

Venezolano de Crédito, S.A., Banco Universal, Issued and Paid - in Capital 12,368,918. Reserves 550,170,221. RIF: J-000029709

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| Assets | 6 Months Ended 06/30/2024 | | 6 Months Ended 12/31/2023 | | Liabilities | 6 Months Ended 06/30/2024 | | 6 Months Ended 12/31/2023 | |
|--|---------------------------|--|---------------------------|--|--|---------------------------|--|---------------------------|--|
| | Venezuela's Operations | Consolidated with Foreign Branches and Offices | Venezuela's Operations | Consolidated with Foreign Branches and Offices | | Venezuela's Operations | Consolidated with Foreign Branches and Offices | Venezuela's Operations | Consolidated with Foreign Branches and Offices |
| Cash and Due from Banks | 1,111,815,367 | 2,016,365,243 | 1,060,766,521 | 1,718,822,467 | Customers' Deposits | 1,383,789,538 | 4,418,242,828 | 1,245,513,776 | 3,448,443,558 |
| Cash | 241,141,316 | 242,860,664 | 268,560,633 | 270,257,011 | Demand Deposits | 1,266,316,794 | 3,737,507,230 | 1,090,752,348 | 2,920,481,219 |
| Central Bank of Venezuela | 762,734,911 | 762,734,911 | 695,809,915 | 695,809,915 | Non-Interest Bearing Current Accounts | 785,560,230 | 785,560,230 | 633,452,550 | 633,452,550 |
| Domestic Banks and Other Financial Institutions | 54,965 | 54,965 | 47,230 | 47,230 | Interest Bearing Current Accounts | 265,909,468 | 2,736,191,027 | 251,381,544 | 2,080,034,333 |
| Foreign Banks and Correspondents | 107,884,175 | 1,010,714,703 | 96,348,743 | 752,708,311 | Checking Accounts according to Exchange Agreement N° 20 | 0 | 0 | 0 | 0 |
| Main Office and Branches | 0 | 0 | 0 | 0 | Demand Deposits and Certificates | 20,635,185 | 21,544,062 | 53,542,549 | 54,618,631 |
| Clearing House Funds | 0 | 0 | 285,000 | 285,000 | Current accounts under Freely Convertible Foreign exchange system | 194,211,911 | 194,211,911 | 152,375,705 | 152,375,705 |
| (Allowances for Cash and Due from Banks) | 0 | 0 | 0 | 0 | Special Trust Funds under Freely Convertible | 0 | 0 | 0 | 0 |
| Investments Securities | 69,704,986 | 1,292,385,638 | 3,762,665 | 1,208,672,030 | Foreign Exchange System | 0 | 0 | 0 | 0 |
| Placements in Central Bank of Venezuela and | 0 | 0 | 0 | 0 | Other Demand Obligations | 54,653,721 | 55,513,775 | 106,086,685 | 109,964,142 |
| Interbanking Transactions | 63,000,000 | 63,000,000 | 0 | 0 | Money Transaction table Obligations | 0 | 0 | 0 | 0 |
| Trading Securities | 0 | 0 | 0 | 0 | Savings Deposits | 58,534,584 | 58,534,584 | 47,170,429 | 47,170,429 |
| Available for Sale Securities | 0 | 305,881,502 | 0 | 312,068,279 | Time Deposits | 0 | 0 | 0 | 0 |
| Held to Maturity Securities | 0 | 679,767,177 | 0 | 665,037,734 | Securities Issued by the Bank | 0 | 0 | 0 | 0 |
| Restricted Cash Investment | 6,704,986 | 243,736,959 | 3,762,665 | 231,566,017 | Restricted Customer's Deposits | 4,284,439 | 566,687,239 | 1,504,314 | 370,827,768 |
| Other Securities | 0 | 0 | 0 | 0 | Rights and Participations on Securities | 0 | 0 | 0 | 0 |
| (Allowance for Investment Securities) | 0 | 0 | 0 | 0 | Obligations with Banco Central Bank of Venezuela | 0 | 0 | 0 | 0 |
| Loan Portfolio | 507,353,551 | 2,185,114,757 | 700,509,822 | 1,667,512,124 | Deposits and Obligations with National Housing and Habitat Bank | 0 | 0 | 0 | 0 |
