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Second Quarter 2026 Earnings Results

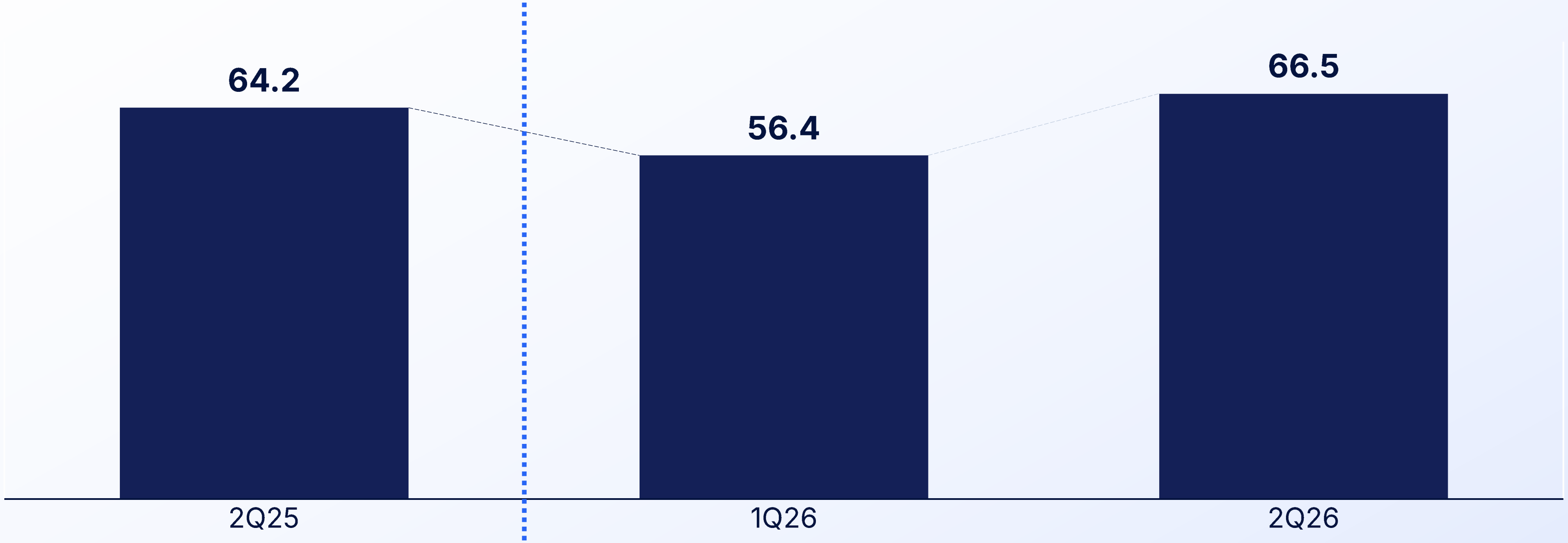
Record Quarter Highlights

Record Commercial Portfolio and **Deposit Base**	**Commercial Book** **$13.0 Bn** ↑ 8% QoQ | ↑ 20% YoY	**Deposits** **$7.9 Bn** ↑ 8% QoQ | ↑ 22% YoY
Steady Margins and healthy **Asset Quality**	**NIM** **2.24%** ↓ 10 Bps QoQ | ↓ 12 Bps YoY	**NPLs** **0.52%** ↑ 23 Bps QoQ | ↑ 37 Bps YoY
Record Non-Interest Income and improved **Efficiency**	**Non-Interest Income** **$25.6 M** ↑ 99% QoQ | ↑ 15% YoY	**Efficiency Ratio** **24.1%** ↓ 237 Bps QoQ | ↑ 97 Bps YoY
Record Net Income and **strong Profitability**	**Net Income** **$66.5 M** ↑ 18% QoQ | ↑ 4% YoY	**Adjusted ROE** **16.4%** ↑ 223 Bps QoQ | ↓ 201 Bps YoY

