

Assets

	Period Ended 03/31/2024	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Cash and Due from Banks	970.475.680	1.492.843.739
Cash	280.815.386	282.527.346
Central Bank of Venezuela	569.457.528	569.457.528
Domestic Banks and Other Financial Institutions	8.219	8.219
Foreign Banks and Correspondents	120.174.547	640.830.646
Main Office and Branches	0	0
Clearing House Funds	20.000	20.000
(Allowances for Cash and Due from Banks)	0	0
Investments Securities	5.214.733	1.186.338.687
Placements in Central Bank of Venezuela and Interbanking Transactions	0	0
Trading Securities	0	0
Available for Sale Securities	0	269.957.100
Held to Maturity Securities	0	678.250.351
Restricted Cash Investment	5.214.733	238.131.236
Other Securities	0	0
(Allowance for Investment Securities)	0	0
Loan Portfolio	589.402.378	1.993.089.619
Current Loans	606.821.181	2.024.339.850
Restructured Loans	0	0
Past-due Loans	181.408	11.624.065
Loans in Litigation	626.753	626.753
(Allowance for Loan Portfolio)	-18.226.964	-43.501.049
Interest and Commissions Receivable	6.353.626	31.228.120
Accrued Interest Receivable from Cash and Due From Banks	0	0
Accrued Interest Receivable from Investments Securities	0	8.717.365
Accrued Interest Receivable from Loan Portfolio	5.227.002	21.524.459
Commissions Receivable	1.126.624	1.126.624
Accrued Interest and Commissions Receivable from Other Accounts Receivable	0	0
(Allowance for Accrued Interest Receivable and Other)	0	-140.328
Investments in Subsidiaries, Affiliates and Branches	934.526.042	0
Investments in Subsidiaries and Affiliates	0	0
Investments in Branches	934.526.042	0
(Allowance for Investments in Subsidiaries, Affiliates and Branches)	0	0
Foreclosed Assets	0	0
Premises and Equipments	32.478.948	32.478.948
Other Assets	188.875.392	191.200.097
Total Assets	2.727.326.799	4.927.179.210

Memorandum Accounts

Contingent Debit Accounts	21.716.982	27.867.739
Trust Assets	476.161.689	476.161.689
Other Trust	35.884.135	35.884.135
Debit Accounts for Other Trust Charges	0	0
(Housing and Habitat Benefit Regime)	0	0
Other Debit Accounts of the Residential Housing Savings Plan	0	0
Other Debit Memorandum Accounts	735.207.407	2.346.425.757
Other Debit Registration Accounts	0	0
Assets From Trust Obligations For Sovereign Cryptoasset Operations	0	0

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	3.589	453.513.441	0	0	12.709.815	466.226.845
Mixed	0	0	0	0	0	0
Others	0	0	0	0	0	0
Total	3,589	453.576.737	0	0	12.709.815	466.290.141

Liabilities

	Period Ended 03/31/2024	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Customers' Deposits	1.120.566.882	3.699.690.645
Demand Deposits	1.015.620.048	3.131.309.229
Non-Interest Bearing Current Accounts	658.985.267	658.985.267
Interest Bearing Current Accounts	242.476.628	2.357.079.843
Checking Accounts according to Exchange Agreement N° 20	0	0
Demand Deposits and Certificates	32.027.523	33.113.489
Current Accounts under Freely Convertible Foreign Exchange System	82.130.630	82.130.630
Special Trust Funds under Freely Convertible Foreign Exchange System	0	0
Other Demand Obligations	57.310.751	58.345.936
Money Transaction table Obligations	0	0
Savings Deposits	46.716.383	46.716.383
Time Deposits	0	0
Securities Issued by the Bank	0	0
Restricted Customer's Deposits	919.700	463.319.097
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	99.785	99.785
Obligations with Domestic Financial Institutions due in one year or less	441	441
Obligations with Domestic Financial Institutions due over one year	0	0
Obligations with Foreign Financial Institutions due in one year or less	99.344	99.344
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	1.365.193	1.365.198
Accrued Expenses for Customer's Deposits	1.365.193	1.365.198
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	0	0
Accrued Expenses for Other Financial Intermediation Obligations	0	0
Accrued Expenses for Obligations Other	0	0
Accrued Expenses for Subordinated Obligations	0	0
Accruals and Other Liabilities	1.150.498.457	771.227.100
Subordinated Obligations	0	0
Other Obligations	0	0
Total Liabilities	2.272.530.317	4.472.382.728
Operations	28.224.063	28.224.063

