

**PUBLICATION BALANCE SHEET AS OF OCTOBER 31, 2024**

(EXPRESSED IN US DOLLARS)

ASSETS		LIABILITIES AND EQUITY	
<b>CASH AND DUE FROM BANKS</b>	<b>15.650.587</b>	<b>CUSTOMERS' DEPOSITS</b>	<b>24.633.892</b>
Cash	6.559.053	Demand deposits	22.758.722
Central Bank of Venezuela	4.646.038	Noninterest-bearing checking accounts	10.014.071
Banks and other local financial institutions	141	Interest-bearing checking accounts	458.282
Banks and correspondent offices abroad	4.445.356	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	8.312.613
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	3.973.756
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	-
<b>INVESTMENT SECURITIES</b>	<b>4.408.426</b>	Other demand obligations	1.754.350
Placements in Central Bank of Venezuela and Interbank Transactions	3.429.192	Obligations from money market desk transactions	-
Trading investment securities	-	Savings deposits	120.820
Available-for-sale investment securities	221	Time deposits	-
Held-to-maturity investment securities	832.460	Securities issued by the Bank	-
Restricted cash investments	146.552	Restricted customers' deposits	-
Other investment securities	-	Rights and shares on securities	-
(Allowance for investment securities)	-	<b>OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA</b>	<b>-</b>
<b>LOAN PORTFOLIO</b>	<b>16.828.533</b>	<b>DEPOSITS AND OBLIGATIONS WITH BANAVIH</b>	<b>684.813</b>
Current loans	17.184.715	Deposits and Obligations with BANAVIH in one year or less	684.813
Restructured loans	-	Deposits and Obligations with BANAVIH in one year or more	-
Paast-due loans	946.031	<b>OTHER BORROWINGS</b>	<b>4.412.623</b>
Loans in litigation	-	Obligations with local financial institutions due in one year or less	4.412.623
(Allowance for loan portfolio)	(1.302.213)	Obligations with local financial institutions due in one year or more	-
<b>INTERESTS AND COMMISSIONS RECEIVABLE</b>	<b>334.963</b>	Obligations with foreign financial institutions due in one year or less	-
Accrued interest receivable from cash and due from banks	-	Obligations with other foreign financial institutions due in one year or more	-
Accrued interest receivable from investment securities	537.114	Obligations from other borrowings due in one year or less	-
Accrued interest receivable from loan portfolio	185.914	Obligations from other borrowings due in one year or more	-
Commissions receivable	362.967	<b>OTHER FINANCIAL INTERMEDIATION OBLIGATIONS</b>	<b>-</b>
Accrued interest and commissions receivable from other receivables	-	<b>INTERESTS AND COMMISSIONS PAYABLE</b>	<b>145.196</b>
(Allowance for accrued interest receivable and other)	(751.032)	Accrued liabilities from customers' deposits	101.222
<b>INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES</b>	<b>-</b>	Accrued liabilities from obligations with Central Bank of Venezuela	-
Investments in subsidiaries and affiliates	-	Accrued liabilities from deposits and obligations with BANAVIH	4.864
Investments in branches	-	Accrued liabilities from other borrowings	39.109
(Allowance for investments in subsidiaries, affiliates and branches)	-	Accrued liabilities from other financial intermediation obligations	-
<b>FORECLOSED ASSETS</b>	<b>-</b>	Accrued liabilities from other obligations	-
<b>PREMISES AND EQUIPMENT</b>	<b>1.091.391</b>	Accrued liabilities from subordinated obligations	-
<b>OTHER ASSETS</b>	<b>9.210.123</b>	<b>ACCRUALS AND OTHER LIABILITIES</b>	<b>7.494.434</b>
<b>TOTAL ASSETS</b>	<b>47.524.014</b>	<b>SUBORDINATED OBLIGATIONS</b>	<b>-</b>
<b>DEBIT CONTINGENT ACCOUNTS</b>	<b>-</b>	<b>OTHER OBLIGATIONS</b>	<b>-</b>
<b>TRUST ASSETS</b>	<b>-</b>	<b>TOTAL LIABILITIES</b>	<b>37.370.957</b>
<b>OTHER TRUSTS</b>	<b>-</b>	<b>OPERATING MANAGEMENT</b>	<b>440.713</b>
<b>DEBIT ACCOUNTS FROM OTHER TRUSTS</b>	<b>-</b>	<b>TOTAL EQUITY</b>	<b>9.712.343</b>
<b>(HOUSING AND HABITAT BENEFIT SYSTEM)</b>	<b>-</b>	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>47.524.014</b>
<b>OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS</b>	<b>-</b>		
<b>OTHER DEBIT MEMORANDUM ACCOUNTS</b>	<b>27.055.853</b>		
<b>OTHER DEBIT CONTROL ACCOUNTS</b>	<b>-</b>		
<b>TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE</b>	<b>-</b>		

