

Assets

	Period Ended 01/31/2025	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Cash and Due from Banks	2,691,663,610	4,851,841,950
Cash	1,049,548,109	1,052,452,459
Central Bank of Venezuela	1,469,697,220	1,469,697,220
Domestic Banks and Other Financial Institutions	4,332	4,332
Foreign Banks and Correspondents	172,413,949	2,329,687,939
Main Office and Branches	0	0
Immediate clearance items	0	0
(Allowances for Cash and Due from Banks)	0	0
Investments Securities	191,207,154	2,405,566,653
Placements in Central Bank of Venezuela and Interbanking Transactions	180,000,000	180,000,000
Trading Securities	0	0
Available for Sale Securities	0	585,765,418
Held to Maturity Securities	0	1,237,387,172
Restricted Cash Investment	11,207,154	402,414,063
Other Securities	0	0
(Allowance for Investment Securities)	0	0
Loan Portfolio	1,173,391,298	3,858,248,430
Current Loans	1,180,520,277	3,832,718,761
Restructured Loans	0	0
Past-due Loans	14,465,641	110,501,753
Loans in Litigation	2,372,506	2,372,506
(Allowance for Loan Portfolio)	-23,967,126	-87,344,590
Interest and Commissions Receivable	9,962,101	63,715,265
Accrued Interest Receivable from Cash and Due From Banks	0	0
Accrued Interest Receivable from Investments Securities	135,555	16,519,806
Accrued Interest Receivable from Loan Portfolio	9,600,229	49,751,553
Commissions Receivable	736,265	736,265
Accrued Interest and Commissions Receivable from Other Accounts Receivable	0	0
(Allowance for Accrued Interest Receivable and Other)	-509,948	-3,292,359
Investments in Subsidiaries, Affiliates and Branches	1,423,925,768	0
Investments in Subsidiaries and Affiliates	0	0
Investments in Branches	1,423,925,768	0
(Allowance for Investments in Subsidiaries, Affiliates and Branches)	0	0
Foreclosed Assets	5,194,444	5,194,444
Premises and Equipments	49,353,677	50,410,330
Other Assets	306,646,853	312,353,419
Total Assets	5,851,344,905	11,547,330,491

Memorandum Accounts

Contingent Debit Accounts	35,210,011	92,058,266
Trust Assets	880,469,042	880,469,042
Other Trust	86,278,545	86,278,545
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	1,661,813,568	5,817,151,349
Other Debit Registration Accounts	0	0
Assets From Trust Obligations For Sovereign Cryptoasset Operations	0	0

Liabilities

	Period Ended 01/31/2025	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Customers' Deposits	2,620,166,362	8,472,228,885
Demand Deposits	2,352,702,721	7,261,907,357
Non-Interest Bearing Current Accounts	1,421,565,412	1,421,565,412
Interest Bearing Current Accounts	616,052,241	5,523,799,437
Checking Accounts according to Exchange Agreement N° 20	0	0
Demand Deposits and Certificates	17,873,303	19,330,743
Current Accounts under Freely Convertible Foreign Exchange System	297,211,765	297,211,765
Special Trust Funds under Freely Convertible Foreign Exchange System	0	0
Other Demand Obligations	134,408,372	134,663,739
Money-desk financial transactions	0	0
Savings Deposits	99,227,951	99,227,951
Time Deposits	0	0
Securities Issued by the Bank	0	0
Restricted Customer's Deposits	33,827,318	976,429,838
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	99,336	99,336
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	99,336	99,336
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	603,963	603,969
Accrued Expenses for Customer's Deposits	603,963	603,969
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	1,784,504,023	1,628,427,080
Subordinated Obligations	0	0
Other Obligations	0	0
Total Liabilities	4,405,373,684	10,101,359,270
Operations	73,550,686	73,550,686

Stockholder's Equity

Total Stockholders' Equity	1,372,420,535	1,372,420,535
Total Liabilities and Stockholders' Equity	5,851,344,905	11,547,330,491

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	770,656	0	0	0	770,656
Administration	1,674	852,993,519	0	0	19,557,635	872,552,828
Mixed	0	0	0	0	0	0
Others	0	0	0	0	0	0
Total	1,674	853,764,206	0	0	19,557,635	873,323,515

Complementary Information

Transferred Investments	0
Loans to Agricultural Sector	0
Accumulated Loans to Agricultural Sector	161,720,244
Deposits of Official Entities	32,813,130
Micro Credits and Other Financial Instruments	35,560,362
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	49,307,953
Equity Solvency Index	14.27%
Loans Granted to Manufacturing Industry	0
Loans to Health Sector	0
Loans granted to sectors developed by women	15,250,505

Statement of Published Earnings for the Period from Jan 01, 2025 to Jan 31, 2025

(In Bolivars)

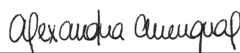
	Period Ended 01/31/2025	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Financial Income	56,717,764	105,811,442
Cash and Due from Banks	672,713	5,253,080
Investments Securities	19,415,145	25,919,584
Loan Portfolio	36,557,456	74,566,328
Other Accounts Receivable	69,618	69,618
Investments in Subsidiaries, Affiliates and Branches	0	0
Main Office and Branches	0	0
Other	2,832	2,832
Financial Expenses	4,391,280	4,429,490
Customers' Deposit	3,257,676	3,295,886
Obligations with Central Bank of Venezuela	0	0
Deposits and Obligations with National Housing and Habitat Bank	0	0
Other Borrowings	851,250	851,250
Other Financial Intermediation Obligations	0	0
Underlying Obligations	0	0
Others Obligations	0	0
Main Office and Branches	0	0
Other	282,354	282,354
Gross Financial Margin	52,326,484	101,381,952
Income from Recovery of Financial Assets	10,395	66,934
Expenses for Uncollectible and Impaired Financial Assets	1,738,572	16,687,224
Uncollectible Loans and Other Accounts Receivable	1,738,572	16,687,224
Allowances and Adjustments	0	0

Net Financial Margin

Other Operating Income	139,747,787	149,391,622
Other Operating Expenses	14,466,346	20,269,941
Financial Intermediation Margin	175,879,748	213,883,343
Less-Operating Expenses	96,116,501	116,629,916
Personnel	48,453,294	67,252,559
General and Administrative	42,996,070	44,710,220
Contributions to Deposit Guarantee and Banking Protection Fund	2,592,452	2,592,452
Contributions to Superintendency of Banks and Other Financial Institutions	2,074,685	2,074,685
Gross Operating Margin	79,763,247	97,253,427
Income from Foreclosed Assets	0	0
Income from Special Programs	0	0
Miscellaneous Operating Income	14,050	64,753
Expenses for Foreclosed Assets	157,407	157,407
Expenses for Depreciation, Amortization and Impaired Miscellaneous Assets	0	0
Miscellaneous Operating Expenses	5,892,025	23,432,908
Net Operating Margin	73,727,865	73,727,865
Extraordinary Income	0	0
Extraordinary Expenses	177,179	177,179
Gross Income Before Income Taxes	73,550,686	73,550,686
Income Taxes	0	0
Net Income	73,550,686	73,550,686



Joaquín Urbano Berrizbeitia
President



Alexandra Amengual
Secretary



Eduardo Semprún Uzcátegui
Vice President of Accounting



Alexandra Torres Zemanate
Auditor