



**Condensed Consolidated Interim
Financial Statements
June 30, 2026**

(Expressed in thousands of Lempiras)

INVERSIONES ATLANTIDA, S.A. AND SUBSIDIARIES
(Tegucigalpa, Honduras)
Condensed Consolidated Interim Statement of Financial Position
As of June 30, 2026 and December 31, 2025
(Expressed in thousands of Lempiras and U.S. Dollars)

		June 30, 2026 (Unaudited)		December 31, 2025 (Audited)	
		(USD) 26.72	(L)	(USD) 26.37	(L)
Assets	Note				
Cash and cash equivalents		1,709,771	45,682,180	1,580,334	41,679,243
Investments:	4				
Certificates, bonds and other, net		1,775,773	47,445,630	1,601,510	42,237,757
Equity securities, net		72,918	1,948,246	81,816	2,157,797
Insurance premiums receivable, net		63,056	1,684,754	52,178	1,376,132
Loans and interest receivable, net	5	7,442,856	198,860,454	7,049,121	185,911,407
Accounts receivable, net		321,315	8,584,990	286,230	7,548,950
Property and equipment, net	6	264,188	7,058,664	263,503	6,949,544
Investment properties, net		3,749	100,167	3,796	100,122
Assets held for sale, net		11,356	303,408	12,546	330,876
Deferred tax asset		11,518	307,734	10,620	280,076
Other non-financial assets, net		406,130	10,851,113	378,792	9,990,134
Total Assets		12,082,630	322,827,340	11,320,446	298,562,038
Liabilities					
Deposits	7	8,836,166	236,087,339	8,185,903	215,892,541
Financial obligations					
Sectoral loans	8	335,955	8,976,135	351,025	9,257,817
Other interbanks loans	8	919,382	24,564,319	773,271	20,394,031
Interest payable		31,163	832,620	35,735	942,452
Accounts payable		72,624	1,940,386	63,595	1,677,230
Reserves for claims		34,520	922,323	27,485	724,874
Technical and mathematical reserves		58,210	1,555,265	54,765	1,444,367
Obligations with reinsurers and co-sureties		24,471	653,823	21,278	561,184
Other liabilities		15,609	417,076	38,959	1,027,549
Income tax payable		32,423	866,285	41,556	1,095,950
Deferred tax Liability		5,238	139,954	4,984	131,437
Sundry creditors		127,598	3,409,202	82,411	2,173,477
Provisions		50,809	1,357,518	45,920	1,211,073
Special reserves		5,118	136,733	6,297	166,068
Bonds and guaranteed notes	9	236,509	6,319,109	431,825	11,388,831
Total Liabilities		10,785,795	288,178,087	10,165,009	268,088,881
Shareholders' Equity					
Share capital	1	527,872	14,103,839	434,524	11,460,000
Share premium		306	8,172	310	8,172
Accumulated other comprehensive income		10,692	285,675	7,340	193,594
Retained earnings:					
Contingency reserves		1,894	50,594	2,077	54,776
Legal reserves		12,379	330,734	12,540	330,734
Regulatory reserves		12,246	327,186	11,844	312,382
Retained earnings		540,790	14,449,042	506,283	13,352,554
Total retained earnings		567,309	15,157,556	532,744	14,050,446
Total Equity Attributable to Shareholders of the Parent		1,106,179	29,555,242	974,918	25,712,212
Non-controlling interests		190,656	5,094,011	180,519	4,760,945
Total Equity		1,296,835	34,649,253	1,155,437	30,473,157
Total liabilities and equity		12,082,630	322,827,340	11,320,446	298,562,038

See accompanying notes to the condensed consolidated interim financial statements.

INVERSIONES ATLANTIDA, S.A. AND SUBSIDIARIES

Condensed Consolidated Interim Statement of Profit or Loss and Other Comprehensive Income

For the six months ended June 30, 2026 and 2025

(Expressed in thousands of Lempiras and U.S. Dollars)

	Note	June 30, 2026 (Unaudited)		June 30, 2025 (Unaudited)	
		(USD)	(L)	(USD)	(L)
		26.72		26.12	
Financial proceeds					
Interest income	11	490,812	13,113,670	424,233	11,080,699
Interest expense	11	247,234	6,605,680	262,868	6,865,950
Financial profit		<u>243,578</u>	<u>6,507,990</u>	<u>161,365</u>	<u>4,214,749</u>
Loan impairment charges		53,054	1,417,510	44,478	1,161,730
Financial profit, net of loan impairment charges		<u>190,524</u>	<u>5,090,480</u>	<u>116,887</u>	<u>3,053,019</u>
Income from insurance activities		200,153	5,347,755	119,927	3,132,413
Expenses from insurance activities		175,307	4,683,898	105,384	2,752,568
Profit from insurance activities		<u>24,846</u>	<u>663,857</u>	<u>14,543</u>	<u>379,845</u>
Commissions and fees:					
Services		4,234	113,138	4,517	117,975
Commissions		150,826	4,029,808	117,403	3,066,508
Leases		2,870	76,683	2,573	67,218
Other income		22,845	610,391	9,969	260,390
Total proceeds from services		<u>180,775</u>	<u>4,830,020</u>	<u>134,462</u>	<u>3,512,091</u>
Other expenses:					
Employee benefits		111,441	2,977,516	83,898	2,191,359
General and administrative expenses		196,135	5,240,390	147,927	3,863,752
Depreciation and amortization		26,142	698,483	28,211	736,866
Total other expenses		<u>333,718</u>	<u>8,916,389</u>	<u>260,036</u>	<u>6,791,977</u>
Operating income		<u>62,427</u>	<u>1,667,968</u>	<u>5,856</u>	<u>152,978</u>
Non-operating income (expenses):					
Income from dividends		1,158	30,953	177	4,626
Net gain on disposal of assets held for sale		12,402	331,371	7,027	183,533
Gain on sale of fixed assets		414	11,058	283	7,384
Other income, net		31,507	841,768	25,556	667,514
Total non-operating income (expenses):		<u>45,481</u>	<u>1,215,150</u>	<u>33,043</u>	<u>863,057</u>
Income before income tax and non-controlling interest		<u>107,908</u>	<u>2,883,118</u>	<u>38,899</u>	<u>1,016,035</u>
Income tax	12	(44,329)	(1,184,395)	(20,074)	(524,322)
Deferred income tax		(928)	(24,789)	(1,296)	(33,846)
		<u>(45,257)</u>	<u>(1,209,184)</u>	<u>(21,370)</u>	<u>(558,168)</u>
Income before non-controlling interest		<u>62,651</u>	<u>1,673,934</u>	<u>17,529</u>	<u>457,867</u>
Attributable to:					
Equity holders of the parent		50,287	1,343,599	14,126	368,971
Net Income attributable to non-controlling interest		<u>12,364</u>	<u>330,335</u>	<u>3,403</u>	<u>88,896</u>
Net income		<u>62,651</u>	<u>1,673,934</u>	<u>17,529</u>	<u>457,867</u>
Items that will not be reclassified subsequently to profit or loss					
Revaluation surplus on property and equipment		46	1,236	-	-
Items that may be reclassified subsequently to profit or loss:					
Gains (losses) on assets held for sale		303	8,106	3,311	86,492
Foreign currency translation differences		3,174	84,801	1,458	38,086
Income tax relating to items that may be reclassified		24	649	(932)	(24,335)
Total comprehensive income for the period		<u>66,198</u>	<u>1,768,726</u>	<u>21,366</u>	<u>558,110</u>
Attributable to:					
Equity holders of the parent		53,733	1,435,680	17,963	469,214
Non-controlling interests		<u>12,465</u>	<u>333,046</u>	<u>3,403</u>	<u>88,896</u>
		<u>66,198</u>	<u>1,768,726</u>	<u>21,366</u>	<u>558,110</u>

See accompanying notes to the condensed consolidated interim financial statements.

INVERSIONES ATLANTIDA, S.A. AND SUBSIDIARIES

Condensed Consolidated Interim Statement of Changes in Equity

For the six months ended June 30, 2026 and 2025

(Unaudited)

(Expressed in thousands of lempiras and U.S. dollars)

Total Equity Attributable to Shareholders of the Parent														
		Share capital		Share Premium	Revaluation surplus on property and equipment	Gains (losses) on assets held for sale	Foreign currency translation differences	Income tax relating to items that may be reclassified	Other capital Reserves	Retained earnings	Total	Non- controlling interests	Total Equity	Total (USD) 26.12
		Common Shares	Preferred Shares											
Balance at January 1, 2025	L	6,499,628	-	8,108	208,329	37,679	11,070	(7,608)	607,493	11,130,420	18,495,119	2,770,159	21,265,278	814,156
Net income		-	-	-	-	-	-	-	-	368,971	368,971	88,896	457,867	17,529
Transfer		-	-	-	-	-	-	-	22,245	(22,245)	-	-	-	-
Other comprehensive income		-	-	-	-	86,492	38,086	(24,335)	-	-	100,243	-	100,243	3,837
Allowance for loan portfolio		-	-	-	-	-	-	-	-	145,109	145,109	-	145,109	5,556
Allowance for assets held for sale		-	-	-	-	-	-	-	-	(7,147)	(7,147)	-	(7,147)	(274)
Shareholders' capital contributions		372	-	-	-	-	-	-	-	-	372	-	372	14
Other		-	-	-	-	-	-	-	-	7,459	7,459	-	7,459	286
Other changes in non-controlling interests		-	-	-	-	-	-	-	-	59	59	58,768	58,827	2,252
Balance at June 30, 2025	L	6,500,000	-	8,108	208,329	124,171	49,156	(31,943)	629,738	11,622,626	19,110,185	2,917,823	22,028,008	843,356
														(USD) 26.72
Balance at January 1, 2026	L	9,000,000	2,460,000	8,172	202,909	(25,598)	23,201	(6,918)	697,892	13,352,554	25,712,212	4,760,945	30,473,157	1,140,535
Net income		-	-	-	-	-	-	-	-	1,343,599	1,343,599	330,335	1,673,934	62,651
Cash dividends		-	-	-	-	-	-	-	-	(60,593)	(60,593)	-	(60,593)	(2,268)
Transfer		-	-	-	-	-	-	-	8,045	(8,045)	-	-	-	-
Other comprehensive income		-	-	-	1,236	8,106	82,090	649	-	-	92,081	2,711	94,792	3,547
Other changes in non-controlling interests		-	-	-	-	-	-	-	-	-	-	20	20	1
Dividends declared by subsidiaries		-	-	-	-	-	-	-	-	(82,114)	(82,114)	-	(82,114)	(3,073)
Adjustments relating to prior periods		-	-	-	-	-	-	-	-	(117,016)	(117,016)	-	(117,016)	(4,380)
Other		-	-	-	-	-	-	-	2,577	20,657	23,234	-	23,234	870
Shareholders' capital contributions		-	2,643,839	-	-	-	-	-	-	-	2,643,839	-	2,643,839	98,952
Balance at June 30, 2026	L	9,000,000	5,103,839	8,172	204,145	(17,492)	105,291	(6,269)	708,514	14,449,042	29,555,242	5,094,011	34,649,253	1,296,835

See accompanying notes to the condensed consolidated interim financial statements.

INVERSIONES ATLANTIDA, S.A. AND SUBSIDIARIES
Condensed Consolidated Interim Statement of Cash Flows
For the six months ended June 30, 2026 and 2025
(Expressed in thousands of Lempiras and U.S. dollars)

	June 30, 2026 (Unaudited)		June 30, 2025 (Unaudited)	
	(USD)	(L)	(USD)	(L)
	26.72		26.12	
Cash flow from operating activities				
Interest income	473,844	12,660,314	408,239	10,662,959
Interest expense	(251,345)	(6,715,512)	(256,642)	(6,703,340)
Fees and other income	222,211	5,937,102	98,925	2,583,858
Cash dividends	1,158	30,953	177	4,626
Premiums collected, net of reinsurance	189,604	5,065,891	82,685	2,159,690
Claims and benefits paid, net of reinsurance	(169,887)	(4,539,102)	(64,652)	(1,688,668)
Cash from sales of assets held for sale	15,815	422,553	8,508	222,212
Staff and procurement payments	(292,673)	(7,819,738)	(190,811)	(4,983,876)
	<u>188,727</u>	<u>5,042,461</u>	<u>86,429</u>	<u>2,257,461</u>
Change in operating assets and liabilities				
Net increase in loans	(530,916)	(14,185,170)	(263,910)	(6,893,179)
Net increase in deposits	705,209	18,841,983	587,466	15,344,249
Net cash flow from operating activities before income tax	363,020	9,699,274	409,985	10,708,531
Income tax and solidarity contribution paid	(53,380)	(1,426,230)	(25,543)	(667,160)
Net cash flow proceeds from operating activities	<u>309,640</u>	<u>8,273,044</u>	<u>384,442</u>	<u>10,041,371</u>
Cash flow from investment activities				
Change in investments	(172,142)	(4,599,336)	(165,938)	(4,334,201)
Acquisition of intangible assets	(16,132)	(431,007)	(27,609)	(721,135)
Acquisition of property and equipment	(18,988)	(507,340)	(10,594)	(276,720)
Acquisition of investment properties	-	-	(151)	(3,934)
Cash from sales of property and equipment	1,117	29,835	1,870	48,835
Net cash flow used in investment activities	<u>(206,145)</u>	<u>(5,507,848)</u>	<u>(202,422)</u>	<u>(5,287,155)</u>
Cash flow from financing activities				
(Decrease) increase in sectoral loans	(10,543)	(281,682)	44,125	1,152,513
Increase (decrease) in loans from banks	146,395	3,911,413	(218,303)	(5,701,941)
Dividends paid	(2,268)	(60,593)	-	-
(Decrease) increase in non-controlling interest	(3,759)	(100,432)	3,668	95,815
(Decrease) in bonds and guaranteed notes issued	(195,293)	(5,217,887)	(18,717)	(488,881)
Shareholder contributions	98,952	2,643,839	14	372
Net cash flow provided by (used in) financing activities	<u>33,484</u>	<u>894,658</u>	<u>(189,213)</u>	<u>(4,942,122)</u>
Increase (decrease) in cash and cash equivalents	136,979	3,659,854	(7,193)	(187,906)
Cash and cash equivalents at the beginning of the period	1,559,951	41,679,243	1,250,623	32,665,523
Effect of foreign exchange rate changes on cash and cash equivalents	12,841	343,083	17,982	469,708
Cash and cash equivalents at the end of the period	<u>1,709,771</u>	<u>45,682,180</u>	<u>1,261,412</u>	<u>32,947,325</u>

See accompanying notes to the condensed consolidated interim financial statements.

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

(1) Reporting entity

Inversiones Atlántida, S.A. (the "Company") was incorporated under the laws of the Republic of Honduras on October 15, 1970, for an indefinite period. Inversiones Atlántida, S.A. and its subsidiaries are collectively referred to as the "Group". The Company is domiciled at Hato-San Ignacio, Boulevard Centro América, Tegucigalpa, Republic of Honduras.

The Company has been established as a holding company for a group of companies (the subsidiaries) that operate mainly in banking, insurance and pension fund management, as well as in leasing, bonded warehousing, securities brokerage, investment fund management, securitization, factoring, trust and advisory services. The subsidiaries incorporated under the laws of Honduras (the Honduran subsidiaries) operate throughout the Honduran territory and have presence in the main cities of the country. The Group has had presence in El Salvador since September 2017; in Nicaragua since 2019; in Mexico and Panama since December 2022; in Ecuador, Peru and Spain since 2023; and in Belize since September 2025.

The Group's share capital is represented by 45,000,000 common shares and 12,500,000 preferred shares issued in 2025, with a nominal value of L200 each, which are fully subscribed and paid, and by 13,750,000 Series A preferred shares with a nominal value of L200 each, subscribed and paid as of June 30, 2026. Share capital is presented net of the shares of the Company held by Group entities, which are eliminated in consolidation: 200,000 preferred shares of the 2025 issuance held by Seguros Atlántida, S.A. (L40,000) and Series A preferred shares subscribed by Seguros Atlántida, S.A. (L106,161). As of June 30, 2026 and December 31, 2025, the consolidated share capital amounts to L14,103,839 and L11,460,000, respectively (see note 2 (vii)).

The General Shareholders' Meeting held in April 2025, approved a capital increase of two and a half billion lempiras (L2,500,000) through new capital contributions from shareholders, with this increase, the share capital increases from six and a half billion lempiras (L6,500,000) to nine billion lempiras (L9,000,000), this capital contribution may be made in cash or in kind, if it is in kind, the authorized contribution to be received are the common shares of Sociedad Nacional de Inversiones, S.A. At the same meeting, the shareholders approved an issuance of preferred shares for two and a half billion lempiras (L2,500,000) with a term of 20 years. The preferred shares do not carry voting rights, entitle their holders to a preferred dividend at a fixed rate of 12% per year and may be redeemed once 10 years have elapsed from their date of issue, provided that the accrued preferred dividends have been paid. Upon expiration of their term (20 years), the preferred shares may be converted into common shares.

The Extraordinary General Shareholders' Meeting held on December 8, 2025, approved an increase in share capital of two thousand seven hundred and fifty million lempiras (L2,750,000) through the issuance of new preferred shares (Series A preferred shares), payable in cash, with a term of 20 years. The Series A preferred shares do not carry voting rights, entitle their holders to a preferred dividend at a fixed rate of 9.5% per year and may be redeemed at the Company's discretion once 3 years have elapsed from their date of issue. Upon expiration of their term (20 years), the Series A preferred shares may be converted into common shares at the Company's discretion. The Series A preferred shares were issued and registered on April 30, 2026.

