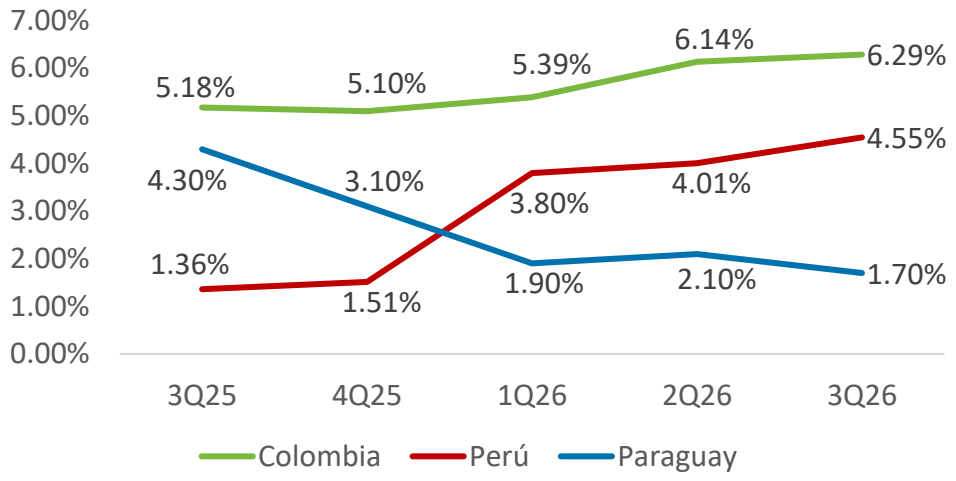
3Q26

Consolidated Financial Results

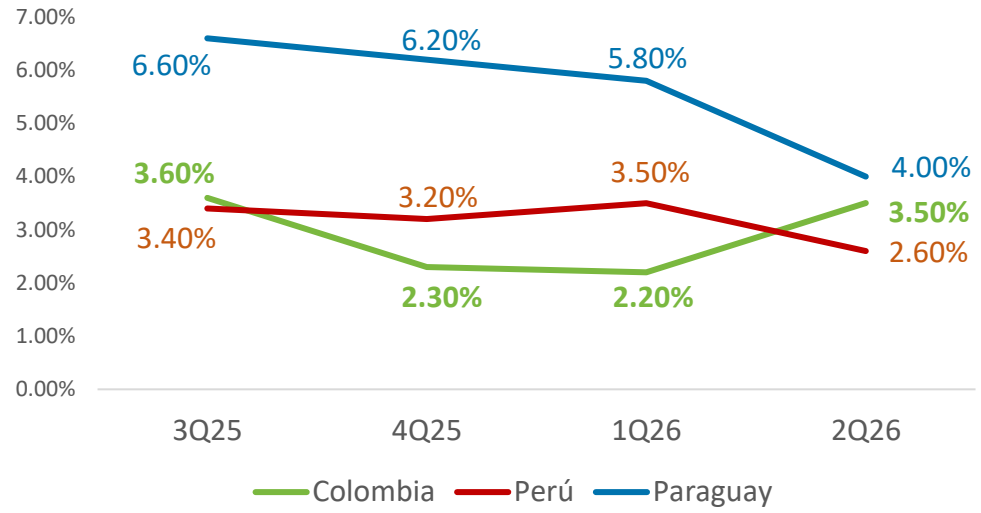
FULL – IFRS

Macro Fundamentals: Colombia, Perú and Paraguay

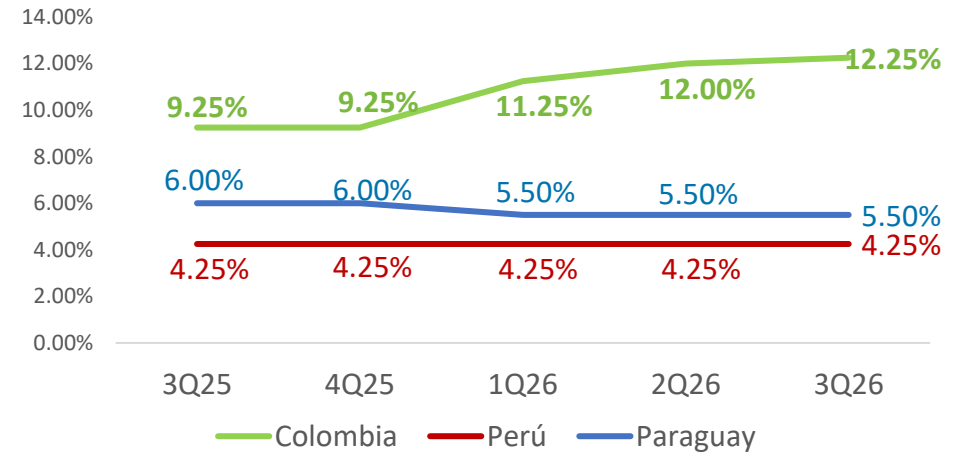
Inflation (%)



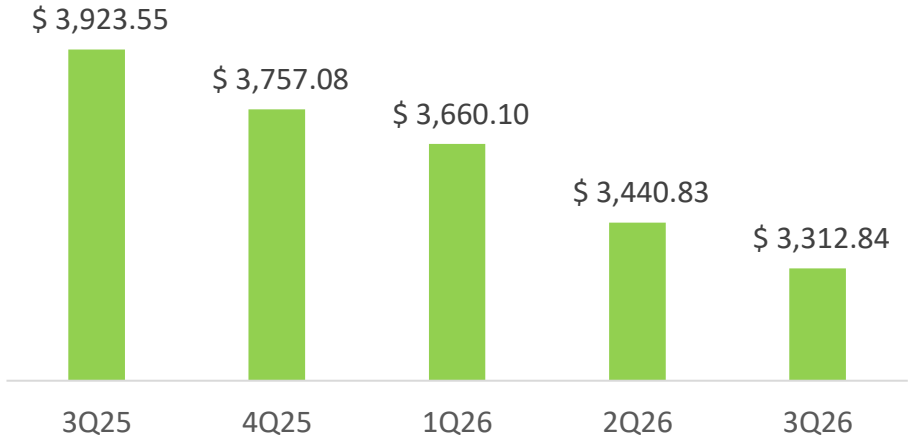
GDP Growth (%)



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

COLOMBIA

Market share [2]	
8.68%	in Payroll Loans[1]
3.16%	in Assets
1.75%	in Total Loans
3.30%	in Deposits

8th bank by assets size

298,785 customers

1,493 employees

815 cities & towns

70 branches

2,555 ATMs

PARAGUAY

PARAGUAY

Market share [2]	
9.45%	in Assets
10.38%	in Total Loans
10.50%	in Deposits

5th bank by assets size

931 employees

331,154 customers

21 branches

PERU

PERÚ

Market share [2]	
1.05%	in Assets
1.12%	in Total Loans
1.05%	in Deposits

10th bank by assets size

621 employees

197,545 customers

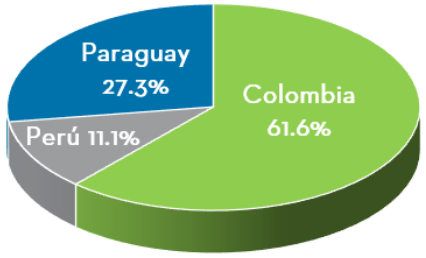
10 branches

[1] As of August 2026.
[2] As of September 2026.

Consolidated Financial Overview

COP Trillions

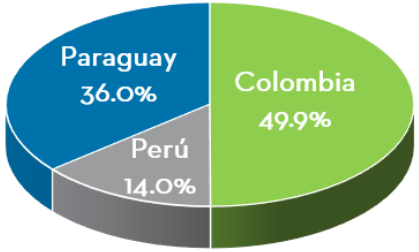
$ 55.7



Assets

YoY: +0.4%
QoQ: +2.1%

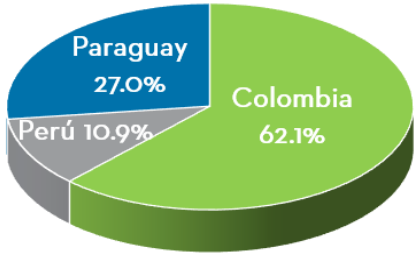
$ 29.7



Net Loans

YoY: +7.7%
QoQ: +3.5%

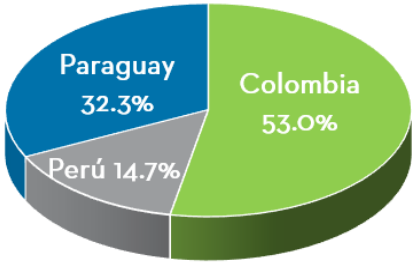
$42.1



Deposits

YoY: +1.9%
QoQ: +0.6%

$ 6.6



Equity

YoY: +44.5%
QoQ: +1.2%

Consolidated Financial Ratios

7.74%

Net Loan Portfolio Growth



YoY: +3.84 pp QoQ: +4.39 pp

9.83%

Leverage Ratio



YoY: +3.32 pp QoQ: -0.01 pp

110.30%

NSFR[1]



YoY: -10.28 pp QoQ: +0.68 pp

12.42%

Solvency Ratio



39.98%

ROE



YoY: +24.54 pp QoQ: -11.81 pp

3.33%

ROAA



YoY: +2.04 pp QoQ: -0.98 pp

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

Comprehensive Snapshot

Results COP billions	3Q26	△ YoY
Net Interest Income, accum.	$1,554	-17.28%
Financial Margin, accum.	$2,362	-2.60%
Net Income, accum.	$851	44.47%

Quality & Risk	3Q26	△ YoY
NPL (>90 days)	1.51%	-0.13 pp
NPL Coverage	200.99%	16.00 pp
Cost of Risk	1.28%	-1.57 pp

Solvency	3Q26	△ YoY
Total	12.42%	-0.98pp
Tier I	12.15%	3.59 pp

Balance Sheet (COP trillions)

	September 2026	△ YoY
Total Assets	$55.74	0.38%
Net Loans	$29. 68	7.74%
Commercial Loans	$19.54	5.95%
Consumer Loans	$10.16	12.51%
Payroll Loans	$8.99	10.00%
Other Consumer L.	$1.17	36.30%
Mortgage Loans	$0.90	-3.08%

