

1Q25

Consolidated Financial Results

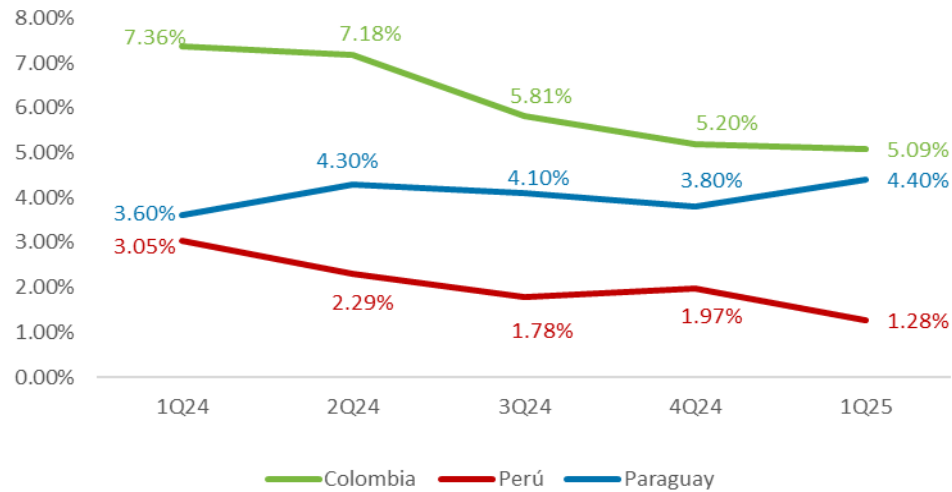
FULL - IFRS



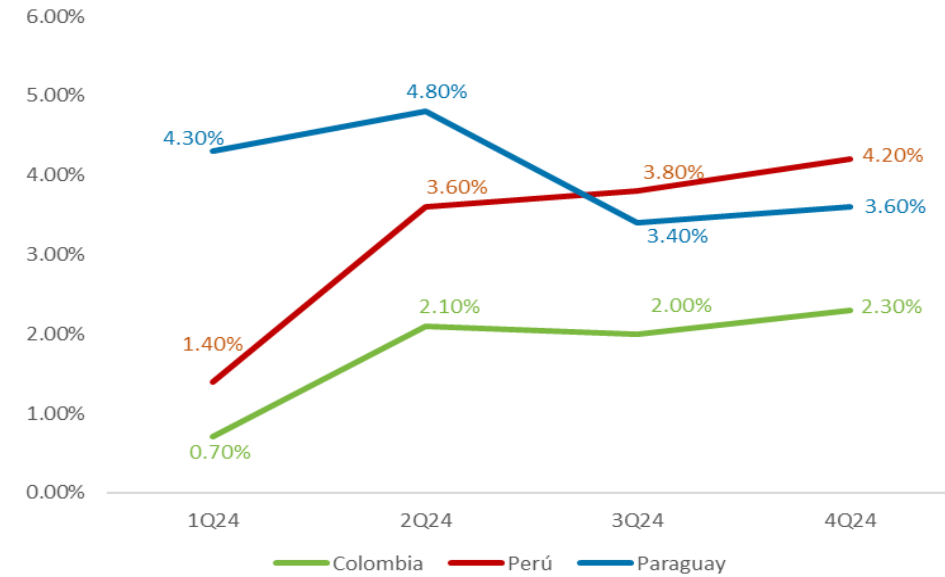
Colombia, Perú and Paraguay Macro Fundamentals



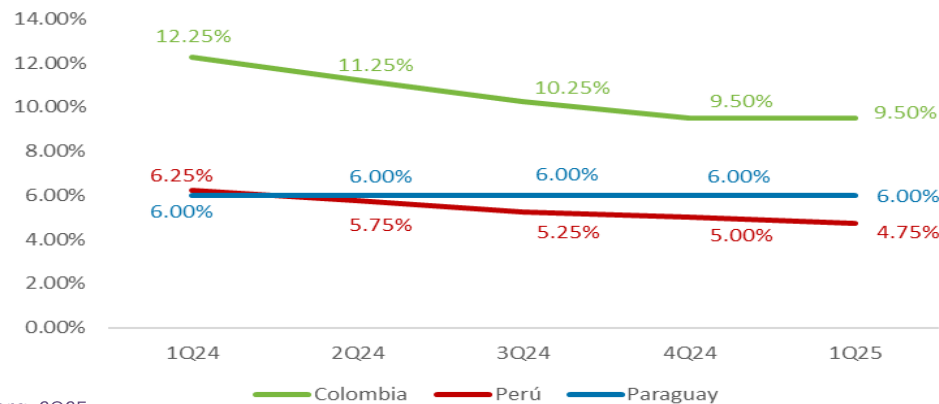
Inflation (%)



GDP Growth (%)

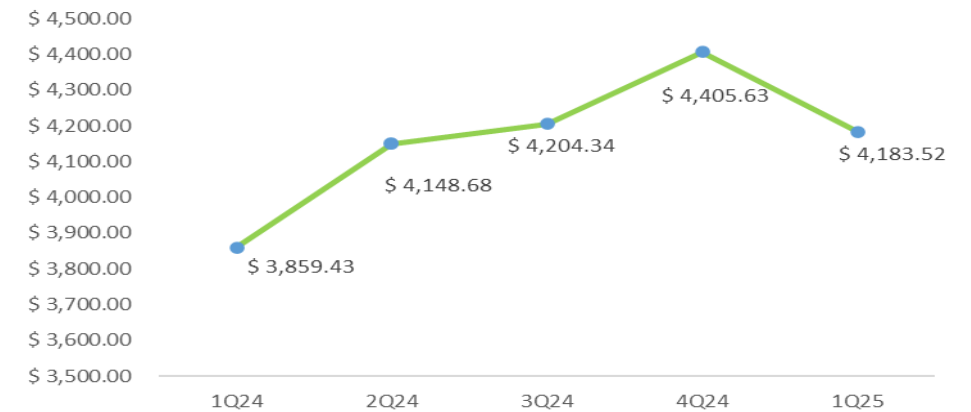


Monetary Policy Rate (%)



Exchange Rate (USD/COP)

Colombia



Source: Bloomberg, 2025

Our Footprint

A multinational private financial conglomerate with
8 Companies

3
Banks



Colombia

Perú

Paraguay

5 Subsidiaries
in Colombia

Brokerage

Trusting

Merchant Bank

ATMs

Administrative Services

COLOMBIA



COLOMBIA

Market share¹

8.01% in Payroll Loans²

3.60% in Assets

1.88% in Total Loans

3.60% in Deposits

8th bank
by assets size

297,587 customers

1,500 employees

810 cities & towns

74 branches

2,743 ATMs

PARAGUAY



PARAGUAY

Market share¹

10.17% in Assets

10.61% in Total Loans

11.66% in Deposits

4th bank by
assets size

280,830
customers

911
employees³

21
branches²

PERU



PERÚ

Market share¹

1.08% in Assets

1.13% in Total Loans

1.14% in Deposits

10th bank by
assets size

193,035
customers

606
employees

10
branches

¹ As of March 2025.

² As of February 2025.

³ Out of the total, 514 are direct jobs.



Net Income

The Bank has reported a **Net Income for the first quarter** of **COP 170 billion**, reflecting a 167.1% increase compared to 1Q24.



Net Interest Income

Net interest income totaled **COP 553 billion** in 1Q25, increasing by 155.7% compared to 1Q24.



Financial Margin

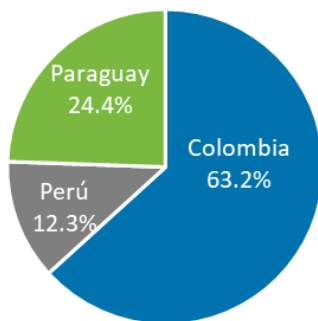
Financial Margin of **COP 759 billion** vs COP 436 billion in 1Q24, reflecting an increase of 73.9% YoY.



ROE

ROE for the quarter was 11.43% an increase of 4.8 percentage points YoY and 2.3 QoQ.

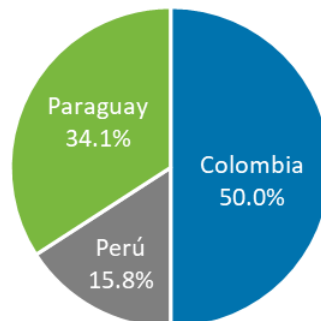
\$ 54.9



Assets

YoY: -0.6%
QoQ: -0.6%

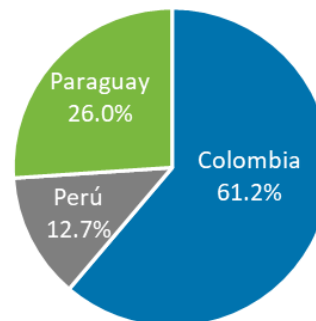
\$ 27.2



Net Loans

YoY: +5.9%
QoQ: -1.5%

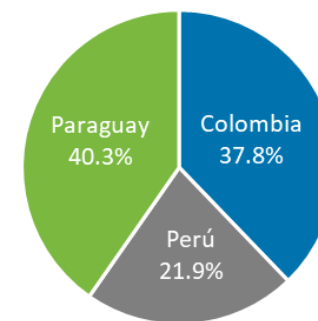
\$ 40.8



Deposits

YoY: +7.1%
QoQ: +3.0%

\$ 4.2



Equity

YoY: +10.9%
QoQ: -0.8%

Consolidated Financial Ratios

5.94%

**Net Loan Portfolio
Growth**



YoY: +3.08 pp QoQ: -3.23 pp

5.71%

Leverage Ratio



YoY: -0.16 pp QoQ: -0.13 pp

112.07%

NSFR¹



YoY: -9.20 pp QoQ: +3.79 pp

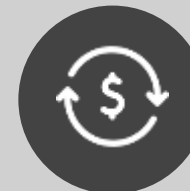
14.15%

**Solvency
Ratio**



11.43%

ROE



YoY: +4.79 pp QoQ: +2.35 pp

0.95%

ROAA



YoY: +0.49 pp QoQ: +0.28 pp

¹ Net Stable Funding Ratio for Banco GNB Sudameris - Colombia.

