
Grupo
Cibest
Financial Results
3Q26
Sustainability Award
Gold Class 2021
S&P Global
Dow Jones
Sustainability Indexes

3Q26 Highlights

1. Loan growth resumed across all segments, supported by a more constructive business environment.

2. Nequi's successful spin-off from Bancolombia positions it to accelerate value creation for Grupo Cibest.

3. Opex performance reflects cost discipline and supports ongoing investment in business transformation.

4. The implementation of new intragroup capital transactions strengthens our ability to allocate capital efficiently and enhance shareholder returns.

Key Results

Loans 4.3% Q/Q 9.7% Y/Y*	**Deposits** 1.5% Q/Q 8.6% Y/Y*	**NIM** 7.4%
Net Income 2.1 COP Trillion		**ROE** 21.8%
CoR 1.8%		**90 days NPLs** 2.4%
Efficiency Ratio 46.6%		**Double Leverage** 98%

*Variations are calculated on a 3Q25 pro forma basis.

Macro

Colombia's Economic Outlook

Economic Growth

Colombia's GDP growth is expected to moderate from 2.6% in 2026 to 2.4% in 2027, as fiscal consolidation, restrictive monetary conditions and slower household consumption offset part of the boost from post-earthquake reconstruction and recovering private investment.

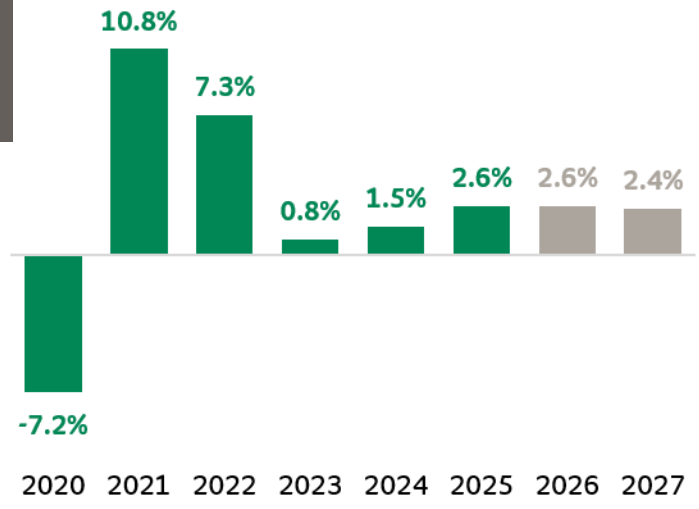
Inflation and Interest Rates

Inflation is expected to remain elevated during the first half of 2027, peaking at 7.3%, mainly due to El Niño-related pressures on food and regulated prices. Persistent inflationary pressures are expected to keep monetary policy firmly restrictive during 2027.

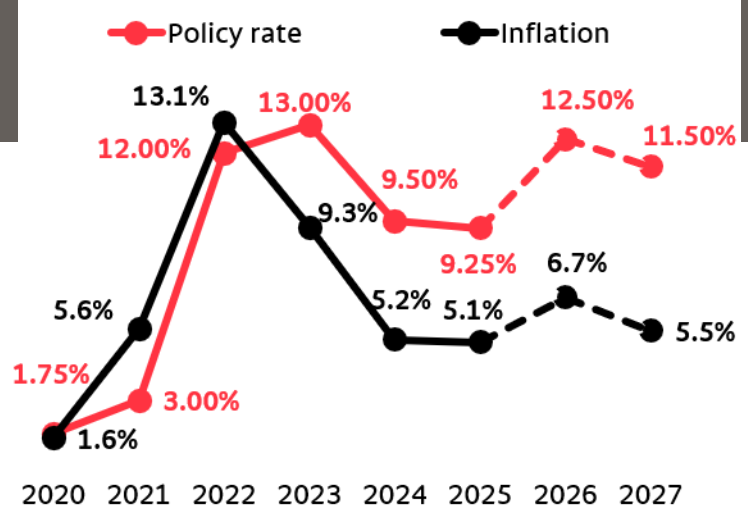
Fiscal and External Imbalances

The fiscal outlook remains Colombia's main macroeconomic vulnerability, with the Central Government deficit projected at 7.9% of GDP in 2027. A Rescue Bill, containing a significant budget cut and additional taxes is being discussed in Congress before year end.

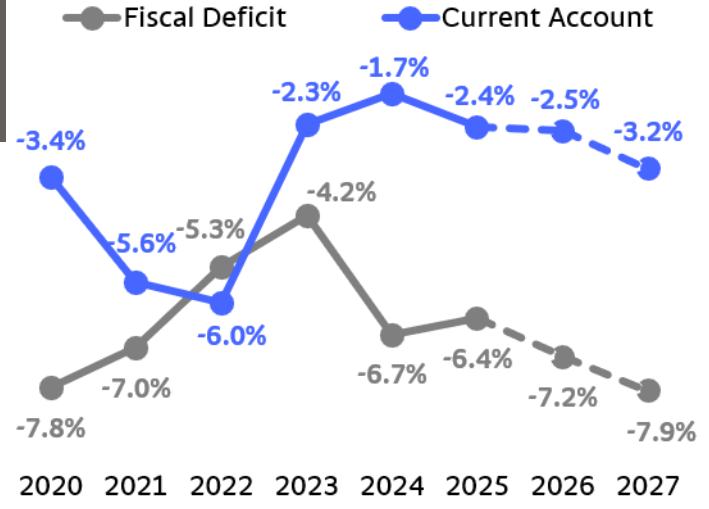
GDP Growth
(% real change, end of year)



Inflation and Central Bank Policy Rate
(% end of year)



Current Account and Fiscal Deficit
(% of GDP)

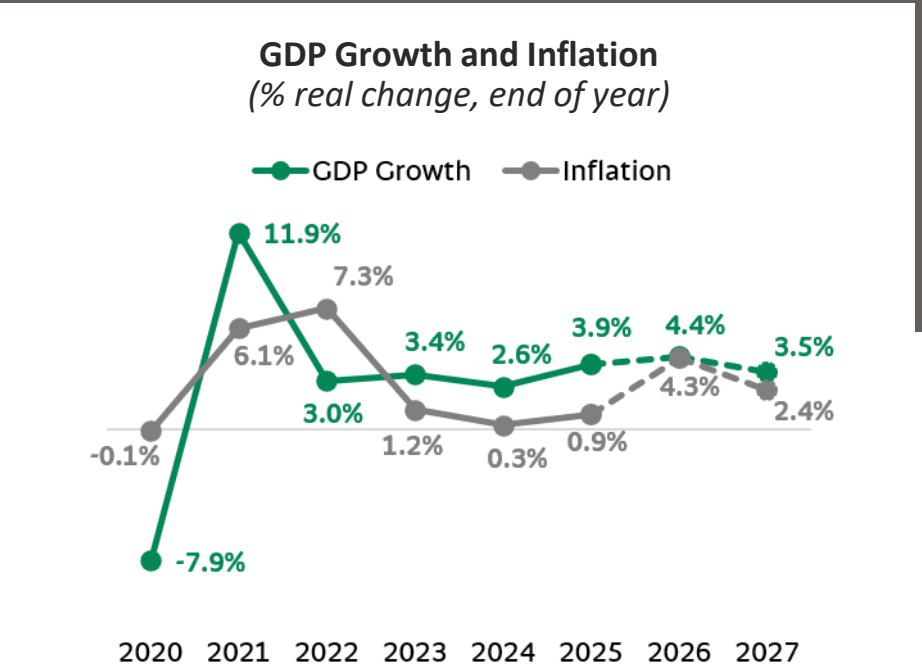


Source: DANE, Banco de la República, Ministerio de Hacienda. Forecasts by Grupo Cibest.

Central America´s Economic Outlook

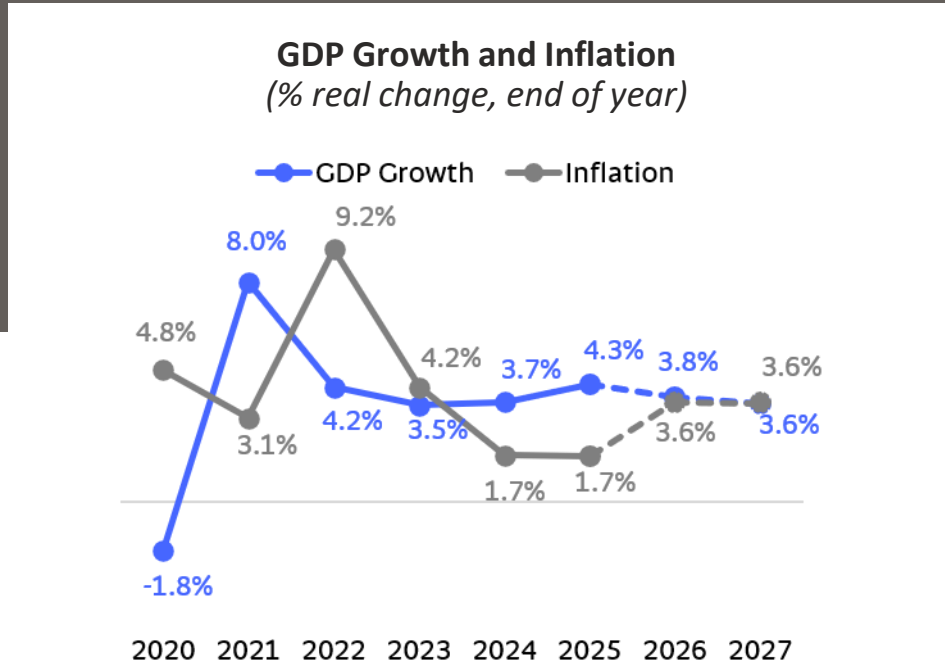
El Salvador

Growth remains strong, supported by a structural shift toward investment, construction maintaining double-digit growth, and resilient household consumption despite slower remittance growth. The outlook is nevertheless tempered by rising inflation and external pressures from higher fuel and food import costs.



Guatemala

Economic activity remains solid, driven by robust domestic demand, remittances, manufacturing and exports, but inflation has accelerated, increasing the challenge for monetary policy. Fiscal expansion could support infrastructure investment, particularly through the strengthening of public-private framework.

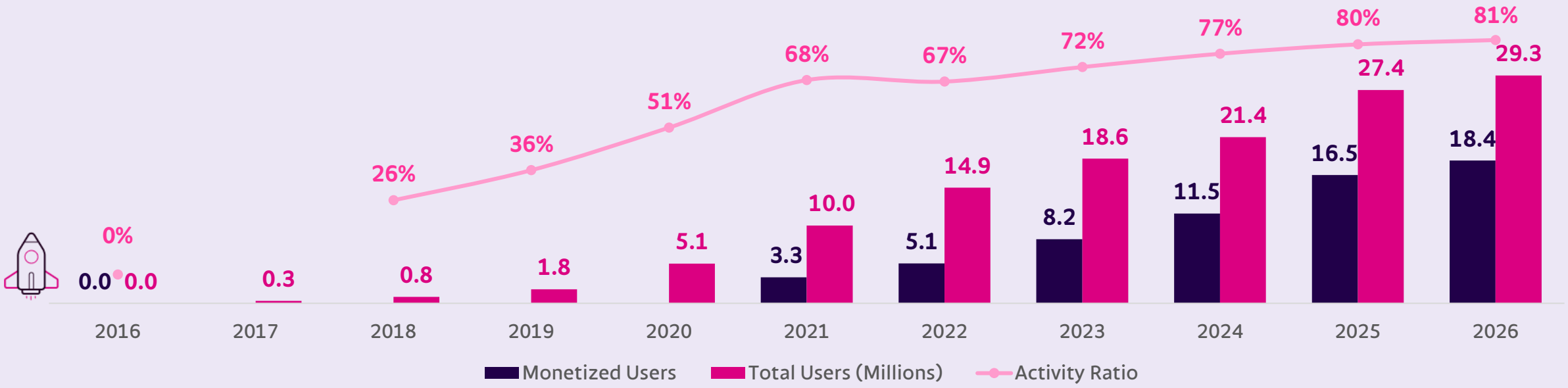


Source: INEC, Banco Central de Reserva de El Salvador, Banco de Guatemala. Forecasts by Grupo Cibest.