Stockholder's Equity

Total Stockholders' Equity	426.572.419	426.572.419
Total Liabilities and Stockholders' Equity	2.727.326.799	4.927.179.210

Complementary Information

Transferred Investments	0
Loans to Agricultural Sector	0
Accumulated Loans to Agricultural Sector	164.598.565
Deposits of Official Entities	37.004.387
Micro Credits and Other Financial Instruments	24.657.251
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	19.465.107
Equity Solvency Index	10.21%
Loans Granted to Manufacturing Industry	0
Loans to Health Sector	0
Loans granted to sectors developed by women	8.189.561

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

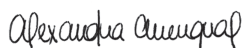
	Period Ended 03/31/2024			Period Ended 03/31/2024	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices		Venezuela's Operations	Consolidated with Foreign Branches and Offices
Financial Income	66.817.846	133.048.632	Net Financial Margin	47.654.677	107.027.334
Cash and Due from Banks	1.168.506	4.912.395	Other Operating Income	191.932.631	169.538.118
Investments Securities	3.758.700	14.780.976	Other Operating Expenses	22.339.720	28.832.237
Loan Portfolio	61.783.503	113.248.124	Financial Intermediation Margin	217.247.588	247.733.215
Other Accounts Receivable	107.137	107.137	Less-Operating Expenses	202.752.828	233.260.627
Investments in Subsidiaries, Affiliates and Branches	0	0	Personnel	102.514.395	131.507.449
Main Office and Branches	0	0	General and Administrative	92.925.136	94.439.881
Other	0	0	Contributions to Deposit Guarantee and Banking Protection Fund	3.891.590	3.891.590
Financial Expenses	17.290.509	17.335.208	Contributions to Superintendency of Banks and Other Financial Institutions	3.421.707	3.421.707
Customers' Deposit	13.107.494	13.152.193	Gross Operating Margin	14.494.760	14.472.588
Obligations with Central Bank of Venezuela	0	0	Income from Foreclosed Assets	0	0
Deposits and Obligations with National Housing and Habitat Bank	0	0	Income from Special Programs	0	0
Other Borrowings	749.338	749.338	Miscellaneous Operating Income	30.558	91.224
Other Financial Intermediation Obligations	0	0	Expenses for Foreclosed Assets	0	0
Underlying Obligations	0	0	Expenses for Depreciation, Amortization and Impaired Miscellaneous Assets	0	0
Others Obligations	0	0	Miscellaneous Operating Expenses	29.854.053	29.892.547
Main Office and Branches	0	0	Net Operating Margin	-15.328.735	-15.328.735
Other	3.433.677	3.433.677	Extraordinary Income	43.733.163	43.733.163
Gross Financial Margin	49.527.337	115.713.424	Extraordinary Expenses	180.365	180.365
Income from Recovery of Financial Assets	0	0	Gross Income Before Income Taxes	28.224.063	28.224.063
Expenses for Uncollectible and Impaired Financial Assets	1.872.660	8.686.090	Income Taxes	0	0
Uncollectible Loans and Other Accounts Receivable	1.872.660	8.686.090	Net Income	28.224.063	28.224.063
Allowances and Adjustments	0	0			

Financial Ratios

1. Stockholder's Equity	2. Banking Solvency and Assets' Quality	3. Management	4. Profitability	5. Liquidity
(Stockholder's Equity + Operations) x 100 = 16,68	Allowance for Investment Securities x 100 = 3,00	(Personnel Expenses + Operating Expenses) x 100 = 47,76	Net Income x 100 = 3,98	Current Assets x 100 = 86,61
1.1 Total Assets	Gross Loan Portfolio	Average Yielding Asset (Personnel Expenses + Operating Expenses) x 100 = 292,50	Average Asset	Deposits from the Public (Current Assets+Investments in Negotiable Instruments) x 100 = 86,61
1.2 Non-Yielding Assets (Stockholder's Equity + Operations) x 100 = 254,95	Gross Immobilized Portfolio x 100 = 0,13	Financial Income	Net Income x 100 = 23,14	Customer's Deposits x 100 = 86,61
	Gross Loan Portfolio		Average Stockholder's Equity	



Joaquín Urbano Berrizbeitia
President



Alexandra Amengual
Secretaria



Eduardo Semprún Uzategui
Financial Controller VP



Alexandra Torres Zemanate
Auditor