




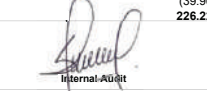


BANCO MICROFINANCIERO  
RIF: J-1637417-3

TOTAL EQUITY: USD 16.142.070



**PUBLICATION BALANCE SHEET AS OF JULY 31, 2025**  
(EXPRESSED IN US DOLLARS)

ASSETS		LIABILITIES AND EQUITY	
<b>CASH AND DUE FROM BANKS</b>	<b>16.655.465</b>	<b>CUSTOMERS' DEPOSITS</b>	<b>25.415.495</b>
Cash	3.110.777	Demand deposits	24.624.827
Central Bank of Venezuela	8.786.930	Noninterest-bearing checking accounts	11.388.100
Banks and other local financial institutions	48	Interest-bearing checking accounts	493.056
Banks and correspondent offices abroad	4.757.710	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	10.488.150
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	2.455.521
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	-
		Other demand obligations	492.715
		Obligations from money market desk transactions	-
		Savings deposits	97.953
		Time deposits	-
<b>INVESTMENT SECURITIES</b>	<b>1.258.366</b>	Securities issued by the Bank	-
Placements in Central Bank of Venezuela and Interbank Transactions	-	Restricted customers' deposits	-
Trading investment securities	-	Rights and shares on securities	-
Available-for-sale investment securities	328	<b>OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA</b>	<b>-</b>
Held-to-maturity investment securities	841.226	<b>DEPOSITS AND OBLIGATIONS WITH BANAVIH</b>	<b>179.125</b>
Restricted cash investments	716.812	Deposits and Obligations with BANAVIH in one year or less	179.125
Other investment securities	-	Deposits and Obligations with BANAVIH in one year or more	-
(Allowance for investment securities)	(300.000)	<b>OTHER BORROWINGS</b>	<b>6.194.602</b>
<b>LOAN PORTFOLIO</b>	<b>24.807.108</b>	Obligations with local financial institutions due in one year or less	6.194.602
Current loans	25.714.722	Obligations with local financial institutions due in one year or more	-
Restructured loans	-	Obligations with foreign financial institutions due in one year or less	-
Past-due loans	3.310.006	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)	(4.217.620)	Obligations from other borrowings due in one year or more	-
		<b>OTHER FINANCIAL INTERMEDIATION OBLIGATIONS</b>	<b>-</b>
<b>INTERESTS AND COMMISSIONS RECEIVABLE</b>	<b>182.010</b>	<b>INTERESTS AND COMMISSIONS PAYABLE</b>	<b>390.795</b>
Accrued interest receivable from cash and due from banks	-	Accrued liabilities from customers' deposits	343.070
Accrued interest receivable from investment securities	592.879	Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued interest receivable from loan portfolio	249.571	Accrued liabilities from deposits and obligations with BANAVIH	1.665
Commissions receivable	98.878	Accrued liabilities from other borrowings	46.060
Accrued interest and commissions receivable from other receivables	-	Accrued liabilities from other financial intermediation obligations	-
(Allowance for accrued interest receivable and other)	(759.318)	Accrued liabilities from other obligations	-
		Accrued liabilities from subordinated obligations	-
<b>INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES</b>	<b>-</b>	<b>ACCRUALS AND OTHER LIABILITIES</b>	<b>3.222.340</b>
Investments in subsidiaries and affiliates	-	<b>SUBORDINATED OBLIGATIONS</b>	<b>-</b>
Investments in branches	-	<b>OTHER OBLIGATIONS</b>	<b>-</b>
(Allowance for investments in subsidiaries, affiliates and branches)	-	<b>TOTAL LIABILITIES</b>	<b>35.402.358</b>
<b>FORECLOSED ASSETS</b>	<b>-</b>	<b>OPERATING MANAGEMENT</b>	<b>226.227</b>
<b>PREMISES AND EQUIPMENT</b>	<b>444.614</b>		
<b>OTHER ASSETS</b>	<b>8.423.092</b>		
<b>TOTAL ASSETS</b>	<b>51.770.655</b>		
<b>DEBIT CONTINGENT ACCOUNTS</b>	<b>-</b>		
