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**Second Quarter 2026
Earnings Results**

Record Quarter Highlights

Record Commercial Portfolio and **Deposit Base**



Commercial Book

\$13.0 Bn

↑ 8% QoQ | ↑ 20% YoY



Deposits

\$7.9 Bn

↑ 8% QoQ | ↑ 22% YoY

Steady Margins and healthy **Asset Quality**



NIM

2.24%

↓ 10 Bps QoQ | ↓ 12 Bps YoY



NPLs

0.52%

↑ 23 Bps QoQ | ↑ 37 Bps YoY

Record Non-Interest Income and improved **Efficiency**



Non-Interest Income

\$25.6 M

↑ 99% QoQ | ↑ 15% YoY



Efficiency Ratio

24.1%

↓ 237 Bps QoQ | ↑ 97 Bps YoY

Record Net Income and **strong Profitability**



Net Income

\$66.5 M

↑ 18% QoQ | ↑ 4% YoY



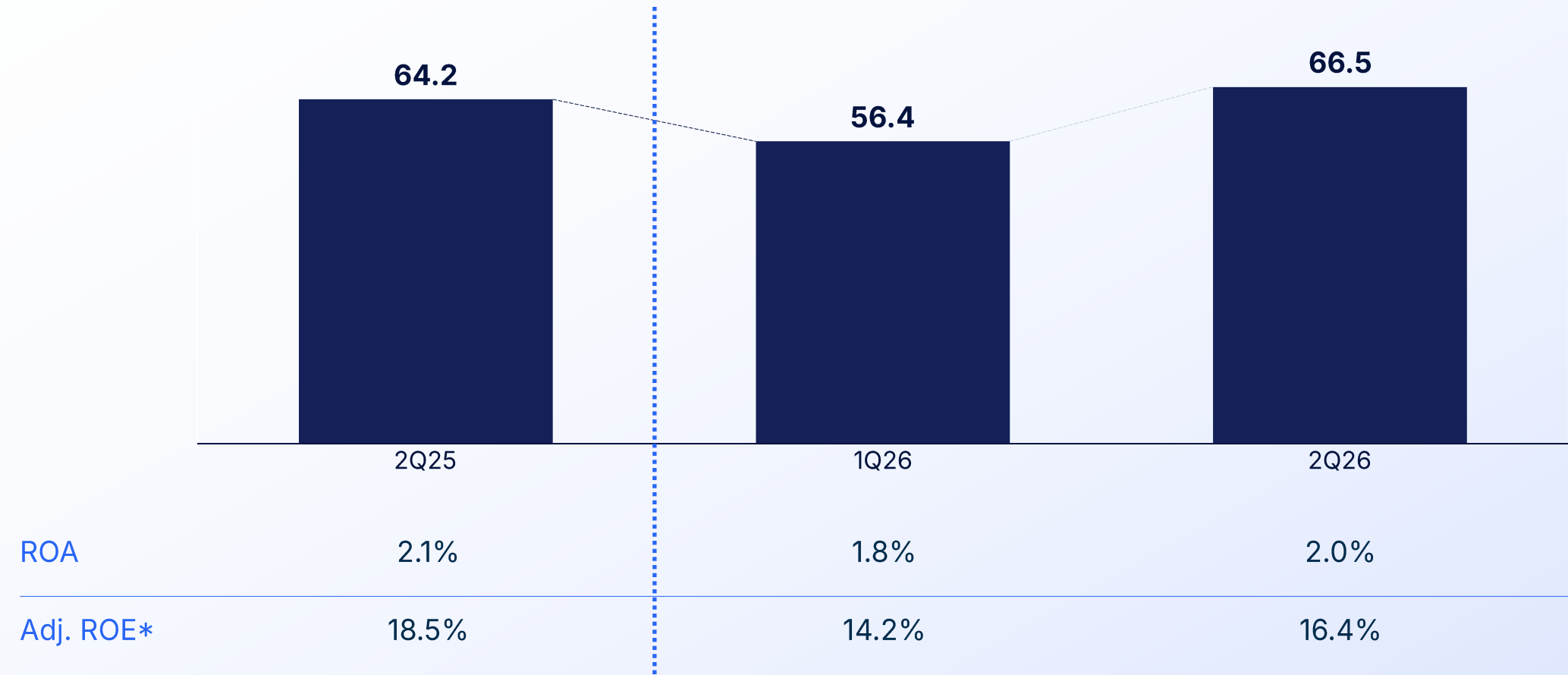
