

CORPORATE PRESENTATION

2Q- 2025



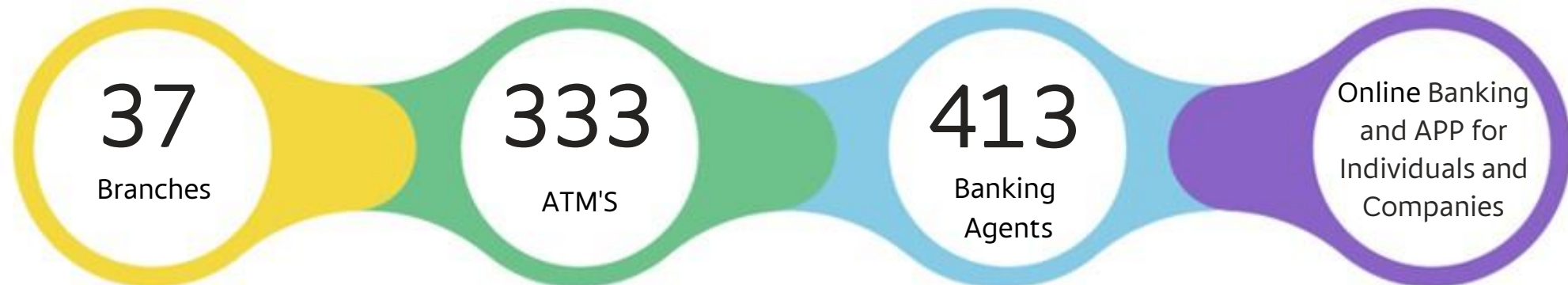
Banistmo

The image shows a low-angle shot of a modern glass skyscraper. The Banistmo logo is prominently displayed on the lower part of the building's facade. The logo consists of the word 'Banistmo' in a bold, white, sans-serif font, with a stylized icon of three horizontal bars to its right. The building's glass reflects the sky and clouds. Two large, colorful rainbow graphics are overlaid on the image: one on the left side and one on the right side, both arching over the building. The sky is blue with scattered white clouds.

Who are *We*?

With presence since 1973 and with **558 thousand clients**, Banistmo is an organization that has been constantly focusing on digital banking, supported by sustainability and technology, revolutionizing its products and services, to become the best bank in Panama.

Banistmo provides banking products and services through one of the largest networks in the country



Solid support from Grupo Cibest

Grupo Cibest has a history of successful track record in Latin America

- 150 years of Grupo Cibest's history
- 30 years on the NYSE
- More than 33 million customers
- 6 countries with our presence
- 11 years among the most sustainable banks in the world

Long Term Risk Rating:

FITCH RATINGS
BB+
Negative

S&P GLOBAL
BB-
Negative

MOODY'S
Ba2
Stable

Central America is a key region for Grupo Cibest's expansion and diversification strategy

Branch	Market Position
Banco Agrícola	#1
Bancolombia	#1
Banistmo	#2
BAM	#4

- Attractive growth prospects, geographic location and ties to the Colombian economy

(1) Figures: jun-25

(2) General license banks only

Banistmo is a Leading Company In Panama

- Long-Standing franchise, with more than 45 years in Panama.
- Key participant in the Panamanian banking sector.
- Diversified portfolio of products and services.
- Manages more than USD 7.2 billion in customer deposits and more than USD 10.3 billion in assets .
- Stable and diversified funding source and solid equity backup (USD 1,187 MM)

Product	#Position in the Market ⁽²⁾	%Market Sha
Commercial Loans	2	11.8 %
Customer Deposits	2	10.8 %
Mortgages	2	12.2 %
Retail Loans	2	11.1 %

