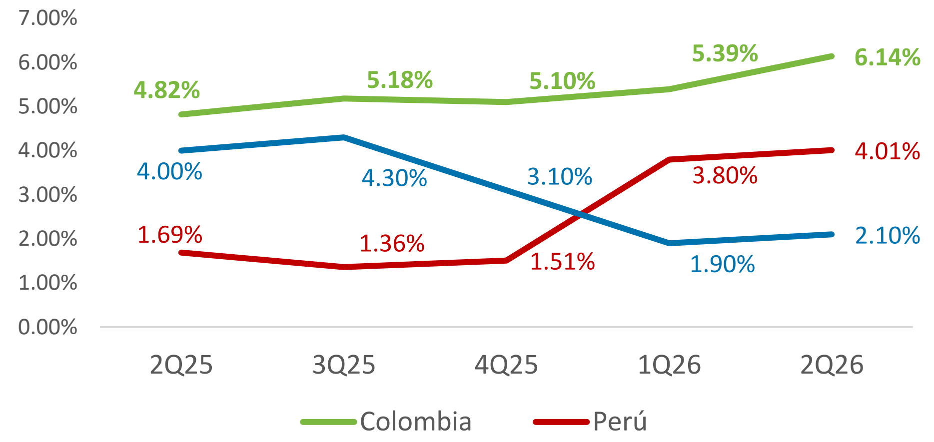
2Q26

Consolidated Financial Results

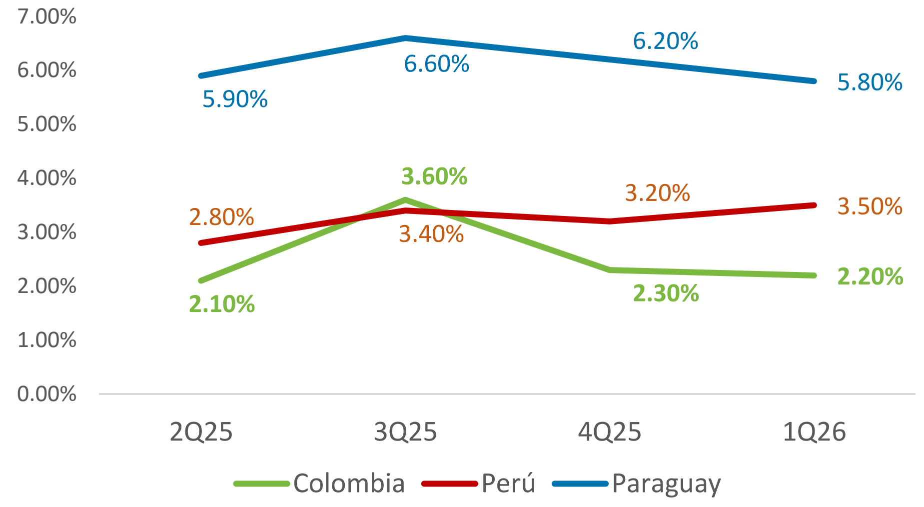
FULL – IFRS

Macro Fundamentals: Colombia, Perú and Paraguay

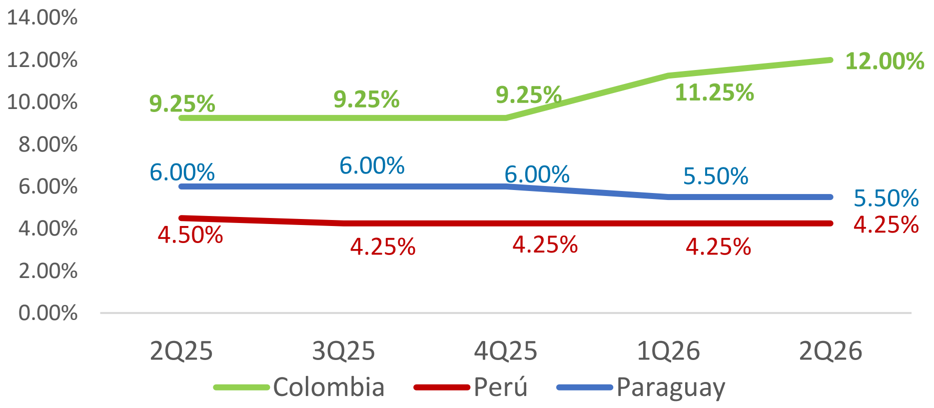
Inflation (%)



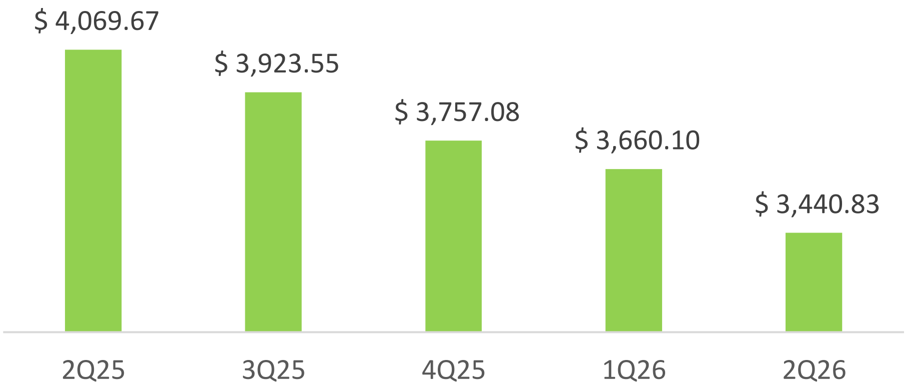
GDP Growth (%)



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

Market share [2]

8.58%	in Payroll Loans[1]
3.07%	in Assets
1.70%	in Total Loans
3.25%	in Deposits

- **8th bank** by assets size
- **297,178** customers
- **1,503** employees
- **814** cities & towns
- **74** branches
- **2,582** ATMs

PARAGUAY

Market share [2]

9.73%	in Assets
10.12%	in Total Loans
10.52%	in Deposits

- **4th bank** by assets size
- **903** employees
- **307,420** customers
- **21** branches

PERU

Market share [2]

1.04%	in Assets
1.12%	in Total Loans
1.09%	in Deposits

- **10th bank** by assets size
- **624** employees
- **196,138** customers
- **10** branches

[1] As of May 2026.
[2] As of June 2026.

Redemption of Subordinated Notes

Banco GNB Sudameris successfully exercised its call option and redeemed in full its **USD 400 million Tier 2 Subordinated Notes** due 2031 on April 16, 2026.

Transformation Factory Driving the Bank´s Future

The Bank established the **Transformation Factory** to drive the digital transformation of the Bank and its subsidiaries, enhancing customer experience, improving key processes, and increasing operational efficiency through innovation and cultural change.

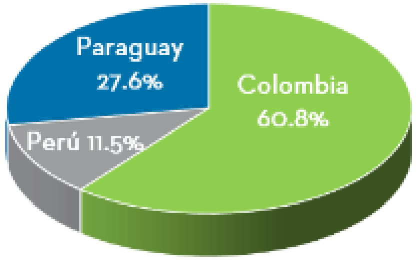
Key **Milestones** Achieved:

- Digital Onboarding.
- Digital Savings Account.
- Digital Term Deposit.
- GNB Visa Cards integrated into Google Wallet.
- Cívica Card Top-Up Service (Medellin Metro).
- Bre-B: Mass Payment Distribution and QR Code Generation.

Consolidated Financial Overview

COP Trillions

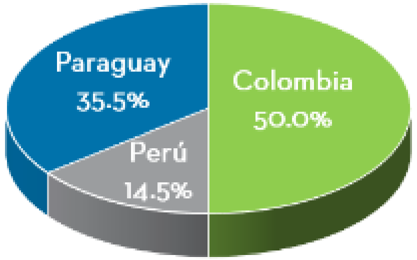
$ 54.6



Assets

YoY: +0.03%
QoQ: -1.1%

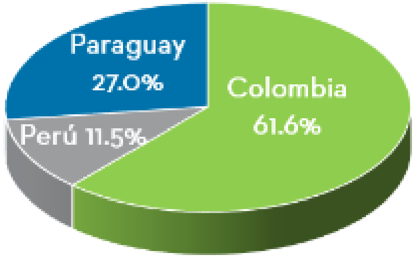
$ 28.7



Net Loans

YoY: +3.3%
QoQ: +0.3%

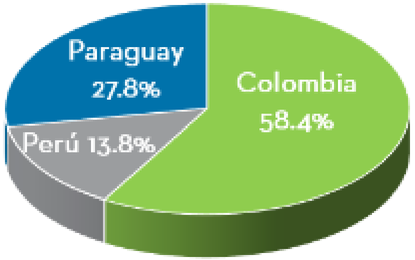
$41.8



Deposits

YoY: +5.2%
QoQ: +2.0%

$ 6.6



Equity

YoY: +51.6%
QoQ: +9.6%

Consolidated Financial Ratios

3.34%

Net Loan Portfolio Growth

YoY: -4.30 pp QoQ: -1.60 pp

9.8%

Leverage Ratio

YoY: +3.75 pp QoQ: +1.15 pp

109.62%

NSFR[1]