Preferred shares have priority over common shares in the payment of dividends.

The condensed consolidated interim statement of changes in equity for the six months ended June 30, 2026, presents by nature the following movements in equity attributable to shareholders of the parent: cash dividends (L60,593), transfers from retained earnings to reserves (L8,045), dividends declared by subsidiaries (L82,114), adjustments relating to prior periods (L117,016, see note 2) and other movements presented under "Other" (a net increase of L23,234, of which L2,577 in reserves and L20,657 in retained earnings). Movements in non-controlling interests other than their share of

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

net income and other comprehensive income are presented as other changes in non-controlling interests (L20). The Group's ownership interests in its subsidiaries did not change during the period.

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

(2) Basis of preparation

a) Statement of compliance

These condensed consolidated interim financial statements for the six months ended June 30, 2026, have been prepared in accordance with the accounting standards, procedures and provisions issued by the National Banking and Insurance Commission of the Republic of Honduras (the Commission), which constitute the financial reporting framework applicable to the Group (the Applicable Framework).

The Applicable Framework is based on IFRS Accounting Standards as issued by the International Accounting Standards Board, subject to the exceptions and specific requirements established by the Commission described in paragraph (b) below.

For matters not addressed by the Commission's regulations, the Group applies IFRS Accounting Standards.

The presentation format and the content of the selected explanatory notes follow the guidance of IAS 34, Interim Financial Reporting. Consistent with the Group's previous interim financial statements, the condensed consolidated interim statement of profit or loss and other comprehensive income is presented for the cumulative period from the beginning of the financial year, with comparative information for the same period of the preceding year. These condensed consolidated interim financial statements do not include all of the information required for a complete set of annual financial statements and should be read in conjunction with the Group's consolidated financial statements as at and for the year ended December 31, 2025 (the last annual financial statements).

Where the requirements of the Commission differ from IFRS Accounting Standards, the former prevail. Consequently, these condensed consolidated interim financial statements are not intended to comply with, and should not be interpreted as complying with, IFRS Accounting Standards. No reconciliation to IFRS Accounting Standards is presented.

The accounting policies applied are consistent with those applied in the last annual financial statements.

These condensed consolidated interim financial statements were authorized for issue by the Company's management on October 22, 2026.

b) Exceptions to IFRS Accounting Standards established by the Commission

The principal differences between the Applicable Framework and IFRS Accounting Standards are the following:

1) Loan portfolio classification and impairment. The Commission requires the loan portfolio to be classified into risk categories I to V on the basis of the borrower's payment behavior, financial condition and collateral, and requires loan loss allowances to be determined by applying the percentages established in the Standards for the Evaluation and Classification of the Credit Portfolio, as well as any additional allowances specifically required by resolution. IFRS 9 requires an expected credit loss model. The Group does not apply IFRS 9 to its loan portfolio. See note 5.

2) Additional allowances and restricted equity required by resolution. The Commission may require the constitution of additional loan loss allowances and of restricted equity appropriations

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

charged to retained earnings. These requirements are not contemplated by IFRS Accounting Standards. See note 5.

3) Regulatory reserves. Certain appropriations of retained earnings are required by the Commission and by the regulators of the countries in which the Group's foreign subsidiaries operate and are presented within equity as regulatory reserves and contingency reserves. See the condensed consolidated interim statement of changes in equity.

4) Assets held for sale (foreclosed assets). Assets held for sale are measured and amortized in accordance with the schedules established by the Commission, rather than under IFRS 5.

5) Insurance contracts. The Group's insurance subsidiaries determine their technical, mathematical and claims reserves in accordance with the regulations of the insurance regulator of the country in which each of them operates: the Commission for the insurance subsidiaries domiciled in Honduras, and the respective regulators for the insurance subsidiaries domiciled in El Salvador, Ecuador and Belize. These reserves are not adjusted to a uniform basis on consolidation. The Group does not apply IFRS 17, Insurance Contracts.

6) Chart of accounts and presentation. The presentation of the condensed consolidated interim statement of financial position follows the order of liquidity and the account classification established by the Commission's chart of accounts.

7) Investment funds. Under IFRS 10, the Group would consolidate investment funds in which it holds a majority of the units and whose manager is a Group entity, and would present the interests of other unitholders as non-controlling interests. Under the Commission's standards, these funds are not consolidated. See "Investment funds managed by the Group" below

c) Basis of consolidation

Subsidiaries

Subsidiaries are entities controlled by the Group. In accordance with the Standards for the Preparation of Consolidated Financial Statements of Financial Groups issued by the Commission (Resolution No. 1040/13-10-2006, Circular CNBS No. 039/2006), the Group controls a company when it holds, directly or indirectly, more than 50% of its shares, or when it has the ability to appoint the majority of its governing bodies. Subsidiaries are consolidated from the date on which control is obtained until the date on which it ceases.

Investment funds managed by the Group

Investment funds managed by Group entities are separate pools of assets owned by their unitholders. They are legally and financially independent from the fund manager and do not issue shares; accordingly, they are not consolidated. Units of these funds held by Group entities are presented within financial investments.

Uniform accounting policies and reporting date

The financial statements of the subsidiaries are prepared for the same reporting period as those of the Company. Each subsidiary prepares its financial statements in accordance with the accounting framework established by the regulator of the country in which it operates. On consolidation, adjustments are made to align the accounting policies of the subsidiaries with those of the Group, except for the measurements determined under the regulations of each local

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

regulator that the Group retains on consolidation, which are described in the exceptions to IFRS set out in this note.

Intragroup transactions

Intragroup balances and transactions, and any unrealized income and expenses arising from them, are eliminated in full consolidation.

Changes in ownership interests that do not result in loss of control

Changes in the Group's ownership interest in a subsidiary that do not result in a loss of control are accounted for as equity transactions. The carrying amount of the non-controlling interests is adjusted to reflect the change in their relative interest in the subsidiary, and any difference between that adjustment and the fair value of the consideration paid or received is recognized directly in equity attributable to the owners of the Parent. No gain or loss is recognized in profit or loss and goodwill is not remeasured.

Loss of control

When the Group loses control over a subsidiary, it derecognizes the assets and liabilities of the subsidiary, any related non-controlling interests and the cumulative translation differences recorded in equity. Any resulting gain or loss is recognized in profit or loss. Any interest retained in the former subsidiary is measured at fair value at the date control is lost.

Consolidated entities

As of June 30, 2026 and December 31, 2025, the entities included in these condensed consolidated interim financial statements are the following:

Subsidiary	Percentage of ownership	
	June 30, 2026	December 31, 2025
Banco Atlántida, S.A.	88.41%	88.41%
Servicios Atlántida, S.A. de C.V.	100.00%	100.00%
Administradora de Fondos de Pensiones Atlántida, S.A.	100.00%	100.00%
Seguros Atlántida, S.A.	100.00%	100.00%
Leasing Atlántida, S.A.	65.22%	65.22%
Almacenadora Atlántida, S.A.	100.00%	100.00%
Informática Atlántida, S.A.	100.00%	100.00%
Casa de Bolsa Atlántida, S.A.	100.00%	100.00%
Almacén Temporal Atlántida, S.A.	100.00%	100.00%
Servicios Digitales GÜIP, S.A.	100.00%	100.00%
Banco Atlántida Nicaragua, S.A.	100.00%	100.00%
Informática Atlántida S.A.P.I. de C.V.	100.00%	100.00%
Lynx Labs, S.A.	51.00%	51.00%
MAPEA, S.A.	100.00%	100.00%
Iberoatlántida Inversiones S. L.U.	100.00%	100.00%

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

	Percentage of ownership	
	June 30, 2026	December 31, 2025
Inversiones Financieras Atlántida, S.A. (Salvadoran Holding):	100.00%	100.00%
Banco Atlántida El Salvador, S.A. and Subsidiaries	100.00%	100.00%
Atlántida Securities, S.A. de C.V.	100.00%	100.00%
Atlántida Capital, S.A.	100.00%	100.00%
Atlántida Vida, S.A. Seguros de Personas	100.00%	100.00%
AFP Confía, S.A.	78.03%	78.03%
Seguros Atlántida, S.A.	100.00%	100.00%
Atlántida Overseas Investments S.A. and Subsidiaries Panamanian (AOI Holding)	100.00%	100.00%
Pacific Bank, S.A.	100.00%	100.00%
Atlántida Administrador de Inversiones, S.A. and Subsidiary	100.00%	100.00%
Atlántida Securities Panamá, S.A. ¹	100.00%	100.00%
Grupo Sur Atlántida S.A.(GSA):	80.00%	80.00%
Inversiones Financieras Atlántida, Ecuador S.A. (IFAEC Holding):	100.00%	100.00%
Atlántida Casa de Valores, S.A.	100.00%	100.00%
Atlántida Inteligencia de Mercados, S.A.	100.00%	100.00%
Atlántida Insurance, S.A.	100.00%	100.00%
Credi Prime, S.A.	100.00%	100.00%
Capital Prime, S.A.	100.00%	100.00%
Fiduciaria Atlántida Administradora de Fondos y Fideicomisos, S.A.	100.00%	100.00%
Banco Atlántida Ecuador S.A.	100.00%	100.00%
Atlántida Advisors Perú, S.A.C.	100.00%	100.00%
Seguros Atlántida Ecuador S.A. ²	100.00%	100.00%
Inversiones Tres Lagos, S. L. (Holding)	100.00%	100.00%
Microfinanciera Fundeser, S.A.	100.00%	100.00%
Sociedad Nacional de Inversiones S.A. (SONISA Holding)³	69.87%	69.87%
Atlantic Bank Limited	74.28%	74.28%
Atlantic Insurance Company Limited	100.00%	100.00%
Technological Shared Services Limited	100.00%	100.00%
Atlantic Investment Management Services Limited	100.00%	100.00%

1. In 2025 Atlántida Casa de Valores Panamá S.A. was renamed Atlántida Securities Panamá S.A.
2. During 2025 the Group Acquired HDI Seguros, S.A. (an Ecuadorian company) which was renamed as Seguros Atlántida Ecuador S.A. after the acquisition date.
3. On September 30, 2025, Sociedad Nacional de Inversiones, S.A. became part of the Group.

During the second quarter of 2026, the Company made a cash contribution of L1,000,000 to Banco Atlántida, S.A., as disclosed in the condensed consolidated interim financial statements

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

as of March 31, 2026. The related capital increase is pending formalization; accordingly, the Group's ownership interest remains at 88.41% and the contribution is attributed in full to the shareholders of the parent.

d) Basis for measurement

These condensed consolidated interim financial statements have been prepared on the historical cost basis, except for the following items, which are measured on an alternative basis at each reporting date:

- Certain items of property and equipment, measured at revalued amounts.
- Intangible assets recognized in business combinations carried out as part of the Group's expansion process, measured at fair value on initial recognition as deemed cost.
- Investment securities measured at fair value, with changes recognized in profit or loss or in other comprehensive income according to the Group's business model, as disclosed in note 4.
- Investment securities measured at amortized cost, including debt instruments issued by the Central Bank of Honduras and the Government of Honduras.

Use of judgements and estimates

In preparing these condensed consolidated interim financial statements, management has made judgements and estimates about the future, including climate-related risks and opportunities, that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

The significant judgements made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those described in the last annual financial statements.

e) Functional and presentation currencies

The functional currency of the Company is the Lempira, which is the currency of the primary economic environment in which it operates, and the Group's presentation currency.

The amounts expressed in United States dollars are presented solely for the convenience of the reader and do not form part of the information required by the Applicable Framework. They have been translated from Lempiras at the market exchange rate published by the Central Bank of Honduras at the respective date: L26.72 per USD1.00 as of June 30, 2026, L26.37 per USD1.00 as of December 31, 2025 and L26.12 per USD1.00 as of June 30, 2025. In the condensed consolidated interim statements of changes in equity and of cash flows, all amounts of each period, including opening balances, are translated at the exchange rate at the end of that period; accordingly, the opening balances in U.S. dollars as of January 1, 2026 (total equity USD1,140,535; cash and cash equivalents USD1,559,951) differ from the corresponding amounts as of December 31, 2025 presented in the condensed consolidated interim statement of financial position (USD1,155,437 and USD1,580,334) solely because of the different exchange rates used. This translation should not be construed as a representation that the Lempira amounts represent, have been, or could be converted into United States dollars at those rates or at any other rate.

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

For consolidation purposes, the financial statements of foreign subsidiaries and holding companies are translated into Lempiras using the exchange rates set out below. Assets and liabilities are translated at the closing rate, equity at historical rates, and income and expenses at the average rate for the period.

June 30, 2026

Companies	Functional currency	Units of functional currency per USD1.00	Lempiras per USD1.00	
			Spot	Average
IFA and Subsidiaries	USD	1.00	26.72	26.55
IFAEC and Subsidiaries	USD	1.00	26.72	26.55
Inversiones Tres Lagos S.L. and Subsidiary	USD	1.00	26.72	26.55
Banco Atlántida Nicaragua, S.A.	NIO	36.62	26.72	26.55
Overseas Investment, S.A. and Subsidiaries	PAB	1.00	26.72	26.55
Informática Atlántida, S.A.P.I. de C.V.	MXN	17.47	26.72	26.55
Atlántida Advisors Perú, S.A.C.	PEN	3.40	26.72	26.55
Grupo Sur Atlántida, S.A.	USD	1.00	26.72	26.55
Iberoatlántida Inversiones, S.L.U.	EUR	0.87	26.72	26.55
Sociedad Nacional de Inversiones S.A.	BZD	2.00	26.72	26.55

December 31, 2025

Companies	Functional currency	Units of functional currency per USD1.00	Lempiras per USD1.00	
			Spot	Average
IFA and Subsidiaries	USD	1.00	26.37	26.95
IFAEC and Subsidiaries	USD	1.00	26.37	26.95
Inversiones Tres Lagos S.L. and Subsidiary	USD	1.00	26.37	26.95
Banco Atlántida Nicaragua, S.A.	NIO	36.62	26.37	26.95
Overseas Investment, S.A. and Subsidiaries	PAB	1.00	26.37	26.95
Informática Atlántida, S.A.P.I. de C.V.	MXN	17.96	26.37	26.95
Atlántida Advisors Perú, S.A.C.	PEN	3.36	26.37	26.95
Grupo Sur Atlántida, S.A.	USD	1.00	26.37	26.95
Iberoatlántida Inversiones, S.L.U.	EUR	0.85	26.37	26.95
Sociedad Nacional de Inversiones S.A.	BZD	2.00	26.37	26.95

The translation into Lempiras of the financial statements of subsidiaries whose functional currency is not the Lempira should not be interpreted as an affirmation that the amounts translated could be converted without restriction into that currency at the stated exchange rate. Foreign currency differences arising on translation are recognized in other comprehensive income and accumulated in the foreign currency translation reserve within equity, with the portion attributable to non-controlling interests allocated accordingly. On disposal of a foreign operation,

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

the cumulative amount in that reserve relating to that foreign operation is reclassified to profit or loss.

The intangible assets recognized on the acquisition of AFP Confía, S.A. are treated as assets of a foreign operation whose functional currency is the U.S. dollar. Exchange differences arising on their translation into Lempiras are recognized in other comprehensive income and attributed to shareholders of the parent and to non-controlling interests. For the six months ended June 30, 2026, exchange differences of L12,341 (L9,630 attributable to shareholders of the parent and L2,711 to non-controlling interests) are recognized in other comprehensive income. Amounts relating to prior periods, including the comparative period, have not been adjusted, as they are not material.

The Group's share of purchase price allocation adjustments of Sociedad Nacional de Inversiones S.A. (SONISA) relating to periods before January 1, 2026, L117,016, is not part of the net income for the period and corresponds to shareholders of the parent. It is presented in the condensed consolidated interim statement of changes in equity as a separate movement in retained earnings (adjustments relating to prior periods).

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

f) Main operations of the Group

The Group's operations consist mainly of banking, insurance and pension fund management, together with leasing, securities brokerage, investment fund management, bonded warehousing and other financial services.

Banking. Banking operations are carried out through entities operating in Honduras (Banco Atlántida, S.A.), El Salvador (Banco Atlántida El Salvador, S.A.), Nicaragua (Banco Atlántida Nicaragua, S.A.), Panama (Pacific Bank, S.A.), Ecuador (Banco Atlántida Ecuador, S.A.) and Belize (Atlantic Bank Limited). Banco Atlántida, S.A. (Honduras) is the Group's most significant banking operation and is managed through four business areas, with an emphasis on customer service and on compliance with all applicable local regulations:

The business areas are detailed as follows:

- i. **Consumer and SME banking.** Savings accounts, checking accounts, certificates of deposit, consumer and mortgage loans, local and international wire transfers and foreign exchange transactions for individuals and for small and medium enterprises, among others.
- ii. **Corporate banking:** Savings accounts, checking accounts, certificates of deposit, trust funds, non-account demand certificates, bank guarantees, letters of credit, working capital lines of credit, overdrafts, declining balance loans (for the acquisition of assets, properties, vehicles, machinery and remodeling), international business services (letters of credit, standby arrangements and collections), business loans, foreign exchange auctions, repatriation, online banking, collections, supplier payments, payroll services, automated clearing house (ACH) transactions, international wire transfers, cashier's and certified checks, securities collections and regional services, among others.
- iii. **Payment methods:** Credit cards, debit cards, point of sale (POS) terminals, banking agents, digital wallet and electronic banking.
- iv. **Trust services:** Through a specialized trust services unit, the Bank offers advisory and administrative services for asset management through trusts, including educational, testamentary, estate planning and insurance-based trusts.