FITCH RATINGS
BB+
Negative

S&P GLOBAL
BB
Negative

MOODY'S
Ba1
Stable

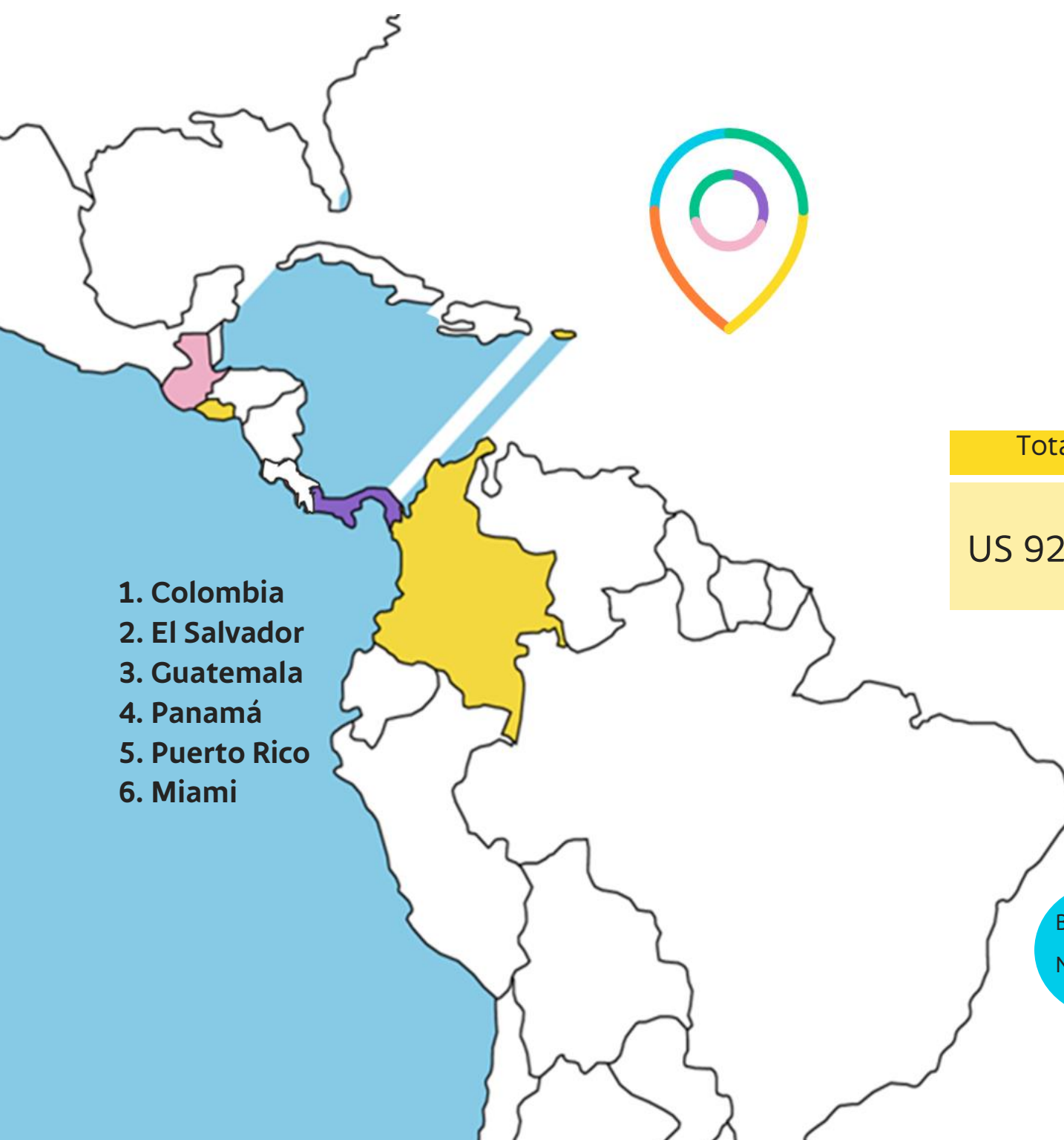
FITCH RATINGS (Local)
AA+(pan)
Negative

BRC RATINGS (Local)
AAA(pan)
Stable



OUR GROUP

GRUPO CIBEST



1. Colombia
2. El Salvador
3. Guatemala
4. Panamá
5. Puerto Rico
6. Miami

Years of history

+150

Years in the NYSE

+30

Total Assets

US 92,207 MM

Total Gross Loans

US 68,746 MM

Total Deposits

US 69,452 MM

Total Equity

US 10,147 MM

Capitalization ratio

13.5 %

BB+
Negativa

FITCH
RATINGS

BB-
Negativa

S&P
GLOBAL

Ba2
Estable

MOODY'S

Figures: jun-25. Exchange rate: COP 4,069.67 as of 1 July, 2025

Grupo Cibest in Figures

(MILLIONS COP)	jun-24	dec-24	jun-25	ANNUAL GROWTH
ASSETS	352,199,072	372,215,382	375,250,726	6.5 %
LIABILITIES	311,994,122	327,631,107	332,866,440	6.7 %
EQUITY	39,219,915	43,542,468	41,294,075	5.3 %
GROSS LOANS	251,427,847	263,274,170	265,000,599	5.4 %
NET INCOME	1,439,774	1,663,304	1,791,303	24.4 %

LEADING INDICATORS	jun-24	dec-24	jun-25
NIM	7.1 %	6.4 %	6.5 %
ROA	1.7 %	1.8 %	1.9 %
ROE	16.3 %	15.7 %	16.8%
COST EFFICIENCY	47.6 %	53.0 %	50.1%
CAPITAL ADEQUACY RATIO	12.6 %	13.8 %	13.5 %

