

**2Q25**

## Consolidated Financial Results

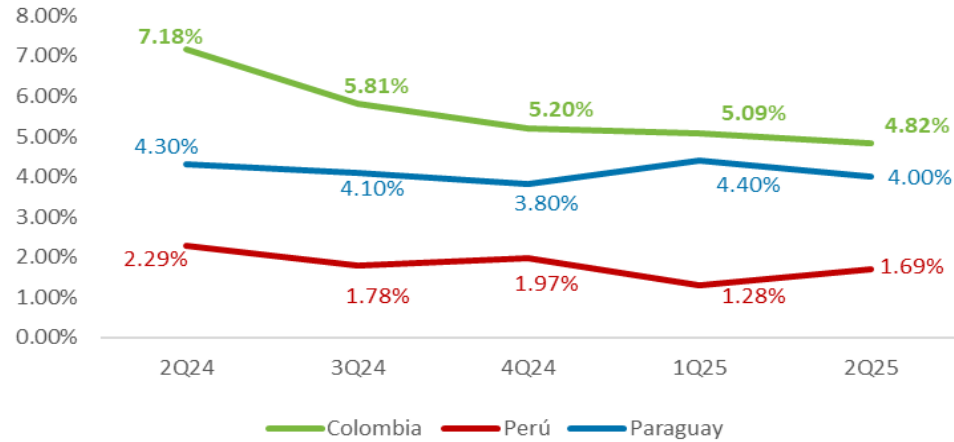
**FULL - IFRS**



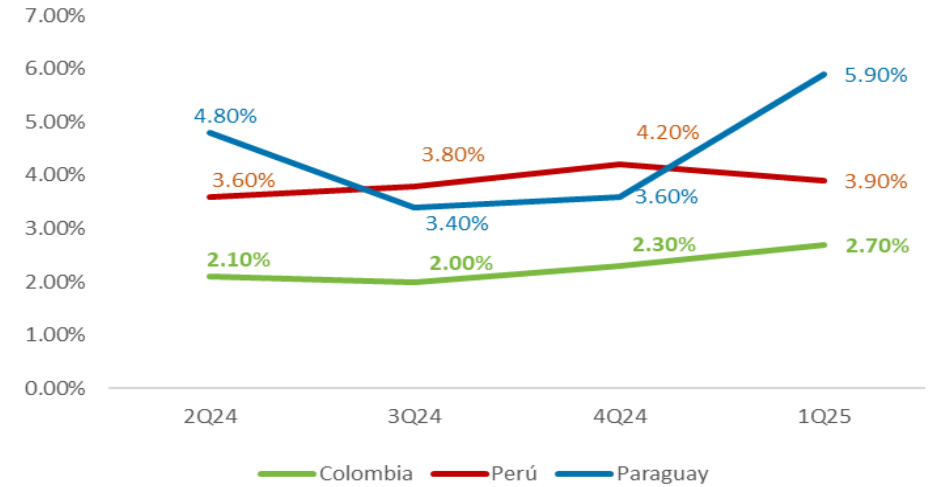
# Colombia, Perú and Paraguay Macro Fundamentals



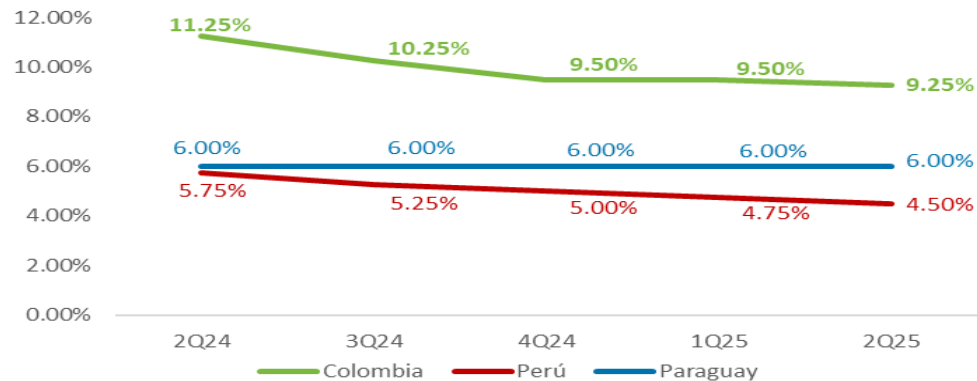
## Inflation (%)



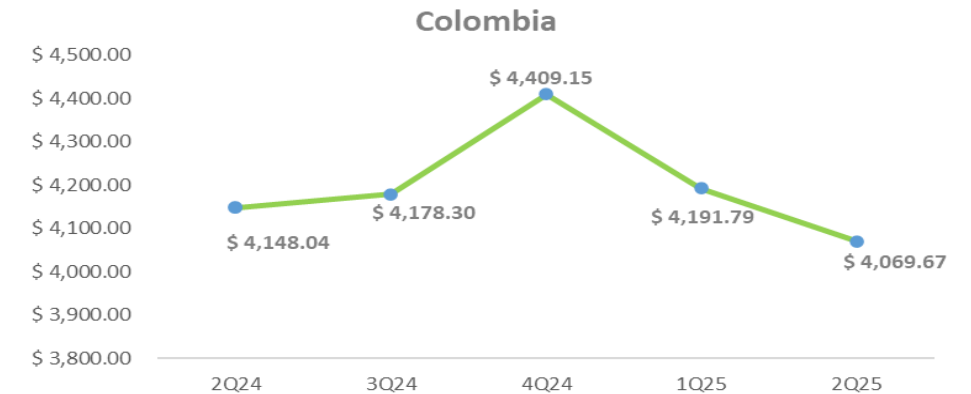
## GDP Growth (%)



## Monetary Policy Rate (%)



## Exchange Rate (USD/COP)



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 share

**8.09%** in Payroll Loans<sup>1</sup>

**3.53%** in Assets

**1.86%** in Total Loans

**3.38%** in Deposits

**8<sup>th</sup> bank**  
by assets size

**298,852** customers

**1,505** employees

**806** cities & towns

**74** branches

**2,752** ATMs

## PARAGUAY



PARAGUAY

Market share

**9.90%** in Assets

**10.51%** in Total Loans

**11.40%** in Deposits

**4<sup>th</sup> bank** by  
assets size

**286,687**  
customers

**914**  
employees<sup>3</sup>

**21**  
branches

## PERU



PERÚ

Market share<sup>2</sup>

**1.07%** in Assets

**1.18%** in Total Loans

**1.13%** in Deposits

**10<sup>th</sup> bank** by  
assets size

**194,546**  
customers

**613**  
employees

**10**  
branches

<sup>1</sup> As of May 2025.

<sup>2</sup> As of May 2025.

<sup>3</sup> Out of the total, 514 are direct jobs.



### Net Income

The Bank has reported a **Net Income for the second quarter** of **COP 176 billion**, reflecting a 61.8% increase compared to 2Q24.



### Net Interest Income

**Net interest income** totaled **COP 465 billion** in 2Q25, increasing by 31% compared to 2Q24.



### Financial Margin

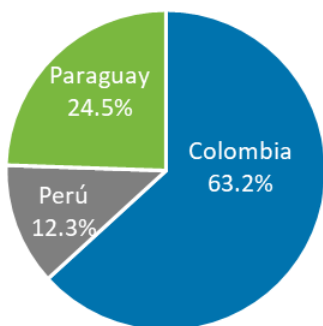
**Financial Margin** of **COP 621 billion** vs COP 551 billion in 2Q24, reflecting an increase of 12.8% YoY.



### ROE

**ROE** for the second quarter was 12.8% an increase of 3.8 percentage points YoY and 1.3 QoQ.

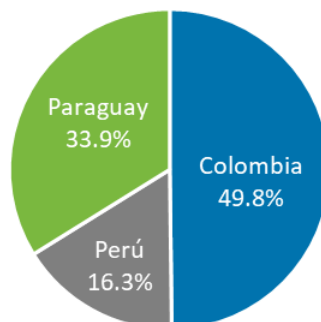
**\$ 54.6**



## Assets

YoY: +3.3%  
QoQ: -0.7%

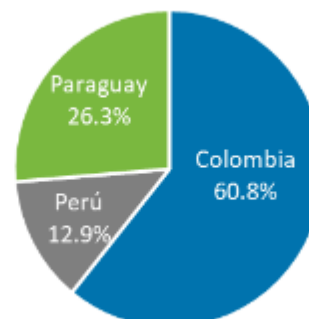
**\$ 27.7**



## Net Loans

YoY: +7.6%  
QoQ: +1.9%

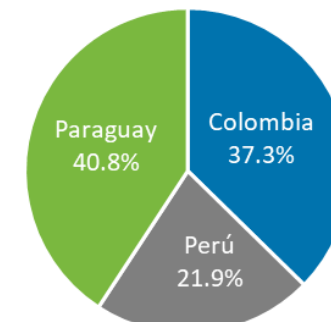
**\$39.7**



## Deposits

YoY: +10.0%  
QoQ: -2.7%

**\$ 4.3**



## Equity

YoY: +9.9%  
QoQ: +1.7%

# Consolidated Financial Ratios

**7.65%**

**Net Loan Portfolio  
Growth**



YoY: +6.29 pp    QoQ: +1.71 pp

**6.09%**

**Leverage Ratio**



YoY: +0.43 pp    QoQ: +0.38 pp

**114.16%**

**NSFR<sup>1</sup>**



YoY: +2.16 pp    QoQ: +2.09 pp

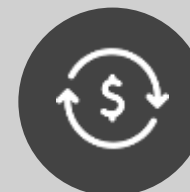
**13.48%**

**Solvency  
Ratio**



**12.76%**

**ROE**



YoY: +3.83 pp    QoQ: +1.33 pp

**1.06%**

**ROAA**



YoY: +0.42 pp    QoQ: +0.11 pp

<sup>1</sup> Net Stable Funding Ratio for Banco GNB Sudameris - Colombia.