Insurance. The principal purpose of the insurance operation is to underwrite insurance and reinsurance policies and to carry out any other transactions permitted to insurance companies. This activity is conducted in Honduras through Seguros Atlántida, S.A.; in El Salvador through Seguros Atlántida, S.A. and Atlántida Vida, S.A. Seguros de Personas; in Ecuador through Atlántida Insurance, S.A. and Seguros Atlántida Ecuador S.A.; and in Belize through Atlantic Insurance Company Limited.

Pension fund management. Fund management operations are carried out by Administradora de Fondos de Pensiones Atlántida, S.A. (Honduras) and AFP Confía, S.A. (El Salvador). The purpose of these operations is the administration of private pension and severance funds, both voluntary and mandatory, as well as any other funds established for this purpose by the regulatory authorities of the industry.

Leasing. Leasing operations are carried out in Honduras through Leasing Atlántida, S.A. and in El Salvador through Leasing Atlántida El Salvador, S.A. These operations consist mainly of financial intermediation services, including purchase and sale transactions, agricultural, livestock, commercial and industrial machinery and equipment leasing, the granting of loans and the making of investments in local and foreign currency, the receipt of term deposits in local and foreign currency, the issuance of serial or individual securities in accordance with applicable legal

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

provisions, the assumption of other obligations, the issuance of general bonds at fixed or variable interest rates in local or foreign currency, and other transactions permitted by the Commission.

Brokerage and investment fund management. These activities are carried out through Casa de Bolsa Atlántida, S.A. (Honduras), Atlántida Securities, S.A. de C. V. and Atlántida Capital, S.A. (El Salvador), Atlántida Securities Panamá, S.A. and Atlántida Administrador de Inversiones, S.A. (Panama), and Atlántida Casa de Valores, S.A. and Fiduciaria Atlántida Administradora de Fondos y Fideicomisos, S.A. (Ecuador).

Other operations. Other Group companies are engaged, on a smaller scale, in bonded warehousing, securitization, factoring, and trust and advisory services. The Group also has companies that provide information technology and shared services to the Group entities; these are not operating segments (see note 15).

g) Changes in presentation, reclassifications and comparative information

In preparing these condensed consolidated interim financial statements the Group changed certain aspects of the presentation adopted in the consolidated financial statements for the year ended December 31, 2025 and in the condensed consolidated interim financial statements for the six months ended June 30, 2025, in order to align the primary statements with the condensed format required by IAS 34 and with the presentation requirements of IAS 1 and IAS 7 applied on a supplementary basis. Comparative information has been re-presented or reclassified accordingly, as described below. None of these changes affects total assets, total liabilities, net income and total comprehensive income attributable to shareholders of the parent, equity attributable to shareholders of the parent or cash and cash equivalents previously reported. As described in (ii), net income for the period, total comprehensive income for the period and total equity are now presented including non-controlling interests; the amounts attributable to shareholders of the parent and to non-controlling interests are the same as previously reported.

(i) Condensed format and note numbering

These financial statements are presented in condensed form and contain selected explanatory notes. They do not include all the information required for complete annual financial statements and should be read together with the consolidated financial statements for the year ended December 31, 2025. As a result of the condensed format, the numbering of the notes differs from that used in the annual consolidated financial statements; references to notes in the primary statements correspond to the numbering of these condensed notes.

(ii) Presentation of non-controlling interests and attribution of profit and comprehensive income

Non-controlling interests are presented as a component of total equity, separately from the equity attributable to shareholders of the parent, in the condensed consolidated interim statement of financial position and in the condensed consolidated interim statement of changes in equity. In the consolidated financial statements as of December 31, 2025, non-controlling interests were presented between total liabilities and shareholders' equity and were not included in total equity. The comparative information as of December 31, 2025 has been re-presented as follows:

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

		As previously reported	Re- presentation	As re-presented
Total liabilities	L	268,088,881	-	268,088,881
Non-controlling interests		4,760,945	(4,760,945)	-
Equity attributable to shareholders of the parent		25,712,212	-	25,712,212
Non-controlling interests (within equity)		-	4,760,945	4,760,945
Total equity		<u>25,712,212</u>	<u>4,760,945</u>	<u>30,473,157</u>
Total liabilities and equity	L	<u>298,562,038</u>	<u>-</u>	<u>298,562,038</u>

Consistently, the condensed consolidated interim statement of profit or loss and other comprehensive income presents net income for the period and total comprehensive income for the period in total, followed by the amounts attributable to shareholders of the parent and to non-controlling interests. In the statements for the year ended December 31, 2025 and for the six months ended June 30, 2025, the share of non-controlling interests was deducted as a line item before net income, and total comprehensive income was presented net of that share. For the six months ended June 30, 2025, total comprehensive income of L558,110 is attributable to shareholders of the parent for L469,214 (as previously reported) and to non-controlling interests for L88,896. For the six months ended June 30, 2026, total comprehensive income of L1,768,726 is attributable to shareholders of the parent for L1,435,680 and to non-controlling interests for L333,046.

In the condensed consolidated interim statement of changes in equity for the six months ended June 30, 2025, L7,459 of net movements in retained earnings of subsidiaries that do not pass through profit or loss or other comprehensive income, previously included in the other comprehensive income row of that statement, is presented under "Other", consistently with the presentation for the six months ended June 30, 2026 (see note 1). As a result, other comprehensive income in that statement is L100,243 (L107,702 as previously reported), consistent with the statement of profit or loss and other comprehensive income; total comprehensive income in the statement of profit or loss and other comprehensive income and total equity are unchanged.

(iii) Reclassification of the tax on interest income

The tax on interest income is a final tax levied under the Honduran income tax law on interest earned on certain financial instruments, in lieu of income tax on that interest. It was previously presented within non-operating income (expenses) and is now presented within income tax expense, consistently with the treatment of final withholding taxes on income as income taxes of the recipient.

The comparative information for the six months ended June 30, 2025 has been reclassified as follows; net income for the period is unchanged:

		As previously reported	Reclassi- fication	As reclassified
Interest tax (within non-operating income (expenses))	L	(51,176)	51,176	-
Total non-operating income (expenses)		811,881	51,176	863,057
Income before income tax and non-controlling interest		964,859	51,176	1,016,035
Income tax		473,146	51,176	524,322
Deferred income tax		<u>33,846</u>	<u>-</u>	<u>33,846</u>
Total income tax expense		<u>506,992</u>	<u>51,176</u>	<u>558,168</u>

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

Net income for the period	L	457,867	-	457,867
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For the six months ended June 30, 2026, the tax on interest income included in income tax expense amounts to L30,727 (six months ended June 30, 2025: L51,176). As a result of this reclassification, the effective tax rate for the six months ended June 30, 2025, disclosed in note 12, is 54.9% (52.5% before the reclassification).

(iv) Changes in the description of line items

The description of certain line items of the primary statements was changed to better reflect their nature and to align the terminology with the accounting standards applied on a supplementary basis. The amounts presented in each line are the same as those previously reported under the former description:

Description used as of December 31, 2025	Description used in these financial statements
Stocks, net	Equity securities, net
Property, plant and equipment, net	Property and equipment, net
Property investment, net	Investment properties, net
Deferred income tax (asset and liability)	Deferred tax asset / Deferred tax liability
Other assets, net	Other non-financial assets, net
Obligations with reinsurance and counter-guarantors	Obligations with reinsurers and co-sureties
Capital surplus due to par value in excess of the shares	Share premium
Staff-expenses	Employee benefits
Gain on assets available for sale	Net gain on disposal of assets held for sale
Interest tax (non-operating)	Included in income tax (see (iii))
(Loss) over fixed assets revaluation surplus	Revaluation surplus on property and equipment
(Loss) from sales of financial foreclosed assets	Gains (losses) on assets held for sale
Other profit (loss) (other comprehensive income)	Foreign currency translation differences

(v) Condensed consolidated interim statement of cash flows

Cash flows from insurance activities are presented gross, distinguishing premiums collected, net of reinsurance, from claims and benefits paid, net of reinsurance, instead of a single net amount. Cash flows from sectoral loans are presented separately from other loans from banks, and acquisitions of property and equipment are presented separately from acquisitions of investment properties. In addition, net increases in loans and deposits, changes in investments and changes in loans from banks and in bonds and guaranteed notes are now presented net of the revaluation of balances denominated in foreign currencies, which is not a cash flow. The effect of exchange rate changes on cash and cash equivalents, previously determined as a residual, is now calculated on the cash and cash equivalents held in foreign currencies at the beginning of the period, with the corresponding adjustment to fees and other income. Changes in prepaid expenses, tax prepayments and other non-financial assets, previously presented together with the acquisition of intangible assets, are now presented within operating activities. The comparative information for the six months ended June 30, 2025, has been re-presented as follows; cash and cash equivalents at the end of the period are unchanged:

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

		As previously reported	Re- presentation	As re-presented
Fees and other income	L	2,592,261	(8,403)	2,583,858
Insurance premiums, net of claims paid and reinsurance		471,022	(471,022)	-
Premiums collected, net of reinsurance		-	2,159,690	2,159,690
Claims and benefits paid, net of reinsurance		-	(1,688,668)	(1,688,668)
Staff and procurement payments		(4,469,980)	(513,896)	(4,983,876)
Net increase in loans		(8,746,779)	1,853,600	(6,893,179)
Net increase in deposits		17,178,338	(1,834,089)	15,344,249
Income tax and solidarity contribution paid		(586,227)	(80,933)	(667,160)
Change in investments		(4,799,148)	464,947	(4,334,201)
Acquisition of property, plant and equipment and property investment		(280,654)	280,654	-
Acquisition of property and equipment		-	(276,720)	(276,720)
Acquisition of investment properties		-	(3,934)	(3,934)
Acquisition of intangible assets		(1,315,964)	594,829	(721,135)
(Decrease) increase in loans from banks		(4,056,670)	4,056,670	-
(Decrease) increase in sectoral loans		-	1,152,513	1,152,513
Increase (decrease) in other loans from banks		-	(5,701,941)	(5,701,941)
(Decrease) in bonds and guaranteed notes issued		(72,803)	(416,078)	(488,881)
Net cash flow proceeds from operating activities		10,625,092	(583,721)	10,041,371
Net cash flow used in investment activities		(6,346,931)	1,059,776	(5,287,155)
Net cash flow provided by (used in) financing activities		(4,033,286)	(908,836)	(4,942,122)
Increase (decrease) in cash and cash equivalents		244,875	(432,781)	(187,906)
Effect of foreign exchange rate changes on cash and cash equivalents		36,927	432,781	469,708

(vi) Convenience translation into U.S. dollars

Comparative amounts translated into U.S. dollars are presented in these financial statements at the exchange rate at each reporting date, as described under "Functional and presentation currencies". In the consolidated financial statements as of December 31, 2025, only the current-period amounts were translated.

(vii) Share capital and Series A preferred shares

Share capital is presented net of the shares of the Company held by Group entities, which are eliminated in consolidation, consistently with the presentation as of December 31, 2025. The contributions of L2,750,000 received through June 30, 2026, for the subscription of Series A preferred shares approved by the Extraordinary General Shareholders' Meeting of December 8, 2025, are presented within share capital, net of L106,161 subscribed by Seguros Atlántida, S.A., for a net amount of L2,643,839 (see note 1). The return accrued on preferred shares for the period (L241,984) is recognized within interest expense and the

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

amount payable within financial obligations, consistently with the accounting policy applied in the separate financial statements of the Company.

(viii) Segment information

Segment information (note 15) was first presented in the condensed consolidated interim financial statements as of and for the three months ended March 31, 2026, applying IFRS 8 on a supplementary basis, on the basis of the business segments used by management and reported to investors. Comparative segment information has been prepared from the consolidation records on the same basis. The consolidated financial statements as of December 31, 2025, did not include segment information.

(3) Risk management

The Group's risk management objectives, policies and processes, as well as the methods used to measure each type of risk, are those described in the last annual financial statements. There have been no changes in those objectives, policies or processes during the six months ended June 30, 2026. This note presents the updated quantitative information and the developments that occurred during the period.

The most significant financial risks to which the Group is exposed are credit risk, liquidity risk and market risk, the latter comprising foreign exchange risk, interest rate risk and price risk. The Group is also exposed to regulatory risk, insurance risk and other business risks, including those related to the prevention and detection of the improper use of the Group's products and financial services.

Credit risk

Credit risk is the risk that one of the parties to a financial instrument fails to meet its obligations, causing the other party to incur a financial loss. The assets that expose the Group to concentrations of credit risk are mainly deposits with local and foreign banks, investment securities, loans and interest receivable, and other receivables.

A significant portion of bank deposits and of investments in debt securities is placed with the Ministry of Finance of Honduras, with central banks and with foreign financial institutions. The composition of the investment portfolio by issuer is disclosed in note 4.

The credit quality of the loan portfolio, its distribution by economic activity, by risk category and by concentration of borrowers, the movement in the allowance for loan and interest losses and the additional requirements issued by the Commission during the period are disclosed in note 5.

Liquidity risk

Liquidity risk is the risk that the Group encounters difficulty in obtaining the funds required to meet the commitments associated with its financial instruments. The Group finances its loan portfolio primarily through customer deposits and borrowings.

Banco Atlántida, S.A., Leasing Atlántida, S.A., Banco Atlántida El Salvador, S.A., Banco Atlántida Nicaragua, S.A., Pacific Bank, S.A., Banco Atlántida Ecuador, S.A. and Atlantic Bank Limited are subject to capital adequacy requirements. All banks and leasing companies of the Group, except Pacific Bank, S.A., are subject to legal reserve requirements. In Panama, banks are required by the Superintendency of Banks to maintain a minimum liquidity ratio equivalent to 30% of total gross deposits.

The following tables present the maturity analysis of financial assets and liabilities based on the remaining period to contractual maturity:

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

As of June 30, 2026

		Less than one month	Between one and three months	Between three months and one year	Between one and five years	More than 5 years	Total
Financial assets:							
Cash and cash equivalents	L	45,241,750	27,526	326,314	86,590	-	45,682,180
Investments		7,825,962	2,246,231	9,311,894	11,701,724	16,385,162	47,470,973
Loans		7,563,006	25,413,704	38,623,656	67,283,041	61,352,781	200,236,188
Insurance premiums receivable		831,261	804,503	76,270	11,673	-	1,723,707
Interest and commissions receivable		2,988,184	242,990	162,536	206,973	229,858	3,830,541
Accounts receivable		882,099	1,212,300	893,316	4,382,648	941,465	8,311,828
	L	<u>65,332,262</u>	<u>29,947,254</u>	<u>49,393,986</u>	<u>83,672,649</u>	<u>78,909,266</u>	<u>307,255,417</u>
Financial liabilities:							
Deposits	L	89,744,324	59,164,161	58,683,258	20,461,415	8,034,181	236,087,339
Financial obligations		7,755,006	1,323,967	6,031,992	11,709,201	6,720,288	33,540,454
Interest payable		485,134	162,006	132,848	52,409	223	832,620
Obligations with reinsurers and co-sureties		97,925	245,099	279,566	18,740	12,493	653,823
Accounts payable		1,551,441	207,943	138,587	21,765	20,650	1,940,386
Sundry creditors		1,323,126	645,733	936,507	465,834	38,002	3,409,202
Income tax payable		94,824	109,654	661,523	284	-	866,285
Bonds and guaranteed notes		16,557	39,540	556,151	5,674,799	32,062	6,319,109
	L	<u>101,068,337</u>	<u>61,898,103</u>	<u>67,420,432</u>	<u>38,404,447</u>	<u>14,857,899</u>	<u>283,649,218</u>

As of December 31, 2025

		Less than one month	Between one and three months	Between three months and one year	Between one and five years	More than 5 years	Total
Financial assets:							
Cash and cash equivalents	L	40,661,223	4,009	1,009,078	4,933	-	41,679,243
Investments		1,461,984	2,859,914	11,168,783	13,789,636	12,994,813	42,275,130
Loans		9,294,769	8,977,318	31,503,681	49,941,576	87,346,020	187,063,364
Insurance premiums receivable		679,608	699,551	18,620	5,831	95	1,403,705
Interest and commissions receivable		2,569,355	93,657	263,578	280,896	166,710	3,374,196
Accounts receivable		750,106	704,190	575,489	4,505,366	721,742	7,256,893
	L	<u>55,417,045</u>	<u>13,338,639</u>	<u>44,539,229</u>	<u>68,528,238</u>	<u>101,229,380</u>	<u>283,052,531</u>
Financial liabilities:							
Deposits	L	76,667,608	52,172,519	60,723,309	19,487,991	6,841,114	215,892,541
Financial obligations		4,139,389	4,742,437	6,051,756	7,284,891	7,433,375	29,651,848
Interest payable		579,772	59,299	264,571	38,671	139	942,452
Obligations with reinsurers and co-sureties		75,191	250,233	218,627	7,788	9,345	561,184
Accounts payable		1,406,030	127,557	97,946	28,505	17,192	1,677,230
Sundry creditors		954,394	457,264	274,572	487,247	-	2,173,477

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

Income tax payable	88,485	235,355	770,769	1,341	-	1,095,950
Bonds and guaranteed notes	50,131	79,036	7,072,751	4,186,913	-	11,388,831
	<u>L 83,961,000</u>	<u>58,123,700</u>	<u>75,474,301</u>	<u>31,523,347</u>	<u>14,301,165</u>	<u>263,383,513</u>

As of June 30, 2026, the maturity gap in the band of less than one month amounts to (L35,736,075) and the cumulative gap up to three months amounts to (L67,686,924). This structure reflects the contractual maturity of demand and savings deposits, which represent 60.0% of total deposits and which, on the basis of the Group's historical behavior, exhibit a substantially longer effective permanence. The Group manages its liquidity position through maintenance of liquid assets, statutory reserves, committed credit lines, repo transactions, and internal maturity-matching limits and monitors compliance with the regulatory liquidity requirements applicable in each jurisdiction.