Comprehensive Snapshot

Results

COP billions	1Q25	△ YoY
Net Interest Income.	\$553	155.69%
Financial Margin.	\$759	73.92%
Net Income.	\$170	167.12%

Quality & Risk

	1Q25	△ YoY
NPL (>90 days)	1.77%	0.04 pp
NPL Coverage	171.73%	-3.28 pp
Cost of Risk	3.18%	2.14 pp

Solvency

	1Q25	△ YoY
Total	14.15%	-1.89 pp
Tier I	8.14%	-0.84 pp

Balance Sheet (COP trillions)

	Mar. 2025	△ YoY		Mar. 2025	△ YoY
Total Assets	\$54.94	-0.63%	Net Investments	\$12.45	27.64%
Net Loans	\$27.24	5.94%	Total Liabilities	\$50.69	-1.49%
Commercial Loans	\$18.65	5.01%	Deposits & Demand Accounts	\$40.80	7.12%
Consumer Loans	\$8.50	7.94%	Interbank Funds & Repos	\$2.97	-56.43%
Payroll Loans	\$7.78	7.41%	Total Equity	\$4.25	10.99%
Other Consumer L.	\$0.72	14.05%			
Mortgage Loans	\$0.94	7.32%			

Ratios

	1Q25	△ YoY		1Q25	△ YoY
Deposits / Net Loans	150%	1.66 pp	Expenses / Total Assets	2.41%	0.39 pp
Funding / Net Loans	186%	-14.03 pp	NIM	5.02%	3.12 PP
Intermediation Margin	36.75%	21.66 pp	Efficiency	43.54%	-20.39 pp
Fee Income	4.37%	-0.27 pp	ROE	11.43%	4.79 pp



ESG PROJECT, INCLUDING CLIMATE-RELATED

ESG matters, including Climate-Related are structured within a strategic project set to be completed by 2030 across the GNB Colombia Financial Conglomerate. The Conglomerate's overarching Environmental, Social, and Governance strategy is being developed in compliance with current regulations on implementation and disclosure, as established by the Colombian Financial Superintendence.

During the first quarter of 2025, the following activities were carried out:

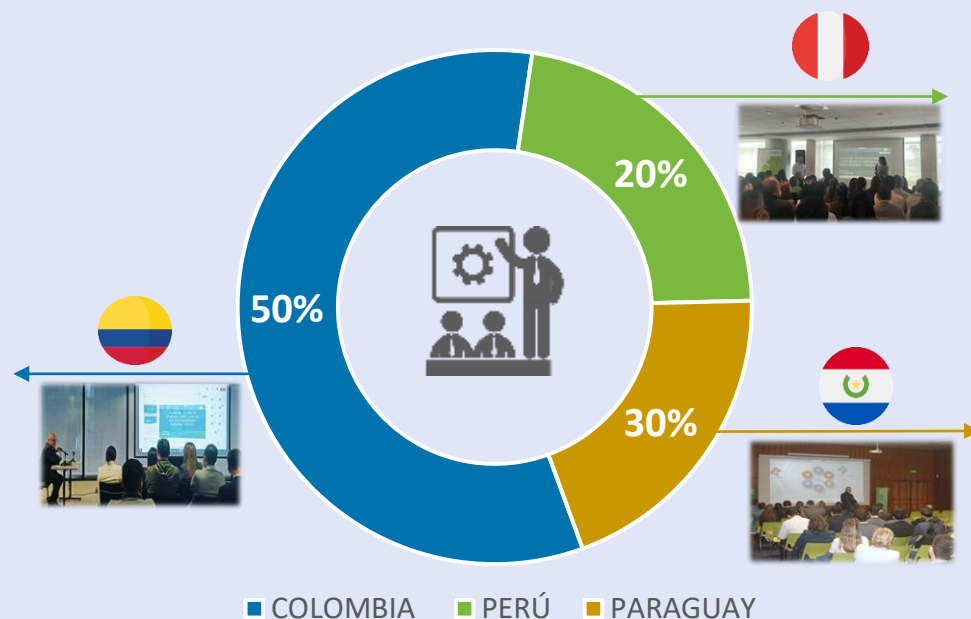


ESG TRAINING, INCLUDING CLIMATE-RELATED MATTERS

3.017

Employees

Country	Employees
COLOMBIA	1500
PERÚ	606
PARAGUAY	911 ¹



¹ Out of the total, 514 are direct jobs.



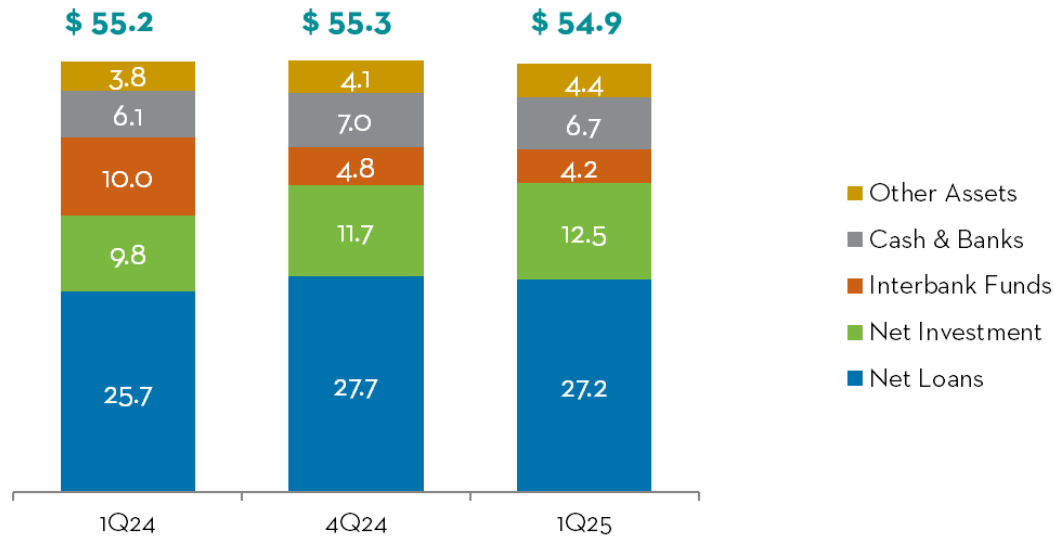
OTHER ASPECTS

TOPIC	PROGRESS (%)
Execution of work plans that integrate the activities outlined in the double materiality matrix .	13%
Process of updating the Regulatory Circular on ESG matter, including Climate-Related.	90%
Preparation of the 2024 ESG Management Report, including Climate-Related, as part of the Banco GNB Sudameris Management report submitted to the Colombian Financial Superintendence.	100%
Generation of the 2024 Sector Management Report for Asobancaria.	100%
Assessment and analysis of a consulting firm for the measurement of the carbon footprint of the GNB Colombia Financial Conglomerate.	80%
Assessment and analysis of waste management operators to ensure efficient waste handling.	30%
Acquisition of stock images to support de communication channels of the GNB Colombia Financial Conglomerate.	100%
Development and structuring of the ESG section, including Climate-Related for the websites of the Bank and its subsidiaries.	90%
Participation in the working groups of the Sustainable Finance Committee of Asobancaria.	Permanent
Implementation of the communication strategy related to ESG and Climate-related matters.	Permanent

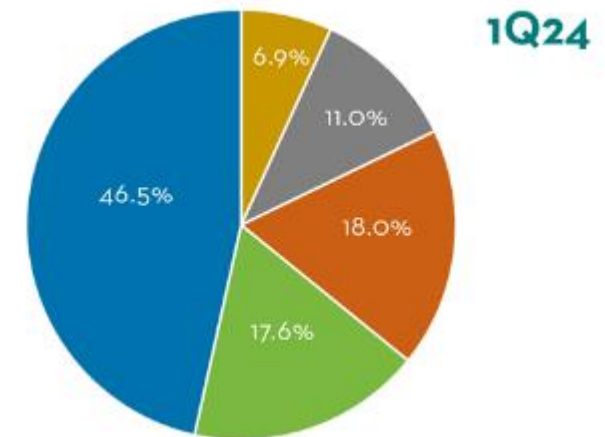
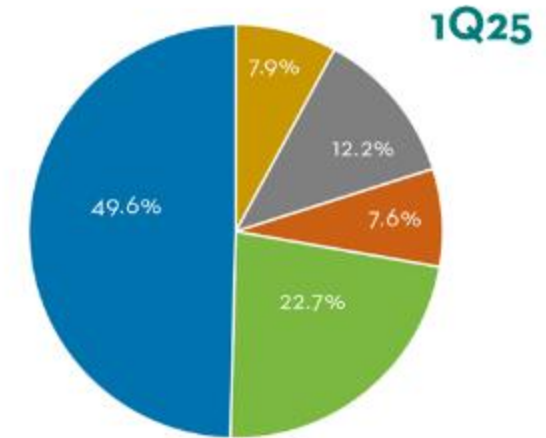
1Q25 Quarterly Results

