Investor Presentation

FY26

August 2026

GLOBAL
BANK

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Basis of presentation. Unless otherwise indicated, the financial information contained herein is derived from the audited consolidated financial statements of Global Bank Corporation and Subsidiaries as of and for the fiscal year ended June 30, 2026, prepared in accordance with IFRS. Global Bank's fiscal year ends June 30. Our financial statements are expressed in Balboas (B/.), Panama's official monetary unit, which is freely exchangeable for the U.S. dollar on a one-to-one basis; for ease of reference, all amounts herein are expressed in U.S. dollars ($). Certain figures, ratios and percentages included in this presentation are unaudited, are based on management's calculations, and have been subject to rounding adjustments. This presentation is a summary and does not purport to be complete; it should be read together with the Bank's audited consolidated financial statements, available on its Investor Relations website.

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Global Bank at a glance

Global Bank began operations in Panama in June 1994 under a general banking license

100% owned by G.B. Group, a publicly traded company in the Panamanian Stock Exchange

Top player in the Panamanian banking system by total assets, loans and deposits

Universal bank with a complete portfolio of integrated solutions for consumer and corporate customers, including traditional banking, factoring, securities brokerage, pension fund management, investment banking, among others

Banking network

30
Branches

145
ATMs

MOODY'S	S&P Global	FitchRatings
Ba1	**BBB-**	**BB**
Stable	*Stable*	*Stable*

Business Overview

- GB Group owns 100% of all of its subsidiaries.
- Global Bank owns 100% of all of its subsidiaries.

FY26 Highlights

Net Income	Gross Loans	Total Deposits	Capital Adequacy
$50.6 MM[(1)]	$6.5BN	$6.1BN	14.41%
40.6% QoQ| 4.7% YoY	(1.2%) QoQ | 5.0% YoY	+2.4% QoQ | 6.6% YoY	+3.91% buffer

Income Statement

- Net Interest Income: $169.2mm **+7.6% YoY**
- Net Fee income: $49.7 mm **+11.9% YoY**
- Net Income: $50.6 mm **+4.7% YoY**

Balance Sheet

- Gross Loans: $6.5bn **(1.2%) QoQ | +5.0% YoY**
- Securities Investments: $1.1bn **+2.6% QoQ | +1.6% YoY**
- Client deposits: $6.1 **+2.4% QoQ | +6.6% YoY**
- Asset Quality: 2.58% NPL / Gross Loans **| (10.7%) YoY**

Capital & Liquidity

- Capital Adequacy: **14.41% in FY26 | 14.40% in FY25**
- CET1[(2)]: **11.42% in FY26 | 11.28% in FY25**
- Additional Tier 1 Equity: **2.99% in FY26 | 3.12% in FY25**
- Regulatory Liquidity Ratio: 43.5% **| +2.8% YoY**

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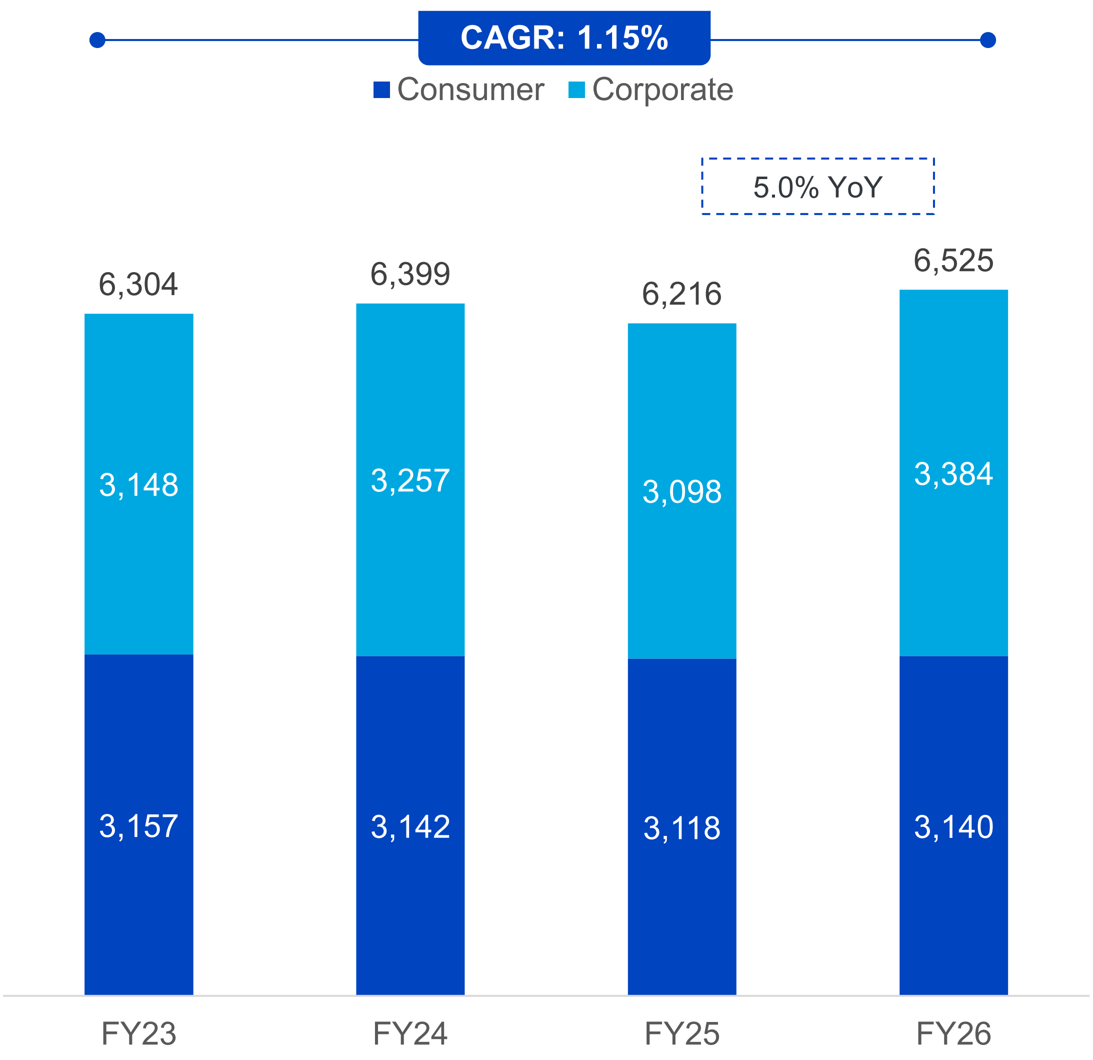
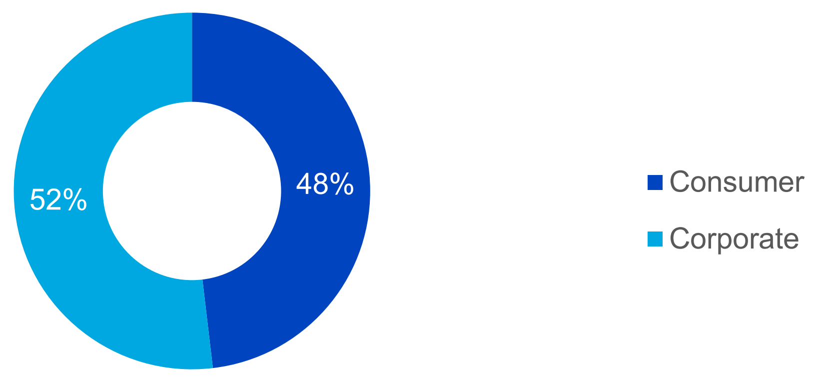
(1): Global Bank fiscal year ends June 30.
(2): Includes dynamic provision

