ANNUAL 2025 REPORT

INVATLAN
INVERSIONES ATLANTIDA, S.A.

Banco Atlántida · Seguros Atlántida · AFP Atlántida Pensiones y Cesantías · Leasing Atlántida · güip · Almacenadora Atlántida · Casa de Bolsa Atlántida

atasa Almacén Temporal Atlántida S.A. · Servicios Atlántida · INFATLAN · Banco Atlántida El Salvador · Seguros Atlántida El Salvador · CONFIA Administradora de Fondos de Pensiones · Atlántida Vida Seguros de Personas

Atlántida Capital, S.A. Gestora de Fondos de Inversión · Atlántida Securities Casa de Corredores de Bolsa · Banco Atlántida Nicaragua · Pacific Bank Grupo Financiero Atlántida · Grupo Sur Atlántida

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ANNUAL 2025 REPORT

LETTER FROM THE CEO

DEAR SHAREHOLDERS:

It is an honor to address you to present INVATLAN's year in review 2025, a year in which our Group demonstrated, through concrete results, that our vision of sustained growth, financial discipline, and responsible innovation remains the strongest foundation for creating long-term value.

Over more than a decade, we have consolidated a process of diversification, technology investment, and international expansion that, during 2025, made decisive progress through the strengthening of our capital agenda, the consolidation of new business platforms, and the broadening scope of our financial services.

Over the course of the year, INVATLAN announced a stock issuance of approximately USD 200 million, aimed at strengthening our capacity for growth and capitalizing on new strategic opportunities. This capitalization process has enabled a shift in the Financial Group's funding structure while simultaneously integrating its operations in Belize through Sociedad Nacional de Inversiones S.A., which had previously operated independently. At the same time, the authorization granted in Spain to acquire 45% of EBN Capital confirmed that our business model, built from Central America, has the institutional, regulatory, and financial strength needed to project itself toward more sophisticated markets. Both milestones stem from the same conviction: to grow prudently, with sound corporate governance and a long-term vision.

This strategic progress took place in a regional context that, although demanding, also offered clear opportunities for institutions with the capacity to adapt and execute with discipline.

In Honduras, our home market, year-end 2025 reflected a growing economy, with year-over-year inflation of 4.98%, a reference exchange rate of L26.3737 per dollar, and a monetary policy rate of 5.75%, in an environment of 3.8% real Gross Domestic Product (GDP) growth, driven by private demand and the flow of remittances. This environment required rigorous liquidity management, a conservative approach to portfolio quality, and ongoing strengthening of capital and regulatory compliance.

Likewise, the supervisory framework evolved toward greater requirements, following the National Banking and Insurance Commission's (CNBS) update of the Regulations on Portfolio Classification and Preventive Recovery Plans, reinforcing the importance of risk-based management, traceability, and operational discipline.

In El Salvador, 2025 was a year of strategic execution and applied innovation. The incorporation of Leasing Atlántida into the financial conglomerate, authorized by the Superintendency of the Financial System, marked the beginning of a platform with high growth potential. The company began operations in May and, throughout the year, structured its first contracts in a complementary manner, enabling an innovative funding channel through the issuance of the ALDT001 debt token, a digital instrument that represents structured financing, aimed at improving efficiency and access for investors.
In a US dollar-based economy, with a nominal GDP estimated by the Central Reserve Bank (BCR) at USD 36,708 million and annual growth of 3.8% at the end of the fourth quarter, this platform allows us to expand our offerings towards corporate wealth management segments that demand more agile and specialized financial solutions.

In Nicaragua, our operations continued to develop under a prudent approach, in an environment that demands careful risk management and a high ability to adapt. Throughout 2025, we prioritized operational efficiency, strengthening client relationships, and maintaining adequate levels of liquidity and solvency, ensuring business continuity under sustainable criteria aligned with our comprehensive risk management policy.

In Panama, our operations were strengthened in an environment known for its high level of international financial integration and banking soundness. Our commitments have focused on placing greater emphasis on regulatory compliance and transparency. Throughout 2025, the country maintained its prominence as a regional financial hub, driven by the dynamism of the logistics and services sectors. In this context, our presence focused on strengthening financial structuring capabilities and supporting corporate clients with regional operations, positioning Panama as a key platform for facilitating cross-border business within the Group.

In Belize, the year proved the value of having an integrated financial and insurance platform. Atlantic Bank continued to consolidate its position within the local financial system,

backed by adequate capitalization levels and stable operations. Complementarily, Atlantic Insurance maintained its strategic role in diversifying revenue and strengthening customer relationships, reaffirming the importance of operating under an integrated-solutions approach in markets where the integration of capabilities generates clear competitive advantages.

In Ecuador, we continue to operate in a US dollar-based economy that, while facing challenges related to its fiscal and macroeconomic environment, also presented opportunities in specific segments of the financial system. Our strategy focused on preserving operational soundness through prudent risk management, prioritizing portfolio quality and the selective identification of opportunities, which has allowed us to maintain a stable and sustainable position in the market.

Finally, in Spain, the authorization to acquire a 45% stake in EBN Capital represented one of the most significant strategic milestones of the year. This investment marks a decisive step in the Group's international expansion into more sophisticated markets, allowing us to access new capabilities in investment banking, wealth management, and the structuring of financial products. In doing so, we are not only expanding our geographic footprint but also strengthening our value proposition for clients with more complex needs, in accordance with international standards of corporate governance and management.

The foregoing confirms a central idea: our competitive advantage no longer rests solely on scale, but on our ability to articulate a business model based on integrated platforms. Today, we operate under a framework in which banking, insurance, leasing, pensions, investments, and technology work in a coordinated manner across different geographies, guided by a common framework of compliance, risk management, and customer service.

The results achieved during the year reflect the strength of this model and the effectiveness of our execution, allowing us to maintain a track record of sustainable growth and value generation. This performance positions us favorably to continue investing in innovation, strengthening our regional presence, and supporting our clients in their expansion efforts, with the strength and trust that characterize Inversiones Atlántida.

ECONOMIC SUMMARY

The economic environment in which Inversiones Atlántida operated in 2025 was marked by a combination of regional adaptability and persistent global risks, in a context of transition toward more stable financial conditions following the monetary adjustments of recent years.

Central America and Panama continue to consolidate themselves position as a strategic platform for business development, characterized by trade integration, relative price stability, and a growing role in international value chains.

Added to this environment is the importance of economies such as Ecuador, which, despite facing structural challenges, maintains a strategic position in generating foreign exchange through key export sectors, and Spain, which provides financial depth, access to developed capital markets, and high regulatory standards.

Together, these regions form a diverse and complementary economic space, where performance is underpinned by fundamentals such as dynamic private consumption, a steady flow of remittances, and a gradual normalization of macroeconomic indicators, within an institutional and regulatory framework that continues to evolve toward higher standards of fiscal discipline, financial supervision, and sustainability.

HONDURAS



In Honduras, the economy registered real growth of nearly 3.8%, driven mainly by private consumption and a sustained flow of family remittances, which exceeded USD 9,700 million, equivalent to approximately 25% of GDP. This dynamism allowed economic activity to remain steady in sectors such as trade, services, and construction, despite a less favorable external environment.

In terms of prices, year-over-year inflation closed at 4.98%, within the Central Bank of Honduras (BCH) target range (4% ±1), reflecting a moderation in inflationary pressures compared to previous years. The exchange rate stood at L26.3737 per dollar, with an orderly depreciation of nearly 3.5%, in line with the BCH strategy to avoid exchange rate misalignments. The monetary policy rate remained at 5.75%, consolidating a prudent stance.

From a fiscal perspective, public debt remained at around 48% of GDP, supported by the current agreement with the International Monetary Fund (IMF), which contributes to macroeconomic sustainability and access to external financing. In the regulatory sphere, the CNBS strengthened financial supervision by updating regulations on portfolio classification and risk management, thereby raising the system's standards.

On the political and institutional front, the country went through a pre-election period that generated episodes of uncertainty, while, on the environmental front, climate events continued to affect key sectors, particularly the agricultural export sector, where exports contracted by nearly -2.7%. This context reinforces the need for structural adaptability and comprehensive risk management.

EL SALVADOR



El Salvador's economy showed moderate growth close to 3.0% in 2025, amid fiscal consolidation and adjustments to public spending. Nominal GDP reached approximately USD 36,700 million, while inflation remained low, at around 1%, reflecting price stability under the US dollar-based system.

On the external front, international reserves exceeded USD 3,500 million, strengthening the country's capacity to respond to external shocks. At the fiscal level, public debt remained near 60% of GDP, amid efforts at restructuring and access to multilateral financing, including agreements with the IMF totaling approximately USD 1,400 million.

From a political perspective, the government's continuity has fostered stability in the implementation of public policies, particularly in the area of security, with significant reductions in crime rates, which has had a positive impact on the investment atmosphere and the growth of tourism. This has contributed to improving the perception of country risk.

In the regulatory and technological sphere, the 2025 reform of the Bitcoin Law, removing its status as legal tender, marked a significant adjustment in macroeconomic strategy, aligning it with international commitments. Furthermore, the exploration of new energy sources and investment policies remains a key pillar for medium-term growth.

NICARAGUA



Nicaragua recorded an economic growth rate of nearly 4.0% in 2025, driven by domestic consumption, an increase in remittances (exceeding USD 5,500 million) and strong performance in sectors such as trade, construction, and services. This performance reflects an economy with the ability to adapt in terms of aggregate demand.

Inflation remained under control at around 3%, while international reserves exceeded USD 6,000 million, indicating a solid external position. Household consumption grew by about 8%–9%, driven by higher incomes and access to credit, while exports recorded moderate growth of approximately 2%.

From a structural perspective, the country maintains competitive advantages in labor costs and the availability of natural resources, particularly in the agricultural export sector. However, these strengths coexist with limitations in terms of economic diversification and access to international markets.

At the institutional level, challenges persist regarding the strengthening of the rule of law and investor confidence, which affect foreign investment and access to financing. This environment demands an operational strategy based on prudence, selectivity, and rigorous risk management.

PANAMÁ



Panama recorded economic growth exceeding 3.0% in 2025, driven by the dynamism of the logistics, commercial, and financial sectors. Inflation remained low, with rates close to 0%, reflecting price stability.

At the fiscal level, the country faces pressures stemming from the closure of the Cobre Panamá mining project, which accounted for approximately 4%–5% of GDP, impacting tax revenues and economic activity. Despite this, Panama maintains its level of investment.

Panama's Canal remains the country's primary strategic asset, contributing nearly 6% of GDP, although its operations have been affected by restrictions stemming from climate conditions, particularly droughts, which introduce environmental risks.

On the political front, the new administration faces fiscal and social challenges, while, structurally, the country continues to consolidate its position as a global logistics and financial hub, with competitive advantages in connectivity, infrastructure, and services.

BELIZE



Belize showed estimated economic growth of between 3.5% and 4.0% in 2025, driven primarily by the recovery of the tourism sector, which accounts for more than 40% of GDP, both directly and indirectly. The strength of the services sector also helped sustain economic activity.

Inflation slowed to levels near 2.5%, while the fixed exchange rate of approximately BZD 2 per USD 1 continued to provide monetary stability. The financial system maintains capitalization levels above 13%, exceeding the regulatory minimum, reflecting a solid prudential structure.

At the structural level, the country offers opportunities in tourism, agribusiness, and financial services, although it faces constraints stemming from its small economy and high sectoral concentration. Furthermore, compliance with international standards for preventing money laundering has strengthened its position.

From an environmental perspective, Belize is highly vulnerable to climate-related events, including hurricanes and sea level rise, which pose a significant structural risk to its economic stability and to key sectors such as tourism and agriculture.

ECUADOR



Ecuador recorded moderate growth close to 1.5% in 2025, following a contraction of -2.0% in 2024, demonstrating a gradual recovery. Inflation remained low, at around 1%–2%, thanks to the dollarization scheme.

Fiscal adjustments included an increase in the VAT from 12% to 15%, which helped boost government revenue, although it had a contractionary effect on consumption. Key sectors such as oil, mining, and agriculture continue to be fundamental to foreign exchange earnings.

Economic losses resulting from the previous energy crisis reached approximately USD 1,916 million (close to 1.4% of GDP), evincing structural vulnerabilities in energy infrastructure. This impacted sectors such as manufacturing, trade, and services.

On the political front, the presidential reelection provides institutional continuity, although the country faces challenges in the areas of security, fiscal sustainability, and energy stability, which constrain the investment environment and medium-term growth.

ESPAÑA



Spain registered growth of nearly 2.0% in 2025, against a backdrop of a moderate slowdown within the eurozone. Inflation stabilized at around 2%, in line with the European Central Bank's (ECB) targets.

The financial system maintains solid capitalization levels, with CET1 (Common Equity Tier 1) ratios above 12%–13%, reflecting a robust structure. Monetary conditions are beginning to show signs of easing, which could support economic activity in the medium term.

From a structural perspective, Spain has deep and sophisticated capital markets, facilitating the development of investment banking, wealth management, and financial structuring activities. This positions it as a key market for diversification.

On the institutional and regulatory front, the country offers high standards of supervision, transparency, and corporate governance, establishing itself as a strategic platform for expansion into developed markets and for managing complex financial transactions.

DEVELOPMENT OF OUR OPERATIONS

In Honduras, Banco Atlántida reached assets totaling USD 7,374 million; Seguros Atlántida recorded USD 104 million in net premiums; Atlántida Pension Fund Management reached assets under management of USD 1,380 million, Leasing Atlántida reached total assets of USD 279 million, and Almacenadora Atlántida posted a net income of USD 2 million.

Almacén Temporal Atlántida's assets totaled USD 2 million; Casa de Bolsa Atlántida traded securities totaling USD 1,166 million; Servicios Atlántida ended the year with assets totaling USD 2 million, Informática Atlántida reached assets of USD 4 million, and the assets of the Dilo Digital Wallet totaled USD 6 million.

In El Salvador, Banco Atlántida's total assets reached USD 1,530 million. Our fund management company, Confía, has attracted 2 million members, managing funds totaling USD 8,890 million. In the insurance sector, Atlántida Vida recorded net premiums of USD 9 million, while Seguros Atlántida recorded net premiums of USD 21 million. Atlántida Capital closed the year with assets under management of USD 742 million, and Atlántida Securities recorded funds under management of USD 992 million.

In Nicaragua, Banco Atlántida consolidated its position with total assets of USD 79 million. Meanwhile, the microfinance institution Fundeser recorded net income of USD 4 million.

In Panama, Pacific Bank reached total assets of USD 283 million; deposits totaled USD 230 million; and net income was USD 3 million.

In Belize, Atlantic Bank reached total assets of USD 1,126 million, and Atlantic Insurance recorded net premiums of USD 9 million.

In Ecuador, Banco Atlántida registered total assets of USD 124 million, CrediPrime posted a net income of USD 2 million, and CapitalPrime recorded total assets of USD 5 million. In line with our expansion strategy, 2025 HDI-Seguros S.A. was transformed into Seguros Atlántida, and Banco D-MIRO was integrated as Banco Atlántida Ecuador, thereby consolidating our presence and strengthening our market share in the country.

Finally, In Spain, the Group's presence through EBN represents one of the most significant strategic milestones in its internationalization process. Our stake in EBN Capital and the agreement to increase our stake in EBN Bank will enable the Group to enter the investment banking, wealth management, and savings products segments within a highly regulated and sophisticated environment. This expansion strengthens our geographic diversification, broadens access to capital markets, and positions the Group for a new phase of growth in line with international standards.

In an environment that continues to evolve rapidly, Grupo Financiero Atlántida maintains a clear vision: to grow sustainably, strengthening its presence in current markets and moving toward new opportunities that bring value and diversification. We are pursuing this path responsibly, rigorously evaluating each step, and always prioritizing the solidity, efficiency, and trust that define us.

Our aspiration is not merely to consolidate a leadership position, but to do so on a solid foundation, driving the constant evolution of our capabilities, incorporating innovation, and elevating the quality of our services. In this way, we seek to remain a strategic partner for our clients, supporting them with financial solutions that meet their needs in an increasingly dynamic and demanding environment.

On behalf of the Board of Directors of Inversiones Atlántida, I would like to express deep gratitude to God for guiding us on this journey, to our shareholders for their ongoing support, to our employees for their dedication and daily commitment, and to our clients for the trust they place in us.

Each of you has been a vital part of this journey. With that same commitment, we will continue to work with integrity and discipline, focused on creating sustainable value and strengthening the trust that sets us apart.

GUILLERMO BUESO ANDURAY
CHAIRMAN OF THE BOARD OF DIRECTORS

Regional Presence

Participation in Grupo EBN



Belize

Atlantic Bank
Atlantic Insurance

Honduras

Banco Atlántida
AFP Atlántida
Seguros Atlántida
Leasing Atlántida
Casa de Bolsa Atlántida
Almacenadora Atlántida
Servicios Atlántida

Nicaragua

Banco Atlántida
Microfinanciera Fundeser

El Salvador

Banco Atlántida
Confía
Atlántida Securities
Atlántida Capital
Seguros Atlántida
Leasing Atlántida

Panamá

Pacific Bank
Atlántida Administrador de Inversiones
Atlántida Casa de Valores Panamá

Ecuador

Banco Atlántida
Seguros Atlántida
Fiduciaria Atlántida
Atlántida Casa de Valores
Reditum
Capital Prime
CrediPrime
Atlántida Insurance

INVERSIONES ATLÁNTIDA S.A.

KEY FINANCIAL INDICATORS

PRELIMINARY CONSOLIDATED DATA AS OF DECEMBER 31, 2025

USD 11.4 BB
Assets

USD 1,020 MM
Equity

USD 65.1 MM
Consolidated Earnings

USD 26.3 BB
Assets Under Management

Source: Inversiones Atlántida, Honduras

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HONDURAS

INFORME

2025

ANUAL



Banco Atlántida

Banco Atlántida S.A.

2025 Financial Results

KEY FIGURES

Figures expressed in millions of U.S. dollars

Total Assets	7,374 MM
Loans and Investments	5,964 MM
Total Deposits	5,737 MM
Profit	673 MM
Equity	62 MM

Source: Banco Atlántida

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Banco Atlántida S.A.

Financial Results 2025

KEY FIGURES

Percentages

Capital Adequacy Ratio (CAR)	12.6%
Return on Equity (ROE)	10.7%
Return on Assets (ROA)	0.8%
Liquidity Ratio	30.6%
Delinquency Ratio	1.9%

Source: Banco Atlántida

Banco Atlántida S.A.

2025 Financial Results

EVOLUTION OF KEY FIGURES 2021–2025

Figures expressed in millions of Lempiras and U.S. dollars

Chart 01. Total Assets

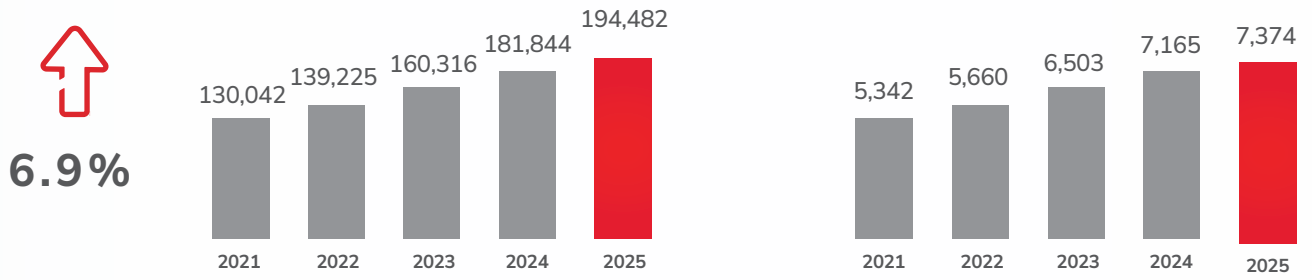


Chart 02. Loans and Investments

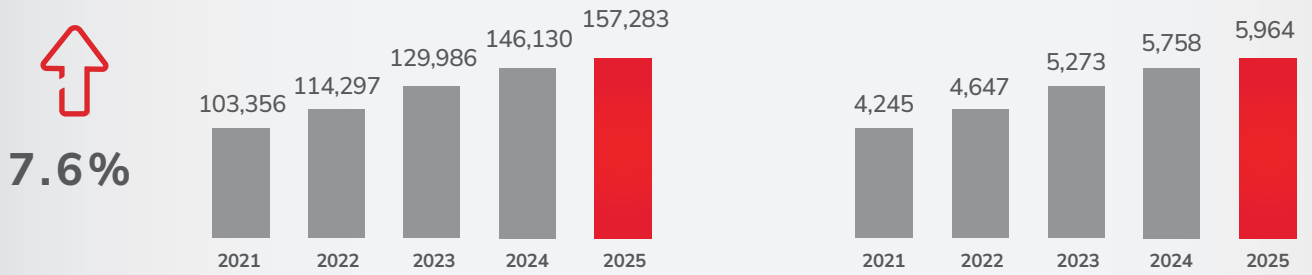
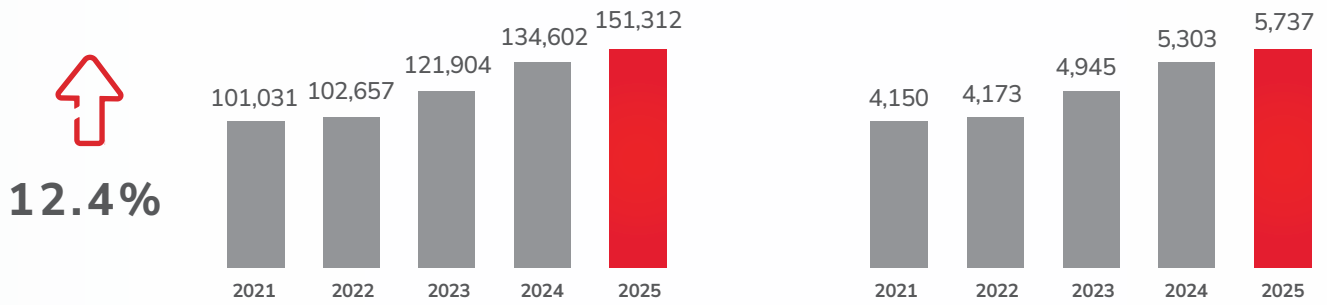


Chart 03. Total Deposits



Source: Banco Atlántida

2025 Financial Results

EVOLUTION OF KEY FIGURES 2021–2025

Figures expressed in millions of Lempiras and U.S. dollars

Chart 04. Equity

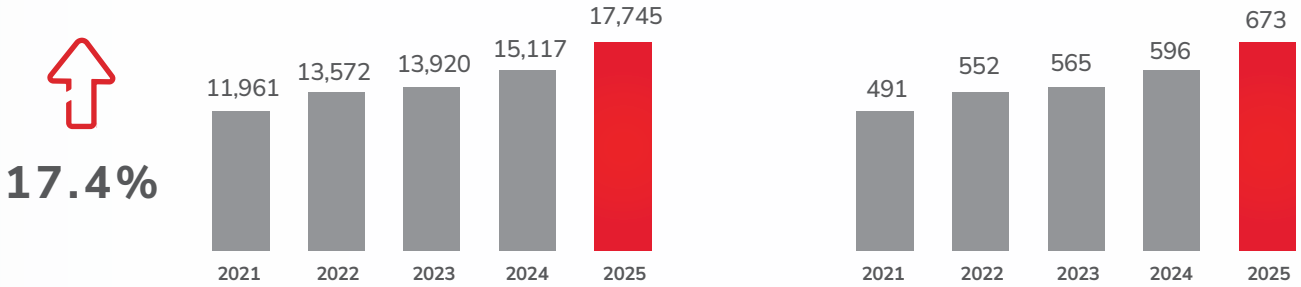
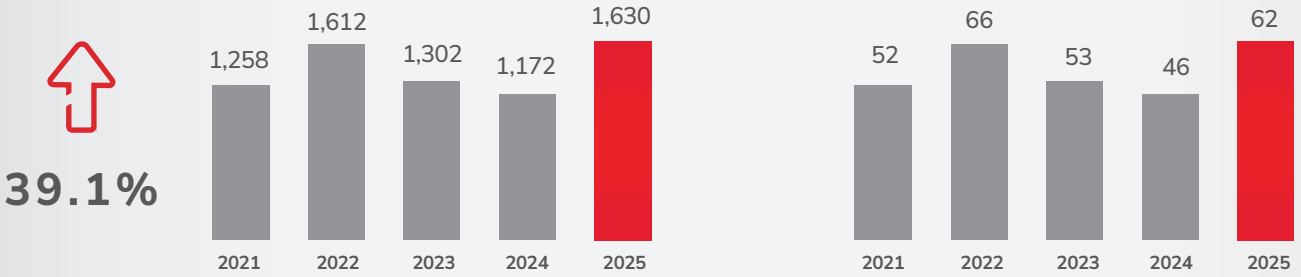


Chart 05. Profit



Source: Banco Atlántida

2025 Financial Results

EVOLUTION OF KEY FIGURES 2021–2025

Percentages

Chart 06. Capital Expenditure Index



12.6%

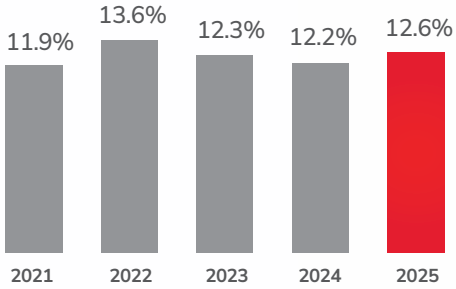


Chart 07. Return on equity



10.7%

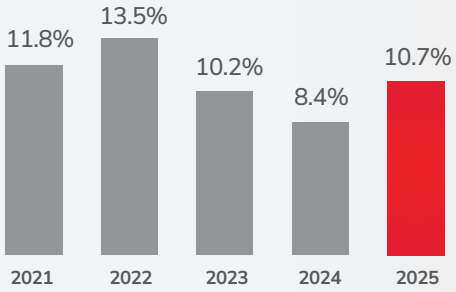
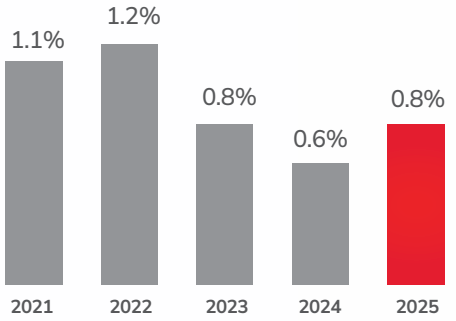


Chart 08. Return on Assets



0.8%



Financial Results 2025

EVOLUTION OF KEY FIGURES 2021–2025

Percentages

Chart 09. Liquidity Ratio



30.6 %

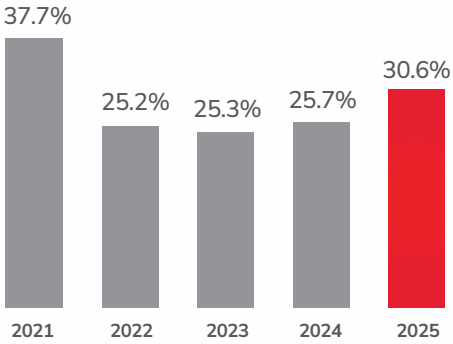
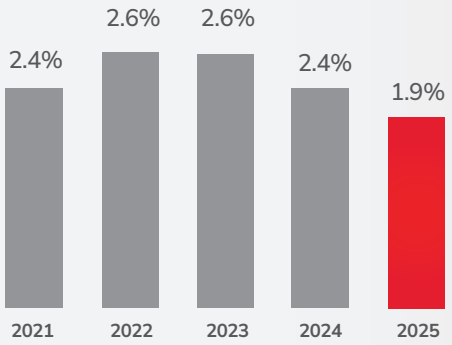


Chart 10. Delinquency Ratio



1.9%



Source: Banco Atlántida

Banco Atlántida S.A.

