

DAVIVIENDA GROUP

Corporate
Presentation

4Q25



DAVIVIENDA
Group ■

The information hereby presented is exclusively for informative and illustrative purposes and it is not, nor does it pretend to be, a source for legal or financial assessment of any kind.

Certain statements in this presentation are “forward-looking” statements within the meaning of the U.S. Private Securities Litigation Reform Act of 1995. These forward-looking statements may relate to our financial condition, results of operations, plans, objectives, future performance, including, but not limited to, statements with respect to the adequacy of the allowance for impairment, market risk and the impact of interest rate changes, capital adequacy and liquidity, and the effect of legal proceedings and new accounting standards on our financial condition and results of operations. All statements that are not clearly historical in nature are forward-looking.

These forward-looking statements involve certain risks, uncertainties, estimates and assumptions by management. Various factors, some of which are beyond our control, could cause actual results to differ materially from those contemplated by such forward-looking statements.

All forward-looking statements included in this presentation are based on information and calculations carried out internally by **Davivienda Group** as of the date of this conference and, therefore, **Davivienda Group** assumes no obligation to update or revise any of those forward-looking statements. These cautionary statements should be considered in connection with any written or oral forward-looking statements that we may issue in the future.

If one or more of these risks or uncertainties should occur, or if underlying assumptions prove incorrect, our actual results may vary materially from those expected, estimated or projected.

These financial statements have been prepared in accordance with International Financial Reporting Standards and are presented in nominal terms. The resulting statement for the closed quarter on **December 31st, 2025** shall not be necessarily indicative of results expected for any other period.

Davivienda Group expressly discloses that it do not accept any responsibility derived from i) actions or decisions taken or not taken based on the content of this information; ii) losses resulting from the execution of the proposals or recommendations presented in this document; or iii) any content originated from third parties.

Exchange Rate COP/USD:

	4Q24	3Q25	4Q25	Q/Q	Y/Y
Closing	4,409.2	3,923.6	3,757.1	-4.2%	-14.8%
Average	4,073.0	4,129.7	4,050.9	-1.9%	-0.5%



1 About Davivienda Group

- 1.1 Davivienda Group at a Glance
- 1.2 History
- 1.3 Corporate Structure
- 1.4 Ownership Structure

2 Business Model

- 2.1 Our Higher Purpose
- 2.2 Our Strategy
- 2.3 Our Value Proposition
- 2.4 Market Positions
- 2.5 Financial Profile
- 2.6 Our Businesses

3 Sustainable Strategy

- 3.1 Our Business Strategy is Sustainable
- 3.2 Results of Our Sustainable Strategy

4 Corporate Governance

- 4.1 Board of Directors
- 4.2 Management Team

5 Investment Thesis

- 5.1 Innovation
- 5.2 Technology and Digitalization
- 5.3 Growth Potetial in Operating Countries
- 5.4 Support from Experienced Financial Groups

6 Appendix

> 1. About Davivienda Group



Davivienda Group at a Glance

Main Figures (USD Billion)

Assets	\$ 70.2
Gross Loans	\$ 52.9
Deposits	\$ 51.0
Equity	\$ 5.8
Net Profit ¹	\$ 509.0

Footprint

Customers ²		+ 27.1 M
Branches		776
ATMS		+ 3 k
Employees		+ 24 k

Davivienda Group is....

