

Bladex at a Glance

Founded to finance trade in Latin America.



BLX
LISTED
NYSE



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



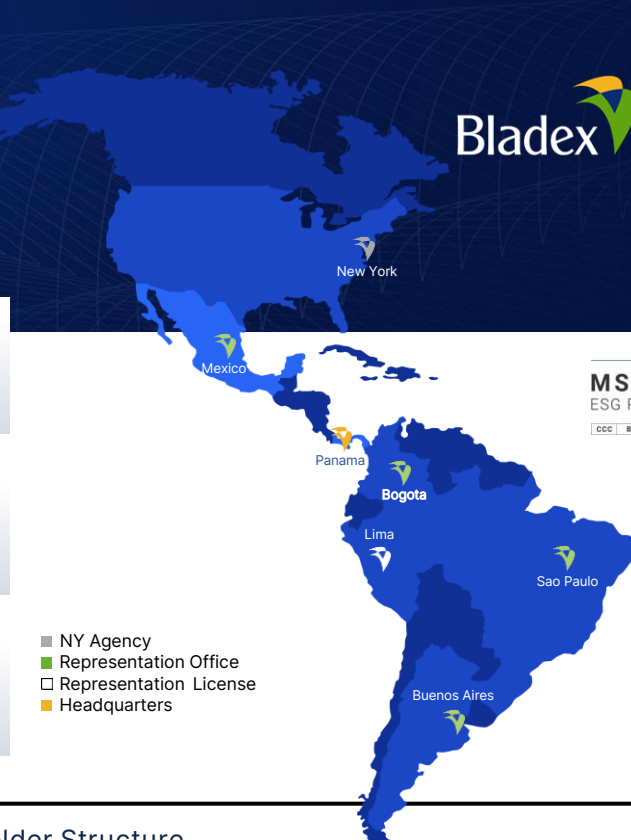
Mission: Supports trade and regional integration across Latam



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



■ NY Agency
■ Representation Office
□ Representation License
■ Headquarters



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

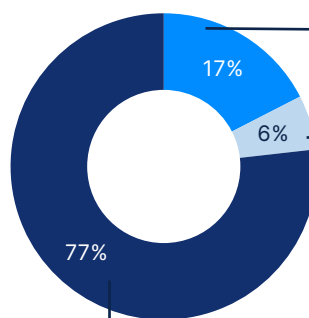
Rigorous corporate governance standards support broad access to capital markets

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

Class B
Latin American and international banks and financial institutions

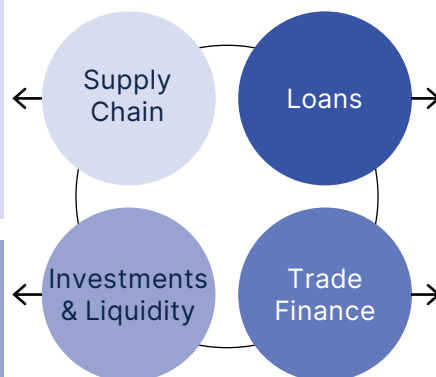
1-for-1 conversion rights to Class E shares

Class E
Private Investors
Listed in NYSE

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)



- Bilateral Loans
- Syndicated and Club deals
- Infrastructure and Project Finance