| Current Loans | 513,608,697 | 2,209,244,717 | 707,559,670 | 1,691,669,237 | Other Borrowings | 99,341 | 99,341 | 67,615,026 | 67,615,026 |
| Restructured Loans | 0 | 0 | 0 | 0 | Obligations with Domestic Financial Institutions due in one year or less | 0 | 0 | 67,576,000 | 67,576,000 |
| Past-due Loans | 4,022,383 | 17,382,877 | 395,694 | 516,064 | Obligations with Domestic Financial Institutions due over one year | 0 | 0 | 0 | 0 |
| Loans in Litigation | 628,038 | 628,038 | 19,641,451 | 19,641,451 | Obligations with Foreign Financial Institutions due in one year or less | 99,341 | 99,341 | 39,026 | 39,026 |
| (Allowance for Loan Portfolio) | -10,905,567 | -42,140,875 | -27,086,993 | -44,314,628 | Obligations with Foreign Financial Institutions due over one year | 0 | 0 | 0 | 0 |
| Interest and Commissions Receivable | 7,052,574 | 37,088,939 | 6,582,585 | 26,241,738 | Obligations resulting from other borrowings due in one year or less | 0 | 0 | 0 | 0 |
| Accrued Interest Receivable from Cash and Due From Banks | 0 | 0 | 0 | 0 | Obligations resulting from other borrowings due over one year | 0 | 0 | 0 | 0 |
| Accrued Interest Receivable from Investments Securities | 16,500 | 7,556,811 | 0 | 7,771,332 | Other Financial Intermediation Obligations | 0 | 0 | 0 | 0 |
| Accrued Interest Receivable from Loan Portfolio | 4,530,525 | 27,588,441 | 5,045,239 | 16,933,060 | Interest and Commissions Payable | 671,240 | 671,246 | 1,545,048 | 1,545,051 |
| Commissions Receivable | 2,528,430 | 2,528,430 | 1,537,346 | 1,537,346 | Accrued Expenses for Customer's Deposits | 671,240 | 671,246 | 1,493,761 | 1,493,764 |
| Accrued Interest and Commissions Receivable from Other | 0 | 0 | 0 | 0 | Accrued Expenses for Obligations with Central Bank of Venezuela | 0 | 0 | 0 | 0 |
| Accounts Receivable | 0 | 0 | 0 | 0 | Accrued Expenses for Deposits and Obligations with | 0 | 0 | 0 | 0 |
| (Allowance for Accrued Interest Receivable and Other) | -22,881 | -584,743 | 0 | 0 | National Housing and Habitat Bank | 0 | 0 | 0 | 0 |
| Investments in Subsidiaries, Affiliates and Branches | 1,063,819,284 | 0 | 961,980,236 | 0 | Accrued Expenses for Other Borrowings | 0 | 0 | 51,287 | 51,287 |
| Investments in Subsidiaries and Affiliates | 0 | 0 | 0 | 0 | Accrued Expenses for Other Financial Intermediation Obligations | 0 | 0 | 0 | 0 |
| Investments in Branches | 1,063,819,284 | 0 | 961,980,236 | 0 | Accrued Expenses for Obligations Other | 0 | 0 | 0 | 0 |
| (Allowance for Investments in Subsidiaries, Affiliates and Branches) | 0 | 0 | 0 | 0 | Accrued Expenses for Subordinated Obligations | 0 | 0 | 0 | 0 |
| Foreclosed Assets | 0 | 0 | 0 | 0 | Accruals and Other Liabilities | 1,052,616,450 | 791,403,583 | 1,077,421,868 | 762,193,199 |
| Premises and Equipments | 32,778,232 | 32,778,232 | 17,946,669 | 17,946,669 | Subordinated Obligations | 0 | 0 | 0 | 0 |
| Other Assets | 207,191,714 | 209,223,328 | 154,932,315 | 154,986,901 | Other Obligations | 0 | 0 | 0 | 0 |
| Total Assets | 2,999,715,708 | 5,772,956,137 | 2,906,480,813 | 4,794,181,929 | Total Liabilities | 2,437,176,569 | 5,210,416,998 | 2,392,095,718 | 4,279,796,834 |
| | | | | | Operations | 0 | 0 | 0 | 0 |

