

# Financial Results

2Q2024



BAC International Bank Inc.





## Disclaimer

---

R  
E  
S  
U  
L  
T  
S

2  
Q  
2  
4

The information contained in this presentation has been prepared with the sole purpose of facilitating general knowledge of BAC International Bank Inc. (hereinafter “BAC”) and is therefore intended for informational and illustrative purposes only and is not, nor is it intended to be, a source of legal, tax or financial assessment. It should not be understood as an offer to sell, exchange, acquire or invite anyone to acquire any kind of securities, financial product or service from BAC or any other of the companies mentioned herein.

All information herein contained is subject to, and should be treated as a complement to, the publicly available information. Any investor who at any time acquires or wishes to acquire a security of BAC or its subsidiaries must do it solely and exclusively based on its own judgment or the suitability of said security, and taking into consideration the public information contained in the documentation prepared and registered by the issuer in the context of that specific offer or issue. Likewise, he or she must receive the corresponding professional advice, if it is considering necessary or appropriate according to the circumstances.

This presentation may contain statements regarding forecasts and estimates made internally by BAC regarding future business and profitability, financial and non-financial information related to investment results, including environmental, social and governance (“ESG”) factors. These estimates represent BAC’s expectations regarding the evolution of its business, and therefore there may be different risks, uncertainties and other relevant factors that may cause an evolution that differs materially from our expectations. These factors, among others, refer to the market situation, macroeconomic issues, regulatory and government guidelines, movements in national and international stock markets, exchange rates and interest rates, changes in the financial position of our clients, debtors or counterparties, as well as our ability to meet our expectations or commitments in ESG matters, which may depend on third parties. Other unknown or unforeseeable variables, or those in which there is uncertainty about their evolution and/or their potential impacts, may cause the results to differ materially from those described in our forecasts and estimates.

The financial statements have been prepared in accordance with International Financial Reporting Standards “IFRS”; the income statement for the quarter ended June 30, 2024, will not necessarily be indicative of the results expected for any other period. BAC warns that the financial statements and historical growth rates should not be understood as a guarantee of future performance or results, so the content in this presentation should not be taken as a forecast of future results or benefits.

2  
0  
2  
4

BAC does not intend, nor assume any obligation, to update or revise the content of this presentation in the event of changes in the information contained herein, including any forward-looking statements, except as required by law. Without prejudice to the foregoing, BAC reserves the right to make any changes it deems appropriate, to omit any of the elements of this presentation in whole or in part, without assuming any liability for such discrepancies, and to reproduce by any means, in whole or in part, the contents set forth herein.

Please note that this document contains unaudited financial information. Therefore, all persons or entities that may have to make decisions, prepare or disseminate opinions regarding securities issued by BAC and, in particular, analysts and investors who handle this presentation, are invited to observe the warnings indicated herein and, in any case, to consult the documentation and public information communicated or registered by BAC with the Superintendency of Banks of Panama (“SBP”) and the Superintendency of the Securities Market of Panama (“SMV”).

This presentation has not been approved or registered by the SBP, the SMV or any other authority in any other jurisdiction, and therefore does not necessarily comply with the regulations or legal requirements applicable in other jurisdictions.

Without bias to any legal requirements or any limitations imposed by BAC, any form of use or exploitation of the contents of this presentation, as well as the use of the signs, trademarks and logos contained therein, is expressly prohibited. This prohibition extends to all types of reproduction, distribution, transfer to third parties, public communication and transformation, in whole or in part, by any type of support or medium, without the prior and express authorization of BAC.

BAC expressly states that it does not accept any liability arising from: i) actions or decisions taken or not taken based on the content of this information; ii) losses arising from the proposals or recommendations presented in this presentation; and iii) any content originating from third parties. By accepting this presentation, recipients agree to the foregoing restrictions and warnings.



# BAC remains the main banking platform in Central America

R  
E  
S  
U  
L  
T  
S  
  
2  
Q  
2  
4



## Regional footprint of key operational and financial metrics

**US\$35,7bn**

Assets

**US\$3,6bn**

Equity

**19,9%**

ROAE LTM

**US\$26,8bn**

Deposits

**US\$389mm**

Net Income

**2,0%**

ROAA LTM

## 5,0 M Clientes



**3,0 M**

Digital clients

\*At least 1 log in in the last month



**77,2%**

Of digital clients do monetary transactions



**93%**

Of total monetary transactions are digital



**74,5**

Digital NPS



**71**

Transactional NPS



**54**

Relationship NPS for consumer banking



**30,2%**

Digital sales of core products



**30,2%**

Instant personal loan are digital E2E

\*credit-based personal loan



**36**

Average number of log-in per user per month

## Our purpose

“ We reimagine banking to create prosperity in the communities we serve ”

Our values



Excellence



Passion



Integrity

2  
0  
2  
4

Source Documents submitted by the company.

Note Figures as of the end of June 2024, unless otherwise indicated.



