Trust	Individuals	Corporate Entities	Central Administration	Public, State, Municipal and Central Administrations	Decentralized Entities and Other Entities with Special Regime	Total
Investment	0	31	0	0	0	31
Guaranty	0	63,265	0	0	0	63,265
Administration	3,175	373,421,585	0	0	11,939,696	385,364,456
Mixed	0	0	0	0	0	0
Others	0	0	0	0	0	0
Total	3,175	373,484,881	0	0	11,939,696	385,364,456

Complementary Information

Transferred Investments	0
Loans to Agricultural Sector	0
Accumulated Loans to Agricultural Sector	174,731,134
Deposits of Official Entities	76,666,214
Micro Credits and Other Financial Instruments	23,386,220
Loans to Tourism Sector in Accordance to the Legislation in Force	0
Mortgages in Accordance to the Special Law on Protection to the Mortgage Creditor	13,997,053
Equity Solvency Index	11.30%
Loans Granted to Manufacturing Industry	0
Loans to Health Sector	0
Loans granted to sectors developed by women	1,094,150

Statement of Published Earnings for the Period from Jan 01, 2024 to Jan 31, 2024 (In Bolivars)

	Period Ended 01/31/2024		Period Ended 01/31/2024	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Financial Income	22,516,301	42,145,967	17,199,209	36,005,719
Cash and Due from Banks	440,439	1,843,562	61,768,544	55,682,772
Investments Securities	5,830	3,713,715	10,113,816	12,718,515
Loan Portfolio	22,014,633	36,533,291	68,853,937	78,969,976
Other Accounts Receivable	55,399	55,399	49,101,129	59,203,109
Investments in Subsidiaries, Affiliates and Branches	0	0	16,668,329	26,274,199
Main Office and Branches	0	0	29,995,644	30,491,754
Other	0	0	1,297,197	1,297,197
Financial Expenses	5,317,092	5,331,588	1,139,959	1,139,959
Customers' Deposit	3,868,252	3,882,748	19,752,808	19,766,867
Obligations with Central Bank of Venezuela	0	0	0	0
Deposits and Obligations with National Housing and Habitat Bank	0	0	0	0
Other Borrowings	800,625	800,625	0	0
Other Financial Intermediation Obligations	0	0	5,818	29,158
Underlying Obligations	0	0	0	0
Others Obligations	0	0	0	0
Main Office and Branches	0	0	16,503,276	16,540,675
Other	648,215	648,215	3,255,350	3,255,350
Gross Financial Margin	17,199,209	36,814,379	3,255,350	3,255,350
Income from Recovery of Financial Assets	0	0	0	0
Expenses for Uncollectible and Impaired Financial Assets	0	808,660	40,747	40,747
Uncollectible Loans and Other Accounts Receivable	0	808,660	3,214,603	3,214,603
Allowances and Adjustments	0	0	0	0
Net Financial Margin	17,199,209	36,005,719	3,214,603	3,214,603
Other Operating Income	61,768,544	55,682,772	0	0
Other Operating Expenses	10,113,816	12,718,515	0	0
Financial Intermediation Margin	68,853,937	78,969,976	19,752,808	19,766,867
Less-Operating Expenses	49,101,129	59,203,109	0	0
Personnel	16,668,329	26,274,199	0	0
General and Administrative	29,995,644	30,491,754	0	0
Contributions to Deposit Guarantee and Banking Protection Fund	1,297,197	1,297,197	0	0
Contributions to Superintendency of Banks and Other Financial Institutions	1,139,959	1,139,959	0	0
Gross Operating Margin	19,752,808	19,766,867	3,255,350	3,255,350
Income from Foreclosed Assets	0	0	0	0
Income from Special Programs	0	0	0	0
Miscellaneous Operating Income	5,818	29,158	0	0
Expenses for Foreclosed Assets	0	0	0	0
Expenses for Depreciation, Amortization and Impaired Miscellaneous Assets	0	0	0	0
Miscellaneous Operating Expenses	16,503,276	16,540,675	0	0
Net Operating Margin	3,255,350	3,255,350	0	0
Extraordinary Income	0	0	0	0
Extraordinary Expenses	40,747	40,747	0	0
Gross Income Before Income Taxes	3,214,603	3,214,603	0	0
Income Taxes	0	0	0	0
Net Income	3,214,603	3,214,603	3,214,603	3,214,603

Joaquin Urbano Berrizbelia
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Secretary

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Financial Controller VP

Alexandra Torres Zemanate
Auditor