

Corporate Presentation **2Q 2026**





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2. Macroeconomic Context
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1 Key Figures and Indicators

Key Metrics 6M26

Figures in COP billions and percentages

Organization



894 Mil
Active customers



3.190 Mil
Employees



165 – (traditional
branch & express
branch)
Branches



54,4%*
NPS

* 2025 measurement

Balance

Active

Payroll Loans (44%)
14,5Bn COP

Other Consumer Loans (4%)
1,3Bn COP

Commercial Loans (19%)
6,3Bn COP

Securities Portfolio (20%)
6,7Bn COP

Cash and Repos (9%)
3,1Bn COP

Other Assets (7%)
2,2Bn

Loan-loss Provisions (-
3%)
-1,1Bn COP

2,7%

Past-due loan ratio Q2-26
3,65% Sistema bancario

Other consumer loans include housing and microcredit
Q2 cost of risk, quarterly average

Liabilities + Equity

Natural person (26%)
8,5Bn COP

Legal person (58%)
19,2Bn COP

Other anchoring (6%)
1,9Bn COP

Other liabilities (3%)
1,0Bn COP

Heritage (7%)
2,5Bn COP

1,3%

Cost of Risk Q2-26

Market Positioning

Loan Portfolio Market Share

3.0% Total Loans

- 18.0%MS Payroll Loans
- 7.4% MS Consumer Loans
- 1.6%MS Commercial Loans

Deposit Market Share

3.4% Total Deposits

- 3.7% Savings
- 3.7% CDT
- 1.5% Stream

Source: Financial Superintendence of Colombia,
May-26

 banco popular
6M26 Results Overview

Figures in COP billions

	3M26	6M26
Profitability YTD 6M26	ROA	0,03%
	ROE	0,4%
	Intermediation margin	6,0%
	NIM	5,2%
	Efficiency*	86,71%
Balance Jun 26	Gross Loans	22.327
	Commercial Loans	6.359
	Payroll Loans	14.613
	Other Consumer Loans	490
	Housing Loans	864
	Total Deposits	27.538
	Checking Accounts	1.229
	Savings Accounts	14.356
	Term Deposits	11.927
	Other Deposits	25
Profitability YTD 6M26	Deposits / Net Loans	122%
	Loans past due > 30 days	2,7%
	Net cost of risk	1,5%
	Total capital adequacy	12,3%

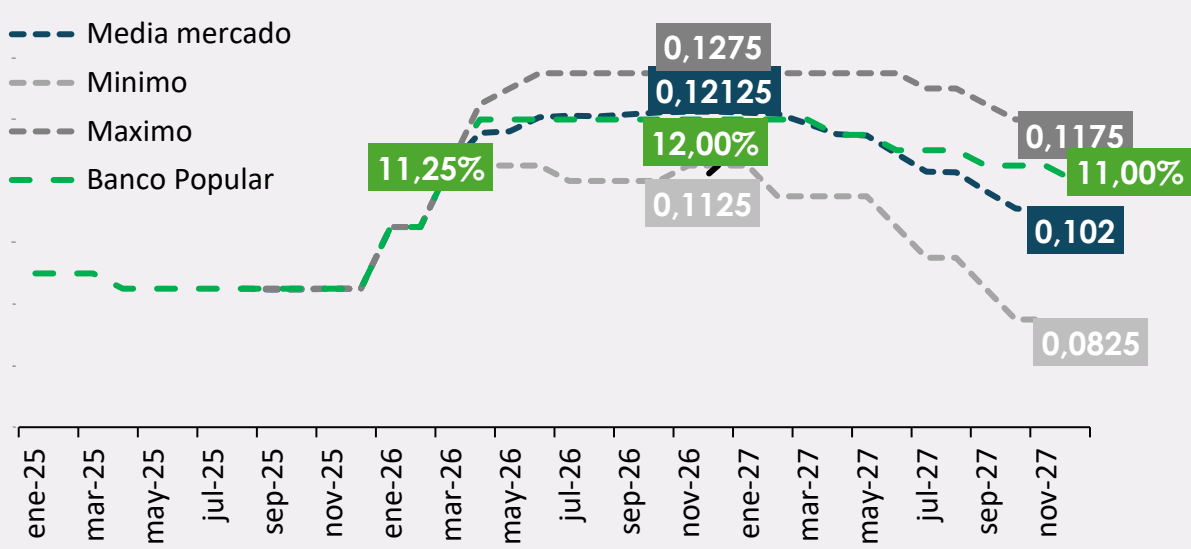
- ✓ Positive investment portfolio results contributed to stronger profitability.
- ✓ Active repricing management in payroll loans, prioritizing profitability over volume.
- ✓ Comprehensive expense optimization and cost-containment management.
- ✓ Higher share of deposits from target segments
- ✓ Focus on growing the floating-rate loan portfolio, aligned with the new monetary policy cycle and supporting the new interest margin.
- ✓ Improving past-due loan indicators across both consumer and commercial portfolios

* Accounting efficiency



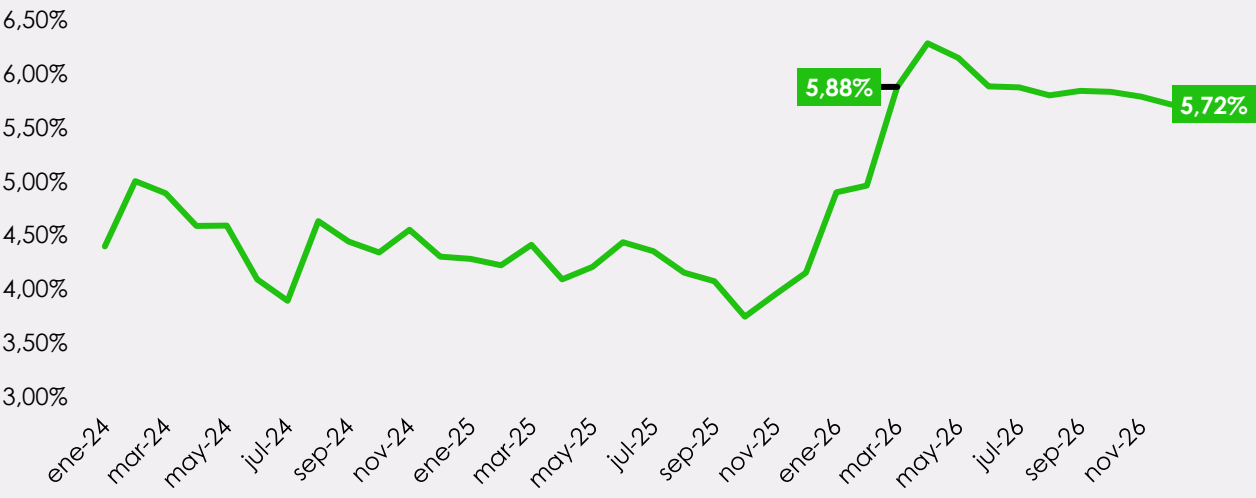
2 Macroeconomic Context

Policy Rate Expectations, BanRep March 2026

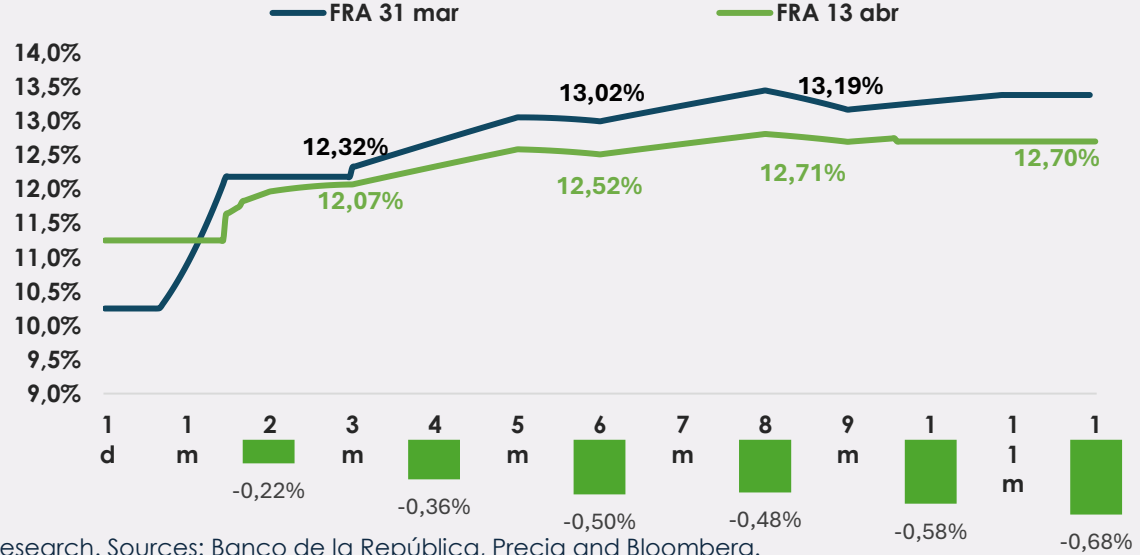


	banco popular	Market
April 2026	12,00%	11,80%
Dec. 2026	12,00% 11,75%-Mar	12,13% 11,74%-Mar
Dec. 2027	11,00% 11,00%-Mar	10,20% 10,05%-Mar