KEY FIGURES

Figures expressed in millions of U.S. dollars

7,374 MM
Assets

5,737 MM
Deposits

673 MM
Net Income

62 MM
Equity

Source: Banco Atlántida

2025 OPERATING RESULTS

At the end of fiscal year 2025, Banco Atlántida reported a net income of L1,630 million (USD 62 million), reaching the highest level in nominal terms in its history. This result was supported by strong performance in financial income, driven by the expansion of the loan portfolio, robust deposit growth, and efficient investment management. Added to this was the execution of strategic decisions aimed at strengthening the balance sheet, most notably the sale of the non-performing loan portfolio, which generated extraordinary income exceeding L500 million (USD 19 million) and contributed to improving asset quality.

This performance reflects a balanced combination of growth and prudence, in which the Bank maintained active management of credit and financial risk, aligned with best practices and with current regulatory requirements. Furthermore, the optimization of the funding structure supported by more dynamic deposit mobilization allowed the Bank to reduce its cost and decrease its reliance on external debt, thereby strengthening the sustainability of its results in the medium term.

Inncome
62 MM

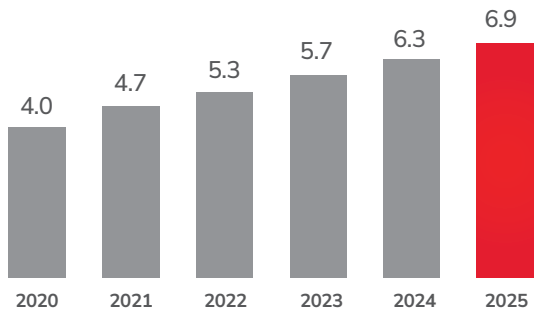
Source: Banco Atlántida

In terms of profitability, the indicators showed a favorable trend compared to the previous year. Return on equity (ROE) stood at 10.7%, while Return on assets (ROA) reached 0.8%, reflecting greater efficiency in the use of resources and an improvement in the ability to generate profits. Similarly, operational efficiency showed significant progress, reaching 80.6%, which reflects consistent efforts to streamline expenses, optimize processes, and leverage economies of scale, all within a context that continues to require significant investments in technology, digital transformation, and the strengthening of operational capabilities.

It should be highlighted that these results were achieved in an environment that still presents significant challenges, which has led the Bank to maintain a prudent approach to setting aside reserves and to comprehensive risk management. This approach not only safeguards the institution's financial soundness, but also lays the groundwork for sustainable growth, based on portfolio quality, revenue diversification, and the ability to adapt to potential changes in economic conditions.

Meanwhile, the annual contribution to the CNBS, determined based on the results for the fiscal year, maintained an upward trajectory in line with the Bank's size and performance, reaffirming its commitment to the institutional strengthening of the financial system and compliance with its regulatory requirements.

Chart 11. CNBS Profit Contribution
Figures expressed in millions of U.S. dollars



Source: Banco Atlántida

LOANS AND NET FINANCIAL INVESTMENTS

Loans

As a result of a business strategy focused on quality growth and the development of close, long-term relationships with its clients, Banco Atlántida closed 2025 with a loan portfolio that continues to be the main component of its asset structure, reaching a balance of L133,302 million (USD 5,054 million) representing 68.5% of the total. This figure reflects year-over-year growth of 6.3%, equivalent to L7,920 million (USD 300 million), demonstrating sustained expansion under a prudent approach to loan origination. This performance reaffirms the loan portfolio as a strategic pillar for Honduras' growth and the development of its clients' operations, consolidating the Bank's commitment to building close relationships, understanding their needs, and supporting them with financial solutions that drive their sustainable development.

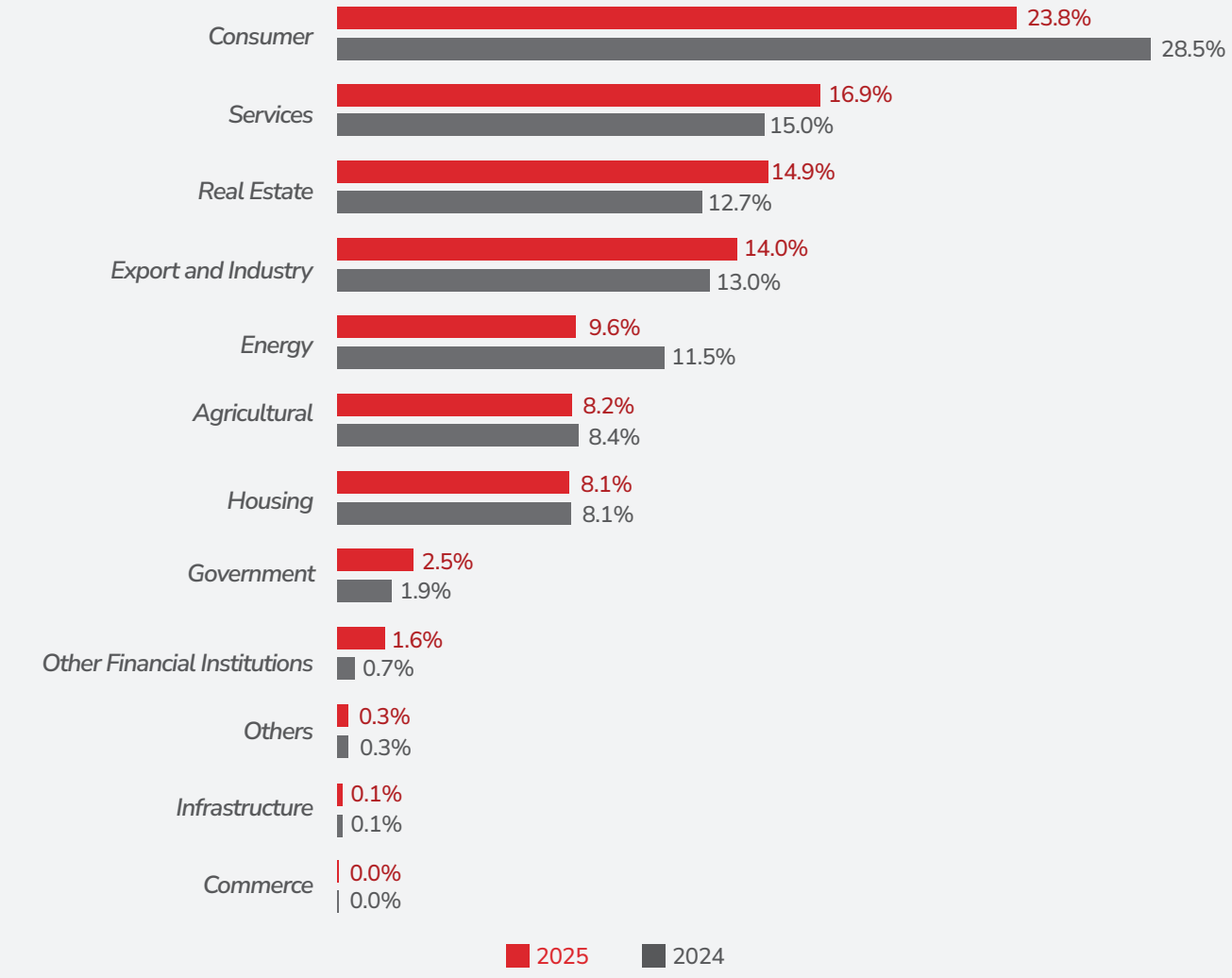
The growth of the loan portfolio in 2025 reflects a strategic allocation of the Bank's financial resources, focused on key sectors of the national economy and aligned with a prudent approach to risk management. In this regard, the Consumer segment continues to lead the portfolio by economic activity, holding a 23.8% share, although this represents a moderation compared to the previous year (28.5%), it aligns with a strategy of greater selectivity in this market. Nevertheless, this segment continues to play a fundamental role by stimulating domestic demand, strengthening household consumption, and supporting broader economic activity.

These are followed by the Services and Real Estate sectors, with shares of 16.9% and 14.9%, respectively, both showing increases compared to 2024, reflecting the Bank's support for activities that drive trade, investment, and urban development. Meanwhile, the Exports and Industry segment reached a share of 14.0%, consolidating the institution's commitment to financing productive sectors and foreign exchange earners, which are essential to the country's competitiveness.

Strategic role of financing in the country's economic development

Chart 12. Portfolio Classification by Economic Activity

Percentages



Source: Banco Atlántida

Other key sectors include Energy (9.6%), Agriculture and Livestock (8.2%), and Housing (8.1%), which continue to be pillars of the portfolio by facilitating the development of energy infrastructure, food security, and access to housing solutions. Furthermore, the Government (2.5%) and other Financial Institutions (1.6%) segments contribute to strengthening the economic and financial system, while the remaining sectors maintain a smaller but complementary share.

In this context, Banco Atlántida's loan portfolio continues to consolidate its leadership in the national financial system, with a market share of nearly 20%, reaffirming its position as one of the country's leading financial intermediaries. Furthermore, the Bank maintains a strategic focus on financing activities related to foreign trade, recognizing their importance in generating foreign exchange and strengthening the national economy.

Table 1. Outstanding Loan Balances by Banking Segment

As of December 31, 2025, and 2024, in millions of dollars

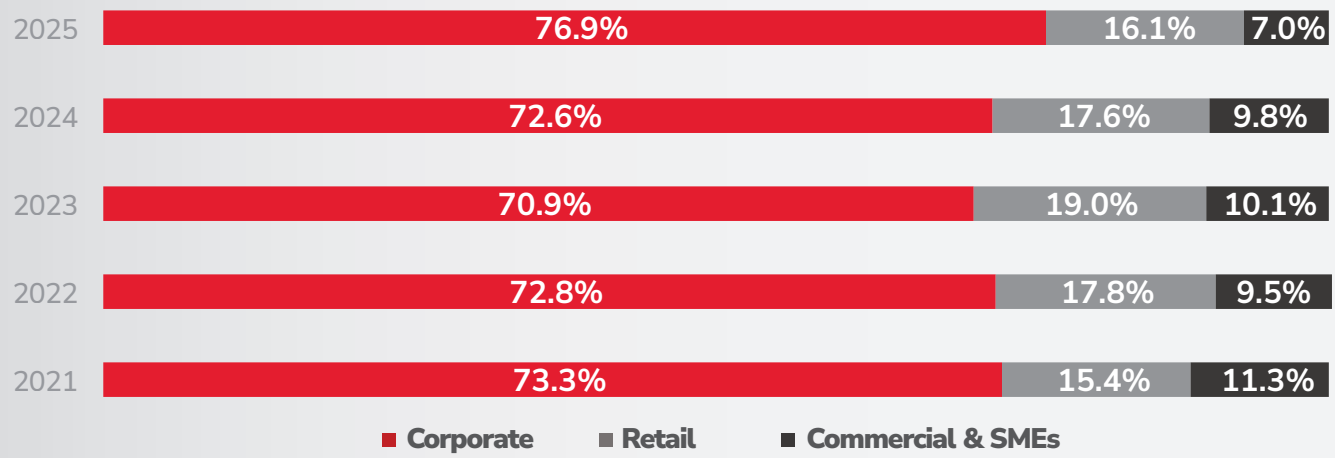
	Balance 2025	Balance 2024	Net Change	Percentage Change
Corporate	3,360	3,492	392	13.6%
Retail	808	839	-26	2.9%
Commercial & SME	425	442	-89	7.5%

*Balances

Source: Banco Atlántida

The portfolio's performance has had a direct impact on financial income, which recorded year-on-year growth of 25.6%, driven primarily by the increase in interest income from loans, which grew by 28.8%. This result reflects not only the expansion of the portfolio but also an environment of higher interest rates and effective management of the Bank's earning assets.

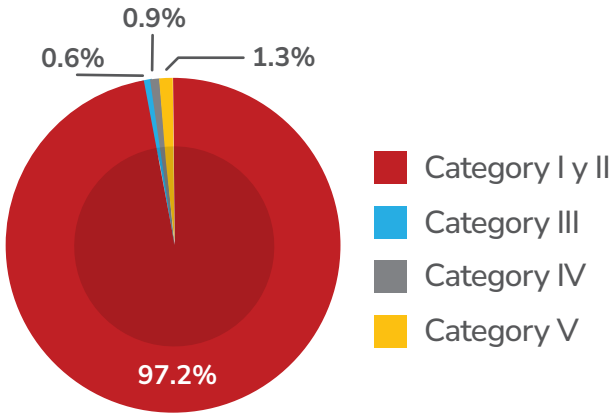
Chart 13. Loan Structure by Banking Segment
Percentages



Source: Banco Atlántida

In terms of banking segments, the Bank's loan portfolio reflects a differentiated evolution, aligned with a more selective lending strategy focused on portfolio quality. The Corporate segment continues to consolidate its position as the main driver of growth, reaching a balance of L98,560 million (USD 3,737 million), representing a year-over-year increase of L9,942 million (USD 377 million), with year-over-year growth of 11.2%, reaffirming the Bank's strong position in financing large companies and strategic projects. Meanwhile, the Retail portfolio stood at L20,651 million (USD 783 million), showing a slight decrease of L654 million (USD 25 million), representing a 3.1% decline, in line with a greater prudence consumer credit origination. Meanwhile, the Commercial and SME segment recorded a balance of L8,950 million (USD 339 million), with a reduction of L2,267 million (USD 86 million), representing a 20.2% decline, reflecting a more conservative approach in this segment given current market conditions.

Chart 14. Loan Portfolio Quality
Percentages



Source: Banco Atlántida

In 2025, Banco Atlántida continued to solidify its approach to asset quality through comprehensive risk management, in line with international best practices and the guidelines established by the CNBS. This approach is based on ongoing, proactive monitoring of the various risks that could affect the stability of the business, covering not only financial factors but also strategic, operational, and reputational risks, with the aim of safeguarding the bank's institutional soundness and the trust of its clients and other stakeholders.

As a result of this disciplined approach to credit risk management, the portfolio maintained a highly healthy profile at the end of 2025, with 97.2% of loans classified in categories I and II, demonstrating the portfolio's high quality and the effectiveness of the origination and monitoring policies. Meanwhile, the highest-risk categories continue to represent a marginal proportion of the total, with shares of 0.6% in Category III, 0.9% in Category IV, and 1.3% in Category V, reflecting adequate control over credit impairment and the Bank's ability to manage the risks associated with its portfolio in a timely manner.

Net Financial Investments

At year-end 2025, the net financial investments category accounted for 12.3% of the Bank's total assets, representing an increase from the 11.4% recorded at year-end 2024. The balance totaled L23,850 million (USD 904 million), representing an increase of L3,102 million (USD 118 million), equivalent to a year-over-year change of 14.9%, reflecting a strengthening of these assets' share within the balance sheet structure.

In terms of currency composition, investments in local currency grew by L1,622 million (USD 62 million), representing a 10.3% increase compared to December 2024, driven primarily by the acquisition of BCH bills totaling L891 million (USD 34 million), representing a 50.9% increase, and SEFIN bonds totaling L515 million (USD 20 million), representing a 7.7% increase. This trend was partially offset by a reduction in ENEE bonds of L307 million (USD 12 million), associated with the maturity of these financial instruments.

As part of liquidity management aimed at supporting the institution's operating cash flow, the investment portfolio continued to be used as collateral for financing obtained from the BCH, resulting in the reclassification of L3,525 million (USD 134 million) as restricted investments.

Meanwhile, the balance of foreign currency investments increased by L1,430 million (USD 54 million), representing a 29.1% increase compared to the end of 2024. This increase was driven primarily by the acquisition of certificates of deposit from foreign institutions, including Bladex, Commerzbank, and the BCIE, totaling L1,175 million (USD 45 million), representing a 53.8% increase. Additionally, there were increases in investments in sovereign bonds totaling L363 million (USD 14 million), representing a 49.5% increase, and in instruments issued by foreign governments and central banks totaling L235 million (USD 9 million), representing an 83.2% increase, thereby consolidating greater geographic and instrument diversification within the portfolio.

The trend in net financial investments during 2025 reflects active and strategic portfolio management aimed at optimizing returns, strengthening liquidity, and diversifying risks, in line with market conditions and the Bank's operational needs.

Banco Atlántida S.A.

LIQUIDITY POSITION

Throughout 2025, client trust in Banco Atlántida continued to be a key factor in the strength of its financial position, consolidating its role as a leading institution for the safekeeping and management of deposits. At the end of the period, the ratio of liquid assets to deposits stood at 30.6%, reflecting an improvement over the previous year and demonstrating careful liquidity management amid growing deposit inflows.

This coverage level allows the Bank to maintain a comfortable position to meet its short-term obligations, while optimizing the use of available resources within a strategy that balances liquidity and profitability.

DEPOSITS AND FINANCIAL OBLIGATIONS

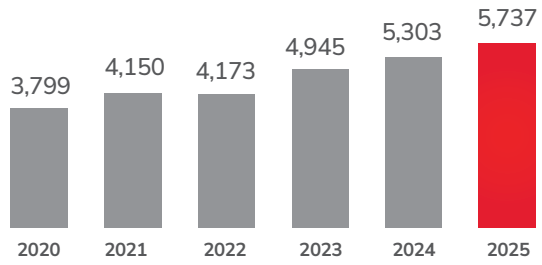
As of the end of December 2025, deposits from the public registered a year-over-year growth of 12.4% compared to December 2024, equivalent to an increase of L16,710 million (USD 634 million). This result was driven both by the expansion in local currency deposits, which grew 9.5%, and by stronger growth in foreign currency deposits, which increased by 20.9%.

Upon analyzing the breakdown by product type, the main contributor to growth was savings deposits, which expanded by 31.9%, followed by other deposits, with growth of 31.1%. In contrast, demand deposits showed a 5.8% decline, while time deposits reflected a slight decrease of 0.6%.

This trend demonstrates a strengthening of the Bank's funding structure, with a greater share of savings instruments, which contributes to a more stable deposit base aligned with its financial strategy.

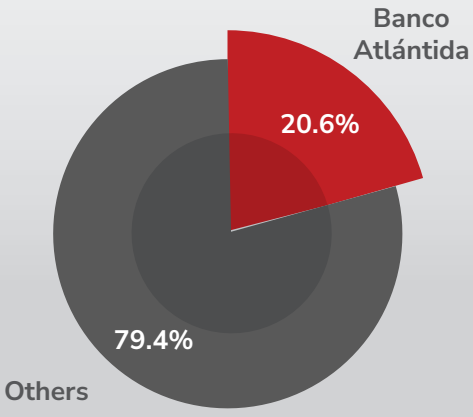
The composition of deposits as of the end of December 2025 reflected changes in the Bank's funding structure, influenced by the strong performance of its various products. Savings Deposits emerged as the leading category within the portfolio, driven by year-over-year growth of 31.9%, reflecting clients' increased preference for savings instruments and a more stable funding base. Meanwhile, time deposits maintained a significant share of total deposits, although they recorded a slight decline of 0.6%, while demand deposits showed a decrease of 5.8%, in line with the trend in their balances during the period.

Chart 15. Deposits
Figures expressed in millions of U.S. dollars



Source: Banco Atlántida

Chart 16. Market Share of Savings Deposits
Percentages

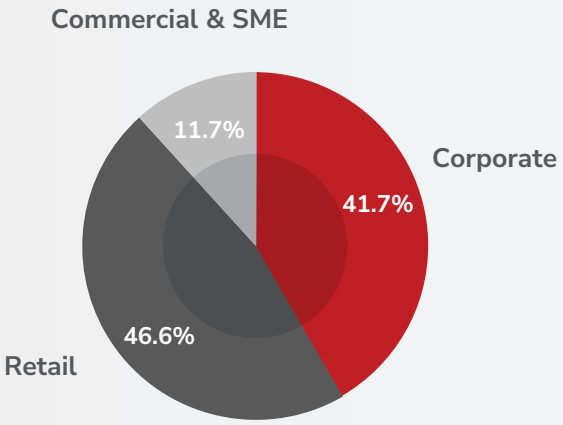


Source: Banco Atlántida

Banco Atlántida S.A.

In terms of distribution by banking service type, deposit growth was concentrated mainly in the retail banking segment, which accounted for 46.6% of total deposits, followed by corporate banking with a 41.7% share, and the commercial and SME segment with 11.7%. Notably, retail banking showed solid performance with a 31.8% balance increase, reflecting greater penetration in this segment and stronger relationships with individual customers. Meanwhile, SME banking recorded growth of 13.7%, demonstrating the bank's ongoing support for business development, while corporate banking showed a decline of 3.7%, in line with the optimization of the funding structure.