# Comprehensive Snapshot

## Results

COP billions      2Q25      Δ YoY

Net Interest Income, accum.      **\$1,018**      78.16%

Financial Margin, accum.      **\$1,380**      39.85%

Net Income, accum.      **\$346**      100.65%

## Quality & Risk      2Q25      Δ YoY

NPL (>90 days)      **1.70%**      0.03 pp

NPL Coverage      **178.42%**      -6.47 pp

Cost of Risk      **2.11%**      1.32 pp

## Solvency      2Q25      Δ YoY

Total      **13.48%**      -1.49 pp

Tier I      **8.26%**      -0.01 pp

## Balance Sheet (COP trillions)

Jun. 2025      Δ YoY

Total Assets      **\$54.56**      3.28%

Net Loans      **\$27.75**      7.65%

Commercial Loans      **\$18.97**      7.08%

Consumer Loans      **\$8.71**      9.36%

Payroll Loans      **\$7.94**      9.03%

Other Consumer L.      **\$0.77**      12.85%

Mortgage Loans      **\$0.93**      1.99%

Jun. 2025      Δ YoY

Net Investments      **\$11.83**      13.69%

Total Liabilities      **\$50.24**      2.75%

Deposits & Demand Accounts      **\$39.72**      10.04%

Interbank Funds & Repos      **\$4.01**      -33.89%

Total Equity      **\$4.32**      9.94%

## Ratios

2Q25      Δ YoY

Deposits / Net Loans      **143%**      3.12 pp

Funding / Net Loans      **181%**      -8.63 pp

Intermediation Margin      **35.29%**      15.16 pp

Fee Income      **4.47%**      -0.02pp

2Q25      Δ YoY

Expenses / Total Assets      **2.38%**      0.09 pp

NIM      **4.61%**      1.93 PP

Efficiency      **47.01%**      -14.28 pp

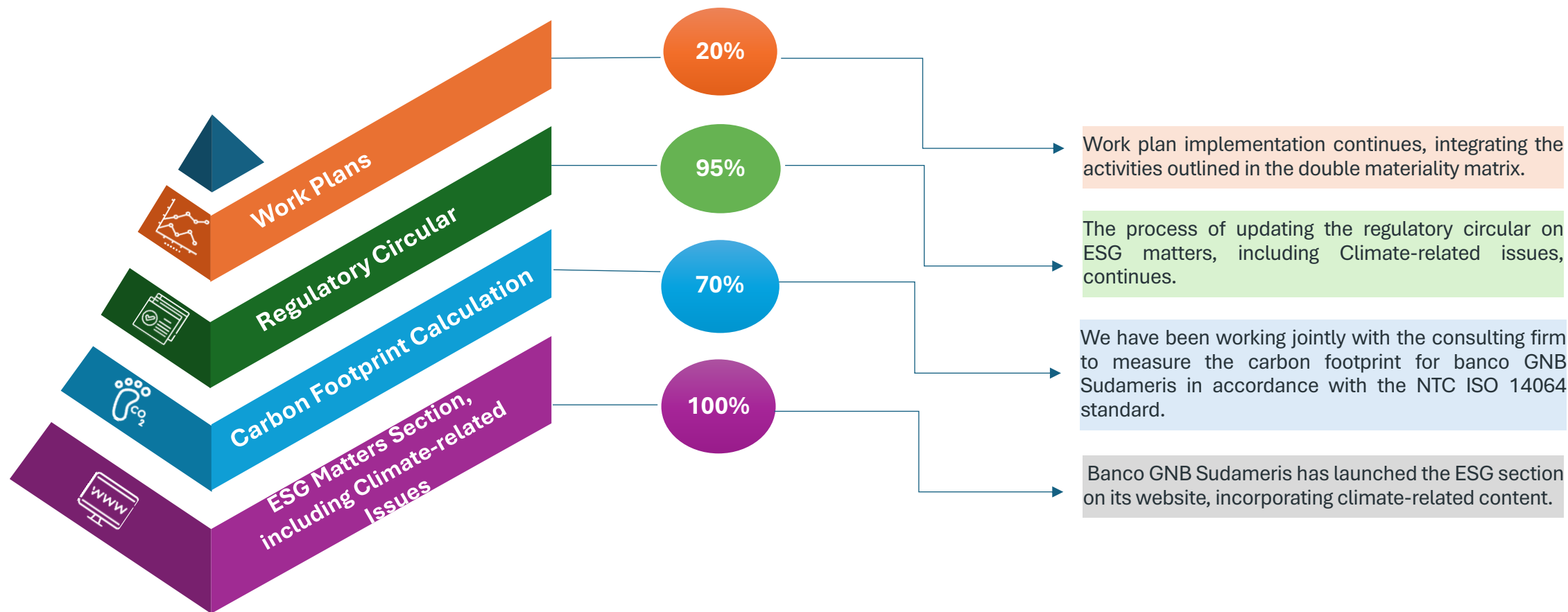
ROE      **12.76%**      3.83 pp



# ESG PROJECT, INCLUDING CLIMATE-RELATED

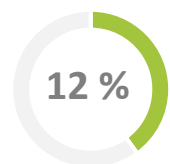
For the second quarter of 2025, the GNB Colombia Financial Conglomerate has made progress in the execution of its ESG strategy, including climate-related matters, prioritizing initiatives aligned with the Eco-efficiency program, continuous training of human talent, and the strengthening of sustainability policies. The activities carried out during this period are described below:

## ESG PROJECT, INCLUDING CLIMATE-RELATED

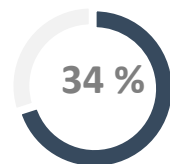


# ESG PROJECT, INCLUDING CLIMATE-RELATED

## Progress (%)



- The implementation of the work plan for measuring carbon footprints began with the consulting firm CAEM.
- The process of incorporating ESG matters, including climate-related issues, into the methodology for identifying and assessing critical third-party suppliers has begun.
- The review and analysis of the proposals for the reduction of single-use plastics continued.
- A digital tool was implemented for filing and the correspondence system – MailOffice, in order to reduce paper use, carbon footprint, and promote the use of digital media in daily operations.



- Training sessions were conducted for employees of the GNB Colombia Financial Conglomerate on topics related to well-being, mental health, technical skills, soft skills, occupational health and safety, among others, as part of strengthening human talent development.



WELL-BEING  
AND MENTAL  
HEALTH



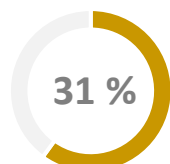
TECHNICAL SKILLS



OCCUPATIONAL  
HEALTH AND  
SAFETY



SOFT SKILLS

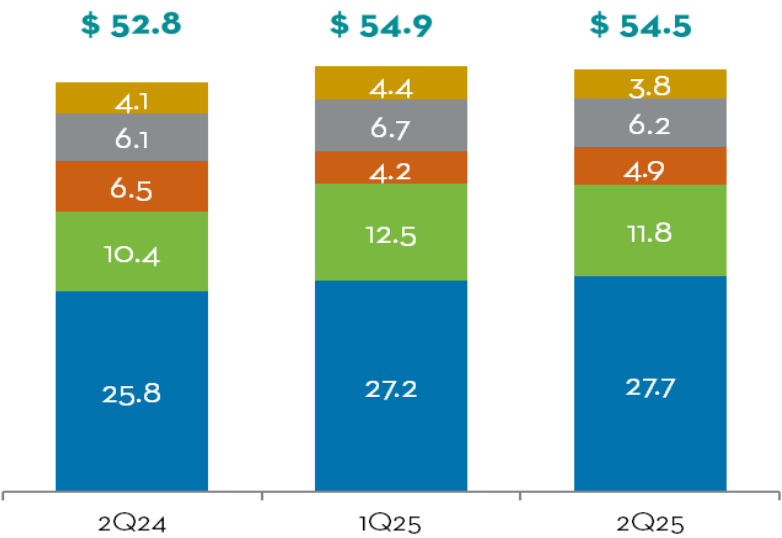


- ESG matters, including climate-related issues, were integrated into the Corporate Governance Code of Banco GNB Sudameris and its national subsidiaries.
- The design and structuring of the ESG matters section, including climate-related issues, for the websites of the national and international subsidiaries continues.
- Awareness of ESG matters, including climate-related issues, continues to be raised among clients and employees through mailings, newsletters, banners and publications.

# 2Q25 Quarterly Results

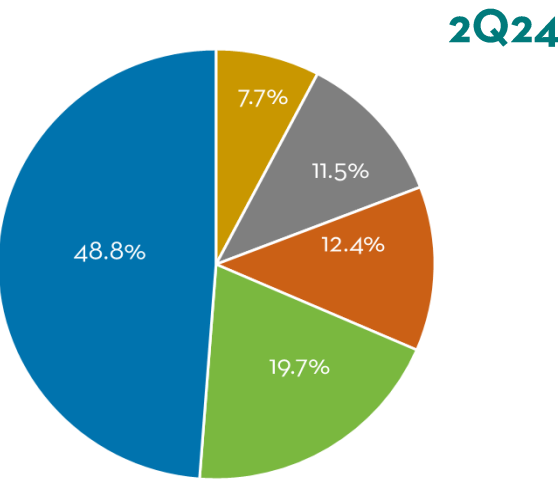
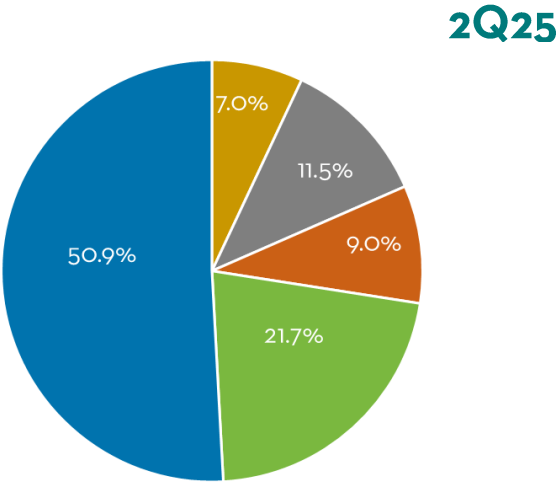
FULL - IFRS

Assets (\$)



