Bancrecer
BANCO MICROFINANCIERO
RIF. J-31637417-3

	06/30/2026	12/31/2025
TOTAL EQUITY	29.252.980	24.428.352

External Auditors:
Márquez Perdomo & Asociados
Crowe

PUBLICATION BALANCE SHEET AS OF JUNE 30, 2026 AND DECEMBER 31, 2025

(EXPRESSED IN US DOLLARS)

ASSETS	06/30/2026	12/31/2025
CASH AND DUE FROM BANKS	**37.464.883**	**10.699.517**
Cash	920.558	1.328.314
Central Bank of Venezuela	13.407.868	7.507.840
Banks and other local financial institutions	220	22
Banks and correspondent offices abroad	23.136.237	1.863.341
Head Office and Branches	-	-
Clearing House Funds	-	-
(Allowance for cash and due from banks)	-	-
INVESTMENT SECURITIES	**3.891.778**	**856.320**
Placements in Central Bank of Venezuela and Interbank Transactions	3.039.028	-
Trading investment securities	-	-
Available-for-sale investment securities	801	492
Held-to-maturity investment securities	851.950	846.138
Restricted cash investments	610.996	620.686
Other investment securities	-	-
(Allowance for investment securities)	(610.996)	(610.996)
LOAN PORTFOLIO	**50.102.239**	**36.943.214**
Current loans	47.896.109	36.738.733
Restructured loans	2.571.265	1.418.957
Past-due loans	4.428.751	3.904.060
Loans in litigation	-	-
(Allowance for loan portfolio)	(4.793.886)	(5.118.536)
INTERESTS AND COMMISSIONS RECEIVABLE	**571.701**	**448.348**
Accrued interest receivable from cash and due from banks	-	-
Accrued interest receivable from investment securities	684.266	629.316
Accrued interest receivable from loan portfolio	530.190	363.226
Commissions receivable	146.895	176.576
Accrued interest and commissions receivable from other receivables	-	-
(Allowance for accrued interest receivable and other)	(789.650)	(720.770)
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	**-**	**-**
Investments in subsidiaries and affiliates	-	-
Investments in branches	-	-
(Allowance for investments in subsidiaries, affiliates and branches)	-	-
FORECLOSED ASSETS	**-**	**-**
PREMISES AND EQUIPMENT	**381.196**	**378.106**
OTHER ASSETS	**7.032.145**	**7.220.020**
TOTAL ASSETS	**99.443.942**	**56.545.525**
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	**110.215.251**	**77.334.873**
OTHER DEBIT CONTROL ACCOUNTS	**-**	**-**
TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	**-**	**-**

LIABILITIES AND EQUITY	06/30/2026	12/31/2025
CUSTOMERS' DEPOSITS	**57.020.224**	**21.451.516**
Demand deposits and certificates	56.452.945	20.739.260
Noninterest-bearing checking accounts	17.715.528	11.243.902
Interest-bearing checking accounts	1.686.728	278.210
Current Accounts According to Exchange Agreement No. 20	-	-
Demand deposits and certificates	14.324.693	7.813.164
Current Accounts According to the Exchange Market System of L.C.	22.725.995	1.403.985
Special funds in trust according to the Exchange Market System of L.C.	-	-
Other demand obligations	471.497	616.020
Obligations from money market desk transactions	-	-
Savings deposits	95.782	96.236
Time deposits	-	-
Securities issued by the Bank	-	-
Restricted customers' deposits	-	-
Rights and shares on securities	-	-
OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	**-**	**-**
Deposits and obligations with BANAVIH	**5.385**	**349.324**
Deposits and Obligations with BANAVIH in one year or less	5.385	349.324
Deposits and Obligations with BANAVIH in one year or more	-	-
OTHER BORROWINGS	**6.173.792**	**6.068.210**
Obligations with local financial institutions due in one year or less	6.173.792	6.068.210
Obligations with local financial institutions due in one year or more	-	-
Obligations with foreign financial institutions due in one year or less	-	-
Obligations with other foreign financial institutions due in one year or more	-	-
Obligations from other borrowings due in one year or less	-	-
Obligations from other borrowings due in one year or more	-	-
OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	**-**	**-**
INTERESTS AND COMMISSIONS PAYABLE	**754.039**	**567.174**
Accrued liabilities from customers' deposits	650.178	435.231
Accrued liabilities from obligations with Central Bank of Venezuela	-	-
Accrued liabilities from deposits and obligations with BANAVIH	-	16.590
Accrued liabilities from other borrowings	103.861	115.353
Accrued liabilities from other financial intermediation obligations	-	-
Accrued liabilities from other obligations	-	-
Accrued liabilities from subordinated obligations	-	-
ACCRUALS AND OTHER LIABILITIES	**6.237.522**	**3.680.949**
SUBORDINATED OBLIGATIONS	**-**	**-**
OTHER OBLIGATIONS	**-**	**-**
TOTAL LIABILITIES	**70.190.962**	**32.117.173**
OPERATING MANAGEMENT	**-**	**-**
TOTAL EQUITY	**29.252.980**	**24.428.352**
TOTAL LIABILITIES AND EQUITY	**99.443.942**	**56.545.525**