FULL - IFRS

Assets (\$)



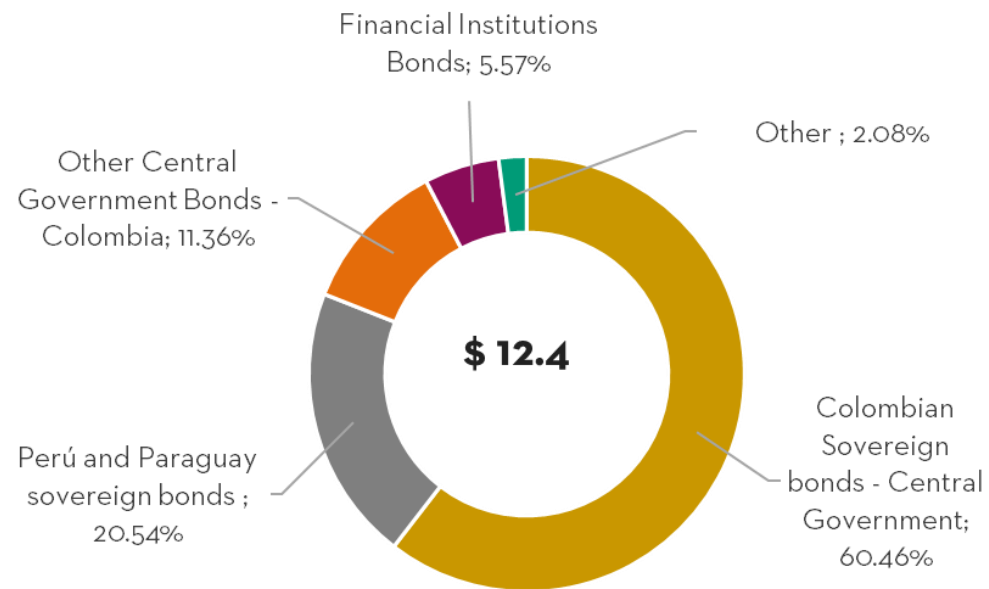
Assets (%)



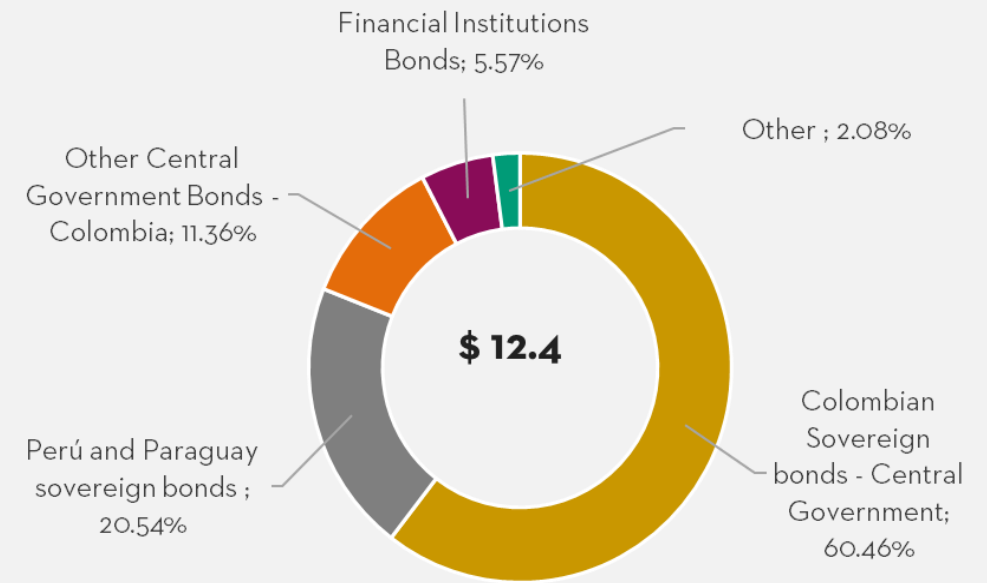
Assets Breakdown (var.%)

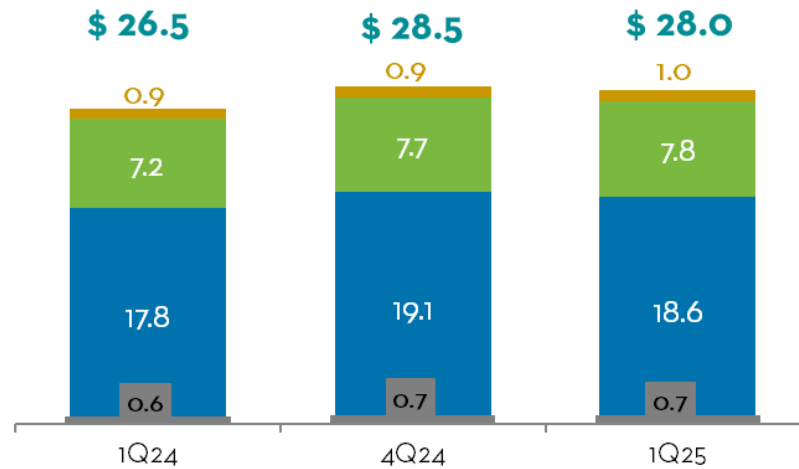
	YoY	QoQ
Other Assets	15.0%	6.4%
Cash & Banks	10.3%	-4.8%
Interbank Funds	-57.8%	-12.1%
Net Investment	27.6%	6.2%
Net Loans	5.9%	-1.6%
Total Assets	-0.6%	-0.7%

Investments by issuer (%)



Investments by term (%)



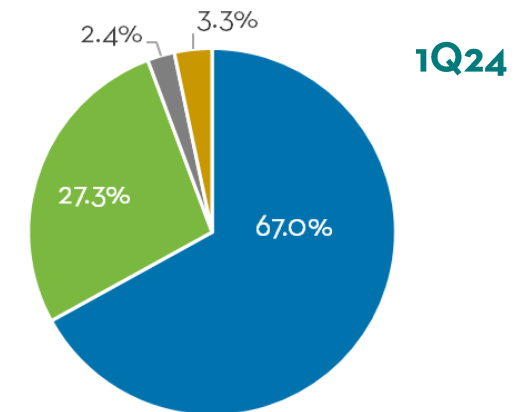
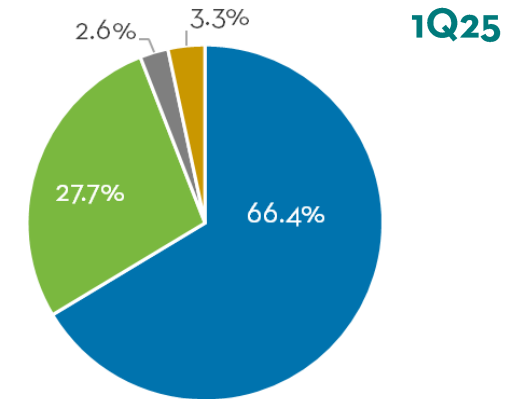
Gross Loan Portfolio¹ (\$)

Loans Breakdown (Var.%)

	YoY	QoQ
Comercial	5.0%	-2.3%
Total Consumer	7.9%	0.7%
Payroll	7.4%	1.1%
Other Consumer	14.1%	-3.2%
Hipotecario	7.3%	-4.9%
Total Cartera	6.0%	-1.5%

Gross Loan Portfolio (%)

■ Mortgage
■ Payroll
■ Commercial
■ Other Consumer

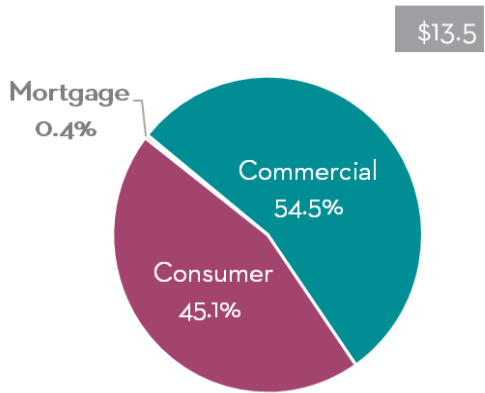


Gross Loan Portfolio Composition

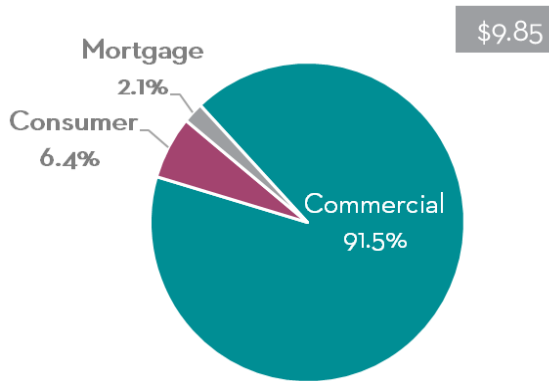
Loan-Portfolio composition by country (COP Tn), as of March-25

Contribution by country to Total Loan-Portfolio composition (COP Tn), as of March-25