Market risk

Market risk is the risk that changes in market prices, such as interest rates, prices of equity instruments and foreign exchange rates, affect the Group's income or the value of its holdings of financial instruments.

Market risk includes the analysis of the following Components:

- a) Exchange rate risk
- b) Interest rate risk
- c) Price risk

Foreign exchange risk

As of June 30, 2026, and December 31, 2025, the Group's assets, liabilities and off-balance sheet positions denominated in foreign currency are the following:

	As of June 30, 2026				As of December 31, 2025			
Cash & cash equivalents	USD	1,087,109	L	29,045,696	USD	995,597	L	26,257,585
Investments		1,061,406		28,358,970		989,680		26,101,521
Loans		<u>3,412,149</u>		<u>91,166,830</u>		<u>3,385,139</u>		<u>89,278,646</u>
Total assets	USD	<u>5,560,664</u>	L	<u>148,571,496</u>	USD	<u>5,370,416</u>	L	<u>141,637,752</u>
Deposits	USD	4,304,377	L	115,005,635	USD	3,925,754	L	103,536,649
Loans from banks		598,578		15,992,977		751,234		19,812,822
Bonds and guaranteed notes		<u>230,742</u>		<u>6,165,026</u>		<u>429,963</u>		<u>11,339,724</u>
Total liabilities		<u>5,133,697</u>		<u>137,163,638</u>		<u>5,106,951</u>		<u>134,689,195</u>
	USD	<u>426,967</u>	L	<u>11,407,858</u>	USD	<u>263,465</u>	L	<u>6,948,557</u>
Off balance-sheet accounts		<u>(325,242)</u>		<u>(8,689,917)</u>		<u>(326,333)</u>		<u>(8,606,603)</u>
Net position	USD	<u>101,725</u>	L	<u>2,717,941</u>	USD	<u>(62,868)</u>	L	<u>(1,658,046)</u>

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

For the purposes of this analysis, the amounts expressed in United States dollars include balances denominated in United States dollars, euros, Nicaraguan córdobas, Mexican pesos, Panamanian balboas, Belize dollars and Peruvian soles.

The net position changed from a short position of USD62,868 as of December 31, 2025, to a long position of USD101,725 as of June 30, 2026. The change of USD164,593 resulted mainly from the reduction of USD199,221 in bonds and notes denominated in foreign currency, reflecting the early redemption of the Guaranteed Notes due 2026 (USD249,969 net carrying amount as of December 31, 2025) on March 29, 2026, partially offset by the additional issuance of Senior Notes due 2030 (USD40,000), and from the reduction of USD152,656 in foreign-currency loans from banks, mainly the settlement of trade-finance facilities of Banco Atlántida, S.A. with IFC and IDB Invest and scheduled repayments of the DFC facility. Since the redemption of the Guaranteed Notes was funded largely with Lempira-denominated resources (the loan from Banco de Occidente, S.A. and the capital contributions for Series A preferred shares), foreign-currency liabilities decreased without a corresponding decrease in foreign-currency assets. These effects were partially offset by growth of USD378,623 in foreign-currency deposits, mainly at Banco Atlántida, S.A. and Banco Atlántida El Salvador, S.A. Foreign-currency assets increased by USD190,248 (investments +USD71,726, cash and cash equivalents +USD91,512 and loans +USD27,010), and the short position in off-balance-sheet accounts decreased by USD1,091. As of June 30, 2026 and December 31, 2025, the Group holds financial guarantees denominated in foreign currency in the amounts of USD75,616 (L2,020,331) and USD87,610 (L2,310,600), respectively, which partially mitigate the exposure arising from off-balance sheet positions.

Interest rate risk

Substantially all of the Group's financial assets bear interest. The Group's financial liabilities include both interest-bearing and non-interest-bearing liabilities. Interest rates on the Group's interest-bearing assets and liabilities are established in accordance with market conditions. The maturity structure of financial assets and liabilities is presented under "Liquidity risk" above.

The following table sets out the weighted average interest rates by currency:

	For the six months ended June 30, 2026,		For the year ended December 31, 2025,	
	Lempiras	Dollars	Lempiras	Dollars
Financial Assets				
Cash and cash equivalents	1.3%	2.1%	1.8%	3.3%
Investments	6.7%	5.0%	6.3%	6.2%
Loans receivable	13.1%	10.0%	13.1%	10.9%
Financial Liabilities				
Deposits	5.0%	3.6%	6.4%	4.8%
Financial obligation	8.1%	9.1%	6.1%	8.6%
Corporate bonds and guaranteed notes	7.3%	10.3%	8.2%	8.8%

The increase in net interest income for the period was driven mainly by growth in average loans, including Atlantic Bank Limited (consolidated from September 30, 2025), and by the decrease in the weighted average cost of deposits, from 6.4% to 5.0% in Lempiras and from 4.8% to 3.6% in United States dollars. See note 11.

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

Price Risk

The Group is exposed to price risk arising from its equity investments in entities that are not controlled by the Group and whose equity instruments are traded on international stock exchanges. To mitigate this risk, the Group applies a portfolio diversification strategy based on the volatility of the underlying instruments. The composition of these investments is disclosed in note 4.

Regulatory risk and capital adequacy

The Commission and the Central Bank of Honduras (the BCH) periodically establish minimum capital requirements for banking and insurance companies and evaluate these requirements from time to time. Banco Atlántida, S.A. and Seguros Atlántida, S.A. are subject to these minimum capital requirements. Pursuant to Commission Resolution GES No. 1035/03-12-2018, the minimum regulatory capital requirement for banks was set at L600 million. As of June 30, 2026, Banco Atlántida, S.A. had a capital surplus of L12,125 million, which represented a 2,021% surplus with respect to the applicable minimum regulatory capital requirement. Pursuant to Central Bank Resolution No. 054-02/2020, the minimum regulatory capital requirement for insurance companies was set at L180 million. As of June 30, 2026, Seguros Atlántida, S.A. had a capital surplus of L770 million, which represented a 428% surplus with respect to the applicable minimum regulatory capital requirement. Pursuant to Commission Resolution GES No. 1035/03-12-2018, Leasing Atlántida, S.A. is subject to a minimum capital requirement of L85 million. As of June 30, 2026, Leasing Atlántida, S.A. had a capital surplus of L490 million. Under Legislative Decree No. 12-2021, Administradora de Fondos de Pensiones Atlántida, S.A. is subject to a minimum capital requirement of L150 million. As of June 30, 2026, Administradora de Fondos de Pensiones Atlántida, S.A. had a capital surplus of L450 million.

Pursuant to article 36 of the Banking Law of the Republic of El Salvador, the Board of Directors of the Superintendency of the Financial System of El Salvador, in session No. CD-69/2024 of December 20, 2024, maintained the minimum capital stock of banks at USD20,992, based on the cumulative monthly variation of the Consumer Price Index, effective from January 1, 2025 to December 31, 2026. As of June 30, 2026, Banco Atlántida El Salvador, S.A. had a capital surplus of USD102,712.

Seguros Atlántida, S.A. (El Salvador) and Atlántida Vida, S.A. Seguros de Personas are subject to minimum capital requirements of USD1,611 and USD1,139, respectively, established by the Board of Directors of the Superintendency of the Financial System of El Salvador in session No. CD-67/2025. As of June 30, 2026, these insurers had capital surpluses of USD10,902 and USD9,876, respectively.

AFP Confía, S.A. is also subject to a minimum capital requirement. Under article 35 of the Pension Savings System Law, AFP Confía, S.A. must maintain at all times minimum equity of not less than 3% of the assets of the fund it manages, up to a maximum of USD10,000; in addition, its equity may not be less than the minimum operating capital of USD3,054. As of June 30, 2026, AFP Confía, S.A. had a capital surplus of USD10,224 with respect to the minimum equity requirement.

The minimum capital required to operate a bank in the Republic of Nicaragua is NIO417,107, under Resolution SIBOIF-1296-1-FEB15-2022. As of June 30, 2026, Banco Atlántida Nicaragua, S.A. had a capital surplus of NIO1,057,394.

In Panama, the minimum paid-in or assigned capital, net of losses, required to obtain and maintain a banking license is PAB10,000 for a general license and PAB3,000 for an international license. Under article 68 of the Banking Law of Panama, a bank may not reduce its capital below the required minimum. As of June 30, 2026, Pacific Bank, S.A. had a capital surplus of PAB16,250.

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

The minimum capital required to operate a bank in the Republic of Ecuador is USD11,000, as established by the Organic Monetary and Financial Code. As of June 30, 2026, Banco Atlántida Ecuador S.A. had a capital surplus of USD3,935.

Seguros Atlántida Ecuador S.A. is also subject to a minimum capital required to operate in the Republic of Ecuador, which is USD8,000 according to the insurance law of Ecuador. As of June 30, 2026, Seguros Atlántida Ecuador S.A. had a capital surplus of USD5,035.

Atlantic Bank Limited is also subject to a minimum capital required to operate in the Republic of Belize, which is BZD10,000 according to the Central Bank of Belize. As of June 30, 2026, Atlantic Bank Limited had a capital surplus of BZD93,595.

Atlantic Insurance Company Limited is also subject to a minimum capital required to operate in the Republic of Belize, which is BZD100 according to the insurance supervisory authority in Belize. As of June 30, 2026, Atlantic Insurance Company Limited had a capital surplus of BZD15,900 (USD7,950).

If any of the Group's regulated entities fail to comply with the applicable minimum capital requirements, the relevant regulator may require corrective action and may impose regulatory sanctions, which could have a material adverse effect on the entity's regulatory license, financial condition and results of operations.

Insurance risk

The technical risks arising from the insurance business, comprising underwriting risk, concentration and catastrophic risk, risk of insufficiency of technical reserves and reinsurance risk, as well as the Group's underwriting and reinsurance strategies and its claims management process, are those described in the last annual financial statements. There have been no significant changes in the Group's exposure to insurance risk or in the way it is managed during the six months ended June 30, 2026.

(4) Investments

Certificates, bonds and other, net are detailed as follows:

	As of June 30, 2026	As of December 31, 2025
By their classification		
Obligatory investments	L 2,838,755	2,660,122
Non-obligatory investments	35,790,832	32,810,624
Investments in special funds	4,836,674	4,317,025
1. Financial Investments at Amortized Cost	43,466,261	39,787,771
Obligatory investments	1,414	76,466
Non-obligatory investments	4,003,298	2,410,893
2. Financial Investments at Fair value	4,004,712	2,487,359
	L 47,470,973	42,275,130
Provision for certificates and bonds	(25,343)	(37,373)
	47,445,630	42,237,757

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

Equity securities, net are detailed as follows:

	As of June 30, 2026	As of December 31, 2025
By their classification		
Non-obligatory investments	L 1,091,695	1,353,700
1. Financial Investments at Fair value	<u>1,091,695</u>	<u>1,353,700</u>
Non-obligatory investments	1,138,972	1,084,682
2. Financial Investments at Cost	<u>1,138,972</u>	<u>1,084,682</u>
	2,230,667	2,438,382
Less investment reserve	(282,421)	(280,585)
	<u>L 1,948,246</u>	<u>2,157,797</u>

Certificates, bonds and others are grouped by issuer, as follows:

As of June 30, 2026, certificates, bonds and other at amortized cost are detailed as follows:

<u>Certificates, bonds and other at amortized cost:</u>	Balance	Weighted Average Interest Rate	Minimum Interest Rate	Maximum Interest Rate	Nearest Maturity Date	Furthest Maturity Date
Bonds from the Ministry of Finance	23,195,721	7.3%	0.8%	12.0%	07/02/2026	02/15/2056
Certificates of deposit	6,858,806	4.9%	1.3%	16.8%	07/01/2026	04/16/2046
Notes from the Central Bank of Belize	2,341,859	3.4%	3.0%	5.9%	10/22/2026	10/22/2031
Notes from the Central Bank of Honduras	5,408,252	7.0%	5.8%	7.5%	07/01/2026	05/31/2028
Bonds from Foreign Institutions	1,480,473	3.8%	1.1%	8.8%	07/07/2026	08/15/2034
Notes from the Central Bank of Nicaragua	168,720	4.1%	2.5%	4.5%	07/01/2026	07/01/2026
Others	4,012,430	6.9%	2.2%	13.0%	Without a maturity date	Without a maturity date
	<u>L 43,466,261</u>					

As of December 31, 2025, certificates, bonds and other at amortized cost are detailed as follows:

<u>Certificates, bonds and other at amortized cost:</u>	Balance	Weighted Average Interest Rate	Minimum Interest Rate	Maximum Interest Rate	Nearest Maturity Date	Furthest Maturity Date
Bonds from the Ministry of Finance	21,585,972	7.2%	0.8%	12.0%	01/02/2026	08/15/2055
Certificates of deposit	7,182,030	5.4%	1.3%	16.0%	01/01/2026	12/31/2034
Notes from the Central Bank of Belize	2,533,359	2.7%	0.6%	5.9%	01/01/2026	10/22/2031
Notes from the Central Bank of Honduras	4,034,070	6.9%	4.8%	7.5%	01/07/2026	12/01/2027

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

Bonds from Foreign Institutions	904,453	4.1%	0.8%	8.8%	01/06/2026	05/15/2038
Others	<u>3,547,887</u>	7.2%	1.7%	13.7%	Without a maturity date	Without a maturity date
	L <u>39,787,771</u>					

The weighted average return on investment as of June 30, 2026, and December 31, 2025, was 6.7% and 6.3% in lempiras, and 5.0% and 6.2% in dollars, respectively.

As of June 30, 2026, certificates, bonds and other at fair value are detailed as follows:

<u>Certificates and Bonds:</u>	Balance	Weighted Average Interest Rate	Minimum Interest Rate	Maximum Interest Rate	Nearest Maturity Date	Furthest Maturity Date
Bonds from the Ministry of Finance	L 1,443,641	6.6%	3.4%	9.5%	07/07/2026	01/02/2041
Bonds from Foreign Institutions	88,725	7.9%	4.1%	9.3%	08/13/2026	03/10/2030
Certificates of deposit	662,214	7.6%	1.3%	11.0%	07/01/2026	12/31/2034
Notes from the Central Bank of Nicaragua	208,193	7.4%	7.4%	7.5%	07/10/2026	08/14/2026
Others (1)	<u>1,601,939</u>	8.9%	1.7%	9.3%	Without a maturity date	Without a maturity date
	L <u>4,004,712</u>					

(1) Investech

Certificates, bonds and other at fair value include, as of June 30, 2026, 2,000 participation units in the Atlántida INVESTECH Closed-End Investment Fund, a fund domiciled in El Salvador and managed by Atlántida Capital, S.A., a Group subsidiary, measured at fair value of USD51,906 (L1,386,835). The Fund is not consolidated.

As of December 31, 2025, certificates, bonds and other at fair value are detailed as follows:

<u>Certificates and Bonds:</u>	Balance	Weighted Average Interest Rate	Minimum Interest Rate	Maximum Interest Rate	Nearest Maturity Date	Furthest Maturity Date
Bonds from the Ministry of Finance	L 1,327,824	6.8%	3.6%	9.5%	01/09/2026	06/15/2035
Bonds from foreign institutions	93,449	7.1%	3.9%	9.3%	01/08/2026	03/27/2027
Certificates of deposit	694,279	7.7%	1.3%	11.0%	01/10/2026	12/31/2030
Notes from the Central Bank of Nicaragua	337,732	7.5%	7.4%	7.6%	03/20/2026	08/14/2026
Others	<u>34,075</u>	7.0%	4.0%	8.5%	Without a maturity date	Without a maturity date
	L <u>2,487,359</u>					

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

The investments in equity securities are detailed as follows:

	As of June 30, 2026	As of December 31, 2025
Financial investments at fair value		
Banco Latinoamericano de Comercio Exterior S.A. (BLADEX)	L 68,009	48,025
Visa Inc. (2)	510,735	806,828
Swift	3,709	3,771
Bolsa de Valores de Quito	16,880	14,021
MasterCard Inc.	378,680	373,797
Corporación Favorita C.A.	26,305	24,952
Cridesa S.A.	6,473	6,714
Holdingpesa	35,655	30,995
Inveresmeraldas S.A.	20,308	17,516
Inversancarlos S.A.	14,516	15,096
Plywood Ecuatoriana S.A.	1,932	2,164
Soc. Agrícola Ind. San Carlos	4,770	5,650
Others	3,723	4,171
	L 1,091,695	1,353,700
Investments in other entities at cost		
Desarrollos Turísticos de Tela, S.A.	L 178,476	178,476
Roca Inversiones y Bienes Raíces, S.A.	23,331	23,331
Hospitales de Honduras, S.A.	37,097	37,097
Inversiones Bermejo, S.A.	10,491	10,491
Fondo Hondureño de Inversiones Turística, S.A.	4,798	4,798
Sociedad Confianza S.A. de F.G.R.	8,257	8,257
Sociedad Inversora 20/20	2,393	2,393
Inversiones Marítimas Centroamericanas, S.A. de C.V.	2,000	2,000
EBN Banco de Negocio, S.A.	363,930	370,043
Ocho Corporation, S.A. de C.V.	12,240	12,240
EBN Capital SGIIC, S.A.	154,149	156,738
Raymond James	265,507	257,555
Latin American Kraft Investment	5,076	5,011
BancAtlantic Capital LLC	53,437	-
Others	17,790	16,252
	L 1,138,972	1,084,682