Well balanced loan portfolio

Total loans evolution (US$mm)

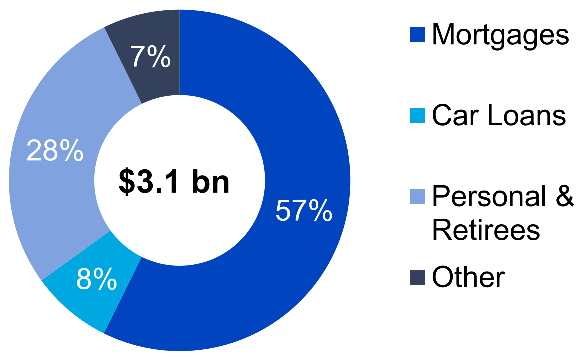


Portfolio Composition (FY26)



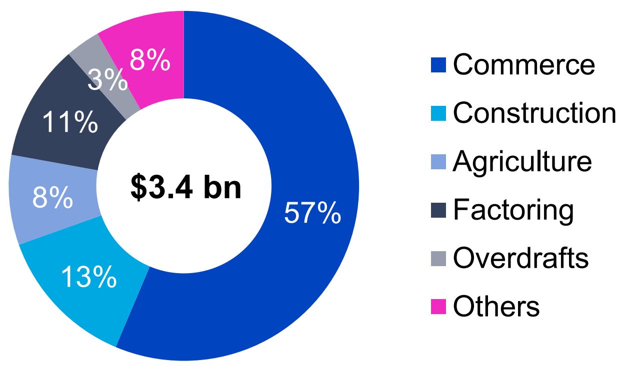
Consumer Banking Composition

FY26



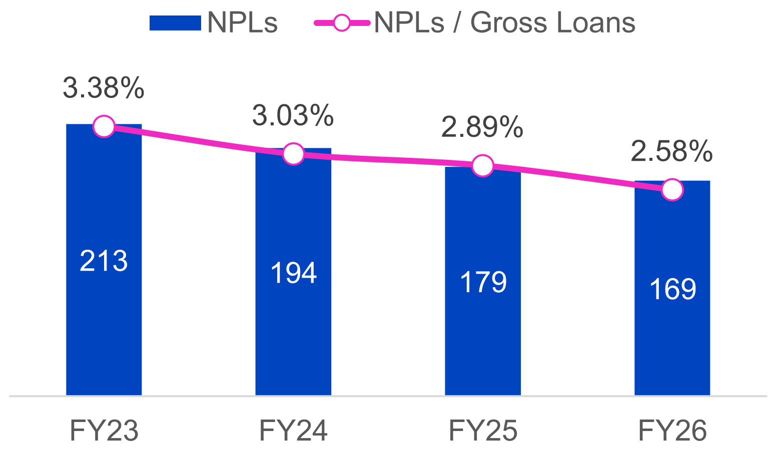
Corporate Banking Composition

FY26

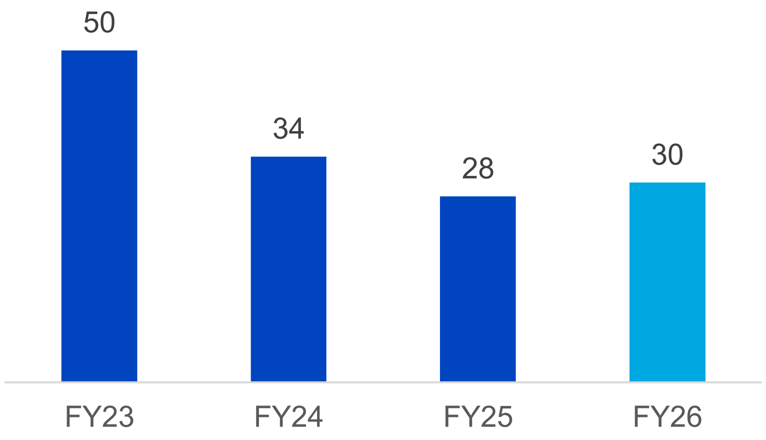


Robust asset quality, strong provisions and high collateral coverage

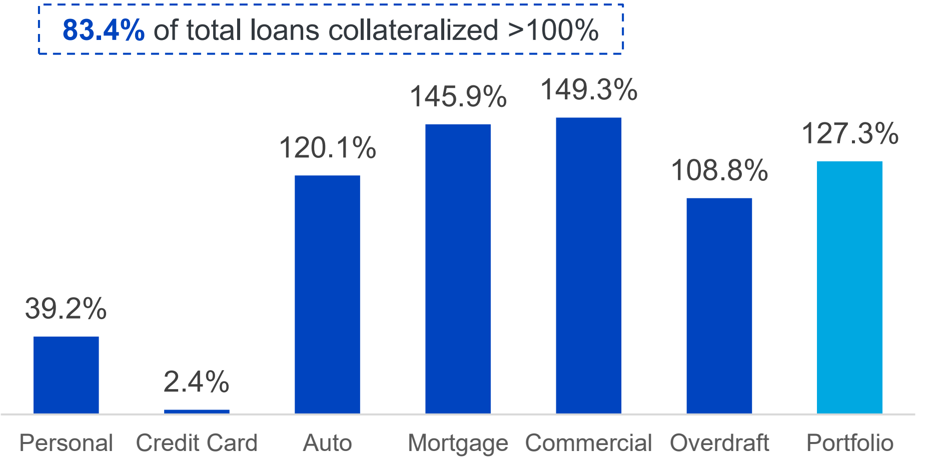
NPLs evolution (US$mm)