Chart 17. Classification of Deposits by Bank
Percentages

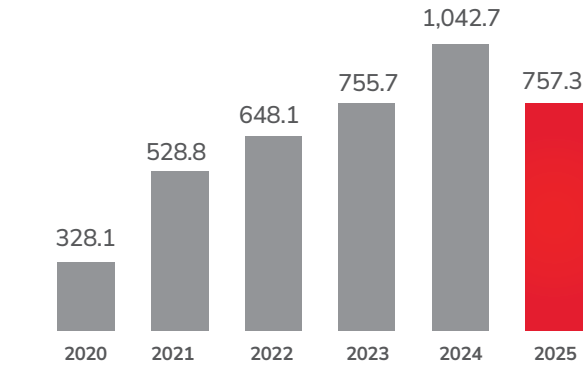


Source: Banco Atlántida

FINANCIAL OBLIGATIONS

As of the end of December 2025, financial obligations showed a year-over-year decrease of 24.5%, equivalent to L6,489 million (USD 246 million), compared to December 2024. This trend was primarily driven by the performance of liabilities denominated in local currency, which recorded a decrease of 36.1%, associated with the maturity of loans from the BCH totaling L4,600 million (USD 174 million), as well as a reduction in liabilities to financial institutions totaling L2,700 million (USD 102 million). This effect was partially offset by greater use of credit lines with BANHPROVI and RAP, whose combined balances increased during the period.

Chart 18. Financial Obligations
Figures expressed in millions of U.S. dollars



Source: Banco Atlántida

Meanwhile, foreign currency liabilities decreased by 6.5%, equivalent to L651 million (USD 25 million), primarily due to a reduction in credit lines with entities such as the United States Department of Agriculture, Banco de Occidente de Panamá, IFC, and Citibank. However, this trend was partially offset by an increase in financing from multilateral organizations and international banks, notably the Inter-American Development Bank and Bladex.

This development demonstrates a management approach aimed at optimizing the Bank's financing structure, reducing dependence on certain sources, improving funding conditions, and strengthening financial sustainability in the medium term.

EQUITY POSITION

As of the year-end 2025, Banco Atlántida continued to strengthen its equity position, recording a 17.4% increase in primary and complementary capital compared to the previous year, equivalent to L2,637 million (USD 100 million). This growth was supported by profits generated during the period and by specific measures aimed at strengthening the capital base.

In this regard, during the months of May, October, and December, increases in share capital were made in the amount of L500 million (USD 19 million) each, totaling L1,500 million (USD 57 million), as a result of the capitalization of retained earnings and shareholder contributions. These actions reflect the institution's commitment to strengthening its financial soundness and its ability to sustain the growth of its operations.

The evolution of equity during 2025 demonstrates prudent management focused on consolidating a robust capital structure, in line with regulatory requirements and the Bank's expansion needs.

As of year-end 2025, the capital adequacy ratio (CAR) stood at 12.64%, exceeding the minimum regulatory requirement of 12.50% by 14 basis points and showing an improvement of 42 basis points compared to the level recorded in December 2024 (12.22%). Compared to the budgeted figure, the indicator stood 53 basis points below the established target of 13.17%.

The CAR's performance was supported by the strengthening of the equity base, driven by the capitalization of prior-year earnings and shareholder contributions totaling L1,500 million, which enabled the bank to remain in compliance with current regulatory requirements.

Meanwhile, the Leverage Ratio reached 7.69% at the end of 2025, reflecting an increase of 56 basis points compared to the 7.13% recorded in December 2024, which demonstrates an improvement in the Bank's ability to underpin its assets with capital.

Table 2. Equity

As of December 31 - Figures expressed in millions of U.S dollars

	2025		2024	
	Balances	Structure	Balances	Structure
Paid-in Capital	464	68.9%	423	70.9%
Reserves, Retained Earnings & Others	209	31.0%	172	28.9%
Restricted Equity	1	0.1%	1	0.2%
Total	**673**	**100.0%**	**596**	**100.0%**

Source: Banco Atlántida

DIVIDENDS

In April 2025, Banco Atlántida's Ordinary General Shareholders' Meeting approved the distribution of a stock dividend of L500 million (USD 19 million) through the capitalization of retained earnings as of December 31, 2024, in favor of shareholders of record as of that date and in proportion to their shareholdings. In addition, fractional shares generated in the process were settled in cash at their par value of L200 (USD 7.58) per share. This transaction received no objection by the CNBS, in compliance with current regulations.

In addition, in September 2025, the Board of Directors resolved to issue a capital call to shareholders for a cash contribution of L1,000 million (38 million), which was executed in proportion to their shareholdings, thereby strengthening the institution's capital base.

These actions reflect active capital management aimed at strengthening the Bank's financial soundness, supporting the growth of its operations, and generating sustainable value for its shareholders.

ANNUAL

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Seguros Atlántida

Seguros Atlántida, S.A.

KEY FIGURES

Figures expressed in millions of U.S. dollars

141 MM
Assets

104 MM
Net Premiums

56 MM
Equity

13 MM
Net Income

Source: Seguros Atlántida, Honduras

As of December 2025, the Honduran Insurance market showed a 9.4% increase in premium income, rising from L18,442 million (USD 699 million) in 2024 to L20,185 million (USD 765 million) in 2025. The lines of business with the most significant growth were fire insurance, with L397 million (USD 15 million), representing growth of 11.0%; group life insurance with L340 million (USD 13 million), representing growth of 6.1%; auto insurance with L314 million (USD 11.9 million), representing growth of 12%; and health and hospitalization insurance with L282 million (USD 11 million), representing growth of 8.7%.

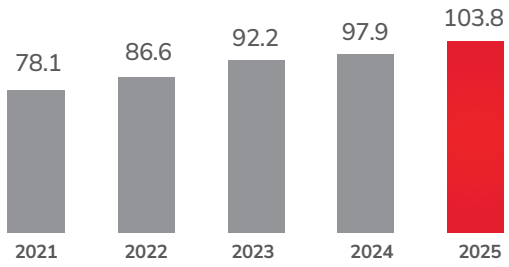
The sector's loss ratio shows a slight increase, rising from 41.1% (2024) to 43.6% (2025), driven primarily by a Fire line claim at ASSA Compañía de Seguros exceeding L1,000 million. The loss ratios for the most significant lines of business are health and hospitalization (75.6%), automobile (59.7%), and fire (42.5%).

The sector's profits increased by L431 million in terms of absolute value (L2,080 million in 2025 vs. L1,649 million in 2024) and, in relative terms, showed a positive variation of 26.2% compared to 2024.

Premiums

At the end of 2025, Seguros Atlántida reported a 10.2% increase (L254 million) in net premiums compared to the previous year (L2,738 million in 2025 vs. L2,484 million in 2024). The lines of business with the highest growth include fire (26%), health and hospitalization (17%), and miscellaneous (18%). The following table shows the annual trend in premiums:

Chart 19. Net Premiums
Figures expressed in millions of U.S. dollars



Source: Seguros Atlántida, Honduras

Seguros Atlántida, S.A.

PREMIUMS BY LINE OF BUSINESS

The line … automobile (6.0%).

The cor… % (13.5% in 2024 … 2025, led by life &

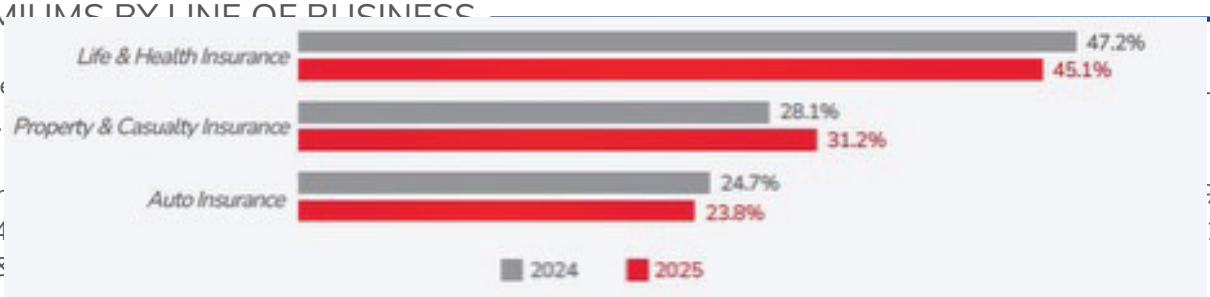
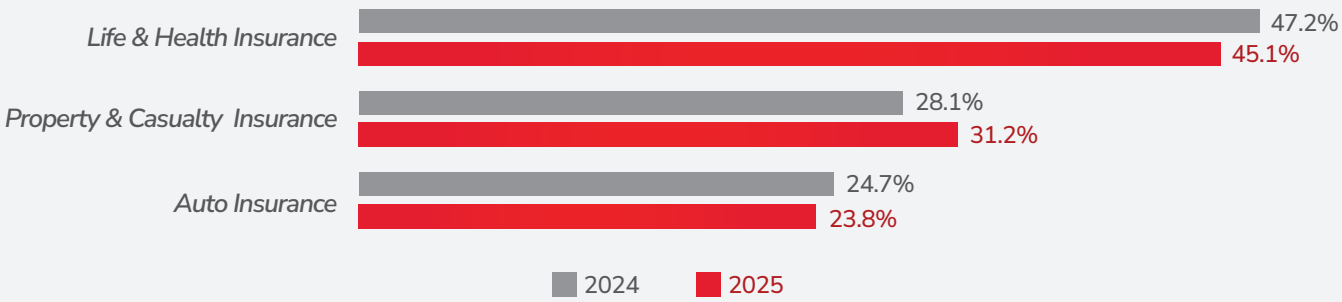


Chart 20. Share of Premiums by Line of Business
Percentages



Source: Seguros Atlántida, Honduras

LOSS RATIO

At year-end 2025, claims were recorded in the amount of L 1,200 million, representing a decrease of L 199 million compared to year-end 2024 (L 1,399 million). The overall loss ratio stood at 43.8%, a decrease of 12.5 percentage points compared to 2024 (56.3%) and lower than the market loss ratio, which was 44.7%. The lines of business with the highest volume of claims were health and hospitalization (L435 million), automobile (L347 million), and group life (L314 million).

USD 45.5 MM
Total claims incurred as of December 31, 2025

43.8%
2025 Loss ratio

Source: Seguros Atlántida, Honduras

Seguros Atlántida, S.A.

LOSS RATIO BY LINE OF BUSINESS

The 2025 loss ratio by line of business that showed strong performance was automobile, which stood at 53.3%, lower than the market rate of 59.7% recorded over the same period.

Also notable is the reduction in the company's loss ratio in property and casualty, which stood at 11.7% in 2025 compared to 55.6% in 2024. The following table illustrates the loss ratios by line of business (in millions of lempiras):

Line of Business	Premiums 2025	Losses 2025	Loss Ratio
Auto Insurance	L 651	L 347	53.3%
Property & Casualty	L 853	L 100	11.7%
Life & Health Insurance	L 1,234	L 753	61.1%
Total	**L 2,738**	**L 1,200**	**43.8%**

Line of Business	Premiums 2025	Losses 2025	Loss Ratio
Auto Insurance	L 651	L 347	53.3%
Property & Casualty	L 853	L 100	11.7%
Life & Health Insurance	L 1,234	L 753	61.1%
Total	L 2,738	L 1,200	43.8%

hieving a 16.8% market share and positioning us
ı net income (38.1% growth) compared to 2024.

EQUITY

Our equity as of December 31, 2025, shows a 7.9% increase compared to 2024, primarily due to higher net income for the period.

The composition of our equity as of December 31, 2025 (figures in millions of lempiras) is shown below:

Share Capital	*L950*
Non-Capitalizable Equity Contributions	*L190*
Retained Earnings	*L3*
Net Results for the Year	*L 333*
Total Equity	***L1,476***

Source: Seguros Atlántida, Honduras

Seguros Atlántida, S.A.

PROFITABILITY

Return on equity and return on assets were 23.6% and 9.3%, respectively, in 2025 (18.5% and 6.9%, respectively, in 2024), representing an improvement over the previous year due to increase in profits for the period.

2025 ACHIEVEMENTS

- The company's profit increased by 38.1% compared to 2024, reaching L349 million (USD 13 million).
- The company has consolidated its market position, both in terms of its share of premiums (13.6% in December 2025 vs. 13.5% in December 2024) and its current profitability margins (ROE of 23.6% in 2025).
- In property and casualty insurance, premiums totaled L846 million (USD 32 million), representing a 22.2% increase compared to 2024.
- New business totaled L484 million (USD 18 million) in 2025, with L254 million (USD 10 million) in premiums greater than L1 million (USD 0.04 million) and L230 million (USD 9 million) in small-scale business.
- The company's total loss ratio decreased from 56.3% in 2024 to 43.8% in 2025.
- Financial returns reached L235 million (USD 9 million), growing by 35% and contributing 51% of profits before taxes.
- Successful implementation of the Core System upgrade to version SISE 3G.
- Substantial improvement in the work environment and, for the third consecutive year, we were named one of the Most Attractive Companies to Work For (EMAT 2025).
- Moody's Local CR risk rating agency assigned an AA rating with a Stable Outlook.
- Successful modification of the reinsurance structure for the fire line.
- Progress in regional expansion: Strategic planning in Belize, El Salvador, and Ecuador; participation as Grupo Asegurador Atlántida in FIDES.

Seguros Atlántida, S.A.

KEY FIGURES

Figures expressed in millions of U.S. dollars

Chart 21. Assets

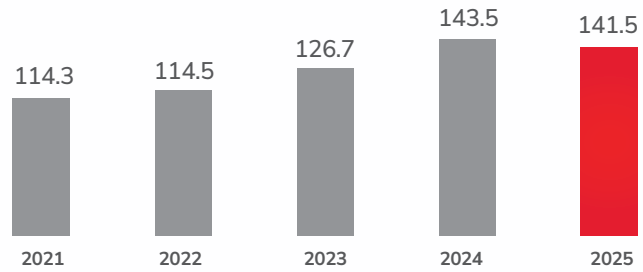


Chart 22. Equity

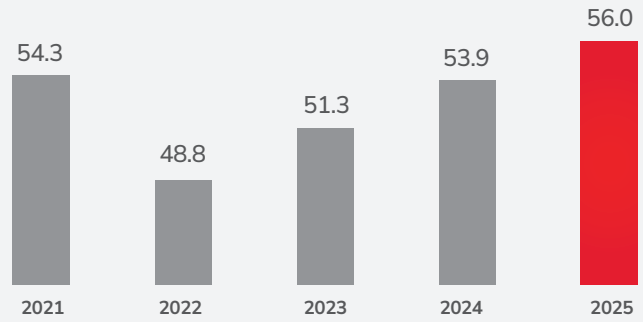
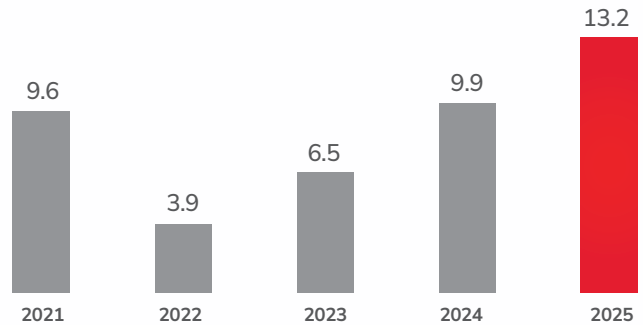


Chart 23. Net Income



Source: Seguros Atlántida, Honduras

Seguros Atlántida, S.A.

KEY FIGURES

Percentages

Chart 24. Return on Equity

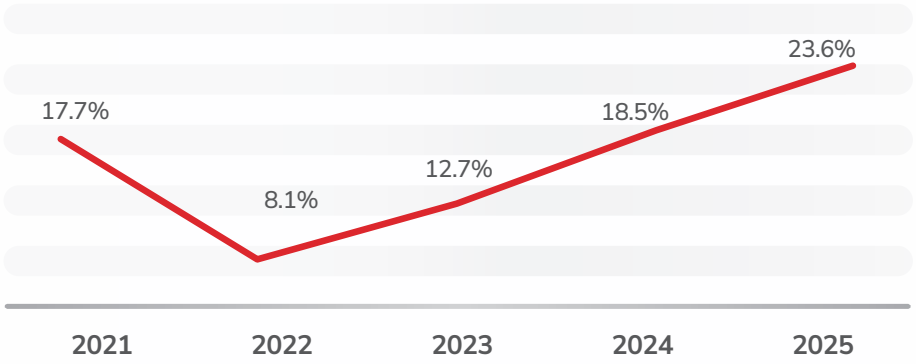
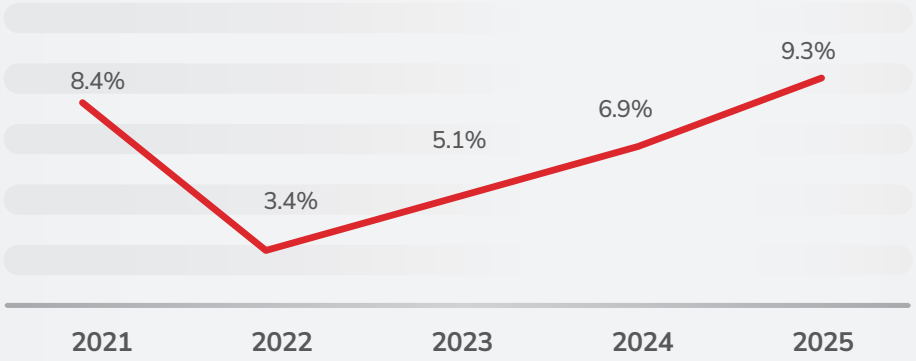


Chart 25. Return on Assets



Source: Seguros Atlántida, Honduras

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AFP Atlántida

Pensiones y Cesantías

Administradora de Fondos de Pensiones Atlántida, S.A.

KEY FIGURES

igures expressed in millions of U.S. dollars

43 MM
Assets

1,380 MM
Assets Under Management

37 MM
Net Income

10 MM
Total Assets

Source: AFP Atlántida, Honduras

As a result of the strong operating performance recorded in 2025, AFP Atlántida's total assets reached a balance of L1,127 million (USD 43 million), reflecting year-over-year growth of 4.9%, equivalent to an additional L53 million (USD 2 million) compared to the end of 2024. This performance was driven primarily by the strengthening of cash and cash equivalents, investments, and the loan portfolio, consolidating a robust financial structure aligned with the management company's sustainable growth strategy.

The most significant components of total assets continued to be investments, cash and cash equivalents, and loans, which together accounted for approximately 97%. These income-generating assets performed favorably throughout the fiscal year, supporting the management company's financial stability and revenue-generating capacity.

The funds invested came primarily from equity strengthening and income generated by normal business operations, enabling the institution to maintain adequate liquidity and solvency to meet the fiscal year's operational and strategic needs.

Meanwhile, Total Liabilities recorded a year-over-year increase of 5%, primarily due to growth of operating obligations and reserves required by regulation. The Management Company maintained special reserves in the amount of L97 million (USD 4 million), comfortably meeting established regulatory requirements and strengthening its financial position in light of the sustained growth of the managed fund.

Total assets
4.9%

Source: AFP Atlántida, Honduras

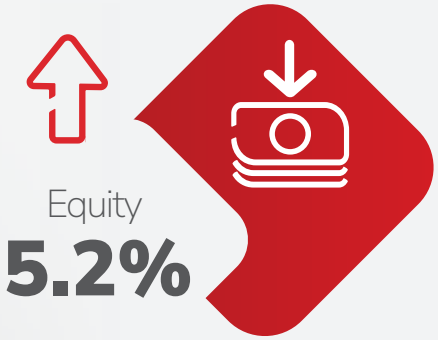
Administradora de Fondos de Pensiones Atlántida, S.A.

NET EQUITY

Net equity closed fiscal year 2025 at L962 million (USD 37 million), representing a 5.2% increase compared to the previous year. This result was driven primarily by sustained profit generation and the continued strengthening of the institution's equity reserves.

Furthermore, AFP Atlántida continued to demonstrate a solid financial position, maintaining capitalization and solvency levels well above regulatory requirements. This financial strength enabled the management company to continue efficiently supporting the sustained growth in assets under management and to maintain the confidence of its members.

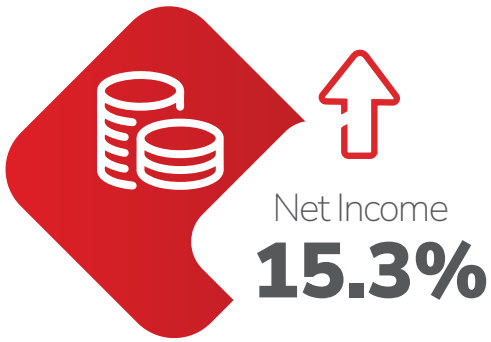
Equity remained invested in a broadly diversified portfolio managed according to criteria of safety, profitability, liquidity, and diversification. The investment strategy implemented during the year made it possible to maintain competitive levels of return and preserve the financial stability of the Fund and the management company.



Source: AFP Atlántida, Honduras

FUND MANAGER'S RESULTS

In 2025, AFP Atlántida reported a net income of L272 million (USD 10 million), up 15.3% compared to 2024, thereby consolidating a sustained trend of growth and financial strength. This result reflects the institution's ability to continue generating value through efficient operations and sound management of its resources.



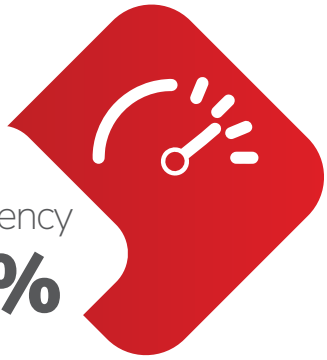
Source: AFP Atlántida, Honduras

The performance achieved was driven primarily by growth in operating revenue, which totaled L607 million (USD 23 million), representing a year-over-year increase of 15.9%. This growth was associated with the increase in fees generated by administration of the retirement plan, as well as the favorable performance of financial income from the investment and loan portfolio.

Fees resulting from the company's core business continued to represent the management company's primary source of revenue, accounting for approximately 61% of total revenue for the period. This performance reinforces the strength and sustainability of AFP Atlántida's business model.

Administradora de Fondos de Pensiones Atlántida, S.A.

Total expenses reached L247 million (USD 9 million), reflecting a 16.6% increase compared to the previous year, primarily due to growth in variable production-related expenses, investments in technology, communications, and operational strengthening. Despite this, the company maintained adequate control over its costs and managed to preserve an operational efficiency level of 40.71%, within the strategic parameters established by management.



Source: AFP Atlántida, Honduras

RESULTS OF THE MANAGED FUND

The Pension Fund managed by AFP Atlántida continued to show favorable performance throughout 2025. Assets under management reached L36,411 million (USD 1,381 million), reflecting year-over-year growth of 13.2%, driven primarily by the increase in member´s contributions and by the returns generated by the investment portfolio.

During the year, the number of individual accounts administered continued to grow steadily, reaching a total of 143,379 accounts at the end of 2025.

The fund manager remained committed to generating competitive returns for its members, achieving average rates of 9.15% in local currency and 6.60% in foreign currency, thereby strengthening members' asset growth and confidence in the pension system administered by the institution.

Furthermore, during the fiscal year, benefit payments totaling L3,943 million (USD 150 million) were administered, demonstrating AFP Atlántida's operational and financial capacity to respond promptly to its members' needs and maintain the financial strength of the managed fund.





Source: AFP Atlántida, Honduras

INNOVATION, DIGITAL TRANSFORMATION, AND CUSTOMER EXPERIENCE

In line with its institutional strategy, AFP Atlántida continued to strengthen its digital ecosystem and customer-centric approach throughout 2025, promoting a more streamlined, personalized, and efficient experience for its members. The management company made progress in consolidating an omnichannel service model, integrating digital solutions aimed at simplifying processes and improving the financial user experience.

Among the key advances, the strengthening of digital channels stood out, including the website, mobile app, instant messaging, and virtual service tools, enabling the provision of faster and more convenient solutions for members.

As a result of this strategy, customer experience indicators reflected highly positive results at the end of the fiscal year, reaching a 95% satisfaction rate, a net promoter score (NPS) of 87%, and a 96% effort level, demonstrating the institution's commitment to service excellence.

HUMAN DEVELOPMENT AND SOCIAL RESPONSIBILITY

Throughout 2025, AFP Atlántida remained committed to strengthening the skills of its human talent, developing training programs focused on the technical, regulatory, and professional growth of its employees. In total, 226 training events were held, enhancing competencies related to innovation, regulatory compliance, cybersecurity, and customer service.