Adjusted ROE

16.4%

↑ 223 Bps QoQ | ↓ 201 Bps YoY

Record Net Income in the quarter

Net Income, ROA & ROE
2Q26

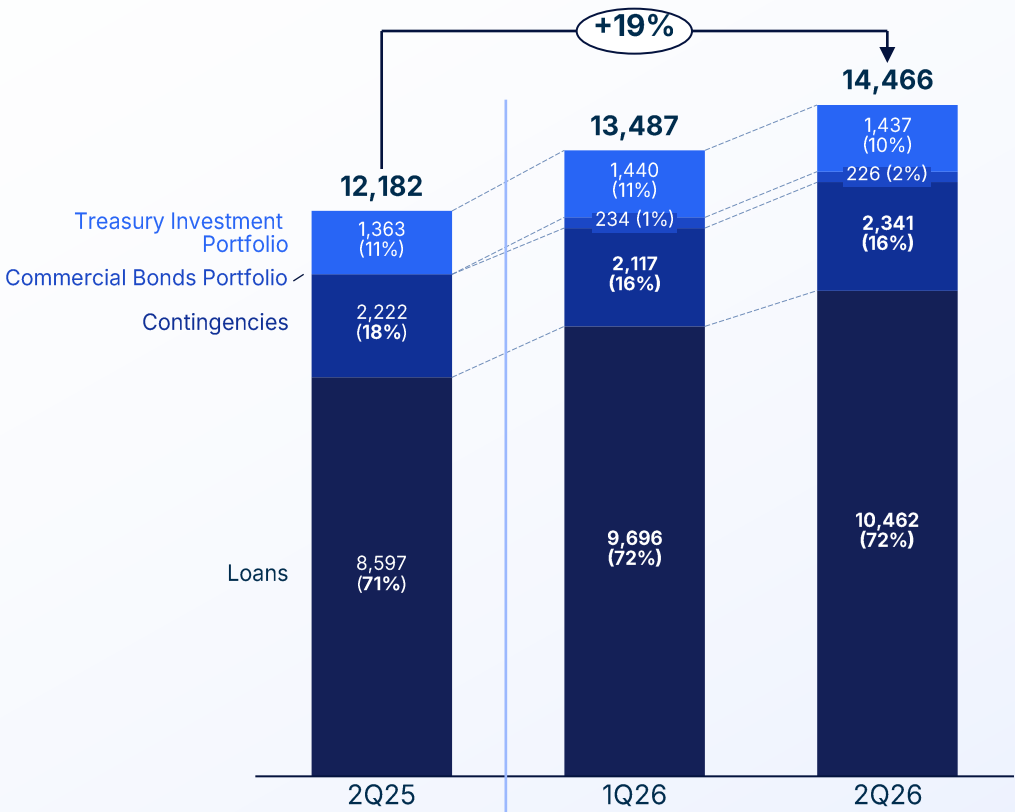


(*) net profit - AT1 distribution / average stockholders' equity excluding other equity instruments

Record Credit & Commercial Portfolio Remain Well Diversified

Credit Portfolio

(Commercial Portfolio + Treasury Investment Portfolio)

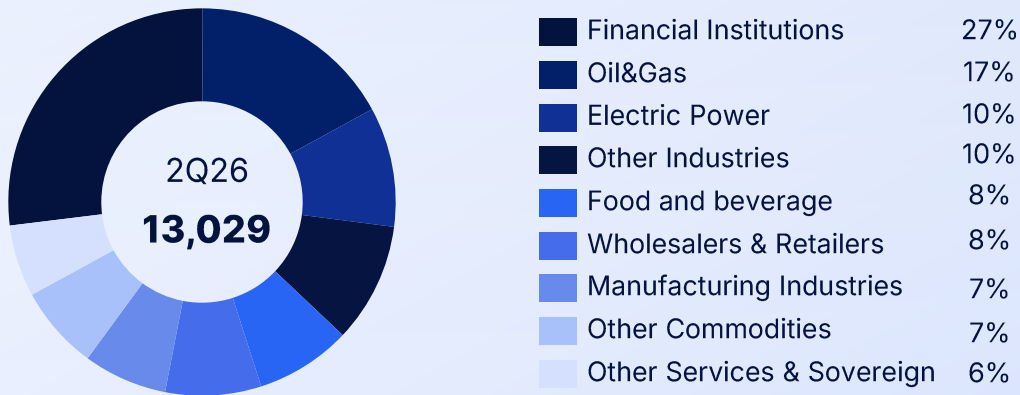


Commercial Portfolio by Country

(Loans + Commercial Bonds Portfolio + Contingencies)



Commercial Portfolio by Industry



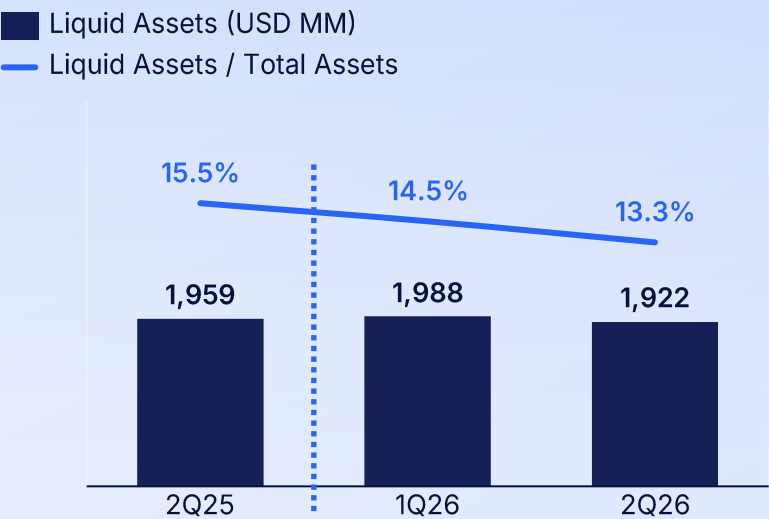
Diversified Treasury Investment Portfolio Mainly in Ex-Latam Countries

