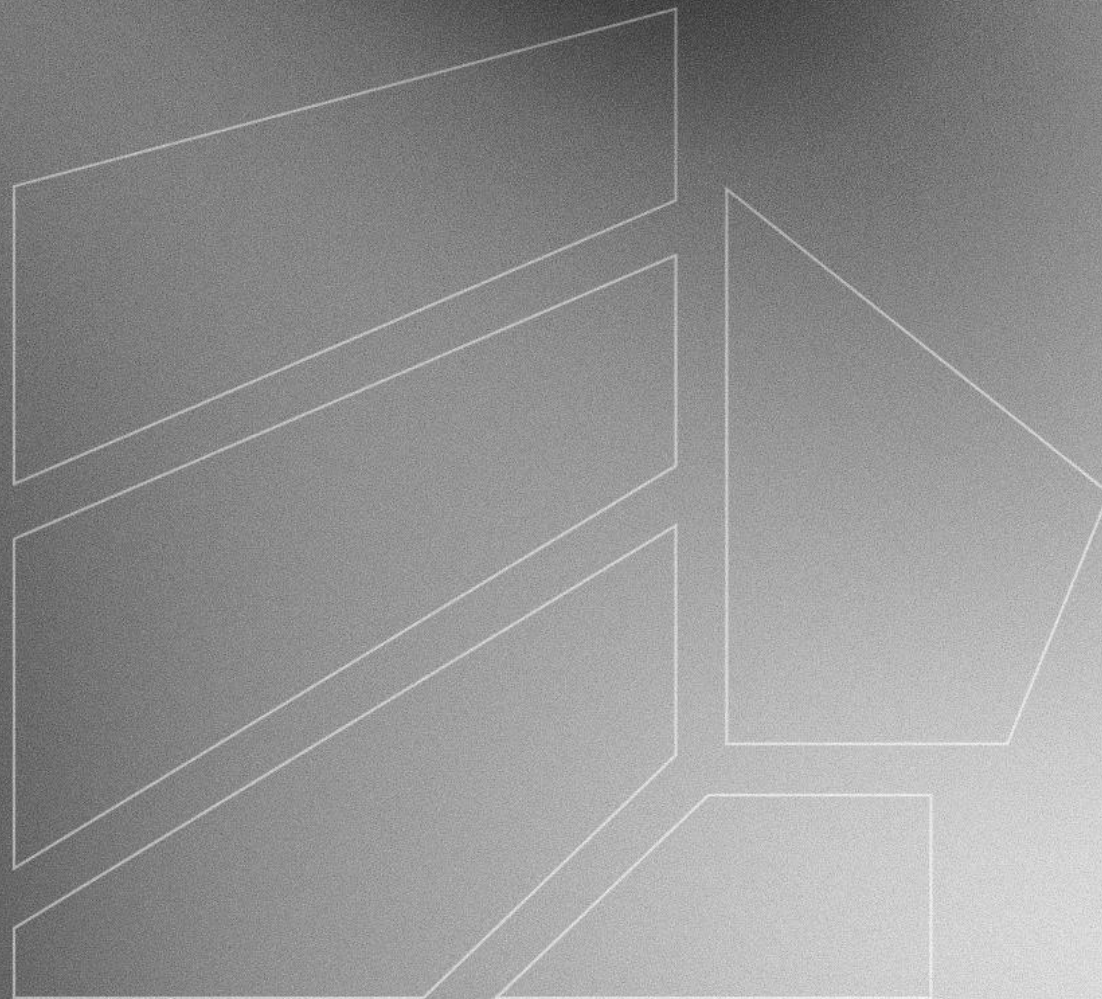

BAC International Bank Inc.

Value in action
Performance that scales



1Q26



Disclaimer

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BAC is the main banking platform in Central America

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BAC Overview

#1 BAC International is the leading Financial Group in Central America, leading in assets, loans, and deposits regionally

#1 Market leader in the credit card business in Central America with a strong position as issuer (41%) and acquirer (54%) of credit cards by transaction volume



Strong, and growing, payment ecosystem with a volume of 55% of the region's GDP



Diversified business portfolio by type and geography with no single country representing more than 30% of the loan portfolio, and a well-balanced mix between consumer and corporate sectors



Experienced management team with an **average tenure of 15 years** and an average age of 50 years



BIB's holding company (BAC International Corp.) **completed Multibank's acquisition in March 2026**. Merger with BIB is expected on 2Q26.

6.0 M Clients

March 2026



50% (1Q25: 39%)

Annually Digital sales of core products



65% (1Q25: 39%)

Digital accounts opening E2E



53% (1Q25: 54%)

Instant personal Loans (OLE) are digital E2E

Regional footprint of key operational and financial metrics

US\$42.0 bn (+9.4% YoY)
Assets

US\$4.2 bn
Equity

March 2026

US\$31.6bn (+9.5% YoY)
Deposits

US\$151m
Net Income

18.5%
ROAE LTM

1.9%
ROAA LTM

BAC

BAC

4.0 M Digital Clients



66% (1Q25: 63%)
Digital clients



84% (1Q25: 79%)
Of digital clients do monetary transactions



96%
Of total monetary transactions are digital



73
Digital NPS

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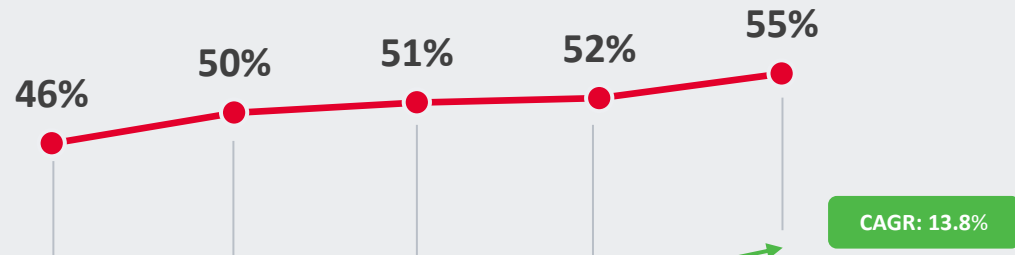
We are the leading payments platform network in Central America, providing a low-cost source of funding

55%

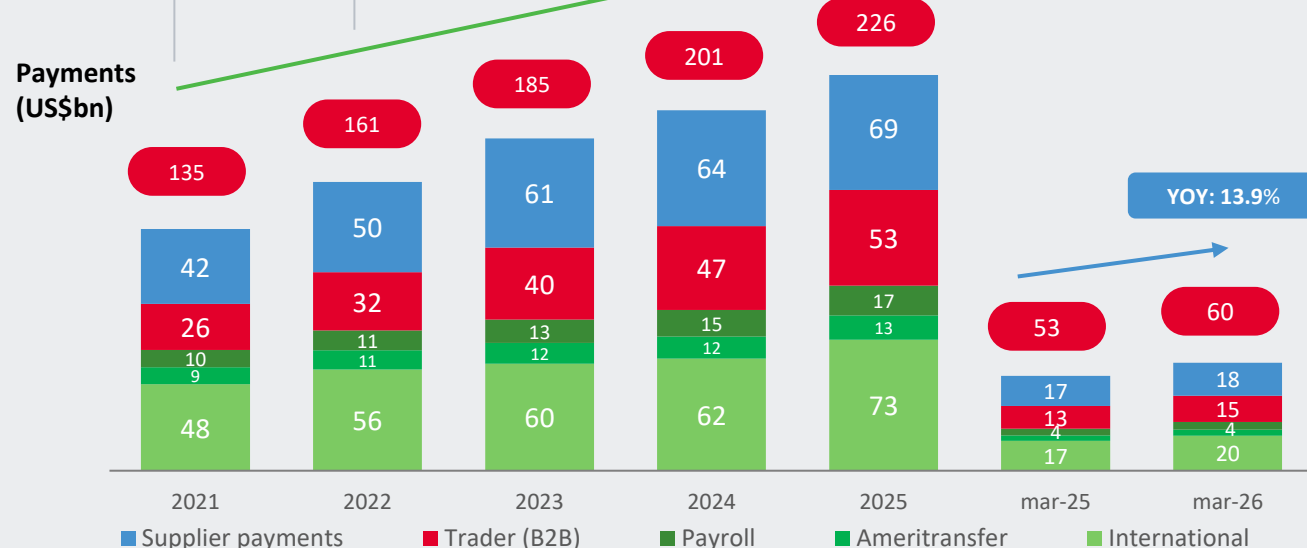
Volume of payments made through BAC represents 55% of Central America GDP 2025

Volume of payments made through BAC 2021-2025 (US\$bn)

% of Central America GDP



1Q26



Why is this important?

Entry Barrier

BAC's 55% share of Central America's GDP in payments creates significant barriers for competitors, especially in the B2B and C2M sectors where changing technological connectivity to the bank is challenging.

Stable Funding and Low-Cost Advantage

With deposits from a vast merchant base, BAC maintains a stable, cost-effective funding source, even amid interest rate fluctuations.

Data and Insights

Handling a large volume of business and personal payments provides BAC with insights to offer tailored services, such as favorable lending terms, competitive rates, and advanced customer segmentation.

