



SUSTAINABILITY REPORT



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About This Report

GRI 2-2, 2-3



This Sustainability Report presents Banco del Pacífico's economic, social, environmental, and governance performance during 2025.



The report was prepared in accordance with GRI Standards and considers the SASB indicators applicable to the banking sector. It also identifies how the Bank's management and activities contribute to the Sustainable Development Goals (SDGs).



To facilitate reading, the GRI and SASB indicators relevant to each section are identified throughout the report. The content also addresses the priority topics identified through the double materiality assessment conducted in 2025, which helped determine the Bank's most significant impacts, as well as the risks and opportunities associated with its financial and strategic performance.

**Alexandra Dávila Toro**

Chair of the Board of Directors
Banco del Pacífico S.A.

Message from the Chair of the Board of Directors

GRI 2-22

It is both a great responsibility and a profound honor to share with you our 2025 Sustainability Report, for the fourth consecutive year as Chair of the Board of Directors of Banco del Pacífico S.A.

The trust placed in the members of the Board of Directors by our shareholder and the Bank's Management represents far more than a distinction. It is a continual renewal of our commitment to strengthening the Bank through responsible corporate governance and to building an institution that is increasingly sound, transparent, sustainable, and committed to Ecuador's development.

During 2025, the global economy experienced moderate growth amid geopolitical uncertainty, trade tensions, and an uneven recovery. Although inflation gradually declined, international conflicts, shifts in supply chains, and the resurgence of protectionism continued to affect investment and trade. In the first months of 2026, geopolitical tensions, energy market volatility, and the slowdown in global trade continue to shape the outlook for global economic growth for the remainder of the year.

In Ecuador, 2025 was a year of gradual recovery and significant institutional developments. The presidential reelection provided continuity to public policies aimed at strengthening security, driving economic recovery, and consolidating the country's institutional framework, despite persistent fiscal, social, and productive challenges. The policies implemented contributed to stronger fiscal sustainability, resulting in a significant reduction in country

risk, higher international reserves, greater access to external financing, and increased confidence among investors and depositors. These developments were further supported by growth in private-sector lending, strong remittance inflows, and the recovery of strategic sectors such as commerce, services, shrimp, mining, and non-oil exports. During the first months of 2026, the country continues to show prospects for moderate growth, supported by strong export performance, closer trade relations, recovering investment, and the macroeconomic stability achieved.

Against this favorable macroeconomic backdrop, Ecuador's financial system maintained a trajectory of growth, strength, and resilience, supported by the country's greater economic stability and a more favorable international environment. The gradual easing of monetary policy by the U.S. Federal Reserve contributed to more competitive external financing conditions. Together, these factors increased the availability of resources for the economy, supported growth in lending and deposits, and helped maintain sound asset quality. Ecuador's banking sector also continued to play a fundamental role in financing households and productive sectors, with approximately 60% of its portfolio directed toward productive activities. This performance further

consolidated the financial system as a pillar of economic stability and a strategic channel for directing resources toward investment, strengthening the productive sector, creating jobs, and advancing the country's sustainable development.

In this environment of greater stability and confidence, Banco del Pacífico capitalized on market opportunities and delivered unprecedented financial and operational performance. In 2025, the Bank achieved the highest net income in its history, together with significant improvements in profitability and efficiency, further establishing its position among the strongest and most profitable institutions in the financial system. The Bank also reached record levels of assets, deposits, and loans, driven by a strategy focused on expanding productive lending and maintaining sound portfolio management. The work undertaken by Management to secure financing agreements with leading international financial institutions deserves particular recognition. These agreements strengthened the Bank's capacity to channel resources to productive sectors while reaffirming the confidence that international markets place in the Institution.

This performance was accompanied by sustained deposit growth, lower delinquency rates, stronger coverage levels, and sound



With a long-term vision, we continue to advance Ecuador’s productive development, financial education, and sustainable growth.

liquidity and solvency management, maintaining an appropriate balance between growth and financial strength. Looking ahead to 2026, the Bank will continue to strengthen productive financing, operational efficiency, asset quality, innovation, and customer experience, with the aim of consolidating its leadership, generating sustainable value for its shareholder, and contributing to the country’s economic development.

Our financial results were matched by a strong commitment to social development through high-impact initiatives in education, volunteering, and talent development. Programs such as Conociendo a mi Banco Banco, Pacífico Deja Huellas, Pacífico Game Changers, and Pacífico Imagina promoted family engagement, corporate volunteering, youth entrepreneurship, and children’s creativity, benefiting communities across

several provinces in Ecuador. In financial education, the Bank trained 21,062 people in 22 cantons across 12 provinces, 53% of whom were women, helping strengthen financial inclusion and build the knowledge required to make better financial decisions.

On behalf of the Board of Directors, I extend our sincere gratitude to our shareholder for their continued trust and support; to the Bank’s Management for its openness, professionalism, and confidence in the Board as a governing body, enabling us to contribute our experience, judgment, and strategic vision to strengthening the Institution; to our customers, whose preference and loyalty are at the heart of everything we do; to our employees, whose professionalism, commitment, and dedication to service make each of our achievements possible; and to all our stakeholders, whose trust and continued support are an integral

part of this shared journey of growth, transformation, and value creation.

The results presented in this Sustainability Report reflect a collective effort and a shared long-term vision. With our firm commitment to continue contributing to Ecuador’s productive development, financial inclusion, and sustainable progress, I invite you to explore this Report and learn about the key milestones, challenges, and achievements of 2025.



Iván Andrade Apunte
Executive President
Banco del Pacífico S.A.

Message from the Executive President

Presenting this Sustainability Report gives me the opportunity to share with all our stakeholders, with a well-earned sense of pride, Banco del Pacífico's progress, achievements, and commitments during 2025—a year of transformation shaped by decisions that will define the Bank's direction for years to come.

Over these 365 days of change and new challenges, we made the decision to redefine our strategic approach. We prioritized the quality of service we provide to our customers, deepened our support for the country's productive sector, strengthened our international presence, and moved forward with conviction on our sustainability agenda—all while preserving the strength of our financial results. We know that our customers' trust is built not only through competitive products, but also through seamless service experiences, efficient processes, and solutions that address their real needs.

The Bank closed 2025 with a total loan portfolio of USD 6.506 billion, up 19.25% from the previous year. Within the portfolio, productive lending recorded the highest growth, at 59%. Deposits reached USD 7.848 billion, an increase of 14.82%. In terms of profitability, the Bank recorded an ROE of 21.86% and an ROA of 2.24%, making us the most profitable institution among the large banks in Ecuador's financial system. The delinquency rate remained under control, closing the year at 2.58%, reflecting prudent and disciplined risk management. Net income for the year reached USD 206 million, reaffirming our ability to generate value sustainably over time.

As these figures demonstrate, we continue to establish ourselves as a benchmark for financial strength, efficiency, and commitment to sustainable development. This achievement reflects not only the strategic decisions we have made, but also the talent and

dedication of every employee who is part of this Institution. At Banco del Pacífico, there is a genuine sense of belonging: every person who works here understands the role the Bank plays in the country's development and proudly embraces their share of responsibility in fulfilling that mission. We are one team moving in the same direction, fully aware that the Bank is more than a financial institution—it is a fundamental player in Ecuador's economic and social development.

We understand that being close to our customers depends, to a great extent, on the reach of our service network. We therefore expanded our nationwide presence, closing the year with 79 branches, 26 extension offices, and 63 virtual centers across Ecuador. This physical footprint, complemented by an ever-expanding digital platform, enables us to serve more people with greater speed and security, bridging distances and making Banco del Pacífico truly accessible to Ecuadorians throughout the country.

Internationally, we made significant progress in building strategic partnerships with foreign financial institutions and multilateral organizations. These partnerships have enabled us to diversify our funding sources, access financing facilities on competitive terms, and strengthen our institutional management standards in line with international best practices. Access to international capital markets is a strategic priority for the Bank, as it expands our ability to continue financing the country's growth.

In sustainability, the Bank maintained and deepened its commitment to responsible management, making decisive progress in implementing a long-term sustainability strategy. These efforts reflect our conviction that the banking sector has an active and indispensable role to play in the transition toward a greener and more inclusive economy. At the same time, we provided financial education to 21,062 people during the year, reaffirming our belief that sustainability at Banco del Pacífico encompasses both environmental stewardship and the development of capabilities across our society.

Finally, I would like to express my deepest gratitude to our customers for their trust, to our employees for their unwavering dedication, to our Board of Directors for its strategic guidance, and to our shareholder for its continued support.

We will continue moving forward with the conviction that the greatest value we can offer society is to be a bank that drives the country's economic development. I invite you to explore this Report and learn more about the achievements, commitments, and challenges it presents.

01. About Us

With a presence throughout Ecuador, Banco del Pacífico works to provide accessible financial services, strengthen productive growth, and contribute to the country's sustainable development.





Who We Are

GRI 2-1, 2-6

With more than five decades of experience, Banco del Pacífico is a financial institution that has supported and driven Ecuador’s economic and social development, establishing itself as a trusted and accessible bank with a diverse range of solutions tailored to the needs of each customer. The Bank offers a portfolio of products, services, and channels designed to serve both individuals and businesses.

Backed by its experience and strong performance, Banco del Pacífico remains a benchmark within Ecuador’s financial system.



MISSION

WE ARE A UNIVERSAL BANK THAT CONTRIBUTES TO THE COUNTRY’S ECONOMIC DEVELOPMENT THROUGH AGILE AND DIFFERENTIATED FINANCIAL SOLUTIONS.

VISION

TO BE THE COUNTRY’S FIRST FINANCIAL CHOICE, PROVIDING EXCEPTIONAL, ACCESSIBLE, AND SUSTAINABLE SERVICE FOR ALL.

The Bank’s philosophy is shaped by principles that are embedded in its Institutional culture and guide its actions across all areas of influence:



Integrity



Commitment



Responsibility



Inclusion



Creativity



Service Excellence

Awards and Recognitions

During 2025, we received the following awards and distinctions, reflecting our commitment to excellence.



Clio Awards:
Gamer Loan Creative Data,
Brand Experience, Direct.

**Financial Sector Issuer
of the Year:**
Guayaquil Stock
Exchange

D&AD Awards:
Gamer Loan – Wood
Pencil Direct; Digital
Marketing – Use Data.



EKOS 1000 Awards:
Top ranking among Ecuador's
1,000 most influential
companies.



IPSOS:
Most Influential
Brands, third place in
the banking category.



Cannes Lions:
Gamer Loan Sustainable
Development Goal:
Decent Work and
Economic Growth.



Effie:
La anti promo del año –
Silver, Promotions, Finance.

Effie:
Regala Nada Campaign –
Silver, Financial Cards, Seasonal
Marketing.

**Sustainable Bank
of the Year 2025 –
Banking Awards.**
International
Banker.



**Country Award –
Financial Innovators
in the Americas.**
Fintech Americas.





Our Business Model

Banco del Pacífico structures its business model around three main segments: Corporate Banking, Business and SME (Small and Medium-sized Enterprises) Banking, and Personal Banking. For each segment, the Bank develops differentiated financial solutions designed to address specific needs and circumstances.

Our differentiated value proposition:
to be agile and close to our customers.

In the **Corporate** Banking segment, the Bank aims to position itself as the leading financial partner for large companies through agile and competitive products and services backed by extensive market knowledge. Its approach focuses on providing rapid responses, diversifying the portfolio to reduce concentration among a limited number of customers, and attracting new business relationships to strengthen the Bank's position.

The **Business and SME** Banking segment, in turn, focuses on accelerating loan origination, increasing lending volumes, and ensuring seamless coordination across the back office and all areas involved to improve response quality. The goal is to facilitate access to financing, adapt to different market realities, and anticipate change.

Finally, **Personal** Banking seeks to support customers throughout every stage of their financial lives by offering solutions that help them achieve their goals, such as purchasing their first home or vehicle, investing in education, traveling, and meeting other everyday needs. The objective is to position the Bank as their first financial choice by providing timely products and services that strengthen customer relationships through up-selling¹ and cross-selling² opportunities that support their overall financial growth.

These three pillars are complemented by two cross-cutting areas that strengthen the Bank's value proposition: **service quality and credit offerings.**



CORPORATE BANKING

To be our customers' leading financial partner through an agile and competitive range of financial products and services.



SMES

To drive their growth through accessible financial solutions tailored to their specific needs.



PERSONAL BANKING

To provide timely support that enables customers to achieve their life goals.



SERVICE QUALITY

A comprehensive service excellence model across all channels.



CREDIT OFFERINGS

An agile, dynamic, efficient, and timely portfolio.

Product and Service Portfolio

GRI 2-6

Banco del Pacífico offers a portfolio designed to address its customers' specific needs, ranging from the day-to-day management of their financial resources to financing for personal and business projects.

SME, BUSINESS, AND CORPORATE BANKING

Loans

Financial solutions designed to support the growth of companies across a range of sectors, including services, commerce, fishing, meat production, and agriculture, among others. Our financing alternatives include Crédito Levántate mi Pyme, backed by the FNG, which provides financing for working capital and fixed-asset purchases under competitive terms and conditions tailored to each industry.



Foreign Trade

We offer a comprehensive portfolio of solutions to support international transactions, including letters of credit, customs and bank guarantees, as well as bank endorsements.



Deposits

Products designed to optimize the management and returns of business funds. These include time deposits and fixed-term savings certificates to enhance liquidity and investment returns; checking and savings accounts for day-to-day operations; and contract accounts for public-sector entities.



PacifiCard Cards

Our cards offer exclusive benefits for domestic and international transactions, together with flexible financing options that facilitate corporate expense management.



PERSONAL BANKING

Loans

Financing solutions designed to support our customers' personal goals, including loans for home purchases, construction, and the acquisition of land, offices, or professional premises, as well as consumer loans to finance needs such as household purchases, education, travel, and other personal projects.



Deposits

Products designed to manage, protect, and grow personal wealth. These include savings accounts; scheduled savings plans to help customers achieve their financial goals; checking accounts for agile management of day-to-day finances; and time deposits that enable customers to maximize returns based on the amount and investment term.



PacifiCard Cards

Designed to provide convenience, security, and benefits with every purchase. Our offering includes debit and credit cards accepted domestically and internationally, access to multiple financing plans, and exclusive benefits tailored to each customer's lifestyle.





Institutional Presence and Scale

GRI 2-1, 2-6

11,217
Service points

79
Branches nationwide

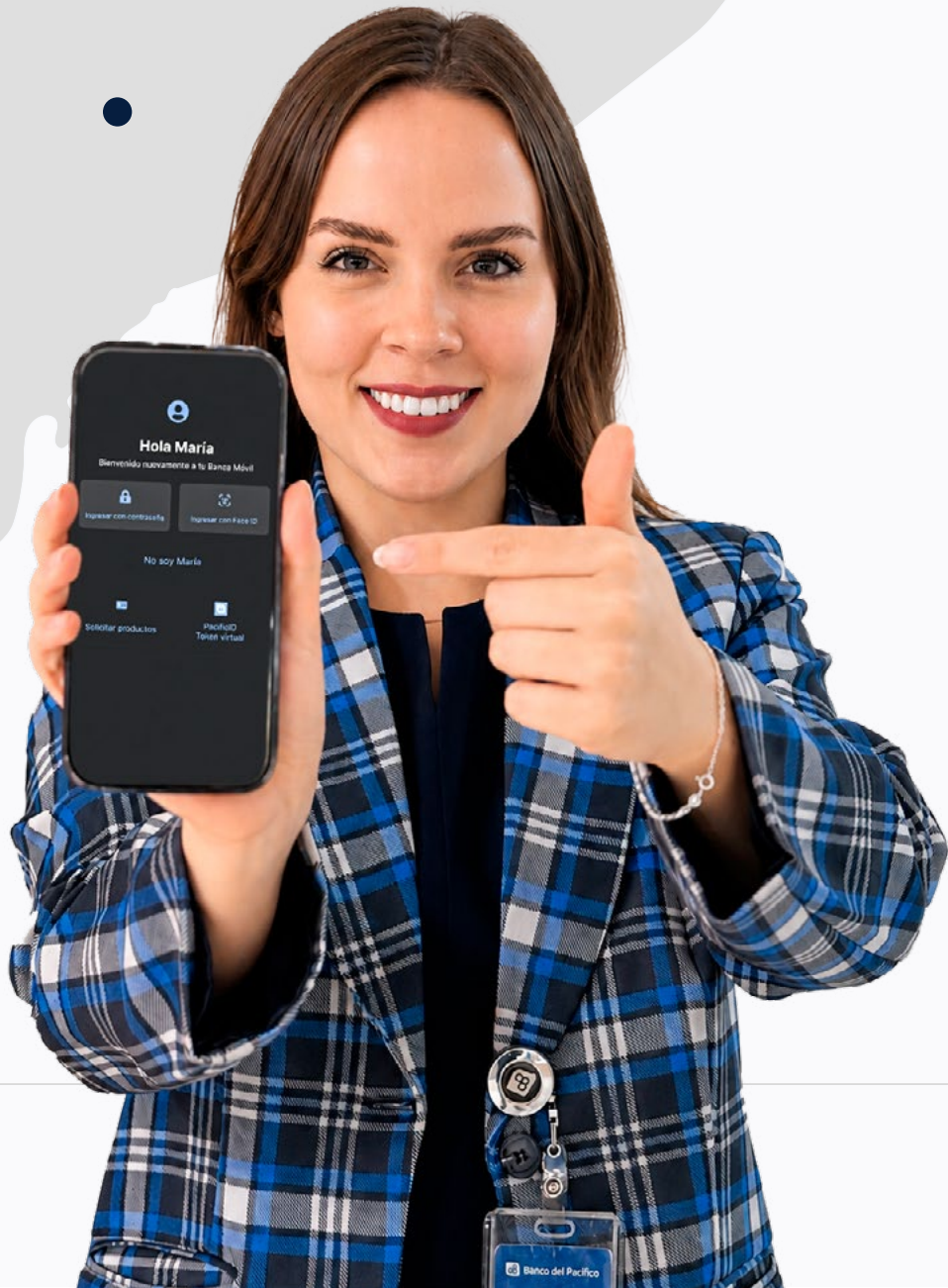
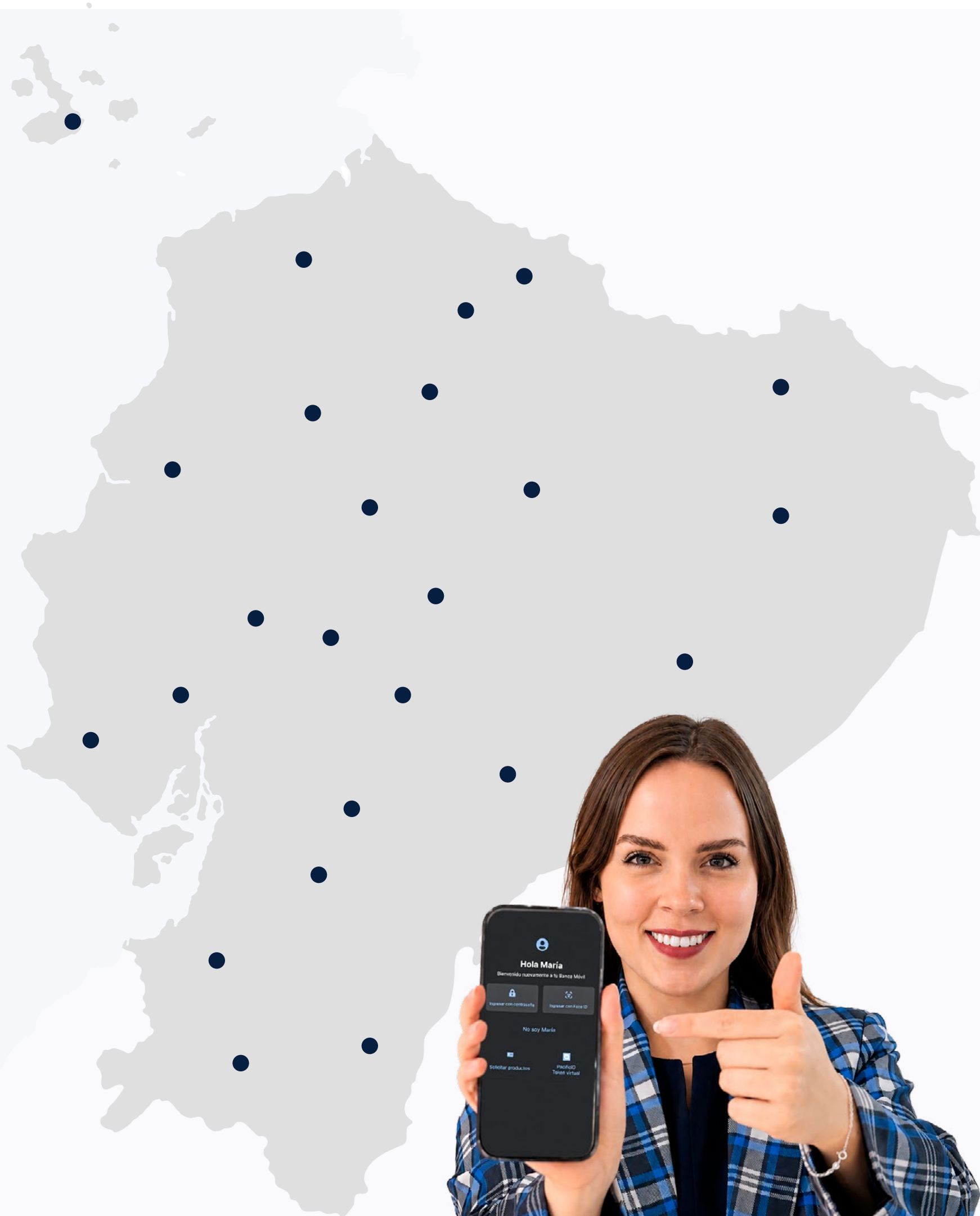
168
Proprietary network locations

1,001
ATMs

26
Extension offices

63
Virtual centers

22
Collection centers



10,026
Non-bank correspondents

2,620
in Guayas

1,728
in Pichincha

905
in Manabí

573
in Los Ríos

4,200
in other provinces



Strategic Partnerships

GRI 2-28

Banco del Pacífico maintains partnerships with various organizations to strengthen its relationships with stakeholders, exchange knowledge, and promote initiatives that contribute to sustainable development and business growth.

The Bank collaborates with the Ecuadorian-American Chamber of Commerce – Guayaquil, through which it provides members with financial products offering specific benefits, including the AMCHAM PacifiCard Affinity Card in its different categories.



The Bank is also an active member of the Guayaquil Chamber of Commerce, contributing to dialogue and knowledge-sharing forums that promote business and economic development.



Banco del Pacífico also maintains memberships with the Canadian Chamber of Commerce and the Ecuadorian-American Chamber of Commerce Quito-Ecuador. These affiliations strengthen the Bank’s relationship with the business community and create opportunities for collaboration, knowledge sharing, and business development.

02.

Our Strategy and Vision for Sustainable Growth

Banco del Pacífico's strategy sets the direction of the Institution and guides decision-making to respond to a dynamic environment, strengthen its competitiveness, and consolidate sustainable long-term growth.





Corporate Strategy

GRI 2-24

Banco del Pacífico’s purpose is to redefine banking in Ecuador by advancing its customers’ development and strengthening social responsibility, with an approach focused on the sustainable growth of both the country and the Bank.

The business model is structured around three pillars: Corporate Banking, Business and SMEs, and Personal Banking. The Bank’s strategy is built around a common objective, ensuring consistency between how the Institution operates and its vision for growth. The key elements and enablers that allow the Bank to manage and execute its strategic priorities include:



SUSTAINABILITY

Solutions that generate economic, social, and environmental impact.



TECHNOLOGY

Strengthening technological infrastructure to deliver faster service.



RISK

Updating lending models to streamline both existing and new product offerings.



INNOVATION

Creativity in designing products and services that respond to a dynamic environment and evolving customer expectations.



OPERATIONS

Optimized processes and capabilities to achieve greater agility, efficiency, and responsiveness.



HUMAN RESOURCES

Developing key capabilities and strengthening engagement and culture.



Strategic Priorities

GRI 3-3

Banco del Pacífico’s business model, which describes its value creation process, is built on two cross-cutting pillars: **service quality and credit offerings**.

In terms of service quality, the Bank made progress toward implementing a comprehensive measurement model encompassing all service channels. This initiative seeks to strengthen the value proposition across products, services, and functionalities, aligning it with financial-sector best practices in customer service and enhancing the customer experience across the front, middle, and back office.

The objective of the Bank’s cross-cutting credit offering is to accelerate portfolio growth while maintaining rigorous quality standards, prioritizing portfolio sustainability and safeguarding the performance of key financial indicators. This growth is pursued not only in terms of lending volume, but also by increasing the **number of transactions** in order to reduce disbursement gaps. In this way, the Bank seeks to mitigate concentration risks, expand its customer base, and strengthen customers’ perception of and trust in the Institution.

The institutional strategy, in turn, is supported by the business model and guides its execution. Within this framework, the following strategic guidelines have been established:



Drive sustained growth in the **loan portfolio**, prioritizing the development of the productive sector.



Enhance **service quality** across all channels while remaining agile and profitable.



Strengthen **technological infrastructure** to lay the foundations for comprehensive transformation.



Strengthen the Bank’s international positioning through a renewed sustainability strategy supported by **strategic partnerships**.



Commercial Growth and Market Positioning

The environment in which Banco del Pacífico operates has undergone significant economic, regulatory, and technological changes that have reshaped the dynamics of the financial sector and the competitive landscape in Ecuador.

From an economic perspective, the country has faced significant challenges, including the effects of the energy crisis, which affected several productive sectors. Nevertheless, signs of recovery emerged in 2025, driven by household consumption, growth in non-oil exports, and investment.

From a regulatory perspective, initiatives were introduced to promote innovation and competition, including the development of frameworks for fintech operations, the implementation of open finance models, and the promotion of payment interoperability. These developments are creating an environment in which financial institutions must adapt more rapidly.