Banking Agents

35,235

Branches

850

ATM's

6,105

Employees

33,993

Clients

+ 33MM



PANAMA





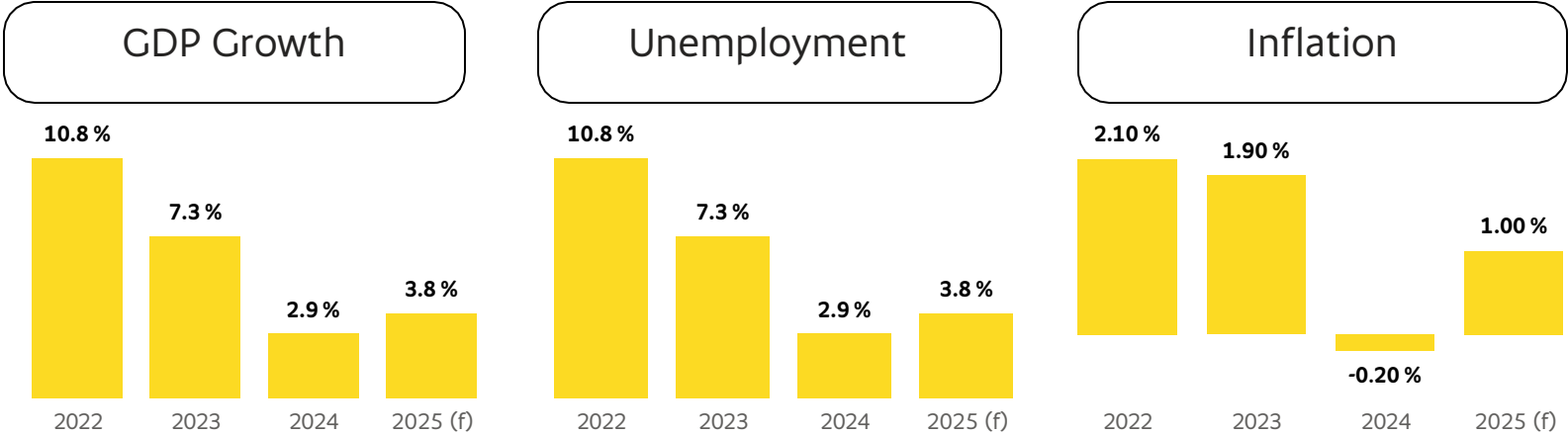
Economy Overview

Panama has an open and highly diversified economy, where no economic sector accounts for more than 20% of the economy and has enabled sustained growth.

The World Economic Forum (WEF) ranked Panama as the seven most competitive economy in Latin America in its Global Competitiveness Report 2019.

- This report highlights Panamanian port facilities, where the country won first place in the ranking for the Western Hemisphere and the seventh worldwide, that have been confirmed during the Covid-19 pandemic and the global supply chain disruption.
- Regarding the quality of air transportation facilities, Panama has become the leader in the region and 9th in the overall ranking.

BB+ Stable **FITCH RATINGS** BBB- Stable **S&P GLOBAL** Baa3 Negative **MOODY'S**



Source: Banistmo, Superintendency of banks of Panama & The World Economic Forum



Banking Industry in Panama

Panama's economic growth is one of the largest and most important in Latin America.

The ability to generate profits and to strengthen Banking Center's capital continues to show a positive growth. Supported by an open economy, competition and direct foreign investment.

