

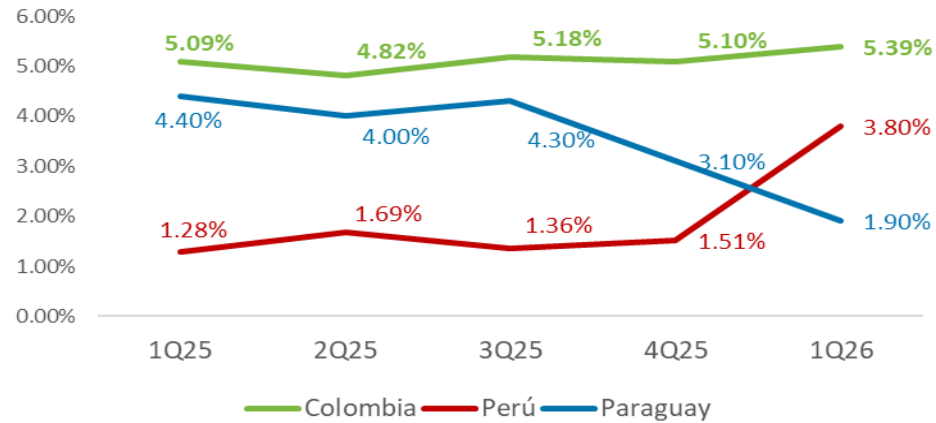
1Q26

Consolidated Financial Results

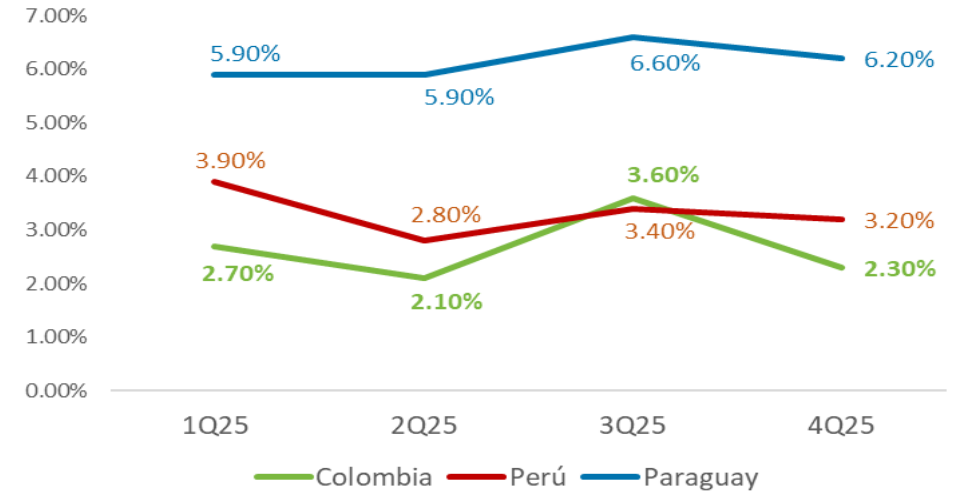
FULL - IFRS



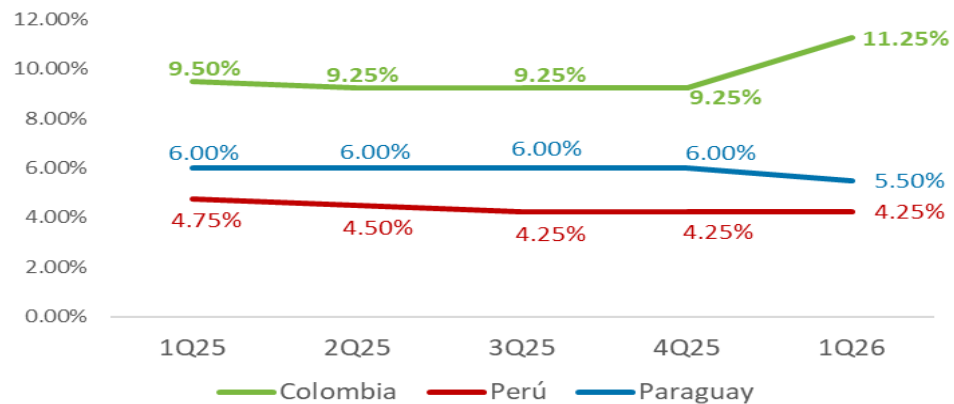
Inflation (%)



GDP Growth (%)



Monetary Policy Rate (%)



Exchange Rate Colombia (USD/COP)



Source: Bloomberg, 2026

Our Market Presence

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 share²

8.34% in Payroll Loans¹

3.22% in Assets

1.66% in Total Loans

3.20% in Deposits

8th bank
by assets size

294,700 customers

1,508 employees

812 cities & towns

74 branches

2,609 ATMs

PARAGUAY



PARAGUAY

Market share²

9.61% in Assets

10.47% in Total Loans

10.52% in Deposits

5th bank by
assets size

307,420
customers

904
employees

21
branches

PERU



PERÚ

Market share²

1.03% in Assets

1.16% in Total Loans

1.08% in Deposits

10th bank by
assets size

192,483
customers

624
employees

10
branches

¹ As of February 2026.
² As of March 2026.



Net Income

The Bank has reported a **Net Income for the first quarter** of **COP 315 billion**, reflecting a 85.76% increase compared to 1Q25.



Net Interest Income

Net interest income totaled **COP 613 billion** in 1Q26, increasing by 11.01% compared to 1Q25.



Financial Margin

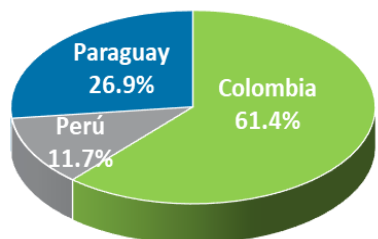
Financial Margin of **COP 915 billion** vs COP 759 billion in 1Q25, reflecting an increase of 20.63% YoY.



ROE

ROE for the first quarter was 45.87% an increase of 34.44 percentage points YoY.

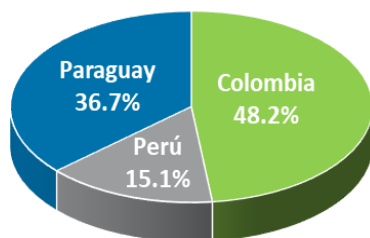
\$ 55.2



Assets

YoY: +0.4%
QoQ: -3.9%

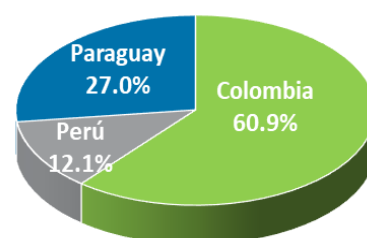
\$ 28.6



Net Loans

YoY: +4.9%
QoQ: +2.9%

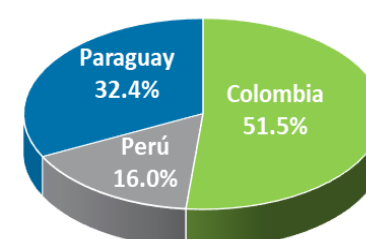
\$ 41.0



Deposits

YoY: +0.4%
QoQ: +1.7%

\$ 6.0



Equity

YoY: +40.6%
QoQ: -3.2%

Consolidated Financial Ratios

4.94%

**Net Loan Portfolio
Growth**



YoY: -0.99 pp QoQ: +4.57 pp

8.7%

Leverage Ratio



YoY: +2.98 pp QoQ: -0.57 pp

119.16%

NSFR¹



YoY: +7.09 pp QoQ: -3.65 pp

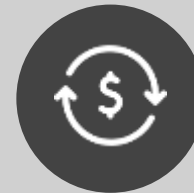
14.69%

**Solvency
Ratio**



45.87%

ROE



YoY: +34.44 pp QoQ: -1.08 pp

3.82%

ROAA



YoY: +2.87 pp QoQ: -0.09 pp

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

Comprehensive Snapshot

Results

COP billions 1Q26 Δ YoY

Net Interest Income **\$613** 11.01%

Financial Margin **\$915** 20.63%

Net Income **\$315** 85.76%

Quality & Risk

NPL (>90 days) 1.55% -0.22 pp

NPL Coverage 212.91% 41.18 pp

Cost of Risk 1.23% -1.95 pp

Solvency

Total 14.69% 0.54 pp

Tier I 10.77% 2.63 pp

Balance Sheet (COP trillions)

March 2026 Δ YoY

Total Assets **\$55.15** 0.40%

Net Loans **\$28.59** 4.94%

Commercial Loans **\$18.97** 1.71%

Consumer Loans **\$9.68** 13.84%

Payroll Loans **\$8.67** 11.45%

Other Consumer L. **\$1.01** 39.56%

Mortgage Loans **\$0.91** -3.09%

March 2026 Δ YoY

Net Investments **\$14.58** 17.10%

Total Liabilities **\$49.18** -2.98%

Deposits & Demand Accounts **\$40.96** 0.38%

Interbank Funds & Repos **\$1.32** -55.42%

Total Equity **\$5.97** 40.62%

Ratios

1Q26 Δ YoY

Deposits / Net Loans 143% -65.16 pp

Funding / Net Loans 172% -14.04 pp

Intermediation Margin 36.69% -0.06 pp

Fee Income 5.36% 0.99pp

1Q26 Δ YoY

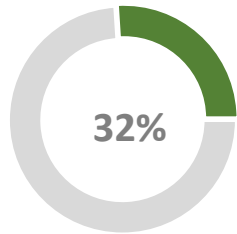
Expenses / Total Assets 3.38% 0.98 pp

NIM 5.40% 0.38 PP

Efficiency 50.92% 7.39 pp

ROE 45.87% 34.44 pp

ESG Project Activities, Including Climate-Related Matters



% PROGRESS
As of March 2026



01 Carbon Footprint

The implementation of the work plan for the **calculation and measurement of the carbon footprint** continues, with the provision of the required data related to energy, transportation, waste, and other emission sources to the consulting firm, for the years 2023, 2024 and 2025. Progress as of March 31, 2026: 29%.

