

Assets	Months Ended 06/30/2025		Months Ended 12/31/2024	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Cash and Due from Banks	5,542,667,152	9,457,464,697	2,259,905,640	4,379,070,847
Cash	1,951,578,056	2,378,265,237	777,891,082	780,512,426
Central Bank of Venezuela	3,285,551,150	3,285,551,150	1,339,778,298	1,339,778,298
Domestic Banks and Other Financial Institutions	70,764	70,764	3,289	3,289
Foreign Banks and Correspondents	305,467,182	3,793,577,546	142,232,971	2,258,776,834
Main Office and Branches	0	0	0	0
Clearing House Funds	0	0	0	0
(Allowances for Cash and Due from Banks)	0	0	0	0
Investments Securities	19,851,140	3,854,595,063	234,231,001	2,189,971,125
Placements in Central Bank of Venezuela and Interbanking Transactions	0	0	223,500,000	223,500,000
Trading Securities	0	0	0	0
Available for Sale Securities	0	600,586,858	0	531,603,591
Held to Maturity Securities	0	2,496,977,767	0	1,077,175,061
Restricted Cash Investment	19,851,140	757,030,438	10,731,001	357,692,473
Other Securities	0	0	0	0
(Allowance for Investment Securities)	0	0	0	0
Loan Portfolio	1,417,042,365	5,894,011,407	1,089,953,129	3,638,242,706
Current Loans	1,419,797,658	5,966,471,940	1,108,192,612	3,700,650,612
Restructured Loans	0	0	0	0
Past-due Loans	29,637,586	49,268,399	619,418	2,161,798
Loans in Litigation	3,016,821	3,016,821	2,216,569	2,216,569
(Allowance for Loan Portfolio)	-35,409,700	-124,745,753	-21,075,470	-66,786,273
Interest and Commissions Receivable	14,885,912	97,213,183	14,840,377	60,369,376
Accrued Interest Receivable from Cash and Due From Banks	0	0	0	0
Accrued Interest Receivable from Investments Securities	0	26,959,903	409,750	12,146,082
Accrued Interest Receivable from Loan Portfolio	10,151,229	65,844,508	10,645,081	44,315,630
Commissions Receivable	5,154,737	5,154,737	3,797,958	3,797,958
Accrued Interest and Commissions Receivable from Other Accounts Receivable	0	0	0	0
(Allowance for Accrued Interest Receivable and Other)	-420,054	-745,965	-12,412	109,706
Investments in Subsidiaries, Affiliates and Branches	3,294,769,177	0	1,596,797,600	0
Investments in Subsidiaries and Affiliates	0	0	0	0
Investments in Branches	3,294,769,177	0	1,596,797,600	0
(Allowance for Investments in Subsidiaries, Affiliates and Branches)	0	0	0	0
Foreclosed Assets	4,407,407	4,407,407	5,351,852	5,351,852
Premises and Equipments	62,120,224	64,294,890	49,816,699	50,647,127
Other Assets	694,883,822	707,815,947	211,925,972	213,004,108
Total Assets	11,050,627,199	20,079,802,594	5,462,822,270	10,536,657,141