Nequi

Nequi

Our journey: from a bold idea to a daily essential



2016 to 2018

Launch

App launch (June 2016) · Marketplace "El Armario" with Armario" with top-ups and and bills · Digital card, 400K+ 400K+ in 2 years · PayPal alliance

2019 to 2020

Scale

First credit loan (Salvavidas) · (Salvavidas) · Physical debit debit card · Government subsidies · QR code payments payments

2021 to 2023

Everyday use

Public-service bill payments · Second loan product (Propulsor) · Embedded experiences · Nequi APIs · NFC · Remittances

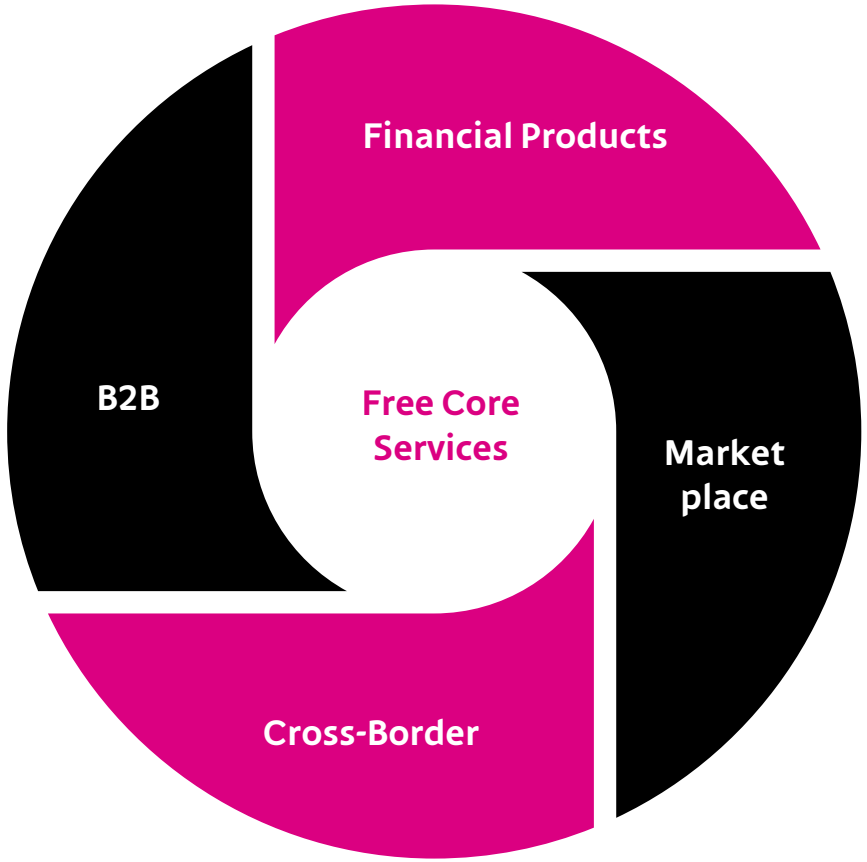
2024 to 2026

Mass market and independence

Nequi es calle · P2M payment acceptance · Nequi Negocios · Bre-B · Guatemala · BALM · Break even · **Spin-off as an independent entity from Bancolombia** · Multicredit · Global account · POS terminals

#ATuRitmo

A successful business model driving engagement, reach and inclusion



29.3 M
Total Users

24M+
Active users

18M+
Monetized users

7 in 10
Colombian adults have a Nequi account

3.9M
users have Nequi as their only account

1.5M+
Payroll accounts

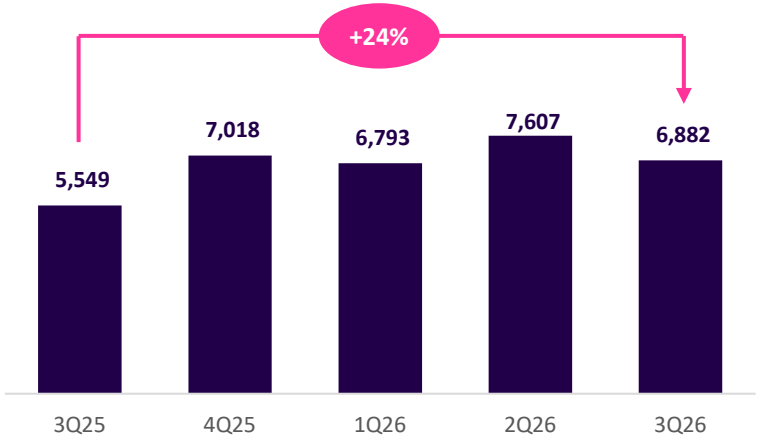
65%
of Nequi account holders are not Bancolombia customers.

42%
of payments in BreB ecosystem come from Nequi

2x
Revenue per client now doubles the cost to serve

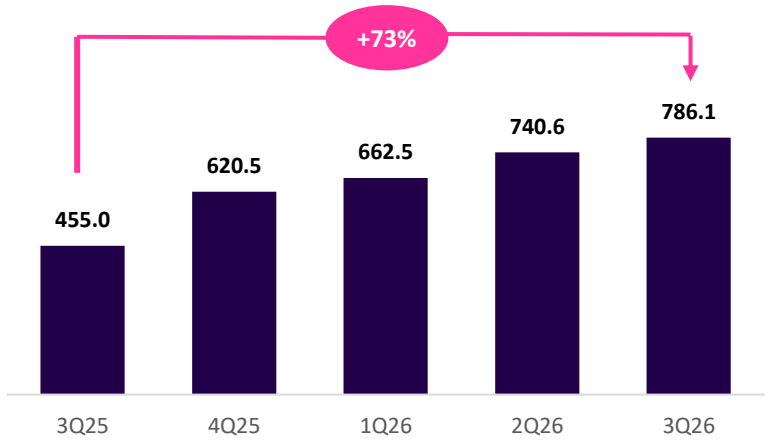
Robust balance sheet supports scalable growth

Deposits



COP Billions.
Includes deposit balances and associated interest

Disbursements

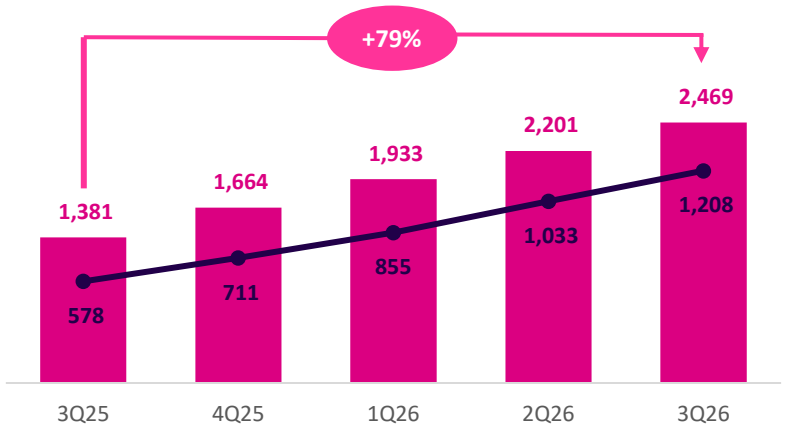


COP Billions

3Q26

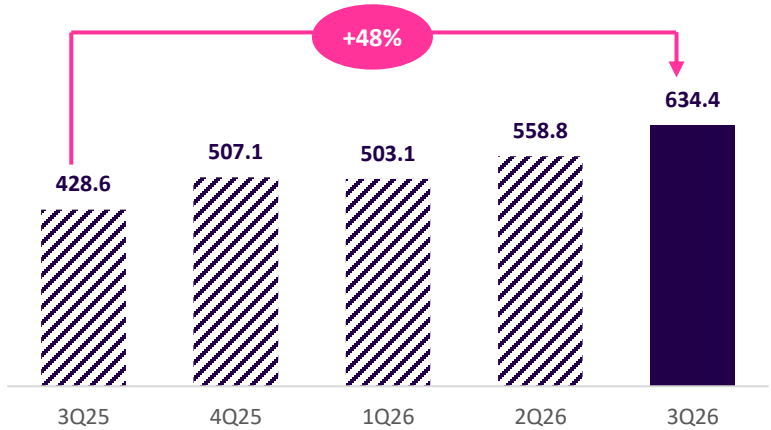
Average Ticket Size	COP 1.7 Million
Loans' Average Duration	13 months
Loan to Deposit Ratio	36%

Loans



Includes loan balances and associated interest.

Equity



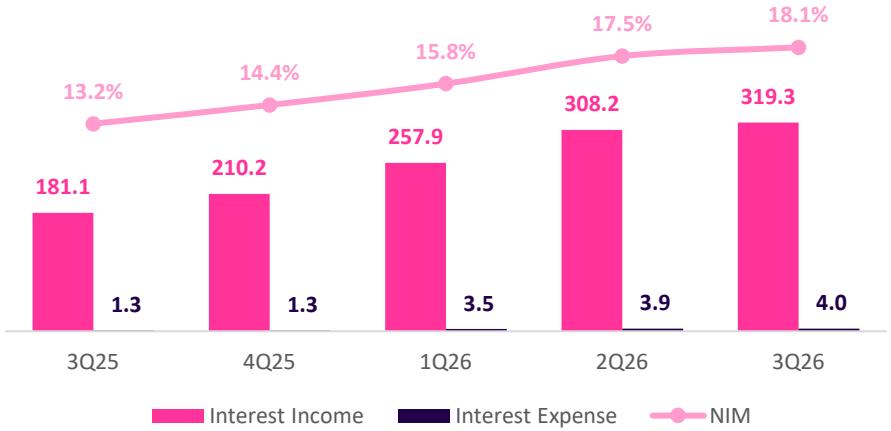
COP Billions.
Equity assumed for periods previous to 3Q26 is set at the mínimum total solvency target.

13%
Total Solvency

Financial information for periods prior to the spin off is presented for illustrative purposes only.

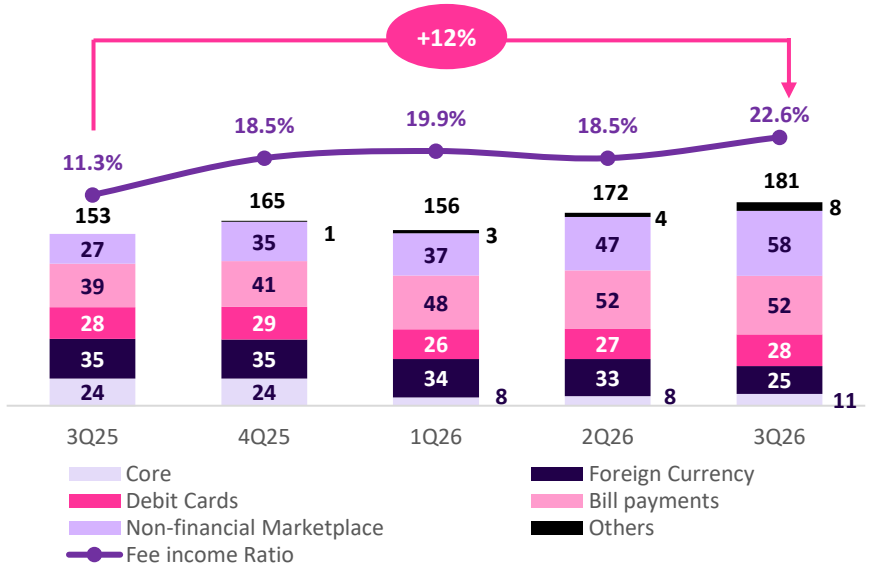
Unrivaled margin generation capacity

NII & NIM*



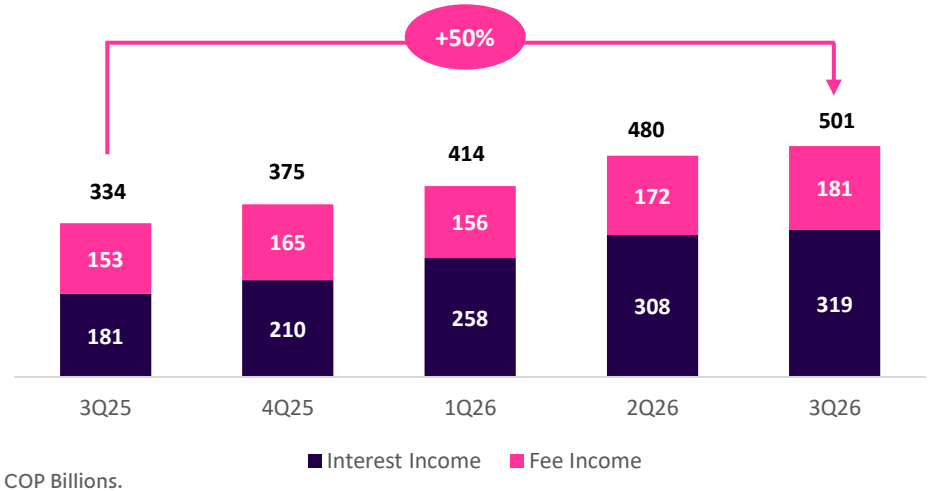
COP Billions.

Fee Income*



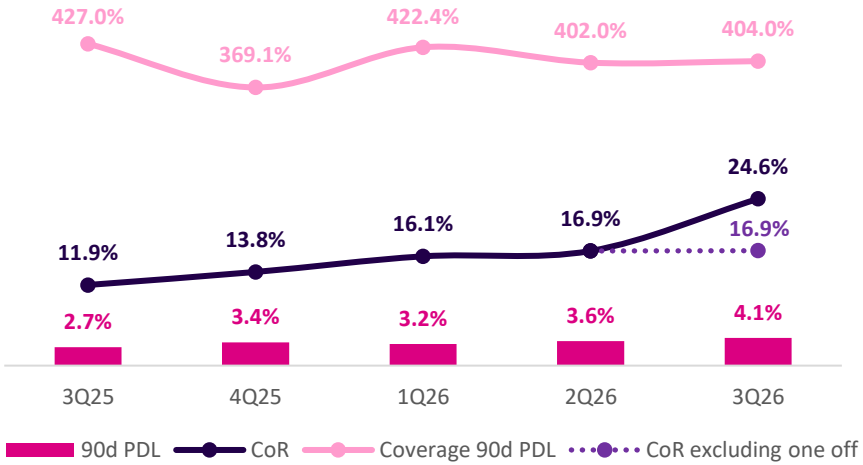
COP Billions.
Fee Income Ratio: Net Fee Income/ Total Net Operating Income

Total Income*



COP Billions.

90d PDL & CoR*

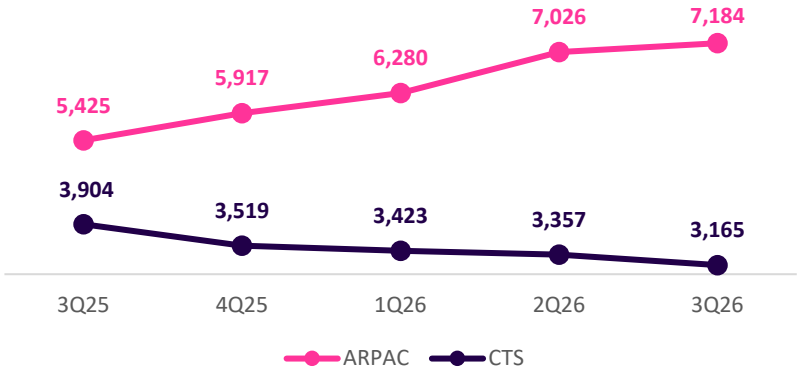


Financial information for periods prior to the spin off is presented for illustrative purposes only
*3Q26 P&L figures are presented on an administrative basis reflecting operations for July, August, and September.