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

Changes in financial investments

Changes in financial investments are summarized as follows:

		At Amortized Cost	At Fair value	At Cost	Less provisions	Total
Balance as of January 1, 2026	L	39,787,771	3,841,059	1,084,682	(317,958)	44,395,554
Plus (minus):						
Purchase of Financial instruments		13,276,472	3,059,807	575,325	-	16,911,604
Cancellation and/or sales of instruments		(8,439,674)	(1,175,002)	(528,781)	-	(10,143,457)
Profit (loss) due to changes in fair value		-	51,877	-	-	51,877
Other comprehensive income due to changes in fair value		-	(4,129)	-	-	(4,129)
Foreign exchange gain (loss)		(1,158,308)	(677,205)	7,746	-	(1,827,767)
Reserves		-	-	-	10,194	10,194
Balance as of June 30, 2026	L	<u>43,466,261</u>	<u>5,096,407</u>	<u>1,138,972</u>	<u>(307,764)</u>	<u>49,393,876</u>

		At Amortized Cost	At Fair value	At Cost	Less provisions	Total
Balance as of January 1, 2025	L	29,289,447	2,599,238	716,995	(156,410)	32,449,270
Plus (minus):						
Purchase of Financial instruments		17,208,915	2,590,213	552,642	-	20,351,770
Acquisition through business combination		2,478,352	1,137,911	248,146	(38,481)	3,825,928
Cancellation and/or sales of instruments		(11,464,388)	(2,735,016)	(433,211)	-	(14,632,615)
Profit (loss) due to changes in fair Value		-	178,175	-	-	178,175
Other comprehensive income due to changes in fair value		-	(22,766)	-	-	(22,766)
Foreign exchange gain (loss)		2,275,445	93,304	110	-	2,368,859
Reserves		-	-	-	(123,067)	(123,067)
Balance as of December 31, 2025	L	<u>39,787,771</u>	<u>3,841,059</u>	<u>1,084,682</u>	<u>(317,958)</u>	<u>44,395,554</u>

- (2) Visa Inc. Class C shares are held by Banco Atlántida, S.A. They do not confer voting rights and their fair value is determined by reference to the quoted market price of Visa Inc. Class A shares; in accordance with Banco Atlántida's business model they are classified as financial instruments measured at fair value through profit or loss. On February 28, 2026, Banco Atlántida, S.A. sold 8,000 Class C shares (49% of the 16,271 shares held as of December 31, 2025), recognizing a loss of L1,740 in profit or loss. As of June 30, 2026, Banco Atlántida, S.A. holds 8,271 Class C shares with a carrying amount of L510,735 (L806,828 as of December 31, 2025). The disposals carried out during 2024 and 2025 in compliance with Resolutions SBO No. 272/04-04-2025 and SBO No. 564/28-08-2025 issued by the Commission are described in the consolidated financial statements for the year ended December 31, 2025.

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

(5) Loans and interest receivable

The details of the loan portfolio shown below correspond to the portfolios administered by the Group.

Loans and interest receivable are detailed as follows:

By Status and Type of Credit		As of June 30, 2026	As of December 31, 2025
Current			
Commercial	L	155,910,238	145,526,462
Residential mortgage		13,112,724	12,585,199
Consumer		20,030,988	18,014,543
		189,053,950	176,126,204
Past-due¹			
Commercial		482,852	537,729
Residential mortgage		300,407	341,419
Consumer		541,397	615,272
		1,324,656	1,494,420
Over-due²			
Commercial		430,407	363,978
Residential mortgage		15,955	19,568
Consumer		36,590	21,939
		482,952	405,485
Under judicial Collection			
Commercial		622,167	532,368
Residential mortgage		106,382	88,034
Consumer		28,712	18,641
		757,261	639,043
Refinanced			
Commercial		7,864,445	7,763,843
Residential mortgage		132,221	150,075
Consumer		620,701	484,294
		8,617,367	8,398,212
Total gross portfolio		200,236,186	187,063,364
(+) Commissions receivable		12,158	9,169
(+) Interest receivable on loans		3,366,837	2,962,057
(-) Allowance for loan and interest losses		(4,410,714)	(3,830,368)
(-) Income from capitalized interest on refinanced loans		(344,013)	(292,815)
Total, net	L	198,860,454	185,911,407

¹ Past due status occurs when there are some installments in default.

² Over-due status is reached when all payments are in default.

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

The credit portfolio by economic activity is detailed below:

		As of June 30, 2026 Balance	%	As of December 31, 2025 Balance	%
Agriculture	L	15,804,775	7.9%	14,307,271	7.6%
Industry and Exports		27,082,695	13.5%	25,904,960	13.8%
Commerce and Consumer		48,163,934	24.1%	44,691,201	23.9%
Residential Mortgage		13,874,916	6.9%	12,481,790	6.7%
Services		35,739,716	17.8%	31,088,174	16.6%
Real Estate Property		23,971,040	12.0%	23,302,984	12.5%
Others		35,599,110	17.8%	35,286,984	18.9%
Total loan portfolio	L	<u>200,236,186</u>	<u>100.0%</u>	<u>187,063,364</u>	<u>100.0%</u>

The Non-Performing Loan portfolio is detailed as follows:

By status		As of June 30, 2026	As of December 31, 2025
Performing loans	L	196,780,718	183,616,605
Non-performing loans: Past-due		1,462,252	1,663,992
Non-performing loans: Over-due		562,638	482,998
Non-Performing loans: Over-due under judicial collection		1,430,578	1,299,769
Total	L	<u>200,236,186</u>	<u>187,063,364</u>

Refinanced loans are categorized by loan status as follows:

By status		As of June 30, 2026	As of December 31, 2025
Performing loans	L	7,726,768	7,490,401
Non-performing loans: Past-due		137,596	169,572
Non-performing loans: Over-due		79,686	77,513
Non-Performing loans: Over-due under judicial collection		673,317	660,726
Total	L	<u>8,617,367</u>	<u>8,398,212</u>

As of June 30, 2026, the coverage ratio for the non-performing loans was 127.6% (111.1% as of December 31, 2025). The coverage ratio is calculated as the allowance for loan and interest losses divided by non-performing loans (past-due, over-due and under judicial collection, including refinanced loans) as presented above.

As of June 30, 2026 and December 31, 2025, the non-performing loans ratio, calculated as non-performing loans divided by performing loans (gross loans less non-performing loans), was 1.8% and 1.9%, respectively.

For the six months ended June 30, 2026, the weighted average yield of the loan portfolio was 13.1% in Lempiras and 10.0% in United States dollars (year ended December 31, 2025: 13.1% and 10.9%, respectively).

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

Loans guaranteed by client deposits amounted to L2,652,255 as of June 30, 2026 (December 31, 2025: L3,472,191).

Interest earned on the loan portfolio that was not recognized in the condensed consolidated interim statement of profit or loss amounted to L1,819,405 as of June 30, 2026 (December 31, 2025, L1,614,905).

As of June 30, 2026 and December 31, 2025, the loan portfolio included loans granted to related parties, approved by the Board of Directors, totaling L2,919,600 and L2,541,466, respectively. These transactions were carried out under arm's length conditions and are substantially backed by collateral.

As of June 30, 2026 and December 31, 2025, portions of the loan portfolio amounting to L8,946,105 and L9,030,133, respectively, were pledged as collateral securing loans obtained from banks.

As of June 30, 2026 and December 31, 2025, the loan portfolio included balances denominated in U.S. dollars amounting to L74,811,169 (USD2,799,997) and L75,459,318 (USD2,861,157), respectively.

As of June 30, 2026 and December 31, 2025, interest receivable on loans included balances denominated in U.S. dollars amounting to L1,423,091 (USD53,263) and L1,090,197 (USD41,337), respectively.

The proceedings relating to the assets seized by the Office for Impoundment of Assets (OABI) in Honduras, involving loans with an outstanding balance of L164,077, are described in the consolidated financial statements for the year ended December 31, 2025. As of June 30, 2026, there have been no developments in these proceedings.

As of June 30, 2026, the asset forfeiture proceedings initiated in El Salvador affect loans of Banco Atlántida El Salvador, S.A. with an outstanding balance of USD86,453. Banco Atlántida El Salvador, S.A. has initiated judicial proceedings seeking recognition as a good-faith third party. The background of these proceedings and the requirement established by Resolution SBO No. 641/31-07-2019 to set aside a 100% allowance, which Banco Atlántida El Salvador, S.A. appealed on August 16, 2019, are described in the consolidated financial statements for the year ended December 31, 2025.

The distribution of loans receivable from the largest borrowers is as follows:

		As of June 30, 2026	% Of Gross Portfolio	As of December 31, 2025	% Of Gross Portfolio
Number of Borrowers					
10 Largest Clients	L	24,249,816	12.1%	23,628,886	12.6%
11th – 20th Largest Clients		14,455,956	7.2%	13,447,569	7.3%
21st – 50th Largest Clients		23,785,429	11.9%	20,958,587	11.2%
51st Largest Client and above		<u>137,744,985</u>	<u>68.8%</u>	<u>129,028,322</u>	<u>68.9%</u>
Total	L	<u>200,236,186</u>	<u>100.0%</u>	<u>187,063,364</u>	<u>100.0%</u>

The distribution of loans by risk category is as follows:

		As of June 30, 2026	% Of Gross Portfolio	As of December 31, 2025	% Of Gross Portfolio
Risk Category					
I Good	L	169,512,597	84.6%	164,536,428	88.0%
II Special Mention		18,913,711	9.5%	17,578,311	9.4%
III Below the standard (1)		7,547,467	3.8%	925,136	0.5%
IV Doubtful collection		960,080	0.5%	1,526,347	0.8%

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

V Loss	3,302,331	1.6%	2,497,142	1.3%
Total	L 200,236,186	100.0%	187,063,364	100.0%

(1) Pursuant to Resolution SBO No. 014/16-01-2026 issued by the Commission, certain commercial loans of Banco Atlántida, S.A. were reclassified to Category III, with the corresponding impairment allowances to be constituted gradually over a six-year period. The change in the risk category distribution of the portfolio therefore results from the regulator's instruction and not from a deterioration in the credit quality of the portfolio.

As of June 30, 2026, and December 31, 2025, the Group maintained allowance for loan and interest losses for a total of L4,410,714 and L3,830,368, respectively. The composition of these risks is shown below:

	As of June 30, 2026			As of December 31, 2025		
	Loans	Off-balance sheet items	Total	Loans	Off-balance sheet items	Total
I. By sector						
a) Commercial	L 3,398,433	3,633	3,402,066	2,627,774	4,596	2,632,370
b) Residential mortgage	245,126	-	245,126	279,539	-	279,539
c) Consumer	763,522	-	763,522	918,459	-	918,459
Total	4,407,081	3,633	4,410,714	3,825,772	4,596	3,830,368
II. By risk category						
Category I	247,480	-	247,480	264,870	1	264,871
Category II	606,606	2,039	608,645	673,239	2,827	676,066
Category III	826,707	1,120	827,827	205,485	247	205,732
Category IV	423,532	474	424,006	798,036	739	798,775
Category V	2,302,756	-	2,302,756	1,884,142	782	1,884,924
Total	4,407,081	3,633	4,410,714	3,825,772	4,596	3,830,368
III. By collateral type						
Mortgage	943,357	913	944,270	916,918	950	917,868
Pledged	427,038	-	427,038	346,097	-	346,097
Accessory	815,853	-	815,853	481,446	-	481,446
Non-collateral	226,779	-	226,779	210,618	-	210,618
Others	1,994,054	2,720	1,996,774	1,870,693	3,646	1,874,339
Total	L 4,407,081	3,633	4,410,714	3,825,772	4,596	3,830,368

Changes in the allowance for loan and interest losses are detailed below:

	Six months ended June 30, 2026	Year ended December 31, 2025
Balance at the beginning of the year	L 3,830,368	3,921,479
Incorporated from subsidiaries acquired	-	581,399
Provision for the period	1,417,510	2,479,384
Less losses on loans and interest	(666,543)	(2,814,523)
Interest included in loans	1,530	26,708
Foreign currency translation difference	15,243	24,819

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

	Six months ended June 30, 2026	Year ended December 31, 2025
Release of reserves	(143,546)	(337,465)
Transfers to assets held for sale	(43,848)	(51,433)
Balance at the end of the period / year	L 4,410,714	3,830,368

After exhausting all available recovery efforts, the Group charged off loans totaling L710,391 during the six-month period ended June 30, 2026, and L2,858,092 during the year ended December 31, 2025. Of these amounts, L43,848 and L43,569, respectively, were recovered through the execution of collateral, while L666,543 and L2,814,523, respectively, were charged against the allowance for loan and interest losses.

Through Resolution No. SBO 738/11-27-2025 dated November 27, 2025, the National Banking and Insurance Commission (CNBS) required Banco Atlántida, S.A., a subsidiary of the Group, to recognize additional impairment provisions on its loan portfolio amounting to L1,274,197.

Subsequently, through Official Letter No. SBOIA-20/2026 dated January 14, 2026, and in connection with corrective action 2.1(b) included in the On-Site Examination Report as of March 31, 2025, updated as of September 30, 2025, the CNBS required Banco Atlántida, S.A. to establish a restricted equity reserve amounting to L610,040 (L539,336 net of non-controlling interests). This reserve must be adjusted based on the balance of the related debtors and may be used exclusively to absorb impairment losses.

In addition, through Resolution No. SBO 014/01-16-2026 dated January 16, 2026, the CNBS required Banco Atlántida, S.A. to establish additional loan impairment provisions totaling L560,826 under a phased implementation plan to be completed by December 2031 through annual appropriations of L93,471.

Furthermore, debtors identified as refinanced pursuant to the CNBS evaluation process must be reported as such to the Credit Information Bureau and may only be reclassified to a lower-risk category with the prior authorization of the CNBS, in accordance with the applicable regulations governing loan portfolio evaluation and classification.

(6) Property and equipment, net

As of June 30, 2026 and December 31, 2025, property and equipment, net amounts to L7,058,664 and L6,949,544, respectively. The main movements during the period were as follows:

During the six months ended June 30, 2026, the Group acquired property and equipment with a cost of L507,340 (six months ended June 30, 2025: L276,720).

Assets with a carrying amount of L38,806 were disposed of during the six months ended June 30, 2026 (six months ended June 30, 2025: L65,061), resulting in a gain on disposal of L11,058 (six months ended June 30, 2025: gain of L7,384), presented as gain on sale of fixed assets within non-operating income in the condensed consolidated interim statement of profit or loss and other comprehensive income. Cash proceeds from those disposals amounted to L28,599 (six months ended June 30, 2025: L48,835).

Depreciation of property and equipment for the six months ended June 30, 2026 amounted to L421,379 (six months ended June 30, 2025: L339,076).

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

During the six months ended June 30, 2026, the Group recognized a revaluation surplus on property and equipment of L1,236, presented in other comprehensive income.

As of June 30, 2026 and December 31, 2025, investment properties were carried at a cost of L104,934 and L103,606, less accumulated depreciation of L4,767 and L3,484, respectively (net carrying amount: L100,167 and L100,122).

As of June 30, 2026 and 2025, the Group has not identified impairment losses in the carrying amount of its long-lived assets.

(7) Deposits

The portfolio of deposits is distributed as follows:

		As of June 30, 2026	As of December 31, 2025
By counterpart:			
a) From the public	L	219,829,185	201,584,689
b) From financial institutions		8,051,011	7,507,675
c) From official entities		5,743,297	4,320,502
d) Restricted deposits		2,463,846	2,479,675
Totals	L	<u>236,087,339</u>	<u>215,892,541</u>
By their classification:			
a) Deposits in checking accounts	L	46,751,616	42,349,662
b) Deposits in savings accounts		94,965,657	84,359,631
c) Fixed term deposits		91,902,912	86,700,271
d) Term deposits at maturity		3,308	3,302
e) Restricted deposits		2,463,846	2,479,675
Total	L	<u>236,087,339</u>	<u>215,892,541</u>

The amount of restricted deposits corresponds to obligations to the public, including deposits pledged as collateral by their holders in favor of the Group, as well as funds subject to judicial or administrative withholding.

As of June 30, 2026, and December 31, 2025, foreign currency deposits include balances in USD by L83,500,282 (USD3,125,209), and L72,832,481 (USD2,761,557), respectively.

The main depositors with the Group have the following amounts deposited:

Number of Depositors		Balance as of June 30, 2026	% Of Gross Deposits	Balance as of December 31, 2025	% Of Gross Deposits
10 largest depositors	L	35,346,270	15.0%	34,728,705	16.1%
11 th – 20 th largest depositors		6,140,382	2.6%	6,139,397	2.8%
21 st – 50 th largest depositors		8,370,102	3.5%	8,656,271	4.0%

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

All other depositors	<u>186,230,585</u>	<u>78.9%</u>	<u>166,368,168</u>	<u>77.1%</u>
Total	L <u>236,087,339</u>	<u>100%</u>	<u>215,892,541</u>	<u>100%</u>

As of June 30, 2026, the fifty largest depositors represent 21.1% of total deposits (22.9% as of December 31, 2025) and the ten largest represent 15.0% (16.1% as of December 31, 2025). Of the increase of L20,194,798 in the deposit portfolio during the period, L19,862,417 corresponds to depositors other than the fifty largest, resulting in a lower concentration of the portfolio at the end of the period. The Group monitors the concentration of its funding sources as part of its liquidity risk management. See note 3.

As of June 30, 2026, and December 31, 2025, the deposits which were pledged in favor of the Group against loans provided total L3,524,129 and L3,693,798, respectively.