Memorandum Accounts

| | | | | |
|---|-------------|---------------|-------------|---------------|
| Contingent Debit Accounts | 21,742,964 | 29,057,311 | 20,415,440 | 23,513,130 |
| Trust Assets | 572,985,430 | 572,985,430 | 395,744,995 | 395,744,995 |
| Other Trust | 73,929,929 | 73,929,929 | 24,695,707 | 24,695,707 |
| Debit Accounts for Other Trust Charges (Housing and Habitat Benefit Regime) | 0 | 0 | 0 | 0 |
| Other Debit Accounts of the Residential Housing Savings Plan | 0 | 0 | 0 | 0 |
| Other Debit Memorandum Accounts | 737,968,301 | 2,674,462,231 | 758,569,869 | 1,848,004,686 |
| Other Debit Registration Accounts | 0 | 0 | 0 | 0 |
| Assets From Trust Obligations For Sovereign Cryptoasset Operations | 0 | 0 | 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 | 4,178 | 544,867,268 | 0 | 0 | 12,863,278 | 557,734,724 |
| Mixed | 0 | 0 | 0 | 0 | 0 | 0 |
| Others | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 4,178 | 544,930,564 | 0 | 0 | 12,863,278 | 557,798,020 |

Complementary Information

| | |
|---|-------------|
| Transferred Investments | 0 |
| Loans to Agricultural Sector | 0 |
| Accumulated Loans to Agricultural Sector | 139,479,859 |
| Deposits of Official Entities | 44,783,263 |
| Micro Credits and Other Financial Instruments | 25,140,981 |
| 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 | 27,670,488 |
| Equity Solvency Index | 11.20% |
| Loans Granted to Manufacturing Industry | 0 |
| Loans to Health Sector | 0 |
| Loans granted to sectors developed by women | 11,884,884 |

Statement of Published Earnings for the Period from Jan 01, 2024 to Jun 30, 2024 (In Bolivars)