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 ENDED JUNE 30, 2026 AND DECEMBER 31, 2025

(EXPRESSED IN US DOLLARS)

	06/30/2026	12/31/2025
FINANCIAL INCOME	**16.036.087**	**9.755.196**
Cash and due from banks	-	-
Investment securities	640.923	88.603
Loan portfolio	15.395.164	9.664.418
Other receivables	-	-
Investments in subsidiaries, affiliates and branches.	-	-
Head Office and Branches	-	-
Other finance income	-	2.175
FINANCE EXPENSES	**(8.566.922)**	**(6.035.286)**
Customers' deposits	(6.046.802)	(4.412.464)
Obligations with Central Bank of Venezuela	-	-
Deposits and obligations with BANAVIH	(44.666)	(36.079)
Other borrowings	(1.639.414)	(1.433.775)
Other financial intermediation obligations	-	-
Subordinated obligations	-	-
Other obligations	-	-
Head Office and Branches	-	-
Other finance expenses	(836.040)	(152.968)
GROSS FINANCIAL MARGIN	**7.469.165**	**3.719.910**
Income from recovery of financial assets	67.511	67.277
Expenses from uncollectible and impaired financial assets	(4.493.574)	(1.591.995)
Uncollectible loans and other receivables	(4.493.574)	(1.591.995)
Recording of allowance and adjustments to cash and due from banks	-	-
NET FINANCIAL MARGIN	**3.043.101**	**2.195.191**

	06/30/2026	12/31/2025
Other operating income	3.378.455	3.223.965
Other operating expenses	(318.079)	(557.652)
FINANCIAL INTERMEDIATION MARGIN	**6.103.477**	**4.861.505**
COSTS OF OPERATIONS	**(3.619.956)**	**(2.663.060)**
Personnel expenses	(1.908.757)	(1.431.673)
General and administrative expenses	(1.569.938)	(1.133.802)
Contributions to FOGADE	(51.670)	(34.689)
Contributions to SUDEBAN	(89.591)	(62.896)
GROSS OPERATING MARGIN	**2.483.522**	**2.198.444**
Income from foreclosed assets	-	-
Income from special programs	-	-
Sundry operating income	481	5.552
Expenses from foreclosed assets	-	-
Depreciation, amortization and impairment of sundry assets	-	-
Sundry operating expenses	(286.477)	(443.552)
NET OPERATING MARGIN	**2.197.526**	**1.760.444**
Extraordinary income	-	-
Extraordinary expenses	-	-
GROSS PROFIT BEFORE TAX	**2.197.526**	**1.760.444**
Income tax	380.737	350.558
NET PROFIT FOR THE PERIOD	**1.816.789**	**1.409.886**
APPLICATION OF NET INCOME		
Legal Reserve	-	-
Statutory Profit	-	-
Other Capital Reserves	90.839	70.494
Accumulated Results	1.725.949	1.339.392
Contributions National Anti-drug Fund	**12.465**	**9.093**

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

Investments assigned	-	Microloans	54.441.391
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	22.623.601	Loans to the manufacturing sector	
		Equity-debt ratio	36,13%

1. EQUITY	SEMESTER	2.BANK SOLVENCY AND ASSET QUALITY	SEMESTER	3. ADMINISTRATIVE MANAGEMENT (*)	SEMESTER	4. PROFITABILITY (*)	SEMESTER	5. LIQUIDITY	SEMESTER
1.1. EQUITY COMPUTABLE / TOTAL ASSET (COMPUTABLE)	36,13%	2.1. ALLOWANCE FOR LOAN PORTFOLIO / GROSS LOAN PORTFOLIO	8,73%	3.1. (PERSONNEL EXPENSES + OPERATING EXPENSES) / AVERAGE PRODUCTIVE ASSET	18,32%	4.1. NET PROFIT OR LOSS / AVERAGE ASSET	6,76%	5.1. CASH AND CASH EQUIVALENTS / CUSTOMERS' DEPOSITS	71,03%
1.2. UNPRODUCTIVE ASSET / (EQUITY + OPERATING MANAGEMENT)	80,77%	2.2. GROSS FIXED ASSET PORTFOLIO / GROSS LOAN PORTFOLIO	8,07%	3.2. (PERSONNEL EXPENSES + OPERATING EXPENSES) / FINANCE INCOME	21,69%	4.2. NET PROFIT OR LOSS / AVERAGE EQUITY	19,40%	5.2. (CASH + INVEST. SECURITIES) / CUSTOMERS DEPOSITS	71,04%

(*) ANNUALIZED AND CALCULATED BASED ON AVERAGE BALANCE   SOURCE: FIGURES FROM THE BANK'S BALANCE AS OF: 06/30/2026

Chairman
Michel J. Goguikian

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

Alternate 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 Lujan

Alternate Statutory Auditor
Gordy Palmero Castillo