

4Q25

Consolidated Financial Results

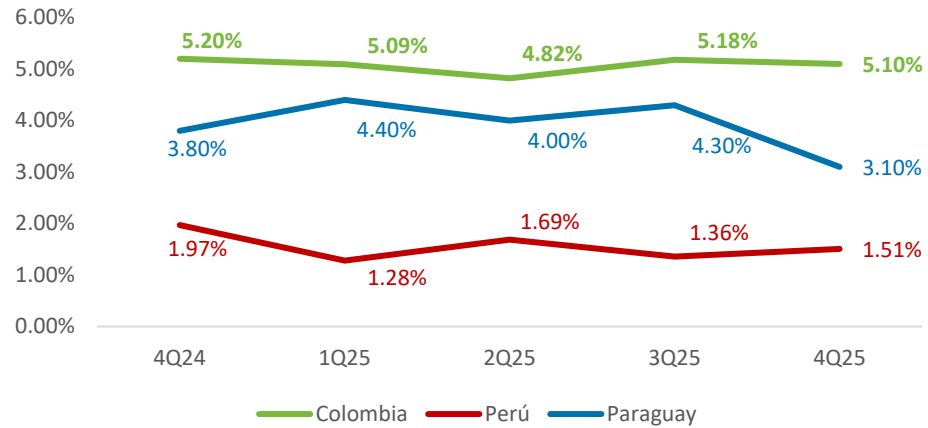
FULL – IFRS



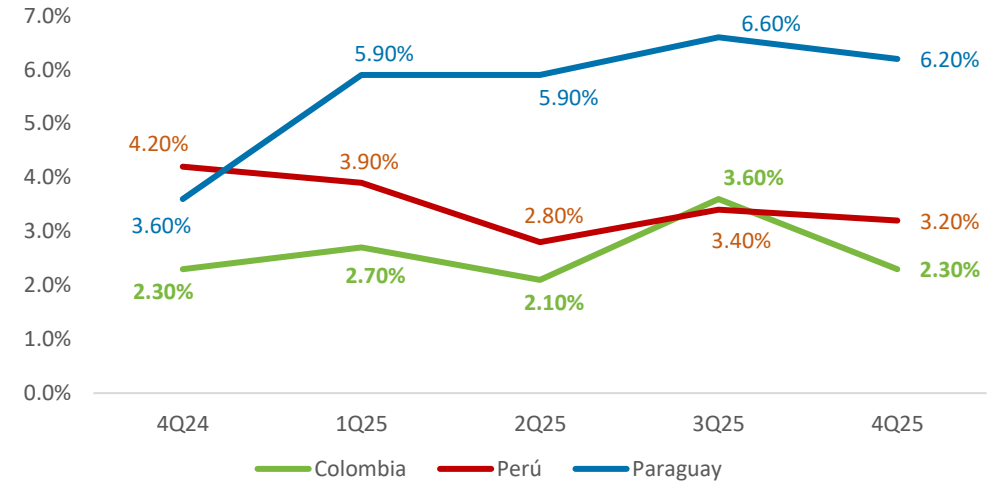




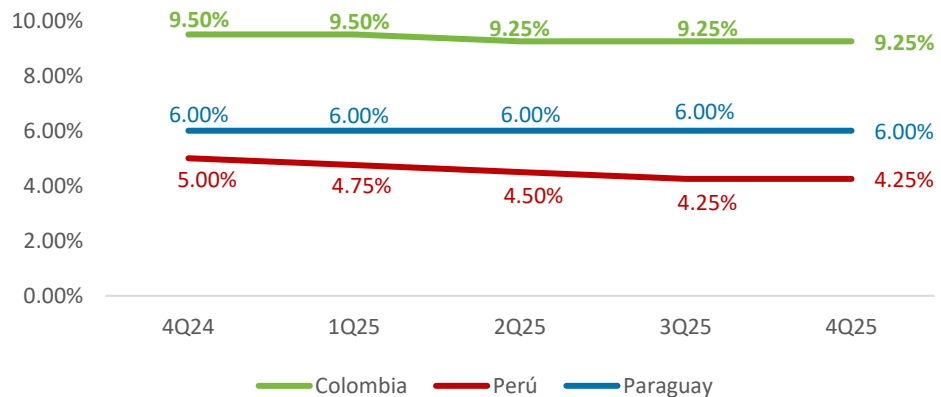
Inflation (%)



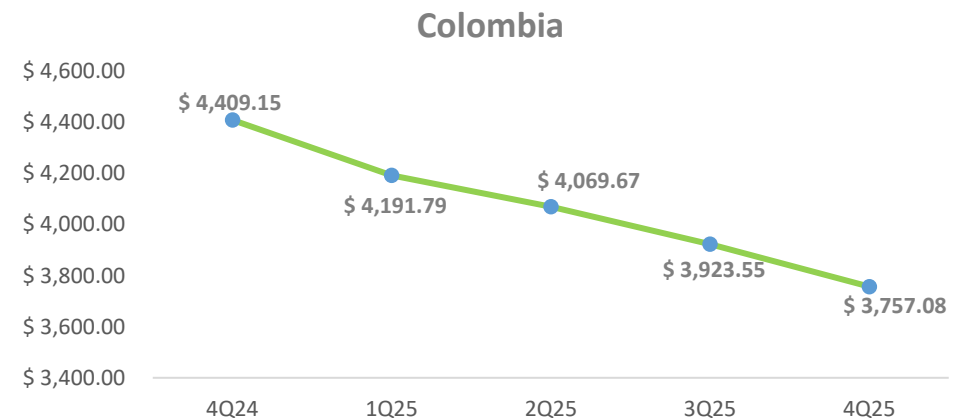
GDP Growth (%)



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 share²

8.19% in Payroll Loans¹

3.52% in Assets

1.63% in Total Loans

3.29% in Deposits

8th bank

by assets size

299,645 customers

1,519 employees

810 cities & towns

74 branches

2,639 ATMs

PARAGUAY



PARAGUAY

Market share²

9.46% in Assets

10.26% in Total Loans

10.38% in Deposits

5th bank by
assets size

299,188
customers

900
employees

21
branches

PERU



PERÚ

Market share²

1.07% in Assets

1.14% in Total Loans

1.11% in Deposits

10th bank by
assets size

191,220
customers

618
employees

10
branches

¹ As of December 2025.
² As of December 2025.



Net Income

The Bank has reported a **Net Income for the fourth quarter** of **COP 1,680 billion**, reflecting a 1.890% increase compared to 4Q24.



Net Interest Income

Net interest income totaled **COP 2,047 billion** in 4Q25, increasing by 238% compared to 4Q24.



Financial Margin

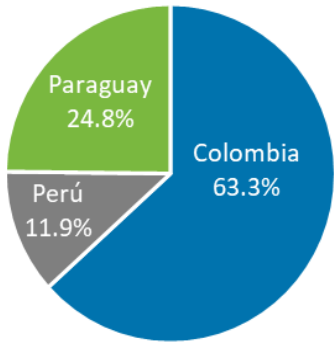
Financial Margin of **COP 2,350 billion** vs COP 763 billion in 4Q24, reflecting an increase of 208% YoY.



ROE

ROE for the fourth quarter was 46.95% an increase of 37.87 percentage points YoY and 31.51 QoQ.

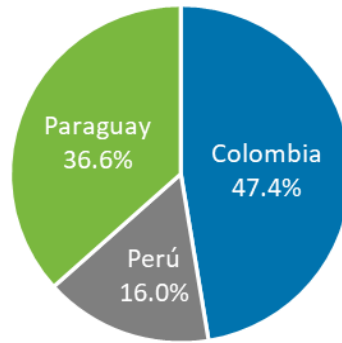
\$ 57.4



Assets

YoY: +3.7%
QoQ: +3.3%

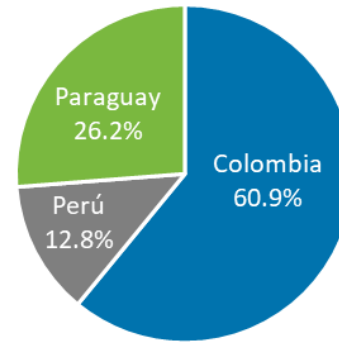
\$ 27.8



Net Loans

YoY: +0.4%
QoQ: +0.8%

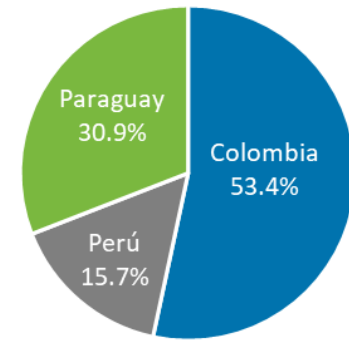
\$ 40.3



Deposits

YoY: +1.7%
QoQ: -2.5%

\$ 6.2



Equity

YoY: +44.0%
QoQ: +34.6%

Consolidated Financial Ratios

0.37%

Net Loan Portfolio Growth



YoY: -8.80 pp QoQ: -3.52 pp

9.3%

Leverage Ratio



YoY: +3.42 pp QoQ: +2.75 pp

122.81%

NSFR¹



YoY: +14.53 pp QoQ: +2.24 pp

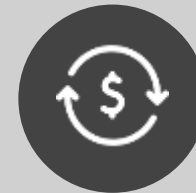
15.66%

Solvency Ratio



46.95%

ROE



YoY: +37.87 pp QoQ: +31.51 pp

3.91%

ROAA



YoY: +3.24 pp QoQ: +2.63 pp

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

Comprehensive Snapshot

Results

COP billions	4Q25	△ YoY
Net Interest Income, accum.	\$3,925	150.21%
Financial Margin, accum.	\$4,775	102.86%
Net Income, accum.	\$2,269	521.94%