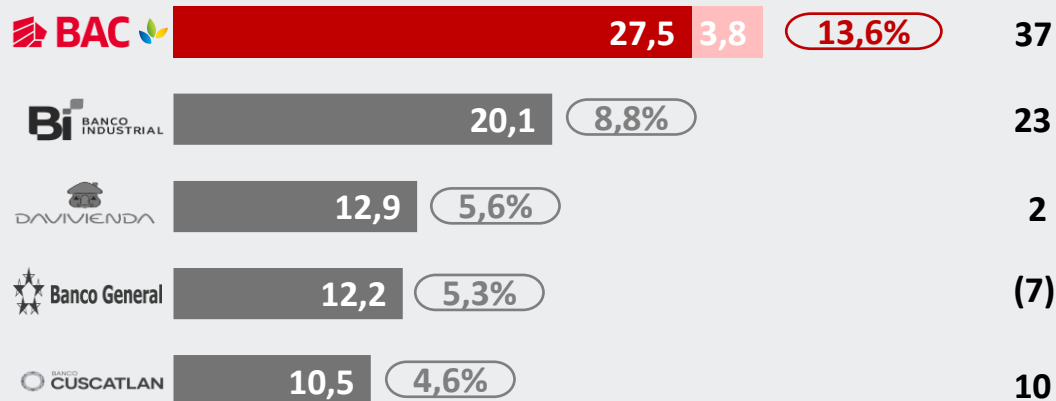


And the largest regional group in Central America

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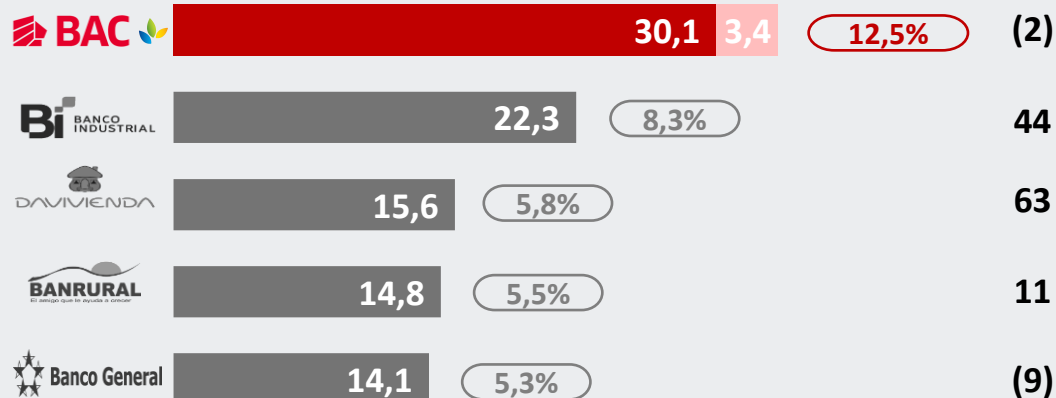
Net loans • US \$229,5 Bn

Dec 2025



Deposits • US \$267,2 Bn

Dec 2025



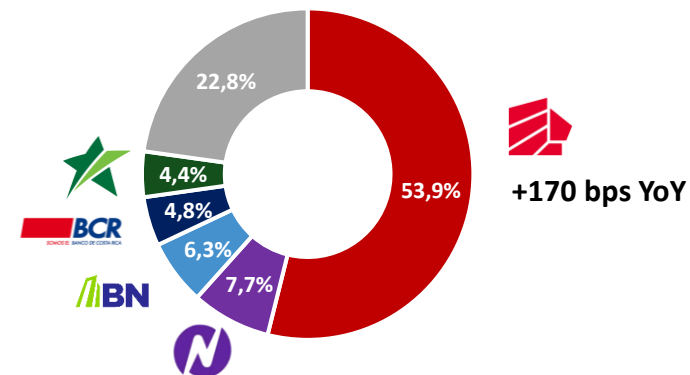
\$ Value % Market share # Variation YoY (pbs)

Card market share

- Largest issuer of credit cards in Central America
- We are the only company in Central America that can acquire merchant vouchers and issue cards across all major brands

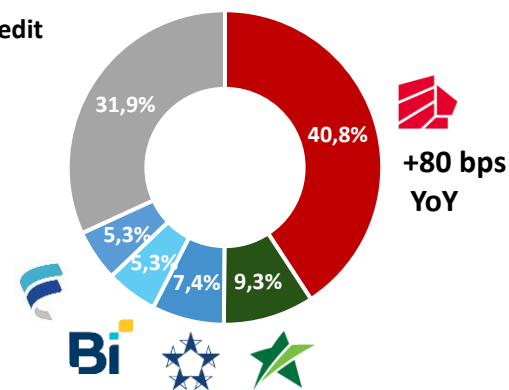
Long-term agreements with Visa, MasterCard, and American Express, among others

Acquirer market share (%) IVQ 2025

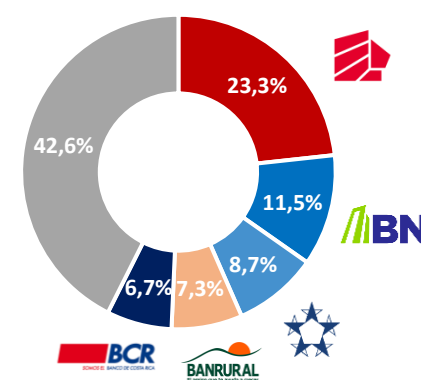


Issuer market share (%) as of 1Q26

Credit



Debit



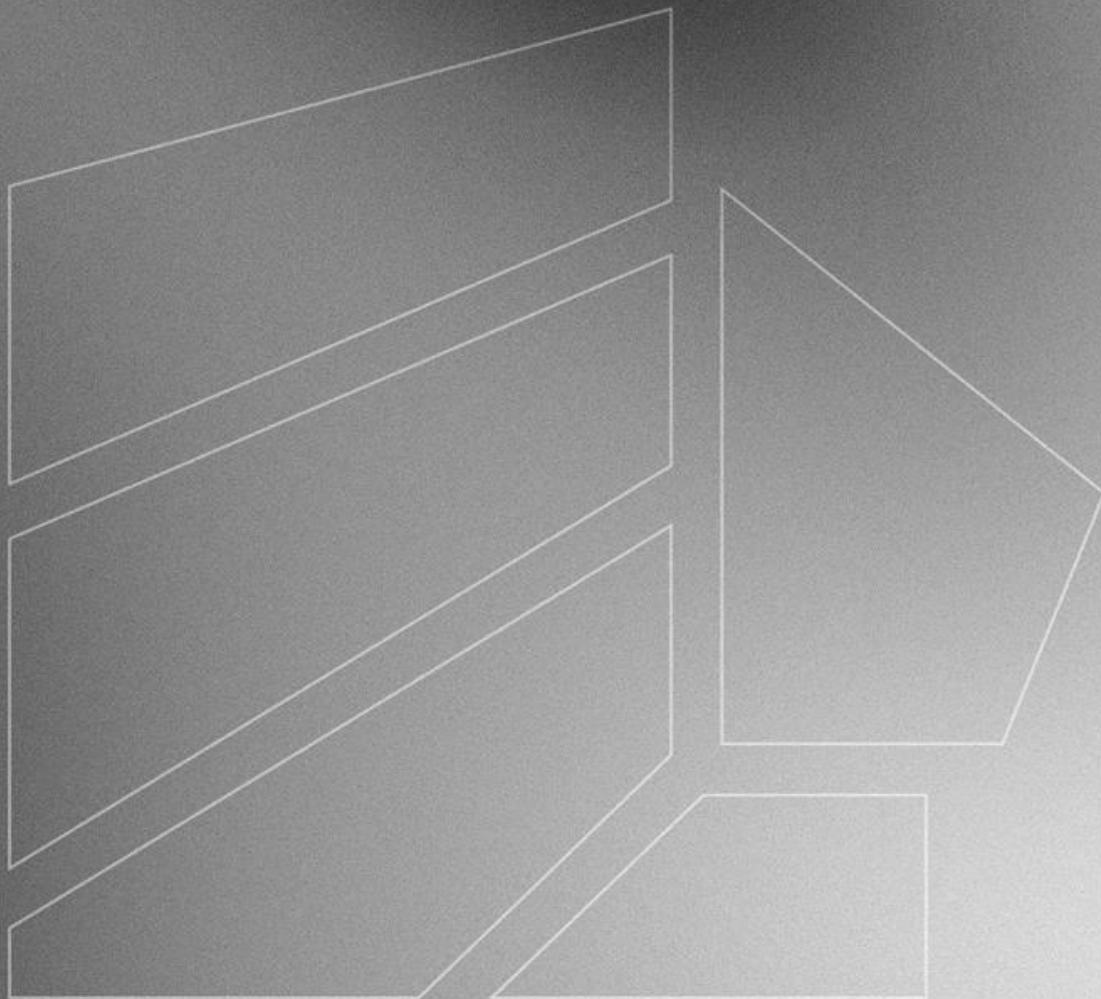
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Central American macroeconomic trends

BAC Key Financial & Operational Metrics

1Q26



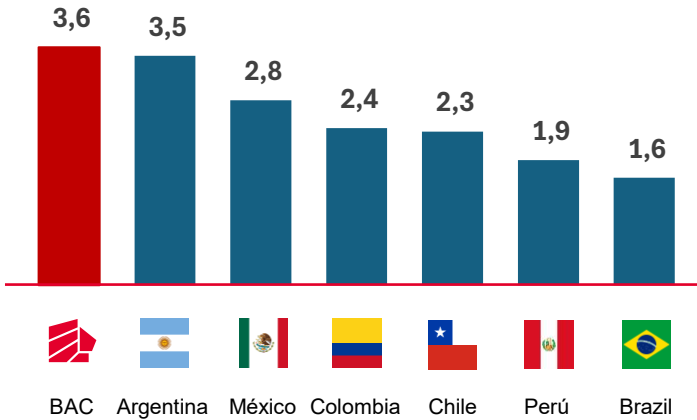


Economic landscape of Central America: Growth, Inflation, and Fiscal Deficits

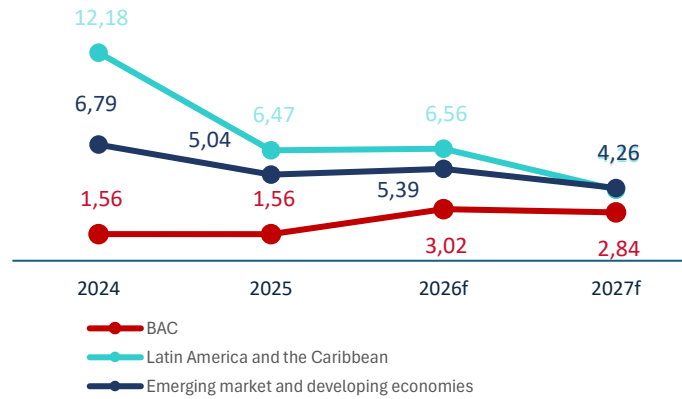
2 CENTRAL AMERICA MACROECONOMICS



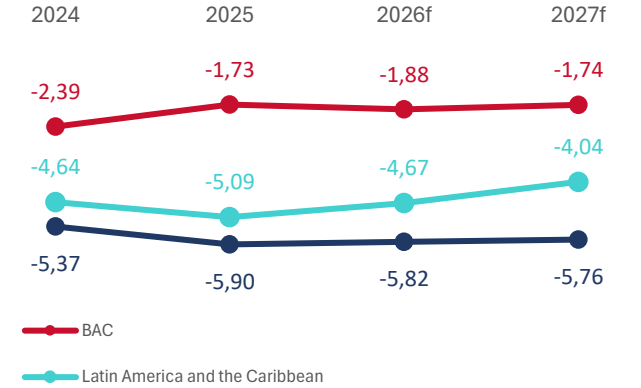
In 2026, average real GDP growth of countries in BAC region are expected to surpass Latam economies...