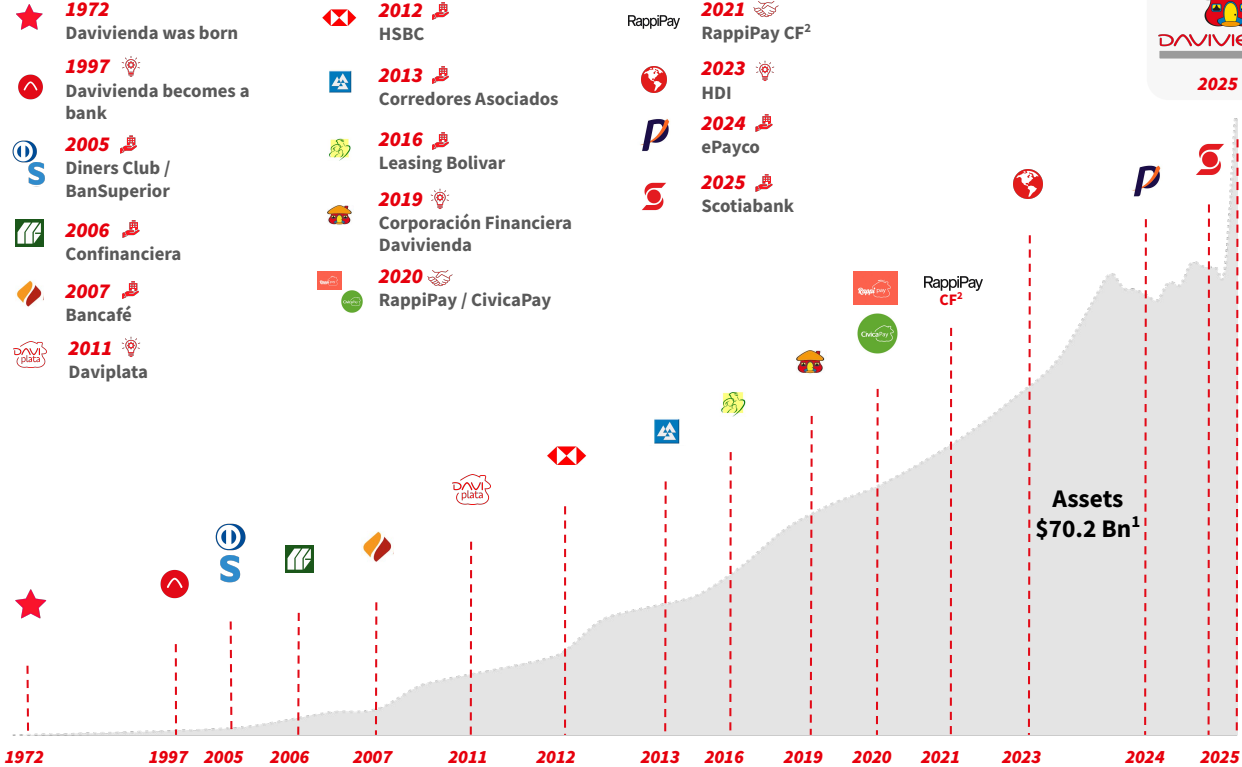
- > A **regional financial holding** company that consolidates all of **Davivienda's businesses**, together with the **integrated Scotiabank operations**³, now **DAVibank**, strengthening scale, efficiency, and strategic presence across the region.
- > ... Part of **Grupo Bolívar**, with a **long-term vision and a strong legacy of trust**.
- > ... A purpose-driven organization, guided by our higher purpose: **"Enrich life with integrity"**