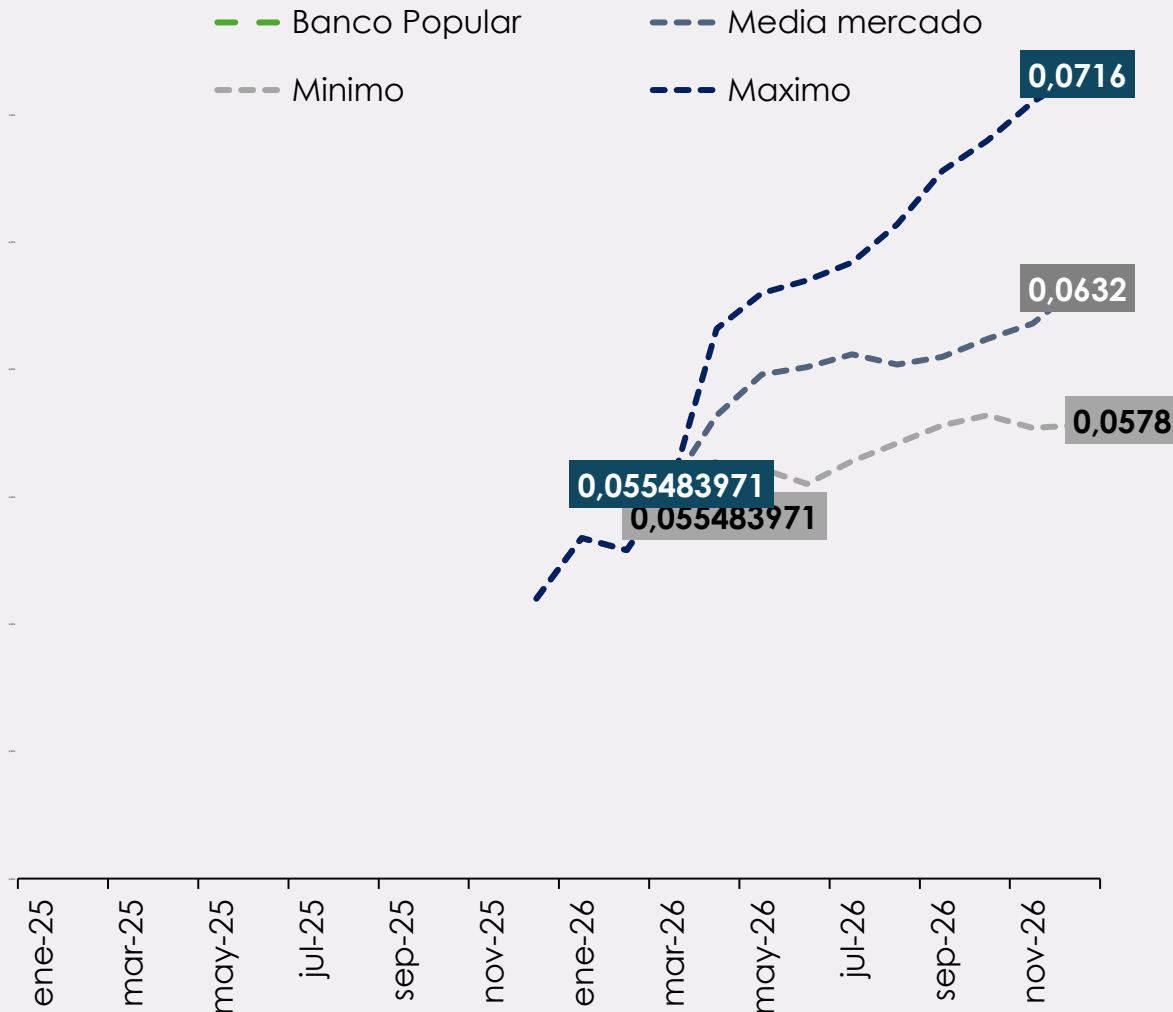
Real Policy Rate



FRA Curve



Inflation Expectations, BanRep April 2026



April 2026

banco popular

5,71%

Market

5,66%

Dec. 2026

6,54%

6,43%-Feb

6,32%

6,18%-Mar

Dec. 2027

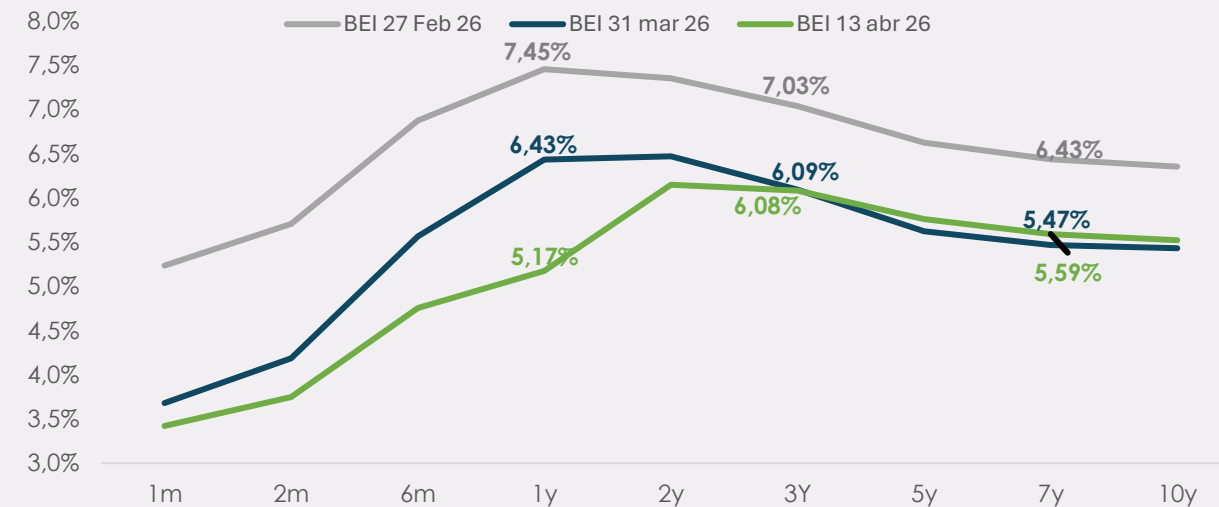
4,75%

4,75%-Feb

4,75%

4,77%-Feb

Break-even Inflation Curve (Fixed-Rate TES vs. UVR TES)

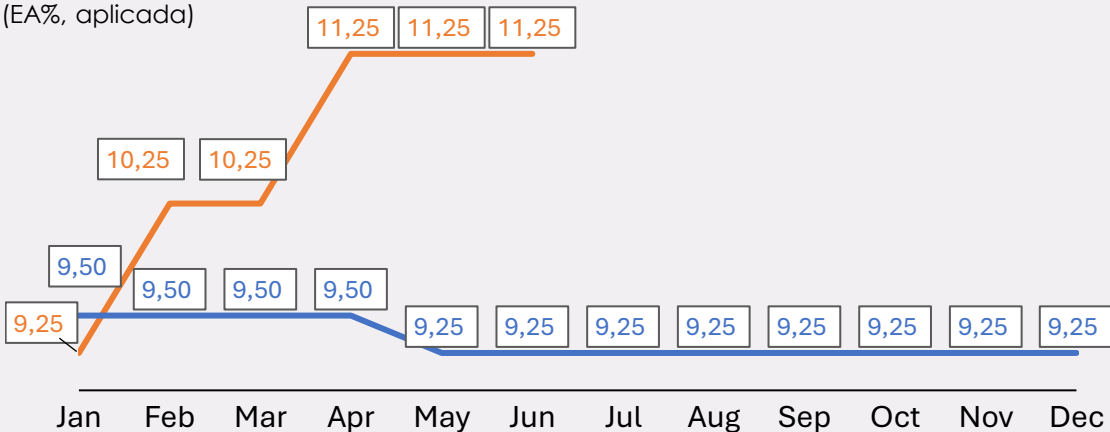


Macroeconomic Environment

Rising inflation and moderate growth support a cautious monetary policy stance, with a stable policy rate and IBR above 2025 levels.

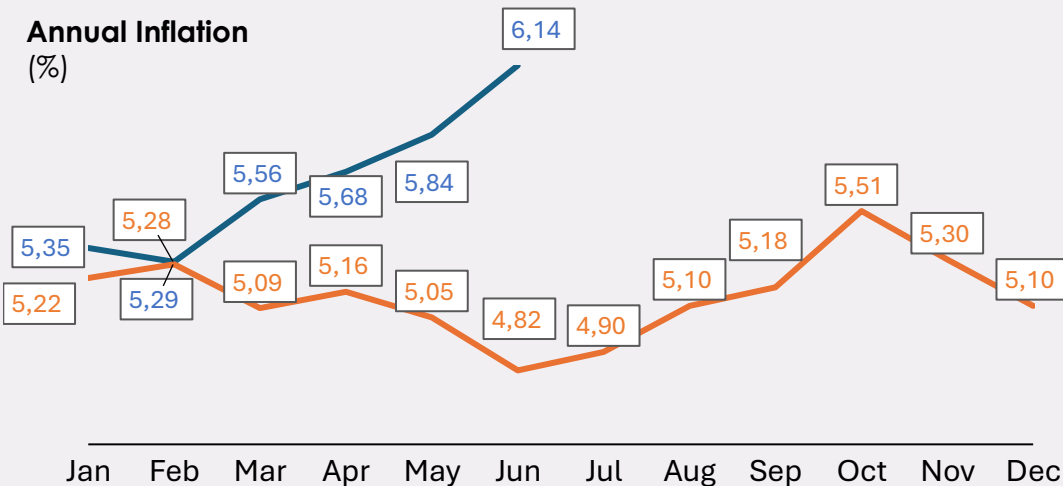
Policy Rate

(EA%, aplicada)



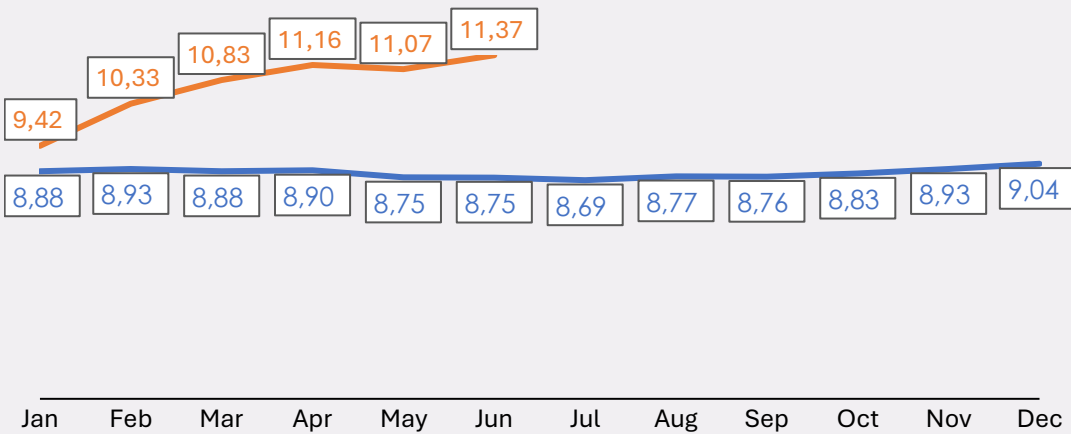
Annual Inflation

(%)



3-Month IBR

(Prom mes %)