...similarly, inflation has returned to sustainable levels, below the Latam average...



...and fiscal consolidation has resulted in decreasing fiscal deficits across BAC's region.



Real GDP Growth Inflation Fiscal Deficit (%) Exchange rate

Country	Real GDP Growth				Inflation				Fiscal Deficit (%)				Exchange rate		
	2024	2025	2026f	2027f	2024	2025	2026f	2027f	2024	2025	2026f	2027f	2023	2024	2025
Guatemala	3.65	4.12	3.94	3.98	1.70	1.65	3.87	3.66	-0.96	-1.91	-2.17	-2.53	-0.3%	-1.5%	-0.5%
El Salvador	2.60	3.70	3.30	3.00	0.29	0.91	2.50	2.00	-4.55	-2.82	-1.99	-1.93	-	-	-
Honduras	3.55	3.70	3.30	3.70	3.88	4.98	4.79	4.00	-1.12	-0.74	-1.45	-1.09	0.2%	3.0%	3.9%
Nicaragua	3.58	4.92	3.84	3.80	2.84	2.70	3.50	3.00	2.25	2.10	1.38	1.58	1.1%	0	0
Costa Rica	4.08	4.56	3.56	3.57	0.84	-1.23	0.96	2.36	-3.73	-3.35	-3.64	-3.50	-12.5%	-2.7%	-2.2%
Panama	2.75	4.35	3.84	4.54	-0.19	0.37	2.50	2.00	-6.23	-3.67	-3.39	-2.98	-	-	-
Avg BAC Region	3.37	4.23	3.63	3.76	1.56	1.56	3.02	2.84	-2.39	-1.73	-1.88	-1.74			

Source: World Economic Outlook FMI, Apr 2026



Results: Financial Strength and Strategic Growth

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Financial highlights

	2022	2023	2024	2025	Mar-25	Mar-26	YoY % 25-26
Gross Portfolio	20 824	23 478	26 452	28 422	26 985	28 779	6,6%
Assets	31 050	34 503	37 970	40 747	38 416	42 016	9,4%
Deposits	23 329	26 016	28 402	30 214	28 854	31 609	9,5%
Equity	3 028	3 354	3 811	4 377	4 010	4 172	4,0%
Reported Net Income	464	594	705	789	175	151	-13,6%



Relevant facts

Significant growth

Continued asset momentum

Assets reach 42,016 (+9,4% vs 2025), sustaining strong growth trajectory and scale.



Solid Capital Position

Equity remains robust, maintaining positive YOY growth (4%) and supporting future expansion.



Indicators

NIM LTM	5,8%	6,3%	6,3%	6,3%	6,3%	6,3%	(2)
CoR LTM	1,8%	1,8%	2,1%	2,2%	2,1%	2,2%	4
Efficiency	55,7%	54,6%	53,4%	52,2%	52,3%	51,2%	(112)
ROAE LTM	16,2%	18,5%	19,5%	19,3%	19,5%	18,5%	(94)
ROAA LTM	1,6%	1,8%	2,0%	2,0%	2,0%	1,9%	(7)
Regulatory Capital	12,4%	12,0%	12,1%	13,4%	12,7%	12,4%	(36)



Stable and resilient margins

NIM holds at 6,3% demonstrating consistent spread management despite market dynamics.



Ongoing efficiency gains

Efficiency improves to 51,2% reinforcing disciplined cost control and operating leverage.

bps

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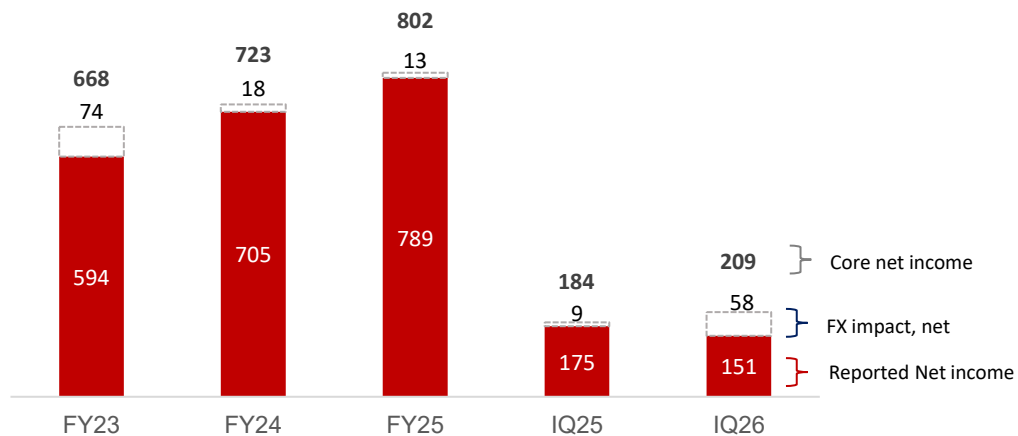
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Strong underlying business performance: core net income grew 13,8% YoY

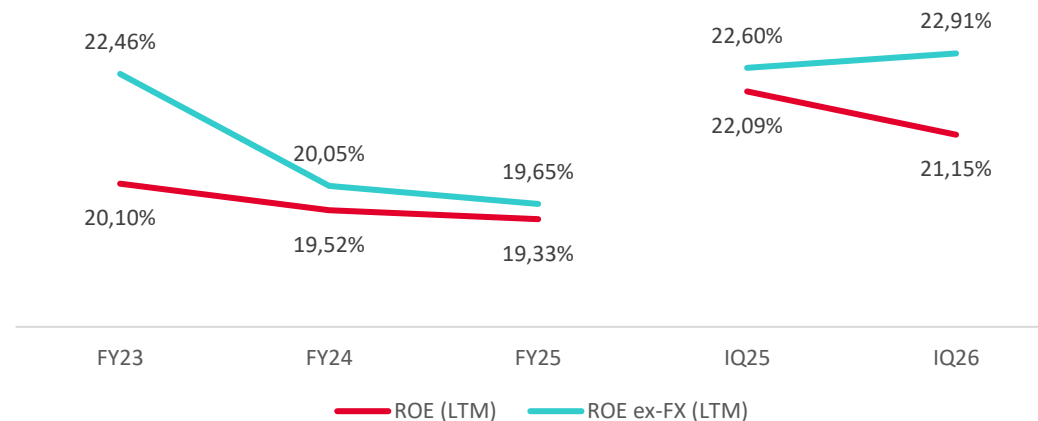
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Underlying net income grew +13.8% YoY, demonstrating strong operational momentum despite FX headwinds

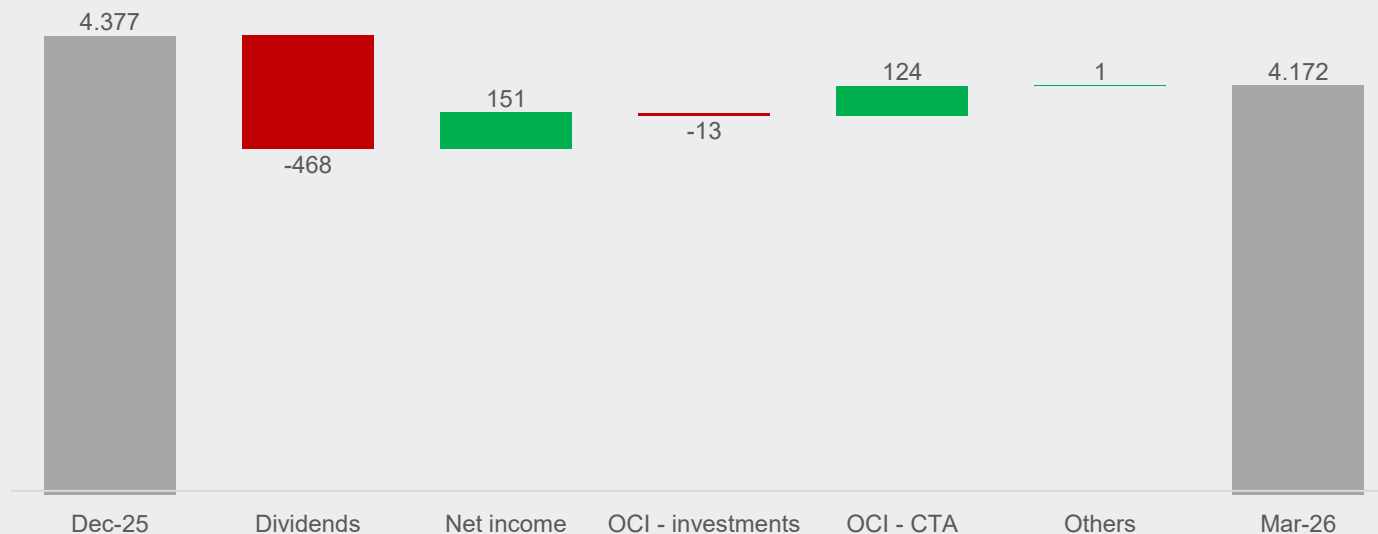


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Improved ROE ex-FX confirms equity strength and robust core earning power



Net FX effect on equity is positive (+\$65M): CTA gain of \$124M more than offsets the \$58M P&L FX loss



CRC appreciated 6,7% vs. USD in 1Q26 (cf. 1,7% in 1Q25), generating a non-cash accounting loss on USD-denominated financial instruments held by Costa Rica subsidiaries. This loss is offset by the CTA (Cumulative Translation Adjustment) gain recorded directly in equity under OCI.

The 1Q26 dividends relate to a special distribution declared to fund the acquisition of Multi Financial Group ("MFG") by BAC International Corp, BIB's parent holding company, which closed in March 2026. The legal and operational merger of BIB and MFG is expected to be completed in 2Q26.

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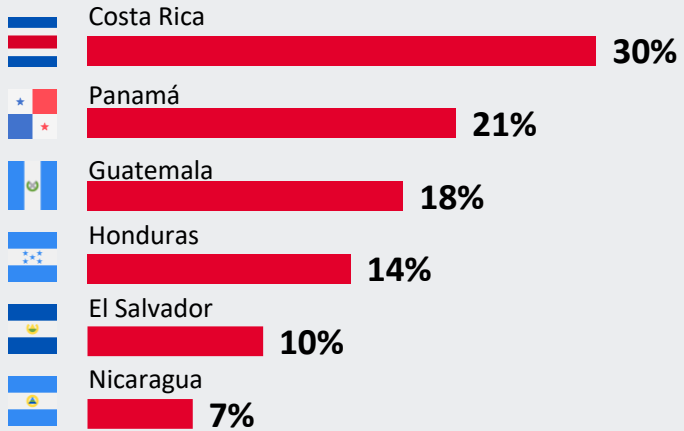


Solid balance sheet backed by a healthy, diversified loan portfolio...