Training and verification activities were initiated across the Bank's branches nationwide to support the implementation of the diagnostic inventory related to the **Basic Sanitation Plan**, under the eco-efficiency pillar. iniciaron las

03 Sustainable Shopping

Supplier site visits were initiated to evaluate and monitor suppliers under the critical supplier methodology and assess their alignment with ESG criteria, with corresponding evaluation reports produced.

02 Waste

04 Regulation

05 Efficient Resource Management

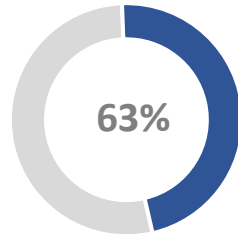
- The commercial proposal for "Áreas de Vida" is submitted for approval, in accordance with the provisions of **Law 2173 of 2021**, which promotes ecological restoration through tree planting.
- The implementation plan for **SFC Circular 015 of 2025** is finalized and formally submitted to the Colombian Financial Superintendence. This regulation establishes guidelines for the management of environmental and social risks, including climate-related risks, applicable to supervised entities.

Reduction in paper consumption between 2024 y 2025

- Paper reams: 8.05% (equivalent to 1,599 Kg).
- Validator paper Rolls: 17.21% (equivalent to 2,096 unidades).

Energy efficiency between 2024 y 2025:

- Reduction of **296,010 kWh** across administrative sites and banking offices nationwide, avoiding the emisión of 28.71 metric tons of CO₂e, with an environmental impact equivalent to the planting of 1,368 trees.
- Reduction of **532.171 kWh** in ATM operations, avoiding the emisión of 221.9 metric tons of CO₂e, with an environmental impact equivalent to the planting of 3,669 trees.



% PROGRESS
As of March 2026



01 - OCCUPATIONAL HEALTH AND SAFETY

- The Human Talent Vice Presidency conducted training sessions on Occupational Health and Safety totaling 137 hours delivered and aimed at 117 employees of Banco GNB Sudameris and its National Subsidiaries.
- A bulletin with recommendations to prevent impacts and falls was published, along with email communications sharing best practices for maintaining proper posture.



02 – HUMAN TALENT MANAGEMENT

- The Human Talent Vice Presidency conducted training programs focused on strengthening workplace environments based on respect, open communication, and continuous improvement.
- In accordance with the provisions of the Labor Reform, the Human Talent Vice Presidency initiated the selection and hiring process for persons with disabilities within the Bank.



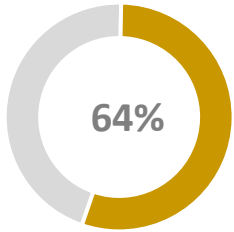
03 - FINANCIAL EDUCATION

- Participation in the Midatacrédito Fair - Bogotá February 2026- led by the Loan Recovery and Collections Management team, aligned with the ESG strategy through initiatives focused on Inclusion, financial education and engagement with key stakeholders.



04 - USE OF DIGITAL PRODUCTS AND SERVICES

- Through the Transformation Factory, QR payments were implemented via BRE-B in February.
- Additionally, the user creation process for the Payroll Lending Sales Force was optimized, contributing to a reduction in forms, the elimination of emails and APBs, and shorter response times.



% PROGRESS
As of March 2026



CUSTOMER RELATIONSHIP

- From the Financial Consumer Services front, in coordination with the Channels Management, the implementation of the **customer satisfaction survey** is ongoing, with progress being made toward final approval activities.

ESG TRAINING AND WORKSHOPS

During the period, participation took place in the following **ESG and Sustainable Finance training programs**:

- ASOBANCARIA:** Launch and workshop of the Blended Finance Guideline.
- LACADI:** Climate scenario analysis applied to the financial sector.
- CEELA:** Course on “Green Financing Opportunities for Sustainable Construction.”
- IFC:** Resilient Banking.

This participation was carried out jointly with the Credit and Corporate Banking Vice Presidency.

CORPORATE GOVERNANCE

- En coordinación con la Vicepresidencia de Talento Humano y la Dirección de Asuntos ASG y sostenibilidad se inicia la **redefinición de las políticas de Diversidad, Equidad e Inclusión- DEI y Derechos Humanos**.

INFORMATION SECURITY AND CYBERSECURITY

- During the quarter, **communications were disseminated to employees and clients**, including fraud prevention bulletins (phishing) and social engineering awareness campaigns, as well as SMS messages sent to clients related to fraud prevention.

COMMUNICATION AND DISCLOSURE STRATEGY

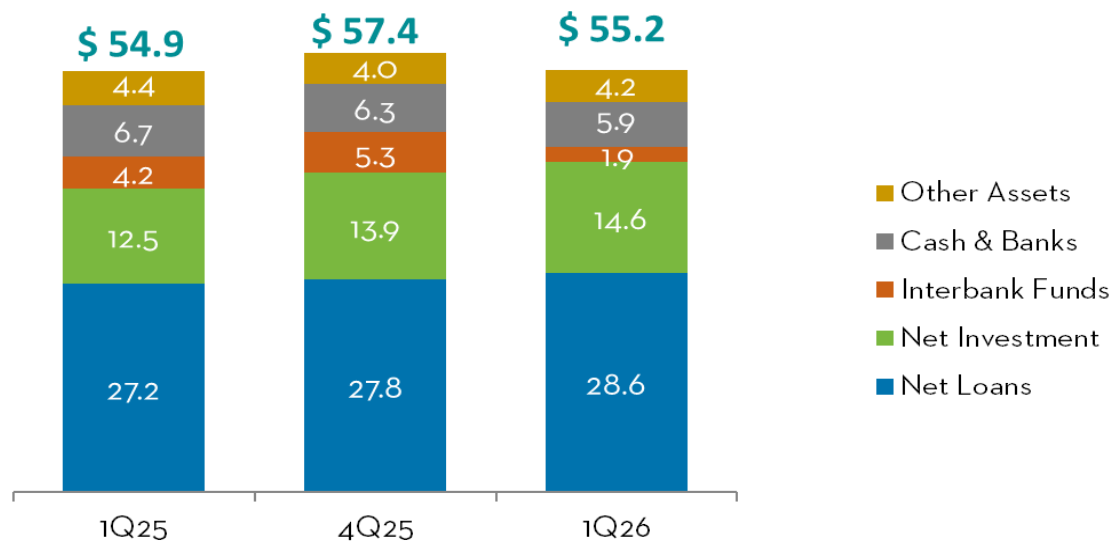
- The entity carries out ESG and climate change **disclosure initiatives** aimed at clients and employees through institutional communication channels.
- Analysis of the results of the 2024-2025 **Climate Disclosure Ranking** conducted by CCADI (Colombian Climate Assets and Disclosure Initiative).