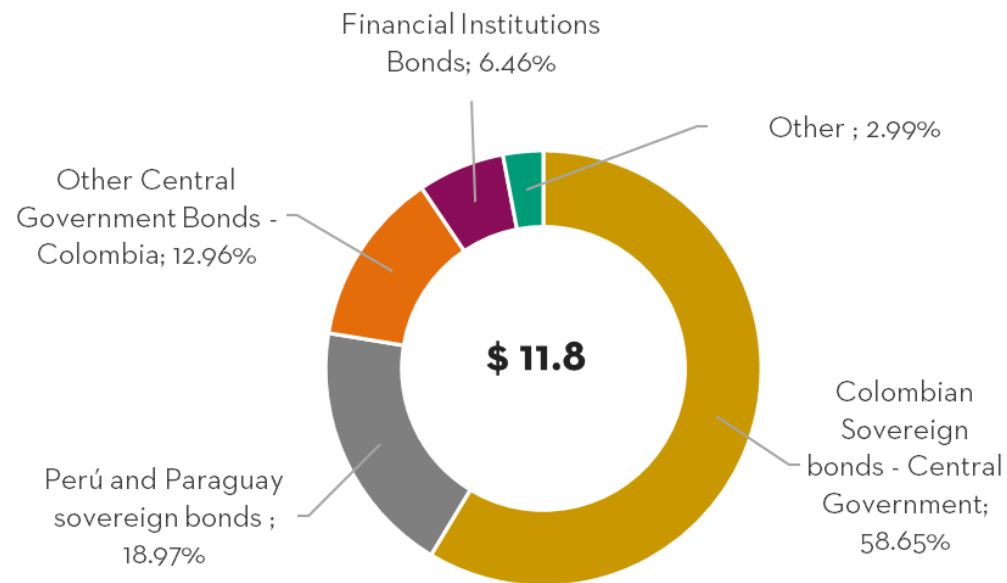
- Other Assets
- Cash & Banks
- Interbank Funds
- Net Investment
- Net Loans

Assets (%)

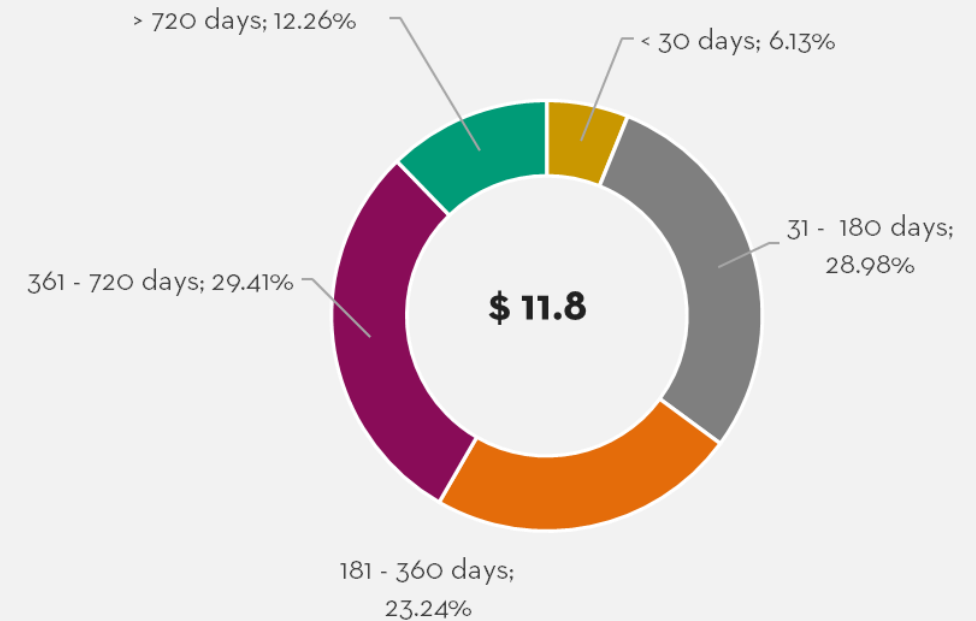


Assets Breakdown (var.%)		
	YoY	QoQ
Other Assets	-6.0%	-12.4%
Cash & Banks	3.1%	-6.6%
Interbank Funds	-24.6%	17.2%
Net Investment	13.7%	-5.0%
Net Loans	7.6%	1.9%
Total Assets	3.3%	-0.7%

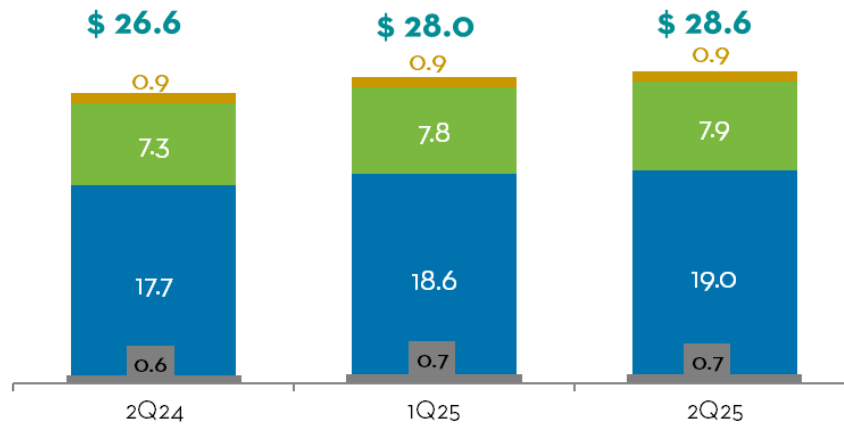
## Investments by issuer (%)



## Investments by term (%)

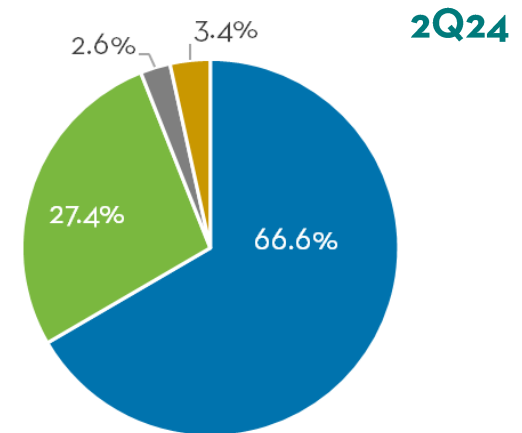
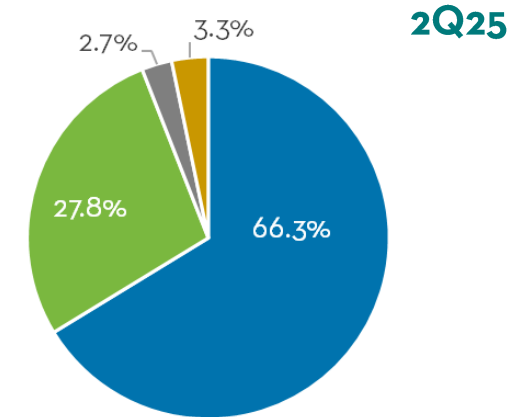


## Gross Loan Portfolio (\$)



## Gross Loan Portfolio (%)

■ Mortgage  
■ Payroll  
■ Commercial  
■ Other Consumer



## Loans Breakdown (Var.%)

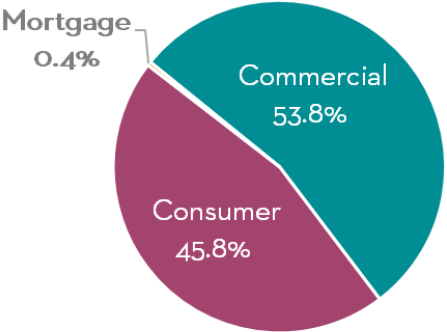
	YoY	QoQ
Comercial	7.1%	1.7%
Total Consumer	9.4%	2.5%
Payroll	9.0%	2.1%
Other Consumer	12.9%	6.8%
Hipotecario	2.0%	-0.9%
Total Loans	7.6%	1.9%