YoY: -4.54 pp QoQ: -9.54 pp

12.67%

Solvency Ratio

51.79%

ROE

YoY: +39.02 pp QoQ: +5.92 pp

4.32%

ROAA

YoY: +3.25 pp QoQ: +0.49 pp

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

Comprehensive Snapshot

Results

COP billions	2Q26	△ YoY
Net Interest Income, accum.	$1,107	8.78%
Financial Margin, accum.	$1,825	32.28%
Net Income, accum.	$776	124.41%

Quality & Risk

	2Q26	△ YoY
NPL (>90 days)	1.57%	-0.13 pp
NPL Coverage	195.93%	17.51 pp
Cost of Risk	1.25%	-0.87 pp

Solvency

	2Q26	△ YoY
Total	12.67%	-0.81pp
Tier I	12.39%	4.12 pp

Balance Sheet (COP trillions)

	June 2026	△ YoY
Total Assets	$54.57	0.03%
Net Loans	$28. 67	3.34%
Commercial Loans	$18.66	-1.64%
Consumer Loans	$10.02	14.94%
Payroll Loans	$8.91	12.24%
Other Consumer L.	$1.10	42.72%
Mortgage Loans	$0.91	-2.40%

	June 2026	△ YoY
Net Investments	$13.81	16.82%
Total Liabilities	$48.02	-4.41%
Deposits & Demand Accounts	$41.79	5.21%
Interbank Funds & Repos	$1.27	-68.34%
Total Equity	$6.55	51.55%

Ratios

	2Q26	△ YoY
Deposits / Net Loans	146%	25.85 pp
Funding / Net Loans	167%	-13.58 pp
Intermediation Margin	32.30%	-2.99 pp
Fee Income	4.88%	0.41 pp

	2Q26	△ YoY
Expenses / Total Assets	2.90%	0.52 pp
NIM	4.89%	0.28 PP
Efficiency	43.31%	-3.71 pp
ROE	51.79%	39.02 pp

IMPACTED SDGs

Sustainable Development Goals

CARBON FOOTPRINT

Progress was made in measuring the Bank´s carbon footprint through the reporting of financed emissions data for the 2023-2025 periods.
Progress: 36% as of June 30, 2026.

REGULATION

- The Living Área (Area de Vida) was selected and approved for the implementation of the tree-planting activities contemplated under the Law 2173.
- The preparation phase was completed in accordance with the implementation plan for Circular 015 of 2025, submitted to the Colombian Financial Superintendency.
- Technical assistance sessions with the Global Green Growth Institute are ongoing.

SUSTAINABLE SHOPPING

- Continued the evaluation of suppliers or strategic partners to assess alignment with ESG criteria.
- Established a partnership with a Certified B Corporation, supporting the Bank´s circular economy initiatives.

WASTE

A comparative analysis for 2024-2025 was conducted, showing a 15.07%, reduction in waste generation, equivalent to 8,326 fewer kilograms of waste and an estimated savings of approximately 3,300 reams of paper.

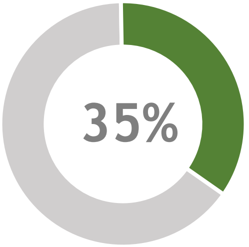
EFFICIENT RESOURCE MANAGEMENT

- Completed the diagnostic inventory of the Bank´s branches and offices nationwide to support the implementation of the Environmental Management Plan.
- Achieved 90% completion of the technical content of the Bank´s Basic sanitation Plan.
- Energy Efficiency: technological renewal of 1,197 computer devices.
- Completed the inventory of lighting systems and air-conditioning units across the Bank´s operations.

ENVIRONMENTAL SUSTAINABILITY INITIATIVES

- In partnership with Grupo Nutresa and Fundación Sanar, the “EVERY ACTION COUNTS” campaign was launched to strengthen integrated waste management through the promotion of circular economy practices.
- Implemented a sustainable end-of-life solution for retired corporate uniforms, reducing environmental impacts and promoting responsible material recovery.

ESG ENVIRONMENTAL



% PROGRESS
as of June 2026

IMPACTED SDGs

Sustainable Development Goals

5 GENDER EQUALITY

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

8 DECENT WORK AND ECONOMIC GROWTH

17 PARTNERSHIPS FOR THE GOALS

HUMAN TALENT

During the reporting period, the Organizational Culture Survey was promoted and conducted among employees of the Bank and its subsidiaries to support the organizational assessment process and provide insights for the ongoing transformation and continuous improvement of the corporate culture.

OCCUPATIONAL HEALTH AND SAFETY

- The Human Talent Vice Presidency delivered 4,697 hours of Occupational Health and safety training to Banco GNB Sudameris employees.
- A Road Safety Strategic Plan survey was conducted with the participation of 1,300 employees, in compliance with the Occupational Health and safety Management System (OHSMS).

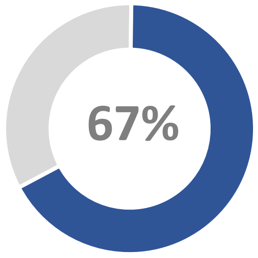
FINANCIAL EDUCATION

The Bank initiated the development of the Financial Well-being for Pensioners training program and updated the content of its Financial Academy web Platform, establishing an implementation roadmap in coordination with the Marketing Department.

USE OF DIGITAL PRODUCTS AND SERVICES

- New BRE-B functionalities were implemented through the Bank´s Transformation Factory.
- Launch of the Digital savings Account.
- New partnership with Medellin Metro´s Civica card recharge network.

ESG SOCIAL



% PROGRESS

As of June 2026

IMPACTED SDGs

Sustainable Development Goals

CUSTOMER RELATIONSHIP

The implementation of the customer satisfaction survey reached 61% completion, with final approval activities underway in coordination with the Channels Management team.

CORPORATE GOVERNANCE

- The review and update of the Diversity, Equity and Inclusion (DEI) and Human Rights policies continued in coordination with the Human Talent Vice Presidency.
- The roles and responsibilities of the ESG and Sustainability Affairs Department and its professionals were formally approved and published.

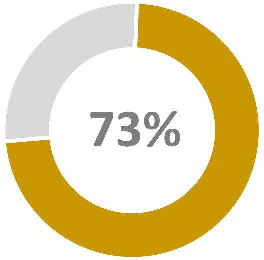
INFORMATION SECURITY AND CYBERSECURITY

Continued fraud prevention awareness initiatives for employees and customers through newsletters and SMS communications.
In addition, virtual training sessions were delivered to employees on information security, cybersecurity and emerging cyber threats.

COMMUNICATION AND DISCLOSURE STRATEGY

Continued ESG and climate change awareness initiatives through institutional channels, fostering the adoption of sustainable development best practices among customers and employees.

ESG GOVERNANCE



% PROGRESS
As of June 2026

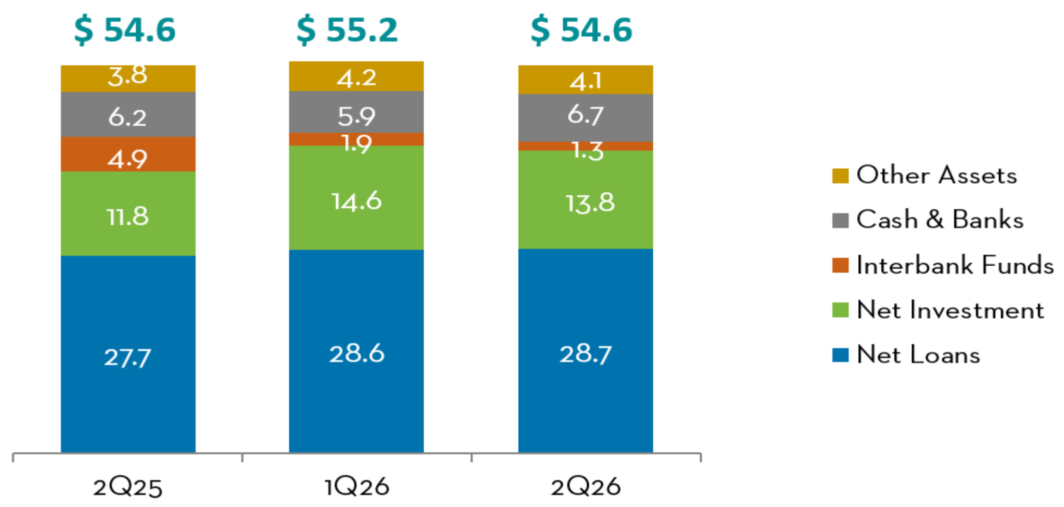
2Q26 Quarterly Results

FULL – IFRS

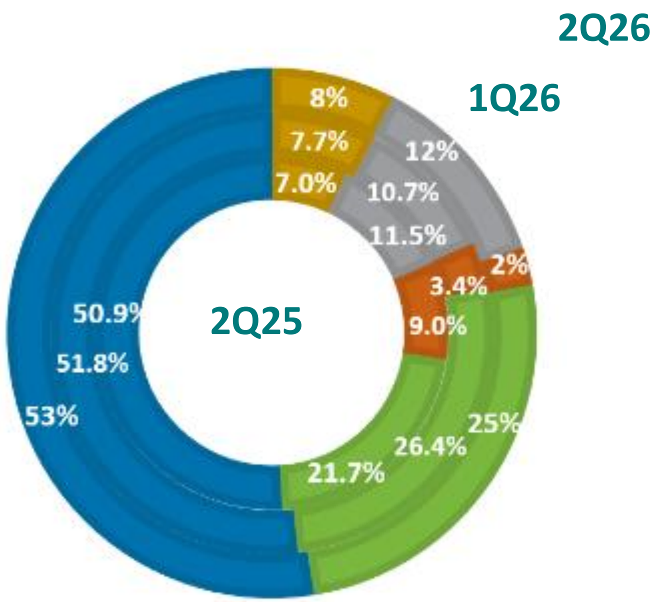
Consolidated Assets

COP Trillions

Assets ($)