	September 2026	△ YoY
Net Investments	$15.37	24.01%
Total Liabilities	$49.11	-3.59%
Deposits & Demand Accounts	$42.05	1.87%
Interbank Funds & Repos	$1.71	-42.28%
Total Equity	$6.63	44.47%

Ratios

	3Q26	△ YoY
Deposits / Net Loans	142%	-81.61 pp
Funding / Net Loans	165%	-19.44 pp
Intermediation Margin	32.07%	-8.04 pp
Fee Income	5.05%	0.88 pp

	3Q26	△ YoY
Expenses / Total Assets	2.66%	0.17 pp
NIM	4.56%	-1.06 PP
Efficiency	47.16%	4.41 pp
ROE	39.98%	24.54 pp

ESG ENVIRONMENTAL

45%

Environmental

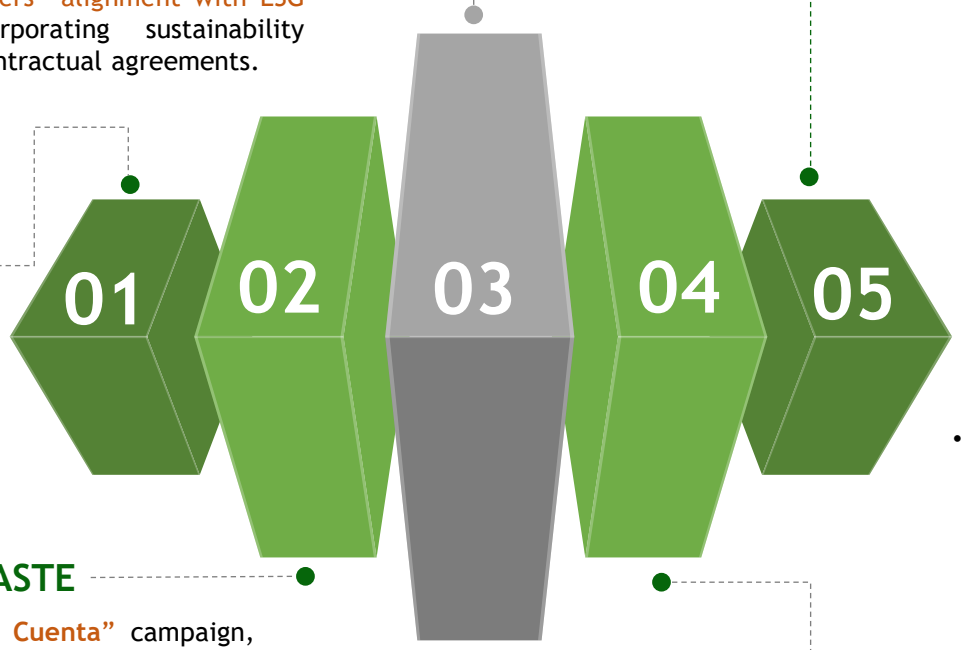
% PROGRESS
As of September 2026

SUSTAINABLE SHOPPING

Continued evaluation of suppliers and strategic partners´ alignment with ESG criteria, incorporating sustainability clauses into contractual agreements.

CARBON FOOTPRINT

Preliminary carbon footprint report for 2023, 2024 and 2025 underway, with 50% completion as of September 30, 2026.



REGULATION

- Advanced to the diagnostic and risk identification phase of the implementation plan for External Circular 015 of 2025 issued by the Colombian Financial Superintendency (SFC), which regulates environmental and social risk management for supervised entities, while continuing technical assistance sessions with Global Green Growth Institute (GGGI).
- Progressed with the implementation of the "Living Areas (Areas de Vida)" work plan for tree-planting activities in accordance with Law 2173.

WASTE

- First results of the **"Cada Acción Cuenta"** campaign, developed in partnership with Grupo Nutresa and Fundación Sanar, with 97 kg of recyclable plastic collected and delivered with the support of employees.
- Delivered 1,900.62 kg of Waste Electrical and Electronic Equipment (WEEE) to Fundación Sanar, contributing to proper waste disposal and supporting programs for children and adolescents with cancer.
- Launched the uniform transformation process to promote the reponsible use of materials.

EFFICIENT RESOURCE MANAGEMENT

- Finalized the technical document for the Bank´s Basic Sanitation Plan and advanced the final approvals for its publication.
- Progressed with the technical development of the Comprehensive Hazardous Waste Management Plan.
- Continued implementation of the water management work plan, including the installation of water-saving devices at three pilot branches in Bogota.

ESG
SOCIAL

68%

SOCIAL

% PROGRESS
As of September 2026

USE OF DIGITAL PRODUCTS AND SERVICES

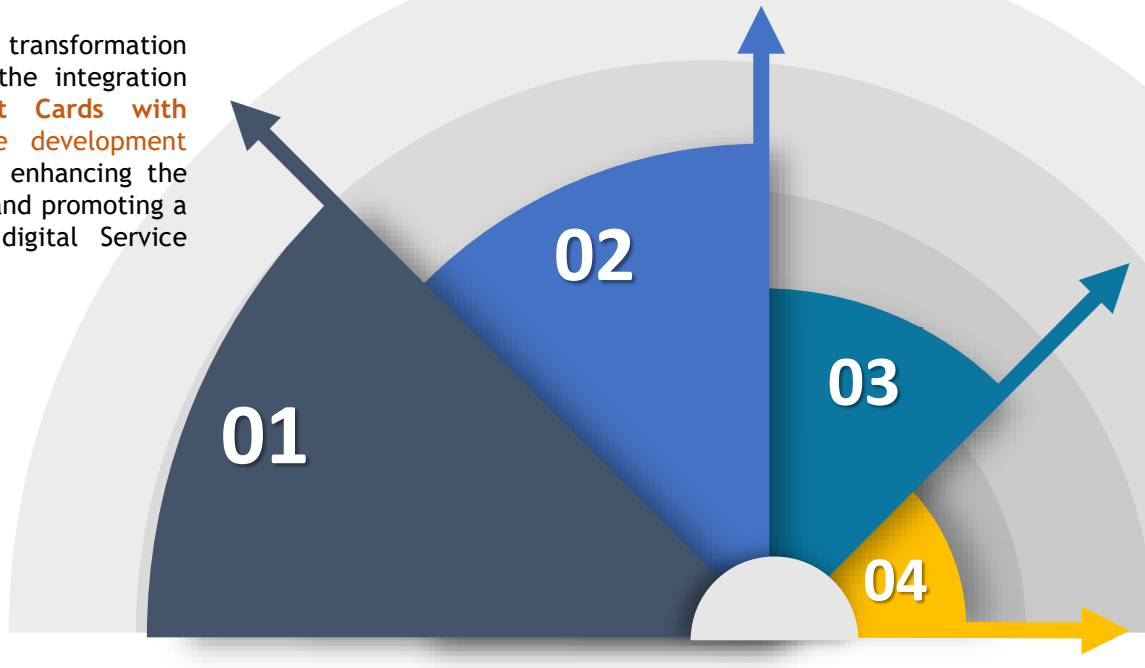
Advanced key digital transformation initiatives, including the integration of **GNB VISA Debit Cards with Google Wallet** and the development of **Libranza by Lulo**, enhancing the customer experience and promoting a more efficient and digital Service offering.

HUMAN TALENT

- The Human Talent Vice Presidency delivered more than 3.000 hours of training on well-being, mental health, workplace harassment, technical skills, innovation, AI, and project management.

- Occupational health assessments were conducted to promote healthy habits and strengthen prevention as part of the Bank´s well-being culture.

- Launched a solidarity campaign to support employees affected by the emergency, reinforcing the Organization´s values of solidarity and mutual support.



OCCUPATIONAL HEALTH AND SAFETY

- The Human Talent Vice Presidency continued its employee awareness initiatives through newsletters on occupational health and safety and emergency responde teams.

- The Human Talent Vice Presidency conducted "Health Week" featuring activities focused on promoting employee health and quality of life.

FINANCIAL EDUCATION

Advanced the development of the "Financial Well-being for pensioners" training program, in coordination with the Marketing Division.

ESG GOVERNANCE

75%

GOVERNANCE

% PROGRESS
As of September 2026

RISK MANAGEMENT

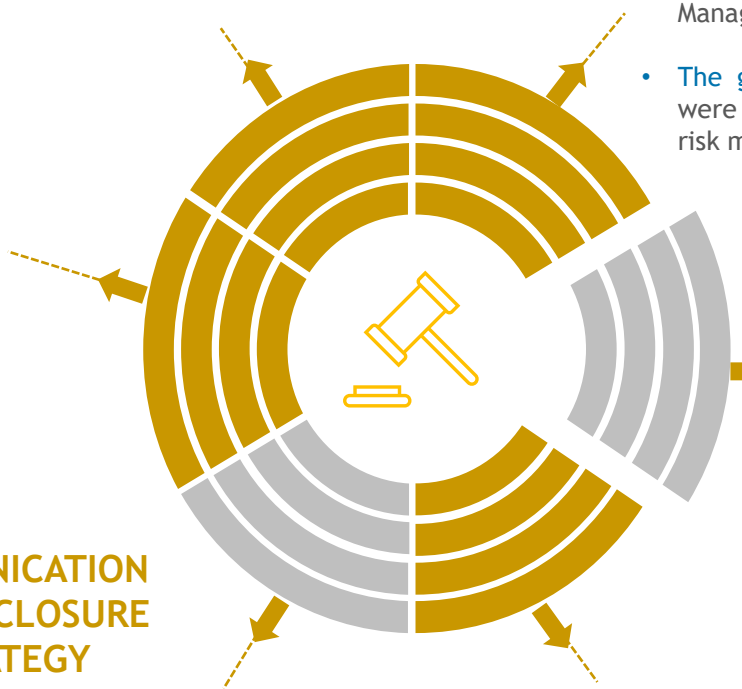
The Bank´s Integrated Risk Management System Policy Manual was updated to incorporate the provisions of Circular 015 of 2025 regarding the management of environmental and social risks, including climate-related risks.