Record Net Income in the quarter

Net Income, ROA & ROE

2Q26



	2Q25	1Q26	2Q26
ROA	2.1%	1.8%	2.0%
Adj. ROE*	18.5%	14.2%	16.4%

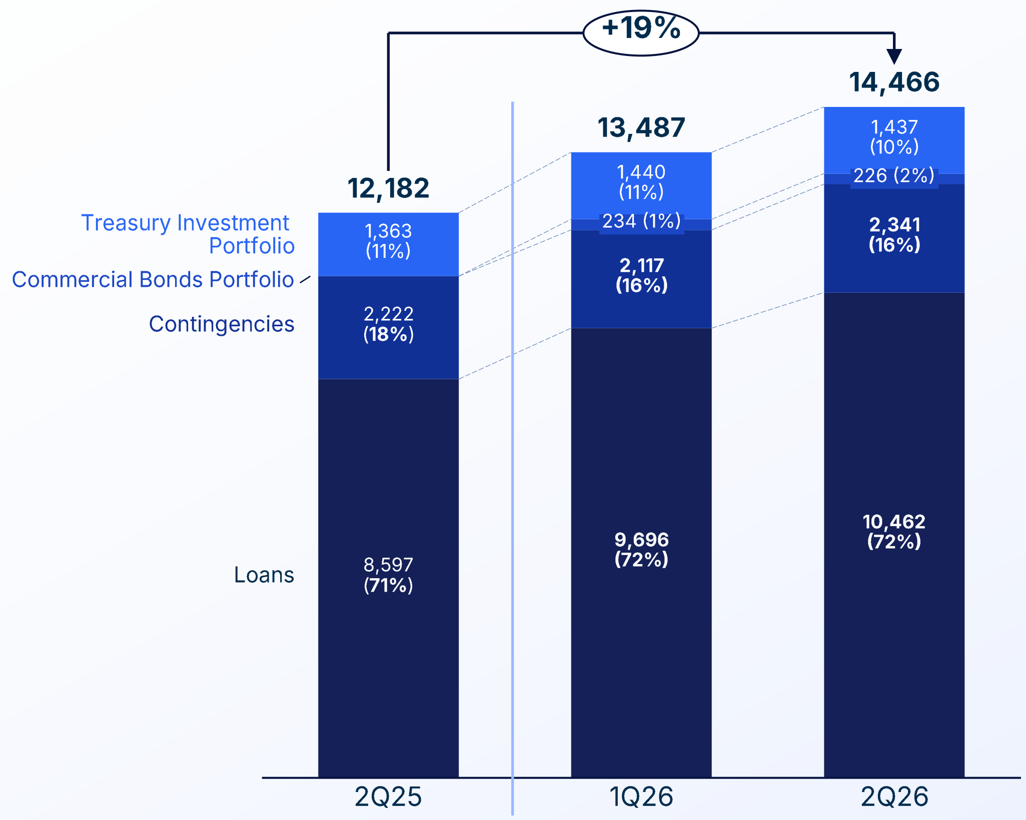
(*) net profit - AT1 distribution / average stockholders' equity excluding other equity instruments

(USD millions, except for %)

Record Credit & Commercial Portfolio Remain Well Diversified

Credit Portfolio

(Commercial Portfolio + Treasury Investment Portfolio)



Commercial Portfolio by Country

(Loans + Commercial Bonds Portfolio + Contingencies)

Guatemala	14%
Brazil	12%
Colombia	10%
Mexico	10%
Panama	9%
Dominican Republic	9%
Non-Latam	6%
Chile	5%
Ecuador	5%
Argentina	5%
Others[1]	15%

Commercial Portfolio by Industry

Financial Institutions	27%
Oil&Gas	17%
Electric Power	10%
Other Industries	10%
Food and beverage	8%
Wholesalers & Retailers	8%
Manufacturing Industries	7%
Other Commodities	7%
Other Services & Sovereign	6%

(1) Costa Rica, Peru, El Salvador, T & Tobago and others.

(USD millions, except for %)

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Diversified Treasury Investment Portfolio Mainly in Ex-Latam Countries

Treasury Investment Portfolio

EOP Balance (USD MM)	1,437
Avg. Term to Maturity	1.6y
Investment Grade %	99%

Ex-Latam Countries

95%

$1,366 MM USD

- United States **55%**
- Other Non-Latam[1] **35%**
- Multilaterals **5%**

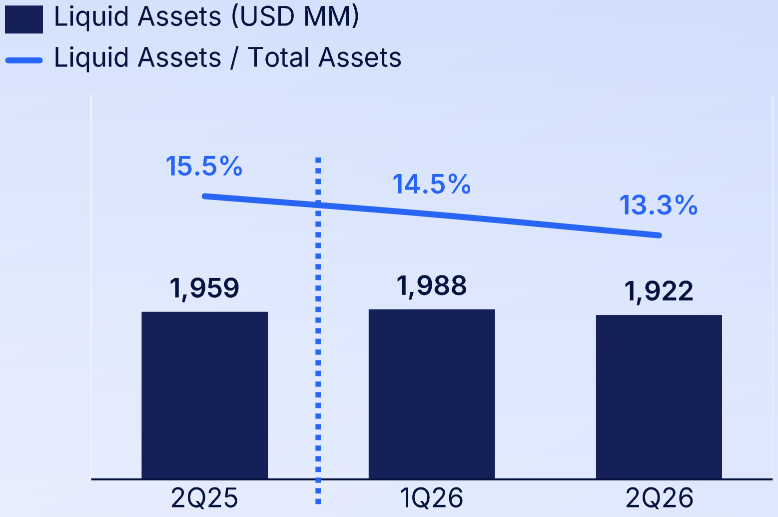
Latam Countries

5%

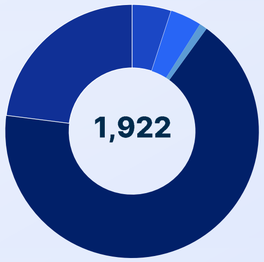
$71 MM USD

- Chile **5%**

Total Liquid Assets[2]



Liquid Assets Placements by Credit Risk



- NY Fed **67%**
- Other OECD **23%**
- Multilaterals **5%**
- USA excluding FRBNY **4%**
- Latin America **1%**

(1) Others Non-Latam: Japan, UK, Saudi Arabia, Canada, Germany and others. (2) Liquid assets refer to total cash and cash equivalents, consisting of cash and due from banks and interest-bearing deposits in banks, excluding pledged deposits and margin calls; as well as corporate debt securities rated 'A-' or above.

