



Grupo
Cibest

Corporate Presentation

Bancolombia
150
Años

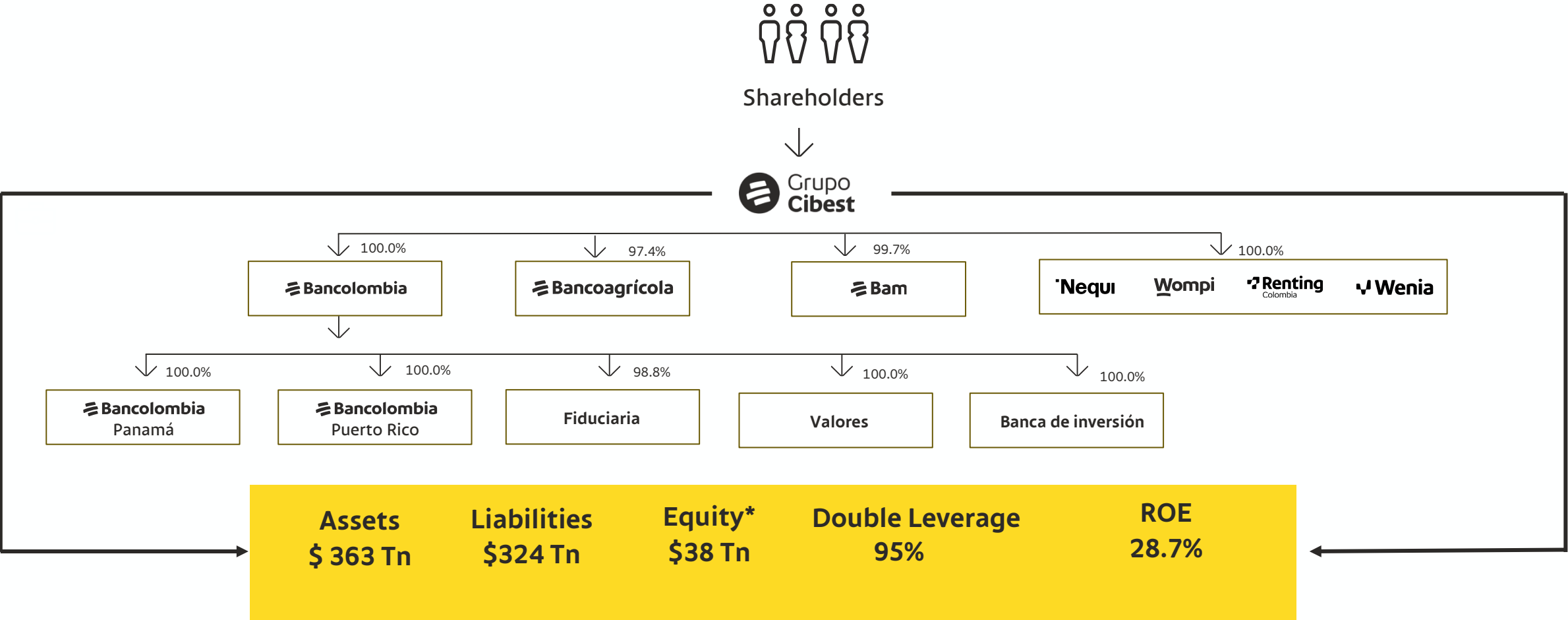


CIB
LISTED
NYSE

bvc Emisor
Ir
Sustainability Award
Gold Class 2021
S&P Global


Dow Jones
Sustainability Indexes

Corporate Structure Under Grupo Cibest



Notes: This chart is presented for illustrative purposes and is not intended to reflect the details of all subsidiary companies. The subsidiaries shown represent the main operations. Figures as of June 30, 2026.

*Equity does not include non-controlling interest.

Investment Thesis



Regional Financial Group

We are a regional financial group that offers client-centric integrated financial solutions.



Value Creation

We operate a flexible corporate structure that enables an efficient allocation of capital to drive growth and the sustainable creation of value.



Scalable Complementary Business Model

We are a systemic player with access to customer information and a proven track record in developing scalable businesses that strengthen our client-centric value proposition.



Key Figures



Total Assets*:
USD 105.5 BN



Total Loans*:
USD 76.2 BN



Total Deposits*:
USD 78.8 BN



**Total Shareholder's
Equity*:**
USD 11.1 BN



Net Profit in 2Q26*:
USD 747 M



Employees:
31,568



Clients:
Over 32 million



Digital Clients:
App Bancolombia: 9.5 M
Nequi: 28.8 M



Digital Transactions:**
7.5 BN



ATMs:
5,787



Branches:
794



Banking Agents:
35,449

*Exchange Rate: COP 3,441 on June 30, 2026.

**Includes Nequi

Grupo Cibest



Bancolombia

16.4 M

Leading financial institution in Colombia with 150 years of history, providing a full-fledged banking services portfolio retail and corporate customers. It represents Grupo Cibest’s most important operation.

Bam

629 K

Bancoagrícola

1.8 M

Nequi

28.8 M

Wompi

83.3 k

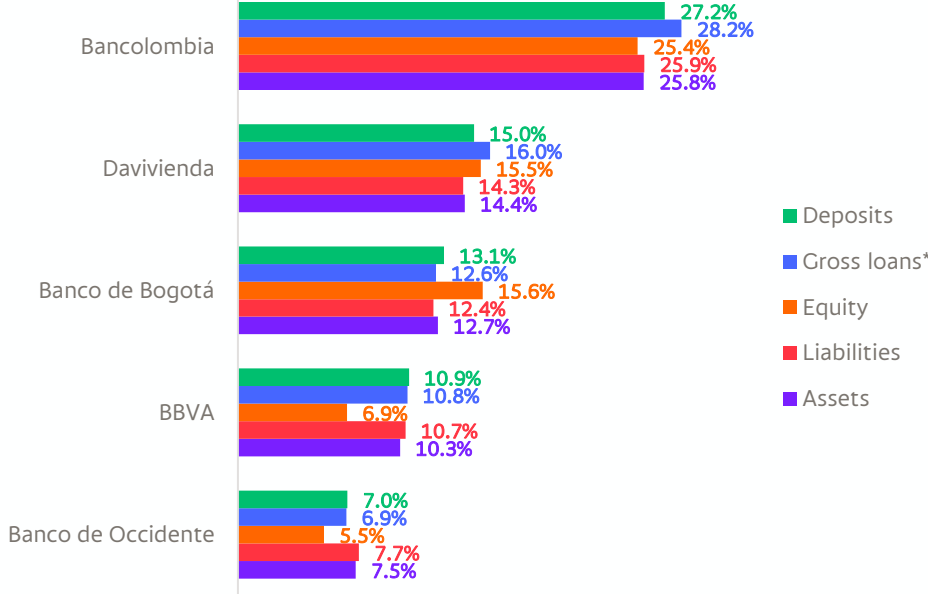
Wenia

73.0k

Regional Presence



Market Share Colombia



Source Colombia: Superintendency of Finance of Colombia
As of May 2026, *Loans + Leasing operations

Key Non –Financial Figures

	2Q25	1Q26	2Q26
ATMs	5,192	5,194	5,169
Branches	570	563	562
Banking Agents	28,051	27,962	28,362

Grupo Cibest



Bancolombia



16.4M

Bam



629 K

Is the fourth largest financial institution in Guatemala and strategic asset for Grupo Cibest, driven by its ability to accelerate growth, scale and enhance profitability in a country with strong economic potential and solid public finances.