CORPORATE GOVERNANCE

- The analysis and review of financial sector benchmarks was completed, and proposed Human Rights and DEI policies were presented to strengthen ESG managemnet.
- The Bank´s Corporate Governace Code was updated to incorporate the Environmental and Social Risk Management System, including Climate-related risks.
- The general ESG and Sustainable Procurement Policies were updated to incorporate environmental and social risk management, including climate-related risks.

CUSTOMER RELATIONSHIP

Customer satisfaction survey implementation reached 66% completion, with final approvals underway with the Customer Service Channels Division.



SUSTAINABILITY ENGAGEMENT AND AND POSITIONING

The Bank participated in the Sustainability Summit alongside Consumer Banking, strengthening its positioning, promoting the Digital Savings Account, and increasing the visibility of its ESG initiatives.

COMMUNICATION AND DISCLOSURE STRATEGY

Strengthened the ESG and Climate Matters section through the publication of updates, initiatives and content on sustainability and climate change, including topics and videos related to the El Niño phenomenon.

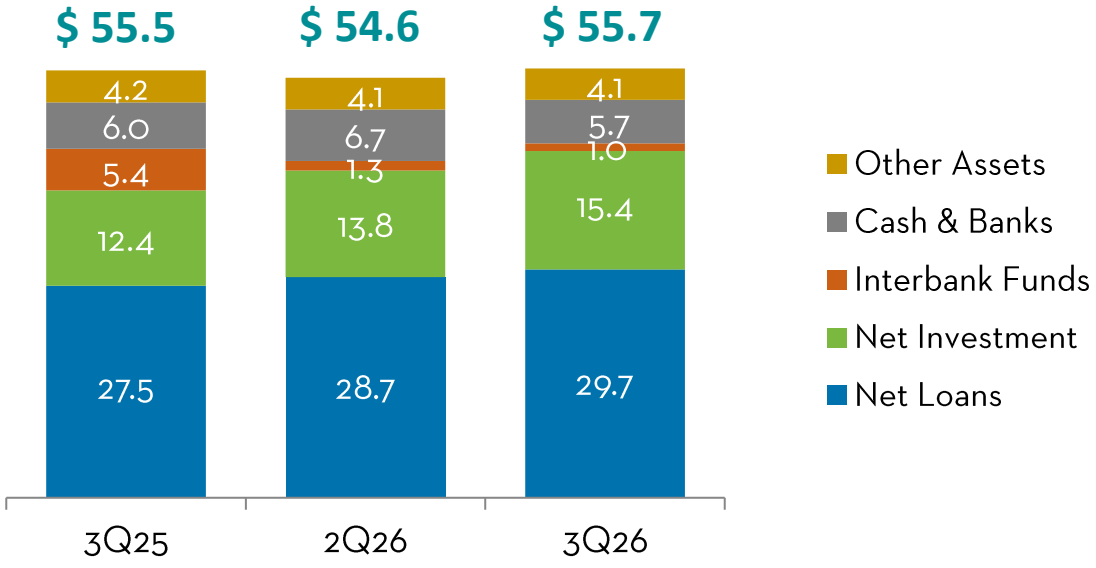
3Q26 Quarterly Results

FULL – IFRS

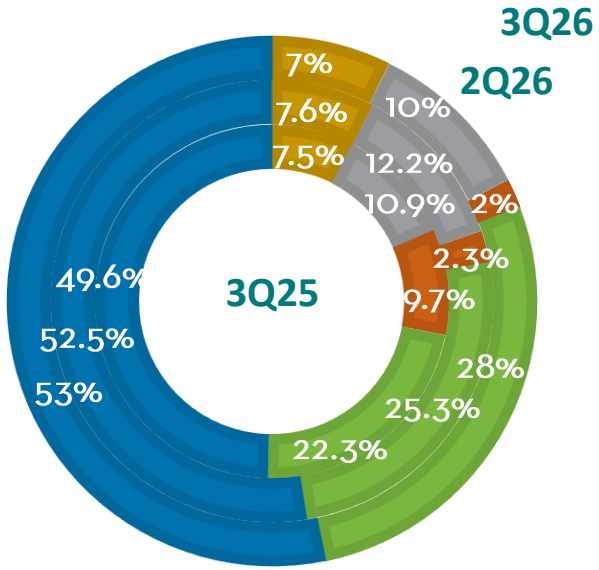
Consolidated Assets

COP Trillions

Assets ($)



Assets (%)

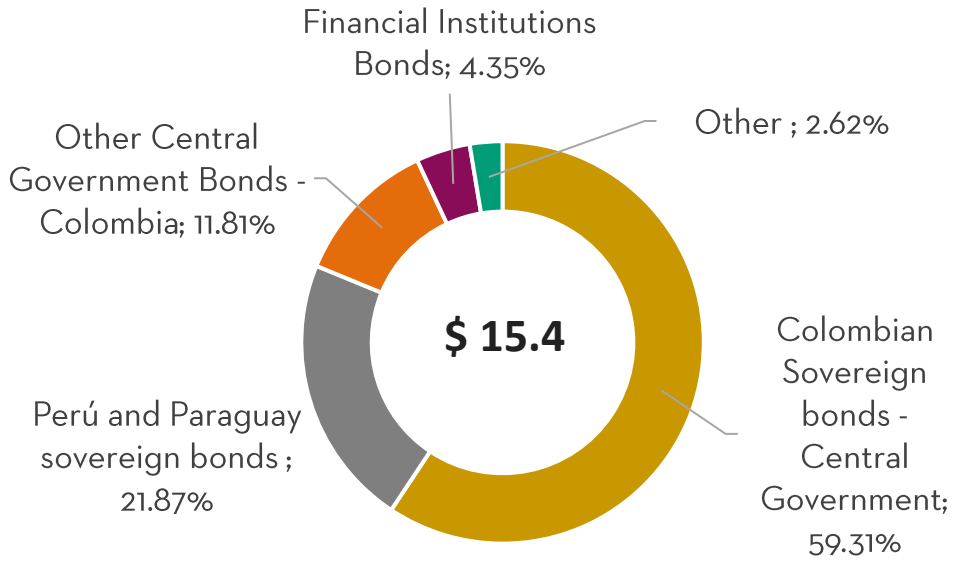


Assets Breakdown (var.%)	YoY	QoQ
Other Assets	-2.6%	-1.8%
Cash & Banks	-6.6%	-15.3%
Interbank Funds	-81.8%	-23.2%
Net Investment	24.0%	11.3%
Net Loans	7.7%	3.5%
Total Assets	0.4%	2.1%

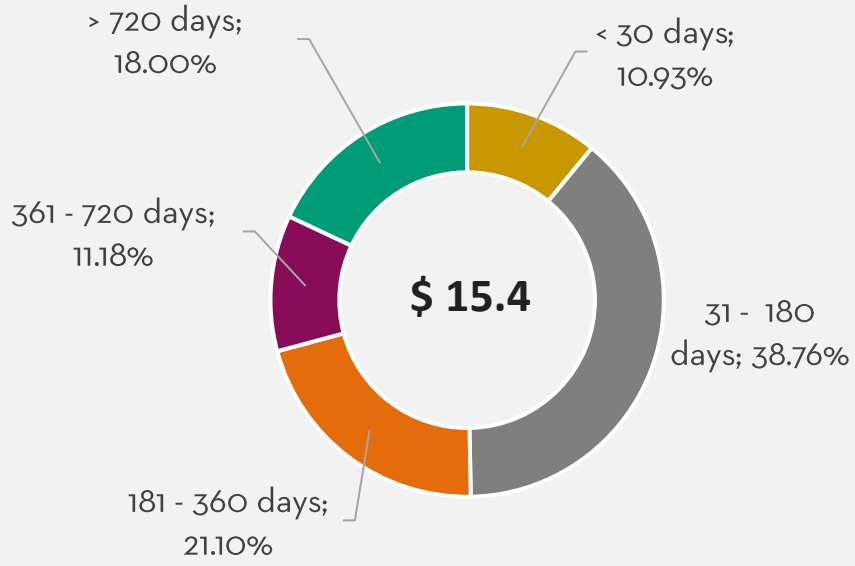
Consolidated Assets - Investment Portfolio

COP Trillions

Investments by issuer (%)



Investments by term (%)

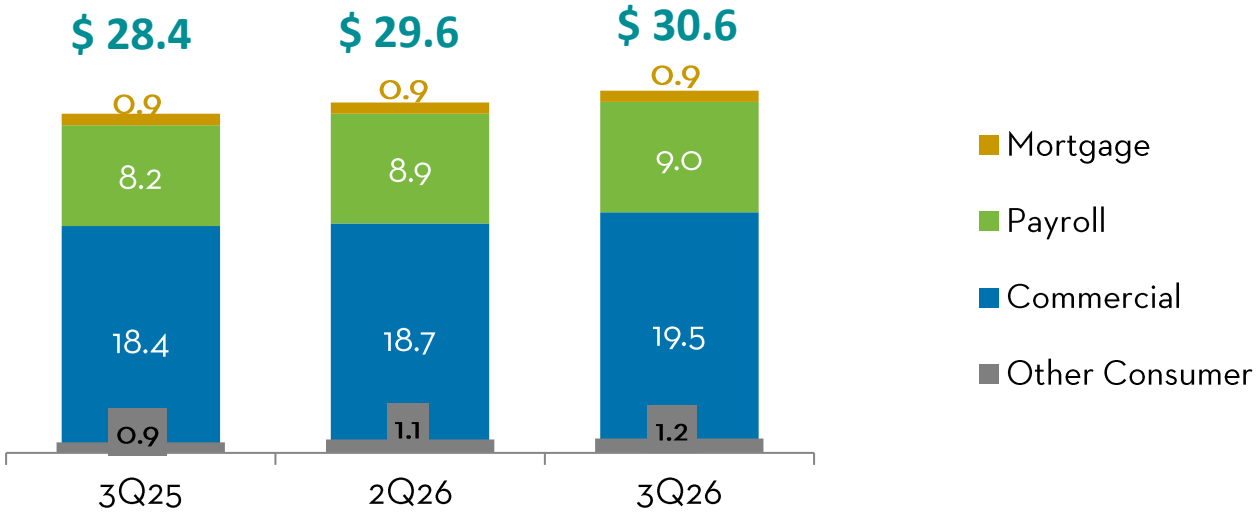


BANCO GNB SUDAMERIS · SERVITRUST GNB SUDAMERIS · SERVIVALORES GNB SUDAMERIS · CORFI GNB SUDAMERIS · servibanca · BANCO GNB PERÚ · BANCO GNB PARAGUAY

