Bancrecer
Banco Microfinanciero
J 31637417-3

TOTAL EQUITY USD. 24.111.423

External Auditors:
Márquez Perdomo & Asociados
Crowe

PUBLICATION BALANCE SHEET AS OF ABRIL 30, 2026
(EXPRESSED IN US DOLLARS)

ASSETS		LIABILITIES AND EQUITY	
CASH AND DUE FROM BANKS	**14.495.674**	**CUSTOMERS' DEPOSITS**	**33.104.484**
Cash	1.193.712	Demand deposits	32.836.056
Central Bank of Venezuela	8.141.510	Noninterest-bearing checking accounts	15.205.963
Banks and other local financial institutions	56	Interest-bearing checking accounts	363.041
Banks and correspondent offices abroad	5.160.396	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	12.549.943
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	4.717.109
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	-
		Other demand obligations	169.188
		Obligations from money market desk transactions	-
		Savings deposits	99.239
		Time deposits	-
INVESTMENT SECURITIES	**1.685.508**	Securities issued by the Bank	-
Placements in Central Bank of Venezuela and Interbank Transactions	834.670	Restricted customers' deposits	-
Trading investment securities	-	Rights and shares on securities	-
Available-for-sale investment securities	847	**OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA**	**-**
Held-to-maturity investment securities	849.991	**DEPOSITS AND OBLIGATIONS WITH BANAVIH**	**238.044**
Restricted cash investments	610.996		
Other investment securities	-	Deposits and Obligations with BANAVIH in one year or less	238.044
(Allowance for investment securities)	(610.996)	Deposits and Obligations with BANAVIH in one year or more	-
		OTHER BORROWINGS	**5.115.790**
LOAN PORTFOLIO	**44.422.090**	Obligations with local financial institutions due in one year or less	5.115.790
Current loans	43.789.179	Obligations with local financial institutions due in one year or more	-
Restructured loans	2.412.295	Obligations with foreign financial institutions due in one year or less	-
Past-due loans	4.398.782	Obligations with other foreign financial institutions due in one year or more	-
Loans in litigation	-	Obligations from other borrowings due in one year or less	-
(Allowance for loan portfolio)	(6.178.166)	Obligations from other borrowings due in one year or more	-
		OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-
INTERESTS AND COMMISSIONS RECEIVABLE	**505.328**	**INTERESTS AND COMMISSIONS PAYABLE**	**723.350**
Accrued interest receivable from cash and due from banks	-	Accrued liabilities from customers' deposits	650.362
Accrued interest receivable from investment securities	660.836	Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued interest receivable from loan portfolio	414.894	Accrued liabilities from deposits and obligations with BANAVIH	-
Commissions receivable	168.595	Accrued liabilities from other borrowings	72.989
Accrued interest and commissions receivable from other receivables	-	Accrued liabilities from other financial intermediation obligations	-
(Allowance for accrued interest receivable and other)	(738.997)	Accrued liabilities from other obligations	-
		Accrued liabilities from subordinated obligations	-
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	**-**	**ACCRUALS AND OTHER LIABILITIES**	**4.142.635**
Investments in subsidiaries and affiliates	-	**SUBORDINATED OBLIGATIONS**	**-**
Investments in branches	-	**OTHER OBLIGATIONS**	**-**
(Allowance for investments in subsidiaries, affiliates and branches)	-	**TOTAL LIABILITIES**	**43.324.303**
FORECLOSED ASSETS	**-**	**OPERATING MANAGEMENT**	**1.343.343**
PREMISES AND EQUIPMENT	**265.002**		
OTHER ASSETS	**7.405.468**		
TOTAL ASSETS	**68.779.069**		
DEBIT CONTINGENT ACCOUNTS	**-**		
TRUST ASSETS	**-**		
OTHER TRUSTS	**-**		
DEBIT ACCOUNTS FROM OTHER TRUSTS	**-**		
(HOUSING AND HABITAT BENEFIT SYSTEM)	**-**		
OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS	**-**		
OTHER DEBIT MEMORANDUM ACCOUNTS	**97.295.107**	**TOTAL EQUITY**	**24.111.423**
OTHER DEBIT CONTROL ACCOUNTS	**-**		
TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	**-**	**TOTAL LIABILITIES AND EQUITY**	**68.779.069**

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	-	-	-	-	-	-
TOTAL	**-**	**-**	**-**	**-**	**-**	**-**

PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JANUARY 01, 2026 TO APRIL 30, 2026
(EXPRESSED IN US DOLLARS)

FINANCIAL INCOME	**12.631.476**	Other operating income	2.638.579
Cash and due from banks	-	Other operating expenses	(250.515)
Investment securities	328.316	**FINANCIAL INTERMEDIATION MARGIN**	**4.621.295**
Loan portfolio	12.303.160		
Other receivables	-	**COSTS OF OPERATIONS**	**(2.742.449)**
Investments in subsidiaries, affiliates and branches.	-	Personnel expenses	(1.389.043)
Head Office and Branches	-	General and administrative expenses	(1.245.569)
Other finance income	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(44.566)
FINANCE EXPENSES	**(6.089.493)**	Contributions to the Superintendency of Banks and Other Financial Institutions	(63.272)
Customers' deposits	(4.167.018)	**GROSS OPERATING MARGIN**	**1.878.845**
Obligations with Central Bank of Venezuela	-	Income from foreclosed assets	-
Deposits and obligations with BANAVIH	(57.787)	Income from special programs	-
Other borrowings	(1.197.942)	Sundry operating income	489
Other financial intermediation obligations	-	Expenses from foreclosed assets	-
Subordinated obligations	-	Depreciation, amortization and impairment of sundry assets	-
Other obligations	-	Sundry operating expenses	(237.014)
Head Office and Branches	-	**NET OPERATING MARGIN**	**1.642.320**
Other finance expenses	(666.747)	Extraordinary income	-
GROSS FINANCIAL MARGIN	**6.541.983**	Extraordinary expenses	-
Income from recovery of financial assets	57.835	**GROSS PROFIT BEFORE TAX**	**1.642.320**
Expenses from uncollectible and impaired financial assets	**(4.366.587)**	Income tax	(298.978)
Uncollectible loans and other receivables	(4.366.587)	**NET PROFIT FOR THE PERIOD**	**1.343.343**
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	**2.233.231**		

Chairman of the Board | Director | Executive Vice President of Finance and Media | Internal Audit

Assigned investments	-	Microloans	50.124.142
Agricultural portfolio for the month	-	Loans to the tourism sector as per current legislation	-
Cumulative agricultural portfolio	-	Mortgage loans as per Special Protection Law of the Housing Mortgage Debtor	-
Deposits from official entities	17.044.521	Loans to the manufacturing sector	-
		Equity-debt ratio	44,95%

Chairman
Michel J. Goguikian

Directors
Michel J. Goguikian, Randolfo Díaz Muñoz, José Gerardo Rivas, Asdrúbal Oliveros, María Eugenia Lozada, Evelyn Rodríguez Branger, Vladimir J. Falcón W

Alternate Directors
María de la Concepción, Jean Marc Goguikian K, Hernando Díaz Candia, Camilo Feijoo Pérez, Álvaro Rodríguez Paz, Maritza Meszaros Reyes, Rodrigo Moncho Stefani

Principal Statutory Auditor
Gordy Palmero Luján

Alternate Statutory Auditor
Gordy Palmero Castillo