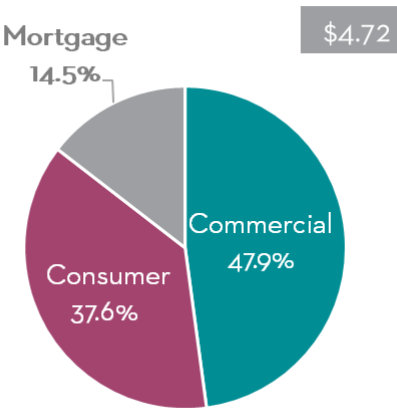
COLOMBIA



PARAGUAY



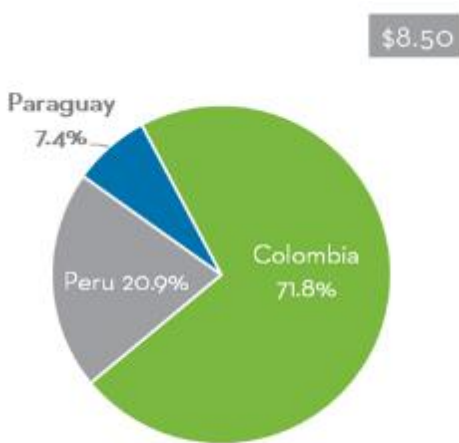
PERÚ



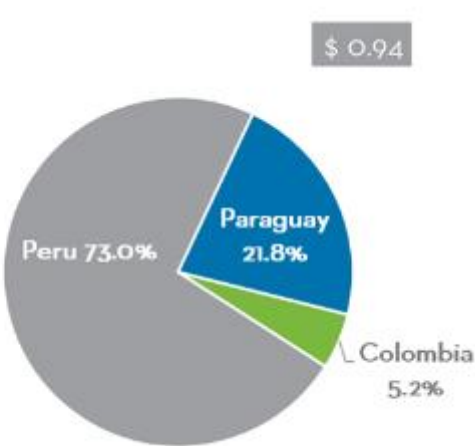
COMMERCIAL



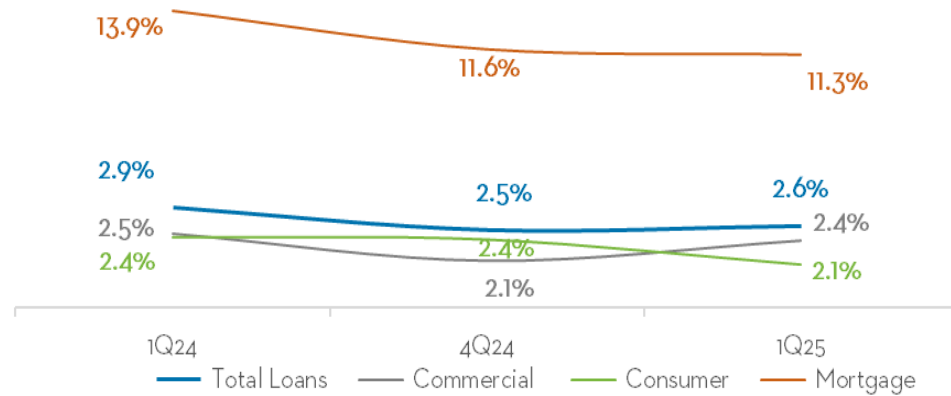
CONSUMER



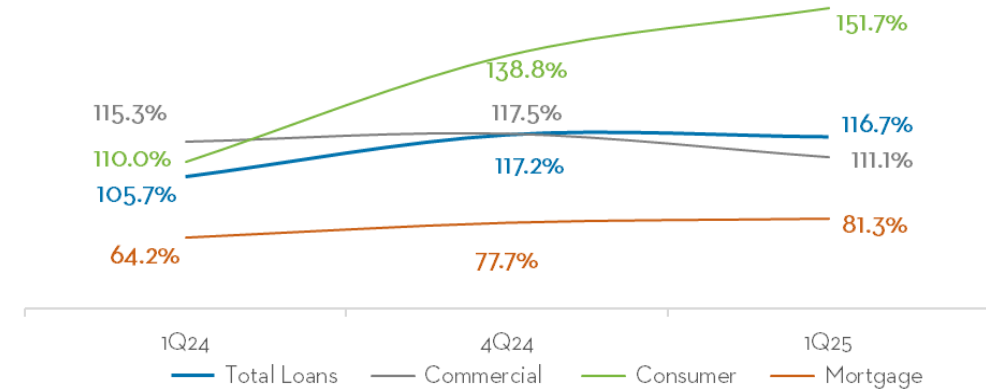
MORTGAGE



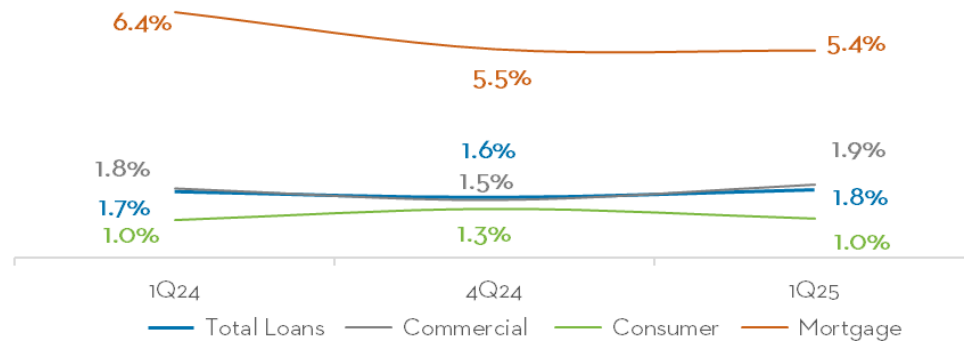
Delinquency (>30)



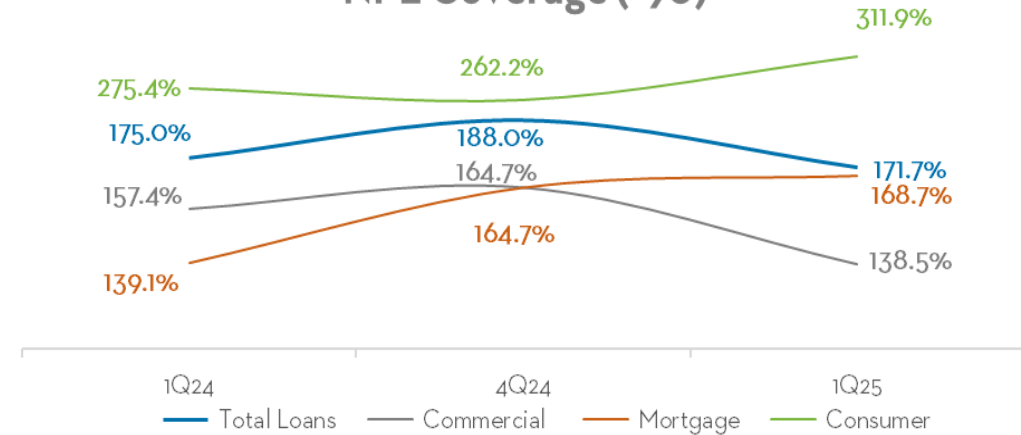
Delinquency Coverage (>30)



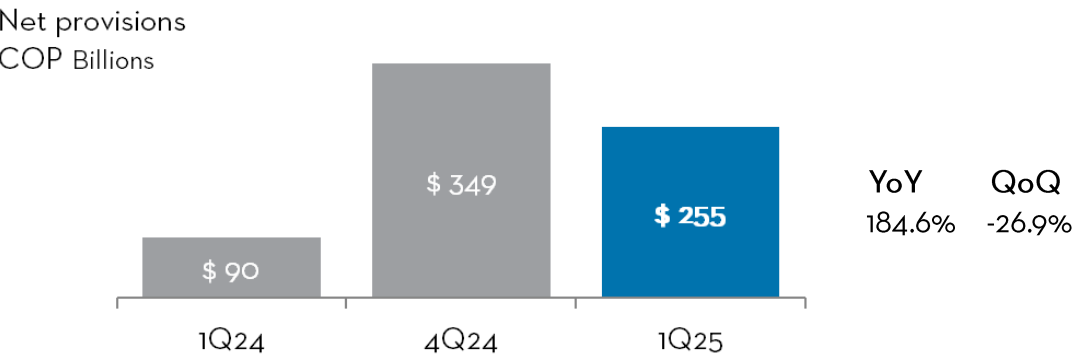
NPL Ratio (>90)



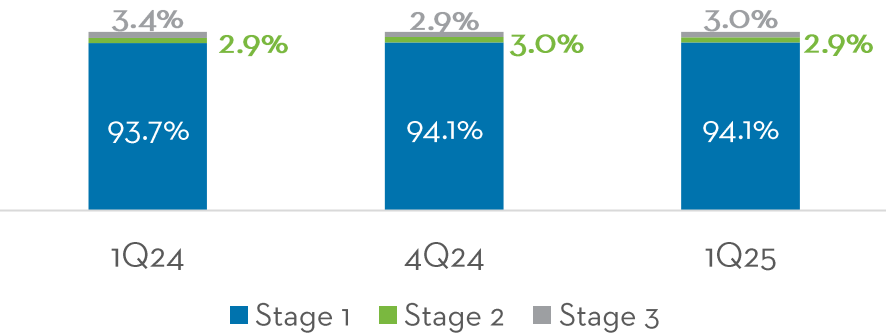
NPL Coverage (>90)