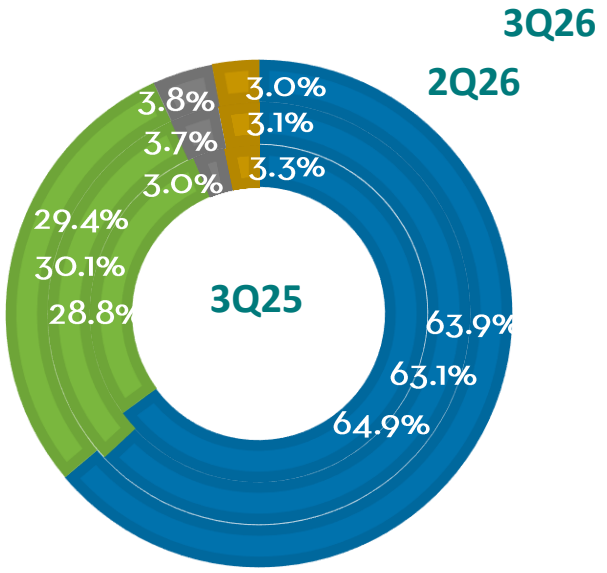
Consolidated Gross Loan Portfolio

COP Trillions

Gross Loan Portfolio ($)



Gross Loan Portfolio (%)



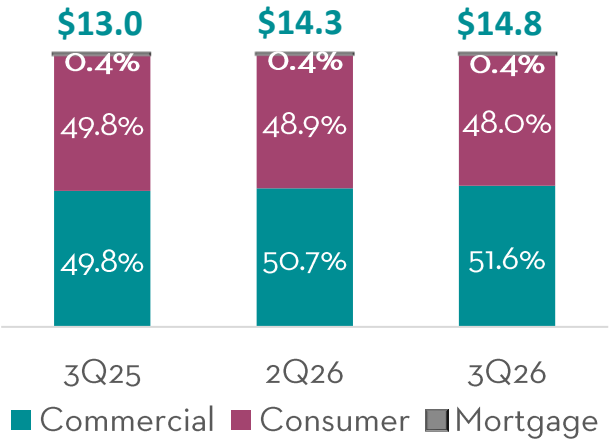
Loans Breakdown (Var.%)	YoY	QoQ
Commercial	5.9%	4.8%
Total Consumer	12.5%	1.4%
Payroll	10.0%	0.8%
Other Consumer	36.3%	6.5%
Mortgage	-3.1%	-0.8%
Total Loans	7.7%	3.5%

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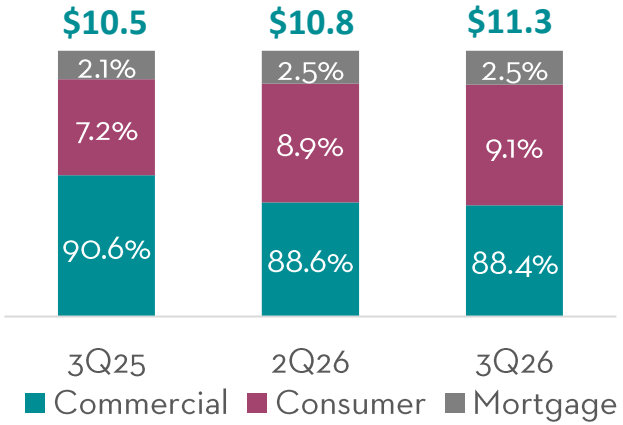
Gross Loan Portfolio Composition

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

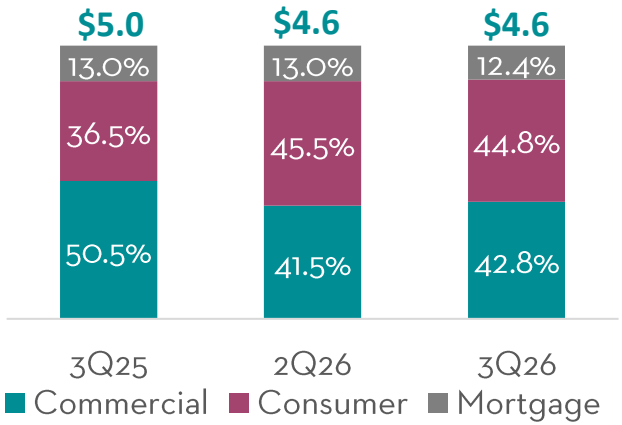
COLOMBIA



PARAGUAY

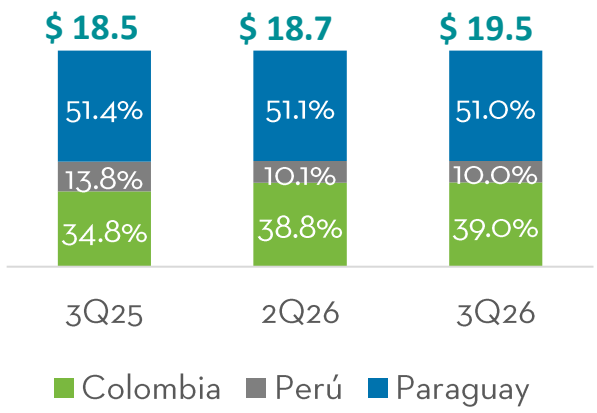


PERÚ

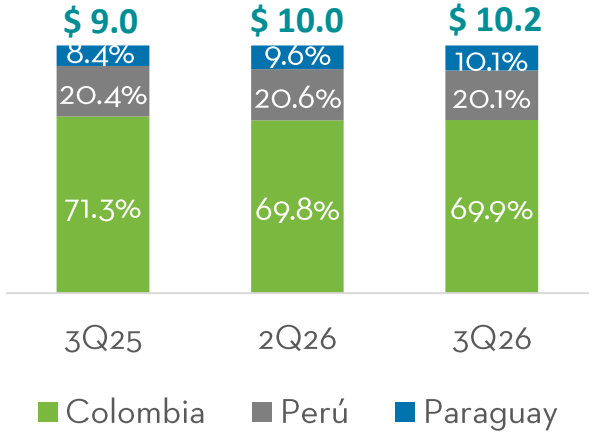


Contribution by country to Total Loan-Portfolio composition (COP Tn), as of September-26

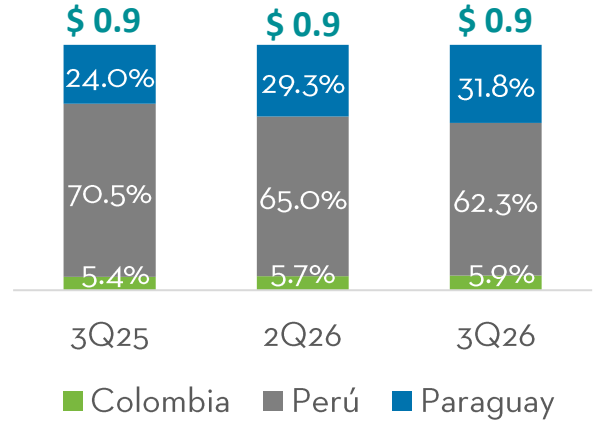
COMMERCIAL



CONSUMER

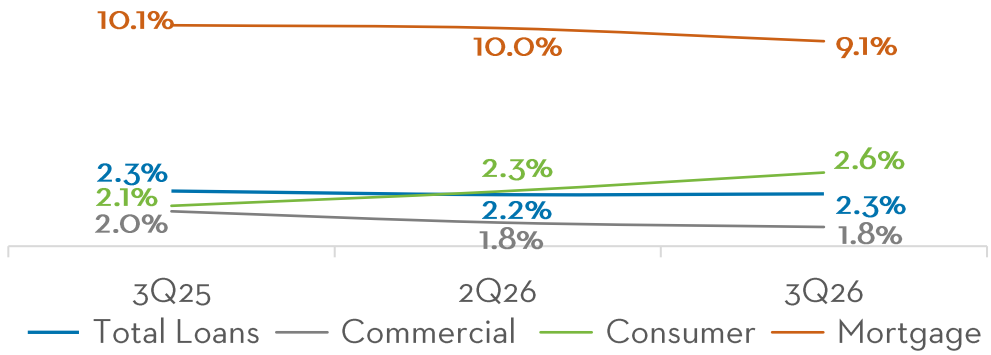


MORTGAGE

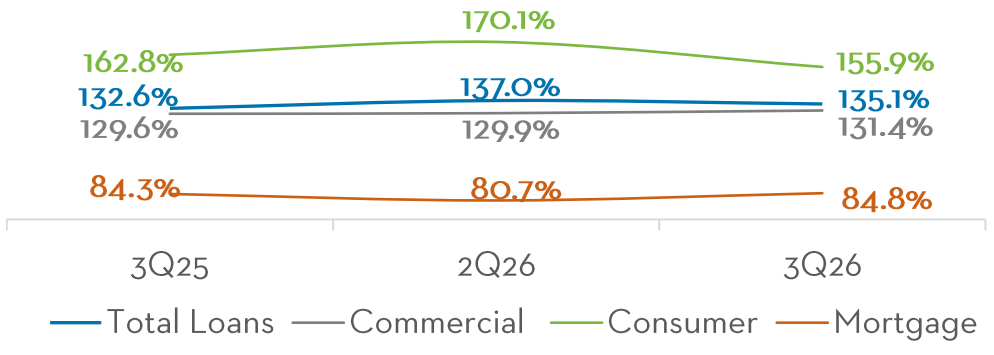


Consolidated Loan Portfolio Quality

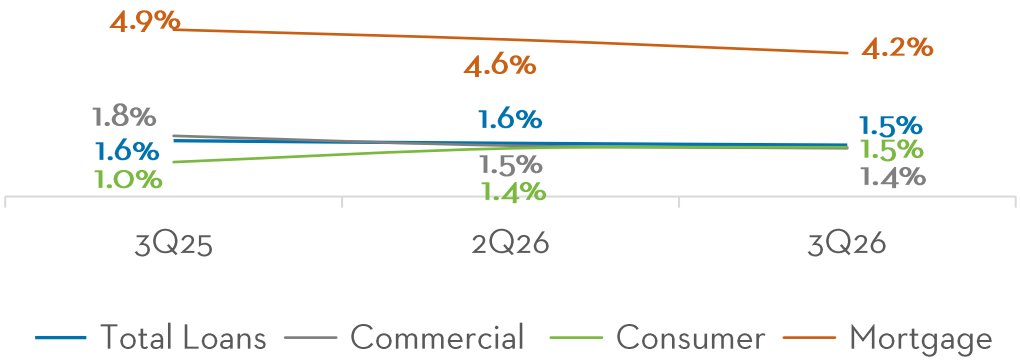
Deliquency (>30)