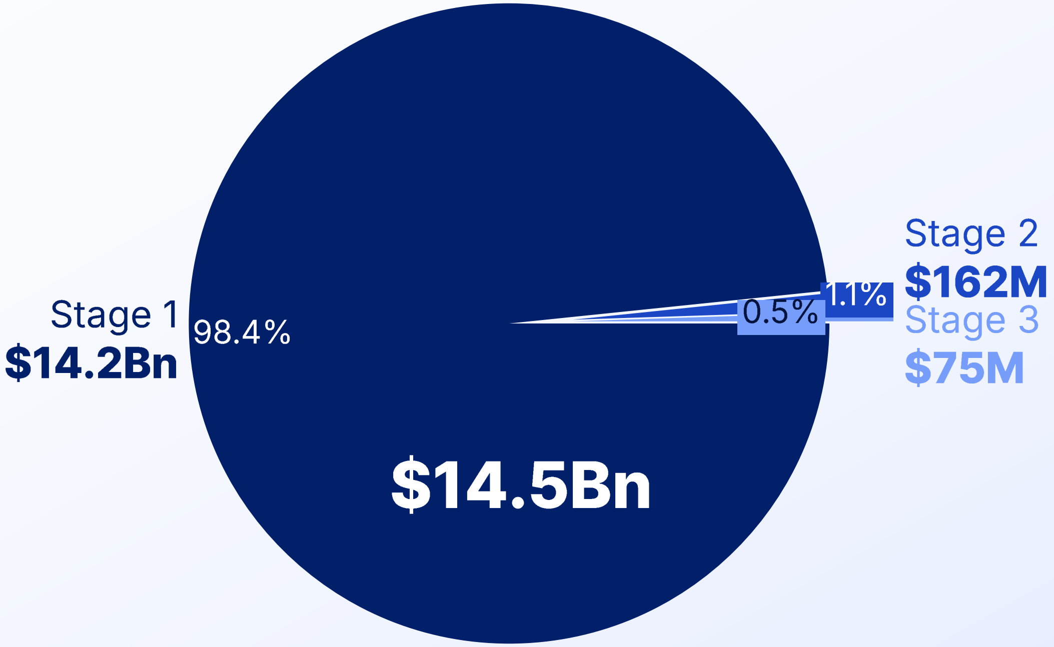
(USD millions, except for %)

Strong Asset Quality, Low Credit Risk and Ample Reserve Coverage

Total Allowance for Credit Losses to Impaired Credits

125%

Exposure by Stages



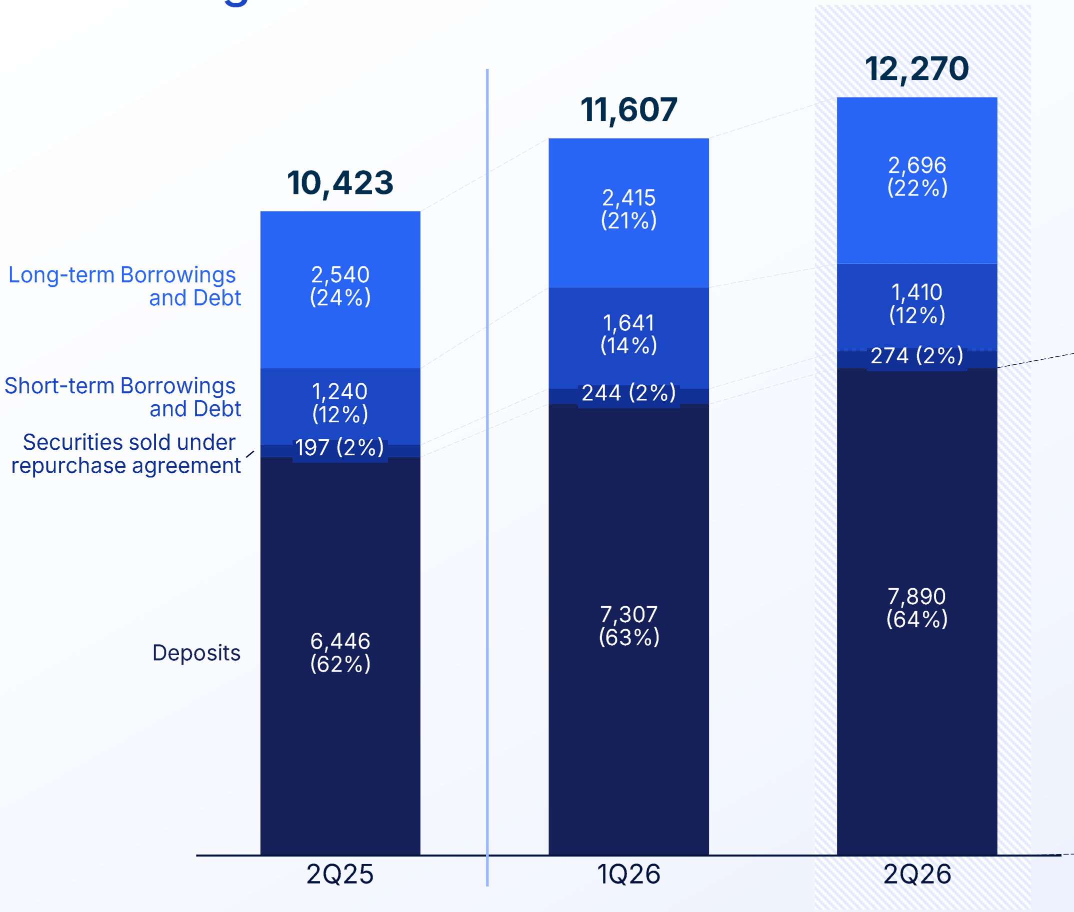
(USD million)	2Q25	1Q26	2Q26
Allowance for losses [1]			
Balance at beginning of the period	90.0	107.6	112.3
Impairment losses (reversals)	5.0	4.7	8.6
Recoveries (write-offs)	0.0	0.0	(27.1)
End of period balance	**95.1**	**112.3**	**93.8**
Impaired Credits to Credit Portfolio (EoP)	**0.2%**	**0.3%**	**0.5%**