Quality & Risk

	4Q25	△ YoY
NPL (>90 days)	1.63%	0.04 pp
NPL Coverage	210.54%	22.58 pp
Cost of Risk	2.99%	1.18 pp

Solvency

	4Q25	△ YoY
Total	15.66%	0.83 pp
Tier I	11.54%	3.05 pp

Balance Sheet (COP trillions)

	December 2025	△ YoY
Total Assets	\$57.36	3.73%
Net Loans	\$27.77	0.37%
Commercial Loans	\$18.46	-3.30%
Consumer Loans	\$9.35	10.77%
Payroll Loans	\$8.41	9.18%
Other Consumer L.	\$0.95	27.18%
Mortgage Loans	\$0.95	-4.29%

	December 2025	△ YoY
Net Investments	\$13.91	18.60%
Total Liabilities	\$51.19	0.34%
Deposits & Demand Accounts	\$40.26	1.68%
Interbank Funds & Repos	\$4.19	1.29%
Total Equity	\$6.17	44.02%

Ratios

	4Q25	△ YoY
Deposits / Net Loans	145%	1.87 pp
Funding / Net Loans	184%	-0.05 pp
Intermediation Margin	50.40%	23.23 pp
Fee Income	3.53%	-0.79pp

	4Q25	△ YoY
Expenses / Total Assets	2.46%	0.08 pp
NIM	8.69%	5.14 PP
Efficiency	42.75%	-12.99 pp
ROE	46.95%	37.87 pp

ENVIRONMENTAL SCOPE

- ✓ The structuring of the implementation plan for life areas begins in accordance with the provisions of Law 2173 of 2021, which promotes ecological restoration through tree planting.
- ✓ The structuring for the implementation plan Circular 015 of 2025 SFC begins, which regulates the instructions for managing environmental and social risks in supervised entities.

- ✓ The certification is received from the supplier Lexmark in recognition of the Bank for being part of the Environmental Program in the responsible management of waste and its reuse processes for the period from January to December 2025.

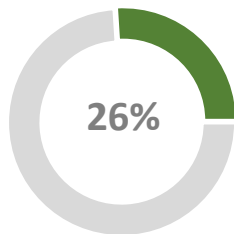
- ✓ Progress continues in the implementation of the work plan for calculating the carbon footprint, with the provision of the required data to the consulting firm for the calculation of GHG emissions for the years 2023, 2024, and 2025.

- ✓ In coordination with the Administrative Management Department, the proposal was presented for the update of the basic sanitation plan, the preparation of the comprehensive hazardous waste management plan, and the structuring of the Organization's waste management strategy as an activity under the Eco-efficiency initiative.

- ✓ The cycle of meetings with the purchasing departments, transformation factory, and International Subsidiaries to socialize the sustainable procurement policy has been completed.
- ✓ The process of evaluating suppliers and aligning them with sustainability criteria, as well as incorporating ESG clauses into contracts, has begun.
- ✓ The process of analyzing proposals for green products and services from suppliers that guarantee the use of sustainable materials has also started.



% PROGRESS
As of December 2025



SOCIAL SCOPE

OCCUPATIONAL HEALTH AND SAFETY

The Human Talent Vice Presidency conducted training sessions on Occupational Health and Safety, totaling 329 hours delivered and aimed at 214 employees of Banco GNB Sudameris and its National Subsidiaries.

HUMAN RESOURCES Training

Under the leadership of the Human Talent Vice Presidency, 332 employees actively participated, with more than 660 hours delivered through the Platzi learning platform.

CLIENT MANAGEMENT

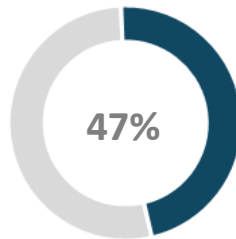
In the area of deepening the use of digital products and services, led by the Transformation Factory, the BRE-B instant payment system was implemented starting in October.



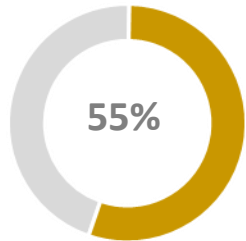
FINANCIAL EDUCATION

In coordination with the Vice Presidency of Human Talent and the Marketing Management, courses were given on interacting with people with visual disabilities and on the use of the Virtual Interpretation Service - SERVIR tool to 162 employees of the National Network of offices and the sales force.

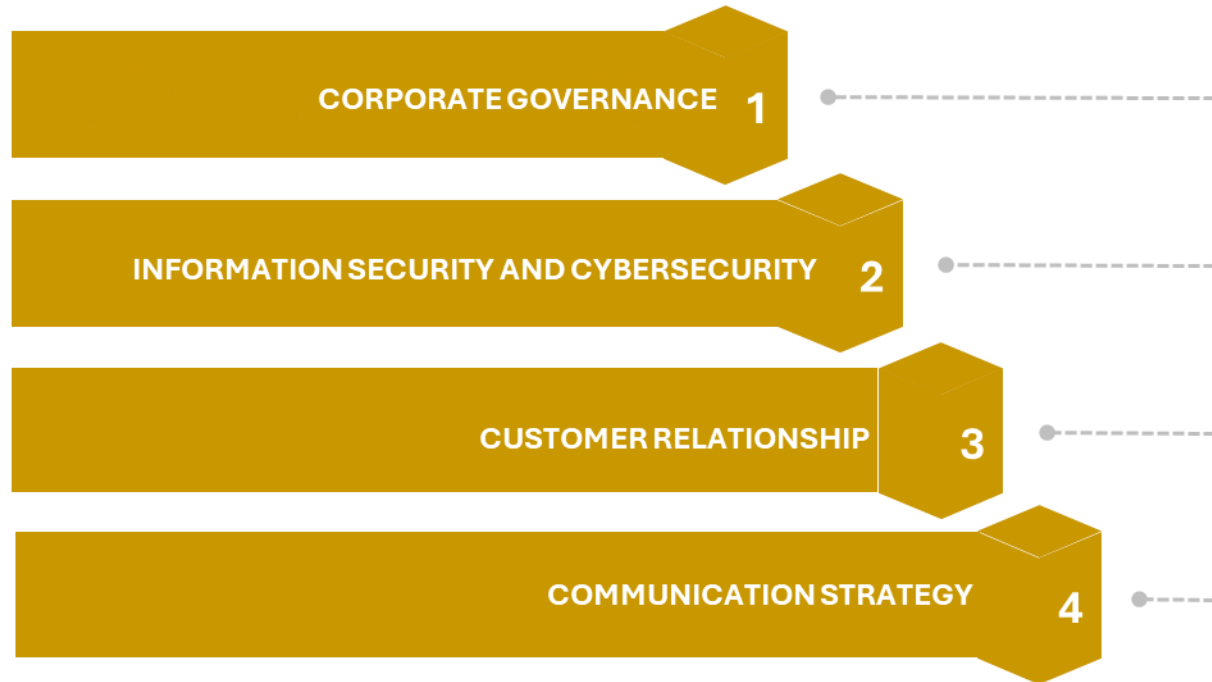
% PROGRESS
As of December 2025



GOVERNANCE SCOPE



% PROGRESS
As of December 2025

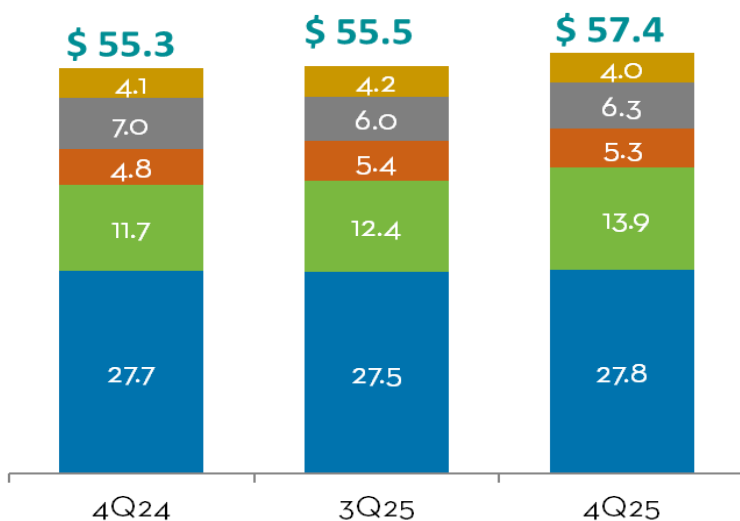


- In November, the first ESG Affairs Committee, including climate issues, of the Financial Group was held, with the participation of the Bank's ESG teams and international subsidiaries.
- The structuring and drafting of the 2025 sustainability report began.
- In the area of Information Security and Cybersecurity, two Bulletins were published: "Most Common Cyber Threats" and "Practical Actions for Fraud Prevention".
- From the Financial Consumer Service front and in coordination with the Channel Management, guidelines were established to conduct the customer satisfaction survey, validated by the Legal and Risk areas.
- Awareness of ESG issues, including climate-related ones, continues to be promoted to clients and employees through emails, banners, and posts.

