

Bladex at a Glance

Founded to support trade and regional integration across Latam



Founded in 1979 by **23 central banks** and government institutions from **Latin America & the Caribbean (Latam)**



In 1992 became the **first Latam bank to be listed in the NYSE** and achieved **Investment Grade rating**



Extensive knowledge of the region



Funding & Access Advantage

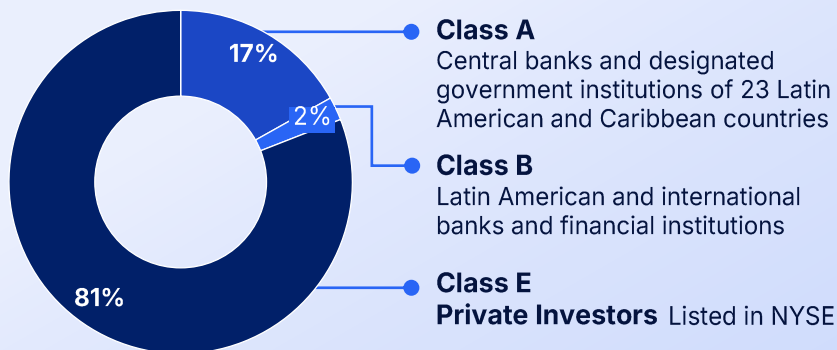


Commercial & Origination Expertise



Brand & Market Position

Shareholder structure



Regional footprint

1. Short term portfolio **15 Months** Average Duration

2. Strong client base and robust asset quality

25%
Financial Institutions

75%
Corporations

3. Regional Footprint

Single point of contact for clients in more than 25 countries

Business Products & Business Offering



Transactional Services

New



Bilateral Loans



Structured Trade Finance



Working Capital Solutions



Syndicated Loans



Letters of Credit



Project Finance & Infrastructure



Liquidity, Hedging & Investment Solutions

Ratings

S&P Global Ratings

BBB+

FitchRatings

BBB

Moody's

Baa2

Bladex's Oversight

	Banking Regulators	Capital Markets Regulators	Stock Exchange Listings
Panama	 Superintendencia de Bancos del Panama	 Superintendencia de Valores y Seguros	 Bolsa Latinoamericana de Valores
USA	 U.S. Department of the Treasury	 U.S. Securities and Exchange Commission	 NYSE
Mexico	 Comisión Nacional Bancaria y de Valores	 Comisión Nacional Bancaria y de Valores	 Bolsa Mexicana de Valores

Rep Offices

 Superintendencia de Banca, Seguros y AFP	 BANCO CENTRAL DO BRASIL	 Superintendencia de Entidades Financieras y Cambiarias	 Superintendencia Financiera de Colombia
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3Q26 Results

\$63.2M

Net Income

\$79.8M

NII

15.0%

Adj. ROE

16.2%

Tier I

2.30%

NIM

0.4%

Imp. / Credit P*

\$16.3M

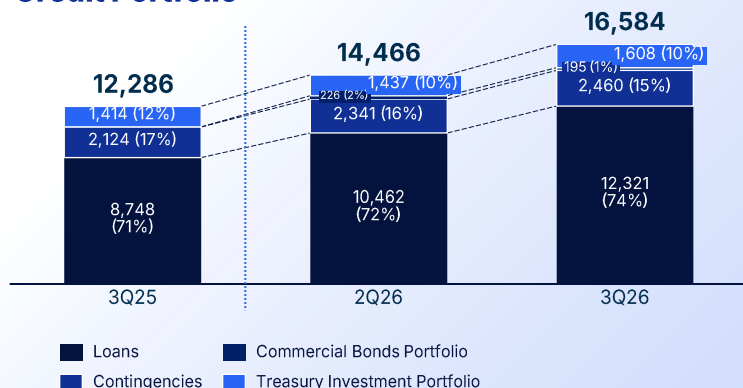
Fees

25.8%

Efficiency

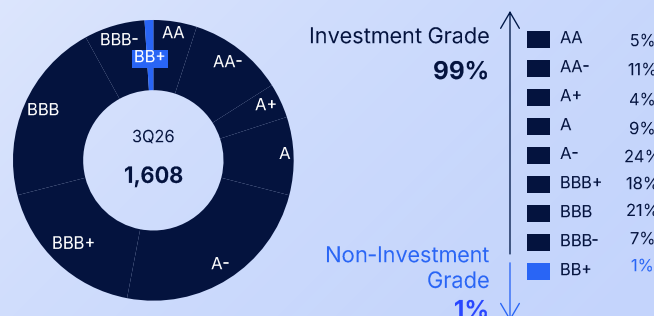
(*) Impaired credits to Credit Portfolio

