El Banco del *Bienestar*

The financial piece of why Morena should answer, before the competent authority, as a **narco-party**. The central thesis, submitted for investigation.

THE CENTRAL THESIS · SUBMITTED FOR INVESTIGATION

The author submits, and requests U.S. authorities to investigate, the following: the **same operators** whose Ethereum addresses OFAC sanctioned ran the **252,901 dispersals** through the Banco del Bienestar; converting that crypto to fiat, they used **Morena's roll as the cash-out point**; roughly **80% returned to the cartels** and the remainder financed Morena; and the roll was inflated because these were not real beneficiaries but **exits for laundered money**.

Not asserted as a verdict. The determination is for the authority. Presumption of innocence for every person and institution named.

DOCUMENTED PREDICATES

252,901 Morena dispersals through Finabien (2022-2024), unreported to the electoral authority, over 600 million pesos · **Zero** anti-money-laundering, antiterrorism or CNBV protocols at Finabien (official audit, point 4) · OFAC has sanctioned cartel **Ethereum addresses** on the SDN list · Treasury's 2026 National Money Laundering Risk Assessment names Sinaloa and CJNG infiltrating remittances, exchanges and crypto · roll anomalies upheld by the Electoral Court.

NAMED FOR INVESTIGATION · BY OFFICE, PRESUMPTION OF INNOCENCE

- **Andrés Manuel López Obrador**, President 2018-2024, who created the bank and ordered the CNBV appointments.
- **Ariadna Montiel Reyes**, Secretary of Welfare, over the dispersal operation.
- **Rogelio Ramírez de la O**, former Secretary of Finance (2021-2025), over the financial apparatus in the period.
- **Jesús de la Fuente Rodríguez**, former President of the CNBV (2021-2024), the AML supervisor whose controls the audit found absent.
- And whoever else is found responsible.

STATUTES

BSA · 18 U.S.C. **1956 / 1957 / 1960** · **2339B** (material support to an FTO) · **FEPA** · E.O. **13818** (Global Magnitsky)

THE TRAIL THAT CLOSES IT

On-chain analysis linking the six SDN addresses to bank dispersals · Finabien Virtual Vault reconciliations · U.S.-issued card reports · FinCEN SARs and correspondent banking · cross-reference with the 252,901 dispersals and the roll.