The weighted average cost of deposits for the six months ended June 30, 2026, was 5.0% in Lempiras and 3.6% in United States dollars (6.4% and 4.8%, respectively, for the year ended December 31, 2025). Notwithstanding the increase of L20,194,798 in the deposit portfolio during the period, interest expense on customer deposits decreased by 5.4% to L4,861,810 (six months ended June 30, 2025: L5,141,622), as a result of the reduction in the average cost of funding. This reduction and the growth in average loans are the main drivers of the increase in net interest income for the period. See notes 3 and 11.

(8) Financial obligations

Financial obligations are detailed as follows:

		As of June 30, 2026	As of December 31, 2025
Sectoral (assigned) loans:	L	<u>8,976,135</u>	<u>9,257,817</u>
Other financial obligations:			
Loans with international banks and financial institutions	L	17,468,055	17,411,730
Extraordinary advances from the BCH		2,300,000	-
Repurchase agreements		4,796,264	2,982,301
Other financial obligations	L	<u>24,564,319</u>	<u>20,394,031</u>
Total		<u>33,540,454</u>	<u>29,651,848</u>

The maturity dates of the financial obligations are as follows:

The assigned loans have been obtained from financial institutions, for which the proceeds have been used for financing specific activities of the Group, such loans mature between 2026 and 2056.

The other interbank loans are obtained from commercial and development banks in and outside Honduras, mature between 2026 and 2039.

As of June 30, 2026 and December 31, 2025, sectoral loans in local currency bear interest at rates between 0.0% and 15.0%.

As of June 30, 2026, there were no repurchase agreements in local currency with other financial institutions negotiated through the DV-BCH. As of December 31, 2025, other financial obligations included repurchase agreements in local currency (all negotiated through the DV-BCH) with other

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

financial institutions totaling L300,000, bearing interest at 6.0%, with terms of 1 and 7 days. As of June 30, 2026, and December 31, 2025, repurchase agreements with the BCH were outstanding in the amounts of L4,570,000 and L1,850,000, respectively, with an interest rate of 6.75% and a term of 11-20 days. In addition, as of June 30, 2026, the Bank had outstanding extraordinary advances received from the BCH amounting to L2,300,000, bearing an annual interest rate of 6.25% and maturing within 1 day.

As of December 31, 2025, other financial obligations also included repurchase agreements in foreign currency (all negotiated through the DV-BCH) with other financial institutions for a total amount of USD1,500 (L39,561). As of June 30, 2026, there were no repurchase agreements in foreign currency with other financial institutions negotiated through the DV-BCH.

As of June 30, 2026, and December 31, 2025, the assigned loans and other financial obligations include balances payable in USD, in the amounts of L15,590,038 (USD583,497) and L16,887,532 (USD640,317), respectively. These loans have been used to provide loans in US Dollars to clients of the Group.

Main lines of credit managed by Banco Atlántida, S.A. (Honduras):

As of June 30, 2026,

Lenders	Subscription	Activity	Principal		Balance used		Term	Annual Interest rate
International Finance Corporation (IFC)	03/27/2009	Foreign trade operations	USD30,000	L801,549	USD800	L21,375	1 year	5.59%
Global Climate Partnership Fund S.A., SICAV – SIF (GCPF)	06/12/2023	Financing of renewable energy and energy efficiency projects	USD15,000	L400,775	USD12,000	L320,620	8 years	9.31%
Inter American Investment Corporation (CII) (IDB Invest)	10/29/2014	Foreign trade operations	USD40,000	L1,068,732	USD2,500	L66,796	1 year	5.20%
Eco Business Fund S.A., SICAV-SIF	02/14 and 06/18/2020	Financing sustainable operations in the agriculture, aquaculture, forestry and tourism sector	USD25,000	L667,958	USD4,545	L121,447	7 years	7.51%

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

JP Morgan Chase Bank, N.A y Export – Import Bank of The United States	12/26/2023	financing facility with JP Morgan	USD34,896	L932,362	USD25,782	L688,847	15 years	4.66%
United States International Development Finance Corporation (DFC)	07/02/2024	finance eligible sub-loans to eligible SME sub-borrowers	USD80,000	L2,137,464	USD72,727	L1,943,149	7 years	7.78%

As of December 31, 2025,

Lenders	Subscription	activity	Principal		balance used		Term	Annual Interest rate
International Finance Corporation (IFC) (1)	03/27/2009	Foreign trade operations	USD30,000	L791,211	USD6,300	L166,154	1 year	7.11%
Global Climate Partnership Fund S.A., SICAV – SIF (GCPF)	06/12/2023	Financing of renewable energy and energy efficiency projects	USD15,000	L395,606	USD13,500	L356,045	8 years	9.24%
Inter American Investment Corporation (CII) (IDB Invest)	10/29/2014	Foreign trade operations	USD40,000	L1,054,948	USD25,236	L665,561	1 year	7.07%
Eco Business Fund S.A., SICAV-SIF	02/14 and 06/18/2020	Financing sustainable operations in the agriculture, aquaculture, forestry and tourism sector	USD25,000	L659,343	USD6,798	L179,281	7 years	9.10%
JP Morgan Chase Bank N.A. y Export – Import Bank of the United States	12/26/2023	Financing Facility with JP Morgan	USD34,896	L920,345	USD26,773	L706,115	15 years	9.70%
United States International Development Finance Corporation (DFC)	07/02/2024	Finance eligible sub-loans with eligible SME sub-borrowers	USD80,000	L2,109,896	USD80,000	L2,109,896	7 years	7.78%

(1) This obligation matured on January 23, 2026, and the total debt was settled on February 13, 2026.

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

Lines of credit managed by Banco Atlántida El Salvador, S.A.:

As of June 30, 2026,

Lenders	Subscription	Activity	Principal	Balance used	Term	Annual Interest rate
Banco de Desarrollo de El Salvador (BANDESAL)	04/30/2011	Financing of productive loans	USD37,357	USD35,088	14 years and 28 years	6.75% and 6.75%
BlueOrchard Microfinance Fund	10/28/2020	Working capital	USD14,924	USD14,592	6 years and 9 years	6.62% and 8.48%
Eco Business Fund S.A., SICAV-SIF	09/16/2020	Working capital	USD2,226	USD2,218	7 years	8.05%
Bio Belgian Investment Company for Developing Countries	12/18/2025	Working capital	USD14,997	USD14,899	5 years	7.52%
OIKOCREDIT Ecumenical	03/29/2023	Working capital	USD3,492	USD3,490	6 years	7.20%
Financial Leasing	06/14/2024	Working capital	USD8,289	USD0	2 years and 32 years	5.01% and 6.92%

As of December 31, 2025,

Lenders	Subscription	activity	Principal	balance used	Term	Annual Interest rate
Banco de Desarrollo de la República de El Salvador (BANDESAL)	04/30/2011	Financing of productive loans	USD51,102	USD38,688	24 years	6.75% and 8.98%
BlueOrchard Microfinance Fund	10/28/2020	Working capital	USD27,895	USD27,282	6 and 9 years	8.38% and 9.25%
US Century Bank	03/12/2025	Working capital	USD5,010	USD5,000	1 year	4.64%
Eco Business Fund S.A., SICAV-SIF	09/16/2020	Working capital	USD3,338	USD3,324	7 years	8.62%
Central American Bank for Economic Integration (CABEI)	05/28/2021	Working capital	USD5,378	USD5,349	5 and 15 years	3.50% and 4.30%
Financial Leasing	06/14/2024	Working capital	USD8,262	USD0	9 years	5.50% and 6.84%
OIKOCREDIT Ecumenical Development Cooperative Society U. A	03/29/2023	Working capital	USD4,187	USD4,186	6 years	7.48%

Inversiones Atlántida, S.A. bank credit facilities

As of June 30, 2026,

Lenders	Subscription	Activity	Principal	Balance used	Term	Annual Interest rate
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INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

Banco de Occidente S.A.	02/20/2026	Redemption of the Guaranteed Notes	USD74,855	L2,000,000	USD74,855	L2,000,000	5 years	11%
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Inversiones Atlántida, S.A. syndicated loan

As of June 30, 2026,

Lenders	Subscription	Activity	Principal	Balance used	Term	Annual Interest rate
Bancaribe, Curacao Bank, N. V.	12/29/2025	Redemption of the Guaranteed Notes	USD4,000	USD4,000	2 years	6.00%
Bancaribe International Bank	12/29/2025	Redemption of the Guaranteed Notes	USD1,000	USD1,000	2 years	6.00%
Banco Continental S.A.E.C.A.	12/29/2025	Redemption of the Guaranteed Notes	USD20,000	USD20,000	2 years	6.00%

As of June 30, 2026, the Group complied with all terms and covenants included in the loan agreements defined above.

Repurchase agreements.

Repurchase agreements El Salvador

Society		Expiration date	Amount	Rate
BAES	USD6,205	07/03/2026	L165,793	4.88% and 5.58%
CAPITAL	USD963	07/29/2026	L25,731	4.88%
LEASING	USD1,300	07/13/2026	L34,740	2.39% and 4.47%
Total	USD 8,468	Total	L 226,264	

Subordinated debt

DEG - Deutsche Investitions- und Entwicklungsgesellschaft mbH and Norfund - The Norwegian Investment Fund for Developing Countries

On October 26, 2022, a subordinated credit line contract was signed by Banco Atlántida, S.A. with DEG and NORFUND for a total amount of USD80,000 (L2,137,464) with an 8-year term, intended to finance eligible subloans. As of June 30, 2026 and December 31, 2025, the balance of this facility was L2,123,088 (USD79,462) and L2,093,121, respectively, bearing interest at 10.61%.

	Maturity Date	Interest rate		Balance as of	
		2026	2025	2026	2025
DEG - Deutsche Investitions- und Entwicklungsgesellschaft mbH and Norfund - The Norwegian Investment Fund for Developing Countries	8 years	10.61%	10.61%	L2,123,088	L2,093,121

(9) Bonds and guaranteed notes

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

As of June 30, 2026, and December 31, 2025, the consolidated balances of the debt acquired through bonds and notes issued are as follows:

		As of June 30, 2026	As of December 31, 2025
Bancatlan General Bonds (Banco Atlántida, S.A.)	L	199,912	199,847
Banco Atlántida El Salvador, S.A.		2,782,802	2,606,593
Leasing Atlántida El Salvador, S.A. (digital asset debt tokens)		44,473	31,561
Pacific Bank, S.A.		566,975	429,915
Banco Atlántida Ecuador, S.A.		82,827	-
		<u>3,676,989</u>	<u>3,267,916</u>
Guaranteed Notes due 2026 (INVATLAN)		-	6,549,803
Senior Notes due 2030 (INVATLAN)		2,642,120	1,571,112
	L	<u>6,319,109</u>	<u>11,388,831</u>

As of June 30, 2026, and December 31, 2025, the consolidated balance of the bonds and guaranteed notes issued in foreign currency amount to USD229,026 and USD424,248, respectively.

The balance of notes issued by Inversiones Atlántida, S.A. is presented net of notes held by entities within the Group, which are eliminated in consolidation. Such intercompany holdings amounted to nil as of June 30, 2026, and USD1,815 as of December 31, 2025.

		As of June 30, 2026	As of December 31, 2025
Guaranteed Notes due 2026 (INVATLAN)	USD	-	249,969
Senior Notes due 2030 (INVATLAN)		98,888	57,948
Banco Atlántida El Salvador, S.A.		104,153	98,833
Leasing Atlántida El Salvador, S.A. (digital asset debt tokens)		1,665	1,197
Pacific Bank, S.A.		21,220	16,301
Banco Atlántida Ecuador, S.A.		3,100	-
	USD	<u>229,026</u>	<u>424,248</u>

Bancatlan General Bonds

Banco Atlántida, S.A. maintains the Bancatlan Bonds 2018 program for up to L3,000,000 or its equivalent in U.S. dollars, registered with the Public Registry of the Stock Market pursuant to Resolution SPV No. 914/04-12-2019 of the Commission. The terms of this program and of the Bancatlan Bonds 2016 program, whose series matured in 2023, are described in the consolidated financial statements for the year ended December 31, 2025. As of June 30, 2026 and December 31, 2025, the following series were outstanding, presented at amortized cost:

Series	Face value	Placed on	Term	Interest payment	Annual interest rate	June 30, 2026	December 31, 2025
2018 K	L100,000	April 3, 2022	5 years	Quarterly	5.00%	L99,925	L99,870
2018 L	100,000	April 3, 2022	5 years	Quarterly	5.00%	99,987	99,977
Total	L200,000					L199,912	L199,847

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

Bank bonds (El Salvador)

Banco Atlántida El Salvador, S.A. has an investment certificates program designated "CIBAES2" for up to USD200,000; the first tranche was placed on December 7, 2022. Interest rates and maturities are described as follows:

Banco Atlántida El Salvador Bonds 2026							
Bank bonds	Section No.	Carrying amount		Placed on	Maturity date	Payment method	Interest rate
CIBAES2-1	2	USD 9,994	L267,028	12/07/2022	5 years	quarterly	7.00%
CIBAES2-2	2	USD 5,497	L146,866	12/23/2022	5 years	quarterly	7.00%
CIBAES2-3	2	USD 804	L21,495	12/23/2022	5 years	quarterly	7.00%
CIBAES2-4	2	USD 19,986	L534,005	04/26/2023	5 years	quarterly	7.20%
CIBAES2-5	2	USD 1,998	L53,383	07/14/2023	5 years	quarterly	7.20%
CIBAES2-6	2	USD 12,985	L346,926	08/29/2023	7 years	quarterly	7.60%
CIBAES2-7	2	USD 13,985	L373,666	08/29/2023	6 years	quarterly	7.50%
CIBAES2-8	2	USD 3,997	L106,787	08/29/2023	5 years	quarterly	7.40%
CIBAES2-9	2	USD 1,999	L53,408	08/29/2023	4 years	quarterly	7.30%
CIBAES2-10	2	USD 9,990	L266,905	08/31/2023	6 years	quarterly	7.50%
CIBAES2-11	2	USD 6,993	L186,846	10/12/2023	3 years	quarterly	7.00%
CIBAES2-12	2	USD 6,993	L186,846	10/12/2023	5 years	quarterly	7.40%
CIBAES2-13	2	USD 450	L12,015	05/17/2024	3 years	quarterly	7.75%
CIBAES2-14	2	USD 100	L2,669	07/12/2024	3 years	quarterly	7.75%
CIBAES2-15	2	USD 4,989	L133,308	06/04/2026	3 years	quarterly	7.75%
CIBAES2-16	2	USD 998	L26,662	06/14/2026	3 years	quarterly	7.75%
Stock paper							
PBAES1-34	34	USD 100	L2,653	07/25/2023	3 years	quarterly	7.00%
PBAES1-35	35	USD 499	L13,344	07/25/2023	3 years	quarterly	7.00%
PBAES1-38	38	USD 299	L7,998	07/25/2023	3 years	quarterly	7.00%
PBAES1-39	39	USD 1,497	L39,992	07/28/2023	1 year	quarterly	7.00%
Total		<u>USD104,153</u>	<u>L2,782,802</u>				

Bank Bonds Banco Atlántida El Salvador 2025							
Bank bonds	Section No.	Carrying amount		Placed on	Maturity date	Payment method	Interest rate
CIBAES2-1	2	USD9,991	L263,503	12/07/2022	5 years	quarterly	6.97%
CIBAES2-2	2	USD5,495	L144,927	12/23/2022	5 years	quarterly	6.97%
CIBAES2-3	2	USD804	L21,212	12/23/2022	5 years	quarterly	6.97%
CIBAES2-4	2	USD19,981	L526,949	04/26/2023	5 years	quarterly	7.15%
CIBAES2-5	2	USD1,997	L52,679	07/14/2023	5 years	quarterly	7.15%
CIBAES2-6	2	USD12,979	L342,304	08/29/2023	7 years	quarterly	7.60%
CIBAES2-7	2	USD13,979	L368,678	08/29/2023	6 years	quarterly	7.50%
CIBAES2-8	2	USD3,995	L105,363	08/29/2023	5 years	quarterly	7.40%
CIBAES2-9	2	USD1,998	L52,695	08/29/2023	4 years	quarterly	7.30%

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

CIBAES2-10	2	USD9,987	L263,394	08/31/2023	6 years	quarterly	7.50%
CIBAES2-11	2	USD6,991	L184,379	10/12/2023	3 years	quarterly	7.00%
CIBAES2-12	2	USD6,991	L184,379	10/12/2023	5 years	quarterly	7.40%
CIBAES2-13	2	USD449	L11,842	05/17/2024	3 years	quarterly	7.75%
CIBAES2-14	2	USD100	L2,637	07/12/2024	3 years	quarterly	7.75%
Stock paper							
PBAES1-34	34	USD98	L2,585	05/26/2022	3 years	quarterly	7.75%
PBAES1-35	35	USD499	L13,160	05/26/2022	3 years	quarterly	5.99%
PBAES1-36	36	USD1,500	L39,560	07/28/2022	3 years	quarterly	5.99%
PBAES1-37	37	USD999	L26,347	07/25/2023	2 years	quarterly	5.99%
Total		<u>USD98,833</u>	<u>L2,606,593</u>				

Leasing Atlántida El Salvador, S.A. digital asset debt issuance (tokens)