# We are the leading payments platform network in Central America, providing a low-cost source of funding<sup>(1)</sup>

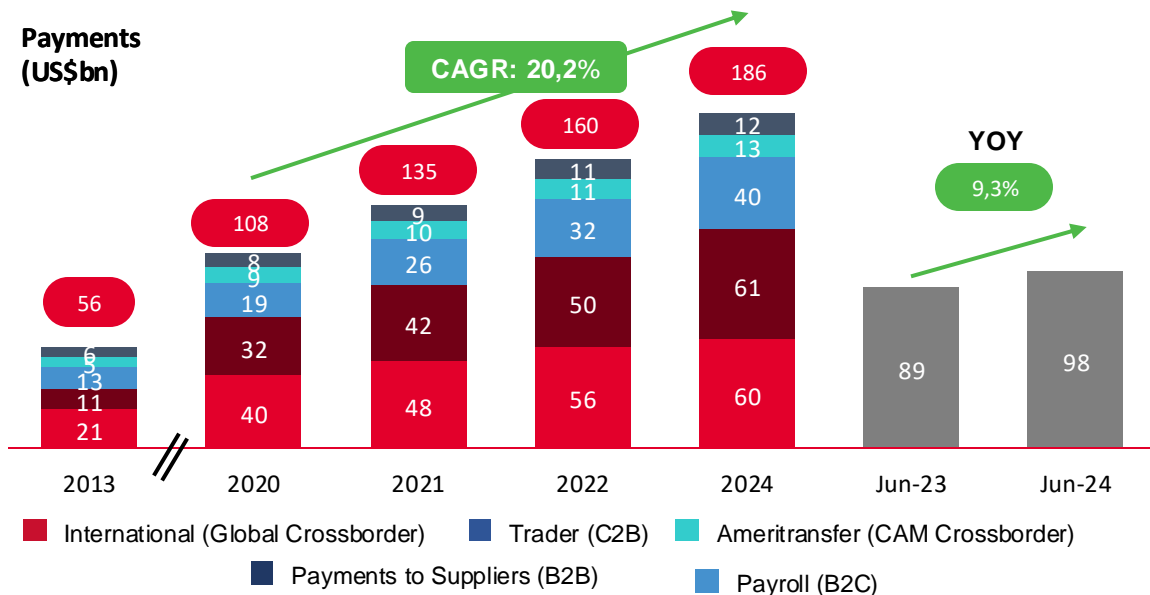
# 52%

Volume of payments made through BAC represents 52% of Central America GDP 2023E

## Volume of payments made through BAC 2010-2023 (US\$bn)

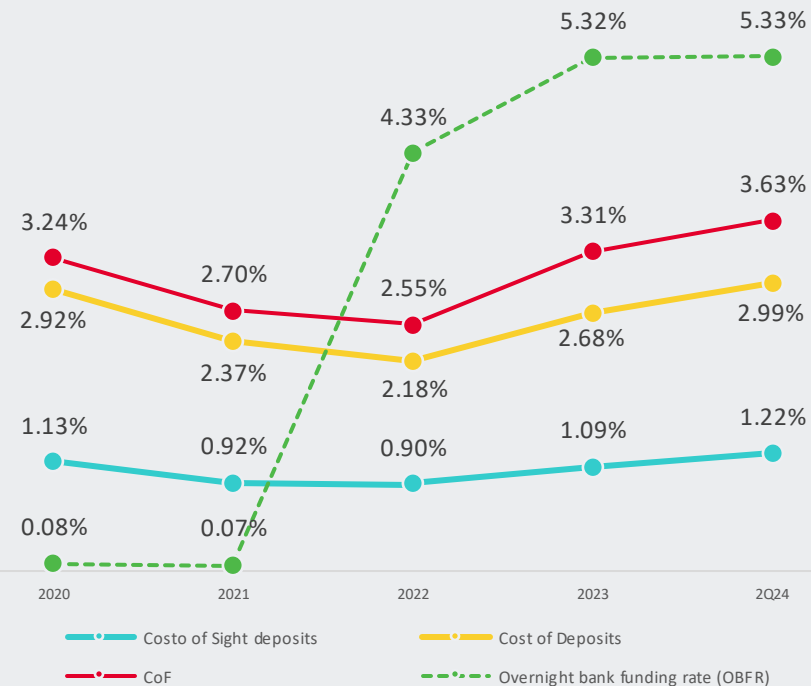


## Payments (US\$bn)



## Cost of Funding

Due to the strong volume of payments made through BAC, we are able to access low funding costs



Source: Company filings.

(1) Internal estimate of market share based on aggregated financial information for banking groups and local banks as reported by the Superintendency of Banks and the respective banking regulators in each country where we operate. Company Financial Statements as of December 31st, 2023.

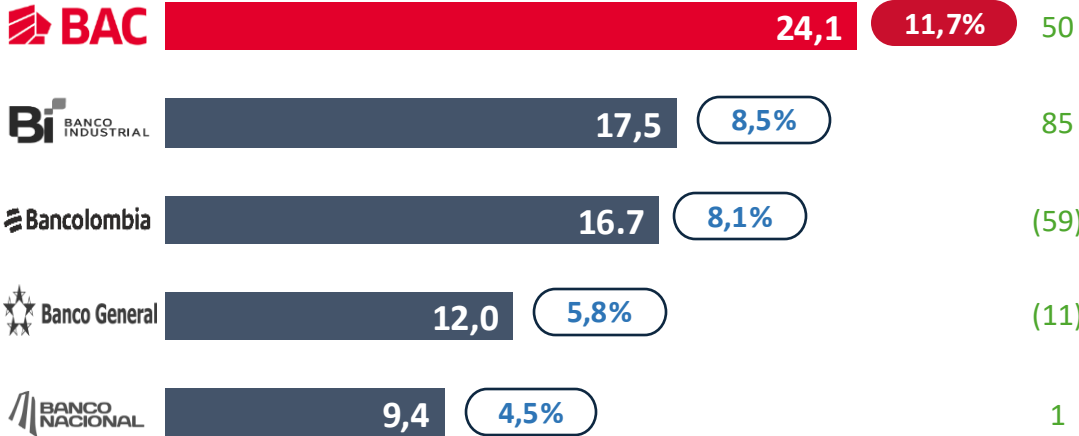


# ...and the largest regional group in Central America

R  
E  
S  
U  
L  
T  
S  
  
2  
Q  
2  
4

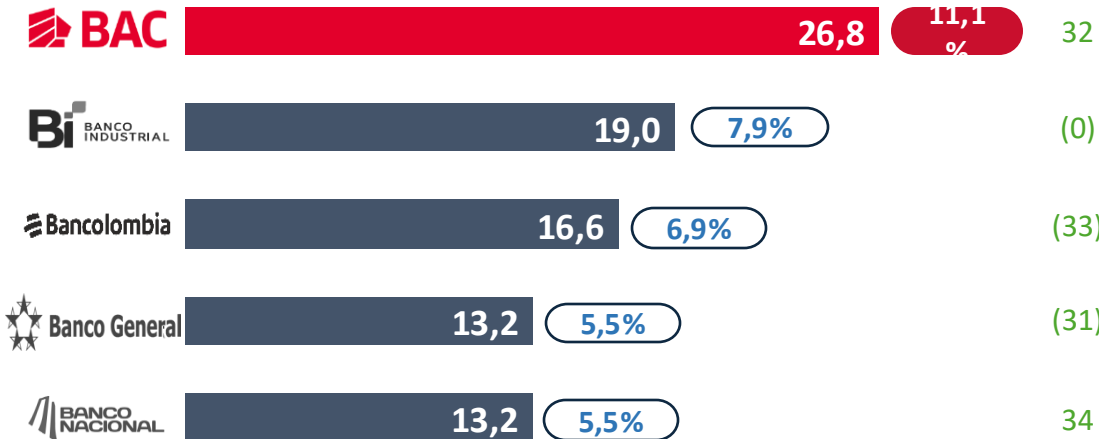
## Net loans • US \$206,9 Bn

June 2024



## Deposits • US \$240,2 Bn

June 2024



\$ Amount   % Market share   # YoY bps

Note: Financial system figures reported by the Superintendency of Banks of Panama. BAC is presented with consolidated figures from BIC and excludes accrued interest on loans and deposits.

2  
Q  
2  
4

## Card market share

- Largest issuer of credit cards in Central America
- We are the only company in Central America that can acquire merchant vouchers and issue cards across all major brands

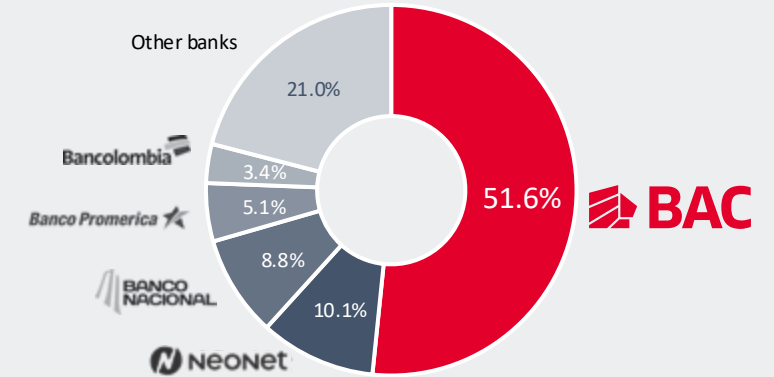
Long-term agreements with Visa, MasterCard, and American Express, among others