From a social and technological standpoint, customers are increasingly informed and digitally engaged, resulting in growing demand for agile,

accessible, and experience-driven services. Against this backdrop, the digitalization of financial services and the adoption of new technologies have become key differentiating factors.

Ecuador's banking sector operates in a highly competitive environment, both among traditional institutions and in response to new players offering financial solutions through more agile and innovative business models.

Banco del Pacífico has focused on strengthening its value proposition, emphasizing service quality, innovation, and the development of financial solutions tailored to the needs of its different segments. This involves not only expanding its credit offerings but also optimizing processes and strengthening technological capabilities to respond with greater agility and efficiency.



1,291,259
Active credit cards at
year-end 2025.

Against this backdrop, Banco del Pacífico has aligned its new loan portfolio growth strategy with the opportunities offered by the country's productive sector. In particular, sustained commercial expansion has become one of the Bank's key strategic priorities.

This segment grew by USD 914 million, increasing its market share from 7.64% to 10.25%, as a result of a strategy focused on deepening customer relationships, diversifying across sectors, and comprehensively strengthening the Bank's financial value proposition in an increasingly demanding and dynamic environment.

This growth reflects a strategic approach focused on advancing productive financing, prioritizing sectors with significant economic impact and job-creation potential. It is supported by active risk management, stronger commercial capabilities, and

24 %

Market share for the PacifiCard credit card, with a balance of **USD 5.129 billion this year.**

greater efficiency in loan origination processes. Through this approach, the Bank is consolidating its position as a key financial partner for business development in Ecuador, reaffirming its commitment to sustainable growth, productivity, and the creation of new sources of employment.

In terms of products, the Bank implemented strategic actions to strengthen its portfolio, prioritizing those with the greatest potential for value creation. Within this context, the PacifiCard credit card maintained its market leadership, with a gross loan portfolio balance of USD 3.250 billion and a 24% market share.

Total transaction volume reached USD 5.129 billion, representing annual growth of 2%, with credit cards remaining the primary component at 88% of the total. Debit cards accounted for 11.6% of transaction volume and were the fastest-growing product during the year, while prepaid cards grew by 6%, maintaining a stable 0.4% share.

Payment Solutions

In line with market developments, the Bank has strengthened its merchant offering by introducing tools that facilitate the adoption of agile and accessible payment solutions.

These include payment links and other digital mechanisms that enable both new and established businesses to integrate more easily into the payments ecosystem.

Within this framework, the Bank offers payments through the Ten Ten aggregator service, a model that enables merchants to accept card payments at an affordable cost, strengthening their economic sustainability and expanding their access to the financial system.

This solution is developed jointly with the Datafast network, a leading provider of in-person and digital payment solutions in Ecuador in which the Bank holds an equity interest. This partnership expands coverage, strengthens electronic payment acceptance, and continues to advance the modernization of Ecuador's payments ecosystem.



Within the International category, the SOS Children's Villages credit card had 5,814 active cards at year-end 2025.

70,536

Affiliated merchants nationwide where PacifiCard customers can make revolving and installment purchases.

7,093

Merchants joined the Ten Ten payment scheme in 2025.



COMMERCIAL MILESTONES

The year's most significant commercial growth achievements include:



The **Mi Casa Propia** product was relaunched with the support of the government's **Miti-Miti** program, which aims to facilitate customers' access to their first home.



As part of the strategy to regain leadership in the Productive segment, beginning in the first quarter of the year the Bank developed a portfolio of new products for this segment. These included SME products such as: PYME Pacífico, Mujer Líder PYME, Agroindustria PYME, Exporta PYME, Innóvate PYME, and PYME Pacífico.

The corporate card was relaunched as **Mastercard Business**, targeting the SME segment. The initiative is designed to complement the Bank's credit offering, strengthen its cross-selling strategy within the segment, and improve product communication and commercialization.

MAPFRE became a new strategic Bancassurance partner. This partnership strengthens comprehensive coverage and additional benefits across different segments through customized solutions that enhance the Bank's value proposition, sustain the momentum in fee income, and improve the customer experience.

In 2025, amid a challenging economic environment marked by power outages resulting from one of the country's most severe droughts and by flooding at the beginning of the year, the Bank—fully aware of its role in the national economy—responded with the Levántate Mi PYME campaign.

03.

Strong Governance and Business Ethics

GRI 3-3

Banco del Pacífico's governance framework provides the foundation for decision-making, management oversight, and accountability. Through this model, the Bank strengthens a culture of ethics and compliance, supported by robust control mechanisms.



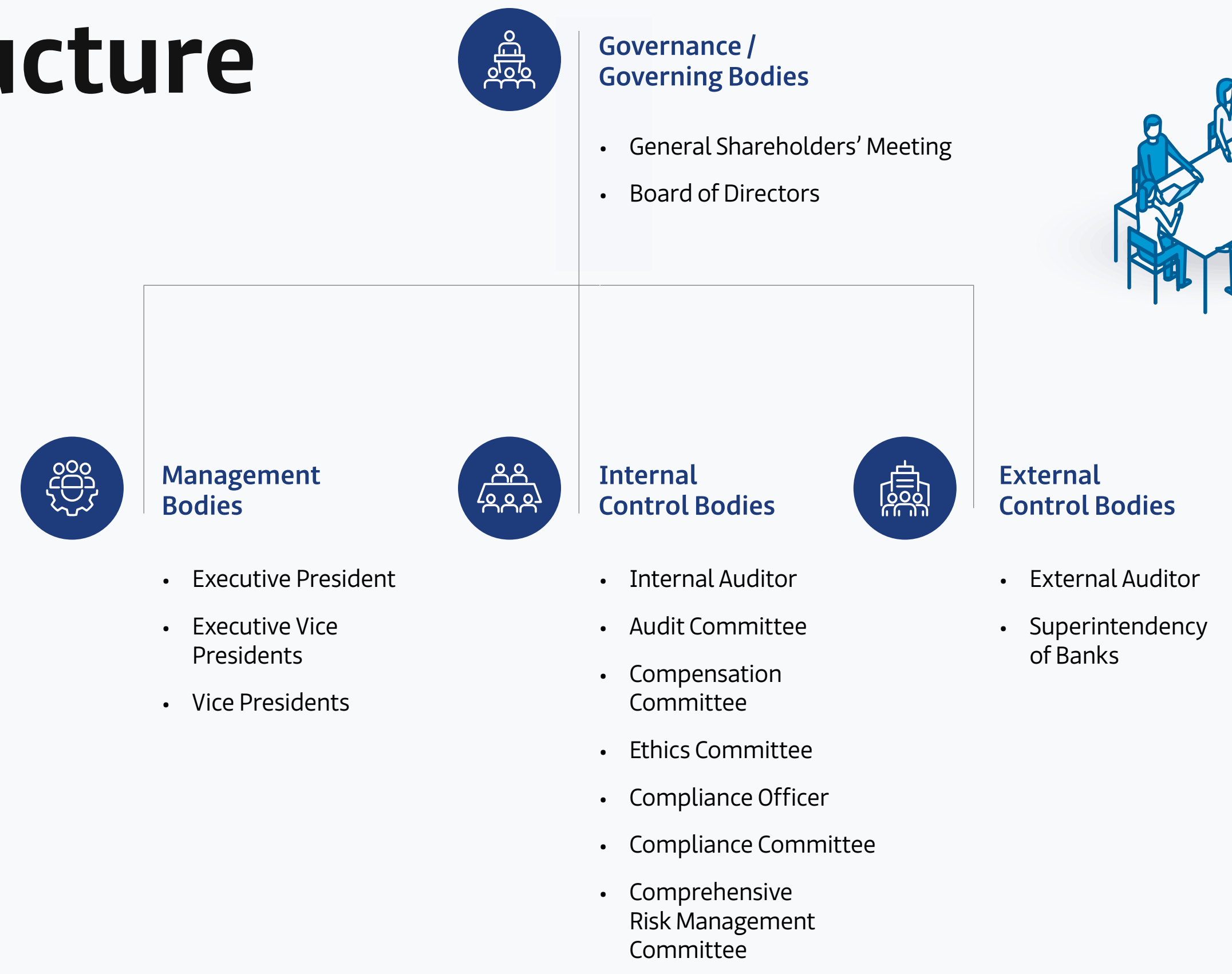
Corporate Governance Structure

Governance Structure

GRI 2-9

Banco del Pacífico’s governance structure enables orderly decision-making aligned with its strategic objectives. Through its various governance bodies, the Bank establishes guidelines, monitors management performance, and oversees key risks. This structure ensures an appropriate distribution of responsibilities and effective coordination between governing and operational bodies.

The Bank’s governance bodies are divided into four main categories:



GENERAL SHAREHOLDERS’ MEETING

The General Shareholders’ Meeting is Banco del Pacífico’s highest decision-making body, and its resolutions comply with applicable legislation and the Bank’s Bylaws. These directives are translated into rules, responsibilities, and areas of action that guide the implementation of initiatives related to ethical, economic, social, and environmental matters.

The Bank also has General Shareholders’ Meeting Regulations that establish its operating principles and framework. Since 2012, Corporación Financiera Nacional B.P. (CFN) has remained the Bank’s sole shareholder, with which Banco del Pacífico maintains a close relationship given the financial nature of both institutions.

BOARD OF DIRECTORS

GRI 2-10, 2-11, 2-12, 2-13, 2-14, 2-17

The Board of Directors is Banco del Pacífico’s highest corporate governance body. Its members are appointed by the General Shareholders’ Meeting for two-year terms and may be reelected. Directors are selected based on their experience, professional background, and expertise in financial, economic, and social matters. All members also meet the qualification requirements established by the regulatory authority.

The Board’s primary role is to provide governance, oversight, and evaluation, while the Bank’s day-to-day management is the responsibility of Senior Management and other management bodies. The Board also operates under its own regulations, which define its structure and procedures and establish the matters requiring its decision, in accordance with applicable regulations, the Bank’s Bylaws, and internal policies.

In 2025, the Board held 32 meetings, with 100% attendance.

As of year-end 2025, the Board of Directors was composed as follows:



Alexandra Dávila Toro
Chair of the Board
of Directors



Ruth Panchana Matamoros
Director



Carlos Rodríguez Rodríguez
Director



Rolando Lebed Moreno
Director



Carlos Hahn Kuppenheim
Director

Each member of the Board has voting rights, and resolutions are adopted by a majority of the directors present at each meeting. In the event of a conflict of interest, the director involved must refrain from both participating in deliberations and voting on the matter concerned.

The Board has decision-making authority over matters including:

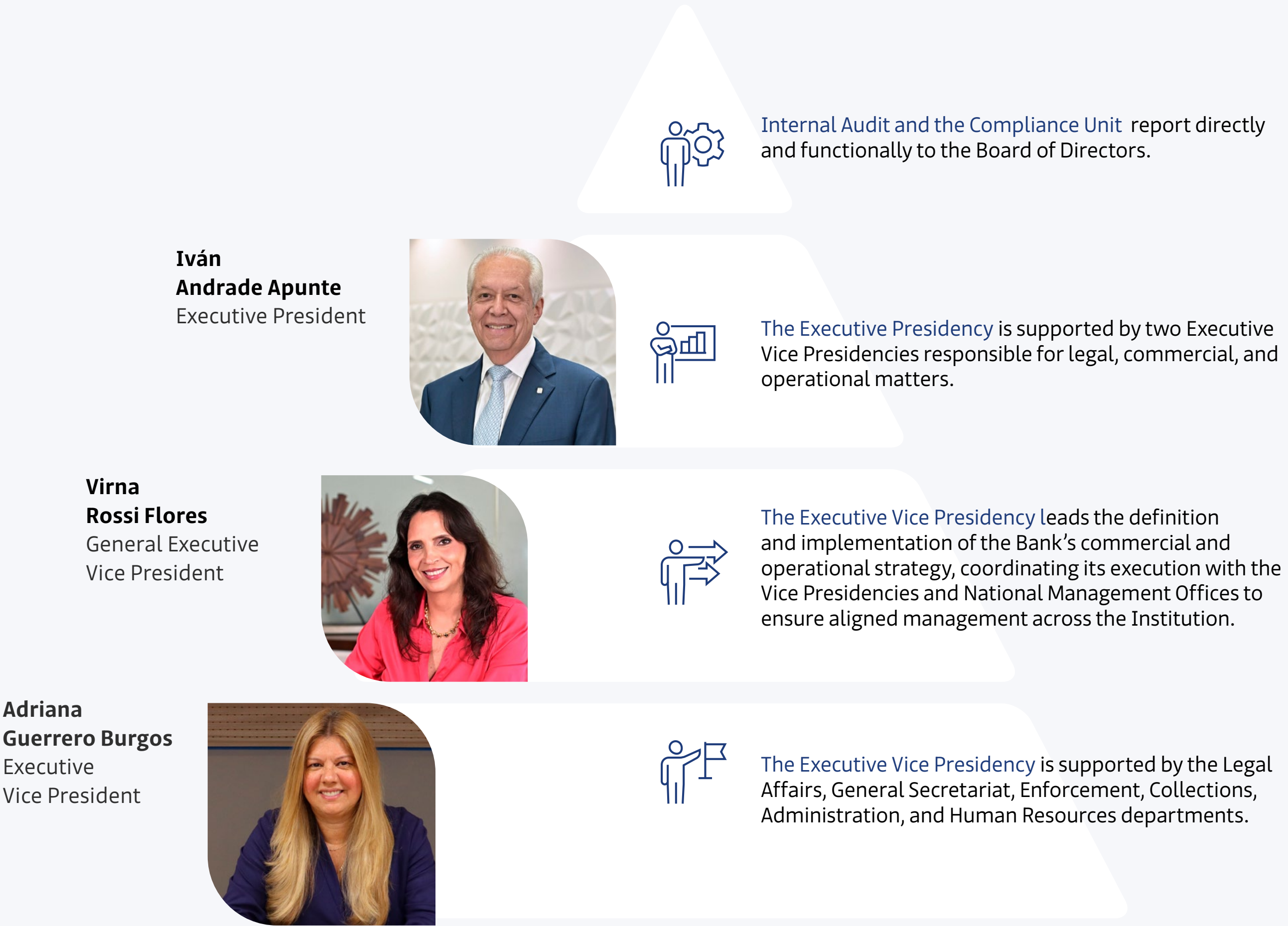
- The Strategy Master Plan, including the Business Plan.
- Matters related to comprehensive risk management.
- Financial Education programs and initiatives.
- Reports and work plans submitted by the Legal Representative, Senior Management, Committees, and Commissions.
- Approval of policies, procedures, methodologies, internal measurement systems, codes, regulations, and other regulatory documents.
- Matters related to the management of money laundering and financing of crime risks.

In sustainability matters, the Board monitors and measures performance across four areas: economic, social, ethical, and environmental. The Bank’s economic, social, and environmental impacts are presented to the Board through the Annual Corporate Governance Report. Board members are actively involved in and continuously monitor these matters as part of Management’s efforts to achieve its objectives.

EXECUTIVE PRESIDENCY AND EXECUTIVE VICE PRESIDENCIES

The Bank is led by the **Executive Presidency**, which sets the Institution’s strategic direction. In this role, the Executive President serves as the Bank’s legal representative in judicial and extrajudicial matters, leads its management, and ensures the achievement of institutional objectives. These responsibilities are carried out from the Bank’s headquarters in Guayaquil. Banco del Pacífico’s current Executive President is Dr. Iván Andrade Apunte. **Executive Vice Presidents**, in turn, are appointed by the Board of Directors in such number as it deems appropriate.

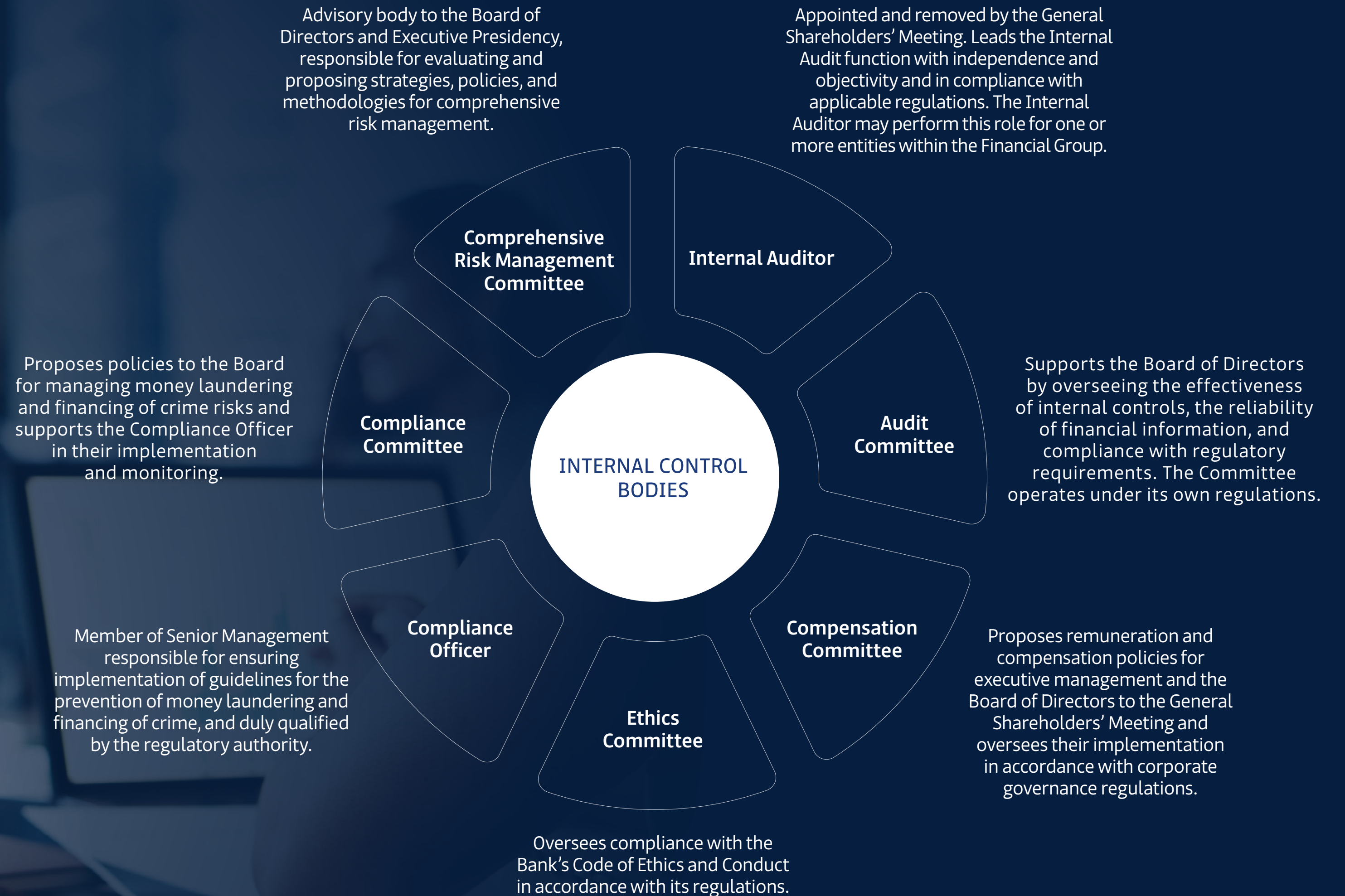
To ensure effective management and an appropriate distribution of responsibilities, the Bank has a functional, pyramid-shaped structure:





INTERNAL CONTROL BODIES

Banco del Pacífico's Internal Control Bodies are described below:



COMMITTEES AND COMMISSIONS

Through this structure, the Bank monitors key matters encompassing business operations as well as economic, social, environmental, and control-related issues. Each committee provides specialized oversight within its respective area, strengthening supervision and decision-making.

Banco del Pacífico has a structure comprising 14 committees - 10 regulatory and 4 non-regulatory - which support the work of the Board of Directors, Vice Presidencies, and Management Offices.

 Ethics Committee Every four months	 Compensation Committee Annually	 Audit Committee Monthly	 Comprehensive Risk Management Committee (CAIR) Monthly	 Compliance Committee Monthly
 Special Commission for Risk Asset Rating Quarterly	 Occupational Health and Safety Committee Every two months	 Business Continuity Committee Quarterly	 Technology Committee Quarterly	 Information Security Committee Quarterly
 Assets and Liabilities Committee Weekly	 Credit Committee Weekly	 Procurement Committee Weekly	 Collections Committee Weekly	

Good Corporate Governance

Banco del Pacífico has a Corporate Governance Code that brings together the policies and guidelines governing the Bank’s direction, management, and control. The document consolidates good governance practices and reinforces the Bank’s commitment to ethics, transparency, accountability, strong stakeholder relationships, and regulatory compliance.

The Code applies to all members and bodies of the Bank and is aligned with regulations issued by Ecuador’s Superintendency of Banks. It also incorporates international corporate governance standards, including the Guidelines for an Andean Corporate Governance Code issued by the Corporación Andina de Fomento (CAF) -Andean Development Corporation-; the principles of the Basel Committee on Banking Supervision, particularly those set out in the Enhancing Corporate Governance for Banking Organizations document; and the Corporate Governance Principles of the Organización para la Cooperación y el Desarrollo Económico (OECD) -Organization for Economic Co-operation and Development-.

The Code addresses matters including:

- The roles and responsibilities of each governance body.
- Access to information.
- Stakeholder relations.
- Conflicts of interest.
- Corporate Social Responsibility.
- Ethics and conduct standards and provisions.
- Succession plans.
- Information disclosure and accountability mechanisms.

Subsidiary

Since 1976, Almagro has provided warehousing, inventory management, dispatch, and product distribution services tailored to its customers’ needs. The company is also authorized by Ecuador’s National Customs Service (SENAE) to operate as a customs warehouse.

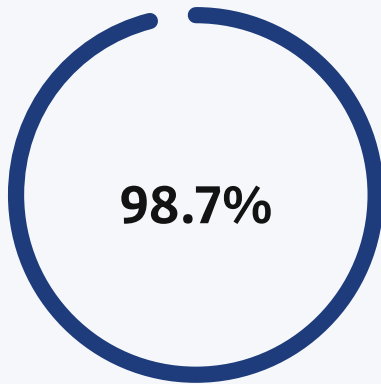
The company operates under the supervision of the Superintendency of Banks and SENAE, in compliance with the Organic Monetary and Financial Code and the Regulations to the Organic Code of Production, Trade and Investment.

Banco del Pacífico’s Executive President also chairs the Board of Directors of Almacenera del Agro S.A., enabling direct oversight of its management. Through this participation, the Bank promotes guidelines designed to ensure operations are aligned with ethical and sustainability principles.



NAME	LOCATION	TYPE
Almacenera del Agro Almagro S.A.	Guayaquil – Quito, Ecuador	Warehousing company

OWNERSHIP
INTEREST



Banco del Pacífico is the majority shareholder of its subsidiary Almacenera del Agro S.A. (ALMAGRO S.A.), which operates in Guayaquil and Quito.



Ethics and Integrity

GRI 2-24, 2-26
SASB FN-CB 510a.2

At Banco del Pacífico, transparency and integrity are fundamental to business management and decision-making. This approach is reflected in compliance, oversight, and control mechanisms designed to ensure consistent conduct throughout the Bank, based on the highest international ethical standards and applicable regulations.

PRINCIPLES OF CONDUCT



Loyalty



Tolerance



Legality



Corporate Social Responsibility

INCLUSION

Inclusion means valuing and respecting all people, regardless of their differences. This value promotes equal opportunities, mutual respect, and empathy, creating environments where everyone feels accepted and heard.

RESPONSIBILITY

Responsibility means taking obligations seriously and fulfilling them appropriately. This value involves being accountable for one’s actions, acting with commitment, and making conscious decisions that contribute to individual and collective well-being.

INTEGRITY

Integrity is demonstrated by acting honestly and consistently in every situation. This value means upholding strong ethical principles, honoring commitments, and making the right decisions even when no one is watching.

COMMITMENT

Commitment is reflected in a consistent determination to fulfill responsibilities and achieve established objectives. This value inspires dedication and effort, respect for agreements and commitments, and responsible action to achieve expected results.

CREATIVITY

Creativity stems from the ability to imagine and develop unique ideas in response to different situations. This value fosters innovation, encourages new perspectives when addressing challenges, and enables original solutions through imagination and analytical thinking.

SERVICE EXCELLENCE

Service excellence is reflected in the dedicated, high-quality service provided to others. This value means understanding customer needs, delivering timely solutions, and exceeding expectations with courtesy, respect, and professionalism in every interaction.





Code of Ethics and Conduct

The Code of Ethics and Conduct establishes the Bank’s principles of conduct and describes its institutional values. It applies to everyone who is part of Banco del Pacífico, as well as its subsidiaries, members of the Board of Directors, legal representatives, National Management Offices, employees, and independent third parties that engage with the Institution.

The national and international laws and standards on which the Code of Ethics and Conduct is based include:





ISO 9001
Quality Management System.



ISO 37001
Anti-Bribery Management System.



ISO 22301
Business Continuity Management System.



ISO 37301
Compliance Management System.





ISO 14001
Environmental Management System.



ISO 45001
Occupational Health and Safety Management System.



ISO 27001
Information Security Management System.



Codification of the Regulations of the Superintendency of Banks.



Organic Law on Personal Data Protection.



Codification of Monetary, Financial, Securities, and Insurance Resolutions issued by the Financial Policy and Regulation Board.



Organic Law for the Prevention, Detection, and Eradication of Money Laundering and the Financing of Crime.

In addition to the Bank’s values and principles, the Code addresses regulatory compliance; relationships with internal and external stakeholders; management of conflicts of interest; transparency and confidentiality of information; administration of the Code; and accountability.



Ethics Committee

The Ethics Committee is responsible for implementing the Code of Ethics and Conduct and reports directly to the Board of Directors. Its role is to define, review, and resolve matters related to the Bank’s practices, ensuring that they remain aligned with ethical standards, institutional policies, and applicable regulations.



COMMUNICATION AND REPORTING CHANNELS

To ensure compliance with the Code, Banco del Pacífico has established channels through which any member of the organization or related stakeholder may submit complaints or reports anonymously:

Written communication addressed to the Secretary of the Ethics Committee and handled by the person responsible for the Human Resources area.