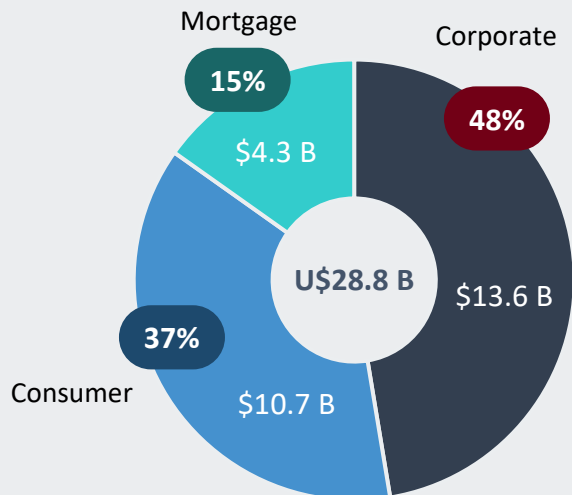
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US\$ 28.8

By country



By product



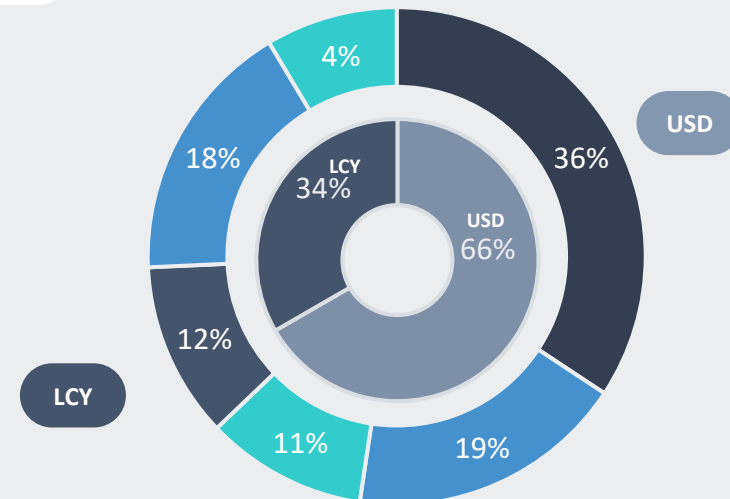
Corporate portfolio by size:

- 81% Commercial
- 19% SMEs

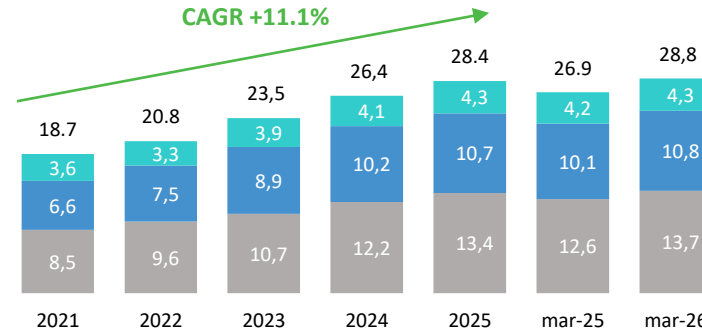
- ✓ The top 20 corporate exposures represent 22.86% of the corporate portfolio
- ✓ Individual client with the highest exposure represents 1.62% of the corporate portfolio

By currency

- Commercial
- Consumer
- Mortgage



Gross portfolio (\$B)



	Δ Abs 26 vs 25	Δ % 26 vs 25
Commercial	173	4.2%
Consumer	566	5.6%
Mortgage	1.055	8.4%

● Corporate ● Consumer ● Mortgage

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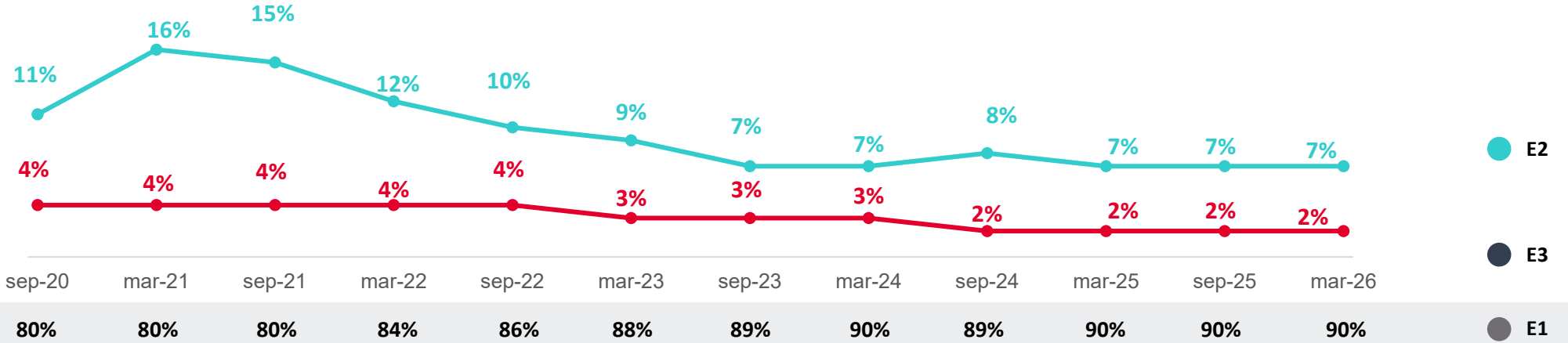
Panamá and El Salvador considered as USD



...and controlled risk levels

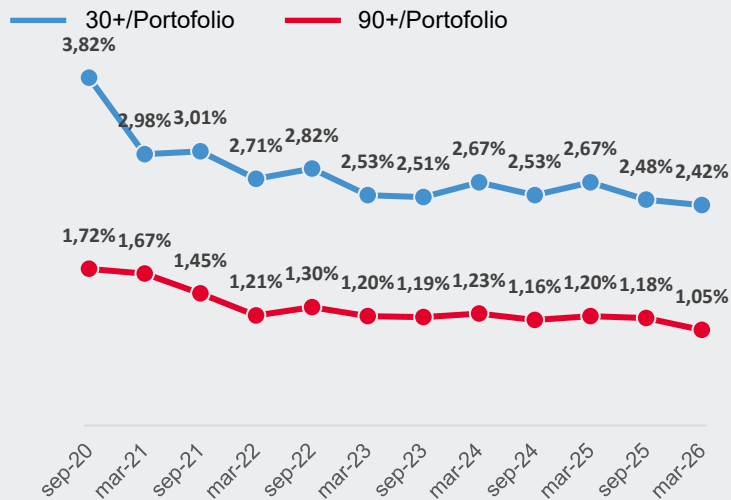
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Total portfolio by stages

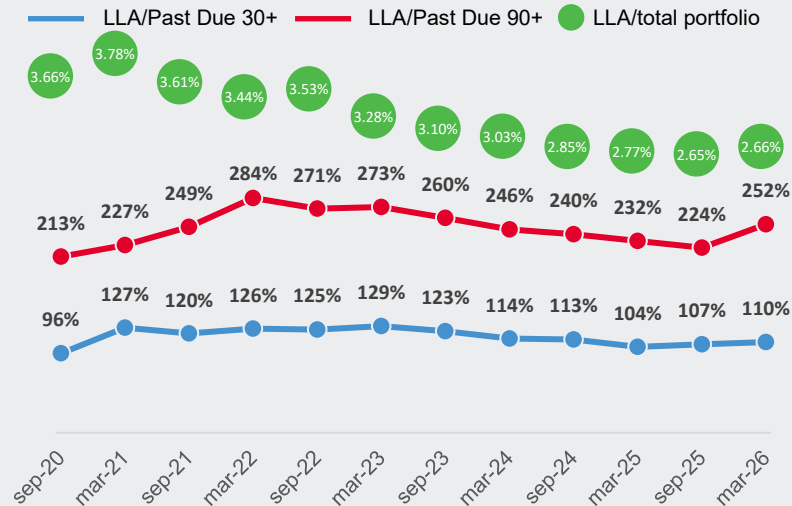


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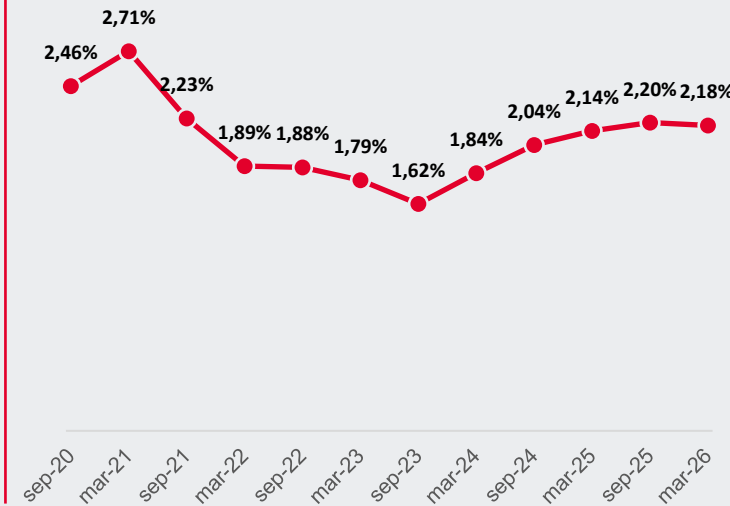
Past Due 30+ / 90+



Loan loss allowance (LLA) ratio



Cost of Risk (LTM)



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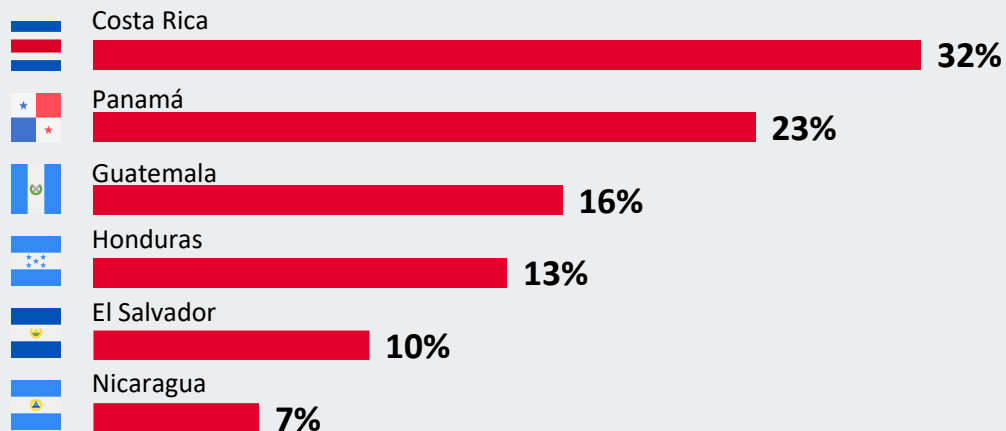


Funding driven by a highly diversified and low-cost base given the relevance of demand deposits...

