Bancrecer BANCO MICROFINANCIERO RIF: J-31637417-3

TOTAL EQUITY: USD. 18.741.074

External Auditors: Márquez Perdomo & Asociados — Crowe

PUBLICATION BALANCE SHEET AS OF SEPTEMBER 30, 2025

(EXPRESSED IN US DOLLARS)

ASSETS		LIABILITIES AND EQUITY	
CASH AND DUE FROM BANKS	**14.487.546**	**CUSTOMERS' DEPOSITS**	**24.454.321**
Cash	2.141.332	Demand deposits	23.502.072
Central Bank of Venezuela	10.279.356	Noninterest-bearing checking accounts	9.989.959
Banks and other local financial institutions	34	Interest-bearing checking accounts	457.536
Banks and correspondent offices abroad	2.066.824	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	11.441.698
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	1.612.879
(Allowance for cash and due from banks)	-	Special funds in trust according to the Exchange Market System of L.C.	-
		Other demand obligations	771.141
		Obligations from money market desk transactions	-
		Savings deposits	181.108
		Time deposits	-
INVESTMENT SECURITIES	**1.520.472**	Securities issued by the Bank	-
Placements in Central Bank of Venezuela and Interbank Transactions	402.275	Restricted customers' deposits	-
Trading investment securities	-	Rights and shares on securities	-
Available-for-sale investment securities	355	**OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA**	**121.560**
Held-to-maturity investment securities	816.268	Deposits and obligations with BANAVIH	121.560
Restricted cash investments	716.823		
Other investment securities	-	**OTHER BORROWINGS**	**5.365.744**
(Allowance for investment securities)	(415.249)	Obligations with local financial institutions due in one year or less	5.365.744
		Obligations with local financial institutions due in one year or more	-
LOAN PORTFOLIO	**30.525.307**	Obligations with foreign financial institutions due in one year or less	-
Current loans	31.357.920	Obligations with other foreign financial institutions due in one year or more	-
Restructured loans	111.509	Obligations from other borrowings due in one year or less	-
Past-due loans	3.480.605	Obligations from other borrowings due in one year or more	-
Loans in litigation	-	**OTHER FINANCIAL INTERMEDIATION OBLIGATIONS**	-
(Allowance for loan portfolio)	(4.424.727)	**INTERESTS AND COMMISSIONS PAYABLE**	**529.683**
		Accrued liabilities from customers' deposits	456.694
INTERESTS AND COMMISSIONS F	**291.622**	Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued interest receivable from cash and due from banks	-	Accrued liabilities from deposits and obligations with BANAVIH	1.797
Accrued interest receivable from investment securities	588.587	Accrued liabilities from other borrowings	71.192
Accrued interest receivable from loan portfolio	216.774	Accrued liabilities from other financial intermediation obligations	-
Commissions receivable	178.996	Accrued liabilities from other obligations	-
Accrued interest and commissions receivable from other receivables	-	Accrued liabilities from subordinated obligations	-
(Allowance for accrued interest receivable and other)	(692.735)	**ACCRUALS AND OTHER LIABILITIES**	**4.113.439**
		SUBORDINATED OBLIGATIONS	**-**
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	**-**	**OTHER OBLIGATIONS**	**-**
Investments in subsidiaries and affiliates	-	**TOTAL LIABILITIES**	**34.584.748**
Investments in branches	-		
(Allowance for investments in subsidiaries, affiliates and branches)	-	**OPERATING MANAGEMENT**	**601.106**
FORECLOSED ASSETS	-		
PREMISES AND EQUIPMENT	**293.483**		
OTHER ASSETS	**6.808.497**		
TOTAL ASSETS	**53.926.927**		
DEBIT CONTINGENT ACCOUNTS	**-**		
TRUST ASSETS	**-**		
OTHER TRUSTS	**-**		
DEBIT ACCOUNTS FROM OTHER TRUSTS (HOUSING AND HABITAT BENEFIT SYSTEM)	**-**		
OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS	**-**	**TOTAL EQUITY**	**18.741.074**
OTHER DEBIT MEMORANDUM ACCOUNTS	**57.509.619**		
OTHER DEBIT CONTROL ACCOUNTS	**-**		
TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	**-**	**TOTAL LIABILITIES AND EQUITY**	**53.926.927**