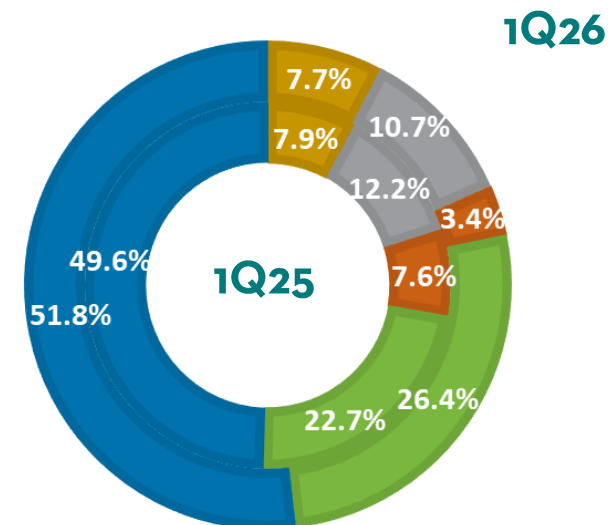
1Q26 Quarterly Results

FULL - IFRS

Assets (\$)

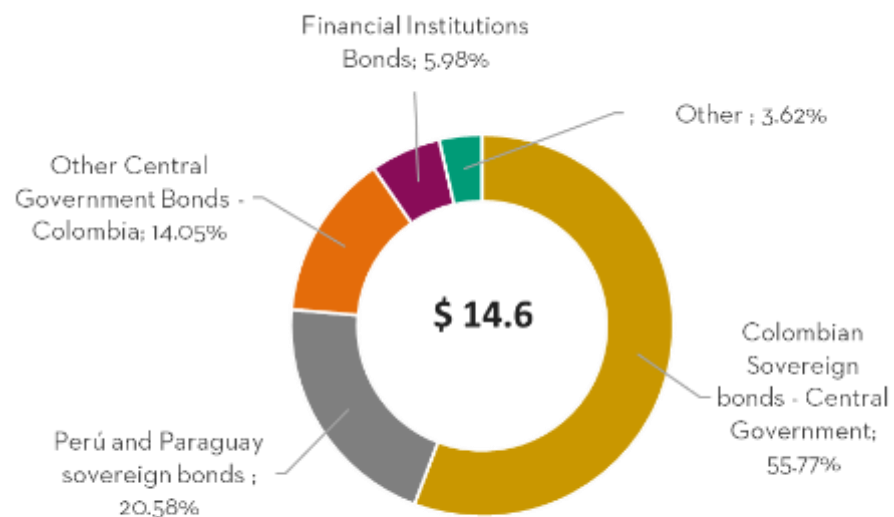


Assets (%)

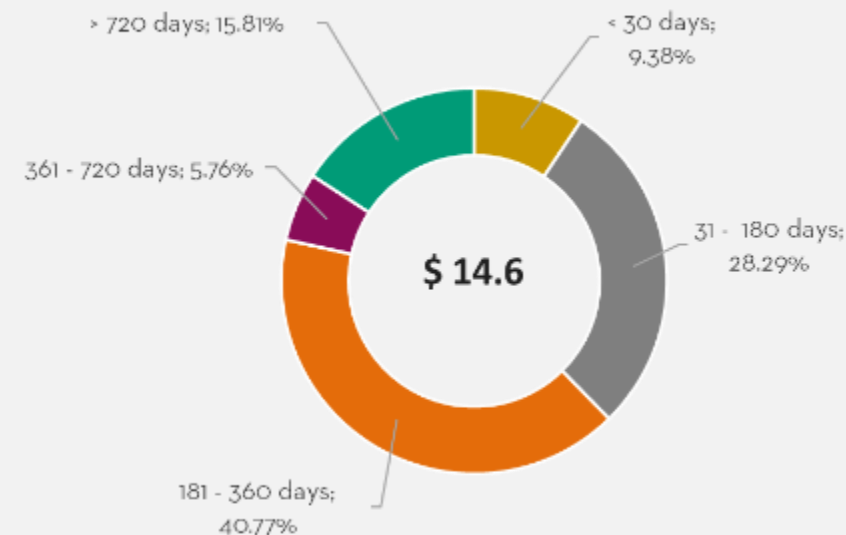


Assets Breakdown (var.%)		
	YoY	QoQ
Other Assets	-2.53%	4.97%
Cash & Banks	-12.17%	-6.71%
Interbank Funds	-55.62%	-65.08%
Net Investment	17.10%	4.83%
Net Loans	4.94%	2.93%
Total Assets	0.40%	-3.85%

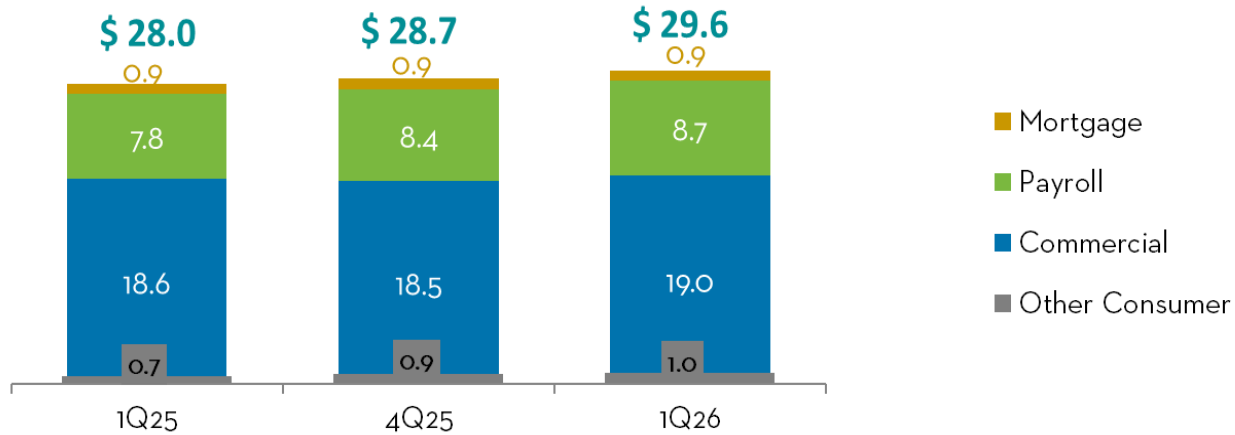
Investments by issuer (%)



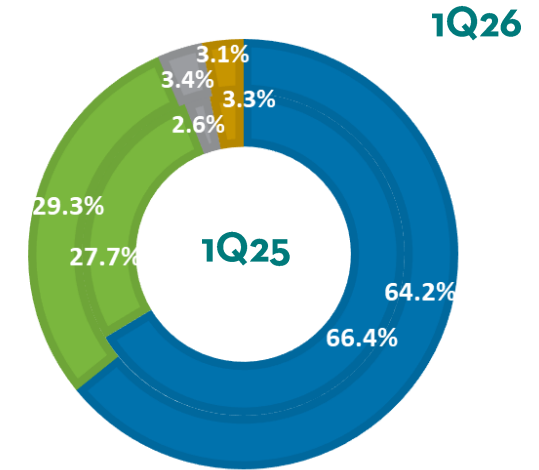
Investments by term (%)



Gross Loan Portfolio (\$)



Gross Loan Portfolio (%)



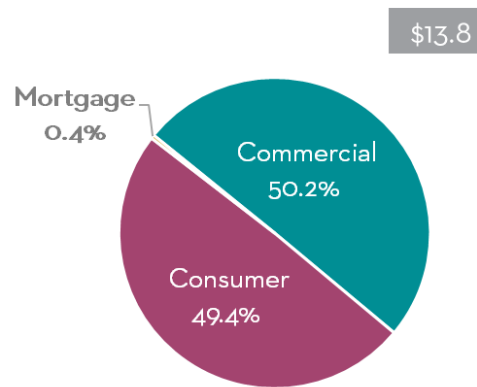
Loans Breakdown (Var.%)		
	YoY	QoQ
Commercial	1.7%	2.8%
Total Consumer	13.8%	3.5%
Payroll	11.5%	3.2%
Other Consumer	39.6%	6.3%
Mortgage	-3.1%	-3.7%
Total Loans	5.2%	2.8%

Composición del Portafolio de Cartera Bruta

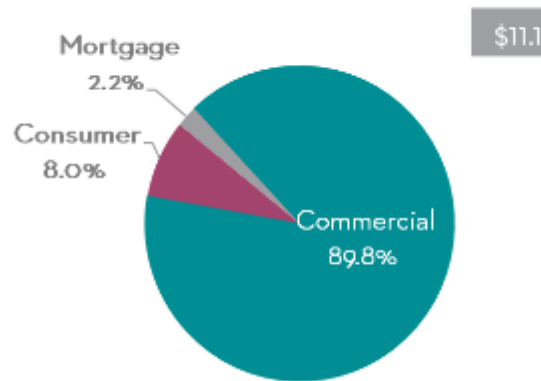
Loan-Portfolio composition by country (COP Tn), as of March-26

Contribution by country to Total Loan-Portfolio composition (COP Tn), as of March-26

