BAC International Bank Inc.

Scaled growth and proven execution

Financial Results IIQ26

BAC

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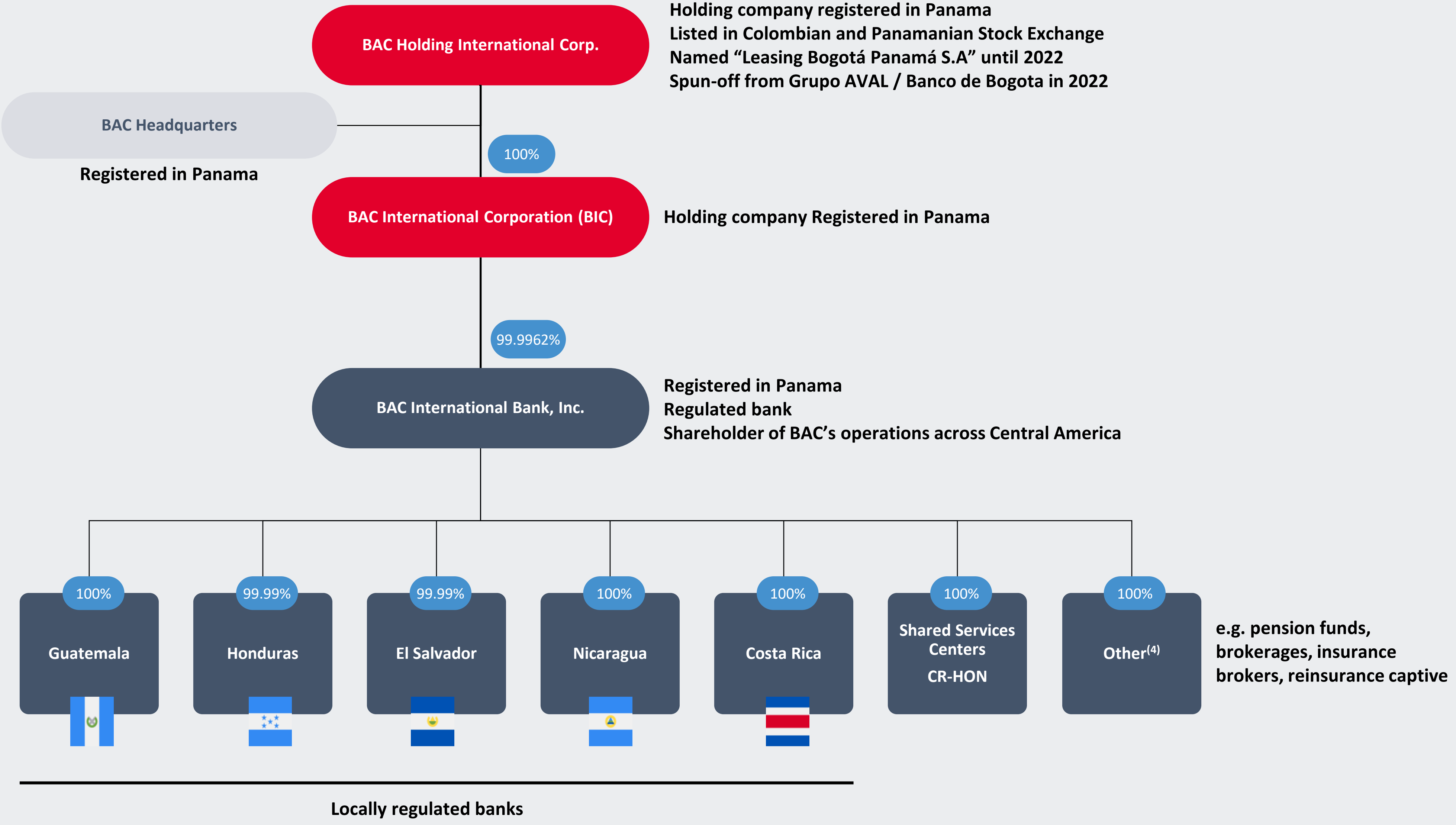
BAC’s Structure



BAC is the main banking platform in Central America

R E S U L T S

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BAC Overview

#1 **BAC 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 17 years** and an average age of 53 years

BAC successfully merged Multibank with its' local Panamanian operation, just three months after the acquisition was completed.

Regional footprint of key operational and financial metrics

June 2026

US$46.9 bn Assets	US$4.7 bn Equity
US$35.1bn Deposits	US$356.5m Net Income
18.0% ROAE LTM	1.8% ROAA LTM

6.3 M Clients

June 2026

52% Annually Digital sales of core products

71% Digital accounts opening E2E

56% Instant personal Loans (OLE) are digital E2E

4.1 M Digital Clients

65% Digital clients

86% Of digital clients do monetary transactions

96% Of total monetary transactions are digital

73 Digital NPS

S&P: BBB- Stable **Fitch: BB+ Positive** **Moody's: Ba1 Stable**

2026

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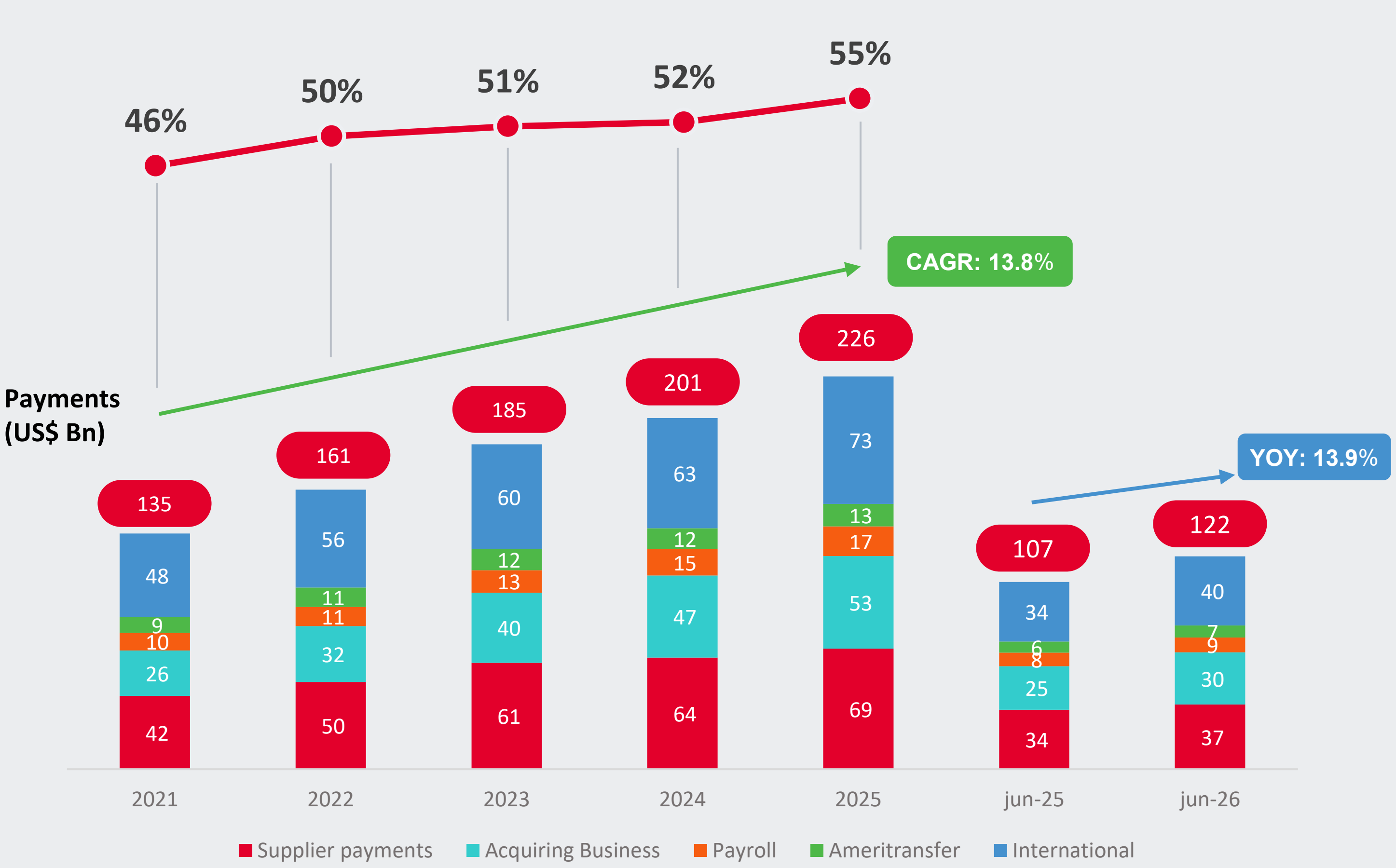
We are the leading payments platform network in Central America, providing a low-cost source of funding

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

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



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.