Bancoagrícola



1.8 M

Nequi



28.8M

Wompi



83.3 k

Wenia

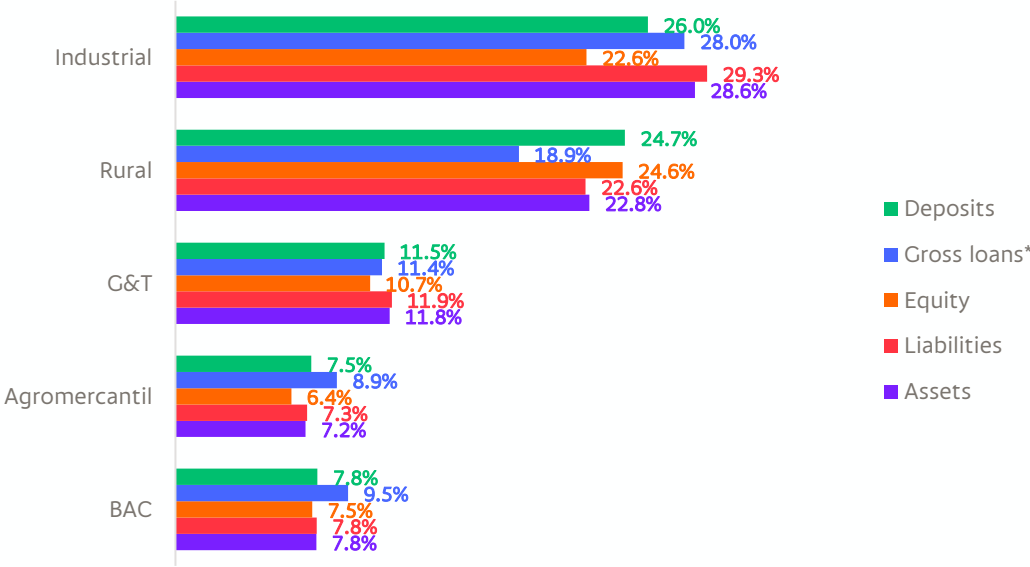


73.0 k

Regional Presence



Market Share Guatemala



Source Guatemala: Superintendency of Banks of Guatemala
As of June 2026

Key Non –Financial Figures

	2Q25	1Q26	2Q26
	5B Network	5B Network	5B Network
ATMs*	151	139	139
Branches	5,982	6,127	6,127
Banking Agents			

*BAM provides ATM coverage through its participation in the 5B network.

Grupo Cibest



Bancolombia



16.4 M

Bam



629 K

Bancoagrícola



1.8 M

The largest financial institution in El Salvador. Stands out for its leading market share and its consistent high returns.

Nequi



28.8M

Wompi



83.3 k

Wenia

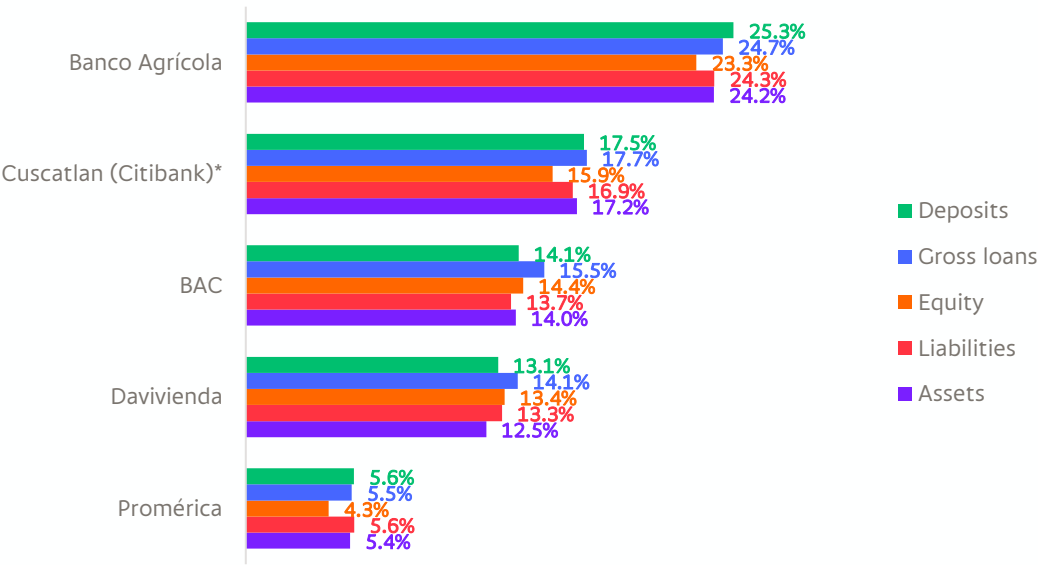


73.0 k

Regional Presence



Market Share El Salvador

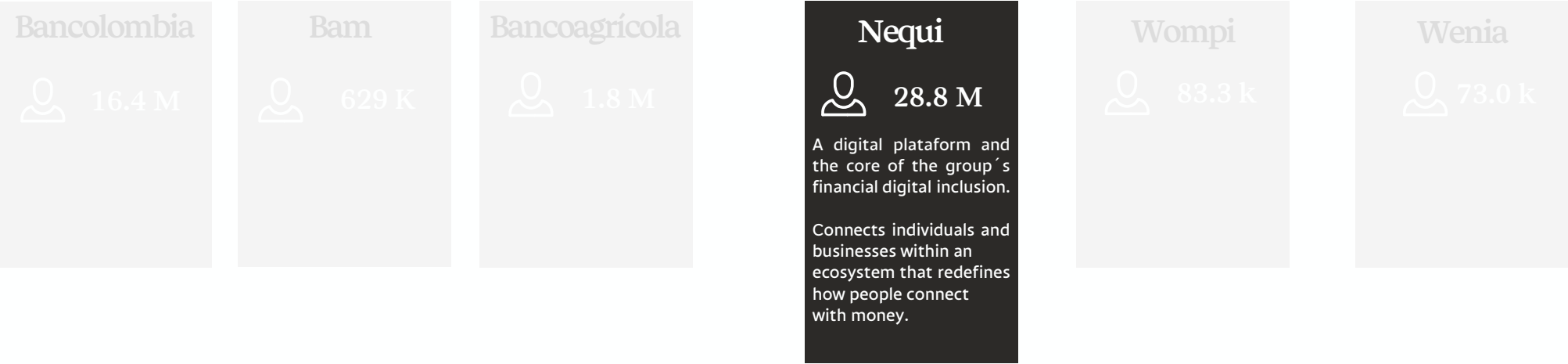


Source El Salvador: Superintendency of Banks of El Salvador
As of June 2026

Key Non –Financial Figures

	2Q25	1Q26	2Q26
ATMs	581	612	624
Branches	92	93	93
Banking Agents	795	852	882

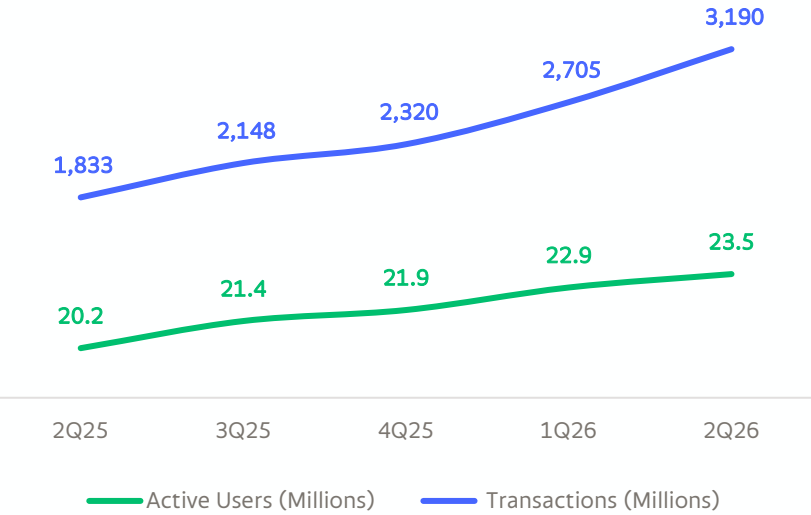
Grupo Cibest



Regional Presence



Growth in Users and Transactions



Key Financial Figures

	2Q25	1Q26	2Q26
Loans**	1,178	1,893	2,152
Deposits*	5.6	6.8	7.6
Disbursements **	544.5	662.5	740.6