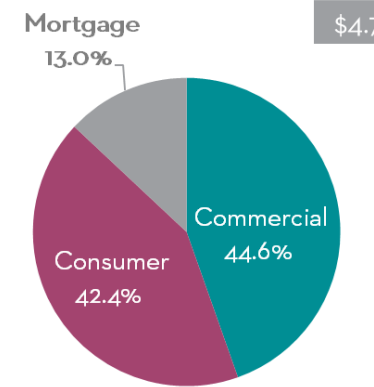
COLOMBIA



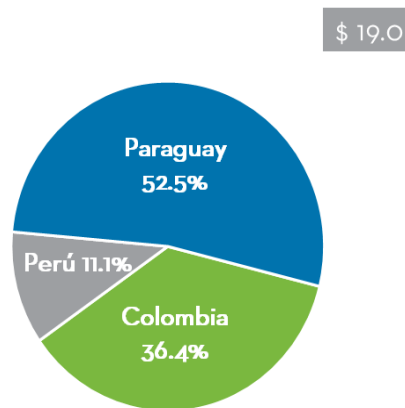
PARAGUAY



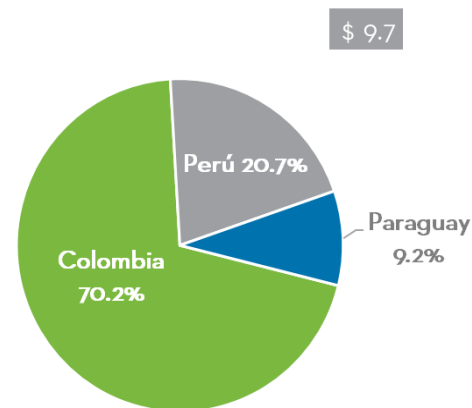
PERÚ



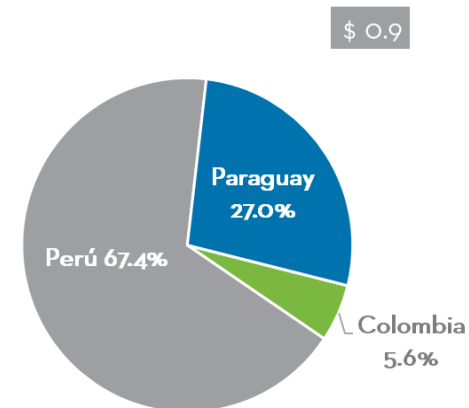
COMMERCIAL



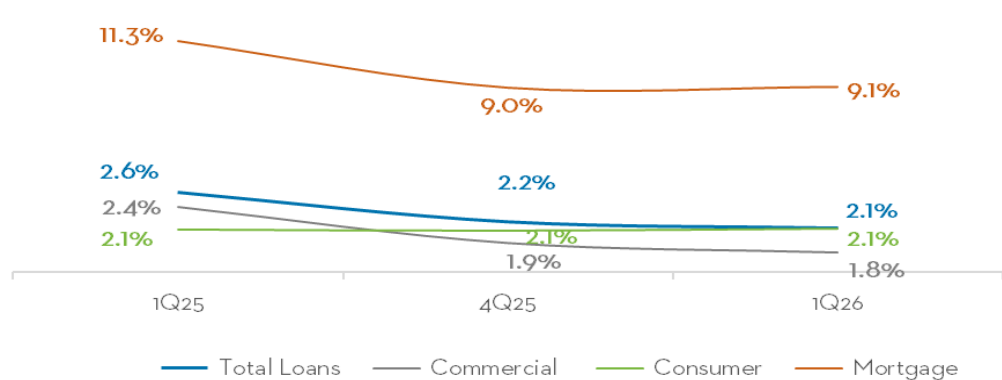
CONSUMER



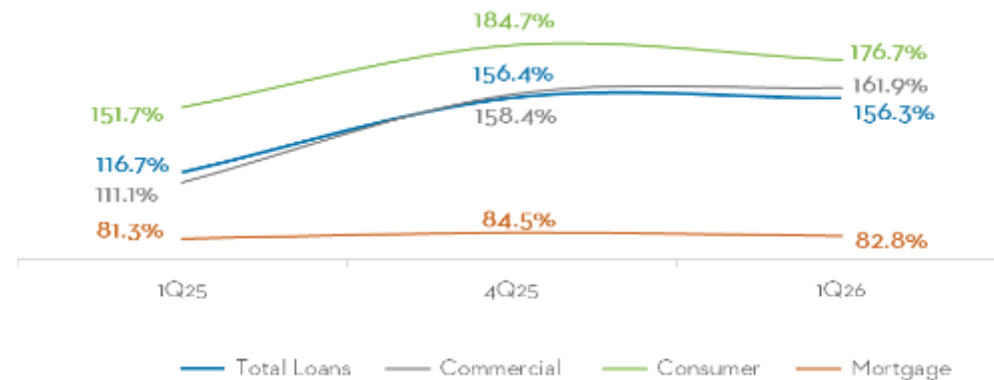
MORTGAGE



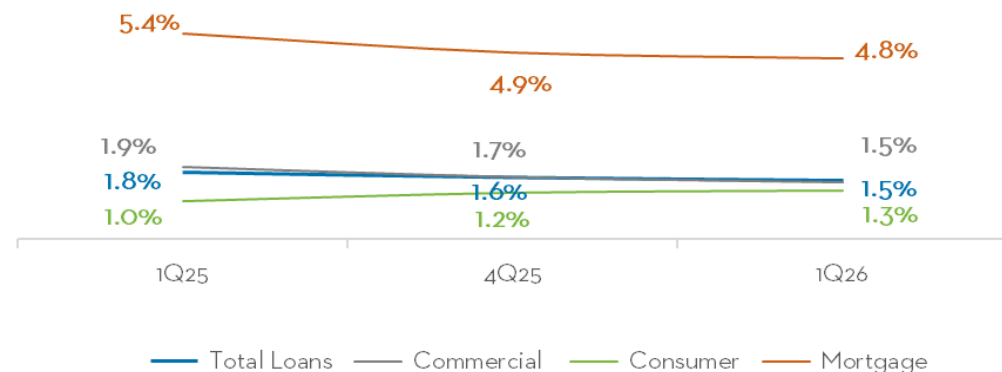
Delinquency (>30)



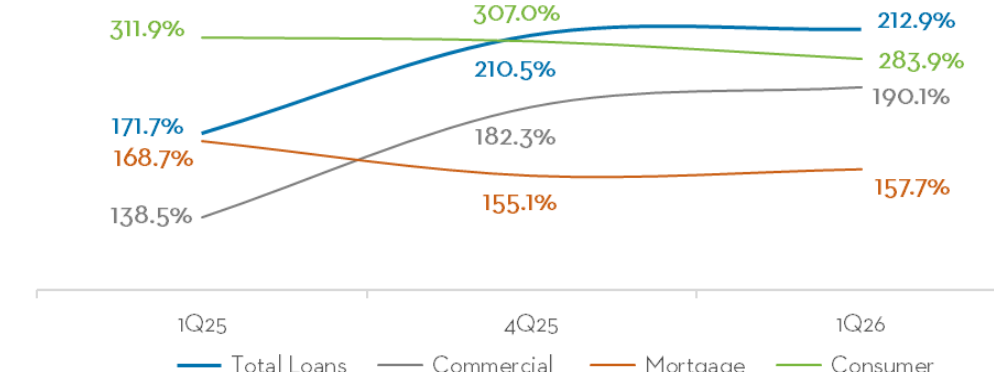
Delinquency Coverage (>30)



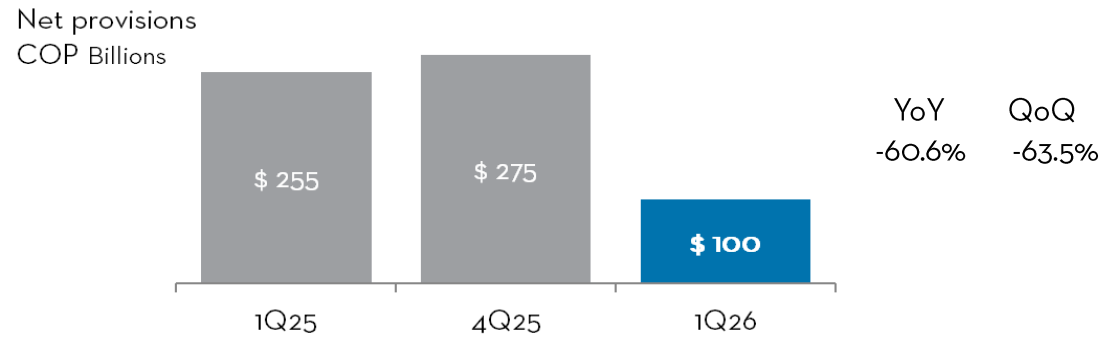
NPL Ratio (>90)



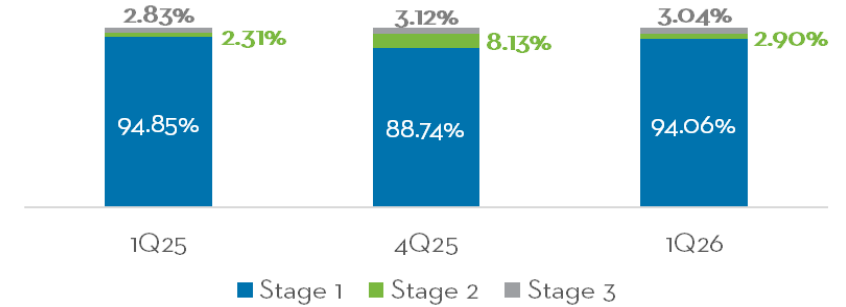
NPL Coverage (>90)