Ethics mailbox on the Bank’s intranet, managed by the Ethics Committee.



During 2025, two reported cases were brought to the Bank’s attention. Both cases were fully addressed and resolved by year-end in accordance with the Bank’s internal regulations and policies.

Email at etica@pacifico.fin.ec, administered by the Secretary of the Ethics Committee or a designated representative. The account may be reviewed at any time by the Chair of the Ethics Committee.





Compliance and Anti-Corruption

GRI 2-27, 205-1, 205-2, 206-1

SASB FN-CB-510a.1

Banco del Pacífico manages regulatory compliance and corruption prevention through guidelines, controls, and oversight mechanisms designed to ensure adherence to applicable regulations and the Bank's ethical standards. Through this approach, the Institution mitigates risks and strengthens an institutional culture grounded in transparency and accountability.

At the beginning of 2025, the Bank underwent a change in management. Its vision, mission, values, and institutional strategy were also updated. As a result, the Bank's Anti-Bribery Policy was aligned with these new guidelines and endorsed and approved by Senior Management and the Governing Body. The objectives and scope of the Anti-Bribery Management System (ABMS) were also reaffirmed.

The Comprehensive Risk Management function is responsible for identifying, measuring, and assessing controls related to bribery risks across the Bank,

with the results communicated to the managers responsible for each area. Based on the risks identified and the controls implemented, and with the aim of strengthening employee awareness and training, the Bank has defined general bribery risks and established cross-cutting controls to mitigate them.

Banco del Pacífico has a system aligned with ISO 37001, focused on preventing and mitigating risks associated with bribery and corruption.



Anti-Bribery Management System

Banco del Pacífico has an Anti-Bribery Management System designed to prevent bribery and corruption within the Institution. The system is supported by policies, procedures, internal controls, training programs, and a secure reporting channel.

As a result of its commitment to integrity and transparency, at the end of 2024, the organization obtained ISO 37001 certification, validating its implementation of international best practices in bribery prevention. The system reinforces its ethical culture and strengthens stakeholder trust by ensuring that all its operations are conducted in accordance with the highest standards of professional conduct.

Anti-Bribery Policy

The Anti-Bribery Policy establishes the principles governing the Bank’s Anti-Bribery Management System, in line with its institutional values and applicable regulations. Through this policy, the Bank reaffirms its commitment to responsible and sustainable management focused on the development of the productive sector and financial inclusion. Its main guidelines include:

- Operate under a universal banking model that promotes economic and social development through an offering accessible to all sectors of society.
- Foster innovation and service excellence through state-of-the-art technology and a high-quality customer experience.
- Comply with the requirements of the Anti-Bribery Management System and applicable legal provisions, in accordance with the Bank’s institutional values.
- Ensure independent and effective management of the system through a Compliance Function with authority, autonomy, and direct access to the Governing Body.
- Maintain secure reporting channels that enable employees and stakeholders to report potential violations without fear of retaliation.
- Apply a zero-tolerance policy toward bribery and corruption, with sanctions established in accordance with internal regulations and applicable legislation.

General Controls Applicable to Bribery Risks:



During 2025, the Bank recorded no cases of non-compliance with applicable regulations.



Prevention



Real-time fraud
detection.

Prevention of
financial losses.

Transaction
recovery.

Improved customer
experience.

Banco del Pacífico uses specialized tools to comprehensively monitor transactions conducted through different payment methods, with the aim of identifying unusual or potentially suspicious behavior at an early stage. Supported by advanced analytics, these solutions enable proactive action by identifying patterns and risk indicators. The Bank complements these mechanisms with tools provided by card networks for credit and debit cards, which contribute to the real-time detection of irregular transactions.

In an increasingly digital environment, Banco del Pacífico has promoted the use of electronic channels—particularly web and mobile platforms—and introduced new functionalities that make

transactions easier to perform. At the same time, this progress brings the challenge of protecting users against risks such as phishing, smishing, and other forms of digital fraud.

During 2025, fraud prevention efforts focused on the effective management of unauthorized transactions, enabling the Bank to meet the standards established by the different credit card networks. Priorities for 2026 are focused on detecting unrecognized transactions while ensuring service quality.

Compliance Management System

The Institution maintains a strong commitment to the development of Ecuador's productive sector, the strengthening of the national financial system, and social responsibility. This commitment has led the Bank to ensure strict compliance with regulatory requirements, industry codes, and its own internal standards, as well as to establish a policy governing its Compliance Management System.

At the beginning of 2025, the Bank underwent a change in management. Its vision, mission, values, and institutional strategy were also updated. Accordingly, the Bank's Anti-Bribery Policy was aligned with these new guidelines and endorsed and approved by Senior Management and the Governing Body. The objectives and scope of the Compliance Management System (CMS) were also reaffirmed.

The Bank's
ISO 37301
certification
supports Banco
del Pacífico's
Compliance
Management
System.



Compliance Management System Policy

The Bank reaffirms its commitment as a universal, sustainable, and responsible financial institution dedicated to providing comprehensive solutions that promote the development of Ecuador’s productive sector and advance financial inclusion. This policy establishes the fundamental principles governing its Compliance Management System, in alignment with its institutional values, applicable legislation, and commitments undertaken.

- 

Operate under a universal banking model that promotes economic and social development through an offering accessible to all sectors of society.
- 

Foster innovation and service excellence through state-of-the-art technology and a high-quality customer experience.
- 

Comply with compliance obligations, legal requirements, and commitments undertaken, in accordance with the Bank’s institutional values.
- 

Promote an institutional culture based on efficiency and compliance, integrating compliance principles at every level of operations.
- 

Ensure active support from Senior Management to guarantee effective implementation and continuous strengthening of the system.
- 

Maintain an independent Compliance Function with authority and direct access to the Governing Body, responsible for ensuring the system’s effective operation and continual improvement.
- 

Maintain secure reporting channels that enable employees and stakeholders to report potential violations without fear of retaliation.
- 

Apply sanctions for breaches of compliance obligations and institutional policies, processes, and procedures, in accordance with internal regulations.

The Compliance Management System establishes the principles that guide regulatory and ethical compliance throughout the Institution, strengthening a culture of integrity, responsibility, and adherence to applicable legal requirements. Its main guidelines include:

At Banco del Pacífico, we rigorously comply with the laws, regulatory requirements, industry codes, and internal standards governing our activities. As part of this commitment to legal compliance and ethical business conduct, in early 2024 we obtained the ISO 37301 certification, validating the effectiveness of our system in fostering a culture of compliance, preventing legal risks, and strengthening stakeholder trust, which was successfully maintained throughout 2025.

The system is a key tool for ensuring that all our Bank operations are conducted in accordance with the highest standards of integrity and corporate responsibility.

OBJECTIVES

- Strengthen the Institution’s image.
- Promote the application of institutional values and a culture of compliance.
- Manage compliance with the Bank’s obligations.
- Maintain compliance risks at acceptable levels.



International Compliance

FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

In compliance with the United States Foreign Account Tax Compliance Act (FATCA), Banco del Pacífico has implemented policies, procedures, and technological solutions aimed at identifying clients with U.S. citizenship or tax residency who hold financial accounts or assets abroad.

This identification process is designed to ensure the timely, complete, and accurate reporting of applicable information to the U.S. Internal Revenue Service (IRS) in accordance with current regulations.

FATCA is intended to prevent tax evasion by U.S. citizens and residents holding investments outside the United States by establishing reporting obligations for financial institutions that administer these types of accounts.

NON-RESIDENT FINANCIAL ACCOUNTS ANNEX

In accordance with international tax transparency standards, the Bank has mechanisms in place to identify the tax residency of reportable customers, manage self-certification processes, and obtain the necessary authorization to report the required information to the competent authority.

These actions address the obligation to submit the Non-Resident Financial Accounts Annex (CRS Annex) to the tax authorities, in line with the commitments undertaken by Ecuador upon joining the Global Forum on Transparency and Exchange of Information for Tax Purposes.

Risk Management

GRI 2-25, 3-3

Risk management is fundamental to the financial sector, as it enables institutions to navigate changing environments and safeguard their stability. At Banco del Pacífico, it is considered a strategic function and a key tool for measuring and controlling risks and impacts, thereby supporting informed decision-making.



In compliance with the Control Standard for Comprehensive Risk Management and Administration of Financial Institutions, Banco del Pacífico has established an internal model based on three lines of defense:



Internal Audit forms part of the third line of defense and contributes to strengthening risk management through periodic assessments that verify the effectiveness of implemented controls.

As part of its responsibilities, Internal Audit prepares reports documenting the results of these assessments, including reviews of security measures for electronic channels and cards, as well as assessments of the business continuity system and information security management.

In accordance with applicable regulations, the Bank has a dedicated Comprehensive Risk Management function responsible for identifying, controlling, and mitigating risks.

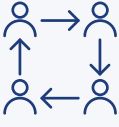


Environmental and Social Management System (ESMS)

Banco del Pacífico incorporates environmental and social risk management into its sustainability approach with the aim of systematically improving its environmental and social performance while contributing to the sustainable development of both the Institution and the country. To this end, the Bank continuously works to preserve ecosystems, promote social equity, and strengthen sound governance.



WE CONSIDER THE NEEDS AND EXPECTATIONS OF OUR STAKEHOLDERS:

Stakeholder	 Shareholder / Board of Directors	 Senior Management	 Employees	 Regulatory Authorities	 Strategic Partners	
Environmental and Social Needs / Requirements	None.	ESMS implementation.	ESMS implementation.	Compliance with applicable environmental and social regulations.	Compliance with environmental and social agreements.	
Expectations	• Circular economy. • Eco-efficient operations. • Climate change management. • Management of Social Responsibility initiatives.	• Circular economy. • Eco-efficient operations. • Climate change management. • Management of Social Responsibility initiatives.	• Circular economy. • Eco-efficient operations. • Climate change management. • Management of Social Responsibility initiatives.	• Circular economy.	• Social Responsibility initiatives.	
Stakeholder	 Customers	 Community	 Foundations and Civil Society Organizations	 Financial Institutions	 Media	 Suppliers
Environmental and Social Needs / Requirements	Customer service, support, and resolution of complaints and disputes. Fair marketing practices and objective, impartial information.	Sustainable consumption. Environmental protection, biodiversity conservation, and sustainable consumption.	Sustainable consumption. Environmental protection, biodiversity conservation, and natural habitat restoration.	Sustainable consumption. Environmental protection, biodiversity conservation, and natural habitat restoration.	Sustainable consumption. Environmental protection, biodiversity conservation, and natural habitat restoration.	Compliance with agreements. Communication of applicable environmental and social management requirements.
Expectations	• Sustainable finance.	• Social equity.	• Sustainable finance.	• Sustainable finance.	• Social equity.	• Competitive advantage through environmental and social requirements. • Sustainable finance. • Social equity.



SOCIAL AND ENVIRONMENTAL
MANAGEMENT

Sustainability management is overseen by the Bank’s governance bodies, which maintain direct oversight of environmental and social risks. This approach enables close monitoring of these matters and ensures their appropriate integration into decision-making processes.

As part of the Institution’s sustainability management, the Bank has implemented an Environmental Management System Policy and a Social Management System Policy. The guidelines and commitments established in these policies are communicated throughout the Bank and made available to stakeholders through the corporate website, as well as on screens at branches and headquarters.

Key commitments addressed by these policies include:

ENVIRONMENTAL POLICY



Protect the environment.



Prevent pollution.



Comply with applicable legal requirements and other environmental commitments.



Continually improve our environmental performance.

SOCIAL POLICY



Maintain direct, transparent, and ethical communication with shareholders.



Improve employees’ quality of life and professional development.



Comply with applicable legal requirements established by authorities and regulatory bodies.



Meet customer needs through high-quality services.



Improve the community’s quality of life through financial education.



Build sustainable, mutually beneficial relationships with suppliers.



Risk Management

Banco del Pacífico has maintained the ISO 22301 certification since 2019, aligning its practices with international business continuity standards.



BUSINESS CONTINUITY

The Bank has an approach designed to ensure operational continuity and maintain service delivery even in the face of adverse events and emergency situations. This model is supported by policies, procedures, and a methodology that enable comprehensive business continuity management across all areas of the Bank.

These processes are periodically assessed through tests and simulation exercises to strengthen the capabilities of responsible employees and continually improve response mechanisms. Internal Audit subsequently issues reports to verify the effectiveness of the Business Continuity Management System.



OPERATIONAL RISK

Operational risk management at Banco del Pacífico is based on a methodology encompassing identification, analysis, measurement, control, and monitoring. This approach enables the Bank to continuously monitor risks and take action when they exceed accepted levels.

Operational risks may arise from failures involving processes, people, technological systems, or external factors and are managed through different strategies, including acceptance, mitigation, transfer, or elimination.



LIQUIDITY AND MARKET RISK

Liquidity risk is managed through established policies and limits, continuous monitoring, scenario analysis, diversification of funding sources, and stress testing. These practices are designed to ensure adequate liquidity levels for the timely fulfillment of obligations by monitoring available resources, deposit stability, and coverage of asset-liability gaps in accordance with established regulatory limits.

Market risk, in turn, encompasses the identification and management of risks arising from fluctuations in interest rates, exchange rates, and asset prices. Mitigation strategies and continuous monitoring are used to manage these risks and safeguard the Bank's financial stability.



TECHNOLOGY RISK

The Institution manages technology risk by continuously monitoring indicators related to system availability and security, as well as through processes for identifying, analyzing, measuring, and controlling risks that could affect operations.

This approach considers three main dimensions. The first is technological infrastructure, including physical components such as hardware. The second is the logical environment, encompassing software, data, and system vulnerabilities. The third comprises risks associated with human factors, such as operational errors or misuse of technology. Considering the

interaction among these elements provides a comprehensive view of technology risk and enables the Bank to anticipate potential threats to the business.

- **ITIL**
Information Technology Infrastructure Library.
- **ISO 27001**
Information Security Management Systems (ISMS).
- **ISO 27005**
Information Security Risk Management.
- **ISO 22301**
International Standard for Business Continuity Management Systems (BCMS).

Comprehensive risk management strengthens the Bank's resilience and safeguards the continuity of its operations.



CREDIT RISK

The Bank manages credit risk with the aim of preventing losses arising from borrower default. Internal policies establish criteria for the acceptance and approval of transactions, collateral requirements, customer ratings, and guidelines applicable to refinancing and restructuring, as well as exposure and past-due portfolio limits, in compliance with applicable regulations.

Portfolio management is supported by policies, procedures, and reports that enable the Bank to monitor credit transactions from origination through recovery, including provisions and delinquency levels.



LEGAL RISK

Legal risk is managed through policies, procedures, and methodologies designed to reduce the likelihood of losses, establish tolerated risk levels, and ensure consistent management. This risk is addressed through an ongoing process encompassing identification, measurement, control, mitigation, and continuous monitoring.





Environmental and Social Risk Management System (ESRMS)

Banco del Pacífico’s Environmental and Social Risk Management System (ESRMS) comprises policies, procedures, and tools designed to identify, assess, manage, and monitor the environmental and social risks associated with the economic activities of customers in the productive segment.

This approach provides a more comprehensive understanding of each customer, strengthening analysis and decision-making throughout the credit approval process. The ESRMS is fully integrated into the loan origination process and aligned with both Ecuador’s regulatory framework and international best practices in environmental and social risk management.

In 2025, the Bank strengthened its Environmental and Social Risk Management System by incorporating transition climate risk and physical climate risk assessments, including a flooding scenario. As part of this process, system policies, procedures, and methodologies were updated in line with international best practices.



KEY MONITORING INDICATORS

As part of ESRMS management, the Bank monitors indicators related to evaluated customers, including:

- Number of customers recommended.
- Number of customers not recommended.
- Number of customers recommended subject to conditions.
- Customers recommended subject to conditions who have met the established requirements.
- Customers currently in the process of meeting the established requirements.
- Customers who have not met the established requirements.

For 2026, the primary objective is to align the ESRMS with Superintendency of Banks Resolution No. SB-2025-02114 and incorporate territorial risk analysis into financed transactions. The updated system is expected to become operational during the last quarter of 2026.



CLIMATE RISK

During 2025, Banco del Pacífico designed a climate risk and opportunity assessment tool, supported by external specialists, for application to the productive loan portfolio analyzed through the ESRMS.

The methodology considers two dimensions:

Transition Risk

Assesses risks associated with the transition toward a low-carbon economy under two scenarios:

• Business as Usual (BAU)

Assumes that climate action continues under current environmental policies. Under this scenario, transition risks are expected to increase primarily as a result of evolving market and consumer demands, without significant regulatory changes.

• Net Zero Emissions (NZE)

Considers a scenario of increased climate ambition and regulation aimed at achieving net-zero emissions by 2050. Factors assessed under this scenario include higher emissions taxes, market changes, and increasing consumer expectations.

Physical Risk

Assesses the exposure of operations to flood risk under the most severe climate scenario (RCP 8.5). Based on this analysis, each customer is classified according to their climate risk level - minimal, low, medium, or high - for both physical and transition risk, taking into account geographic location and the nature of their economic activity.

Based on the results, the Bank provides recommendations to customers aimed at strengthening their risk management and identifying business opportunities.



Prevention and Management of Money Laundering and Financing of Other Crimes Risk

At Banco del Pacífico, risks associated with money laundering and the financing of other crimes are managed by the Compliance Unit. The Unit operates in strict accordance with requirements issued by the Superintendency of Banks, the Financial and Economic Analysis Unit (UAFE), and other applicable regulations.

Its primary role is to prevent the Bank from being used, directly or indirectly, for illicit purposes, thereby safeguarding the integrity, transparency, and reputation of its operations.

To manage these risks, the Bank has a comprehensive prevention and management system incorporating customer due diligence mechanisms, transaction monitoring, detection and reporting of unusual transactions, internal audit processes, specialized technological solutions, and ongoing employee training programs.

KEY MILESTONES IN 2025

During 2025, the Superintendency of Banks issued the Control Standard for the Prevention and Management of Money Laundering and Financing of Other Crimes Risk (PARLAFDT), within the framework of the Organic Law for the Prevention, Detection, and Combating of Money Laundering and the Financing of Other Crimes.

In response to these regulatory changes, Banco del Pacífico carried out a comprehensive process to update and implement its control framework. This included reviewing and strengthening policies, processes, and procedures, as well as adapting its technological tools.

These actions ensured timely and effective compliance with the new applicable regulations and aligned the Bank’s practices with regulatory and risk management standards. During the reporting period, the Bank also submitted all regulatory reports

required by supervisory authorities within the established deadlines. No observations were issued by the competent authorities, demonstrating the strength of the control and monitoring processes implemented by the Compliance Unit.



OBJECTIVES AND PRIORITIES FOR 2026

In 2026, Banco del Pacífico aims to continually strengthen its anti-money laundering and financing of crime prevention system by incorporating new methodologies, technological tools, and international best practices.

The Bank will focus on strengthening risk management, enhancing its ability to detect unusual transactions, and reinforcing its culture of compliance, with the goal of effectively mitigating the risk of the Institution being used to conduct illicit activities.

Prevention of Conflicts of Interest

GRI 2-15

The Bank has established guidelines to prevent and manage conflicts of interest that may arise in the course of its activities. These guidelines are designed to ensure that decisions are made impartially and that personal or institutional interests do not interfere with the proper performance of responsibilities.

To support this approach, Banco del Pacífico has a Policy Manual for the Prevention of Conflicts of Interest, which establishes guidelines to ensure ethical conduct and transparency throughout the Institution. This framework enables the Bank to promptly identify, prevent, and appropriately manage any conflict of interest that may arise in connection with the activities of shareholders, directors, and employees.

Physical Security and Cash-in-Transit

Against a backdrop of increasing security concerns in Ecuador, the Bank prioritizes the protection of customers, employees, and financial assets through a comprehensive physical security and cash-in-transit strategy. This strategy is supported by protocols incorporating advanced technology and certifications aligned with applicable security regulations, as well as robust security infrastructure across branches and ATMs, including deterrence mechanisms and early-warning systems.

The Bank also uses IP-based technology that enables video analytics applications such as people detection, perimeter protection, and facial recognition.

Employees receive ongoing training, including programs focused on crisis management and appropriate incident response in accordance with established emergency protocols.

In addition, the Bank works with two specialized service providers, which are periodically evaluated to ensure the quality of the services provided.



The first provides cash-in-transit services under stringent security standards designed to minimize exposure to potential threats. The second provides security services at the Bank's

customer service locations nationwide, as well as protection for senior executives. These services are delivered under rigorous quality standards to safeguard both individuals and the Bank's assets.

04.

Sustainability: Our ESG Approach

Through its ESG approach, Banco del Pacífico integrates environmental, social, and governance considerations into its strategy and decision-making processes to create sustainable value for its stakeholders and contribute to the well-being of communities and the environment.



Sustainability Approach

GRI 2-23, 2-24

SASB FN-CB 410a.2

At Banco del Pacífico, sustainability has become an essential pillar of its strategic management. Guided by a responsible banking approach, the Bank's institutional purpose is to create shared value for all the stakeholders with whom it engages, contributing to the country's economic development through financial products and services governed by high ethical standards. This consolidates the organization's position as a company committed to its operating environment and stakeholders.

To ensure comprehensive and sustainable risk management, the Bank has established an Environmental and Social Risk Management System (ESRMS). This system comprises policies and tools designed to identify, assess, and monitor the environmental and social risks arising from its clients' economic activities, particularly in the productive segment.

ESRMS is integrated into the lending process, enabling informed decision-making that considers not only financial viability but also impacts on the environment and society.



During 2025, the Bank applied this methodology to assess a total of **3,621 credit operations** in the productive segment, in accordance with its internal policies.

The Environmental and Social Risk Management System (ESRMS) encompasses the identification, assessment, and monitoring of environmental and social risks, including climate risk. The analysis process considers regulatory compliance, the risk level of the identified aspects and their respective controls, as well as the natural hazards to which clients are exposed in the locations where the economic activity and/or project to be financed is carried out, including earthquakes, volcanic eruptions, landslides, and floods.

Social risks assessed include:

- Human rights violations
- Conflicts with communities
- Labor conditions
- Child labor

Governance risk assessment is not included in the ESRMS.

Contribution to the Sustainable Development Goals (SDGs)

Banco del Pacífico aligns its initiatives with the United Nations 2030 Agenda and, through its management in 2025, contributed to the achievement of the following goals:



Priority SDGs								
Contribution approach	SDG 1: No Poverty	SDG 4: Quality Education	SDG 5: Gender Equality	SDG 8: Decent Work and Economic Growth	SDG 9: Industry, Innovation and Infrastructure	SDG 12: Responsible Consumption and Production	SDG 16: Peace, Justice and Strong Institutions	SDG 17: Partnerships for the Goals
	Promotion of financial inclusion and access to banking services	Robust financial education programs for the community	Promotion of equity and access to credit for women	Support for the productive sector and employee well-being	Digitalization of services and support for the country's infrastructure	Environmental footprint management and recycling processes	Ethical corporate governance and anti-bribery measures	Strategic affiliations and corporate volunteering

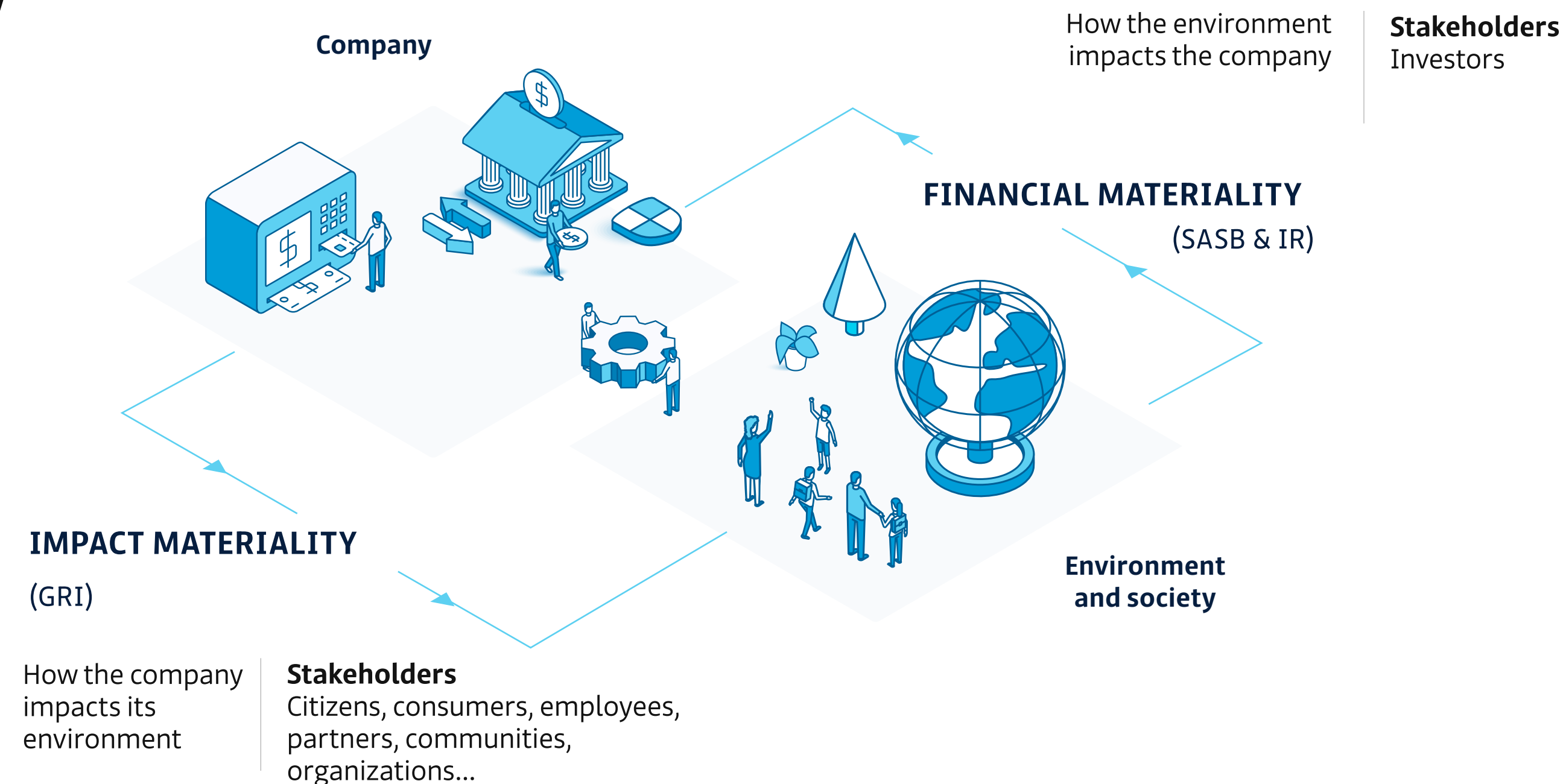
This approach has contributed to earning and retaining prestigious recognitions, positioning the Bank as one of the organizations most committed to sustainable development in Ecuador.