GDP

(Real trimestre %)*



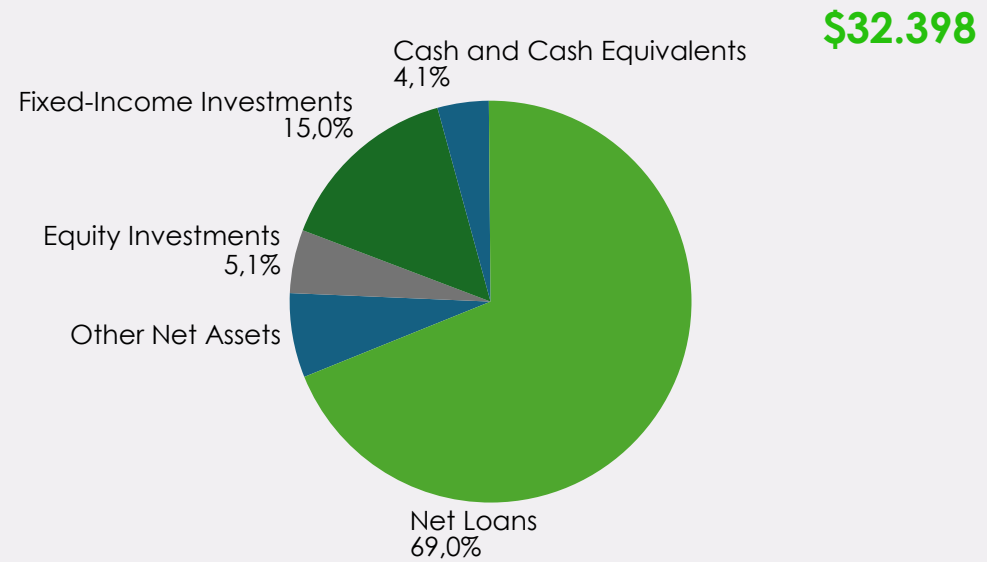


3 Detailed Financial Results

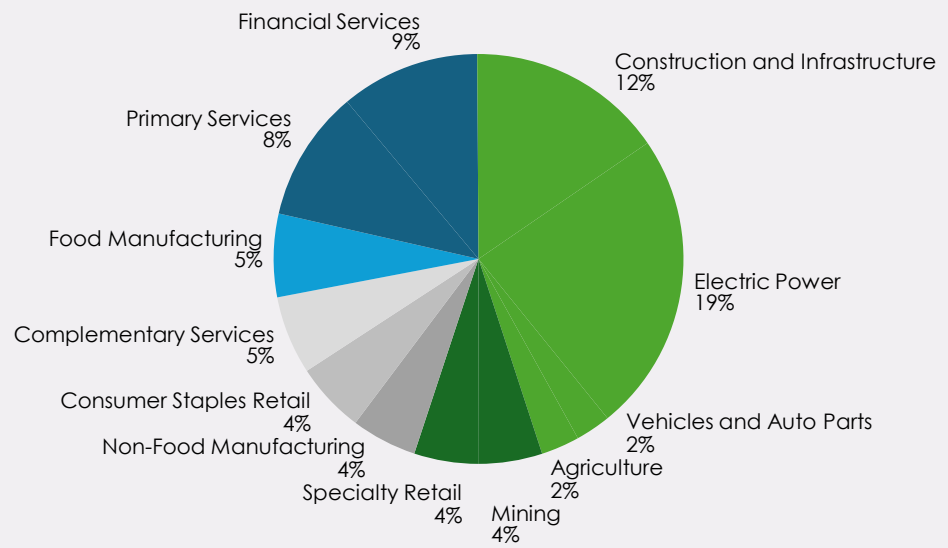
Asset Structure and Loan Portfolio

Figures in COP billions and percentages

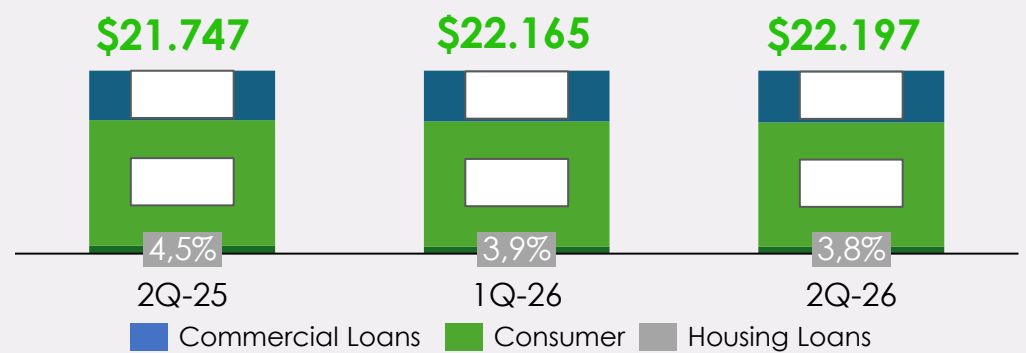
Total Assets



Commercial Loan Portfolio by Economic Sector



Gross Loan Portfolio Mix



Loan Growth by Product

	Bpop YoY	Bpop QoQ	Banking System QoQ
Commercial Loans	6,6%	4,5%	2,8%
Consumer	1,2%	-1,0%	1,4%
Housing Loans	-12,5%	-2,8%	2,4%
Gross Loans	2,0%	0,4%	2,4%

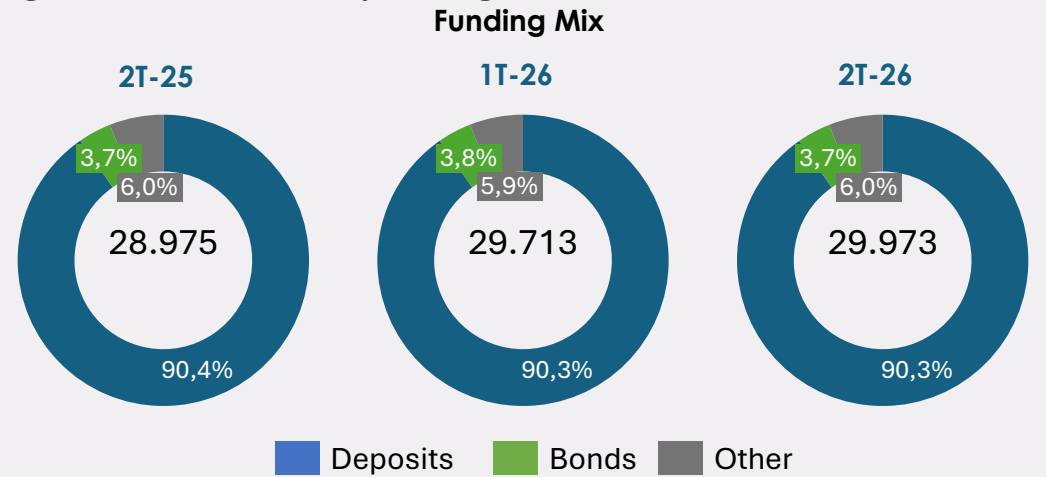
Market Share (%)

	3Q-25	4Q-25	1Q-26
Commercial Loans	1,6%	1,6%	1,6%
Consumer	7,9%	7,7%	7,5%
Housing Loans	0,8%	0,7%	0,7%
Gross Loans	3,22% 3,1%	3,1%	3,0%

* Information as of May-26

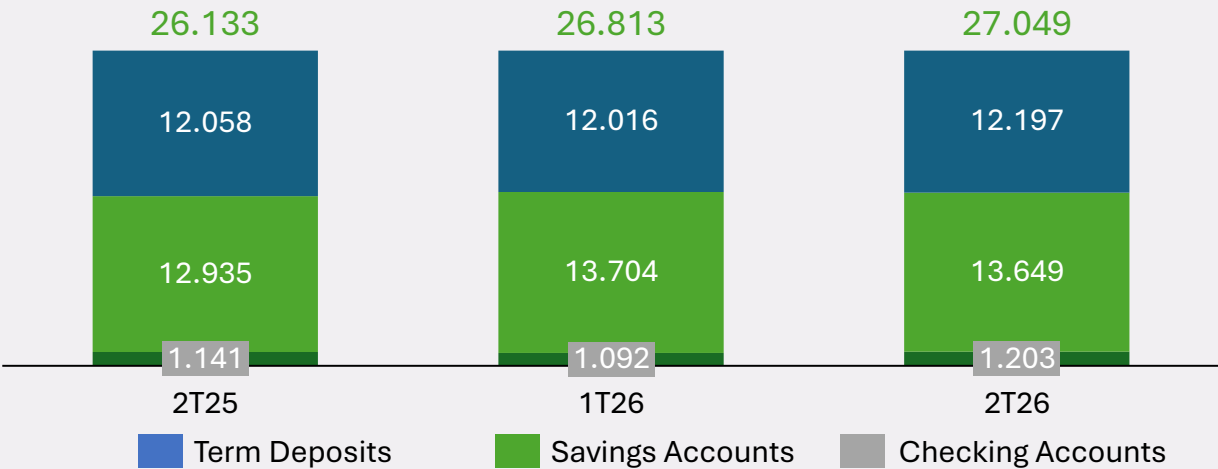
Anchoring composition

Figures in COP billions and percentages



Funding Mix (%)

	2T25	1T26	2T26
Deposits	90,4%	90,3%	90,3%
Bonds	3,7%	3,8%	3,7%
Other	6,0%	5,9%	6,0%



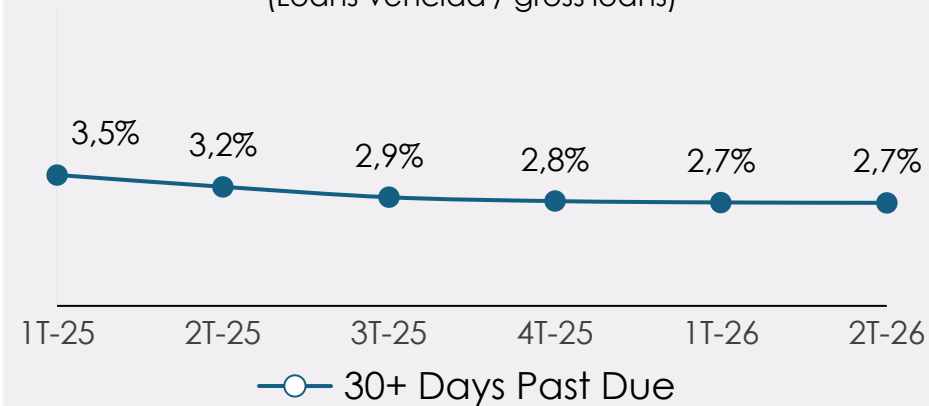
Deposit Mix (%)	2T25	1T26	2T26
Term Deposits	46,1%	44,8%	45,1%
Savings Accounts	49,5%	51,1%	50,5%
Checking Accounts	4,4%	4,1%	4,4%