**COP Billion
*COP Trillion

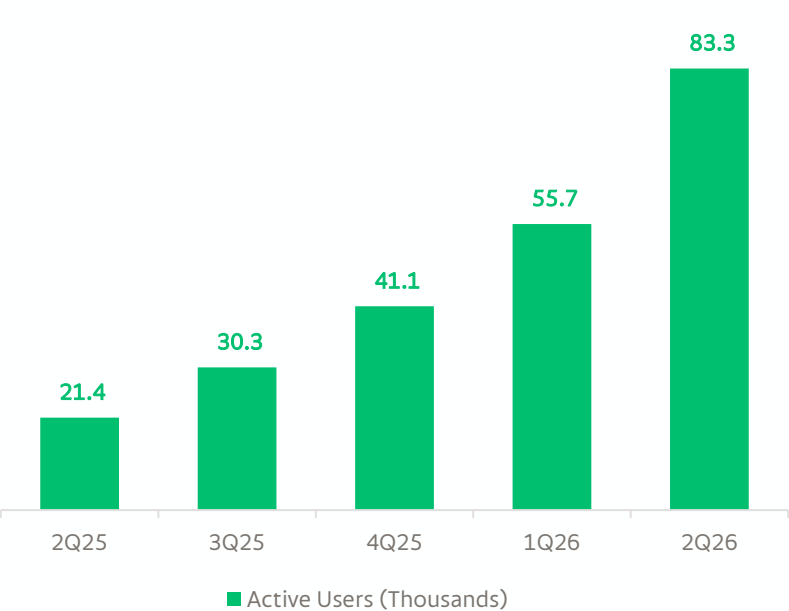
Grupo Cibest



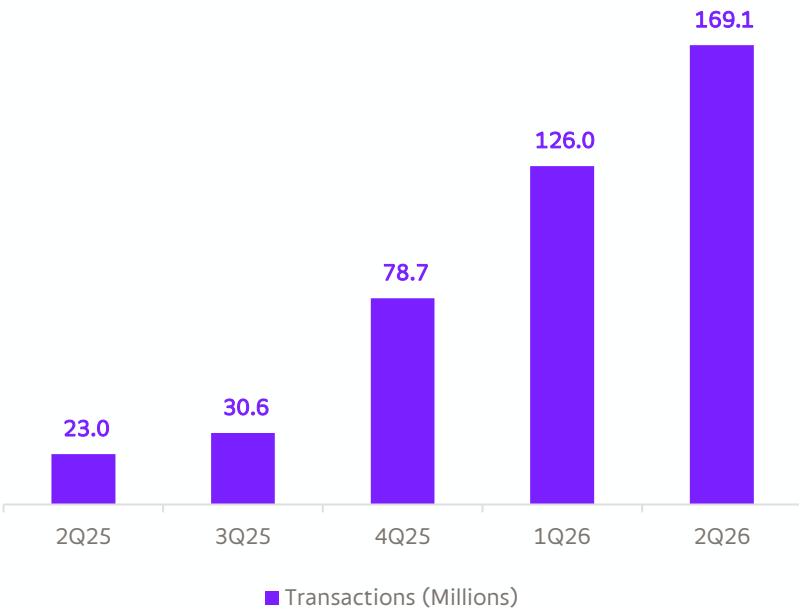
Regional Presence



User Growth



Transaction Growth



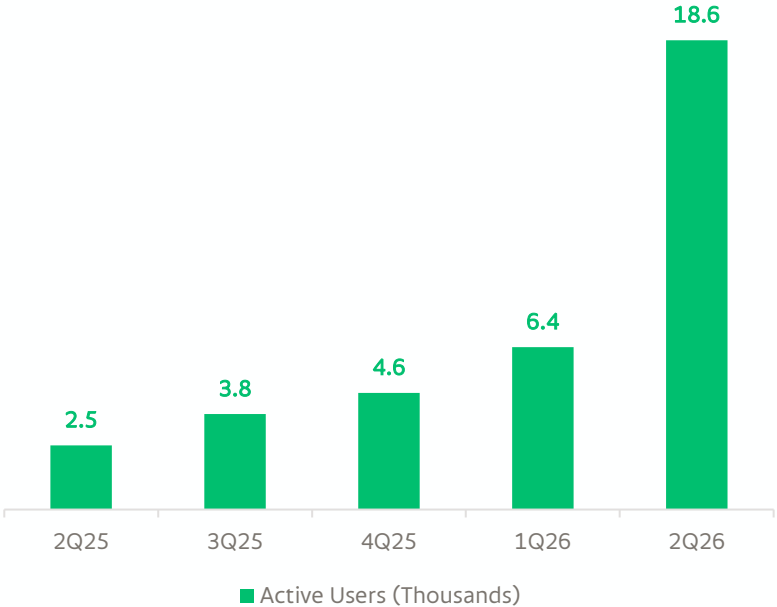
Grupo Cibest



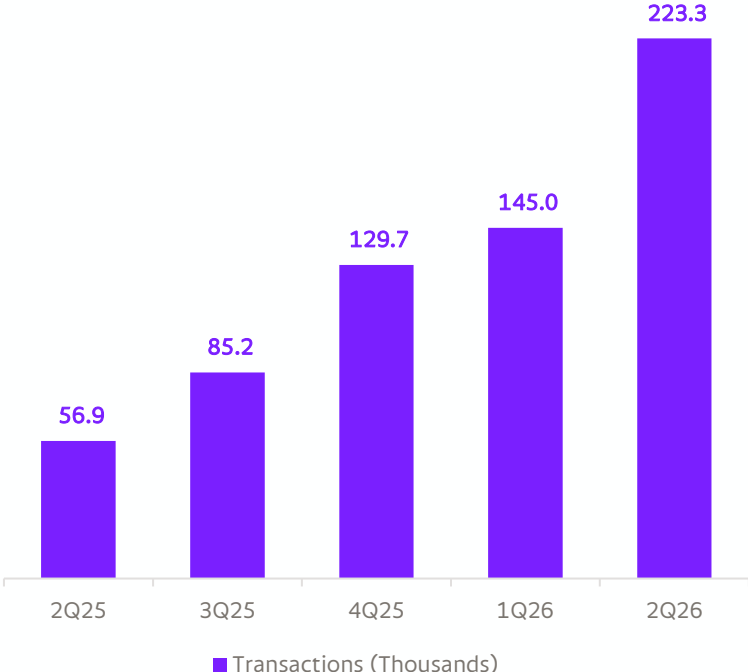
Regional Presence



Active User Growth



Transaction Growth





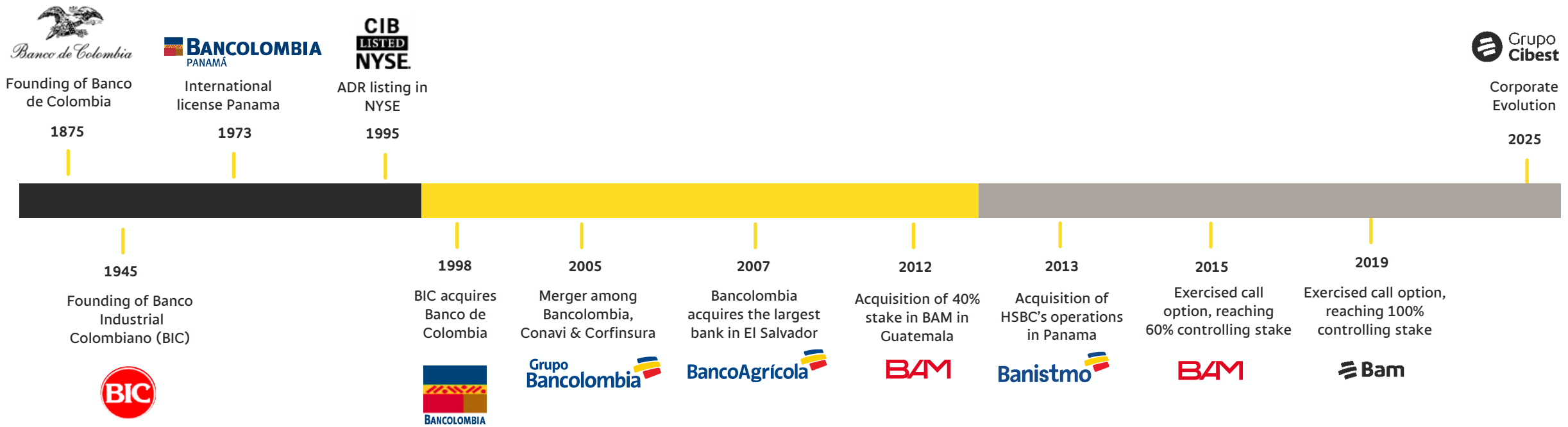
Key Financial Metrics

	Bancolombia			Bam			Bancoagrícola		
	2Q25	1Q26	2Q26	2Q25	1Q26	2Q26	2Q25	1Q26	2Q26
NIM	7.4%	7.5%	8.4%	4.6%	4.4 %	4.9%	7.5%	6.9 %	7.3%
NII	4,048	4,456	5,182	260.6	228.3	245.1	410.0	375.2	390.2
Net Fees Growth	5.2%	6.3 %	10.1%	39.2%	51.9 %	-14.4%	7.0%	-25.9%	0.9%
ROAE	16.5%	19.1 %	36.1%	6.0%	16.2 %	20.1%	20.0%	20.5 %	19.9%
Efficiency	50.7%	51.5 %	40.5%	50.4%	44.5 %	42.2%	45.8%	47.9 %	47.0%
CoR	1.7%	2.0 %	1.5%	2.5%	1.6 %	1.7%	1.8%	2.0 %	2.5%



A history of growth, innovation and success

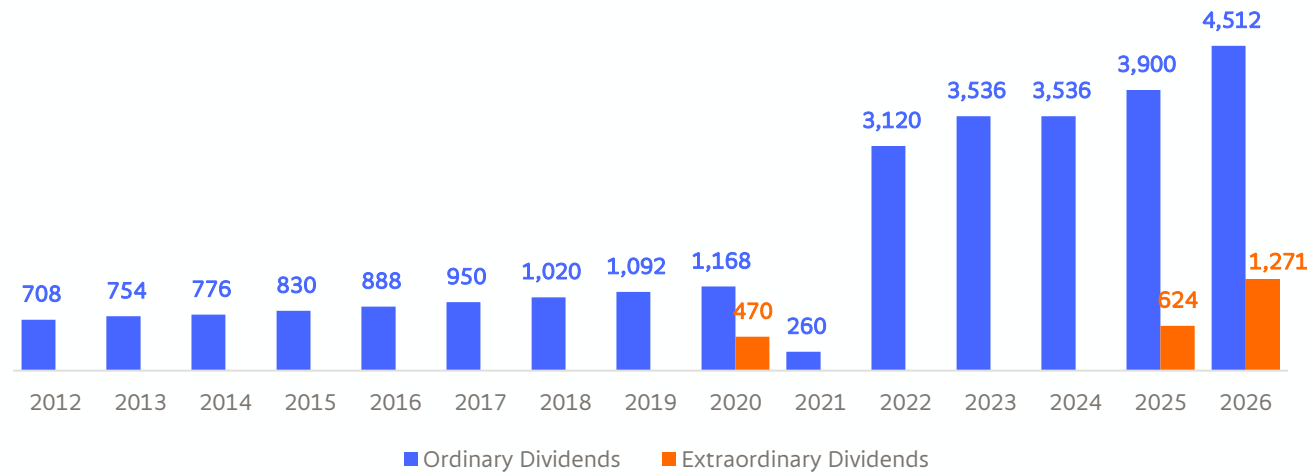
Organic Growth



Inorganic Growth



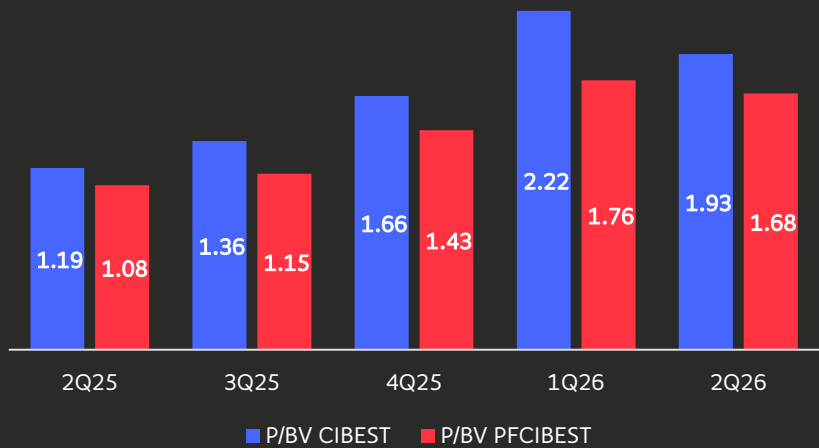
Dividend per Share* (Annual COP)



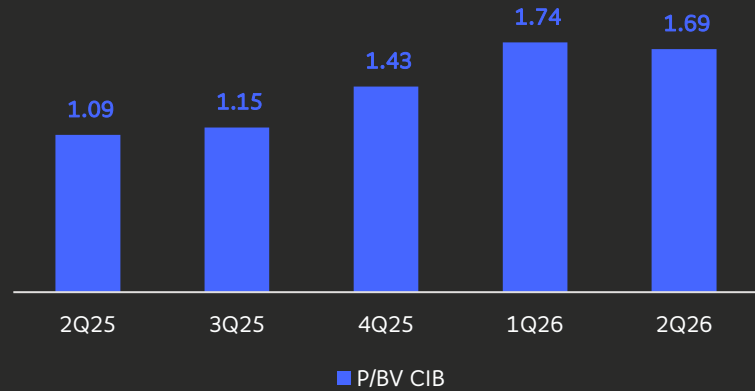
*The indicated year corresponds to the year in which the dividends were paid .