(1) Includes allowance for expected credit losses on loans at amortized cost, on loan commitments and financial guarantees contracts, on securities at amortized cost and at fair value through other comprehensive income and on cash and due from banks

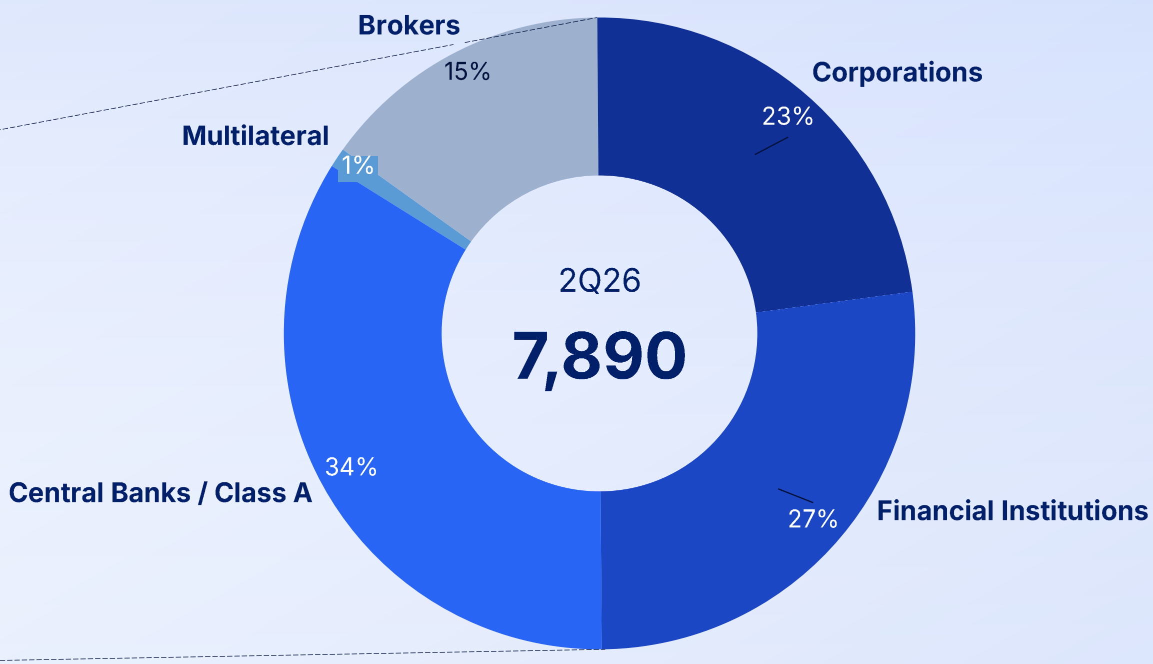
(USD millions, except for %)

Record Deposit Growth and Diversified Deposit Base

Funding Sources



Deposits Composition



(USD millions, except for %)