6 Countries

regional scale and
Latin Global Strategy



A history of learning and innovation, with sustainable growth

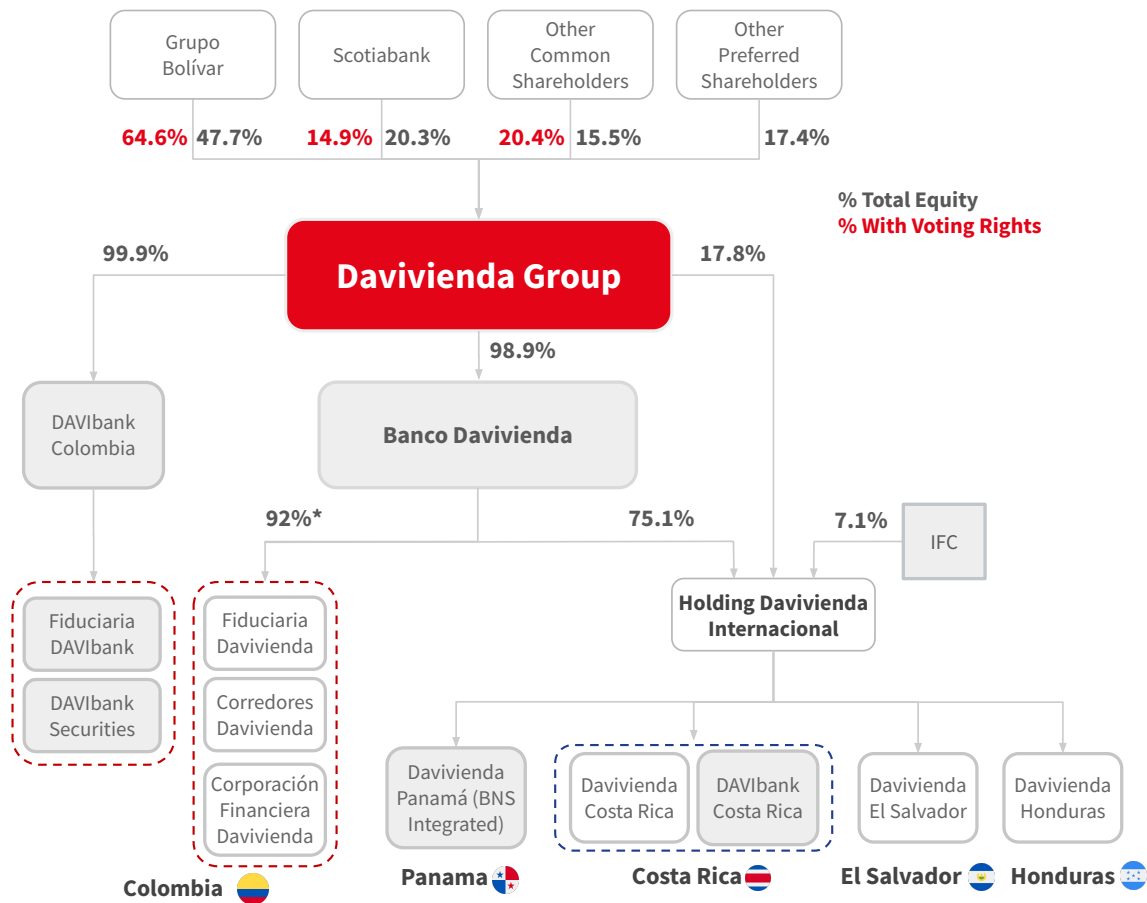


- 27 Feb** Davivienda Group is established
- 16 Oct** Davivienda Group becomes the majority shareholder of **Banco Davivienda**
- 30 Oct** Davivienda Group's IPO
- 20-21 Nov** Davivienda Group successfully completes its share issuance. Davivienda Group preferred shares begin trading on Colombia's Stock Exchange (bvc).
- 1 Dec** Davivienda Group successfully completes the BNS transaction.



Partnership
 Acquisition
 Creation

Our Corporate Structure Supports Growth and Value Generation



Strategic Flexibility

- ▶ **Greater flexibility** to execute long-term strategy
- ▶ **Structure adaptable** to future business needs
- ▶ **Supports transformation** in a changing environment

Capital Efficiency

- ▶ **More efficient** and **flexible** capital allocation
- ▶ **Enables access to funding** through different vehicles