Valuation Metrics

CIBEST - PFCIBEST



CIB





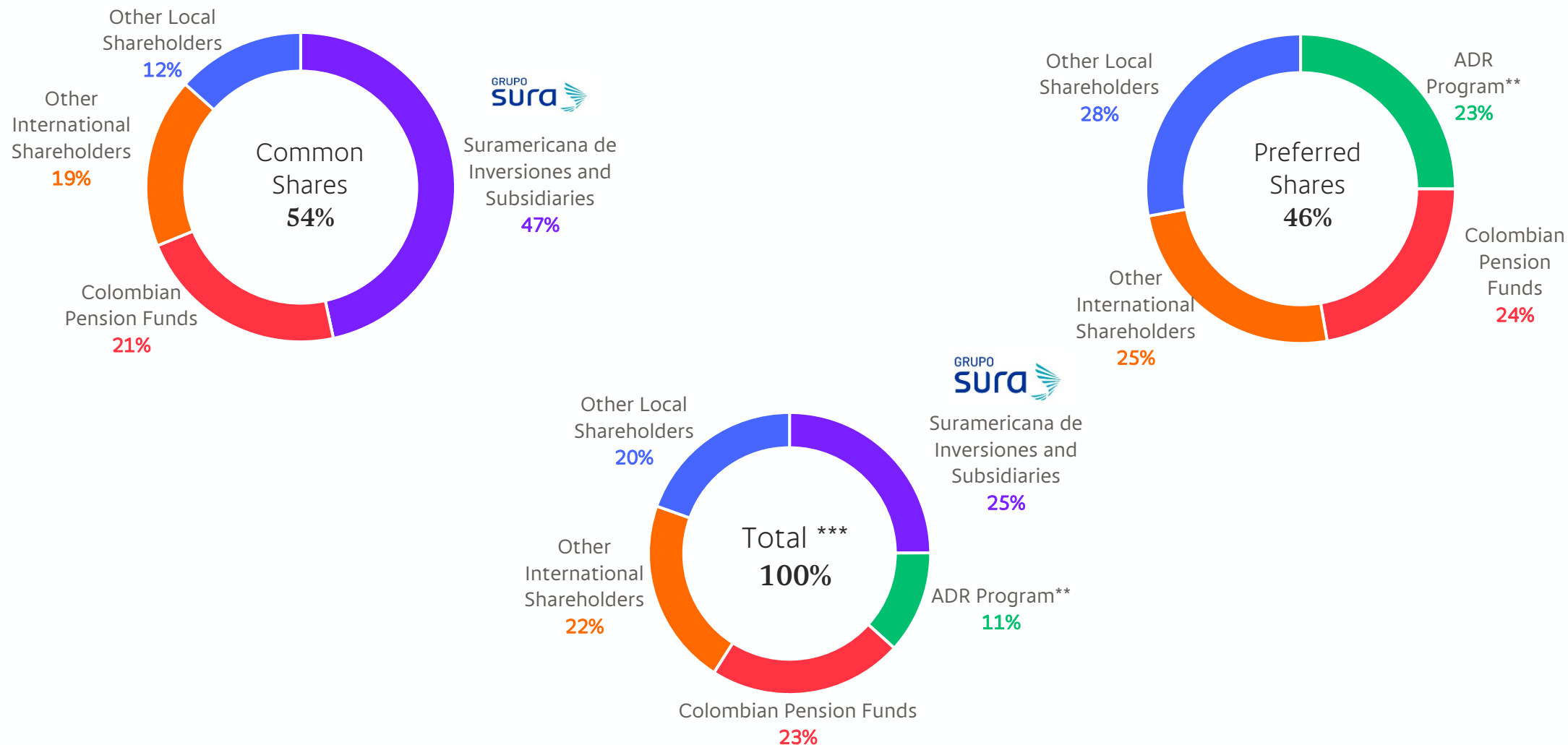
Stock listed in BVC and NYSE

- Stock listed in NYSE since 1995
- Level III ADR Program
- 1 ADR = 4 preferred shares
- True one stop shop for our clients' banking needs