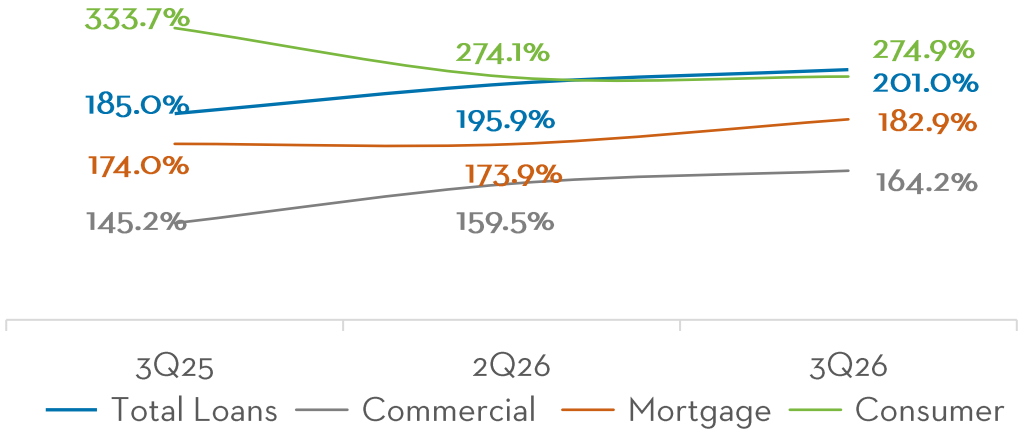
Deliquency Coverage (>30)



NPL Ratio (>90)

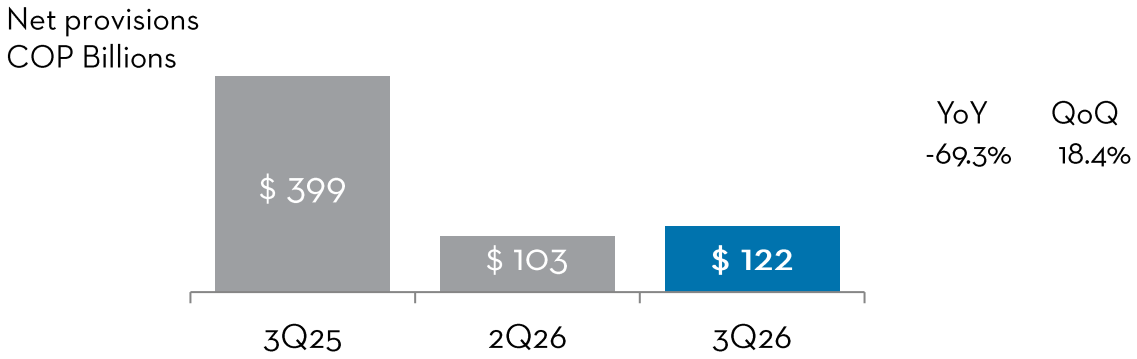


NPL Ratio (>90)

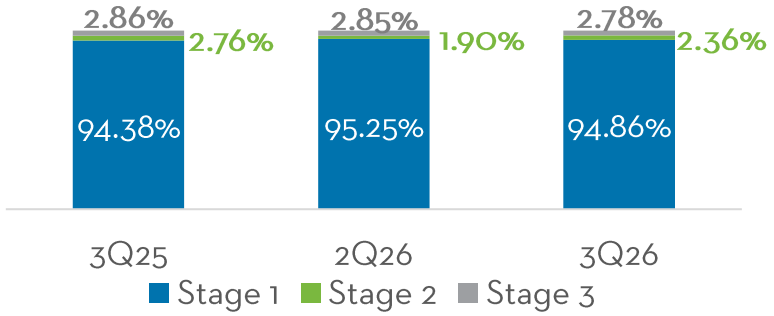


Consolidated Provisions

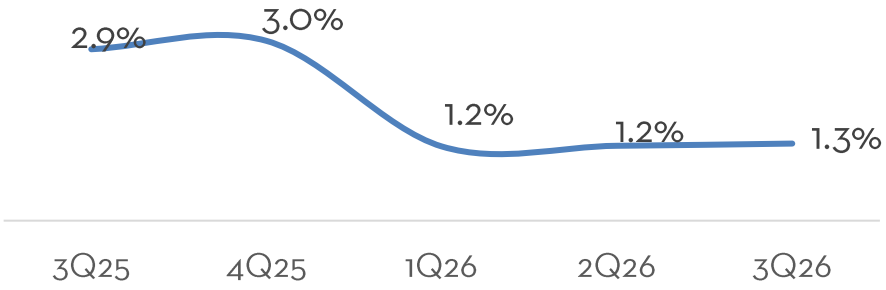
Loan-portfolio and Other Provisions (as of Income Statement)



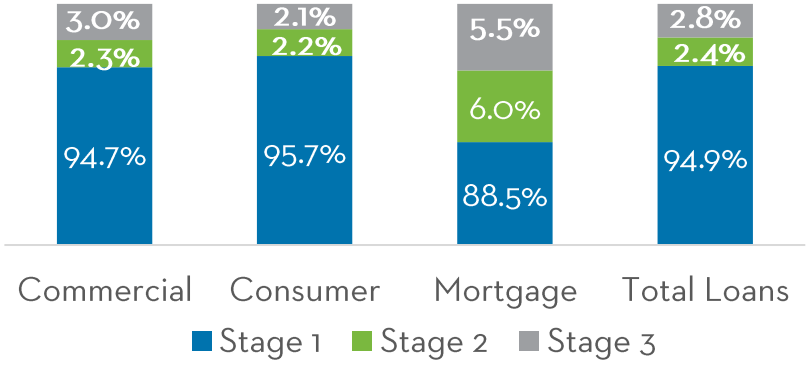
Loans by stages



Cost of Risk [1]



Stages by segment

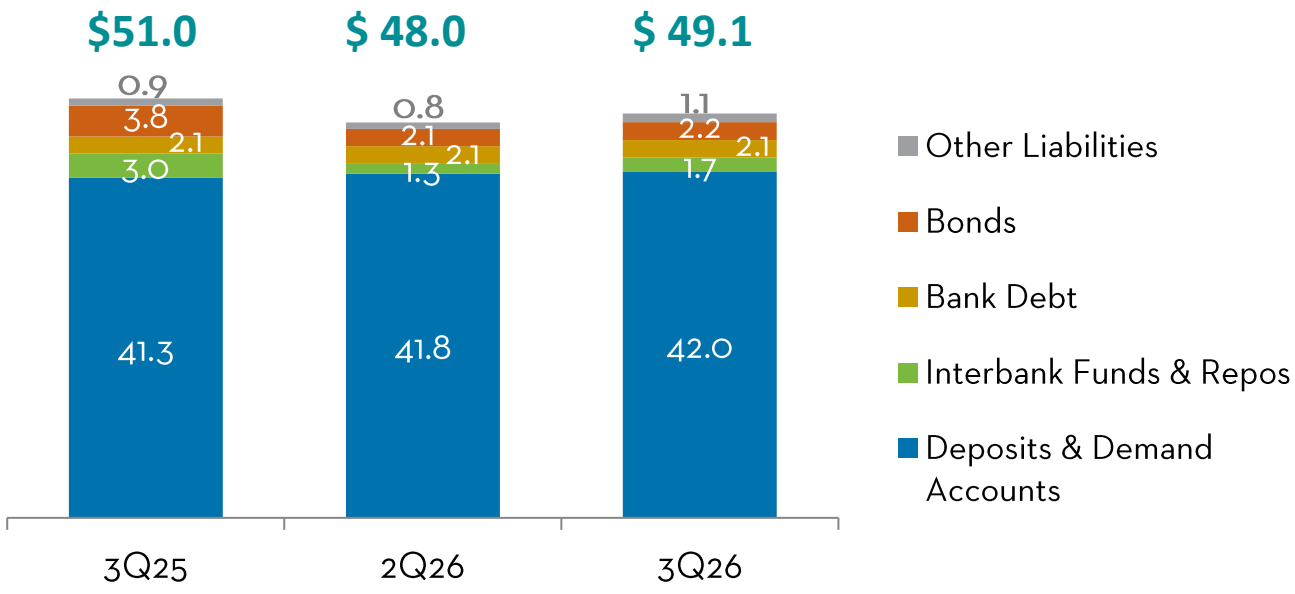


[1] Cost of risk = Net recovery provisions (expense) / Total loan portfolio

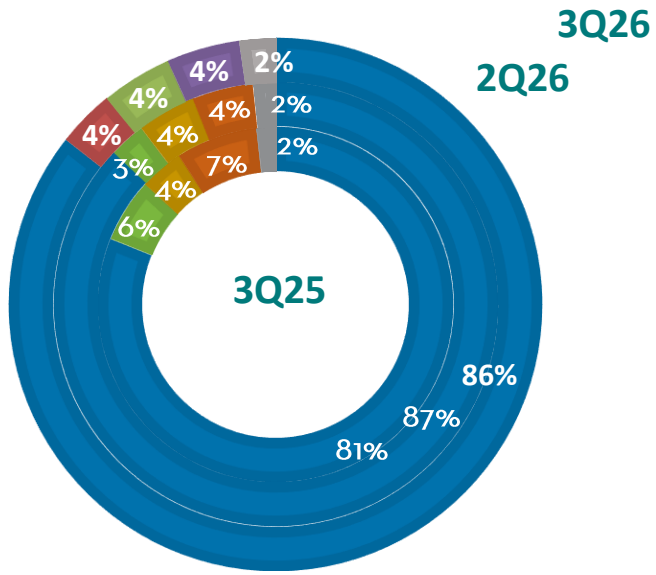
Consolidated Funding Sources

COP Trillions

Funding Sources ($)

