

Assets

	Period Ended 07/31/2024	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Cash and Due from Banks	1,538,453,012	2,517,318,637
Cash	386,834,461	388,562,800
Central Bank of Venezuela	1,040,529,926	1,040,529,926
Domestic Banks and Other Financial Institutions	16,273	16,273
Foreign Banks and Correspondents	111,072,352	1,088,209,638
Main Office and Branches	0	0
Immediate clearance items	0	0
(Allowances for Cash and Due from Banks)	0	0
Investments Securities	116,722,395	1,330,102,201
Placements in Central Bank of Venezuela and Interbanking Transactions	110,000,000	110,000,000
Trading Securities	0	0
Available for Sale Securities	0	309,480,719
Held to Maturity Securities	0	664,590,493
Restricted Cash Investment	6,722,395	246,030,989
Other Securities	0	0
(Allowance for Investment Securities)	0	0
Loan Portfolio	480,727,123	2,163,163,117
Current Loans	489,126,875	2,193,185,683
Restructured Loans	0	0
Past-due Loans	2,264,052	12,039,895
Loans in Litigation	410,169	410,169
(Allowance for Loan Portfolio)	-11,073,973	-42,472,630
Interest and Commissions Receivable	3,821,643	31,366,068
Accrued Interest Receivable from Cash and Due From Banks	0	0
Accrued Interest Receivable from Investments Securities	0	7,996,915
Accrued Interest Receivable from Loan Portfolio	3,283,253	23,395,563
Commissions Receivable	547,055	547,055
Accrued Interest and Commissions Receivable from Other Accounts Receivable	0	0
(Allowance for Accrued Interest Receivable and Other)	-8,665	-573,465
Investments in Subsidiaries, Affiliates and Branches	1,121,110,004	0
Investments in Subsidiaries and Affiliates	0	0
Investments in Branches	1,121,110,004	0
(Allowance for Investments in Subsidiaries, Affiliates and Branches)	0	0
Foreclosed Assets	0	0
Premises and Equipments	32,850,207	32,850,207
Other Assets	192,603,711	194,361,300
Total Assets	3,486,288,095	6,269,161,530

Memorandum Accounts

Contingent Debit Accounts	23,107,318	30,591,080
Trust Assets	597,958,877	597,958,877
Other Trust	62,409,591	62,409,591
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	840,440,246	2,823,940,125
Other Debit Registration Accounts	0	0
Assets From Trust Obligations For Sovereign Cryptoasset Operations	0	0

Liabilities

	Period Ended 07/31/2024	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Customers' Deposits	1,807,885,401	4,908,675,864
Demand Deposits	1,656,623,374	4,166,056,814
Non-Interest Bearing Current Accounts	1,029,912,595	1,029,912,595
Interest Bearing Current Accounts	341,553,012	2,850,072,822
Checking Accounts according to Exchange Agreement N° 20	0	0
Demand Deposits and Certificates	15,200,000	16,113,630
Current Accounts under Freely Convertible Foreign Exchange System	269,957,767	269,957,767
Special Trust Funds under Freely Convertible Foreign Exchange System	0	0
Other Demand Obligations	81,757,613	83,213,059
Money-desk financial transactions	0	0
Savings Deposits	65,985,711	65,985,711
Time Deposits	0	0
Securities Issued by the Bank	0	0
Restricted Customer's Deposits	3,518,703	593,420,280
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	99,343	99,343
Obligations with Domestic Financial Institutions due in one year or less	0	0
Obligations with Domestic Financial Institutions due over one year	0	0
Obligations with Foreign Financial Institutions due in one year or less	99,343	99,343
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	841,847	841,854
Accrued Expenses for Customer's Deposits	841,847	841,854
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 Other Obligations	0	0
Accrued Expenses for Subordinated Obligations	0	0
Accruals and Other Liabilities	1,077,656,368	759,739,333
Subordinated Obligations	0	0
Other Obligations	0	0
Total Liabilities	2,886,482,959	5,669,356,394
Operations	35,151,594	35,151,594

Stockholder's Equity

Total Stockholders' Equity	564,653,542	564,653,542
Total Liabilities and Stockholders' Equity	3,486,288,095	6,269,161,530

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	63,681	0	0	0	63,681
Administration	4,178	573,488,823	0	0	13,969,964	587,462,965
Mixed	0	0	0	0	0	0
Others	0	0	0	0	0	0
Total	4,178	573,552,535	0	0	13,969,964	587,526,677

Complementary Information

Transferred Investments	0
Loans to Agricultural Sector	0
Accumulated Loans to Agricultural Sector	136,603,485
Deposits of Official Entities	56,407,583
Micro Credits and Other Financial Instruments	25,075,572
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	33,403,976
Equity Solvency Index	11.34%
Loans Granted to Manufacturing Industry	0
Loans to Health Sector	0
Loans granted to sectors developed by women	11,807,540

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

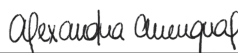
	Period Ended 07/31/2024	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Financial Income	10,149,606	40,815,143
Cash and Due from Banks	501,689	2,536,801
Investments Securities	657,468	4,441,188
Loan Portfolio	8,881,085	33,727,790
Other Accounts Receivable	109,346	109,346
Investments in Subsidiaries, Affiliates and Branches	0	0
Main Office and Branches	0	0
Other	18	18
Financial Expenses	3,186,405	3,205,894
Customers' Deposit	2,661,611	2,681,100
Obligations with Central Bank of Venezuela	0	0
Deposits and Obligations with National Housing and Habitat Bank	0	0
Other Borrowings	14,277	14,277
Other Financial Intermediation Obligations	0	0
Underlying Obligations	0	0
Others Obligations	0	0
Main Office and Branches	0	0
Other	510,517	510,517
Gross Financial Margin	6,963,201	37,609,249
Income from Recovery of Financial Assets	0	0
Expenses for Uncollectible and Impaired Financial Assets	439,020	439,020
Uncollectible Loans and Other Accounts Receivable	439,020	439,020
Allowances and Adjustments	0	0

Net Financial Margin

Other Operating Income	104,492,102	89,686,334
Other Operating Expenses	8,798,720	11,965,621
Financial Intermediation Margin	102,217,563	114,890,942
Less-Operating Expenses	63,622,546	75,292,959
Personnel	29,824,819	40,862,127
General and Administrative	31,203,482	31,836,587
Contributions to Deposit Guarantee and Banking Protection Fund	1,422,184	1,422,184
Contributions to Superintendency of Banks and Other Financial Institutions	1,172,061	1,172,061
Gross Operating Margin	38,595,017	39,597,983
Income from Foreclosed Assets	0	0
Income from Special Programs	0	0
Miscellaneous Operating Income	29,736	148,254
Expenses for Foreclosed Assets	0	0
Expenses for Depreciation, Amortization and Impaired Miscellaneous Assets	0	0
Miscellaneous Operating Expenses	1,968,159	3,089,643
Net Operating Margin	36,656,594	36,656,594
Extraordinary Income	0	0
Extraordinary Expenses	5,000	5,000
Gross Income Before Income Taxes	36,651,594	36,651,594
Income Taxes	1,500,000	1,500,000
Net Income	35,151,594	35,151,594



Joaquín Urbano Berrizbeitia
President



Alexandra Amengual
Secretary



Eduardo Sempurn Uzcátegui
Financial Controller VP



Alexandra Torres Zemanate
Auditor