## Acquirer volume (US\$mm) and market share (%) as of June 2024

June 2024

**\$42,3 Bn**

**17,5%\***

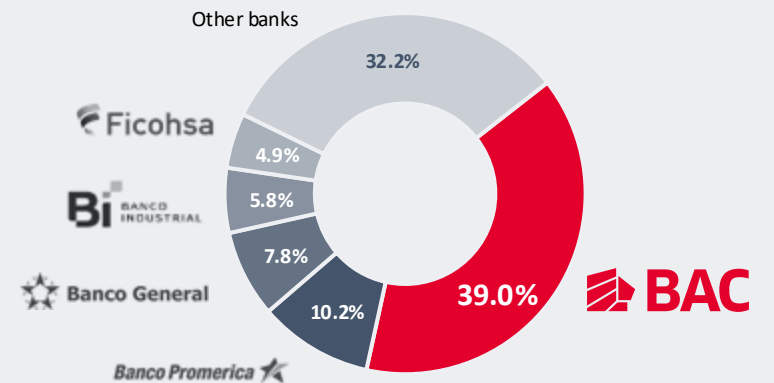


## Issuer volume (US\$mm) and market share (%) as of June 2024

June 2024

**\$22,7 Bn**

**17,4%\***





# Central American macroeconomic trends

---

## BAC Key Financial & Operational Metrics

---





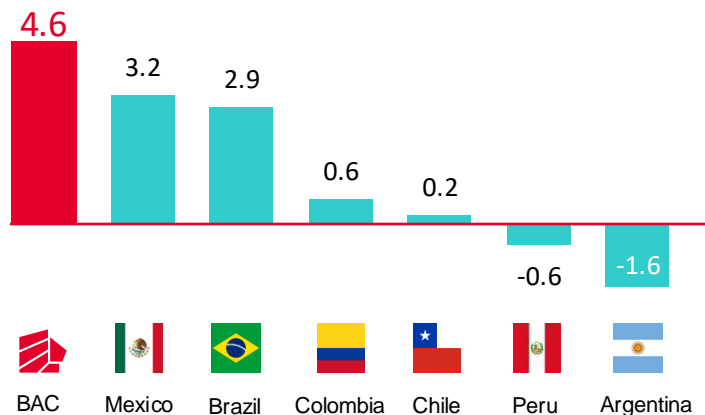
# GDP growth, inflation and fiscal deficits



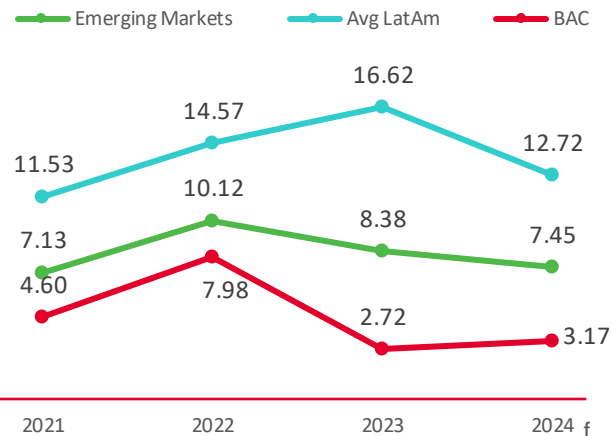
R  
E  
S  
U  
L  
T  
S  
  
2  
Q  
2  
4



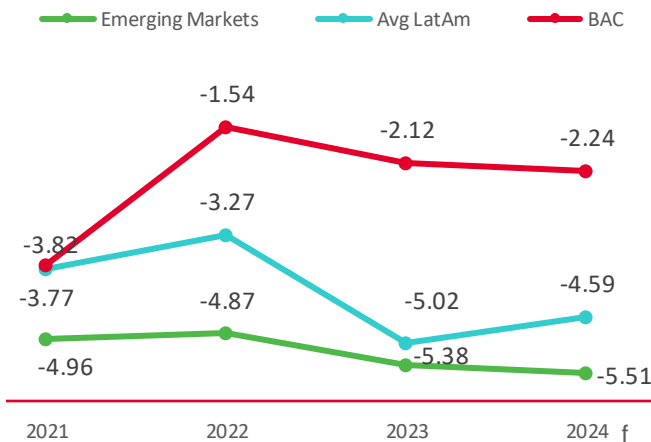
In 2023, average real GDP growth of countries in BAC region surpassed growth rates of major Latam economies...



...similarly, inflation has returned to sustainable levels, below the Latam average...



...and fiscal consolidation has resulted in decreasing fiscal deficits across BAC's region



2  
0  
2  
4

Country	Real GDP Growth				Inflation				Fiscal Deficit (%)			
	2021	2022	2023	2024f	2021	2022	2023	2024f	2021	2022	2023	2024f
Guatemala	8,00	4,12	3,47	3,50	3,06	9,24	4,18	4,00	-1,17	-1,71	-1,36	-1,76
El Salvador	11,90	2,80	3,50	3,00	6,11	7,32	1,23	1,70	-5,53	-2,69	-4,72	-3,77
Honduras	12,53	4,00	3,50	3,60	5,32	9,80	5,19	4,30	-3,14	1,65	-1,23	-1,73
Nicaragua	10,35	3,75	4,69	3,50	7,21	11,59	5,59	4,80	-1,35	0,34	0,70	0,79
Costa Rica	7,94	4,55	5,11	4,00	3,30	7,88	-1,77	1,99	-5,09	-2,81	-3,17	-2,98
Panama	15,84	10,81	7,32	2,50	2,62	2,08	1,92	2,24	-6,37	-4,04	-2,93	-3,99
<b>Avg BAC Region</b>	<b>11,09</b>	<b>5,00</b>	<b>4,60</b>	<b>3,35</b>	<b>4,60</b>	<b>7,98</b>	<b>2,72</b>	<b>3,17</b>	<b>-3,77</b>	<b>-1,54</b>	<b>-2,12</b>	<b>-2,24</b>

Source: IMF World Economic Forum April 2024



# Results: summary 2023 to June 2024 (YTD)

R  
E  
S  
U  
L  
T  
S  
  
2  
Q  
2  
4



## Financial highlights

Figures in US\$M	2021	2022	2023	Jun-23	Jun-24	Δ Abs 2T24-2T23	Δ % 2T24-2T23
Gross Portfolio	18.666	20.824	23.478	21.924	24.957	3.032	13.8%
Assets	28.066	31.050	34.503	31.868	35.786	3.918	12.3%
Deposits	21.897	23.329	26.016	24.204	26.884	2.681	11.1%
Equity	2.745	3.028	3.354	3.244	3.638	394	12.1%
Accumulated Net Income, \$M	448	464	594	310	389	79	25.5%



### Assets

Grow 12.3% YoY driven by a 14.1% net portfolio growth YoY



### Equity

Grows 12.1% YoY due to solid earnings growth in 2023, which has continued in 2024.