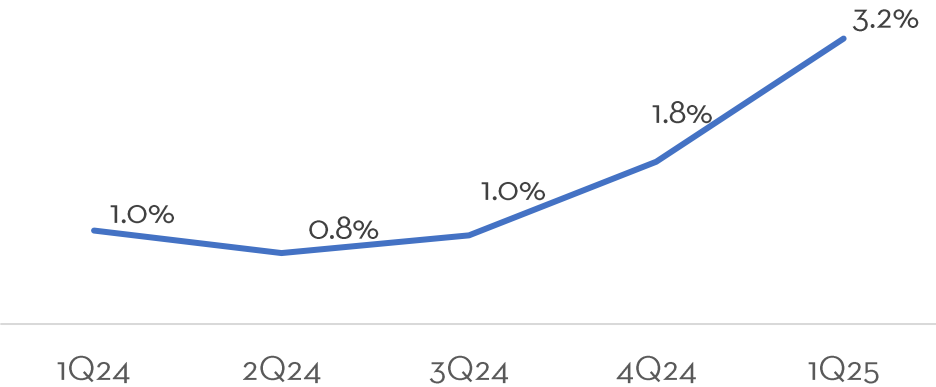
Loan-portfolio Provisions (as of Income Statement)



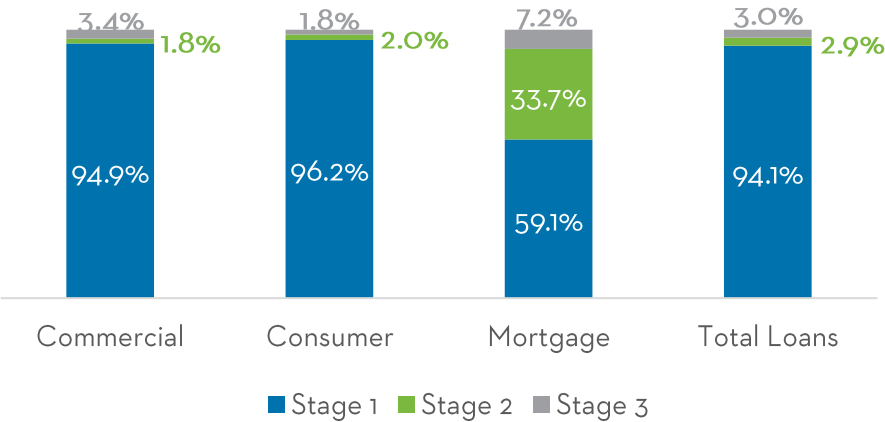
Loans by stages



Cost of Risk



Stages by segment

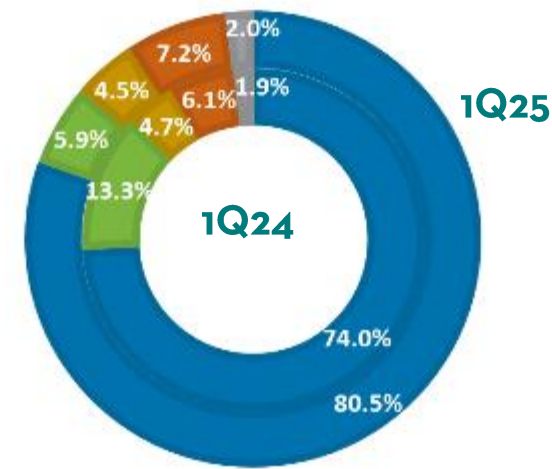


¹ Cost of risk = Net recovery provisions (expense) / Total loan portfolio

Funding Sources (\$)



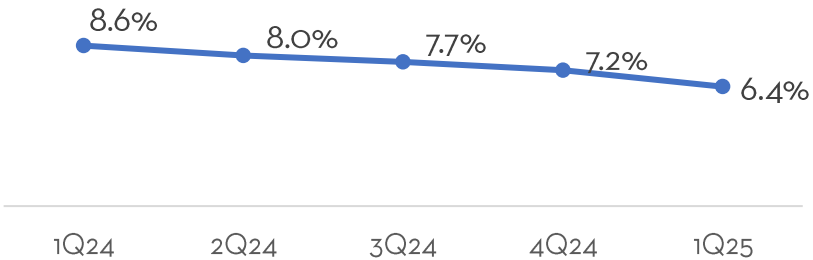
Funding Sources (\$)



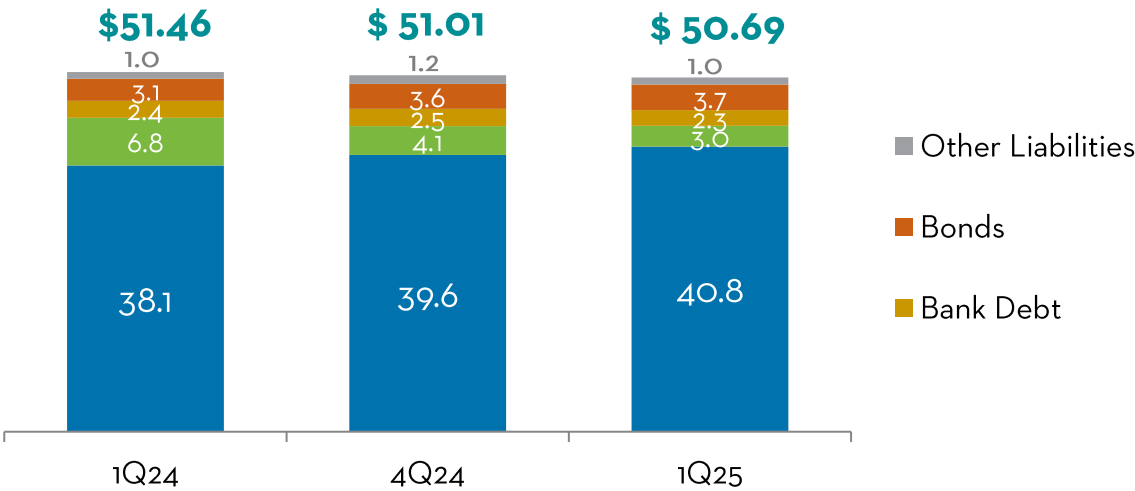
Funding Breakdown (Var.%)

	YoY	QoQ
Deposits & Demand Accounts	7.1%	3.0%
Interbank Funds & Repos	-56.4%	-28.1%
Bank Debt	-7.2%	-8.7%
Bonds	16.0%	2.5%
Other Liabilities	3.9%	-19.5%
Total Funding	-1.5%	-0.6%

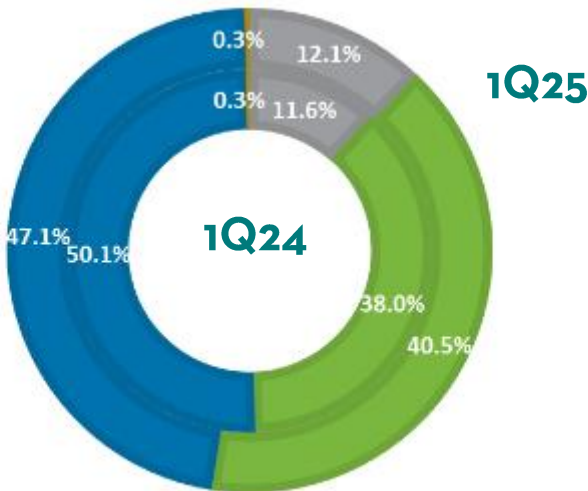
Average Funding Cost



Deposits (\$)

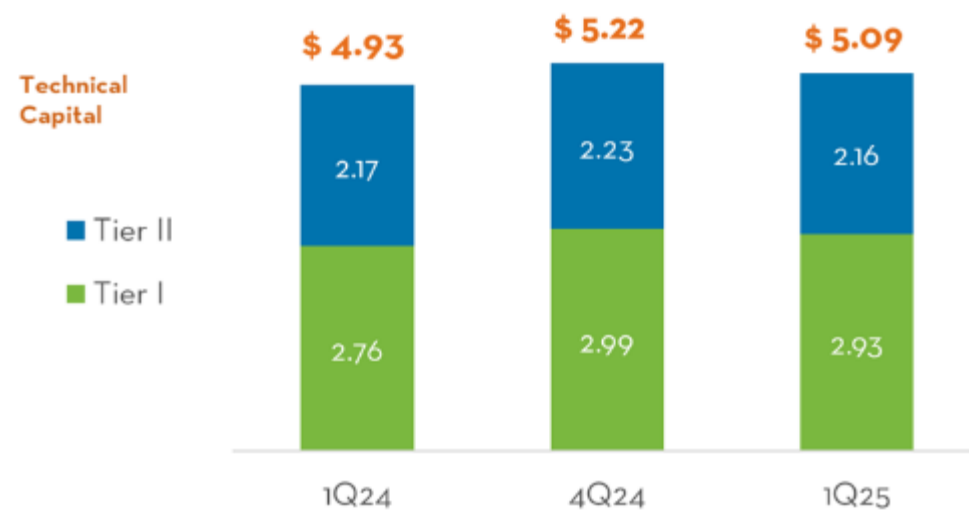


Deposits (%)