# Gross Loan Portfolio Composition

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

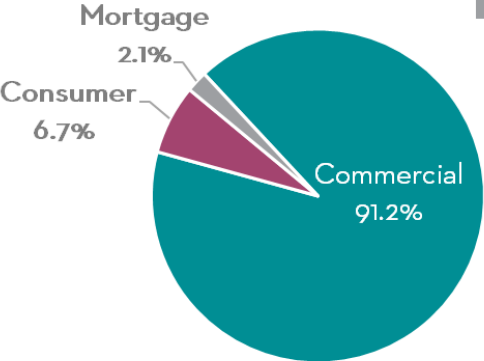
## COLOMBIA

\$13.7



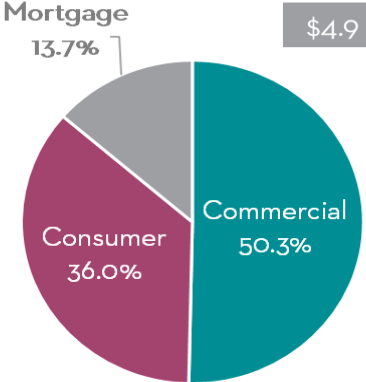
## PARAGUAY

\$10.0



## PERÚ

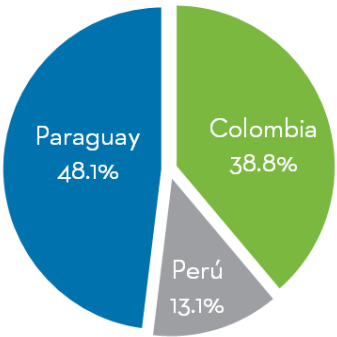
\$4.9



## COMMERCIAL



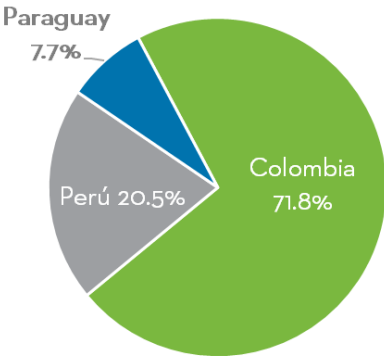
\$18.97



## CONSUMER



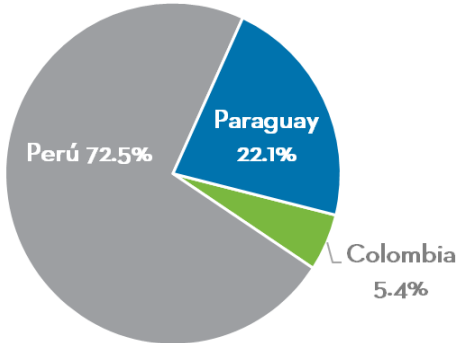
\$8.71



## MORTGAGE



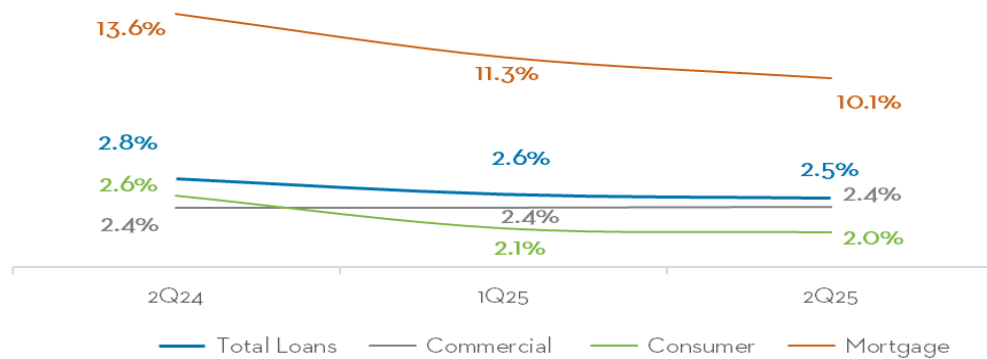
\$ 0.93



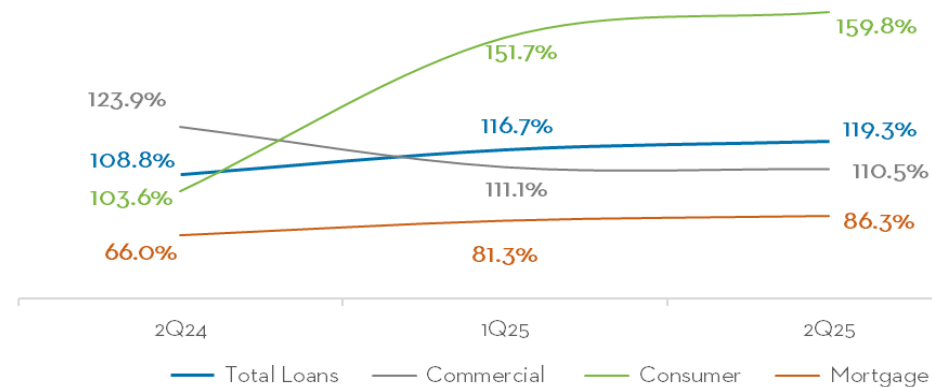
Contribution by country to Total Loan-Portfolio composition (COP Tn), as of June-25



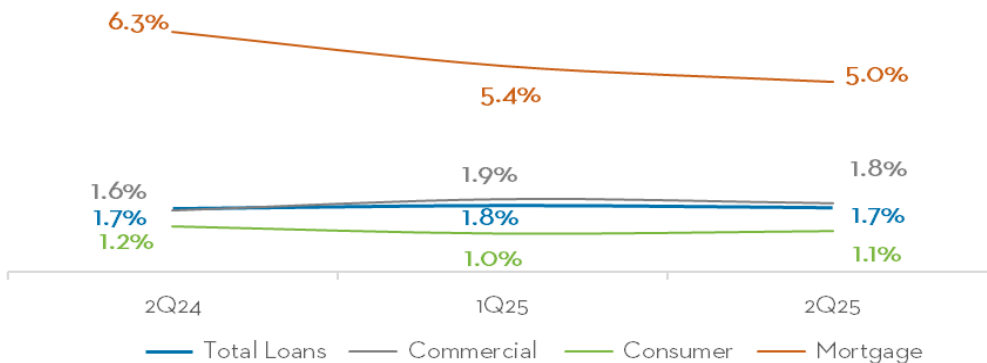
## Delinquency (>30)



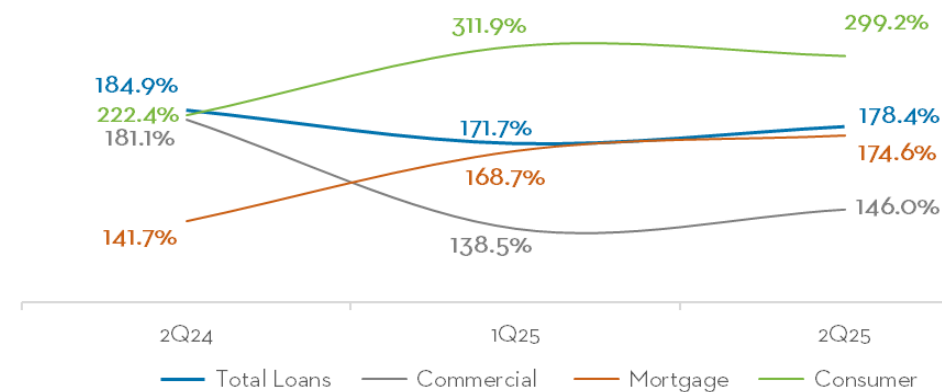
## Delinquency Coverage (>30)



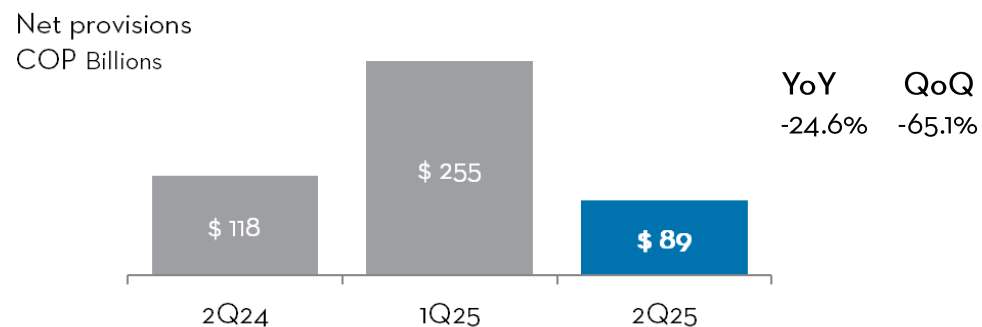
## NPL Ratio (>90)



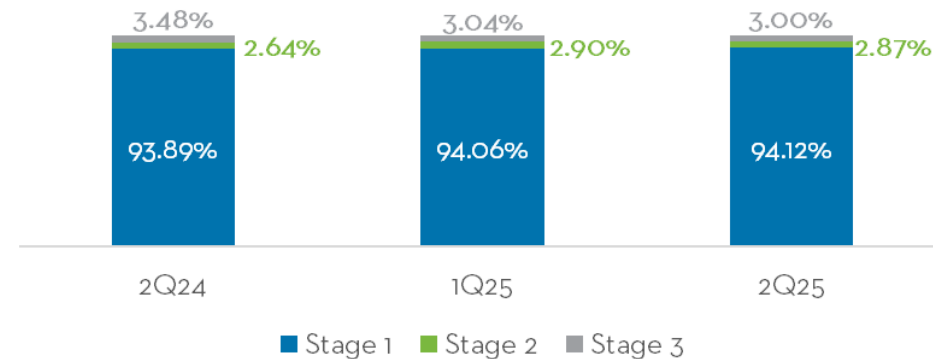
## NPL Coverage (>90)



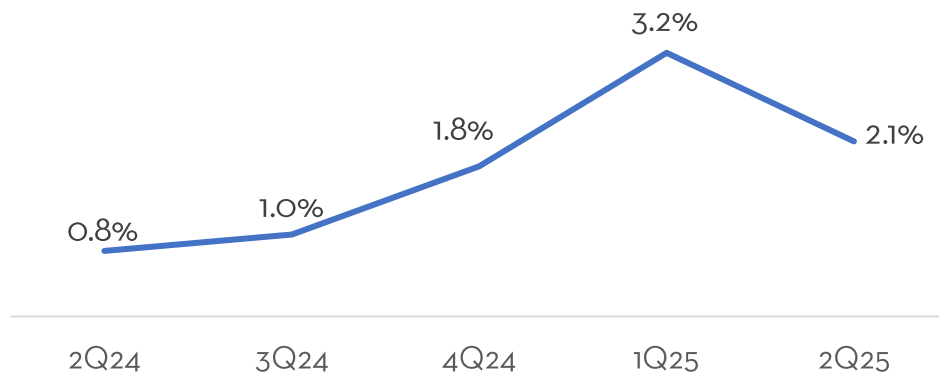
## Loan-portfolio Provisions (as of Income Statement)