Likewise, the institution continued to promote an organizational culture focused on continuous learning, innovation, and the comprehensive well-being of its employees, consolidating a work environment oriented toward professional growth and the strengthening of their technical and human capabilities. These efforts allowed the management company to continue positioning itself as an organization committed to the sustainable development of its human capital and to operational excellence.

In line with its institutional vision, AFP Atlántida continued to promote Social Responsibility and financial education initiatives, reaffirming its commitment to sustainable development and the well-being of communities. Throughout the year, the company developed educational programs, social inclusion workshops, and community support activities in partnership with various institutions, actively contributing to the strengthening of financial education and the country's social development.

Among the key initiatives were financial education activities targeting children and youth, participation in social inclusion programs, charitable campaigns, and events aimed at promoting a culture of saving, prevention, and responsible financial decision-making. These actions reflect AFP Atlántida's ongoing commitment to creating value not only for its members but also for Honduran society in general.

OUTLOOK FOR 2026

On the occasion of its 27th anniversary, AFP Atlántida will continue to focus its efforts on strengthening its leadership within the Honduran pension industry, driving a strategy centered on sustainable growth, digital transformation, innovation, and service excellence.

The management company will continue to promote the growth of its operations in both the corporate and individual/family segments, strengthening its value proposition through specialized financial solutions, personalized service, and an increasingly robust digital ecosystem.

Additionally, the institution will maintain its focus on operational efficiency, financial sustainability, and creating value for its members, thereby reinforcing its commitment to continuing to build well-being, stability, and trust for future generations.

Administradora de Fondos de Pensiones Atlántida, S.A.

KEY FIGURES

Figures expressed in millions of U.S. dollars

Chart 26. Assets

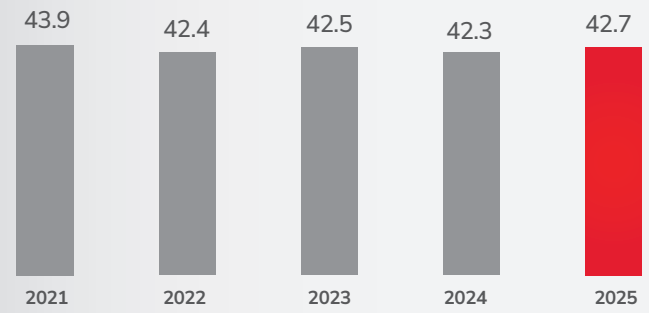


Chart 27. Equity

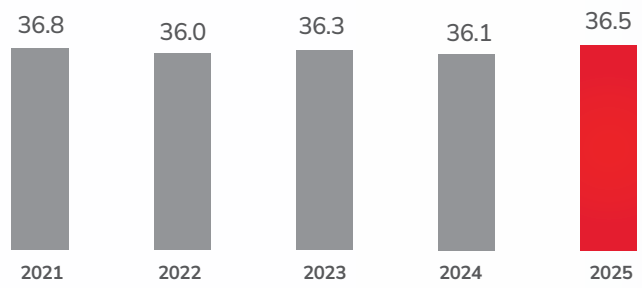


Chart 28. Net Income

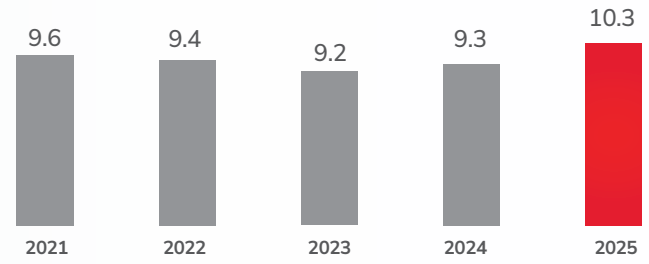
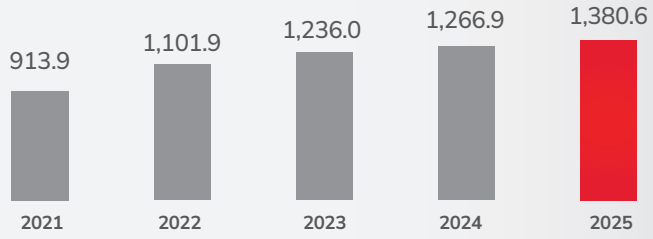


Chart 29. Assets under management



Source: AFP Atlántida, Honduras

Administradora de Fondos de Pensiones Atlántida, S.A.

KEY FIGURES

Percentages

Chart 30. Return on Equity

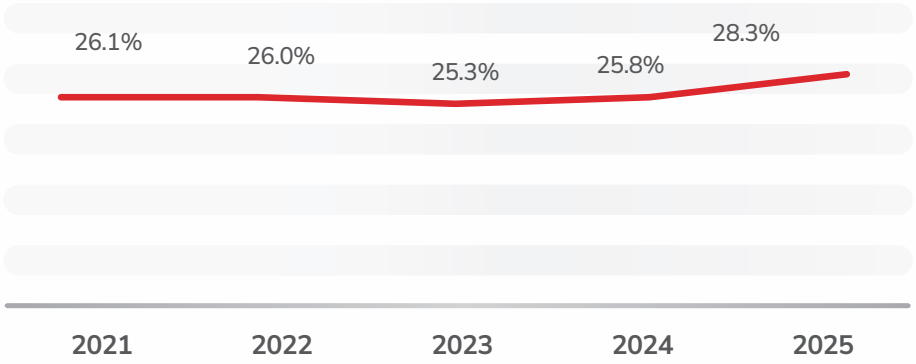
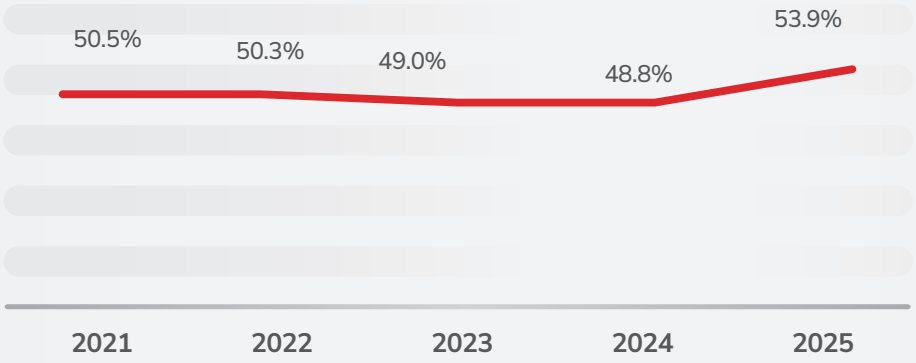


Chart 31. Return on Assets



Source: AFP Atlántida, Honduras

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Leasing Atlántida

Leasing Atlántida, S.A

KEY FIGURES

Figures expressed in millions of U.S. dollars

279 MM
Assets

174 MM
Financial Leasing

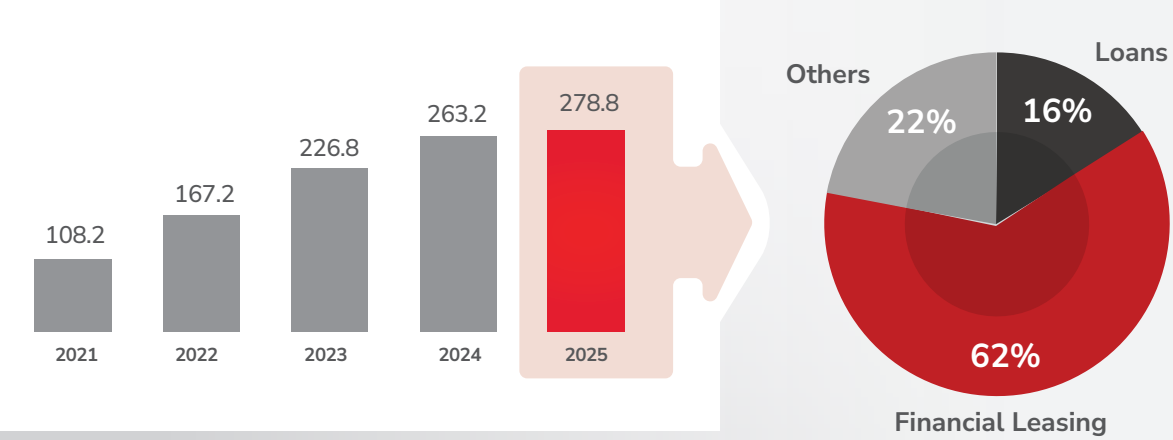
42 MM
Equity

6 MM
Net income

Source Leasing Atlántida, Honduras

2025 presented significant challenges, exacerbated by a high interest rate environment and an electoral process marked by high levels of uncertainty. These factors influenced investment decisions among business leaders, who adopted a more cautious and prudent approach; Despite this, Leasing Atlántida's total assets increased by 10.1%, reaching L7,353 million (USD 279 million), contributed to by the dynamics of the productive portfolios of leasing and loan, which together accounted for 79% of total assets, with the leasing portfolio consistently holding the largest share, closing at L4,578 million (USD 174 million).

Chart 32. Total Assets
Figures expressed in millions of U.S. dollars



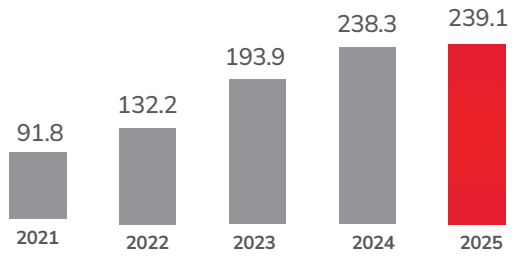
Source: Leasing Atlántida, Honduras

Leasing Atlántida, S.A

During the year, new leasing placement amounted to L1,917 million (USD 73 million), contributing to a 4% increase in the contract portfolio, which reached L6,306 million (USD 239 million). This moderate increase was attributable to low demand for productive assets during the period.

By type of asset, work vehicles accounted for the largest share of new leases, representing 47% of the total, followed by construction equipment at 17%, industrial equipment at 11%, and electronic, medical, and other equipment, which accounted for the remaining 25%.

Chart. 33 Level of placements
Figures expressed in millions of U.S. dollars



Source:: Leasing Atlántida, Honduras



Terms-wise, 80% of leasing transactions were agreed upon for periods ranging from 36 to 60 months, and in terms of economic activity, the retail and services sectors were the most dynamic, accounting for 53% of total loans.

Financial leasing continues to establish itself as a key financing alternative for the business sector, by allowing companies to increase their productivity and strengthen their competitive advantage over third parties by providing access to state-of-the-art productive assets and greater efficiency, in addition to offering tax and financial benefits; this is demonstrated by the sustained growth of the customer portfolio in recent years, and 2025 was no exception, with an 8% increase.

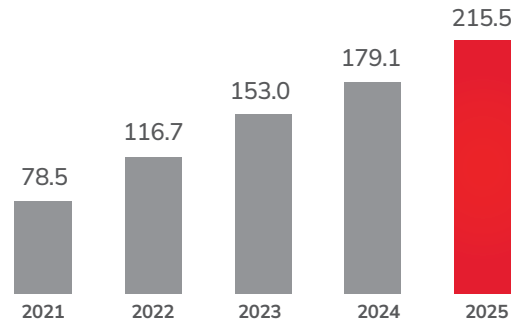
In the loans sector, whose main role is to support leasing operations for the acquisition of equipment abroad, disbursements of L982 million (USD 37 million) were made, allowing the portfolio to reach the figure of L1,246 million (USD 47 million), for growth of 50% at the close of 2025.

These factors have contributed to Leasing Atlántida being ranked number one in terms of assets, loan portfolio, and deposits among financial companies within the national financial system.

Leasing Atlántida, S.A

Chart 34. Deposits

Figures expressed in millions of U.S. dollars



Source: Leasing Atlántida, Honduras

Customer deposits serve as the main source of funding for leasing and loan operations, representing 91% of total liabilities. In 2025, new funds totaling L1,933 million (USD 73 million) were collected, bringing the total portfolio to L5,683 million (USD 215 million), a 25.1% increase; demonstrating the confidence depositors have in Leasing Atlántida, as part of a solid group such as Grupo Atlántida and backed by 48 years of an exemplary track record.

At the year-end 2025, equity stood at L1,115 million (USD 42 million), up 5.9% from the previous year, driven in part by net income of L162 million (USD 6 million) generated during the period.



- **Assets**
- **Financial Portfolio**
- **Deposits**

KEY FIGURES

Figures expressed in millions of U.S. dollars

Chart 35. Equity

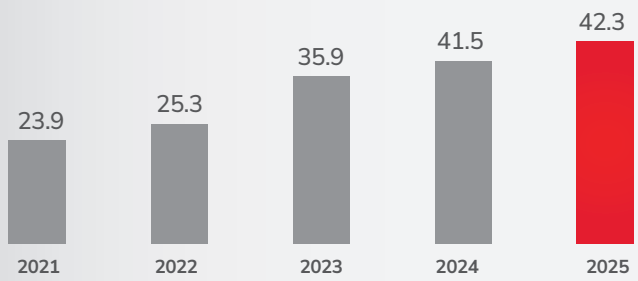
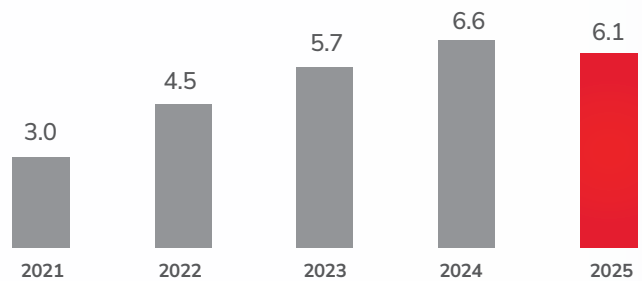


Chart 36. Net Income



Source: Leasing Atlántida, Honduras

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Servicios Digitales GÜIP

KEY FIGURES

Figures expressed in millions of U.S. dollars

6 MM
Assets

5 MM
Income

2 MM
Equity

-1 MM
Net Loss

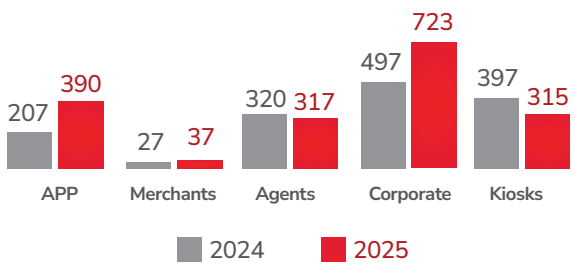
Source: Servicios Digitales GÜIP, Honduras

Throughout 2025, Servicios Digitales Güip S.A. continued to strengthen its strategic and technological transformation process, laying the groundwork to evolve toward a more scalable, efficient, and integrated regional digital platform. In an environment characterized by the rapid digitization of financial services and changing in user preferences, Dilo focused its efforts on strengthening its digital ecosystem, optimizing its operational structure, and expanding its technological and commercial capabilities.

As a result of these efforts, the company's total assets closed at L164 million (USD 6 million), while revenues reached L142 million (USD 5 million). Equity stood at L42 million (USD 2 million). The company also recorded a net loss of L28 million (USD 1 million) at year-end, primarily due to strategic investments aimed at technological enhancement, brand redesign, and the development of new digital capabilities. Nevertheless, the company continued to make significant progress in operational efficiency and strengthening its growth drivers, reflected in a positive EBITDA of L26 million (USD 1 million), marking three consecutive years of positive operating results.

In operating terms, Dilo processed approximately 1.8 million monetary transactions during the year, equivalent to a 23% year-over-year increase compared to 2024. Likewise, total transaction volume increased from 143 million in 2024 to 174 million in 2025, reflecting growing adoption of the platform's digital financial services. Monetary Transactions recorded growth of 144%, while active users increased by 33% year-over-year, demonstrating a sustained improvement in the stability and usage of the digital ecosystem.

Chart 37. Monetary Transactions by Channel
Figures expressed in millions of U.S. dollars



Source: Servicios Digitales GÜIP, Honduras

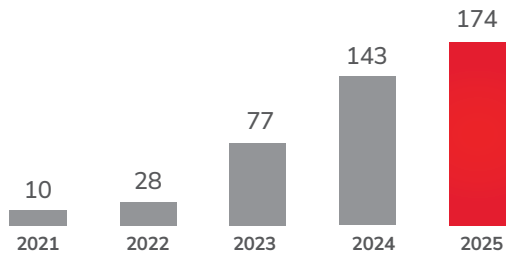
Servicios Digitales GÜIP

Business growth was driven primarily by the Digital and Business Channels, which recorded increases of 88% and 45%, respectively. Similarly, the application´s audience showed year-over-year growth of 123%, significantly strengthening users' digital engagement with the platform. As of the end of 2025, 50% of users with the app installed had actively engaged with it within the last 28 days, and 18% carried out at least one monetary transaction, reflecting higher levels of engagement and recurrence within the digital ecosystem.

As part of its strategy for operational optimization and financial sustainability, the company carried out a restructuring of its physical network, including the closure of approximately 1,500 agents and 8 kiosks that showed low transaction volumes and were exerting negative pressure on profitability. This measure helped strengthen operational efficiency and redirect resources toward the sustainable growth of the digital ecosystem and the expansion of new lines of business.

In strategic terms, 2025 represented a year of transformation for Dilo, driving the development of a new regional technology platform designed under principles of modular architecture, interoperability, scalability, integrated security, and a recurring digital experience. This new ecosystem will enable the business to expand its capabilities through solutions related to digital wallets, electronic payments and QR codes, transfers, remittances, physical and virtual cards, digital financial services, and new tools aimed at strengthening financial inclusion and the user experience.

Chart 38. Transactions
Figures expressed in millions of U.S. dollars



Source: Servicios Digitales GÜIP, Honduras

Dilo's new vision is to become the most trusted and widely used digital solution in the region to move, manage, and make the most of money, while its mission is to facilitate access to secure, efficient, and user-friendly digital financial services, promoting inclusion, trust, and economic well-being in every transaction.

With this strategic and technological evolution, Servicios Digitales Güip S.A. reaffirms its commitment to continuing to drive innovation and digital transformation within the regional financial ecosystem, strengthening its value proposition and contributing to the development of more accessible, agile, and efficient financial solutions for its users and strategic partners.



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Almacenadora Atlántida

Almacenadora Atlántida, S.A

KEY FIGURES

Figures expressed in millions of U.S. dollars

30 MM
Assets

8 MM
Operating income

23 MM
Equity

2 MM
Net income

Source: Almacenadora Atlántida, Honduras

Income from storage services
USD 6.1 MM

Storage Capacity
94,238 M²

Occupancy Rate
96%

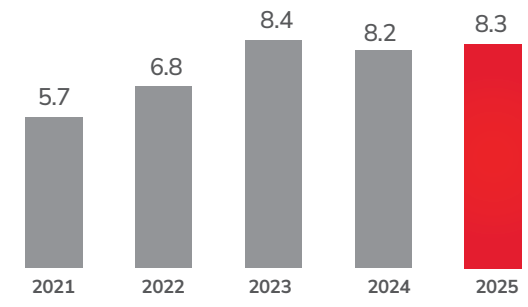
Source: Almacenadora Atlántida, Honduras

Almacenadora Atlántida exceeded the targets set for 2025, which has led it to continue strengthening its position in the country's warehousing market. The company exceeded its projected revenue and profits for this year by 8.6% and 30.8%, respectively, as a result of business generated both in its own warehouses and in leased warehouse, as well as through the execution of a plan to optimize space in warehouses and yards in order to meet customer´s demand for the services provided.

As a result of the efforts made to promote the company's growth, all business lines generated revenue exceeding the previous year's figures. Additionally, activities were carried out to strengthen the facilities through a maintenance program and investments in infrastructure, which have helped ensure operations are conducted with the necessary safety and reliability, while maintaining a focus on efficiency in managing costs and expenses.

Total revenue at the end of 2025 was L220 million (USD 8 million), representing a 5.9% increase over the previous year, while net income was L56 million (USD 2 million), representing a 7.1% increase over the previous year.

Chart 39. Income
Figures expressed in millions of U.S. dollars



Source: Almacenadora Atlántida, Honduras

Almacenadora Atlántida, S.A

At year-end 2025, Return on Equity stood at 9.23% and Return on Assets stood at 7.17%.

It should be noted that the quality of earning assets and liquidity also improved. Equity reached L605 million (USD 23 million) at year-end 2025.

For 2026, a series of investments are planned in order to continue expanding plant capacity and meet growing customer demand across various lines of business, including:

- Construction of a new warehouse facility located on 33rd Street in San Pedro Sula
- Upgrades to the facilities in the Central and North Zones;
- Strengthening of the information/interaction systems and other complementary tools;
- Continuing with the execution of the training plan to strengthen employees' skills and abilities, with the aim of providing services with excellence and the greatest efficiency possible, in a comprehensive manner, thereby strengthening the company's growth and improving revenue from complementary activities and value-added services.

In 2025, the Almacenadora Atlántida reported the following contributions to its employees and Government entities:

Taxes and Contributions *Expressed in millions of Lempiras*	
Income tax temporary	*17.4*
Solidarity contribution	*3.4*
Salaries to Officers and Employees	*23.9*
Contribution to CNBS	*1.9*
Total	***46.6***

Source: Almacenadora Atlántida, Honduras

Almacenadora Atlántida, S.A

KEY FIGURES

Figures expressed in millions of U.S. dollars

Chart 40. Assets

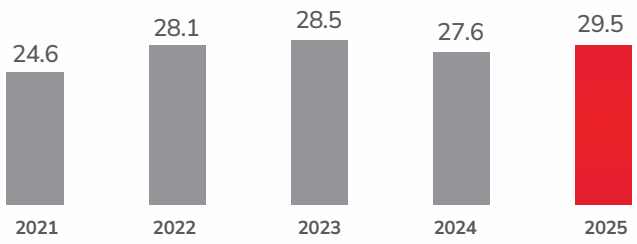


Chart 41. Equity

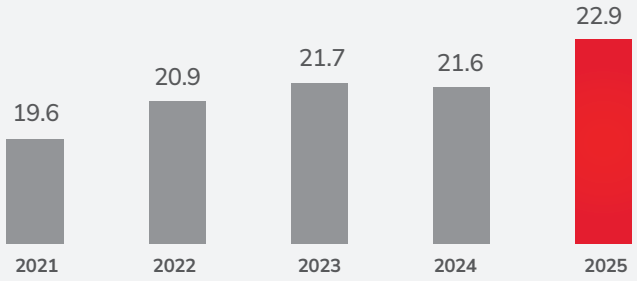
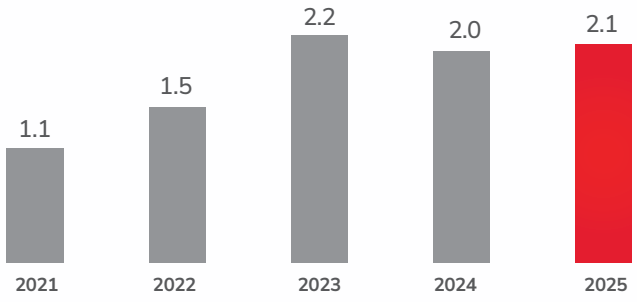


Chart 42. Net Income



Source: Almacenadora Atlántida, Honduras

Almacenadora Atlántida, S.A

KEY FIGURES

Percentages

Chart 43. Return on Equity

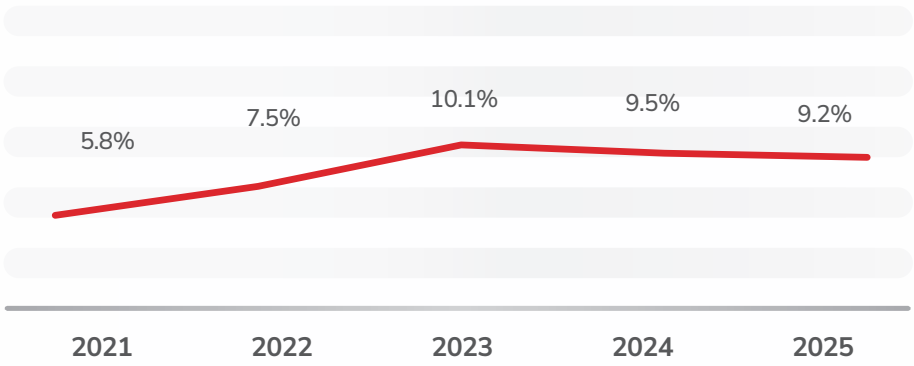
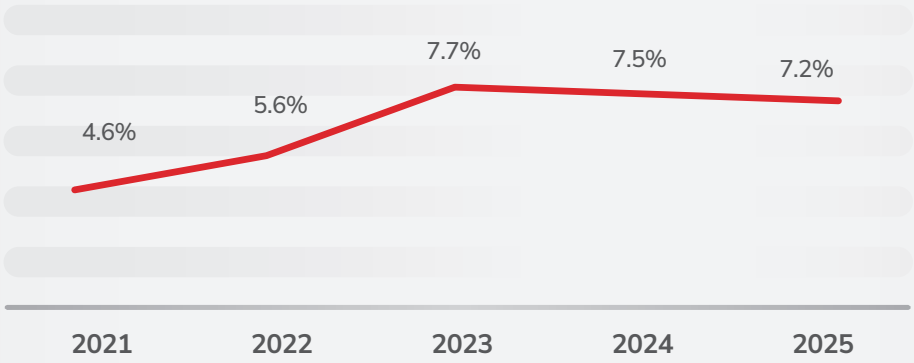


Chart 44. Return on Assets



Source: Almacenadora Atlántida, Honduras

ANNUAL

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Casa de Bolsa Atlántida

Casa de Bolsa Atlántida, S.A.