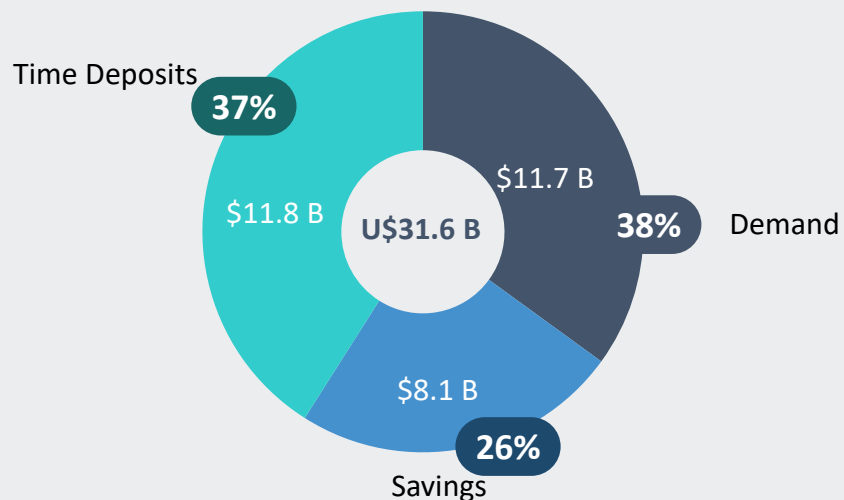
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US\$ 31.6 B

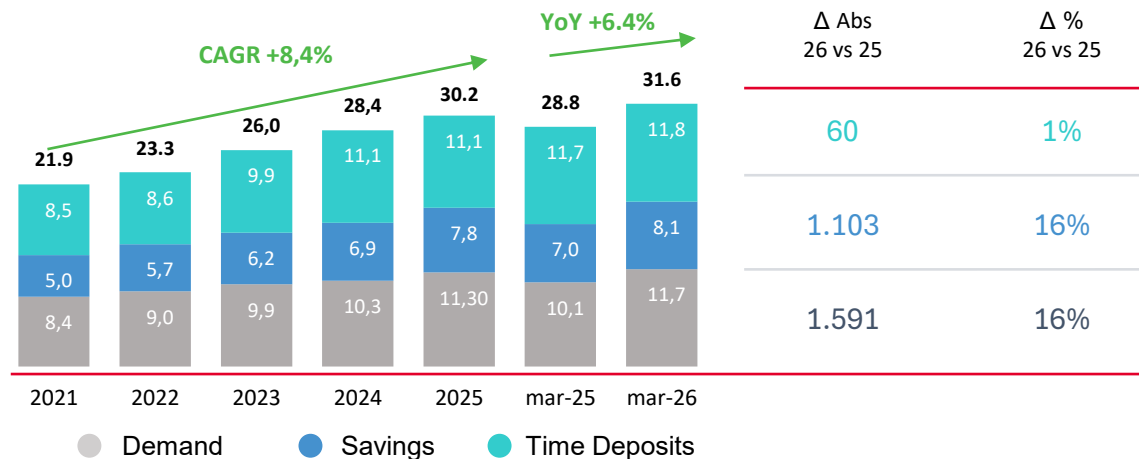
By country



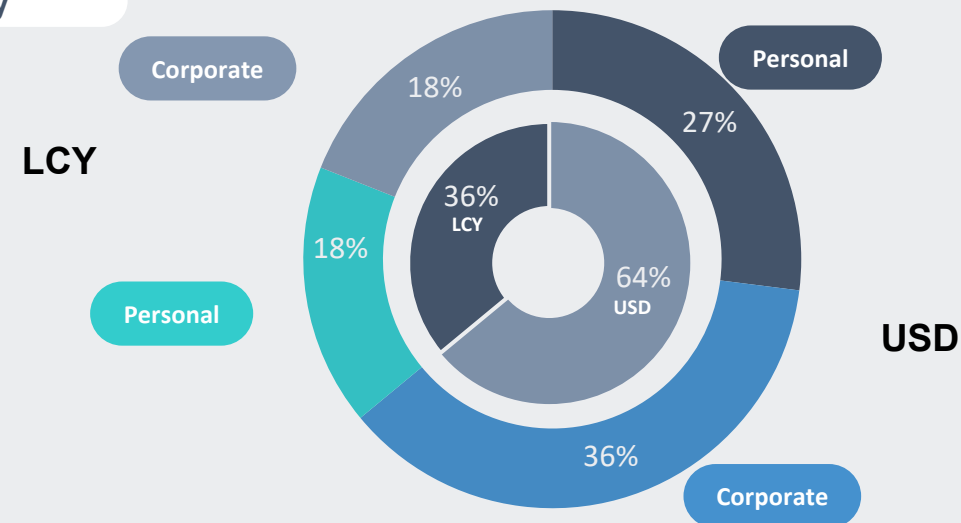
By product



Deposits (\$M)



By currency



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Ample liquidity ...

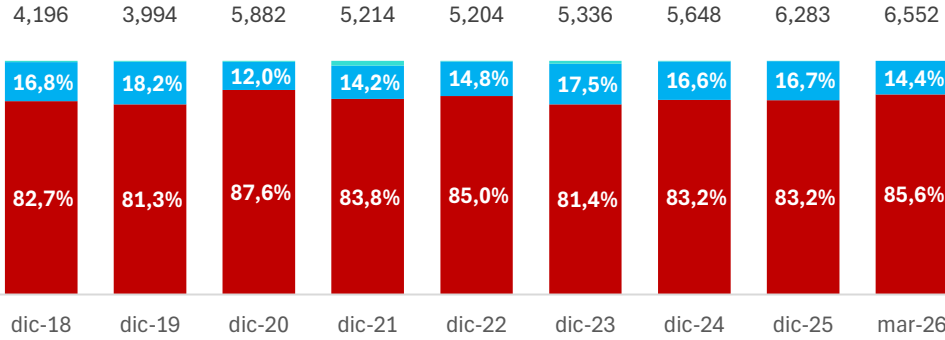
3 KEY HIGHLIGHTS

Stable liquidity from diversified sources



US\$m

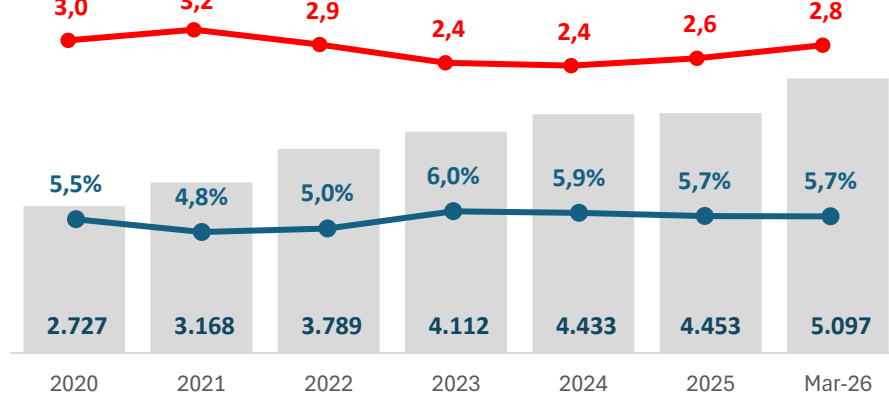
CAGR: 6.3%



■ Deposits in banks ■ Cash and Equivalents ■ Securities Purchased

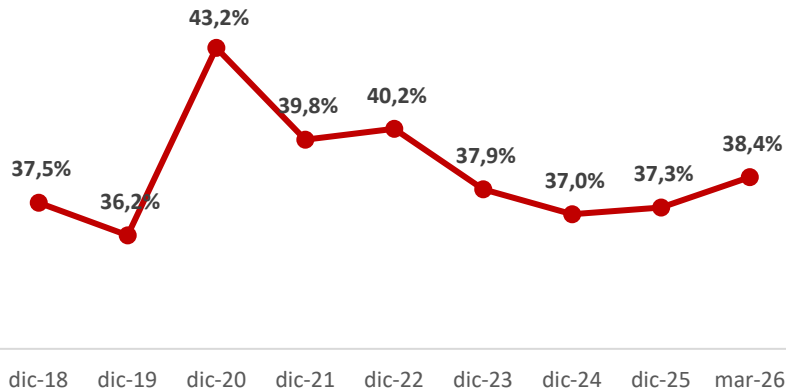
Investment portfolio evolution (1)

US\$m



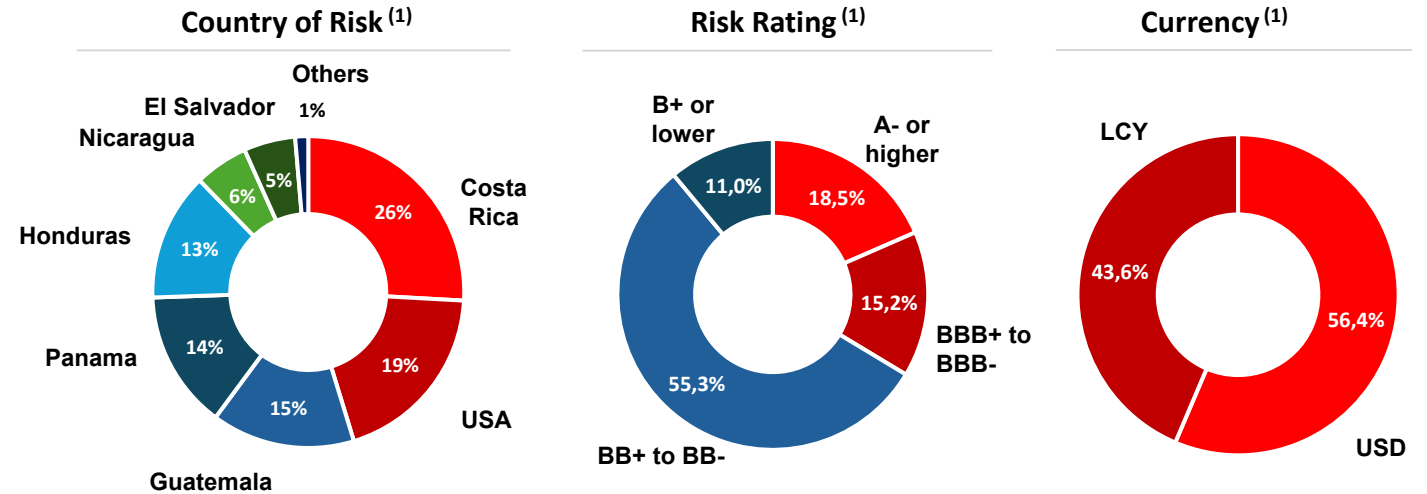
■ Investments in securities ■ Duration (Years) ■ Return Rate (%)

Liquidity ratio



■ Cash and investments / total customer deposits

Investment portfolio by currency and ratings



Source: Company filings.