4Q25 Quarterly Results

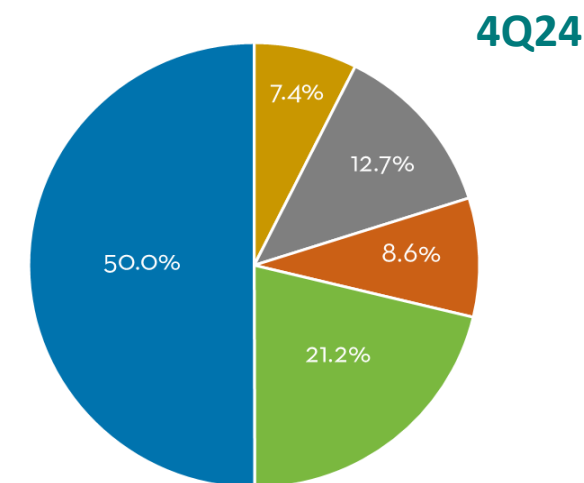
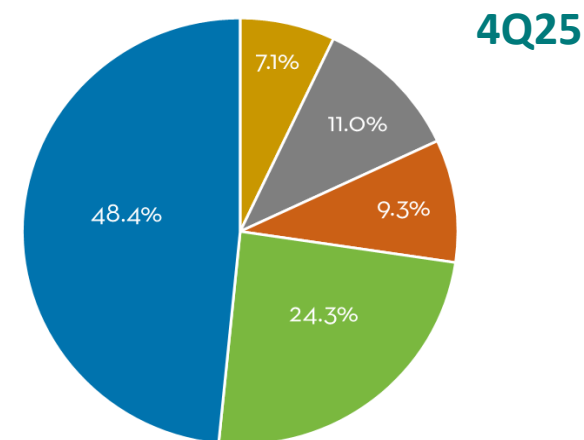
FULL – IFRS

Assets (\$)



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

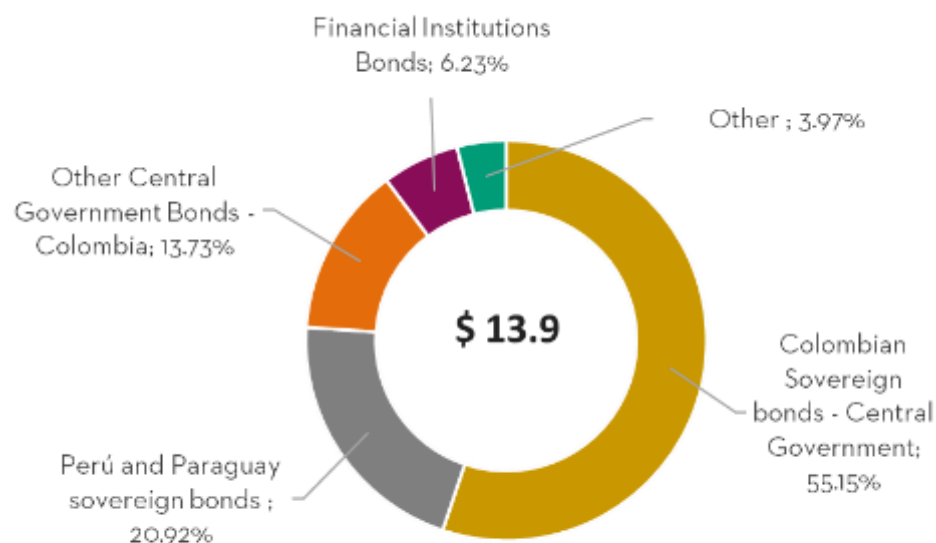
Assets (%)



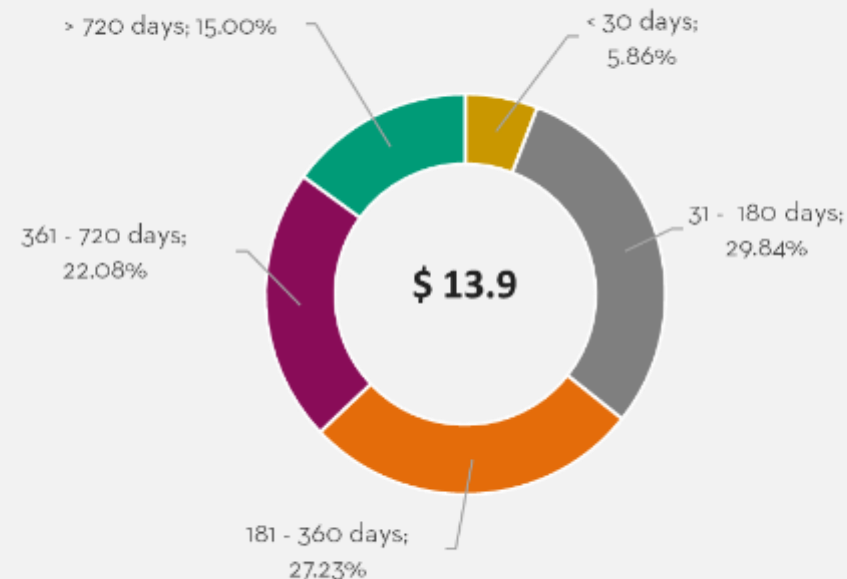
Assets Breakdown (var.%)

	YoY	QoQ
Other Assets	-1.2%	-3.1%
Cash & Banks	-10.4%	4.1%
Interbank Funds	11.7%	-0.6%
Net Investment	18.6%	12.2%
Net Loans	0.4%	0.8%
Total Assets	3.7%	3.3%

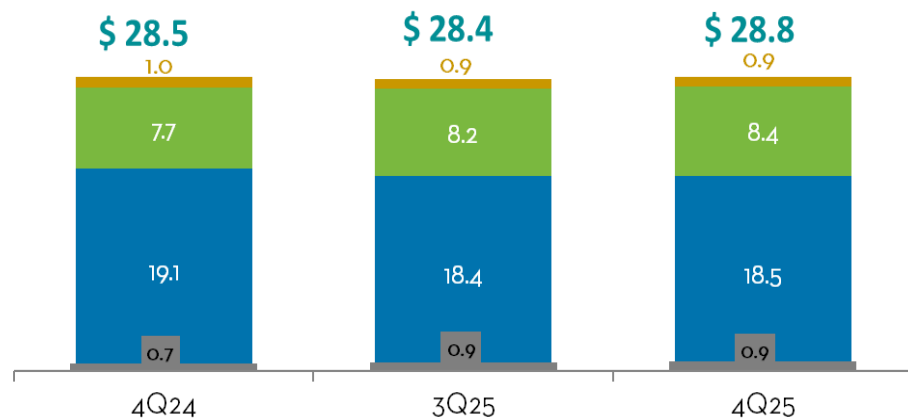
Investments by issuer (%)



Investments by term (%)

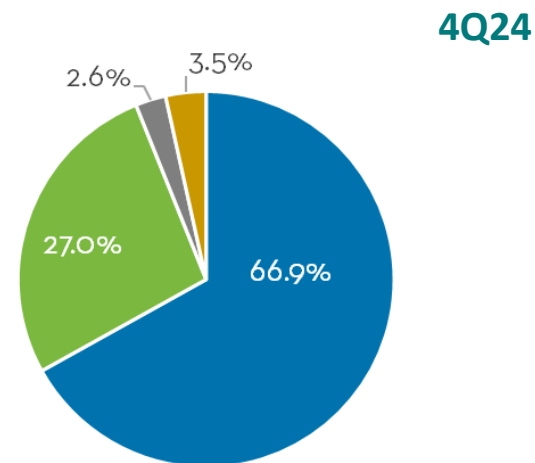
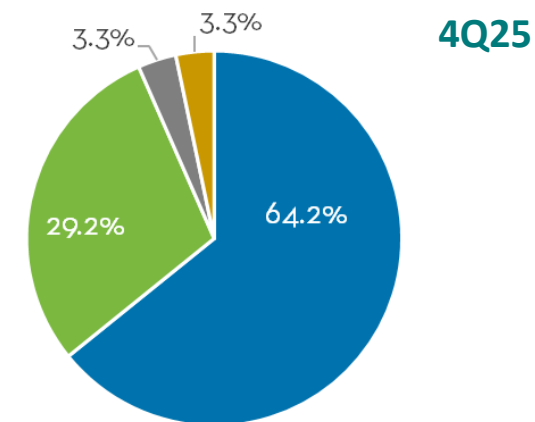


Gross Loan Portfolio (\$)



Gross Loan Portfolio (%)

- Mortgage
- Payroll
- Commercial
- Other Consumer



Loans Breakdown (Var.%)

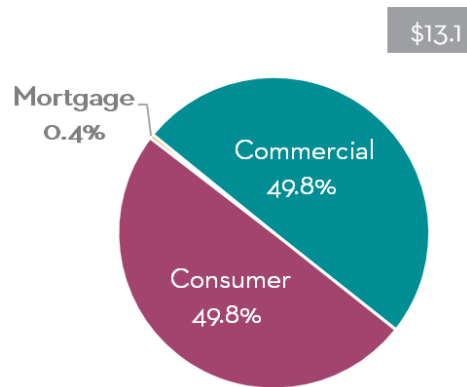
	YoY	QoQ
Commercial	-3.3%	0.1%
Total Consumer	10.8%	3.6%
Payroll	9.2%	2.9%
Other Consumer	27.2%	10.2%
Mortgage	-4.3%	1.6%
Total Loans	0.8%	1.2%

Gross Loan Portfolio Composition

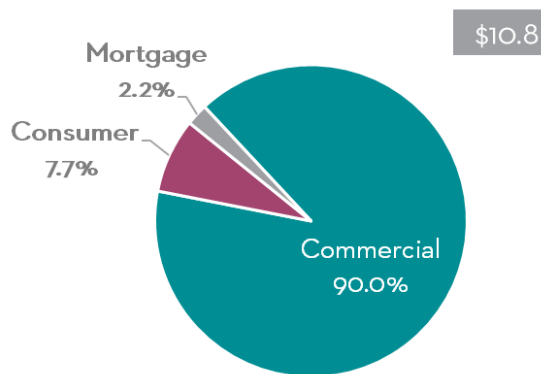
Loan-Portfolio composition by country (COP Tn), as of December-25