## Indicators

NIM LTM	5.5%	5.8%	6.3%	6.1%	6.3%	23
CoR LTM	2.0%	1.8%	1.8%	1.6%	2.0%	36
Efficiency	57.0%	55.9%	54.9%	54.1%	52.3%	(179)
ROAE LTM	16.9%	16.2%	18.5%	15.4%	19.9%	450
ROAA LTM	1.7%	1.6%	1.8%	1.5%	2.0%	46
Regulatory Capital	12.5%	12.4%	12.0%	12.5%	12.4%	(10)

bps



### Efforts to control expenses

Improvements in NIM and efficiency levels due to revenue growth and control of operating expenses.



### Quality of service

Improvements in Transactional NPS

2  
0  
2  
4

## Relevant facts

Significant growth in the last 12 months





# Solid balance sheet backed by a healthy, diversified loan portfolio...

Cont'd



BAC Key Financial & Operational Metrics

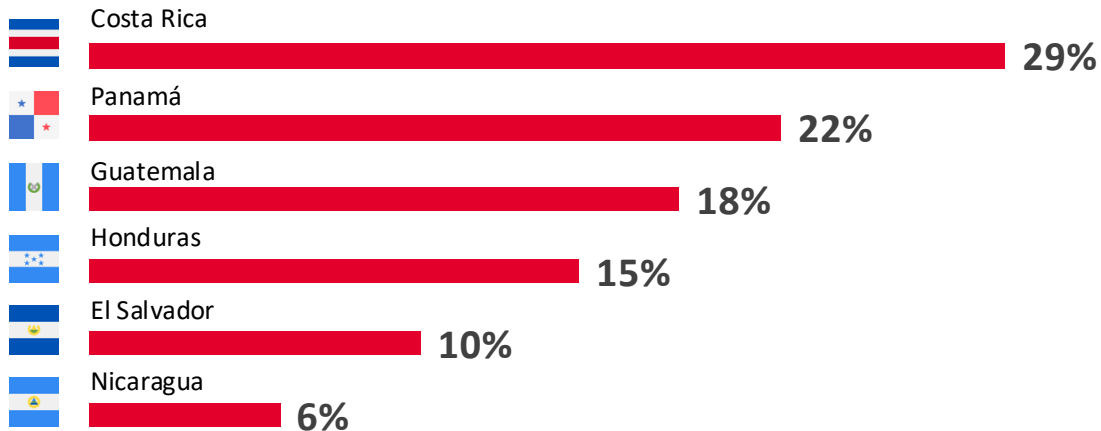
R  
E  
S  
U  
L  
T  
S

2  
Q  
2  
4

2  
Q  
2  
4

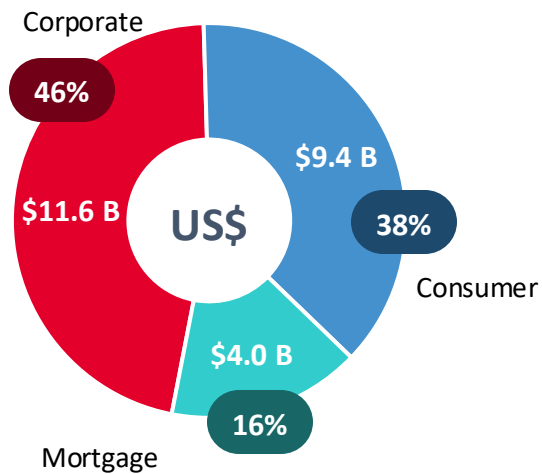
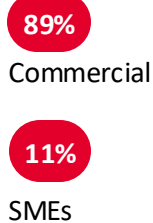
## US\$ 25.0Bn\*

### By country

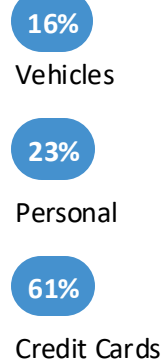


### By product

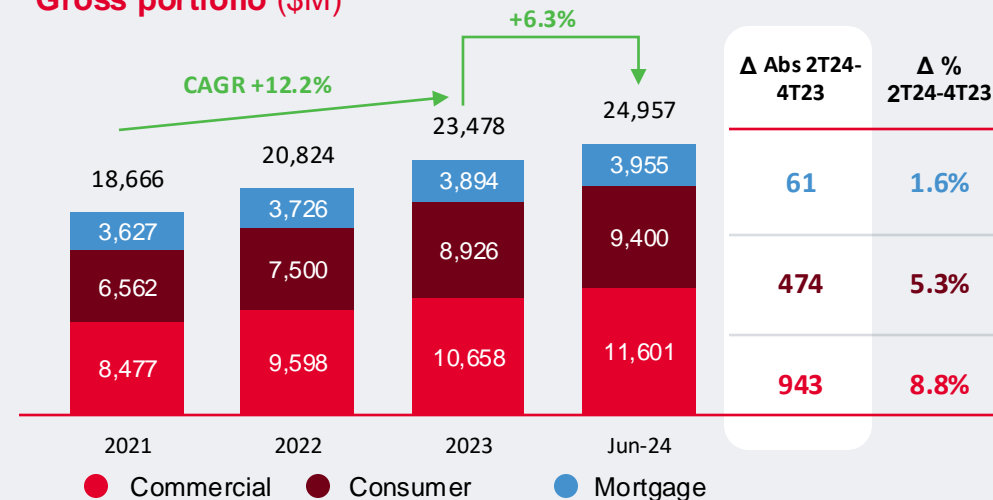
Corporate portfolio by size



By consumption type



### Gross portfolio (\$M)



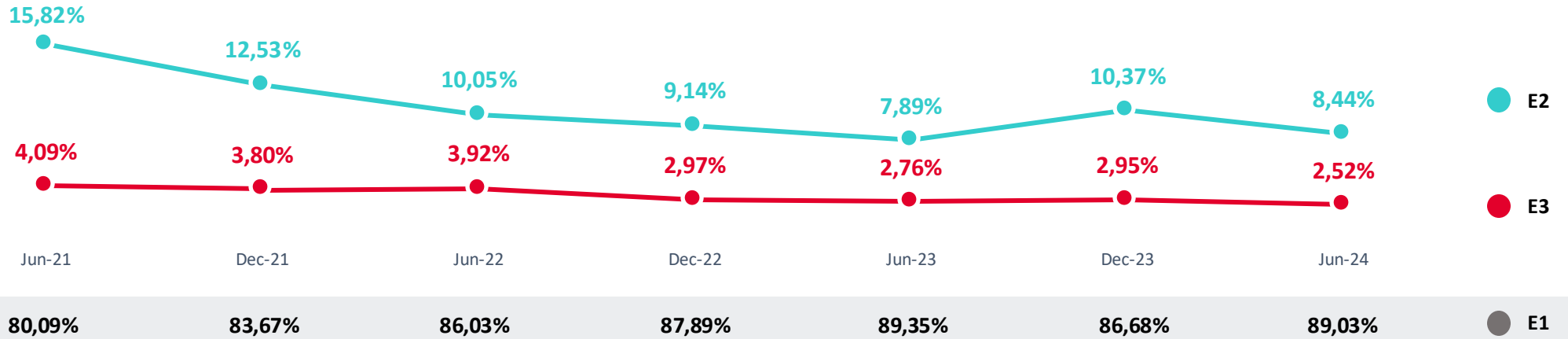
- ✓ Double digit CAGR between 2021-2023, with continued growth in 2024
- ✓ Distribution of loan portfolio has remained stable between countries, with no country accounting for more than 30% of total loan portfolio
- ✓ Additional diversification among loan categories including commercial, consumer (personal, vehicles, and credit cards), and mortgage loans