Treasury Investment Portfolio

EOP Balance (USD MM)	1,437
Avg. Term to Maturity	1.6y
Investment Grade %	99%



Total Liquid Assets²



Liquid Assets Placements by Credit Risk



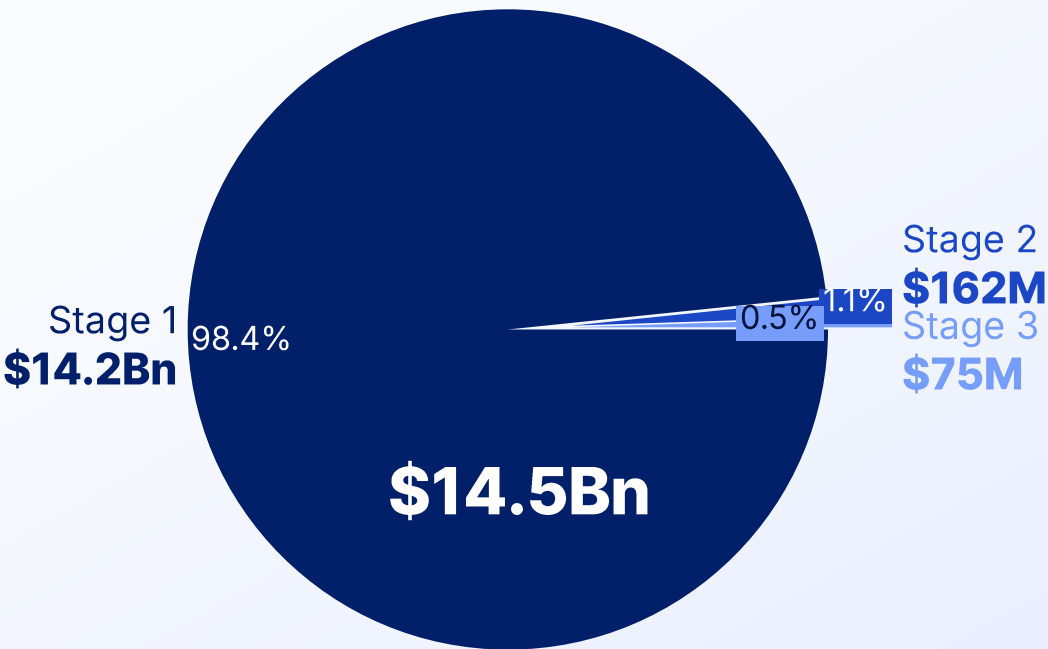
(1) Others Non-Latam: Japan, UK, Saudi Arabia, Canada, Germany and others. (2) Liquid assets refer to total cash and cash equivalents, consisting of cash and due from banks and interest-bearing deposits in banks, excluding pledged deposits and margin calls; as well as corporate debt securities rated 'A-' or above.