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And the largest regional group in Central America

RESULTS

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Net loans • US $241,3 Bn — IIQ26

Bank	Value ($)	Market share (%)	Variation A/A (pbs)
BAC	32.1	13.3%	153
Banco Industrial	20.7	8.6%	(18)
Davivienda	13.5	5.6%	(31)
Banco General	13.1	5.4%	(14)
Cuscatlan	12.2	5.1%	(23)

Deposits • US $286,3 Bn — IIQ26

Bank	Value ($)	Market share (%)	Variation A/A (pbs)
BAC	34.9	12.2%	111
Banco Industrial	23.3	8.2%	(4)
Banrural	16.8	5.9%	29
Banco Nacional	15.5	5.4%	15
Davivienda	15.4	5.4%	(57)

$ Value % Market share # Variation A/A (pbs)

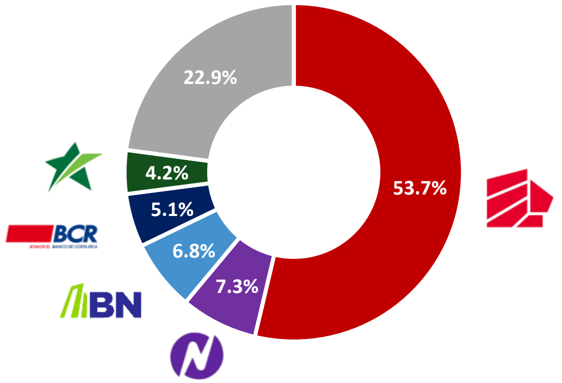
Card market share

- 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 (%) as of IIQ26

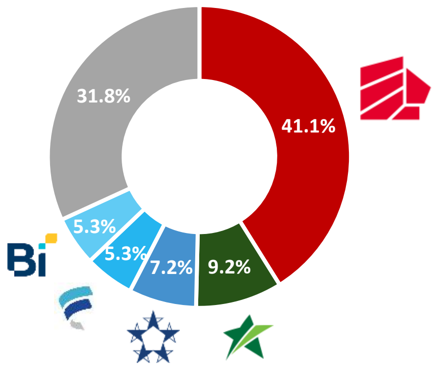
+59 bps YoY



Issuer market share (%) as of IIQ26

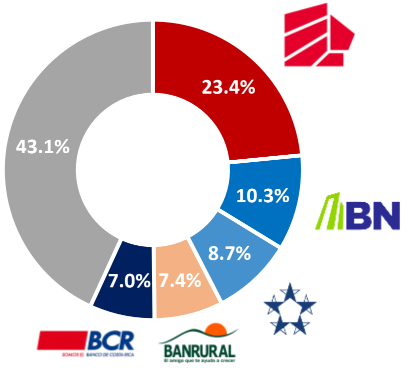
Credit

+140 bps YoY



Debit

+62 bps YoY



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Multibank acquisition strengthens Panama franchise

RESULTS

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Acquisition adds scale in Panama while preserving BAC's regional diversification and supporting the broader credit story.

Strategic Benefits

01 **Stronger Panama franchise**
BAC becomes the 3rd largest bank by assets and the 2nd largest by loans in Panama.

02 **Immediate scale uplift**

+12.5%	+9.1%
Loans	Deposits

03 **Larger Panama exposure**
Panama becomes the Group's largest market (~30% of loans), followed by Costa Rica (~27%), improving diversification and regional balance.

04 **Commercial synergies**
Cross-selling opportunities across Multibank's customer base through BAC's payments and banking ecosystem.

Credit Impact

05 **Positive rating momentum**
Fitch revised the Outlook to Positive following the acquisition, driven by higher earning assets in Panama.

06 **Manageable integration risk**
Capitalization impact is neutral; S&P expects RAC to remain around ~8.0% over the next 12-24 months.

07 **Sound funding and asset quality**
Funding costs, margins and asset quality are expected to remain adequate post-integration.

The acquisition adds scale in a higher-quality core market and strengthens BAC's Panama franchise, while preserving Central American diversification.
Capital impact is explainable through the acquisition-related dividend; capital rebuild is supported by recurring earnings, disciplined growth and regulatory capital buffers.

Improved diversification and regional balance

RESULTS

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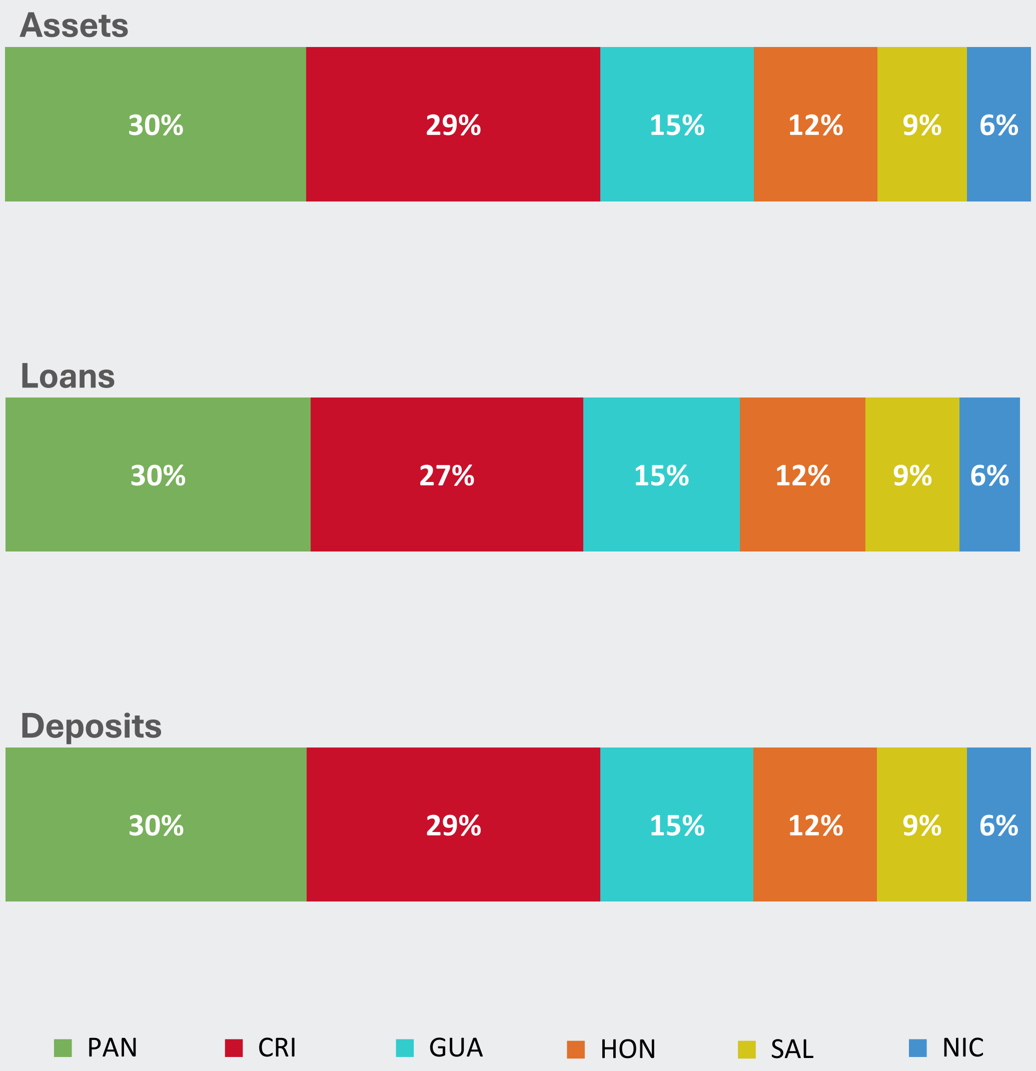
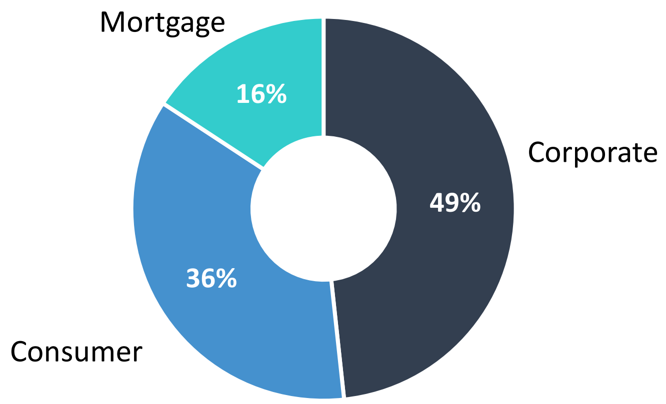
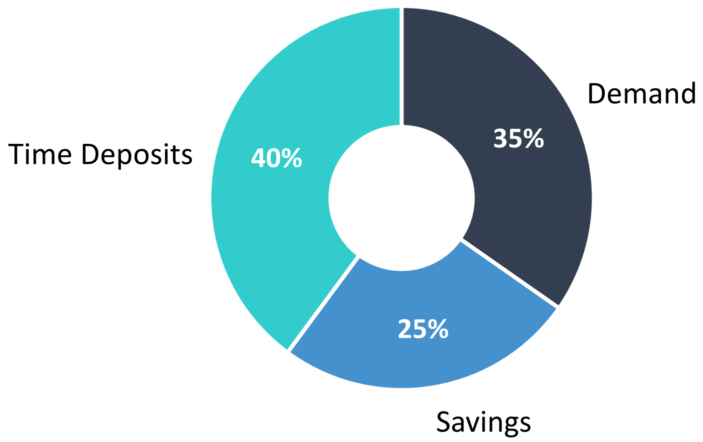


Loans by product



Deposits by type



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Central American macroeconomic trends