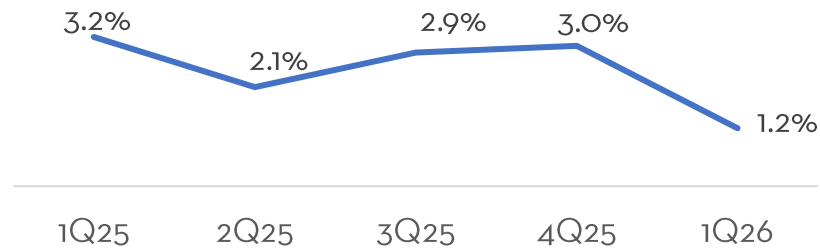
Loan-portfolio Provisions (as of Income Statement)



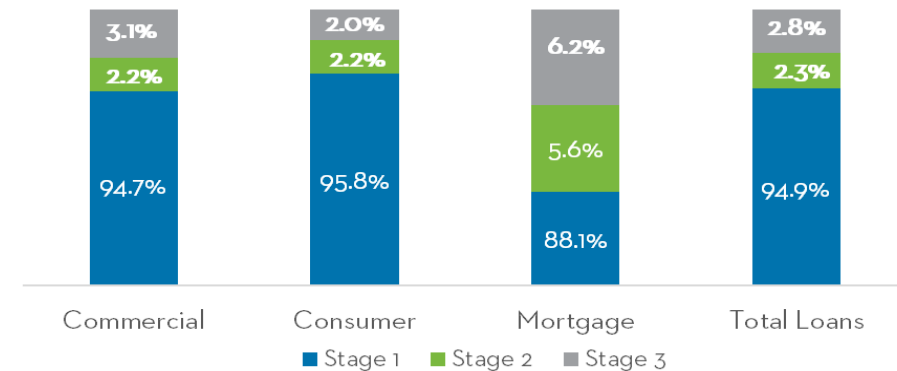
Loans by stages



Cost of Risk¹

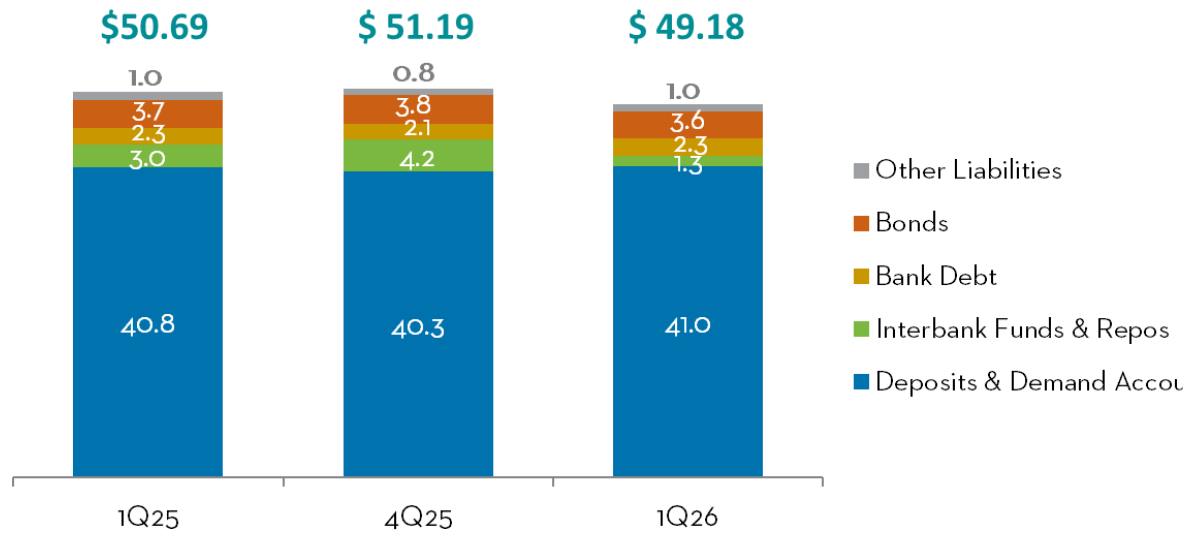


Stages by segment

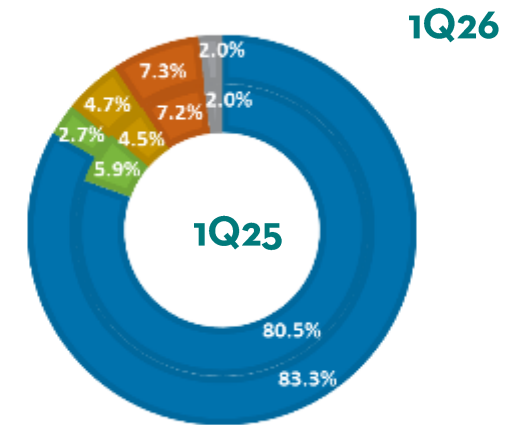


¹ Cost of risk = Net recovery provisions (expense) / Total loan portfolio

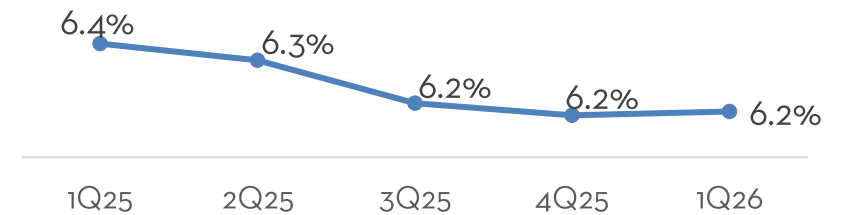
Funding Sources (\$)



Funding Sources (\$)



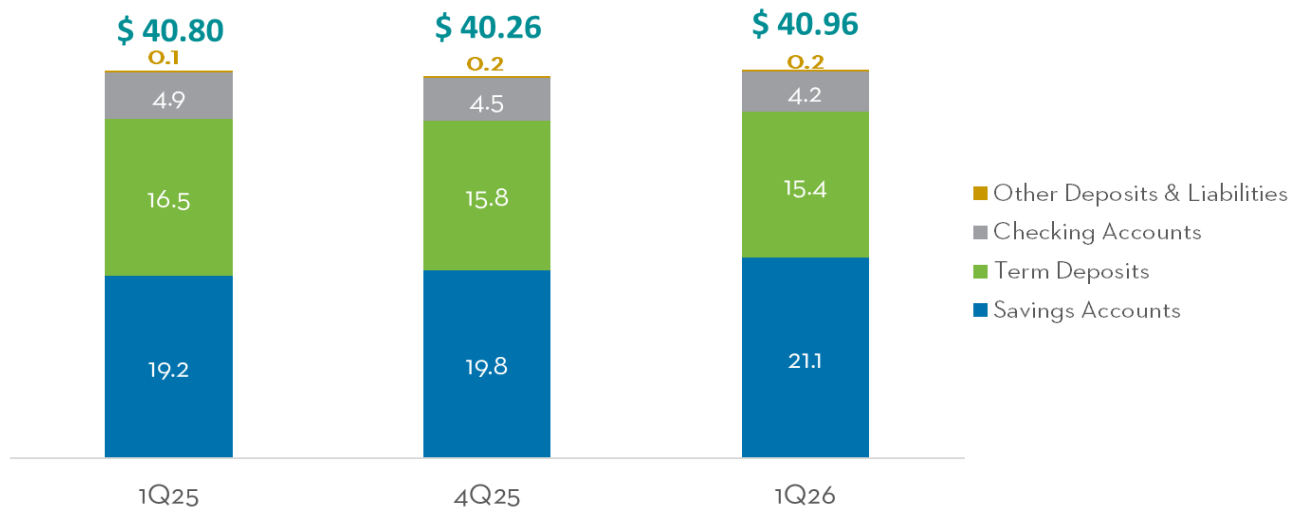
Average Funding Cost



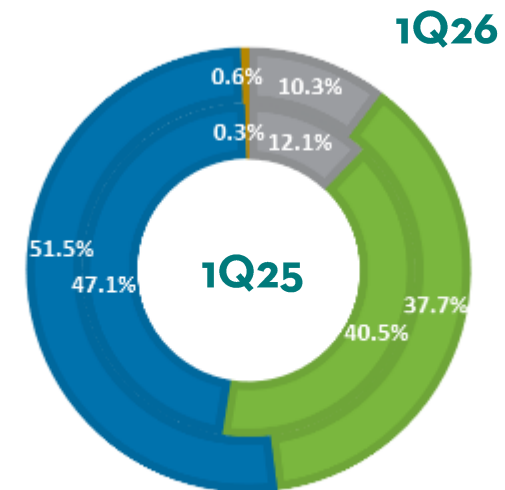
Funding Breakdown (Var.%)

	YoY	QoQ
Deposits & Demand Accounts	0.4%	1.7%
Interbank Funds & Repos	-55.4%	-68.4%
Bank Debt	3.0%	9.5%
Bonds	-1.1%	-5.1%
Other Liabilities	-4.6%	17.8%
Total Funding	-3.0%	-3.9%