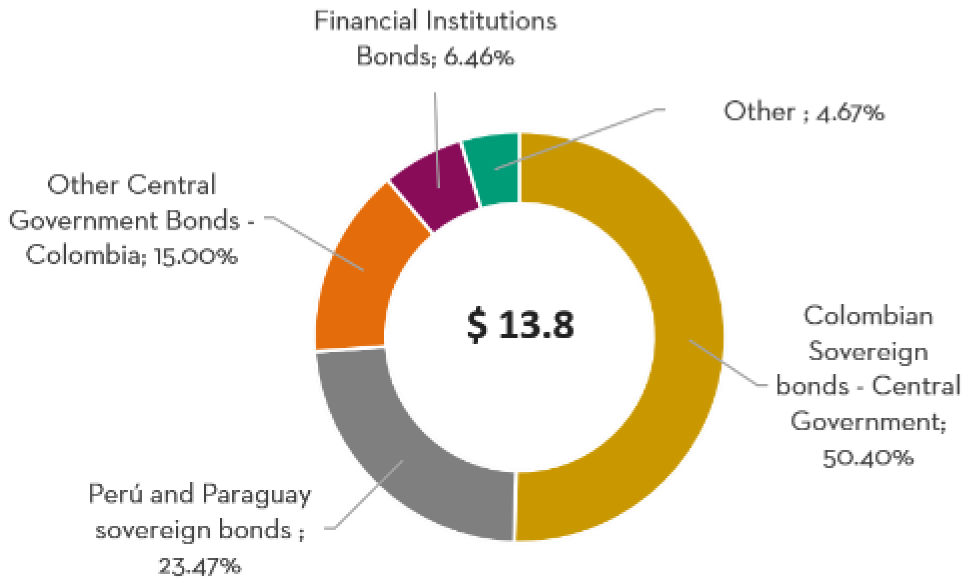
Assets (%)



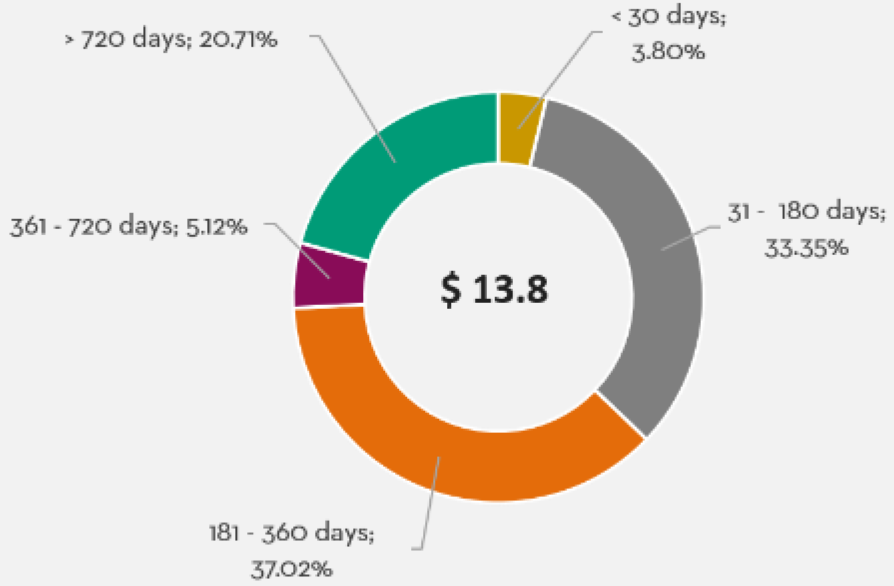
Assets Breakdown (var.%)	YoY	QoQ
Other Assets	8.45%	-2.52%
Cash & Banks	6.84%	13.60%
Interbank Funds	-74.20%	-31.86%
Net Investment	16.82%	-5.27%
Net Loans	3.34%	0.31%
Total Assets	0.03%	-1.06%

Consolidated Assets - Investment Portfolio

Investments by issuer (%)



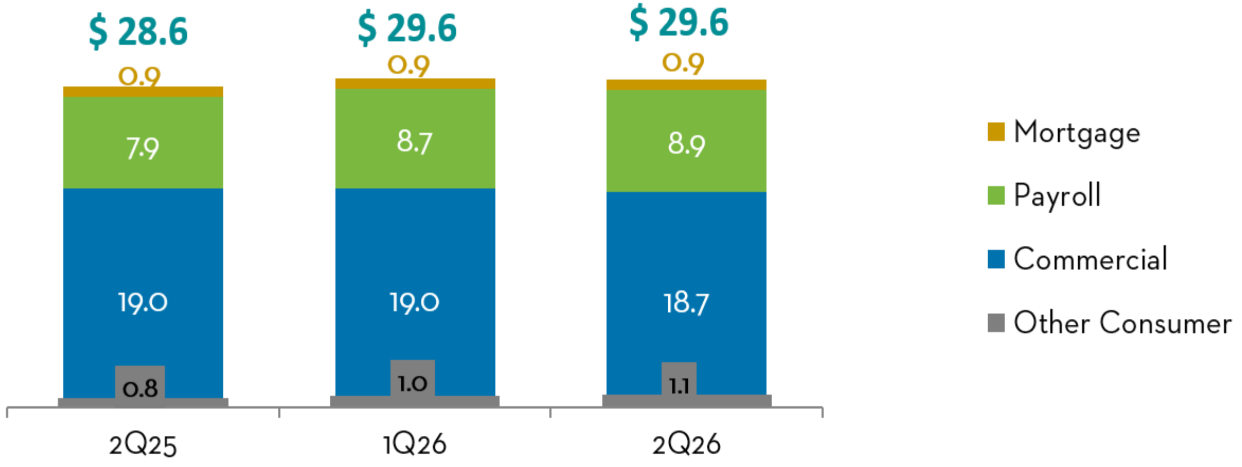
Investments by term (%)



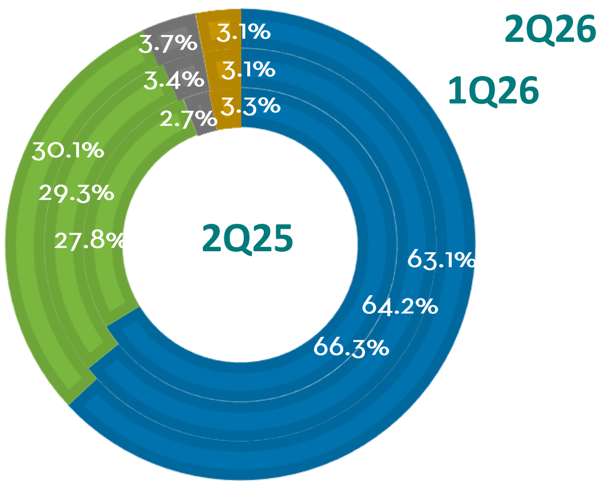
Consolidated Gross Loan Portfolio

COP Trillions

Gross Loan Portfolio ($)



Gross Loan Portfolio (%)

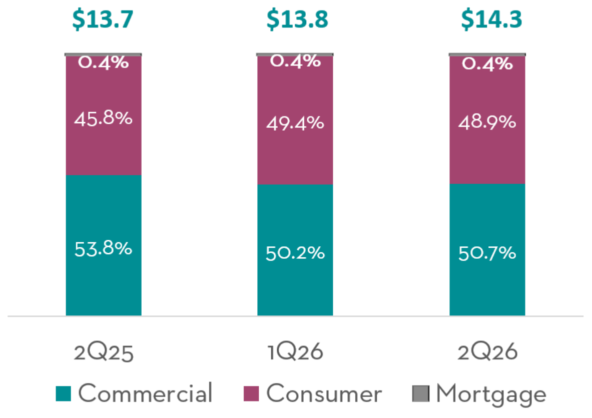


Loans Breakdown (Var.%)		
	YoY	QoQ
Commercial	-1.6%	-1.6%
Total Consumer	14.9%	3.5%
Payroll	12.2%	2.8%
Other Consumer	42.7%	9.3%
Mortgage	-2.4%	-0.1%
Total Loans	3.4%	0.1%