Key Financial & Operational Metrics

BAC

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

RESULTS

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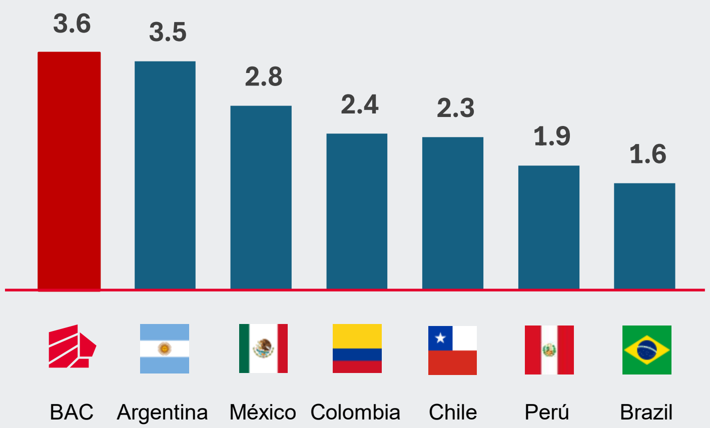
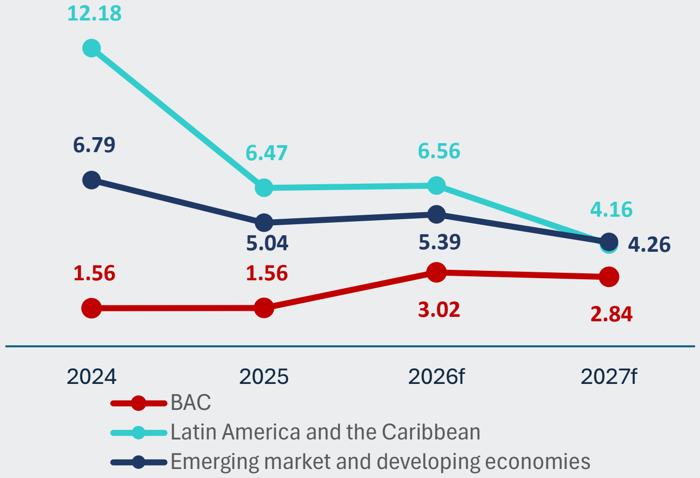
2026

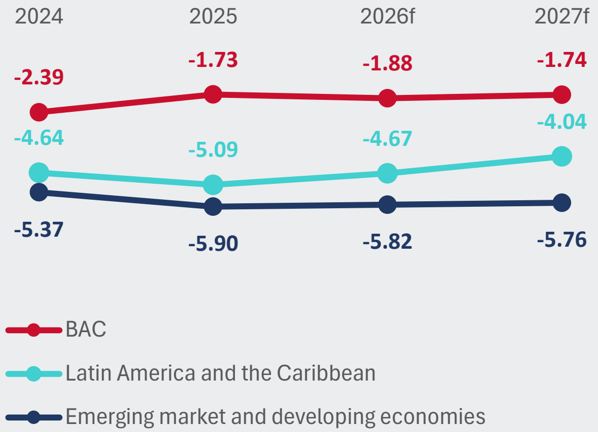
In 2026, average real GDP growth of countries in BAC region are expected to surpass Latam economies...



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



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



Country	Real GDP Growth 2024	2025	2026f	2027f	Inflation 2024	2025	2026f	2027f	Fiscal Deficit (%) 2024	2025	2026f	2027f	Exchange rate 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

R E S U L T S

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Results: Financial Strength and Strategic Growth

US$ MM		2022	2023	2024	2025	Jun-25	Jun-26	YoY % 25-26
Financial highlights	Gross Portfolio	20,824	23,478	26,452	28,422	27,603	33,165	20.2%
	Assets	31,050	34,503	37,970	40,747	38,806	46,903	20.9%
	Deposits	23,329	26,016	28,402	30,214	28,884	35,055	21.4%
	Equity	3,028	3,354	3,811	4,377	4,030	4,748	17.8%
	EBTFX	711	900	951	1,052	521	590	13.1%
	Reported Net Income	469	594	705	789	388	357	(8.2%)
Ratios	NIM (1)	5.8%	6.3%	6.3%	6.3%	6.2%	6.2%	(3)
	CoR (1)	1.8%	1.8%	2.1%	2.2%	2.2%	2.2%	0
	Efficiency	55.5%	54.7%	53.4%	52.2%	51.9%	51.2%	(77)
	ROAE LTM	16.4%	18.5%	19.5%	19.3%	18.3%	18.0%	(32)
	ROAA LTM	1.6%	1.8%	2.0%	2.0%	1.9%	1.8%	(5)
	Regulatory Capital	12.4%	12.0%	12.1%	13.4%	12.5%	12.5%	8

bps

(1) Average applicable assets determined based on monthly ending balances during the applicable period. For semesters, calculated using annualized figures.

Relevant facts

Delivered Scale and Market Expansion
Crossing the US$46Bn asset milestone, BAC continues to outpace market growth, supported by a diversified funding base and deposits exceeding US$35Bn.

Consistent Portfolio and Earnings Growth
Double-digit growth across loans, deposits, and operating earnings underscores the strength and scalability of the business model.

Superior Operating Discipline with Margin Stability
A stable 6.3% NIM combined with a 51.2% efficiency ratio demonstrates effective execution and resilient profitability through market cycles.

Strong Capital Foundation Supporting Sustainable Growth
With US$4.7Bn in equity and a 12.5% regulatory capital ratio, BAC maintains a strong capital position to support future expansion and shareholder value creation.

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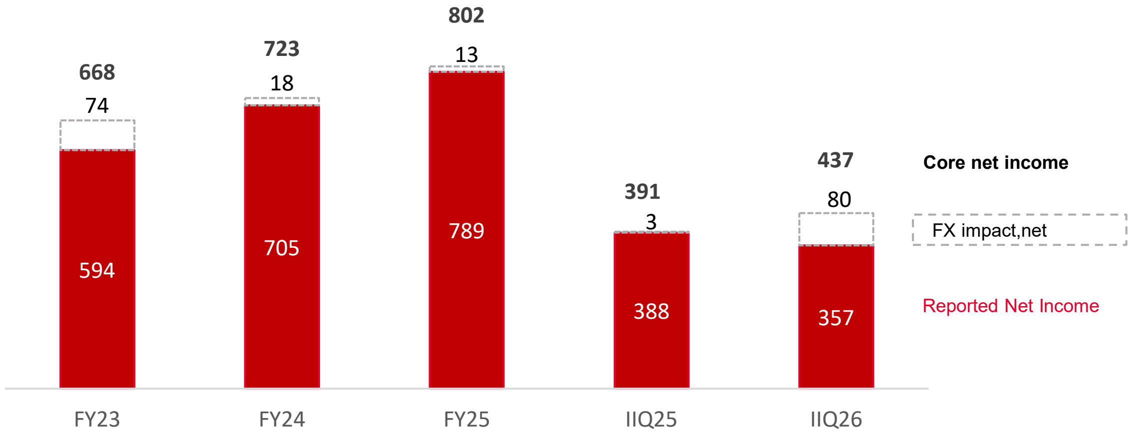
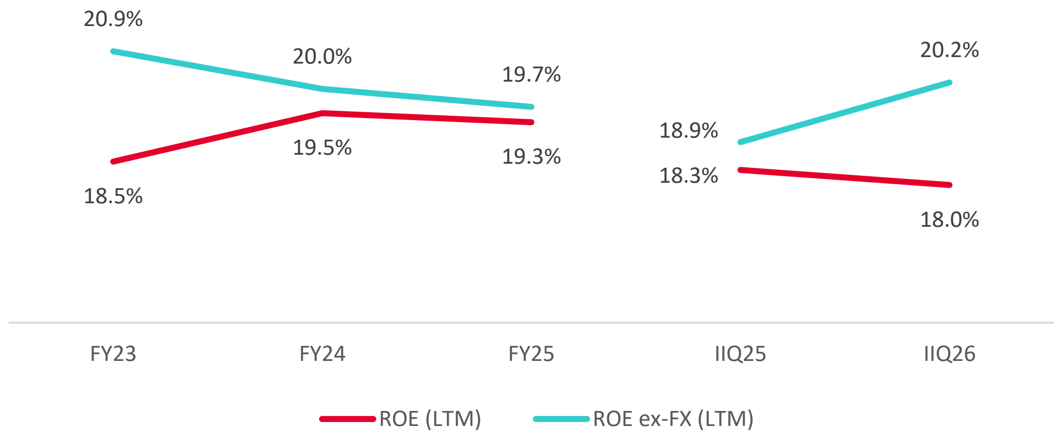
Strong underlying business performance: core net income grew 11,6% YoY

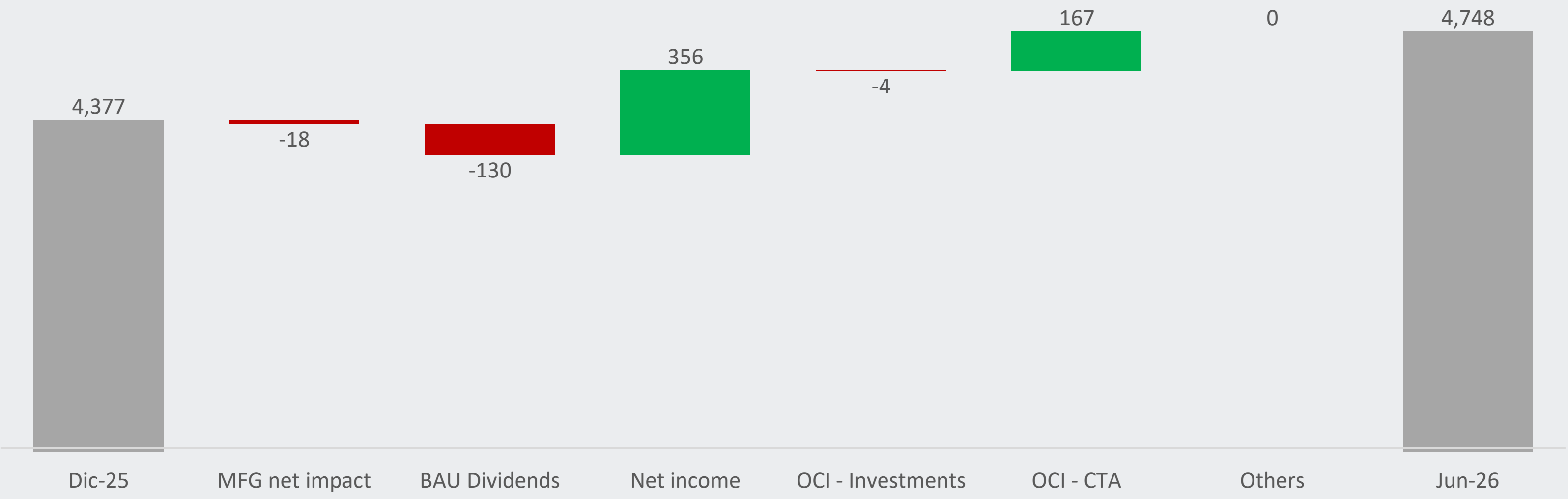
Underlying net income grew +11,6% YoY, demonstrating strong operational momentum despite FX headwinds