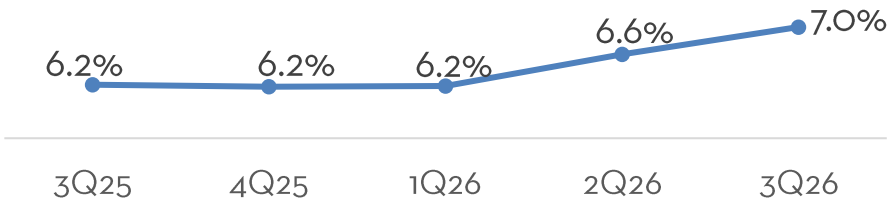


Funding Sources ($)



Funding Breakdown (Var.%)	YoY	QoQ
Deposits & Demand Accounts	1.9%	0.6%
Interbank Funds & Repos	-42.3%	34.7%
Bank Debt	2.5%	2.1%
Bonds	-42.5%	2.5%
Other Liabilities	22.2%	36.4%
Total Funding	-3.6%	2.3%

Average Funding Cost



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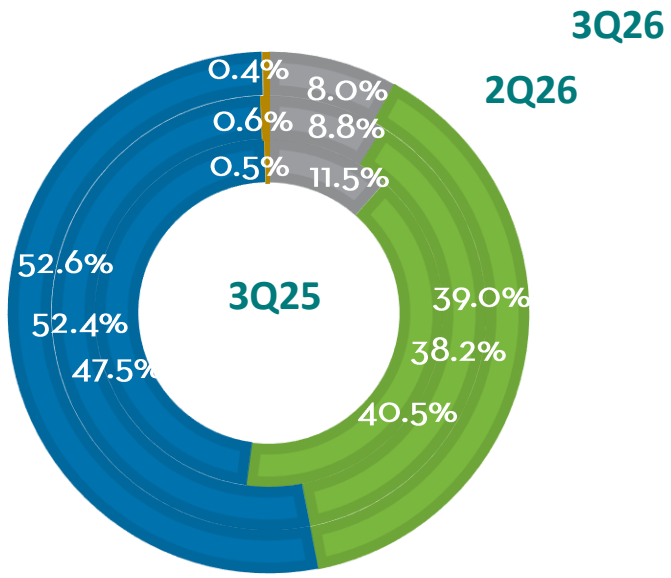
Consolidated Deposits & Demand Accounts

COP Trillions

Deposits ($)



Deposits (%)

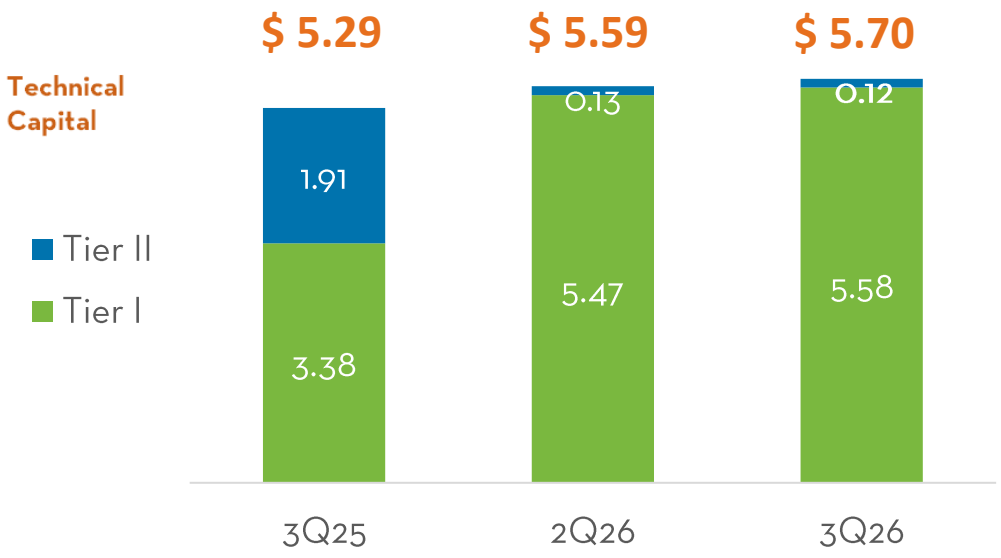


Deposits & Demand Accounts Breakdown (Var.%)	YoY	QoQ
Checking Accounts	-29.4%	-8.4%
Term Deposits	-2.0%	2.8%
Savings Accounts	12.9%	0.9%
Other Deposits & Liabilities	-3.4%	-28.6%
Total Deposits	1.9%	0.6%

Consolidated Technical Capital

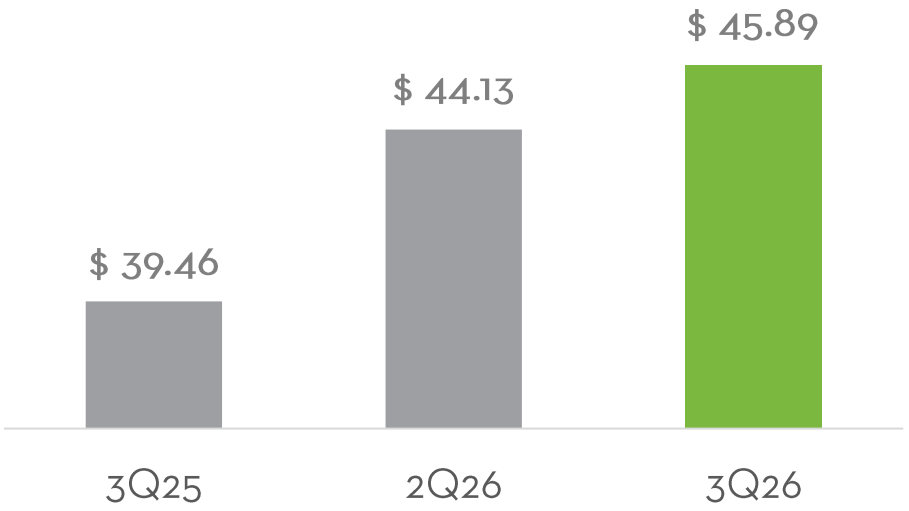
COP Trillions

Technical Capital



Technical Capital (Var. %)		
	YoY	QoQ
Tier I	65.1%	2.0%
Tier II	-93.5%	-1.7%
Technical Capital	**7.8%**	**1.9%**

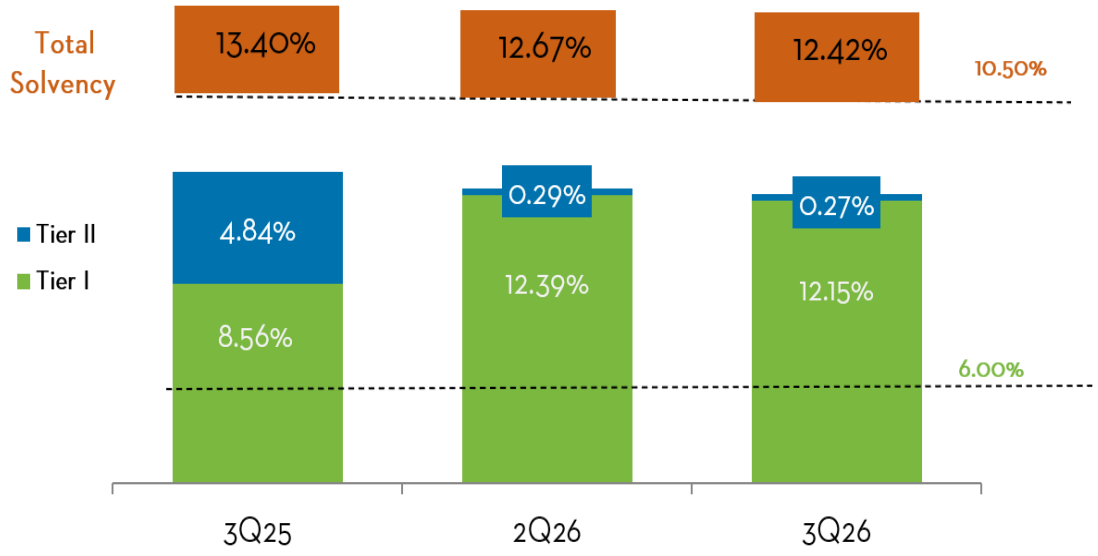
Risk-Weighted Assets



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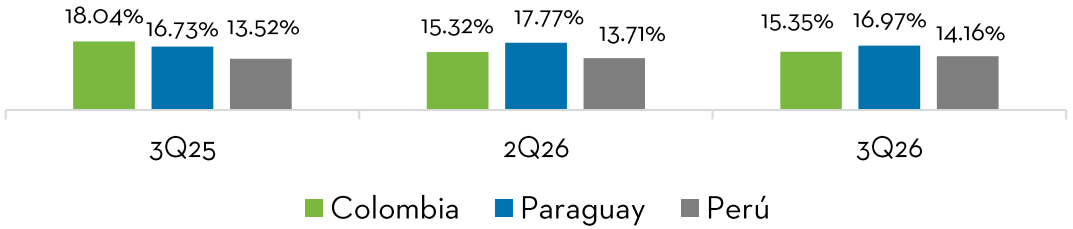
Solvency Ratios

Consolidated Total Solvency[1] (%)

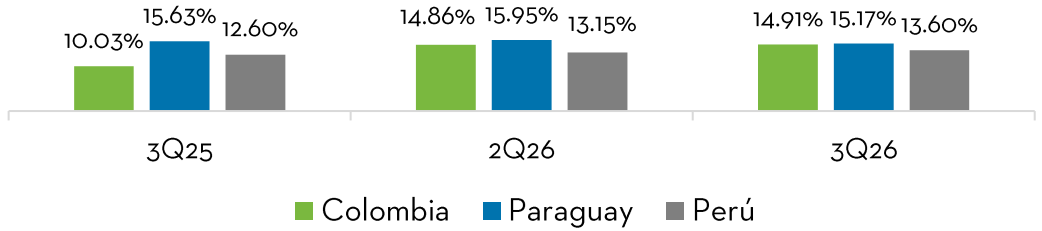


Total Solvency and Tier I ratios by country[2] (%)

Total Solvency



Tier I



- - - Basel III minimum requirements.

