BAC International Bank Makes Its Debut in the International Bond Market with a US$500 Million Issuance

- *The transaction attracted a demand of up to US$1,8 billion, equivalent to 3.6 times the amount issued.*
- *Bank of America, J.P. Morgan and Santander acted as joint bookrunners for the issuance.*

Panama City, October 2026. BAC International Bank announced its debut in the international bond market with a US$500 million senior unsecured bond issuance. The notes have a five-year maturity and carry a 6.75% coupon.

Despite challenging market conditions, the strong investor response reflected confidence in BAC's financial strength, business model and risk management.

The issuance will enable BAC to refinance short-term obligations related to Multibank with five-year funding, while improving its maturity profile and diversify its funding sources.

BAC International Bank holds investment-grade ratings from S&P Global Ratings and Fitch Ratings. In September 2026, Fitch upgraded the Bank's Long-Term Issuer Default Rating to BBB-, with a Stable Outlook.

BAC is the largest regional financial group in Central America on a consolidated basis and ranks first in loan portfolio, deposits and profit before tax. As of June 2026, the Group reported US$46.9 billion in assets, US$35.1 billion in deposits and US$4.7 billion in equity, with a diversified portfolio across countries and business segments.

About BAC

BAC is Central America's leading bank, with operations in all six countries in the region. It serves more than 6 million customers, including 4 million active digital customers, employs more than 21,000 people and supports more than 300,000 businesses.
Its purpose is "Reimagining banking to generate prosperity in the communities it serves." Guided by the values of integrity, excellence and passion, BAC strives to lead the way and demonstrate that banking can maximize economic, environmental and social value simultaneously, with the same rigor and excellence.
BAC, there for every moment. For more information, visit www.baccredomatic.com