BLADEX

APPENDIX

FINANCE AND BUSINESS COMMITTEE (FINEG)
CHARTER

I. Purpose

The Finance and Business Committee (the "Committee") of Bladex, Inc. (the "Bank"), is a standing committee of the Board of Directors. The Committee's fundamental role is the analysis and knowledge, with the consequent competences and powers, of all matters related to the business development and financial management of the Bank, including, but not limited to, capital management, portfolio management (assets and liabilities), liquidity management, mismatch management, supervision of tax matters and, in general, the financial performance of the Bank, as well as other matters provided for in this Charter.

II. Duties, Functions and Powers

The Committee shall have the following duties, functions and powers:

A. Business Development

- Evaluate, in conjunction with Management, the Bank's business strategy and recommend its approval to the Board.

- Evaluate and recommend to the Board business and product development initiatives to implement the Bank's business strategy.

- Evaluate potential acquisitions presented by Management.

B. Financial Management

1. Capital Management

- Evaluate and recommend to the Board policies for the management of the Bank's capital, including its efficient use and expected return targets.

- Evaluate and recommend to the Board of Directors the Bank's dividend policy.

2. **Liquidity and Investment Management**

- Evaluate and recommend to the Board the liquidity investment policy and ensure its efficient management.

- Evaluate and recommend to the Board the funding and borrowing policies, strategies and activities proposed by Management.

- Evaluate and approve, and inform the Board of Directors of, the Bank's indebtedness, including borrowings and debt issues, or obtain the Board's approval when they exceed the authorization limits delegated to it.

- Evaluate and recommend to the Board of Directors the guidelines for the management of an investment portfolio submitted to it by Management.

3. **Balance Sheet Structure and Financial Performance**

- Evaluate the structure of assets and liabilities to maximize risk-adjusted returns.

- Evaluate the financial strategies used by Management to achieve its financial objectives.

- Evaluate the management of existing mismatches, assessing expected market scenarios, defining the Bank's expectations in this respect and measuring their potential impact on proprietary positions.

- Evaluate and recommend to the Board of Directors the approval of the hedging and derivatives policy, and monitor Management's decisions in applying the policy.

- In general, evaluate the financial management of the Bank.

4. **Taxes**

- Evaluate with Management the tax and fiscal implications and consequences of the Bank's operations and recommend tax policies and structures that are in the best interests of the Bank.

C. Other matters

- Report to the Board on significant issues discussed at each meeting of the Committee.

- Be aware of and act on such other matters as may be referred to it by the Board.

- Delegate to Management, from time to time, powers and authority to approve guidelines, directives and procedures of the policies approved by this Committee.

Pursuant to this Charter, the Board has delegated to the Committee sufficient authority and power to carry out the duties, functions and responsibilities described above.

However, no decision made by the Committee pursuant to this delegation of authority and power shall at any time be inconsistent with the Bank's Articles of Incorporation or Bylaws, the Committee's Charter, or any resolutions of the Bank's shareholders or Board of Directors. The delegation of authority and powers by the Board in this Charter shall in no way preclude the Board from taking decisions on matters within the purview of the Committee, even if such decisions are contrary to those taken by the Committee.

Similarly, the Committee delegates to the Bank's Management, by virtue of this Charter and hereby, sufficient power and authority to establish and approve the necessary policies, guidelines and procedures to enable the development and implementation of the policies approved by this Committee and recommended by this Committee and approved by the Board.

II. Organization and Composition

The Committee shall consist of at least three directors. Subject to this minimum, the exact number of members of the Committee shall be determined from time to time by the Board of Directors of the Bank.

In selecting the members of the Committee, it shall be sought (but not required) that each Class of common shares of the Bank be properly represented by a Director elected by such Class.

The members of the Committee and its Chair shall be elected and removed by the Board of Directors and shall serve for a term of one year but shall be eligible for re-election indefinitely.

IV. Meetings and Resolutions

The Committee shall meet at least five times a year, or more frequently as circumstances require. Meetings of the Committee shall be called by its Chairperson or at the request of any two of its members. Such meetings shall be held at such place, date and time as shall be specified in the notice thereof. The notice shall include the agenda for the meeting. The Committee may also meet via telephone calls.

A majority of the members of the Committee shall constitute a quorum for the transaction of business at any meeting of the Committee.

Meetings of the Committee shall be presided over by the Chairperson of the Committee or, in his or her absence, by an ad hoc chairperson designated at the meeting.

All decisions of the Committee shall be made by the affirmative vote of at least a majority of its members.

The members of the Committee may invite other members of the Board of Directors and members of the Bank's Management to attend their meetings as necessary.

The discussions and resolutions of the Committee shall be recorded in minutes signed by the Chairman and the Secretary and kept in a minute book of the Committee, which may be kept in electronic form.

The Committee may also adopt resolutions in writing without holding a meeting, provided that the text of the resolution to be adopted has been previously communicated to all members of the Committee and such resolution is approved by the affirmative vote of at least a majority of the members of the Committee. Such vote may be recorded in any written or electronic medium, including facsimile and e-mail, but if so recorded, a written resolution shall thereafter be prepared and signed by the members of the Committee who voted in favor of such resolution and shall be recorded in the minutes of the Committee.

V. Interaction with Management

The Committee shall meet with the Executive Vice President, Treasury and Capital Markets, the Executive Vice President, Business (CCO) and such other members of Management as it deems appropriate.

The Executive Vice President, Treasury and Capital Markets shall serve as Secretary of the Committee and shall be responsible for preparing and maintaining the minutes of each meeting.

At each regular meeting of the Committee, Management shall present to the Committee the most significant changes that have occurred in the Bank since the date of the previous meeting with respect to matters within the Committee's purview, as well as the financial outlook for the short and/or medium term.

VI. Managing Conflicts of Interest

Any transaction of the Bank, of whatever type and nature, in which a shareholder or Director is involved, either in his or her individual capacity or in his or her capacity as representative of one or more shareholders, may constitute a conflict of interest. Accordingly, all such transactions must be conducted in the best interests of the Bank, in strict compliance with applicable laws and regulations, and never for the personal benefit of a Director of the Bank or the shareholder institution that such Director represents.

The Committee shall take the following actions in the event of a transaction involving a potential conflict of interest:

1. The Director or Directors shall disclose their potential conflict of interest to the other members of the Committee.
2. The Director or Directors with the conflict of interest may present their professional opinion on the matter under consideration, together with any supporting information they deem appropriate.
3. At the conclusion of the presentation, the Director or Directors involved shall leave the meeting room to allow the other members of the Committee to analyze and discuss the case in question.
4. The decision regarding the transaction shall be made by the Committee or the Board, as appropriate, with the Director or Directors involved abstaining.

In the event of a conflict of interest, the foregoing steps shall be recorded in the appropriate minutes of the Committee.

VII. Compensation

The members of the Committee shall receive such compensation as may be determined from time to time by the Board.

VIII. Performance Evaluation

The Committee may conduct an annual self-evaluation of its performance, consistent with best corporate governance practices.

IX. Review of this Charter

The Committee shall review this Charter at least every two years to ensure its continued appropriateness and recommend to the Board for approval such amendments as it deems necessary.

X. Amendments

This Charter may be amended by the Board of Directors of the Bank as it deems advisable or necessary.

October 19, 2026