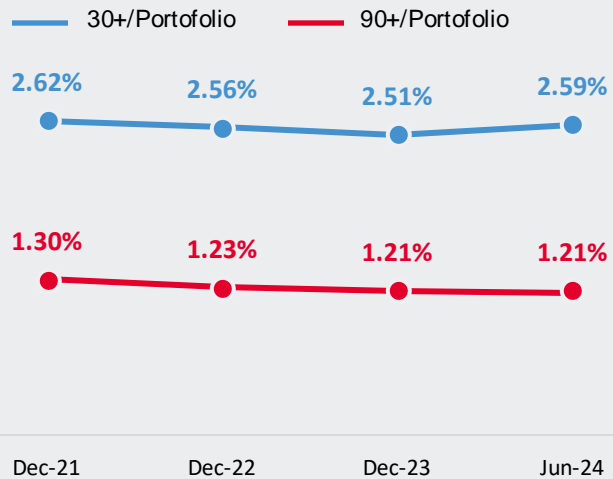
# ...and controlled risk levels

R  
E  
S  
U  
L  
T  
S  
  
2  
Q  
2  
4

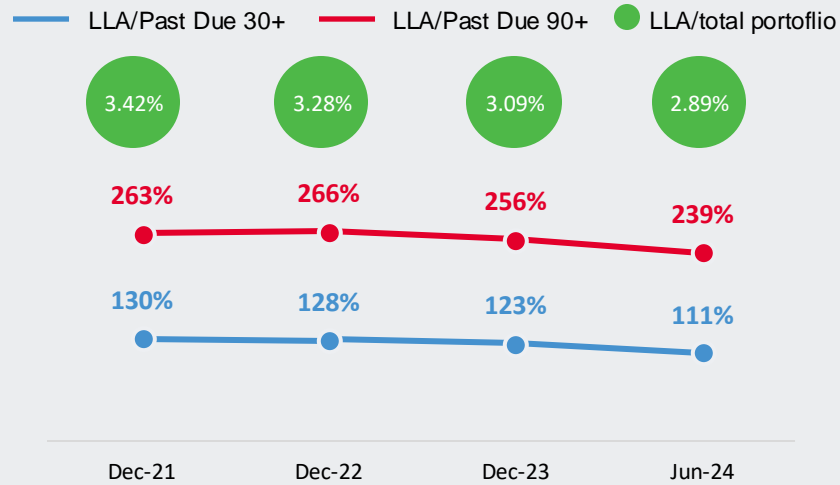
## Total portfolio by stages



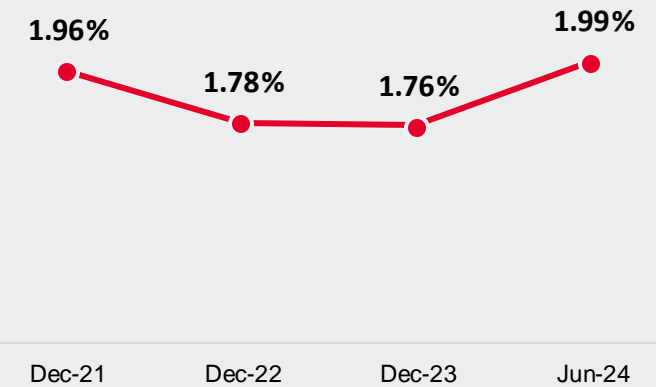
## Past Due 30+ / 90+



## Loan loss allowance (LLA) ratio



## Cost of Risk (LTM)



2  
0  
2  
4



# Funding driven by a highly diversified and low-cost given the relevance of demand deposits...

Cont'd

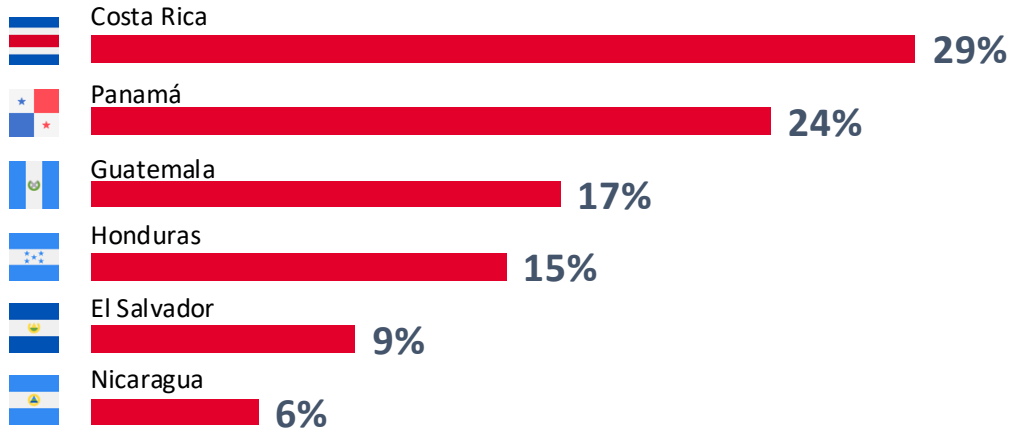


BAC Key Financial & Operational Metrics

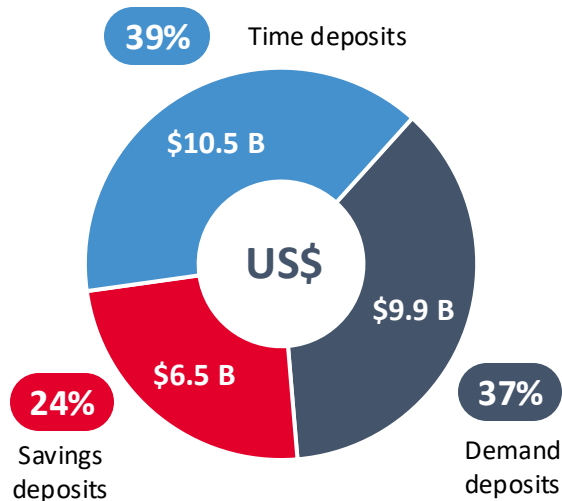
R  
E  
S  
U  
L  
T  
S  
  
2  
Q  
2  
4

## US\$ 26.9B

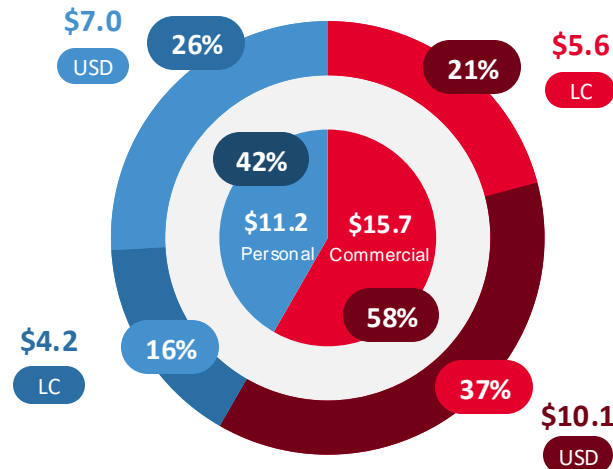
### By country



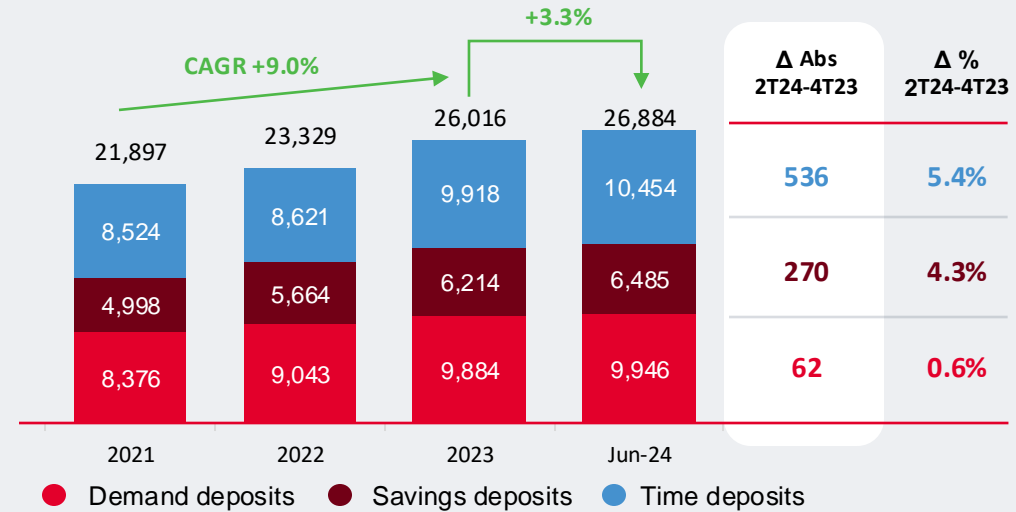
### By product



### By type



## Deposits (\$M)



- ✓ Customer deposits, our primary source of funding, grew at 9.0% CAGR between 2021-2023 and continue to exhibit growth in 2024