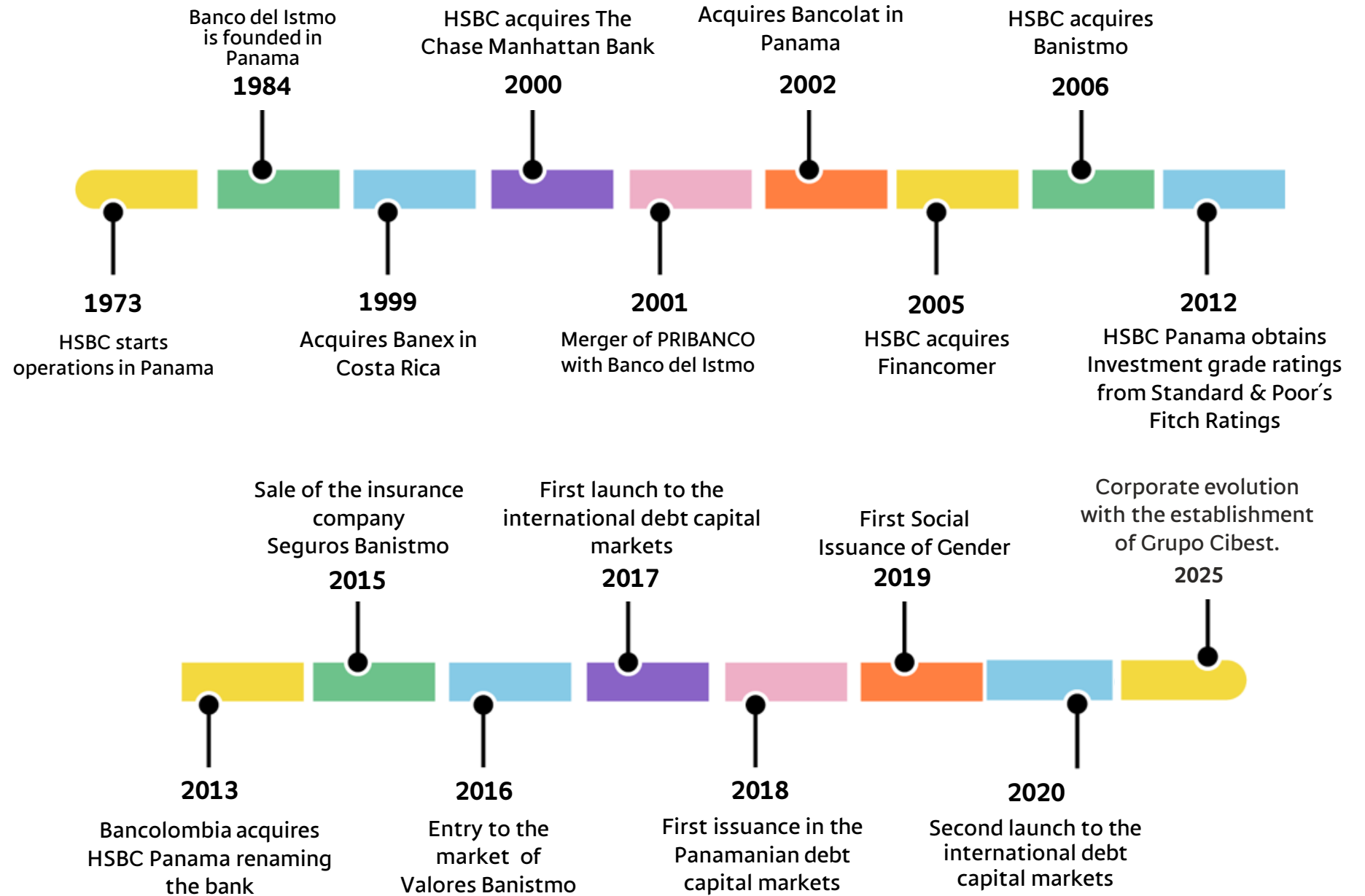


40 Financial Institutions with general license and more than 92.1 Bn in Gross Loan portafolio (jun-25).

OUR BANK



Our Success Roadmap



Our Subsidiaries



Leasing Banistmo

Specialists in financing productive assets, offering solutions oriented to satisfy investment needs, financing and use of assets for companies, commercial and independent professionals.

Valores Banistmo

Company specialized in the capital market advisory and offering investment, financing and risk management solutions for our clients.

Banistmo Investment

Dedicated to the management and offering of trusts services for natural and legal persons. They offer specialized products tailored made to our customers.

ORGANIZATIONAL STRUCTURE



Presidente y Gerente General
Aimeé Sentmat



VP Human Resources
Arleen Díaz



VP Internal Audit
Juan Arias



VP Risk Management
Jorge Botero



VP Finance
Juan Gonzalo Sierra



**Chief Compliance
Director**
Yaniree Best



**VP Legal &
General Counsel**
Ana Carolina Perez



VP Corporate Service
Juliana Vanegas



**Director of Strategy
and Customer Exp.**
Eduardo Rodríguez



**VP Communications
& Sustainability**
Joycelyn García



**VP Corporate &
Government Banking**
Ricardo Saied



**VP Development of
Products & Channels**
Telma Cuesta



**VP Business
Retail & SMEs**
Diego García



**VP Savings and
Investment**
Jorge Mujica



**Director of Business
Management**
Carlos Escobar



Thus, we have chosen three fronts of action in which we believe we can advance this purpose and measure our results, aligned with the **UN Sustainable Development Goals**.

 <p>We encourage financial inclusion.</p>			
 <p>We strengthening the competitiveness of Panama's productive base.</p>			
 <p>We build sustainable cities and communities.</p>			

We are a team committed to the sustainable development of the country and the region, and through our proposal of comprehensive solutions, we seek to satisfy the needs of




Savings and Investment



Financing



Transactional



Channels of Customer service



Non-financial and benefits

Building long-term relationships with our customers



Personal



SME's



Corporate and government

Private Banking / Preferential / Plus
Retirees and Pensioners
Youth and children


Payroll
Government
Foreign

Retail trade
Logistics & maritime
Servicio


Agroindustrial
Others

Industries
Commerce
Infrastructure


Health and Education
Others




Savings and Investment
Savings accounts, checking accounts, term deposits, Banistmo Securities.