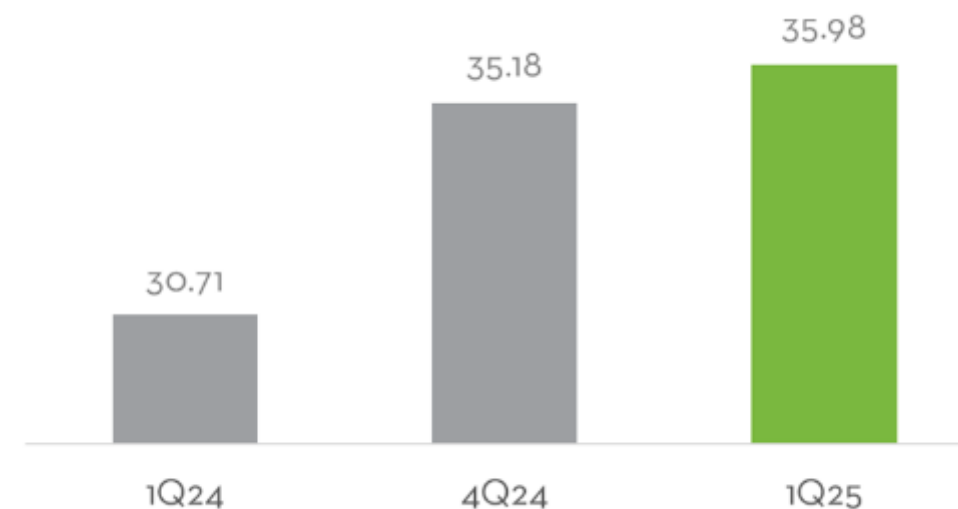


Deposits & Demand Accounts Breakdown (Var.%)		
	YoY	QoQ
Checking Accounts	11.0%	15.0%
Term Deposits	14.2%	8.2%
Savings Accounts	0.7%	-3.4%
Other Deposits & Liabiliti	24.0%	-3.5%
Total	7.1%	3.0%

Technical Capital



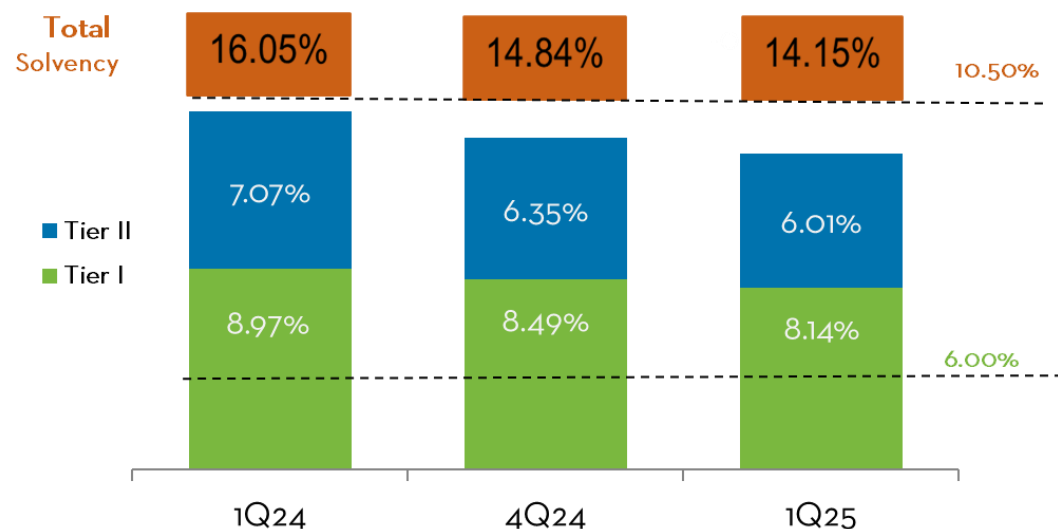
Risk-Weighted Assets



Technical Capital (Var. %)

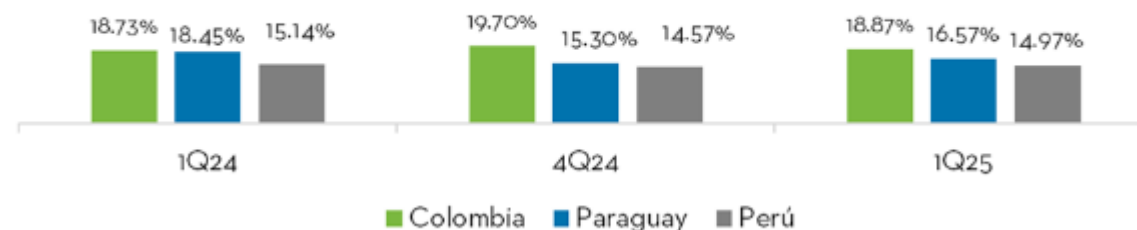
	YoY	QoQ
Tier I	6.2%	-1.9%
Tier II	-0.4%	-3.1%
Technical Capital	3.3%	-2.4%

Consolidated Total Solvency¹ (%)

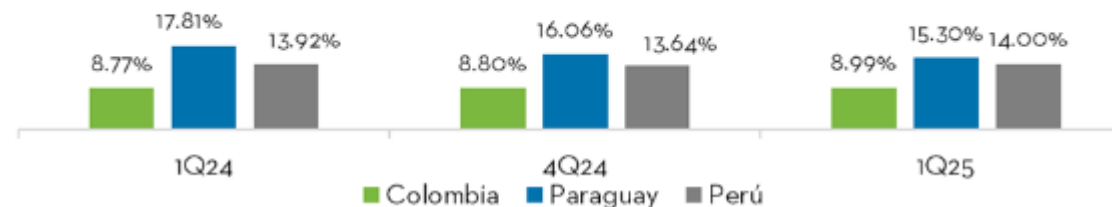


Total Solvency and Tier I ratios by country² (%)

Total Solvency



Tier I

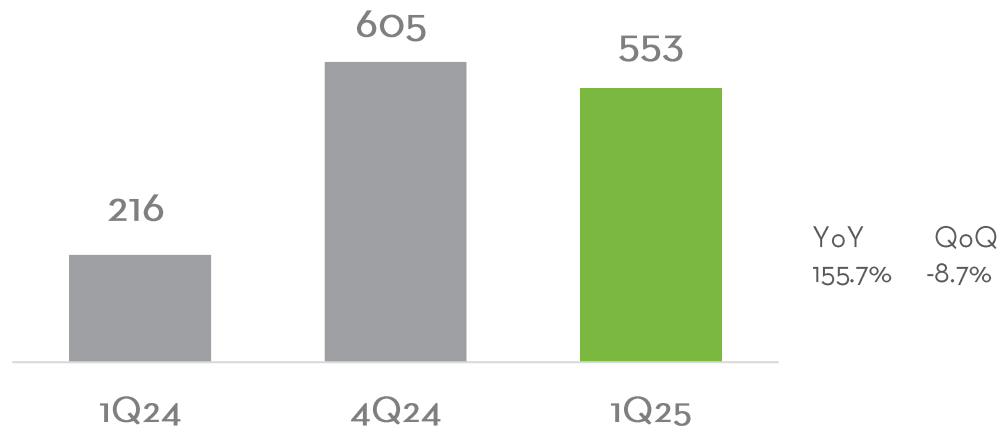


Basel III minimum requirements.

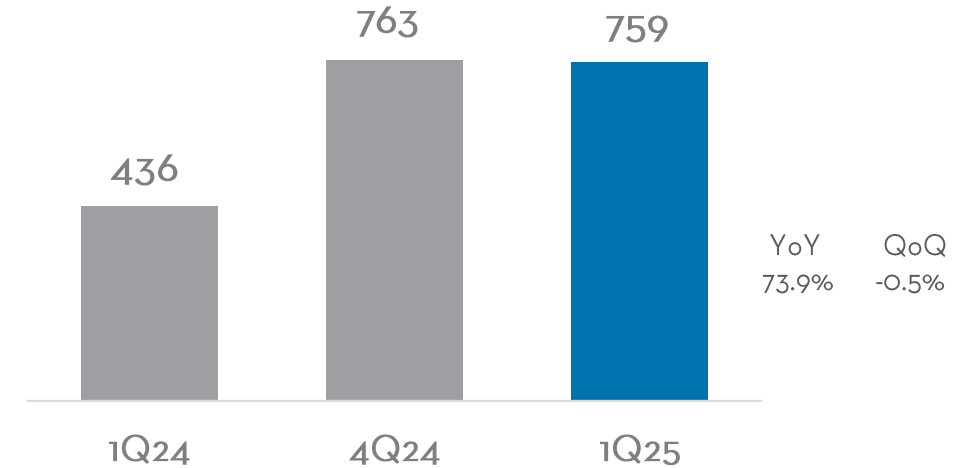
¹ Total Solvency = Technical Equity / Risk-weighted assets

² Solvency and Tier I ratios are reported under the accounting standards applicable to each country.