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



Net FX effect on equity is positive (+$372M): CTA gain of $167M more than offsets the $80M P&L FX net loss



CRC has appreciated 8,8% vs. USD as of Jun-26 (cf. 0,9% as of Jun-25), generating a non-cash accounting loss on USD-denominated net financial instruments held by Costa Rica subsidiaries. This loss is offset by the CTA (Cumulative Translation Adjustment) gain recorded directly in equity under OCI.

MFG net impact includes dividends related to a special distribution declared to fund the acquisition of Multi Financial Group ("MFG") by BAC International Corp. ("BIC"), BIB's parent holding company. The transaction closed in March 2026, and the legal and operational merger of BIB and MFG was completed in early June 2026.

RESULTS

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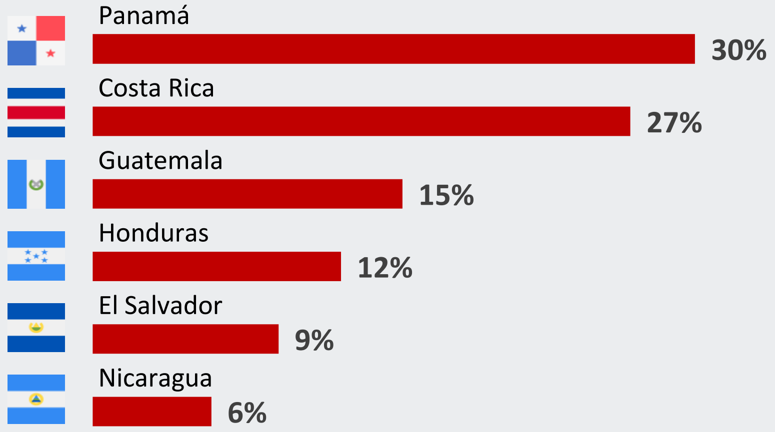
2026

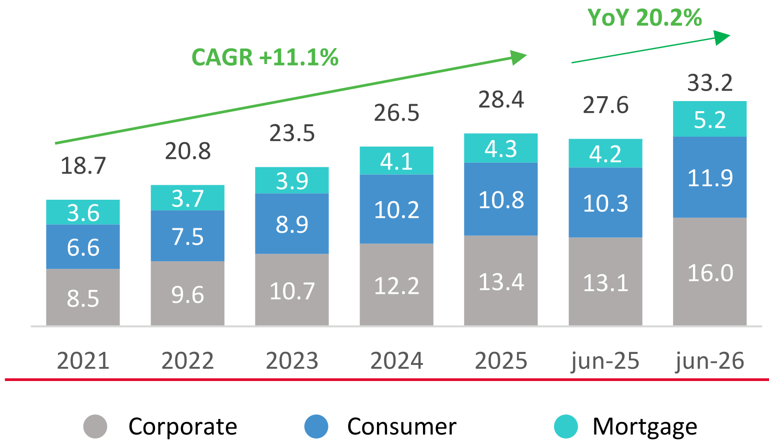
Solid balance sheet backed by a healthy, diversified loan portfolio…

US$ 33.2 B

By country

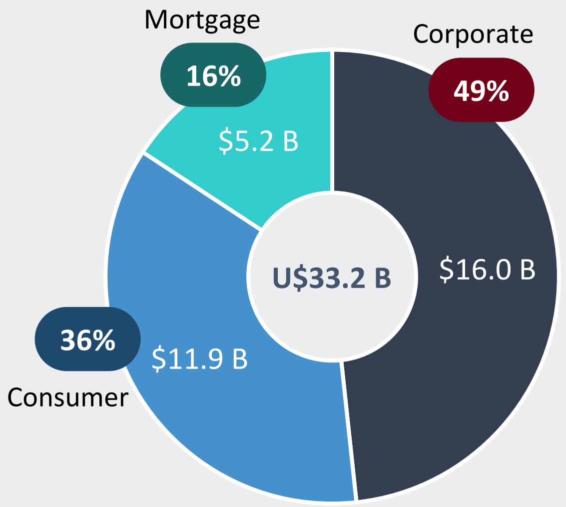


Gross portfolio ($B)



Δ Abs Jun 26 vs 25	Δ % 26 vs 25
1.032	24.6%
1.593	15.4%
2.937	22.5%

By product



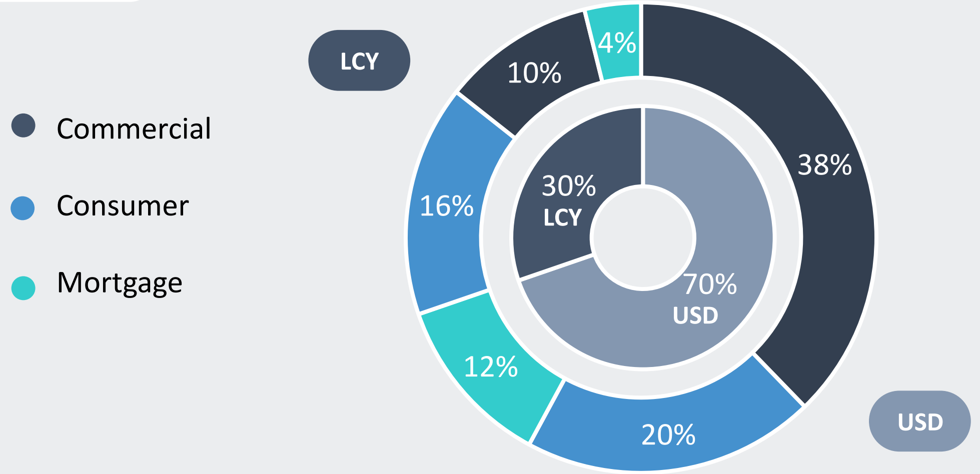
Corporate portfolio by size:

82% Commercial

18% SMEs

- The top 20 corporate exposures represent 20.51% of the corporate portfolio
- Individual client with the highest exposure represents 1.51% of the corporate portfolio

By currency



Panamá and El Salvador considered as USD

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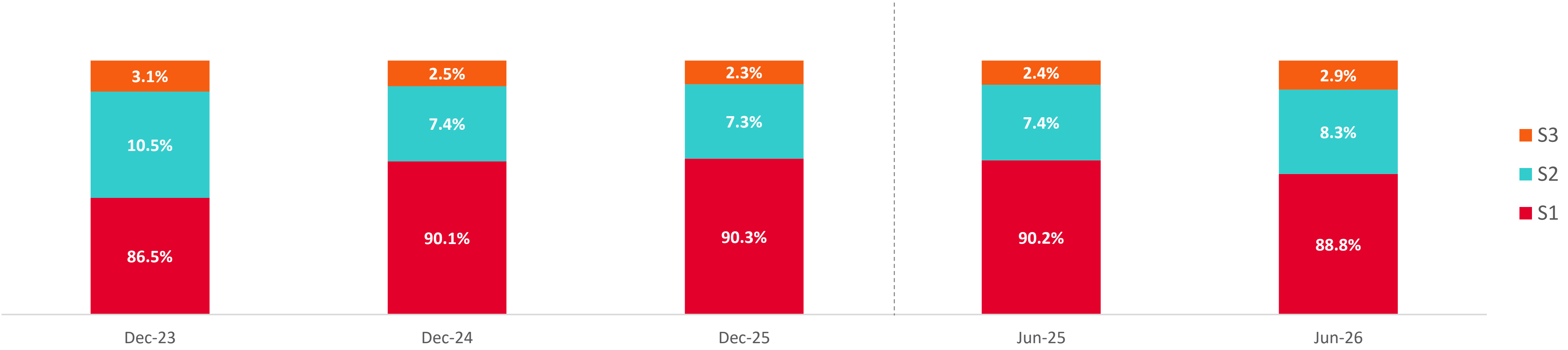
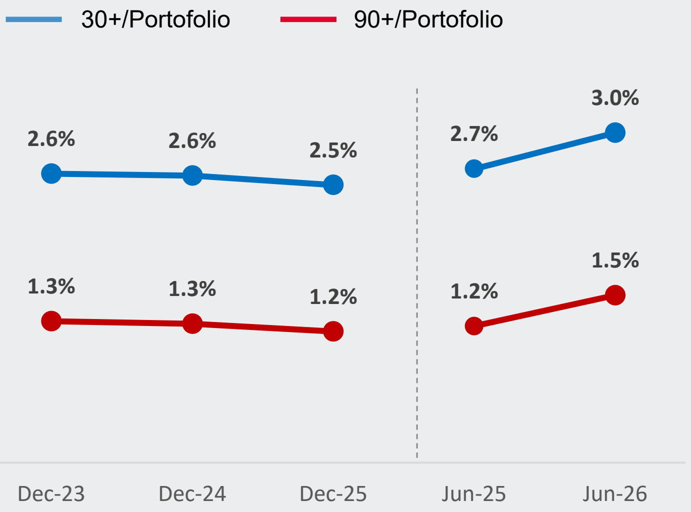
...and controlled risk levels