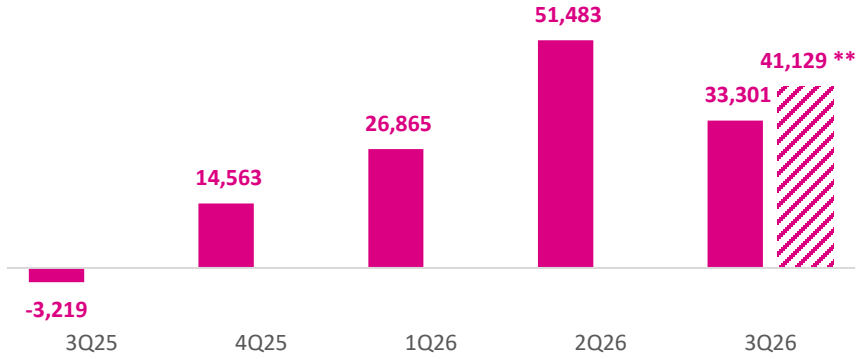
#ATuRitmo

Proven value proposal driving sustainable profitability

ARPAC-CTS*

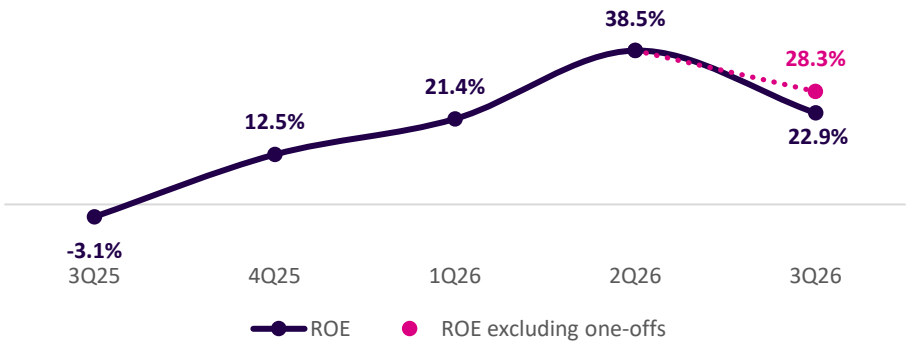


Net Income*



COP Millions.
**Net income excluding one-offs

ROE*



Equity assumed for ROE calculations for periods previous to 3Q26 is set at the mínimum total solvency target.

Financial information for periods prior to the spin off is presented for illustrative purposes only
* 3Q26 P&L figures are presented on an administrative basis reflecting operations for July, August, and September.

#ATuRitmo

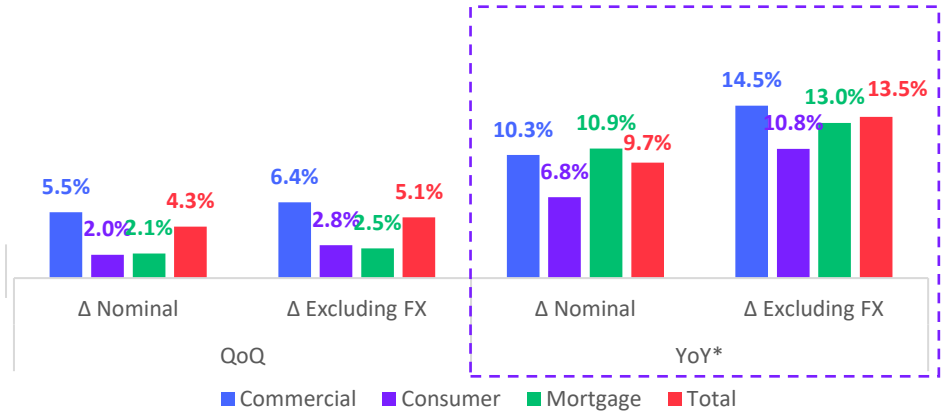
Guidance 2026 and Preliminary Guidance 2027

	2026	2027
Total Users	+9%	+5%
Loans	+65%	+65%-70%
Deposits	+19%	+23%-25%
NIM	17.2%	17.0%-17.5%
CoR	Around 18%	18%-20%
ROE	28%	28%-30%

Grupo Cibest's Consolidated Results

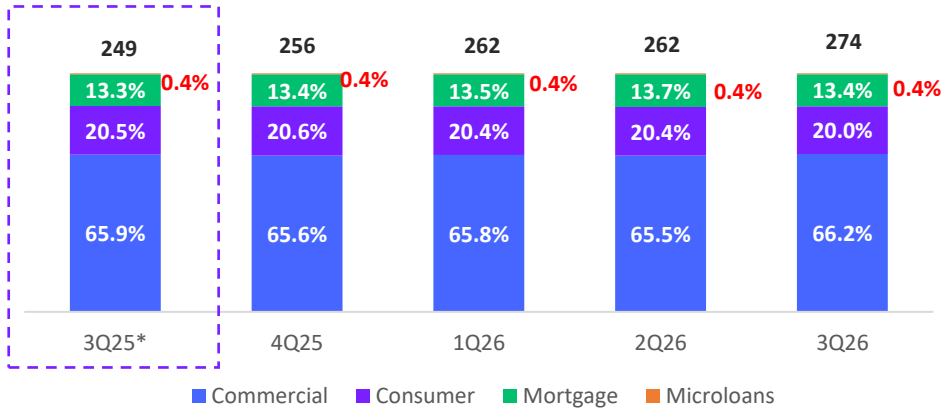
Loan portfolio

Loan Portfolio Growth



*Variations are calculated on a 3Q25 pro forma basis.

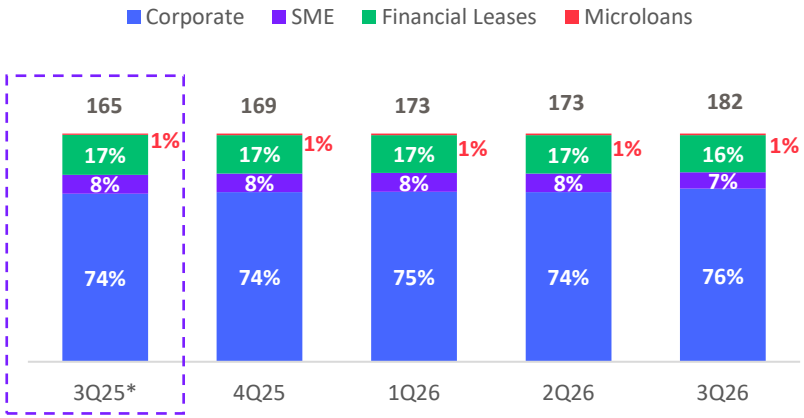
Total Gross Loans



3Q26/3Q25* ▲ 9.7%
3Q26/2Q26 ▲ 4.3%

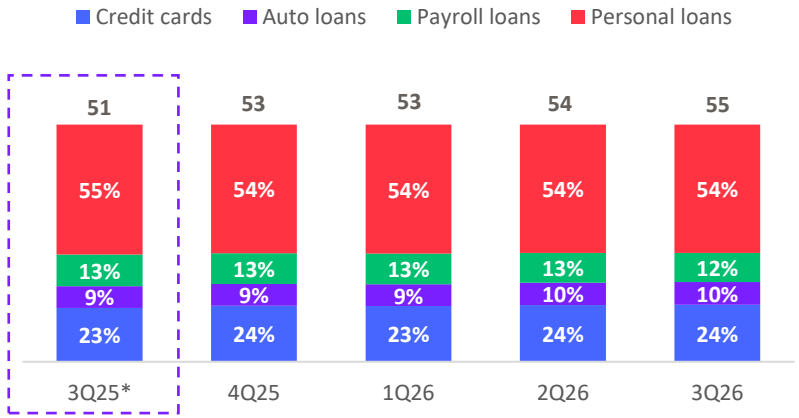
COP Trillion
*Pro-forma figures excluding discontinued operations

Comercial



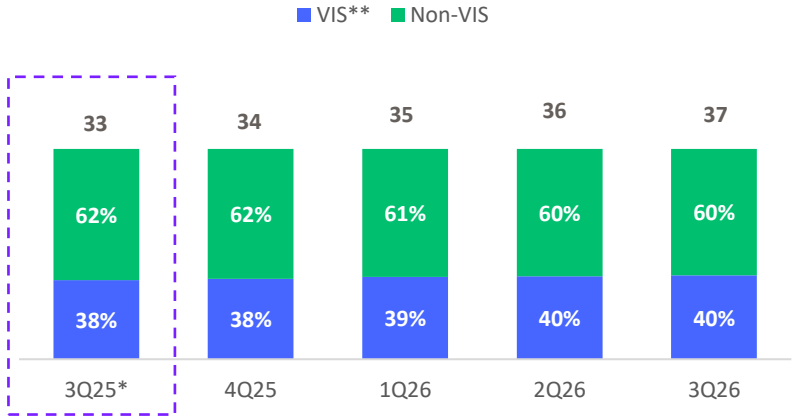
COP Trillion
*Pro-forma figures excluding discontinued operations

Consumer



COP Trillion
*Pro-forma figures excluding discontinued operations

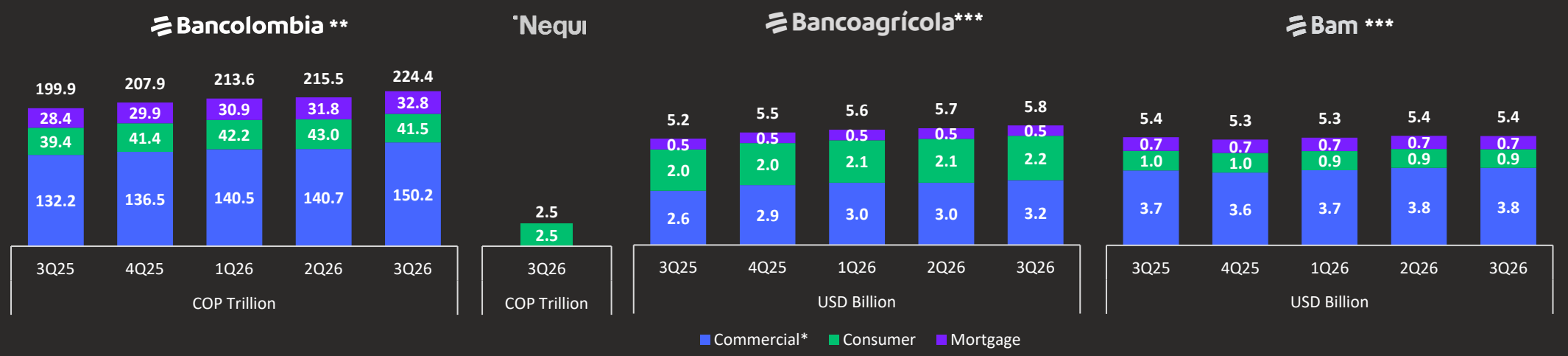
Mortgage



COP Trillion
*Pro-forma figures excluding discontinued operations
**VIS refers to low-income housing

Loan portfolio (Cont.)

Total Gross Loans per Entity



Total Gross Loans

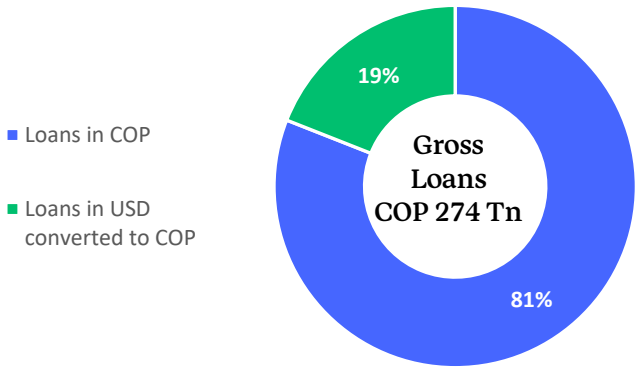
Bancolombia
3Q26/3Q25 ▲ 12.3%
3Q26/2Q26 ▲ 4.1%

Bancoagrícola***
3Q26/3Q25 ▲ 12.6%
3Q26/2Q26 ▲ 2.5%

Bam***
3Q26/3Q25 ▼ -0.3%
3Q26/2Q26 ▼ -0.3%

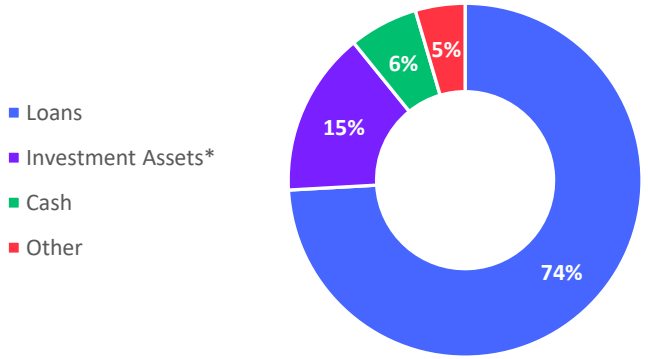
*Commercial loans Include microloans and, in the case of Bam and Bancoagrícola, also incorporate the cross-border loan portfolio.
**Bancolombia Standalone information after intercompany eliminations.
***Banco Agrícola refers to Banagrícola and subsidiaries and Bam refers to Grupo Agromercantil Holding (GAH) and subsidiaries.

Total Gross Loans by Currency*



*As of 3Q26, gross loans in USD were 15.7 billion.