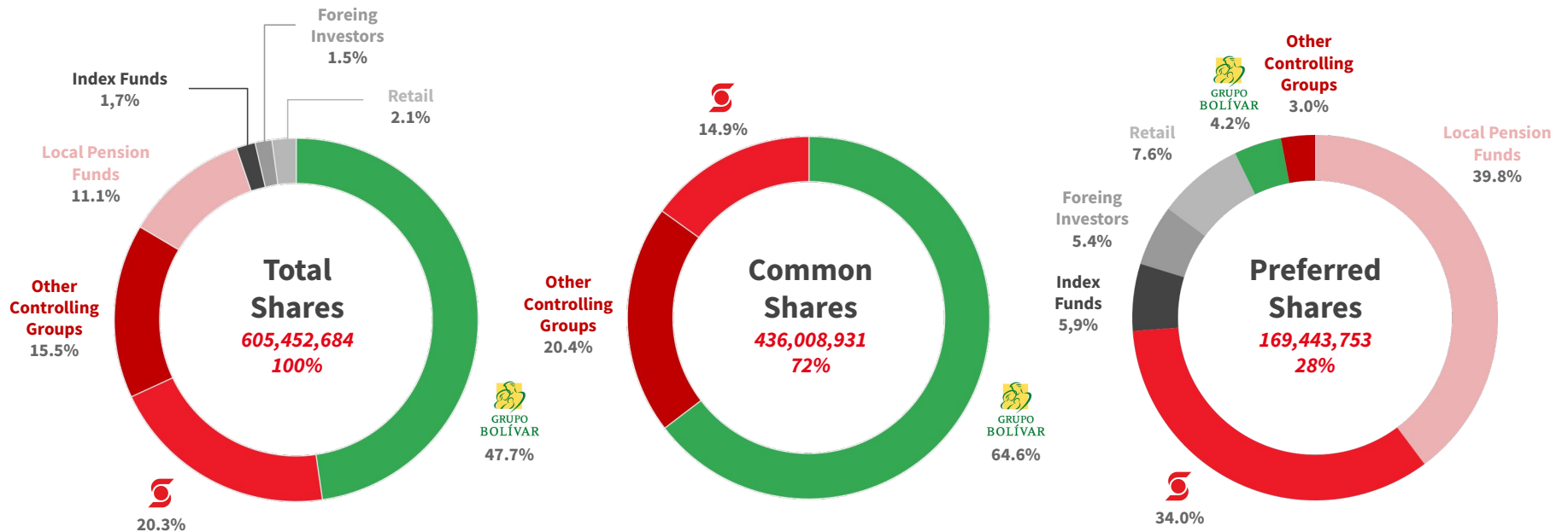
Integration Readiness

- ▶ **Facilitate integration** across operations from BNS

Value Generation Shareholders

- ▶ **Potential synergy capture** and future value creation
- ▶ **Accretive exchange terms**

Our Ownership Structure



Share Information



Ticker	Last Price (COP)	Δ% One month	Δ% Since IPO	P/BV
PFDAVIGRP (BVC) PFDAVIGR (Bloomberg)	\$ 31,500	11.3%	6.1%	0.94

> 2. Business Model



Our culture allows us to support people's well-being, build family wealth, foster business development and contribute to the countries where we operate

Our Mission

Creating value for our stakeholders through a team of people defined by integrity, commitment, closeness, and continuous learning.

Our Higher Purpose

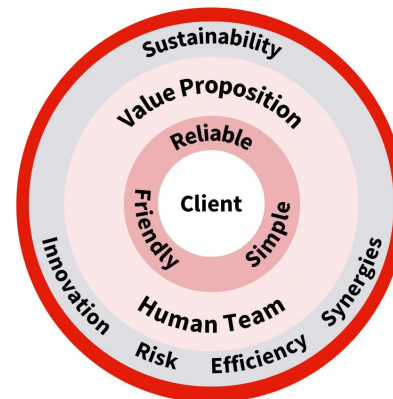
“Enrich life with integrity”

Our Principles & Values

Respect, Fairness, Enthusiasm, Joy, Discipline,
Honesty, Good Humor

Our Management Model

We seek to deliver simple, reliable and friendly experiences for our clients



Client-centered value creation model



Davivienda Group, regionally recognized for its Innovation and Service Model

Providing the most comprehensive product offering

Build to support every stage of financial life

A broader and more complete offering for individuals and businesses, designed to support how their everyday life (move and manage their money, save, invest, and access credit).

Providing the best customer experience

Simple, reliable and customer-focused service

*Innovation focused on making life simpler.
Fast and always-available digital channels.
Secure interactions at every touchpoint.
Fewer steps, more solutions.*