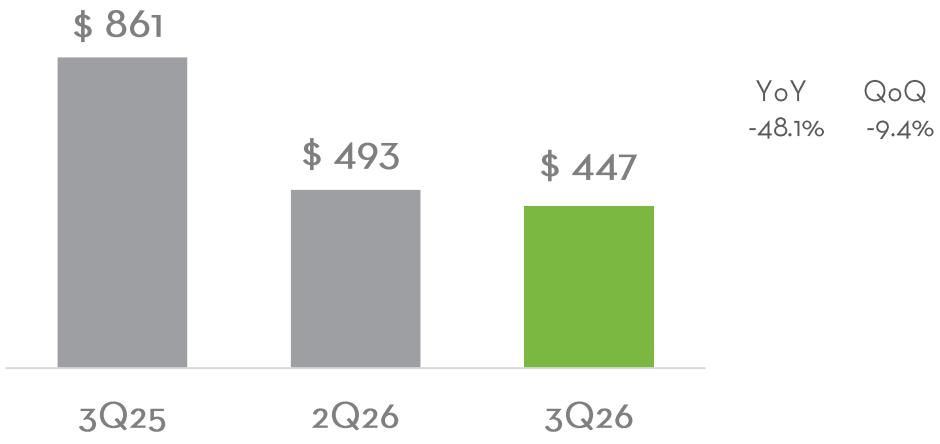
[1] Total Solvency = Technical Equity / Risk-weighted assets

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

Consolidated Margins

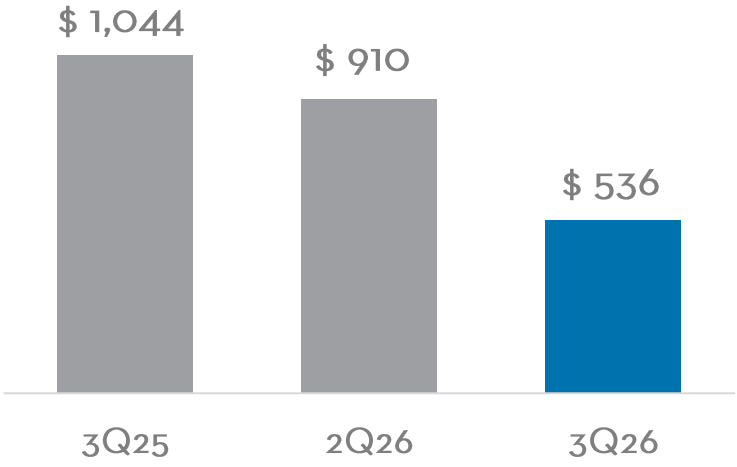
COP Billions

Net Interest Income



YoY	QoQ
-48.1%	-9.4%

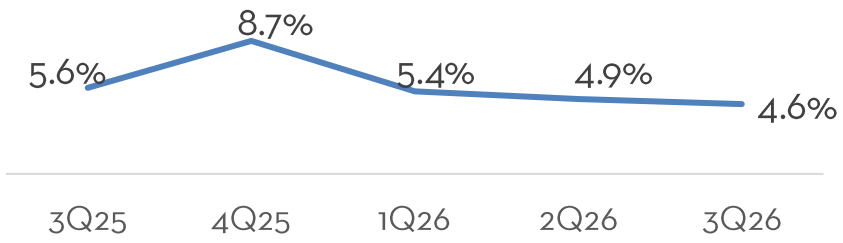
Financial Margin



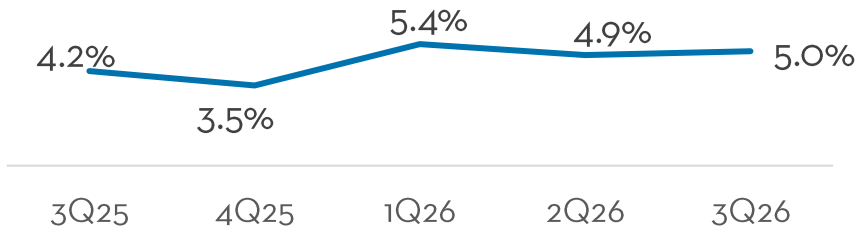
YoY	QoQ
-48.7%	-41.1%

NIM[1]

YoY	QoQ
-1.06 pp	-0.33pp



Fee Income[2]

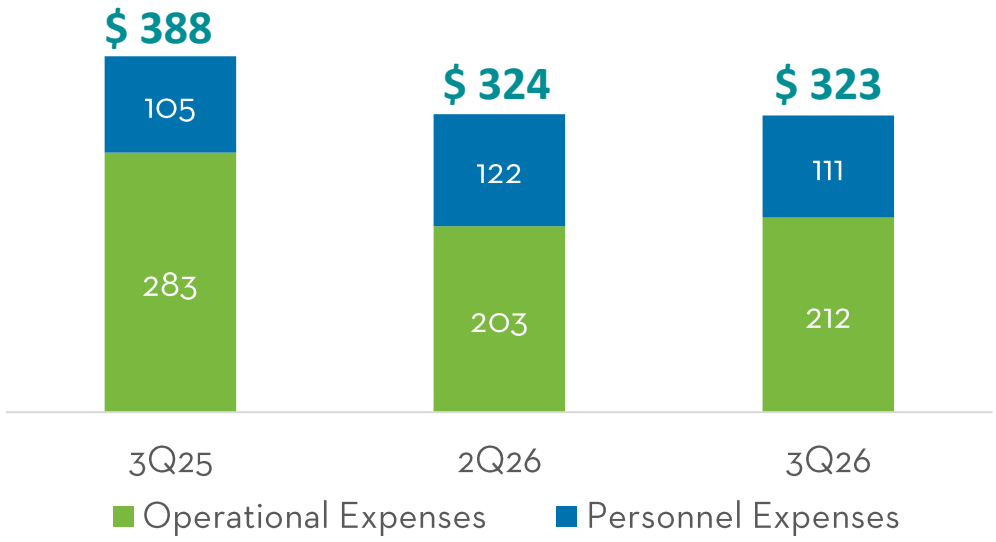


[1] Net Interest Margin (NIM %) = Received Interests ($) + Valuation Income ($) – Paid Interests ($) / Productive Assets ($)
[2] Fee Income (%) = Received Fees ($) – Paid Fees ($) / Total Income ($)

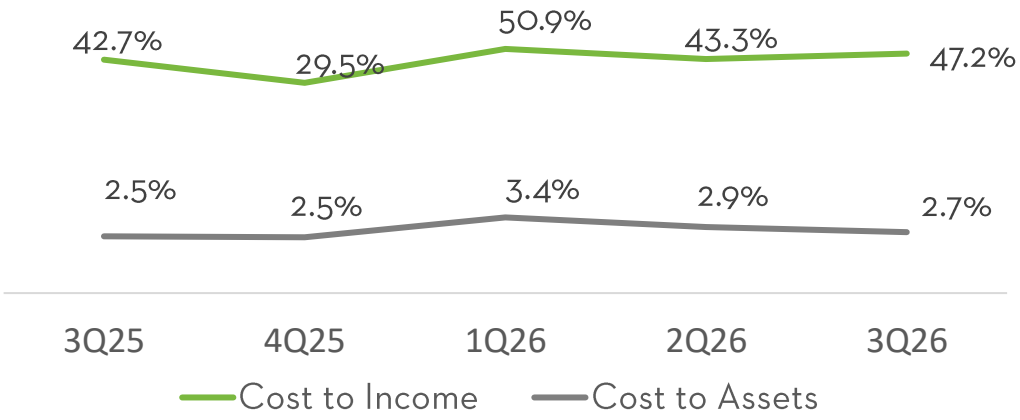
Personnel & Operational Expenses

COP billions

Operating Expenses



Efficiency Ratio



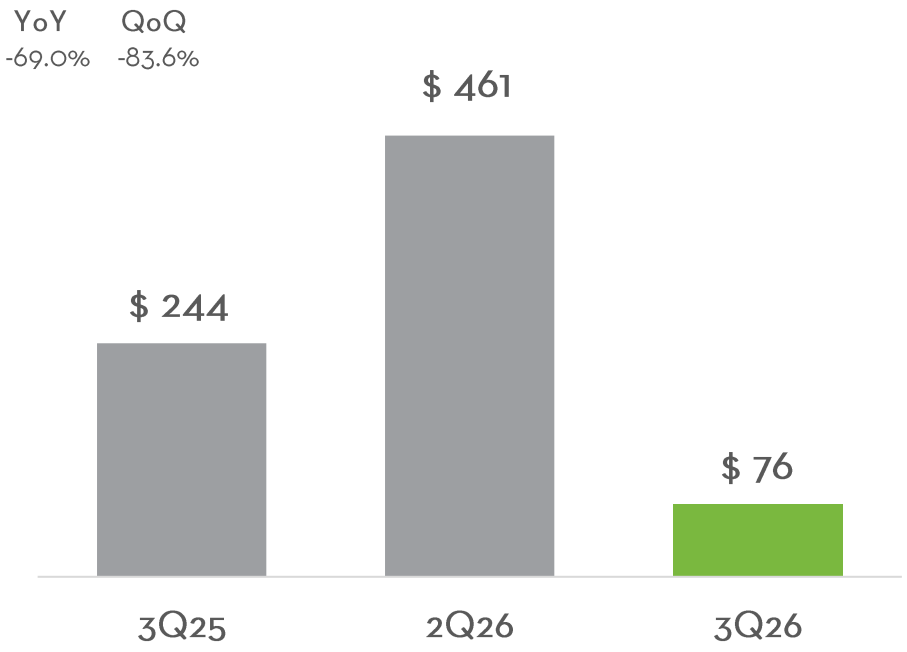
Operating Expenses (Var.%)	YoY	QoQ
Personnel Expenses	5.9%	-8.9%
Operational Expenses	-25.0%	4.7%
Total Operating Expenses	-16.6%	-0.6%

