

# 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)

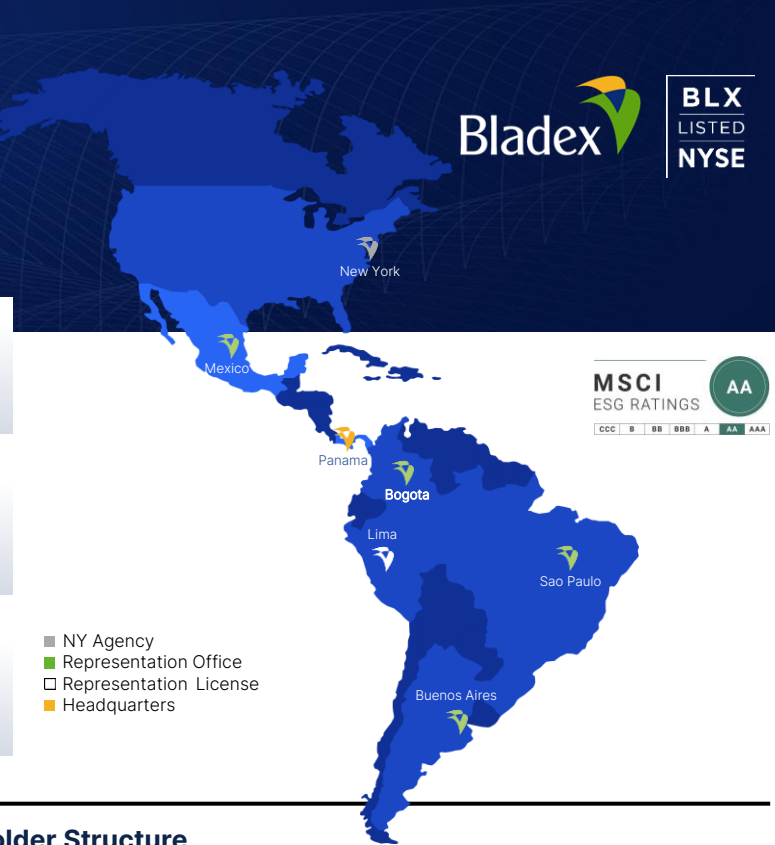


**Mission: Supports trade and regional integration** across Latam



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

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

### Robust Shareholder Structure

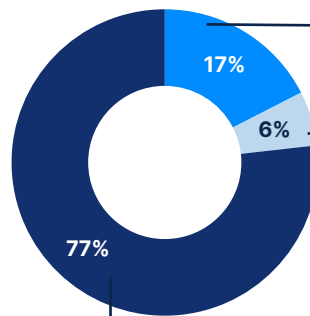
Rigorous corporate governance standards support broad access to capital markets

### 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

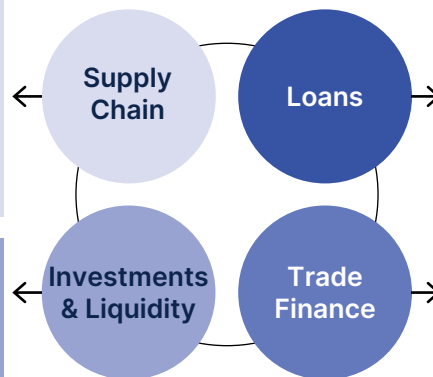
**Class B**  
Latin American and international banks and financial institutions