Increase our customers' engagement and become their primary bank

Integration Project

Customer at the center of every decision

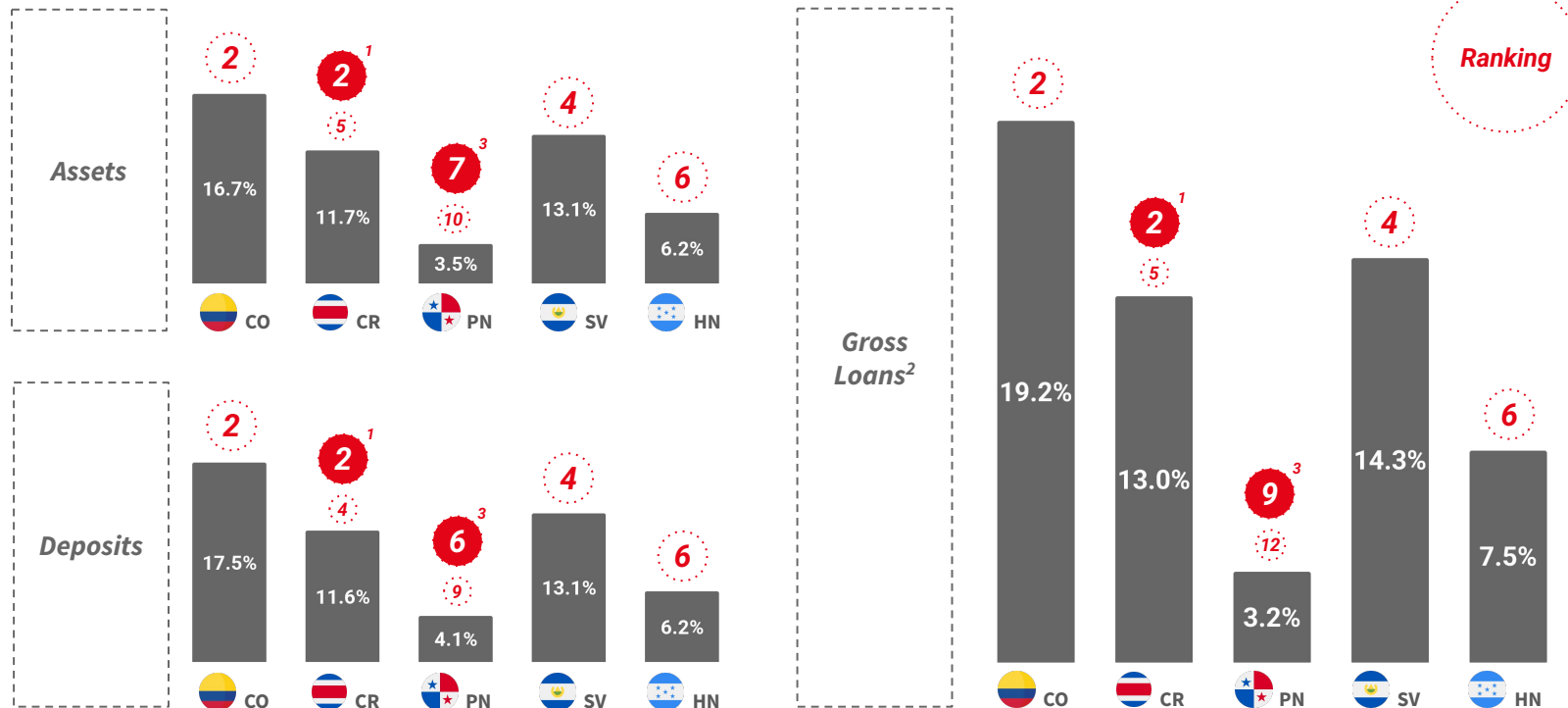
Advance integration with a clear focus on customer care, service continuity and operational alignment, while capturing meaningful synergies.

Our Value Proposition as a Latin Global Financial Group

	 Colombia	 Costa Rica	 El Salvador	 Panama	 Honduras	 Miami
 Banking	✓	✓	✓	✓	✓	✓
 Daviplata	✓ ¹		✓ ¹			
 Insurance	✓ ²	✓ ³	✓	✓ ⁴	✓	
 Leasing	✓	✓		✓		
 Collection Agency	✓					
 Brokerage	✓	✓ ⁵	✓ ⁵	✓ ⁶		✓
 Trust	✓	✓		✓		
 Investment Banking	✓ ⁷	✓ ⁷	✓ ⁷	✓ ⁷	✓ ⁷	
 Merchant Bank	✓					
 Unregulated businesses⁸	✓					

Strong Market Positions Across All Countries

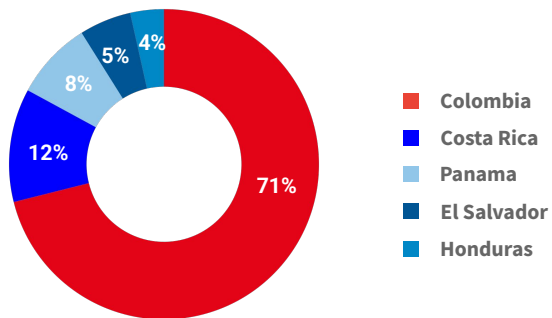
Increased footprint reinforces our Latin Global strategy, expands our competitive position and enables higher efficiency and scope.



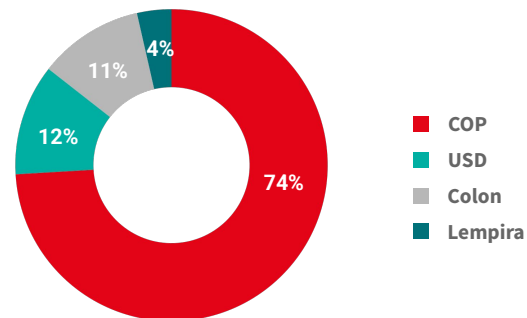
Highly Diversified Balance Sheet

Highly diversified across regions, currencies, loan mix and funding sources

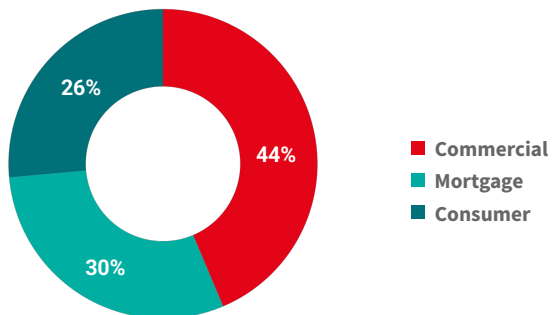
Assets by Country (%)