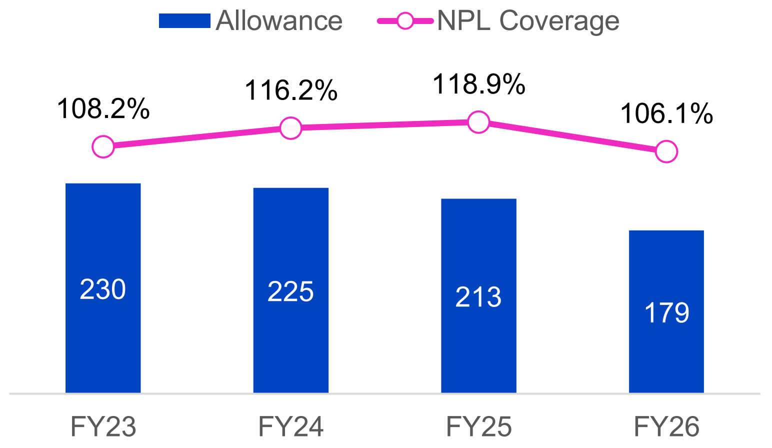
Allowances for NPLs and investments (US$mm)



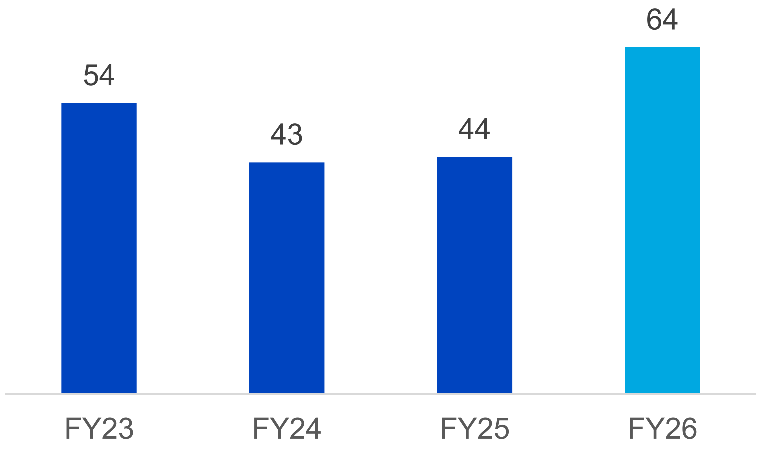
Loan portfolio collateralization (FY26)



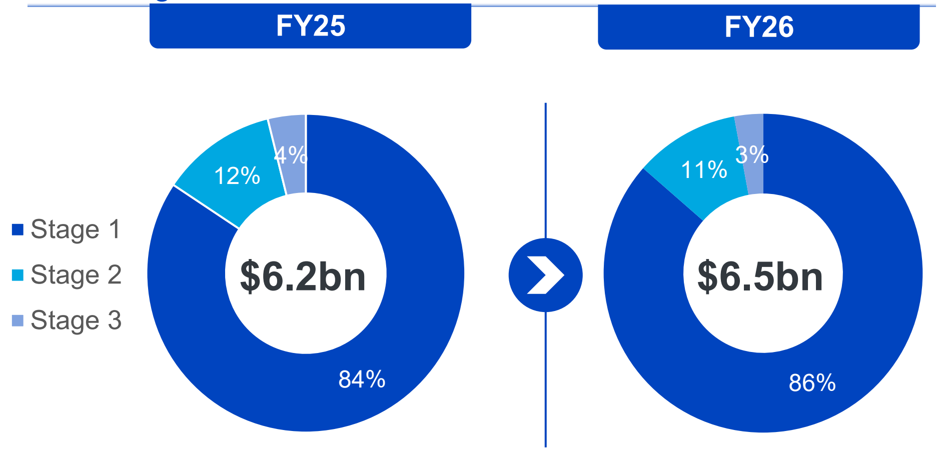
Impairment allowance and coverage ratio



NPLs write-offs evolution (US$mm)



