

BANCO ATLANTIDA, S. A.

(Tegucigalpa, Honduras)

Statement of financial position

September 30, 2025

(Expressed in thousands of Lempiras)

Assets:	HNL	US\$	Liabilities and stockholders' equity:	HNL	US\$
Cash and cash equivalents	27,582,640	1,053,995	Deposits		
Financial investments, net			Checking accounts	19,326,251	738,500
Official entities	20,436,302	780,918	Savings accounts	68,160,511	2,604,568
Stocks	1,230,686	47,027	Term deposits	61,683,500	2,357,067
Other investments	4,534,600	173,277	Other deposits	2,350,324	89,811
Interest receivable on financial investments	344,490	13,164	Financial cost of deposits payable	256,088	9,786
Investment reserves	(8,000)	(306)		151,776,674	5,799,732
	26,538,078	1,014,080	Financial obligations		
Loans and interest receivable			Sectoral loans	7,976,162	304,787
Current	121,062,800	4,626,085	Other interbank loans	10,979,649	419,557
Past-due	1,099,104	41,999	Financial cost of loans from banks payable	289,075	11,046
Overdue	115,286	4,405		19,244,886	735,391
Refinanced	7,425,306	283,738			
In legal execution	535,905	20,478	Accounts payable	1,041,721	39,807
Interest and commissions receivable	2,108,183	80,558	Income tax and solidarity contribution	128,252	4,901
Interest included in loans	(335,972)	(12,838)	Deferred income tax	129,390	4,944
Allowance for loan and interest losses	(2,563,726)	(97,966)	Sundry creditors	612,857	23,419
	129,446,886	4,946,460	Total labor liability	768,725	29,375
			Provisions	33,060	1,263
Accounts receivable	803,534	30,705	Other liabilities	815,964	31,180
			Bancatlan corporate bonds	608,882	23,267
Assets held for sale, disposal group	136,919	5,232	Subordinated debt	2,142,258	81,861
			Total liabilities	177,302,669	6,775,139
Property, plant and equipment			Equity		
Physical assets	5,638,327	215,453	Primary capital	11,225,000	428,933
Accumulated depreciation	(2,736,236)	(104,558)	Complementary capital		
	2,902,091	110,896	Capital surplus for par value in excess of the shares	9,243	353
			Contingency reserve	3,388	129
Other assets, net	5,781,477	220,923	Retained earnings	3,858,816	147,454
Total assets	193,191,625	7,382,292	Net income	772,061	29,502
				15,868,508	606,372
Contingent assets	L 16,211,702	619,486	Restricted equity	20,448	781
			Total equity	15,888,956	607,153
			Total liabilities and equity	193,191,625	7,382,292
			Contingent liabilities	L 16,211,702	619,486

BANCO ATLANTIDA, S. A.

Statements of comprehensive income
for the nine months ended September 30, 2025
(Expressed in thousands of Lempiras)

	HNL	USD
Financial income		
Interest	L 12,859,881 \$	491,405
Commissions	2,917,411	111,481
Profit due to changes in the fair value of financial assets and liabilities	280,416	10,715
Other income	527,946	20,174
Total financial income	16,585,654	633,776
Financial expenses		
Interest	7,405,065	282,964
Commissions	1,111,281	42,465
Loss due to changes in the fair value of financial assets and liabilities	143,108	5,468
Loss for sales of financial assets and liabilities	1	0
Other expenses	153,217	5,855
Total financial expenses	8,812,672	336,752
Financial profit	7,772,982	297,023
Impairment of financial assets	1,507,513	57,606
Financial profit, net of impairment of financial assets	6,265,469	239,418
Income from services		
Gain on sale of assets and liabilities	292,089	11,161
Operating leases	141,822	5,419
	433,911	16,581
Operating expenses		
Administrative expenses	5,056,101	193,205
Loss from sales of assets and liabilities	13	0
Depreciation and amortization	499,830	19,100
Total operating expenses	5,555,944	212,305
Operating income	1,143,436	43,693
Non-operating income (expenses), net	(35,125)	(1,342)
Income before income tax	1,108,311	42,351
Income tax	322,519	12,324
Deferred income tax	13,731	525
Net income	772,061	29,502
Adjustments for comprehensive valuation		
Loss in financed foreclosed assets	(1,432)	(55)
Deferred income tax	430	16
Comprehensive income	771,059	29,464

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