

Bladex at a Glance

Founded to finance trade in Latin America

Bladex

BLX
LISTED
NYSE



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



Mission: Supports trade and regional integration across Latam



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



Unique Banking Franchise

Broadest Reach in Latam

Long-standing relationships with prominent regional corporate and financial groups in more than 20 countries

Robust Shareholder Structure

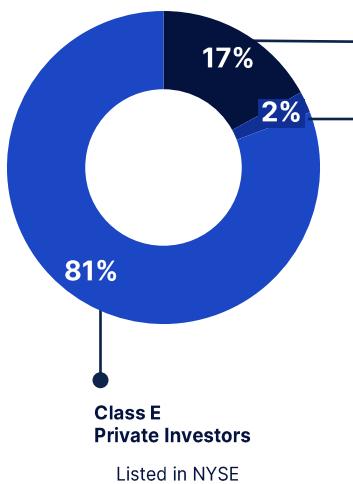
Rigorous corporate governance standards support broad access to capital markets

Distinctive Business Model

Specialized trade finance franchise

- Short term portfolio
- Blue chip clients

Shareholder Structure

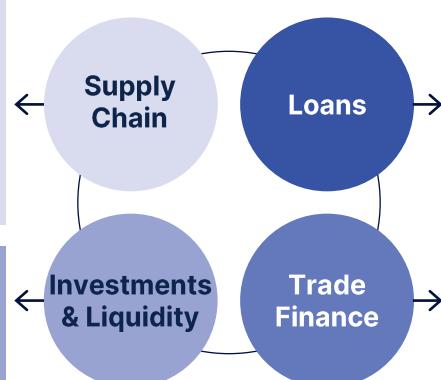


- Class A**
Central banks and designated government institutions of 23 Latin American and Caribbean countries
 - Direct communication between the Bank and Latin American governments
 - Bladex's primary source of deposits, which have proven to be a stable source of funding, even during periods of market volatility
 - Absolute majority rights; changes in the Bank's Bylaws, dissolutions or mergers require 75% Class A approval
 - Preferred creditor status in stress scenarios
 - 1-for-1 conversion rights to Class E shares
- Class B**
Latin American and international banks and financial institutions

Business Products & Business Offering

- Bilateral lines to counterparties for export pre-financing
- Forfaiting - Confirming - Factoring
- Confirming via platform
- Participation in discount programs
- Monetization of a portfolio of accounts receivable

- Deposits
- Yankee CDs
- Public Issuances (USA, MXN, PAN)
- Private Issuances (EMTN Program)



- Loans**
 - Bilateral Loans
 - Syndicated and Club deals
 - Infrastructure and Project Finance
- Trade Finance**
 - Letters of Credit
 - Standbys
 - Guarantees
 - Documentary Collections

S&P Global Ratings

BBB

MOODY's

Baa2

Fitch Ratings

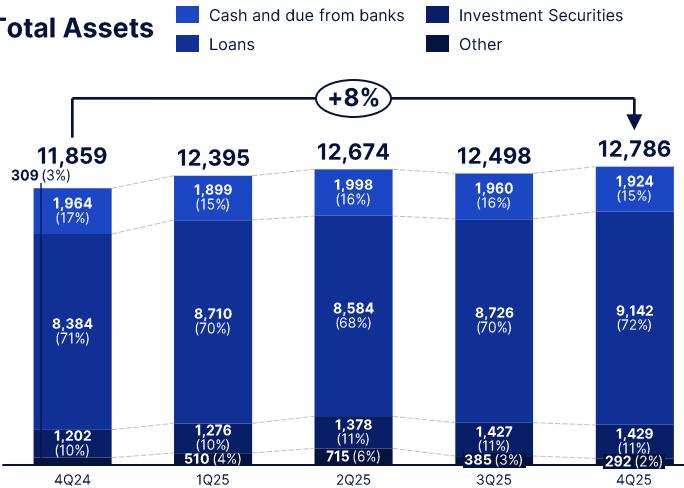
BBB

4Q25 Results

| | | | | | | | |
|------------|---------|-------|--------|-------|-------|---------|------------|
| \$56.0M | \$70.8M | 13.4% | 17.4% | 2.39% | 0.31% | \$14.5M | 30.9% |
| Net Income | NII | ROE | Tier I | NIM | NPLs | Fees | Efficiency |