Double Materiality

GRI 3-1, 3-2

During 2025, Banco del Pacífico conducted its double materiality assessment, a strategic process designed to identify and prioritize the topics that have the most significant influence on long-term value creation and on the decision-making of its key stakeholders.



This assessment considers both the Bank's impact on the economic, social, and environmental landscape (impact materiality) and the effects that Environmental, Social, and Governance (ESG) matters may have on its financial performance, access to capital, and business resilience (financial materiality). This approach strengthens the transparency and consistency of the Bank's sustainability

disclosures and thematic reports. Material topics also encompass sustainability-related risks and opportunities, in line with the national and international regulatory requirements with which the Bank complies.

Banco del Pacífico draws on widely recognized voluntary standards and frameworks, including the GRI Standards, to determine material

topics and prepare its sustainability reports. This approach facilitates alignment with the global expectations of investors and other stakeholders while ensuring consistency across the Bank's various disclosure documents.

Process for Determining Material Topics

GRI 3-1

The materiality assessment was updated using a rigorous methodology structured around the following strategic phases:



Double Materiality Results

GRI 3-2

As a result of this process, a double materiality matrix was developed to prioritize the matters of greatest relevance to Banco del Pacífico and its stakeholders. Through this assessment, the Bank identified three (3) double material topics, based on their relevance to the business, its stakeholders, and the environment in which the Institution operates. The matrix quadrants are interpreted as follows:

DOUBLE MATERIAL TOPICS

Topics of high relevance from both impact and financial perspectives. Effective management of these topics supports the achievement of financial objectives while enhancing positive impacts on society and the environment.

IMPACT MATERIAL TOPICS

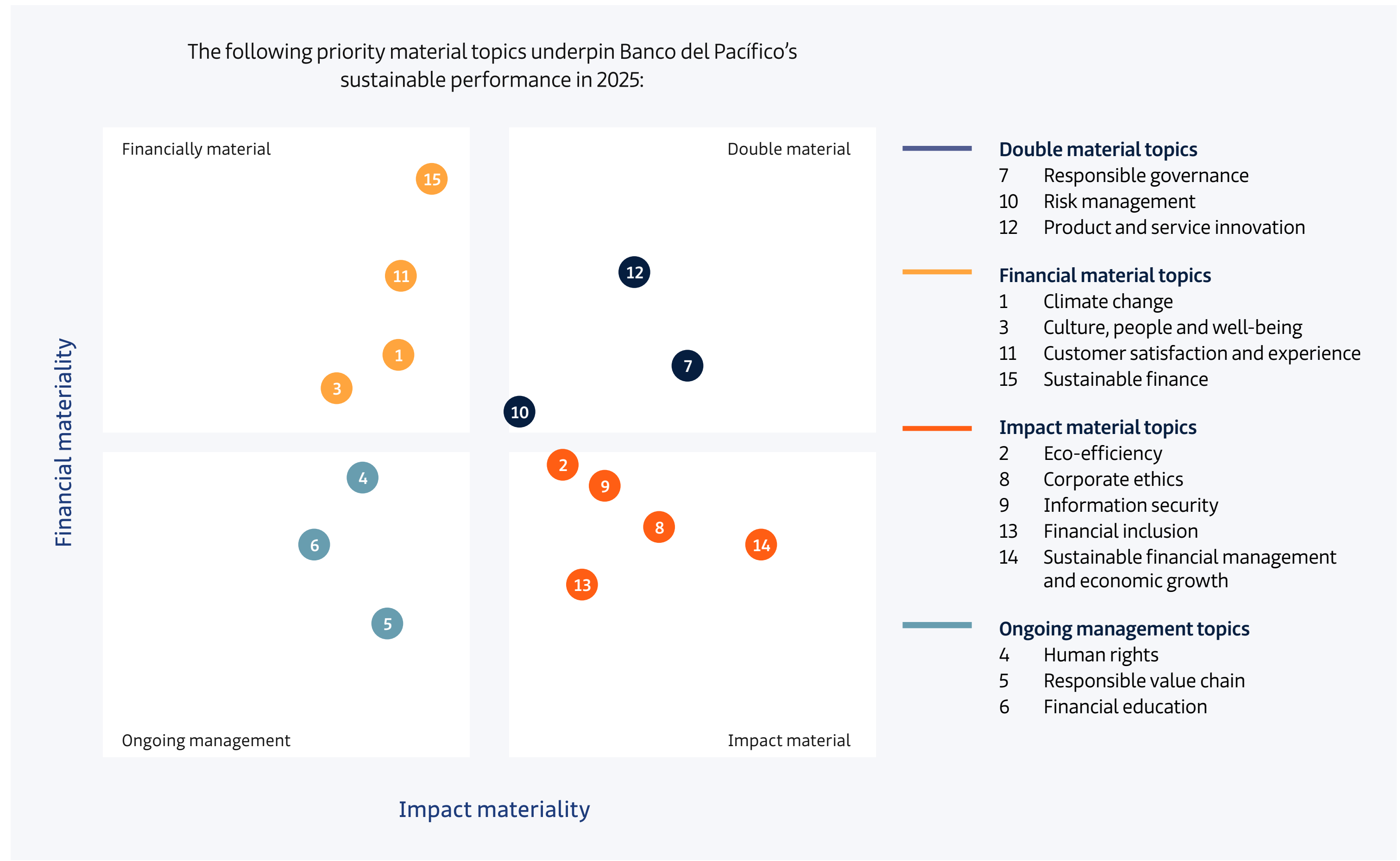
Topics considered highly relevant due to their impact on the social and environmental landscape.

FINANCIAL MATERIAL TOPICS

Topics requiring priority attention because of the risks or opportunities they represent for business performance.

ONGOING MANAGEMENT TOPICS

Topics that remain relevant from a tactical and operational maturity perspective.





Stakeholder Engagement and Dialogue

GRI 2-29

Banco del Pacífico recognizes that sustainable management is built on strong, transparent, and long-term relationships with the stakeholders that form part of its ecosystem.

The Bank’s business model is strengthened through ongoing dialogue with the people, organizations, and institutions that influence its operations or are impacted by them. Actively listening to their expectations, needs, and concerns enables the Bank to make more responsible decisions and create shared value over the short, medium, and long term.

During 2025, the Bank continued to strengthen engagement mechanisms grounded in trust, transparency, and collaboration, promoting management practices aligned with its institutional purpose and with the country’s economic, social, and environmental challenges.

Banco del Pacífico builds relationships based on trust and dialogue, focused on creating shared value and contributing to Ecuador’s sustainable development.



PRIORITY STAKEHOLDERS

As part of the Bank’s sustainable management, the stakeholders who maintain a direct or indirect relationship with the Institution and who are key to the fulfillment of the corporate strategy were identified.

The Bank’s main stakeholders are:



As a result of the Institution’s double materiality assessment, the Bank has gained a deeper understanding of stakeholder expectations, incorporating their perspectives into its sustainability strategy and decision-making processes.

The Bank maintains ongoing communication channels that help strengthen close, timely, and transparent relationships with its stakeholders.

Customers  Call center, branches, digital channels, social media, and website. Ongoing	Employees  Intranet, internal email, workshops, and surveys. Ongoing	Suppliers  Meetings, email, and procurement processes. Ongoing
Shareholder  Shareholders' Meetings, management reports, and Sustainability Report. Periodic	Board of Directors  Board meetings, management reports, and Sustainability Report.	Regulatory Authorities  Regulatory reports. Ongoing
Community  Social Responsibility initiatives and financial education programs. Ongoing	Media  Official communications and press releases. Periodic	Financial Institutions  Telephone communication and meetings. As needed

ACTIVE LISTENING AND PRIORITIZATION OF RELEVANT TOPICS

During the reporting period, the Bank continued to consider stakeholder expectations as a key input for strengthening its sustainability strategy.

Banco del Pacífico maintains ongoing stakeholder engagement mechanisms through a variety of communication and participation channels that provide insight into their expectations, needs, and concerns. The information gathered through these channels serves as a valuable input for decision-making and for strengthening the Institution's sustainability strategy.

Active stakeholder listening enables the Bank to anticipate needs and advance a more responsible, accessible, and sustainable approach to banking.

Through consultation processes, internal analyses, and the double materiality assessment, the Bank identified the matters of greatest relevance to both the Institution and its stakeholders. This enables actions to be prioritized around the topics identified as relevant through the assessment.



Responsible Value Chain

GRI 2-6, 204-1, 308-1, 414-1

Banco del Pacífico recognizes that institutional responsibility extends beyond its direct operations to encompass the entire value chain that enables the delivery of its financial products and services.

Within this framework, the Bank promotes business relationships with suppliers and strategic partners based on transparency, ethics, regulatory compliance, and shared value creation.

As a financial institution, Banco del Pacífico offers a diversified portfolio of products, including PacifiCard debit and credit cards, commercial loans, mortgages, savings accounts, and time deposits, designed to support customers throughout the different stages of their financial lives. Its nationwide presence is supported by a robust network that, at the end of the reporting period, comprised 168 proprietary-network service points, **22** collection centers, **1,001** ATMs, and **10,026** “*Tu banco aquí*” non-bank correspondents, facilitating access to financial services across all 24 provinces of Ecuador.



During 2025, the Bank continued to strengthen mechanisms for responsibly managing its supply chain by incorporating criteria related to economic performance, legal compliance, social considerations, human rights, and environmental management into its supplier procurement and evaluation processes. No changes to the value chain were recorded during the reporting period.

Through responsible business relationships, Banco del Pacífico strengthens an ethical and resilient value chain aligned with its sustainability commitment.



A responsible value chain strengthens business sustainability and amplifies the Bank’s positive impact on society and the environment.

CONTINUOUS STRENGTHENING OF THE VALUE CHAIN

In the coming years, Banco del Pacífico will continue to strengthen its supplier due diligence processes, progressively integrating increasingly robust Environmental, Social, and Governance (ESG) criteria. This approach seeks to enhance value chain resilience and contribute to the country’s sustainable development.



ETHICAL AND RESPONSIBLE
SUPPLIER MANAGEMENT

Supplier selection and procurement processes are conducted in accordance with the principles of objectivity, fairness, and transparency, ensuring equal conditions for all participating suppliers.

During the reporting period, the Bank maintained guidelines designed to prevent conflicts of interest, corruption, and any practices that could compromise the integrity of its procurement processes. Suppliers are also required to comply with applicable regulations, respect human rights, provide appropriate working conditions, and adhere to the ethical principles established by the Institution.

Suppliers must align with the following internal Bank policies and guidelines:

- Code of Ethics and Conduct.
- Regulatory Compliance Guidelines.
- Human Rights and Responsible Labor Practices.
- Data Protection and Information Security.
- Anti-Bribery Policy.



SUPPLIER QUALIFICATION
AND SELECTION PROCESSES

Goods and services are procured in a **fair and equitable manner**, in accordance with the Bank’s internal policies to prevent conflicts of interest and ensure objectivity. Any attempt at undue influence is rejected, and priority is given to business partners that have adopted codes of conduct based on **best practices**.



SOCIAL AND HUMAN
RIGHTS CRITERIA

We require all suppliers to fully respect **Human Rights** and comply with the working conditions established in the Labor Code.



ETHICS AND COMPLIANCE

The Bank’s **anti-bribery guidelines** are communicated as mandatory requirements and must be strictly observed throughout every stage of the business relationship to prevent acts of corruption.

LOCAL SUPPLIERS

As part of our commitment to national economic development, the Bank prioritizes local suppliers that contribute to business growth and help drive the Ecuadorian economy. For the Institution, a local supplier is defined as any individual or legal entity holding a Single Taxpayer Registry (*RUC – Registro Único de Contribuyentes*) issued by the competent authority within Ecuador.

During 2025:

91%

Percentage of purchases from local suppliers

758

Total number of active suppliers

This approach enables the Bank to generate positive impacts in the areas where it operates and build sustainable, long-term relationships with its strategic partners.



ENVIRONMENTAL ASSESSMENT
OF SUPPLIERS

The Bank recognizes the importance of incorporating environmental criteria into supplier engagement processes, particularly for services that may generate impacts related to resource consumption, waste generation, logistics, or infrastructure.

During 2025, new suppliers were assessed based on the following aspects:

Compliance with applicable environmental requirements.

Proper waste management.

Efficient use of resources.

Environmental licenses or permits, where applicable.

Compliance with applicable environmental regulations.

203

New suppliers assessed against environmental criteria

203

Total new suppliers

31%

Percentage assessed

SOCIAL ASSESSMENT
OF SUPPLIERS

The Bank’s supplier management approach seeks to ensure compliance with appropriate social and labor standards while promoting responsible practices throughout the value chain.

The following social aspects were considered during supplier assessments:

Labor compliance.

Diversity and inclusion.

Occupational health and safety conditions.

Ethical practices in employee relations.

Respect for human rights.

Prohibition of child and forced labor.

203

New suppliers assessed against social criteria

203

Total new suppliers

31%

Percentage assessed



05.

Results that Create Value: Financial Performance

Banco del Pacífico's financial performance reflects a management approach focused on financial strength, sustainable growth, and value creation for its stakeholders and the country's productive development.





Financial Results

GRI 3-3, 201-1

Banco del Pacífico maintains a management approach focused on profitability and efficiency, with the aim of sustaining strong financial results and operations aligned with market conditions and the best interests of its stakeholders.

Figures expressed in USD millions.

USD 6,506

Gross loan portfolio

19.25% ↑ 2024

USD 7,848

Obligations to the public

14.82% ↑ 2024

USD 206

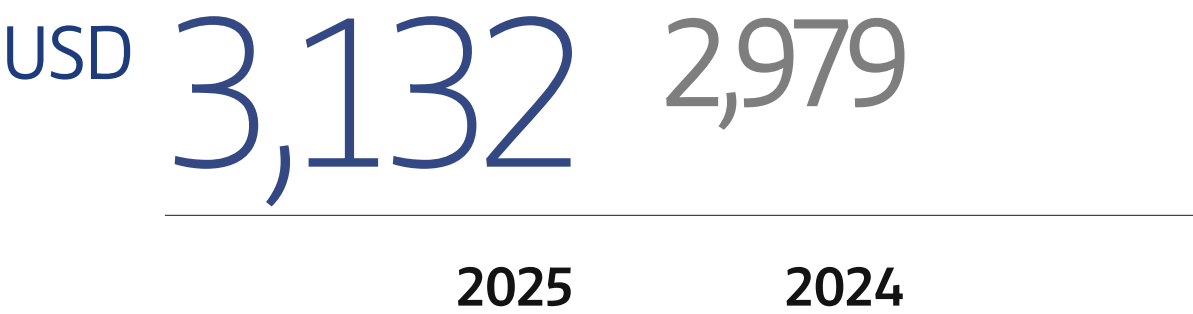
Net income

30.41% ↑ 2024

LOAN PLACEMENT BY SEGMENT
(Figures expressed in millions of dollars)



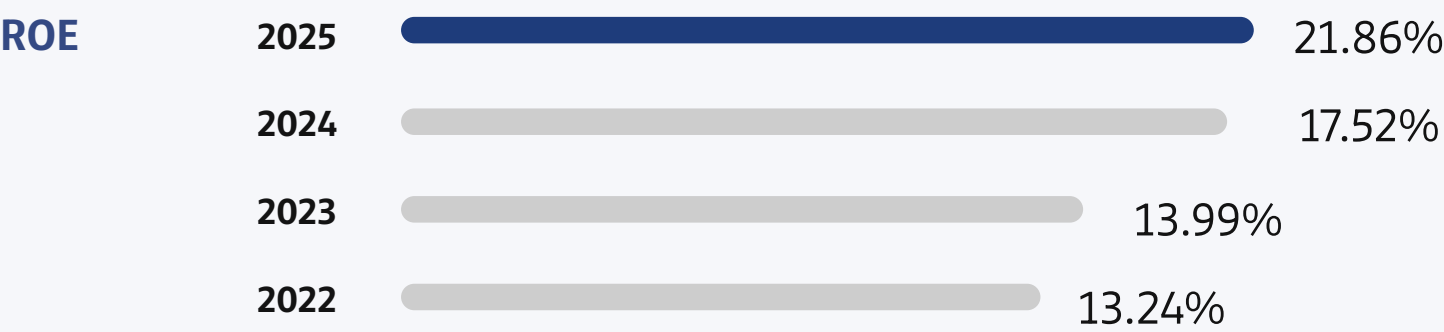
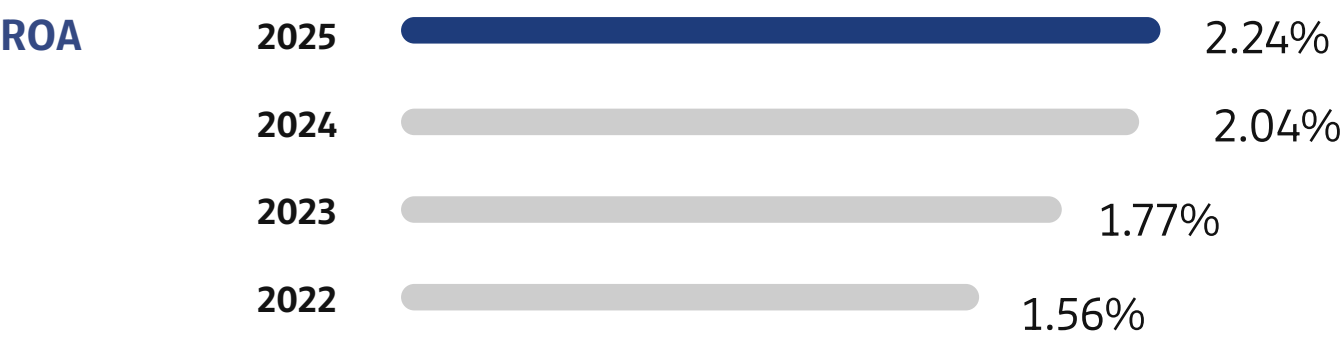
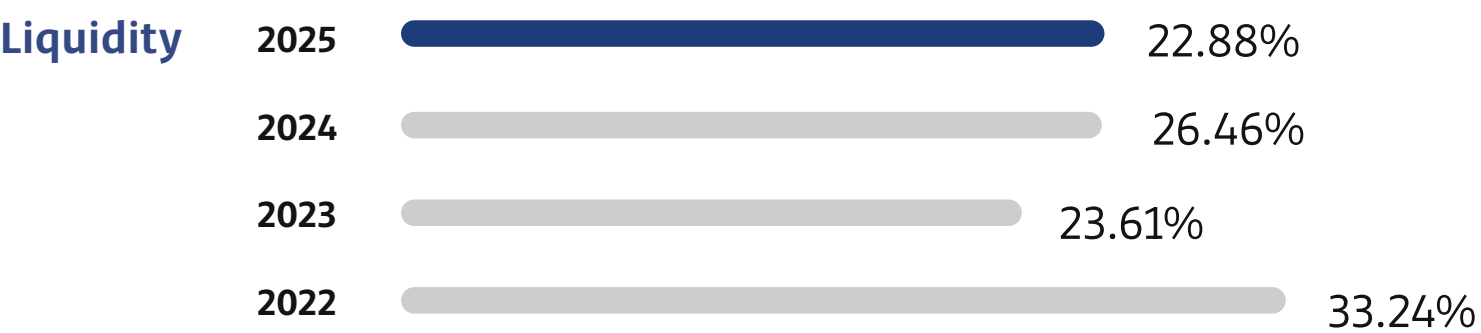
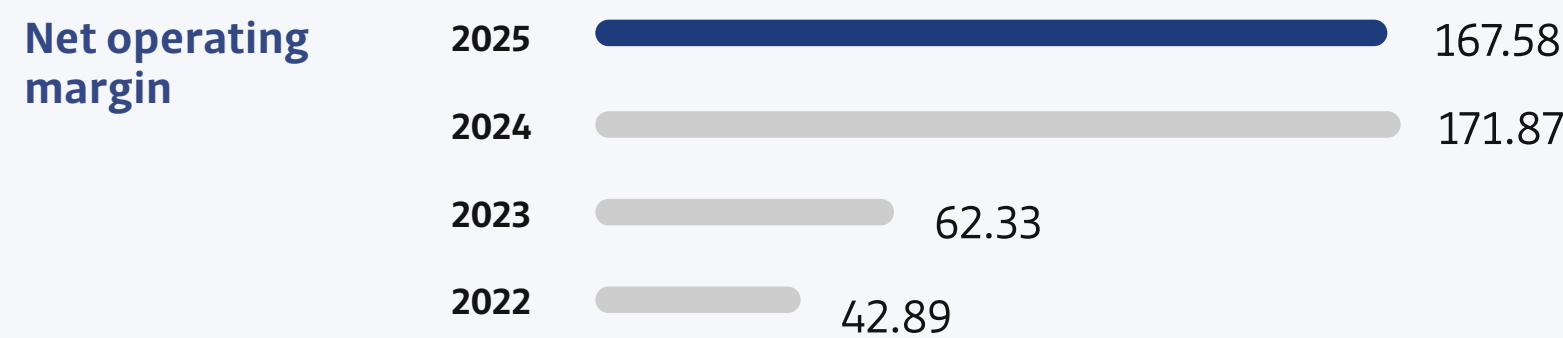
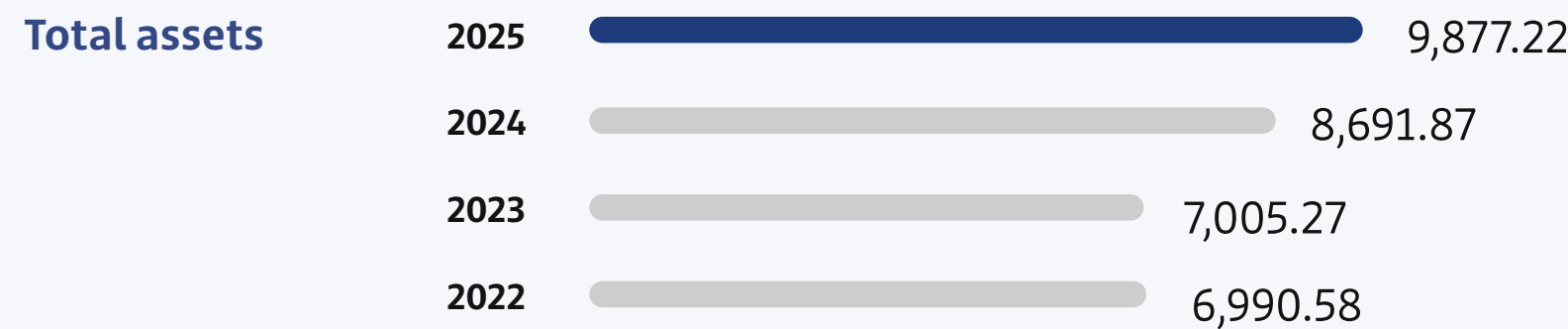
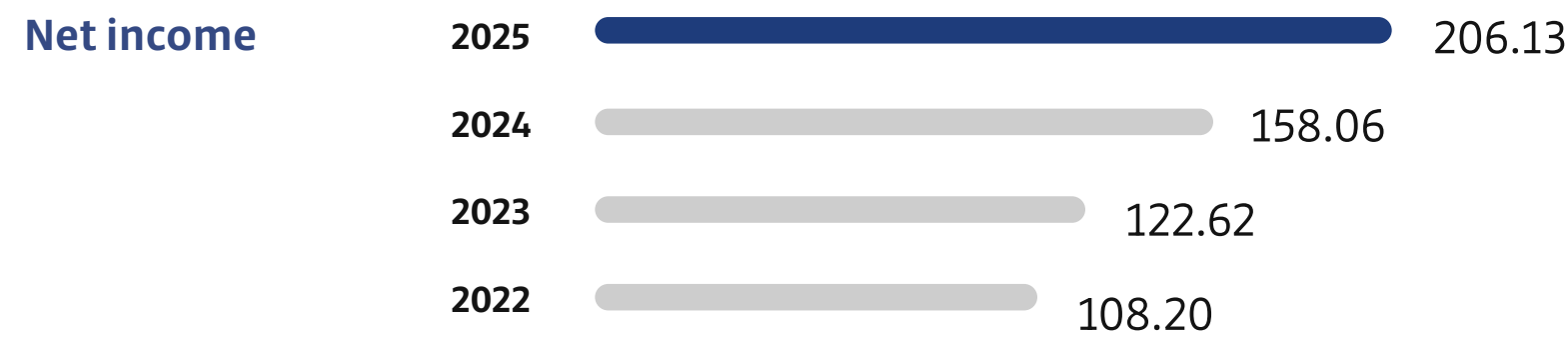
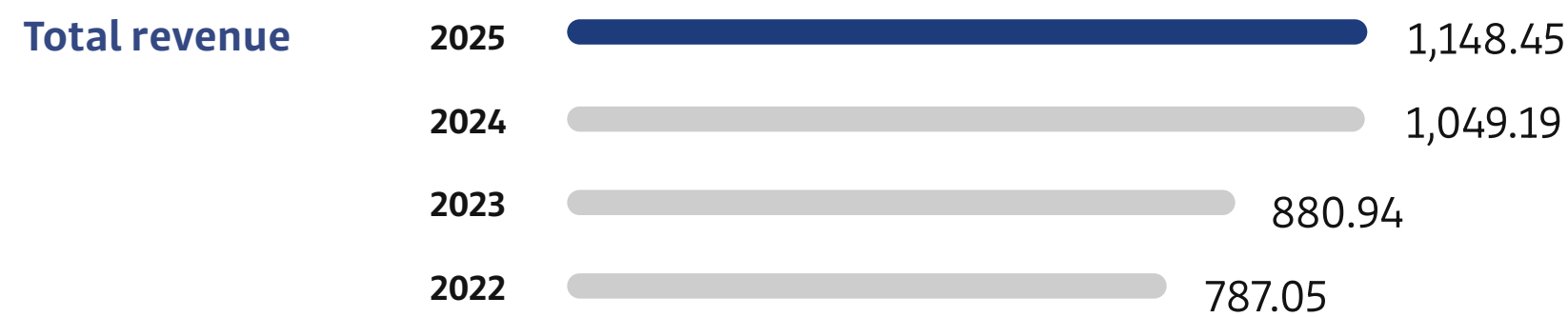
CONSUMER LOAN PORTFOLIO
Consumer Credit Card Portfolio



Significant Sustainability Indicators	2024	2025	% Change
Economic value generated	480.5	585.4	21.83%
Economic value distributed	322.5	379.3	17.62%
Operating expenses	109.5	124.8	13.96%
Employee wages and benefits	89.7	103.0	14.83%
Payments to providers of capital	30.7	34.6	12.56%
Payments to the Government	84.1	106.4	26.51%
Contributions to the Superintendency of Banks	8.4	10.5	24.56%
Contributions to the community	0.1	0.1	27.15%
Economic value retained	158.1	206.1	30.41%

Efficiency and Profitability

(Figures expressed in USD millions.)