*Including MBK

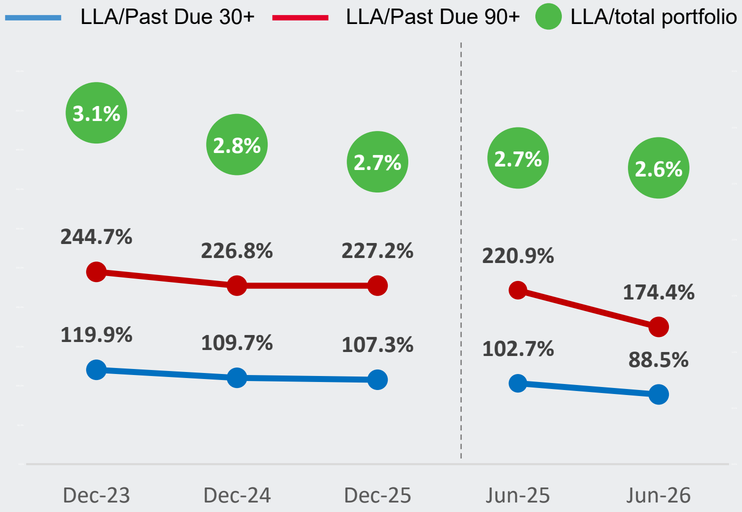
Total portfolio by stages



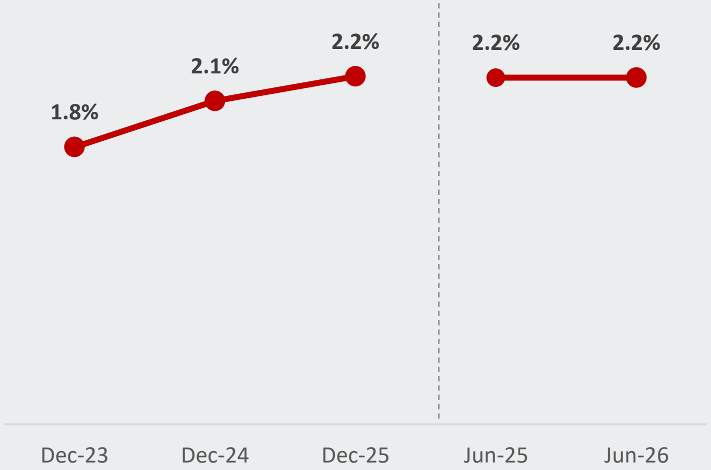
Past Due 30+ / 90+



Loan loss allowance (LLA) ratio



Cost of Risk



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

RESULTS

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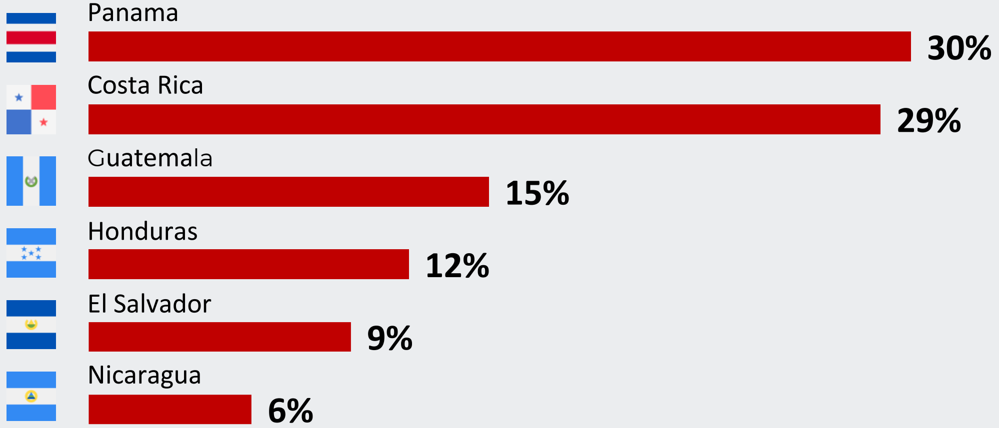
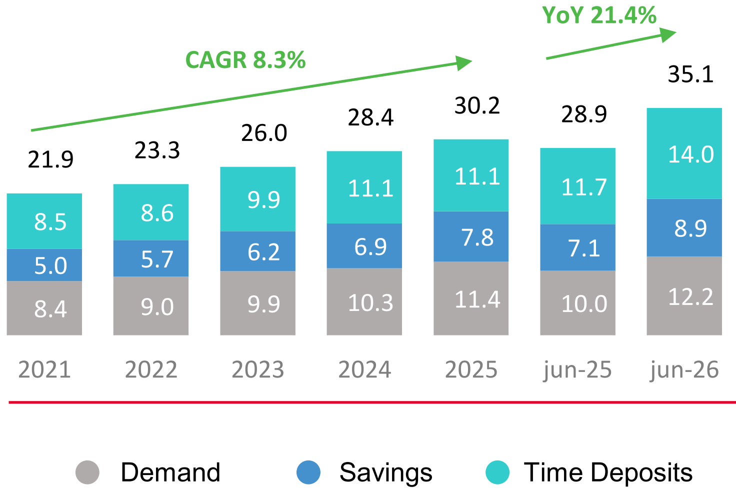
US$ 35.1 B

By country

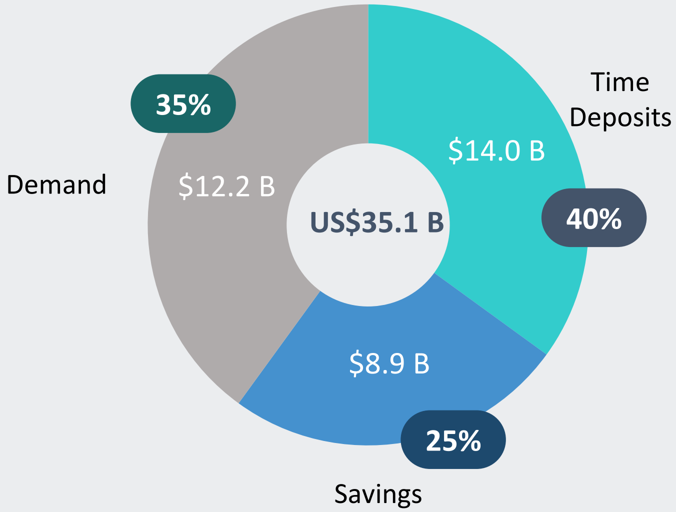


Deposits ($B)