Financing
Credit cards, consumer loans, salary advances, guaranteed loans.




Savings and Investment
Deposits, Banistmo securities, foreign currencies



Financing
Trade finance, foreign trade, financial leasing, issuance and placement of bonds in capital markets, investment banking.




Transactional
Payment and collections, acceptance of payments, payroll services (Banistmo), trusteeship.



Digital service channels
Banistmo App (mobile application), Online Banking for Business, Online Banking for People, Banistmo Chat, digital solutions: digital sales, recurring charges



Traditional service channels
Physical branches, authorized stores, telephone branch (306-4700), wide network of ATMs, ATM and Whatsapp (6525-4700).



Non-financial and benefits
Broad insurance portfolio, access to loyalty programs, access to the Impulsa program, promotions and events.



OUR FINANCIAL RESULTS

Branding "W"

'23



Time period 1

Time period 2

Financial Information

Financial Statements Summary

Balance (USD MM)	jun-24	jun-25
Cash And Interbank Deposits	608	730
Investments	1,521	1,602
Gross Loans	8,253	7,786
Total Loans, Net	7,831	7,391
Fixed Assets	29	25
Other Assets	596	594
Total Assets	10,585	10,342
Interbank And Customer Deposits	7,301	7,410
Interbank And Professional Funding	1,571	1,450
Other Liabilities	465	295
Total Liabilities	9,337	9,155
Total Equity	1,248	1,187
Liabilities And Equity	10,585	10,342

Profit & Loss (USD MM)	jun-24	jun-25
Net Interest Income	161	145
Net Fee Income	39	30
Other Operating Income	16	21
Total Operating Income	216	196
Loan Impairment Charges	64	15
Net Operating Income	152	181
Operating Expenses	117	120
Profit Before Taxes	36	61
Income Taxes	2	16
Net Income	33	45