During 2025, Banco del Pacífico consolidated strong financial performance, driven by growth in its financial intermediation activities and increased profitability. The gross loan portfolio reached USD 6,506 million, up 19% from the previous year, while obligations to the public increased by 15% to USD 7,848 million, reflecting customer confidence and the Bank’s greater capacity to channel resources toward financing for individuals and businesses.

This performance resulted in net income of USD 206 million, 30% higher than in 2024, together with improvements in profitability indicators, including an ROE of 21.86% and ROA of 2.24%. Total assets reached USD 9,877 million, while equity exceeded USD 1,113 million, strengthening the Bank’s financial position and supporting its sustainable growth strategy.

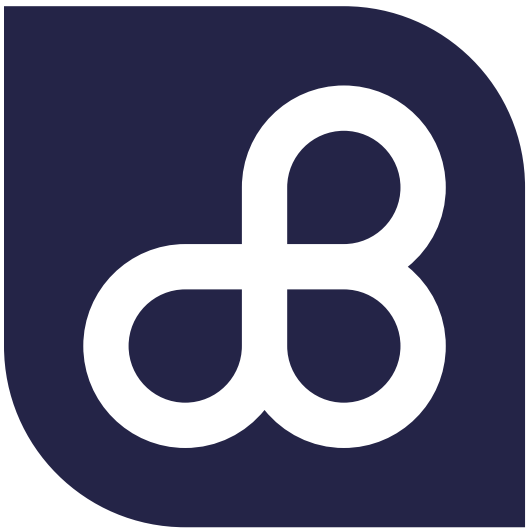
In line with these results, the Bank generated USD 585.4 million in economic value, of which USD 379.3 million was distributed among employees, providers of capital, the Government, and other stakeholders. The remaining USD 206.1 million was retained to strengthen the Bank’s capacity for long-term growth and value creation.

Profitability indicators reflect consistent financial management focused on the efficient use of resources.

Income Statement

Income Statement from January 1 to December 31, 2025.
Figures expressed in USD millions.

Account	Description	Dec-24	Dec-25
Financial income			
51	Interest and Discounts Earned	665.22	740.52
52	Commissions Earned	55.44	56.72
53	Financial Gains	38.89	35.35
54	Service Income	148.51	149.64
Financial expenses			
41	Interest Expense	333.14	334.06
42	Commission Expense	46.79	53.57
43	Financial Losses	0.79	1.04
Gross Financial Margin		527.35	593.56



Account	Description	Dec-24	Dec-25
Other operating income and expenses			
Operating income			
55	Other Operating Income	36.14	45.37
Operating expenses			
45	Operating Expenses	193.82	242.22
46	Other Operating Losses	2.35	3.77
Operating Margin Before Provisions		367.31	392.94
Provisions, depreciation, and amortization			
44	Provisions	160.08	192.77
4505	Depreciation	9.95	10.99
4506	Amortization	25.41	21.60
Net Operating Margin		171.87	167.58
Non-operating income and expenses			
56	Other Income	104.99	120.85
47	Other Expenses and Losses	56.20	12.36
48	Income Tax	62.59	69.94
Net Income		158.06	206.13



Statement of Financial Position

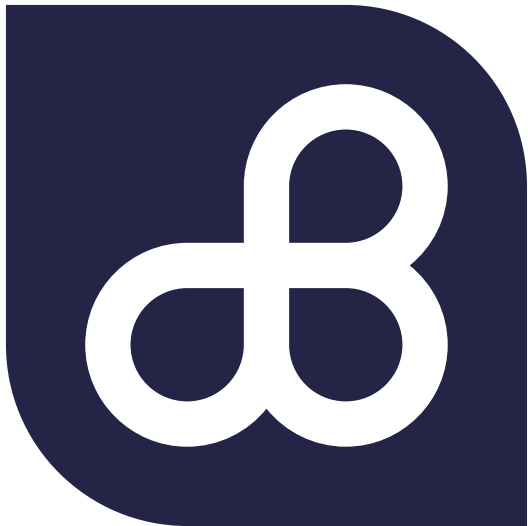
Statement of Financial Position as of December 2025.
Figures expressed in USD millions.



Account	Description	Dec-24	Dec-25
11	Available Funds	1,281.86	1,235.54
13	Investments	1,503.05	1,918.16
14	Net Loan Portfolio	5,113.68	6,103.56
15	Acceptances Receivable	2.22	0.33
16	Accounts Receivable	134.13	163.03
17	Foreclosed Assets	8.85	18.84
18	Property and Equipment	112.84	112.28
19	Other Assets	535.25	325.48
	Total Assets	8,691.87	9,877.22

21	Obligations to the Public	6,834.76	7,847.57
23	Immediate Obligations	35.39	24.34
24	Outstanding Acceptances	2.22	0.33
25	Accounts Payable	313.55	317.50
26	Financial Obligations	415.72	517.03
29	Other Liabilities	55.24	57.26
	Total Liabilities	7,656.87	8,764.02

Account	Description	Dec-24	Dec-25
31	Share Capital	633.77	645.97
33	Reserves	172.43	188.23
35	Revaluation Surplus	64.55	65.37
36	Earnings	164.25	213.63
3601	Retained Earnings	6.20	7.50
3603	Net Income for the Year	158.06	206.13
	Total Equity	1,034.99	1,113.20
	Total Liabilities and Equity	8,691.87	9,877.22



06.

Our Customers: Innovation, Trust and Security

Banco del Pacífico strengthens its relationships with customers through a range of products, services, and channels that combine innovation, accessibility, and security to address their needs.



Customer-Centric Strategy

GRI 3-3

Customers by Banking Segment



*(specialized customer service, collections, treasury, among others)

Customers by Gender



Inquiries and Complaint Resolution

At Banco del Pacífico, our customer strategy is built on close, agile relationships focused on customer needs. The Bank seeks to support both individuals and businesses in managing their financial resources and protecting their assets through financial solutions, service channels, and inquiry mechanisms that enable timely responses.

Within this framework, and with the aim of addressing each case efficiently, the Bank provides several channels for managing complaints, including its website, social media, direct assistance from credit officers, the contact center, and the Sophi virtual agent.

1,836,697

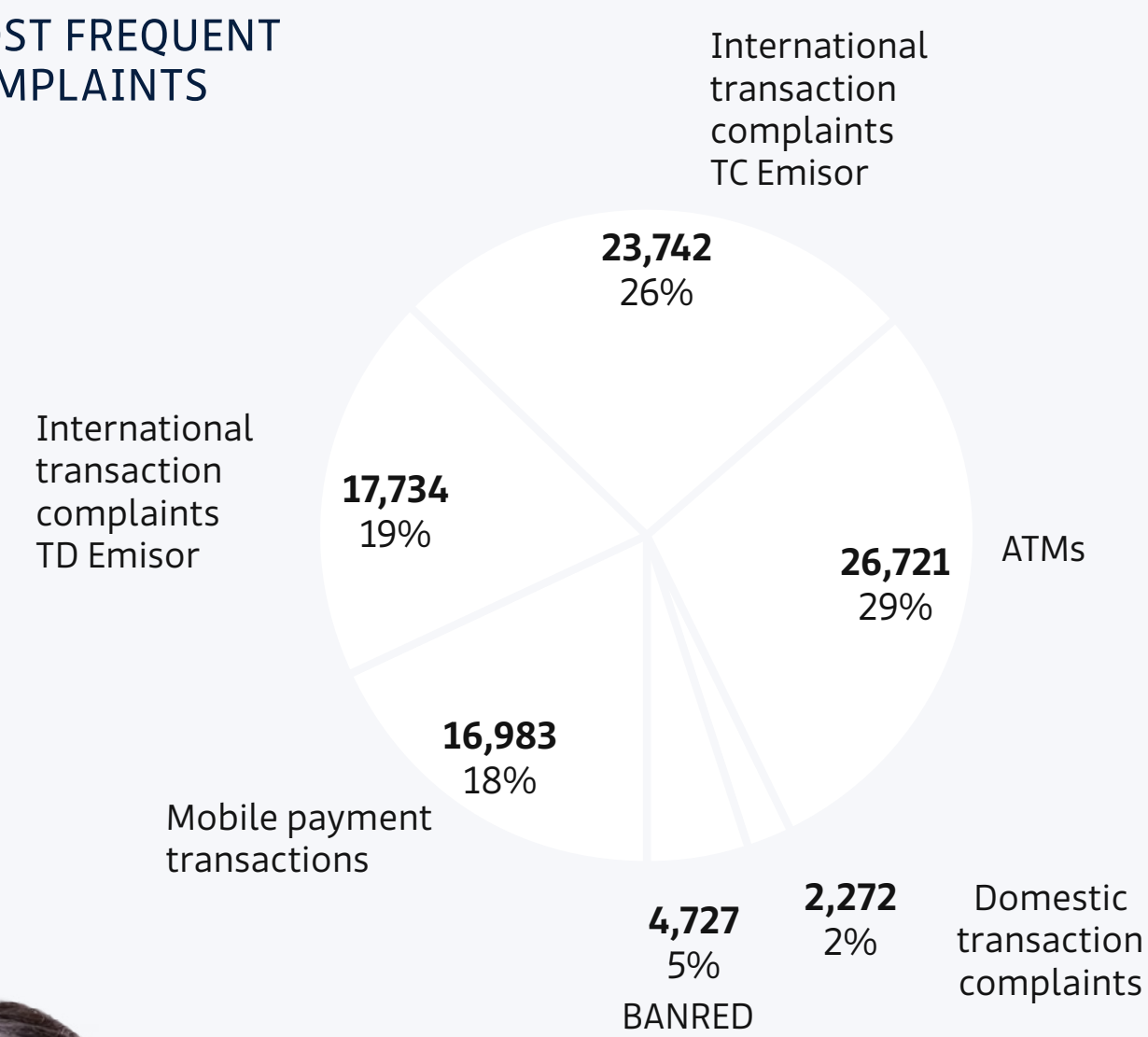
Customer inquiries received through telephone calls, social media, and email.

144,661

Complaints submitted by customers, of which 853 were escalated to the Superintendency of Banks for final regulatory review.

The main reasons for inquiries and complaints are detailed below:

MOST FREQUENT COMPLAINTS



97%

of complaints (140,044) were fully resolved by the Bank in 2025, while the remaining 3.2% were addressed in 2026.

Privacy and Personal Data Protection

GRI 3-3, 418-1, SASB-FN-CB-230a.1

Personal data protection is a key priority for Banco del Pacífico, particularly given the nature of the financial sector and the trust customers place in the Institution when sharing sensitive information concerning their identity, transactions, and assets.

Against this backdrop, the Bank takes a proactive approach to protecting the privacy and security of the information it collects and manages through technical and institutional controls designed to reduce the risks of unauthorized access, loss, alteration, or improper disclosure of data.

This commitment is aligned with Ecuador’s Organic Law on Personal Data Protection (LOPD – Ley Orgánica de Protección de Datos Personales), other applicable regulations, and the Bank’s internal data

protection policies, which establish cross-cutting guidelines for the ethical, secure, and responsible handling of information.

As part of this management framework, the Bank considers aspects such as the conditions governing data collection and processing, data subject rights, privacy by design and by default, and the criteria applicable to sharing, transferring, or disclosing personal information.

 In line with this approach, the Bank has a [Privacy Notice](#) for customers and users that describes the conditions governing personal data processing, its purposes, data subject rights, and the channels available to exercise those rights.

To exercise these rights, data subjects may visit the Bank’s offices or contact the dedicated email address: protecciondatospersonales@pacifico.fin.ec.



Ongoing actions to strengthen data protection include:



Privacy and data protection guidelines.



Risk and impact assessments.



External audits conducted by a specialized third party.



A framework aligned with ISO 27701:2022.



Terms governing channel use and cookie management.



Initiatives to increase data privacy awareness.



Legal and practical considerations for managing data processors.



To strengthen its culture of information protection and regulatory compliance, Banco del Pacífico conducts training and awareness programs for employees and suppliers. These initiatives include onboarding for new employees, workshops on the Organic Law on Personal Data Protection (LOPD), regulatory courses through the Bank’s e-learning platform (Udemy), ongoing awareness campaigns through internal communications, and annual information security training for suppliers.

The Bank’s main challenges during the year included maintaining records of data processing activities, identifying personal data protection risks, and maintaining records of third-party data processors. Accordingly, priorities for the coming year will include completing implementation of the Privacy Information Management System under the international ISO 27701 standard and strengthening the data protection and information security function within the Institution’s structure.

Key milestones achieved in 2025 included:

100%

employees received data privacy training through our newly implemented mechanism, achieving a 98% pass rate.



100%

Completion of the diagnostic and planning phase for implementation of the Privacy Information Management System based on ISO 27701.

62%

Customers (1,713,895) benefited from the mechanism established for the ongoing management of consent for personal data processing.

Atención permanente para gestionar las solicitudes de los derechos de los titulares de datos y de las asesorías requeridas por las áreas del banco.

In addition, no security incidents resulting in data breaches were recorded, nor were any complaints received from data subjects regarding privacy violations.

The country’s security environment continues to pose a significant challenge for Ecuador’s banking sector due to the increase in organized crime and incidents targeting banking infrastructure. This situation requires the Bank to continually strengthen its prevention and operational protection measures.

Within this context, the Bank will continue expanding security coverage across its facilities and cash-in-transit operations through new investments in technology and enhancements to operational processes. Cooperation with public security authorities will also continue to be strengthened.

The Bank will also continue implementing technological solutions to optimize surveillance and make cash management safer and more efficient. Likewise, ATM security measures will continue to be reinforced, with particular attention to locations identified as presenting higher levels of risk.

Financial Products and Services

GRI 3-3

Through its portfolio of solutions, Banco del Pacífico seeks to simplify financial resource management, facilitate access to financing, optimize asset management, and promote the use of secure and efficient channels for banking transactions. Within this framework, the Bank’s card portfolio generated:



Looking ahead to 2026, strategic priorities will focus on developing new products, optimizing the portfolio, and strengthening the value proposition of existing solutions.

PacifiCard Cards



The Banco del Pacífico Debit Card provides customers with a fast, secure, and convenient way to manage their money. It can be used confidently for purchases in Ecuador and around the world, with acceptance at more than 30 million merchants and contactless technology that enables fast and secure payments in seconds.

Customers also enjoy exclusive benefits from Mastercard and Banco del Pacífico, including special discounts and promotions at selected merchants. The card

is available in several designs: Clásica, Mujer, Dynamo, and Sigma.

As part of our commitment to the future, the card is made from 100% recycled material, helping protect the environment while continuing to deliver an exceptional customer experience.



The PacifiCard credit card is a financial solution that enables customers to make purchases in Ecuador and abroad while providing access to flexible and secure financing options. Through the Mastercard and Visa networks, customers can manage their payment needs through a broad product offering tailored to different profiles and segments.

The portfolio includes benefits and functionalities that enhance customers’ financial experience, including revolving credit options, installment plans, cash advances,

and access to digital self-service channels. It also offers mileage rewards programs, exclusive promotions, airport lounge access, and other differentiated benefits that deliver value throughout the customer relationship.

Information Transparency

GRI 417-1

Banco del Pacífico promotes clear and responsible communication about its products and services so that customers and users have sufficient information to make informed financial decisions. Advertising, promotions, and contractual documentation are managed according to principles of transparency, accuracy, trust, and good faith, avoiding misleading messages or practices that could affect people’s dignity, safety, or rights.

The Bank also provides clear and comprehensive information on the characteristics of its products

and services, including applicable interest rates, fees, terms, guarantees, insurance, and taxes. This approach is also reflected in compliance with the conditions agreed with customers and in protecting the confidentiality and privacy of their data, with the aim of maintaining honest business relationships free from abusive practices, corruption, extortion, or bribery.

The Institution provides several service channels through which customers and users can submit inquiries and obtain information about products, services, terms, and benefits.

In 2025, the Bank recorded no instances of non-compliance related to product and service information or advertising.



Service Channels

Digital Channels

Banco del Pacífico provides its customers with a variety of service channels for resolving inquiries, managing requests, and receiving timely assistance. These channels facilitate access to the Bank's services and ensure responsive and accessible customer service.

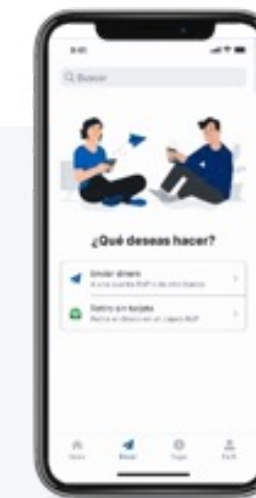
MOBILE BANKING

A key tool that provides customers with fast and secure access to a wide range of services from their mobile devices. Through the app, customers can check balances and transactions, make payments, perform domestic and international transfers, block cards, withdraw cash without a card, and open investments or savings accounts, among other functionalities.

+ 349,250,000 Transactions.

+ 639,000 Customers use our app.

45%
Of all
transactions are
performed through
Mobile Banking.





INTERMÁTICO ONLINE BANKING

This channel continues to evolve to provide a faster and more intuitive experience from any computer. Through the platform, customers can perform a variety of transactions, including account inquiries, utility payments, domestic and international transfers, converting purchases into installment plans, ordering checkbooks, and topping up mobile phones.

The remittance service also remains a reliable option for sending money to family members, with funds either deposited directly into bank accounts or withdrawn at branches and authorized locations nationwide, ensuring fast and secure transactions.

+193,906,000
Transactions.

18.61%
Customers
use this channel.

24/7 access from anywhere.

+53,000

Remittance
transactions were
conducted during
2025.



SOPHI VIRTUAL AGENT

Through Sophi, the Bank’s virtual agent, users can check balances and transactions, make payments, manage passwords, locate branches and ATMs, and obtain certificates, among other functions. The service is also available through WhatsApp and Facebook Messenger, enabling fast and accessible assistance.

+37,314,594
Interactions.

+405,499
Chats

per month on
average.

CASH MANAGEMENT

This channel enables businesses to manage payments and collections quickly and securely. It also provides self-service options such as checking balances and transactions for business accounts and corporate cards. Key functionalities include requesting bank certificates, making online payments and transfers, obtaining foreign exchange quotes for international transactions, and executing bulk international transfers.

+35,154,000
Transactions.

28,95%
Active

customers through
this channel.

Physical Channels

SELF-SERVICE KIOSKS

Available at branches and virtual centers, these channels enable users to complete a variety of transactions quickly and easily. Customers can request and print bank certificates, manage credit card, investment, and loan procedures, request checkbooks, and check and print account and card balances and transactions. They can also obtain information on product requirements and debit cards.



1,997,379

Transactions.

168

Kiosks.

ATMS

The ATM network provides extensive coverage, including rural and hard-to-reach areas. Customers can make cash and check deposits, pay utility bills and PacifiCard balances, and conduct other self-service transactions. Additional functionalities include Cash In and collection payments for utilities, municipalities, and educational institutions. This network helps enhance the customer experience and advance financial inclusion.



56,930,814

Transactions.

1,001

ATMs nationwide.

VIRTUAL CENTERS

To expand coverage and facilitate access to its services, the Bank operates virtual centers at strategic locations. These facilities allow customers to perform transactions such as withdrawals, deposits, utility payments, check cashing, certificate printing, and checkbook requests without having to visit a traditional branch.

The virtual center network currently operates in several cities across the country, strengthening access to financial services and enhancing the customer experience.

NON-BANK CORRESPONDENTS

The Bank’s affiliated service points enable customers to make cash withdrawals and deposits, PacifiCard payments, cash advances, and various payment and collection transactions. The network provides nationwide coverage through correspondents located in stores, minimarkets, pharmacies, and retail chains. The service portfolio also incorporates payment and collection options for public- and private-sector institutions.



Cybersecurity

GRI 3-3, SASB FN-CB-230a.2

Cybersecurity Governance

For Banco del Pacífico, effective cybersecurity and privacy governance is essential, particularly in an increasingly digital financial environment exposed to growing cyber risks. Within this context, risks associated with the access, use, and processing of information are managed through various control and monitoring mechanisms.

The Chief Information Security Officer (CISO) is responsible for implementing and overseeing these processes. This role is held by the National Banking Security Manager, who reports directly to the Executive Presidency. Cybersecurity and privacy management is coordinated across multiple areas of the Bank, including technology, risk, compliance, internal audit, legal, and operational teams, ensuring a comprehensive approach to information protection, regulatory compliance, and business continuity.

Standards and best practices adopted by the Bank include:

ISO 27001 Information Security Management Systems (ISMS).	ISO 27701 Privacy Information Management Systems (PIMS).
ISO 27005 Information Security Risk Management.	PCI DSS Payment Card Industry Data Security Standard.
NIST 800-61 Computer Security Incident Handling Guide.	



During 2025, cybersecurity efforts focused on strengthening governance and regulatory compliance, comprehensively managing information security risks, implementing continuous infrastructure monitoring, and enhancing incident detection and response through advanced analytics, automation, and artificial intelligence.

The Bank also continued developing internal capabilities and enhancing its information security and privacy framework.

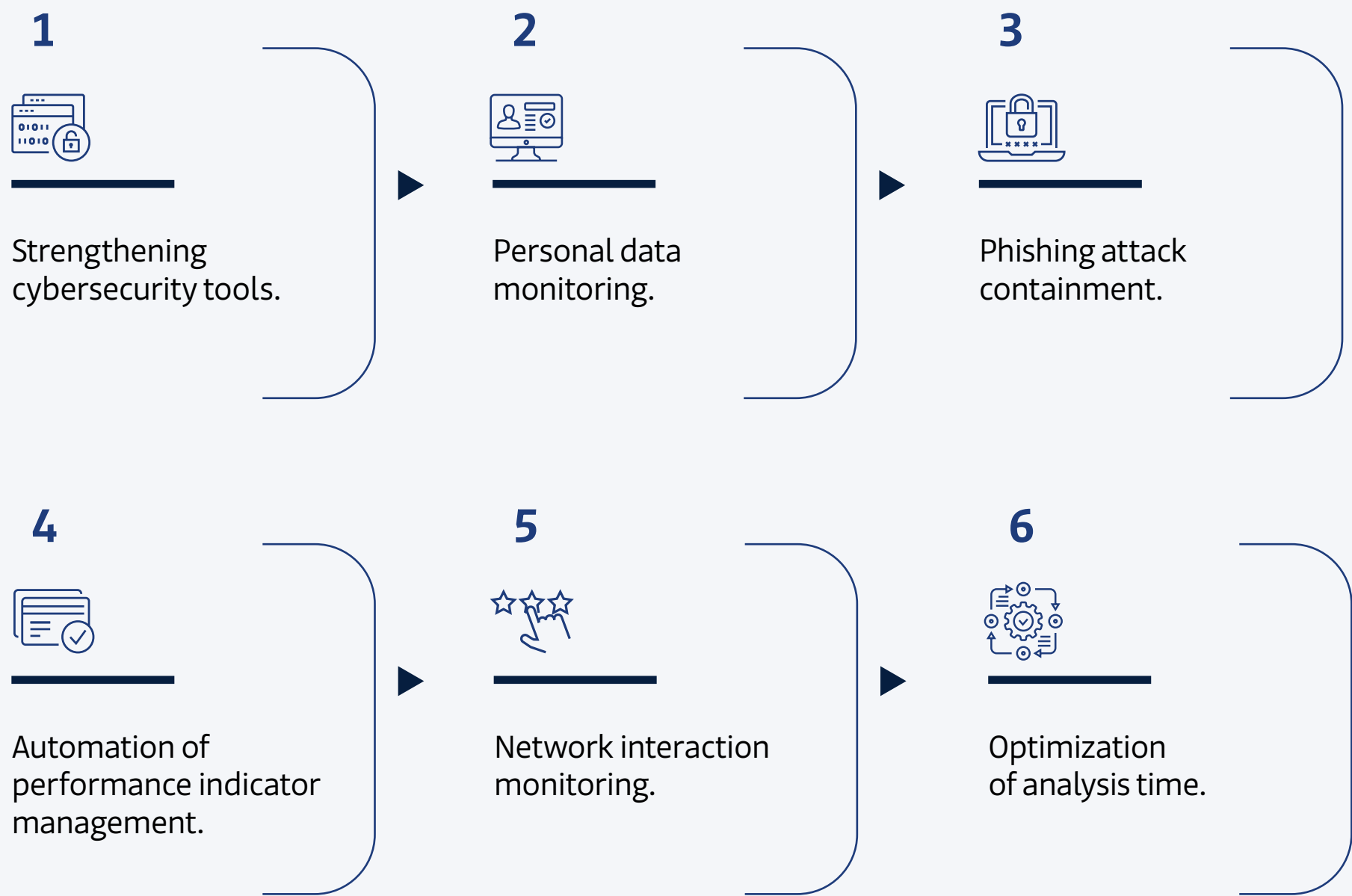
Cybersecurity integrates governance, technology, and continuous improvement to protect information, strengthen trust, and ensure business continuity.