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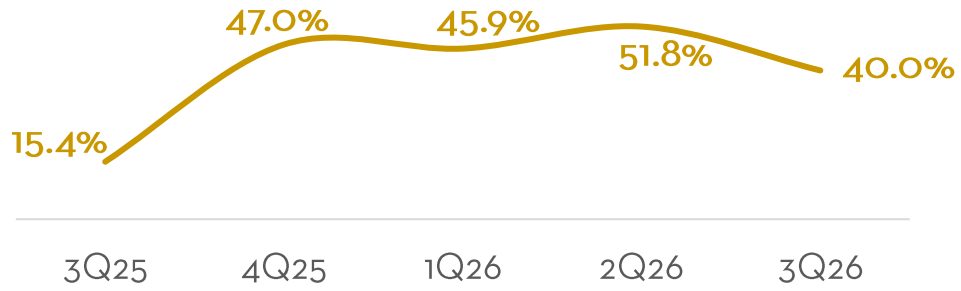
Net Income & ROE

COP Billions

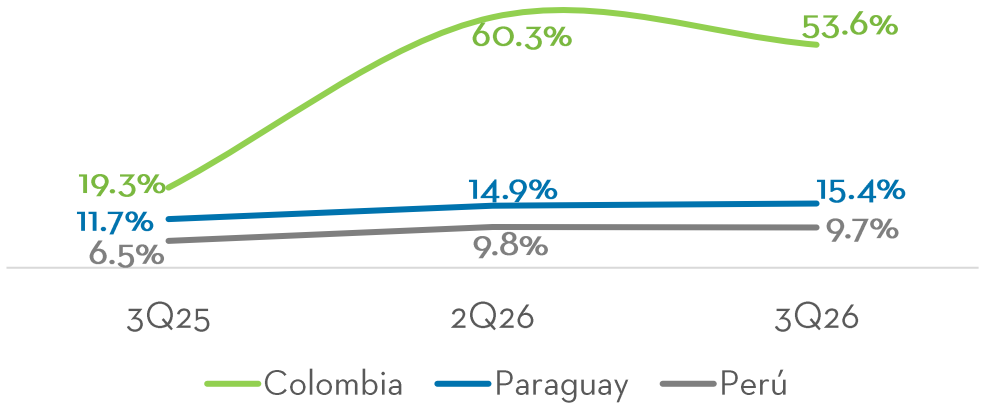
Net Income



ROE



ROE by country



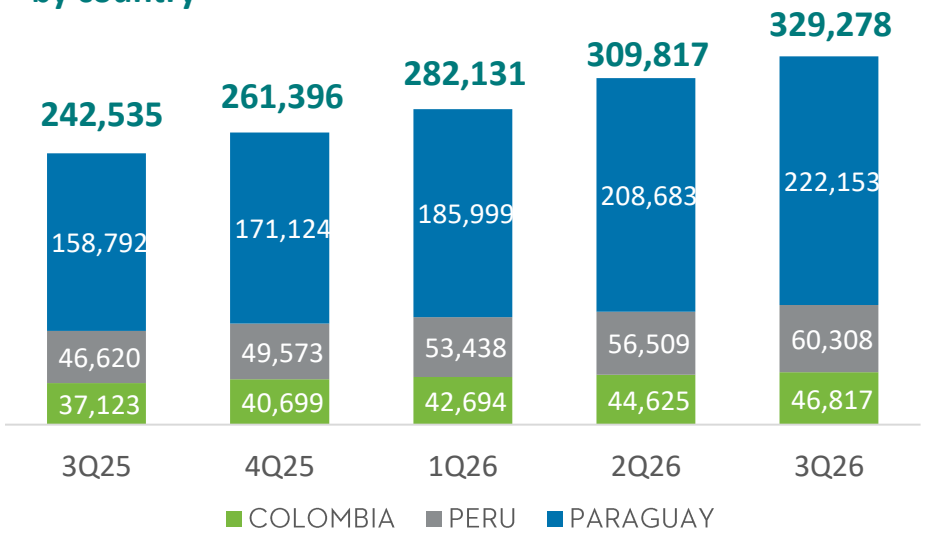
BANCO GNB SUDAMERIS | SERVITRUST GNB SUDAMERIS | SERVIVALORES GNB SUDAMERIS | CORFI GNB SUDAMERIS | servibanca | BANCO GNB PERÚ | BANCO GNB PARAGUAY

Appendix

Mobile & Online Banking

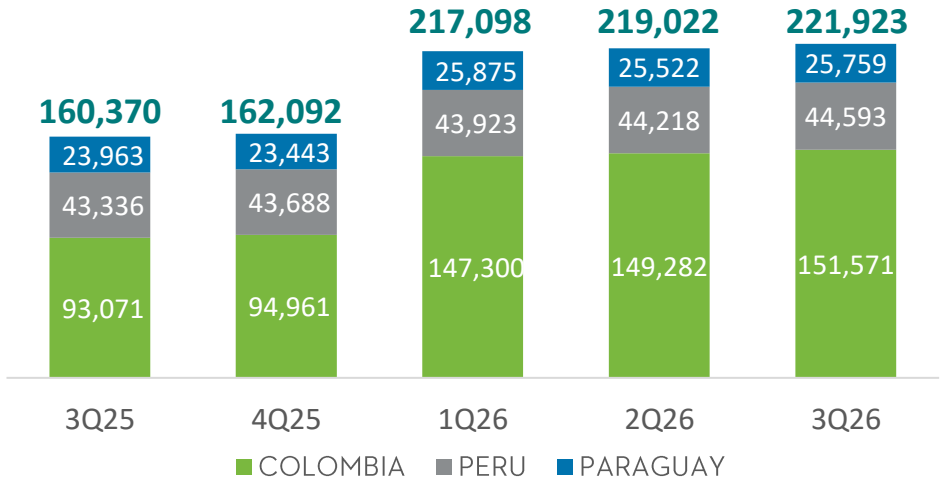
Mobile Banking Users by country

△YoY +35.8%
△QoQ +6.3%



Online Banking Users by country

△YoY +38.4%
△QoQ +1.3%



Colombia	Perú	Paraguay
14.2%	18.3%	67.5%

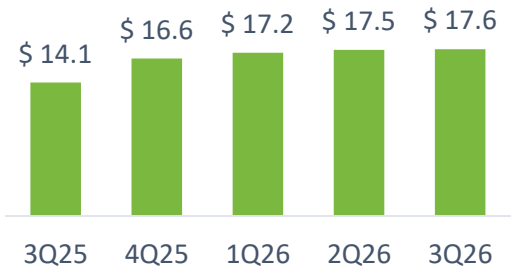
3Q26

Colombia	Perú	Paraguay
68.3%	20.1%	11.6%

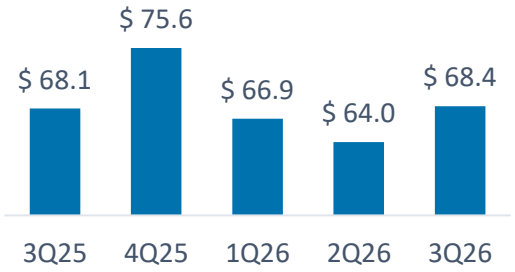
Mobile & Online Banking (Colombia)

Mobile Banking

Payments (COP bln)

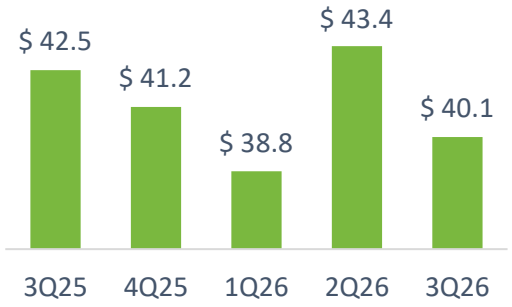


Transfers (COP bln)

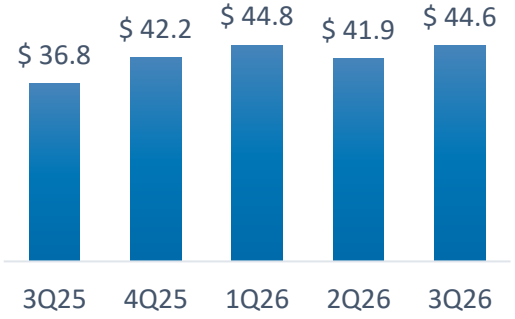


Online Banking

Payments (COP bln)

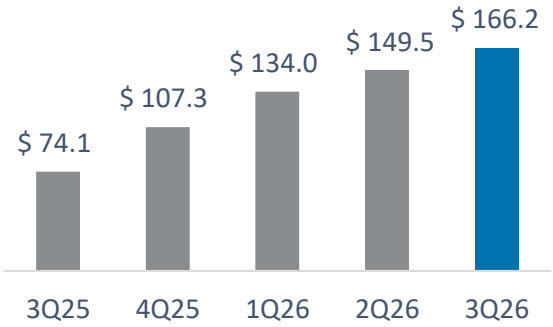


Transfers (COP tln)

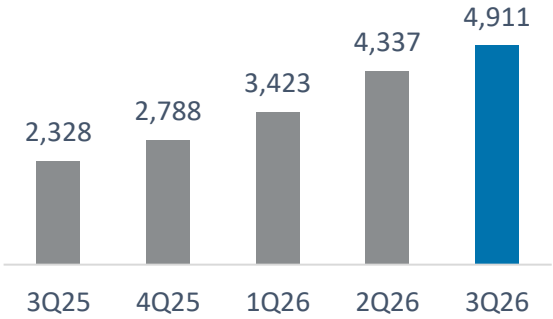


Online Time Deposits

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+
Bonds				
2017 Tier II - Subordinated Bond (USD)	B+	B1		
2017 Tier II - Subordinated Bond (COP)	B+	B1	AA+	

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