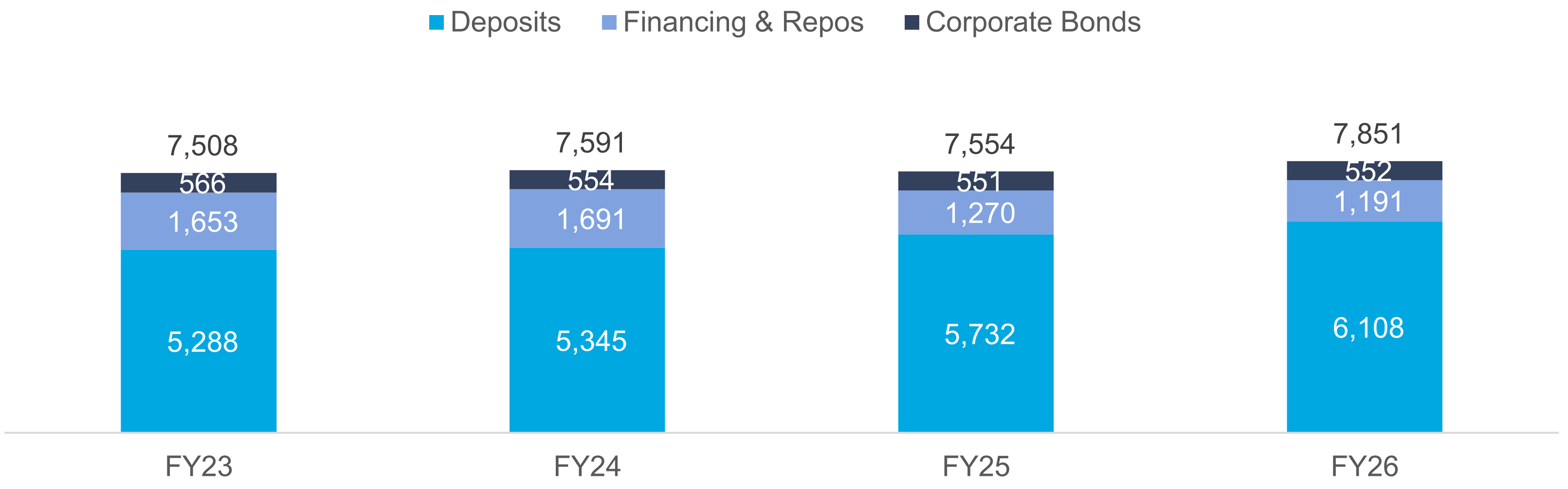
Loan stages evolution



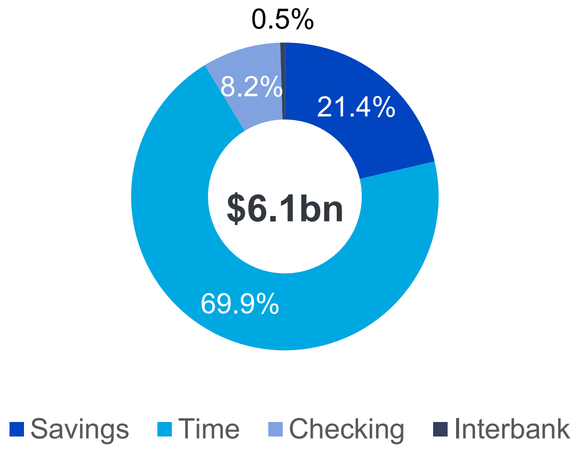
Solid balance sheet supported by a diversified funding base

Balance Sheet structure (FY26, US$mm)

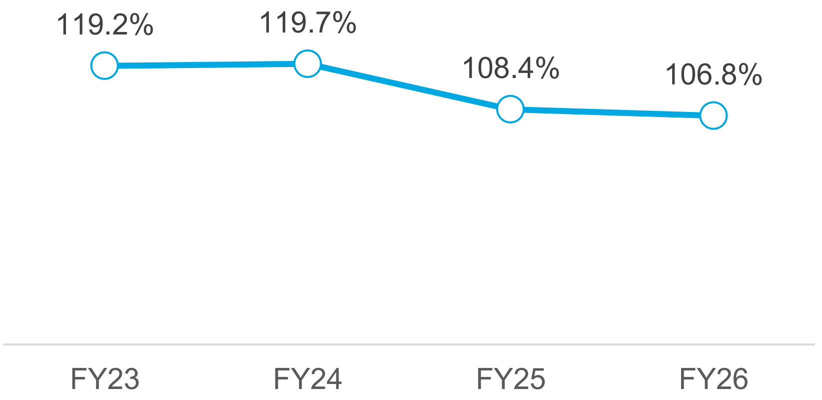
Funding structure (US$mm)



Deposit Breakdown by type



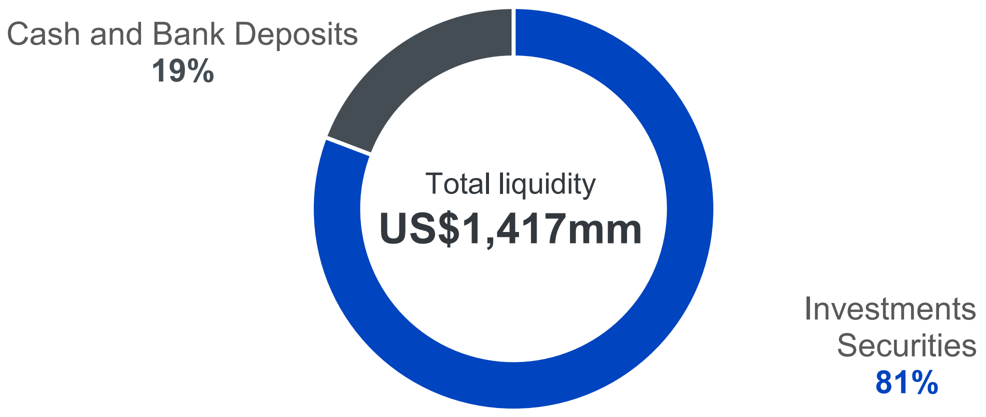
Loan-to-deposit ratio



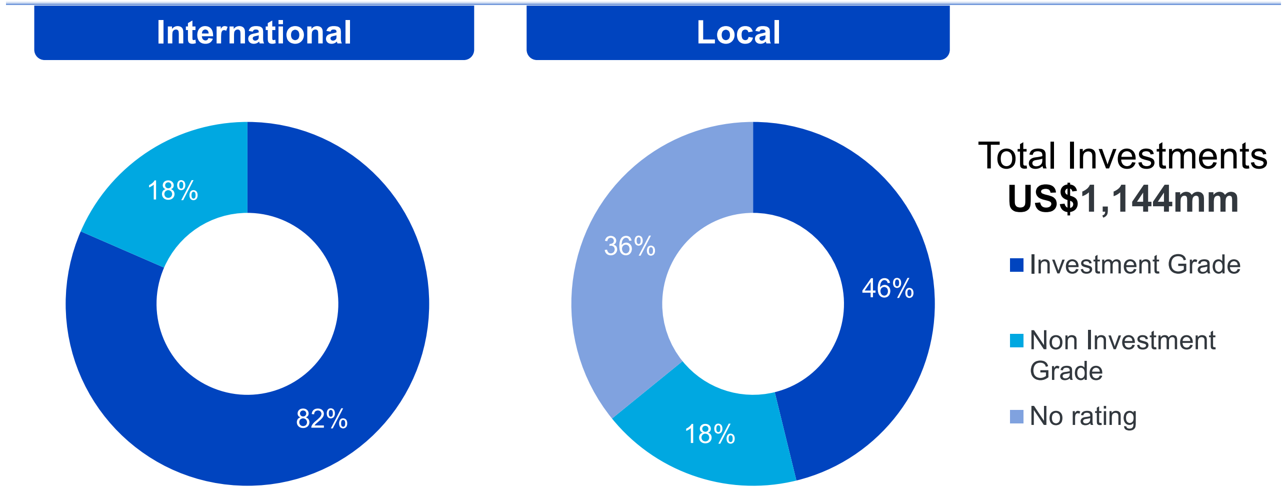
Notes:
(1): Includes client and bank deposits; excludes interest payable.