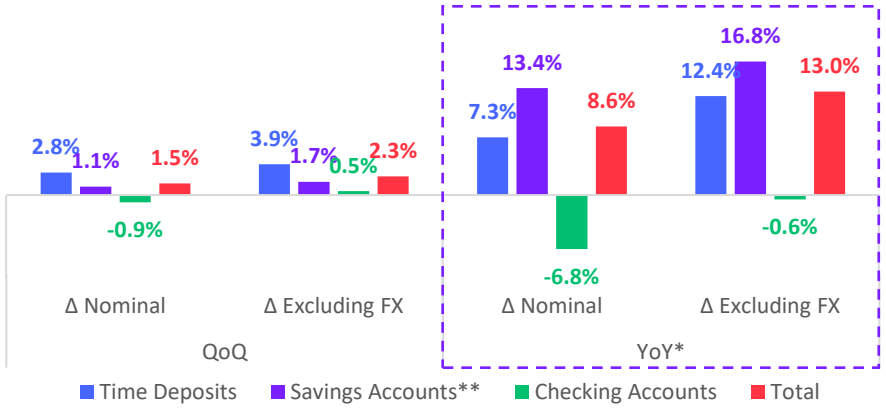
Total Assets



*Investment Assets includes Interbank borrowings, REPOS, Financial assets investment and Derivative financial instruments

Deposits

Deposits Growth



*Variations are calculated on a 3Q25 pro forma basis.
**Savings Accounts includes other deposits.

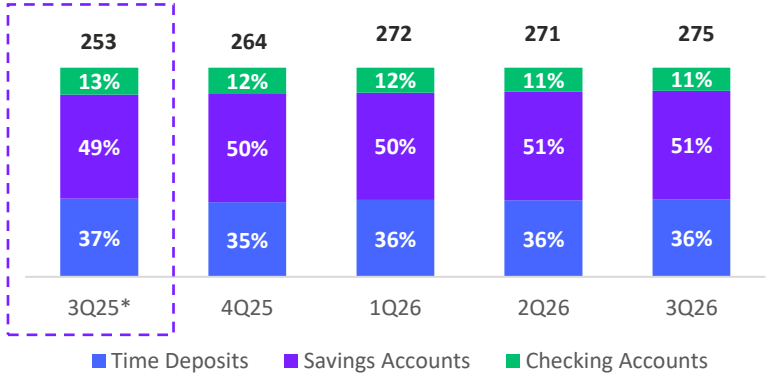
Total Deposits
3Q26/3Q25* ▲ 8.6%
3Q26/2Q26 ▲ 1.5%

Time Deposits
3Q26/3Q25* ▲ 7.3%
3Q26/2Q26 ▲ 2.8%

Savings Accounts
3Q26/3Q25* ▲ 13.8%
3Q26/2Q26 ▲ 1.8%

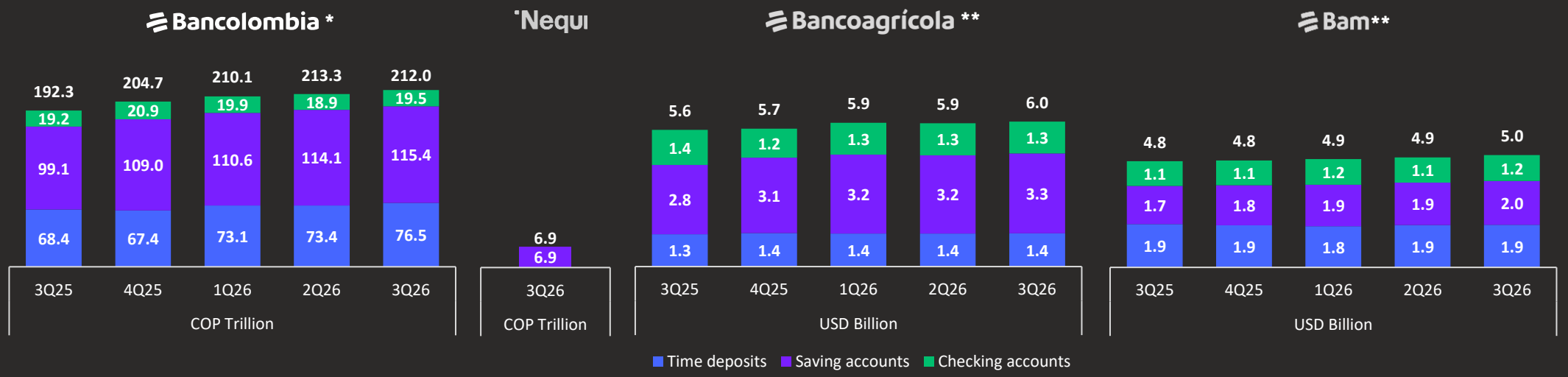
Checking Accounts
3Q26/3Q25* ▼ -6.8%
3Q26/2Q26 ▼ - 0.9%

Total Deposits



COP Trillion
*Pro-forma figures excluding discontinued operations

Total Deposits per Entity



Total Deposits

Bancolombia
3Q26/3Q25 ▲ 13.1%
3Q26/2Q26 ▲ 2.4%

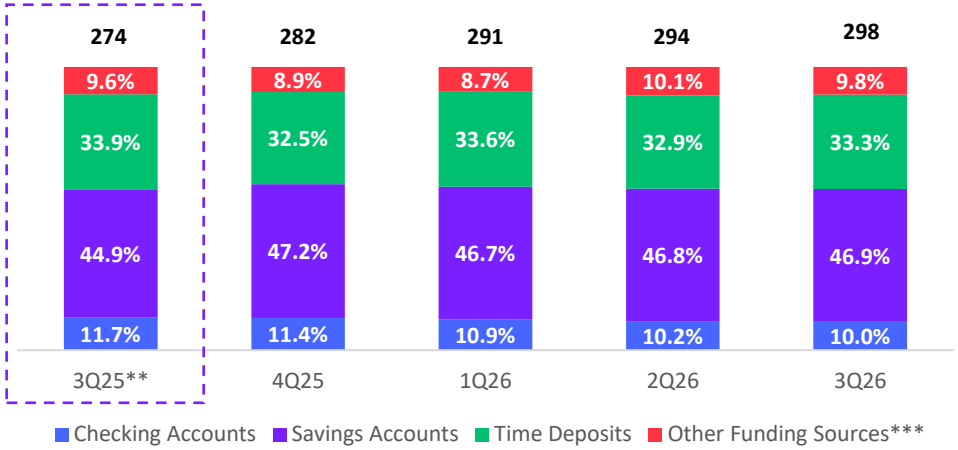
Bancoagrícola**
3Q26/3Q25 ▲ 6.2%
3Q26/2Q26 ▲ 1.3%

Bam**
3Q26/3Q25 ▲ 5.8%
3Q26/2Q26 ▲ 2.1%

*Bancolombia Standalone information after intercompay eliminations.
**Banco Agrícola refers to Banagrícola and subsidiaries and Bam refers to Grupo Agromercantil Holding (GAH) and subsidiaries.

Funding

Funding Mix*



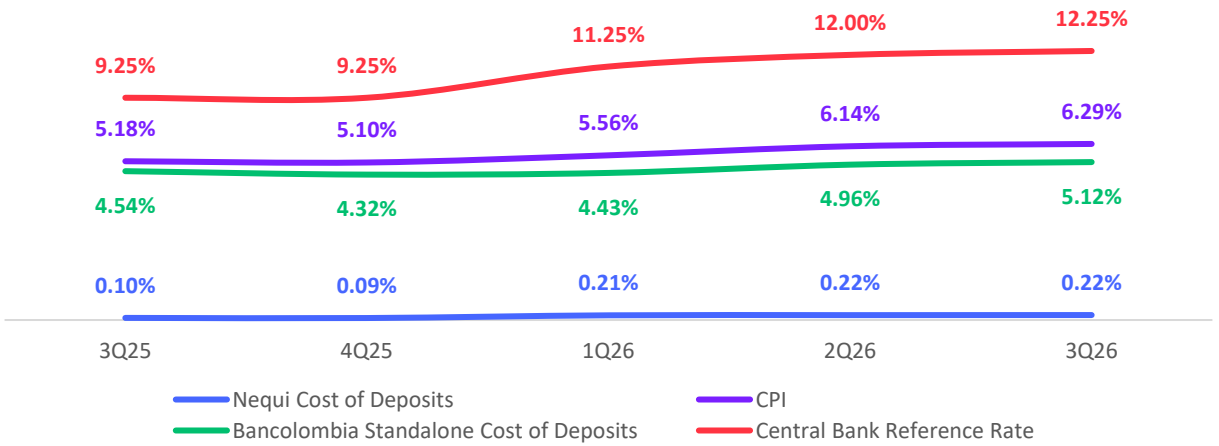
COP Trillion
*Share of each liability that represent a source of funding
**Pro-forma figures excluding discontinued operations
***Others include long term deposits, loans with banks and other deposits.

Cost of Deposits

	3Q25*	2Q26	3Q26
Checking Accounts	0.40%	0.35%	0.37%
Savings Accounts	2.21%	2.68%	2.72%
Time Deposits	7.95%	8.16%	8.37%
Cost of Deposits	**4.09%**	**4.40%**	**4.50%**

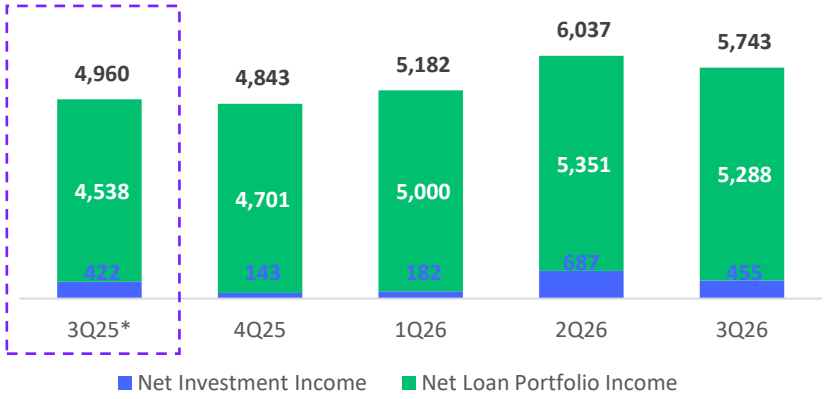
*Pro-forma figures excluding discontinued operations

Cost of Deposits vs Interest Rates (Colombia)



Net interest income and margins

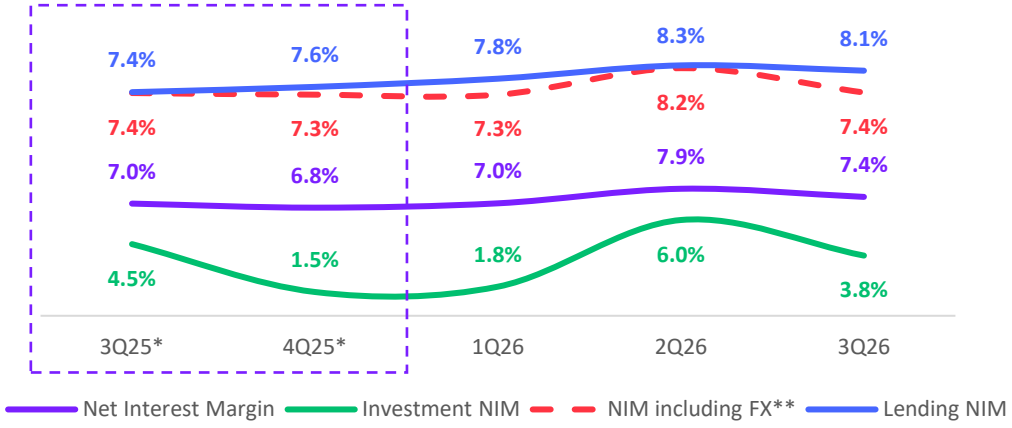
Net Interest Income



3Q26/3Q25 ▲ 15.8%
3Q26/2Q26 ▼ -4.9%

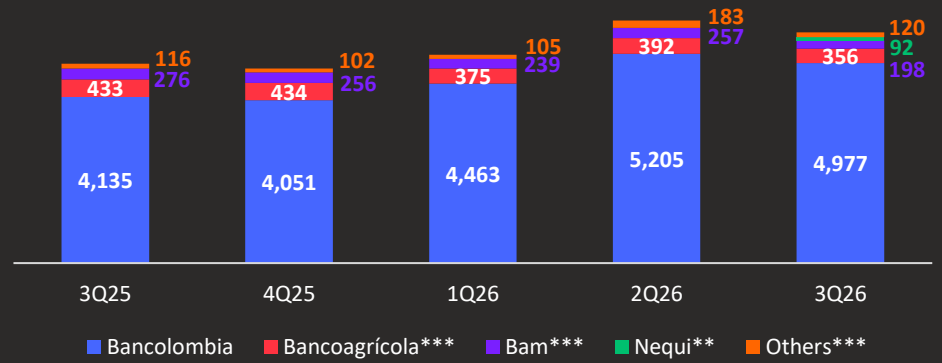
COP Billion
*Pro-forma metrics calculated based on restated periods

Net Interest Margin



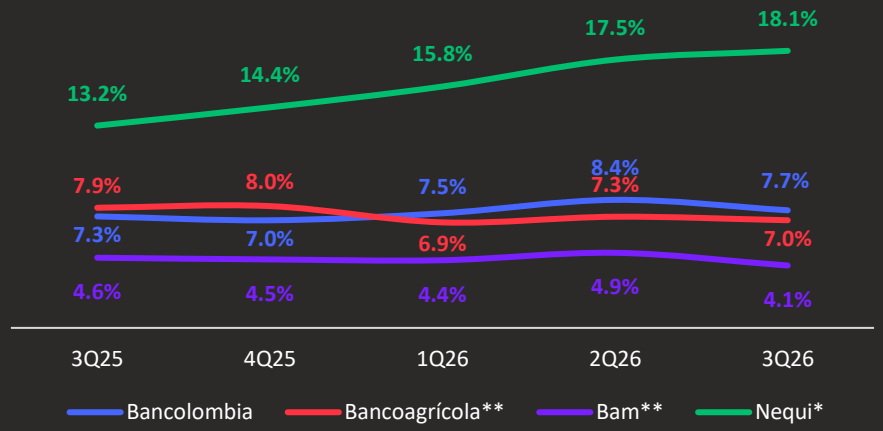
*Pro-forma metrics calculated based on restated periods
**NIM including FX is an internal performance ratio

Net Interest Income per Entity*



COP Billion
*For purposes of the Grupo Cibest entity breakdown, figures are presented after intercompany eliminations.
**3Q26 figure is presented on an administrative basis reflecting operations for July, August, and September
***Banco Agrícola refers to Banagrícola and subsidiaries and Bam refers to Grupo Agromercantil Holding (GAH) and subsidiaries. Others include Bancolombia Panamá, Bancolombia Puerto Rico and others.