Deposits (\$)



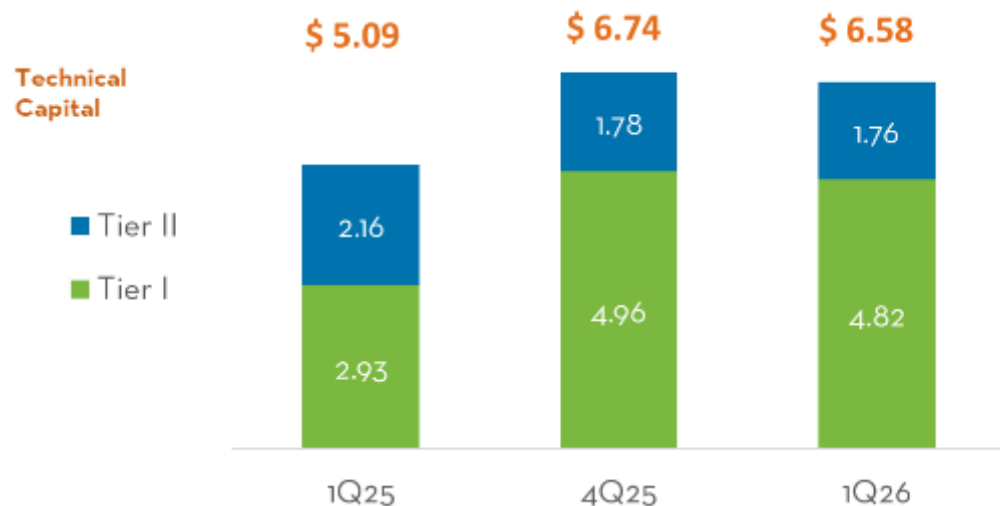
Deposits (%)



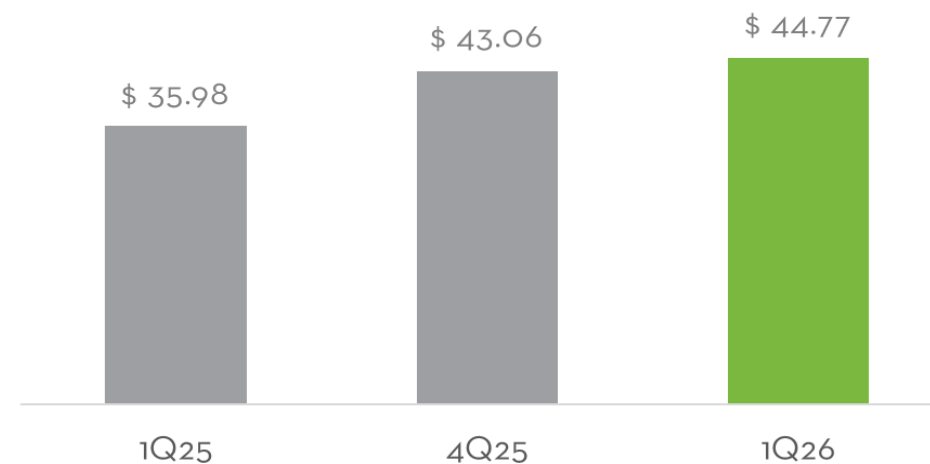
Deposits & Demand Accounts Breakdown (Var.%)

	YoY	QoQ
Checking Accounts	-14.5%	-6.4%
Term Deposits	-6.6%	-2.4%
Savings Accounts	9.8%	6.8%
Other Deposits & Liabilities	66.0%	9.4%
Total Deposits	0.4%	1.7%

Technical Capital

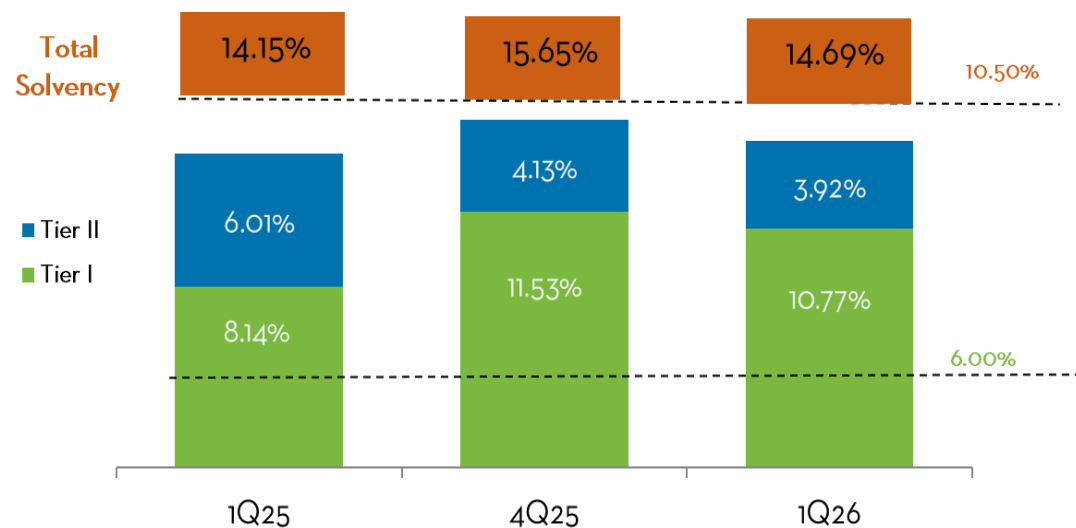


Risk-Weighted Assets



Technical Capital (Var. %)		
	YoY	QoQ
Tier I	64.6%	-2.9%
Tier II	-18.9%	-1.2%
Technical Capital	29.1%	-2.4%

Consolidated Total Solvency¹ (%)



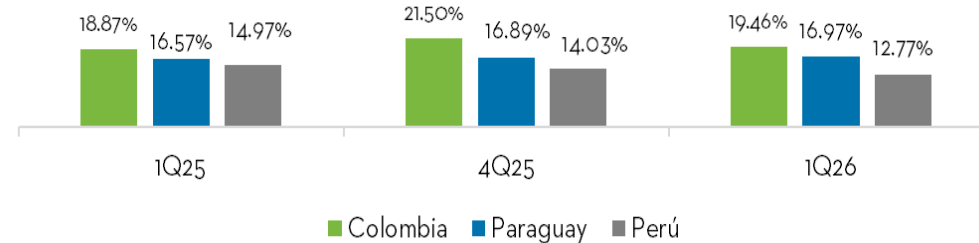
--- Basel III minimum requirements.

¹ Total Solvency = Technical Equity / Risk-weighted assets

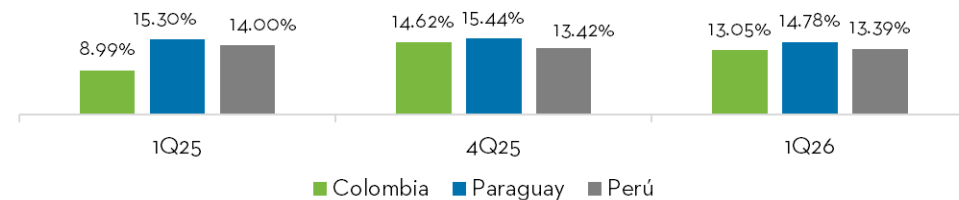
² Solvency and Tier I ratios are reported under the accounting standards applicable to each country.

Total Solvency and Tier I ratios by country² (%)