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

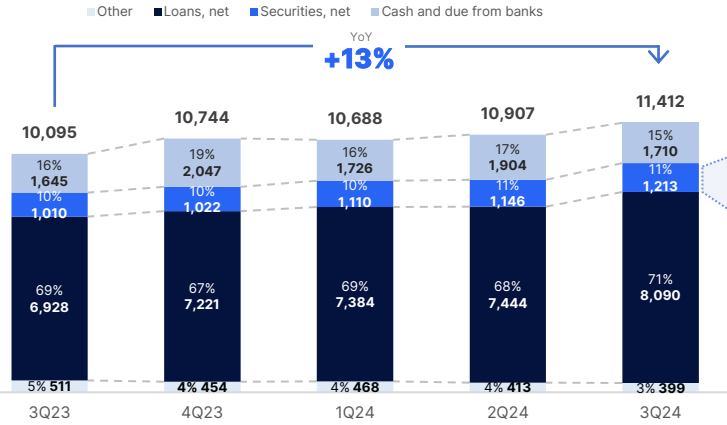
**BBB**

# 3Q24 Results



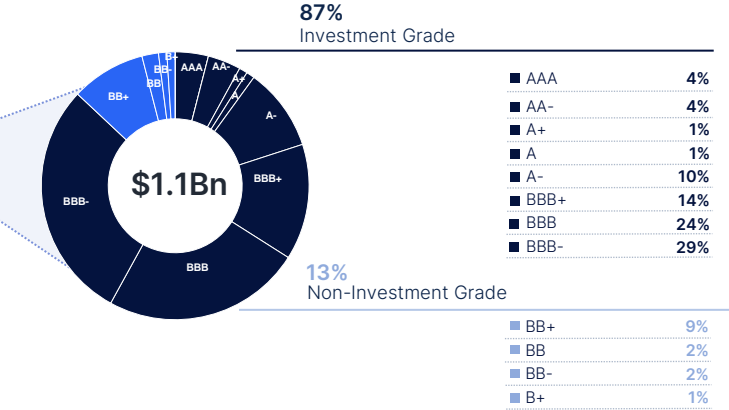
<b>\$53.0M</b> Net Income	<b>\$66.6M</b> NII	<b>16.4%</b> ROE	<b>16.0%</b> CET1	<b>2.55%</b> NIM	<b>0.2%</b> NPLs	<b>\$10.5M</b> Fees	<b>27.1%</b> Efficiency
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## Total Assets



## Rating for Investment Portfolio

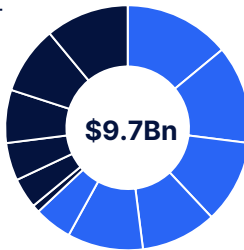
Avg. Term to Maturity **2.2 years**



## Commercial Portfolio by Country

37% Investment Grade

Mexico	11%
Peru	9%
Non Latam	7%
Chile	5%
Panama	4%
T & Tobago	1%

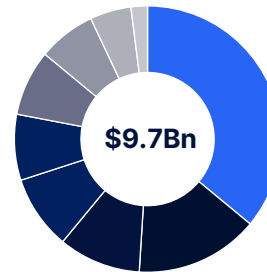


63% Non-Investment Grade

Brazil	14%
Other N-IG <sup>1</sup>	13%
Colombia	11%
Guatemala	10%
Dominican Republic	10%
Ecuador	5%

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

## Commercial Portfolio by Industry

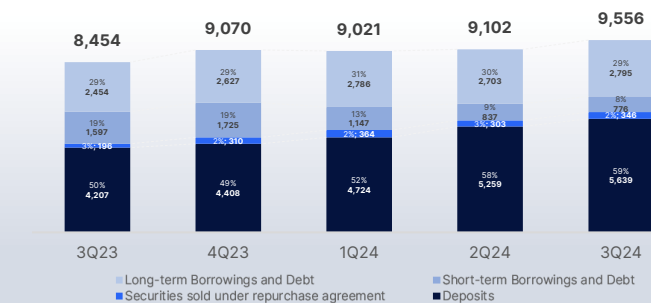


Instituciones Financieras	36%
Gas & Petroleo	15%
Otros Commodities	10%
Energía Eléctrica	9%
Otras Industrias	8%
Industrias Manufactureras	8%
Alimentos y Bebidas	7%
Mayoristas y Retailers	5%
Otros Servicios y Soberanos	2%

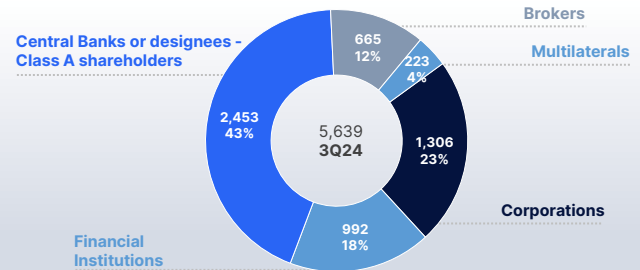
Commercial Portfolio Maturity Average Duration - 12 months

## Funding structure

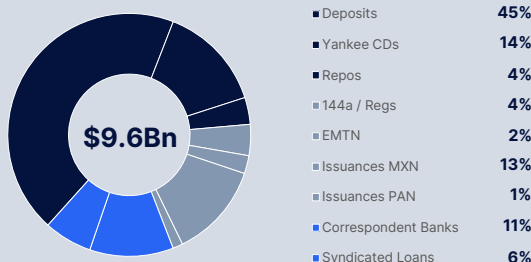
(USD millions, except for %) EoP



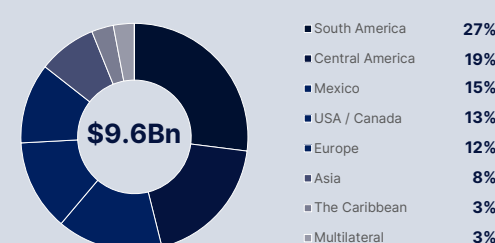
## Deposits Composition



## Funding by product



## Funding by Region



## Bladex's Oversight