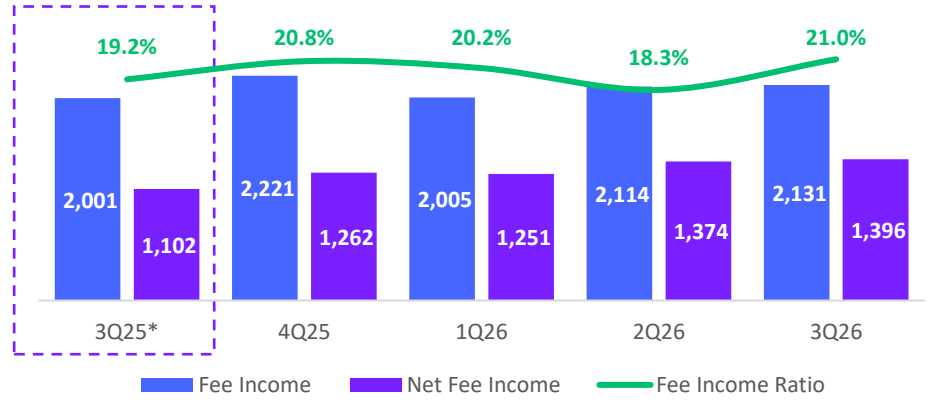
Net Interest Margin per Entity



*3Q26 figure is presented on an administrative basis reflecting operations for July, August, and September. Financial metrics for periods prior to the spin off are presented for illustrative purposes only.
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Fee Income

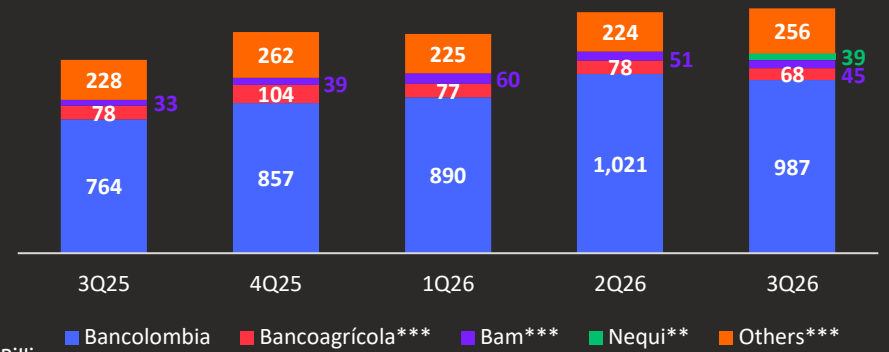
Net Fee Income Evolution



Net Fee Income
3Q26/3Q25 ▲ 15.5%
3Q26/2Q26 ▲ 1.6%

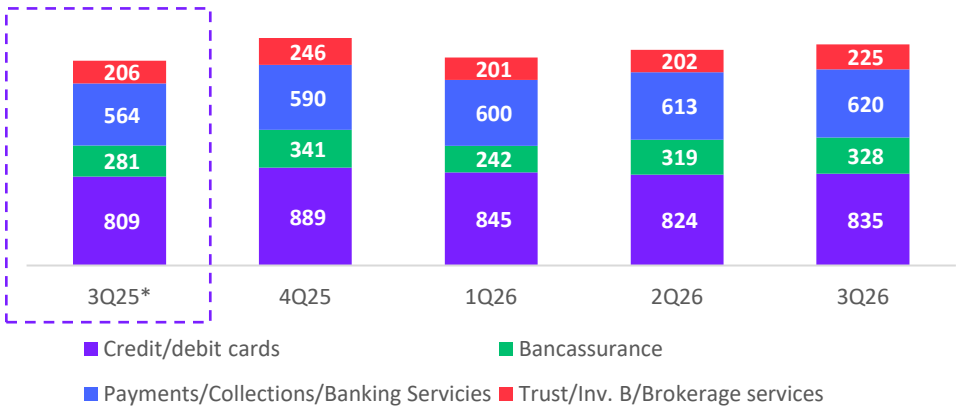
COP Billion
*Pro-forma metrics calculated based on restated periods.
Fee Income Ratio= Net Fee Income/ Total Net Operating Income
Total Net Operating Income = Net Interest Income (after impairment charges) + Net Fee Income + Total Dividends + Total other operating income

Net Fee Income per Entity*



COP Billion
*For purposes of the Grupo Cibest entity breakdown, figures are presented after intercompany eliminations. **3Q26 figure is presented on an administrative basis reflecting operations for July, August, and September. ***Banco Agrícola refers to Banagrícola and subsidiaries and Bam refers to Grupo Agromercantil Holding (GAH) and subsidiaries. Others include Fiduciaria Bancolombia, Valores Bancolombia and others.

Main Fee Income Sources



Credit/Debit Cards
3Q26/3Q25 ▲ 3.2%
3Q26/2Q26 ▲ 1.2%

Bancassurance
3Q26/3Q25 ▲ 16.7%
3Q26/2Q26 ▲ 3.0%

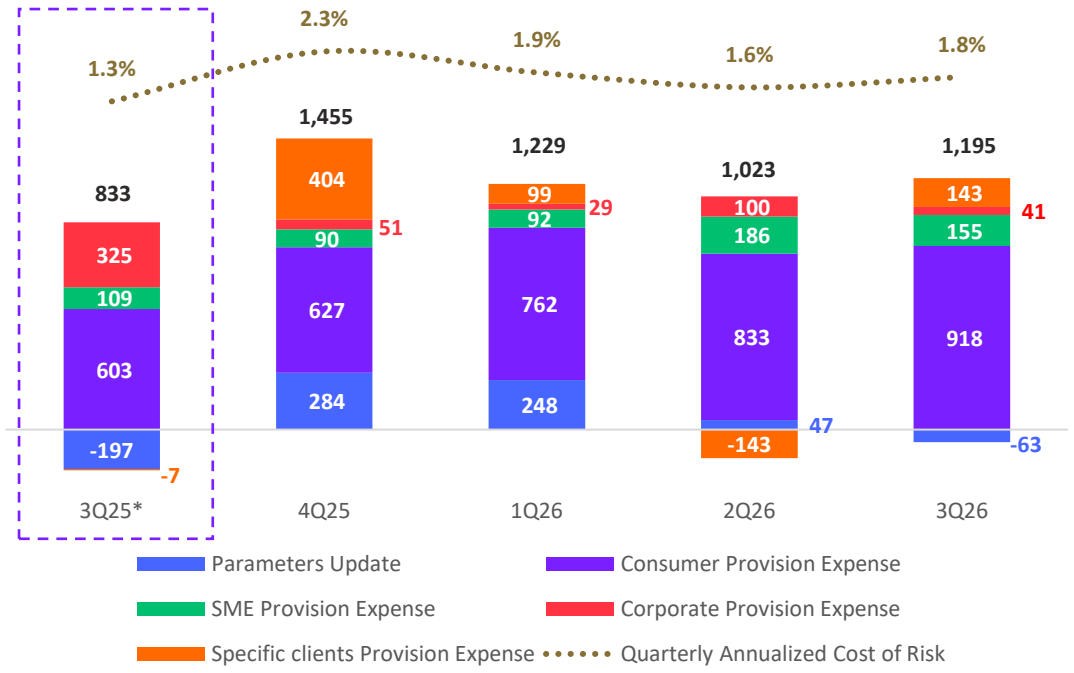
Payments/Collections/ Banking Services
3Q26/3Q25 ▲ 9.9%
3Q26/2Q26 ▲ 1.1%

Trust/Inv. B/Brokerage Services
3Q26/3Q25 ▲ 9.1%
3Q26/2Q26 ▲ 11.5%

COP Billion
*Pro-forma metrics calculated based on restated periods.

Provision charges & CoR

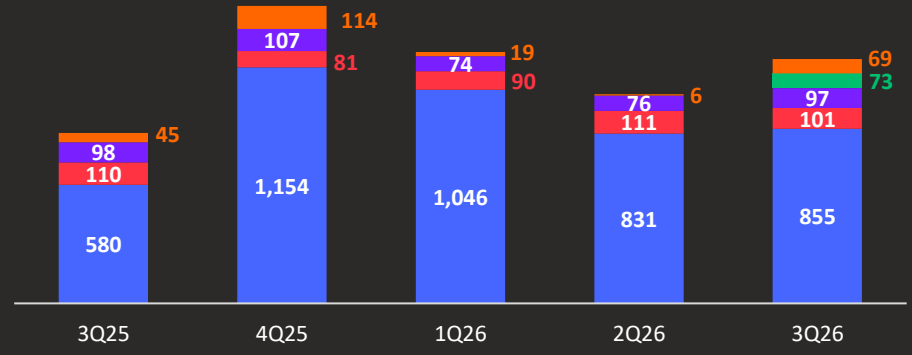
Provisions Breakdown



COP Billion
*Pro-forma metrics calculated based on restated periods

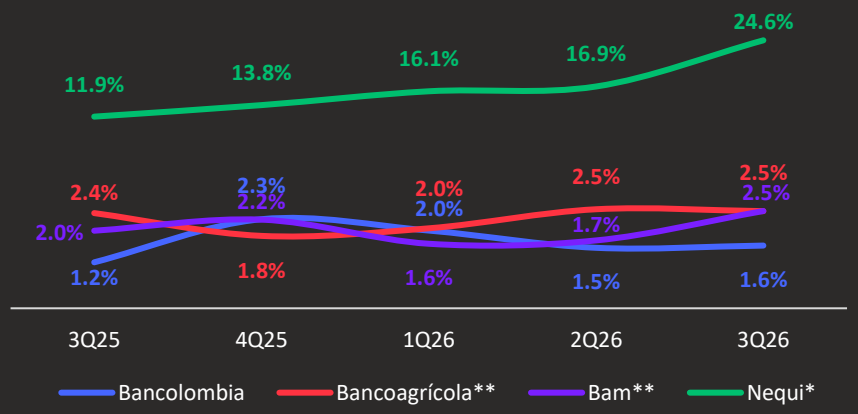
Net Provision Charges
3Q26/3Q25 ▲ 43.4%
3Q26/2Q26 ▲ 16.8%

Provisions Breakdown per Entity*



COP Billion ■ Bancolombia ■ Bancoagrícola*** ■ Bam*** ■ Nequi** ■ Others**
*For purposes of the Grupo Cibest entity breakdown, figures are presented after intercompany eliminations.
**3Q26 figure is presented on an administrative basis reflecting operations for July, August, and September.
***Banco Agrícola refers to Banagrícola and subsidiaries and Bam refers to Grupo Agromercantil Holding (GAH) and subsidiaries. Others include Bancolombia Panamá, Renting and others.

CoR per Entity



Quarterly Annualized Cost of Risk.
*3Q26 figure is presented on an administrative basis reflecting operations for July, August, and September. Financial metrics for periods prior to the spin off are presented for illustrative purposes only, **Banco Agrícola refers to Banagrícola and subsidiaries and Bam refers to Grupo Agromercantil Holding (GAH) and subsidiaries.

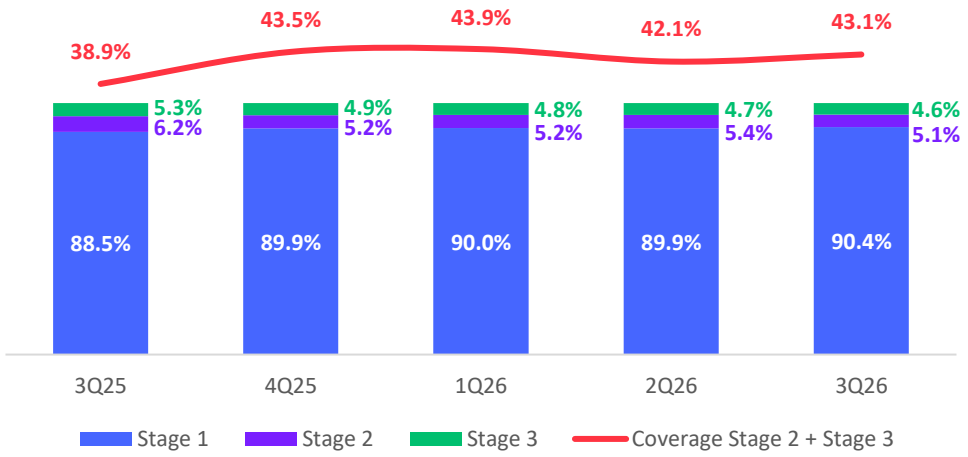
Asset quality

Asset Quality Evolution

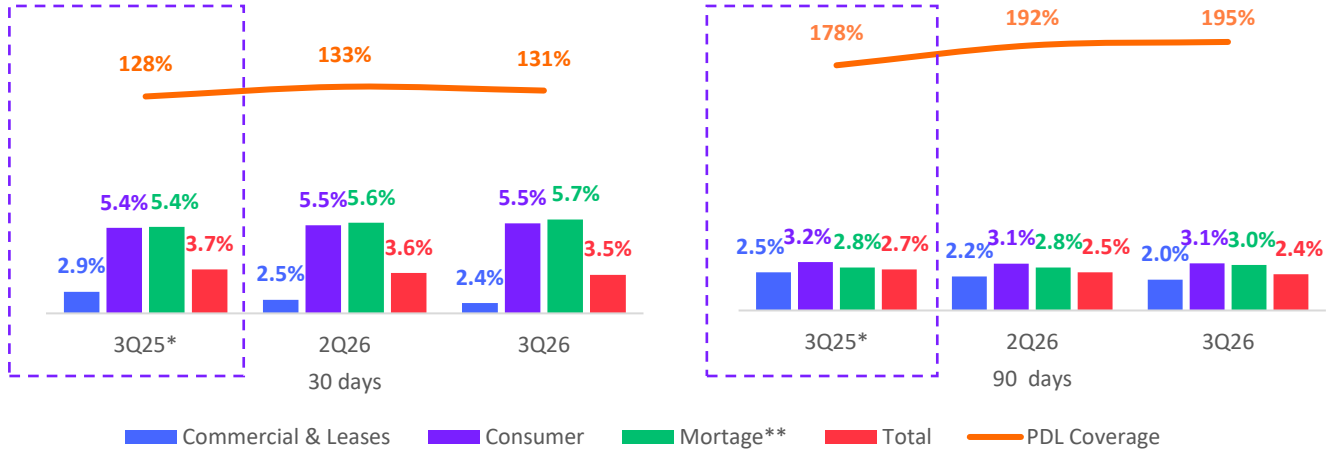
	3Q25*	4Q25	1Q26	2Q26	3Q26
Initial PDL	9,621	9,063	8,888	9,237	9,123
New PDL**	**607**	**856**	**1,290**	**1,013**	**1,276**
Charge-offs	-1,165	-1,031	-941	-1,127	-1,081
Final PDL	**9,063**	**8,888**	**9,237**	**9,123**	**9,318**