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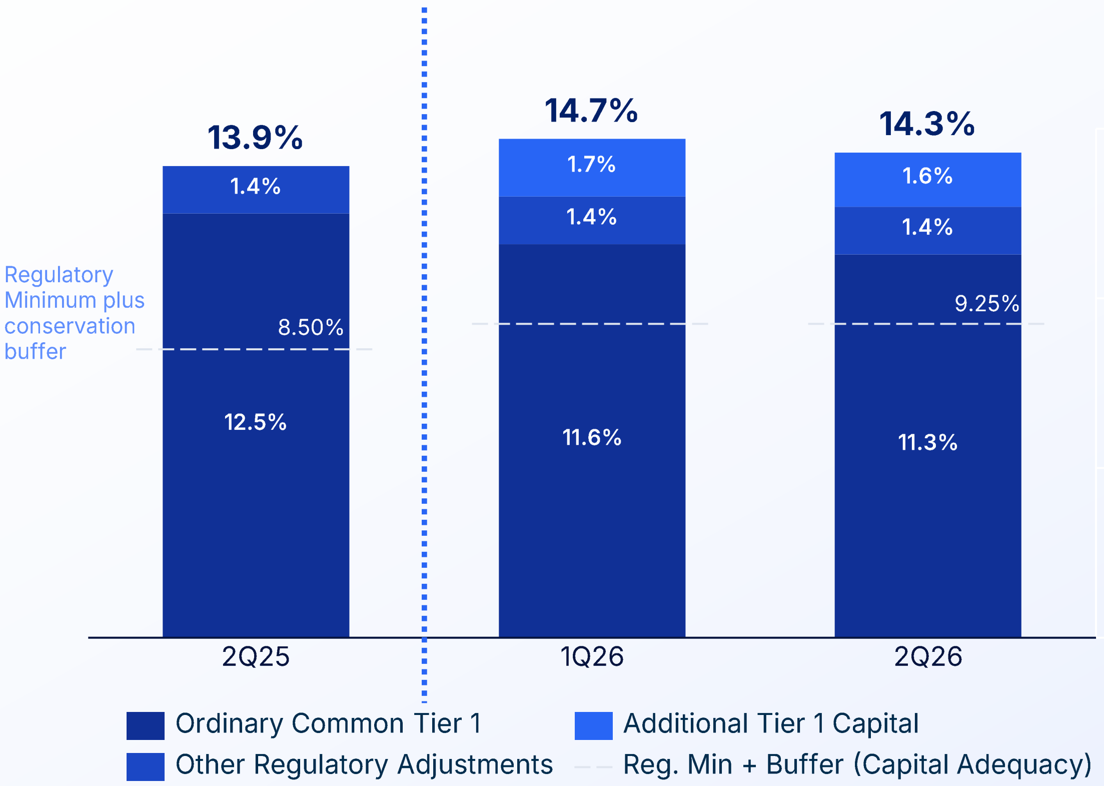
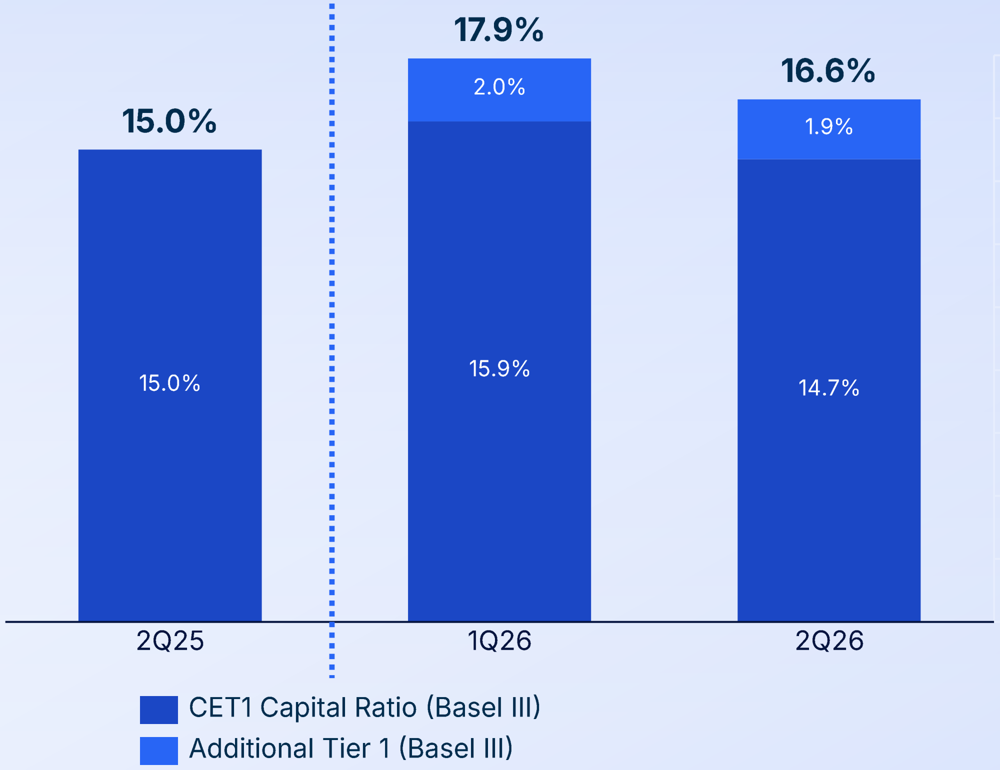
Robust Capitalization Supports Business & Balance Sheet Expansion

Capital adequacy ratio[1]
(Panama regulatory)