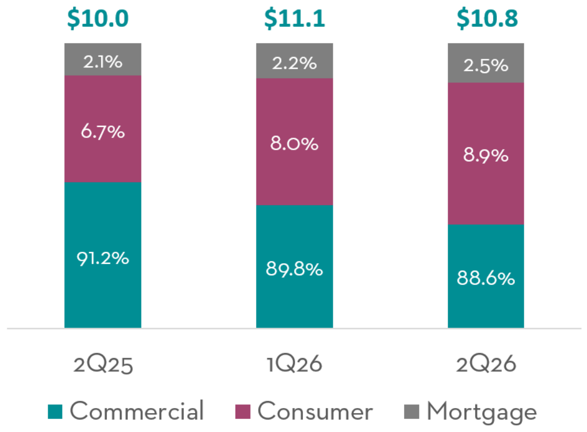
Gross Loan Portfolio Composition

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

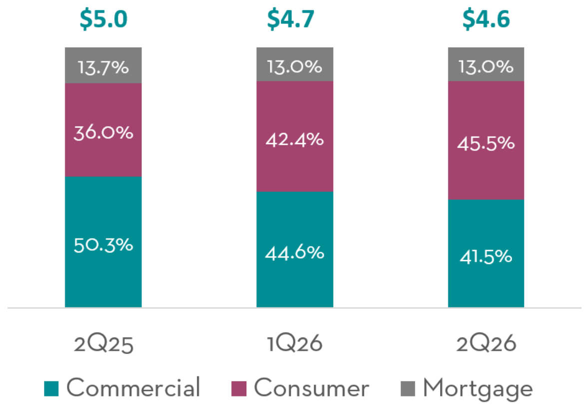
COLOMBIA



PARAGUAY

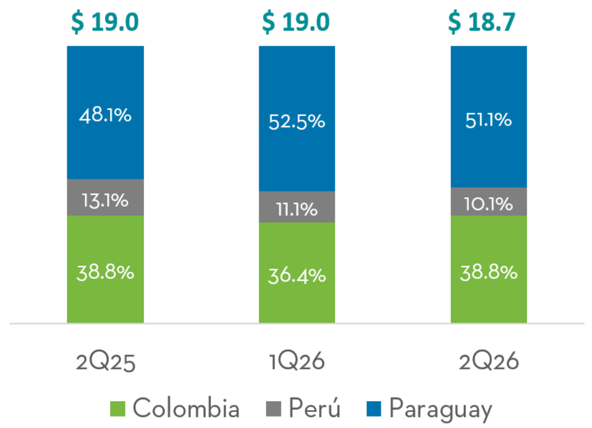


PERÚ

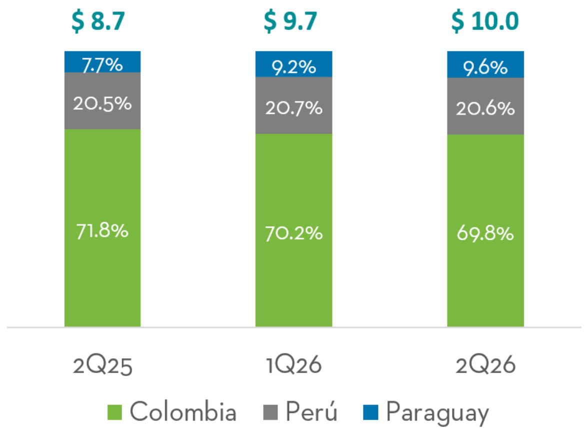


Contribution by country to Total Loan-Portfolio composition (COP Tn), as of June-26

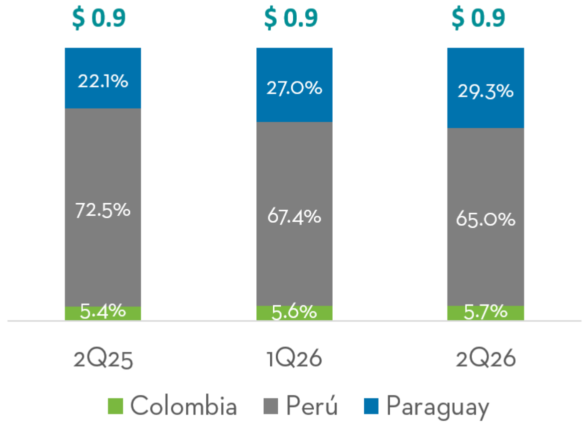
COMMERCIAL



CONSUMER

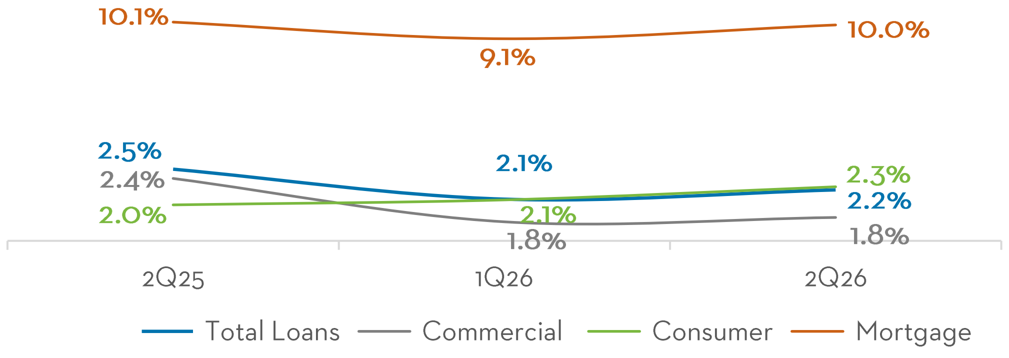


MORTGAGE

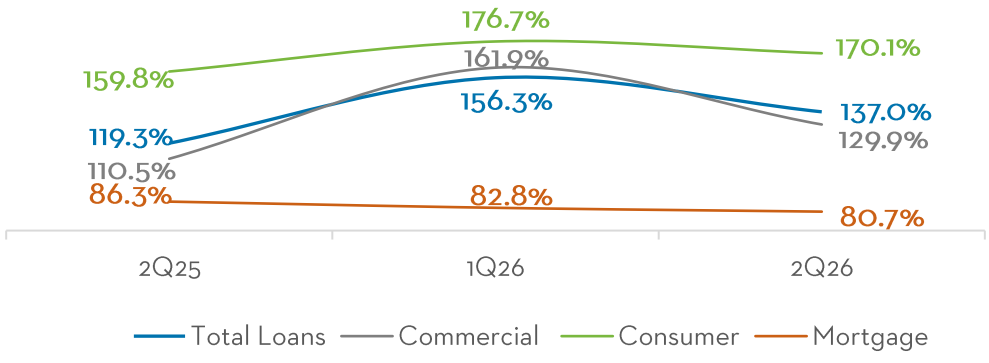


Consolidated Portfolio Quality

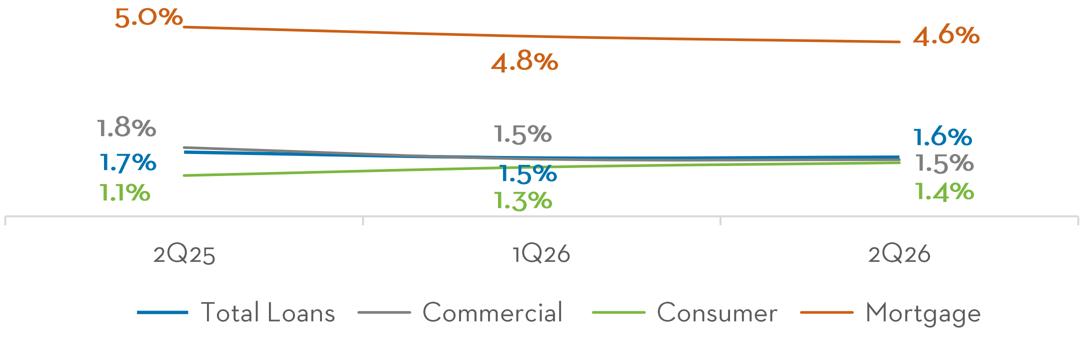
Deliquency (>30)



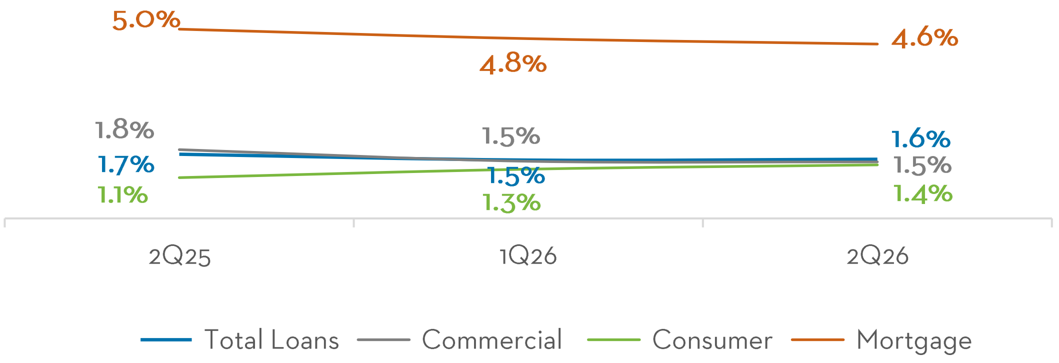
Deliquency Coverage (>30)



NPL Ratio (>90)

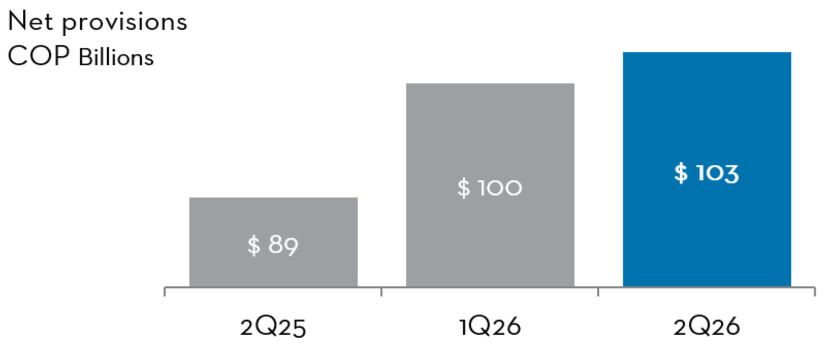


NPL Ratio (>90)