<b>TRUST ASSETS</b>	<b>-</b>		
<b>OTHER TRUSTS</b>	<b>-</b>		
<b>DEBIT ACCOUNTS FROM OTHER TRUSTS</b>	<b>-</b>		
<b>(HOUSING AND HABITAT BENEFIT SYSTEM)</b>	<b>-</b>		
<b>OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS</b>	<b>-</b>		
<b>OTHER DEBIT MEMORANDUM ACCOUNTS</b>	<b>46.607.816</b>	<b>TOTAL EQUITY</b>	<b>16.142.070</b>
<b>OTHER DEBIT CONTROL ACCOUNTS</b>	<b>-</b>		
<b>TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN</b>	<b>-</b>	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>51.770.655</b>
<b>CRYPTOACTIVE</b>	<b>-</b>		
TRUST FUND EQUITY (DETAILS)			
TYPES OF TRUST FUNDS	INDIVIDUALS	LEGAL ENTITIES	CENTRAL ADMINISTRATION
Investments	-	-	-
Collateral	-	-	-
Administration	-	-	-
Combined	-	-	-
Other	-	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>
PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JULY 01, 2025 TO JULY 31, 2025			
(EXPRESSED IN US DOLLARS)			
<b>FINANCE INCOME</b>	<b>1.660.983</b>	Other operating income	753.194
Cash and due from banks	-	Other operating expenses	(100.285)
Investment securities	10.834		
Loan portfolio	1.646.554	<b>FINANCIAL INTERMEDIATION MARGIN</b>	<b>997.770</b>
Other receivables	-	<b>COSTS OF OPERATIONS</b>	<b>(638.715)</b>
Investments in subsidiaries, affiliates and branches.	-	Personnel expenses	(353.294)
Head Office and Branches	-	General and administration expenses	(255.811)
Other finance income	3.594		
<b>FINANCE EXPENSES</b>	<b>(1.147.609)</b>	Contributions to the Guarantee Fund for Deposits and Banking Protection	(13.892)
Customers' deposits	(943.972)	Contributions to the Superintendency of Banks and Other Financial Institutions	(15.719)
Obligations with Central Bank of Venezuela	-		
Deposits and obligations with BANAVIH	(4.598)	<b>GROSS OPERATING MARGIN</b>	<b>359.055</b>
Other borrowings	(199.032)	Income from foreclosed assets	-
Other financial intermediation obligations	-	Income from special programs	-
Subordinated obligations	-	Sundry operating income	31
Other obligations	-	Expenses from foreclosed assets	-
Head Office and Branches	-	Depreciation, amortization and impairment of sundry goods	-
Other finance expenses	(7)	Sundry operating expenses	(92.894)
<b>GROSS FINANCIAL MARGIN</b>	<b>513.374</b>	<b>NET OPERATING MARGIN</b>	<b>266.192</b>
Income from recovery of financial assets	6.265	Extraordinary income	-
<b>Expenses from uncollectible and impaired financial assets</b>	<b>(174.777)</b>	Extraordinary expenses	-
Uncollectible loans and other receivables	(174.777)	<b>GROSS PROFIT BEFORE TAX</b>	<b>266.192</b>
Recording of allowance and adjustments to cash and due from banks	-	Income tax	(39.964)
<b>NET FINANCIAL MARGIN</b>	<b>344.861</b>	<b>NET PROFIT FOR THE PERIOD</b>	<b>226.227</b>
<div><div> President of Directors Board</div><div> Director</div><div> Executive Vice-President of Finance and Media</div><div> Internal Auditor</div></div>			
Investments assigned	-	Microloans	28.770.046
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	12.163.672	Loans to the manufacturing sector	-
		Equity-debt ratio	41,08%
<div><div><b>President</b> Michel J. Gónguizen</div><div><b>Principal Directors</b> Michel J. Gónguizen Ramiro Díaz Muñoz José Gerardo Rivas Abelardo Chirinos Mark Eugenio Loraide Ezequiel Rodríguez Branger Vladimir J. Falcón W</div><div><b>Deputy Directors</b> María de la Concepción De Arango Juan María Gónguizen R. Fernando Díaz Cerdas Carmelo Fajardo Pérez Álvaro Rodríguez Díaz Marlon Mesasana Rojas Rodrigo Monrohe Stefani</div><div><b>Principal Statutory Auditor</b> Gordy Palmiro Legán</div><div><b>Alternate Statutory Auditor</b> Gordy Palmiro Castillo</div></div>			