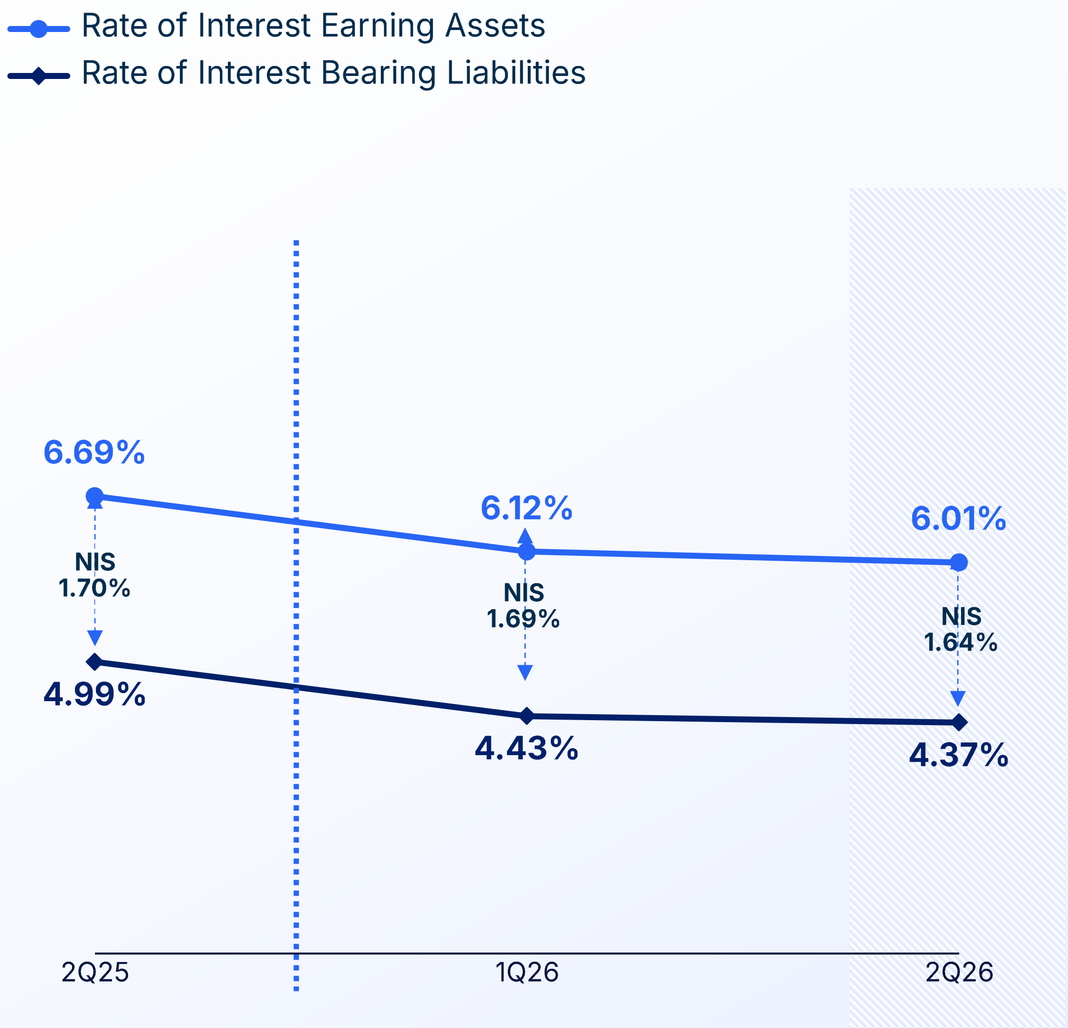
Tier 1 ratio[2]
(Basel III)



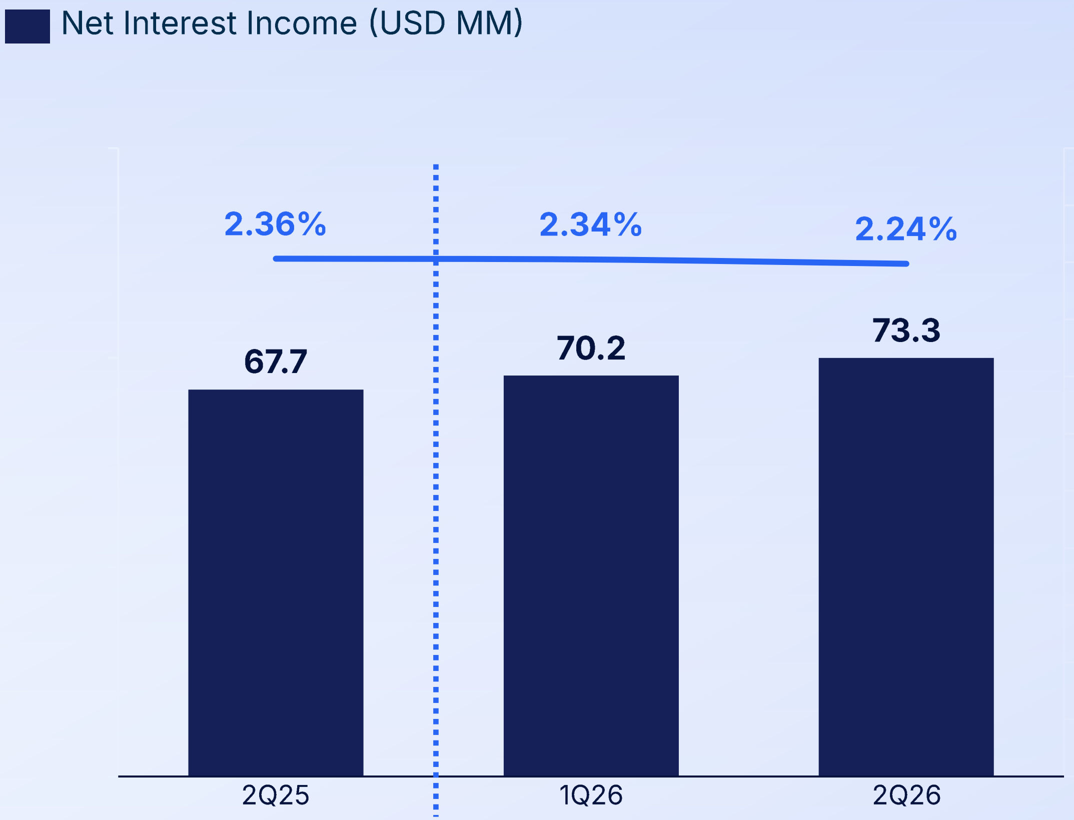
(1) As defined by the SBP. Other regulatory adjustments correspond to intangible assets, cash flow coverage reserves, treasury stock and dynamic provisions to be taken in consideration in the calculation of the capital funds, according to Rule 01-2015 of the SBP. (2) Tier 1 Capital ratio is calculated according to Basel III capital adequacy guidelines, and as a percentage of risk-weighted assets.