KEY FIGURES

Figures expressed in millions of U.S. dollars

0.82 MM
Assets

0.61 MM
Loans and Investments

0.77 MM
Equity

0.03 MM
Net Income

Source: Casa de Bolsa Atlántida, Honduras

Casa de Bolsa reported results in line with expectations despite operating in an environment marked by changes in international markets and the country's electoral process, conditions that paused investment decisions. Under those circumstances, the reference exchange rate of the lempira against the U.S. dollar at year-end was L26.3737 per USD1.00, reflecting a year-over-year depreciation of the national currency of 4.07%. Net International Reserves grew by 5.5%, driven by increases in coffee exports, family remittances, and services.

The BCH continued to maintain its monetary policy at a rate of 5.75% at the end of 2025, which allowed it to reach a balance of L56,509 million (USD 2,143 million) in BCH securities holdings, higher than the figure reported at year-end 2024 (L20,354 million, USD 772 million). This trend was driven by a substantial rise in investments in structural auction bills, attributable to greater absorption needs resulting from increased liquidity levels among financial system institutions linked to the historic increase in international reserves and changes made to the securities portfolios of some non-financial public sector investors due to bond maturities. As of December 2025, the cut-off rates for these bonds stood at 6.30% for one month, 6.40% for the 3-month term, 6.60% for six months, 6.80% for 9 months, 7.00% for 12 months, and 7.50% for 2 years. It should be noted that the weighted average interest rates for all maturities were adjusted to the cut-off rates. As a result, stock market activity improved, reflecting a total trading volume of public sector securities of L97,962 million (USD 3,714 million) and L1,457 million (USD 55 million) from the private sector, totaling L99,419 million (USD 3,769 million) for the year, surpassing the L38,150 million (USD 1,447 million) traded in 2024.

Casa de Bolsa Atlántida, despite low trading activity throughout the period due to the limited offer of circulating securities, closed the year with a total traded value of L30,731 million (USD 1,165 million), representing a 30% share of the total market; the activity with the greatest concentration being the placement of government sector securities (BCH Bills, SEFIN Bonds, ENEE Bonds, and Sovereign Bonds).

As part of the strategic planning, the renovation of the office facilities was completed in order to provide services in a comfortable and modern space and to improve the quality and structure of fixed assets. Additionally, the systems used were upgraded.

Casa de Bolsa Atlántida, S.A.

The Board of Directors, with the support of the Casa de Bolsa's own committees and those of the Financial Group, as well as the heads of corporate oversight functions (Risk, Compliance and money laundering prevention, Regulatory Compliance, and Internal Audit), held regular meetings and monitored the Casa de Bolsa's activities on a permanent basis throughout the period, keeping themselves duly informed.

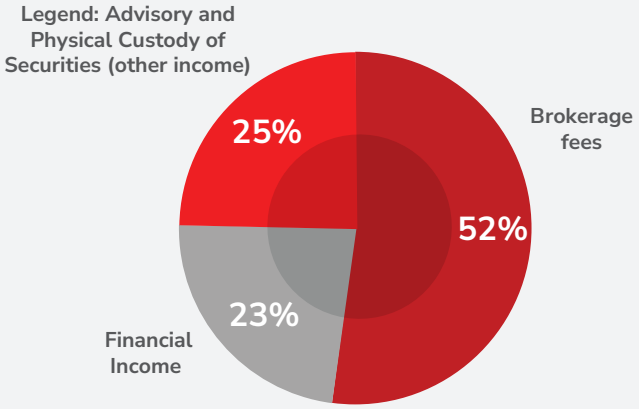
Human capital was strengthened through the participation of its female employees in training sessions on various topics, such as: Risk Management, Information Security, Customer Service, the Use of Artificial Intelligence in the Stock Market, Prevention of Money Laundering and Terrorist Financing, and Economic Outlook.

The 2025 Stock Market Financial Education Plan was developed to disseminate and strengthen knowledge about the stock market, targeting potential clients and employees of the Financial Group.

The figures are summarized below:

2025 Revenue totaled L8 million (USD 0.31 million), representing an 18% increase over 2024. They are distributed as follows:

Chart 45. Distribution of Income
Percentages



Source: Casa de Bolsa Atlántida, Honduras

Expenses reached L7 million (USD 0.26 million), 24% higher than those incurred in 2024. At year-end 2025, the company registered a profit of L0.84 million (USD 0.03 million).

Casa de Bolsa Atlántida's assets stood at L22 million (USD 0.82 million), representing a 6.0% increase over 2024.

Current liabilities amounted to L1.2 million (USD 0.05 million), representing an increase of 35% compared to 2024 due to accounts and commissions payable; Equity reached L20 million (USD 0.77 million), representing a 4.3% increase from 2024, which contributed to a ROE of 4.31%.

Casa de Bolsa Atlántida, S.A.

KEY FIGURES

Figures expressed in millions of U.S. dollars

Chart 46. Assets

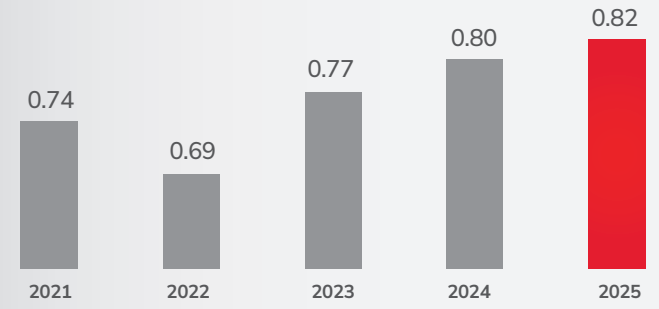


Chart 47. Net Financial Investments

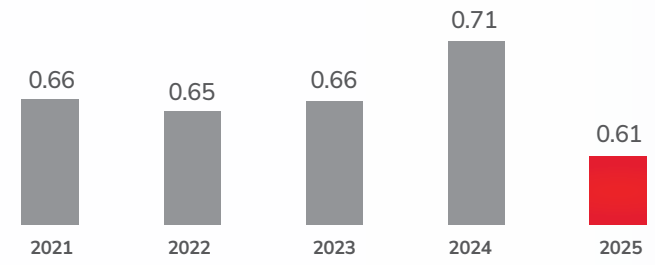


Chart 48. Net Income

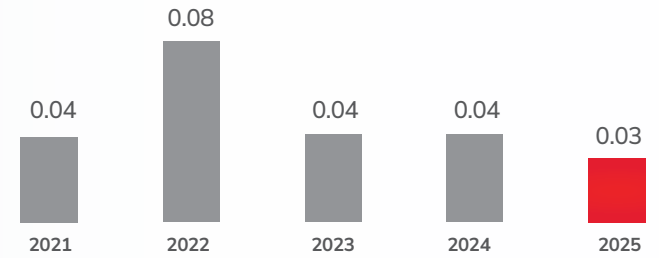
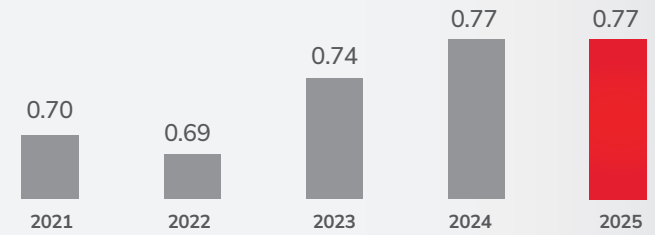


Chart 49. Equity



Source: Casa de Bolsa Atlántida, Honduras

Casa de Bolsa Atlántida, S.A.

KEY FIGURES

Percentages

Chart 50. Return on Equity

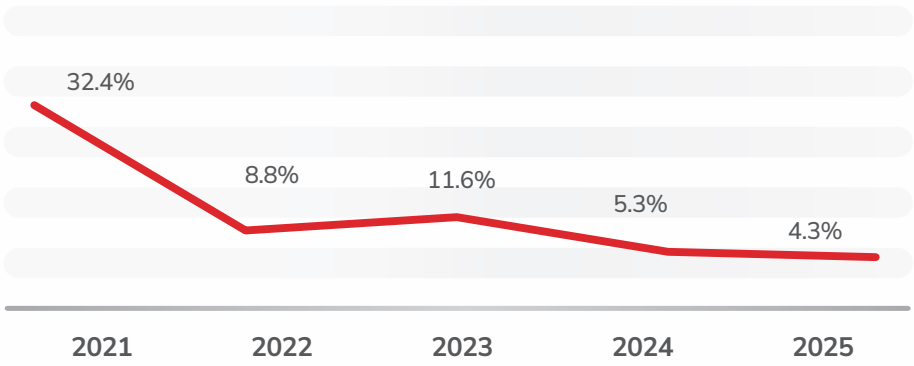
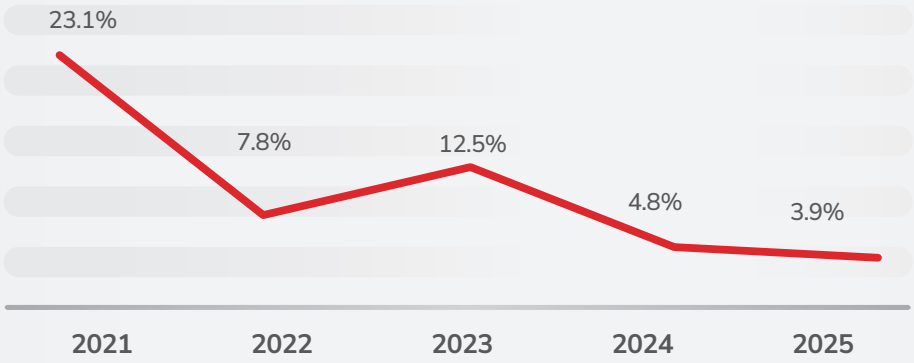


Chart 51. Return on Assets



Source: Casa de Bolsa Atlántida, Honduras



ANNUAL 2025 REPORT

atasa®

Almacén Temporal Atlántida S.A.

Almacén Temporal Atlántida, S.A.

KEY FIGURES

Figures expressed in millions of U.S. dollars

2.2 MM
Assets

2.4 MM
Income

1.9 MM
Equity

0.2 MM
Net Income

Source: ATASA, Honduras

In 2025, ATASA continued its growth trajectory by expanding its document management services operations across key projects, including macro-level document preparation, information gathering, inquiry management, comprehensive document destruction, document digitization, data center management, and business process outsourcing (BPO). Key clients for those services included Argos Honduras, CrediQ, the Netherlands Institute, and the Honduran Chamber of the Construction Industry among others. Additionally, the company expanded its storage services for clients such as Argos Honduras, Abogados sin Fronteras Canada, Credi Q, Netherlands Institute, the Honduran Chamber of the Construction Industry among others. In addition, various supplies were sold to support document management services, such as: boxes, folders, and file clips.

At year-end 2025, ATASA's revenue reached L63 million (USD 2.4 million), a net income of L6.4 million (USD 0.2 million).

In 2025, the groundwork was laid to launch several projects in 2026, including:

- GoPrime
- International Courier
- Asset Management
- ATASA Clouds Licensing (CEDI)
- Macro Preparation
- Comprehensive Destruction
- Expand courier services nationwide
- Bid with the Instituto Nacional de Previsión del Magisterio for Document Management Services

An increase in storage insurance revenue is projected, driven by sustained growth in operations and the projects scheduled for execution.

Almacén Temporal Atlántida, S.A.

KEY FIGURES

Figures expressed in millions of U.S. dollars

Chart 52. Assets

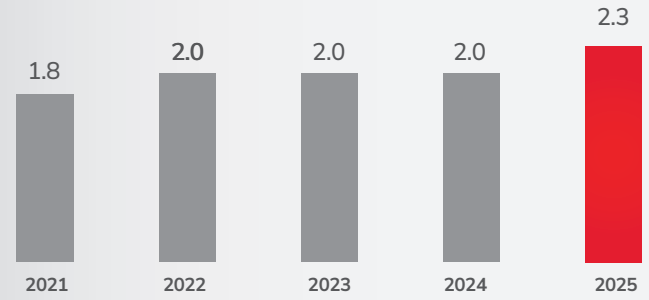


Chart 53. Equity

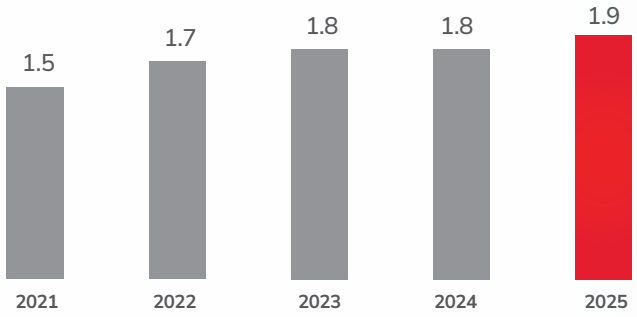


Chart 54. Income

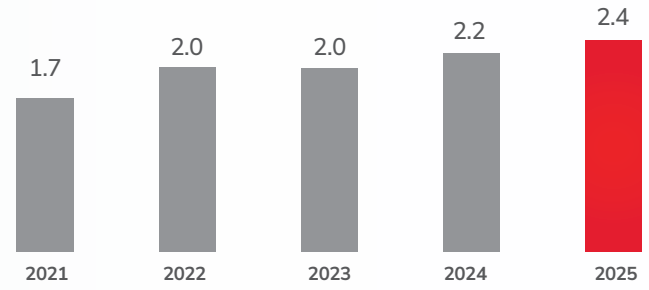
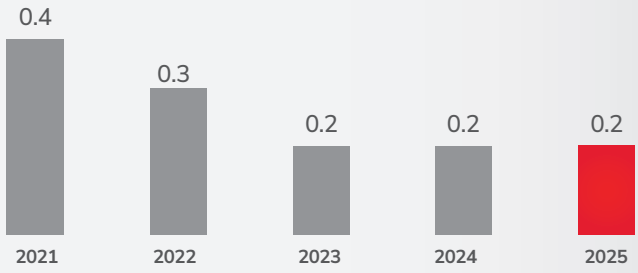


Chart 55. Net Income



Source: ATASA, Honduras



ANNUAL

2025

REPORT

Servicios Atlántida

Servicios Atlántida, S.A.

KEY FIGURES

Figures expressed in millions of U.S. dollars

2.3 MM
Assets

0.5 MM
Liabilities

1.8 MM
Equity

0.4 MM
Net Income

Source: Servicios Atlántida, Honduras

As of year-end 2025, Servicios Atlántida S.A. (SESA) had a workforce of 718 employees providing services to Banco Atlántida, of whom 689 are permanent, 10 are temporary, and 19 are administrative staff.

718
Banco Atlántida´s employees

19
Administrative employees

Source: Servicios Atlántida, Honduras

The company has four (4) HR Coordinators, three (3) based in the Central-South region and one in the Northwest who maintain direct communication with the Bank's management staff responsible for SESA employees, providing administrative support and follow-up on matters such as performance, training, goal achievement, disciplinary measures, vacations, and sick leave, among others.

At year-end 2025, SESA's total assets were L60 million (USD 2 million), liabilities totaled L13 million (USD 0.5 million), while equity decreased by L1.1 million (USD 0.04 million) compared to 2024, totaling L47 million (USD 2 million), yielding a net income for the year of L11 million (USD 0.4 million).

At the Annual General Shareholders' Meeting held on April 21, 2025, a resolution was approved to distribute cash dividends to shareholders, in the amount of L12 million (USD 0.5 million) from earnings retained as of December 31, 2024, payable on April 30, 2025.

Throughout 2025, the main financial achievements were as follows: 89% budget compliance, despite the fact that the payroll shrank for slightly more that half of the year by 27% compared to 2024. Additionally, beginning in August of 2025, SESA was authorized by the Corporate Vice Presidency of Human Resources to independently handle the hiring processes for its employees in positions outsourced with the Bank, enabling it to generate new revenue to help close the gap created by the mass resignations at the beginning of the year.

Likewise, starting in October, responsibility for managing the Deputy Vice Presidency of CSC was delegated to General Management, in addition to the company's administrative duties.

Servicios Atlántida, S.A.

KEY FIGURES

Figures expressed in millions of U.S. dollars

Chart 56. Assets

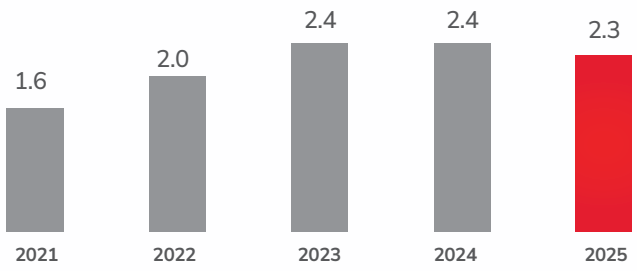


Chart 57. Equity

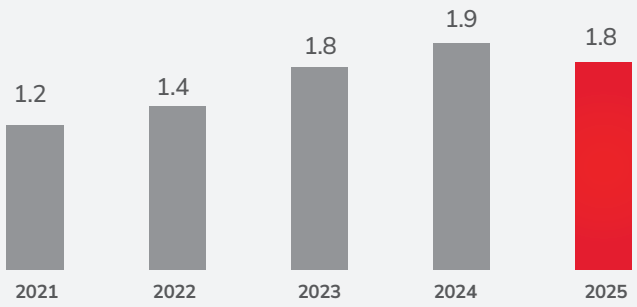
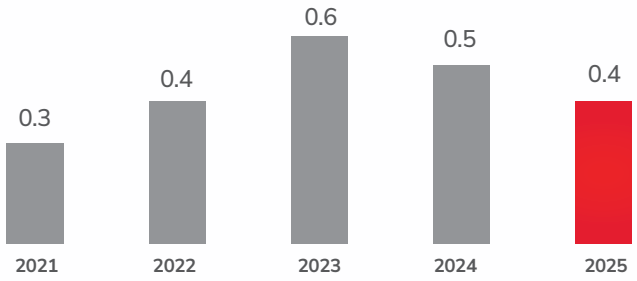


Chart 58. Net Income



Source: Servicios Atlántida, Honduras



ANNUAL 2025 REPORT

INFATLAN

Informática Atlántida, (INFATLAN)

KEY FIGURES

Figures expressed in millions of U.S. dollars

3.6 MM
Assets

2.8 MM
Equity

0.3 MM
Net Income

Source: INFATLAN, Honduras

At the end of 2025, INFATLAN's total assets stood at L94 million (USD 4 million), reflecting a decrease in bank accounts and computer equipment assets. Likewise, liabilities recorded a decrease in accounts payable and taxes.

Total equity reached L74 million (USD 2.8 million) and generated a net income of L7 million (USD 0.3 million).

These results were influenced by revenue from IT services provided and an increase in administrative expenses. Regarding the activities carried out during 2025, the following was achieved.

DESCRIPTION	ACHIEVEMENTS
Service Level Management	A total of 136,675 requests were handled in Sysaid, achieving a response rate of 96.45% within one hour or less, an SLA compliance rate of 96.52%, and a customer satisfaction rate of 95.88%, based on a total of 22,897 surveys received.
Availability Management	The availability of critical services was 99.87%. Individually, availability rates were as follows: • ACH: 99.97% • LBTR: 100% • Remittances: 99.86% • Tax Payments: 100% • Corporate cash management: 99.99% • Utility payments: 100% • Foreign Exchange: 100% • Credit Cards: 99.96% • Debit Cards: 99.87% • Payroll: 99.94% • Onboarding: 99.80% • CRM: 99.62% • Jteller: 99.77% • Merchant Payments: 99.73% • International Transfers: 99.96% • Electronic Bills: 100% • Entrust: 100% • Monitor: 99.96% • AOL-SME: 99.58% • Corporate Banking: 98.95% • Branch Network: 99.49% • Lofisa: 99.29% • Retail Banking: 99.41% • Call Center: 99.85% • Banking Agents: 99.09% • Dilo: 100% • ATM/Multi-ATM: 99.07% • POS Terminals: 99.07% • ABI: 100% • Direct Debit: 99.88% • Electronic Payments: 99.88% • PO: 100% • AS400: 100% • Payment Engine: 99.99% • CML: 99.99% • DM: 99.93% • ERP: 100% • F5: 100% • Fiori: 100% V. Center: 100%

Informática Atlántida, (INFATLAN)

DESCRIPTION	ACHIEVEMENTS
Change Management	A total of 5,245 change controls were handled, of which 2,069 were maintenance, 1,241 were environment releases, 1,419 were infrastructure, and 516 were parameter changes. By category, 215 were classified as emergency, 2,643 as standard, and 2,387 as normal.
Continuous Improvement Management	Out of 40 planned initiatives, 35% were executed. Specifically, 15 initiatives were completed, 15 remained in progress, 9 were paused, and 3 were canceled.
IT Risk Management	A total of 125 risks were identified, for which 235 controls were established, through the implementation of 179 controls, 78 risks were successfully closed.
Compliance Management	Timely tracking of audit findings, totaling 143 findings managed as follows: 46 closed, 33 past due, and 64 in progress for closure in 2026 as agreed with the audit team.
Infrastructure and System Management	A total of 3,340 maintenance tasks were executed, representing 98.57% of the 2025 plan, with a success rate of 98.76%. The remaining 1.34% were canceled because they were not necessary or were halted due to circumstances beyond INFATLAN's scope.

Informática Atlántida, (INFATLAN)

KEY FIGURES

Figures expressed in millions of U.S. dollars

Chart 59. Assets

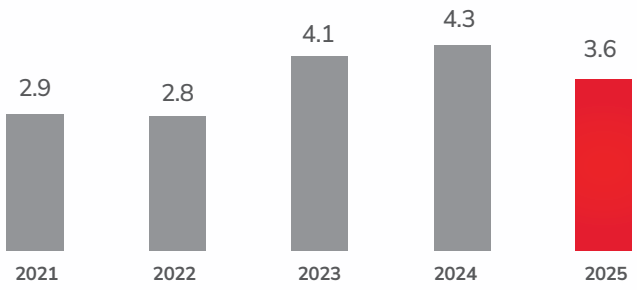


Chart 60. Equity

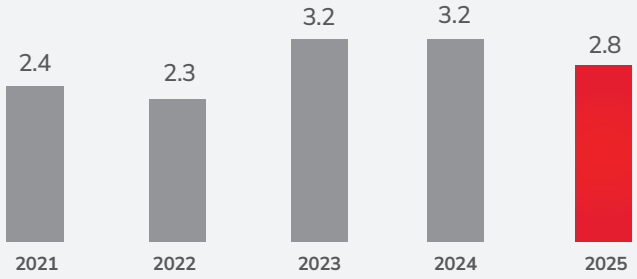
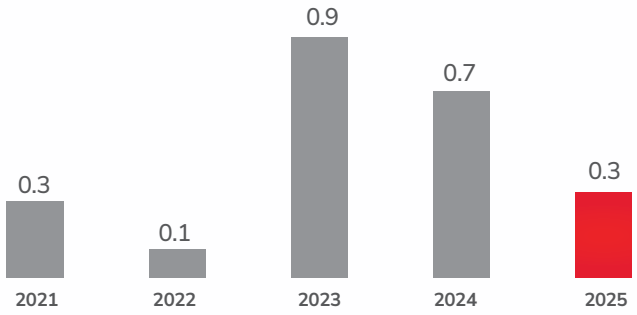


Chart 61. Net Income



Source: INFATLAN, Honduras

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EL SALVADOR

ANNUAL

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Banco Atlántida

Banco Atlántida S.A.