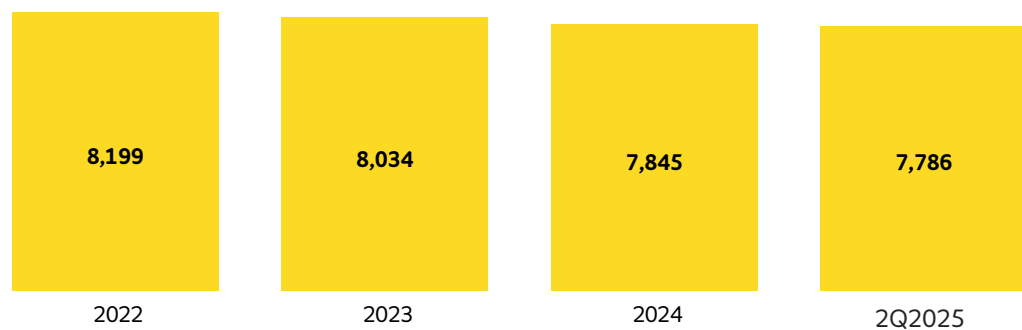
Figures: jun-25

Financial Information

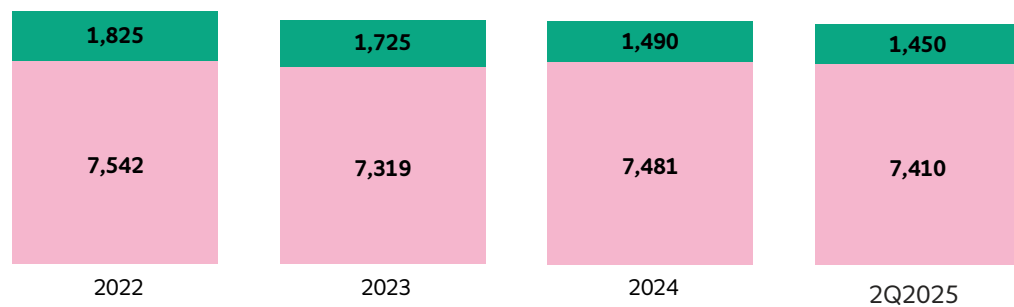
Composition of Loans and Deposits

Cifras de

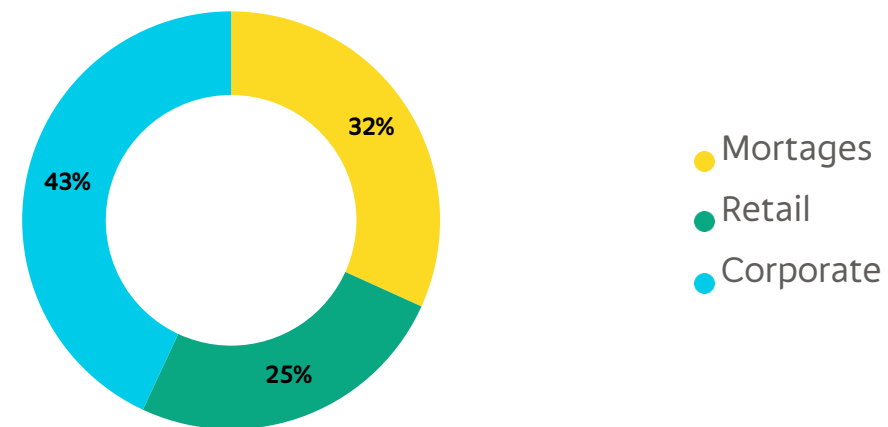
Gross Loans



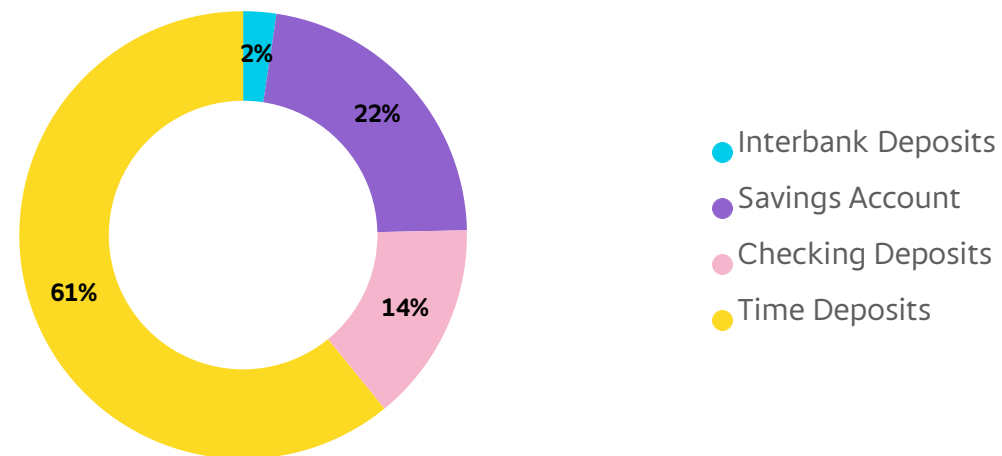
Funding Evolution



● Depósitos ● Financiamientos y Bonos



● Mortgages
● Retail
● Corporate



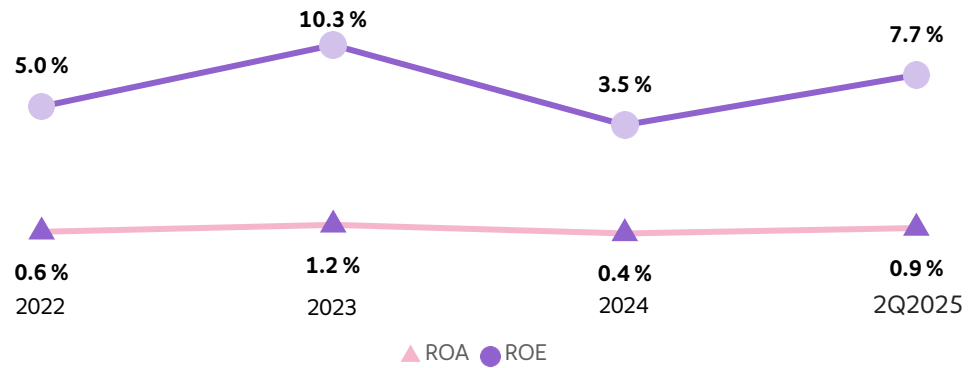
● Interbank Deposits
● Savings Account
● Checking Deposits
● Time Deposits