Strong Asset
Quality, Low
Credit Risk and
Ample Reserve
Coverage

Total Allowance for Credit
Losses to Impaired Credits

125%

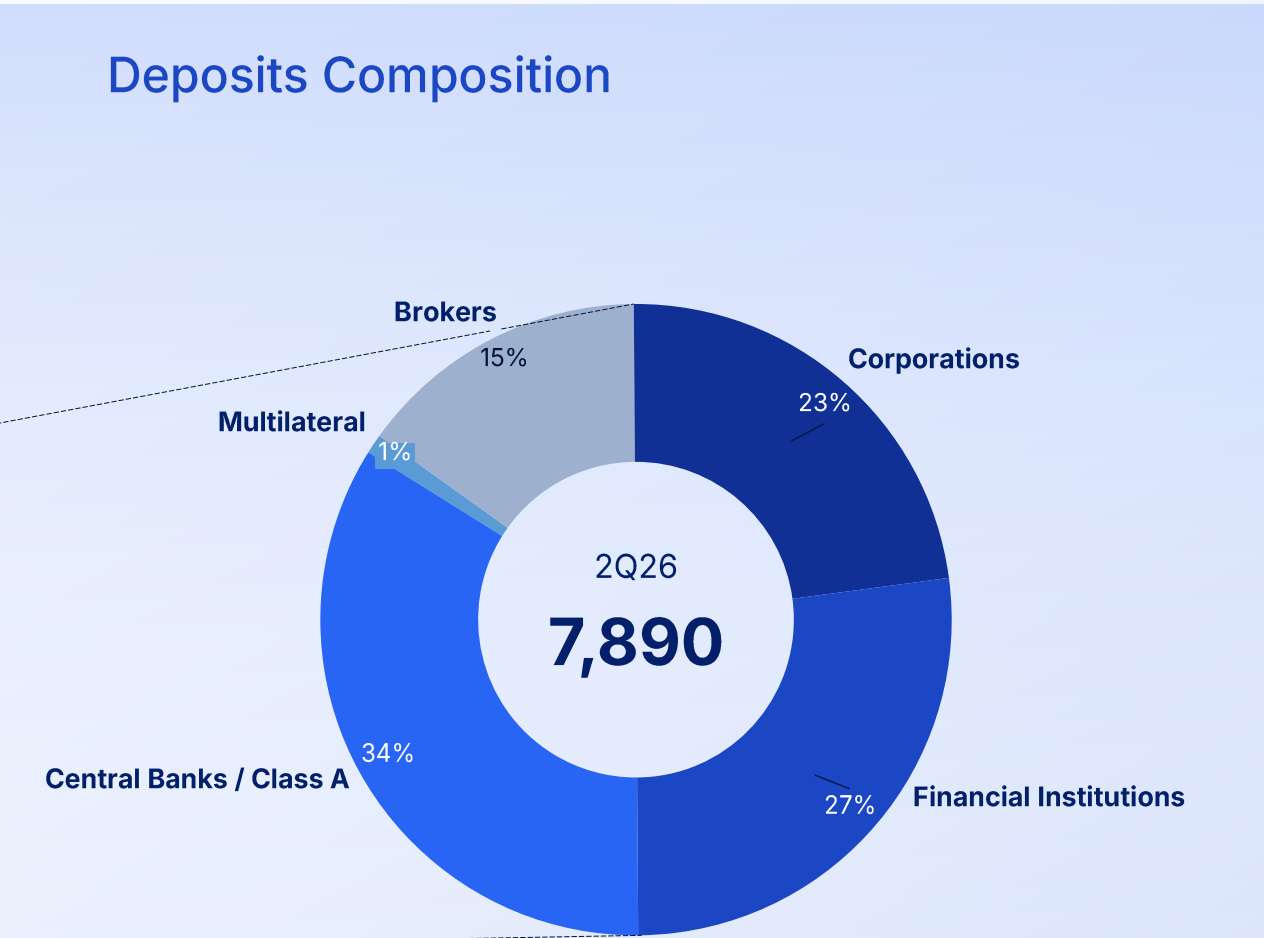
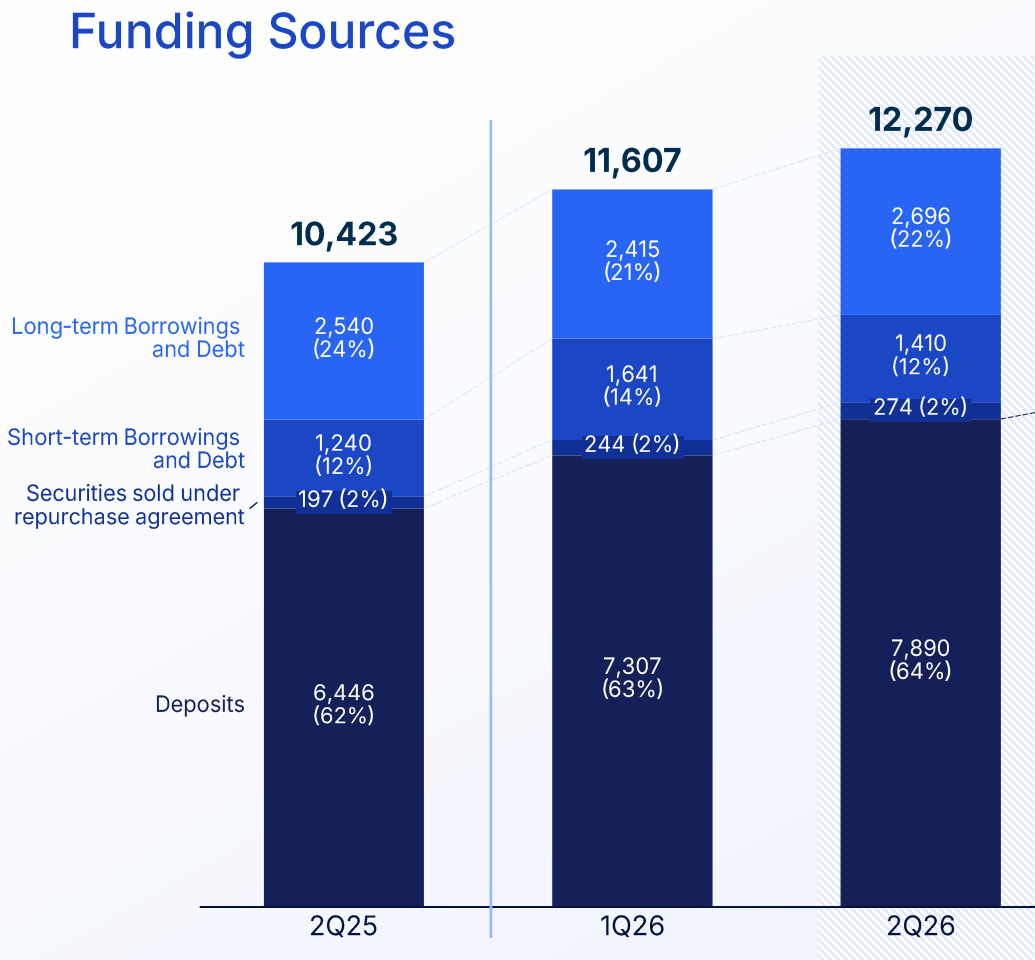
Exposure by Stages



(USD million)	2Q25	1Q26	2Q26
Allowance for losses ¹			
Balance at beginning of the period	90.0	107.6	112.3
Impairment losses (reversals)	5.0	4.7	8.6
Recoveries (write-offs)	0.0	0.0	(27.1)
End of period balance	95.1	112.3	93.8
Impaired Credits to Credit Portfolio (EoP)	0.2%	0.3%	0.5%