## Loans by stages

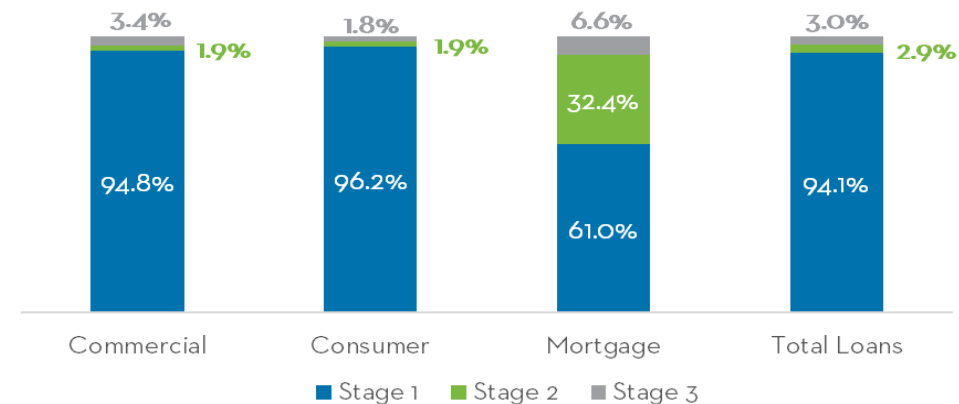


## Cost of Risk<sup>1</sup>

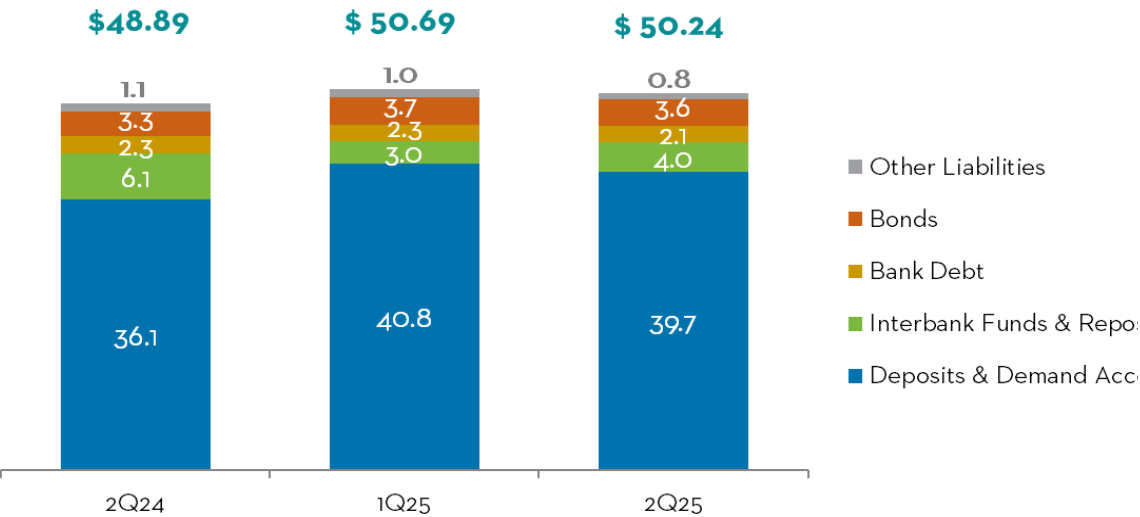


<sup>1</sup> Cost of risk = Net recovery provisions (expense) / Total loan portfolio

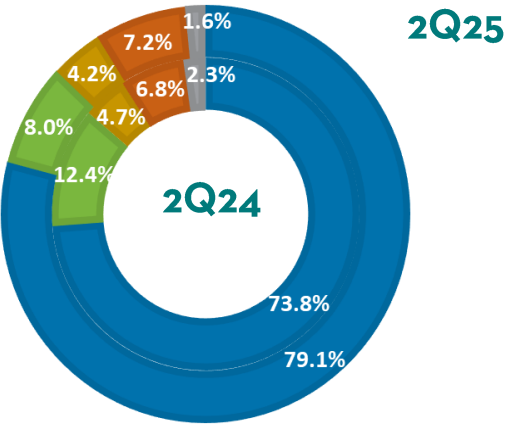
## Stages by segment



Funding Sources (\$)



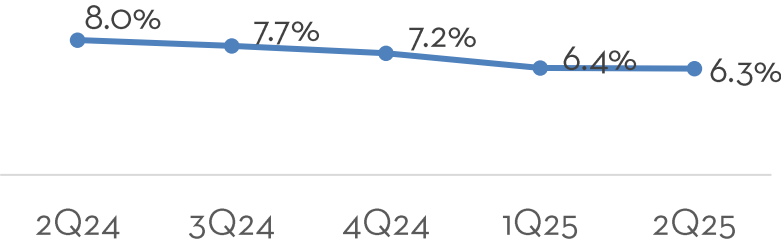
Funding Sources (\$)



Funding Breakdown (Var.%)

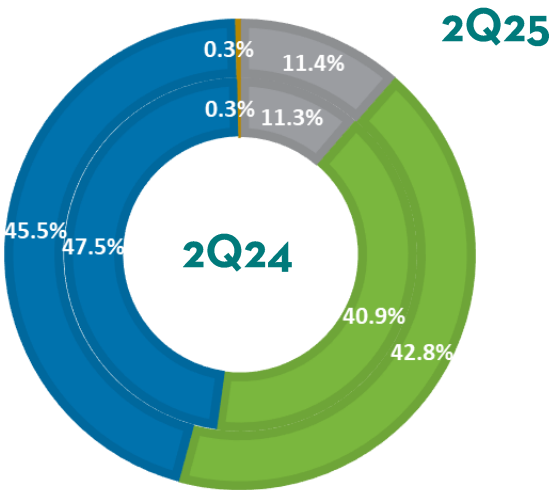
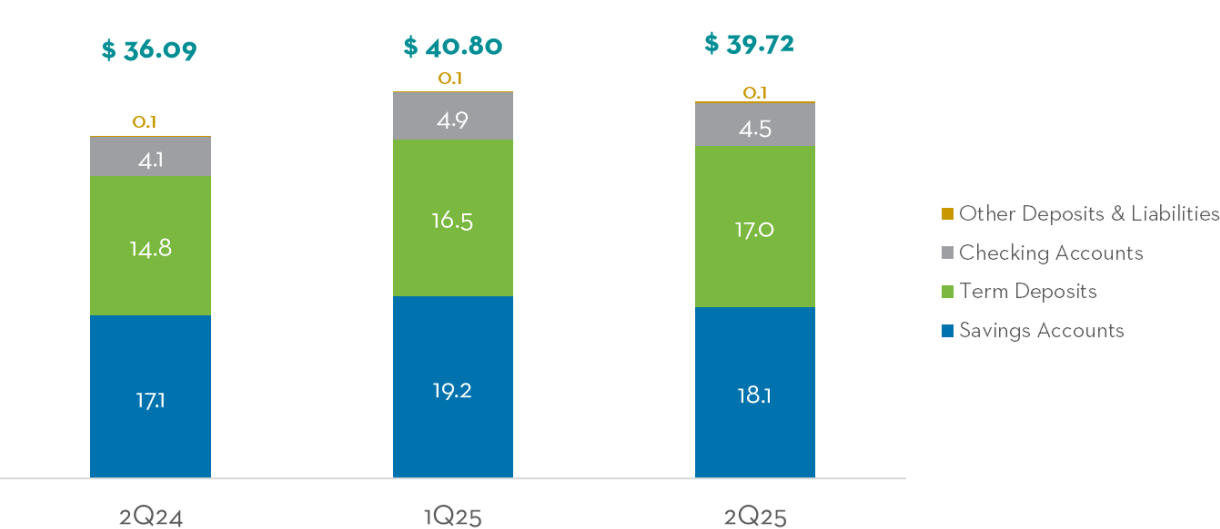
	YoY	QoQ
Deposits & Demand Accounts	10.0%	-2.7%
Interbank Funds & Repos	-33.9%	35.0%
Bank Debt	-8.5%	-7.4%
Bonds	9.0%	-0.9%
Other Liabilities	-29.1%	-20.2%
Total Funding	2.7%	-0.9%

Average Funding Cost



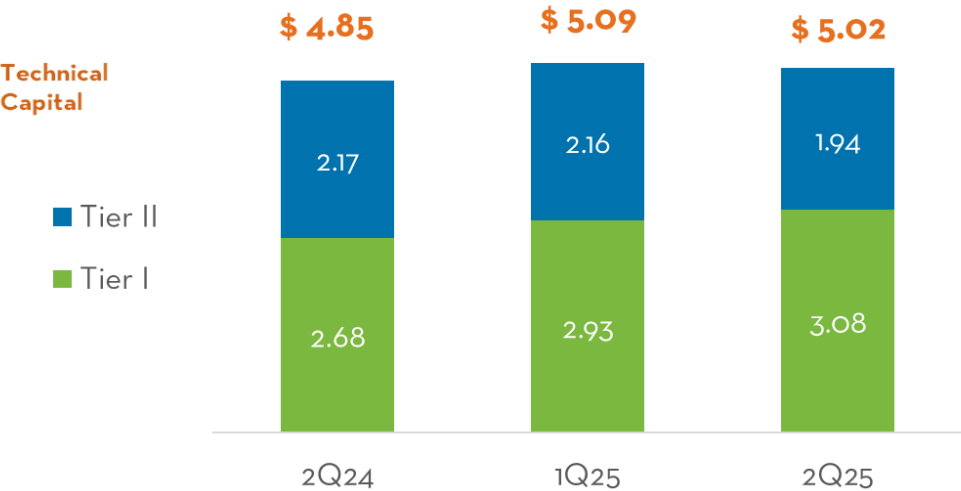
Deposits (\$)

Deposits (%)



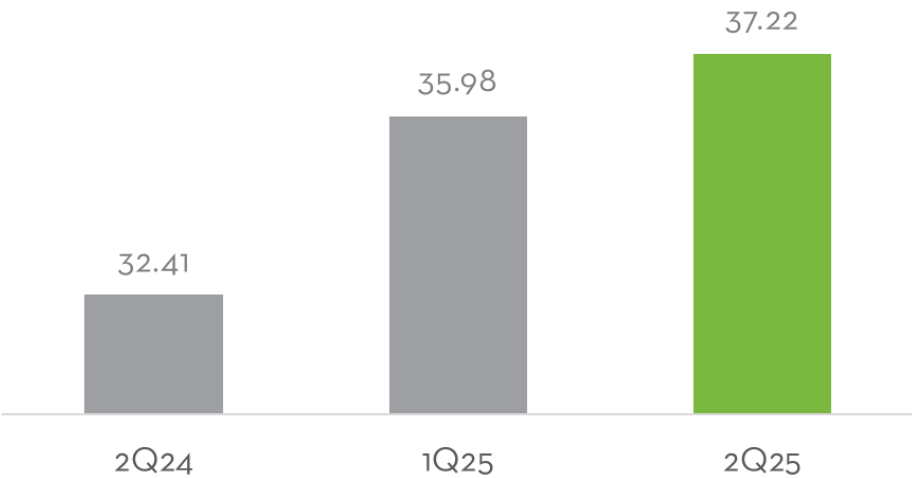
Deposits & Demand Accounts Breakdown (Var.%)		
	YoY	QoQ
Checking Accounts	11.5%	-7.6%
Term Deposits	15.0%	2.8%
Savings Accounts	5.3%	-6.1%
Other Deposits & Liabilities	21.7%	-3.1%
Total Deposits (Var. %)	10.0%	-2.7%