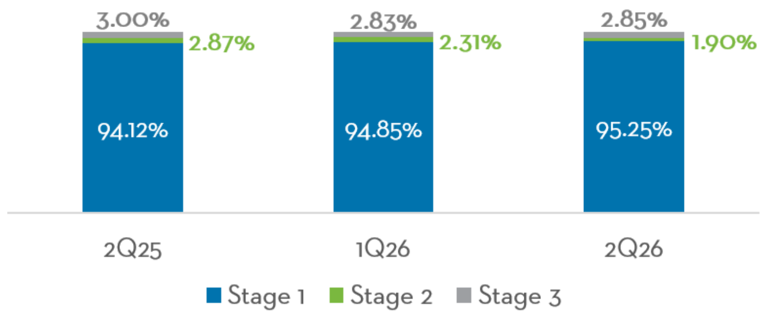
Consolidated Provisions

Loan-portfolio Provisions (as of Income Statement)

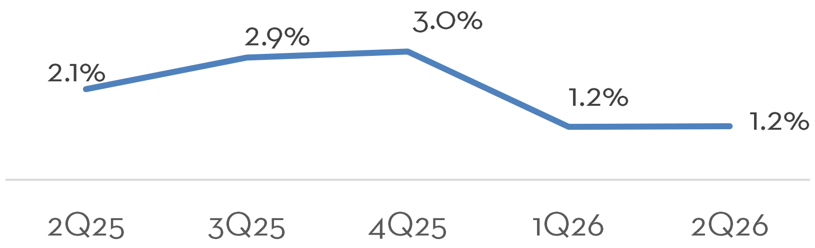


YoY	QoQ
16.2%	3.0%

Loans by stages

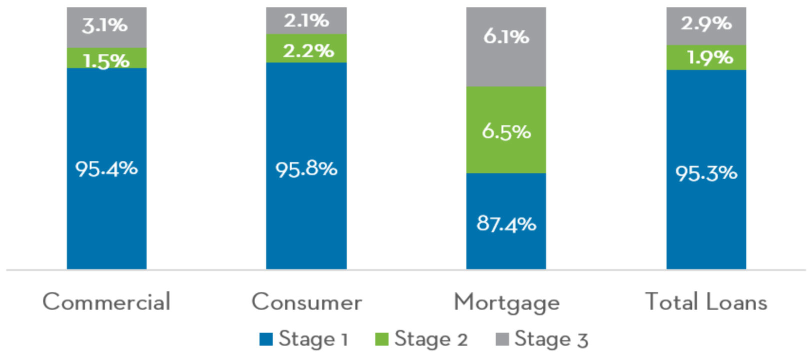


Cost of Risk [1]



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

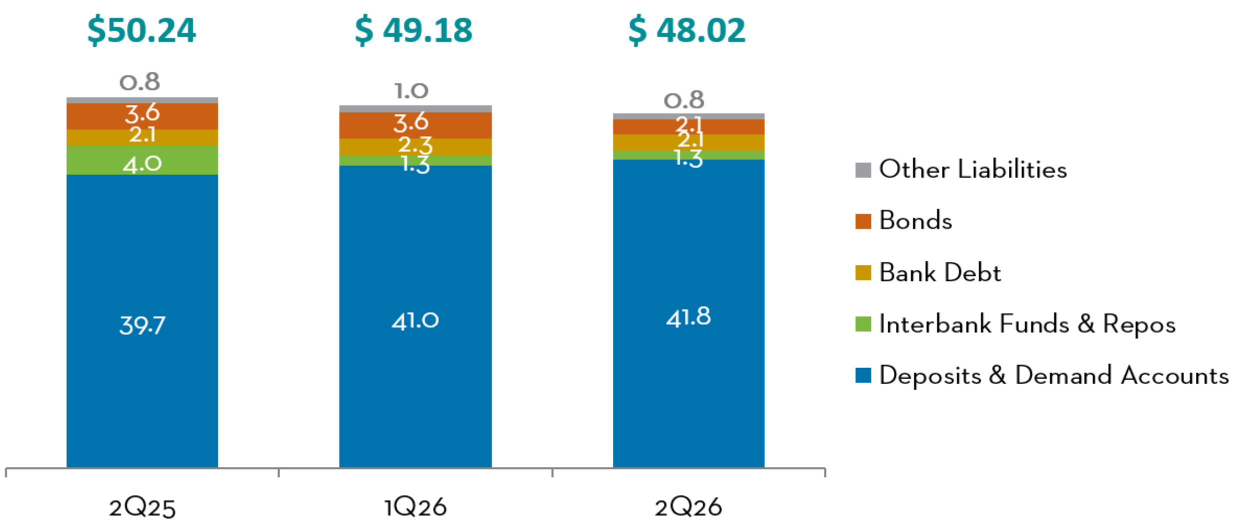
Stages by segment



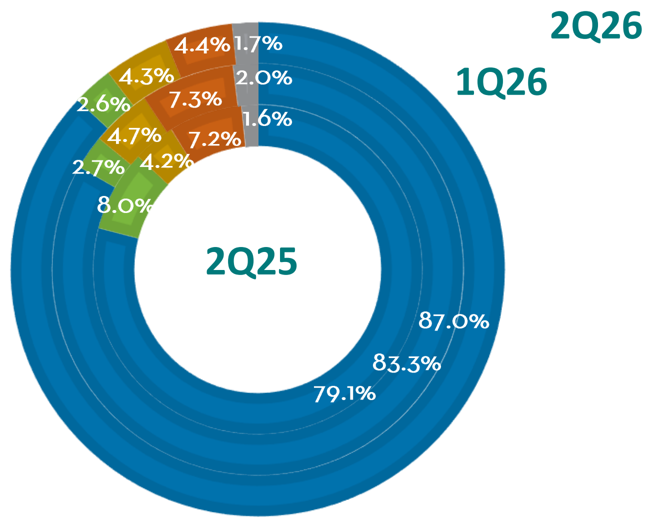
Consolidated Funding Sources

COP Trillions

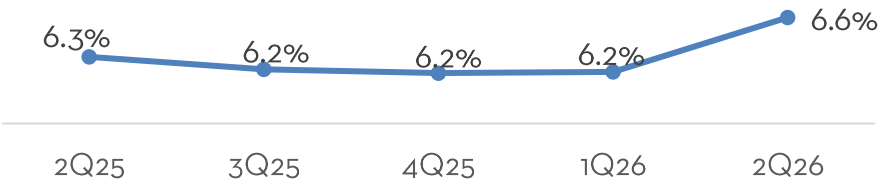
Funding Sources ($)



Funding Sources ($)



Average Funding Cost

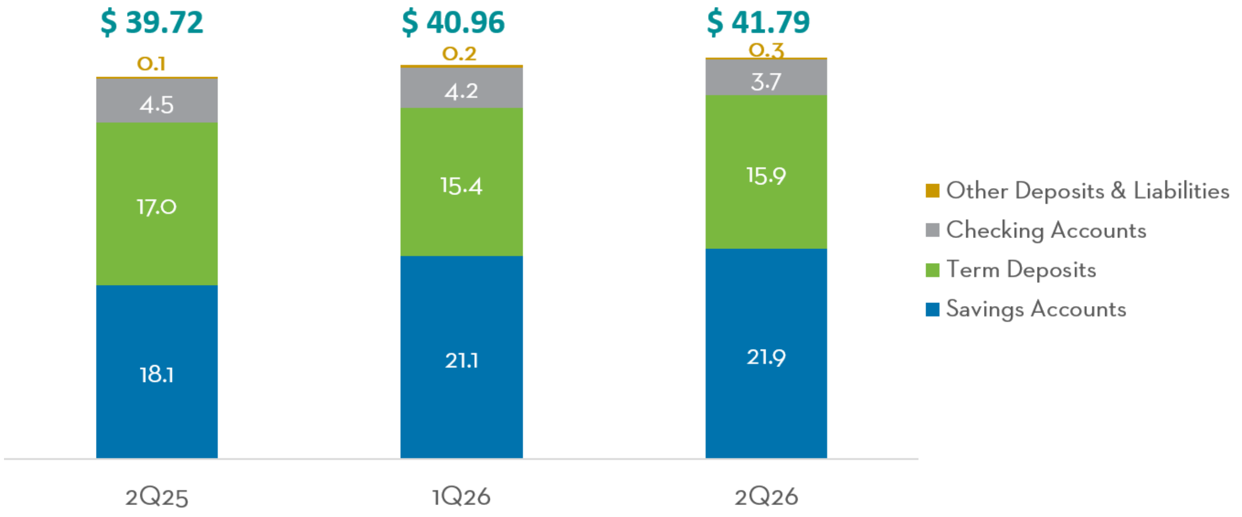


Funding Breakdown (Var.%)	YoY	QoQ
Deposits & Demand Accounts	5.2%	2.0%
Interbank Funds & Repos	-68.3%	-4.1%
Bank Debt	-1.3%	-11.3%
Bonds	-41.6%	-41.5%
Other Liabilities	-1.2%	-17.3%
Total Funding	-4.4%	-2.4%