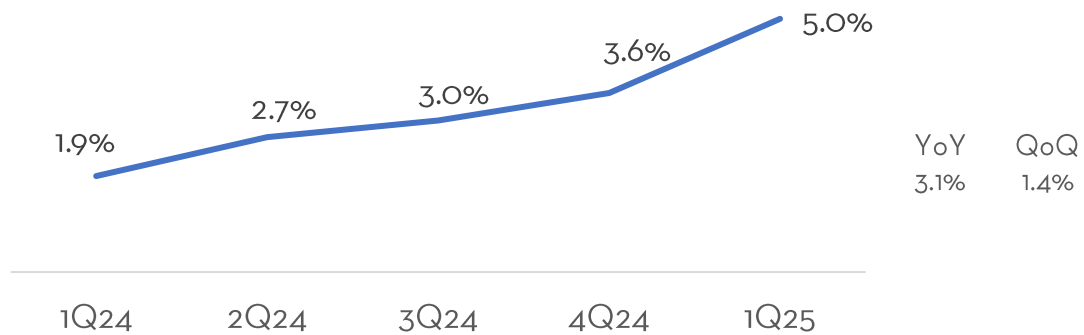
Net Interest Income



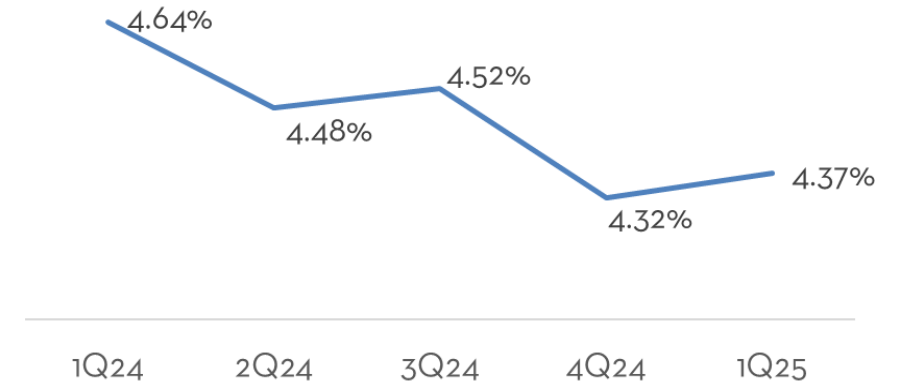
Financial Margin



NIM¹



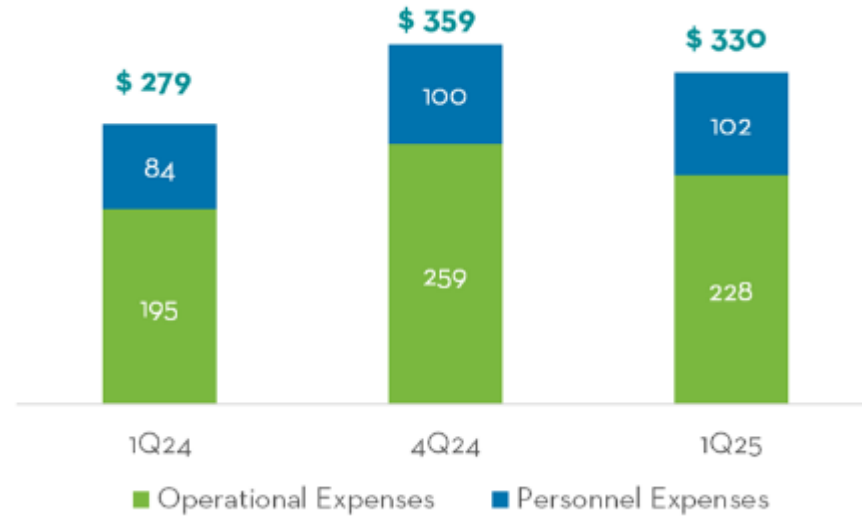
Fee Income²



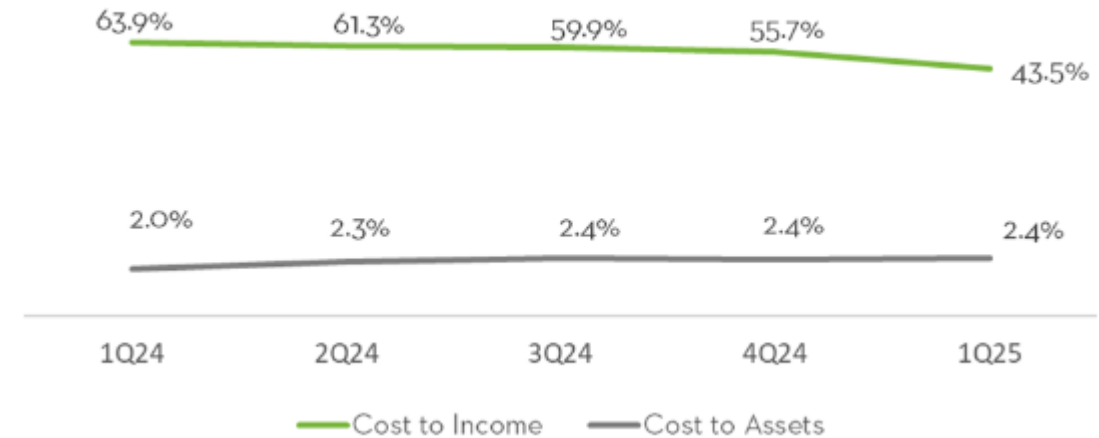
¹ Net Interest Margin (NIM %) = Received Interests (\$) + Valuation Income (\$) - Paid Interests (\$) / Productive Assets (\$)

² Fee Income (%) = Received Fees (\$) - Paid Fees (\$) / Total Income (\$)

Operating Expenses



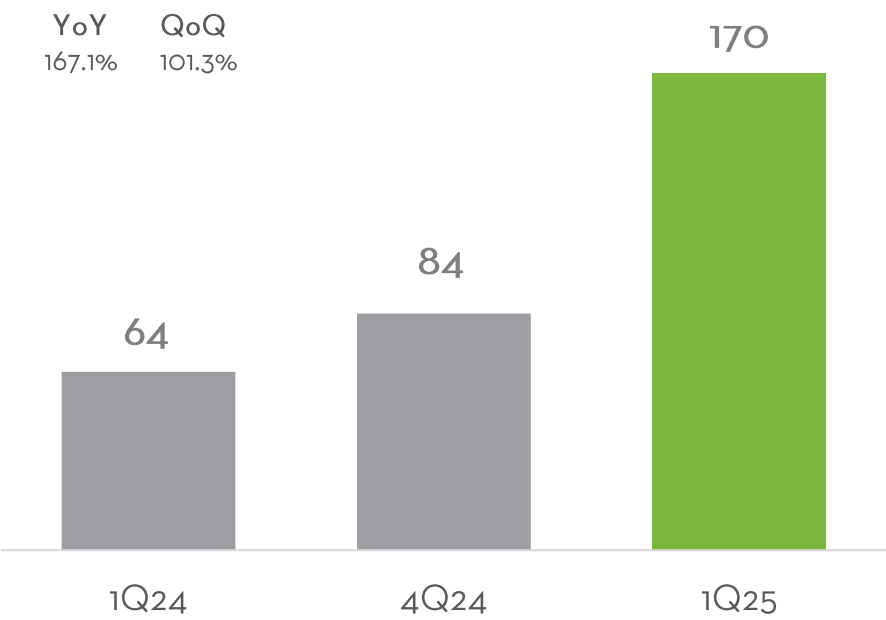
Efficiency Ratio



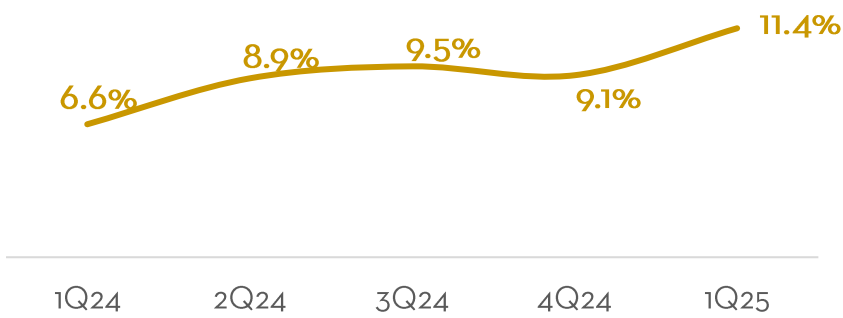
Operating Expenses (Var.%)

	YoY	QoQ
Personnel Expenses	21.4%	2.4%
Operational Expenses	17.2%	-12.0%
Total Operating Expenses	18.4%	-8.0%

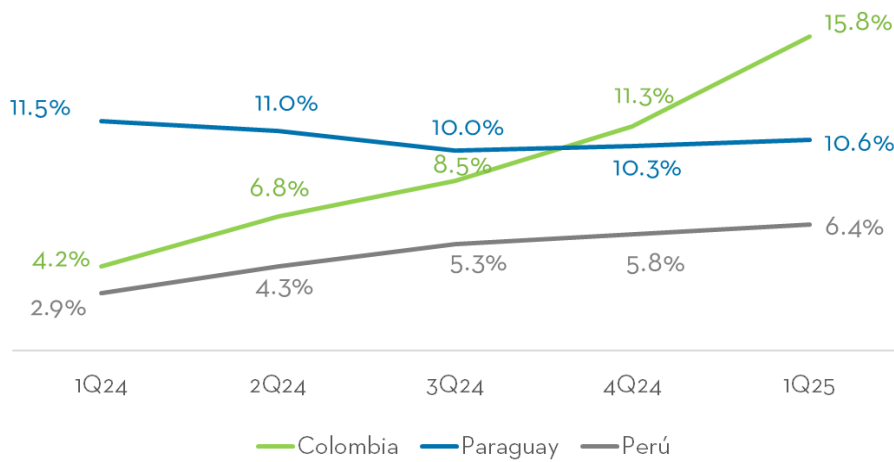
Net Income



ROE



ROE by country



Appendix



		Quarter 1Q24		Quarter 1Q25
INTEREST RECEIVED	\$	1,211	\$	1,297
INTEREST PAID	\$	995	\$	745
NET INTEREST INCOME	\$	216	\$	553
Comissions, Exchange and Others	\$	220	\$	206
FINANCIAL MARGIN	\$	436	\$	759
Personnel and Administrative Expenses	\$	279	\$	330
OPERATING MARGIN	\$	157	\$	428
Provisions and Non-Operational Income	\$	90	\$	255
PROFIT BEFORE TAX	\$	68	\$	173
Provision for Income Tax	\$	4	\$	4
NET INCOME	\$	64	\$	170
Exchange Rate (TRM)	\$	3,842	\$	4,192