- ✓ Deposit base is comprised primarily of low-cost demand and savings deposits (61% of total), supporting our margins
- ✓ High degree of diversification in deposits across geographies, products, and currencies

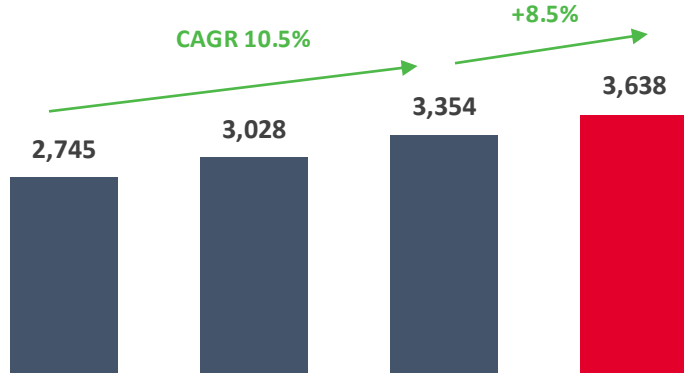
2  
Q  
2  
4



# Robust adequacy levels supported by strong earnings generation from a stable funding base

R  
E  
S  
U  
L  
T  
S  
  
2  
Q  
2  
4

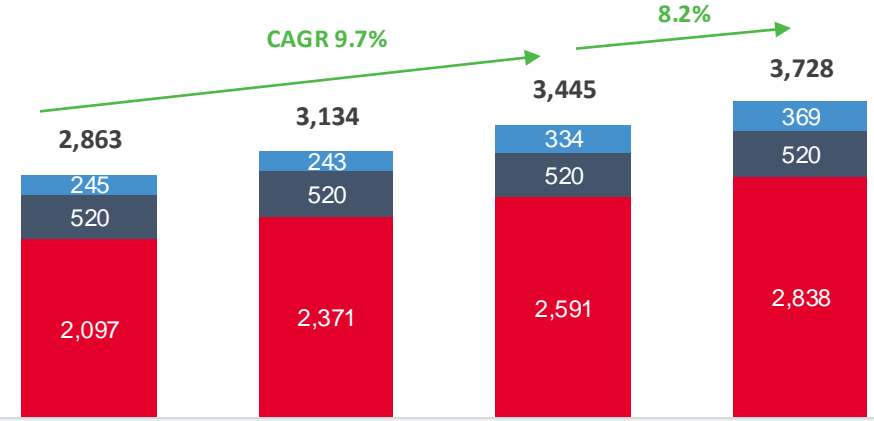
## Equity



2021 2022 2023 Jun-24

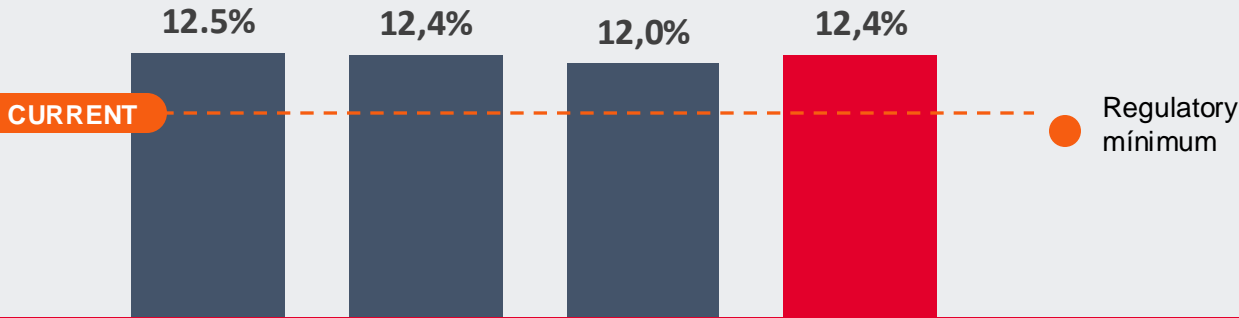
Equity / Total Assets	9.8%	9.8%	9.7%	10.2%
Tangible capital ratio	8.5%	8.6%	8.6%	9.1%

## Regulatory capital

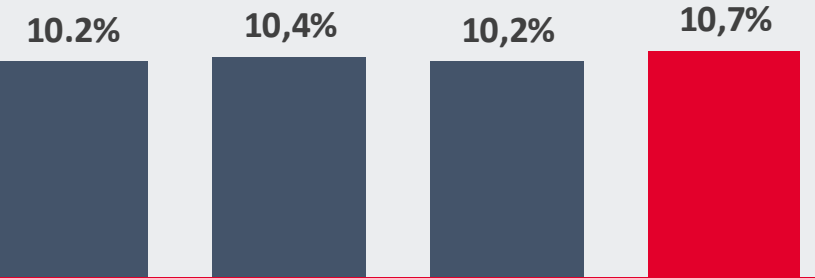


Dec-21 Dec-22 Dec-23 Jun-24

● CET1 ● AT1 ● Dynamic provisioning



Regulatory capital ratio



CET1\*

■ 2021 ■ 2022 ■ 2023 ■ Jun-24

\*CET1 ratio is estimated based on Basel III guidance (regulatory common capital plus dynamic provision, divided by RWA)