| | 6 Months Ended 06/30/2024 | | 6 Months Ended 12/31/2023 | | | 6 Months Ended 06/30/2024 | | 6 Months Ended 12/31/2023 | |
|---|---------------------------|--|---------------------------|--|--|---------------------------|--|---------------------------|--|
| | Venezuela's Operations | Consolidated with Foreign Branches and Offices | Venezuela's Operations | Consolidated with Foreign Branches and Offices | | Venezuela's Operations | Consolidated with Foreign Branches and Offices | Venezuela's Operations | Consolidated with Foreign Branches and Offices |
| Financial Income | 106,067,565 | 256,607,414 | 244,004,468 | 331,511,342 | Financial Intermediation Margin | 478,909,741 | 544,721,891 | 541,431,808 | 579,462,476 |
| Cash and Due from Banks | 2,665,239 | 11,598,533 | 1,954,307 | 9,614,500 | Less-Operating Expenses | 377,447,964 | 440,425,248 | 328,202,293 | 368,829,143 |
| Investments Securities | 11,711,864 | 34,221,909 | 15,527,964 | 36,768,611 | Personnel | 175,861,699 | 235,638,478 | 170,210,573 | 207,781,434 |
| Loan Portfolio | 89,890,083 | 208,986,593 | 226,159,541 | 284,765,575 | General and Administrative | 186,970,700 | 190,171,205 | 148,241,528 | 151,297,517 |
| Other Accounts Receivable | 1,800,379 | 1,800,379 | 357,318 | 357,318 | Contributions to Deposit Guarantee and Banking Protection Fund | 7,783,181 | 7,783,181 | 4,022,043 | 4,022,043 |
| Investments in Subsidiaries, Affiliates and Branches | 0 | 0 | 0 | 0 | Contributions to Superintendency of Banks and Other Financial Institutions | 6,832,384 | 6,832,384 | 5,728,149 | 5,728,149 |
| Main Office and Branches | 0 | 0 | 0 | 0 | Gross Operating Margin | 101,461,777 | 104,296,643 | 213,229,515 | 210,633,333 |
| Other | 0 | 0 | 5,338 | 5,338 | Income from Foreclosed Assets | 0 | 0 | 0 | 0 |
| Financial Expenses | 28,067,505 | 28,165,912 | 25,835,656 | 25,910,422 | Income from Special Programs | 0 | 0 | 0 | 0 |
| Customers' Deposit | 20,380,362 | 20,478,769 | 15,210,587 | 15,285,353 | Miscellaneous Operating Income | 54,284 | 167,540 | 6,861,935 | 17,098,203 |
| Obligations with Central Bank of Venezuela | 0 | 0 | 0 | 0 | Expenses for Foreclosed Assets | 0 | 0 | 0 | 0 |
| Deposits and Obligations with National Housing and Habitat Bank | 0 | 0 | 0 | 0 | Expenses for Depreciation, Amortization and Impaired Miscellaneous Assets | 0 | 0 | 0 | 0 |
| Other Borrowings | 904,696 | 904,696 | 1,131,373 | 1,131,373 | Miscellaneous Operating Expenses | 39,740,154 | 42,688,276 | 26,865,293 | 34,505,379 |
| Other Financial Intermediation Obligations | 0 | 0 | 0 | 0 | Net Operating Margin | 61,775,907 | 61,775,907 | 193,226,157 | 193,226,157 |
| Underlying Obligations | 0 | 0 | 0 | 0 | Extraordinary Income | 43,733,163 | 43,733,163 | 0 | 0 |
| Others Obligations | 0 | 0 | 0 | 0 | Extraordinary Expenses | 273,337 | 273,337 | 72,109 | 72,109 |
| Main Office and Branches | 0 | 0 | 0 | 0 | Gross Income Before Income Taxes | 105,235,733 | 105,235,733 | 193,154,048 | 193,154,048 |
| Other | 6,782,447 | 6,782,447 | 9,493,696 | 9,493,696 | Income Taxes | 0 | 0 | 29,289,000 | 29,289,000 |
| Gross Financial Margin | 78,000,060 | 228,441,502 | 218,168,812 | 305,600,920 | Net Income | 105,235,733 | 105,235,733 | 163,865,048 | 163,865,048 |
| Income from Recovery of Financial Assets | 0 | 0 | 5,713 | 5,713 | Net Income Distribution | 0 | 0 | 0 | 0 |
| Expenses for Uncollectible and Impaired Financial Assets | 443,343 | 14,550,906 | 30,951 | 17,258,586 | Legal Reserve | 0 | 0 | 0 | 0 |
| Uncollectible Loans and Other Accounts Receivable | 443,343 | 14,550,906 | 30,951 | 17,258,586 | Bylaw profits: | 0 | 0 | 0 | 0 |
| Allowances and Adjustments | 0 | 0 | 0 | 0 | Board of Directors | 0 | 0 | 0 | 0 |
| Net Financial Margin | 77,556,717 | 213,890,596 | 218,143,574 | 288,348,047 | Officers and Employees | 0 | 0 | 0 | 0 |
| Other Operating Income | 446,114,925 | 390,701,680 | 368,258,503 | 350,790,542 | Other Capital Reserves | 61,845 | 61,845 | 61,845 | 61,845 |
| Other Operating Expenses | 46,761,901 | 59,870,385 | 44,970,269 | 59,676,113 | Accrued net income | 105,173,888 | 105,173,888 | 163,803,203 | 163,803,203 |
| | | | | | Contribution LOSEP | 617,759 | 617,759 | 1,932,262 | 1,932,262 |

Financial Ratios

| | | | | |
|---|--|---|------------------------------|--|
| 1. Stockholder's Equity | 2. Banking Solvency and Assets' Quality | 3. Management | 4. Profitability | 5. Liquidity |
| (Stockholder's Equity + Operations) | Allowance for Investment Securities | (Personnel Expenses + Operating Expenses) | Net Income | Current Assets |
| 1.1 $\frac{\text{Total Assets}}{\text{Total Assets}} \times 100 = 18,75$ | Gross Loan Portfolio | Average Yielding Asset | Average Asset | Deposits from the Public |
| | $\times 100 = 2,10$ | $\times 100 = 44,45$ | $\times 100 = 7,31$ | $\times 100 = 80,35$ |
| 1.2 $\frac{\text{Non-Yielding Assets}}{\text{(Stockholder's Equity + Operations)}} \times 100 = 236,27$ | Gross Immobilized Portfolio | (Personnel Expenses + Operating Expenses) | Net Income | (Current Assets-Investments in Negotiable Instruments) |
| | $\times 100 = 0,90$ | Financial Income | Average Stockholder's Equity | Customer's Deposits |
| | | $\times 100 = 32,08$ | $\times 100 = 42,78$ | $\times 100 = 84,90$ |