KEY FIGURES

Figures expressed in millions of U.S. dollars

1,528 MM
Assets

1,119 MM
Deposits

145 MM
Equity

6 MM
Net Income

Source: Banco Atlántida, El Salvador

Throughout 2025, Banco Atlántida El Salvador continued to consolidate its position within the Salvadoran financial system, achieving significant milestones in growth, capital strengthening, and digital transformation, amid an international environment characterized by financial volatility, high interest rates, and geopolitical challenges. At the local level, macroeconomic stability, economic dynamism, and the agreement reached between El Salvador and the International Monetary Fund helped strengthen market confidence and foster favorable conditions for the growth of the financial sector.

At year-end 2025, the Bank's total assets reached USD 1,528 million, reflecting a 17.2% increase compared to 2024 and surpassing the strategic target of USD 1,500 million established within the institution's five-year plan. Likewise, loans and investments totaled USD 1,256 million, while deposits reached USD 1,119 million, representing a year-over-year growth of 31.0%, thereby consolidating client trust and strengthening the funding base. Meanwhile, equity reached USD 145 million, and net income closed at USD 6 million, a 62% increase over the figure recorded in 2024.

Growth in the loan portfolio continued to be one of the Bank's main drivers of expansion. In 2025, the loan portfolio reached USD 949 million, posting year-over-year growth of 9.2%, driven primarily by financing of strategic sectors of the Salvadoran economy, such as trade (USD 198 million), construction (USD 190 million), services (USD 133 million), and electricity, gas, and Water (USD 114 million).

Growth

Loans and Investments
USD 155 MM

Loan Portfolio

Loan Portfolio
9.2%

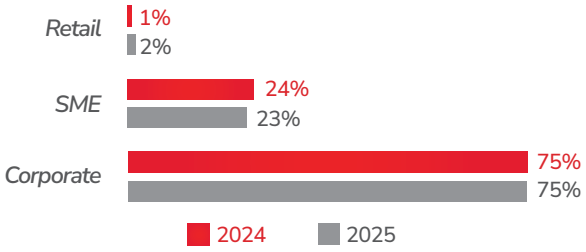
USD 869.7 MM » *USD 949.7 MM*

Source: Banco Atlántida El Salvador

Banco Atlántida S.A.

The portfolio structure remained well diversified, concentrated primarily in business and corporate loans with a 75.4% share, followed by SME loans at 22.6% and retail banking at 2.0%.

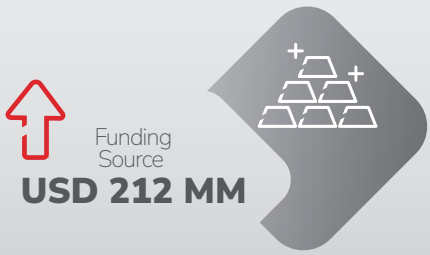
Chart 62. Composition of the Loan Portfolio
Percentage



Source: Banco Atlántida, El Salvador

In terms of liquidity and funding, the Bank maintained a solid financial position throughout the fiscal year. Funding sources recorded growth of USD 212 million, representing an annual increase of 18.4%, driven primarily by growth in deposits, which increased USD 265 million. Demand deposits continued to perform well, strengthening the Bank's liquidity structure. In addition, the Bank finalized new financing agreements with international organizations such as BIO, IDB, and Proparco, strengthening the diversification and stability of its funding sources. Furthermore, the parent company, Inversiones Atlántida, S.A., made a fresh capital injection of USD 10 million, reaffirming its strategic support and confidence in the growth of the operation in El Salvador.

Asset quality continued to show outstanding results within the Salvadoran banking industry. The past-due ratio closed at 1.41%, below the Salvadoran financial system's average of 1.50%, while non-performing loans accounted for only 3.85% of total loans. Likewise, sound risk management made it possible to reduce portfolio write-offs by 29.8% and maintain adequate reserve coverage levels, thereby strengthening financial stability and the quality of the loan portfolio.



Source: Banco Atlántida, El Salvador

Banco Atlántida S.A.

Digital transformation continued to be one of the most important strategic pillars for the organization. During 2025, digital transactions reached 82% of total transactions, compared to 24% recorded in 2017, demonstrating a significant increase in the adoption of electronic channels by clients. Likewise, transactions carried out through financial correspondents increased from 3,462 to 12,543 per month, strengthening financial inclusion and expanding the reach of banking services. In the remittance business, the Bank recorded a 45% increase in transaction volume, driven by new strategic partnerships such as Transnetwork. Meanwhile, the acquiring business closed the year with more than 500 affiliated merchants, more than 1,000 POS terminals installed, and a transaction volume exceeding USD 4 million.

In line with its innovation strategy, the Bank promoted important technological and financial initiatives, notably the launch of the structured financing service, incorporating tokenization, securitization, trusts, and issuance structuring. As a result, the Bank achieved more than USD 35 million in approved issuances, more than USD 100 million in projected placements, and more than 10 structured projects in progress. Additionally, during the year, the Bank obtained authorization to operate as a Digital Asset Service Provider and executed the first debt token issuance by Leasing Atlántida El Salvador.

In the operational and technological spheres, Banco Atlántida El Salvador continued to strengthen its digital transformation model through execution of strategic projects focused on technological modernization, process automatization, and platform integration.

Among the main projects developed during 2025 were salesforce financial services cloud, salesforce marketing cloud, MuleSoft integration, card tokenization, and conversational banking solutions. Additionally, the processes area achieved an average reduction of 30% in operating times and savings of more than 5,000 person-hours through automation and optimization of key processes. Furthermore, 95% of employees in the technology area strengthened their skills in emerging technologies and systems architecture, while 45% of applications were modernized and the deployment rate increased by 40%, reaching two releases per week.

In terms of operational sustainability and risk management, the Bank maintained a solid comprehensive management system aligned with international and regulatory best practices. During this period, the Bank strengthened its systems for business continuity, information security, transactional fraud prevention, cybersecurity, and the prevention of money laundering and terrorist financing. In addition, the Bank conducted 20 specialized training sessions on compliance and prevention, in addition to more than 630 hours of technical training for the compliance team, strengthening the institutional culture of comprehensive risk management and regulatory compliance.

Finally, Banco Atlántida El Salvador continued to strengthen its organizational culture and foster internal talent development, driving more than 35 internal promotions and delivering more than 1,400 courses and training sessions throughout the year, reaffirming its commitment to the professional growth of its employees and to building a modern, innovative institution oriented toward generating sustainable value for its clients, shareholders, and the Salvadoran economy.

Banco Atlántida S.A.

KEY FIGURES

Figures expressed in millions of U.S. dollars

Chart 63. Assets

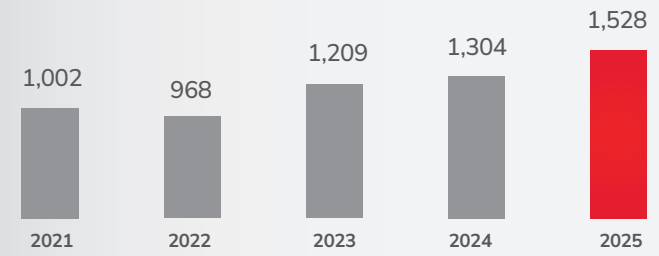


Chart 64. Deposits

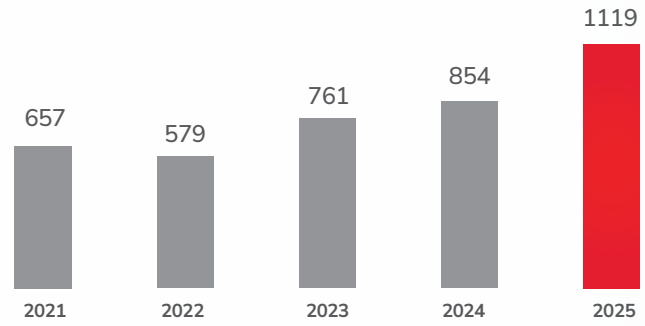


Chart 65. Equity

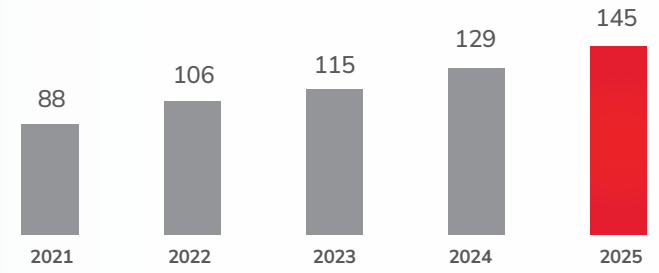
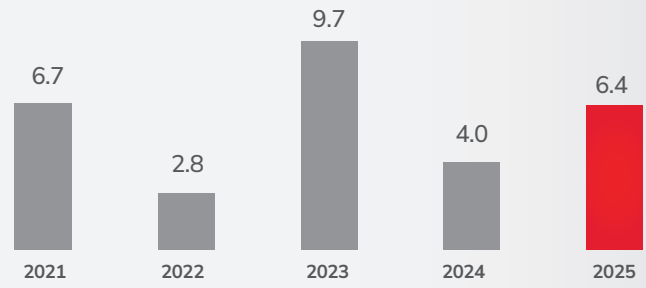


Chart 66. Net Income



Source: Banco Atlántida, El Salvador

ANNUAL

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CONFIA

Administradora de Fondos de Pensiones

Administradora de Fondos de Pensiones CONFÍA

KEY FIGURES

Figures expressed in millions of U.S. dollars

41 MM
Assets

8,890 MM
Assets Under Management

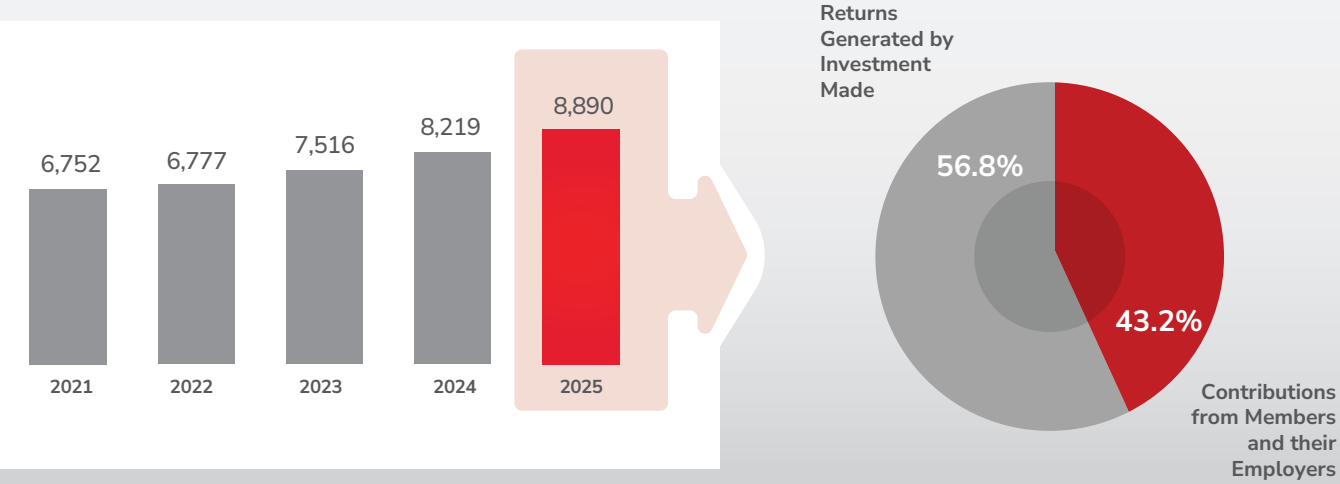
31 MM
Equity

19 MM
Net Income

Source: AFP Confía, El Salvador

In 2025, AFP CONFIA completed twenty-seven years of operation in El Salvador. It has more than 1.9 million members and 113 thousand pensioners and beneficiaries, with the largest managed pension fund in El Salvador, with more than USD 8,890 million in assets under management, 43.2% of which comes from contributions by members and their employers, and 56.8% from returns generated by investments. To date, more than USD 5,000 million in returns have been generated, of which USD 629 million were generated in 2025.

Chart 67. Managed Pension Funds
Figures expressed in Millions of U.S. dollars



Source: AFP Confía, El Salvador

Administradora de Fondos de Pensiones CONFÍA

Confía continues to lead in key business indicators:

#1

- In total assets under Management. More than USD 8,890 million in El Salvador
- In cumulative collections in El Salvador, reaching USD 805 million, representing a growth of 5.6% compared to 2024

Rating AA

ZUMMARATINGS

MOODY'S

RECOGNITIONS / AWARDS

- Company with the best customer service in Central America and the Dominican Republic according to SUMMA magazine
- Top 6 in Companies with the best human talent in the region according to SUMMA magazine
- Top 2 in pension fund administrators according to SUMMA magazine
- Top 14 in Diverse, Equitable and Inclusive companies according to SUMMA magazine.

Most attractive companies to work for, 2025 edition by Tecoloco:

- Top 17 in the category "Banking, finance, and local companies"
- Top 4 in the Global Ranking

- Top 7 in Companies with the best corporate reputation by SUMMA magazine
- Top 5 in Best Employers and Most Attractive Companies to Work for their sustainability practices by SUMMA magazine

Best client portfolio in the industry, with more than 518 thousand contributors with an average salary of USD 806, the highest in the industry

Administradora de Fondos de Pensiones CONFÍA

Pensioners receive the highest average retirement pension (USD 662), not only in El Salvador but in Central America. More than USD 6,300 billion in benefits have been paid, of which more than USD 732 million were paid in 2025, benefiting more than 113 thousand pensioners and beneficiaries.

Our voluntary pension savings products close the year with 46.0% growth compared to 2024 and a 45.2% market share. Regarding assets under management in the voluntary funds "Proyecta 5Plus" closed the year with USD 6.0 million in assets under management, while the "Proyecta Life" voluntary fund closed with USD 13.9 million in assets under management.

The company continues to focus on providing a better experience for members and pensioners; 55.4% of clients use self-service to carry out their transactions in an agile and timely manner.

In 2025, the customer experience metrics yielded the following results:

- NPS (Net Promoter Score) de 79.1%
- Customer Satisfaction Index of 91.3%
- Service Request Resolution Rate of 94%

Throughout 2025, projects were developed focused on the digital transformation and innovation strategy, implementing solutions that optimize processes and improve the client experience:



- ***Electronic enrollment;***
- ***Implementation of CRM to centralize commercial management;***
- ***Facial Biometric Verification; and***
- ***Modernization of the CONFIA Virtual platform.***

Administradora de Fondos de Pensiones CONFÍA

Continuous development of human capital continues to be driven through the implementation of the customer service program, in which the topic of "Culture of Belonging" was addressed for Directors, Senior Management, and department heads.

In Comprehensive Risk Management, Control, and Compliance, AFP CONFIA is committed to transparency and compliance with regulations and standards. It has an internal control system based on international standards such as ISO 31000 and COSO, which ensures a secure and reliable environment for all stakeholders.

With the aim of staying at the forefront of the pension industry, environmental,social, and governance (ESG) criteria have been incorporated into AFP CONFIA's management strategy. This reflects a commitment to responsible environmental practices, fair social practices, and strong governance. This approach helps mitigate risks and capitalize on opportunities to ensure continuity and future success.

The technological security ecosystem was consolidated by updating and optimizing tools such as SIEM, tenable, inmuniweb, and data loss prevention (DLP) rules. These tools enable the company to monitor, analyze, and proactively respond to any event or potential threat, thereby ensuring the robustness of the digital infrastructure.

Administradora de Fondos de Pensiones CONFÍA

KEY FIGURES

Figures expressed in millions of U.S. dollars

Chart 68. Total Assets

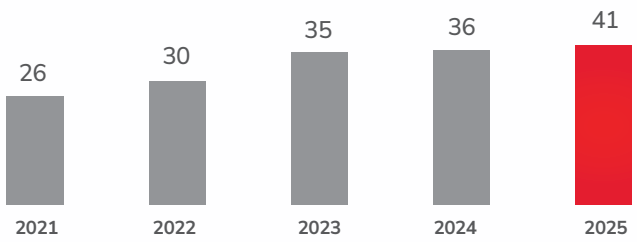


Chart 69. Equity

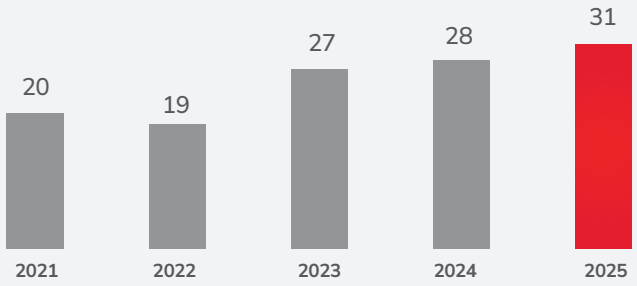
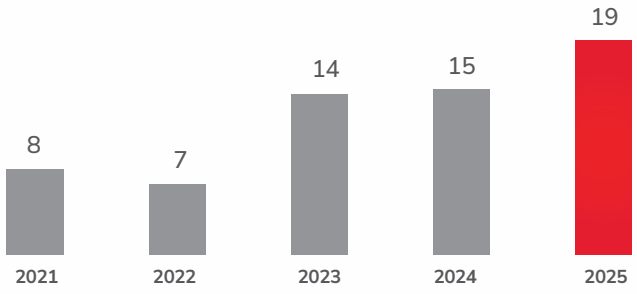


Chart 70. Net Income



Source: AFP Confía, El Salvador

Administradora de Fondos de Pensiones CONFÍA

KEY FIGURES

Percentages

Chart 71. Return on Equity

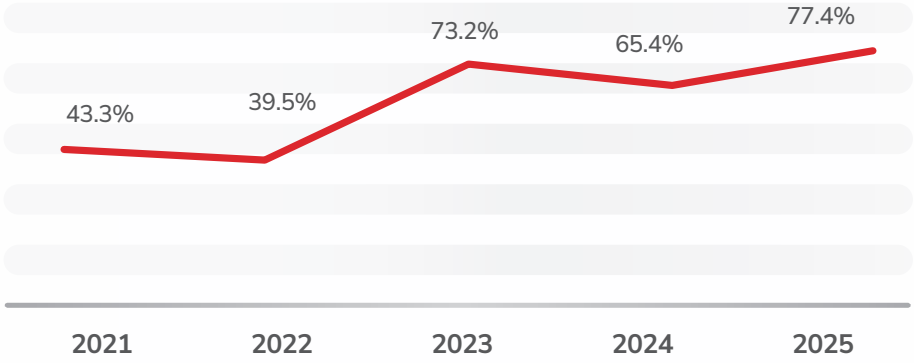
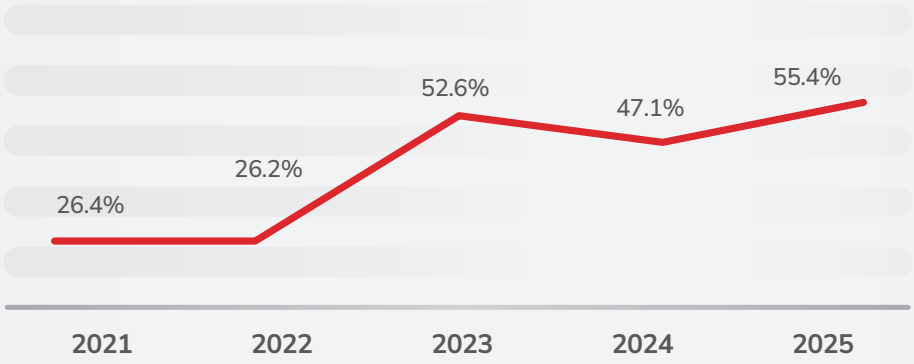


Chart 72. Return on Assets



Source: AFP Confía, El Salvador

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Atlántida Vida

Seguros de Personas

Atlántida Vida, Seguro de Personas

KEY FIGURES

Figures expressed in millions of U.S. dollars

9 MM	17 MM	7 MM	10 MM	-1 MM
Net Premiums	Assets	Investments	Equity	Net Loss

Source: Atlántida Vida, El Salvador

In 2025, Atlántida Vida reported the following results: net premiums of USD 9 million, representing a 22.8% increase compared to 2024; net assets of USD 17 million (a 36.3% year-over-year decrease); investments of USD 7 million (a 51.9% decrease compared to 2024), share capital of USD 7 million (a 28.4% decrease compared to 2024), and a net loss of USD -1.2 million.

- Insurance premium revenue went from USD 5 million in 2024 to USD 9 million in 2025, representing a 66% increase.
- Net loss decreased from USD -2.0 million in 2024 to USD -1.2 million in 2025.
- The investment portfolio decreased by 51.9%, going from USD 15 million in 2024 to USD 7 million in 2025.

In addition, the risk ratings were ratified by Zumma Ratings as “EA Negative.”

ZUMMARATINGS

Rating

EA Negativa

Atlántida Vida, Seguro de Personas

KEY FIGURES

Figures expressed in millions of U.S. dollars

Chart 73. Insurance Premium Income

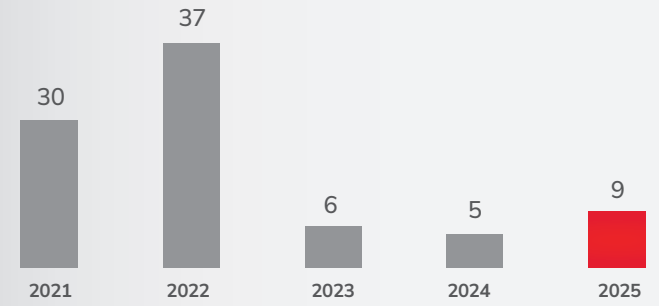


Chart 74. Financial Income

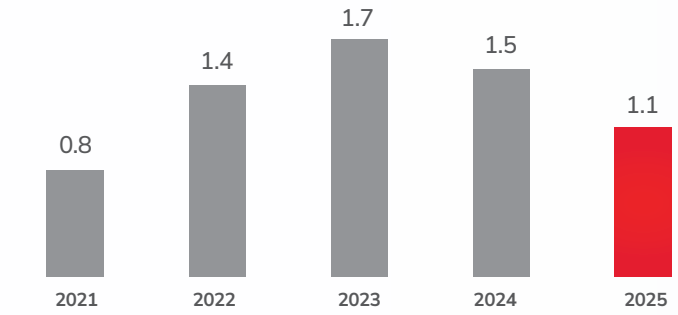


Chart 75. Net Income

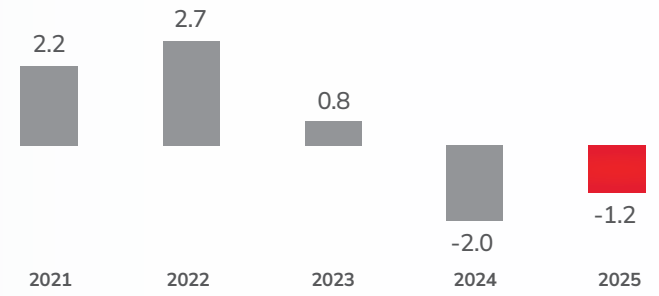


Chart 76. Investment Portfolio

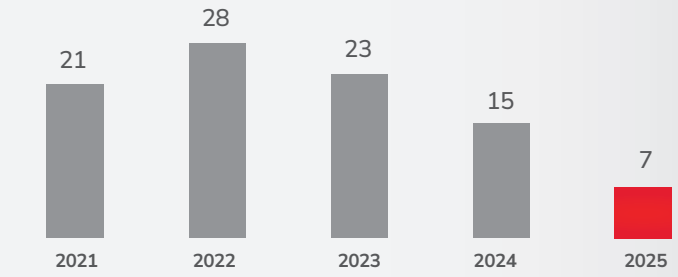
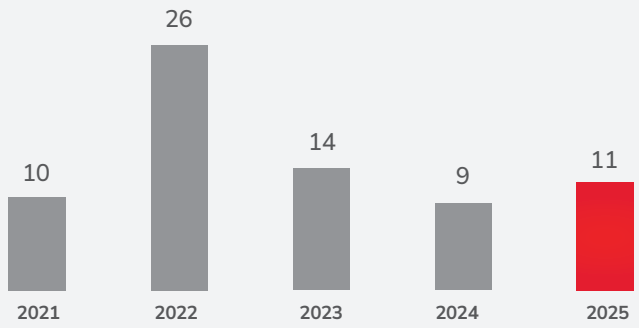


Chart 77. Loss Ratio



Source: Seguros Atlántida, El Salvador



ANNUAL

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REPORT

Seguros Atlántida

EL SALVADOR

Seguros Atlántida, S.A.