COP Billion
*Pro-forma figures excluding discontinued operations
**New PDLs is the sum of the change in PDLs and charge-offs for the periods

Loan Breakdown by Stages



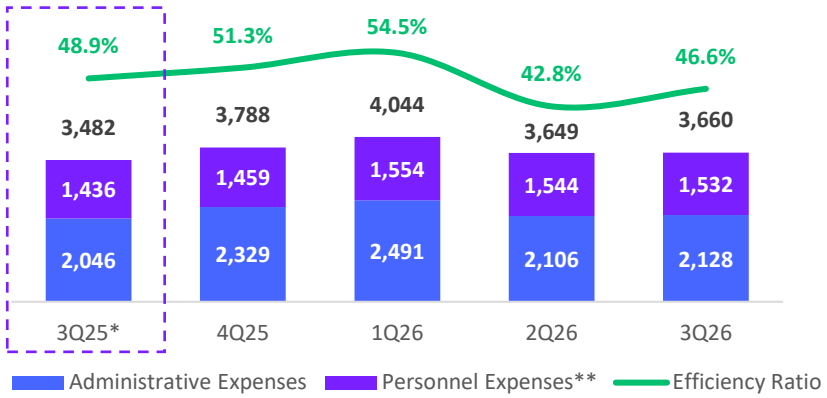
PDL and Coverage per Category



*Pro-forma figures excluding discontinued operations
**Mortgage PDLs are calculated over 120 days

Operating Expenses

Opex Main Drivers



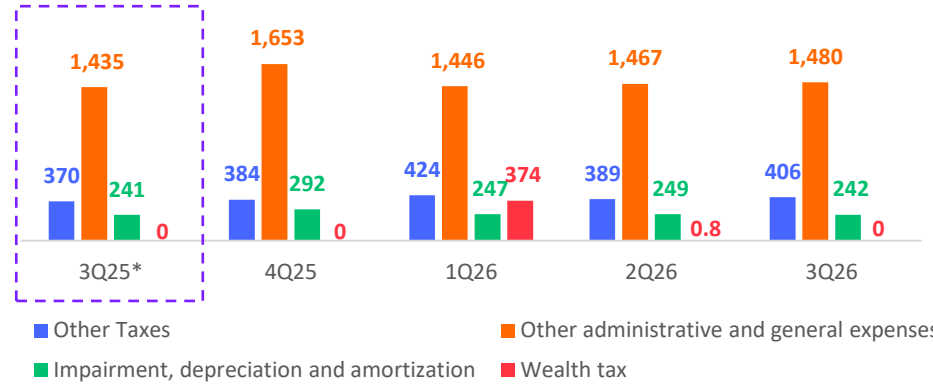
COP Billion
*Pro-forma metrics calculated based on restated periods. **Personnel expenses is the sum of salaries and employee benefits, as well as bonus plan payments and compensation

Total Operating Expenses
3Q26/3Q25 ▲ 5.1%
3Q26/2Q26 ▲ 0.3%

All Other Expenses
3Q26/3Q25 ▼ 4.0%
3Q26/2Q26 ▼ 1.1%

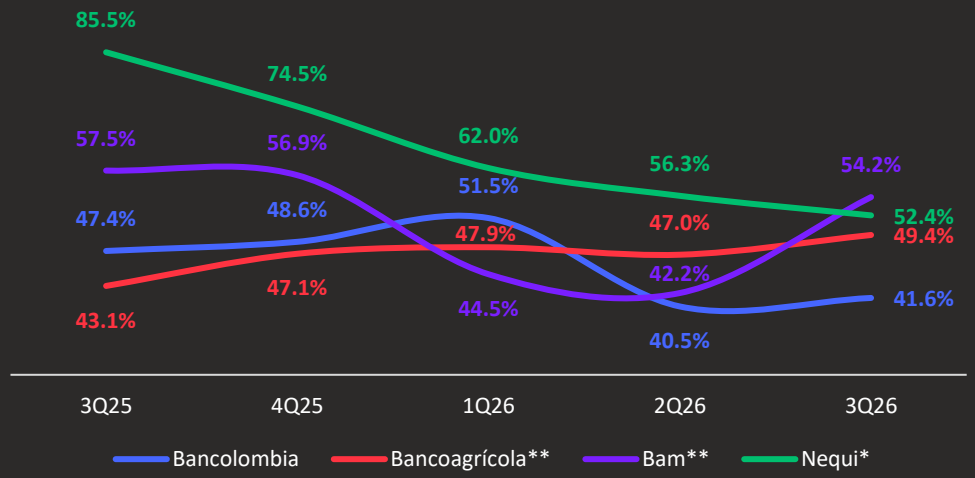
Personnel Expenses
3Q26/3Q25 ▲ 6.7%
3Q26/2Q26 ▼ -0.7%

All Other Expenses



COP Billion
*Pro-forma metrics calculated based on restated periods

Efficiency Ratio per Entity

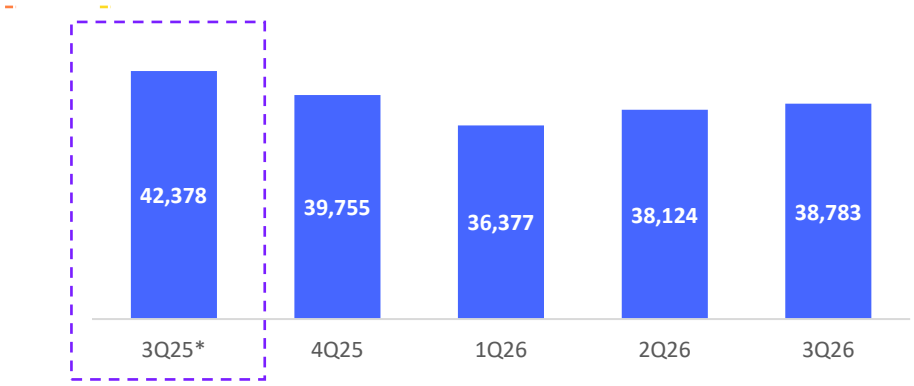


*3Q26 figure is presented on an administrative basis reflecting operations for July, August, and September. Financial metrics for periods prior to the spin off are presented for illustrative purposes only. **Banco Agrícola refers to Banagrícola and subsidiaries and Bam refers to Grupo Agromercantil Holding (GAH) and subsidiaries.

Grupo Cibest

Capital and leverage

Shareholders Equity

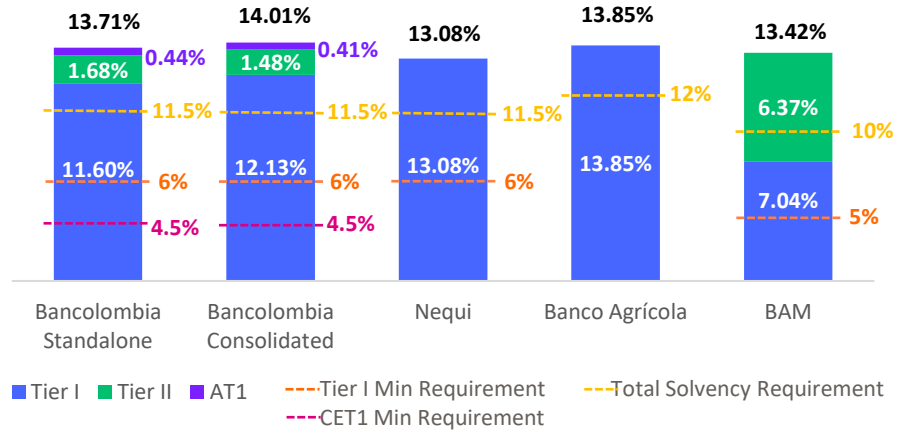


COP Billion
*Pro-forma figures excluding discontinued operations

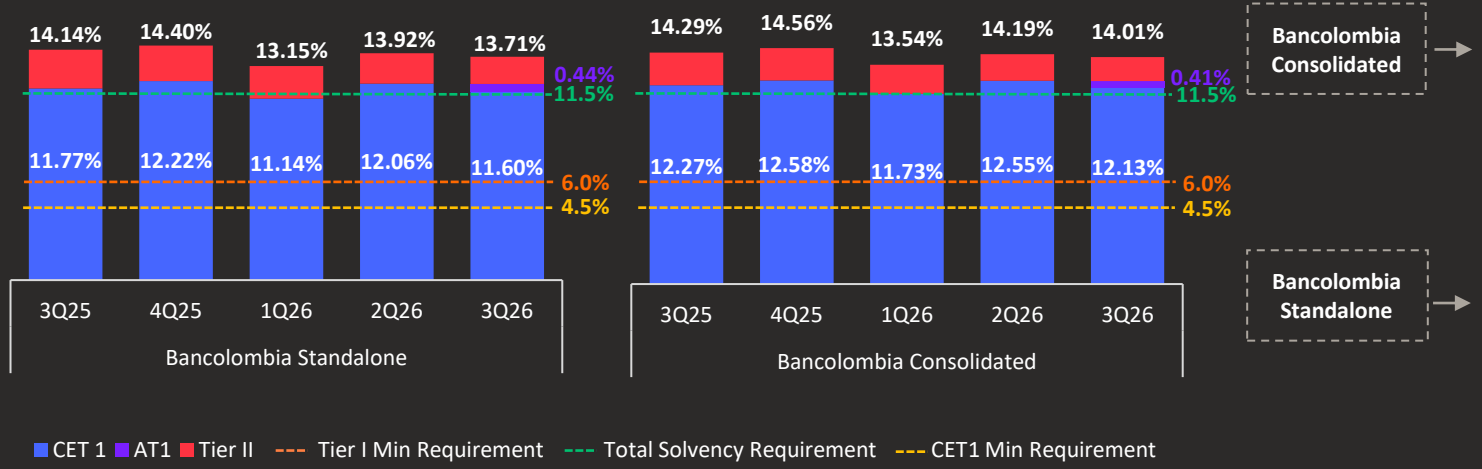
Shareholders´ Equity
3Q26/3Q25* ▼ -8.5%
3Q26/2Q26 1.7%

Double Leverage
98%

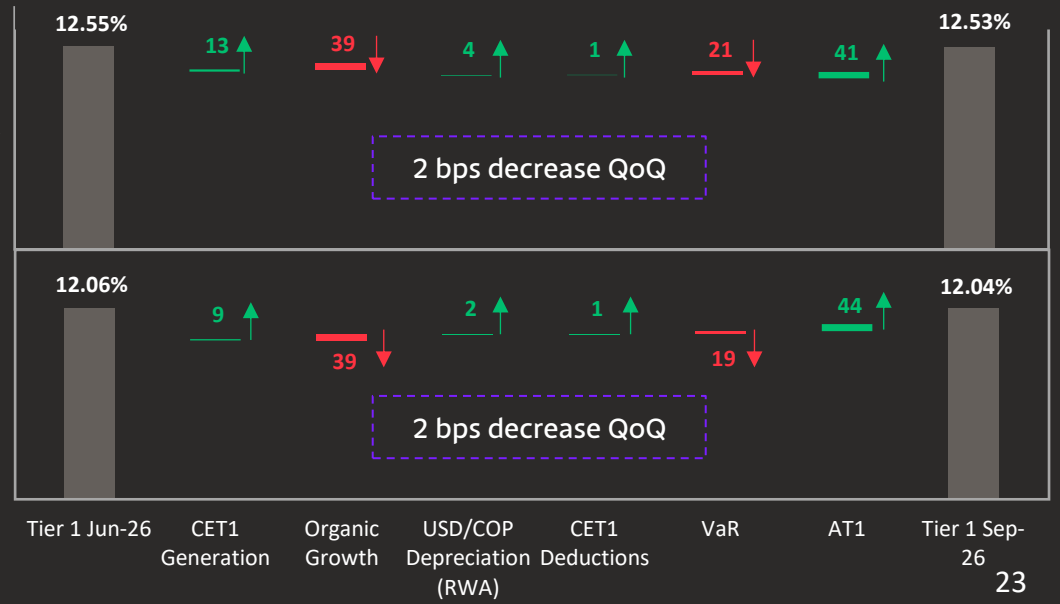
Operating Entities Capital Adequacy



Solvency Ratio (%) Bancolombia

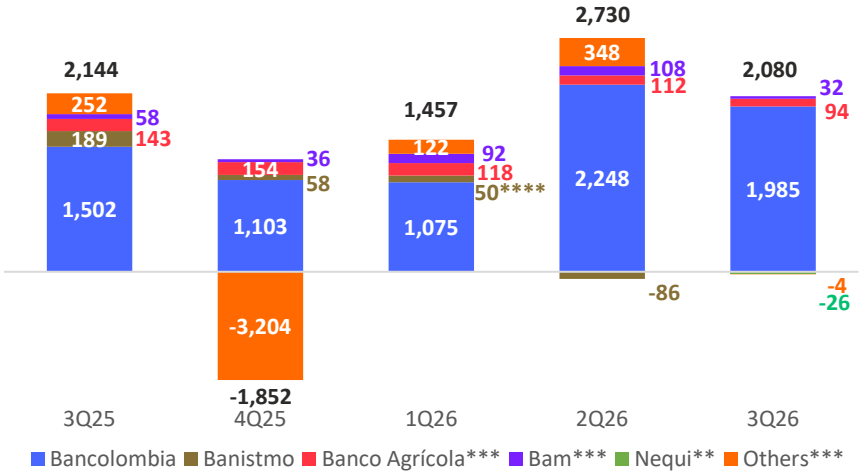


Bancolombia Tier I Variation Components (QoQ)