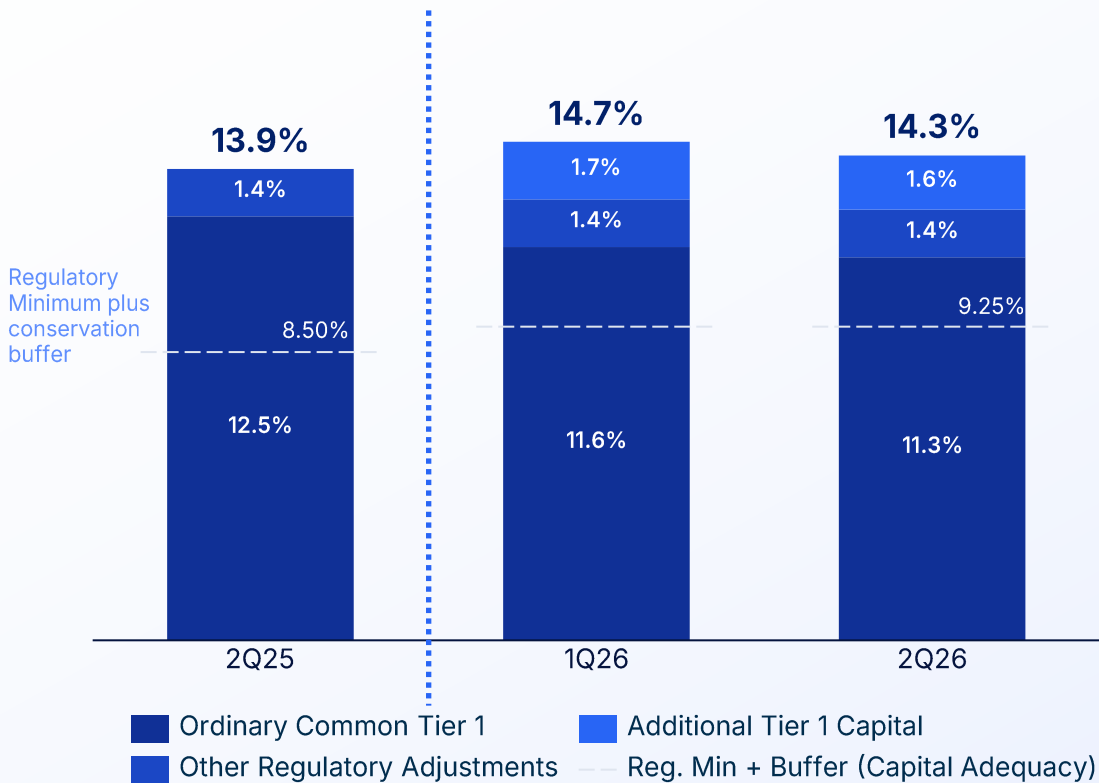
(1) Includes allowance for expected credit losses on loans at amortized cost, on loan commitments and financial guarantees contracts, on securities at amortized cost and at fair value through other comprehensive income and on cash and due from banks

Record Deposit Growth and Diversified Deposit Base

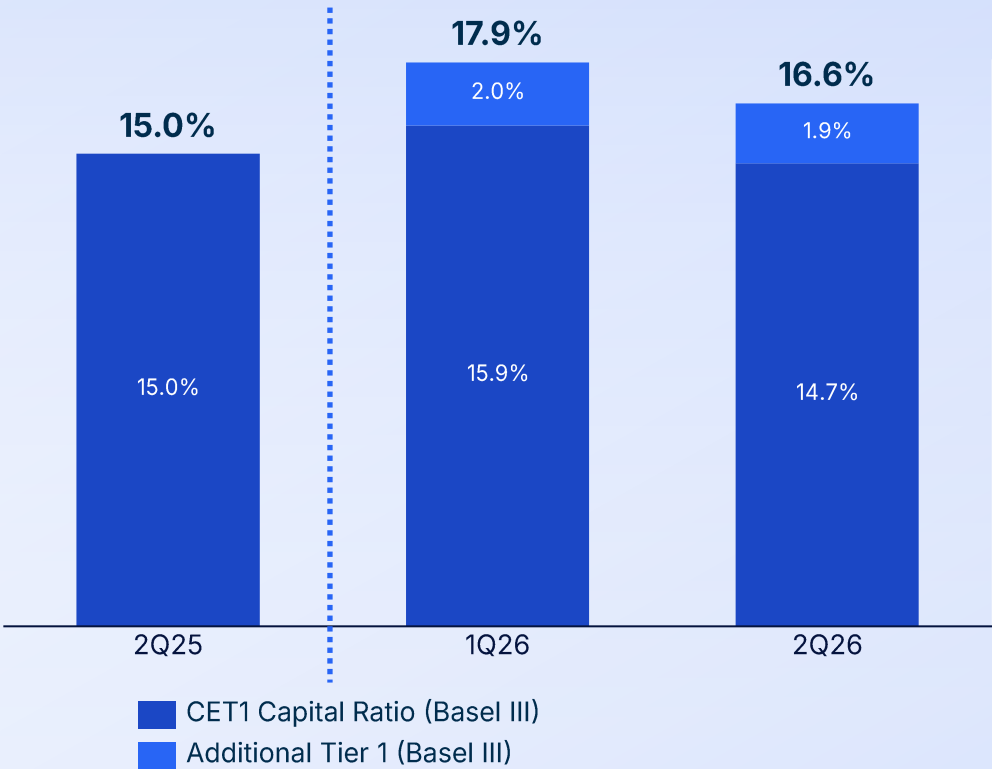


Robust Capitalization Supports Business & Balance Sheet Expansion

Capital adequacy ratio¹
(Panama regulatory)