	1Q24	4Q24	1Q25	Δ 1Q25 / 1Q24	Δ 1Q25 / 4Q24
CASH AND BANKS	\$ 6.07	\$ 7.03	\$ 6.69	10.3%	-4.8%
INTERBANK FUNDS	\$ 9.96	\$ 4.78	\$ 4.20	-57.8%	-12.1%
INVESTMENTS	\$ 9.76	\$ 11.73	\$ 12.45	27.6%	6.2%
LOANS	\$ 25.71	\$ 27.67	\$ 27.24	5.9%	-1.6%
OTHER ASSETS	\$ 3.79	\$ 4.09	\$ 4.36	15.0%	6.4%
TOTAL ASSETS	\$ 55.28	\$ 55.30	\$ 54.94	-0.6%	-0.7%
DEPOSITS AND DEMAND ACCOUNTS	\$ 38.09	\$ 39.60	\$ 40.80	7.1%	3.0%
INTERBANK FUNDS AND REPOS	\$ 6.82	\$ 4.13	\$ 2.97	-56.4%	-28.1%
BONDS	\$ 3.15	\$ 3.56	\$ 3.65	16.0%	2.5%
OTHER LIABILITIES	\$ 0.97	\$ 1.25	\$ 1.01	3.9%	-19.5%
TOTAL LIABILITIES	\$ 51.46	\$ 51.01	\$ 50.69	-1.5%	-0.6%
TOTAL EQUITY	\$ 3.83	\$ 4.29	\$ 4.25	11.0%	-0.9%
TOTAL LIABILITIES AND EQUITY	\$ 55.28	\$ 55.30	\$ 54.94	-0.6%	-0.7%
Exchange Rate (TRM)	\$ 3,842	\$ 4,409	\$ 4,192	9.1%	-4.9%

	1Q24			4Q24			1Q25			Δ1Q25 / 1Q24	Δ 1Q25/ 4Q24
Technical Capital	\$	4.93	\$	5.22	\$	5.09				3.3%	-2.4%
Tier I	\$	2.76	\$	2.99	\$	2.93				6.2%	-1.9%
Subscribed and paid-in capital	\$	0.07	\$	0.07	\$	0.07				0.0%	0.0%
Share premium	\$	0.79	\$	0.79	\$	0.79				0.0%	0.0%
Legal reserve	\$	1.64	\$	1.64	\$	1.64				0.0%	0.0%
Intangible assets	-\$	0.65	-\$	0.72	-\$	0.68				3.9%	-4.9%
Profit or loss for the year	\$	0.03	\$	0.21	\$	0.13				308.2%	-39.6%
Minority interest	\$	0.86	\$	0.90	\$	0.97				13.1%	7.8%
OCI and Others	\$	0.02	\$	0.09	\$	0.01				-50.3%	-87.8%
Tier II	\$	2.17	\$	2.23	\$	2.16				-0.4%	-3.1%
Risk-Weighted Assets	\$	30.71	\$	35.18	\$	35.98				17.2%	2.3%
Capital Ratios (%)										Δ, pp	Δ, pp
Solvency Ratio		16.05%		14.84%		14.15%				-1.89	-0.69
Tier I		8.97%		8.49%		8.14%				-0.84	-0.35
Tier II		7.07%		6.35%		6.01%				-1.06	-0.33
Exchange Rate TRM, eop (end-of-period)	\$	3,842	\$	4,409	\$	4,192				9.1%	-4.9%

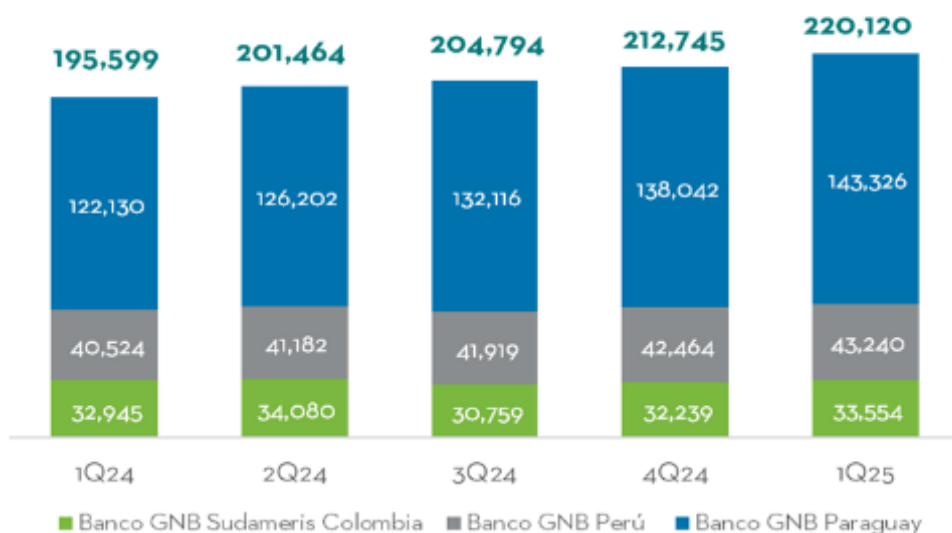
Mobile & Virtual Banking



**Mobil Banking Users
by country**



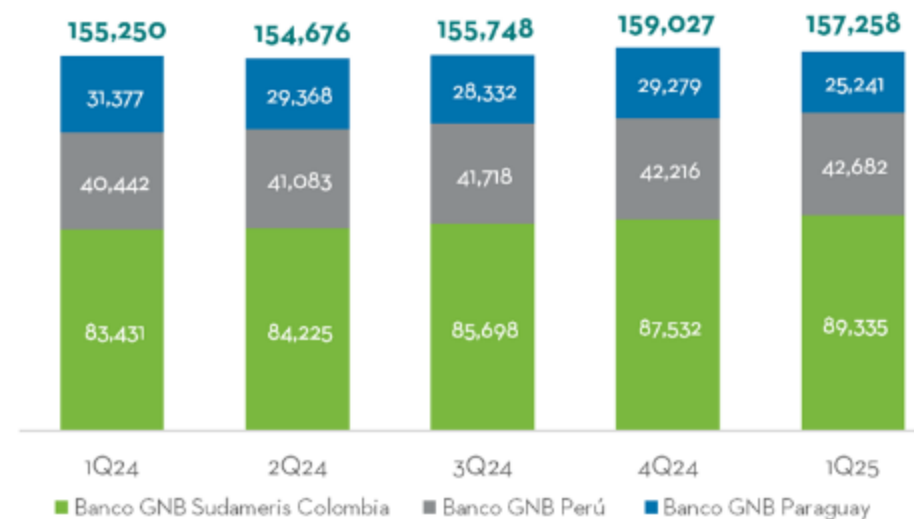
ΔYoY +12.5%
ΔQoQ +3.5%



**Virtual Banking Users
by country**



ΔYoY +1.3%
ΔQoQ -1.1%



1Q25



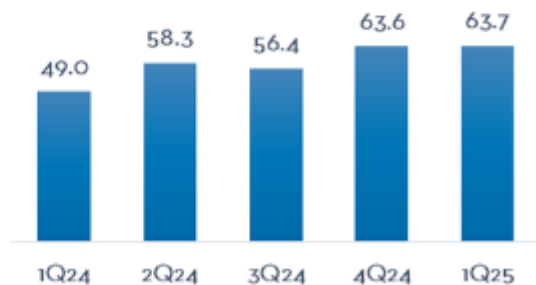
Mobile Banking



Payments (Cop bln)



Transfers (Cop bln)



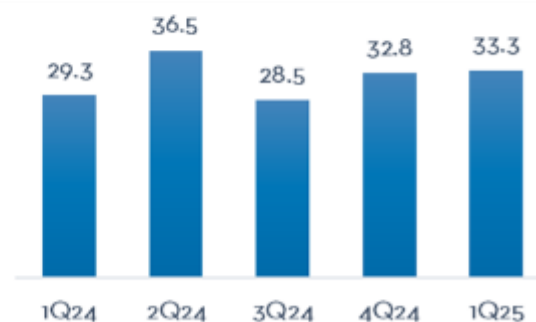
Virtual Banking



Payments (Cop bln)



Transfers (Cop tln)

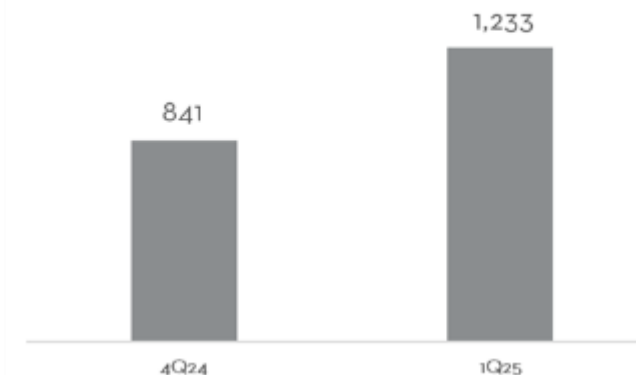


New Digital Time Deposits

Transactions (Cop bln)



Transactions



	International Ratings		Local Ratings	
GNB Sudameris Ratings	Fitch Ratings	Moody's	Value & Risk Rating	BRC Standard & Poor's
Issuer				
GNB Sudameris	Long Term BB	Long Term Ba2	Long Term AAA Short Term VrR1+	Long Term AA+ Short Term BRC1+
Bonds				
2017 Tier II - Subordinated Bond (USD)	B+	B1		
2017 Tier II - Subordinated Bond (COP)	B+	B1	AA+	
2021 Tier II - Subordinated -Basel III Bond (USD)	B+	B2(hyb)		

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