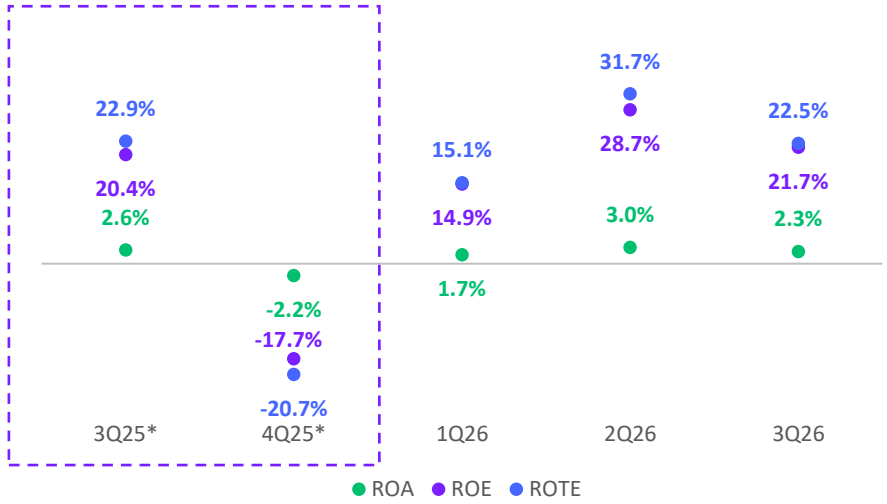
Net Income & Quarterly Annualized ROE

Net Income Breakdown*



Net Income
3Q26/3Q25 ▼ -3.0%
3Q26/2Q26 ▼ -23.8%

ROA, ROE & ROTE



COP Billion
*For purposes of the Grupo Cibest entity breakdown, figures are presented after intercompany eliminations **3Q26 figure is presented on an administrative basis reflecting operations for July, August, and September
***Banco Agrícola refers to Banagrícola and subsidiaries and Bam refers to Grupo Agromercantil Holding (GAH) and subsidiaries. Others include Bancolombia Panamá, Renting and others. 4Q25 reflected Banistmo's impairment.
****Banistmo's 1Q26 net income attributable to Grupo Cibest

*Pro-forma metrics calculated based on restated periods

Year to date ROE* per main entities



Banco Agrícola refers to Banagrícola and subsidiaries and Bam refers to Grupo Agromercantil Holding (GAH) and subsidiaries. *Year to date ROE. In the case of Bam and Bancoagrícola also incorporate cross-border loan portfolio.
**Administrative Year to date ROE

Guidance & Final Remarks



Our 2026 & Preliminary Guidance 2027

	2026	2027
Loan Growth	8%-9%	9%-10%
NIM	7.4%-7.6%	7.5%-7.7%
CoR	1.6%-1.8%	1.9%-2.1%
Efficiency	47%-48%	46%-47%
ROE	21%-22%	

Macroeconomic Assumptions

	2026	2027
GDP Growth	2.6%	2.4%
Inflation Rate	6.7%	5.5%
Central Bank Policy Rate	12.75%	11.50%
Exchange rate	COP 3, 219	COP 3,435



Final Remarks

Grupo Cibest is uniquely positioned to capitalize on growth opportunities driven by the expected improvement in macroeconomic conditions and a recovery in investment confidence.

Proven NIM management capabilities, sound credit underwriting, cost discipline and optimal capital allocation are key levers supporting sustainable ROE generation across different economic cycles.

Appendix

Share buyback program supports total shareholder return

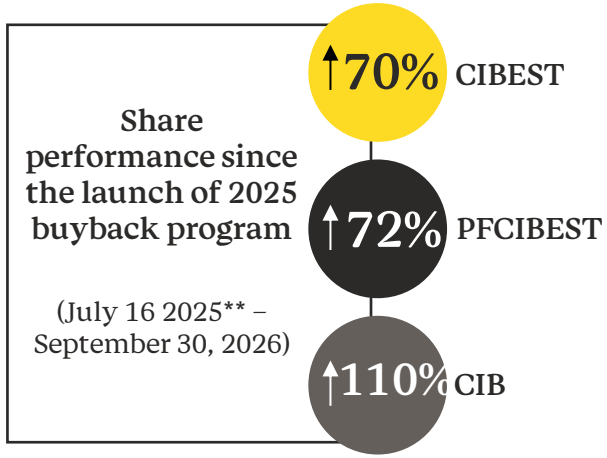
20.5%

of the 2026 buyback program amount repurchased as of September 30, 2026.

Accumulated Results per type of Share

	Volume of Shares Repurchased	% per type of Share
CIBEST	628,379	14.3%
PFCIBEST	3,244,439	73.8%
CIB	526,152*	12.0%
Total	4,398,970	

*ADRs converted to PFCIBEST.



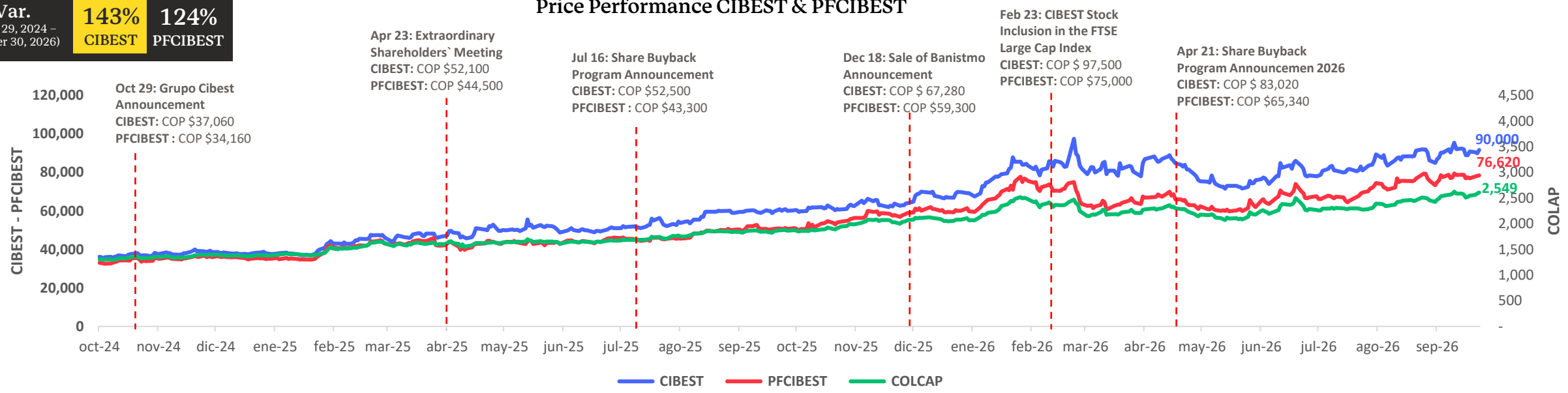
**Date of announcement of the 2025 buyback program.

Grupo Cibest

The corporate evolution into Grupo Cibest unlocked significant value

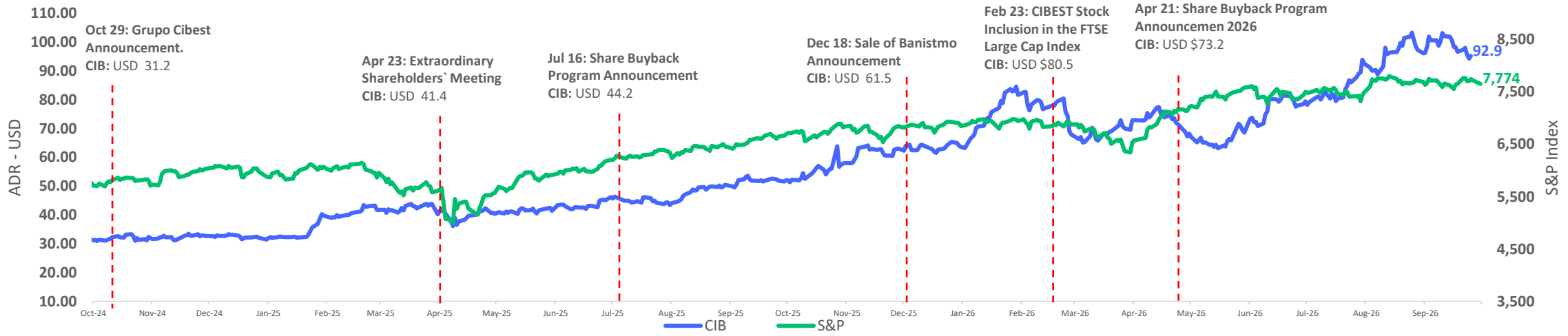
% Var. (October 29, 2024 – September 30, 2026)	143% CIBEST	124% PFCIBEST

Price Performance CIBEST & PFCIBEST



% Var. (October 29, 2024 – September 30, 2026)	198% CIB

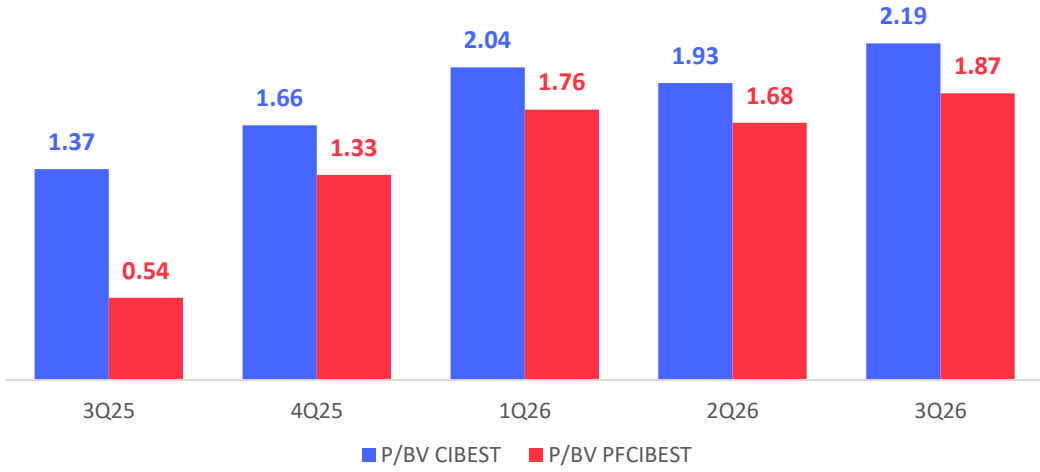
Price Performance CIB vs S&P

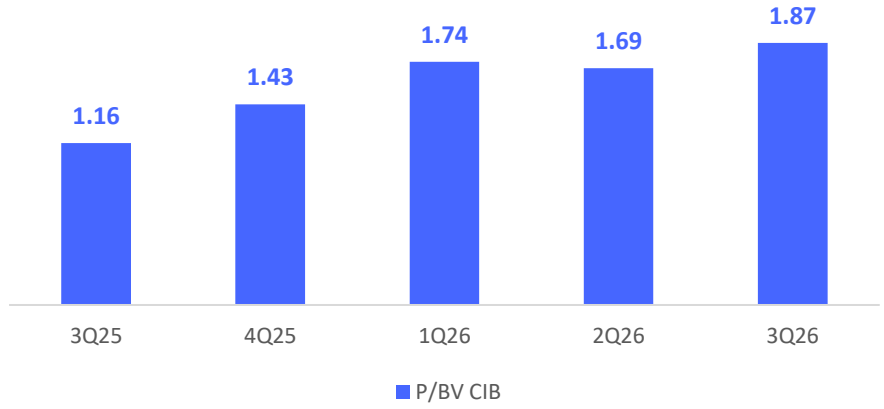


Grupo Cibest

The corporate evolution into Grupo Cibest unlocked significant value (Cont.)