Leasing Atlántida, S.A. (El Salvador) is authorized by the Comisión Nacional de Activos Digitales of El Salvador (CNAD) as an issuer of digital assets. Under this program, approved on May 6, 2025 for up to USD20,000 over a term of up to ten years, Leasing Atlántida, S.A. issues debt tokens (issuance ALDT001) to the investing public in successive tranches, each with a maximum term of one year, a nominal value of USD1.00 per token and a fixed interest rate set at the time of placement. Banco Atlántida El Salvador, S.A. acts as the digital asset service provider that intermediates between the investors and the issuer through the blockchain platform, and the issuance is backed by the equity of Leasing Atlántida, S.A. The tokens are recognized as financial liabilities at amortized cost. As of June 30, 2026, the following tranches were outstanding, maturing between September 2026 and May 2027:

As of June 30, 2026,

Tranche	Amount (USD)	Amount (L)	Placed on	Term	Interest payment	Interest rate
T-I	65	1,735	09/11/2025	1 year	Annual	7.60%
T-I	564	15,081	09/11/2025	1 year	Annual	7.60%
T-II	479	12,805	10/21/2025	1 year	Annual	7.60%
T-II	95	2,534	10/22/2025	1 year	Annual	7.40%
T-II	10	267	10/23/2025	1 year	Annual	7.40%
T-II	2	53	10/22/2025	1 year	Annual	7.40%
T-III	10	267	12/04/2025	1 year	Annual	7.40%
T-IV	102	2,720	01/13/2026	1 year	Annual	7.40%
T-V	71	1,885	04/30/2026	1 year	Annual	7.40%
T-V	22	588	05/12/2026	1 year	Annual	7.40%
T-VI	20	534	06/23/2026	6 months	Monthly	7.40%
T-VII	225	6,004	06/23/2026	9 months	Monthly	7.40%
Total	1,665	44,473				

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

As of December 31, 2025, the following tranches were outstanding:

Tranche	Amount (USD)	Amount (L)	Placed on	Term	Interest payment	Interest rate
T-I	40	1,053	09/11/2025	1 year	Annual	7.60%
T-I	562	14,821	09/11/2025	1 year	Annual	7.60%
T-II	478	12,605	10/21/2025	1 year	Annual	7.60%
T-II	95	2,504	10/22/2025	1 year	Annual	7.40%
T-II	10	263	10/23/2025	1 year	Annual	7.40%
T-II	2	52	10/22/2025	1 year	Annual	7.40%
T-III	10	263	12/04/2025	1 year	Annual	7.40%
Total	1,197	31,561				

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

Pacific Bank, S.A. Bonds 2026							
bonds	Section	Carrying amount		Placed on	Maturity date	Payment method	Interest rate
Bond	A	USD2,000	L53,437	01/28/2025	2 years	quarterly	6.38%
Bond	B	USD3,000	L80,155	01/28/2025	3 years	quarterly	6.50%
Bond	C	USD2,000	L53,437	01/28/2025	5 years	quarterly	6.75%
Negotiable Commercial Securities	M	USD100	L2,672	07/07/2025	3 years	quarterly	6.50%
Negotiable Commercial Securities	N	USD500	L13,359	07/31/2025	1 year	quarterly	6.00%
Negotiable Commercial Securities	O	USD500	L13,359	12/08/2025	1 year	quarterly	6.00%
Negotiable Commercial Securities	P	USD400	L10,687	08/26/2025	1 year	quarterly	6.00%
Negotiable Commercial Securities	Q	USD3,000	L80,155	10/13/2025	1 year	quarterly	5.75%
Negotiable Commercial Securities	R	USD2,000	L53,437	11/06/2025	1 year	quarterly	5.75%
Negotiable Commercial Securities	U	USD520	L13,906	01/30/2026	1 year	quarterly	5.50%
Negotiable Commercial Securities	V	USD2,500	L66,796	02/04/2026	3 years	quarterly	6.50%
Negotiable Commercial Securities	W	USD1,200	L32,062	02/11/2026	5 years	quarterly	6.50%
Negotiable Commercial Securities	X	USD500	L13,359	02/11/2026	6 months	quarterly	5.25%
Negotiable Commercial Securities	Z	USD500	L13,359	02/11/2026	6 months	quarterly	5.25%
Negotiable Commercial Securities	AA	USD500	L13,359	02/11/2026	1 year	quarterly	5.50%
Negotiable Commercial Securities	AD	USD500	L13,359	02/11/2026	6 months	quarterly	5.25%
Negotiable Commercial Securities	AE	USD500	L13,359	02/11/2026	1 year	quarterly	5.50%
Negotiable Commercial Securities	AF	USD500	L13,359	02/11/2026	6 months	quarterly	5.25%

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

Negotiable Commercial Securities	AG	USD500	L13,359	02/11/2026	6 months	quarterly	5.25%
Total		<u>USD21,220</u>	<u>L566,975</u>				

Pacific Bank, S.A. Bonds 2025							
bonds	Section	Carrying amount		Placed on	Maturity date	Payment method	Interest rate
Bond	A	USD2,000	L52,747	01/28/2025	2 years	quarterly	6.37%
Bond	B	USD3,000	L79,121	01/28/2025	3 years	quarterly	6.50%
Bond	C	USD2,000	L52,747	01/28/2025	5 years	quarterly	6.75%
Negotiable Commercial Securities	E	USD900	L23,736	01/28/2025	1 year	quarterly	6.25%
Negotiable Commercial Securities	F	USD400	L10,549	02/28/2025	1 year	quarterly	6.25%
Negotiable Commercial Securities	H	USD1	L26	05/15/2025	1 year	quarterly	6.50%
Negotiable Commercial Securities	L	USD500	L13,187	07/07/2025	6 months	quarterly	6.00%
Negotiable Commercial Securities	M	USD100	L2,637	07/07/2025	6 months	quarterly	6.00%
Negotiable Commercial Securities	N	USD500	L13,187	07/31/2025	6 months	quarterly	6.00%
Negotiable Commercial Securities	O	USD500	L13,187	08/12/2025	6 months	quarterly	6.00%
Negotiable Commercial Securities	P	USD400	L10,549	08/26/2025	1 year	quarterly	6.00%
Negotiable Commercial Securities	Q	USD3,000	L79,121	10/13/2025	1 year	quarterly	6.00%
Negotiable Commercial Securities	R	USD2,000	L52,747	06/11/2025	1 year	quarterly	5.75%
Negotiable Commercial Securities	S	USD500	L13,187	10/30/2025	1 year	quarterly	6.00%
Negotiable Commercial Securities	T	USD500	L13,187	11/27/2025	1 year	quarterly	6.00%
Total		<u>USD16,301</u>	<u>L429,915</u>				

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

Banco Atlántida Ecuador Bonds 2026							
Bank bonds	Section No.	Carrying amount		Placed on	Maturity date	Payment method	Interest rate
364606	1	USD1,000	L26,719	03/30/2026	5 years	Semi-annual	7.50%
364607	1	USD1,000	L26,719	03/30/2026	5 years	Semi-annual	7.50%
365335	1	USD1,000	L26,719	04/10/2026	5 years	Semi-annual	7.50%
368643	1	USD100	L2,670	06/05/2026	5 years	Semi-annual	7.50%
Total		<u>USD3,100</u>	<u>L82,827</u>				

Guaranteed Notes due 2026 (INVATLAN)

On May 19, 2021, Inversiones Atlántida, S.A. issued USD300,000 in Guaranteed Notes (144A / Reg S format) with a five-year term, a single principal payment at maturity on May 19, 2026 and a fixed annual interest rate of 7.5% payable semi-annually. The proceeds were used for the early repayment of the first issuance (USD150,000) plus accrued interest, for acquisitions and for general corporate purposes. As of December 31, 2025, the outstanding principal amounted to USD252,209 (USD252,017 net of notes held by Group entities).

The notes were secured by a pledge over 100% of the shares that INVATLAN holds in Seguros Atlántida, S.A., a Debt Service Reserve Account (DSRA) equivalent to a minimum of two interest installments, and the commitment to channel the dividends received from Banco Atlántida, S.A. and Seguros Atlántida, S.A. to a trust account under certain conditions. The indenture also included financial covenants limiting restricted payments, asset sales, mergers and acquisitions and transactions with affiliates.

During the six months ended June 30, 2026, INVATLAN redeemed the notes in full ahead of their maturity: USD152,000 of principal was redeemed on January 29, 2026 and the remaining principal of USD100,209, together with accrued interest to the redemption date, was paid on March 29, 2026, seven weeks before the contractual maturity. Upon redemption, the unamortized transaction costs of USD2,048 were recognized in interest expense in the condensed consolidated interim statement of profit or loss and other comprehensive income, the pledge over the shares of Seguros Atlántida, S.A. was released, the restricted balance in the DSRA (L620,017 as of December 31, 2025) became unrestricted and the covenants ceased to apply. As of June 30, 2026, there is no outstanding balance under these notes.

The redemption was funded with the additional issuance of Senior Notes due 2030 described below (USD40,000), a loan of L2,000,000 (USD74,855) obtained from Banco de Occidente, S.A. maturing in February 2031 (see note 8), the increase of the syndicated facility to approximately USD25,000 maturing in December 2027 (see note 8), the collection of loans receivable from third parties, cash dividends received from subsidiaries and the contributions received from shareholders for the subscription of Series A preferred shares (see notes 1 and 2 (vii)).

The Company's interest expense on the Guaranteed Notes and the Senior Notes for the six months ended June 30, 2026 amounted to L258,102 (six months ended June 30, 2025: L315,864), included in interest expense on financial securities of own issuance (see note 11).

Senior Notes due 2030 (INVATLAN)

On December 29, 2025, Inversiones Atlántida, S.A. issued Secured Senior Notes for USD62,341 with a five-year term, a single principal payment at maturity on December 29, 2030

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

and a fixed annual interest rate of 9.5% payable semi-annually. The proceeds were used for the early redemption of the Guaranteed Notes due 2026, for acquisitions and for general corporate purposes. On March 25, 2026, the Company issued additional notes under the same terms for USD40,000, bringing the outstanding principal to USD102,341 as of June 30, 2026.

The Company may redeem up to 35% of the outstanding principal at any time before December 29, 2027 with the net proceeds of certain equity offerings; may redeem the notes in whole or in part at any time on or after December 29, 2027 at the redemption prices set out in the offering memorandum plus accrued and unpaid interest; may redeem the notes in whole or in part before December 29, 2027 at a redemption price based on a make-whole premium; and may redeem the notes in whole, but not in part, at 100% of their principal amount plus accrued and unpaid interest upon certain changes in tax law.

Collateral and covenants:

The Senior Notes due 2030 are secured by a first-priority pledge over the shares of AFP Atlántida, S.A. held by the Company, which the Company undertook to grant to the Local Collateral Agent, for the benefit of the holders and the Trustee, upon the full repayment of the Guaranteed Notes due 2026, completed on March 29, 2026. The indenture includes covenants applicable to the Company and its restricted subsidiaries that limit restricted payments, asset sales, mergers and acquisitions and transactions with affiliates, and provides for interest on overdue principal and interest at the rate applicable to the notes. As of June 30, 2026, the Company was in compliance with these covenants.

As of June 30, 2026 and December 31, 2025, the carrying amount of the notes issued by INVATLAN, net of notes held by Group entities, is as follows:

		As of June 30, 2026	As of December 31, 2025
Guaranteed Notes due 2026: principal outstanding	USD	-	252,017
Unamortized transaction costs		-	(2,048)
Senior Notes due 2030: principal outstanding		102,341	60,718
Unamortized transaction costs		(3,453)	(2,770)
Carrying amount of liability	USD	98,888	307,917

(10) Dividends

The General Shareholders' Meeting held on April 30, 2026, approved the consolidated and separate financial statements for the year ended December 31, 2025, as well as the distribution of cash dividends totaling L125,000, comprising L60,593 for common shares, L63,661 for preferred shares and L746 for Series A preferred shares.

(11) Financial income and expenses

Financial income is comprised as follows:

		For the six-month period ended June 30	
Interest Income:		2026	2025
Loans and advances to customers	L	11,208,476	9,477,941

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

Investment securities	1,294,259	1,043,014
Financial leasing	422,502	392,823
Interest earning deposits	188,433	166,921
Total	L 13,113,670	11,080,699

Financial expense is comprised as follows:

	For the six-month period ended June 30	
Interest Expenditure:	2026	2025
Deposits from customers	L 4,861,810	5,141,622
Financial obligations	1,230,785	1,101,853
On financial securities of own issuance	513,085	622,475
Total	L 6,605,680	6,865,950

(12) Income tax

The Group's entities are subject to income tax and other taxes in accordance with the tax legislation applicable in each of the jurisdictions in which they operate.

Income tax expense for the interim period is recognized based on Management's best estimate of the weighted average annual effective income tax rate expected for the full financial year. The estimated annual effective tax rate is applied to the profit before tax of each jurisdiction, considering the applicable statutory tax rates, permanent differences, non-deductible expenses, tax-exempt income and other taxes determined on bases other than taxable income. The tax effects of significant items recognized in full during the interim period are recognized in the same period in which the related transaction occurs.

The components of income tax expense for the six months ended June 30, 2026 are as follows:

Concept	Six months ended June 30, 2026
Income tax	L 855,725
Solidarity contribution	113,669
Capital gains tax	1,132
Net assets tax	12,033
Gross income tax	171,109
Interest tax	30,727
Current tax expense	1,184,395
Deferred income tax expense	24,789
Total tax expense	1,209,184

The Group recognized profit before tax of L2,883,118 and total tax expense of L1,209,184 for the six months ended June 30, 2026, resulting in an effective tax rate of 41.9% (six months ended June 30, 2025: 54.9%, as reclassified for the presentation of the tax on interest income described in note 2 (iii)).

The effective tax rate differs from the statutory income tax rate principally as a result of the solidarity contribution, taxes on gross income and net assets, income subject to different tax rates in the

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

jurisdictions in which the Group operates, non-deductible expenses and tax-exempt income, including income associated with the investment in Visa Inc.

Deferred income tax arises from temporary differences between the carrying amounts of assets and liabilities recognized for financial reporting purposes and the corresponding amounts used for tax purposes. As of June 30, 2026, deferred tax effects have been measured using the tax rates expected to apply when the related temporary differences are recovered or settled.

(13) Commitments, contingencies and off-balance sheet financial instruments

(a) Commitments:

As of June 30, 2026, the Group held a 9.97% ownership interest in EBN Banco de Negocios, S.A.

During 2025, the Group entered into a share purchase agreement to acquire an additional 49.97% ownership interest in EBN Banco de Negocios, S.A. for a purchase price of approximately EUR83.6 million. Upon completion of the transaction, the Group's total ownership interest would increase to 59.94%.

Completion of the transaction remains subject to customary closing conditions, including obtaining the required regulatory approvals in Spain. The investment held as of June 30, 2026, is disclosed in note 4. As of October 22, 2026, the date on which these condensed consolidated interim financial statements were authorized for issue, the transaction had not been completed.

(b) Legal contingencies:

The Group is involved in legal proceedings arising in the ordinary course of business. Management evaluates these proceedings at each reporting date based on the information available and the assessment of the Group's legal counsel.

A provision is recognized when an outflow of resources is probable and the amount can be reliably estimated. Matters for which an outflow is possible but not probable are disclosed as contingent liabilities when material. As of June 30, 2026, Management does not expect the resolution of the proceedings described below to have a material adverse effect on the Group's consolidated financial position.

Proceedings against Banco Atlántida, S.A.

As of June 30, 2026, and December 31, 2025, Banco Atlántida, S.A. was involved in lawsuits and claims arising in the ordinary course of business. Based on the assessment of its legal counsel, Management considers that these proceedings are not material to the condensed consolidated interim financial statements.

Proceedings against Seguros Atlántida, S.A.

As of June 30, 2026 and December 31, 2025, Seguros Atlántida, S.A. was involved in commercial, civil and labor proceedings arising in the ordinary course of business. Based on the assessment of its legal counsel, Management considers that an unfavorable outcome is not probable.

Proceedings against AFP Confía, S.A.

As of June 30, 2026 and December 31, 2025, AFP Confía, S.A. was involved in lawsuits and claims arising in the ordinary course of business. Management considers that these proceedings are not material to the condensed consolidated interim financial statements.

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

(c) Contingent assets and proceedings initiated by the Group

Proceedings initiated by Banco Atlántida, S.A.

Banco Atlántida, S.A. has initiated legal proceedings against the National Banking and Insurance Commission in relation to the classification of related parties and the corresponding gradual adjustment plan.

Banco Atlántida, S.A. has also initiated collection proceedings against delinquent borrowers in the ordinary course of its lending activities. Any recoveries arising from these proceedings are recognized only when the applicable recognition criteria under the Applicable Framework have been met.

Proceedings initiated by Banco Atlántida El Salvador, S.A.

Banco Atlántida El Salvador, S.A. has initiated collection proceedings against delinquent borrowers and other third parties in the ordinary course of its lending activities. Any recoveries arising from these proceedings are recognized only when the applicable recognition criteria under the Applicable Framework have been met.

Proceedings initiated by AFP Confía, S.A.

AFP Confía, S.A. initiated legal proceedings against the Government of Costa Rica and the Central Bank of Costa Rica seeking the refund of amounts withheld in excess of the applicable income tax rate, together with the corresponding statutory interest.

The proceedings relate to a withholding tax rate of 15% applied to income earned on securities held by the pension fund administered by AFP Confía, S.A., instead of the 8% rate provided under the relevant tax legislation.

The administrative court issued a decision in favor of AFP Confía, S.A. and ordered the refund of the amounts withheld in excess. As of June 30, 2026, the corresponding amounts remained pending collection.

(d) Labor contingencies

Under Decree No. 150-2008, issued by the National Congress of the Republic of Honduras on November 5, 2008, employees dismissed without justified cause are entitled to severance benefits equivalent to one month of salary for each year of service, subject to a maximum of twenty-five months.

