



Davivienda Group S.A. announces that today it has entered into a credit agreement with The Bank of Nova Scotia. Under this agreement, Davivienda Group S.A. will act as co-debtor and guarantor of the obligations of some of its subsidiaries in Colombia and Central America, which have also signed the agreement as co-debtors. The proceeds of the loan will be used for working capital and general corporate purposes of the Company.

The total amount of the aggregate debt quota for the co-debtors will be up to US\$500,000,000. The loan will have a maximum term of two years from the first disbursement and will bear interest at the three-month Term SOFR rate plus the margin agreed between the parties. The principal will be repaid at the end of the loan term. The events of default and the causes for acceleration of obligations are those usually established for this type of transaction.