TRUST FUND EQUITY (DETAILS)

Types of Trust Funds	Individuals	Legal entities	Central Administratio	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 JULY 1, 2025 TO SEPTEMBER 30, 2025

(EXPRESSED IN US DOLLARS)

FINANCE INCOME	**5.060.562**	Other operating income	1.846.947
Cash and due from banks	-	Other operating expenses	(342.553)
Investment securities	74.181		
Loan portfolio	4.982.728	**FINANCIAL INTERMEDIATION MARGIN**	**2.560.593**
Other receivables	-		
Investments in subsidiaries, affiliates and branches.	-	**COSTS OF OPERATIONS**	**(1.576.773)**
Head Office and Branches	-	Personnel expenses	(853.281)
Other finance income	3.653	General and administration expenses	(655.551)
FINANCE EXPENSES	**(3.190.024)**	Contributions to FOGADE	(29.132)
Customers' deposits	(2.654.661)	Contributions to SUDEBAN	(38.809)
Obligations with B.C.V	-	**GROSS OPERATING MARGIN**	**983.820**
Deposits and obligations with BANAVIH	(9.852)		
Other borrowings	(525.381)	Income from foreclosed assets	-
Other financial intermediation obligations	-	Income from special programs	-
Subordinated obligations	-		
Other obligations	-	Sundry operating income	615
Head Office and Branches	-	Expenses from foreclosed assets	-
Other finance expenses	(130)	Depreciation, amortization and impairment of sundry goods	-
		Sundry operating expenses	(257.619)
GROSS FINANCIAL MARGIN	**1.870.538**	**NET OPERATING MARGIN**	**726.816**
Income from recovery of financial assets	45.415	Extraordinary income	-
Expenses from uncollectible and impaired financial assets	(859.753)	Extraordinary expenses	-
Uncollectible loans and other receivables	(859.753)	**GROSS PROFIT BEFORE TAX**	**726.816**
Recording of allowance and adjustments to cash and due from banks	-	Income tax	(125.710)
NET FINANCIAL MARGIN	**1.056.199**	**NET PROFIT FOR THE PERIOD**	**601.106**

President of Directors Board — Director — Executive Vice President of Finance and Media — Internal Audit

Investments assigned	-	Microloans	34.702.873
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	12.489.908	Loans to the manufacturing sector	-
		Equity-debt ratio	47,66%

1. EQUITY	QUARTER	2.BANK SOLVENCY AND ASSET QUALITY	QUARTER	3. ADMINISTRATIVE MANAGEMENT (*)	QUARTER	4. PROFITABILITY (*)	QUARTER	5. LIQUIDITY	QUARTER
1.1. (EQUITY + OPERATING MANAGEMENT) / TOTAL ASSET (COMPUTABLE)	47,66%	2.1. ALLOWANCE FOR LOAN PORTFOLIO / GROSS LOAN PORTFOLIO	12,66%	3.1. (PERSONNEL EXPENSES + OPERATING EXPENSES) / AVERAGE PRODUCTIVE ASSET	29,82%	4.1. NET PROFIT OR LOSS / AVERAGE ASSET	5,91%	5.1. CASH AND CASH EQUIVALENTS / CUSTOMERS' DEPOSITS	60,89%
1.2. UNPRODUCTIVE ASSET / (EQUITY + OPERATING MANAGEMENT)	105,13%	2.2. GROSS FIXED ASSET PORTFOLIO / GROSS LOAN PORTFOLIO	9,96%	3.2. (PERSONNEL EXPENSES + OPERATING EXPENSES) / FINANCE INCOME	31,51%	4.2. NET PROFIT OR LOSS / AVERAGE EQUITY	19,26%	5.2. (CASH + INVEST. SECURITIES) / CUSTOMERS DEPOSITS	60,89%

(*) ANNUALIZED AND CALCULATED BASED ON AVERAGE BALANCE SOURCE: FIGURES FROM THE BANK'S BALANCE AS OF: 09-30-2025

President Michel J. Goguikian

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

Deputy Directors María de la Concepción De Araujo, 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