Robust liquidity buffers driven by a diversified portfolio of high-quality investments

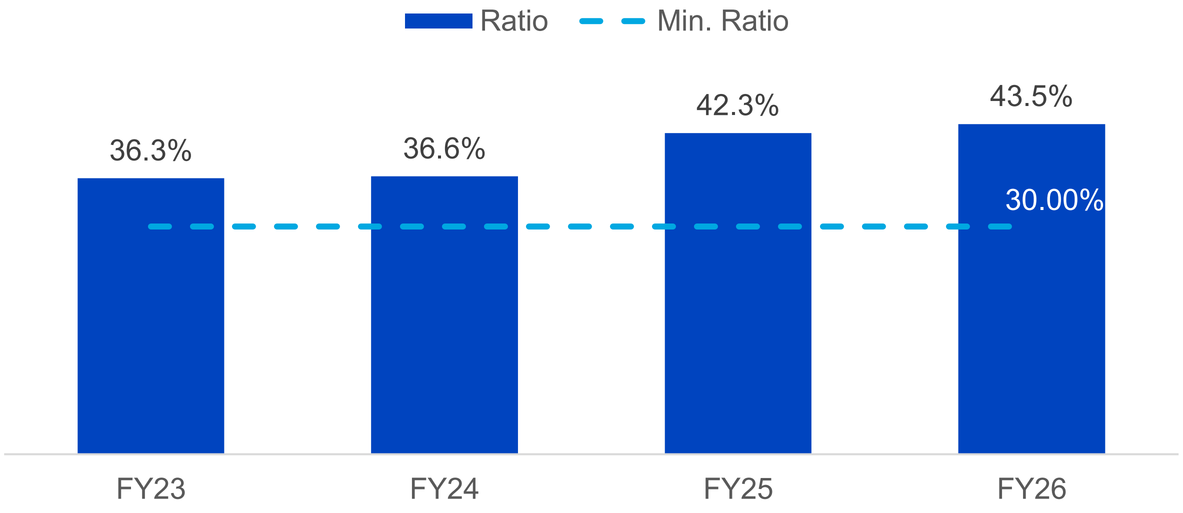
Total liquidity and investments breakdown (FY26)



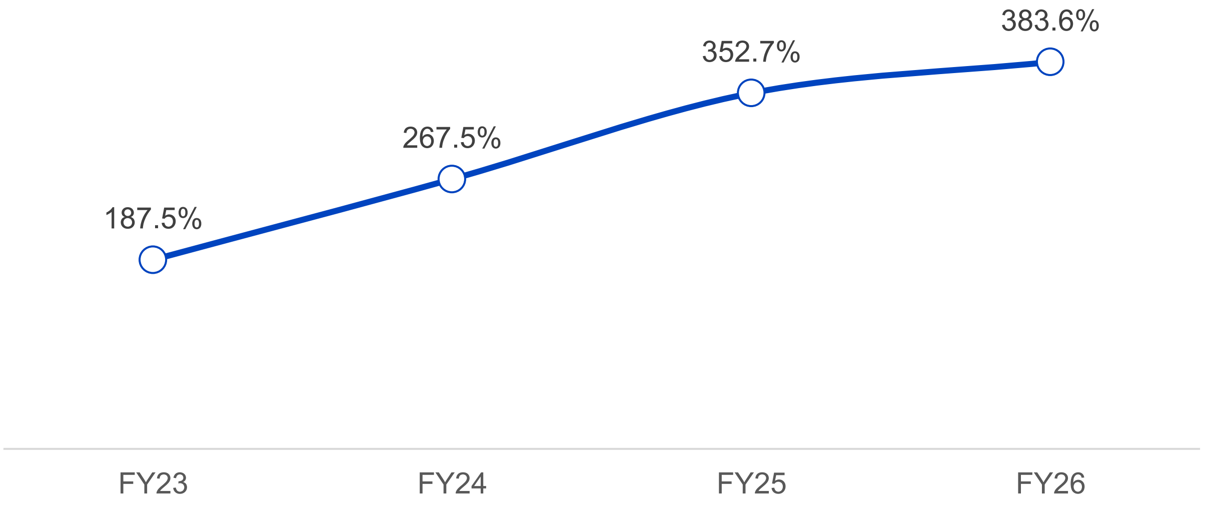
High quality investment portfolio evolution (US$mm)



Regulatory Liquidity Ratio

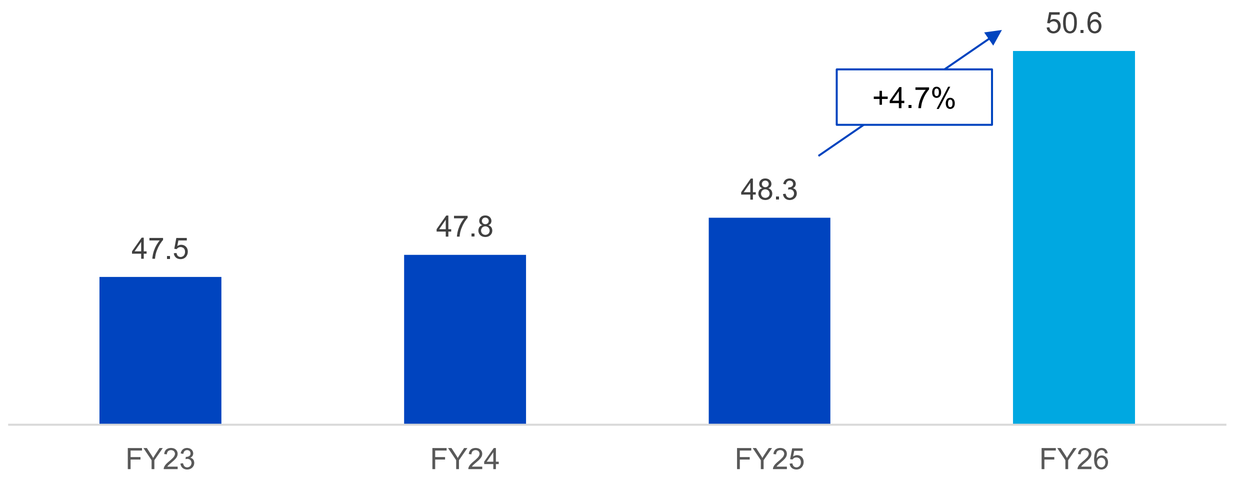


Liquidity Coverage Ratio (LCR)