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

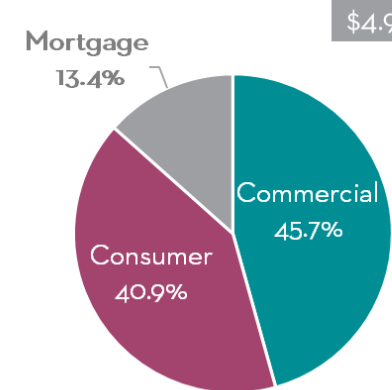
COLOMBIA



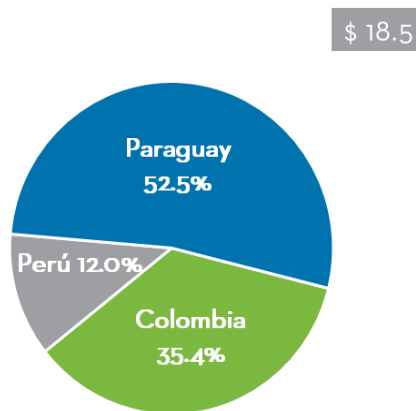
PARAGUAY



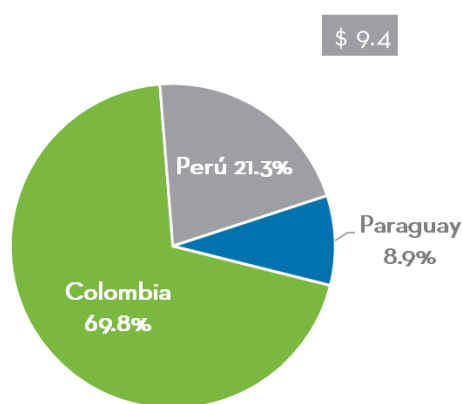
PERÚ



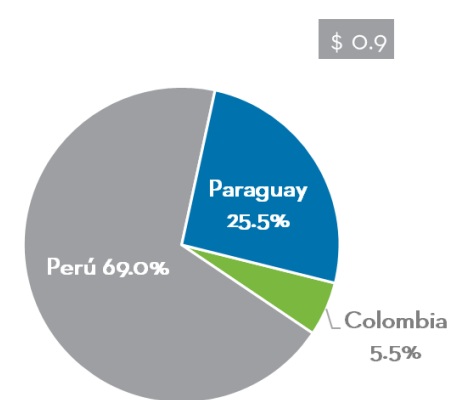
COMMERCIAL



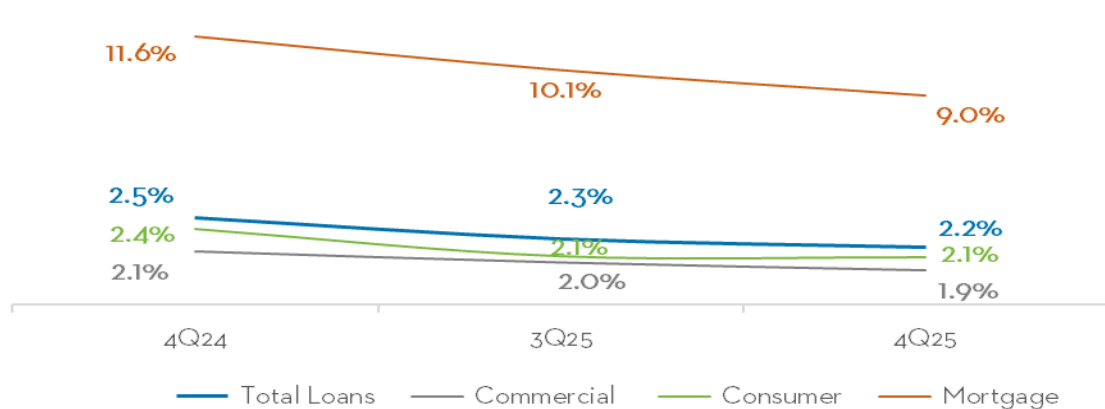
CONSUMER



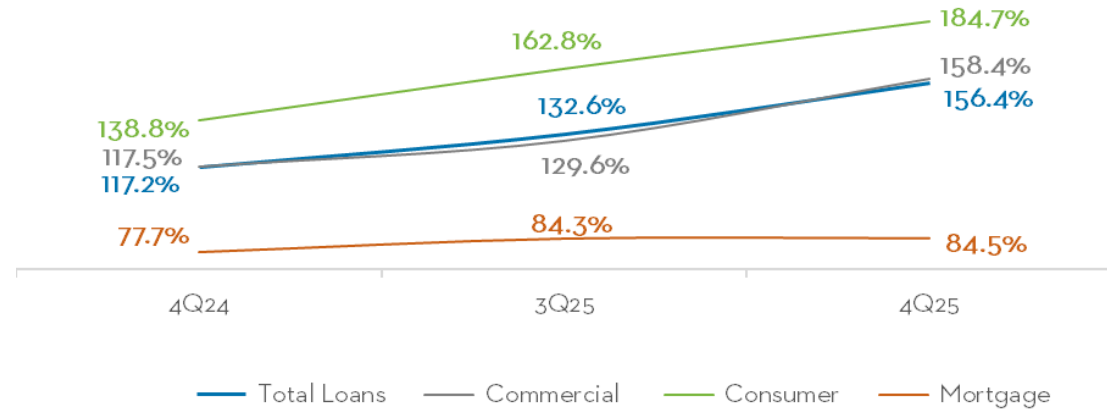
MORTGAGE



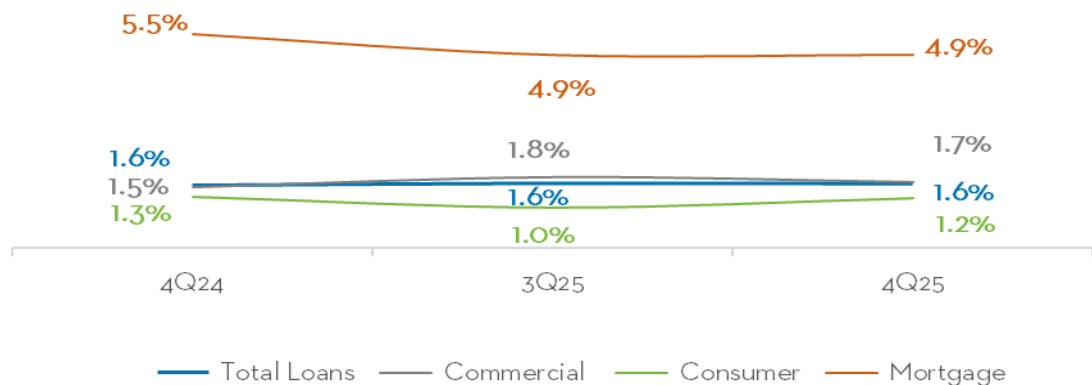
Delinquency (>30)



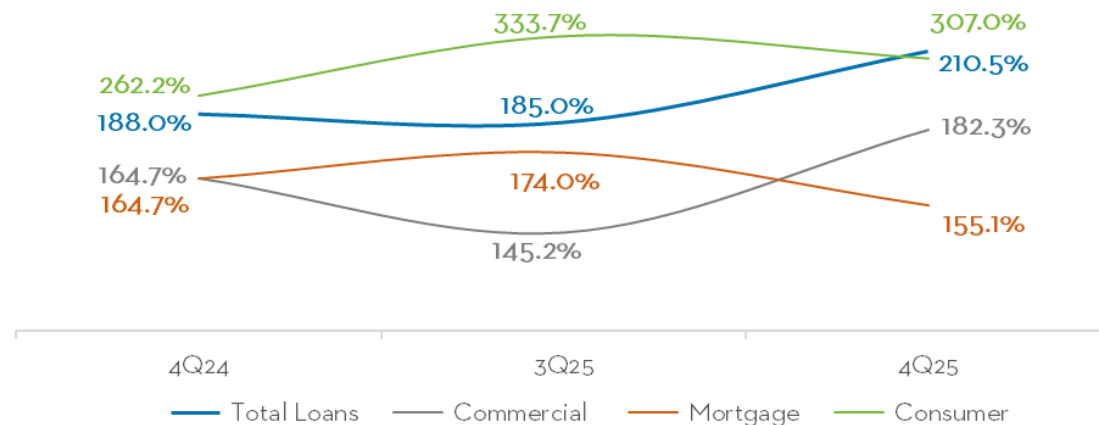
Delinquency Coverage (>30)



NPL Ratio (>90)

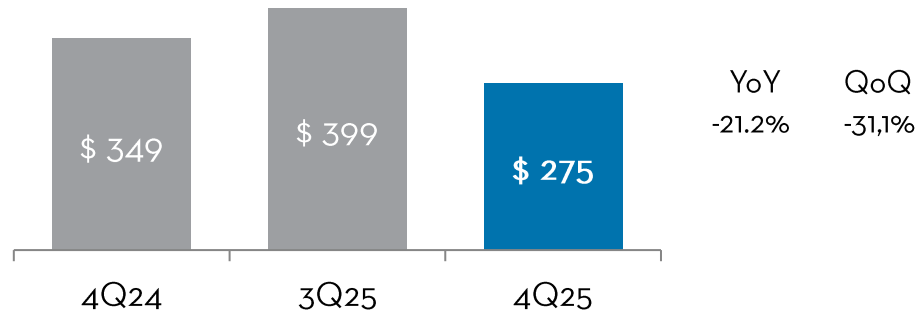


NPL Coverage (>90)