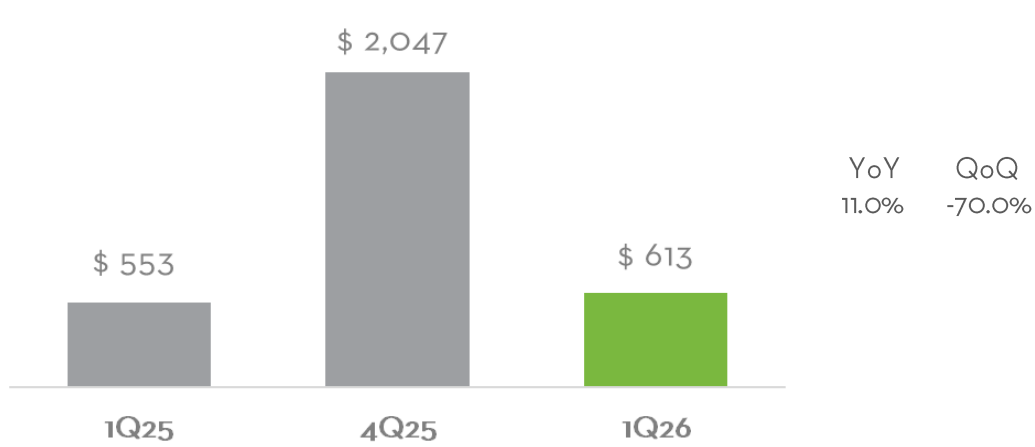
Total Solvency



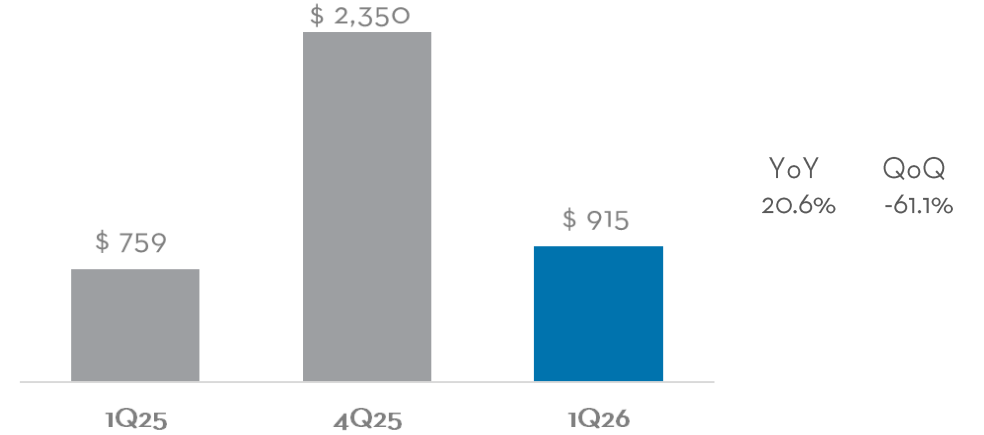
Tier I



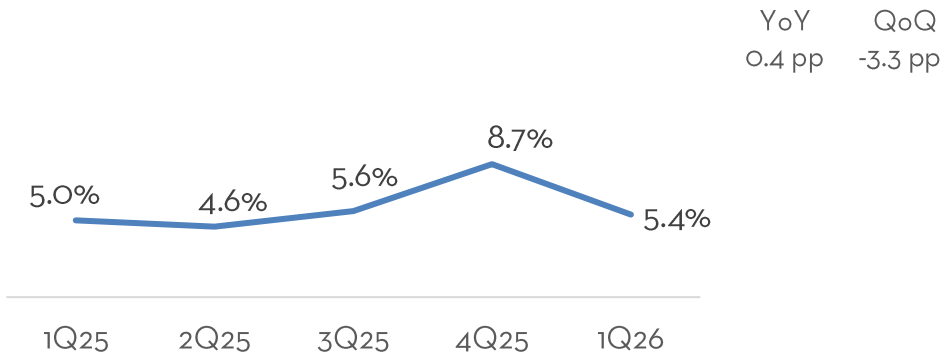
Net Interest Income



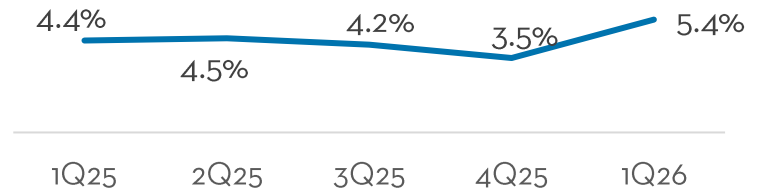
Financial Margin



NIM¹



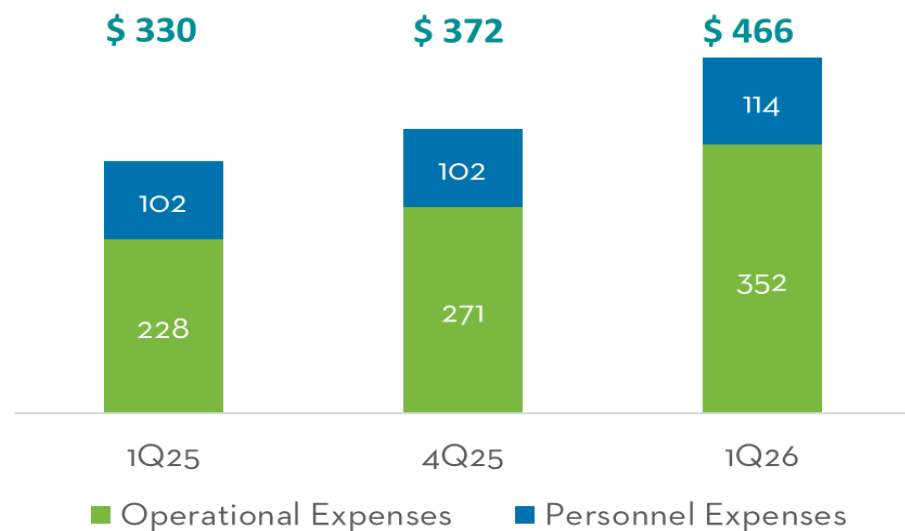
Fee Income²



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

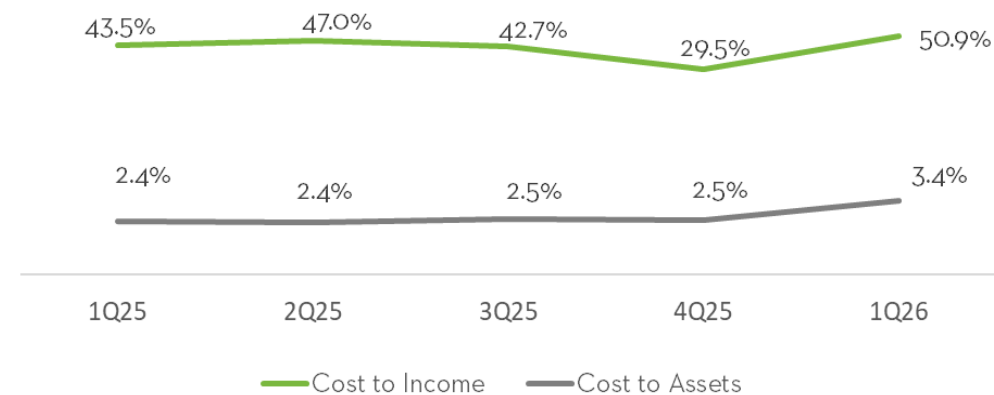
² Fee Income (%) = Received Fees (\$) - Paid Fees (\$) / Total Income (\$)

Operating Expenses



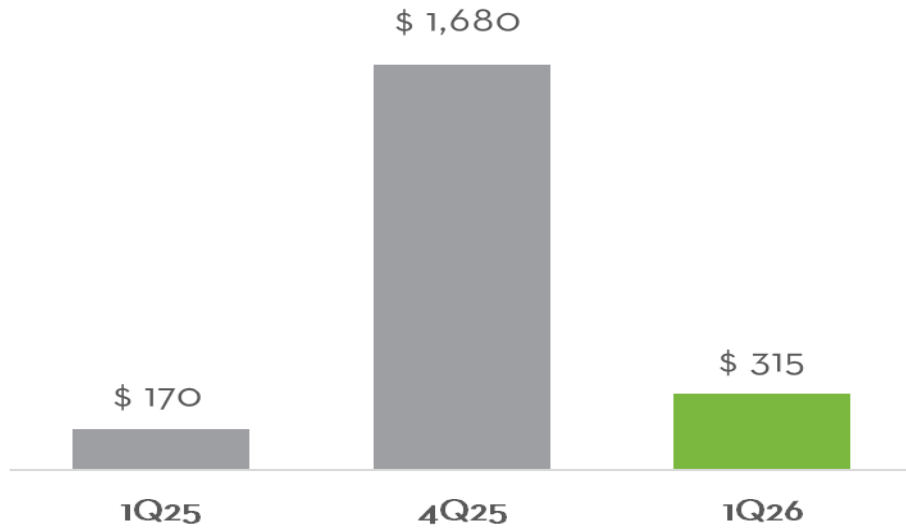
Operating Expenses (Var.%)		
	YoY	QoQ
Personnel Expenses	11.5%	12.4%
Operational Expenses	54.4%	30.0%
Total Operating Expenses	41.1%	25.2%