Technical Capital

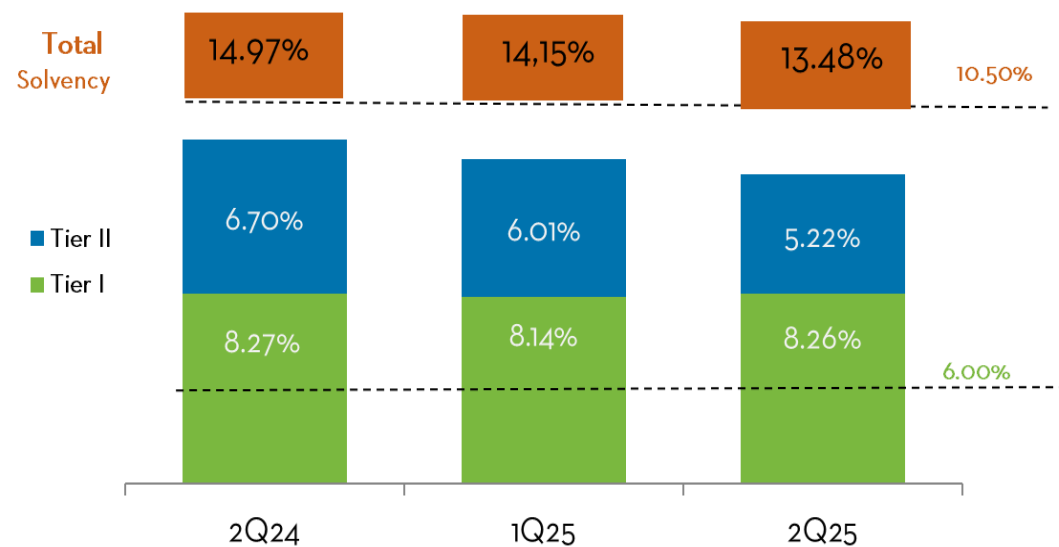


Technical Capital (Var. %)		
	YoY	QoQ
Tier I	14.7%	5.0%
Tier II	-10.6%	-10.3%
Technical Capital	3.4%	-1.5%

Risk-Weighted Assets

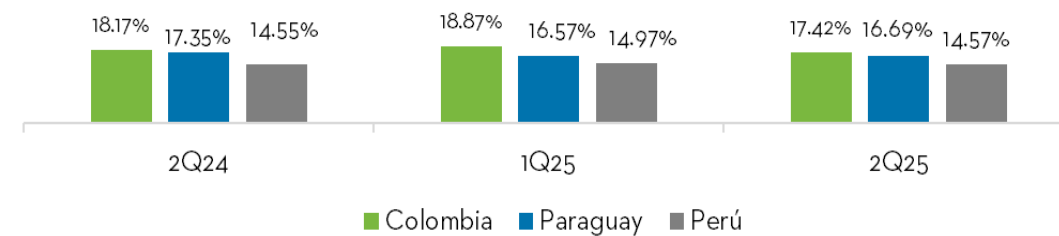


## Consolidated Total Solvency<sup>1</sup> (%)

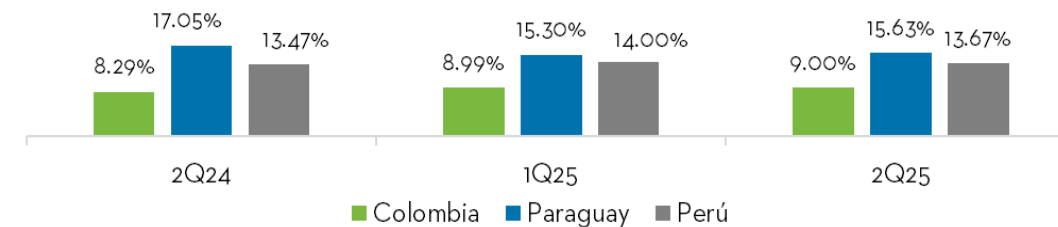


## Total Solvency and Tier I ratios by country<sup>2</sup> (%)

### Total Solvency



### Tier I

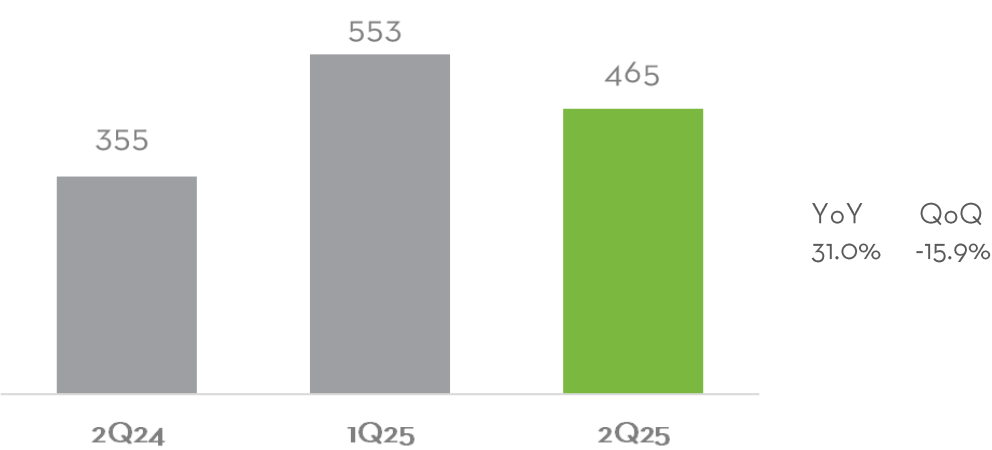


Basel III minimum requirements.

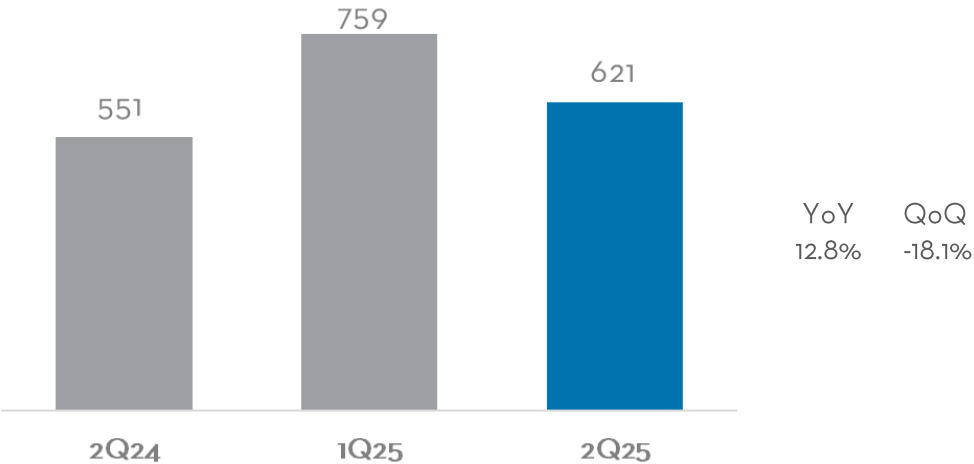
<sup>1</sup> Total Solvency = Technical Equity / Risk-weighted assets

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

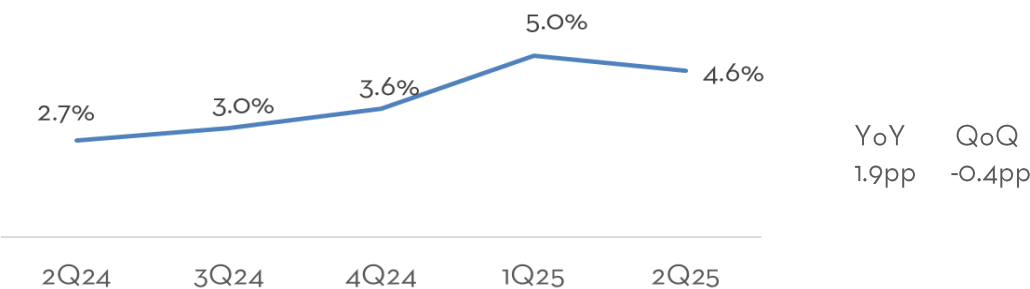
Net Interest Income



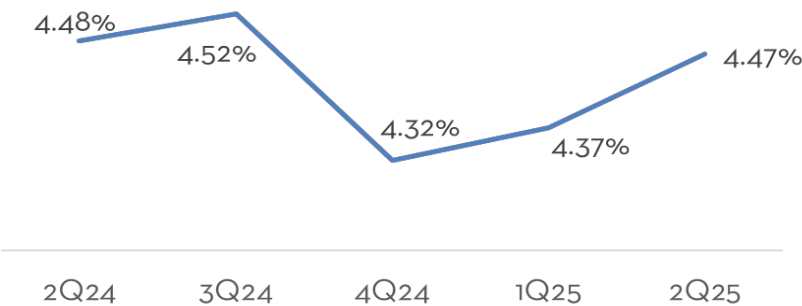
Financial Margin



NIM<sup>1</sup>



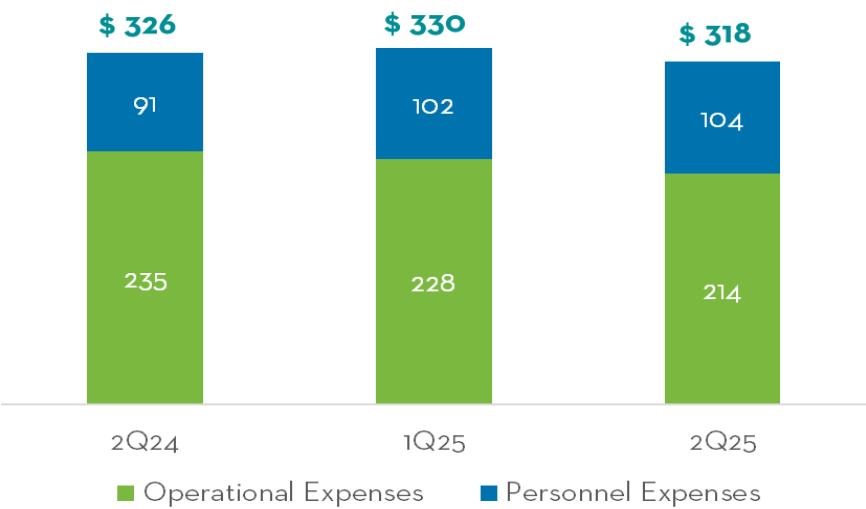
Fee Income<sup>2</sup>



<sup>1</sup> Net Interest Margin (NIM %) = Received Interests (\$) + Valuation Income (\$) - Paid Interests (\$) / Productive Assets (\$)  
<sup>2</sup> Fee Income (%) = Received Fees (\$) - Paid Fees (\$) / Total Income (\$)