Credit Portfolio



Treasury Investment Portfolio by Rating

Avg. Term to Maturity 1.5 years



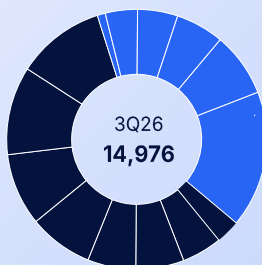
Commercial Portfolio by Country

Non-Investment Grade

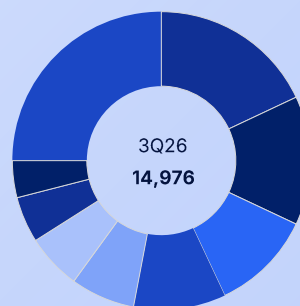
Guatemala	11%
Colombia	11%
Brazil	9%
Dominican Republic	8%
Other N-IG	6%
Argentina	6%
Ecuador	5%
Costa Rica	3%

Investment Grade

Panama	17%
Mexico	8%
Non-Latam	6%
Chile	5%
Peru	4%
Paraguay	1%



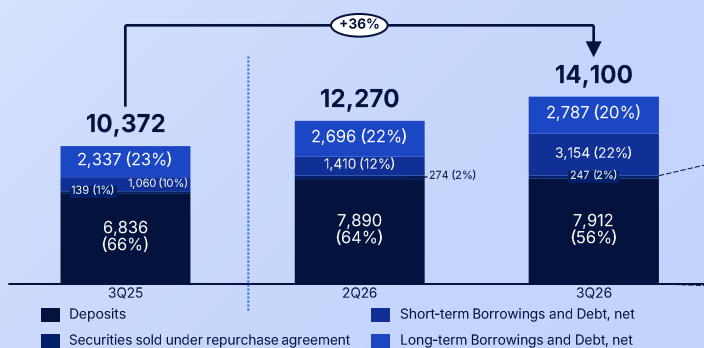
Commercial Portfolio by Industry



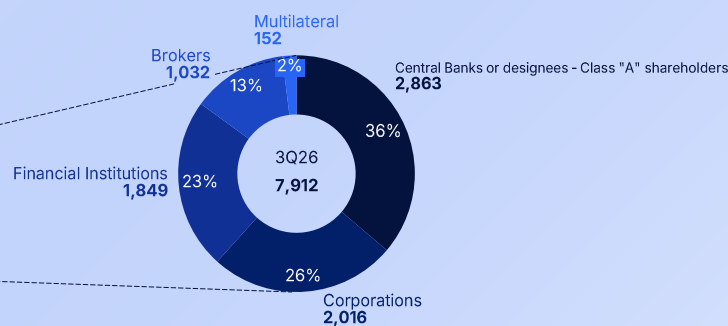
Financial Institutions	25%
Oil&Gas	18%
Other Services & Sovereign	14%
Electric Power	11%
Other Industries	10%
Wholesalers & Retailers	7%
Food and beverage	6%
Manufacturing Industries	5%
Other Commodities	4%

Commercial Portfolio Maturity Average Duration: **15 Months**

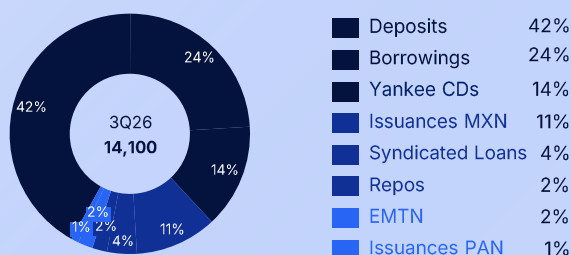
Funding sources



Deposit Composition



Funding by product



Funding by Region