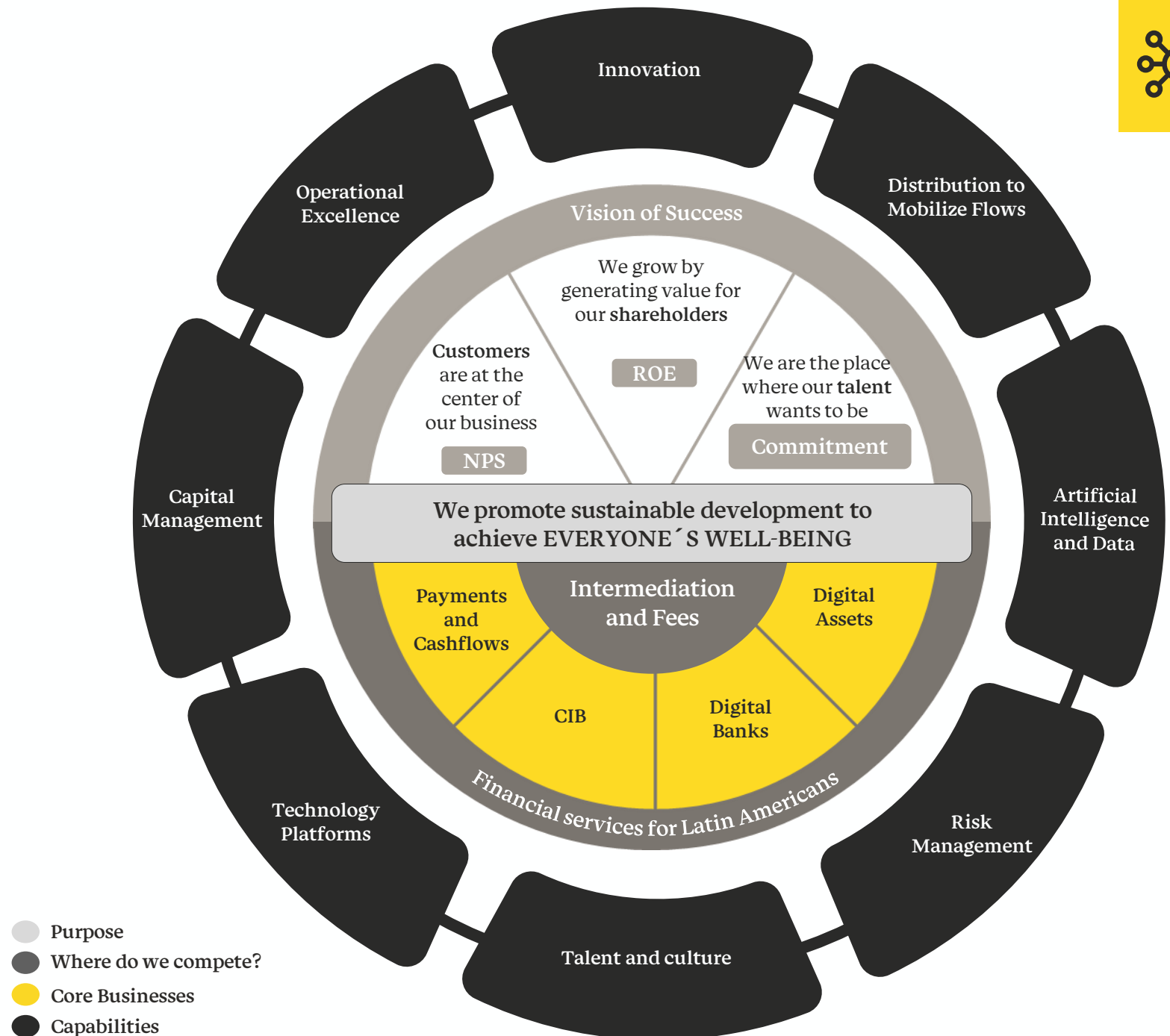


Ownership Structure*



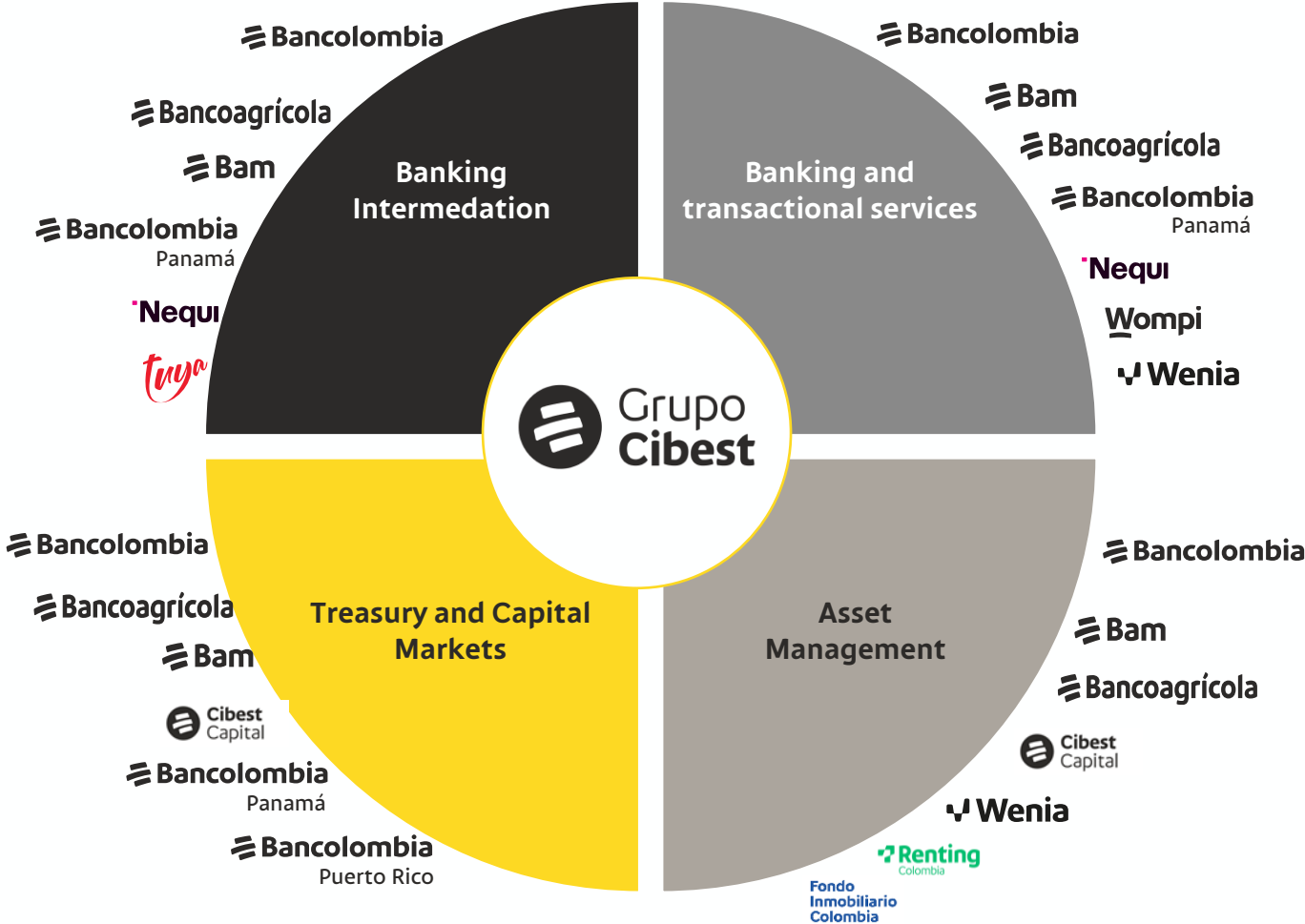
*Figures as of June 30, 2026 ** 1 ADR = 4 Preferred Shares ***Total Outstanding Shares: 944,661,966

Our Strategy





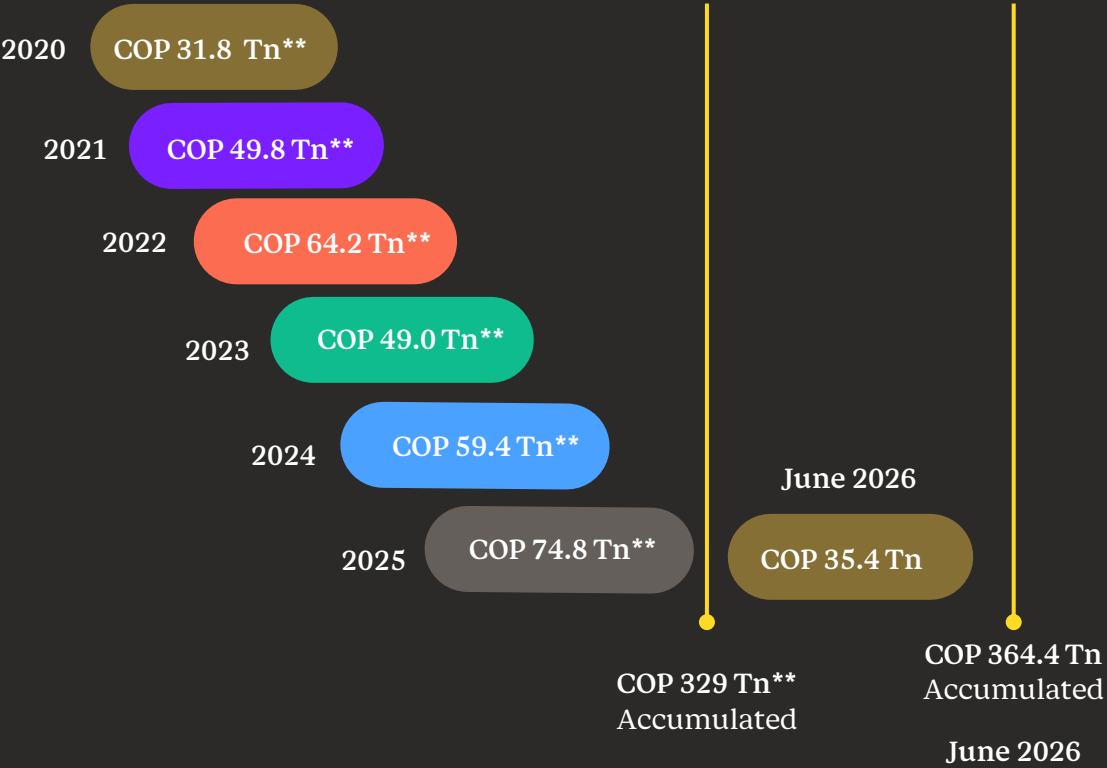
Corporate Business Network



Businesses with purpose



COP 629 Tn - Our goal for 2030*



Sustainability framework

Economic

Bam’s 100th anniversary

Bam celebrated its 100th anniversary, highlighting a century of supporting Guatemala’s economic development and reinforcing its commitment to strong corporate governance, transparency, and long-term value creation as part of Grupo Cibest.



Social

Merco Talento 2026