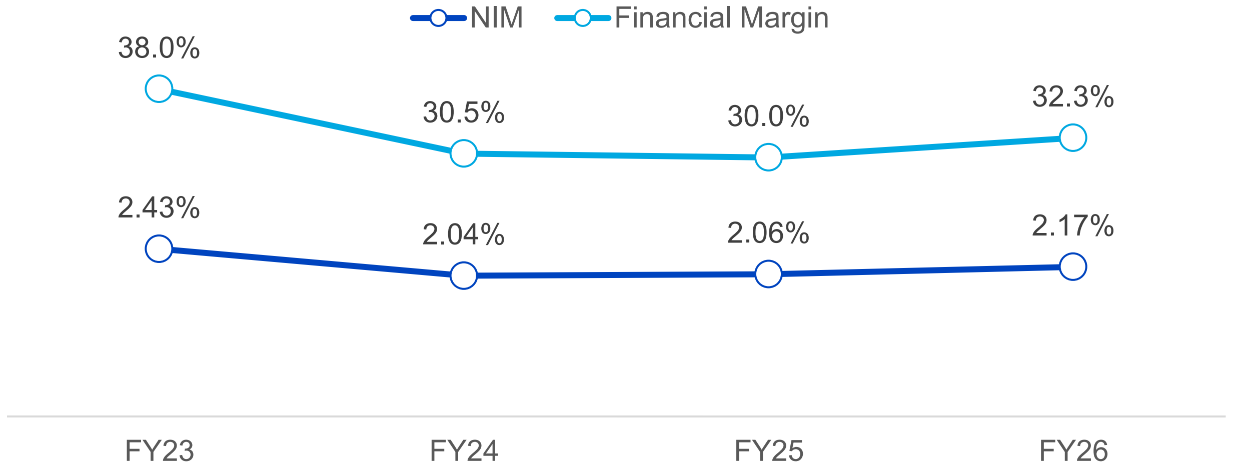


Global Bank is delivering stronger profitability

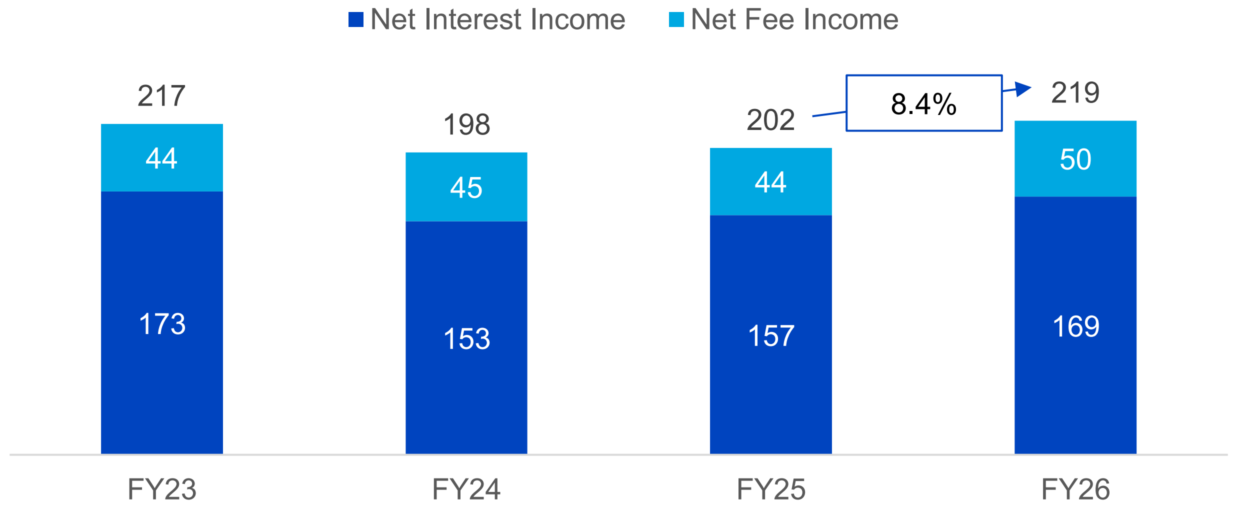
Net Income (US$mm)



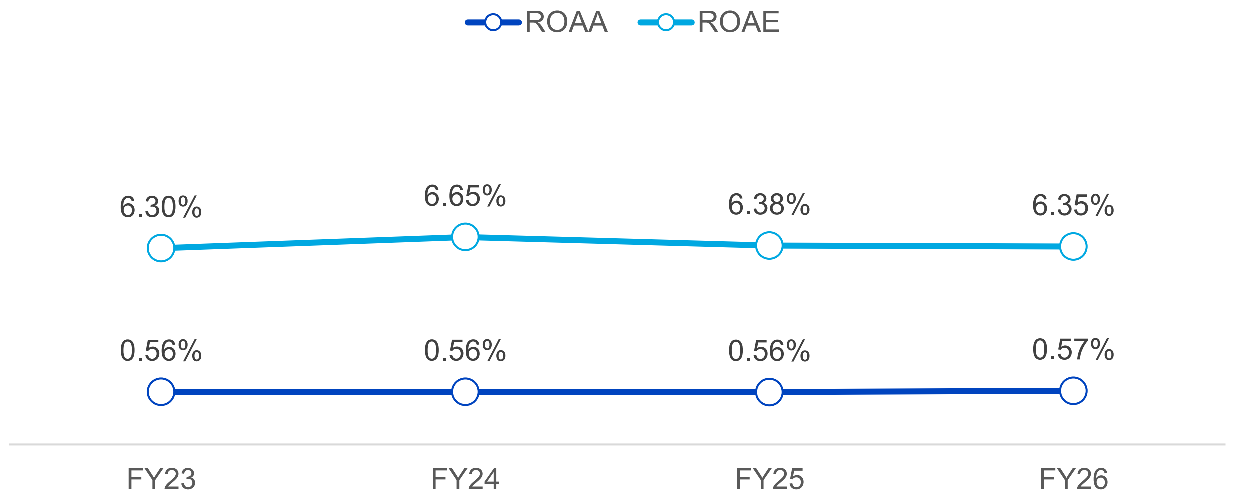
Interest Margins



Net interest and commission income (US$mm)