Deposit Mix (%) - Individuals and Corporates	2T25	1T26	2T26
Individuals	22,4%	27,1%	29,5%
Corporates	77,6%	72,9%	70,5%

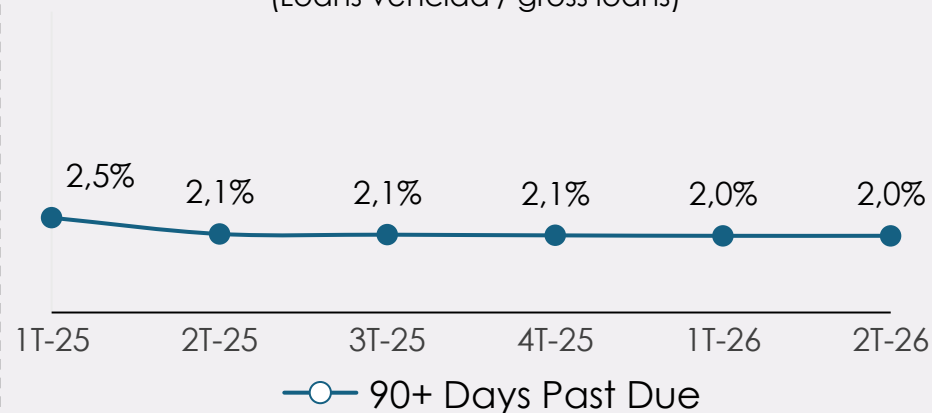
Loan Portfolio Quality

Past-Due Loans / Gross Loans

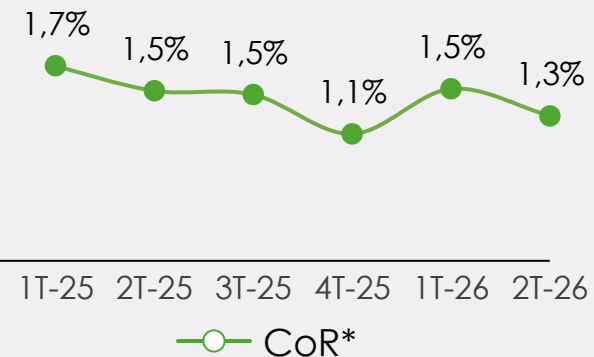
30+ Day NPL Ratio
(Loans vencida / gross loans)



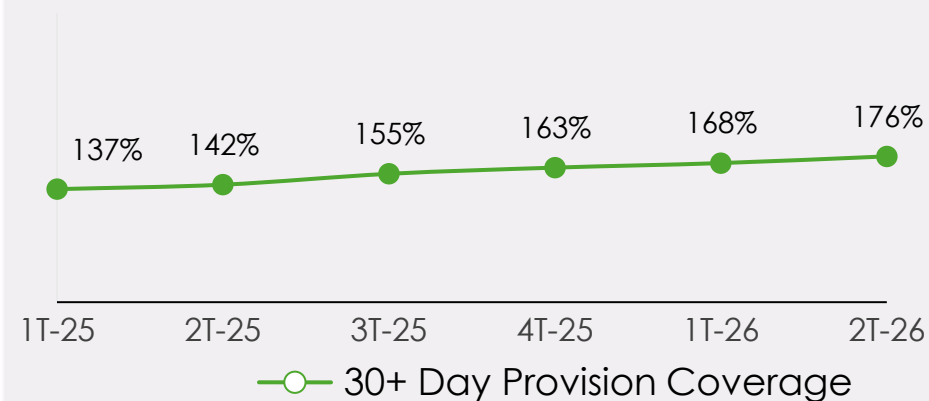
90+ Day NPL Ratio
(Loans vencida / gross loans)



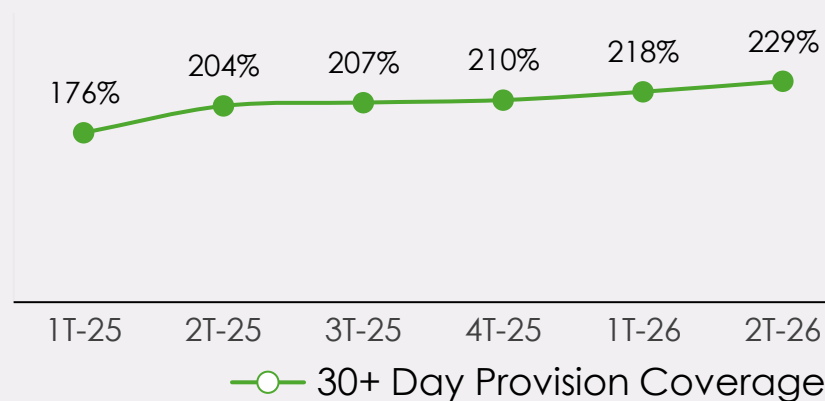
Cost of Risk
(loan-loss provisions / loans)



30+ Day Provision Coverage (Provisions/past-due loans +30 días)



90+ Day Provision Coverage (Provisions/past-due loans +90 días)

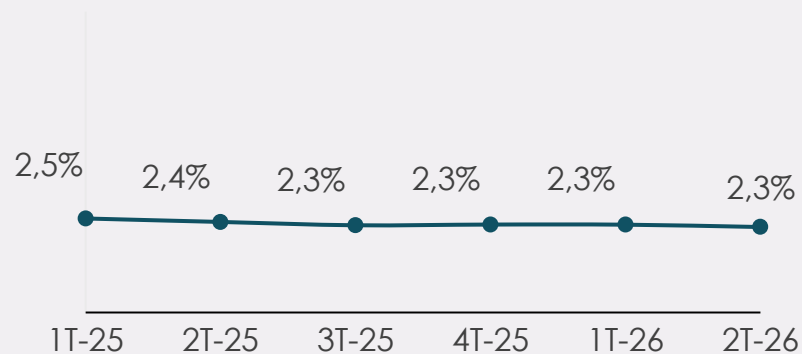


* Provision expense (net of recoveries, principal and interest) / average loan balance (principal and interest)