Bancolombia was recognized by Merco Talento 2026 as the best company to work for in Colombia and in the financial sector. In addition, the Talent and Culture team was ranked as the best in the country for the third consecutive year.

*Our 2030 business ambition is to mobilize at least COP 629 trillion (USD 182.7 billion) through financial services, that aim to strengthen the productive network, build sustainable cities and communities and promote financial inclusion.
**Historical disbursements and the businesses with purpose target have been adjusted to reflect the divestment of Banistmo from Grupo Cibest.

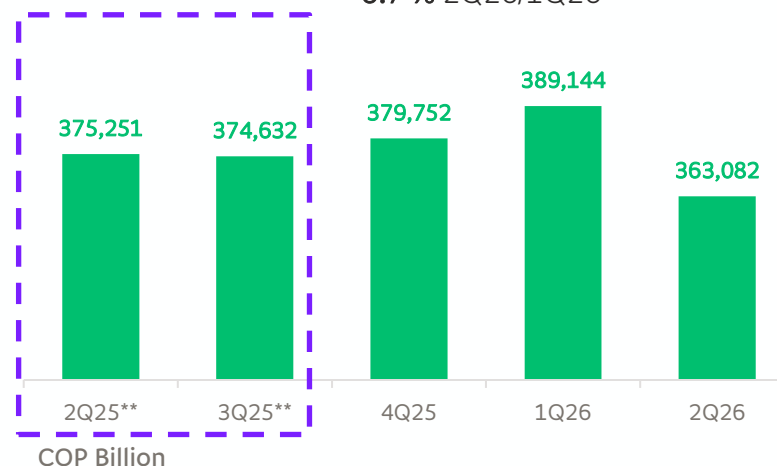
Consolidating a leading regional banking platform

Consolidated Results

Balance Sheet

Assets

Growth (%)
-3.2% 2Q26/2Q25*
-6.7 % 2Q26/1Q26

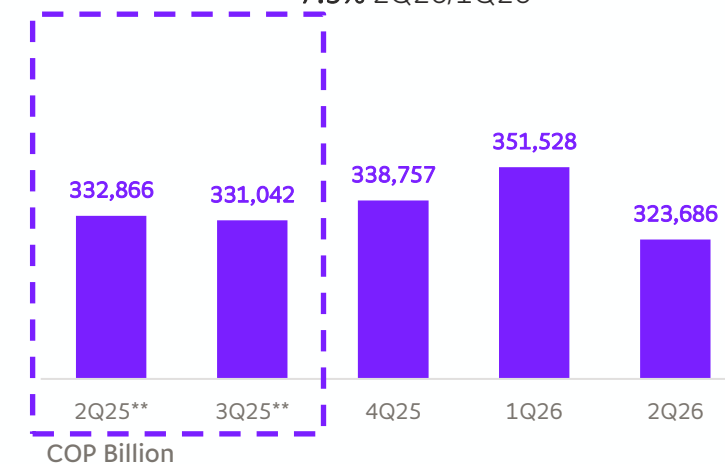


*Variations are calculated on a 2Q25 pro forma basis.