Figures: jun-25

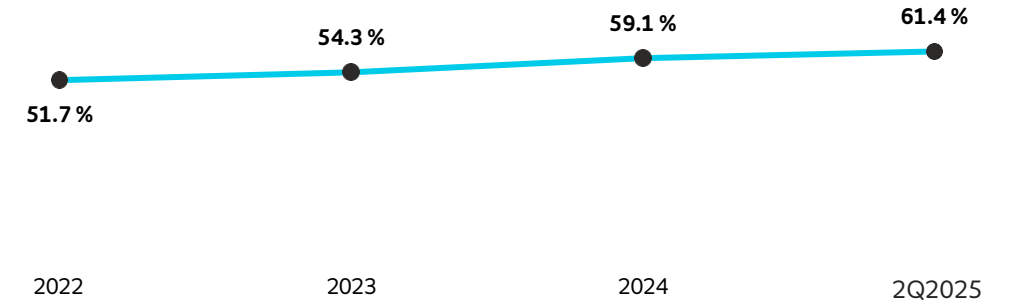
Financial information

Financial Ratios

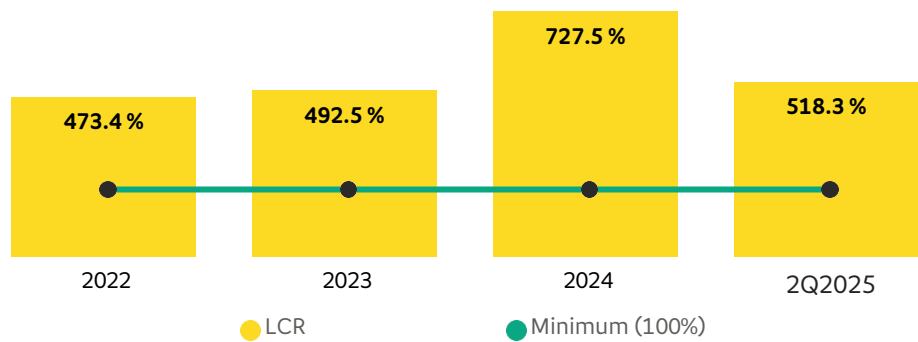
ROE & ROA



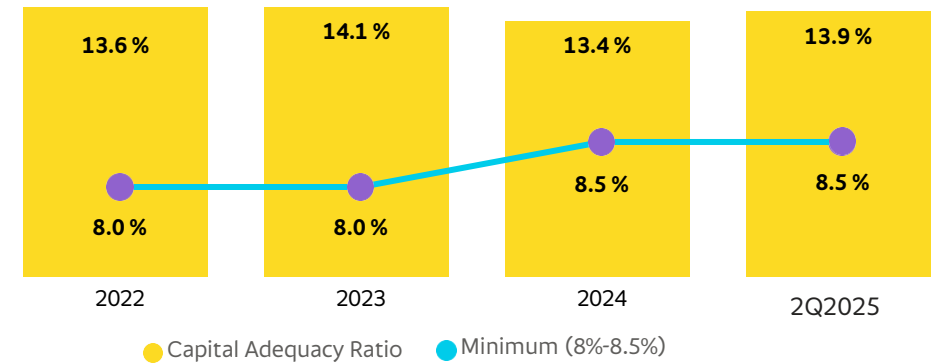
Cost Efficiency Ratio



Liquidity Coverage Ratio



Capital Adequacy Ratio

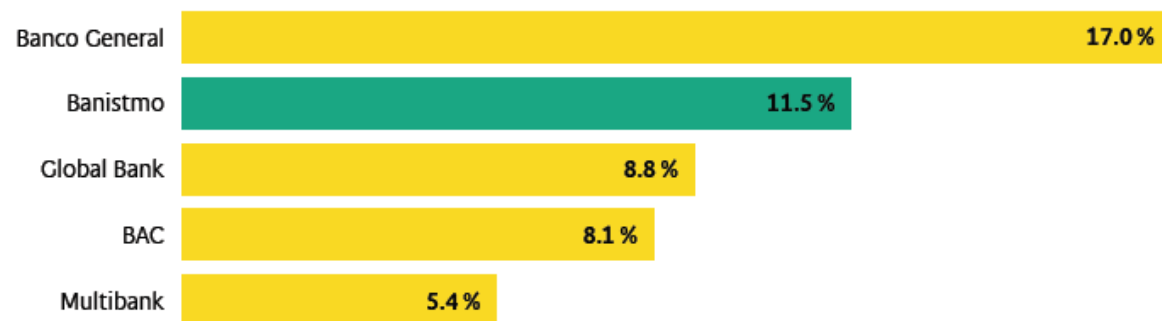


Figures: jun-25

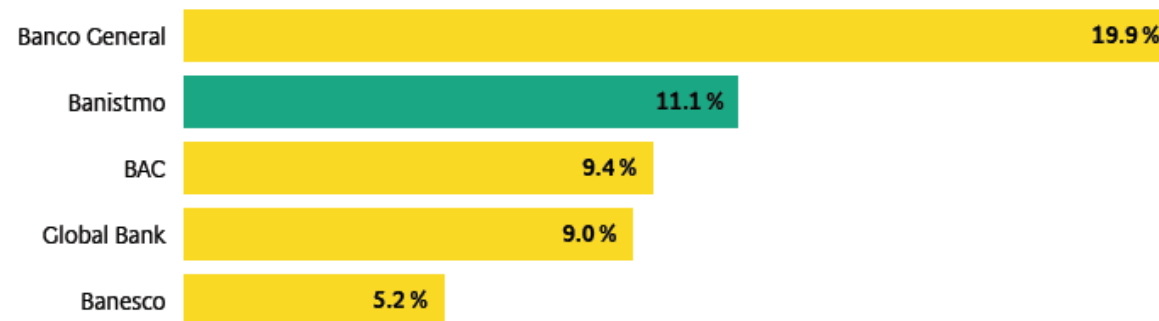
Financial Information

Market Share⁽¹⁾

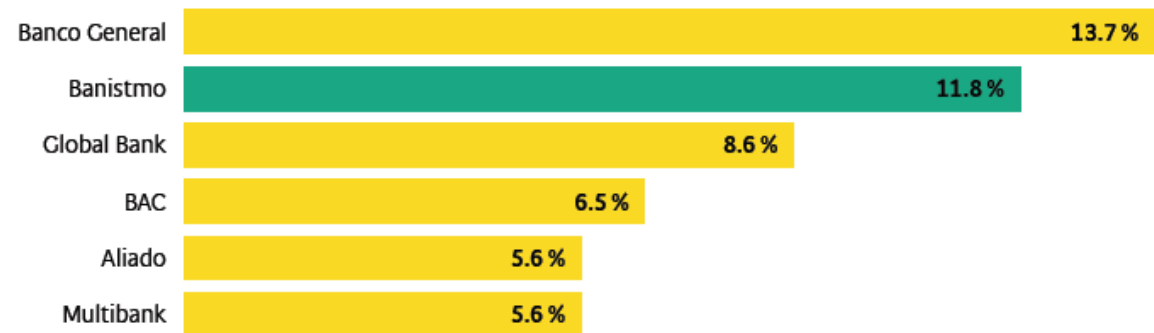
Total Local Loans



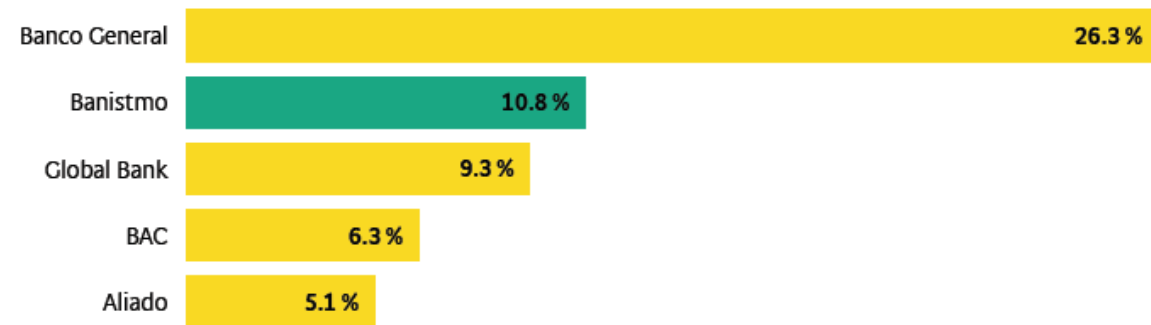
Retail Loans



Commercial Loans



Customer Deposits



Figures: jun-25



(1) General license banks only.

OUR PEOPLE




We offer opportunities to develop potential and growth, it is the basis of our value propouse ⁽¹⁾

2,217 Employees who compose our workforce

64.1% Women  **35.9%** Men 

58% Of leadership positions held by women ⁽¹⁾

77% Of employees trained for their professional and personal growth 

 **+29k** hours Training for employees

Gender Equality
We are part of the Gender Equality Seal in Panama.



RESPONSIBLE BANKING

Responsible banking – 2024

#PorUnMundoMejor

11%	savings in waste sent for recycling	51%	of our SME customers are women-led companies
16%	savings in energy consumption in our operation	7	education, environment and culture programs
+69%	savings in water consumption in our operation	+5,900	beneficiaries in our programs
40%	savings in material consumption in our operation	+5 hectares	Reforested, achieving over 30 hectares reforested from 2013 to 2024
99.5%	CO2 emission savings (Scope 1 and 2)		

[Learn more about](#)

Business with purpose

\$1,315 million

In financing to strengthen the competitiveness of the productive fabric, granted to the interior region, small and medium-sized enterprises (SMEs) and the logistics and trade sector.

\$156 million

In financing to promote financial inclusion, facilitating financial access to SMEs led by women.

\$272 million

In financing for the construction of more sustainable cities and communities, providing people with decent housing and a commitment to the environment and climate.

 **Banistmo**