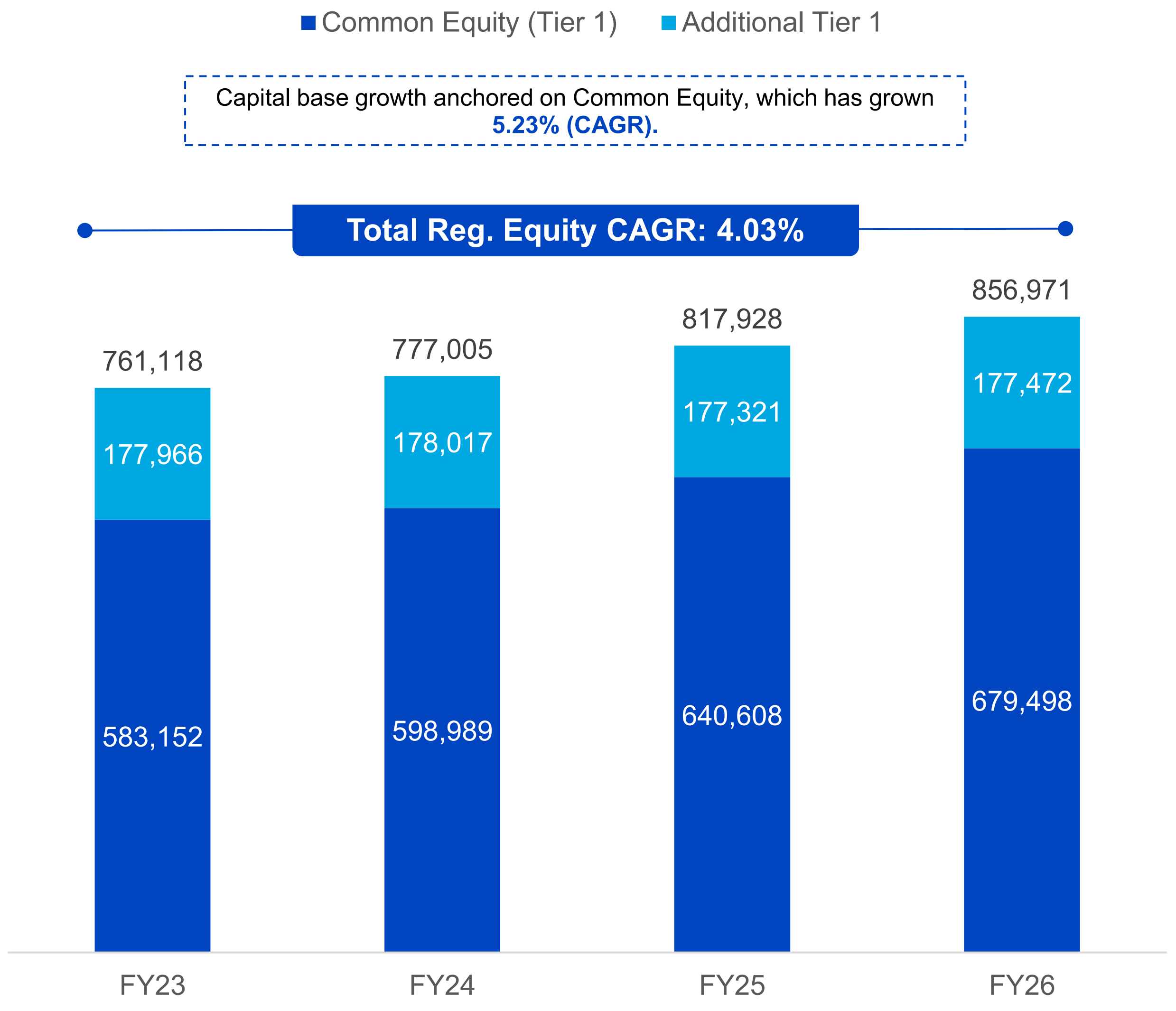
ROAA & ROAE



Note: Global Bank's Fiscal Year ends June 30;