(1) Refers to breakdown of the banking subsidiaries' investments in debt securities that are not held at fair value through P&L.

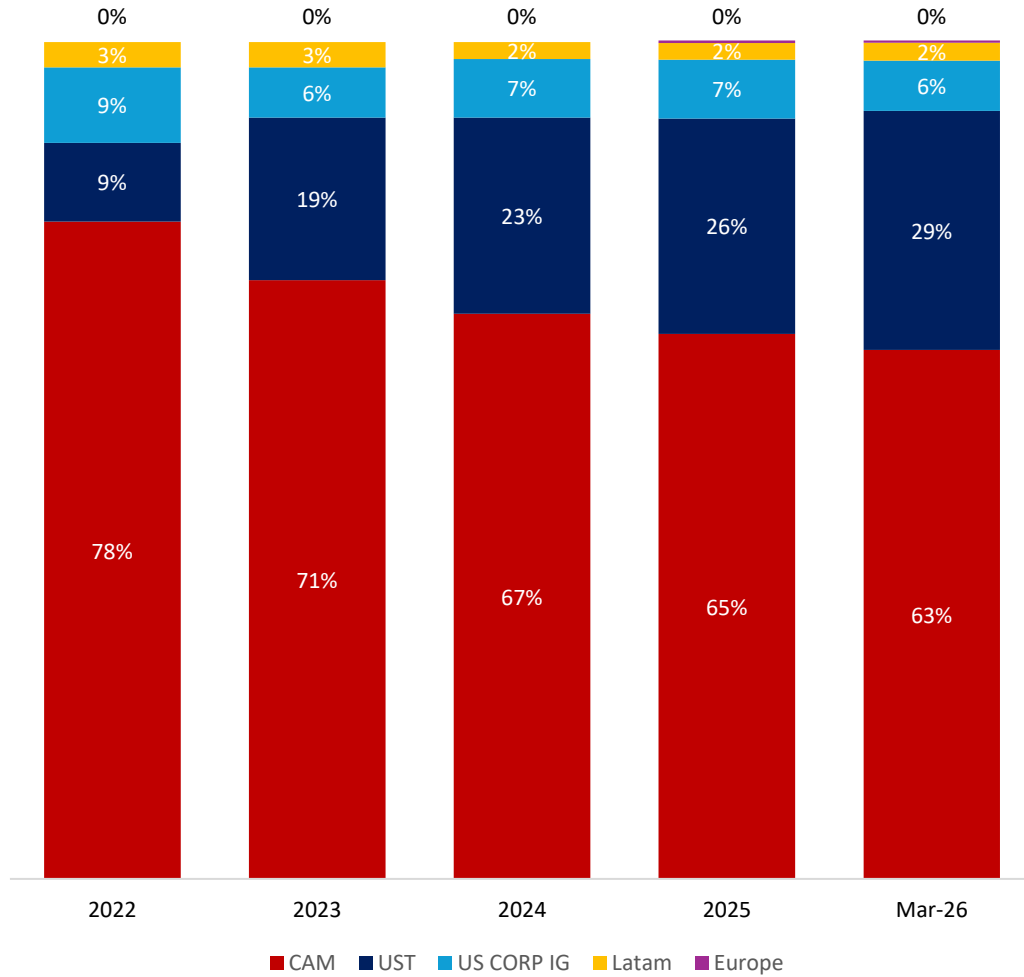


US\$ denominated portfolio (FVOCI) remains mainly invested in high liquidity and quality instruments

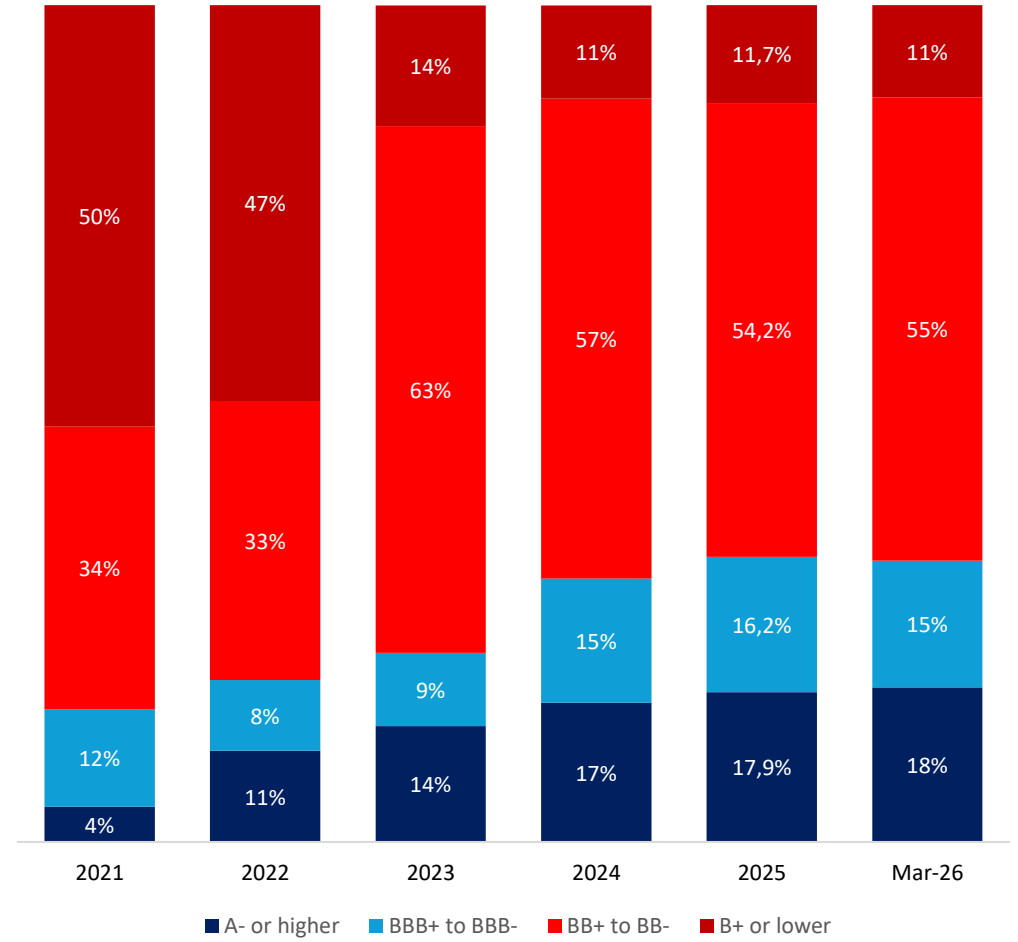


FINANCIAL PROFILE

US\$ Portfolio Composition by Asset Class



US\$ Portfolio Composition by Rating





BAC has strong capitalization levels above regulatory requirements

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Capitalization Overview

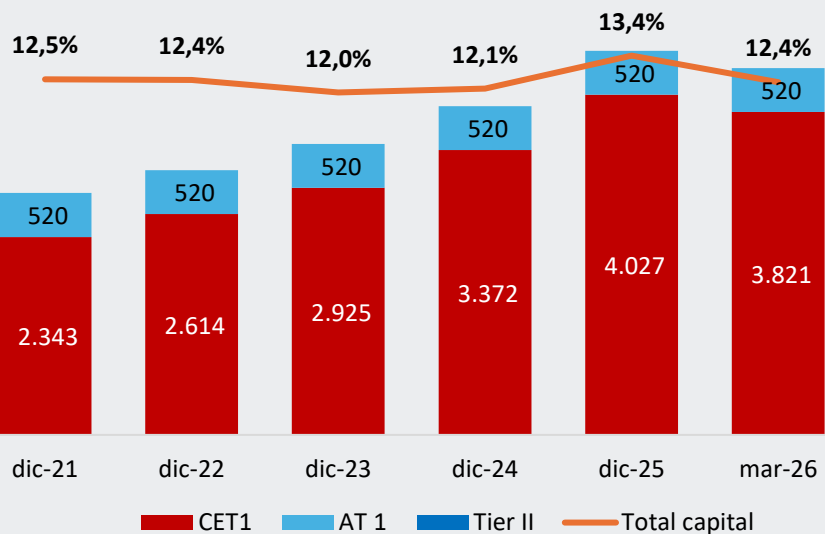
A

Stable capitalization levels above minimum regulatory requirements. Currently, BAC has a 2.2% buffer vs Panama's 2026 capital adequacy regulatory requirement

B

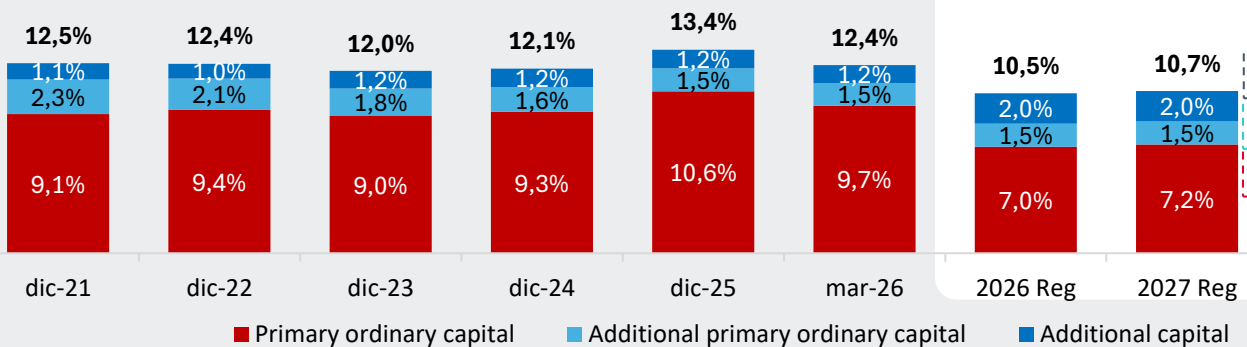
BAC's current capitalization would allow the bank to cover phased-in requirements, remaining compliant with the Conservation Buffer requirement⁽¹⁾. It is worth noting that the decline observed in IQ26 is primarily attributable to the dividends paid by MBK.