Liabilities	Months Ended 06/30/2025		Months Ended 12/31/2024	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Customers' Deposits	4,190,506,406	14,001,184,091	2,417,148,963	7,890,555,079
Demand Deposits	3,806,306,501	11,628,516,812	2,212,550,087	6,823,095,267
Non-Interest Bearing Current Accounts	2,125,433,237	2,125,433,237	1,353,433,856	1,353,433,856
Interest Bearing Current Accounts	1,069,384,960	8,891,595,271	590,940,756	5,200,188,510
Checking Accounts according to Exchange Agreement N° 20	0	0	0	0
Demand Deposits and Certificates	55,338,027	55,338,027	16,299,805	17,597,231
Current accounts under Freely Convertible Foreign exchange system	556,150,277	556,150,277	251,875,670	251,875,670
Special Trust Funds under Freely Convertible Foreign Exchange System	0	0	0	0
Other Demand Obligations	200,684,951	202,584,831	90,661,748	91,647,905
Money Transaction table Obligations	0	0	0	0
Savings Deposits	181,756,172	181,756,172	101,392,379	101,392,379
Time Deposits	0	0	0	0
Securities Issued by the Bank	0	0	0	0
Restricted Customer's Deposits	1,758,782	1,988,326,276	12,544,749	874,419,528
Rights and Participations on Securities	0	0	0	0
Obligations with Banco Central Bank of Venezuela	0	0	0	0
Deposits and Obligations with National Housing and Habitat Bank	0	0	0	0
Other Borrowings	113,731	113,731	99,337	99,337
Obligations with Domestic Financial Institutions due in one year or less	140	140	0	0
Obligations with Domestic Financial Institutions due over one year	0	0	0	0
Obligations with Foreign Financial Institutions due in one year or less	113,591	113,591	99,337	99,337
Obligations with Foreign Financial Institutions due over one year	0	0	0	0
Obligations resulting from other borrowings due in one year or less	0	0	0	0
Obligations resulting from other borrowings due over one year	0	0	0	0
Other Financial Intermediation Obligations	0	0	0	0
Interest and Commissions Payable	1,379,441	1,379,441	890,278	890,282
Accrued Expenses for Customer's Deposits	1,379,441	1,379,441	890,278	890,282
Accrued Expenses for Obligations with Central Bank of Venezuela	0	0	0	0
Accrued Expenses for Deposits and Obligations with National Housing and Habitat Bank	0	0	0	0
Accrued Expenses for Other Borrowings	0	0	0	0
Accrued Expenses for Other Financial Intermediation Obligations	0	0	0	0
Accrued Expenses for Obligations Other	0	0	0	0
Accrued Expenses for Subordinated Obligations	0	0	0	0
Accruals and Other Liabilities	3,865,240,161	3,083,737,871	1,866,563,856	1,466,992,607
Subordinated Obligations	0	0	0	0
Other Obligations	0	0	0	0
Total Liabilities	8,057,239,739	17,086,415,134	4,284,702,434	9,358,537,305
Operations	0	0	0	0

Memorandum Accounts	Months Ended 06/30/2025		Months Ended 12/31/2024	
	Venezuela's Operations	Consolidated with Foreign Branches and Offices	Venezuela's Operations	Consolidated with Foreign Branches and Offices
Contingent Debit Accounts	49,171,462	380,456,802	30,486,750	75,584,437
Trust Assets	1,369,208,412	1,369,208,412	885,865,769	885,865,769
Other Trust	327,155,134	327,155,134	73,492,010	73,492,010
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	2,193,878,644	9,303,873,880	1,717,831,885	5,477,432,019
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	770,656	0	0	0	770,656
Administration	0	1,312,468,556	0	0	32,146,400	1,344,614,956
Mixed	0	0	0	0	0	0
Others	0	0	0	0	0	0
Total	0	1,313,239,243	0	0	32,146,400	1,345,385,643

Complementary Information				
Transferred Investments	0			
Loans to Agricultural Sector	0			
Accumulated Loans to Agricultural Sector	75,075,859			
Deposits of Official Entities	47,755,482			
Micro Credits and Other Financial Instruments	67,274,566			
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	76,073,914			
Equity Solvency Index	17,31%			
Loans Granted to Manufacturing Industry	0			
Loans to Health Sector	0			
Loans granted to sectors developed by women	8,351,209			

