



BAC Guatemala strengthens leadership in Sustainable Finance with second BAC + Positivo Bond Issuance

Guatemala City, November 4, 2025 - BAC Guatemala, committed to its purpose of reimagining banking to generate prosperity in the communities it serves, achieved a new milestone on October 28 with the successful issuance of its second BAC + Positivo sustainable bond for US\$100 million, in partnership with IDB Invest, a member of the IDB Group.

With this transaction, BAC Guatemala consolidates its position as the most active bank in Guatemala's capital markets in 2025, being the only institution to complete two bond issuances this year. Both issuances are part of the bank's sustainable bond program, which contemplates a total amount of up to US\$500 million aimed at promoting financial inclusion and sustainability in the country.

The BAC + Positivo Bond is the bank's second sustainable and dematerialized instrument, structured under the Social, Green, and Sustainability Bond Principles (ICMA), ensuring transparency, traceability, and measurable impact. Proceeds from this issuance will finance projects with positive environmental value and strengthen MSME and women-led MSME segments, directly contributing to economic development and job creation in Guatemala.

The announcement was made during the FinnLAC Forum 2025, organized by IDB Invest on November 4-5 at the InterContinental Hotel in Miami. This international event brought together more than 400 leaders from financial institutions, fintechs, cooperatives, regulators, researchers, and public and private sector representatives, consolidating its role as one of the region's most important platforms for dialogue on financial inclusion, innovation, and sustainability.

In addition to acting as anchor investor, IDB Invest will provide technical assistance to BAC Guatemala to strengthen its Environmental and Social Management System (ESMS), develop a sustainable thematic portfolio management model, and expand its green and social value proposition. This collaboration will enable the bank to advance its Triple Value Strategy, which seeks to maximize economic, social, and environmental outcomes simultaneously and with the same rigor and excellence.

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We celebrate the issuance of the second BAC + Positivo Bond, reaffirming our commitment to lead sustainable financial innovation in Guatemala's financial and securities market. We thank IDB Invest for its support, which allows us to continue reimagining banking to generate prosperity and contribute to a more positive Guatemala”

Eric Campos Morgan

Executive President of BAC Guatemala.

The BAC + Positivo sustainable bond marks a decisive step in consolidating the bank's regional leadership in sustainable financial innovation. With this second issuance, BAC Guatemala demonstrates its commitment to transforming the financial system into a tool for progress and collective well-being, reaffirming its role as a benchmark for sustainable development in Central America.