Tier 1 ratio²
(Basel III)

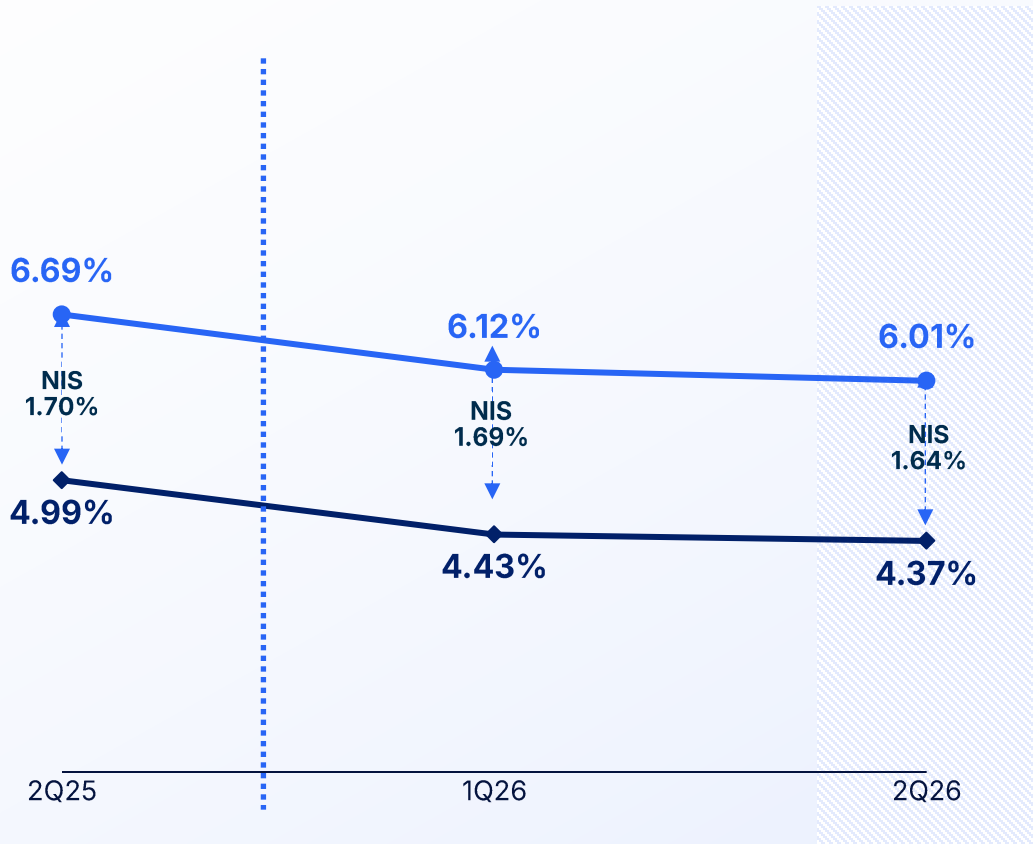


(1) As defined by the SBP. Other regulatory adjustments correspond to intangible assets, cash flow coverage reserves, treasury stock and dynamic provisions to be taken in consideration in the calculation of the capital funds, according to Rule 01-2015 of the SBP. (2) Tier 1 Capital ratio is calculated according to Basel III capital adequacy guidelines, and as a percentage of risk-weighted assets.

Record NII Despite Continued Margin Compression

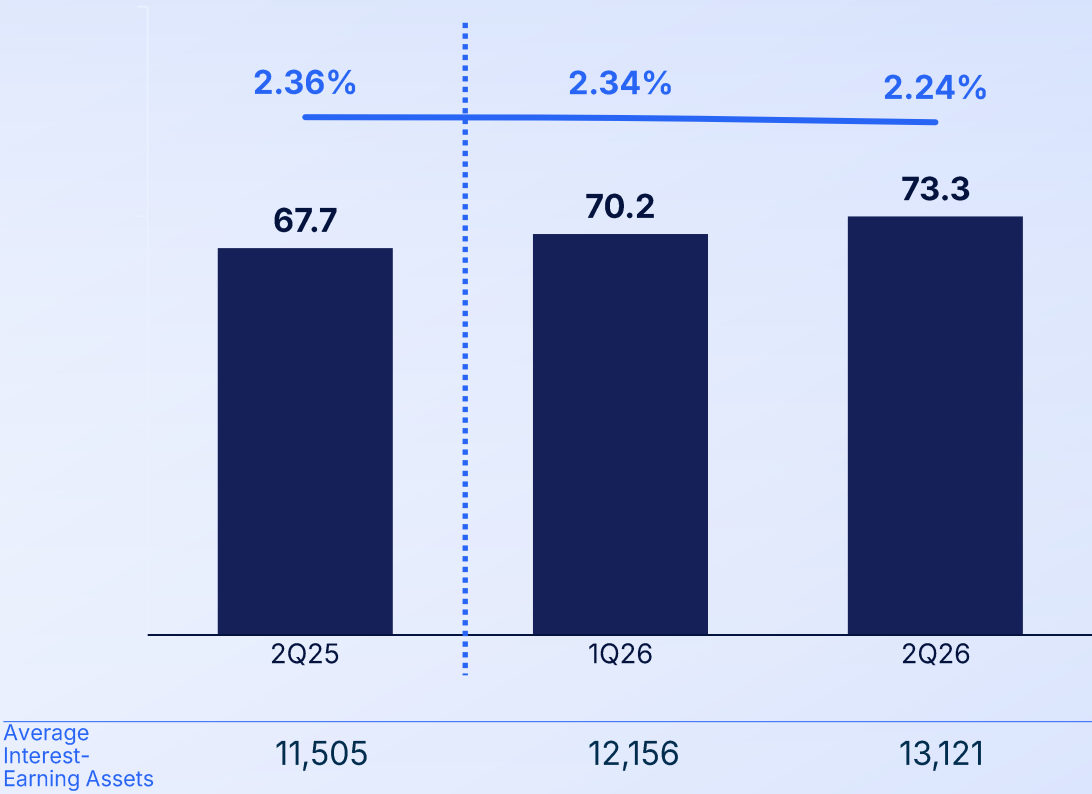
Net Interest Spread (NIS)