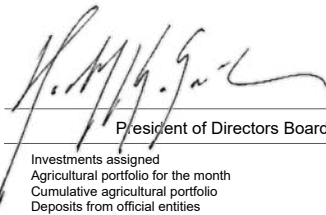


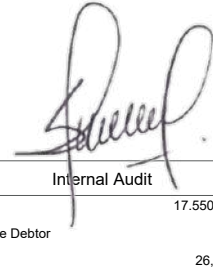
**TRUST FUND EQUITY (DETAILS)**

TYPES OF TRUST FUNDS	INDIVIDUALS	LEGAL ENTITIES	CENTRAL ADMINISTRATION	STATE, MUNICIPAL AND DC PUBLIC ADM.	DECENTRALIZED ENTITIES AND OTHER SPECIAL REG. ORG.	TOTAL
Investments	-	-	-	-	-	-
Collateral	-	-	-	-	-	-
Administration	-	-	-	-	-	-
Combined	-	-	-	-	-	-
Other	-	-	-	-	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JULY 01, 2024 TO OCTOBER 31, 2024**

(EXPRESSED IN US DOLLARS)

<b>FINANCE INCOME</b>	<b>4.164.574</b>	Other operating income	3.634.843
Cash and due from banks	-	Other operating expenses	(422.344)
Investment securities	192.889	<b>FINANCIAL INTERMEDIATION MARGIN</b>	<b>5.462.938</b>
Loan portfolio	3.971.885	<b>COSTS OF OPERATIONS</b>	<b>(3.065.690)</b>
Other receivables	-	Personnel expenses	(895.077)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(2.069.781)
Head Office and Branches	-	Contributions to FOGADE	(44.027)
Other finance income	-	Contributions to SUDEBAN	(56.804)
<b>FINANCE EXPENSES</b>	<b>(1.195.761)</b>	<b>GROSS OPERATING MARGIN</b>	<b>2.397.249</b>
Customers' deposits	(700.441)	Income from foreclosed assets	-
Obligations with B.C.V	-	Income from special programs	-
Deposits and obligations with BANAVIH	(16.111)	Sundry operating income	29.435
Other borrowings	(479.203)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(1.831.053)
Other obligations	-	<b>NET OPERATING MARGIN</b>	<b>595.631</b>
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(6)	Extraordinary expenses	-
<b>GROSS FINANCIAL MARGIN</b>	<b>2.968.813</b>	<b>GROSS PROFIT BEFORE TAX</b>	<b>595.631</b>
Income from recovery of financial assets	444	Income tax	(154.917)
Expenses from uncollectible and impaired financial assets	(718.817)	<b>NET PROFIT FOR THE PERIOD</b>	<b>440.713</b>
Uncollectible loans and other receivables	(718.817)		
Recording of allowance and adjustments to cash and due from banks	-		
<b>NET FINANCIAL MARGIN</b>	<b>2.250.439</b>		

			
President of Directors Board	Director	Administration and Financial Control Manager	Internal Audit
Investments assigned	-	Microloans	17.550.176
Agricultural portfolio for the month	-	Loans to tourism sector as per current laws	-
Cumulative agricultural portfolio	-	Mortgage loans as per Special Protection Law of the Housing Mortgage Debtor	-
Deposits from official entities	12.309.610	Loans to the manufacturing sector	-
		Equity-debt ratio	26.29%