International framework for CET1



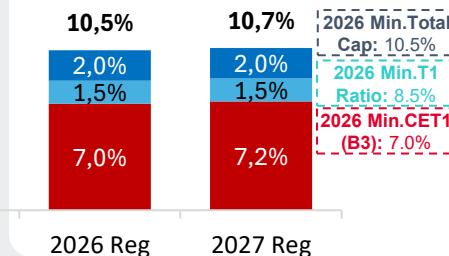
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Panamanian Regulation



Regulatory Requirements⁽¹⁾

A 2.2% B 1.0% *Buffer vs Min. Cap. Ad Ratio



March 2026



BAC Capital Adequacy Ratio

Min. Regulatory Cap. Ad. Ratio

BAC Guatemala

BAC Honduras

BAC El Salvador

BAC Nicaragua

BAC San José

BIB&Subs

12,9%

13,2%

13,5%

17,5%

13,8%

12,4%

10,0%

12,5%

12,0%

14,5%

10,0%

9,3%*

Source: Company filings and superintendency of banks of Panama, Guatemala, Honduras, El Salvador, Nicaragua, Costa Rica.

(1) Panama Bank Regulator established a conservation buffer ("CB") of 2.5% to the CET1 capital. Banks adjustment period for the implementation of the capital conservation buffer: July 2024 CB of 0.50%, July 2025 CB of 0.75% and July 2026 CB of 1.25%.

(2) Calculated as dividends paid on the current period divided by previous period net income.

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Our strong results enable confident progress in our ESG strategy: 'Triple Value'

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Sustainable Finance

Triple value financial solutions

Business portfolio of US \$1,531 million, and Consumer portfolio of US \$ 450 million in loans with environmental, climate or social components



Agreements with financial and multilateral institutions for the financing of sustainable projects form more than US \$1,290 million:

Green loans MSMEs Gender component Funding Capacity building Technical assistance



Financial Inclusion

Education & Financial Health:

+401k individuals
+16k SMEs

Digital Platform Positive Finance:

+700k visits
+449k recurring users

Women's Banking

36% of the SME portfolio, with a Gender component +US \$892 million

Training initiatives
+21k attendees

Networking events

59 events
+6.1k participants

Communities

'Yo me Uno' Donation Platform

+330 affiliated NGOs
+US \$352k raised in 2025
+ US \$11 M since 2019

Social Investment:

+US \$4.6 million of our own funds invested in environmental and social projects

Transparency

Summary Box Credit Card

In our Online Banking and Mobile Banking
+280k visits
+143k users

Well-Being

Diversity & Inclusion (D&I)

+11k trained employees

'Comunidades Aliadas', ERG (1):

+3k allies engaged

DEI – Workplace accessibility

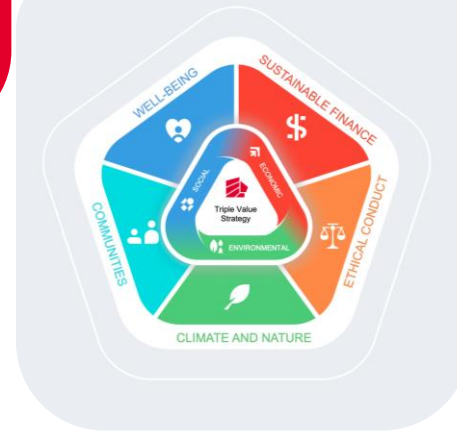
+50 reasonable accommodations for employees with disabilities

Reduction of the Multidimensional Poverty:

+390 people impacted
796 needs met through "Posibilidades BAC"

Volunteering

5.1k participants
20.3k hours



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CLIMATE & NATURE

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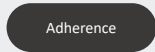
01. Operational Footprint

Measurement

Emissions: 35.3k tons CO2e
Materials: 937.6k tons
Waste: 2.5k tons
Water: 192,4k m³

Clean energy generation

Solar panels installed: 5.1k
Clean energy generated: 6.6 M kwh



02. Portfolio Decarbonization

Measurement of Financed Emissions (2)

Companies: 2.2M tons CO2e
Vehicles: 164k tons CO2e
Mortgages: 50k tons CO2e



03. Science-Based Reduction Targets (3) – Priority Sectors for Companies:

Energy Generation: 71%
Cement: 21%
Commercial Real Estate (including services): 64%
Agriculture (4)
Oil, Coal, and Gas; Iron and Steel; and Aluminum (5)
Cars (6)
Mortgages: 42%

04. Strategic Actions with Prioritized Business Clients

In-house capacity building
+2.2k trained employees

Customer-facing actions

Surveys and one-on-one interviews



05. Climate Risk Management:

Identification of physical and transition risks by geography and sector in the business portfolio

06. Sustainable Mobility: BAC Electric Route:

55 electric vehicle charging stations network
40k hours of use
249k kWh of energy

07. Circular Economy: BIO Card:

+476 k cards issued
Made from natural materials (7) that are compostable (8)

Reporting Standards and Frameworks

Sustainability Assessments ESG Frameworks

Alignment with SDGs



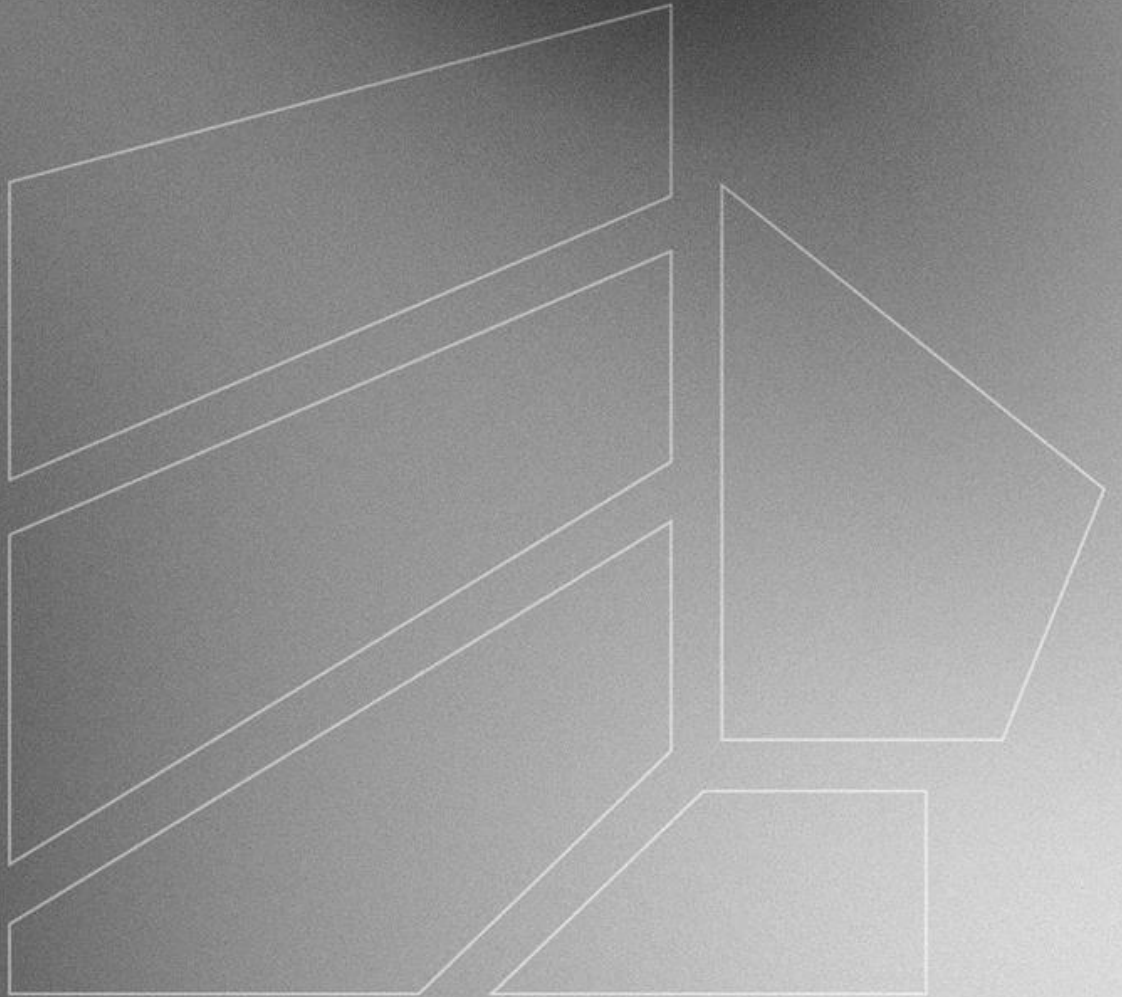
(1) Employee Resource Groups
(2) Measurement under PCAF standard
(3) Base year 2022, Intermediate Targets, NZBA, and SBTi
(4) With the recent release of the methodology defined by SBTi for setting reduction pathways for this sector, we will analyze the applicability of this methodology for our portfolio and region.

(5) No reduction target due to a combined representation of less than 1% in both financed emissions and portfolio balance.
(6) No reduction target due to the absence of reduction pathways for personal use vehicles.
(7) 82% of material derived from non-edible corn (PLA: polylactic acid), which requires 26% less energy and emits 66% less GHG compared to cards made from petroleum-derived plastic.
(8) Industrially compostable after its useful life, ensuring safe return to nature.