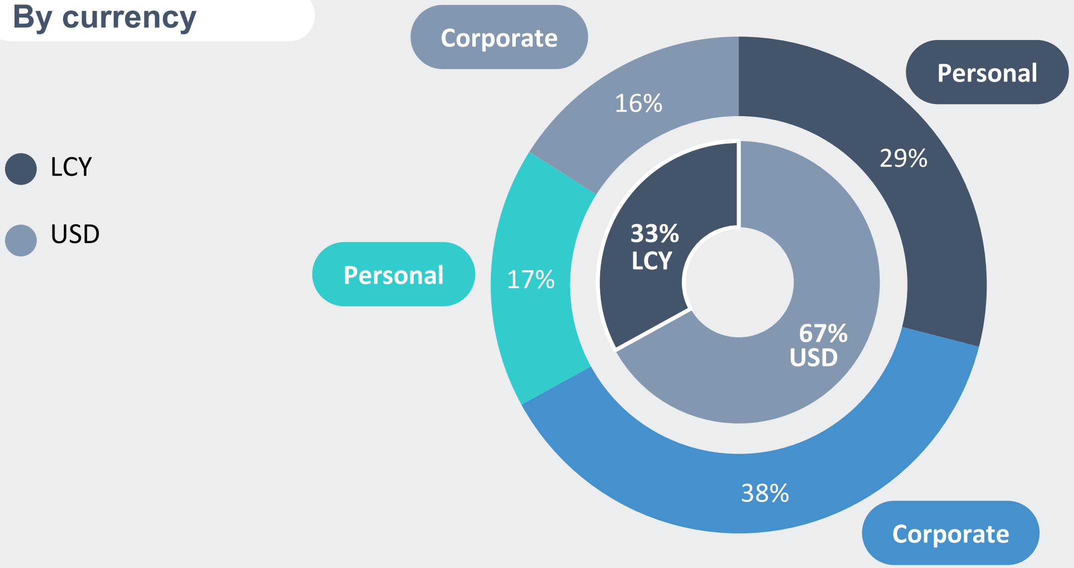


Δ Abs Jun 26 vs 25	Δ Jun % 26 vs 25
2.2	19.1%
1.8	24.7%
2.2	21.6%

By product



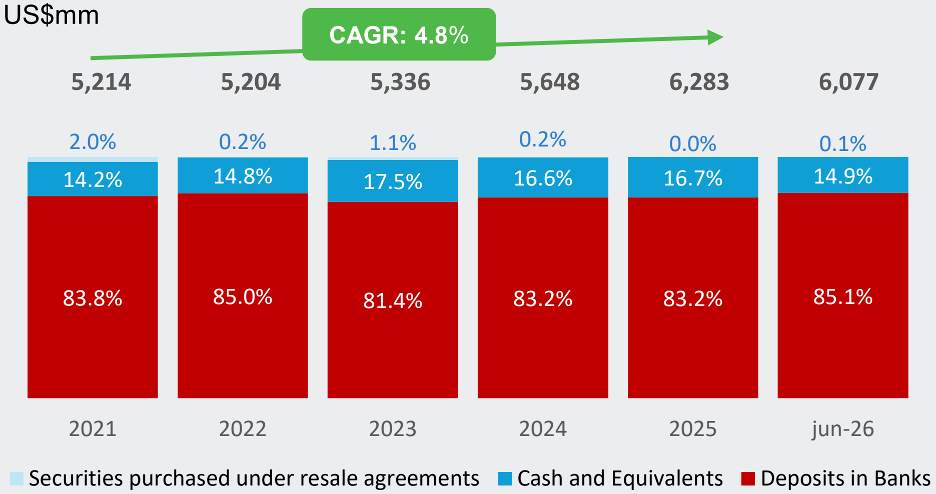
By currency



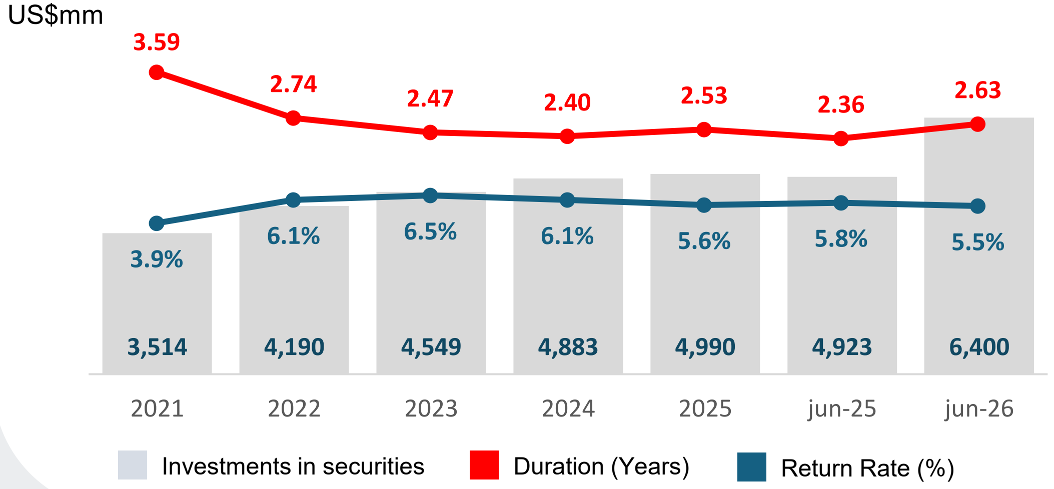
2026

Ample liquidity ...

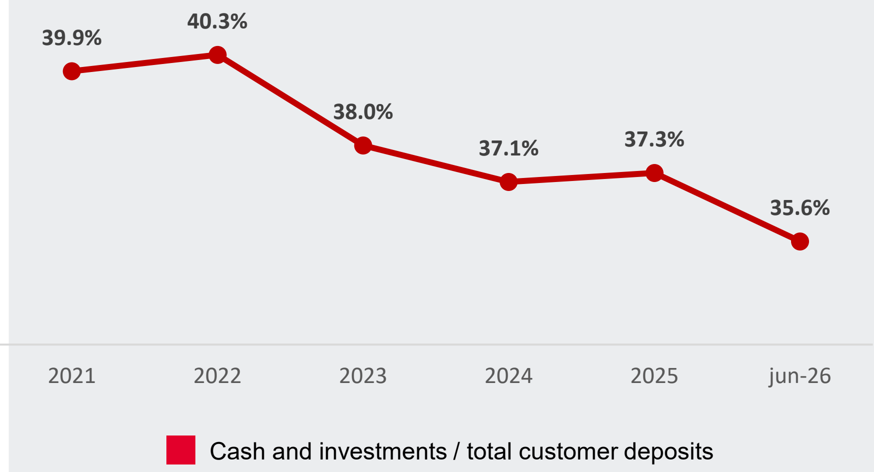
Stable liquidity from diversified sources



Investment portfolio evolution [1]

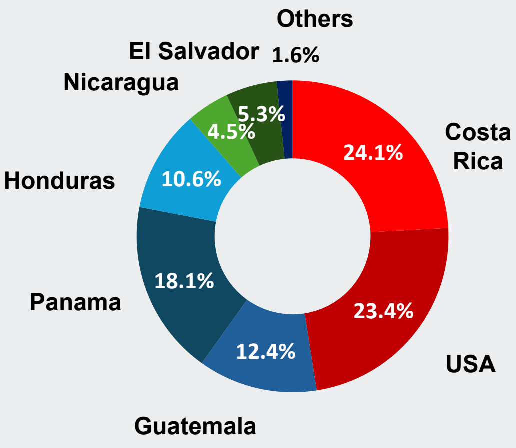


Liquidity ratio

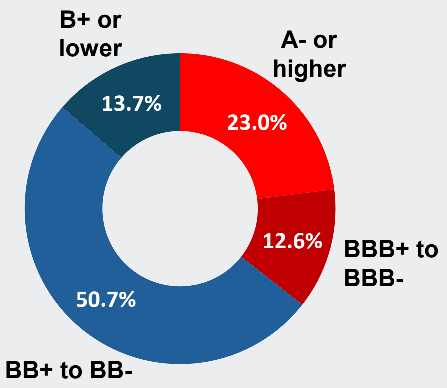


Investment portfolio by currency and ratings

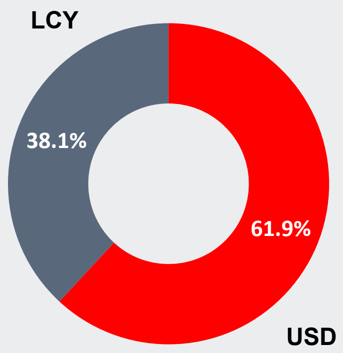
Country of Risk [1]



Risk Rating [1]



Currency [1]



Source: Company filings.
(1) Refers to breakdown of the banking subsidiaries' investments in securities.