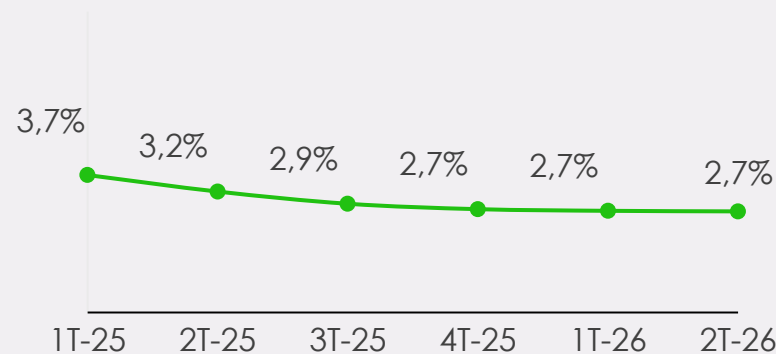
Loan Portfolio Quality

Past-Due Loans / Gross Loans

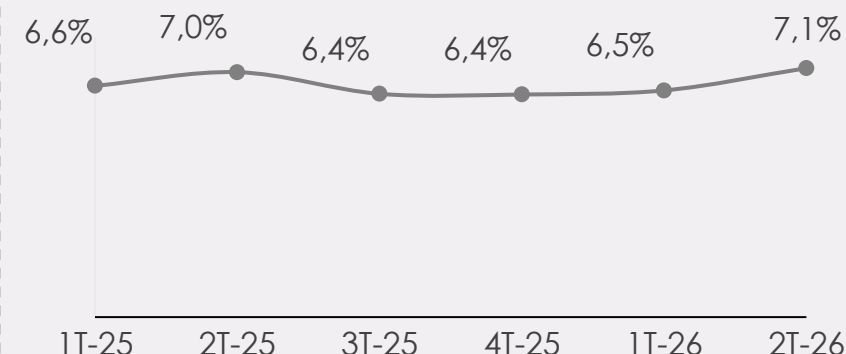
30+ Day Commercial NPL Ratio



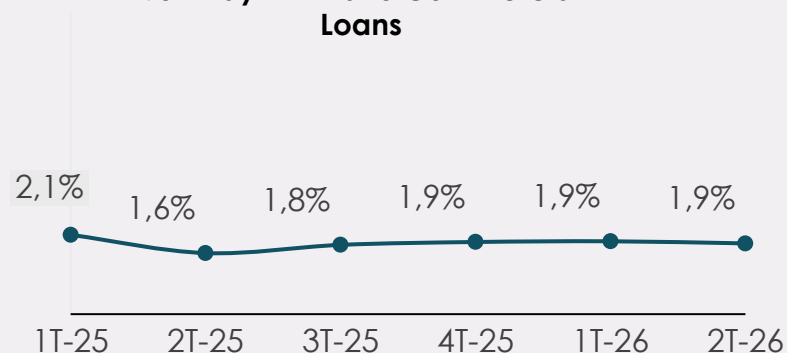
30+ Day NPL Ratio Consumer



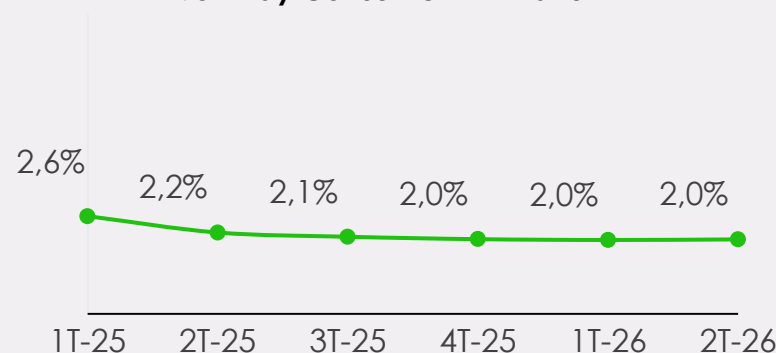
30+ Day Housing NPL Ratio



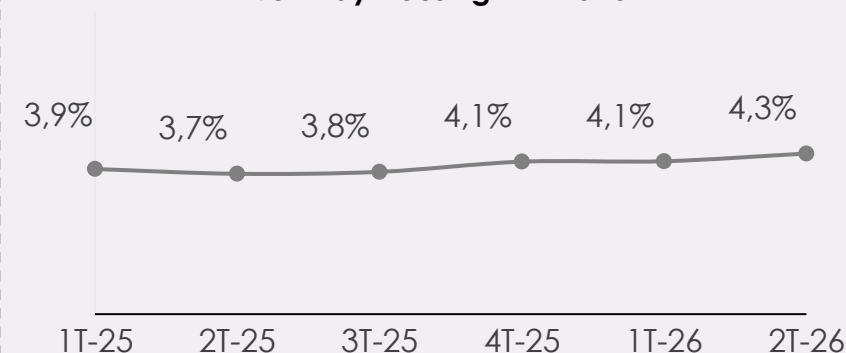
90+ Day NPL Ratio Commercial Loans



90+ Day Consumer NPL Ratio



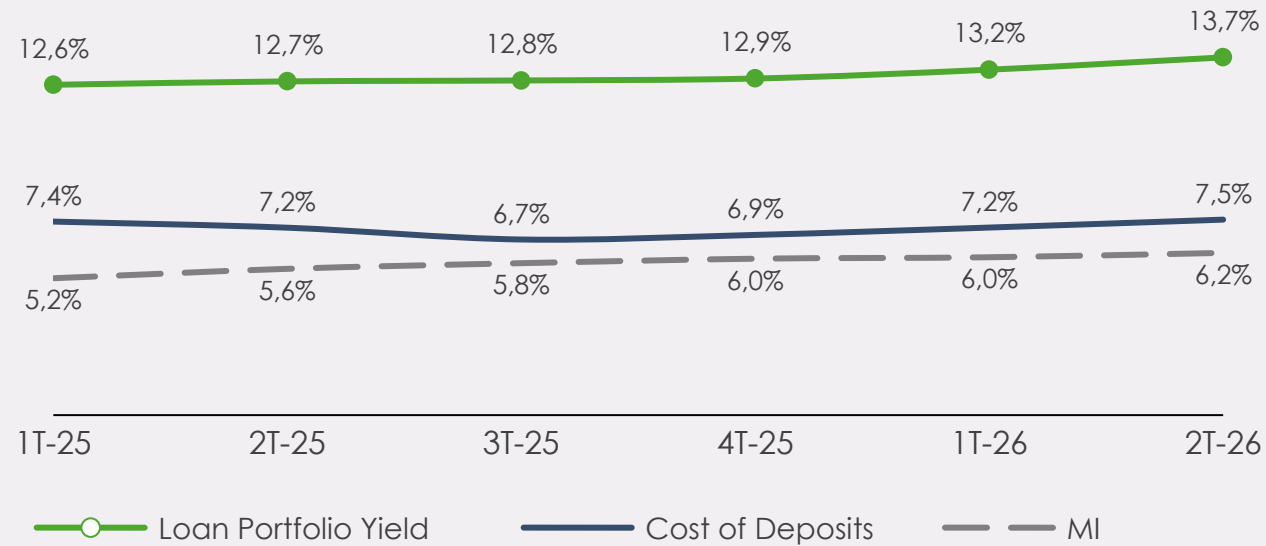
90+ Day Housing NPL Ratio



Intermediation Margin and NIM

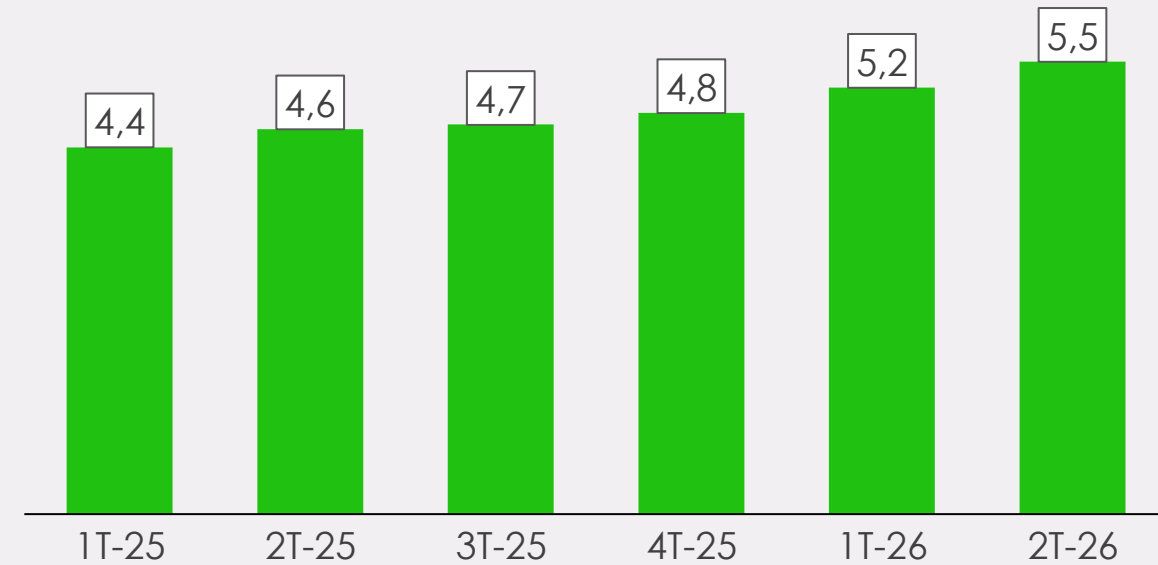
Net Intermediation Margin
(%)

YoY +61bps
QoQ +17bps



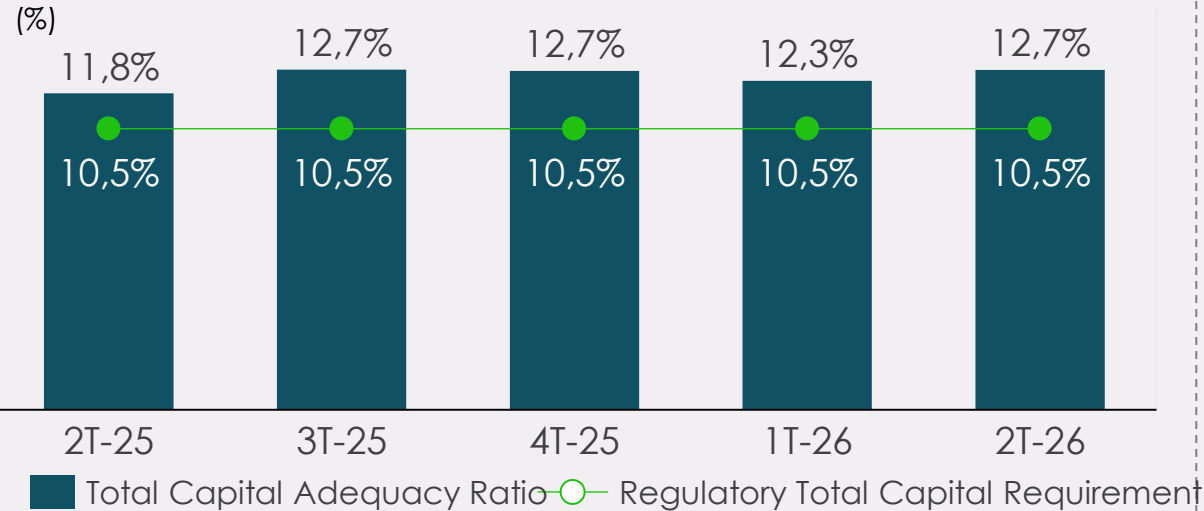
Nim
(%)