Record NII Despite Continued Margin Compression

Net Interest Spread (NIS)



Net Interest Margin (NIM)

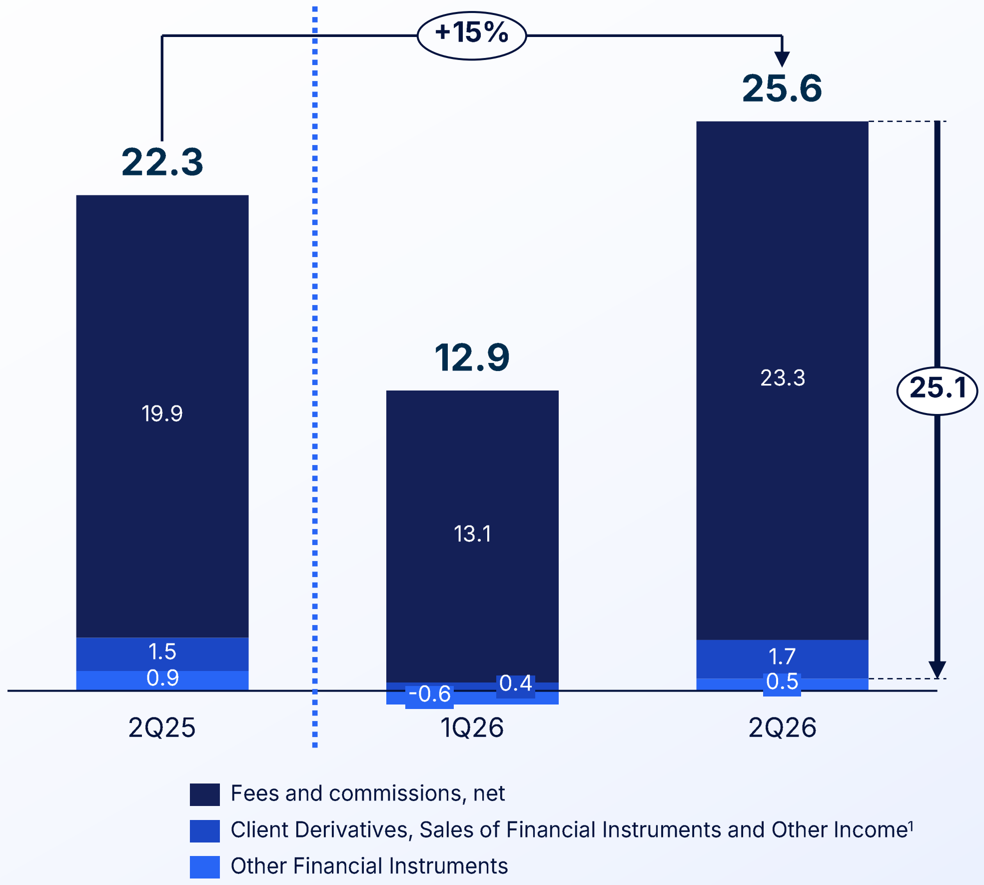


Average Interest-Earning Assets	11,505	12,156	13,121

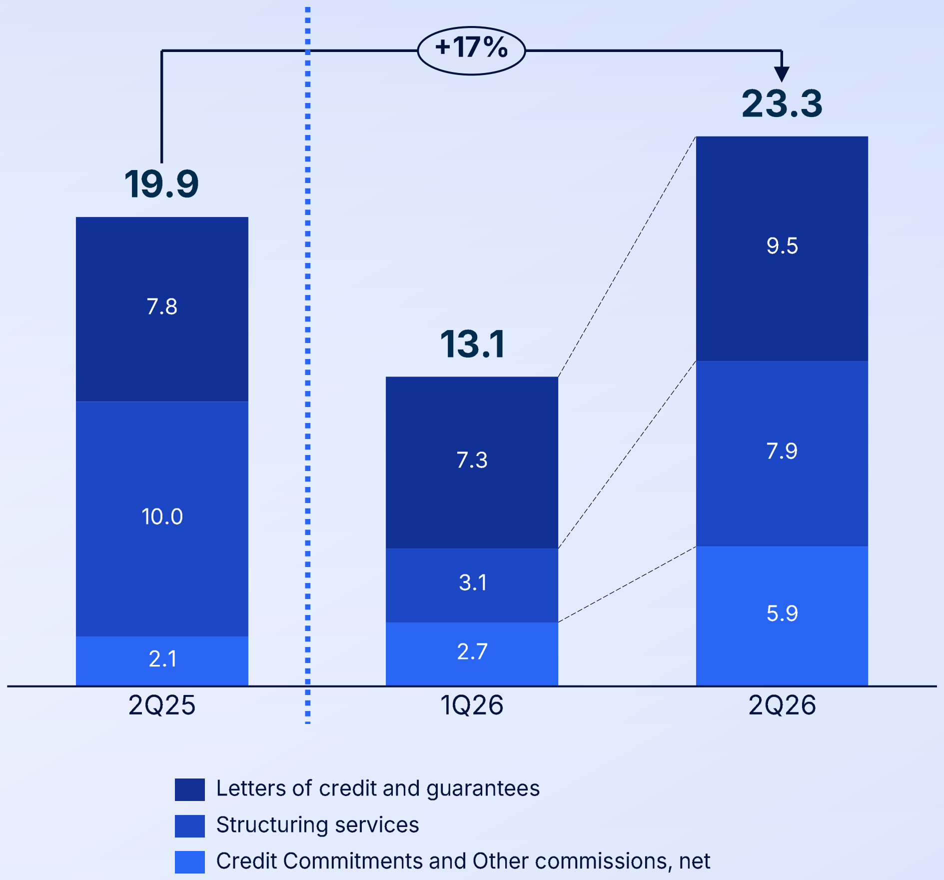
(USD millions, except for %)