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

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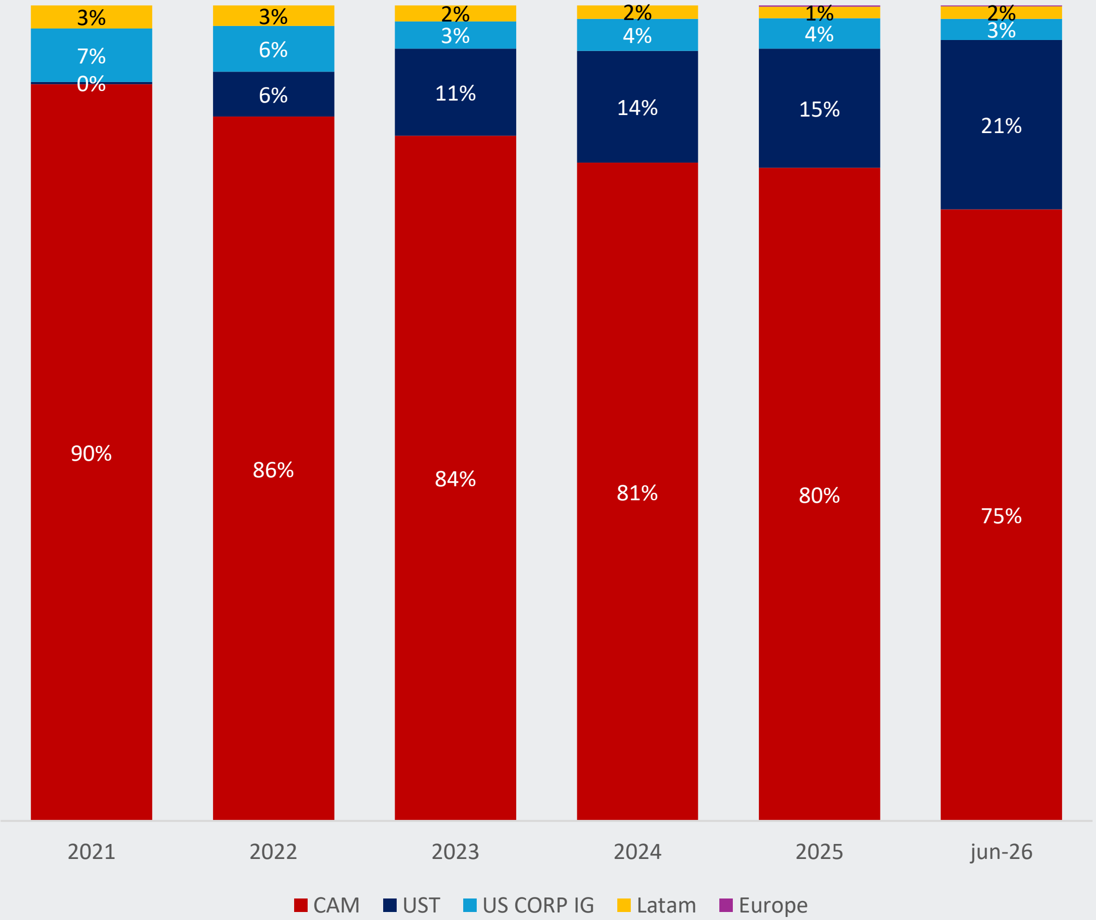
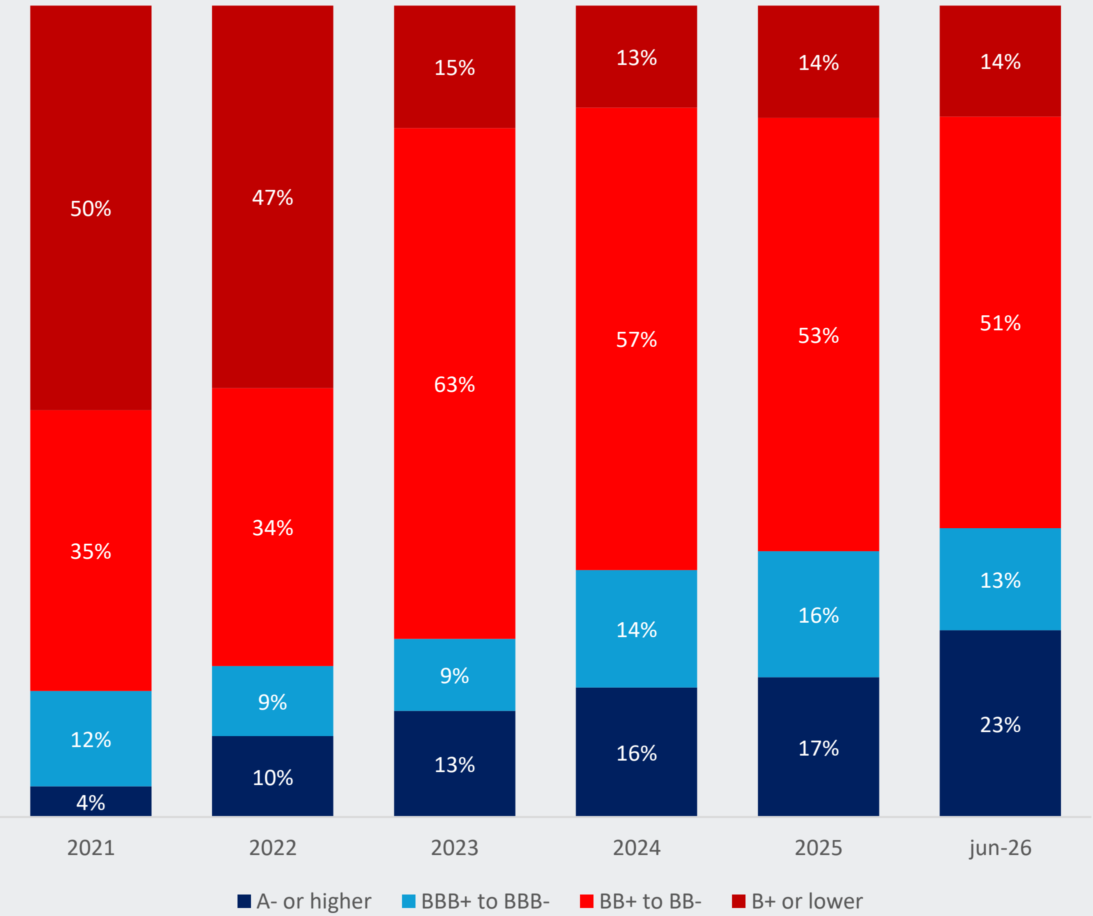
US$ Portfolio Composition by Asset Class



US$ Portfolio Composition by Rating



BAC has strong capitalization levels above regulatory requirements

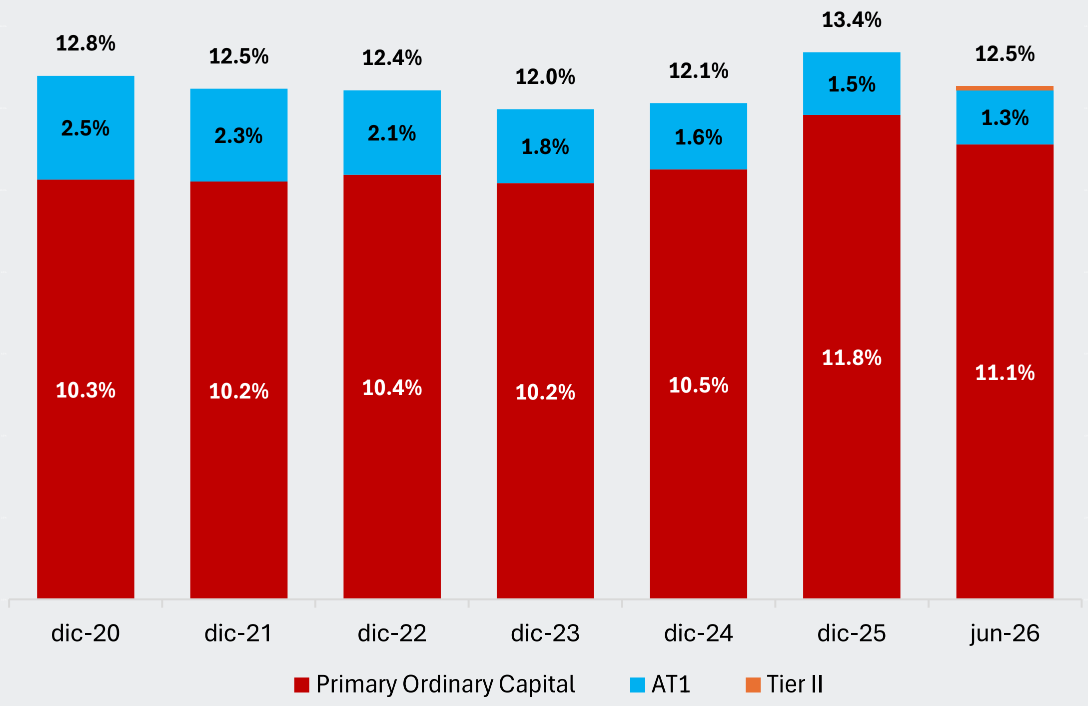
Panamanian Regulation

Capitalization Overview

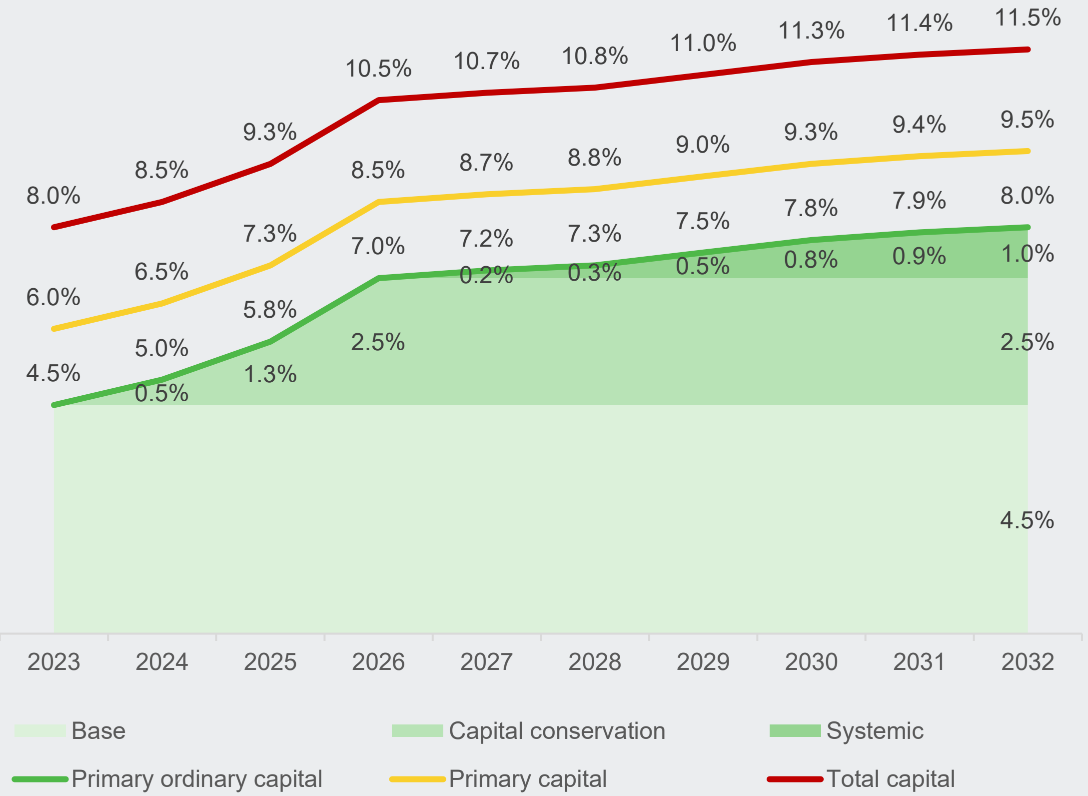
A Stable capitalization levels above minimum regulatory requirements. Currently, BAC has a 2.0% buffer vs Panama's 2026-year end capital adequacy regulatory requirement

B BAC's current capitalization would allow the bank to cover phased-in requirements, remaining compliant with the Conservation Buffer. It is worth noting that the decline observed in IIQ26 is primarily attributable to the dividends paid to fund MFG's acquisition.