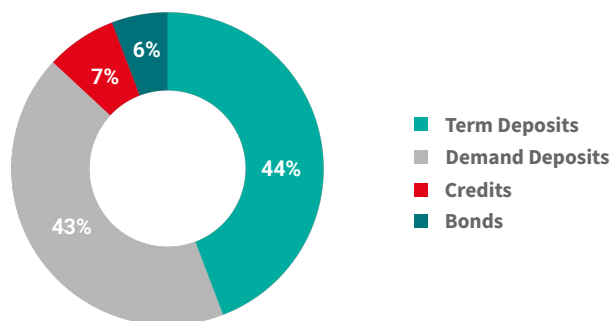
Loans by Currency (%)



Gross Loans Mix (%)

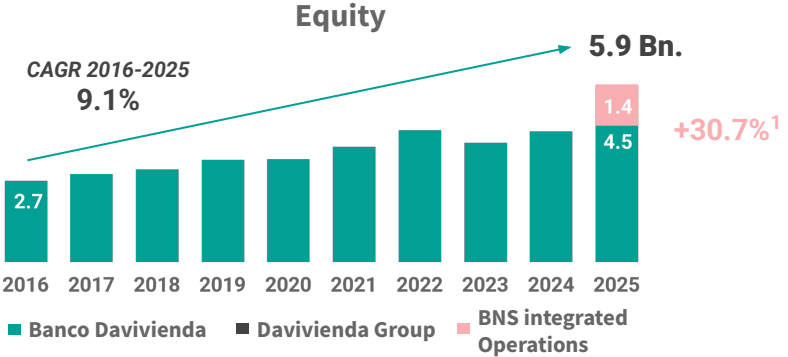
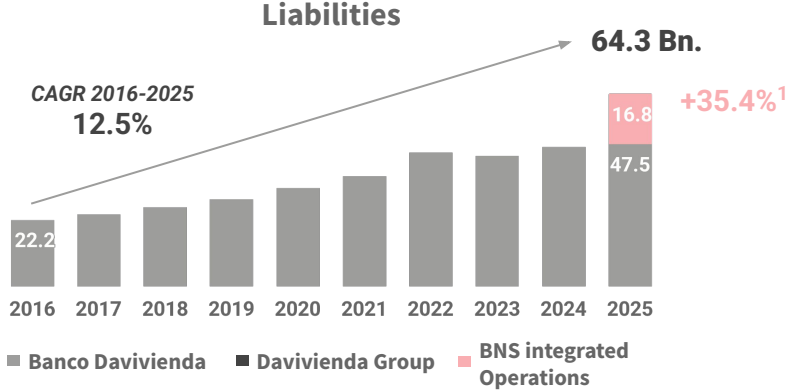
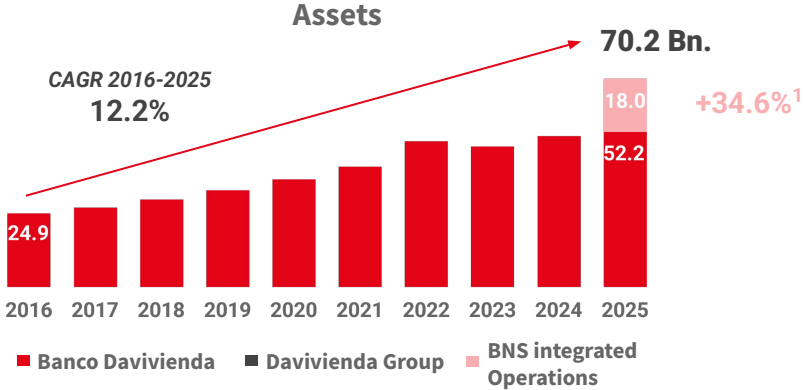


Funding Sources Mix (%)



A Greater Scale to Support Efficiencies

~30% growth across the balance sheet, reflecting bigger scale and capacity to efficiently execute our strategy, while maintaining a strong capital structure.



Figures in USD Billion. 1. Comparison made with 2025 results for Banco Davivienda Consolidated excluding the integration with BNS. Closing exchange rate as of December 2025: COP/USD: 3,757.08.