Valuation Metrics



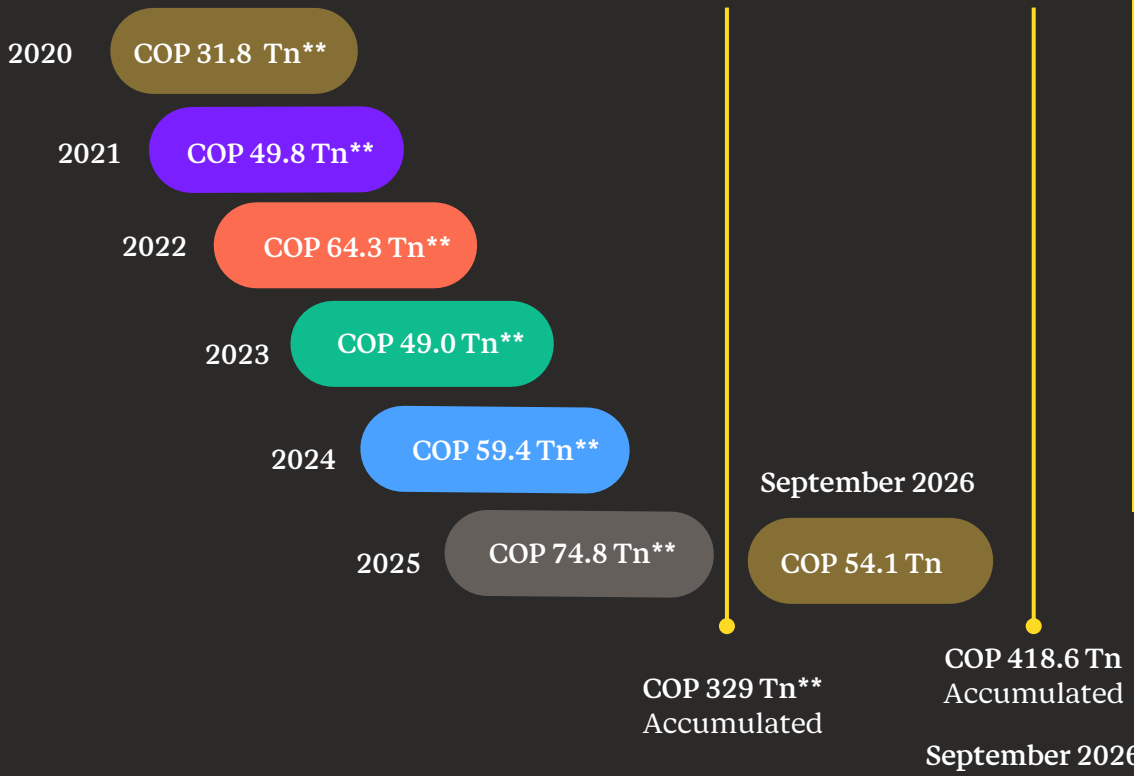


Sustainability

Businesses with purpose



COP 626 Tn - Our goal for 2030*



Sustainability framework

Environmental

Advancing our nature agenda

UN environment programme | finance initiative

Bancolombia is working with UNEP FI through the SECO Secondment to strengthen the integration of nature-related risks and opportunities into financial decision-making. The initiative focuses on biodiversity, land use, deforestation and pollution, while building capabilities to identify opportunities for nature finance.

Economic

Comapa Wind Project

Through **Bam**, Grupo Cibest participated in a USD 65 million sustainable financing facility for the 63 MW Comapa Wind Project in Guatemala, supporting the expansion of renewable energy capacity and the diversification of the country's energy matrix, while powering approximately 65,000 households each year.



Social

Avista Colombia Acquisition

avista™

Grupo Cibest acquired Avista Colombia, a fintech focused on the silver economy, strengthening its commitment to financial inclusion and expanding opportunities for this population segment. This milestone enhances the group's ability to deliver accessible financing solutions and generate positive social impact.

*Our 2030 business ambition is to mobilize at least COP 626 trillion (USD 187.2 billion, adjusted to exchange rate 09/30/2026) 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.

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.



Development of Scalable Business Models

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

Grupo Cibest
Bancolombia

Bancolombia Overview

Key Financial Figures

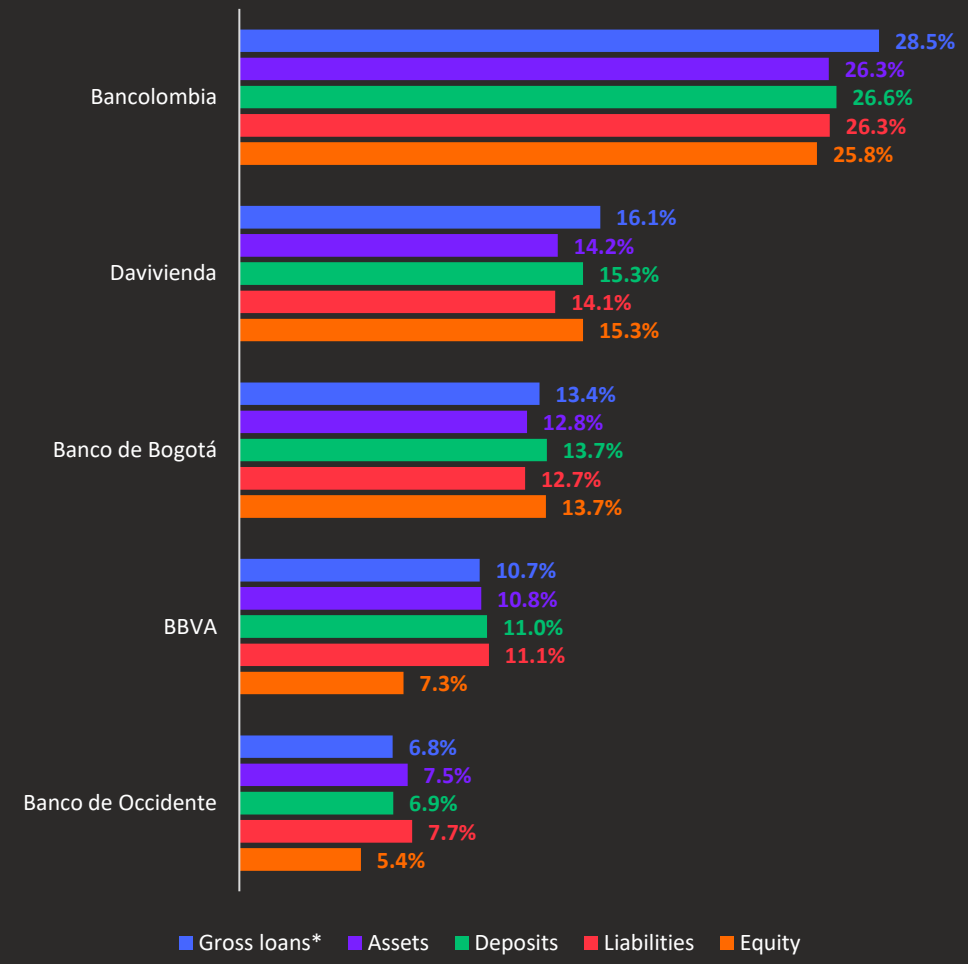
	3Q25	2Q26	3Q26
NIM	7.3%	8.4%	7.7%
NII	4,090	5,182	4,910
Net Fees Growth	2.5%	10.1%	1.2%
ROAE	26.6%	36.1%	30.6%
Efficiency	47.4%	40.5%	41.6%
CoR	1.2%	1.5%	1.6%

COP Billion
Standalone information before eliminations

Key Non - Financial Figures

	3Q25	2Q26	3Q26
Clients (Millions)	16.3	16.4	16.9
ATMs	5,201	5,169	5,166
Branches	568	562	563
Banking Agents	28,591	28,362	28,803

Market Share Colombia



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

Banco Agrícola Overview

Key Financial Figures

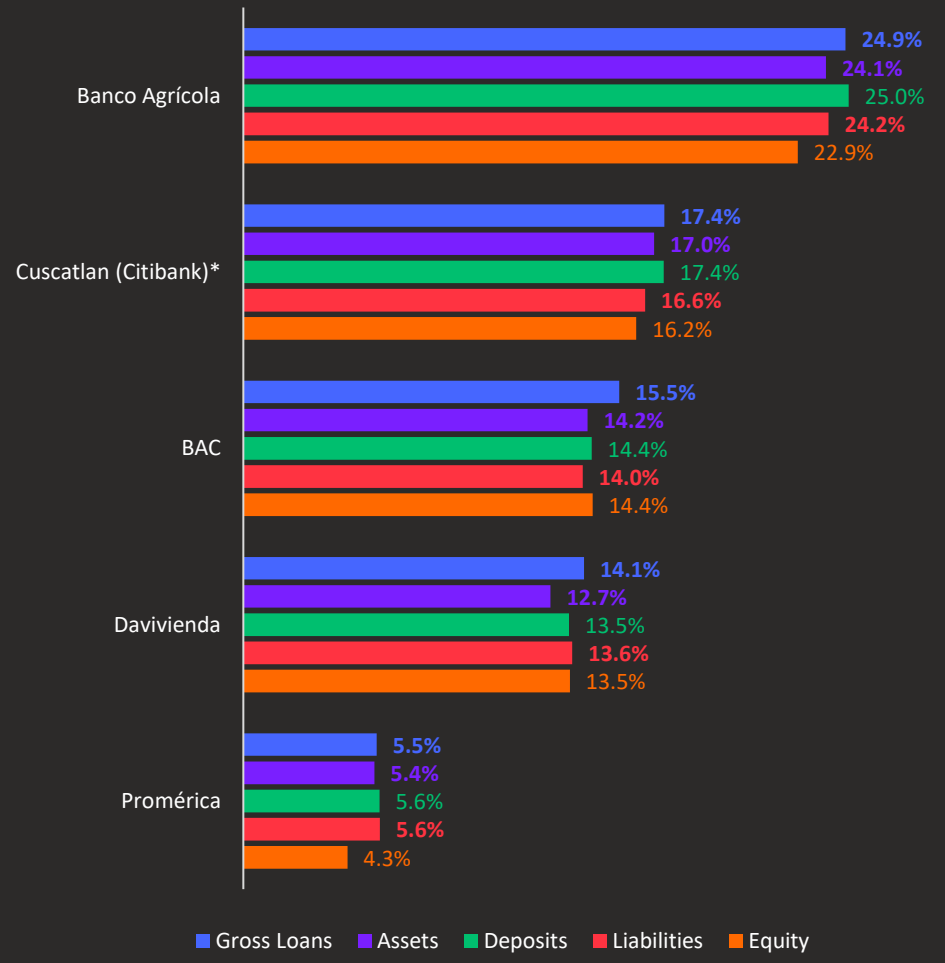
	3Q25	2Q26	3Q26
NIM	7.9%	7.3%	7.0%
NII	433.2	390.2	348.0
Net Fees Growth	-3.9%	0.9%	-12.2%
ROAE	20.2%	19.9%	16.9%
Efficiency	43.1%	47.0%	49.4%
CoR	2.4%	2.5%	2.5%

COP Billion
Standalone information before eliminations

Key Non - Financial Figures

	3Q25	2Q26	3Q26
Clients (Millions)	1.7	1.8	1.9
ATMs	590	624	629
Branches	92	93	93
Banking Agents	836	882	936

Market Share El Salvador



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

Grupo Cibest
Bam

BAM Overview

Key Financial Figures

	3Q25	2Q26	3Q26
NIM	4.6%	4.9%	4.1%
NII	258.1	245.1	183.8
Net Fees Growth	-13.5%	-14.4%	-10.9%
ROAE	7.3%	20.1%	4.3%
Efficiency	57.5%	42.2%	54.2%
CoR	2.0%	1.7%	2.5%

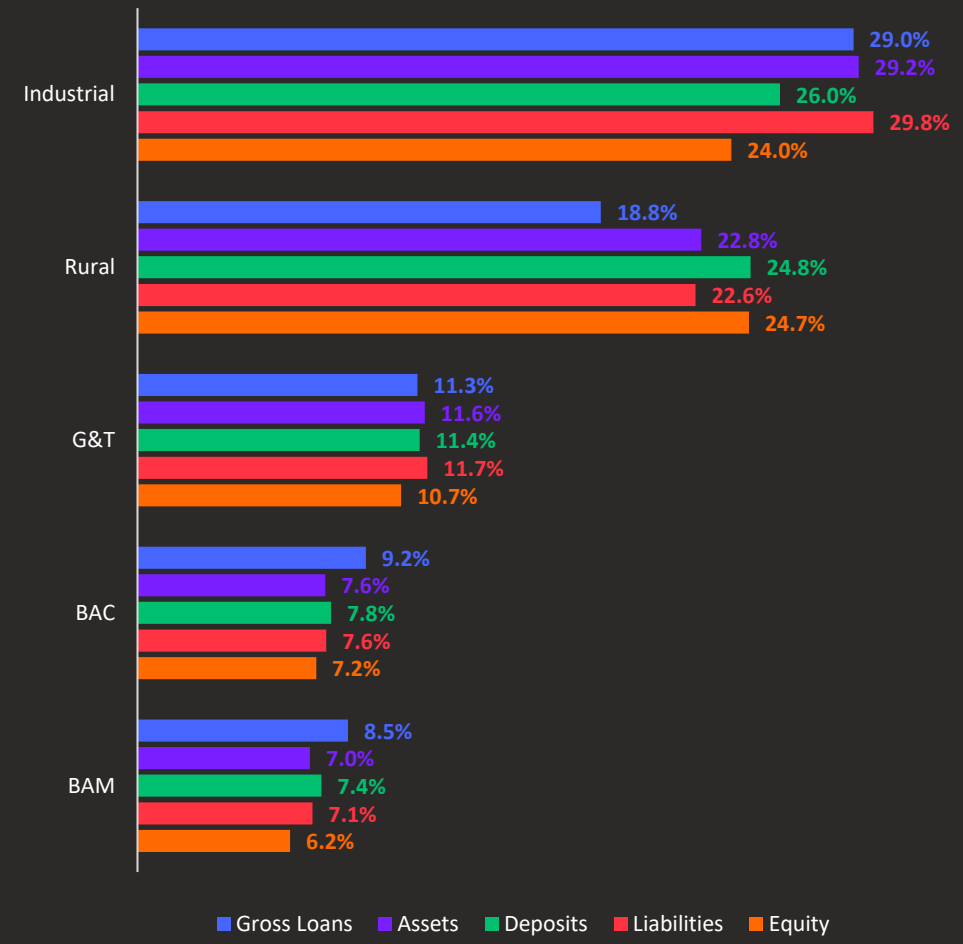
COP Billion
Standalone information before eliminations

Key Non - Financial Figures

	3Q25	2Q26	3Q26
Clients	618,022	629,322	548,281
ATMs*	0	0	0
Branches	143	139	139
Banking Agents	5,861	6,127	5,378

*BAM provides ATM access through its participation in Guatemala's 5B network.

Market Share Guatemala



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

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 September 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 others 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.

 : refers to the contribution of Central American and other businesses to the consolidated results of Grupo Cibest.


Grupo
Cibest
Financial Results
3Q26
Bancolombia
150
Años
30
YEARS
CIB
LISTED
NYSE
bvc
Emisor
ir
Sustainability Award
Gold Class 2021
S&P Global
Dow Jones
Sustainability Indexes