YoY +82bps
QoQ +31bps

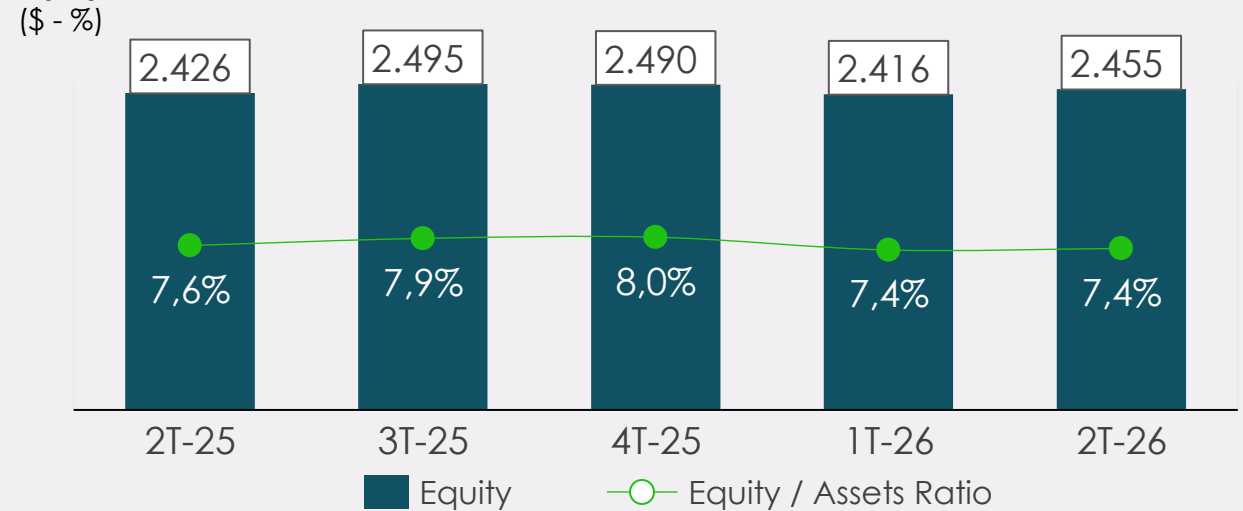


Key KPIs

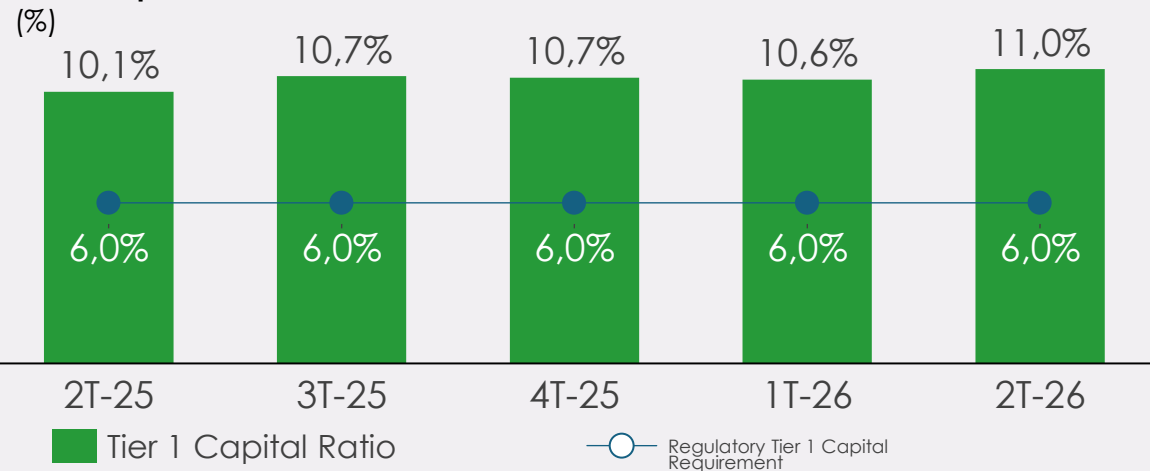
Total Capital Adequacy Ratio



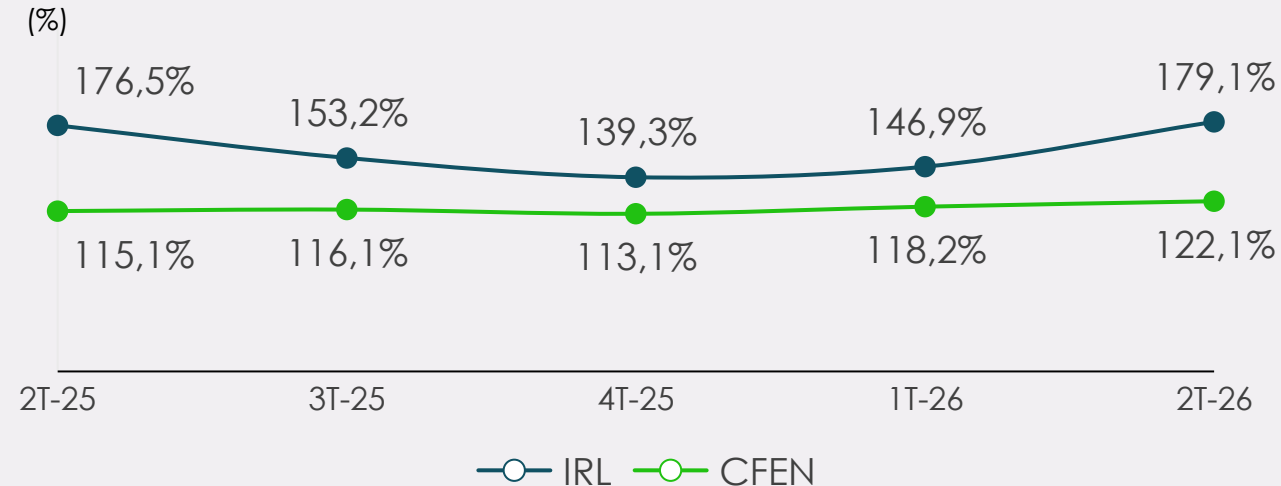
Equity*



Tier 1 Capital Ratio



IRL/CFEN



*Accounting equity

Fee Income Trends

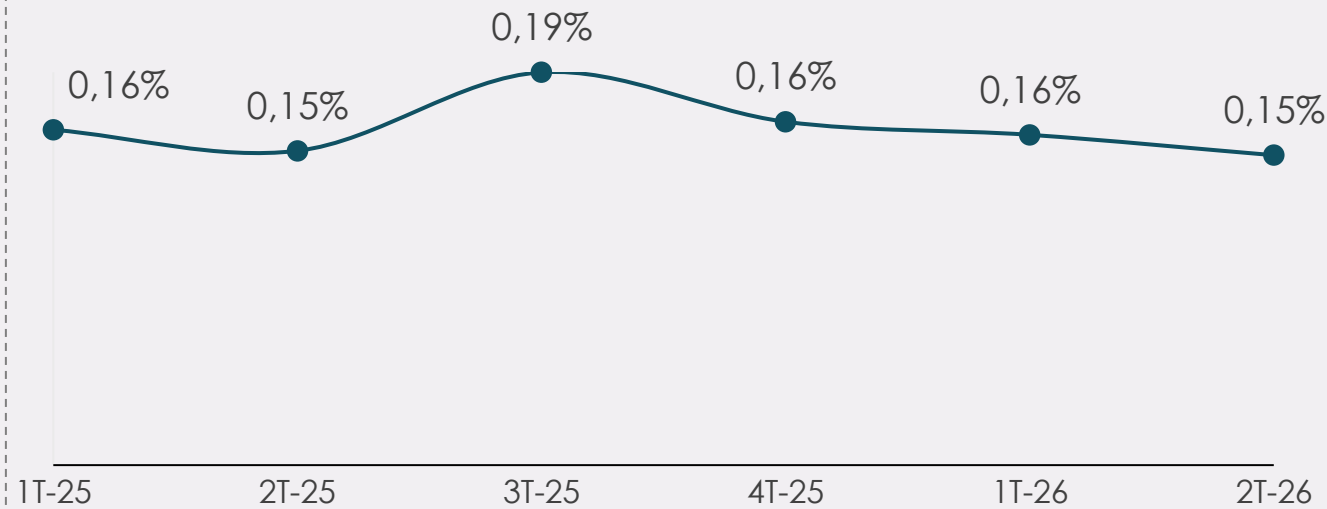
Figures in COP billions and percentages

Net Fees



Fee-to-Average-Balance Ratio

(Net fees / Loans bruta average)



Efficiency

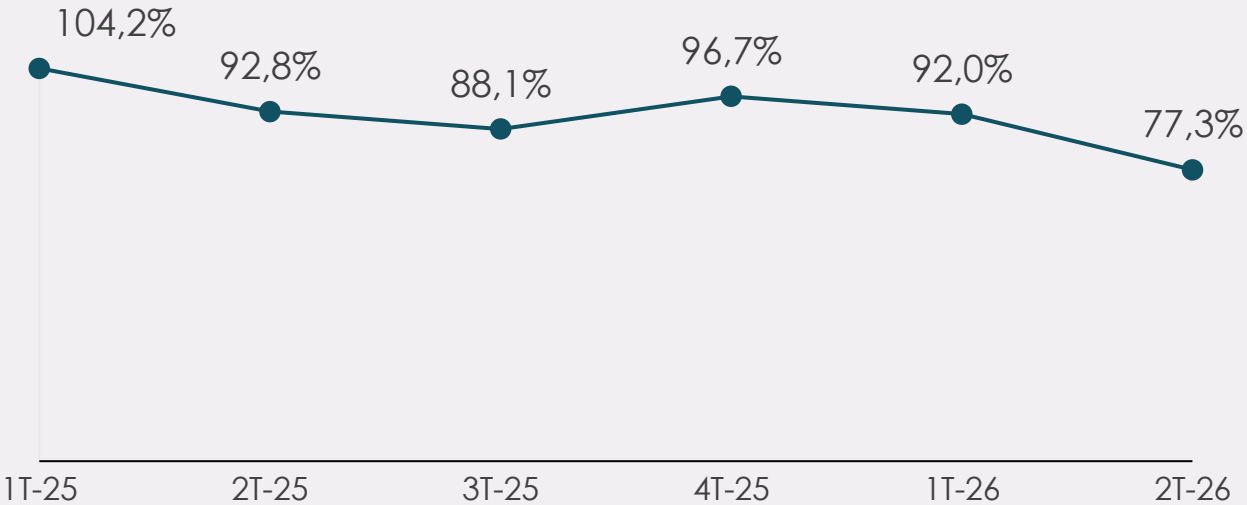
Figures in COP billions and percentages

Operating Expenses



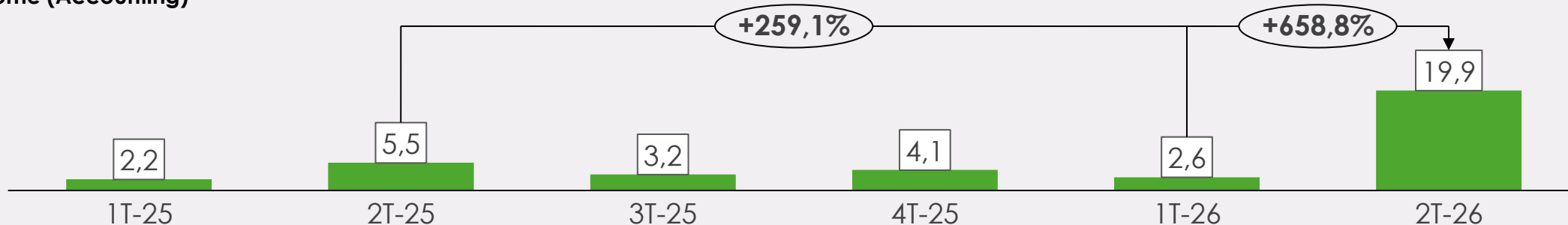
Efficiency

(Operating expenses / (net interest income + net fees + other income))