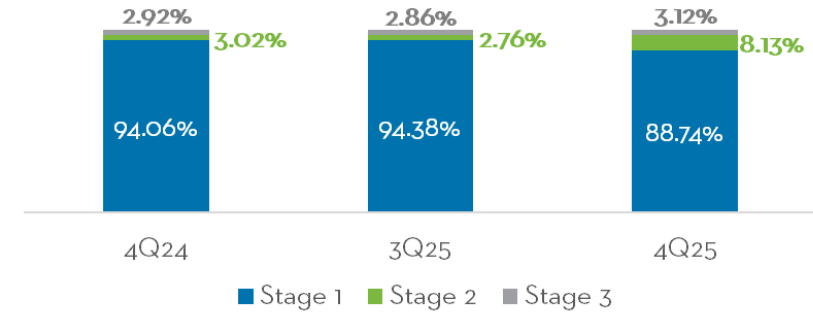


Loan-portfolio Provisions (as of Income Statement)

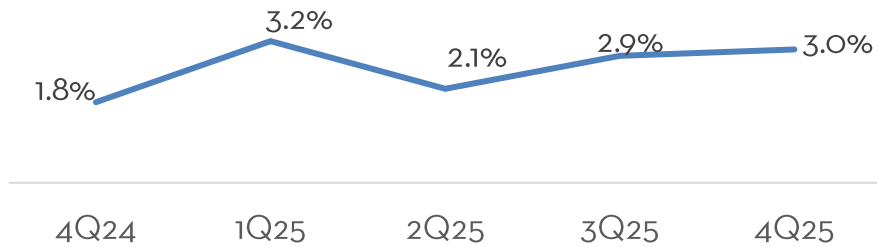
Net provisions
COP Billions



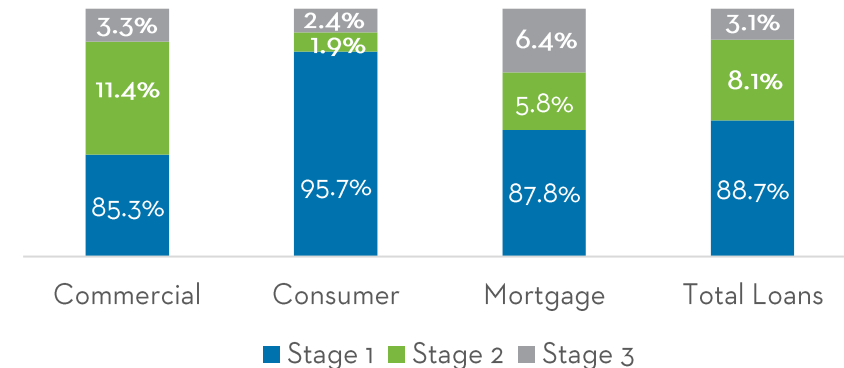
Loans by stages



Cost of Risk ¹

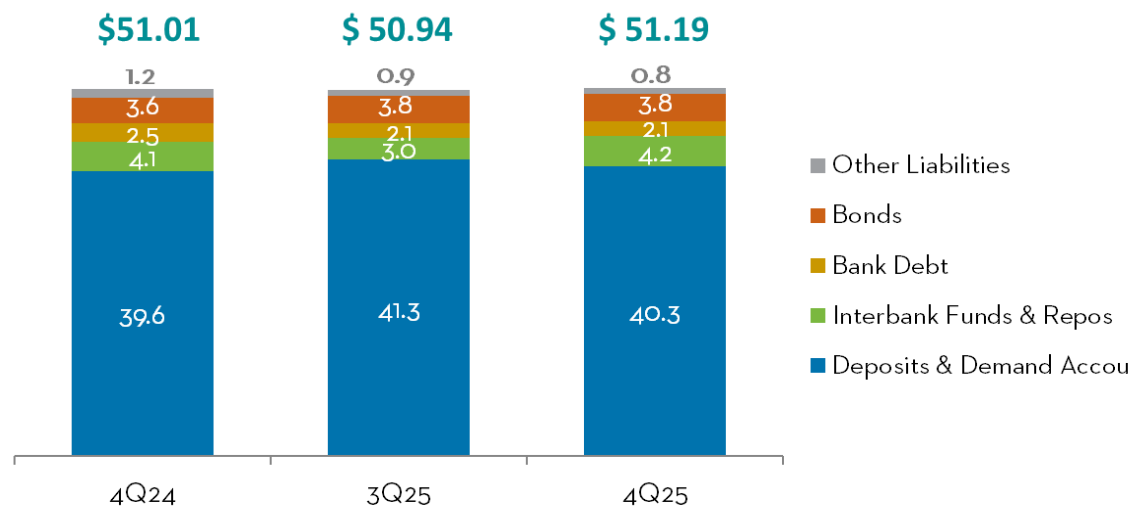


Stages by segment

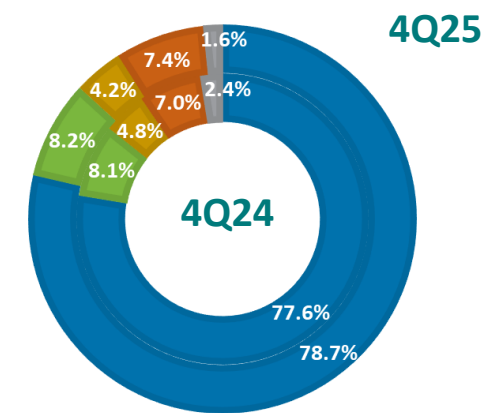


¹ Cost of risk = Net recovery provisions (expense) / Total loan portfolio

Funding Sources (\$)



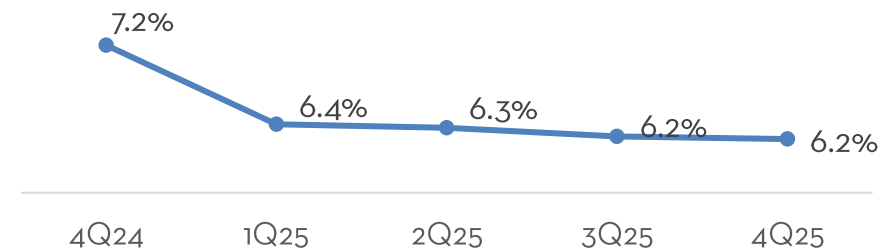
Funding Sources (\$)



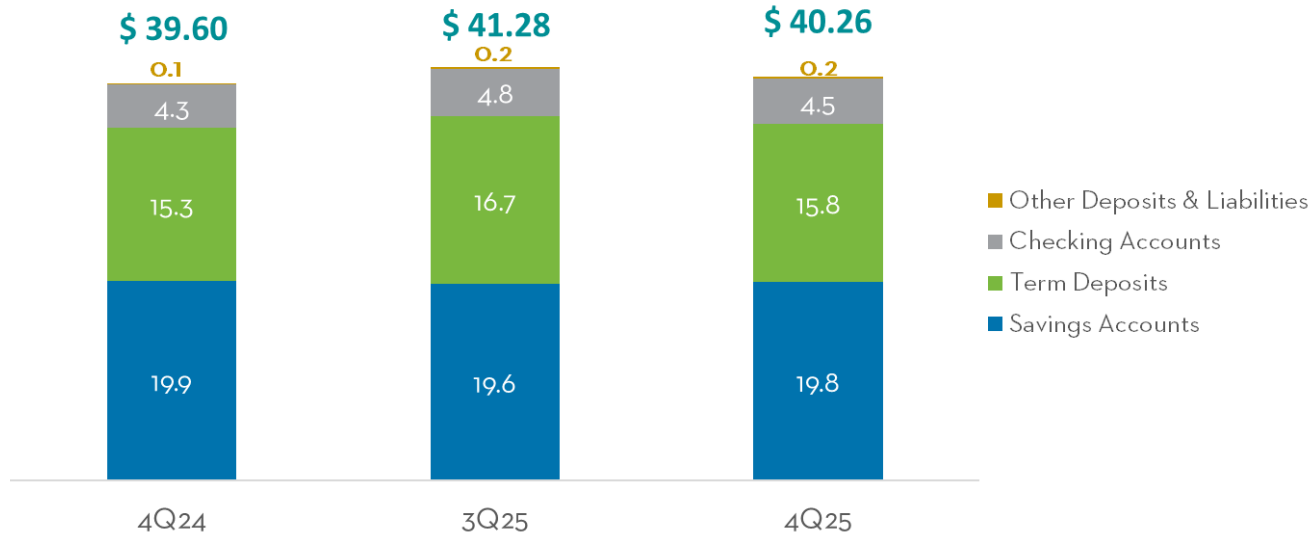
Funding Breakdown (Var.%)

	YoY	QoQ
Deposits & Demand Accounts	1.7%	-2.5%
Interbank Funds & Repos	1.3%	41.2%
Bank Debt	-14.1%	3.5%
Bonds	6.7%	1.0%
Other Liabilities	-34.8%	-8.0%
Total Funding	0.3%	0.5%

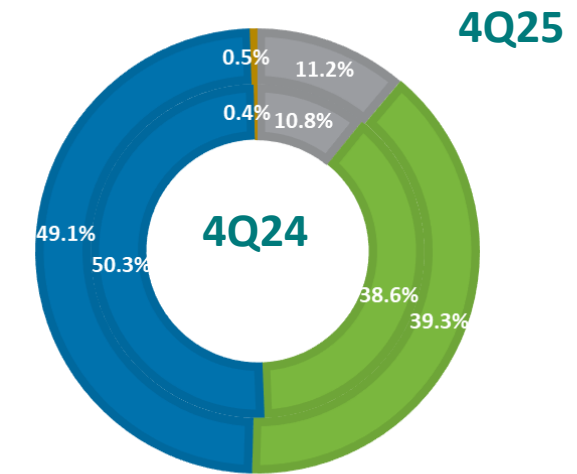
Average Funding Cost



Deposits (\$)