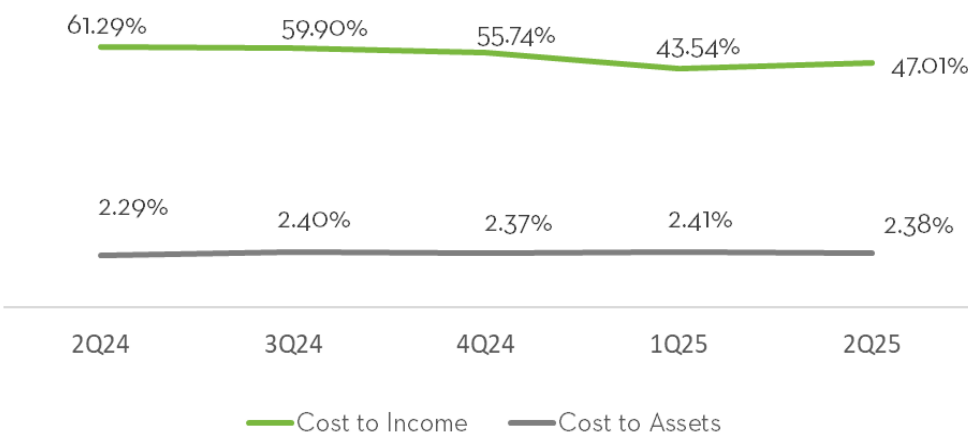


Operating Expenses

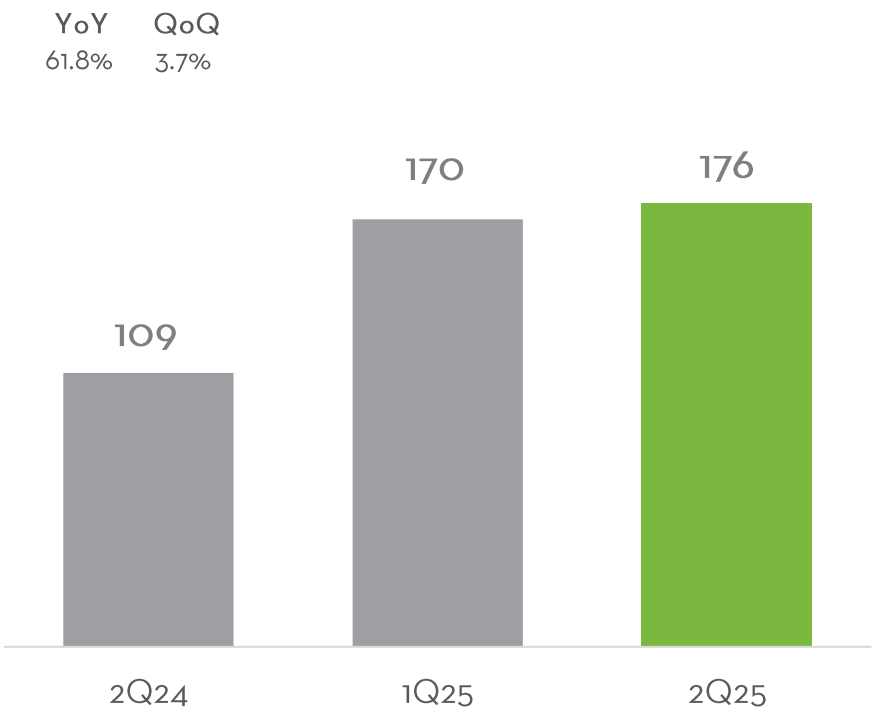


Operating Expenses (Var.%)		
	YoY	QoQ
Personnel Expenses	14.4%	1.9%
Operational Expenses	-8.8%	-6.0%
Total Operating Expenses	-2.3%	-3.6%

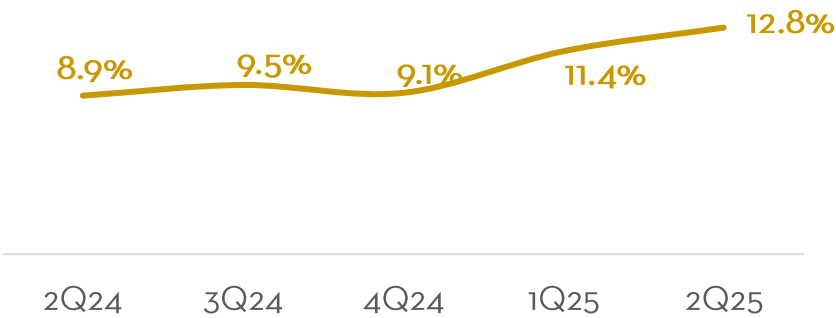
Efficiency Ratio



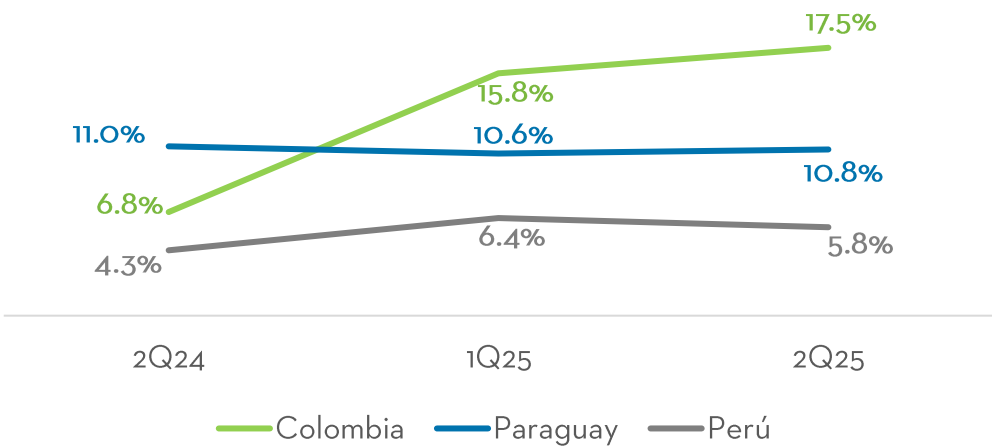
Net Income



ROE



ROE by country



# Appendix



	Accum. 2Q24	Quarter 1Q25	Accum. 2Q25
INTEREST RECEIVED	\$ 2,421	\$ 1,297	\$ 2,521
INTEREST PAID	\$ 1,850	\$ 745	\$ 1,503
NET INTEREST INCOME	\$ 571	\$ 553	\$ 1,018
Comissions, Exchange and Others	\$ 416	\$ 206	\$ 362
FINANCIAL MARGIN	\$ 987	\$ 759	\$ 1,380
Personnel and Administrative Expenses	\$ 605	\$ 330	\$ 649
OPERATING MARGIN	\$ 382	\$ 428	\$ 731
Provisions and Non-Operational Income	\$ 208	\$ 255	\$ 346
PROFIT BEFORE TAX	\$ 174	\$ 173	\$ 386
Provision for Income Tax	\$ 2	\$ 4	\$ 40
NET INCOME	\$ 172	\$ 170	\$ 346
Exchange Rate (TRM)	\$ 4,148	\$ 4,192	\$ 4,070

	2Q24	1Q25	2Q25	Δ 2Q25/2Q24	Δ 2Q25/1Q25
CASH AND BANKS	\$ 6.06	\$ 6.69	\$ 6.25	3.1%	-6.6%
INTERBANK FUNDS	\$ 6.53	\$ 4.20	\$ 4.92	-24.6%	17.2%
INVESTMENTS	\$ 10.40	\$ 12.45	\$ 11.83	13.7%	-5.0%
LOANS	\$ 25.78	\$ 27.24	\$ 27.75	7.6%	1.9%
OTHER ASSETS	\$ 4.06	\$ 4.36	\$ 3.82	-6.0%	-12.4%
<b>TOTAL ASSETS</b>	<b>\$ 52.82</b>	<b>\$ 54.94</b>	<b>\$ 54.56</b>	<b>3.3%</b>	<b>-0.7%</b>
DEPOSITS AND DEMAND ACCOUNTS	\$ 36.09	\$ 40.80	\$ 39.72	10.0%	-2.7%
INTERBANK FUNDS AND REPOS	\$ 6.07	\$ 2.97	\$ 4.01	-33.9%	35.0%
BONDS	\$ 3.32	\$ 3.65	\$ 3.62	9.0%	-0.9%
OTHER LIABILITIES	\$ 1.13	\$ 1.01	\$ 0.80	-29.1%	-20.2%
<b>TOTAL LIABILITIES</b>	<b>\$ 48.89</b>	<b>\$ 50.69</b>	<b>\$ 50.24</b>	<b>2.7%</b>	<b>-0.9%</b>
<b>TOTAL EQUITY</b>	<b>\$ 3.93</b>	<b>\$ 4.25</b>	<b>\$ 4.32</b>	<b>9.9%</b>	<b>1.7%</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 52.82</b>	<b>\$ 54.94</b>	<b>\$ 54.56</b>	<b>3.3%</b>	<b>-0.7%</b>
Exchange Rate (TRM)	\$ 4,148	\$ 4,192	\$ 4,070	-1.9%	-2.9%