KEY CYBERSECURITY MANAGEMENT AREAS



As part of its strategy to strengthen cybersecurity, during 2025 the Bank focused its efforts on the following areas:





KEY ACHIEVEMENTS
AND MILESTONES IN 2025

The following key
developments were achieved
during the reporting period:

Maintenance of
ISO 27001
certification.



Achievement
of PCI DSS v4.0.1
certification.

Introduction of new
response plans and
controlled attack
simulations to
strengthen cyber
defense and business
continuity processes.



Implementation of artificial intelligence-enabled
tools to improve threat detection, analysis,
and response times across the
Bank's technological infrastructure.

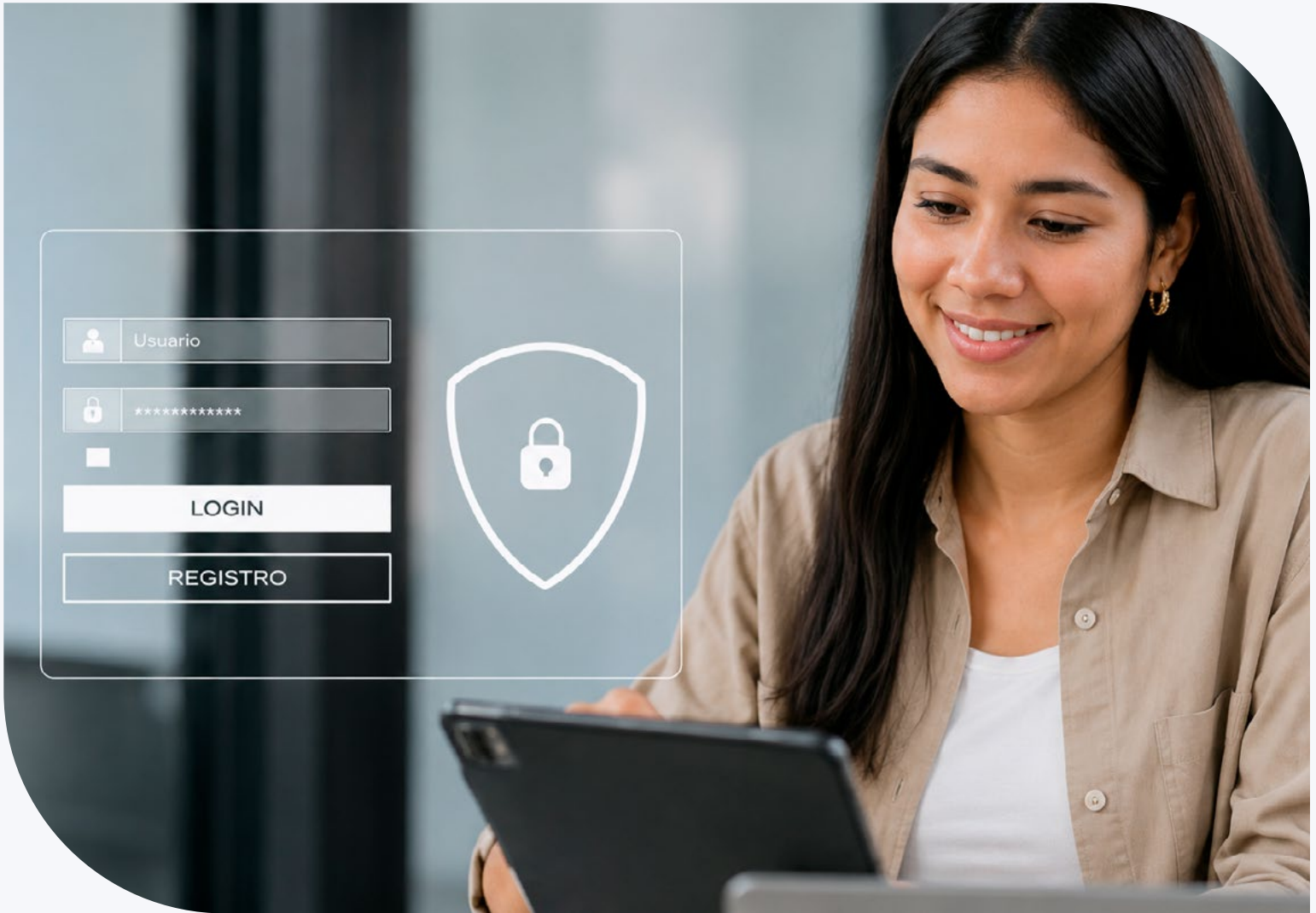


Strengthening of data
leakage detection and
prevention policies.

Deployment of
biometric authentication
mechanisms across
digital channel processes
to prevent identity fraud.



Strengthening
of the Zero Trust
model.





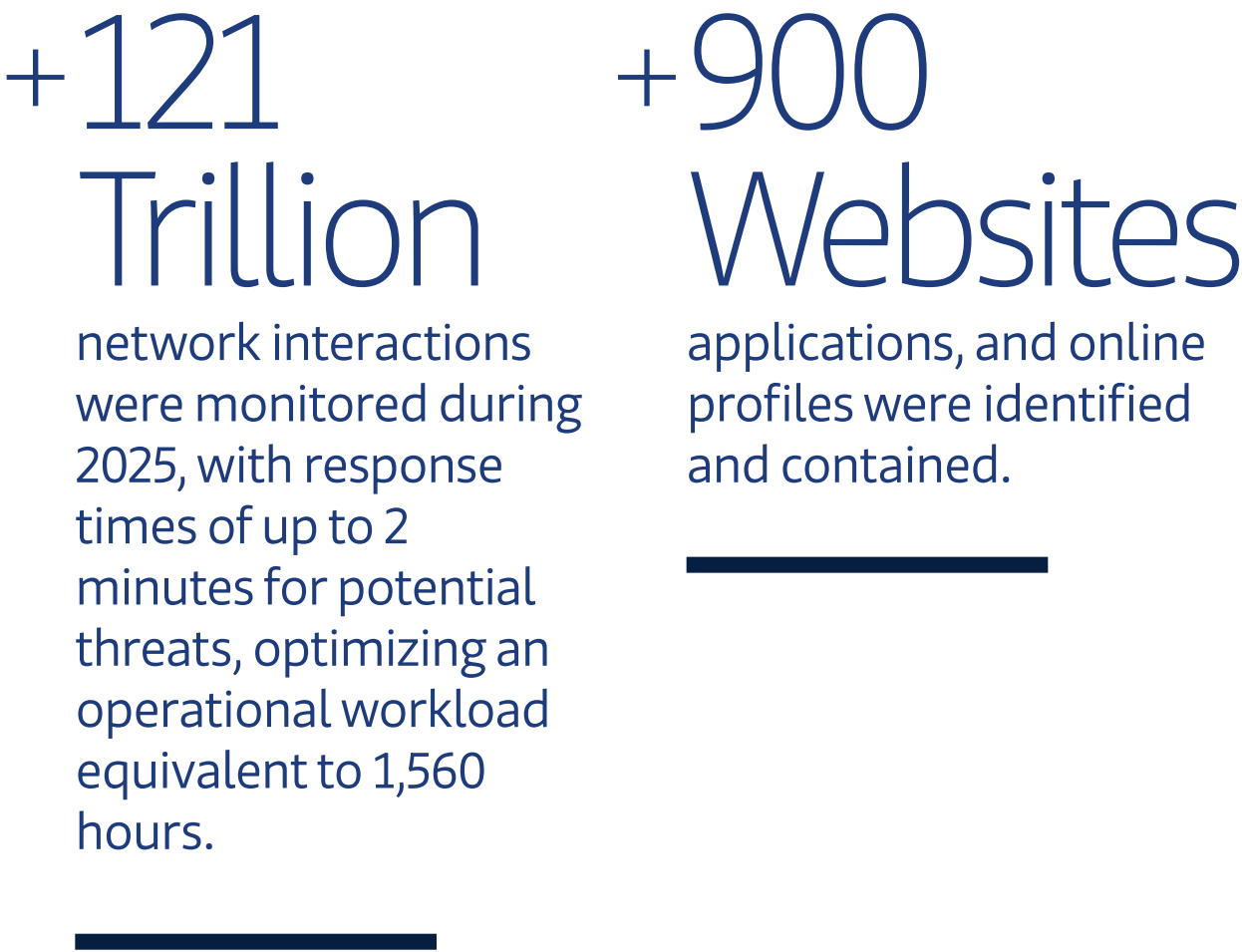
Banking Security Strategy

To safeguard customer confidence and satisfaction, Banco del Pacífico’s cybersecurity strategy focuses on strengthening its prevention, detection, and response capabilities against digital risks.

The Bank continuously monitors its technological infrastructure to prevent incidents and protect customers’ information and assets. To this end, it uses data analytics, artificial intelligence, and automation tools that enhance its ability to detect and respond to potential risks. With the aim of safeguarding customer confidence and satisfaction, Banco del Pacífico’s cybersecurity strategy encompasses the following lines of action:



The Institution also has specialized, highly trained personnel whose work is supported by recognized standards and industry best practices. This team is responsible for researching emerging threats and new methodologies to strengthen the Bank’s defense mechanisms and protect its financial services users.



The Bank also manages technology risk across three dimensions:

- **Technological infrastructure**, encompassing physical components such as hardware.
- **Logical environment**, encompassing software, data, and system vulnerabilities.
- **Human factor**, encompassing operational errors or inappropriate use of technology.



Cybersecurity Training and Culture

During the reporting period, the Bank conducted training and awareness activities aimed at strengthening its information security and personal data protection culture.

Key initiatives included:

2,609 Employees

and 99 outsourced personnel received 1.5 hours of regulatory training on information security and personal data protection.

63

Communications containing security tips and policies were distributed through various internal channels.

1,443

Employees were targeted through 3 social engineering campaigns.



Cybersecurity Policy Framework

The Bank has a comprehensive policy framework designed to ensure information security and personal data protection, aligned with international standards and financial-sector best practices. This framework is built around a general security and confidentiality policy, a strategic information security policy, and a set of specific policies governing the use, processing, and safeguarding of information throughout the Institution.

The general information security policy establishes guidelines to ensure the confidentiality, integrity, and availability of information. These guidelines apply to all employees, processes, and technologies, regardless of the medium through which information is managed.

The strategic information security policy, which is part of the Information Security and Privacy Management System, establishes the overall framework, guidelines, and commitment of Senior Management. As a financial services institution, Banco del Pacífico remains committed to protecting the confidentiality, integrity, availability, and privacy of information, while pursuing continual improvement and compliance with applicable regulatory and legal requirements.

The Bank also has specific policies governing key areas such as vulnerability management, the use of emerging technologies, information protection, secure data destruction, and security incident management. These policies help mitigate risks associated with information security and personal data protection.

The Security Governance Department is responsible for managing and updating this policy framework. It ensures that policies are periodically reviewed in response to regulatory changes, audit findings, risk assessments, and identified security incidents, keeping them current and aligned with the Bank's strategic objectives.



Audits and Monitoring

During 2025, the Bank conducted internal and external audits covering information security and privacy as part of its Information Security and Privacy Management System.

An internal audit was conducted in July 2025 to assess compliance with established controls, policies, and processes. External audits against international standards were also conducted by qualified firms, resulting in the maintenance of ISO 27001 certification with AENOR and the achievement of PCI DSS v4.0.1 certification with GMSECTEC.

These processes were part of the comprehensive assessment of the system’s performance, which included continuous monitoring, performance measurement, and Senior Management review, strengthening risk management and continual improvement in cybersecurity. These assessments are conducted annually.

KEY CHALLENGES

Key challenges identified include defining immediate and effective strategies to address threats driven by artificial intelligence, increasingly sophisticated social engineering campaigns, and vulnerabilities within the supply chain.

PRIORITIES FOR 2026

In 2026, priorities will focus on advancing digital transformation through the automation of cybersecurity processes to optimize operational efficiency and continuously assess resilience against attacks.

These priorities include the adoption of technologies such as artificial intelligence and continued alignment with an evolving regulatory and threat landscape.

Specifically, the Bank will continue strengthening information security through the following lines of action:



Comprehensive security automation and AI-enabled defense, both to anticipate threats and automate response mechanisms.



Advanced protection of networks and critical environments, strengthening network segmentation and defense across production and non-production environments.



Digital infrastructure and connectivity security, strengthening the protection of wireless networks, electronic channels, and technology architectures to ensure service continuity and availability.



Modernization of authentication mechanisms, replacing obsolete methods with more robust identity management and authentication solutions aligned with emerging threats.



Continuous assessment and resilience testing, using cyberattack simulations to measure response capabilities and improve incident management processes.



Brand protection and digital trust, implementing controls such as domain authentication to strengthen reputation and prevent fraud and impersonation.

07. Our Team: Talent That Drives Us Forward

We foster the development of our team through a culture that promotes continuous learning, well-being, inclusion, and recognition.





Talent Management

GRI 3-3, 2-7, 401-1

Banco del Pacífico recognizes that its people are a key enabler of its corporate strategy and sustainable value creation. Accordingly, talent management focuses on building an engaged, diverse, and highly skilled team that contributes to business development and strengthens customer relationships.

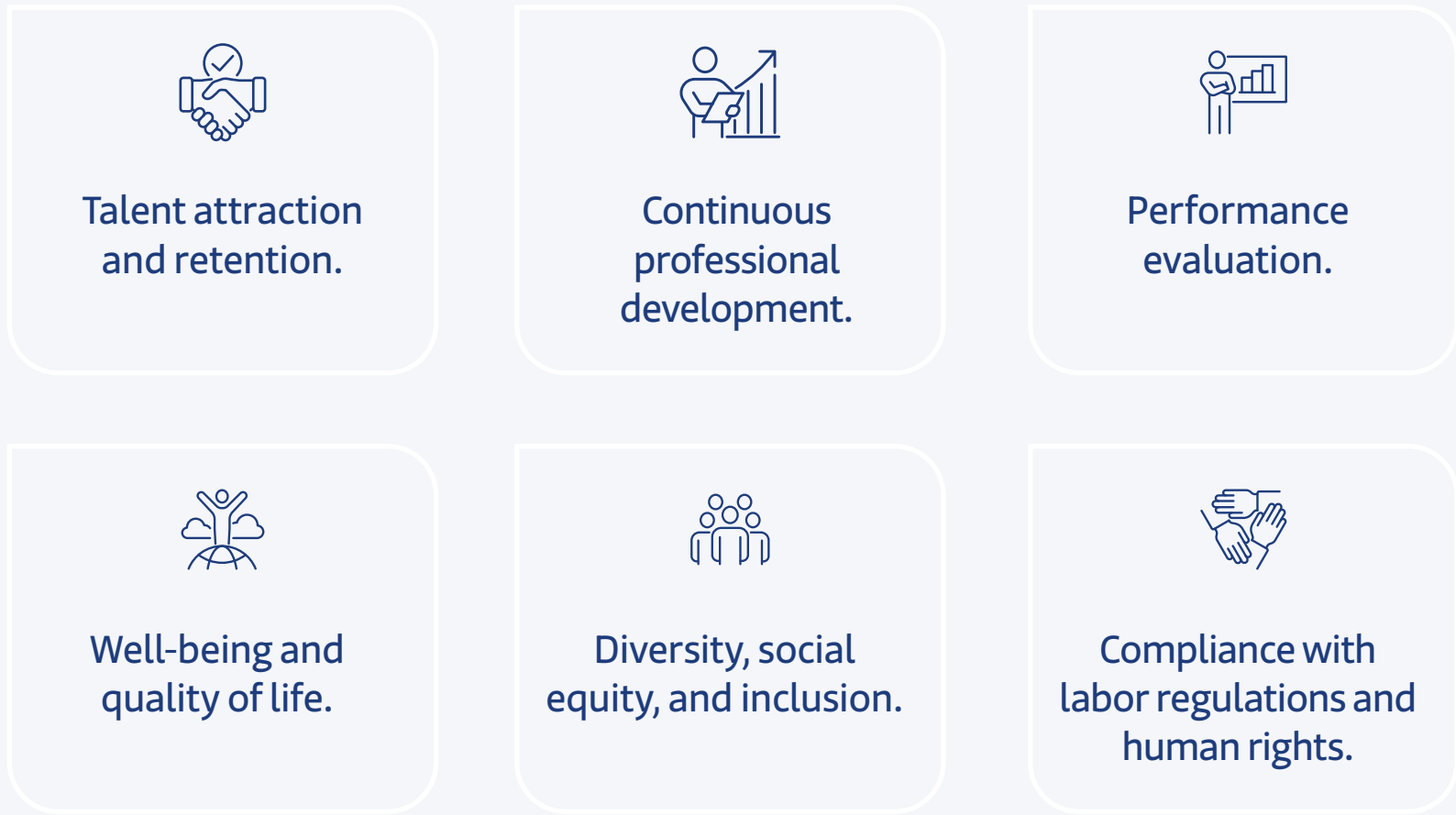
During 2025, the Bank promoted a culture grounded in its institutional values: integrity, commitment, creativity, service excellence, responsibility and inclusion, strengthening work environments that foster employee well-being, productivity, and holistic development.

Our people are the driving force behind the Bank’s sustainability and service excellence.



The Institution’s talent management approach is based on attracting, developing, and retaining employees while ensuring appropriate working conditions, opportunities for growth, and an inclusive and safe workplace.

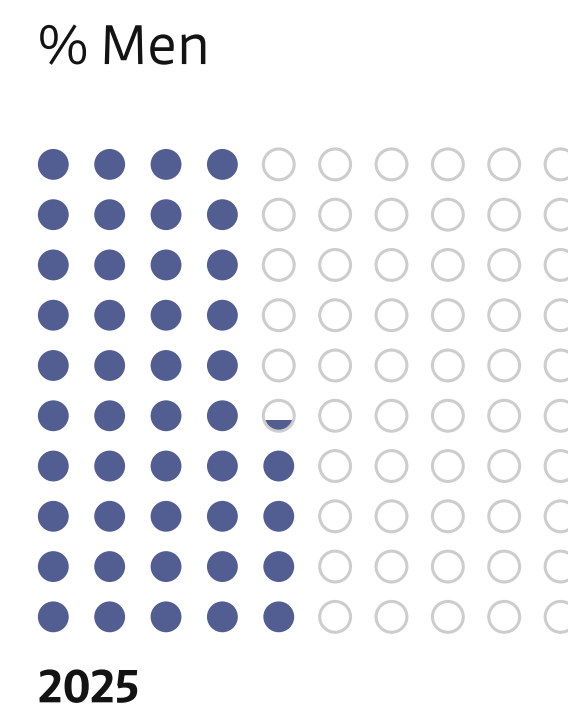
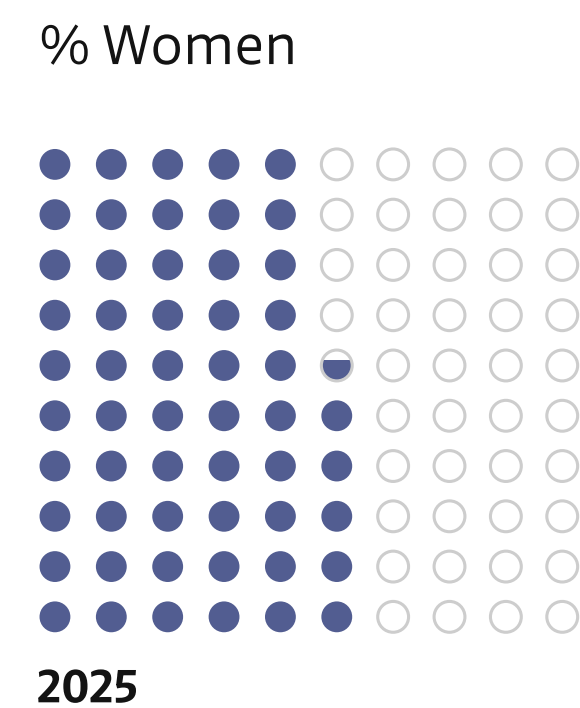
This approach encompasses:



Workforce Composition

Total employees

2,764
2025
2,522
2024



Banco del Pacífico maintains a policy under which its own workforce serves as the primary source of recruitment through a rigorous internal selection process that includes psychometric and technical assessments. This process ensures the selection of qualified individuals who are committed to the Bank’s vision.

WORKFORCE DISTRIBUTION BY HIERARCHICAL LEVELS LEVEL, AGE, AND GENDER

Job category	Hierarchical level	18 to 30 years		31 to 50 years		51 and over		Total 2024	Total 2025
									
Operational	1	291	223	48	69	0	18	627	649
Administrative	2	198	197	270	155	10	13	771	843
	3	105	92	457	355	37	28	955	1,074
Middle Management	4	0	0	25	17	10	8	68	60
	5	1	0	52	25	21	10	84	109
Senior Management	6	0	0	4	9	9	5	15	27
Executive Leadership	7	0	0	0	0	2	0	2	2
Total		595	512	856	630	89	82	2,522	2,764



NUMBER OF EMPLOYEES BY REGION, AGE, AND GENDER

	COAST		ISLAND REGION		HIGHLANDS				
	1,890	Total 2025	35	Total 2025	839	Total 2025			
	1,707	Total 2024	33	Total 2024	782	Total 2024			
	Female	Male	Female	Male	Female	Male	Female	Male	Total
18 a 30 años	413	373	10	7	172	132	595	512	2,764 2025
31 a 50 años	537	438	13	4	306	188	856	630	
51 en adelante	61	68	1	0	27	14	89	82	
							89	82	2,522 2024

NEW HIRES BY REGION, AGE, AND GENDER

	COAST		ISLAND REGION		HIGHLANDS			
	312	Total 2025	6	Total 2025	118	Total 2025		
	221	Total 2024	4	Total 2024	83	Total 2024		
	Female	Male	Female	Male	Female	Male	Female	Male
18 a 30 años	99	108	2	4	53	40	154	152
31 a 50 años	40	50	0	0	11	9	51	59
51 en adelante	11	4	0	0	2	3	13	7
							Total	
							436	2025
							308	2024



OVERALL TURNOVER

Indicator	2024	2025
Total dic. 2024	2,522	2,764
Annual difference	71	242
EM Factor	2,486.5	2,643
Hires + departures	584	778
Cumulative turnover	23.49%	29.44%
Average monthly turnover	1.96%	2.45%

EMPLOYEE HIRES AND DEPARTURES

	2024	2025
Hires	308	436
Departures	276	342

Professional Development

GRI 404-1, 404-2, 404-3

During 2025, Banco del Pacífico maintained its commitment to strengthening employee capabilities by promoting initiatives focused on professional development and continuous learning. These actions were designed to address institutional needs and support the achievement of its strategic objectives.

Throughout the period, the Bank continued to encourage employee participation in programs, courses, workshops, and training activities aimed at strengthening technical competencies and cross-functional skills. Initiatives focused on strengthening leadership and developing commercial and operational capabilities across the Institution also continued.

Strengthening employee capabilities supports their professional development and contributes to the achievement of the Bank’s institutional objectives.

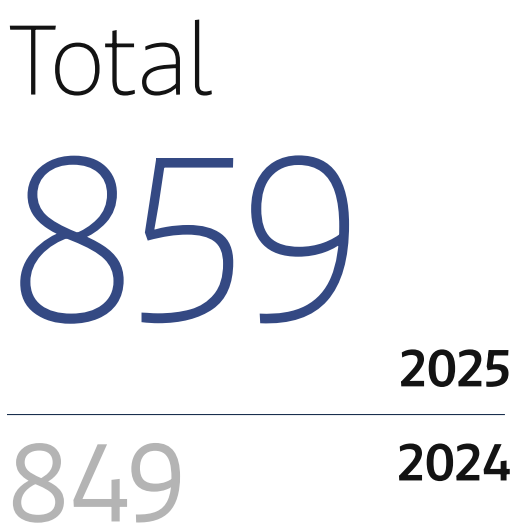




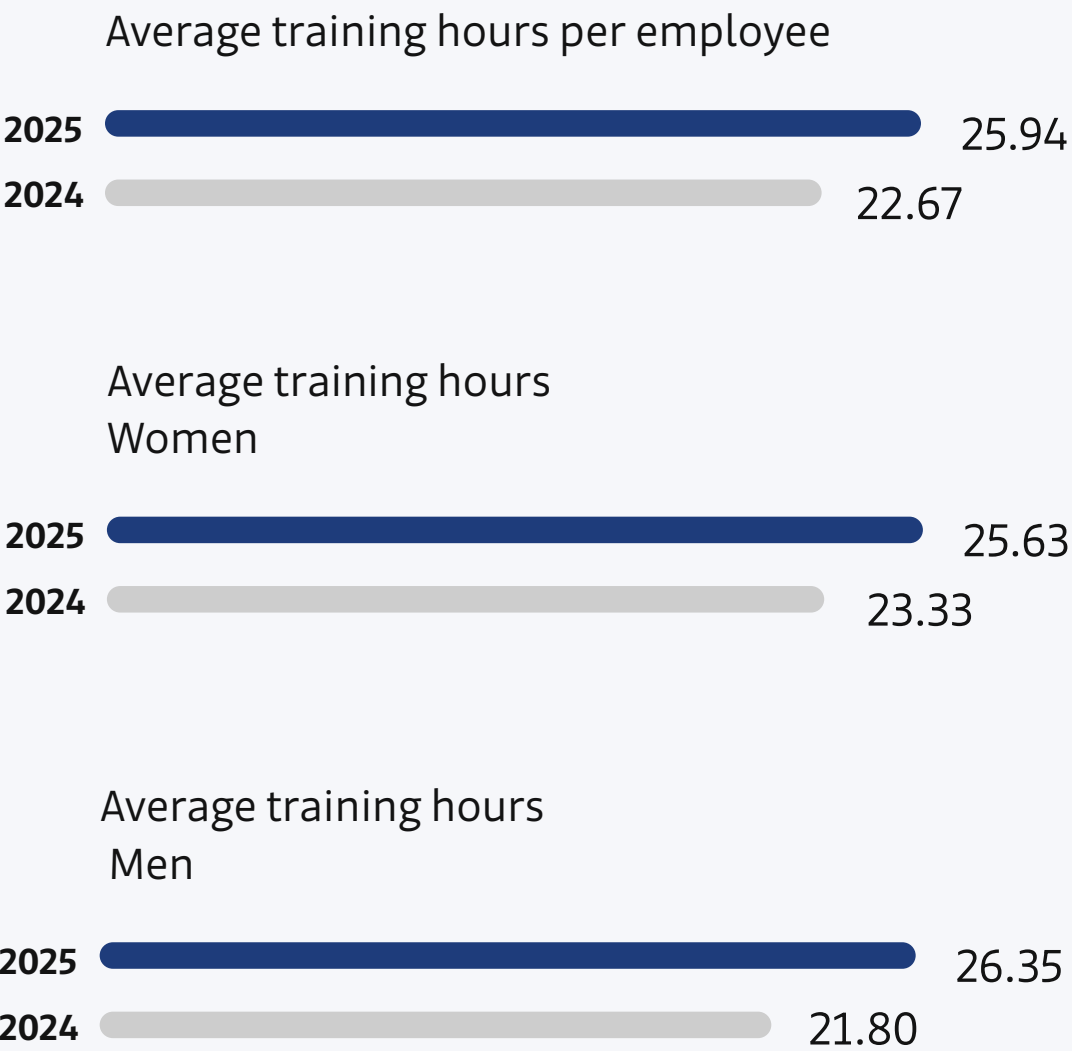
LEARNING AND TRAINING

Training opportunities were provided to strengthen the technical knowledge and competencies employees require to perform their roles. In line with the Bank’s commitment to continuous learning, training activities were offered across different areas and included commercial, operational, and regulatory training.