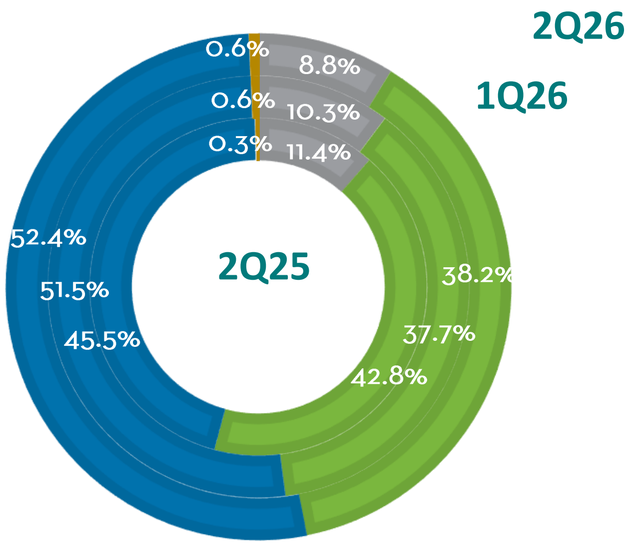
Consolidated Deposits & Demand Accounts

COP Trillions

Deposits ($)



Deposits (%)

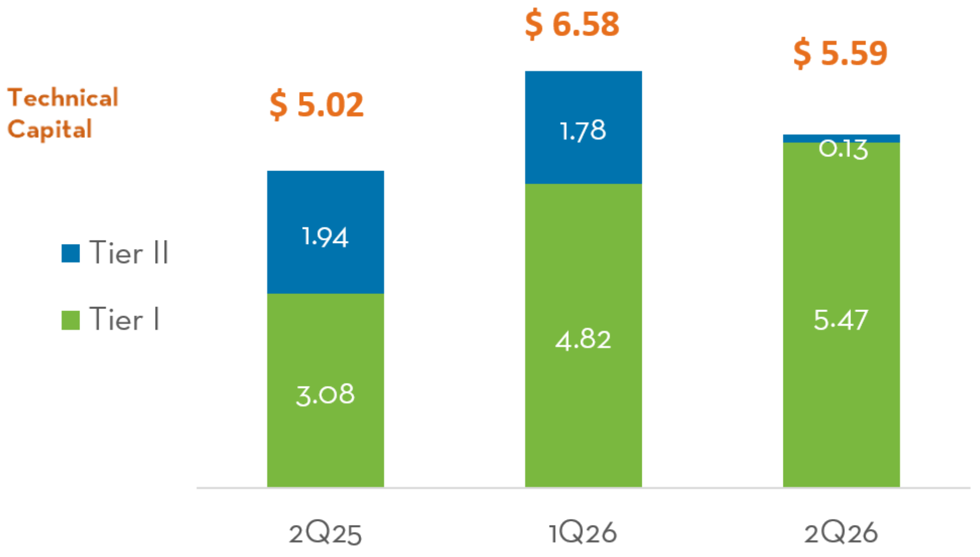


Deposits & Demand Accounts Breakdown (Var.%)		
	YoY	QoQ
Checking Accounts	-19.4%	-12.8%
Term Deposits	-6.1%	3.4%
Savings Accounts	21.3%	3.8%
Other Deposits & Liabilities	94.6%	13.7%
Total Deposits	5.2%	2.0%

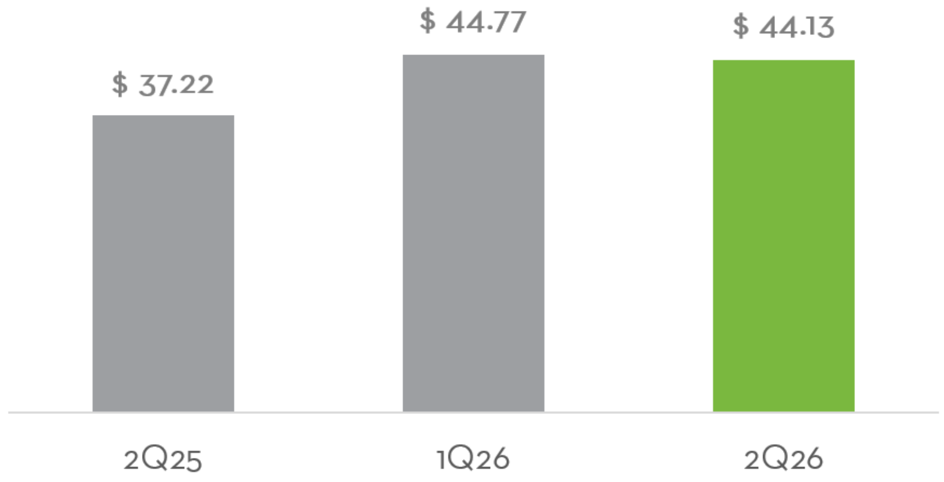
Consolidated Technical Capital

COP Trillions

Technical Capital



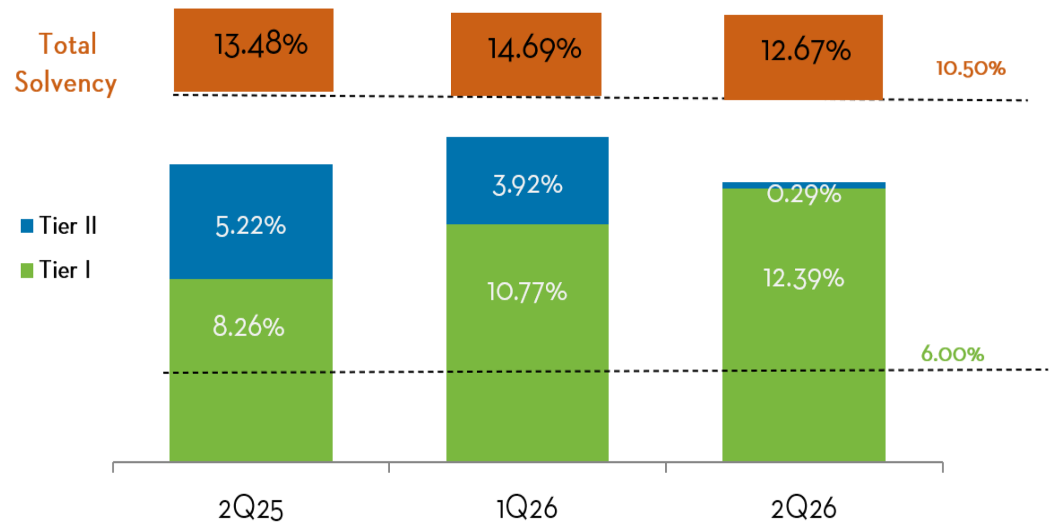
Risk-Weighted Assets



Technical Capital (Var. %)		
	YoY	QoQ
Tier I	77.7%	13.4%
Tier II	-93.5%	-92.8%
Technical Capital	**11.4%**	**-15.0%**

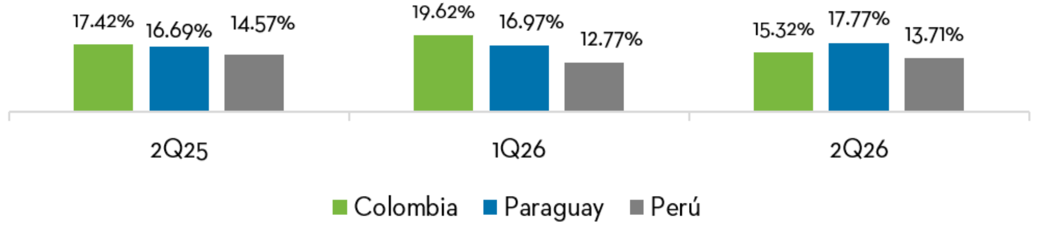
Solvency Ratios

Consolidated Total Solvency[1] (%)

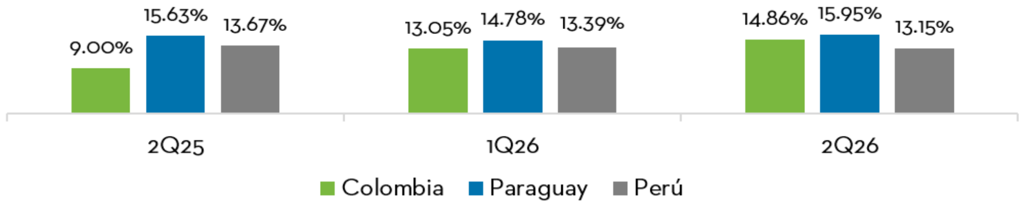


Total Solvency and Tier I ratios by country[2] (%)

Total Solvency



Tier I



- - - Basel III minimum requirements.