	2Q24		1Q25		2Q25		Δ2Q25 / 2Q24	Δ 2Q25/ 1Q25
Technical Capital	\$	4.85	\$	5.09	\$	5.02	3.4%	-1.5%
Tier I	\$	2.68	\$	2.93	\$	3.08	14.7%	5.0%
<i>Subscribed and paid-in capital</i>	\$	0.07	\$	0.07	\$	0.07	0.0%	0.0%
<i>Share premium</i>	\$	0.79	\$	0.79	\$	0.79	0.0%	0.0%
<i>Legal reserve</i>	\$	1.64	\$	1.64	\$	1.64	0.0%	0.0%
<i>Intangible assets</i>	-\$	0.69	-\$	0.68	-\$	0.67	-2.9%	-1.3%
<i>Profit or loss for the year</i>	\$	0.10	\$	0.13	\$	0.28	185.1%	116.9%
<i>Minority interest</i>	\$	0.91	\$	0.97	\$	0.97	6.5%	0.1%
<i>OCI and Others</i>	-\$	0.14	\$	0.01	-\$	0.00	-98.6%	-117.7%
Tier II	\$	2.17	\$	2.16	\$	1.94	-10.6%	-10.3%
Risk-Weighted Assets	\$	32.41	\$	35.98	\$	37.22	14.8%	3.4%
Capital Ratios (%)							Δ, pp	Δ, pp
Solvency Ratio	14.97%		14.15%		13.48%		-1.49	-0.67
Tier I	8.27%		8.14%		8.26%		-0.01	0.12
Tier II	6.70%		6.01%		5.22%		-1.48	-0.80
Exchange Rate TRM, eop (end-of-period)	\$	4,148	\$	4,192	\$	4,070	-1.9%	-2.9%

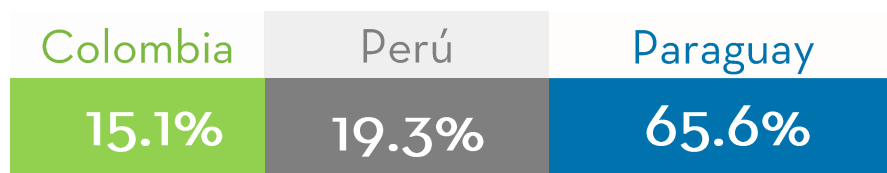
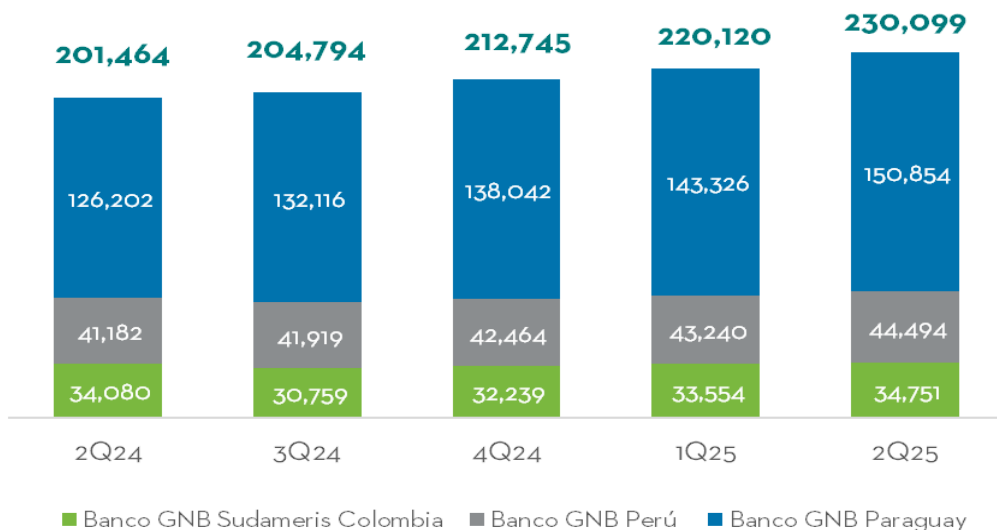
# Mobile & Virtual Banking



## Mobil Banking Users by country



△ YoY +14.2%  
△ QoQ +4.5%



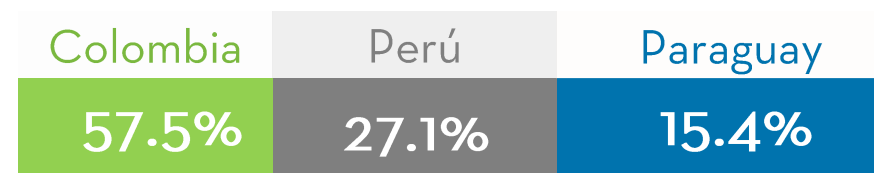
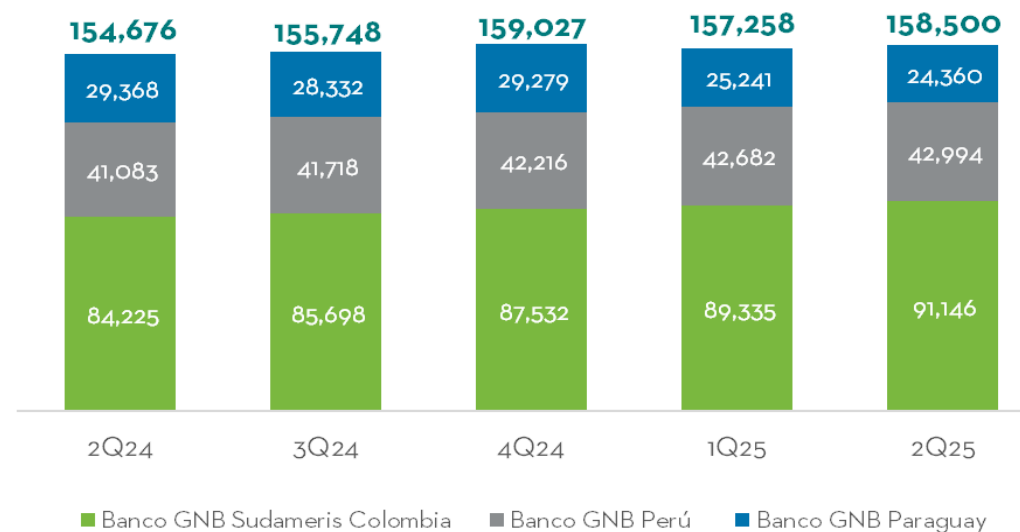
2Q25



## Virtual Banking Users by country



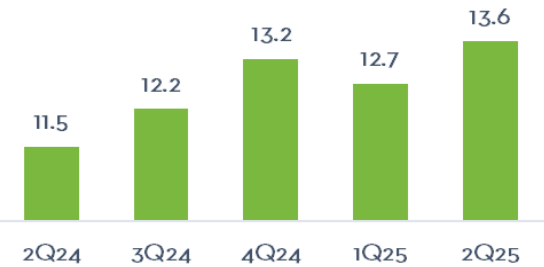
△ YoY +2.5%  
△ QoQ 0.8%



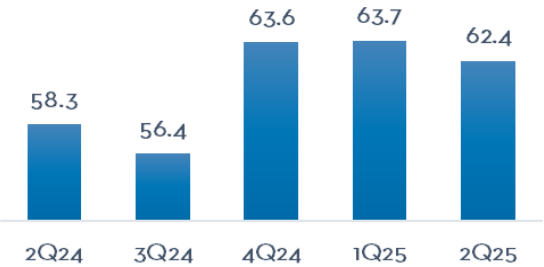


## Mobile Banking

Payments (COP bln)

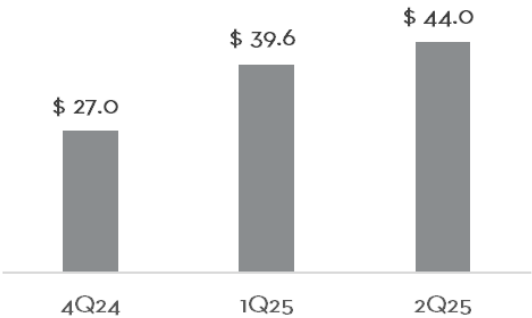


Transfers (COP bln)



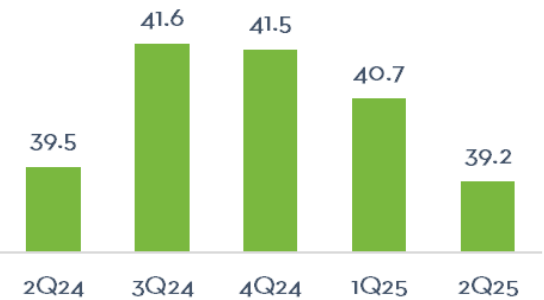
## New Digital Time Deposits

Transactions (COP bln)

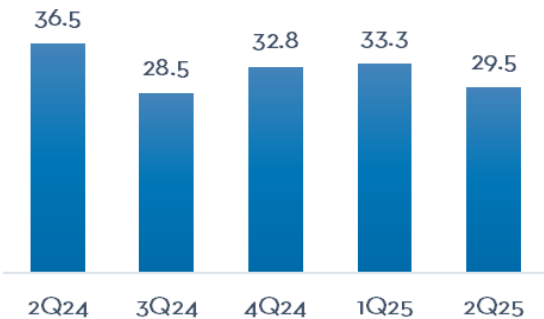


## Virtual Banking

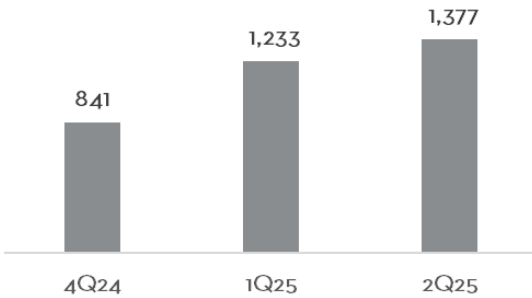
Payments (COP bln)



Transfers (COP tln)



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+ 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)		

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