These initiatives contributed to strengthening technical capabilities, meeting regulatory requirements, and supporting employees’ professional development. Banco del Pacífico monitored both the number of training hours delivered and employee participation across the various initiatives implemented during the period.



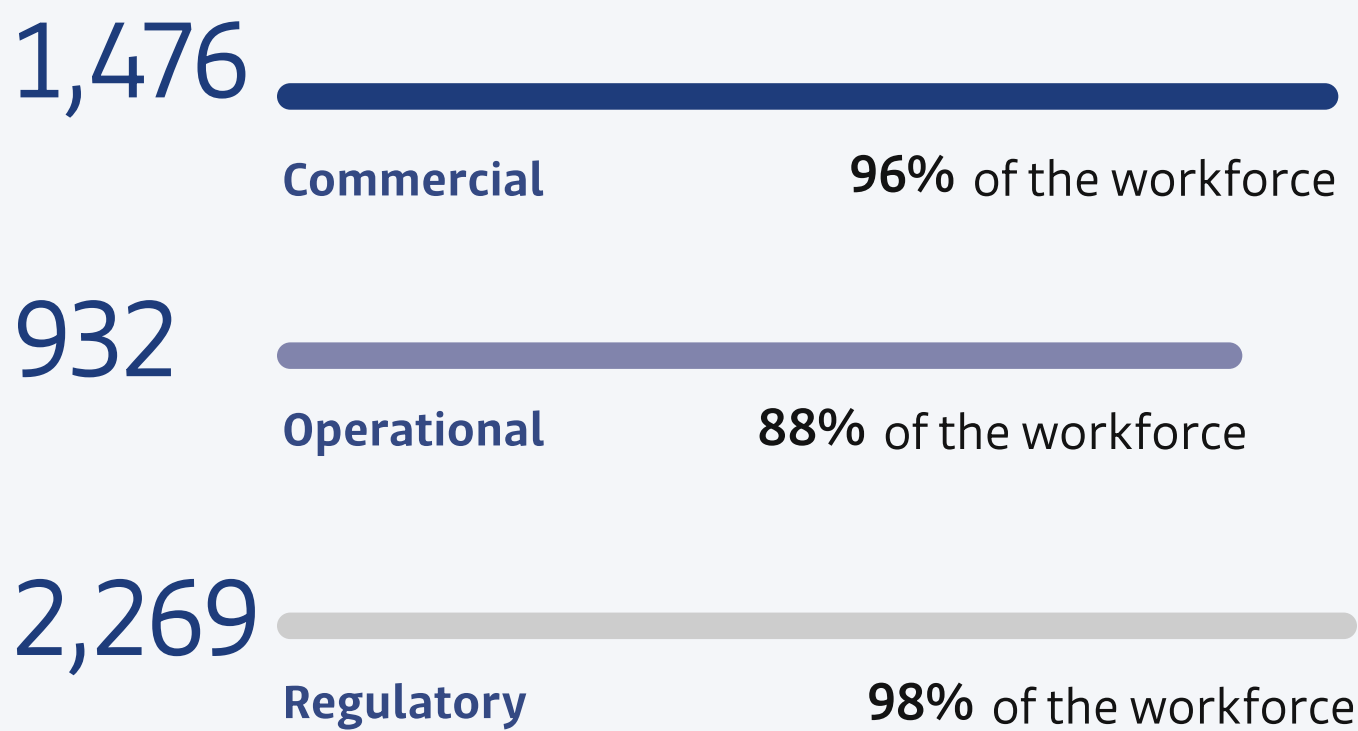
To strengthen the monitoring of training processes, the Bank tracked the average number of training hours per employee, including gender-disaggregated information.





EMPLOYEES TRAINED

Training activities during the period targeted different levels and areas of the Bank, increasing employee participation in learning and professional development opportunities.



Regulatory training was provided to all Bank employees.



Continuous learning strengthens our team’s capabilities and contributes to the achievement of the Bank’s strategic objectives.

COMPETENCY DEVELOPMENT

As part of its professional development strategy, during 2025 the Bank continued to drive initiatives aimed at developing leadership capabilities and strengthening commercial and operational competencies. These initiatives were designed to enhance the skills required for employees to perform their roles and support the achievement of team objectives.

Indicator	2024	2025
Employees participating in leadership programs	148	124
Number of groups formed in leadership programs	5	6

PERFORMANCE EVALUATION

Banco del Pacífico maintained performance evaluation processes designed to monitor progress toward objectives and strengthen employees’ professional development. These processes helped identify opportunities for improvement and strengthen the capabilities required to perform their roles within the Bank.



Compensation and Pay Equity

GRI 2-20

Banco del Pacífico maintains guidelines designed to ensure compensation management is aligned with principles of equity, regulatory compliance, and institutional sustainability. The remuneration structure takes into account the responsibilities associated with each position, hierarchical level, performance, and labor market conditions.

During 2025, the Bank continued strengthening practices aimed at providing competitive working conditions and benefits that contribute to employees' overall well-being, in compliance with applicable regulations and internal talent management guidelines.

The Bank's compensation management approach is grounded in principles of equity, compliance, and employee well-being.

REMUNERATION POLICY

The Bank's Remuneration Policy provides compliance with the rights and obligations established under applicable labor regulations, including provisions of the Labor Code, the Ecuadorian Social Security Institute (IESS), the Internal Revenue Service (SRI), and Constituent Mandate No. 2.

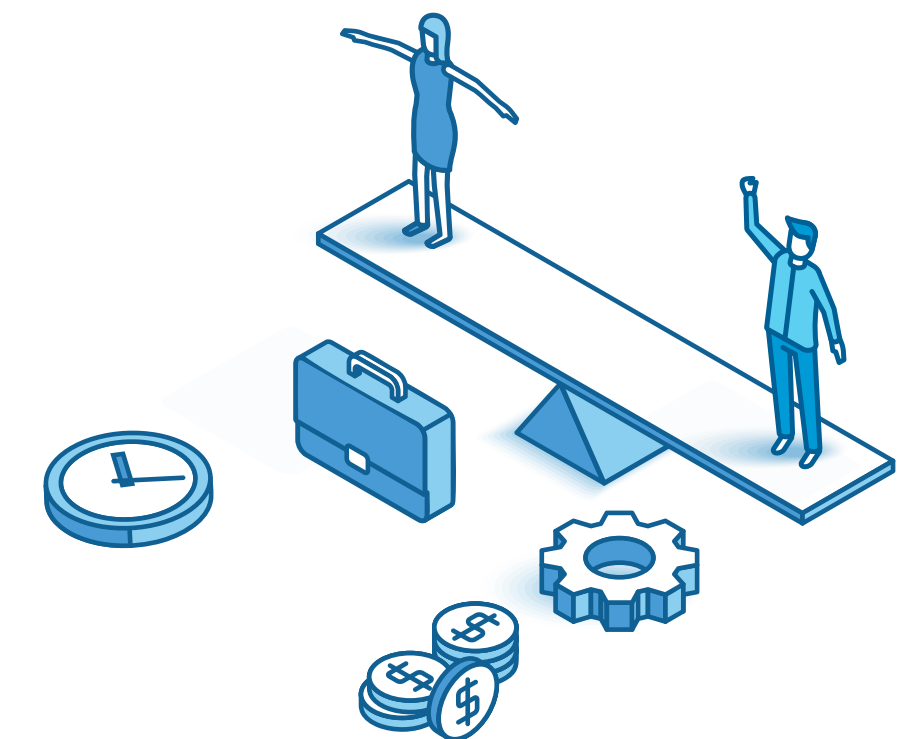
This framework applies across the Institution's different hierarchical levels and includes guidelines designed to promote compensation conditions that reflect the responsibilities and functions associated with each position.

The Bank also maintains benefits designed to enhance employees' well-being and quality of life, including medical and life insurance, childcare-related benefits, and other mechanisms established by the Institution.

COMPENSATION DETERMINATION

Compensation determination includes internal job analyses and salary scales aligned with the responsibilities and functions associated with each position. This process helps strengthen internal equity and competitiveness within the labor market.

The Bank also continuously monitors compensation and benefits guidelines to ensure alignment with institutional objectives and applicable requirements for effective talent management. This reinforces the Bank's commitment to appropriate working conditions and employees' overall well-being.



Diversity and Equal Opportunity

GRI 405-1, 406-1

Banco del Pacífico promotes an institutional culture based on respect, inclusion, and equal opportunity, fostering workplaces that embrace diversity and support employees’ holistic development.

The Bank’s Code of Ethics underpins its commitment to inclusion and social equity, ensuring that all employees have equal opportunities for professional development in a dignified work environment. This framework promotes fair, discrimination-free treatment and prohibits any form of harassment or exclusion based on race, religion, gender, age, disability, sexual orientation, or other social conditions.

Talent management includes guidelines designed to promote inclusive and respectful workplaces, where decisions related to recruitment, hiring, training, and professional development are based on objective criteria aligned with each individual’s capabilities and competencies.



DIVERSITY AND INCLUSION

The Bank incorporates diversity and inclusion principles into both employee management and its governance bodies. The Board of Directors is composed of professionals selected based on merit, professional experience, and academic background, contributing to stronger oversight and strategic direction across the Institution.

The Talent Management Policy promotes inclusive recruitment and development processes designed to ensure equal opportunity and respect for diversity throughout the Institution. Within this framework, during 2025 the Bank continued promoting mechanisms that support the integration and well-being of individuals belonging to vulnerable groups, including people with disabilities and employees who are pregnant or breastfeeding, as well as other priority groups.

EMPLOYEES IN VULNERABLE SITUATIONS

Condition	2024	2025
People with disabilities	104	106
Pregnant employees	51	57
Breastfeeding employees	26	46
Employees with pre-existing medical conditions	29	58
Maternity leave cases managed	58	57
Paternity leave cases managed	43	28

*Note: In accordance with applicable regulations, Banco del Pacífico complies with the required percentage of employees with disabilities within its workforce.

EQUAL OPPORTUNITY
AND NON-DISCRIMINATION

Banco del Pacífico maintains guidelines designed to prevent all forms of discrimination and harassment within the Institution, promoting workplace relationships based on respect, inclusion, and equal opportunity.

During the reporting period, the Bank maintained mechanisms for managing and monitoring situations involving potential cases of discrimination, in alignment with the principles established in the Code of Ethics and other applicable institutional guidelines.

Indicator	2025
Reported cases of discrimination	5
Cases managed and resolved	5

Diversity and equal opportunity management remained aligned with the Bank’s commitment to fostering inclusive, safe, and respectful workplaces for all employees.

Holistic Well-Being
and Quality of Life

GRI 401-2, 401-3

Employee well-being is a key factor in the Bank’s performance and involves creating an environment that supports development, health, and balance in everyday life. Accordingly, the Institution implements initiatives designed to improve its teams’ quality of life, recognizing that their well-being directly influences culture, productivity, and the service experience.

During 2025, 85 employees were entitled to parental leave, of whom 57 women and 28 men took maternity and paternity leave, respectively. Of this total, 81 returned to their regular duties after completing their leave, and 85 remained employed by the Bank one year later.

Within this context, the return-to-work and retention rates for employees who took parental leave were 100% and 100%, respectively, during the reporting period.

100%
of employees received
corporate benefits.



Employee contribution covered by the employer



Income tax covered by the employer



Fixed compensation



Maternity and paternity leave



Meal subsidy



Birthday leave



Life insurance



Christmas bonus



Vacation bonus



Marriage leave



Study leave



Medical insurance



Family emergency leave



Lactation rooms



Childcare

Health and Safety

GRI 403-1, 403-2, 403-3, 403-4, 403-5, 403-6, 403-7, 403-8, 403-9, 403-10

Banco del Pacífico’s occupational health and safety management seeks to ensure safe working conditions and prevent risks arising from employees’ day-to-day activities. To this end, the Bank implements measures designed to reduce incidents and protect employee health while promoting preventive practices throughout the Institution.

During 2025, Banco del Pacífico achieved a significant occupational health and safety milestone by implementing its Management System in accordance with ISO 45001:2018, achieving 100% compliance with the established requirements. This progress reflects the Bank’s commitment to protecting its employees and other stakeholders, strengthening its prevention culture and occupational risk management. The Institution plans to obtain international certification in the first quarter of 2026, with the aim of ensuring and maintaining safe and healthy working conditions, promoting employees’

physical and mental well-being, and continually improving its occupational health and safety performance.

The Bank protects the privacy and confidentiality of employees’ medical information through access controls, secure information storage, and compliance with applicable personal data protection legislation. Health information is handled exclusively by authorized personnel and used solely for occupational, preventive, and well-being purposes, ensuring respect for employee rights.

During 2025, the Bank conducted Occupational Health and Safety training programs focused on prevention and employee health promotion. Topics included Office Safety and Well-Being; Emergency Response Team Program; Prevention of Alcohol, Tobacco, and Other Drug Use; Stroke Prevention; Ergonomic Risk Prevention; and Sexual and Reproductive Health with an Emphasis on HIV Prevention.

These initiatives were designed to strengthen a culture of self-care, reduce health risk factors, and promote safe and healthy workplaces.



OFFICE SAFETY AND WELL-BEING

Training designed to strengthen the prevention culture by identifying workplace risks, promoting safe practices, preventing incidents, and fostering employees’ overall well-being.



STROKE PREVENTION

Training program focused on identifying stroke risk factors, warning signs, and symptoms, as well as promoting healthy habits for prevention.



EMERGENCY RESPONSE TEAM PROGRAM

Banco del Pacífico’s Emergency Response Team Program aims to strengthen the Bank’s ability to respond to emergency situations by establishing and training properly prepared internal response teams.



ERGONOMIC RISK PREVENTION

Training designed to strengthen good ergonomic practices in the workplace, including proper posture, movement breaks, and prevention of musculoskeletal disorders.



PREVENTION OF ALCOHOL, TOBACCO, AND OTHER DRUG USE

Training designed to raise employee awareness of the risks associated with alcohol, tobacco, and other psychoactive substances, promoting healthy lifestyles and preventing risky behaviors in the workplace.



SEXUAL AND REPRODUCTIVE HEALTH – HIV

Training focused on promoting sexual and reproductive health, including HIV awareness, and encouraging responsible behaviors that support overall health.

2,560

Employees participated in the programs, representing a 98% participation rate.

Joint Health and Safety Committee

Providing spaces where employees can express their ideas and concerns regarding health and safety helps strengthen the work environment and foster a greater sense of belonging. This exchange also supports motivation, reduces absenteeism, and contributes to greater team stability.

In compliance with applicable occupational health and safety regulations, Banco del Pacífico has two Joint Occupational Health and Safety Committees, established at its Headquarters Building and Quito Main Building. These committees are a key component of preventive management, promoting employee participation and consultation in line with the principles established under ISO 45001:2018.

These mechanisms ensure employee participation in risk identification, decision-making, and continual improvement of the management system. The Bank also strengthens internal communication on occupational health and safety through a permanent open channel at prevencionbdp@pacifico.fin.ec, facilitating the submission of suggestions, reports, and inquiries by all employees.

The Bank therefore approaches health and safety as a shared responsibility that extends beyond regulatory compliance and is embedded in day-to-day management. Employee input is essential to adjusting and improving policies so that they reflect actual workplace needs.



96.48%

Of employees are represented by joint health and safety bodies.



Health and Well-Being

Given the nature of the Bank’s business, occupational health and safety management focuses primarily on risk prevention and the promotion of healthy habits. This approach includes initiatives supporting employees’ physical and mental well-being and encouraging lifestyles that contribute to their everyday health and quality of life.

99.20%

Of employees have private medical insurance.

During 2025, the Bank conducted several health promotion activities, including:

MONITORING AND COMMUNICATION



Pre-employment medical examinations and return-to-work assessments are conducted for employees who are absent due to illness or maternity leave for more than 15 days. The Bank also maintains ongoing communication with employees on health, self-care, nutrition, and well-being.

PERIODIC MEDICAL EXAMINATIONS



1,730

Examinations conducted as of year-end.

Periodic medical examinations are conducted for Bank employees to identify and prevent work-related risks. These assessments identified endocrine, nutritional, and metabolic conditions as the main health risks. Preventive measures included occupational medical follow-up, referral to specialists when required, personalized nutritional counseling and the hiring of nutrition professionals, physical activity programs such as dance fitness sessions, movement breaks, and campaigns promoting healthy habits.



VACCINATION CAMPAIGN



The Bank organizes influenza vaccination campaigns in collaboration with the Ministry of Public Health across its different locations.

INFLUENZA VACCINATION

HIGHLANDS

	Location	Ambato	Quito	Riobamba	Santo Domingo
Total 2025					
505	Number of vaccines administered	43	408	27	27

COAST

	Location	Guayaquil	Portoviejo	Machala	Manta	Milagro
Total 2025						
924	Number of vaccines administered	762	35	62	60	5

1,429 Employees benefited from these campaigns during 2025.



NUTRITION



During 2025, the Bank continued its Nutrition Program, with nutrition professionals based in Quito and Guayaquil. The program provided employees with personalized nutritional counseling, follow-up on cases identified through occupational medical examinations, and guidance for preventing and managing risk factors associated with endocrine, nutritional, metabolic, and cardiovascular conditions.

The Bank also conducted nutrition education activities and healthy lifestyle campaigns and periodically reviewed menus offered at its Quito and Guayaquil cafeterias to promote balanced nutrition and contribute to employees’ overall well-being.

The Healthy Scorecard Challenge was implemented with the following objectives:



Raise employee awareness of the importance of healthy eating.



Encourage reduced consumption of ultra-processed foods, sugar, salt, and saturated fats.



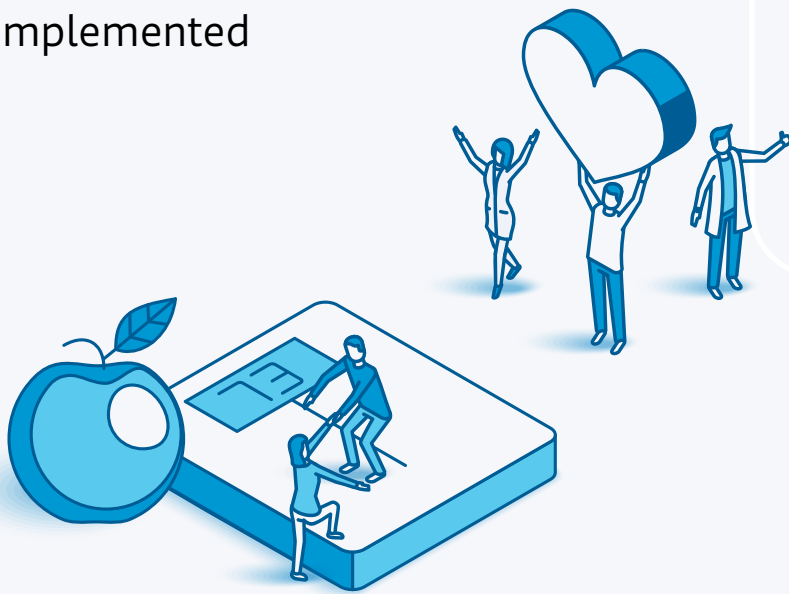
Promote the consumption of fruits, vegetables, whole grains, and adequate hydration.



Provide nutritional information.



Promote physical activity.



BdP TE QUIERE SANO
(BdP wants you healthy)

Transforming Habits, Improving Lives

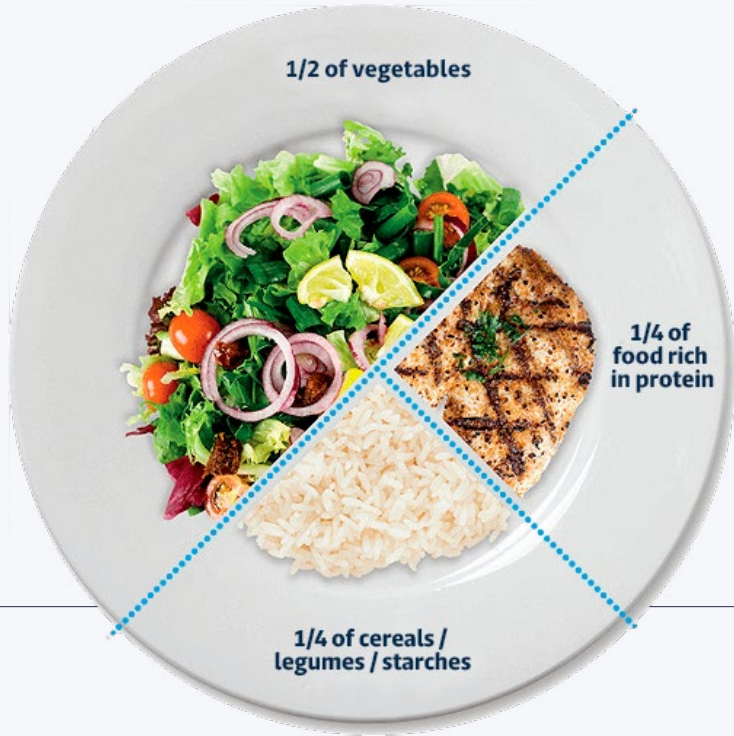
Since its launch in late January, the well-being program has had a positive impact on our employees’ eating habits and health. As of July, some of the most significant achievements include:

Healthier Food Preparation

GUAYAQUIL

QUITO

	Reduction in juice preparation	44% ↓	40% ↓
	Reduction in rice preparation	25% ↓	45% ↓
	Increase in herbal infusion preparation	30% ↑	40% ↑
	Increase in salad preparation	25% ↑	50% ↑



CAFETERIA DATA

September

GUAYAQUIL

QUITO

	Increase in juice preparation	27% ↑	20% ↑
	Increase in rice preparation	42% ↑	20% ↑
	Herbal infusion preparation	= Se mantiene	60% ↑
	Increase in plain water consumption	40% ↑	40% ↑

Salad consumption remained stable in both Quito and Guayaquil.



MOVEMENT BREAKS



During 2025, the Bank continued its movement breaks program for employees in Quito and Guayaquil, implemented in coordination with its Private Health Insurance providers and Medical Department. The initiative followed an annual schedule that included periodic sessions across the Institution's different areas.

The sessions included stretching, joint mobility, muscle relaxation, and physical activation exercises designed to reduce work-related fatigue, prevent musculoskeletal disorders associated with office work, and promote healthy habits during the workday.

The program formed part of the Bank's health promotion and ergonomic risk prevention initiatives, contributing to employees' physical well-being and strengthening a culture of self-care in the workplace.



MENTAL HEALTH

9
mental health sessions were conducted by the Bank during 2025, five in Quito and four in Guayaquil, delivered both in person and virtually to achieve greater reach.

These sessions helped strengthen employees' emotional well-being by raising awareness of the importance of mental health in everyday life. They also contributed to reducing the stigma associated with emotional well-being and promoting a culture of openness and respect.

In the workplace, these initiatives have a positive impact on institutional climate by encouraging empathy, communication, and healthy relationships. They also encourage employees to seek professional support when needed, contributing to more timely and effective care.



PSYCHOSOCIAL RISK PROGRAM

276
Employees completed their processes in 2025 (as of December 8, 2025).



The Bank has a psychosocial risk management program that provides telepsychology support to employees who require it, based on the results of the psychosocial risk survey conducted in 2023. The program is supported by external

psychologists who provide scheduled telepsychology sessions to employees who agreed to participate, based on a triage assessment.



Occupational Accidents and Absenteeism

During 2025, 8 occupational accidents were recorded, of which 3 were commuting accidents (in itinere) and 5 occurred during working hours. As a result, the frequency rate was 0.32.