Strong Capital and Liquidity Positions

Liquidity Ratios

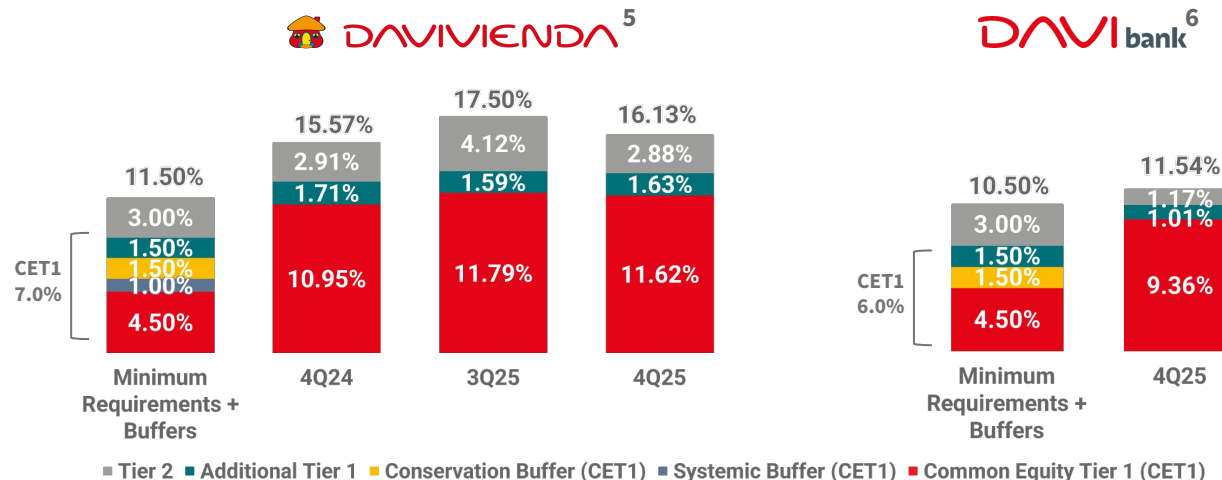
	2025
LCR 30 Days¹	
Banco Davivienda	170.6%
DaviBank	158.0%
NSFR²	
Davivienda Group	116.0%

Capital Ratios



	2025
Tangible Equity Ratio³	7.6%
Double Leverage⁴	99.5%

Capital Adequacy Ratios of our Banks



1. LCR calculated from individual financial statements of each subsidiary. 2. NSFR calculated from consolidated financial statements. 3. Tangible equity ratio (Consolidated financial statements) = (Equity - Goodwill) / (Assets - Goodwill).

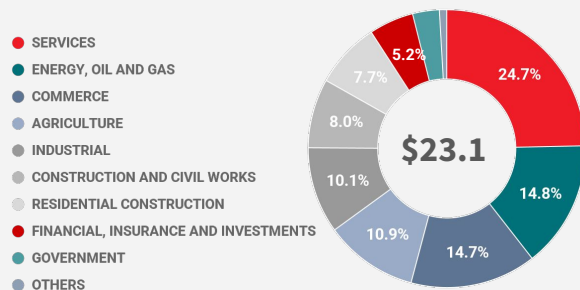
4. Double leverage (Individual financial statements) = Investments in equity instruments / Equity. 5. Capital ratios of Banco Davivienda's Consolidated financial statements under full IFRS.

6. Capital ratios of DAVIbank Colombia's individual financial statements under local accounting standards.

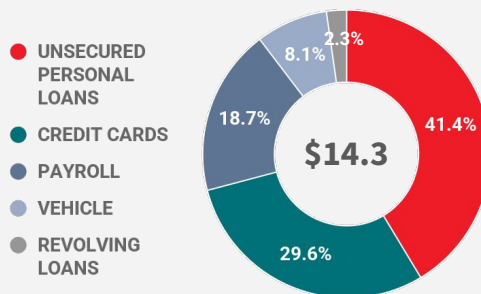
Highly Diversified Loan Portfolio with a Strong Risk Profile

Gross Loans

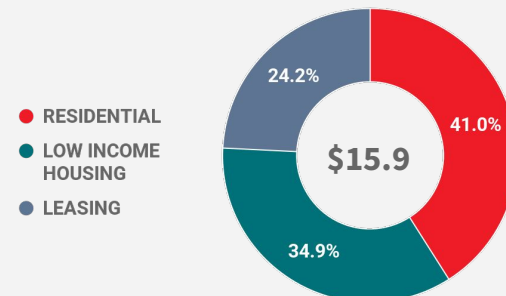
Commercial Loans¹



Consumer Loans



Mortgage Loans



Credit Risk Profile - PDL & Coverage

	Consumer	Mortgage	Commercial	Total
PDL > 90	2.89%	4.20%	3.95%	3.75%
Coverage²	201.7%	40.6%	96.4%	99.2%
Coverage + Collaterals³	209.6%	135.2%	136.7%	151.1%