Stable capitalization levels

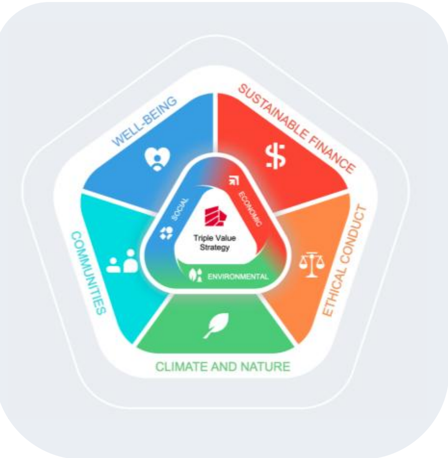


Regulatory capital requirements



Source: Company information.

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



RESULTS

IIQ26

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

Norfund, DFC U.S. International Development Finance Corporation, KFW DEG, FMO, BID Invest, IFC International Finance Corporation

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 initiaves
+21k atendees

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

CLIMATE & NATURE

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)

Adherence: United Nations Global Compact, UN Environment Programme Finance Initiative – Principles for Responsible Banking, Net-Zero Banking Alliance, PCAF Partnership for Carbon Accounting Financials, Science Based Targets, Financial Alliance for Women

Reporting Standards and Frameworks: GRI Global Reporting Initiative, TCFD Task Force on Climate-Related Financial Disclosures, SASB

Sustainability Assessments ESG Frameworsk: Dow Jones Sustainability Indexes

Alignment with SDGS: 1, 4, 5, 8, 12, 13, 17 – Sustainable Development Goals

2026

(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.

RESULTS

Appendix
B|B

IIQ26

2026

Balance sheet BIB

US$ MM	2022	2023	2024	2025	Jun-25	Jun-26
Assets						
Cash and cash equivalents	769	932	936	1,051	847	904
Securities purchased under resale agreements	11	61	10	3	95	4
Total deposits in banks, net	4,424	4,343	4,702	5,229	4,307	5,169
Investments in securities, net	4,190	4,549	4,883	4,990	4,923	6,400
Loans, net	20,131	22,744	25,699	27,657	26,851	32,290
Goodwill and intangible assets, net	397	414	424	438	429	459
Other assets	1,127	1,460	1,316	1,380	1,355	1,677
Total assets	**31,050**	**34,503**	**37,970**	**40,747**	**38,806**	**46,903**
Liabilities						
Total deposits from customers	23,329	26,016	28,402	30,214	28,884	35,055
Securities sold under repurchase agreements	261	114	91	40	25	64
Financial obligations	2,284	2,443	2,984	3,203	2,900	3,481
Other financial obligations	1,060	1,366	1,539	1,787	1,711	2,207
Other liabilities	1,089	1,210	1,143	1,127	1,255	1,347
Total liabilities	**28,022**	**31,149**	**34,160**	**36,370**	**34,776**	**42,155**
Total equity	**3,028**	**3,354**	**3,811**	**4,377**	**4,030**	**4,748**

Income statement BIB

US$ M	2022	2023	2024	2025	Jun-25	Jun-26
Deposits in banks	27	60	67	64	32	37
Investments in securities	182	267	300	291	147	163
Loans	1,878	2,304	2,733	3,049	1,491	1,562
Total interest income	**2,087**	**2,631**	**3,100**	**3,404**	**1,669**	**1,762**
Deposits from customers	459	614	791	899	453	433
Financial obligations	73	133	169	191	89	90
Other financial obligations	63	113	132	150	74	80
Securities sold under repurcahse agreements	10	14	14	6	4	1
Lease liabilities	8	7	6	6	3	3
Total interest expense	**613**	**880**	**1,112**	**1,252**	**624**	**609**
Net interest income	**1,474**	**1,751**	**1,988**	**2,152**	**1,046**	**1,153**
Total credit risk impairment loss, net	342	373	519	608	292	317
Net interest income after credit risk impairment losses	**1,132**	**1,378**	**1,469**	**1,545**	**754**	**836**
Commissions and service charges income	1,471	1,740	1,958	2,210	1,064	1,206
Commissions and other charges	(619)	(732)	(836)	(940)	(446)	(533)
Gain on financial instruments, net	14	8	23	25	15	21
Foreign currency translation, net	(42)	(110)	(26)	(19)	(4)	(103)
Other income	39	39	24	22	12	11
Total other income, net	**862**	**946**	**1,143**	**1,299**	**641**	**601**
Salaries and employee benefits	541	651	710	737	363	377
Depreciation and amortization	113	130	140	134	75	73
Administrative	107	117	124	130	63	65
Occupancy and related expenses	33	36	37	40	19	20
Other expenses	526	600	675	771	359	416
Total general and administrative expenses	**1,321**	**1,534**	**1,687**	**1,811**	**878**	**950**
Income before income tax	**674**	**790**	**925**	**1,033**	**517**	**487**
Current income tax	210	164	217	230	122	137
Deferred income tax	(6)	32	3	14	7	(7)
Net income	**469**	**594**	**705**	**789**	**388**	**357**

Selected ratios and operating data BIB

	2022	2023	2024	2025	Jun-25	Jun-26
Profitability. efficiency. and growth						
Net Interest Margin (LTM) (1)	5.8%	6.3%	6.3%	6.3%	6.2%	6.2%
LTM Return on average assets	1.6%	1.8%	2.0%	2.0%	1.9%	1.8%
LTM Return on average equity	16.4%	18.5%	19.5%	19.3%	18.3%	18.0%
Operating efficiency ratio	55.5%	54.7%	53.4%	52.2%	51.9%	51.2%
Fee Income Ratio	34.5%	36.2%	36.3%	37.3%	36.6%	37.3%
Effective tax rate	30.5%	24.8%	23.8%	23.7%	24.9%	26.8%
Asset quality						
YoY loan growth	11.6%	12.7%	12.7%	7.4%	4.4%	20.2%
Cost of Risk	1.8%	1.8%	2.1%	2.2%	2.2%	2.2%
Past due loans (PDLs 90+) / gross loans	1.2%	1.3%	1.3%	1.2%	1.2%	1.5%
Loan loss allowance / gross loans	3.3%	3.1%	2.8%	2.7%	2.7%	2.6%
Loan loss allowance / PDLs 90+	266.2%	244.7%	226.8%	227.2%	220.9%	174.4%
Capital						
Primary Ordinary Capital	10.4%	10.2%	10.5%	11.8%	10.9%	11.1%
Primary Capital	12.4%	12.0%	12.1%	13.4%	12.5%	12.4%
Total Capital	12.4%	12.0%	12.1%	13.4%	12.5%	12.5%
Liquidity						
Total deposits from customers / gross loans	112.0%	110.8%	107.4%	106.3%	104.6%	105.7%
Cash and investments / total deposits from customers	40.3%	38.0%	37.1%	37.3%	35.2%	35.6%

(1) Average applicable assets determined based on monthly ending balances during the applicable period. For semesters, calculated using annualized figures.

Country Summary

RESULTS

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	Guatemala	El Salvador	Honduras	Nicaragua	Costa Rica	Panama	Other & Eliminations	BIB & Subs
Gross Portfolio (1)	5,128	3,084	4,113	1,966	8,905	10,341	(371)	33,165
Assets	7,091	4,149	5,715	2,951	13,574	13,930	(506)	46,903
Deposits	5,160	3,362	4,116	2,096	10,184	10,235	(98)	35,055
Equity	790	436	751	660	1,783	1,269	(940)	4,748
Interest Income	265	169	323	127	541	332	5	1,762
Interest Expense	109	52	85	18	147	162	36	609
Interest Margin	**156**	**117**	**238**	**109**	**394**	**170**	**(30)**	**1,153**
Total credit risk impairment loss, net	46	33	78	14	83	64	0	317
Net interest margin	**110**	**84**	**160**	**95**	**310**	**106**	**(30)**	**836**
Net Fees and Other Income	96	31	111	47	245	76	(5)	601
Total operating income	**206**	**116**	**272**	**142**	**556**	**182**	**(36)**	**1,437**
Operational Expenditures	132	83	159	61	406	115	(6)	950
Net Income before taxes	**74**	**32**	**113**	**81**	**149**	**67**	**(30)**	**487**
Taxes	11	5	27	25	59	3	(1)	130
Net Income	**63**	**27**	**86**	**56**	**90**	**64**	**(29)**	**357**
NIM (2)	5.2%	5.9%	9.3%	9.3%	7.2%	4.0%		6.2%
CoR	2.4%	2.0%	4.1%	1.3%	2.1%	1.8%		2.2%
Fee Income Ratio	37.2%	20.5%	30.6%	30.0%	45.4%	23.9%		37.3%
Efficiency	52.1%	56.3%	46.1%	38.9%	55.0%	46.6%		51.2%
Cost to Assets	3.8%	4.0%	5.5%	4.2%	6.1%	2.4%		4.5%
Effective tax rate	15.1%	16.4%	23.9%	31.0%	39.6%	4.5%		26.8%
ROAE	16.7%	14.3%	20.3%	18.2%	13.9%	13.6%		18.0%
ROAA	1.9%	1.5%	2.7%	4.0%	1.8%	1.3%		1.8%

(1) The figures shown here reflect combined balances by country of operation under IFRS and include amounts classified as "Other & Eliminations," which may not be separately disclosed in similar public reports. As a result, direct comparisons may be limited.
(2) Average applicable assets determined based on monthly ending balances during the applicable period. For semesters, calculated using annualized figures.

BAC International Bank Inc.

Scaled growth and proven execution

Financial Results IIQ26

BAC