Employees with more than fifteen years of service who voluntarily terminate their employment are entitled to 35% of the severance benefits that would otherwise apply. In the event of the death of an employee with at least twelve months of service, the employee's beneficiaries are entitled to 75% of the applicable severance benefits.

The Group recognizes employee benefit obligations as they accrue in accordance with the Applicable Framework. Termination benefits are recognized when the Group can no longer withdraw the offer of those benefits or when the Group recognizes costs associated with a restructuring involving the payment of termination benefits, whichever occurs first.

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

(e) Tax contingencies

The Group's income tax returns are subject to review by the tax authorities in each jurisdiction in which it operates. The fiscal years subject to review as of June 30, 2026, are as follows:

Country	Years
Honduras	2022 to 2026
El Salvador	2017 to 2026
Nicaragua	2023 to 2026
Panamá	2024 to 2026
Mexico	2022 to 2026
Ecuador	2022 to 2026
Perú	2022 to 2026
Belize	2021 to 2026

Under the tax legislation applicable in each jurisdiction, income tax returns may generally be reviewed by the tax authorities for the following periods:

- Five years in Honduras, Ecuador, Mexico and Peru.
- Ten years in El Salvador.
- Four years in Nicaragua
- Three years in Panama
- Six years in Belize.

(f) Transfer pricing

The Group's entities are subject to transfer pricing requirements in the jurisdictions in which they operate. These requirements generally provide that transactions between related parties must be conducted under terms comparable to those that would have been agreed between independent parties.

The Group prepares the analyses and supporting documentation required under the applicable transfer pricing regulations and evaluates its related-party transactions as part of its tax compliance processes.

(g) Off-balance sheet financial instruments

In the ordinary course of business, the Group enters into transactions involving financial instruments that are not recognized in the condensed consolidated interim statement of financial position, including letters of credit, financial guarantees, acceptances and undrawn credit commitments.

These instruments expose the Group to credit risk if customers fail to comply with their contractual obligations. The instruments are subject to the Group's credit approval, monitoring and risk classification procedures and to the allowance requirements established by the Applicable Framework.

Off-balance sheet financial instruments are detailed as follows:

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

		As of June 30, 2026	As of December 31, 2025
Letters of credit and unused documentary credits	L	2,499,566	1,744,671
Securities and bank guarantees issued		6,000,365	6,468,040
Acceptances outstanding		19,998	76,497
Undrawn credit commitments		11,573,521	10,919,626
Other responsibilities		267,839	327,081
	L	<u>20,361,289</u>	<u>19,535,915</u>

The maximum credit exposure associated with these instruments is generally represented by their contractual amount. The actual exposure may be lower because certain commitments expire without being drawn and because the Group may hold collateral or other credit enhancements depending on the nature of the transaction.

(14) Subsequent events

Between June 30, 2026 and October 22, 2026, the date on which these condensed consolidated interim financial statements were authorized for issue, the following events occurred:

Capital increase approved on July 20, 2026.

The Extraordinary General Shareholders' Meeting held on July 20, 2026 approved an increase in share capital of L5,000,000, comprising L2,000,000 in common shares and L3,000,000 in preferred shares, payable no later than December 15, 2026.

Acquisition of an interest in USCB Financial Holdings, Inc.

On July 13, 2026, the Group acquired an 8% ownership interest in USCB Financial Holdings, Inc., the holding company of U.S. Century Bank, for USD27,750.

Capital contribution to Servicios Digitales GÜIP, S.A.

On September 24, 2026, a capital contribution of USD8,500 was made to Servicios Digitales GÜIP, S.A.

Acquisition of shares of Banco Atlántida, S.A.

On July 1, 2026, the Company paid L8,292 for the purchase of 41,461 shares of Banco Atlántida, S.A. from non-controlling shareholders. As the Company already controls Banco Atlántida, S.A., the purchase is accounted for as an equity transaction, with no effect on profit or loss.

Capital contribution to Iberoatlántida Inversiones, S.L.U.

On September 23, 2026, the Chairman of the Board of Directors announced that a capital contribution of EUR5,000 will be made to Iberoatlántida Inversiones, S.L.U. as part of the Group's expansion strategy in Spain.

BancAtlantic Capital LLC.

On July 27, 2026, the Group announced the launch of BancAtlantic Capital LLC, an investment and merchant banking firm based in New York, United States of America. As of June 30, 2026, the Group's investment in this entity amounted to L53,437.

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

Credit ratings.

Following the early redemption of the Guaranteed Notes due 2026, completed on March 30, 2026, S&P Global Ratings removed the Company's ratings from CreditWatch with negative implications, and on July 21, 2026 affirmed the issuer credit rating at 'B-' with a positive outlook.

Other than the matters described above, no events have occurred after June 30, 2026, that require adjustment to, or disclosure in, these condensed consolidated interim financial statements.

(15) Segment information

The Group applies IFRS 8 Operating Segments on a supplementary basis. Operating segments are identified on the basis of the internal reports regularly reviewed by the Group's chief operating decision maker, the Board of Directors together with the executive management of the Company, in order to allocate resources and assess performance, and correspond to the business lines through which management reports to the Board of Directors and presents the Group's results to investors and creditors. The Group has three reportable segments and presents its remaining operations as "all other segments":

Banking: Banco Atlántida, S.A. (Honduras), Banco Atlántida El Salvador, S.A., Banco Atlántida Nicaragua, S.A., Banco Atlántida Ecuador S.A., Pacific Bank, S.A. (Panama), Atlantic Bank Limited (Belize) and Microfinanciera Fundeser, S.A. (Nicaragua).

Insurance: Seguros Atlántida, S.A. (Honduras), Atlántida Vida, S.A. Seguros de Personas and Seguros Atlántida, S.A. (El Salvador), Atlántida Insurance, S.A. and Seguros Atlántida Ecuador S.A. (Ecuador), and Atlantic Insurance Company Limited (Belize).

Pension fund management: Administradora de Fondos de Pensiones Atlántida, S.A. (Honduras) and AFP Confía, S.A. (El Salvador).

All other segments: leasing, bonded warehousing, securities brokerage, investment fund management, securitization, factoring, trust and advisory services, carried out through Leasing Atlántida, S.A., Almacenadora Atlántida, S.A., Casa de Bolsa Atlántida, S.A. and Almacén Temporal Atlántida, S.A. (Honduras); Atlántida Securities, S.A. de C.V., Atlántida Capital, S.A. and the subsidiaries of Banco Atlántida El Salvador, S.A. (El Salvador); Atlántida Administrador de Inversiones, S.A. and its subsidiary and Atlántida Securities Panamá, S.A. (Panama); Atlántida Casa de Valores, S.A., Fiduciaria Atlántida Administradora de Fondos y Fideicomisos, S.A., Credi Prime, S.A. and Capital Prime, S.A. (Ecuador); Atlántida Advisors Perú, S.A.C. (Peru); and Atlantic Investment Management Services Limited (Belize). None of these operations individually meets the quantitative thresholds for a reportable segment.

The holding companies of the Group (Inversiones Atlántida, S.A.; Inversiones Financieras Atlántida, S.A.; Atlántida Overseas Investments S.A.; Grupo Sur Atlántida S.A.; Inversiones Financieras Atlántida, Ecuador S.A.; Inversiones Tres Lagos, S.L.; Iberoatlántida Inversiones, S.L.U. and Sociedad Nacional de Inversiones S.A.) and the technology and shared-services companies (Servicios Atlántida, S.A. de C.V., Informática Atlántida, S.A., Informática Atlántida S.A.P.I. de C.V., Servicios Digitales GÜIP, S.A., Lynx Labs, S.A., MAPEA, S.A., Atlántida Inteligencia de Mercados, S.A. and Technological Shared Services Limited) are not operating segments; their results and balances are presented, together with the elimination of intragroup balances and transactions and the consolidation adjustments, in the column "Holding and eliminations".

Segment information is measured on the same basis as these condensed consolidated interim financial statements, before the elimination of balances and transactions between segments. The measure of segment profit reported to management is net income for the period before non-controlling interests. The net income of the holding companies includes dividends received from Group entities (L2,202,686 and L1,780,017 for the six months ended June 30, 2026 and

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

2025, respectively), which are eliminated in consolidation; the reconciliation below presents the result of the holding companies net of those dividends. There are no differences between the measurement of segment assets, liabilities and results and the amounts presented in these financial statements. Interest income and commissions, fees and other operating income of each segment include revenue from transactions with entities of other segments and with the holding companies of the Group, which is disclosed separately below and eliminated in the column "Holding and eliminations"; revenue from transactions between entities of the same segment is also eliminated in that column. Intersegment transactions are carried out at the prices agreed between the entities involved. Segment information for the six months ended June 30, 2025 and as of December 31, 2025 is presented on the same basis; the Belize operations (Sociedad Nacional de Inversiones S.A. and subsidiaries) are included as from September 30, 2025.

Six months ended June 30, 2026

		Banking	Insurance	Pension funds	All other segments	Total segments	Holding and eliminations	Consolidated
Interest income	L	12,502,542	127,013	53,137	578,737	13,261,429	(147,759)	13,113,670
<i>Of which: from other segments and holding companies</i>		58,769	17,244	5,937	20,347	102,297		
Interest expense		5,758,084	7,273	427	354,520	6,120,304	485,376	6,605,680
Net interest income		6,744,458	119,740	52,710	224,217	7,141,125	(633,135)	6,507,990
Loan impairment charges		1,402,515	1,396	-	13,228	1,417,139	371	1,417,510
Income from insurance activities		-	5,426,892	-	-	5,426,892	(79,137)	5,347,755
Expenses from insurance activities		-	4,690,538	-	-	4,690,538	(6,640)	4,683,898
Commissions, fees and other operating income		3,401,993	19,485	1,013,968	494,407	4,929,853	(99,833)	4,830,020
<i>Of which: from other segments and holding companies</i>		48,775	66	1,557	46,907	97,305		
Operating expenses (employee benefits, general and administrative, depreciation and amortization)		7,255,219	633,896	529,887	522,494	8,941,496	(25,107)	8,916,389
Operating income		1,488,717	240,287	536,791	182,902	2,448,697	(780,729)	1,667,968
Non-operating income, net		701,294	107,535	238,747	203,813	1,251,389	(36,239)	1,215,150
Income before income tax		2,190,011	347,822	775,538	386,715	3,700,086	(816,968)	2,883,118
Income tax expense		756,634	84,940	224,098	91,574	1,157,246	51,938	1,209,184
Net income for the period	L	1,433,377	262,882	551,440	295,141	2,542,840	(868,906)	1,673,934

Reconciliation of the net income of reportable segments to consolidated net income for the six months ended June 30, 2026:

Net income of reportable segments	L	2,542,840
Net income of the holding companies and corporate services		1,336,460
Less: dividends received from Group entities, eliminated in consolidation		(2,202,686)
Holding companies and corporate services, net of dividends from Group entities		(866,226)
Eliminations of other intragroup transactions and consolidation adjustments		(2,680)
Consolidated net income for the period	L	1,673,934

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

Six months ended June 30, 2025

		Banking	Insurance	Pension funds	All other segments	Total segments	Holding and eliminations	Consolidated
Interest income	L	10,485,353	132,194	57,255	489,599	11,164,401	(83,702)	11,080,699
<i>Of which: from other segments and holding companies</i>		43,820	25,855	12,266	26,667	108,608		
Interest expense		6,172,559	-	529	362,843	6,535,931	330,019	6,865,950
Net interest income		4,312,794	132,194	56,726	126,756	4,628,470	(413,721)	4,214,749
Loan impairment charges		1,145,680	12,506	-	3,544	1,161,730	-	1,161,730
Income from insurance activities		-	3,235,673	-	-	3,235,673	(103,260)	3,132,413
Expenses from insurance activities		-	2,764,203	-	-	2,764,203	(11,635)	2,752,568
Commissions, fees and other operating income		2,336,093	11,082	885,389	395,260	3,627,824	(115,733)	3,512,091
<i>Of which: from other segments and holding companies</i>		77,759	-	2,085	41,240	121,084		
Operating expenses (employee benefits, general and administrative, depreciation and amortization)		5,432,360	352,761	504,024	375,169	6,664,314	127,663	6,791,977
Operating income		70,847	249,479	438,091	143,303	901,720	(748,742)	152,978
Non-operating income, net		620,009	56,427	88,062	138,677	903,175	(40,118)	863,057
Income before income tax		690,856	305,906	526,153	281,980	1,804,895	(788,860)	1,016,035
Income tax expense		206,725	84,385	152,801	53,305	497,216	60,952	558,168
Net income for the period	L	484,131	221,521	373,352	228,675	1,307,679	(849,812)	457,867

Reconciliation of the net income of reportable segments to consolidated net income for the six months ended June 30, 2025:

Net income of reportable segments	L	1,307,679
Net income of the holding companies and corporate services		1,015,469
Less: dividends received from Group entities, eliminated in consolidation		(1,780,017)
Holding companies and corporate services, net of dividends from Group entities		(764,548)
Eliminations of other intragroup transactions and consolidation adjustments		(85,264)
Consolidated net income for the period	L	457,867

As of June 30, 2026

		Banking	Insurance	Pension funds	All other segments	Total segments	Holding and eliminations	Consolidated
Cash and cash equivalents	L	44,798,891	768,401	140,795	1,326,299	47,034,386	(1,352,206)	45,682,180
Investments		46,209,475	2,961,488	1,665,770	1,490,658	52,327,391	(2,933,515)	49,393,876
Loans and interest receivable, net		197,140,185	387,320	1,429	1,692,492	199,221,426	(360,972)	198,860,454
Total assets		302,526,824	7,427,179	2,002,553	11,734,519	323,691,075	(863,735)	322,827,340
Deposits		235,556,228	-	-	6,406,318	241,962,546	(5,875,207)	236,087,339
Financial obligations and bonds		33,249,511	204,987	2,988	973,802	34,431,288	5,428,275	39,859,563
Total liabilities		273,881,226	4,509,403	407,819	8,962,480	287,760,928	417,159	288,178,087
Total equity (including non-controlling interests)	L	28,645,598	2,917,775	1,594,733	2,772,039	35,930,145	(1,280,892)	34,649,253

As of December 31, 2025

		Banking	Insurance	Pension funds	All other segments	Total segments	Holding and eliminations	Consolidated
Cash and cash equivalents	L	39,777,886	604,877	95,161	1,602,853	42,080,777	(401,534)	41,679,243
Investments		41,705,464	3,210,725	1,915,132	813,989	47,645,310	(3,249,756)	44,395,554
Loans and interest receivable, net		182,886,684	412,626	2,156	1,313,576	184,615,042	1,296,365	185,911,407
Total assets		278,358,756	6,963,550	2,207,105	10,285,046	297,814,457	747,581	298,562,038
Deposits		216,720,288	-	-	5,683,422	222,403,710	(6,511,169)	215,892,541
Financial obligations and bonds		30,493,331	218,521	4,115	722,429	31,438,396	9,602,283	41,040,679
Total liabilities		252,078,601	3,929,578	420,194	7,540,449	263,968,822	4,120,059	268,088,881
Total equity (including non-controlling interests)	L	26,280,155	3,033,972	1,786,911	2,744,597	33,845,635	(3,372,478)	30,473,157

INVERSIONES ATLÁNTIDA, S.A. AND SUBSIDIARIES

Notes to the condensed consolidated interim financial statements

June 30, 2026

(Expressed in thousands of lempiras and U. S. dollars)

Geographic information is presented on the basis of the country of domicile of each Group entity. Net income by country is presented net of the dividends received from Group entities by the holding companies domiciled in each country. Interest income and net income by country for the six months ended June 30, 2026 and 2025, and total assets, loans and deposits by country as of June 30, 2026 and December 31, 2025, are as follows:

		Interest income June 30, 2026	Interest income June 30, 2025	Net income June 30, 2026	Net income June 30, 2025
Honduras	L	10,025,268	9,039,207	953,687	323,117
El Salvador		1,612,123	1,439,123	519,542	339,117
Belize		775,962	-	103,124	-
Nicaragua		319,521	287,624	3,021	19,099
Panama		348,870	302,909	45,350	49,260
Ecuador		217,263	136,943	87,369	(157,825)
Other		4,752	281	(35,479)	(29,636)
Eliminations and consolidation adjustments		(190,089)	(125,388)	(2,680)	(85,265)
Consolidated	L	13,113,670	11,080,699	1,673,934	457,867

		Total assets June 30, 2026	Total assets December 31, 2025	Loans, net June 30, 2026	Loans, net December 31, 2025	Deposits June 30, 2026	Deposits December 31, 2025
Honduras	L	253,827,505	235,576,751	147,455,142	136,233,830	169,866,586	156,775,360
El Salvador		50,997,344	47,543,028	26,544,139	25,110,655	33,563,760	29,558,746
Belize		33,217,771	32,474,511	15,691,772	14,803,081	26,612,116	26,263,712
Nicaragua		3,601,121	3,497,935	2,330,657	2,305,805	1,380,882	1,289,908
Panama		9,208,375	8,385,699	5,718,670	6,084,770	6,453,868	5,927,677
Ecuador		9,015,059	6,840,234	2,182,400	1,744,086	4,085,334	2,588,306
Other		2,498,966	1,934,133	829,271	731,202	-	-
Eliminations and consolidation adjustments		(39,538,801)	(37,690,253)	(1,891,597)	(1,102,022)	(5,875,207)	(6,511,168)
Consolidated	L	322,827,340	298,562,038	198,860,454	185,911,407	236,087,339	215,892,541

“Other” comprises the Group entities domiciled in Spain, Peru and Mexico. No single external customer represents 10% or more of the Group’s revenue.