Efficiency Ratio

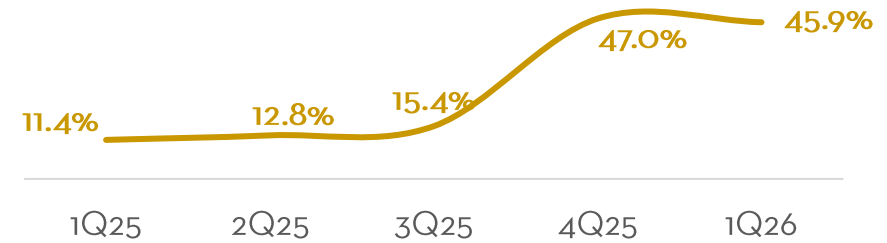


Net Income

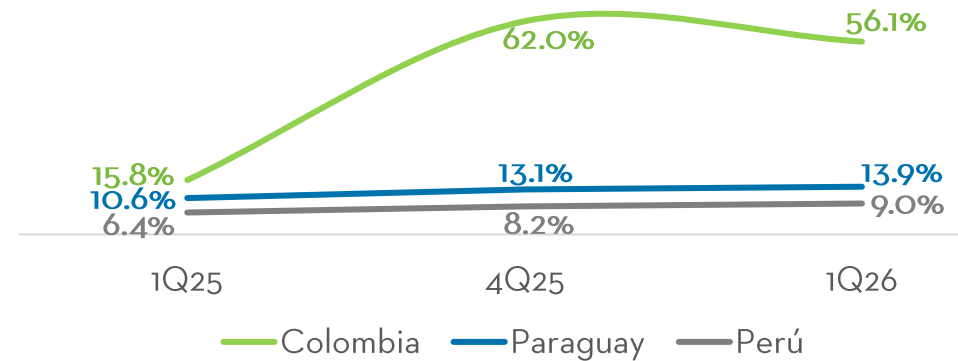
YoY 85.8%
QoQ -81.2%



ROE



ROE by country



Appendix

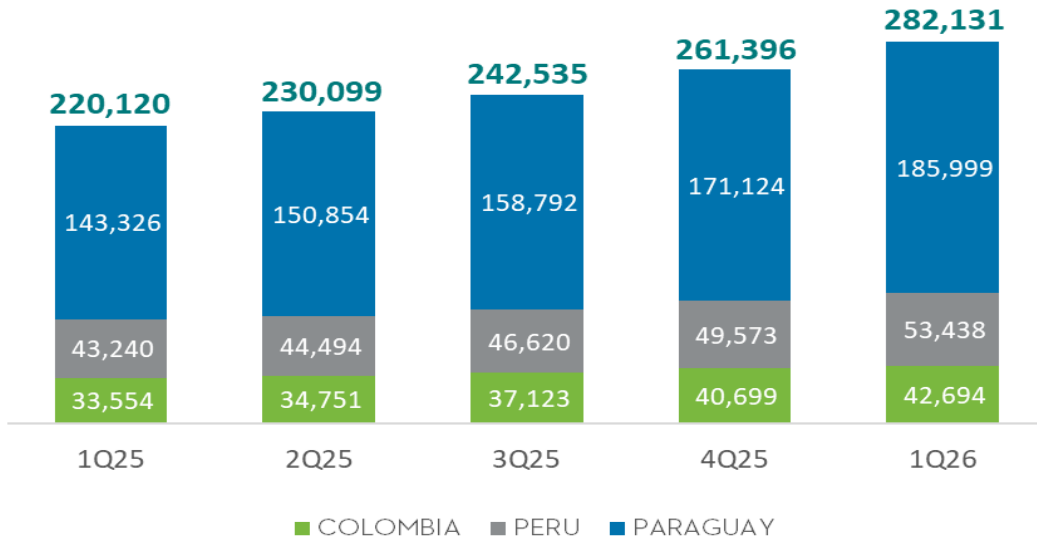




Mobile Banking Users by country



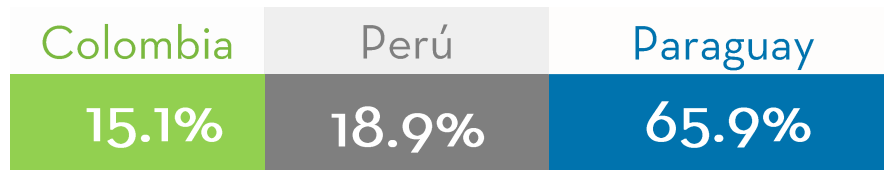
△YoY +28.2%
△QoQ +7.9%



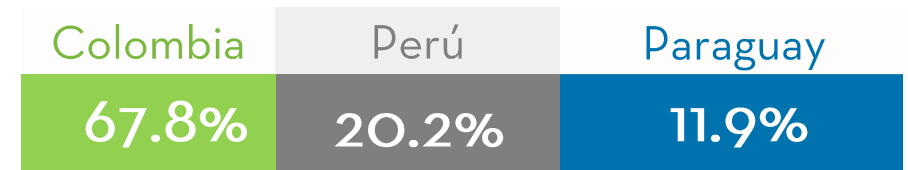
Online Banking Users by country



△YoY +38.1%
△QoQ +33.9%



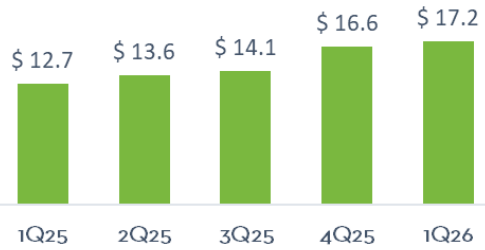
1Q26



Mobile Banking



Payments (COP bln)

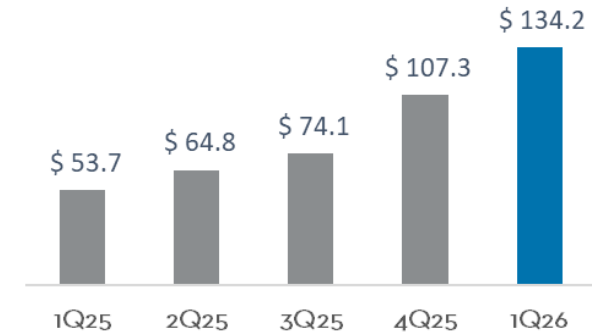


Transfers (COP bln)



New Online Time Deposits

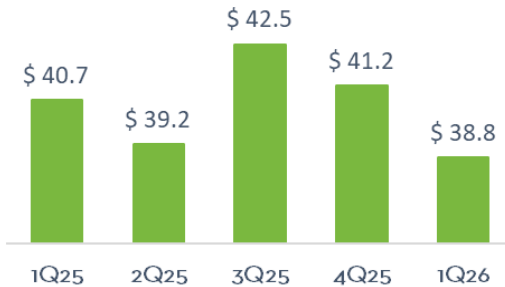
Transactions (COP bln)



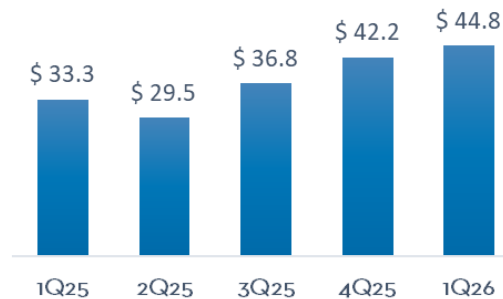
Online Banking



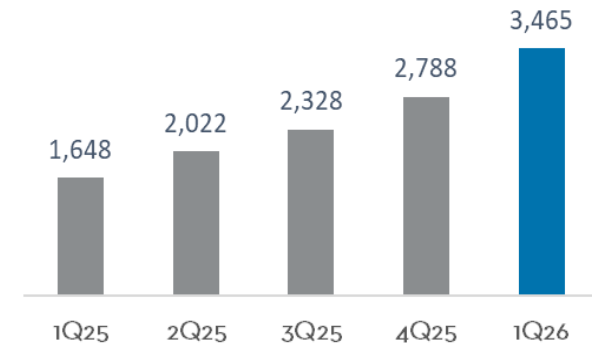
Payments (COP bln)



Transfers (COP tln)



Number of Transactions



Local and International Ratings

GNB Sudameris Ratings	International Ratings		Local 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+ Positive Outlook
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)		

* On April 16, the Bank exercised the call option on its subordinated Tier 2 bonds due 2031.

Disclaimer

The information contained herein has been prepared by Banco GNB Sudameris S.A. (the “Bank”) solely for use at this presentation and has not been independently verified. All of the content must remain strictly confidential, and it may not be copied, reproduced or redistributed to any other person in any manner.

The Bank does not intend to register any of its securities for offer or sale in the United States, or to conduct a public offering of securities in that country or any other jurisdiction, under the U.S. Securities Act of 1933, as amended (the “Securities Act”).

This presentation may contain “forward-looking statements” which are the Bank’s current expectation of future events and are subject to a number of factors that could cause actual results to differ materially from those described. Recipients of this document are responsible for its assessment and use. The Bank will not have any obligation to update the information herein and shall not be responsible or liable for any claim, loss or damage, as a result of any decision taken in connection with this presentation.

This information should not be construed as: 1) financial, legal, tax, accounting, investment or other advice or a recommendation with respect to any investment, 2) an offer to sell or a solicitation of an offer to purchase or subscribe, for any securities of the Bank in any jurisdiction, 3) a prospectus, supplement, offering memorandum or advertisement, 4) the basis of any contract or commitment whatsoever.

The decision to purchase securities in any offering of the Bank should be made solely on the basis of the information contained in the offering document, which may be published or distributed in due course in connection with any offering.





Investor Relations

✉ atencioninversionista@gnbsudameris.com.co

🖱 <https://www.gnbsudameris.com.co/investor-relations>

Carolina Martínez Chavez

(+57 601) 275 0000 - ext 10128

Bogotá, Colombia