- Rate of Interest Earning Assets
- ◆ Rate of Interest Bearing Liabilities



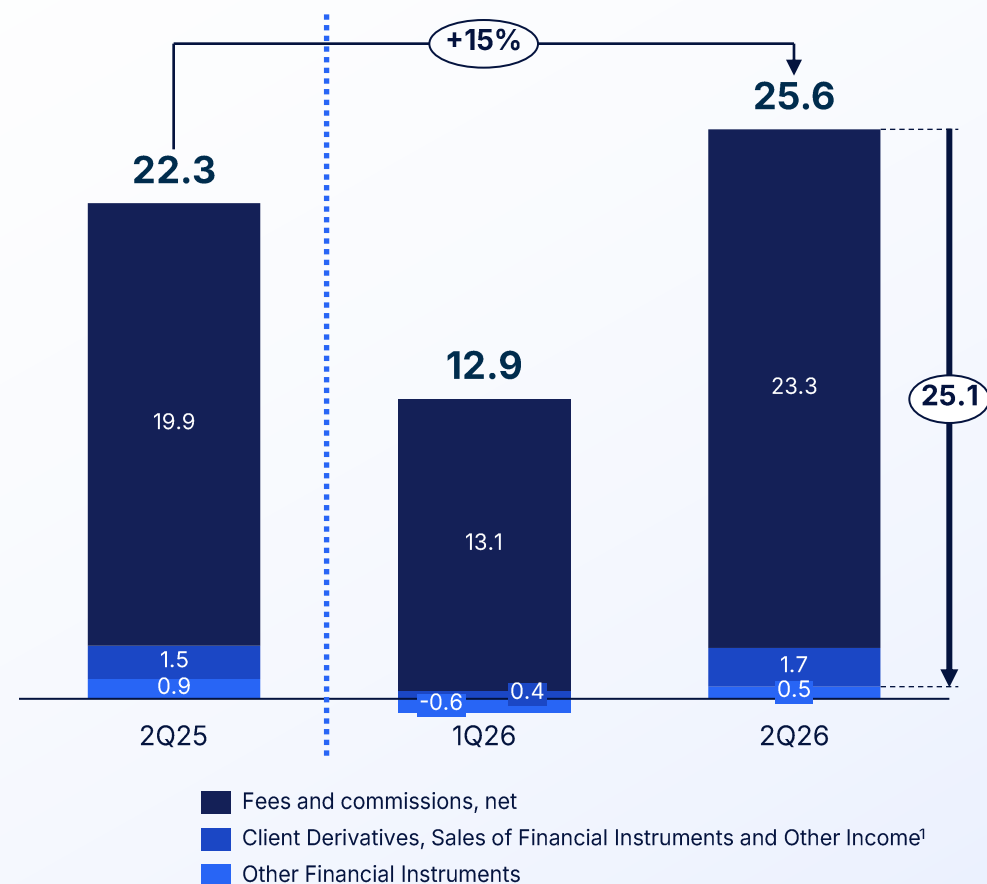
Net Interest Margin (NIM)

- Net Interest Margin
- Net Interest Income (USD MM)

