

## **ANNUAL MEETING OF SHAREHOLDERS April 21, 2026**

### **Rules of Conduct and Procedures**

Welcome to the 2026 Annual Meeting of Shareholders of Banco Latinoamericano de Comercio Exterior, S.A. (“Bladex”, “Bank” or the “Company”) (the “2026 Meeting”). To ensure a fair and orderly meeting, participants are required to honor the following Rules of Conduct and Procedures:

1) Bladex’s Articles of Incorporation and By-laws describe requirements for meetings for our shareholders and the Chairman of the Annual Meeting will conduct the meeting consistent with those requirements.

As indicated in the Proxy Statement dated March 19, 2026 (the “Proxy Statement”), if a quorum is not attained at the Annual Meeting scheduled to be held on Tuesday, April 21, 2026, at 11:30 a.m. (Panama time), then a second meeting will be held at 11:30 a.m. (Panama time) on Wednesday, April 22, 2026, also virtually via live webcast. At such second meeting, a quorum at the Annual Meeting generally will be constituted by the shareholders present (in person or by proxy) at such meeting; and for the purpose of electing directors, a quorum will be constituted by the shareholders of each separate class of shares present (in person or by proxy) at such meeting.

2) The business to be conducted at the 2026 Meeting are the matters set forth in the Notice of 2026 Annual Meeting of Shareholders and Proxy Statement. The Agenda indicates the order in which matters will be presented at the 2026 Meeting. Business (including director nominations) may be brought before the 2026 Meeting only in accordance with the Bank’s Articles of Incorporation, By-laws, Panamanian laws and applicable securities laws.

The last item in the agenda of the 2026 Meeting allows for any holder of common shares to propose the consideration of any motion. If you have a motion to propose, please refrain from doing so before the time in the agenda reserved for this purpose. Such new matter shall be considered only if the proposal is supported by the affirmative vote of two-thirds (2/3) of the issued and outstanding common shares. If the matters to be considered have the support of such required majority, then same shall be voted upon at the relevant portion of the meeting reserved for this purpose, but results may not be available immediately. In that case a recess of up to forty-eight (48) hours may be declared at such time in order for votes to be properly tallied and verified and then reconvened, at the end of such term, to announce the results of the voting on the relevant proposals and move to the question and answers session.

3) At the 2026 Meeting, Class E shareholders will have the opportunity to vote to elect one (1)

Director to represent this class of shares, nominated by the Board of Directors. Class A shareholders will be able to nominate and vote for two (2) Directors, to represent them.

The holders of each class of shares shall vote separately as a class for the election of directors of the corporation. For this election, shareholders of each class shall have a number of votes equal to the number of shares for such class held by the shareholder, multiplied by the number of directors to be elected by such class, and the shareholder may cast all of the votes in favor of one candidate or distribute them among all the directors to be elected, or among two or more of them, as the shareholder may decide.

With respect to the election of two Directors to represent Class A, it is important to note that, considering the virtual nature of the 2026 Meeting, special rules have been prepared for this vote to take place as follows:

In consideration of Class A shareholders participating in the 2025 Meeting, composed of Central Banks and Governmental Entities from different countries in Latin America, the relevant portion of the meeting may be conducted in Spanish, regarding proposal to nominate and elect two (2) Directors in representation of Class A Shareholders and vote on them separately.

All nominations and votes relating thereto, received prior to the meeting, will be announced upon conducting the specific business item and Class A shareholders will be given the opportunity to nominate additional candidates if so desired. In that regard, it is important to emphasize that, in accordance with the Procedure for the Search or Identification, Evaluation, and Nomination of Candidates for Director (the "Procedure"), approved by the Board of Directors, for the Bank, as a financial entity regulated by the corporate and banking laws and regulations of the Republic of Panama, the banking laws and regulations of the State of New York, United States of America, and the applicable federal laws of said country, given the banking agency that the Bank operates in said State, and by the laws and regulations applicable to companies listed on the New York Stock Exchange and registered with the United States Securities and Exchange Commission, to (in the best interest of the Bank and all its shareholders) comply with all the aforementioned regulations, shareholders must refrain from making (and the Bank will not encourage making) nominations, at Shareholders' Meetings, of persons who have not previously gone through the Procedure and have been designated as Candidates who meet the Eligibility Criteria. The Procedure also aims to allow the widest and most timely disclosure to all shareholders of the Bank of the resume and qualifications of those Candidates who have met the Eligibility Criteria, so that shareholders have reasonable time to evaluate the different Candidates and cast their vote in an informed manner. In the event that a shareholder, unaware of the above, makes a proposal to nominate a person at a Shareholders' Meeting who has not been previously designated by the Committee as a Candidate who meets the Eligibility Criteria, in accordance with this Procedure, the Bank's Board of Directors, or its Chairman, may, at their sole discretion, proceed in one of the following ways: (1) declare the attempted nomination inadmissible and invite the shareholder to make such a proposal, in a timely manner, at the next corresponding Shareholders' Meeting; (2) submit to the consideration of the shareholders present or represented at the Shareholders' Meeting whether they wish to include the attempted nomination as an agenda item, for which it can only be considered if the inclusion of said attempted nomination is supported by the favorable vote of two-thirds (2/3) of the total issued and outstanding shares of all classes of the Bank, as required by Article 11 of the Bank's Articles of Incorporation; or (3) take any other decision deemed appropriate to preserve compliance with the aforementioned regulations and the principle of transparency and due information to all shareholders.