2  
0  
2  
4



# Our strong results enable confident progress in our ESG strategy 'Net Positive'

R  
E  
S  
U  
L  
T  
S

EMPHASIS 2024

2  
Q  
2  
4



## Sustainable Finance

**Triple-value financial solutions**  
Placement of US \$453 million in credits with environmental or social components, for Companies, SMEs, and Individuals

**Agreements with financial and multilateral institutions for the financing of sustainable projects:**

	GUA	US \$200 million Dutch Development Bank (FMO), Green loans and SMEs
	PAN	US \$270 million Wells Fargo and Standard Chartered, Social and environmental projects
	CRC	US \$120 million DEG Invest (KfW DEG Invest), Sustainable portfolio and gender component projects



## Financial Inclusion

**Education & Financial Health:** +251k individuals +6.5k SMEs

**Digital Platform Positive Finance:** 434k visits 253k recurring users

**Women's Banking** 40% of the SME portfolio, with a Gender component +US \$500 million



## Transparency

**Summary Box Credit Card**  
In our Online Banking and Mobile Banking  
+30k visits 18k users



## Social Investment

**'Yo me Uno' Donation Platform**  
+300 affiliated NGOs  
+US \$850k raised

**Social Investment:**  
+US \$4.65 million of our own funds invested in environmental and social projects



## Human Rights

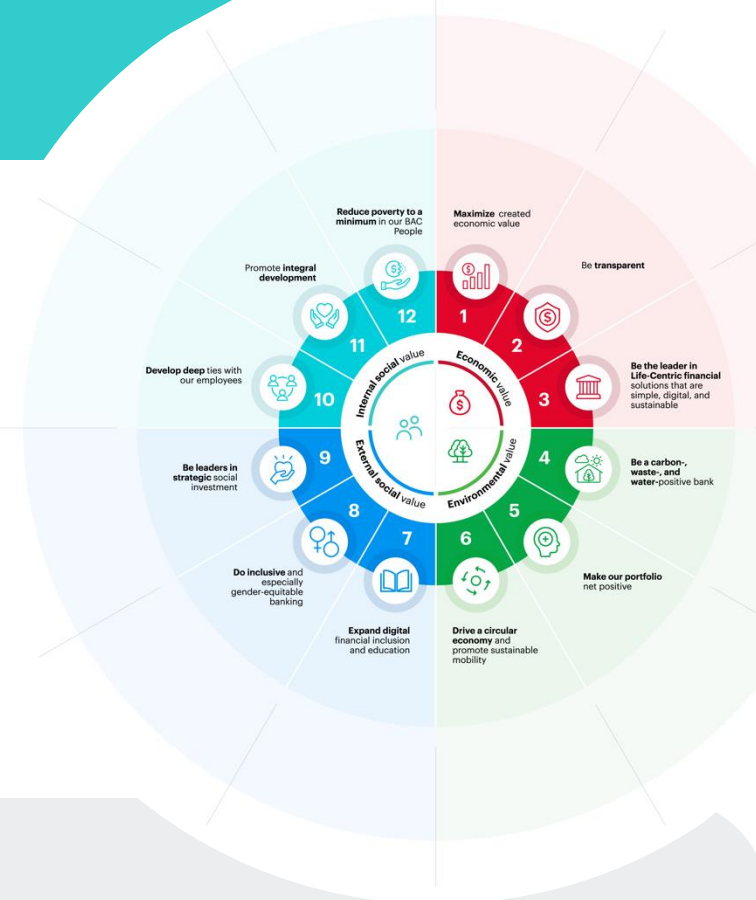
**Diversity & Inclusion (D&I)**

**DEI Training:**  
80% of BAC staff

**'Comunidades Aliadas', ERG (1):**  
+2.1k participants

**Multidimensional Poverty Reduction:**  
BAC Opportunities - 557 solutions implemented

**Volunteering**  
1.3 k participants  
4.5 k hours



CLIMATE STRATEGY

### 01. Operational Footprint Measurement

Emissions: 31.2k tons CO2e  
Materials: 1.2k tons  
Waste: 2k tons  
Water: 230k m<sup>3</sup>

### 02. Portfolio Decarbonization

Measurement of Financed Emissions (2)  
Companies: 2.2M tons CO2e  
Vehicles: 164k tons CO2e  
Mortgages: 50k tons CO2e

### 03. Science-Based Reduction Targets (3) – Priority Sectors for Companies:

Energy Generation: 71%  
Cement: 21%  
Commercial Real Estate (including services): 64%  
Agriculture (4)  
Oil, Coal, and Gas; Iron and Steel; and Aluminum (5)  
Cars (6)  
Mortgages: 42%

### 04. Strategic Actions with Prioritized Business Clients

Financial Solutions  
Training and Consulting  
Data Management  
Improvement  
Internal Capability  
Development

### 05. Climate Risk Management:

Identification of physical and transition risks by geography and sector in the business portfolio

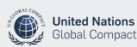
### 06. Sustainable Mobility: BAC Electric Route:

47 electric vehicle charging stations network  
11,000 charging sessions  
83,000 kWh of energy

### 07. Circular Economy: BIO Card:

205,000 cards issued  
Made from natural materials (7) that are compostable (8)

Adherence



Sustainability Assessments  
ESG Framework

Alignment with SDGs



2  
0  
2  
4

(1) Employee Resource Groups  
 (2) Measurement under PCAF standard  
 Base year 2022, Intermediate Targets, NZBA, and SBTi  
 (4) With the recent release of the methodology defined by SBTi for setting reduction pathways for this sector, we will analyze the applicability of this methodology for our portfolio and region.

(5) No reduction target due to a combined representation of less than 1% in both financed emissions and portfolio balance.  
 (6) No reduction target due to the absence of reduction pathways for personal use vehicles.  
 (7) 82% of material derived from non-edible corn (PLA: polylactide), which requires 26% less energy and emits 66% less GHG compared to cards made from petroleum-derived plastic.  
 (8) Industrially compostable after its useful life, ensuring safe return to nature.



# Appendix BIB





# Balance sheet Bank International Bank



BAC Key Financial & Operational Metrics

R  
E  
S  
U  
L  
T  
S  
  
2  
Q  
2  
4

US\$ MM

## Assets

Cash and cash equivalents	741.7	768.9	931.7	690.3	804.1
Securities purchased under resale agreements	104.2	10.7	61.2	42.7	0.6
Total deposits in banks, net	4,367.5	4,424.4	4,342.9	3,773.4	4,152.4
Investments in securities, net	3,514.6	4,190.4	4,549.0	4,728.0	4,837.0
Loans, net	18,018.5	20,131.3	22,743.8	21,239.7	24,228.6
Property and equipment, net	510.6	536.0	571.9	556.3	557.9
Acceptances outstanding	2.4	31.7	62.0	6.1	44.9
Other accounts receivable, net	253.9	378.3	594.7	262.0	497.1
Goodwill and intangible assets, net	389.7	397.4	413.8	404.3	415.9
Deferred income tax	61.3	64.5	51.0	42.0	48.7
Other assets	101.1	116.2	180.6	123.4	198.5