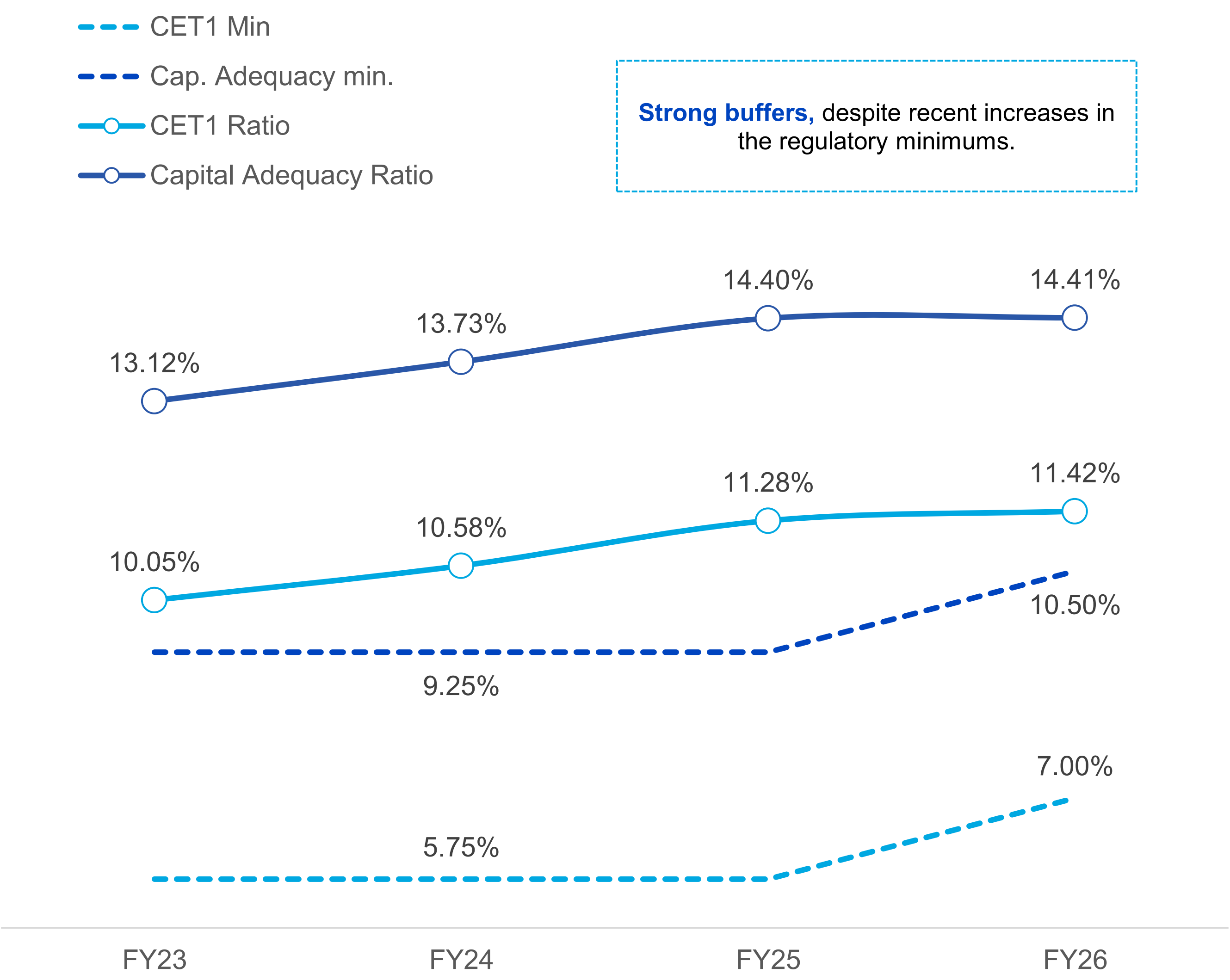
Solid capitalization ratios with a healthy buffers above regulatory minimum

Capital Base (US$ 000's)(1)



(1): Includes dynamic provision

Capital Ratios



Appendix

Summary of financial statements – **Balance Sheet (Assets)**

(US$mm)	FY23	FY24	FY25	FY26
Cash and bank deposits	355.0	378.2	433.7	430.2
Securities purchased under resale agreements	3.5	5.0	5.0	5.0
Investments in securities, net	1,053.4	1,049.3	1,136.6	1,151.5
Loans, net	6,212.6	6,315.7	6,141.5	6,495.8
Property, furniture, equipment and improvements	190.4	191.4	192.0	200.1
Rights-of-use assets	13.3	11.3	9.7	8.1
Other assets	584.8	569.4	584.4	550.2
Total assets	**8,413.0**	**8,520.3**	**8,503.0**	**8,841.0**

Summary of financial statements – **Balance Sheet (Liabilities and Equity)**

(US$mm)	FY23	FY24	FY25	FY26
Customers deposits	5,205.6	5,264.6	5,715.5	6,078.7
Deposits from banks	82.9	80.8	16.8	29.4
Accrued interest payable	33.0	36.2	40.6	34.9
Total deposits	**5,321.5**	**5,381.6**	**5,772.9**	**6,143.0**
Securities sold under repurchase agreements	70.0	47.6	37.3	25.0
Obligations with financial institutions	1,582.9	1,643.0	1,232.9	1,166.3
Marketable securities (VCNs)	0.0	2.0	0.0	0.0
Corporate bonds	388.5	374.4	374.1	374.2
Perpetual bonds	178.0	178.0	177.3	177.5
Accrued interest payable	25.6	25.9	23.1	19.8
Total borrowings	**2,244.9**	**2,270.9**	**1,844.7**	**1,762.7**
Lease liabilities	15.3	13.0	11.5	10.1
Other liabilities	119.5	123.5	105.1	115.7
Total liabilities	**7,701.2**	**7,789.0**	**7,734.2**	**8,031.5**
Total equity	**711.8**	**731.3**	**768.8**	**809.5**
Total liabilities and equity	**8,413.0**	**8,520.3**	**8,503.0**	**8,841.0**

Summary of financial statements – **Income Statement**

(US$mm)	**FY23**	**FY24**	**FY25**	**FY26**
Interest Income	454.3	503.7	523.5	523.8
Interest expense	(281.8)	(350.2)	(366.2)	(354.5)
Net interest income	172.5	153.5	157.3	169.2
Commissions earned	66.3	70.0	70.7	76.6
Commission expenses	(22.1)	(24.9)	(26.3)	(27.0)
Net commission income	44.3	45.1	44.4	49.7
Net interest and commission income, before allowances	**216.8**	**198.6**	**201.6**	**218.9**
Allowance for uncollectible loans	49.0	34.7	28.4	26.7
Allowance (reversal of allowance) for country risk	0.4	(0.3)	(0.6)	0.1
Allowance for investments	0.5	(0.1)	(0.2)	3.4
Net interest and commission income, after allowances	**167.0**	**164.2**	**174.0**	**188.8**
Other income	22.0	30.4	21.1	22.4
Other Expenses				
Salaries and other compensation	61.3	63.9	61.8	63.3
Professional fees	10.4	10.7	10.0	10.6
Depreciation and amortization	18.3	17.6	17.6	18.3
Advertising and publicity	3.1	3.5	3.7	3.9
Maintenance and repairs	11.3	11.4	11.4	11.6
Leases	4.0	5.6	6.4	7.3
Other taxes	6.2	6.6	8.1	7.0
Other expenses	23.4	26.3	26.0	31.0
	138.0	**145.6**	**145.0**	**153.0**
Profit before income tax	**51.0**	**49.0**	**50.1**	**58.3**
Income tax expense (benefit)	3.5	1.2	1.8	7.7
Profit for the year	**47.5**	**47.8**	**48.3**	**50.6**

Contact Information

For further information, please refer to our financial statements available in our investor relations website, or contact:

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