Subject to the above, a short pause will take place to allow for nominations to be made by Class A shareholders participating at the meeting by using the "NOMINATION" section appearing on

the screen to type "I NOMINATE [NAME OF NOMINEE] FOR A NOMINATED CLASS A DIRECTOR" in the relevant dialogue box, including the age, nationality and title of the nominee and then clicking on the "SUBMIT" button.

Class A shareholders who have not yet voted for the prior nominees or those who may want to change their vote, will then be asked to cast their votes to elect the candidates of their choice by clicking on the "ASK A QUESTION/VOTE FOR NOMINEE" tab on the relevant section of the screen, using the "Class A Director Vote" option in the drop-down menu and typing the phrase of your choice "VOTE FOR [NAME OF CANDIDATE]", "VOTE AGAINST [NAME OF CANDIDATE]" or "ABSTAIN on [NAME OF CANDIDATE]" in the respective dialogue box for this purpose on the screen. Should there be more than one nominee to the Class A Director seat, shareholders may, at their sole discretion distribute their votes among the nominees in the manner they choose by typing the number of votes to be assigned next to the candidate(s) name. If a shareholder wishes to vote for more than one candidate without specifying the number of votes to be assigned to each candidate, then votes shall be distributed proportionally among the candidates.

Voting results for this item may be announced together with the results for all other business matters.

4) Only shareholders of record as of the close of business on March 16, 2026, or those who hold a legal proxy for the 2026 Meeting, may submit proposals (in accordance with the rules indicated in section 2 above of this document), questions and vote at the 2026 Meeting. To vote or submit proposals or questions, please login as a stockholder by entering the 16-digit control number found on your proxy card, voting instruction form or notice. If you have voted your shares prior to the start of the 2026 Meeting, your vote has been received by the Company and there is no need to vote those shares during the 2026 Meeting.

5) Questions and comments from all shareholders are welcome but shall only be addressed at the end of the meeting when all the business items have been concluded. However, conducting the business set out in the Agenda for the benefit of all shareholders will be paramount. As such, the Bank will try but may not be able to address all questions. We intend to answer questions that are relevant to the business of the Bank or to the business of the 2026 Meeting, and those which do not relate to material non-public information of the Bank. The Bank will not address questions that relate to personal grievances, personnel matters, contain derogatory references to individuals or relate to a shareholder's personal or business interest or those that are out of order or not otherwise suitable for the conduct of the 2026 Meeting as determined by the Chairman or Corporate Secretary in their reasonable judgement.

6) Questions or comments can be submitted before or during the 2025 Meeting in the "Ask a question" text box on the virtual shareholder meeting website at:  
[www.virtualshareholdermeeting.com/BLX2026](http://www.virtualshareholdermeeting.com/BLX2026)

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7) To allow the Bank to answer questions from as many shareholders as possible, the Bank reserves the right to answer only one question per shareholder. Please keep questions succinct and covering only one topic per question. Questions from multiple shareholders on the same topic or that are otherwise related may be grouped, summarized and answered together.

8) Questions or comments unrelated to the 2026 Meeting or of individual concerns rather than of concern to shareholders may be submitted by contacting Investor Relations at [ir@bladex.com](mailto:ir@bladex.com).

9) In the event of technical malfunction or other significant problem that disrupts the 2026 Meeting,

the Chairman may adjourn, recess, or expedite the 2025 Meeting, or take such other action that the Chairman determines is appropriate considering the circumstances.

10) Recording of the 2026 Meeting is prohibited. A webcast playback will be available for thirty (30) days at [www.virtualshareholdermeeting.com/BLX2026](http://www.virtualshareholdermeeting.com/BLX2026) twenty-four (24) hours after the completion of the meeting. Thank you for your cooperation and for joining the Company at the Annual Meeting.

#### **SAFE HARBOR STATEMENT**

*Any presentation or comments made during the 2026 Meeting may contain forward-looking statements of expected future developments within the meaning of the Private Securities Litigation Reform Act of 1995 and Section 21E of the Securities Exchange Act of 1934. Forward-looking statements can be identified by words such as: “anticipate”, “intend”, “plan”, “goal”, “seek”, “believe”, “project”, “estimate”, “expect”, “strategy”, “future”, “likely”, “may”, “should”, “will” and similar references to future periods. The forward-looking statements in this document include the Bank’s financial position, asset quality and profitability, among others. These forward-looking statements reflect the expectations of the Bank’s management and are based on currently available data; however, actual performance and results are subject to future events and uncertainties, which could materially impact the Bank’s expectations. Among the factors that can cause actual performance and results to differ materially are as follows: any possible health crisis; the anticipated changes in the Bank’s credit portfolio; the continuation of the Bank’s preferred creditor status; the impact of increasing/decreasing interest rates and of the macroeconomic environment in the Region on the Bank’s financial condition; the execution of the Bank’s strategies and initiatives, including its revenue diversification strategy; the adequacy of the Bank’s allowance for expected credit losses; the need for additional allowance for expected credit losses; the Bank’s ability to achieve future growth, to reduce its liquidity levels and increase its leverage; the Bank’s ability to maintain its investment-grade credit ratings; the availability and mix of future sources of funding for the Bank’s lending operations; potential trading losses; the possibility of fraud; and the adequacy of the Bank’s sources of liquidity to replace deposit withdrawals. Factors or events that could cause our actual results to differ may emerge from time to time, and it is not possible for us to predict all of them. Readers and/ or attendants are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date hereof. We undertake no obligation to publicly update any forward-looking statement, whether as a result of new information, future developments or otherwise, except as may be required by law.*