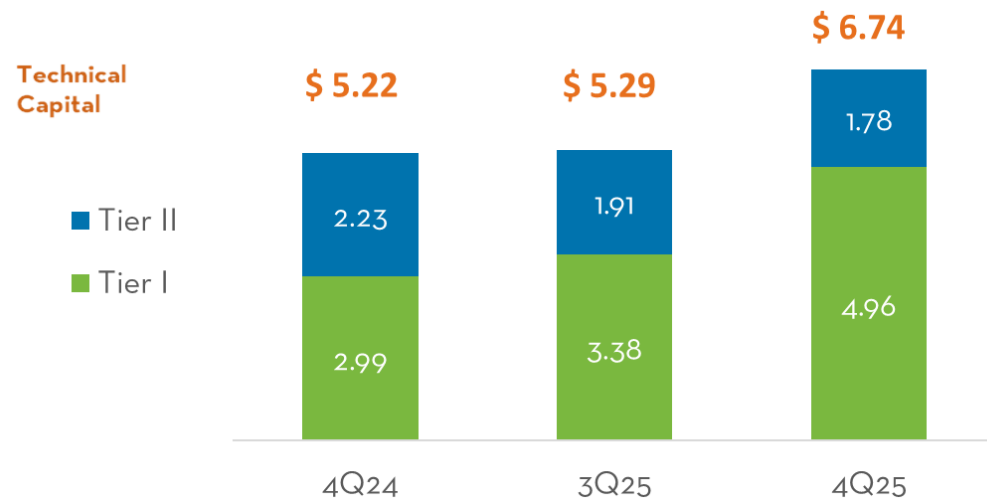
Deposits (%)



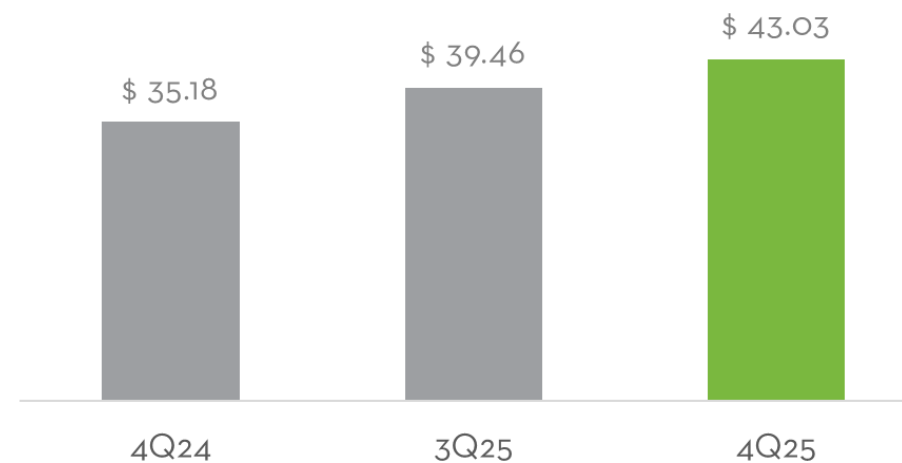
Deposits & Demand Accounts Breakdown (Var.%)

	YoY	QoQ
Checking Accounts	5.0%	-5.7%
Term Deposits	3.5%	-5.5%
Savings Accounts	-0.7%	0.8%
Other Deposits & Liabilities	46.4%	8.8%
Total Deposits	1.7%	-2.5%

Technical Capital

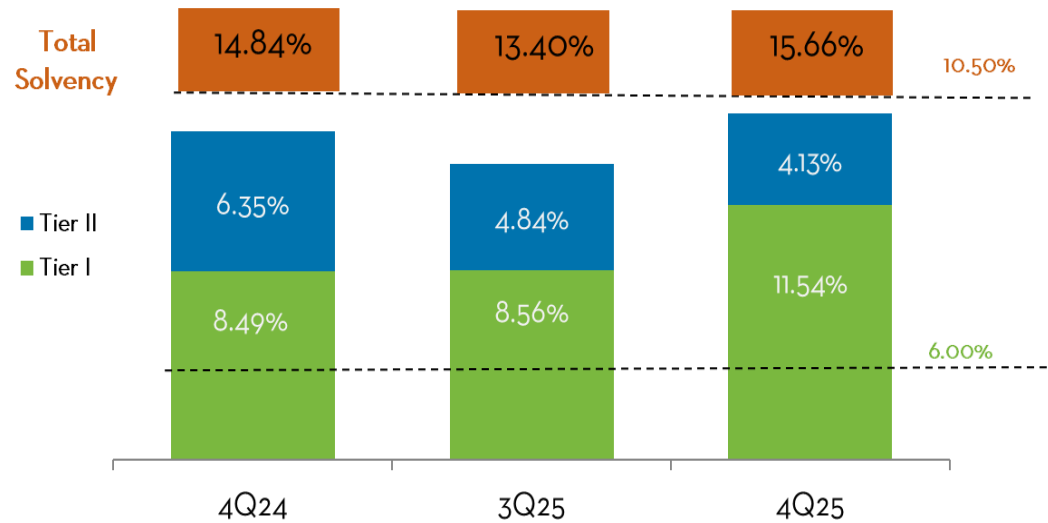


Risk-Weighted Assets



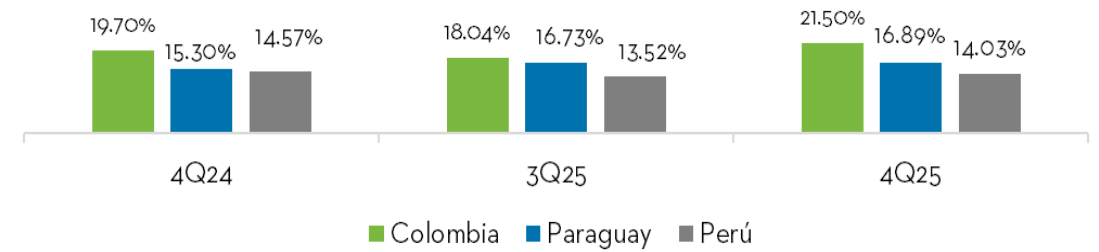
Technical Capital (Var. %)		
	YoY	QoQ
Tier I	66.2%	46.9%
Tier II	-20.5%	-6.9%
Technical Capital	29.1%	27.5%

Consolidated Total Solvency¹ (%)

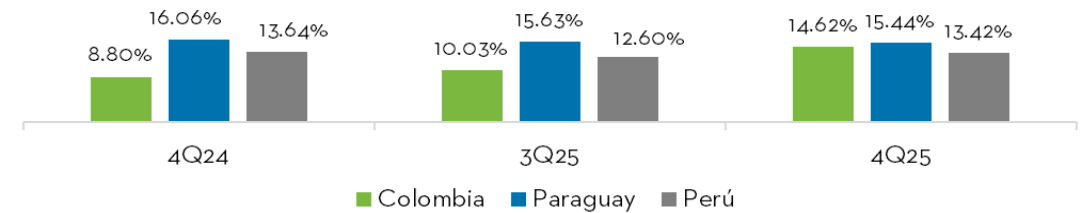


Total Solvency and Tier I ratios by country² (%)

Total Solvency



Tier I

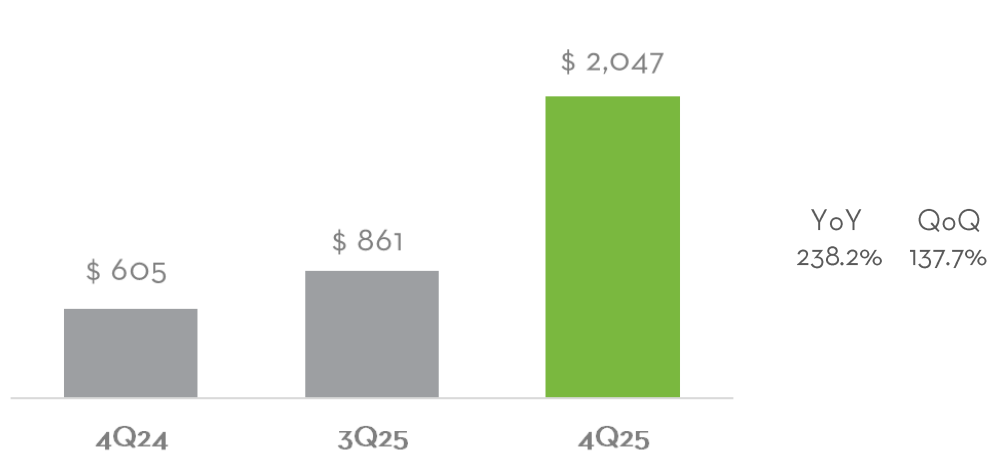


--- Basel III minimum requirements.