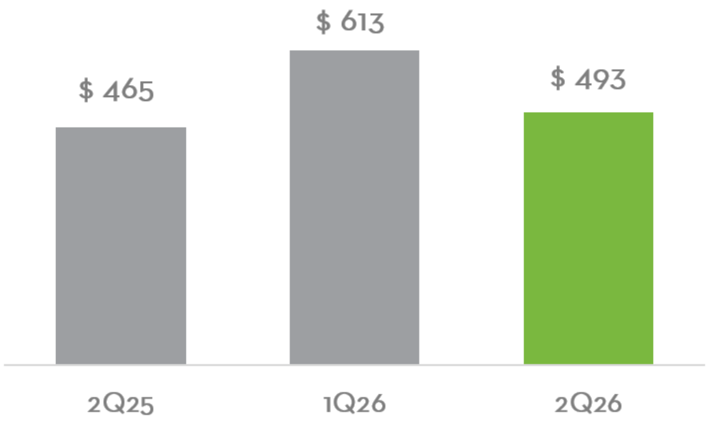
[1] Total Solvency = Technical Equity / Risk-weighted assets

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

Consolidated Margins

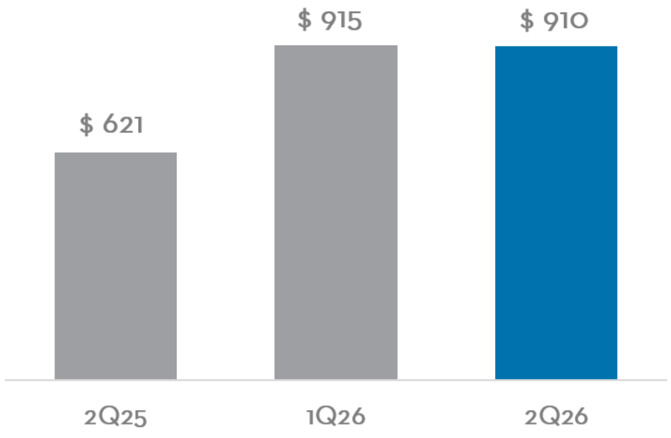
COP Billions

Net Interest Income



YoY	QoQ
6.1%	-19.6%

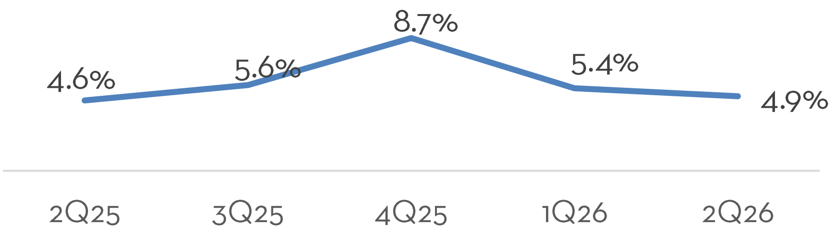
Financial Margin



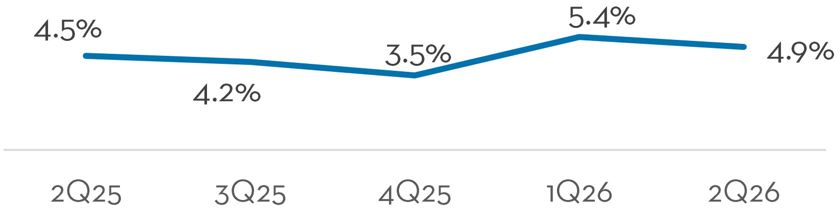
YoY	QoQ
46.5%	-0.6%

NIM[1]

YoY	QoQ
0.3 pp	-0.5 pp



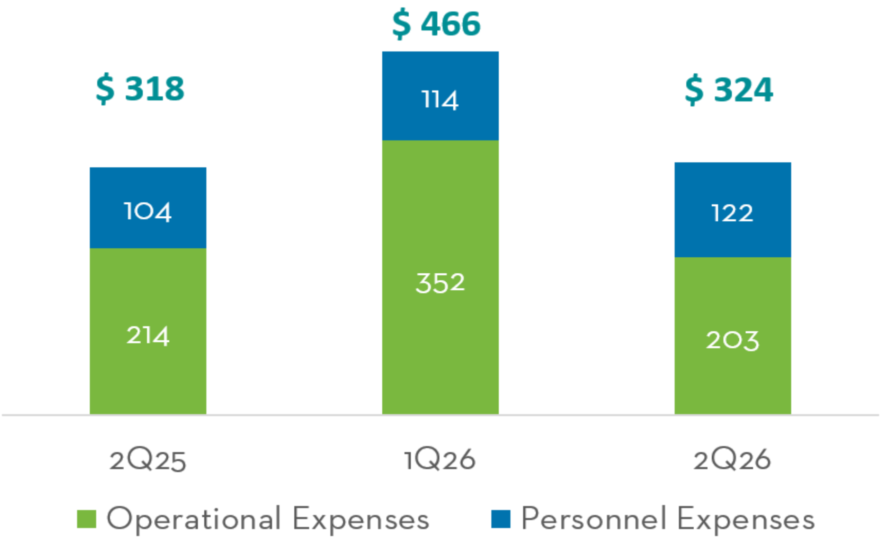
Fee Income[2]



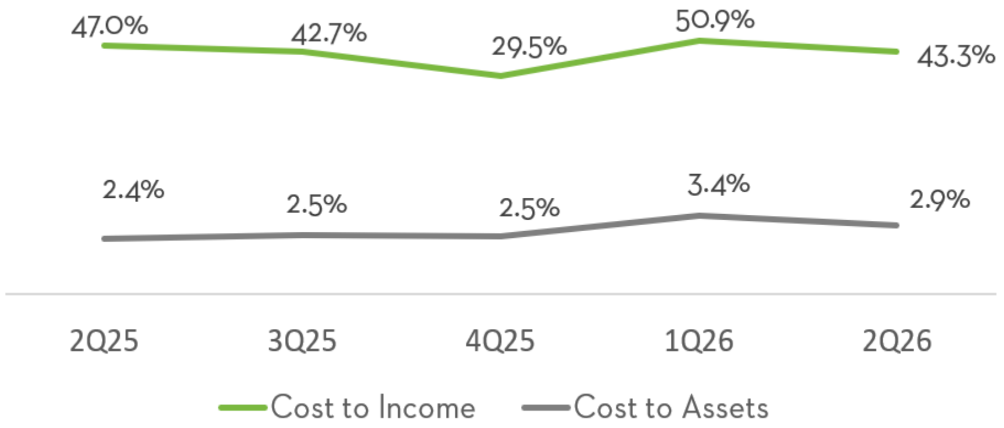
[1] Net Interest Margin (NIM %) = Received Interests ($) + Valuation Income ($) – Paid Interests ($) / Productive Assets ($)
[2] Fee Income (%) = Received Fees ($) – Paid Fees ($) / Total Income ($)

COP billions

Operating Expenses



Efficiency Ratio

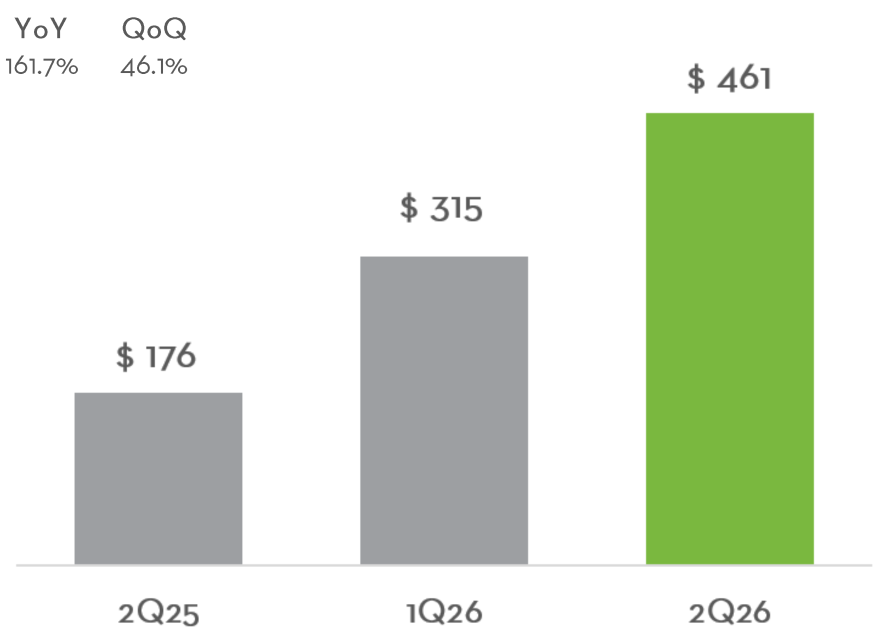


Operating Expenses (Var.%)	YoY	QoQ
Personnel Expenses	16.9%	6.8%
Operational Expenses	-5.4%	-42.5%
Total Operating Expenses	1.9%	-30.4%