## Total assets

**28,065.5**      **31,049.9**      **34,502.7**      **31,868.2**      **35,785.9**

## Liabilities

Total deposits from customers	21,897.4	23,328.8	26,016.2	24,203.9	26,884.4
Securities sold under repurchase agreements	38.9	260.7	114.0	112.6	194.4
Financial obligations	1,744.4	2,284.0	2,443.1	2,200.5	2,499.9
Other financial obligations	711.7	1,059.8	1,365.9	1,213.6	1,418.8
Lease liabilities	157.2	138.6	119.5	129.9	114.1
Acceptances outstanding	2.4	31.7	62.0	6.1	44.9
Income tax payable	48.3	65.2	22.4	20.7	36.2
Deferred income tax	80.6	49.8	82.1	57.2	74.0
Other liabilities	639.3	803.7	923.7	679.4	881.1

## Total liabilities

**25,320.2**      **28,022.2**      **31,148.9**      **28,623.9**      **32,147.8**

## Equity

Common stock	834.7	834.7	834.7	834.7	834.7
Additional paid in capital	140.9	140.9	140.9	140.9	140.9
Treasury stock	-5.2	-5.2	-5.2	-5.2	-5.2
Retained earnings	1,913.3	2,346.6	2,393.3	2,380.9	2,647.0
Regulatory reserves	258.2	259.5	348.5	307.5	383.8
Other comprehensive income	-396.8	-549.1	-358.8	-414.8	-363.4
Non-controlling interest	0.2	0.3	0.3	0.3	0.3

## Total equity

**2,745.3**      **3,027.7**      **3,353.7**      **3,244.3**      **3,638.1**

2  
0  
2  
4

\* FX accounting effect refers to the Currency Translation Adjustment (CTA) recorded in other comprehensive income and which separates gains (losses) resulting from the exposure of group subsidiaries, as part of the normal course of business, to assets and liabilities denominated in local currencies.



R  
E  
S  
U  
L  
T  
S  
  
2  
Q  
2  
4

US\$ MM

	2021	2022	2023	2Q23	2Q24
Deposits in banks	9.8	26.7	60.0	32.3	36.3
Investments in securities	164.9	182.0	267.1	125.7	149.0
Loans	1,682.8	1,878.1	2,303.5	1,098.3	1,310.6
<b>Total interest income</b>	<b>1,857.6</b>	<b>2,086.8</b>	<b>2,630.6</b>	<b>1,256.3</b>	<b>1,496.0</b>
Deposits from customers	470.4	459.4	613.6	282.6	373.9
Financial obligations	55.8	73.3	132.5	63.3	81.6
Other financial obligations	65.7	62.9	112.5	52.9	64.1
Securities sold under repurchase agreements	0.9	9.7	14.4	7.7	6.3
Lease liabilities	8.8	7.7	6.7	3.5	3.0
<b>Total interest expense</b>	<b>601.6</b>	<b>613.0</b>	<b>879.6</b>	<b>409.8</b>	<b>528.9</b>
<b>Net interest income</b>	<b>1,255.9</b>	<b>1,473.8</b>	<b>1,751.0</b>	<b>846.5</b>	<b>967.0</b>
Total credit risk impairment loss, net	350.9	341.6	372.9	138.4	227.9
<b>Net interest income after credit risk impairment losses</b>	<b>905.0</b>	<b>1,132.2</b>	<b>1,378.1</b>	<b>708.1</b>	<b>739.2</b>
Service charges, net	399.5	456.4	601.6	308.7	336.6
Commissions and other fees income, net	196.2	233.3	245.8	125.0	121.3
Gain on financial instruments, net	69.1	14.0	8.3	2.8	21.5
Gain on foreign currency exchange, net	156.4	97.4	63.6	6.0	95.9
Other income	62.3	86.0	38.5	19.0	12.7
<b>Total other income, net</b>	<b>883.5</b>	<b>887.0</b>	<b>957.8</b>	<b>461.5</b>	<b>587.9</b>
Salaries and employee benefits	501.8	542.9	651.3	317.7	349.9
Depreciation and amortization	114.1	113.3	130.2	64.2	65.5
Administrative	87.9	107.4	116.8	52.9	56.7
Occupancy and related expenses	31.1	33.0	36.2	17.0	17.4
Other expenses	467.4	554.4	611.8	297.9	323.2
<b>Total general and administrative expenses</b>	<b>1,202.3</b>	<b>1,350.9</b>	<b>1,546.3</b>	<b>749.8</b>	<b>812.7</b>
<b>Income before income tax</b>	<b>586.2</b>	<b>668.3</b>	<b>789.6</b>	<b>419.8</b>	<b>514.4</b>
Current income tax	138.7	204.1	195.7	109.7	125.3
Deferred income tax	0.0	0.0	0.0	0.0	0.0
<b>Net income</b>	<b>447.6</b>	<b>464.2</b>	<b>593.9</b>	<b>310.1</b>	<b>389.1</b>

2  
0  
2  
4

\* FX accounting effect refers to the Currency Translation Adjustment (CTA) recorded in other comprehensive income and which separates gains (losses) resulting from the exposure of group subsidiaries, as part of the normal course of business, to assets and liabilities denominated in local currencies.





# Selected ratios and operating data Bank International Bank

R  
E  
S  
U  
L  
T  
S  
  
2  
Q  
2  
4

## US\$ MM

### Profitability, efficiency, and growth

	2021	2022	2023	2Q23	2Q24
Net Interest Margin (LTM)	5.5%	5.8%	6.3%	6.1%	6.3%
LTM Return on average assets	1.7%	1.6%	1.8%	1.5%	2.0%
LTM Return on average equity	16.9%	16.2%	18.5%	15.4%	19.9%
Operating efficiency ratio	57.0%	55.9%	54.9%	54.1%	52.3%
YoY Net Income Growth	42.3%	3.7%	27.9%	1.1%	25.5%
Fee Income Ratio	34.1%	34.5%	36.2%	37.3%	35.5%
Effective tax rate	23.7%	30.5%	24.8%	26.1%	24.4%

### Asset quality

YoY loan growth	8.7%	11.6%	12.7%	11.9%	13.8%
Cost of Risk	2.0%	1.8%	1.8%	1.6%	2.0%
Past due loans (PDLs 90+) / gross loans	1.3%	1.2%	1.2%	1.2%	1.2%
Loan loss allowance / gross loans	3.5%	3.3%	3.1%	3.1%	2.9%
Loan loss allowance / PDLs 90+	269.4%	271.9%	259.9%	260.7%	242.7%

### Capital

Tangible equity ratio	8.5%	8.6%	8.6%	9.0%	9.1%
CET1	10.2%	10.4%	10.2%	10.5%	10.7%
Total capital ratio	12.5%	12.4%	12.0%	12.5%	12.4%

### Liquidity

Total deposits from customers / gross loans	117.3%	112.0%	110.8%	110.4%	107.7%
Cash and investments / total deposits from customers	39.9%	40.3%	38.0%	38.2%	36.4%

2  
0  
2  
4

\* FX accounting effect refers to the Currency Translation Adjustment (CTA) recorded in other comprehensive income and which separates gains (losses) resulting from the exposure of group subsidiaries, as part of the normal course of business, to assets and liabilities denominated in local currencies.

# Financial Results

2Q2024



BAC International Bank Inc.