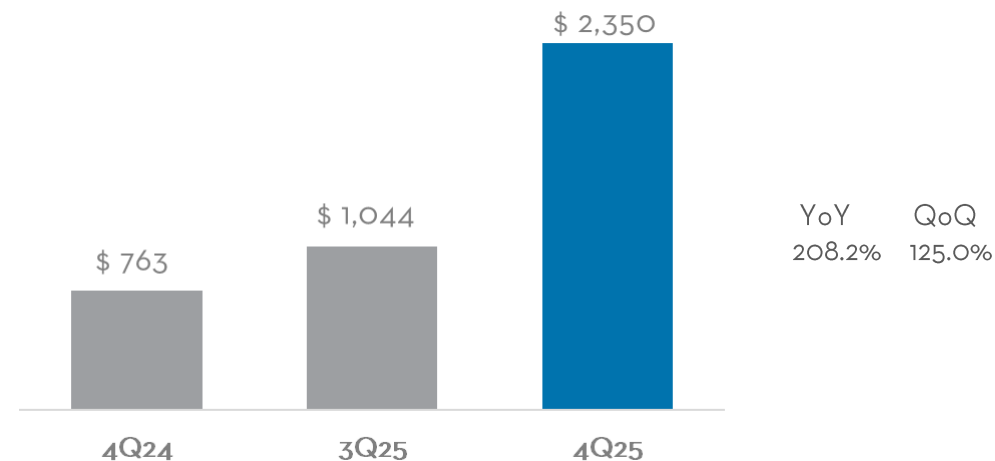
¹ Total Solvency = Technical Equity / Risk-weighted assets

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

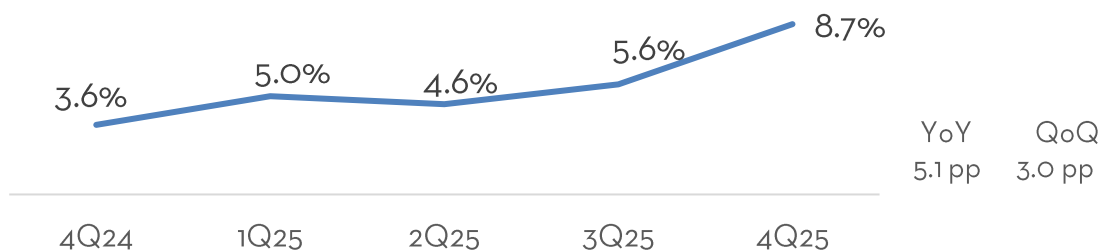
Net Interest Income



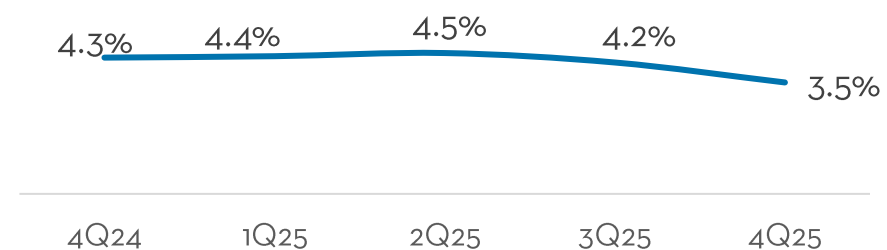
Financial Margin



NIM¹



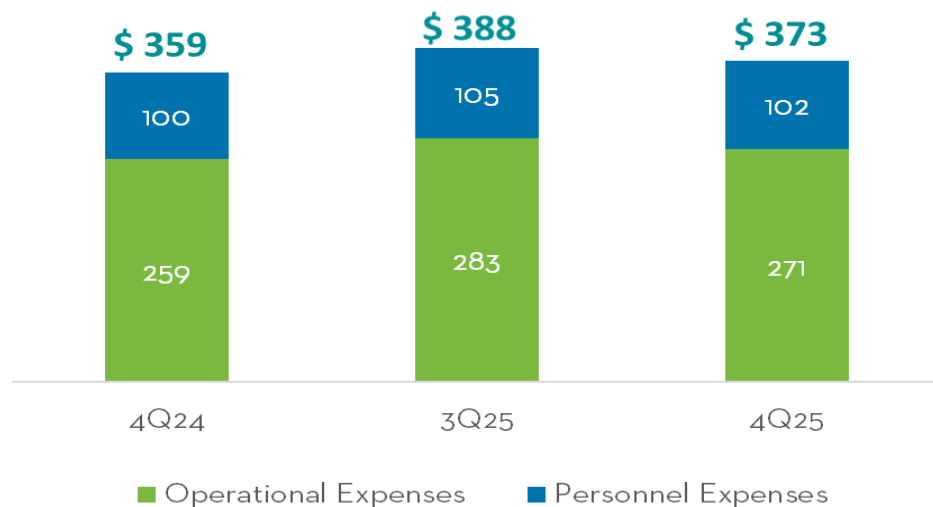
Fee Income²



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

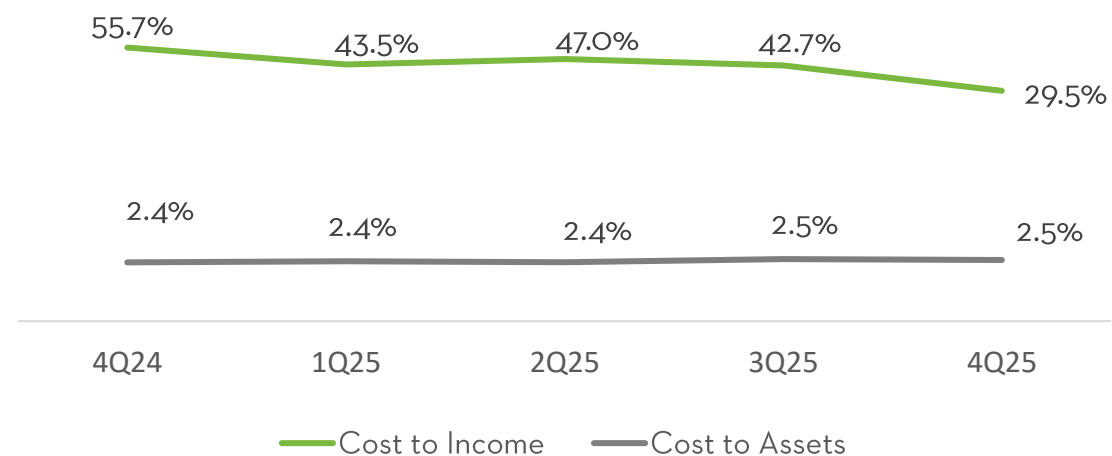
² Fee Income (%) = Received Fees (\$) - Paid Fees (\$) / Total Income (\$)

Operating Expenses

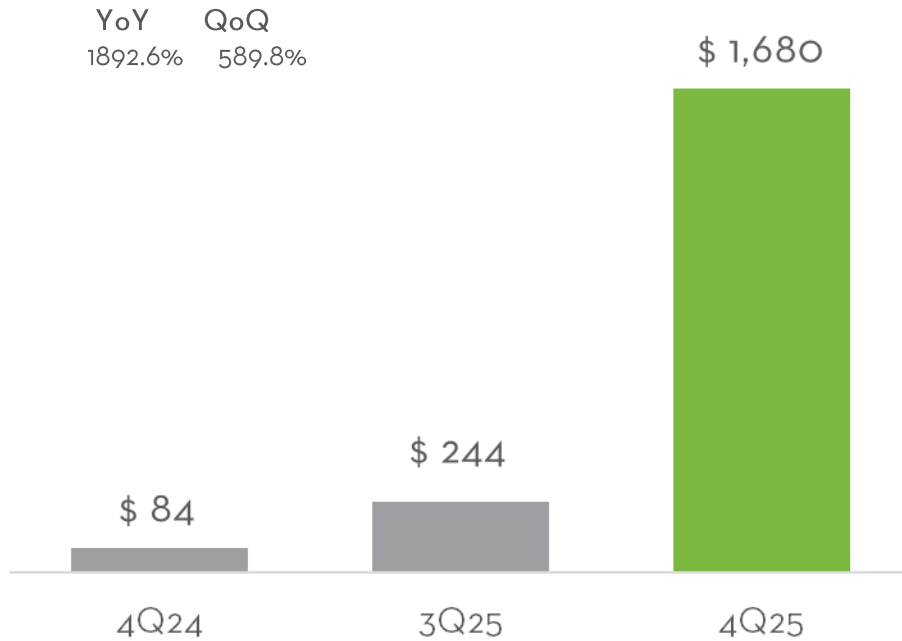


Operating Expenses (Var.%)		
	YoY	QoQ
Personnel Expenses	1.6%	-3.2%
Operational Expenses	4.6%	-4.2%
Total Operating Expenses	3.7%	-4.0%