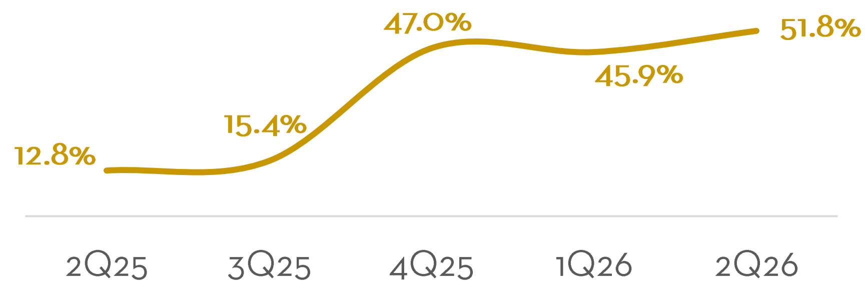
Net Income & ROE

COP Billions

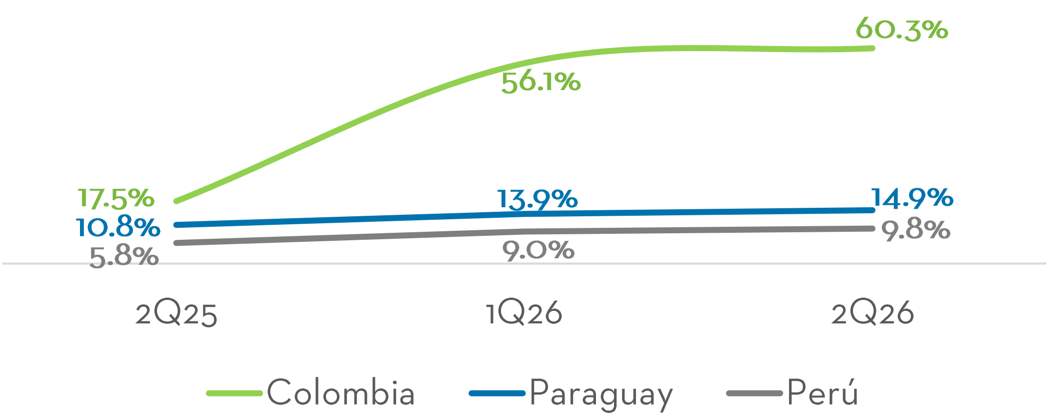
Net Income



ROE



ROE by country



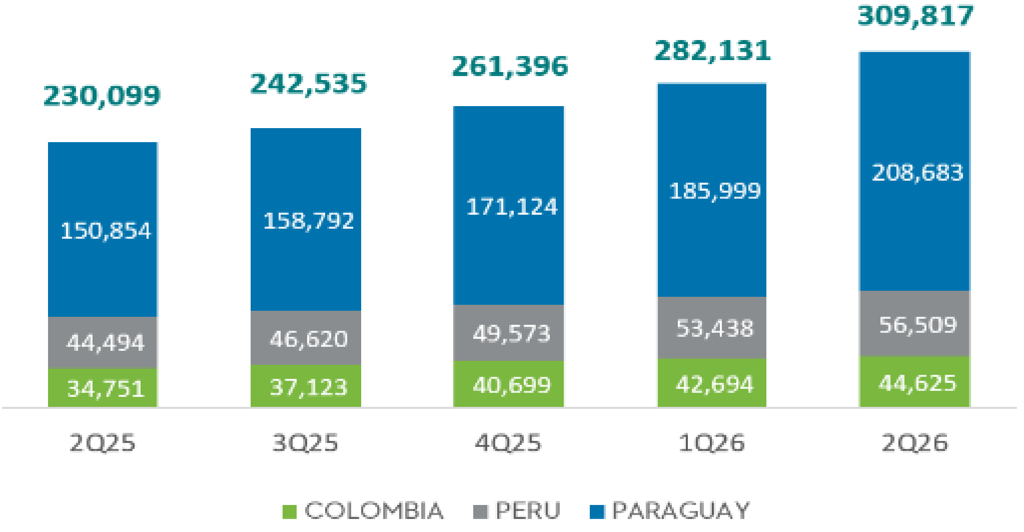
Appendix

Mobile & Online Banking

BANCA Móvil GNB SUDAMERIS

Mobile Banking Users by country

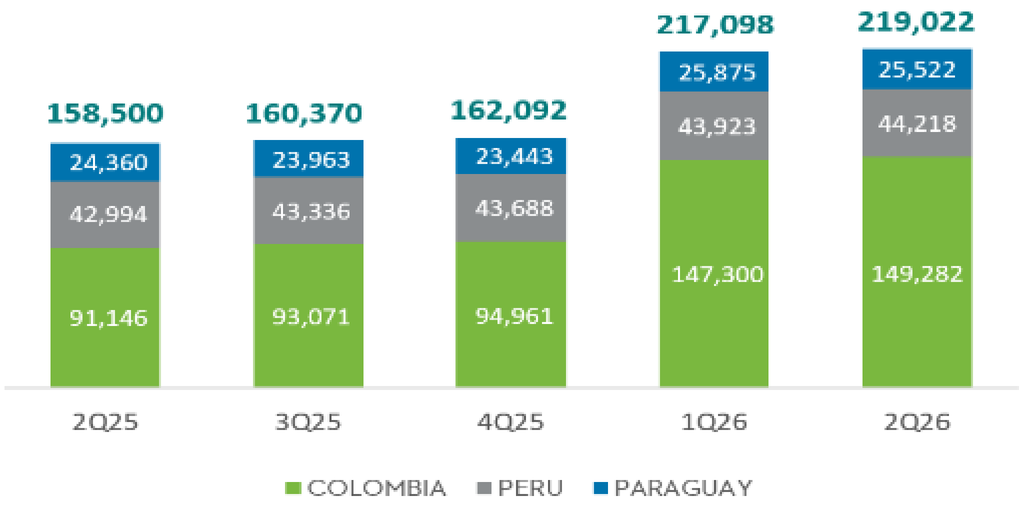
△YoY +34.6%
△QoQ +9.8%



BANCA Móvil GNB SUDAMERIS

Online Banking Users by country

△YoY +38.2%
△QoQ +0.9%



Colombia	Perú	Paraguay
14.4%	18.2%	67.4%

2Q26

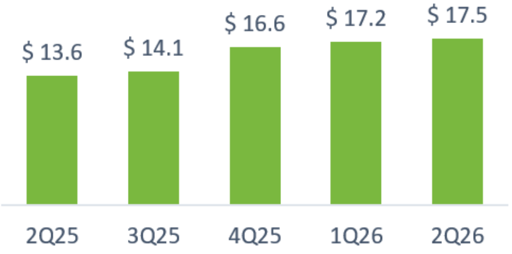
Colombia	Perú	Paraguay
68.2%	20.2%	11.7%

BANCO GNB SUDAMERIS SERVITRUST GNB SUDAMERIS SERVIVALORES GNB SUDAMERIS CORFI GNB SUDAMERIS servibanca BANCO GNB PERU BANCO GNB PARAGUAY

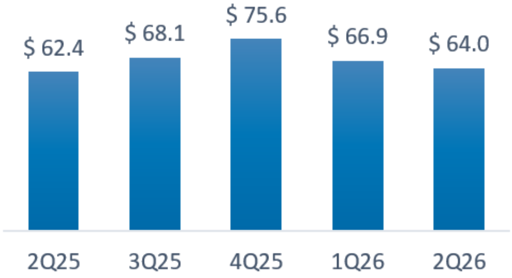
Mobile & Online Banking (Colombia)

Mobile Banking

Payments (COP bln)



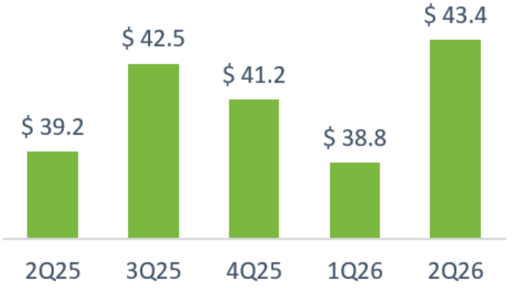
Transfers (COP bln)



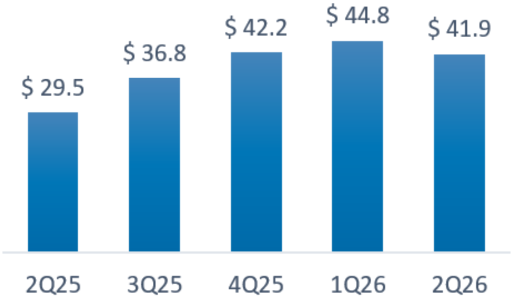
Online Banking

BANCA Virtual

Payments (COP bln)

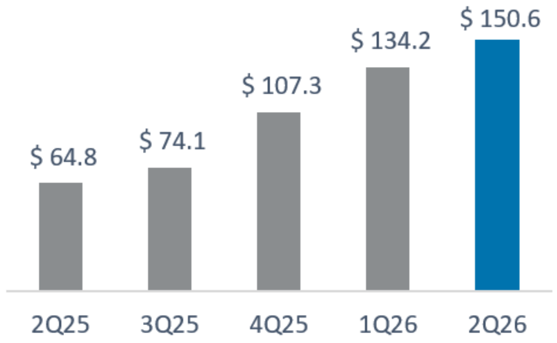


Transfers (COP tln)

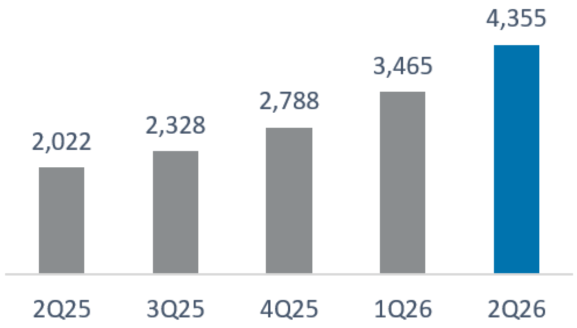


Online Time Deposits

Transactions (COP bln)



Number of Transactions



Local and International Ratings

	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+	

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

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