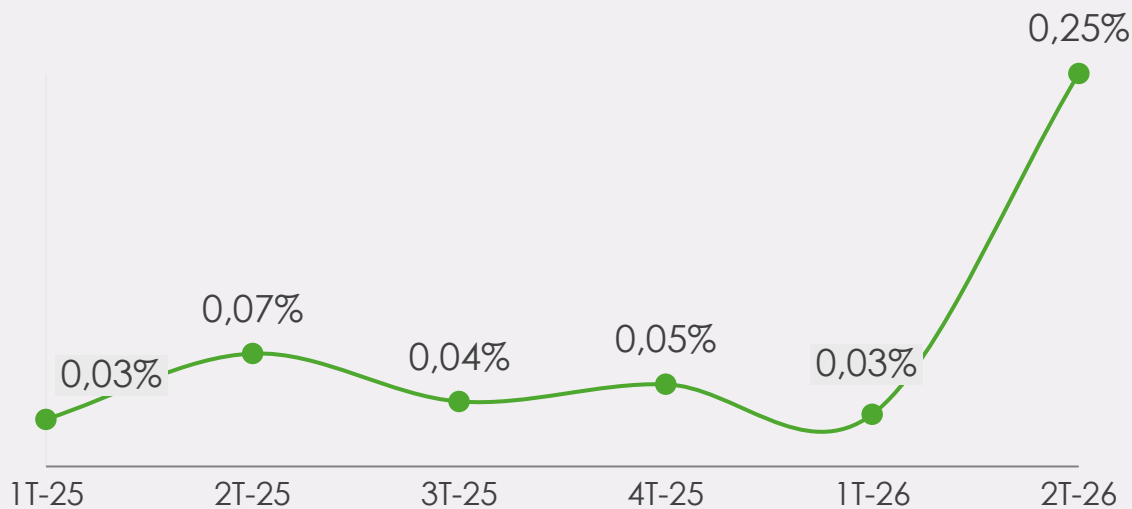


Net Income and Profitability Indicators

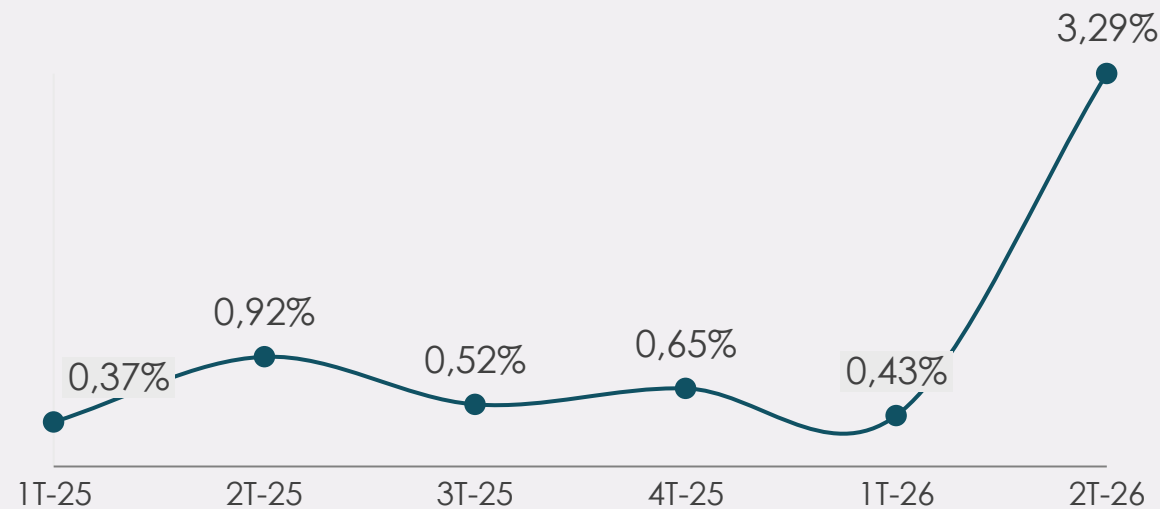
Net Income (Accounting)



ROAA



ROAE



Quarterly ROAA is calculated as annualized quarterly net income / average assets
 Quarterly ROAE is calculated as annualized quarterly net income / average equity

Net Income and Profitability Indicators

Figures in COP billions and percentages

Estado de Situación Financiera

COP\$ miles de millones

	jun-25 Real	jun-26 Real	Δ\$ Vs. mes	Δ% 12 meses
Disponible	979,3	1.431,3	143,1	46,2%
Comercial moneda legal	5.697,2	6.196,8	14,2	8,8%
Comercial moneda extranjera	177,6	68,6	1,6	(61,4%)
Comercial	5.874,8	6.265,5	15,8	6,6%
Consumo	14.969,5	15.008,8	(109,2)	0,3%
Vivienda	958,1	838,4	(9,1)	(12,5%)
Microcrédito	0,1	0,0	(0,0)	(60,2%)
Total cartera bruta (Capital)	21.802,5	22.112,7	(102,5)	1,4%
Repos	2.330,4	1.334,1	550,8	(42,8%)
Cuentas por cobrar (Intereses)	272,9	293,5	546,3	7,6%
Provisiones de cartera	(986,9)	(1.095,8)	7,1	11,0%
Total cartera neta	23.419,0	22.644,6	450,9	(3,3%)
Inversiones renta fija	3.867,2	5.076,9	275,8	31,3%
Inversiones renta variable	1.652,1	1.667,6	34,7	0,9%
Crédito mercantil y activos intangibles	404,0	413,7	(1,0)	2,4%
Otros activos netos	1.734,1	1.788,1	30,4	3,1%
Total Activos	32.055,6	33.022,1	933,9	3,0%
Depósitos	26.851,5	27.667,9	825,2	3,0%
Otro fondeo	1.891,5	1.883,8	86,6	(0,4%)
Otros pasivos netos	886,6	1.015,9	(21,2)	14,6%
Total Pasivos	29.629,6	30.567,6	890,5	3,2%
Total Patrimonio	2.426,0	2.454,5	43,4	1,2%
Total Pasivo + Patrimonio	32.055,6	33.022,1	933,9	3,0%

Estado de Resultados

COP\$ miles de millones

	Real	Acum. jun-25	26 vs 25	
			Δ\$	Δ%
Cartera	1.491,2	1.363,2	128,1	9,4%
Repos, interbancarios	30,1	54,6	(24,5)	(44,8%)
Inversiones	269,3	192,8	76,6	39,7%
Ingreso de intereses	1.790,7	1.610,5	180,2	11,2%
Gasto de intereses	(1.054,9)	(1.004,1)	(50,9)	5,1%
Margen neto de intereses	735,8	606,4	129,3	21,3%
Provisiones de cartera	(205,0)	(131,3)	(73,6)	56,1%
Provisiones de CxC de intereses	(6,6)	(7,0)	0,4	(6,2%)
Provisiones de cartera e intereses	(211,6)	(138,3)	(73,2)	52,9%
Otras provisiones ⁽¹⁾	45,1	31,0	14,1	45,4%
Comisiones netas	67,1	56,8	10,3	18,1%
Otros ingresos ⁽²⁾	33,0	52,6	(19,7)	(37,4%)
MPU	30,9	22,3	8,5	38,3%
Dividendos	10,8	10,7	0,0	0,1%
Gastos operacionales ⁽³⁾	(646,6)	(602,2)	(44,5)	7,4%
Depr. y amortizaciones	(48,8)	(43,4)	(5,4)	12,6%
Utilidad antes de impuestos	15,5	(3,9)	19,4	N.A.
Impuesto de renta	7,0	11,7	(4,7)	(40%)
Utilidad neta	22,5	7,8	14,8	189,4%
Utilidad neta sin MPU y dividendos	(19,1)	(25,3)	6,2	(24,5%)



4 Sustainable Management

Sustainability Model

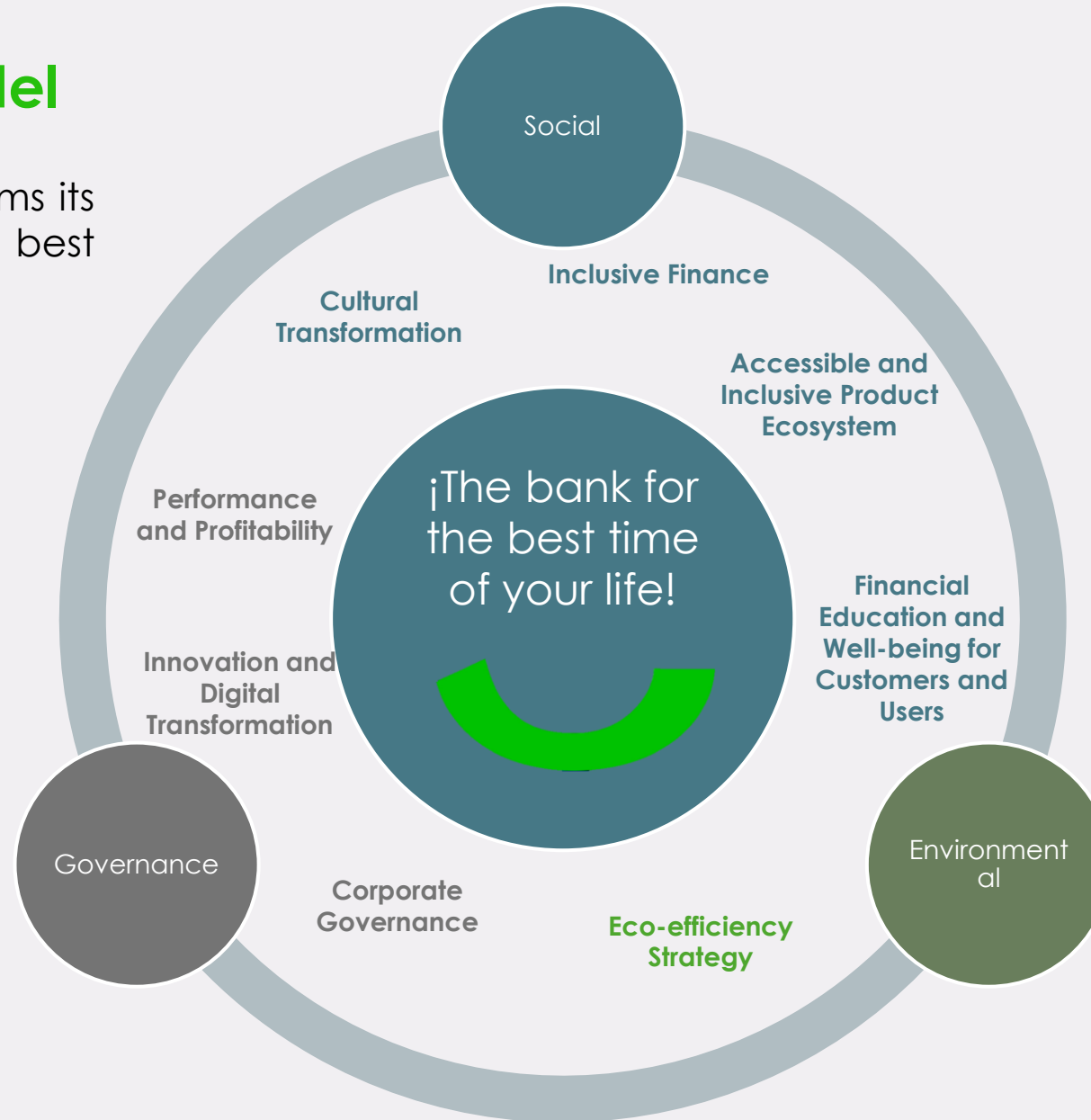
To be a bank that transforms its culture to enable the best moment in life