**Pro-forma figures excluding discontinued operations

Liabilities

Growth (%)
-2.8% 2Q26/2Q25*
-7.9% 2Q26/1Q26

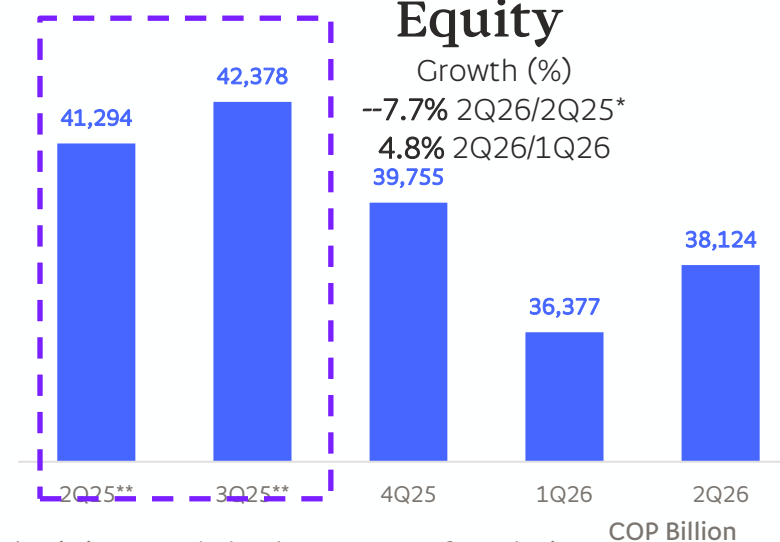


*Variations are calculated on a 2Q25 pro forma basis.

**Pro-forma figures excluding discontinued operations

Equity

Growth (%)
--7.7% 2Q26/2Q25*
4.8% 2Q26/1Q26



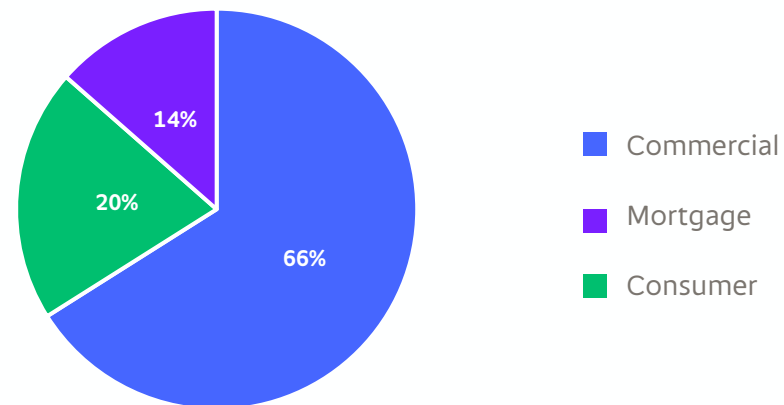
*Variations are calculated on a 2Q25 pro forma basis.

**Pro-forma figures excluding discontinued operations

Consolidated Results (Cont.)

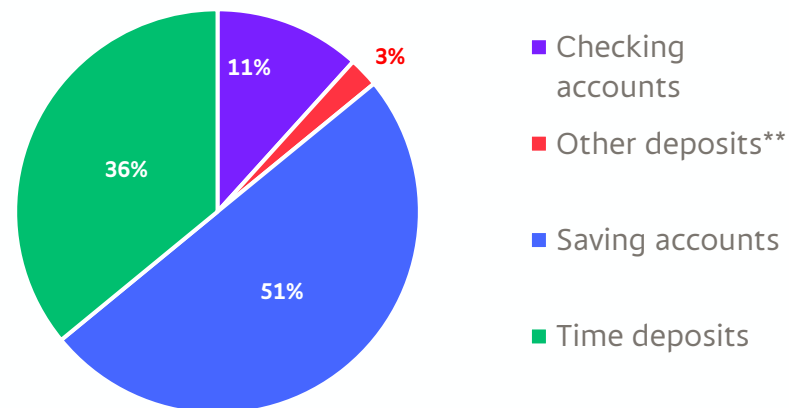
Balance Sheet

Loans Breakdown*



*Figures as of June 30, 2026

Funding Breakdown*



*Figures as of June 30, 2026

**Includes Long Term Deposits, Loans with Banks and Other Deposits.

Consolidated Results (Cont.)