KEY FIGURES

Figures expressed in millions of U.S. dollars



Source: Seguros Atlántida, El Salvador

At year-end 2025, Seguros Atlántida S.A. reported the following results: net premiums of USD 21 million, net assets of USD 35 million, investments of USD 16 million, Share capital of USD 15 million, and net income of USD 3.3 million.

- Insurance premium revenue increased from USD 11 million in 2024 to USD 21 million in 2025, representing a 61.8% increase.
- Net income for 2025 was USD 3.3 million, representing an increase of 8.8% compared to 2024, which stood at USD 2 million.
- The investment portfolio increased by 15.3%, going from USD 13 million in 2024 to USD 16 million in 2025.

In addition, the risk ratings were maintained by Pacific Credit Rating at “EA (stable).”

Clasification

EA

PCR | PACIFIC CREDIT RATING

Seguros Atlántida, S.A.

KEY FIGURES

Figures expressed in millions of U.S. dollars

Chart 78. Insurance Premium Income

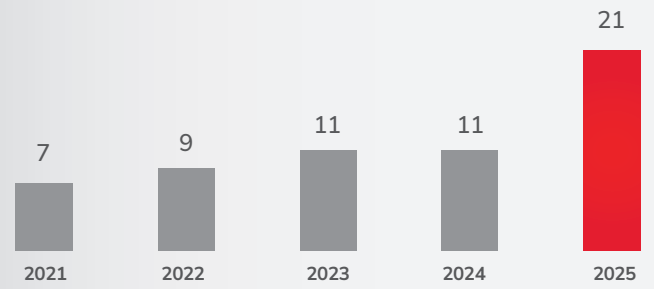


Chart 79. Financial Income

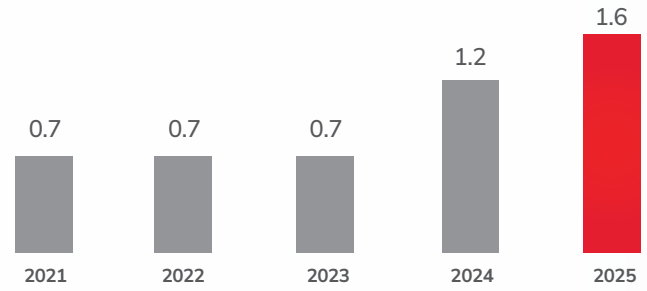


Chart 80. Net Income

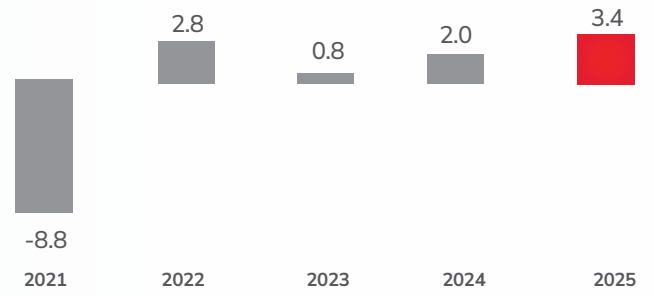


Chart 81. Investment Portfolio

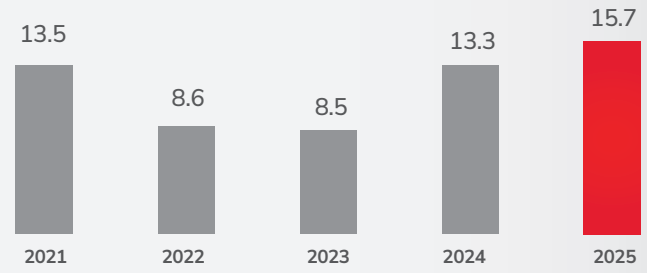
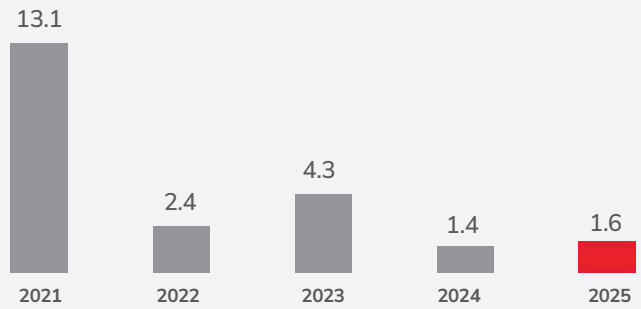


Chart 82. Loss Ratio



Source: Seguros Atlántida, El Salvador



ANNUAL 2025 REPORT

Leasing Atlántida
EL SALVADOR

Leasing Atlántida, S.A

KEY FIGURES

Figures expressed in millions of U.S. dollars



5 MM
Assets



2 MM
Funding



3 MM
Equity



0.04 MM
Net Income

Source: Leasing Atlántida, El Salvador

Since its incorporation, the company has defined a financial strategy focused primarily on the rapid growth of its finance lease portfolio, setting a goal to reach a balance of approximately USD 1.0 million during its first year of operations.

In this context, the company was born with an innovative financial structure within the Financial Group, becoming the first tokenized entity and leveraging the advantages of the digital asset ecosystem to diversify its funding sources and optimize its capital structure.

As part of this strategy, authorization was obtained for the issuance of up to USD 20 million in tokens, which constitute the main source of leverage for the future growth of the financial leasing operations. This structure laid a solid foundation for scaling the business, reducing dependence on traditional bank financing and aligning the terms and costs of the resources with the nature of the financed assets.

EVOLUTION OF ASSETS, LIABILITIES, AND EQUITY

At the end of the first fiscal year, the company's total assets totaled USD 5 million, driven primarily by the growth in the lease portfolio and by the active management of liquidity surpluses through a financial investment portfolio.

Total liabilities stood at USD 2.1 million, reflecting a structure consistent with the initial phase of the business and with the funding strategy based on the gradual issuance of tokens.

Equity reached USD 3.1 million, strengthening the company's growth capacity and enabling it to achieve adequate profitability metrics for an entity in an expansion stage, with a ROE of 1.44% and a ROA of 0.84%, which reflect the efficient use of capital and earning assets.



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Atlántida Capital, S.A.
Gestora de Fondos de Inversión

Atlántida Capital, S.A.

KEY FIGURES

Figures expressed in millions of U.S. dollars

19 MM
Assets

742 MM
Assets Under Management

13 MM
Equity

5 MM
Net Income

Source: Atlántida Capital, El Salvador

Throughout 2025, Atlántida Capital continued to solidify its position as the leading management company in the Salvadoran investment funds market, thanks to the commitment of its board of directors, the trust of its investors, and the dedication of its employees. As a result of these efforts, assets under management for the funds managed by the company reached USD 742 million, representing a growth of more than 36.6% compared to 2024. Furthermore, Atlántida Capital strengthened its product portfolio by launching two new investment funds: the Fondo de Inversión Cerrado Financiero Atlántida Renta Variable II and the Fondo de Inversión Abierto Atlántida Renta Mixta, bringing the total to eight managed funds by year-end 2025.

- Fondo de Inversión Cerrado Financiero Atlántida Renta Variable II began operations in 2025, investing in public equity securities and delivering an approximate yield of 7.65%. Meanwhile, the Fondo de Inversión Abierto Atlántida Renta Mixta, focused on fixed-income and equity investments, recorded an approximately yield of 7.31%.
- Fondo de Inversión Cerrado de Capital de Riesgo Atlántida surpassed USD 260 million in assets under management, achieving an approximate yield of 8.1%; while Fondo de Inversión Cerrado de Capital de Riesgo Atlántida Empresarial+ reached assets exceeding USD 200 million, delivering an approximate yield of 8.85%.
- Fondo de Inversión Cerrado Inmobiliario Atlántida Progresa+ made investments in new real estate properties totaling more than USD 800,000, reaching assets under management of USD 72 million and an approximate yield of 5.63%.
- Fondo de Inversión Abierto Atlántida de Liquidez a Corto Plazo, Fondo de Inversión Abierto Atlántida de Crecimiento a Mediano Plazo, and Fondo de Inversión Abierto Atlántida Renta Mixta closed 2025 with approximate yields of 3.64%, 5.61%, and 7.37%, respectively, establishing themselves as safe and profitable investment alternatives for the Salvadoran public.

Atlántida Capital, S.A.

In financial terms, revenue from management services totaled USD 8 million, 7.2% higher than at the year-end 2024, while net Income reached USD 6 million. Meanwhile, the Management Company's return on equity (ROE) stood at 41.35% at the end of 2025, reflecting strong levels of profitability and operational efficiency. Additionally, equity totaled USD 13 million, and the Management Company's assets amounted to USD 19 million at the end of the period.

Atlántida Capital continued to strengthen its comprehensive risk management framework through policies and methodologies focused on mitigating operational, financial, technological, reputational, and market risks, incorporating tools such as stress testing, VAR measurements, liquidity analysis, and ongoing monitoring of credit and counterparty risks. In addition, the management company strengthened its controls related to cybersecurity, business continuity, money laundering prevention, and corporate governance.

Similarly, together with Fundación Atlántida and the other companies of the Atlántida Financial Group, the management company continued to promote the development of the Salvadoran securities market through financial education programs and participation in activities aimed at fostering a culture of investment and access to specialized financial instruments, thereby reaffirming its commitment to the economic and financial development of El Salvador.

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REPORT



Atlántida Securities

Casa de Corredores de Bolsa

Atlántida Securities, S.A.

KEY FIGURES

Figures expressed in millions of U.S. dollars

992 MM	2 MM	21%	2 MM	0.7 MM
Assets under management	Assets	Market share	Equity	Net Income

Source: Atlántida Securities, El Salvador

Throughout 2025, Atlántida Securities, S.A. de C.V. consolidated its leadership within the Salvadoran stock market, ranking second in overall traded volume and achieving a market share of 21.46%. This performance reflects the entity's operating strength, as well as the trust placed in it by its clients and investors.

In terms of performance by market segment, Atlántida Securities continued to strengthen its share of the secondary market, where it captured a total share of 39.83%, trading a volume of USD 128 million, a 7.2% increase over the USD 120 million recorded in 2024. Meanwhile, the repo market showed robust growth of 18.6%, reaching a total traded volume of USD 804 million. Meanwhile, the equity segment recorded exponential growth of 70.4% compared to the previous year, totaling transactions of USD 75 million.

In the primary and international markets, Atlántida Securities traded USD 85 million and USD 423 million, respectively, closing the 2025 fiscal year with a total traded amount of USD 1,514 million.

The internationalization strategy continued to generate outstanding results through participation as a remote operator on the Latin American Stock Exchange of Panama (Latinex), where more than USD 48 million were traded, reflecting a 167.9% increase over the previous year and reaffirming the entity's positioning as a key player in regional financial integration.

On the commercial front, Atlántida Securities continued to strengthen its client portfolio and assets under management, remaining at the forefront of innovative financial solutions aimed at both issuers and investors. As a result of this strategy, during 2025 the client base, comprising both individuals and local and regional legal entities, increased by 7% compared to the previous year. Meanwhile, assets under custody reached USD 992 million.

ANNUAL 2025 REPORT



NICARAGUA



ANNUAL

2025

REPORT

Banco Atlántida

Banco Atlántida S.A.

KEY FIGURES

Figures expressed in millions of U.S. dollars



Source: Banco Atlántida, Nicaragua

Fiscal Year 2025 was marked by significant progress in the Bank's operational consolidation and the expansion of its service infrastructure, in line with the Institutional Strategic Plan and the commitment made to shareholders and clients. During the period, the opening of three new branches was completed, strengthening the entity's regional presence and broadening access to financial services. In addition, the Bank began implementing strategic projects aimed at modernizing its technology platform, the operational and commercial benefits of which are expected to materialize progressively toward the end of the first half of 2026.

In the financial sphere, Banco Atlántida Nicaragua continued to show positive trends in its main indicators. At the end of the period, total assets reached USD 79 million, reflecting an increase of USD 16 million compared to 2024, equivalent to 25.7% growth. Total liabilities amounted to USD 51 million, with an increase of USD 10 million driven by growth in deposit inflows, whose balance went from USD 39 million in 2024 to USD 49 million in 2025, representing a 26% increase.

Total financial income reached USD 6 million, representing a 14.6% increase compared to December 2024, driven primarily by higher yield of the loan portfolio. In this context, the institution recorded a net loss for the year of USD -3.6 million in 2025, compared to USD -1.7 million in 2024.

In addition, the entity received equity contributions totaling USD 10 million, strengthening its capital base and supporting the expansion strategy in the national territory.

Banco Atlántida S.A.

KEY FIGURES

Figures expressed in millions of U.S. dollars

Chart 83. Assets

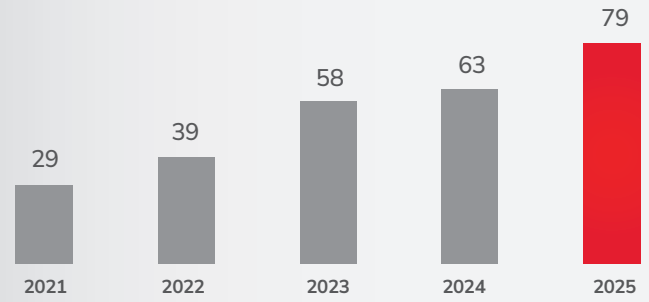


Chart 84. Equity

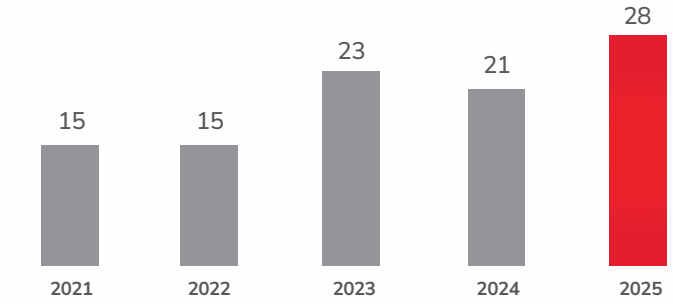


Chart 85. Net Income

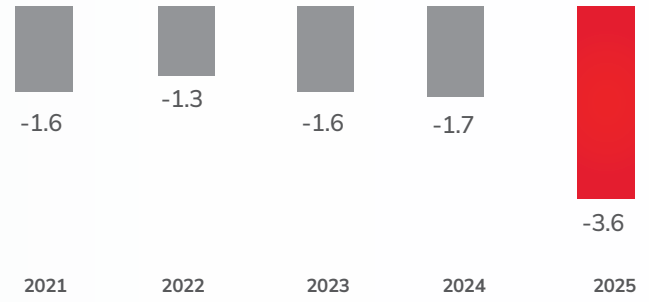


Chart 86. Credit Portfolio

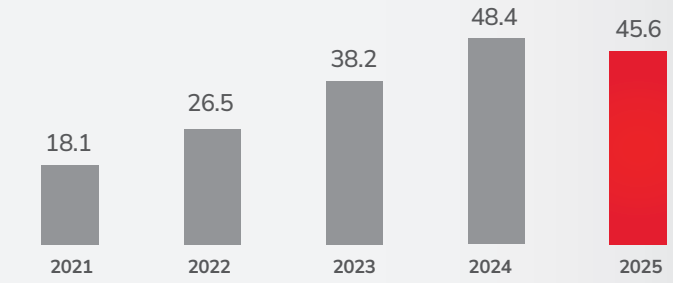
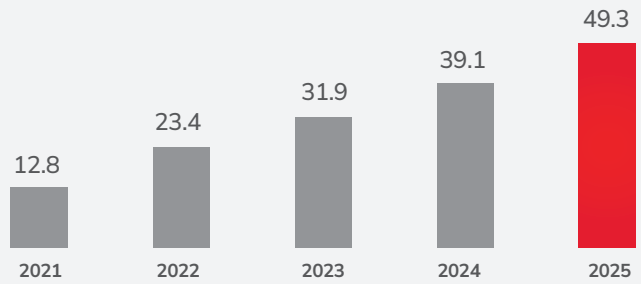


Chart 87. Deposits



Source: Banco Atlántida, Nicaragua

ANNUAL

2025 REPORT



MICROFINANCIERA

FUNDESER

¡Más cerca, más ágil!

Microfinanciera FUNDESER

KEY FIGURES

Figures expressed in millions of U.S. dollars



Source: Microfinanciera FUNDESER, Nicaragua

Throughout 2025, Microfinanciera FUNDESER continued to strengthen its position within Nicaragua's microfinance sector, maintaining an approach oriented toward productive financing, financial inclusion, and support for the economic development of small and medium-sized entrepreneurs. In an economic environment characterized by regional challenges and changes in financing dynamics, the entity maintained a strategy focused on sustainable growth, capital strengthening, and expansion of its credit portfolio.

At year-end 2025, FUNDESER's total assets reached USD 52 million, while financial income totaled USD 17 million, reflecting sustained growth compared to previous years. Meanwhile, equity stood at USD 19 million and net income reached USD 4 million, demonstrating the entity's financial and operational strength.

The gross credit portfolio maintained a favorable evolution during the period, reaching USD 45 million at the year-end 2025, higher than the USD 40 million recorded in 2024, thereby consolidating a trend of sustained growth observed in recent years, from USD 29 million in 2021. This performance was driven by continued demand for financing from the productive and commercial sectors of the Nicaraguan economy.

In terms of portfolio composition, the commerce sector remained the institution's primary financing activity, accounting for 44% of share, followed by services at 19%, livestock at 15%, and agriculture at 14%, reaffirming FUNDESER's strategic focus on sectors that drive employment and economic dynamism. Additionally, the housing and consumer segments accounted for 5% and 3% of the portfolio, respectively.

Financial income has also shown an upward trend in recent years, going from USD 12 million in 2021 to USD 17 million in 2025, which reflects the strengthening of the business, the expansion of the client base, and the sustainability of the institution's operating model.

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PANAMÁ

ANNUAL

2025

REPORT



Pacific Bank

Grupo Financiero Atlántida

Pacific Bank, S.A.

KEY FIGURES

Figures expressed in millions of U.S. dollars

283 MM
Assets

230 MM
Deposits

31 MM
Equity

3 MM
Net Income

Source: Pacific Bank, Panamá

Throughout 2025, Pacific Bank continued consolidating its growth and positioning within Panama's International Banking Center, strengthening its financial structure, operating capacity, and institutional presence in the Panamanian market. In an economic environment characterized by international volatility, adjustments in financial markets, and new regulatory challenges, the Bank maintained a strategy focused on sustainable growth, equity strengthening, commercial expansion, and technological transformation.

At year-end 2025, Pacific Bank's total assets reached USD 283 million, reflecting growth of USD 44 million, equivalent to 18.5% compared to 2024. The Bank's main asset continued to be its loan portfolio, which accounted for 83.2% of total assets, reaching USD 235 million and recording year-over-year growth of 22.8%. Additionally, securities investments totaled USD 35 million, 109.4% higher from the previous year, strengthening the institution's liquidity position and financial diversification.

In terms of financial obligations, total liabilities reached USD 252 million, an increase of USD 42 million compared to 2024, driven primarily by sustained growth in deposits. Total deposits reached USD 230 million, representing an increase of USD 23 million (11.1%) compared to the previous year, reflecting client trust in the Bank's strength and stability. Meanwhile, Equity totaled USD 31 million, recording a 9.8% increase compared to 2024.

Financial results continued to show a favorable trend during the period. Interest income reached USD 26 million, reflecting growth of 52.4% compared to 2024, driven primarily by the performance of the loan portfolio, which contributed USD 23 million, equivalent to 89.6% of total financial income. Meanwhile, administrative expenses amounted to USD 7 million, while net income for the year reached USD 3 million, 38.2% higher than the net income recorded in 2024 of USD 2 million.

In terms of financial indicators, Pacific Bank continued to strengthen its profitability and solvency levels. Return on equity (ROE) stood at 9.48% at the end of 2025, higher than the 7.49% recorded in 2024, while return on assets (ROA) reached 1.06%. Additionally, the capital adequacy ratio closed at 15.7%, remaining above regulatory requirements and reaffirming the Bank's equity strength.

Pacific Bank, S.A.

Throughout its financial year, Pacific Bank also promoted important strategic and operational initiatives aimed at strengthening its institutional presence and improving the customer experience. Among its key achievements, the Bell Ringing Ceremony stood out as the new issuer of the revolving corporate securities program for up to USD 50 million, structured in partnership with Atlántida Securities Panama. The Bank also strengthened its service network by opening new branches in Aquilino de la Guardia and Torre de las Américas, expanding its coverage and proximity to clients.

In the technology sector, Pacific Bank advanced significantly in its digital transformation process through the implementation of a new core banking system and upgrading its online banking platform, incorporating technological improvements aimed at strengthening the operational efficiency, security, and scalability of its financial services. These initiatives made it possible to expand the offering of digital services and optimize the client experience.

Additionally, the Bank continued to strengthen its model for corporate governance, comprehensive risk management, and institutional sustainability, maintaining a robust structure of specialized committees on audit, compliance, risk, technology, corporate governance, and money laundering prevention, in line with best regulatory and financial supervision practices in Panama.

In terms of Corporate Social Responsibility, Pacific Bank carried out various initiatives aimed at community well-being, sustainability, and the promotion of culture and sports. Among them stood out its participation in children's health events, in-house sports activities for employees, recycling programs and initiatives promoting the responsible use of resources, as well as the sponsorship of social and cultural initiatives in Panama, reaffirming its commitment to sustainable development and the well-being of the communities where it operates.

Pacific Bank, S.A.

KEY FIGURES

: Figures expressed in millions of U.S. dollars

Chart 88. Assets

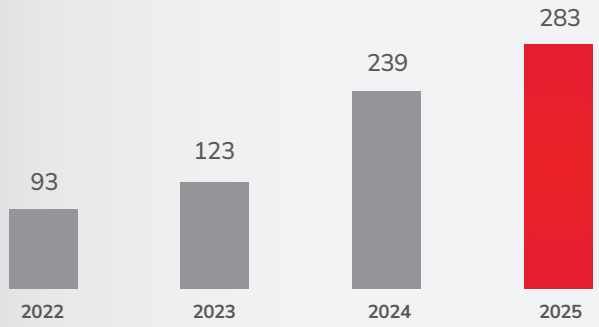


Chart 89. Equity

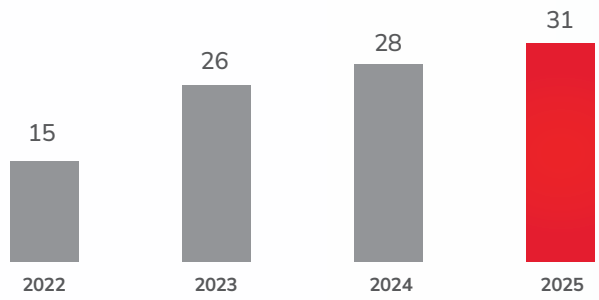


Chart 90. Net Income

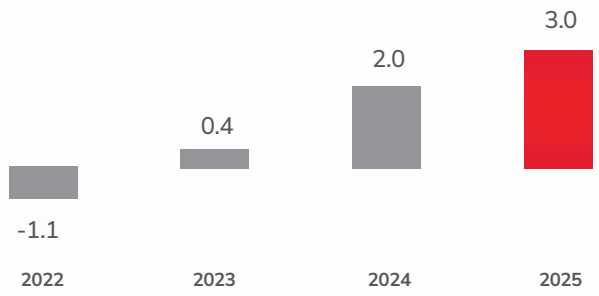


Chart 91. Loan Portfolio

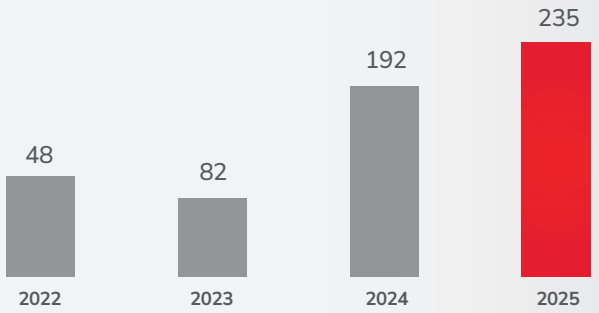
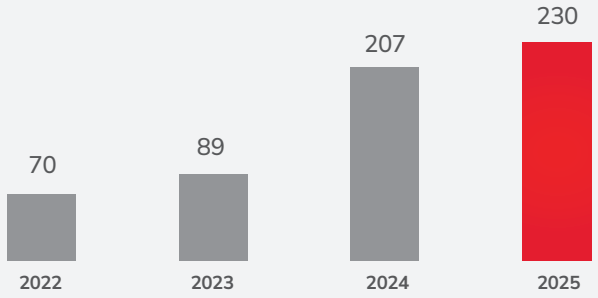


Chart 92. Deposits



Source: Pacific Bank, Panamá

ANNUAL 2025 REPORT



ECUADOR

Grupo Financiero Atlántida

KEY FINANCIAL INDICATORS

PRELIMINARY CONSOLIDATED DATA AS OF DECEMBER 31, 2025

USD 209 MM
Assets

USD 167 MM
Equity

USD 42 MM
Liabilities

USD 3 MM
Net Income

Source: Grupo Sur Atlántida, Ecuador

Grupo Sur Atlántida

CrediPrime

CrediPrime continues to consolidate its position in the automotive financial sector, in an environment favorable to the industry, which recorded a 15% growth in 2025, increasing from 108,266 units sold in 2024 to 124,505 units. This dynamism in the market generated greater sales opportunities and bolstered demand for financial solutions.