Appendix BIB

1Q26





Balance sheet BIB

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US\$ MM

Assets

	2021	2022	2023	2024	2025	1Q26
Cash and cash equivalents	742	769	932	936	1,051	942
Securities purchased under resale agreements	104	11	61	10	3	0
Total deposits in banks, net	4,368	4,424	4,343	4,702	5,229	5,610
Investments in securities, net	3,514	4,190	4,549	4,883	4,990	5,615
Loans, net	18,019	20,131	22,744	25,699	27,657	28,010
Goodwill and intangible assets, net	390	397	414	424	438	450
Other assets	929	1,127	1,460	1,316	1,380	1,388
Total assets	28,066	31,050	34,503	37,970	40,747	42,016

Liabilities

Total deposits from customers	21,897	23,329	26,016	28,402	30,214	31,609
Securities sold under repurchase agreements	39	261	114	91	40	57
Financial obligations	1,744	2,284	2,443	2,984	3,203	3,174
Other financial obligations	712	1,060	1,366	1,539	1,787	1,838
Other liabilities	928	1,089	1,210	1,143	1,126	1,166
Total liabilities	25,320	28,022	31,149	34,160	36,370	37,844

Total equity	2,745	3,028	3,354	3,811	4,377	4,172
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Income statement BIB

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US\$ M

	2021	2022	2023	2024	2025	1Q26
Deposits in banks	10	27	60	67	63	19
Investments in securities	165	182	267	300	291	77
Loans	1,683	1,878	2,303	2,733	3,049	761
Total interest income	1,858	2,087	2,631	3,100	3,404	857
Deposits from customers	470	459	613	791	899	210
Financial obligations	56	73	132	169	191	45
Other financial obligations	66	63	113	132	150	39
Securities sold under repurchase agreements	1	10	14	14	6	1
Lease liabilities	9	8	7	6	6	1
Total interest expense	602	613	880	1,112	1,252	296
Net interest income	1,256	1,474	1,751	1,988	2,152	561
Total credit risk impairment loss, net	352	342	373	519	607	147
Net interest income after credit risk impairment losses	904	1,132	1,378	1,469	1,545	414
Service charges, net	1,207	1,482	1,753	1,973	2,210	586
Commissions and other fees income, net	-494	-620	-734	-836	-940	-263
Gain on financial instruments, net	69	14	8	23	25	5
Gain on foreign currency exchange, net	34	-42	-110	-26	-19	-75
Other income	62	39	39	24	22	5
Total other income, net	878	873	956	1,157	1,299	258
Salaries and employee benefits	500	541	650	710	737	182
Depreciation and amortization	114	113	130	140	134	34
Administrative	90	108	118	124	130	30
Occupancy and related expenses	31	33	36	37	40	9
Other expenses	461	541	611	690	771	201
Total general and administrative expenses	1,196	1,336	1,545	1,701	1,811	457
Income before income tax	586	668	790	925	1,033	214
Current income tax	134	210	164	217	230	48
Deferred income tax	5	-6	31	3	14	15
Discontinued operations	-0	0	0	0	0	0
Net income	448	464	594	705	789	151

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Selected ratios and operating data BIB

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US\$ M

Profitability, efficiency, and growth

	2021	2022	2023	2024	2025	mar2026
Net Interest Margin (LTM)	5.4%	5.8%	6.3%	6.3%	6.3%	6.3%
LTM Return on average assets	1.7%	1.6%	1.8%	2.0%	2.0%	1.9%
LTM Return on average equity	16.9%	16.2%	18.5%	19.5%	19.0%	18.5%
Operating efficiency ratio	56.9%	55.9%	54.8%	53.7%	52.5%	51.2%
YoY Net Income Growth	42.3%	3.7%	27.9%	18.7%	8.8%	-13.6%
Fee Income Ratio	34.0%	36.1%	36.2%	35.8%	36.8%	36.1%
Effective tax rate	23.7%	30.5%	24.8%	23.8%	23.7%	29.5%

Asset quality

YoY loan growth	8.7%	11.6%	12.7%	12.7%	9.5%	1.3%
Cost of Risk	2.0%	1.8%	1.8%	2.1%	2.2%	2.2%
Past due loans (PDLs 90+) / gross loans	1.3%	1.2%	1.2%	1.2%	1.2%	1.1%
Loan loss allowance / gross loans	3.4%	3.3%	3.1%	2.8%	2.7%	2.7%
Loan loss allowance / PDLs 90+	263.1%	266.2%	255.6%	235.5%	224.0%	252.1%

Capital

Tangible equity ratio	8.5%	8.6%	8.6%	9.0%	9.4%	9.0%
CET1	10.2%	10.4%	10.2%	10.5%	11.3%	10.6%
Total capital ratio	12.5%	12.4%	12.0%	12.1%	12.9%	12.0%
						9.0%

Liquidity

Total deposits from customers / gross loans	117.3%	112.0%	110.8%	107.4%	103.6%	109.8%
Cash and investments / total deposits from customers	39.9%	40.3%	38.0%	37.1%	36.8%	38.5%

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Country Summary

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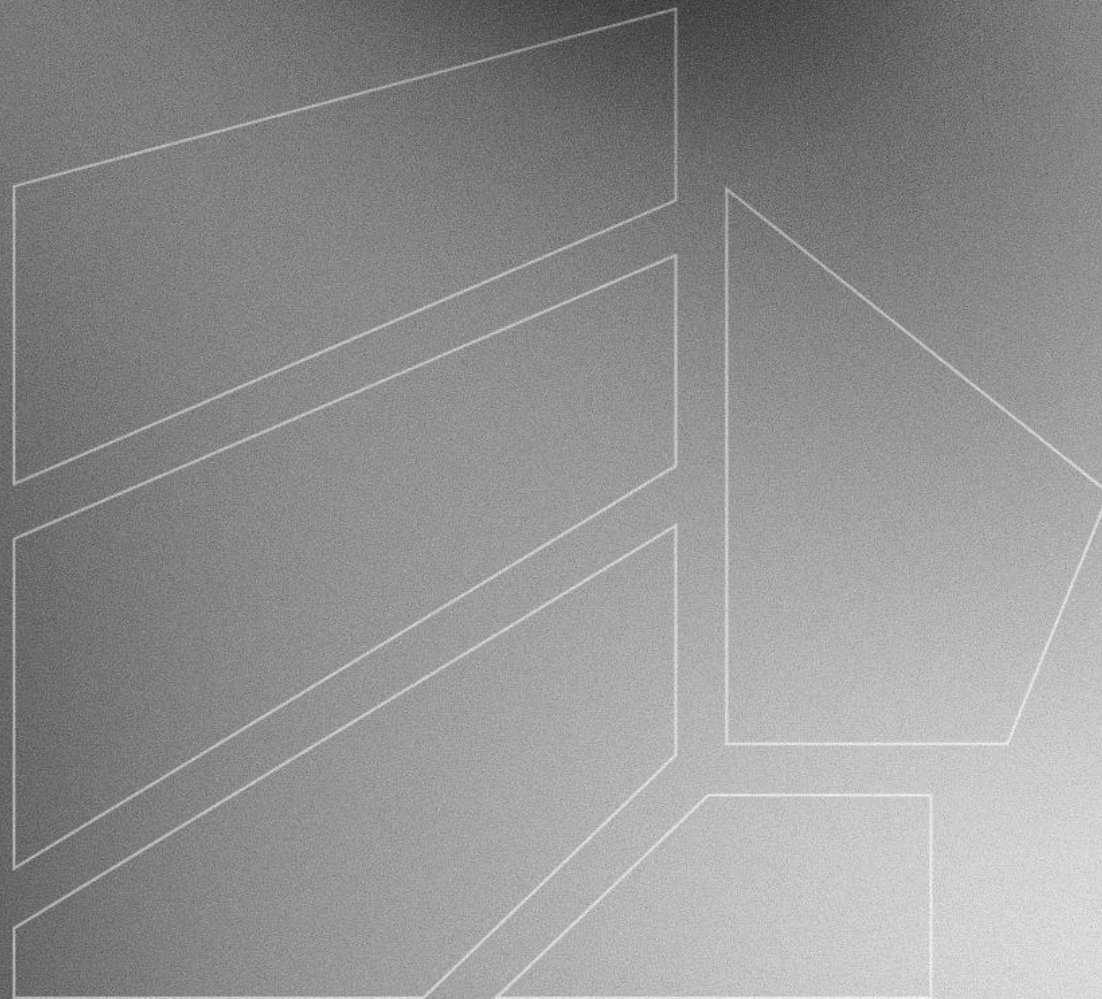
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	Guatemala	El Salvador	Honduras	Nicaragua	Costa Rica	Panama	Other & Eliminations	BIB & Subs
Gross Portfolio	5 061	2 972	4 067	1 918	8 637	6 355	(232)	28 779
Assets	6 992	4 139	5 775	2 887	13 375	8 872	(26)	42 016
Deposits	6 201	3 712	5 003	2 252	11 624	8 011	1 040	37 844
Equity	4 962	3 290	4 138	2 061	10 022	6 639	496	31 609
Interest Income	130	83	163	62	263	153	3	857
Interest Expense	54	26	45	9	73	72	18	296
Interest Margin	76	57	118	53	191	81	(15)	561
Total credit risk impairment loss, net	24	15	36	6	39	27	0	147
Net interest margin	52	42	82	47	151	54	(15)	414
Net Fees and Other Income	46	14	53	23	93	33	(4)	258
Total operating income	98	56	135	70	244	87	(19)	671
Operational Expenditures	65	41	77	30	199	53	(7)	457
Net Income before taxes	33	15	58	40	45	34	(12)	214
Taxes	5	3	15	12	25	3	(0)	63
Net Income	28	13	43	28	20	31	(12)	151
NIM	5,3%	5,9%	9,1%	9,3%	7,3%	4,0%		6,3%
CoR	2,3%	1,9%	4,1%	1,0%	2,0%	1,5%		2,2%
Fee Income Ratio	36,8%	18,6%	30,0%	30,3%	45,6%	24,6%		36,1%
Efficiency	52,5%	57,7%	45,3%	39,3%	55,9%	46,6%		51,2%
Cost to Assets	3,7%	4,0%	5,4%	4,2%	6,1%	2,4%		4,4%
Effective tax rate	15,6%	17,0%	25,5%	31,2%	55,1%	9,4%		29,5%
ROAE	16,4%	13,8%	20,2%	18,0%	15,4%	13,6%		18,5%
ROAA	1,8%	1,4%	2,6%	4,0%	2,0%	1,3%		1,9%

BAC International Bank Inc.

Value in action
Performance that scales



1Q26