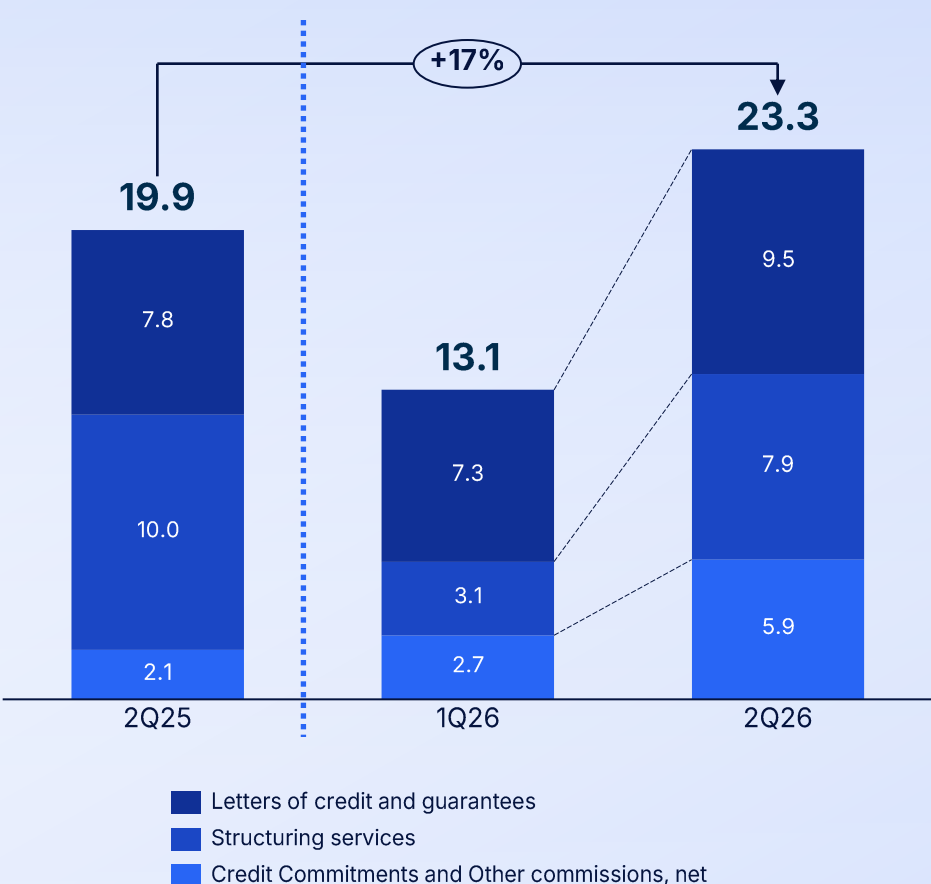


Record Non-Interest Income contributes to revenue diversification

Non-Interest Income
Quarterly

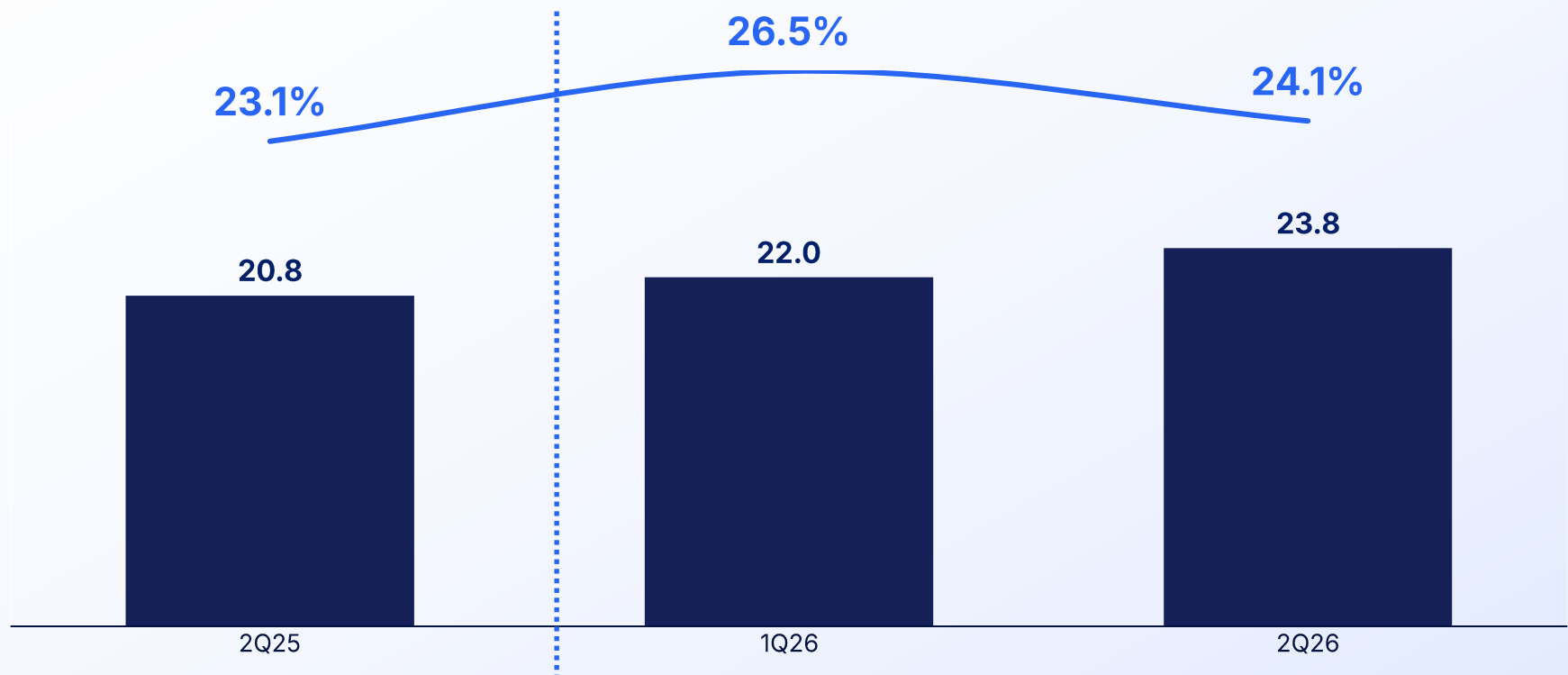


Fees and Commissions, net
Quarterly



Operational Efficiency improves and remains well within yearly guidance

Opex & Efficiency Ratio
Quarterly



Closing Remarks

Full Year 2026 Guidance Ratified

	Guidance
Commercial Portfolio Growth	13% - 15%
Average Deposit Growth	13% - 15%
NIM	~2.30%
Efficiency Ratio	~28%
Adjusted ROE	14% - 15%
Tier I	15% - 16%

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