Statement of Published Earnings for the Period from Jan 01, 2025 to Jun 30, 2025					(In Bolivars)				
	Months Ended 06/30/2025		Months Ended 12/31/2024			Months Ended 06/30/2025		Months Ended 12/31/2024	
	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	624,138,506	1,141,209,109	175,504,490	450,564,660	Financial Intermediation Margin	1,924,242,817	1,954,873,997	838,325,502	1,075,289,437
Cash and Due from Banks	3,787,996	50,696,785	3,426,229	27,544,344	Less-Operating Expenses	930,579,569	1,168,468,470	435,705,737	538,940,281
Investments Securities	55,986,846	127,576,134	56,123,439	89,106,579	Personnel	540,410,774	761,566,430	219,270,621	316,649,902
Loan Portfolio	561,709,563	960,282,089	114,218,473	332,177,388	General and Administrative	359,229,165	375,962,410	199,552,101	205,407,364
Other Accounts Receivable	2,641,387	2,641,387	1,667,519	1,667,519	Contributions to Deposit Guarantee and Banking Protection Fund	15,554,710	15,554,710	8,533,103	8,533,103
Investments in Subsidiaries, Affiliates and Branches	0	0	0	0	Contributions to Superintendency of Banks and Other Financial Institutions	15,384,920	15,384,920	8,349,912	8,349,912
Main Office and Branches	0	0	0	0	Gross Operating Margin	993,663,248	786,405,527	402,619,765	536,349,156
Other	12,714	12,714	68,830	68,830	Income from Foreclosed Assets	0	0	0	0
Financial Expenses	31,052,765	31,448,880	20,131,728	20,311,890	Income from Special Programs	0	0	0	0
Customers' Deposit	28,626,833	29,022,948	18,857,887	19,038,049	Miscellaneous Operating Income	1,376,367	278,258,764	6,004,902	6,410,526
Obligations with Central Bank of Venezuela	0	0	0	0	Expenses for Foreclosed Assets	944,444	944,444	314,815	314,815
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	1,736,557	1,736,557	314,630	314,630	Miscellaneous Operating Expenses	49,904,000	119,528,676	19,145,456	153,280,471
Other Financial Intermediation Obligations	0	0	0	0	Net Operating Margin	944,191,171	944,191,171	389,164,396	389,164,396
Underlying Obligations	0	0	0	0	Extraordinary Income	0	0	6,599,100	6,599,100
Others Obligations	0	0	0	0	Extraordinary Expenses	725,083	725,083	228,709	228,709
Main Office and Branches	0	0	0	0	Gross Income Before Income Taxes	943,466,088	943,466,088	395,534,767	395,534,767
Other	689,375	689,375	959,211	959,211	Income Taxes	27,500,000	27,500,000	107,700,000	107,700,000
Gross Financial Margin	593,085,741	1,109,760,229	155,372,762	430,252,770	Net Income	915,966,088	915,966,088	287,834,787	287,834,787
Income from Recovery of Financial Assets	103,275	207,938	130,014	130,014	Net Income Distribution				
Expenses for Uncollectible and Impaired Financial Assets	47,021,184	378,648,277	17,877,189	18,075,283	Legal Reserve	43,600,436	43,600,436	31,231,518	31,231,518
Uncollectible Loans and Other Accounts Receivable	47,021,184	378,648,277	17,877,189	18,075,283	Bylaw profits:				
Allowances and Adjustments	0	0	0	0	Board of Directors	0	0	0	0
Net Financial Margin	546,167,832	731,319,890	137,625,587	412,307,501	Officers and Employees	0	0	0	0
Other Operating Income	1,493,686,038	1,398,741,444	764,744,110	756,132,811	Other Capital Reserves	436,004	436,004	436,004	436,004
Other Operating Expenses	115,611,053	175,187,337	64,044,195	93,150,875	Accrued net income	871,929,647	871,929,647	256,167,264	256,167,264
					Contribution LOSEP	9,441,912	9,441,912	3,891,644	3,891,644

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	$\frac{\text{Total Assets}}{\text{Total Assets}} \times 100 = 27,09$	2.1	$\frac{\text{Gross Loan Portfolio}}{\text{Gross Loan Portfolio}} \times 100 = 2,44$	3.1	$\frac{\text{Average Yielding Asset}}{\text{Average Yielding Asset}} \times 100 = 52,38$	4.1	$\frac{\text{Average Asset}}{\text{Average Asset}} \times 100 = 23,66$	5.1	$\frac{\text{Deposits from the Public}}{\text{Deposits from the Public}} \times 100 = 132,27$
1.2 $\frac{\text{Non-Yielding Assets}}{\text{(Stockholder's Equity + Operations)}} \times 100 = 209,80$		2.2 $\frac{\text{Gross Immobilized Portfolio}}{\text{Gross Loan Portfolio}} \times 100 = 2,25$		3.2 $\frac{\text{(Personnel Expenses + Operating Expenses)}}{\text{Financial Income}} \times 100 = 144,14$		4.2 $\frac{\text{Net Income}}{\text{Average Stockholder's Equity}} \times 100 = 106,54$		5.2 $\frac{\text{(Current Assets+Investments in Negotiable Instruments)}}{\text{Customer's Deposits}} \times 100 = 132,27$	