In this context, the company drove its growth through the expansion of its geographic coverage, opening offices in cities such as Cuenca and Ambato, as well as the strengthening of strategic alliances with dealerships, both new and already established. These actions enabled the entity to increase its market presence and continue to gain market share within the automotive sector.

As a result of this strategy, 2,293 transactions were placed in 2025, representing a 32% increase compared to 2024, strengthening the company's positioning. The total amount of loans granted reached approximately USD 55 million, while portfolio sales reached USD 67 million, reflecting active portfolio management and adequate liquidity generation.

Equity
USD 4 MM

Net Income
USD 1.5 MM

Source: CrediPrime, Ecuador

Loans
2,293

Managed Portfolio
USD 115 MM

Source: CrediPrime, Ecuador

In financial terms, the company generated financial revenue of USD 10 million from portfolio sales and a net income of USD 1.5 million, representing an 84.8% increase compared to 2024, demonstrating the soundness and profitability of the business.

Regarding its financial structure, CrediPrime closed 2025 with assets of USD 30 million and equity of USD 4 million, strengthening its financial foundation and growth capacity. The efforts made during the period, focused on process optimization, operating efficiency, and strengthening strategic relationships, have enabled the company to strengthen its financial structure and consolidate its role as a key partner in the automotive market.

Grupo Sur Atlántida

CapitalPrime

In 2025, CapitalPrime maintained a trajectory of sustained growth, consolidating its operations and strengthening its market share. During the year, the company executed 6,798 transactions, compared to the 5,084 recorded in 2024, representing a 33.7% increase. This performance was accompanied by total revenue of USD 41 million, higher than the USD 30 million achieved the previous year.

Additionally, assets under management showed significant growth, reaching USD 115 million in 2025, compared to the USD 85 million managed in 2024, reflecting the institution's ability to scale its operations and strengthen its portfolio.

Operations
6,798

Source: CapitalPrime, Ecuador

Equity
USD 0.94 MM

Income
USD 0.99 MM

Source: CapitalPrime, Ecuador

This growth responds to management focused on operating efficiency, the strengthening of its processes, and the continuous optimizing of its management tools, which has enabled the company to expand its business in an orderly and sustainable manner.

In the financial sphere, the company continued to bolster its structure, demonstrating improvements in profitability levels and consolidating its business model.

CapitalPrime thus reaffirms its positioning as a key player in the sector, with an increasingly efficient operation oriented toward sustainable growth.

Atlántida Casa de Valores

In 2025, Atlántida Casa de Valores, S.A. (Accitlán) stood out in the Ecuadorian securities market, achieving an outstanding performance in a context of general contraction in the industry.

Atlántida Casa de Valores traded USD 727 million (representing growth of 66% compared to 2024), generating income of USD 1.8 million and posting a net income of USD 240,000, which represented a 27% increase over the previous year.

Totaled volume
USD 727 MM

Source: Atlántida Casa de Valores, Ecuador

Revenues were derived from the key services lines, which included:

- Brokerage Commissions
- Underwriting and Structuring Fees
- Structuring Fees Portfolio

The company served successfully as legal and financial advisor and structurer for 6 corporate debt issuances, offering funding alternatives to traditional bank loans, with a cumulative value of USD 21 million.

The Casa de Valores was awarded in the Strategic Development Ally category by the Guayaquil Stock Exchange and in the Active Participation in the Securities Market category by the Quito Stock Exchange. These awards highlight its contribution to the development and dynamism of the Ecuadorian securities market, as well as its contribution to the growth of the economy in general.

Grupo Sur Atlántida

Fiduciaria Atlántida
Fondos y Fideicomisos

Fiduciaria Atlántida is a company that began operations at the end of 2017. It is currently in the top 5 of the largest and most relevant trust companies in the country in terms of revenue and assets under management.

Its average growth rate is among the highest in the industry, more than doubling this year. Currently, it manages over USD 1,076 million in third-party assets across 292 trust accounts and four investment funds, generating annual revenue exceeding USD 3.5 million.

With commitment and dedication, it serves nearly 15,000 clients, innovating the traditional way of managing trust accounts and investment funds through cutting-edge technological tools.

Trust Structures
292

Source: Fiduciaria Atlántida: Fondos y Fideicomisos, Ecuador

TRUSTS

It has established itself as a highly relevant and important player in the trust industry, particularly in the nation's capital; it works with a broad and prestigious client portfolio, in all types of trust businesses.

INVESTMENT FUNDS

Over the past year, Investment Funds has recorded significant growth of more than 108% in its net equity, placing it within the Top 6 fund management companies in Ecuador.

Grupo Sur Atlántida

Atlántida Insurance
Asesoría y Producción de Seguros

Figures expressed in millions of U.S. dollars



Source: : Atlántida Insurance, Ecuador

In its second year of operation, INSURATLAN closed 2025 consolidating its growth and strengthening its position within the Ecuadorian insurance market, advising on and managing more than USD 5 million in premiums. This sustained growth was reflected in a significant increase in income and in the generation of profit, marking the transition from a phase of expansion to a phase of strategic consolidation of the business.

Its approach based on personalized advice, customer service, technological innovation, operating efficiency, and trust building has enabled the company to strengthen and expand its client portfolio, consolidating long-term relationships with the country´s major corporate and financial groups.

As part of its commitment to innovation and continuous improvement, new technological systems for insurance management and administration were implemented in 2025, enabling the company to optimize processes, enhance the customer experience, and generate greater added value in its operations.

One of the year's major milestones was the consolidation of operations in Guayaquil, especially strengthening the financial and banking insurance business lines. In addition, tools and systems were developed for managing mass auto insurance and banking insurance, automating processes and significantly improving efficiency in the issuance and management of policies.

Thanks to the team's effort and commitment, as well as strategic and efficient management, the company secured a position among the 50 largest brokers in the Ecuadorian insurance market, working closely with the country's main insurers.

With a customer-focused organizational culture underpinned by transparency, integrity, and teamwork, INSURATLAN continues to consolidate itself as a modern, agile, and strategic broker within the Ecuadorian insurance sector.

Grupo Sur Atlántida

reditum

Member of Grupo Sur Atlántida

+34 Domestics and International Clients
with access to market information from Ecuador and Central America.

+15 Countries
with information available

+280 Registered users
with access to the information platform

USD 0.2 MM
Equity

Reditum continues to establish itself as a company specialized in the development of financial intelligence solutions, with a presence in Ecuador and sustained expansion in Central America. In 2025, the company strengthened its technology portfolio by incorporating new capabilities in analytics, digital banking, insurance, and data processing, aimed at improving its clients' decision-making.

At year-end, Reditum has more than 34 domestic and international clients, with access to financial information in more than 15 countries, and a base of more than 280 registered users on its platform.

At the commercial level, relevant clients from the Financial Sector in Ecuador and Central America were added, consolidating the company's regional positioning and expanding the reach of its solutions.

At the product level, developments such as app Banco Central, Banco Atlantida web page, and CrediApp stand out, as well as the development of custom digital solutions, strengthening the value offering in financial analytics and digital banking.

In financial terms, the company records equity of USD 200,000 and net income of USD 30,000, reflecting an improvement in its profitability indicators, with a ROA of 9.48% and a ROE of 15.76%.

Reditum reaffirms its commitment to continue innovating and developing technology solutions that drive the growth of its clients, consolidating its positioning in a competitive and constantly evolving environment.

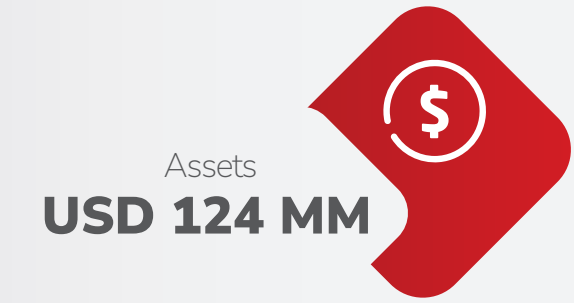
We process multiple types of information, such as:

- Financial Systems
- Securities Market
- Insurance Economy
- Local Economy
- International Market

Banco Atlántida

BANCO ATLÁNTIDA: GROWTH AND INNOVATION IN 2025

2025 represented a year of total innovation and transformation for Banco D-Miro, marked by the rebranding to Banco Atlántida, thus reflecting outstanding growth, with an 85.9% increase in the Credit Portfolio and a significant reduction of Delinquency to 3.2%; while the offering was diversified beyond Microcredit, the outlook toward regional expansion and infrastructure improvement marked a turning point in Ecuadorian banking.



Assets
USD 124 MM



Deposits
USD 112 MM

Source: Banco Atlántida, Ecuador

BRAND

Rebranding

In June 2025, Banco D-MIRO changed its corporate name to Banco Atlántida S.A., marking a new era of growth and innovation across all customer touchpoints and in the infrastructure, which enabled improvements in the services without causing any disruption. This process encompassed the “Imagina. Cree. Triunfa.” campaign ,which was aimed at connecting with the aspirations and goals of Ecuadorians through a narrative that brought everyone together in a single place, “Banco Atlántida in Ecuador” supported by cultural resonance through a card that symbolizes the union of the four regions (Coast, Sierra, Oriente, and Galápagos), thus achieving an orderly transition that reinforced its positioning and customer experience.

Grupo Sur Atlántida

BANCO D-MIRO



Banco Atlántida





INFRASTRUCTURE AND EXPANSION

Opening of a New Branch

In June 2025, Banco Atlántida began its expansion into new markets with the opening of its first branch in Quito, located in the Paseo San Francisco Shopping Center in Cumbayá, marking its entry into Ecuador's Sierra region and expanding its national presence. This expansion was accompanied by a transformation in the Bank's market approach, moving from serving predominantly a popular segment to a more diverse segment differentiated by type and classification of product.



AGENCIA PASEO
SAN FRANCISCO

Relocation and Renovation of Branches

Additionally, in order to strengthen its approach to a differentiated segment, the Manta and Machala branches were relocated to more strategic and exclusive areas of the commercial districts of both cities.

Likewise, branding and interiors of all existing branches were renovated to offer a modern, professional environment aligned with Banco Atlántida's new identity, strengthening the clients´ experience and perception.



DIGITAL TRANSFORMATION AND CUSTOMER EXPERIENCE

Mobile and Web Banking

In 2025, Banco Atlántida significantly strengthened its digital channels through the Atlántida Mobile and online application, which allowed more than 3,800 customers to carry out approximately 42,000 transactions, including utility payments, mobile top-ups, and transfers, with growing adoption, particularly on Android and iOS platforms. This digital progress was closely linked to the use of the





ATMs

On the other hand, the Atlántida ATM network ended the year with 17 operating points distributed across key provinces, thus covering both the Coast and the Sierra of Ecuador regions. During 2025, this network experienced a notable increase in usage, with a 574% increase in the number of transactions and a 641% in the amounts transacted, reflecting client trust and preference.

RISK RATING: AA+

In 2025, Banco Atlántida reaffirmed its leadership and financial strength in the Ecuadorian financial sector. This success is a result of a key strategy: a focus on the robustness of its financial structure, digital acceleration, and the continuous improvement of the customer experience and service.

D-MIRO December 2024 AA+ → AA+ BAE December 2025

Ranking AA+

- High financial strength.
- Excellent historical performance.
- Low risk profile.
- Trust and backing in the Banking Sector.

Grupo Sur Atlántida

Seguros Atlántida

2025 marked a pivotal year of consolidation for Seguros Atlántida in Ecuador, demonstrating that its strategy is not only well-defined but also effectively executed, yielding concrete results geared toward sustainable growth. With a solid equity of USD 21 million and a risk rating of AA+, the company demonstrated first-rate technical and financial solvency. It surpassed 227 thousand clients, backed by a network of more than 510 business partners that enhanced our nationwide capacity. It generated income of USD 37 million, with a net income of USD 600,000, reflecting an efficient and profitable operation.

The structure of 2 physical offices and 4 remote ones, driven by a team of 136 employees, guarantees an agile and personalized response to market demands.

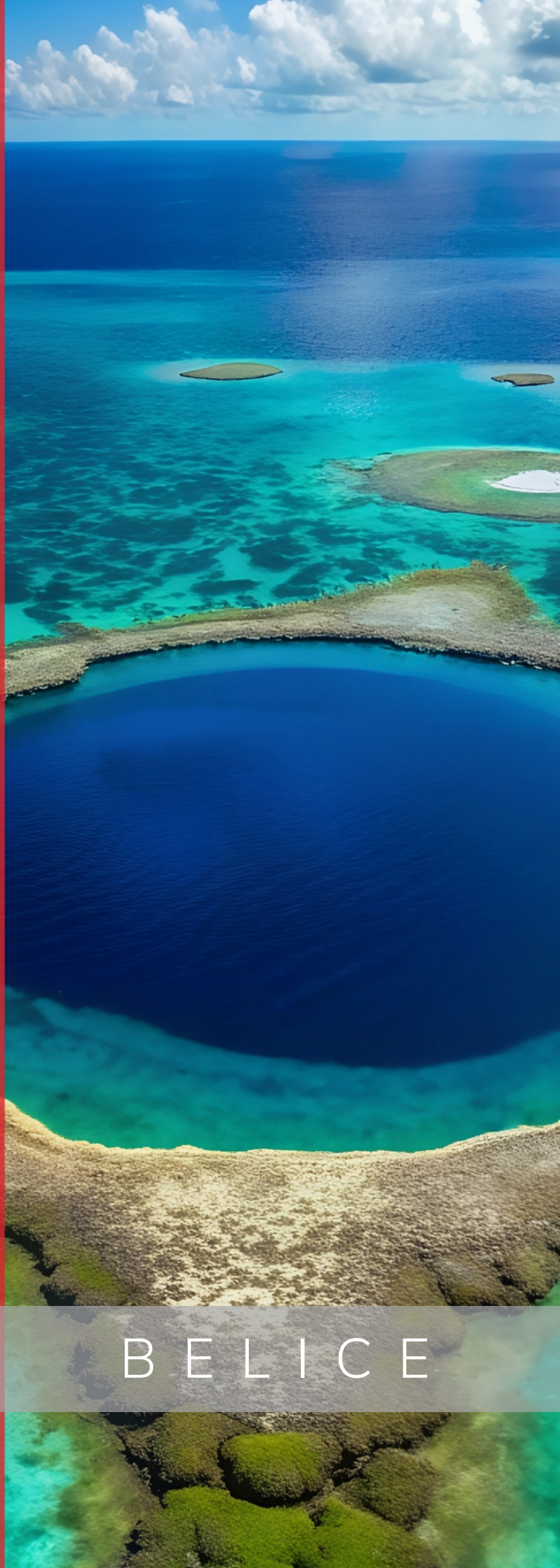
Built on this foundation, strategic initiatives were activated that strengthened its positioning and value proposition. Programs such as Ruta Talleres Atlántida have fostered closer ties with policyholders nationwide; the renewal of its medical network platform has significantly enhanced the user experience; and the development of specialized products such as its product for SMEs consolidates its relevance in key market segments.

This progress is complemented by cross-cutting technological improvements that optimize processes, reduce response times, and raise its operating standards.



Source: Seguros Atlántida, Ecuador

ANNUAL 2025 REPORT



BELICE

ANNUAL

2025

REPORT



Atlantic Bank

Atlantic Bank Limited

KEY FIGURES

Figures expressed in millions of U.S. dollars

1,126 MM
Assets

98 MM
Deposits

12 MM
Equity

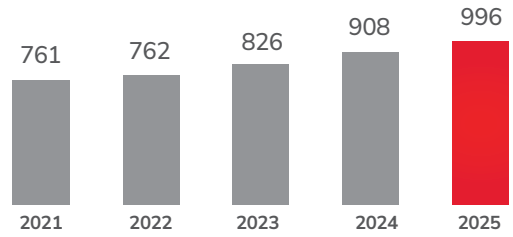
0.02 MM
Net Income

Source: Atlantic Bank, Belice

Atlantic Bank Limited continued to consolidate in 2025 its position as one of the leading financial institutions in Belize, strengthening its operational, commercial, and financial growth in an international environment characterized by economic challenges and market volatility. The Bank maintained a strategy focused on sustainable growth, equity strengthening, and expansion of its financial services, reaffirming its commitment to the economic and business development of the country.

At year-end 2025, the Bank's total assets reached USD 1,126 million, reflecting a solid financial position and favorable evolution of its operations. Additionally, deposits totaled USD 996 million, maintaining a sustained growth trend compared to previous years and demonstrating client trust in the institution's strength and stability.

Graph 98. Deposits
Figures expressed in millions of U.S. dollars



Source: Atlantic Bank, Belice

Equity totaled USD 106 million, while net income closed at USD 7 million, consolidating positive results and a continuous improvement in the Bank's profitability. The trend in deposits has been particularly favorable over recent years, going from USD 761 million in 2021 to USD 996 million in 2025, reflecting the strengthening of the client base and of the institution's financial intermediation capacity.

8,201
Corporate Clients

120,168
Retail Banking

13
Branches

4
Drive-through Banks

In the commercial sphere, the Bank continued to expand its scope and strengthen its presence within the Belizean market through a network of 13 branches and 4 drive-thoughs banks. The Bank also served more than 120,000 retail banking customers and more than 8,000 corporate clients, consolidating long-term relationships with households, businesses, and strategic productive sectors of the economy.



ANNUAL

2025

REPORT

ATLANTIC INSURANCE

Atlantic Insurance

KEY FIGURES

Figures expressed in millions of U.S. dollars

9 MM
Net Premiums

25 MM
Assets

8 MM
Equity

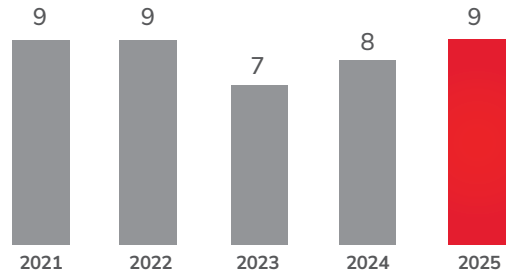
-0.1 MM
Net loss

Source: Atlantic Insurance, Belice

Atlantic Insurance continued to strengthen its presence within Belize's insurance market, maintaining a strategy focused on financial stability, equity strengthening, and consolidation of its operations. In an environment marked by greater challenges in terms of risks and competitiveness within the insurance industry, the company continued to drive solutions aimed at providing support and protection to its clients

At the end of 2025, the company's total assets reached USD 25 million, while net premiums totaled USD 9 million, reflecting stability in business generation and maintaining consistent levels compared to previous years. Additionally, equity stood at USD 8 million, strengthening the institution's financial soundness and backing capacity.

Chart 99. Net Premiums
Figures expressed in millions of U.S. dollars



Source: Atlantic Insurance, Belice

Meanwhile, net loss for the year closed at USD -0.1 million, showing a significant improvement over the loss of USD 0.7 million recorded in 2024, reflecting progress in operating efficiency and technical management of the insurance business.

TransRe™ We value risk.

A++ SUPERIOR

The insurance company also maintained strategic relationships with prestigious international reinsurers, including TransRe, thereby strengthening its coverage and risk management capacity. Furthermore, the company retained a risk rating of "A++ Superior", reaffirming its financial strength, ability to meet obligations, and stability within the insurance market.

ANNUAL 2020 REPORT



ANNEXES

Annexes

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

Figures expressed in millions of U.S. dollars as of December 21, 2025, and 2024

ASSETS	2025	2024
Cash and cash equivalents	1,580	1,287
Total Investments	***1,684***	***1,278***
Certificates, bonds and others, net	1,602	1,213
Equities	82	65
Premiums Receivable, net	52	36
Loans and Interest receivable, net	7,049	6,176
Accounts receivable, net	286	278
Property, Furniture and Equipment, net	264	186
Investment Property, net	4	4
Assets Held for Sale	13	8
Deferred Income Tax Assets	11	4
Other Assets, net	379	329
TOTAL ASSETS	***11,320***	***9,586***

LIABILITIES		
Customer and Bank Deposits	8,186	6,511
Financial Obligations		
Sectoral Loans	351	312
Other Bank Borrowings	773	1,104
Interest Payable	36	38
Account Payable	64	47
Outstanding Claims Provisions	27	38
Technical and Actuarial Reserves	55	43
Payables to Reinsurers and Retrocessionaires	21	13
Other Liabilities	39	20
Income Tax and Solidarity Contribution Payable	42	16
Deferred Income Tax	5	5
Sundry Creditors	82	61
Provisions	46	39
Special Reserves	6	4
General Bonds and Guaranteed Notes	432	497
TOTAL LIABILITIES	***10,165***	***8,748***

Annexes

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

Figures expressed in millions of U.S. dollars as of December 21, 2025, and 2024

EQUITY	2025	2024
Non-Controlling Interests	*181*	*109*
Shareholders' Equity		
Share Capital	435	256
Additional Paid-in Capital	0.3	0.3
Accumulated Other Comprehensive Income	7	10
Retained Earnings & Reserves		
Contingency Reserves	2	2
Legal Reserves	13	13
Regulatory Reserves	12	10
Unappropriated Retained Earnings	506	439
Total Retained Earnings & Reserves	*533*	*464*
Total Equity	*975*	*730*
Commitments and Contingencies		
TOTAL LIABILITIES AND EQUITY	*11,320*	*9,586*

Annexes

CONSOLIDATED STATEMENT OF INCOME

Figures in millions of U.S. dollars as of December 21, 2025 and 2024

DESCRIPTION	2025	2024
Financial Income		
Interest Income	900	700
Interest Expense	527	392
Net Interest Income	***372***	***308***
Loan Impairment Charges	94	88
Net Interest Income after Loan Impairment Charge	278	219
Insurance Activities Income	280	204
Insurance Activities Expense	246	187
Net Insurance Result	***34***	***17***
Fees and Service Commissions		
Service Fees	7	8
General and Administrative Expenses	253	218
Lease Income	5	5
Other Income	26	18
Total Fee and Commission Income	***292***	***249***
Other Operating Expenses		
Staff Costs	182	159
General and Administrative Expenses	317	272
Depreciation and Amortization	***53***	***40***
Total Other Operating Expenses	***552***	***471***
Operating Income	***52***	***14***
Non-Operating Income		
Dividend Income	1	1
Gain on Available-for-Sale Financial Assets	12	11
Gain on Sale of Property, Plant and Equipment	1	6
Tax on Interest Income	4	4
Other Non-Operating Income, net	99	67
Total Non-Operating Income	***109***	***82***
Income before Income Tax and Non-Controlling Interests	***161***	***96***
Current Income Tax	54	30
Deferred Income Tax Expense	5	5
Total Income Tax Expense	60	35
Net Income before Non-Controlling Interests	***101***	***60***
Net Income Attributable to Non-Controlling Interests	14	12
NET PROFIT	***87***	***49***

ANNUAL 2025 REPORT

INVATLAN
INVERSIONES ATLANTIDA, S.A.