- Letters of Credit
- Standbys
- Guarantees
- Documentary Collections

S&P Global
Ratings

BBB

MOODY'S

Baa2

FitchRatings

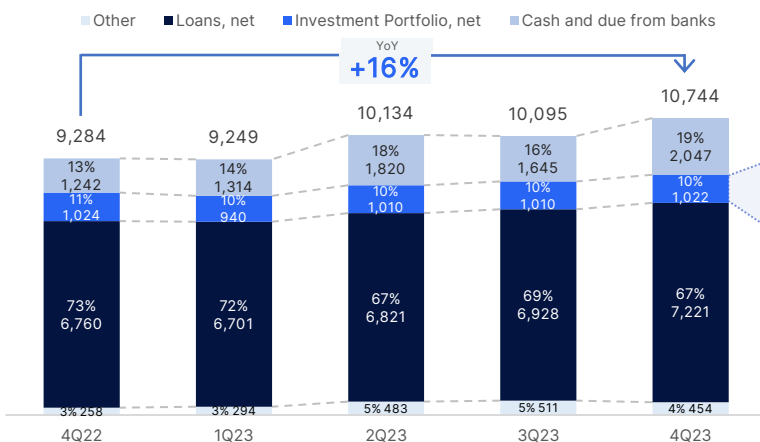
BBB

2023 Results



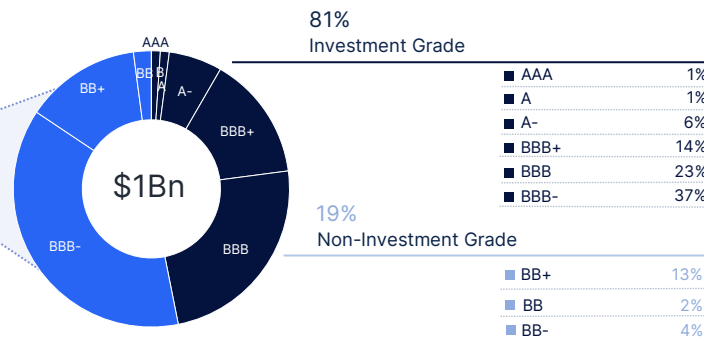
\$166M Net Income	\$233M NII	14.7% ROE	15.4% CET1	2.49% NIM	0.1% NPLs	\$32.5M Fees	27.2% Efficiency
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Total Assets



Rating for Investment Portfolio

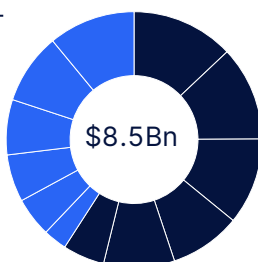
Avg. Term to Maturity **2.4 years**



Commercial Portfolio by Country

41% Investment Grade

Mexico	11%
Peru	9%
Non Latam	7%
Chile	6%
Panama	5%
Other IG ¹	3%

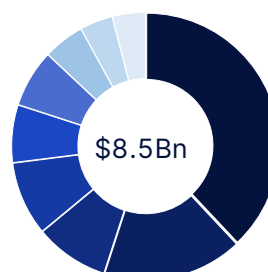


59% Non-Investment Grade

Brazil	13%
Colombia	12%
Other N-IG ²	11%
Dominican Republic	9%
Guatemala	9%
Ecuador	5%

(1) Other IG: T & Tobago and Uruguay. (2) Other N-IG: Costa Rica, Honduras, Paraguay and Other Latam ≤ 1%.

Commercial Portfolio by Industry

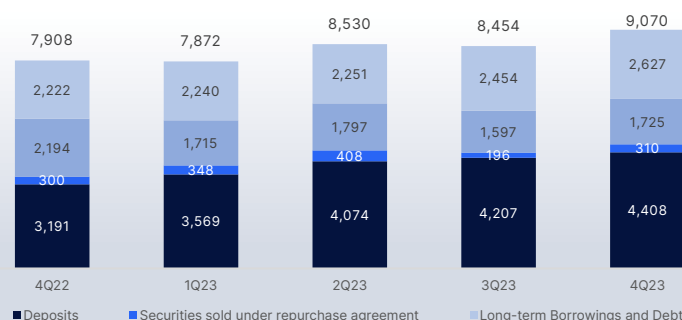


Financial Institutions	38%
Oil&Gas	17%
Manufacturing Industries	9%
Other Industries	9%
Food and beverage	7%
Electric Power	7%
Other Commodities	5%
Wholesalers & Retailers	4%
Other Services & Sovereign	4%

Commercial Portfolio Maturity Average Duration - 13 months

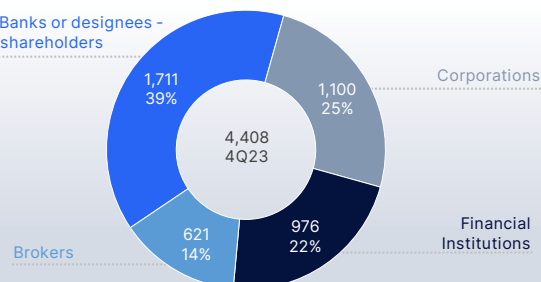
Funding structure

(USD millions, except for %) EoP

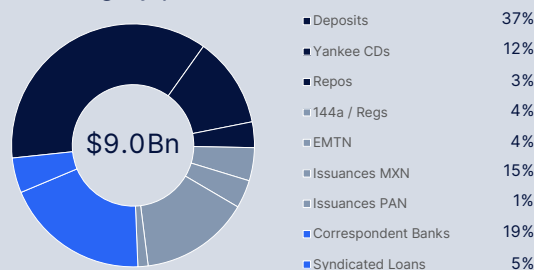


Deposits Composition

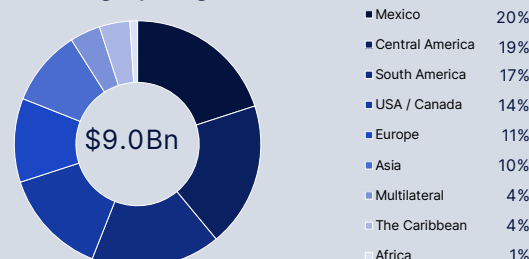
Central Banks or designees - Class A shareholders



Funding by product



Funding by Region



Bladex's Oversight