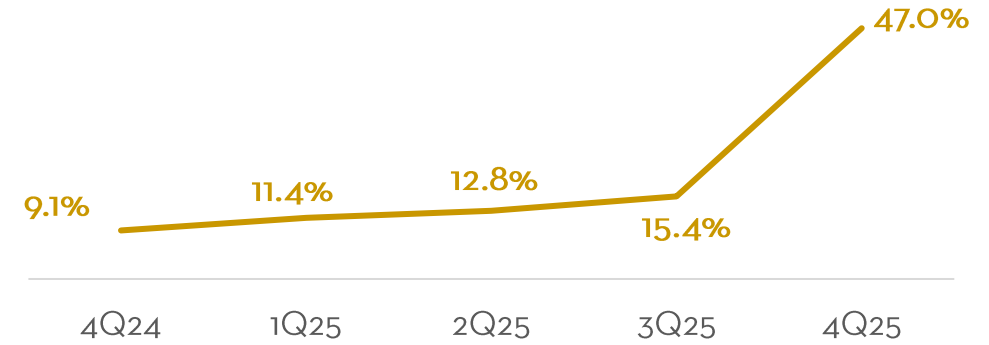
Efficiency Ratio



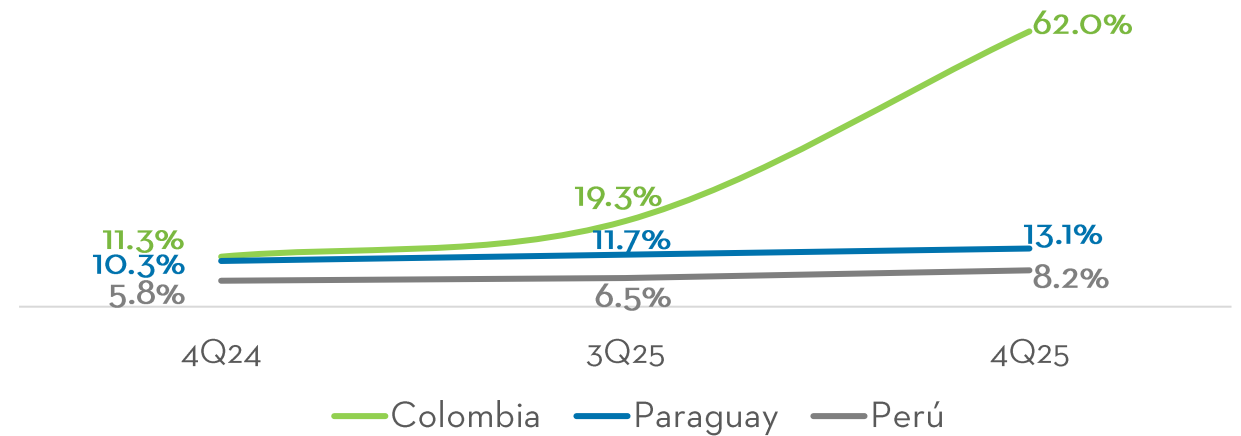
Net Income



ROE



ROE by country



Appendix

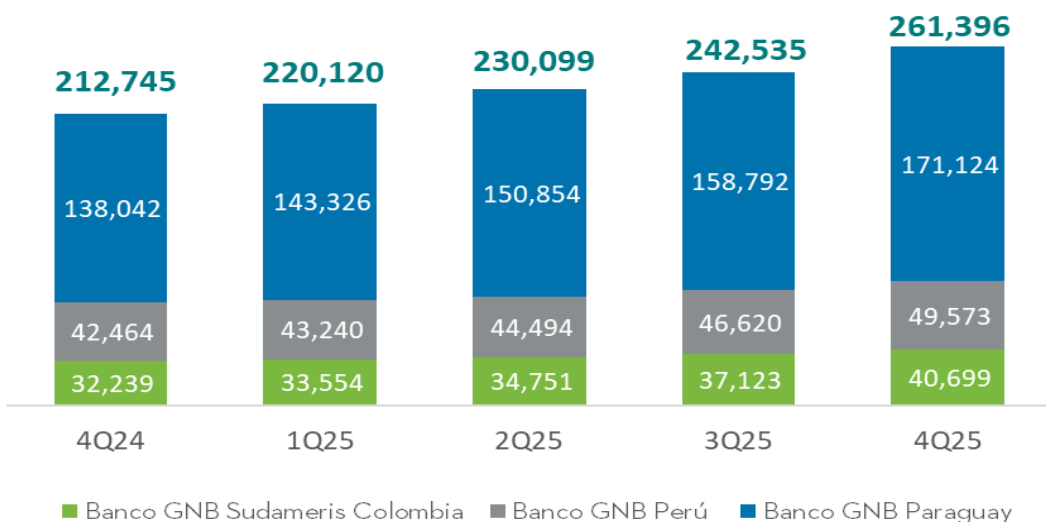


Mobile & Online Banking



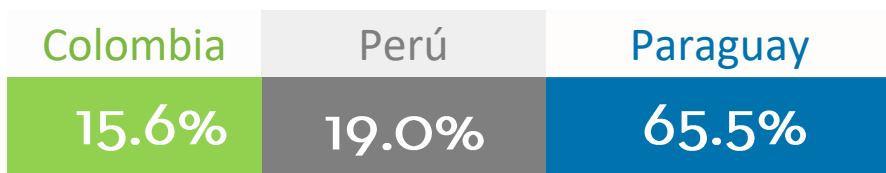
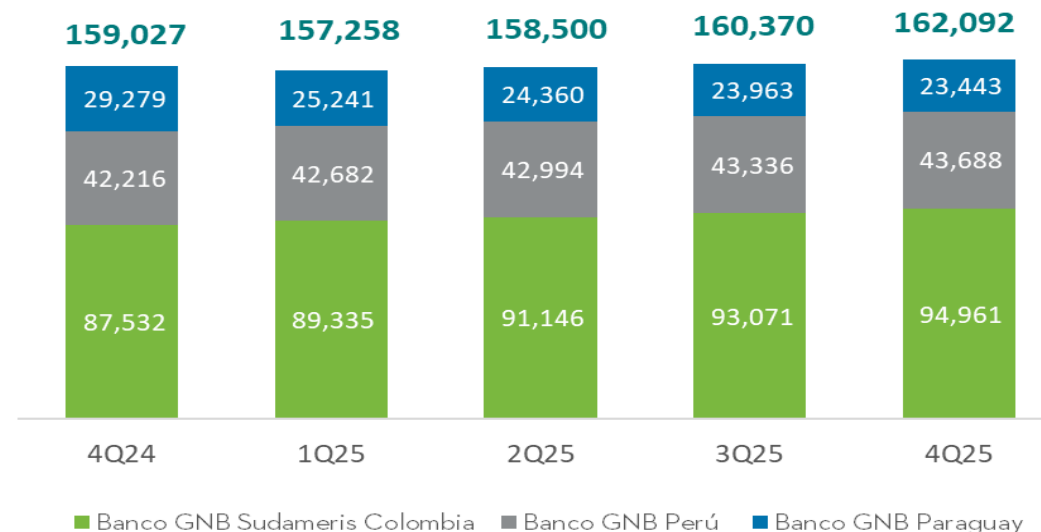
Mobile Banking Users by country

Δ YoY +22.9%
 Δ QoQ +7.8%

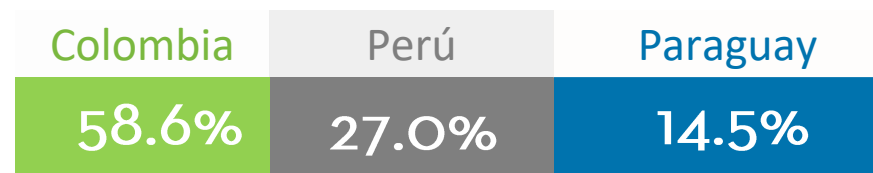


Online Banking Users by country

Δ YoY +1.9%
 Δ QoQ +1.1%



4Q25



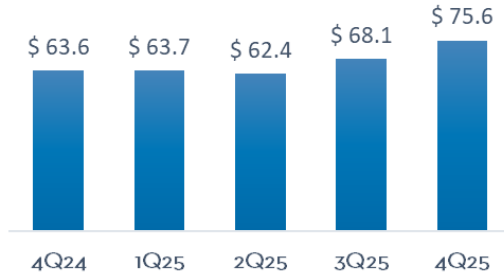
Mobile Banking



Payments (COP bln)

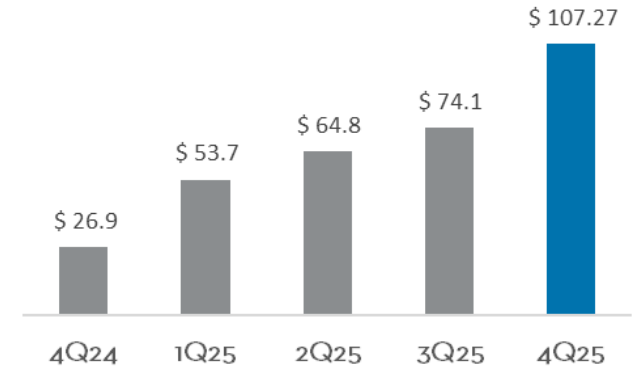


Transfers (COP bln)



New Online Time Deposits

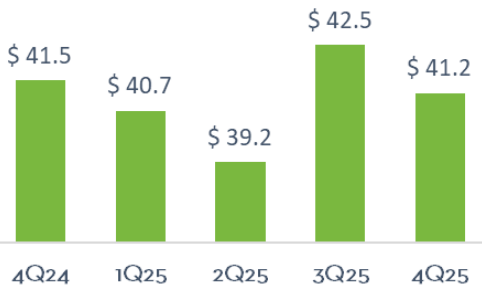
Transactions (COP bln)



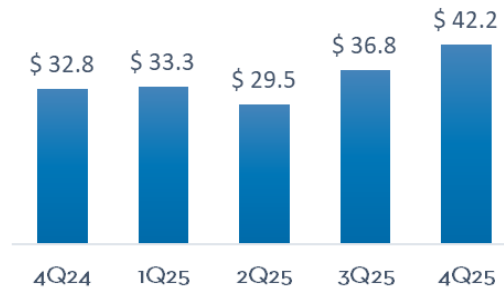
Online Banking



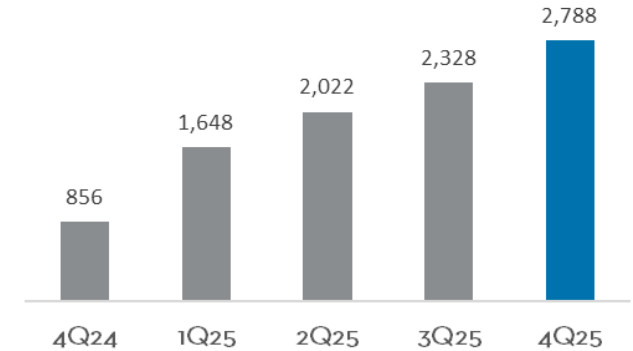
Payments (COP bln)



Transfers (COP tln)



Number of Transactions



Local and International Ratings

	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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