To be Colombia's leading bank in understanding the needs of an aging population



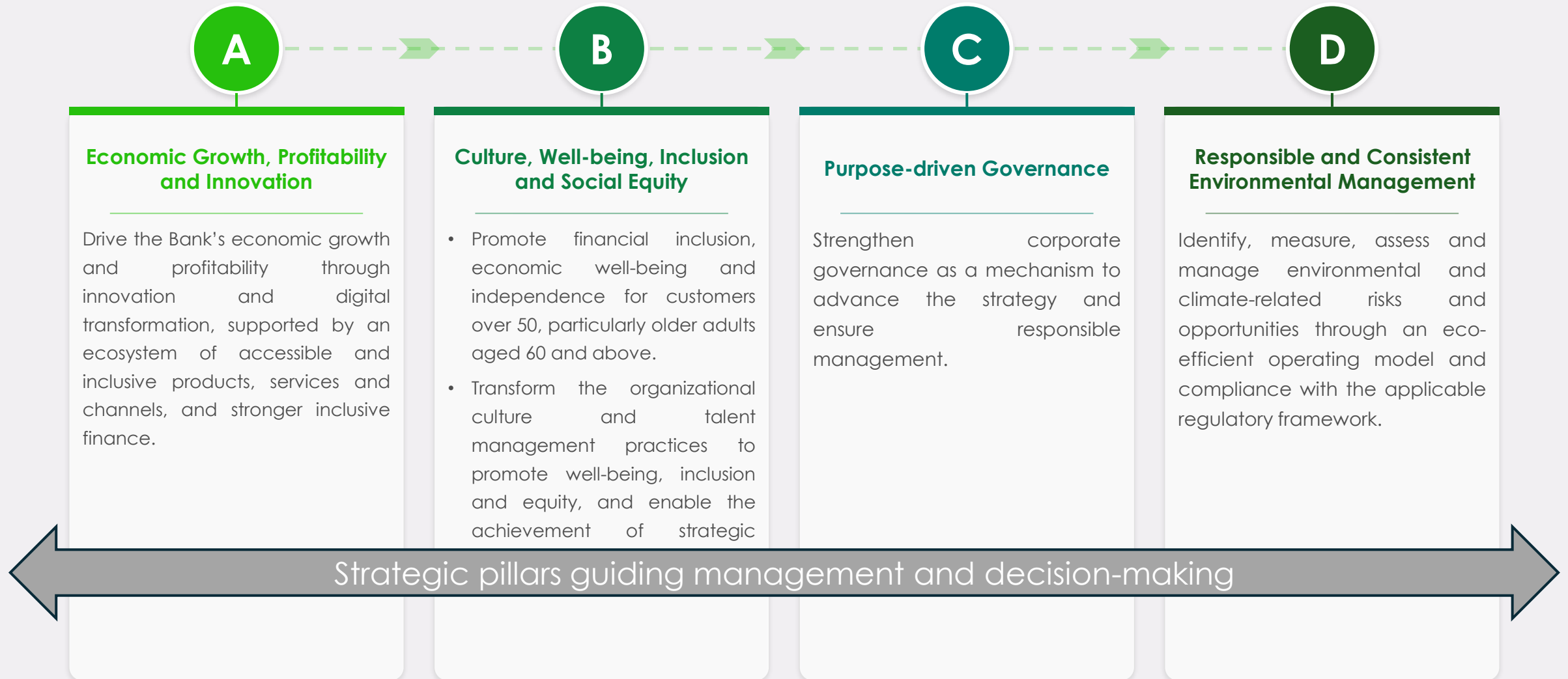
To be a bank that leverages corporate governance to advance its strategy



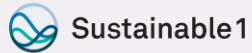
To be a bank that understands and manages its environmental risks and opportunities, including climate-related matters, in accordance with applicable regulations.



Pillars



Recognitions and Memberships



S&P Global Corporate Sustainability Assessment (CSA)

Assesses the environmental, social and governance performance of participating companies. The Bank participated for the first time in 2025, and the results were confidential.



Green Protocol

A voluntary agreement between the financial sector and the National Government to coordinate efforts that advance the country's sustainable development, promote environmental protection and ensure the responsible and efficient use of natural resources. The Bank has been a signatory since 2017.



Colombia Stock Exchange (BVC), "IR" Recognition

A BVC initiative that recognizes companies for implementing best practices in investor relations, information disclosure and corporate governance to strengthen market trust and credibility. In 2025, the Bank achieved a score of 88.4%, improving year over year.



Social Protocol

A voluntary agreement between the National Government and financial-sector entities, led by Asobancaria, that seeks to promote diversity, equity and inclusion (DEI) throughout the value chain of financial institutions in Colombia. The Bank has been a signatory since 2025.



Partnership for Carbon Accounting Financials

The Partnership for Carbon Accounting Financials (PCAF) is a global initiative that establishes guidance for measuring and disclosing greenhouse gas emissions associated with lending and investment activities. In 2025, Grupo Aval entities joined the initiative, aligning their approach at the corporate level.



Friendly BIZ

A leading market credential recognizing companies as discrimination-free workplaces. Since 2020, the Bank has received the Friendly BIZ seal for policies, processes and procedures that strengthen diversity, equity and inclusion across diverse population groups.



Principles for Responsible Banking

A United Nations initiative that provides guidance on aligning financial institutions' strategies with the Sustainable Development Goals and the Paris Agreement, embedding sustainability at the core of the business to generate positive impacts on society. The Bank has been a signatory since 2021.



United Nations Global Compact

An initiative that promotes commitment across the public and private sectors and civil society to align their strategies with universal principles on human rights, labor, the environment and anti-corruption, contributing to the SDGs.



Corporate Government Management



Mauricio
Hernando
Amador Andrade



María Ximena
Lombana Villalba



Diego Fernando
Solano Saravia



Rafael
Arango Calle



Paula
Durán Fernández



Ernesto José
Gutiérrez de Piñeres
Luna



Natalia
Ramírez Carrizosa



Luis Ernesto
Mejía Castro



Juan Pablo
Zárate Perdomo

Board Committees

Audit Committee

This committee assists the Board of Directors in assessing the Internal Control System and its continuous improvement, supporting the proper discharge of the Board's responsibilities.

Members

- Natalia Ramírez Carrizosa (Chair)
- Mauricio Hernando Amador Andrade
- Diego Fernando Solano Saravia

Corporate Governance, Sustainability and Human Talent Committee

This committee assists the Board of Directors in proposing and overseeing environmental, social and governance (ESG) matters.

Members

- María Ximena Lombana Villalba (Chair)
- Paula Durán Fernández
- Luis Ernesto Mejía Castro

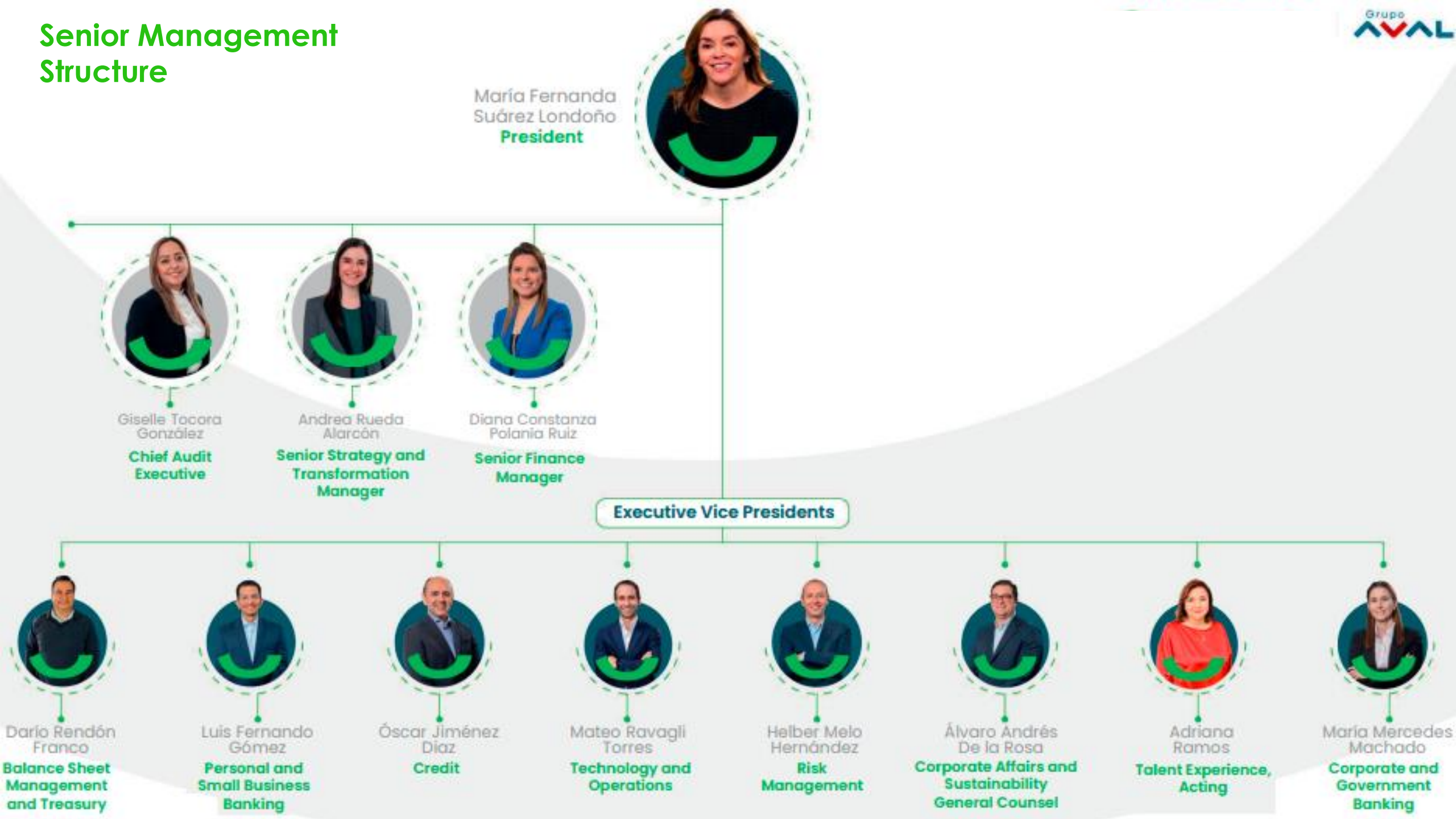
Risk Committee

This committee assists the Bank's Board of Directors in fulfilling its risk management oversight responsibilities, based on a holistic approach that promotes an institutional culture focused on prevention.

Members

- Mauricio Hernando Amador Andrade (Chair)
- Juan Pablo Zárate Perdomo
- Ernesto José Gutiérrez de Piñeres Luna
- Diego Solano Saravia
- Rafael Arango Calle

Senior Management Structure





Contact Information

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