

Bladex at a Glance

Founded to finance trade in Latin America.



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

- Operating in more than 23 countries
- Long-standing relationships with prominent regional corporate and financial groups.

Robust Shareholder Structure

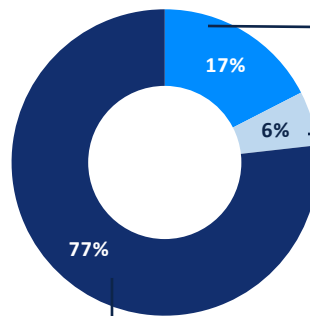
Rigorous corporate governance standards support broad access to capital markets

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 E
Private Investors
Listed in NYSE

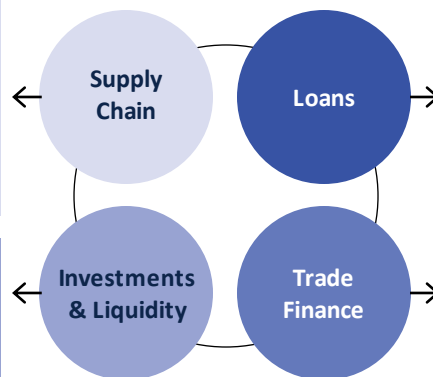
Class B
Latin American and international banks and financial institutions

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

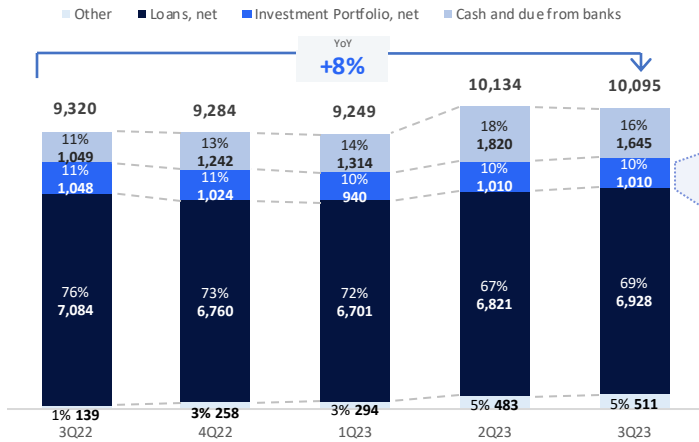
BBB

3Q23 Results



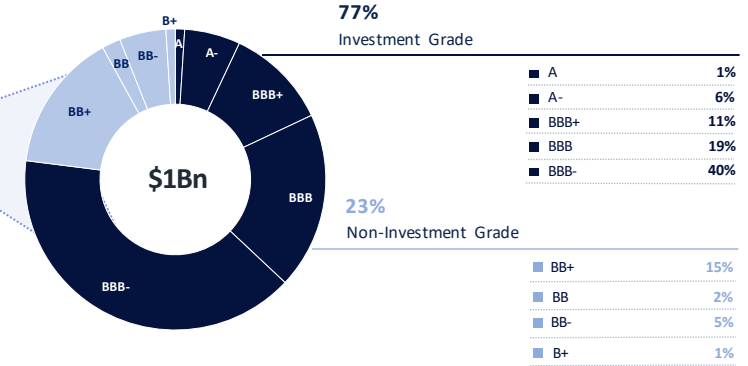
\$45.8M Net Income	\$60.5M NII	15.9% ROE	15.4% CET1	2.48% NIM	0.1% NPLs	\$11.1M Fees	27.2% Efficiency
------------------------------	-----------------------	---------------------	----------------------	---------------------	---------------------	------------------------	----------------------------

Total Assets



Rating for Investment Portfolio

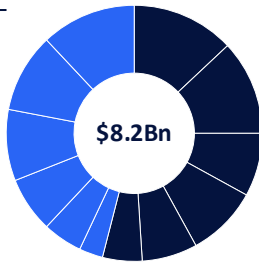
Avg. Term to Maturity **2.3 years**



Commercial Portfolio by Country

41% Investment Grade

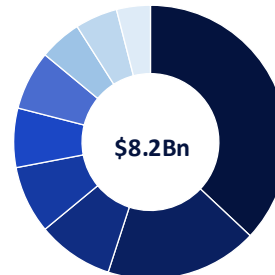
Mexico	12%
Peru	9%
Non Latam	7%
Chile	6%
Panama	5%
T. & Tobago	2%



59% Non-Investment Grade

Colombia	13%
Brazil	13%
Dominican Republic	9%
Guatemala	9%
Other N-IG ²	9%
Ecuador	6%

Commercial Portfolio by Industry



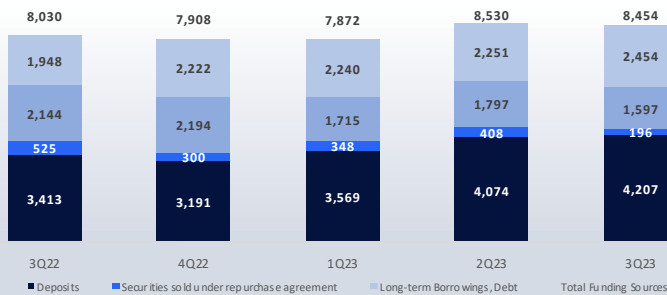
Financial Institutions	37%
Oil&Gas	18%
Other Industries	9%
Food and beverage	8%
Manufacturing Industries	7%
Electric Power	7%
Other Commodities	5%
Wholesalers & Retailers	5%
Other Services & Sovereign	4%

(1) Other N-IG: Costa Rica, Honduras, Paraguay and Other Latam ≤ 1%.

Maturity Average Duration - 12 months

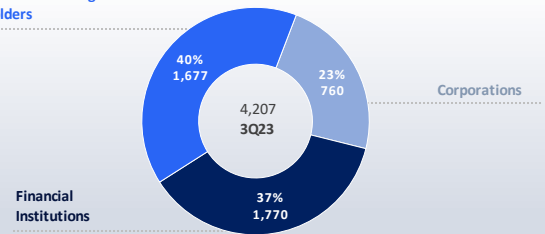
Funding structure

(USD millions, except for %) EoP

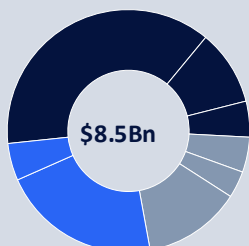


Deposits Composition

Central Banks or designees - Class A shareholders

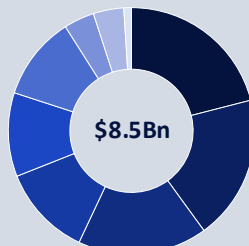


Funding by product



Deposits	36%
Yankee CDs	14%
Repos	2%
144a / Regs	5%
EMTN	4%
Issuances MXN & PMA	16%
Correspondent Banks	18%
Syndicated Loans	5%

Funding by Region



Mexico	21%
Central America	19%
South America	17%
USA / Canada	12%
Europe	11%
Asia	11%
Multilateral	4%
The Caribbean	4%
Africa	1%

Bladex's Oversight