Accidents
by region



Accidents
by gender

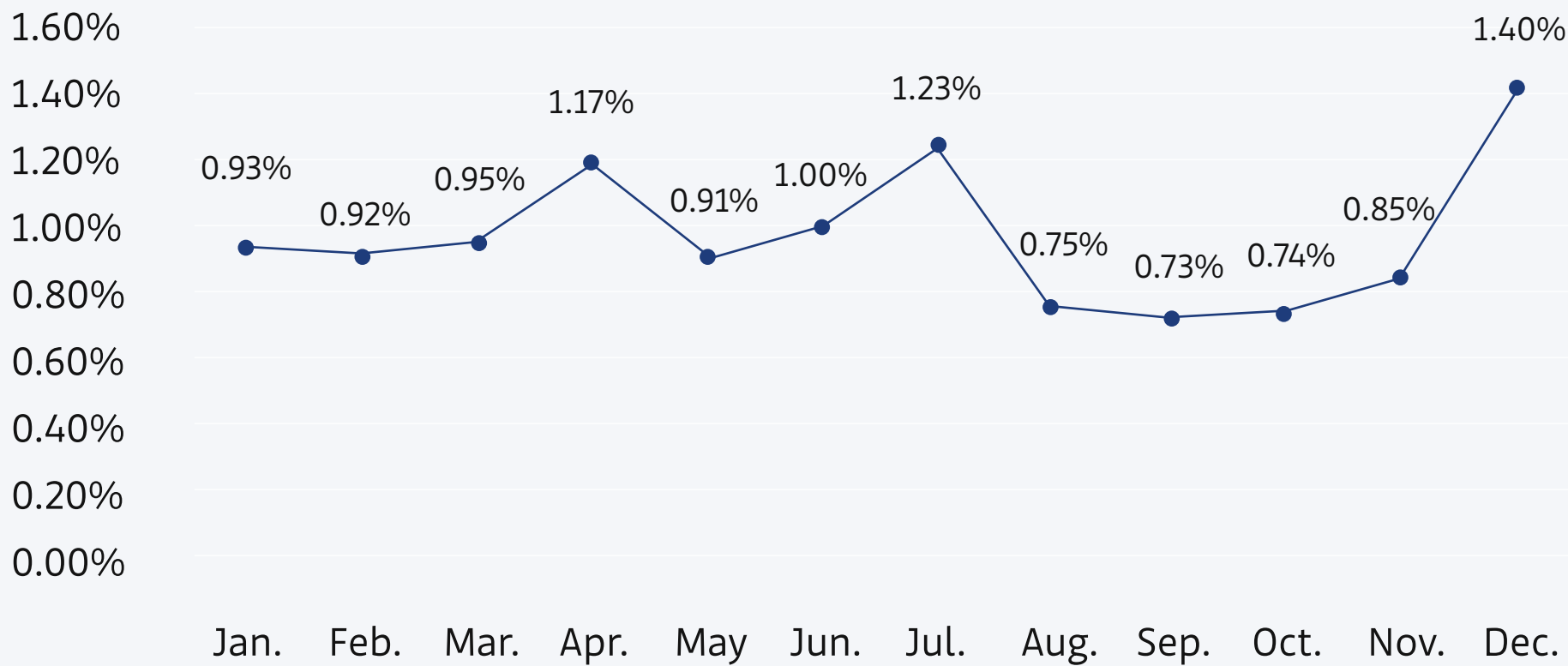


The main causes of absenteeism at the Bank were respiratory and trauma-related conditions. In response, the Bank implemented initiatives focused on preventive measures, health education campaigns, vaccination, timely medical follow-up, epidemiological surveillance of respiratory diseases, ergonomic recommendations, and activities promoting employees’ physical well-being.

0,97%

Absenteeism rate associated with the most frequent illnesses in 2025.

Absenteeism indicator for
the most frequent illnesses nationwide – 2025



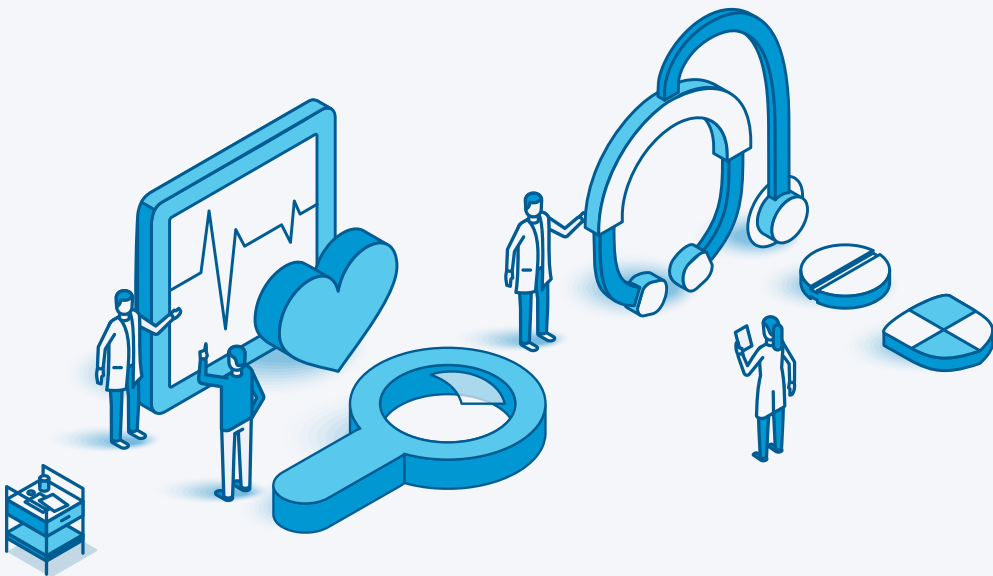
ICD-10 Classification	Total nationwide absenteeism hours
Diseases of the respiratory system	23,254
Injury, poisoning, and certain other consequences of external causes	14,762
Certain infectious and parasitic diseases	10,680
Pregnancy, childbirth, and the puerperium	8,660
Diseases of the musculoskeletal system and connective tissue	6,957
Diseases of the digestive system	6,458
Diseases of the genitourinary system	4,930
Neoplasms	4,592
Symptoms, signs, and abnormal clinical and laboratory findings, not elsewhere classified	3,683
Factors influencing health status and contact with health services	2,399

ICD-10 Classification	Total nationwide absenteeism hours
Diseases of the circulatory system	2,090
Diseases of the eye and its annexes	1,478
Diseases of the skin and subcutaneous tissue	1,027
Diseases of the nervous system	907
Diseases of the ear and mastoid process	509
Endocrine, nutritional, and metabolic diseases	300
External causes of morbidity and mortality	289
Mental and behavioral disorders	238
Congenital malformations, deformities, and chromosomal abnormalities	160
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	16

Total nationwide
absenteeism

93,387.63

January to December 2025



08.

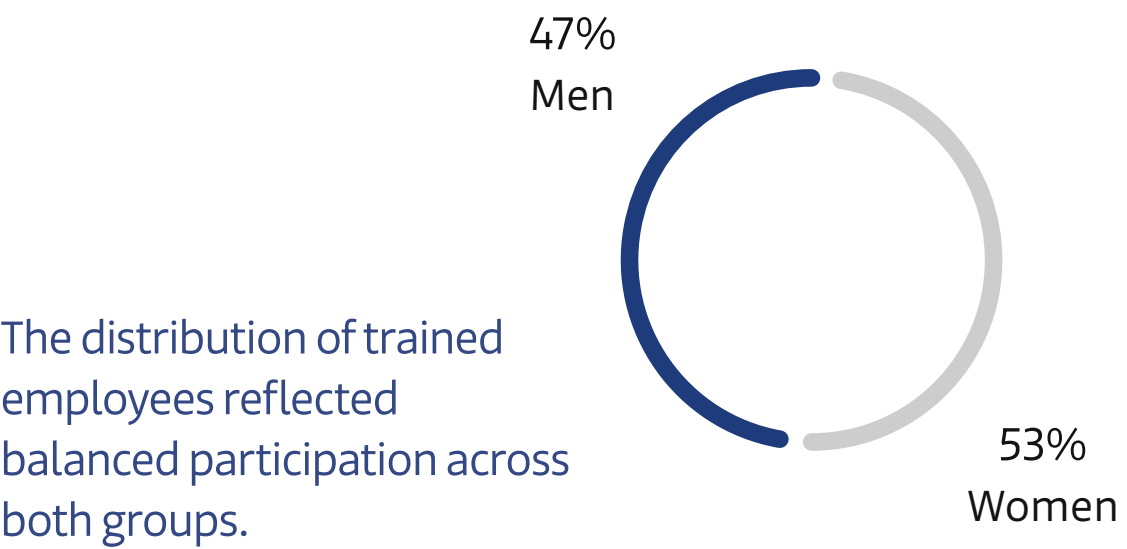
Positive Impact: Social and Environmental Commitment

We create value beyond our operations through initiatives that strengthen social development, advance inclusion, and promote responsible environmental management.



Financial Education

GRI 3-3, 2-24, 203-1, 413-1
SASB FN-CB-240a.4



Banco del Pacífico considers financial education a key pillar in contributing to Ecuador’s sustainable development. The Institution therefore maintains a program that provides people with tools to better manage their resources, plan, save, and make informed financial decisions through a variety of initiatives. In this way, the Bank contributes to strengthening the economic stability of customers, users, and communities.

21,062 People trained.	11,224 Women	9,838 Men	USD55,847.67 Invested in financial education.
12 Provinces 7 Universities	58 Companies and institutions. 52 Educational institutions.	10 Foundations or social organizations.	

The main challenges focused on strengthening the impact of training beyond the number of people reached by promoting behavioral change and better financial decision-making. Efforts also focused on adapting content and methodologies to the needs of each segment, maintaining a consistent experience across different locations, expanding reach through digital tools, and strengthening impact measurement through indicators and results monitoring.

Looking ahead to 2026, program priorities include developing innovative financial education initiatives for children and young people, expanding reach among strategic customers - including non-bank correspondents, SMEs, and companies -, strengthening partnerships, and continuing to integrate financial education into the Bank’s business strategy.

By year-end 2025, the financial education program had benefited 21,062 people through 446 sessions.

Participants included		
10,452 adults (employees of participating companies and beneficiaries of foundations)		
1,746 University students	3,108 high school students	5,756 elementary school children



APRENDO CON MI BANCO

5,756
Children reached

3,108
Young people reached

204
Workshops at
52 educational
institutions
nationwide.



MI BANCO ME ENSEÑA

8,934
People trained,
including 1,746
university students.

139
In-person and
53 virtual workshops.

58
Companies and
7 universities
benefited.



EMPRENDE PACÍFICO

As part of its commitment to financial inclusion, Banco del Pacífico promotes initiatives targeting vulnerable populations in partnership with the Ministry of Economic and Social Inclusion, Aldeas SOS, Funcoin, and other social organizations and foundations. Through the Emprende Pacífico program, finance and business workshops were provided to entrepreneurs to strengthen resource management and promote informed decision-making. The initiative benefited groups including Indigenous people, female heads of household, and people with disabilities, reinforcing an inclusive approach across the Bank’s financial programs.

704
People benefited.

10
Communities supported.



Social Responsibility

GRI 3-3, 413-1

Social Responsibility is an integral part of Banco del Pacífico’s institutional commitment, and through various initiatives, the Bank seeks to generate a positive impact that extends beyond its financial operations.

Within this framework, it develops projects aimed at promoting inclusion and well-being and creating opportunities for diverse population groups.

In 2025, we promoted initiatives designed to strengthen financial education, creativity, and entrepreneurship among children and young people. These included **Conociendo a mi Banco**, an experience for employees’ children that introduced them to the Bank’s operations and different areas in an engaging and playful way. We also organized the **Pacífico Game Changers** competition, designed to foster entrepreneurship among high school students, and **Pacífico Imagina**, which promoted creativity and literary talent among elementary school children.

The main challenges involved strengthening strategic partnerships to expand the reach of these initiatives, incorporating mechanisms to measure the impact of financial education programs, and consolidating the corporate volunteering program.

Our priorities for 2026 include expanding the reach of competitions for children and young people, extending activities for employees’ children, and increasing participation in corporate volunteering.



\$95,935.79

Invested in social
impact initiatives

\$27,923.00

In social responsibility

\$62,717.29

In financial education

ALDEAS INFANTILES SOS

As part of its socially impactful offering, PacifiCard provides the Aldeas Infantiles SOS credit card, a product that links financial transactions with support for children and adolescents who have lost parental care or are at risk of losing it. Through this initiative, PacifiCard contributes 1% of transactions made with the card to Aldeas Infantiles SOS, an organization dedicated to creating safe, stable, and caring environments for vulnerable children in Ecuador.

USD31,804.48

Contributed in 2025 through PacifiCard transactions.

PACÍFICO DEJA HUELLAS

Banco del Pacífico has a corporate volunteering program: Pacífico Deja Huellas, comprising employees from different locations across the country. Participants receive training in financial education, fraud prevention, child protection, stage presence, and communication skills. This preparation equips them with the tools required to participate actively and responsibly in activities conducted throughout the country.

In 2025, the Bank had 120 corporate volunteers who contributed 450

hours to financial education training. Employees from Guayaquil, Quito, Babahoyo, Cuenca, Machala, Santo Domingo, Loja, Manta, Ambato, Riobamba, Esmeraldas, and Galápagos participated.

At the end of November, an event was held to commemorate International Volunteer Day and recognize the work and contributions of Pacífico Deja Huellas members. Awards were presented to those who contributed the greatest number of training hours during the year.

120
Volunteers



450
Hours contributed.



\$5,295.50
In Corporate Volunteering





Environmental Management

GRI 306-3

Banco del Pacífico has an Environmental Management System certified under ISO 14001, which guides its operations toward environmental protection and responsible use of resources. This commitment is reflected in initiatives designed to reduce the environmental impact of its activities and encourage responsible practices among employees and suppliers.

Environmental Management System (EMS) Policy

Banco del Pacífico is a universal and sustainable financial services institution that contributes to the country’s economic development through agile and differentiated financial solutions. It manages its operations with environmental responsibility and a commitment to protecting the environment while providing exceptional, accessible, and inclusive service.

During 2025, the main challenges focused on strengthening data collection for carbon footprint measurement and continuing to update the Environmental Management System (EMS). Priorities for 2026 include maintaining the Bank’s ISO 14001 certification and implementing initiatives that strengthen environmental awareness throughout the Institution.

EMS COMMITMENTS



Protect the environment.



Prevent pollution.



Comply with applicable legal requirements and other environmental commitments.



Continually improve our environmental performance.





Recycling Processes

The Bank promotes the circular economy and material recovery through initiatives such as recycling. By year-end 2025, we had recycled more than:

+13,350.95

Kilograms of waste, including paper, cardboard, scrap metal, aluminum, and plastic.

+743.25

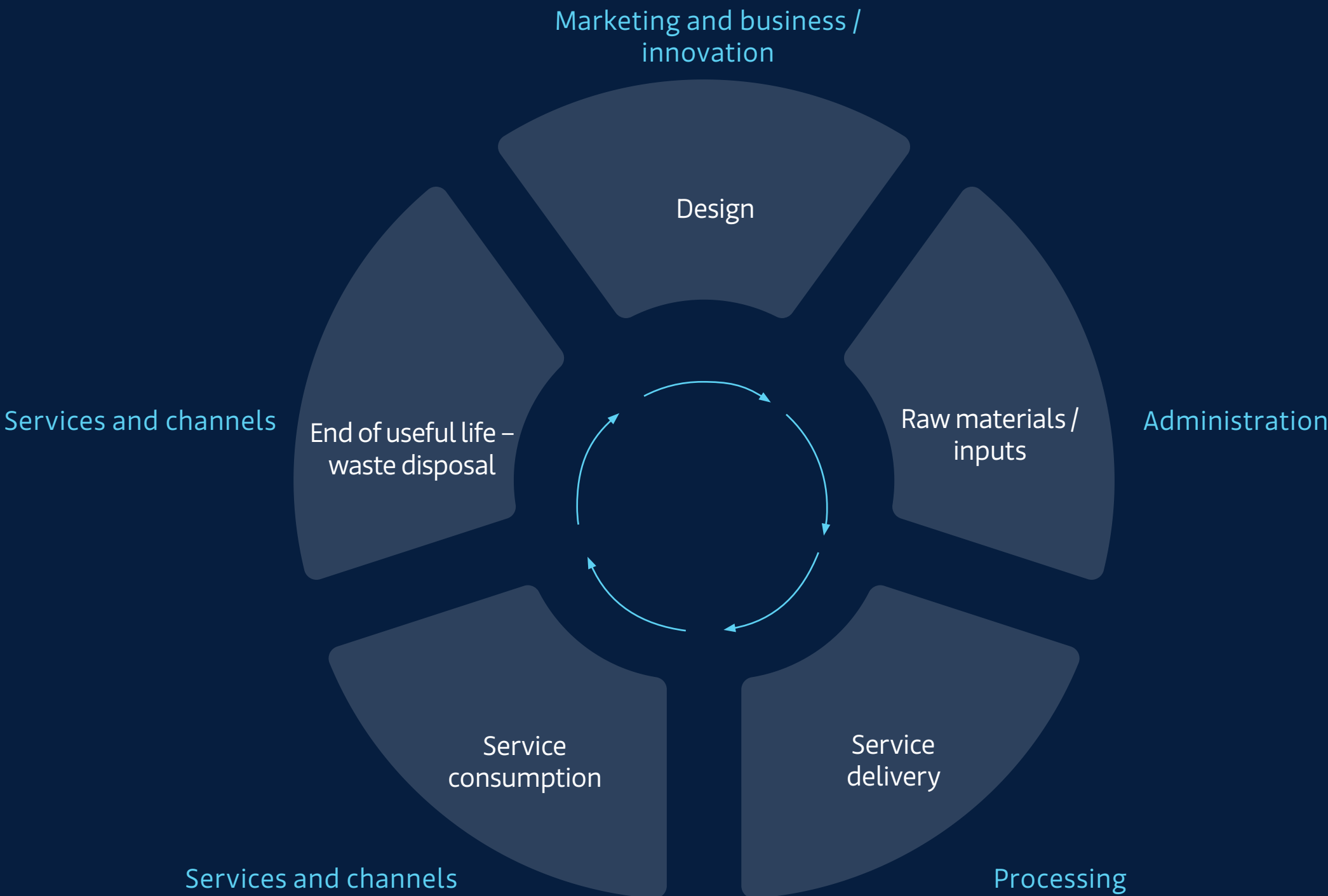
Kilograms of toner cartridges were properly managed.

898

Supplies used in our day-to-day operations.

Material	Kilograms	Value
Paper	2,148.00	472.32
Cardboard	2,881 .00	396.12
Scrap metal	6,318.50	927.37
Aluminum	150.4	250.10
Plastic	32.00	6.62
Copper	872.30	615.57
Film	420.75	72.58
Batteries	528.00	55.20
Total	13,350.95	\$ 2,795.88

ENVIRONMENTAL LIFE CYCLE



CARBON FOOTPRINT

GRI 3-3

During 2025, the Bank measured its Scope 1 and Scope 2 carbon footprint in accordance with ISO 14064-1:2018. Information was collected and analyzed from 11 branches nationwide, including electricity consumption, generator fuel consumption, fire extinguishers, vehicle fleet fuel consumption, hazardous waste delivery manifests, and destruction certificates issued by qualified waste management providers.

This initiative lays the foundation for identifying emissions reduction opportunities and advancing the Institution’s decarbonization efforts.

As a result of these efforts, the Bank obtained the “Organization Committed to Decarbonization – ECO2 AGREED 2030” certification, recognizing its progress in reducing emissions and contributing to the achievement of the 2030 Agenda goals.

The following actions are planned for 2026:



Greenhouse Gas (GHG) Emissions Reduction Plan aimed at achieving carbon neutrality over the medium term.



Measurement of the 2025 carbon footprint with a view to achieving carbon neutrality.



Implementation of emissions offsetting initiatives.



Strengthening implementation of the Environmental Management System.



Monitoring of the Environmental Management Plan at the Santa Cruz branch in Galápagos to ensure effective compliance with regulatory requirements.

Measuring our carbon footprint enables us to identify reduction opportunities and move toward more accurate, results-oriented environmental management.

ENVIRONMENTAL MANAGEMENT PLAN (EMP) FOR THE SANTA CRUZ OFFICE IN GALÁPAGOS

To comply with applicable environmental regulations, Banco del Pacífico implements an Environmental Management Plan (EMP) at its Santa Cruz branch in Galápagos. The branch holds an environmental license and operates under a plan structured in accordance with applicable local requirements.

As part of its management approach, periodic inspections are conducted to verify compliance with established measures and identify opportunities for improvement that strengthen their effective implementation.



09. Appendices



GRI Content Index

Statement of use	Banco del Pacífico has reported with reference to the GRI Standards for the period from January 1 to December 31, 2025
GRI 1 used	GRI 1: Foundation 2021

GRI Standard	Disclosure		Page, direct response or reason for omission
GRI 1: Foundation 2021			
GRI 2: General Disclosures 2021			
GRI 2: General Disclosures 2021	2-1	Organizational details	8-12
	2-2	Entities included in the organization’s sustainability reporting	3
	2-3	Reporting period, frequency and contact point	3, 113
	2-4	Restatements of information	During 2025 there were no restatements of information.
	2-6	Activities, value chain and other business relationships	8-13
	2-7	Employees	78-80
	2-9	Governance structure and composition	21-25
	2-10	Nomination and selection of the highest governance body	22
	2-11	Chair of the highest governance body	22
	2-12	Role of the highest governance body in overseeing the management of impacts	22
	2-13	Delegation of responsibility for managing impacts	22-23

GRI Standard		Disclosure	Page, direct response or reason for omission
GRI 2: General Disclosures 2021	2-14	Role of the highest governance body in sustainability reporting	22
	2-15	Conflicts of interest	43
	2-17	Collective knowledge of the highest governance body	22
	2-20	Process to determine remuneration	84
	2-22	Statement on sustainable development strategy	4
	2-23	Policy commitments	45-46
	2-24	Embedding policy commitments	45-46
	2-25	Processes to remediate negative impacts	35-36, 39-41
	2-26	Mechanisms for seeking advice and raising concerns	29
	2-27	Compliance with laws and regulations	31
	2-28	Membership associations	13
	2-29	Approach to stakeholder engagement	50-51

GRI Standard		Disclosure	Page, direct response or reason for omission
GRI 3: Material Topics 2021			
GRI 3: Material Topics 2021	3-1	Process to determine material topics	47-48
	3-2	List of material topics	49
Double materiality			
Responsible governance			
GRI 3: Material Topics 2021	3-3	Management of material topics	21-26
See disclosures 2-29 to 2-26 of GRI 2: General Disclosures 2021			
Risk management			
GRI 3: Material Topics 2021	3-3	Management of material topics	35-43
Product and service innovation			
GRI 3: Material Topics 2021	3-3	Management of material topics	62, 67-69
Financial materiality			
Climate change			
GRI 3: Material Topics 2021	3-3	Management of material topics	102
Culture, people and well-being			
GRI 3: Material Topics 2021	3-3	Management of material topics	76-94
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	80-81
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	86
	401-3	Parental leave	86

GRI Standard		Disclosure	Page, direct response or reason for omission
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system	87-94
	403-2	Hazard identification, risk assessment, and incident investigation	87-94
	403-3	Occupational health services	87-94
	403-4	Worker participation, consultation, and communication on occupational health and safety	87-94
	403-5	Worker training on occupational health and safety	87-94
	403-6	Promotion of worker health	87-94
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	87-94
	403-8	Workers covered by an occupational health and safety management system	87-94
	403-9	Work-related injuries	87-94
	403-10	Work-related ill health	87-94
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	82
	404-2	Programs for upgrading employee skills and transition assistance programs	83
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	79-80, 85

GRI Standard		Disclosure	Page, direct response or reason for omission
Customer satisfaction and experience			
GRI 3: Material Topics 2021	3-3	Management of material topics	62
GRI 417: Marketing and Labeling 2016	417-1	Requirements for product and service information and labeling	66
	417-2	Incidents of non-compliance concerning product and service information and labeling	66
	417-3	Incidents of non-compliance concerning marketing communications	66
Sustainable finance			
GRI 3: Material Topics 2021	3-3	Management of material topics	Currently, the Bank is working on the management of this material topic.
Impact materiality			
Eco-efficiency			
GRI 3: Material Topics 2021	3-3	Management of material topics	100-102
GRI 306: Waste 2020	306-3	Waste generated	101
Corporate ethics			
GRI 3: Material Topics 2021	3-3	Management of material topics	27-29
GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	30
	205-2	Communication and training about anti-corruption policies and procedures	30
GRI 206: Anti-competitive Behavior 2016	206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	31
See disclosures 2-15, 2-23, 2-24, 2-26, 2-27 of GRI 2: General Disclosures 2021			

GRI Standard		Disclosure	Page, direct response or reason for omission
Information security			
GRI 3: Material Topics 2021	3-3	Management of material topics	63-64, 70-75
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	64
Financial inclusion / Financial education			
GRI 3: Material Topics 2021	3-3	Management of material topics	95-99
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	95-99
Sustained financial management and economic growth			
GRI 3: Material Topics 2021	3-3	Management of material topics	55-60
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	57

SASB Content Index

(COMMERCIAL BANKS STANDARD)

Statement of use: Banco del Pacífico has prepared its report in accordance with the SASB Standards for the period from January 1 to December 31, 2025.

Material Topic	SASB Disclosure Topic	SASB Code	Accounting or Activity Metric Description	Location or Response
Information Security	Data Security	FN-CB-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	64
Information Security	Data Security	FN-CB-230a.2	Description of approach to identifying and addressing data security risks	63-64, 70-75
Financial Inclusion / Financial Education	Financial Inclusion & Capacity Building	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	96-97
Climate Change	Financed Emissions	FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	102
Climate Change	Financed Emissions	FN-CB-410b.4	Description of the methodology used to calculate financed emissions	102
Corporate Ethics	Business Ethics	FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	31

Material Topic	SASB Disclosure Topic	SASB Code	Accounting or Activity Metric Description	Location or Response
Corporate Ethics	Business Ethics	FN-CB-510a.2	Description of whistleblower policies and procedures	29
Activity Metrics	Activity Metrics	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	62



For more information about the Report,
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