Record Non-Interest Income contributes to revenue diversification

Non-Interest Income
Quarterly



Fees and Commissions, net
Quarterly

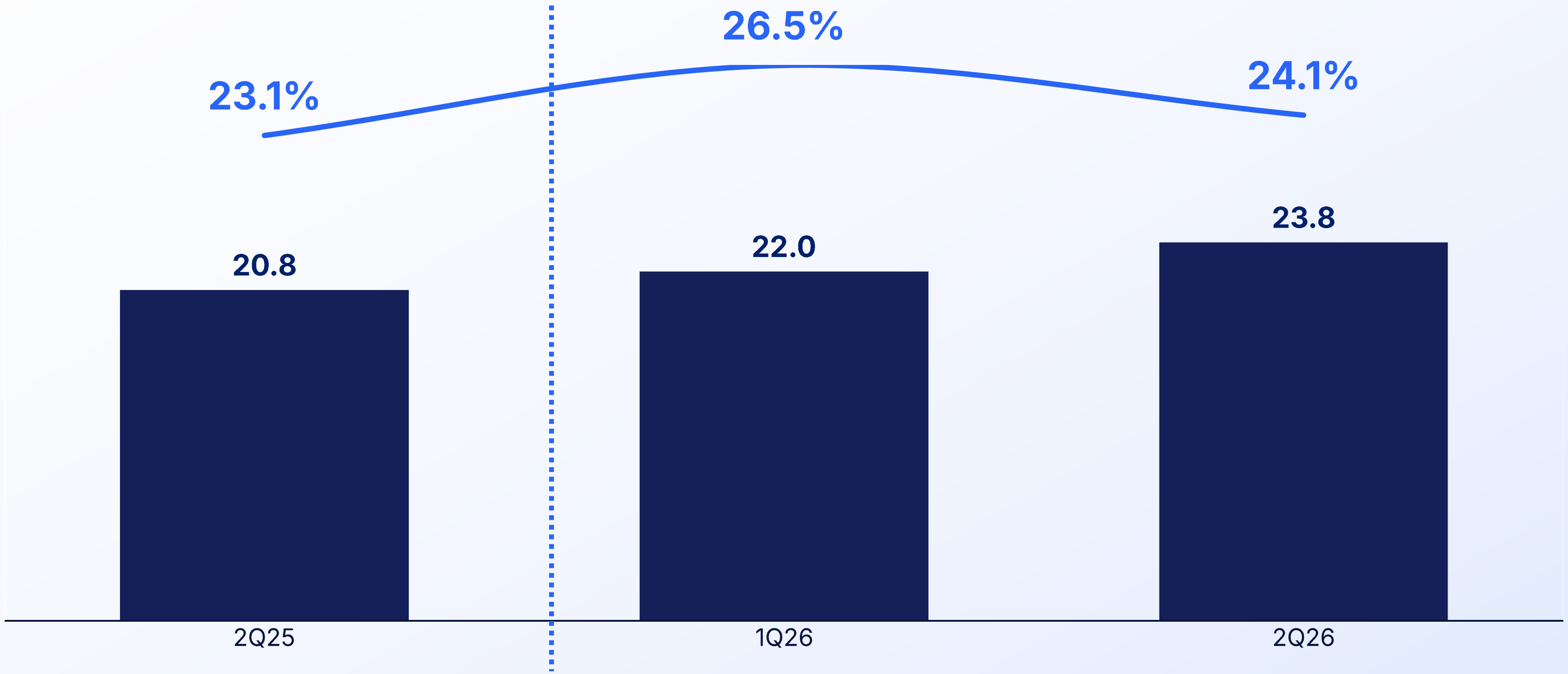


(1) Includes Gain (loss) on loans and investments securities, derivatives – intermediation and other income, net

(USD millions, except for %)

Operational Efficiency improves and remains well within yearly guidance

Opex & Efficiency Ratio
Quarterly



(USD millions, except for %)

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Closing Remarks

Full Year 2026 Guidance Ratified

	Guidance
Commercial Portfolio Growth	13% - 15%
Average Deposit Growth	13% - 15%
NIM	~2.30%
Efficiency Ratio	~28%
Adjusted ROE	14% - 15%
Tier I	15% - 16%

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