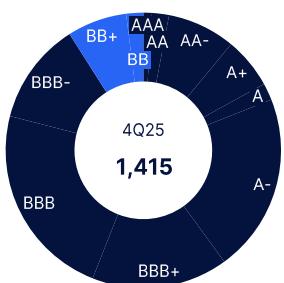


Total Assets



Rating for Investment Portfolio

Avg. Term to Maturity 1.7 y

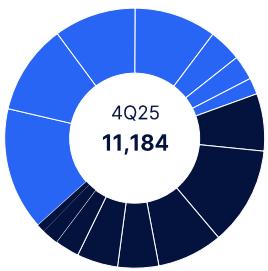


| Investment Grade | 91% |
|------------------|-----|
| AAA | 1% |
| AA | 2% |
| AA- | 8% |
| A+ | 6% |
| A | 2% |
| A- | 21% |
| BBB+ | 16% |
| BBB | 23% |
| BBB- | 12% |
| BB+ | 7% |
| BB | 2% |

Commercial Portfolio by Country

Investment Grade

| | |
|-----------|-----|
| Mexico | 12% |
| Non Latam | 8% |
| Chile | 5% |
| Panama | 5% |
| Peru | 3% |
| Paraguay | 2% |
| Uruguay | 1% |



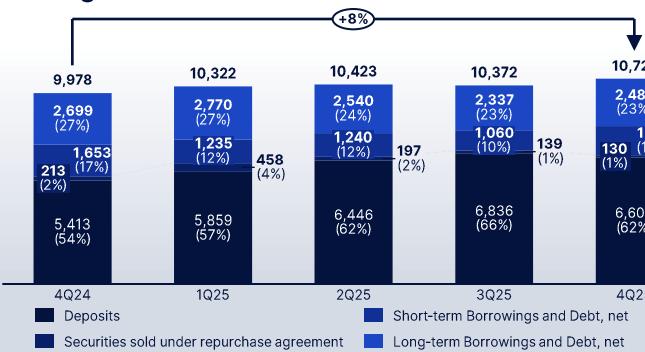
Non-Investment Grade

| | |
|-------------------------|-----|
| Guatemala | 15% |
| Brazil | 11% |
| Dom. Republic | 10% |
| Colombia | 10% |
| Ecuador | 4% |
| Argentina | 3% |
| T. & Tobago | 2% |
| Other N-IG ¹ | 9% |

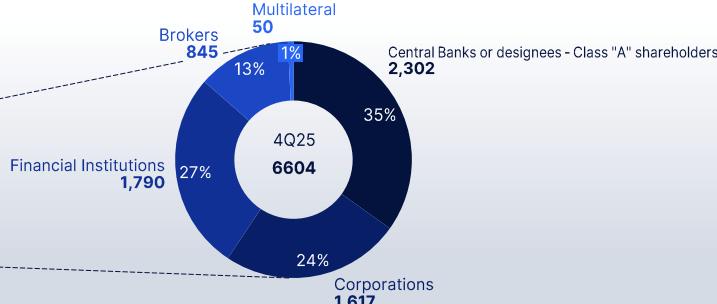
(1) Costa Rica, El Salvador, Honduras, Suriname and Other Latam ≤ 1%.

Commercial Portfolio Maturity Average Duration 15 Months

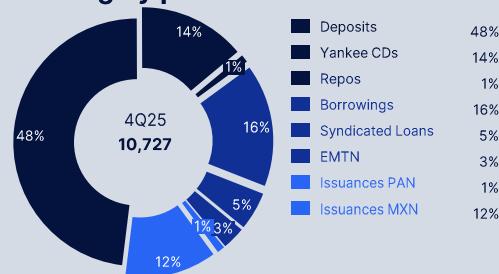
Funding sources



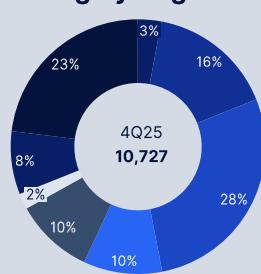
Deposits Composition



Funding by product



Funding by Region



Bladex's Oversight

