

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

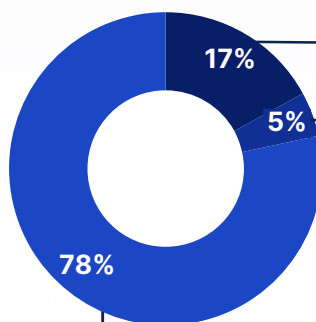
Rigorous corporate governance standards support broad access to capital markets

Distinctive Business Model

Specialized trade finance franchise

- Short term portfolio
- Blue chip clients

Shareholder Structure



Class E
Private Investors

Listed in NYSE

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

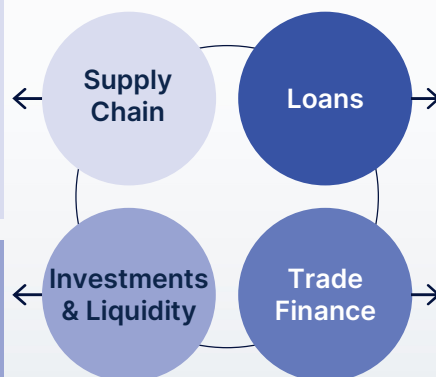
Class B
Latin American and international banks and financial institutions

1-for-1 conversion rights to Class E shares

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

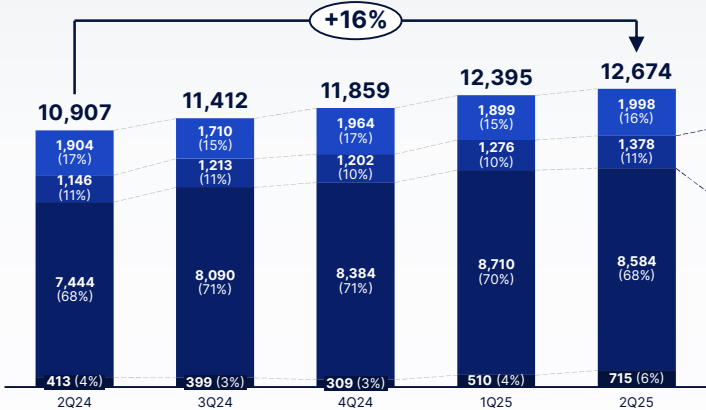
2Q25 Results



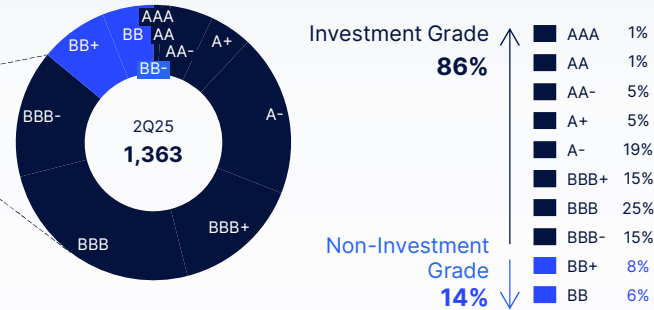
\$64.2M Net Income	\$67.7M NII	18.5% ROE	15.0% CET1	2.36% NIM	0.2% NPLs	\$19.9M Fees	23.1% Efficiency
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Total Assets

- Cash and due from banks
- Loans
- Investment Securities
- Other



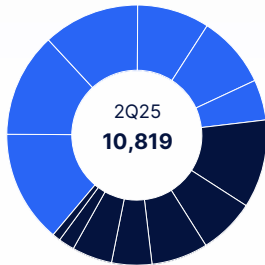
Rating for Investment Portfolio
Avg. Term to Maturity 2.2 y



Commercial Portfolio by Country

Investment Grade

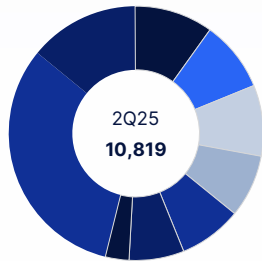
- Mexico 11%
- Peru 7%
- Non Latam 7%
- Chile 5%
- Panama 5%
- T. & Tobago 2%
- Uruguay 1%



Non-Investment Grade

- Brazil 14%
- Other N-IG¹ 13%
- Guatemala 12%
- Colombia 9%
- Dominican Republic 9%
- Ecuador 5%

Commercial Portfolio by Industry

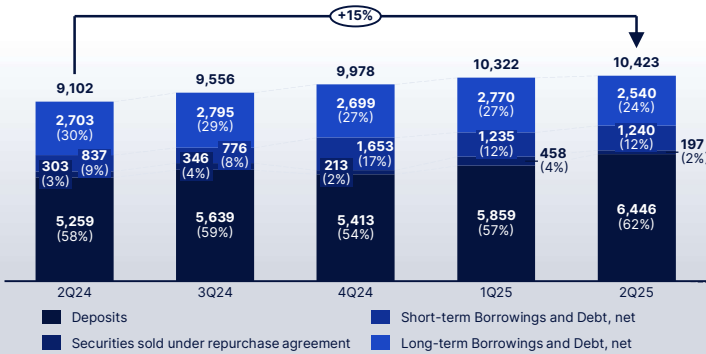


- Financial Institutions 32%
- Oil&Gas 14%
- Other Commodities 10%
- Electric Power 9%
- Manufacturing Industries 9%
- Food and beverage 8%
- Other Industries 8%
- Wholesalers & Retailers 7%
- Other Services & Sovereign 3%

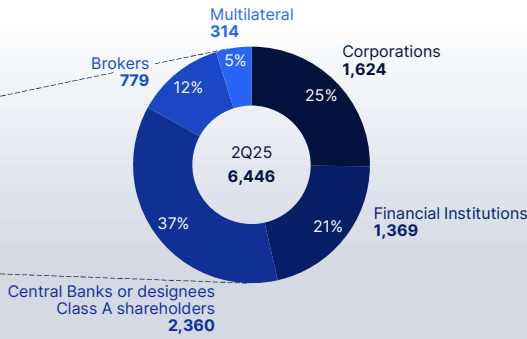
¹) Costa Rica, Honduras, Paraguay, Argentina, Suriname and Other Latam ≤ 1%.

Commercial Portfolio Maturity Average Duration 14 Months

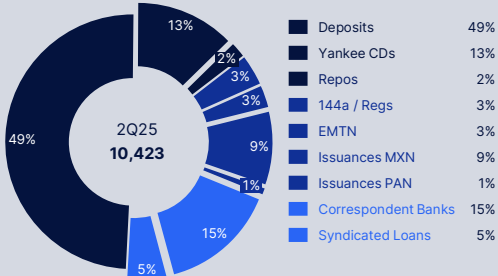
Funding structure



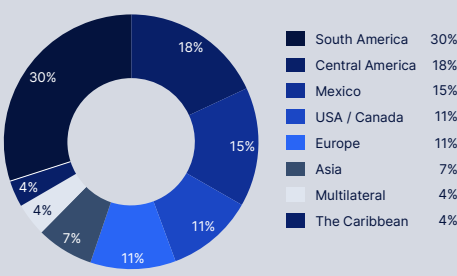
Deposits Composition



Funding by product



Funding by Region



Bladex's Oversight