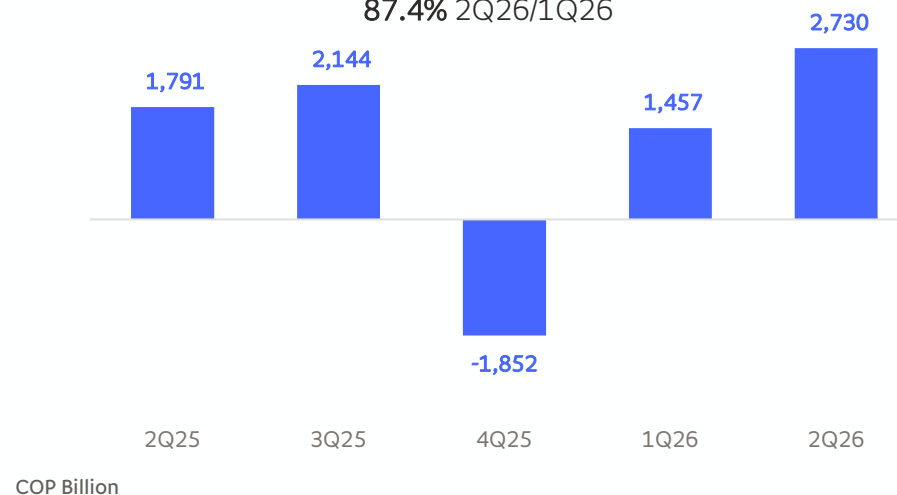
Sound earnings generation

Net Income

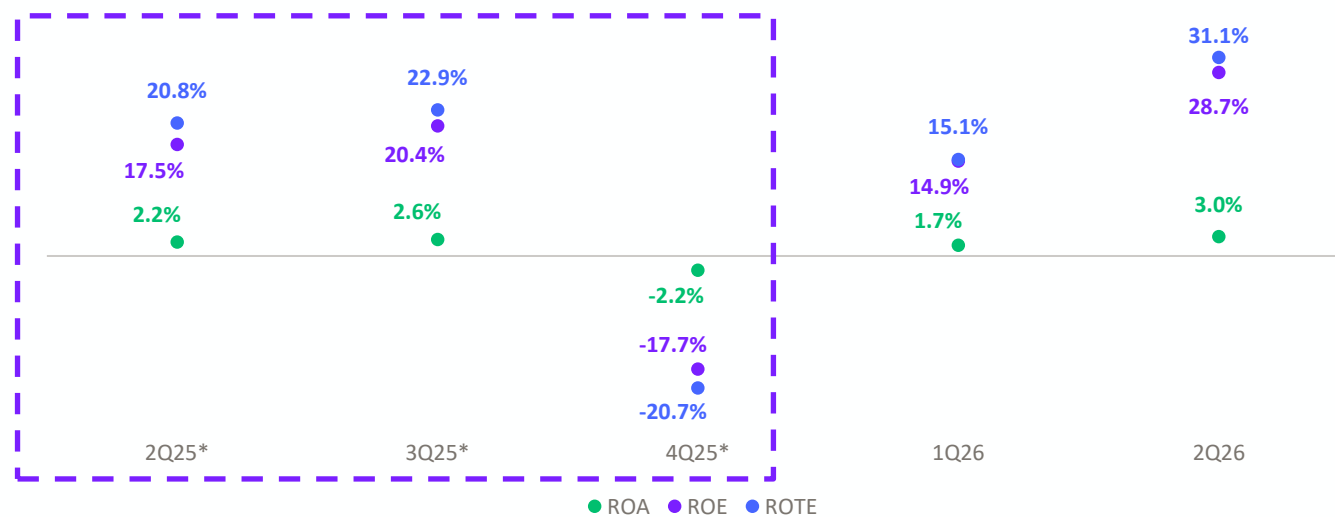
Growth (%)

52.4% 2Q26/2Q25

87.4% 2Q26/1Q26



ROA, ROE & ROTE



*Pro-forma metrics calculated based on restated periods

Consolidated Results (Cont.)

STATEMENT OF FINANCIAL POSITION AND INCOME STATEMENT, CONSOLIDATED	(COP million)	Proforma 2Q25	1Q26	2Q26	2Q26 / 1Q26	2Q26 / 2Q25
ASSETS						
Net Loans		234,924,735	248,207,458	248,790,151	0.23%	5.90%
Investments		34,392,799	38,830,679	48,219,273	24.18%	40.20%
Other assets		105,933,192	102,106,340	66,072,847	-35.29%	-37.63%
Total assets		375,250,726	389,144,477	363,082,271	-6.70%	-3.24%
LIABILITIES AND SHAREHOLDERS' EQUITY						
Deposits		252,981,953	271,721,894	271,046,925	-0.25%	7.14%
Other liabilities		79,884,487	79,806,312	52,638,917	-34.04%	-34.11%
Total liabilities		332,866,440	351,528,206	323,685,842	-7.92%	-2.76%
Non-controlling interest		2,180,422	1,239,544	1,272,757	2.68%	-41.63%
Shareholders' equity		82,588,150	36,376,727	38,123,672	4.80%	-53.84%
Total liabilities and shareholders' equity		375,250,726	389,144,477	363,082,271	-6.70%	-3.24%
Interest income		7,958,432	8,253,120	9,454,009	14.55%	18.79%
Interest expense		-3,083,514	-3,070,694	-3,416,764	11.27%	10.81%
Net interest income		4,874,918	5,182,426	6,037,245	16.49%	23.84%
Net provisions		- 1,059,845	- 1,229,260	-1,023,321	-16.75%	-3.45%
Fees and income from service, net		1,167,652	1,251,076	1,374,285	9.85%	17.70%
Other operating income		817,616	854,727	945,042	10.57%	15.59%
Total Dividends received and equity method		121,210	130,810	170,904	30.65%	41.00%
Total operating expenses		-3,581,598	-4,044,417	-3,649,383	-9.77%	1.89%
Profit before taxes		2,339,953	2,145,362	3,854,772	79.68%	64.74%
Income tax		- 619,970	- 709,536	- 987,741	39.21%	59.32%
Profit before non-controlling ineterest		1,719,983	1,435,826	2,867,031	99.68%	66.69%
Non-controlling interest		2,180,422	1,239,544	1,272,757	2.68%	-41.63%
Net income attributable to equity holders of the Parent Company		1,791,303	1,457,111	2,730,344	87.38%	52.42%

Achievements



Grupo Cibest was recognized among the top 10% of companies with the best environmental, social, and governance practices in the 2026 S&P Global Sustainability Yearbook. This achievement reflects the organization's strong ability to contribute to sustainable development, productive transformation, and inclusion.



Grupo Cibest received the IR Recognition 2025–2026 awarded by Bolsa de Valores de Colombia, which acknowledges issuers that adopt best-in-class information disclosure practices to strengthen trust and credibility among the investor community

Board of Directors



Ricardo
Jaramillo Mejía



Juan Esteban
Toro Valencia



Andrés Felipe
Mejía Cardona



Nicolás
Zapata Zuluaga



Luis Fernando
Restrepo Echavarría



Sylvia
Escovar Gómez



Silvina
Vatnick



Juan Carlos Mora
CEO



Rafael Barraza
Banco Agrícola CEO



Federico Bolaños
BAM CEO



Mauricio Botero Wolff
CFO



Mauricio Rosillo
Business VP



Claudia Echavarría
Corporate
Governance VP



Julián Mora
Business
Development VP



Jaime Villegas
Corporate Services VP



Rodrigo Prieto
Risks VP



Alejandro Botero
Corporate VP



José Rodríguez
Audit VP

Senior Management and Central America Subsidiaries Executives



Corporate Governance Model

Principles of action with the Grupo Cibest

- Full alignment in policies for carrying out operations with related parties and managing conflicts of interest.
- Articulated and collaborative work through synergy tables for the implementation of conglomerate regulations.
- Information Exchange Agreements.
- Risk Management Framework– RMF.
- Businesses must generate value / contribution for Grupo Cibest.
- Business relationships in accordance with competitive price and service conditions in the market.

Corporate Governance Model



Principles of action with our Subsidiaries

1.

We have a uniform corporate governance model, applicable to all geographies.

2.

Comprehensive governance vision of all companies led by the President of Grupo Cibest.

3.

The President of each bank in Central America is responsible for its results.

4.

Corporate management in matters of risks, auditing, finance and compliance, taking as a reference the geography with the highest standard and in full compliance with local laws.

Contacts



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Disclaimer

This report corresponds to the interim unaudited consolidated financial information of GRUPO CIBEST S.A. and its subsidiaries (“CIBEST”) which CIBEST controls, amongst others, by owning directly or indirectly, more than 50% of the voting capital stock. This financial information has been prepared based on financial records generated in accordance with International Financial Reporting Standards – IFRS. CIBEST maintains accounting records in Colombian pesos, referred to herein as “Ps.” or “COP”. The financial information for the quarter ended June 30, 2026, is not necessarily indicative of the results for any other future interim period. For more information, please refer to CIBEST’s filings with the Securities and Exchange Commission, which are available on the Commission's website at www.sec.gov. The Issuers Recognition – IR granted by the Bolsa de Valores de Colombia S.A. is not a certification on the goodness of the registered securities or on the solvency of the issuer.

CAUTIONARY NOTE REGARDING FORWARD LOOKING STATEMENTS: This release contains statements that may be considered forward-looking statements within the meaning of Section 27A of the U.S. Securities Act of 1933 and Section 21E of the U.S. Securities Exchange Act of 1934. All forward-looking statements, whether made in this release or in future filings or press releases or orally, address matters that involve risks and uncertainties; consequently, there are or will be factors, including, among others, changes in general economic and business conditions, changes in currency exchange rates and interest rates, introduction of competing products by other companies, lack of acceptances of new products or services by our targeted customers, changes in business strategy and various other factors, that could cause actual results to differ materially from those indicated in such statements. We do not intend, and do not assume any obligation, to update these forward-looking statements. Certain monetary amounts, percentages and other figures included in this report have been subject to rounding adjustments. Any reference to CIBEST means GRUPO CIBEST S.A. together with its affiliates, unless otherwise specified.



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