1. Construction and civil works: Infrastructure and real estate projects for national development; it also includes construction supply chain such as iron, steel and cement production. Residential construction: development of residential real estate projects such as housing units, land, and urban developments. Energy, Oil and Gas: primary activities based on natural resources and energy-related activities. Agriculture: Agricultural, livestock, and poultry production, processing, and commercialization, including agro-industrial and agro-export business. Commerce: retail and wholesale trade, chambers of commerce. Services: sectors whose outputs are services (not physical goods or tangible assets). 2. Coverage: Loan Loss Reserves / Loans > 90 days. 3. Coverage + Collaterals = (Loan Loss Reserves + Collateral Value) / Loans > 90 days. Closing Exchange rate as of December 2025: COP/USD: 3,757.08.



With over 53 years of history, **Banco Davivienda is a leading bank in Colombia.** Its DNA is highly **innovative and digital**, with a well-positioned brand recognized for **its customer proximity and high service standards.**

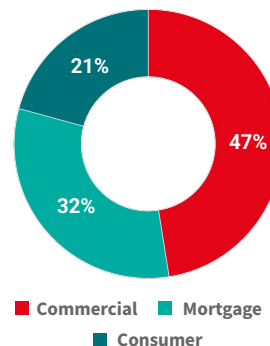
▶ **Leading mortgage bank in Colombia, with a 25.9% market share,** supported by a strong track record and deep industry expertise.

▶ **Offers one of the most comprehensive digital value propositions for individuals, with high adoption levels:** 94% of clients are digital¹ and over 67% of transactions are executed through digital channels.

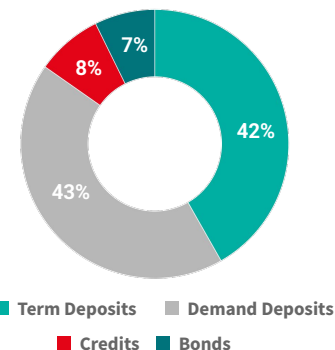
▶ **Delivers profitable growth through its sustainability strategy, with 23.2% of the portfolio financing social, environmental, and sustainability-linked initiatives.**

Financial Figures

Gross Loans Mix (%)



Funding Sources Mix (%)



Market Share and Ranking

Assets	13.2%	2
Gross Loans ²	15.4%	2
Deposits	13.8%	2
Equity	11.5%	3

Footprint³

Customers		+ 23.8 M
Branches		488
ATMS		+ 2.2 k
Employees		+ 10 k

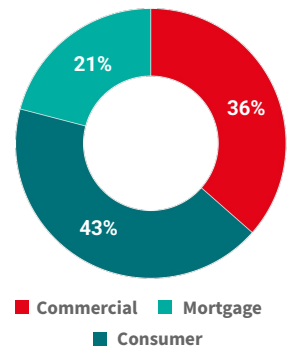


DAVIbank Colombia holds a strong position in retail banking. Its value proposition combines Colpatría's solid expertise in retail banking with the global standards and best practices of Scotiabank Group.

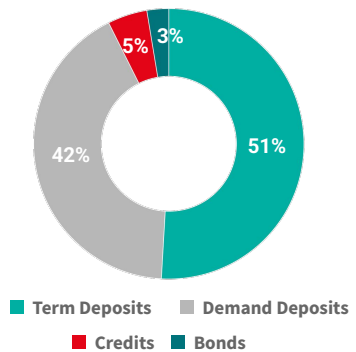
-  *A bank with a strong focus on consumer banking, primarily in credit cards and personal loans, with a 5.7% market share in the consumer loan portfolio.*
-  *Focused on expanding its customer base and deepening relationships, through diversification supported by continuous innovation in digital products and payment solutions.*
-  *strong business generation potential in the SME and affluent segments.*

Financial Figures

Gross Loans Mix (%)



Funding Sources Mix (%)



Market Share and Ranking

Assets	3.5%	6
Gross Loans ¹	3.8%	6
Deposits	3.8%	6
Equity	2.4%	11

Footprint²

Customers		+ 3.9 M
Branches		98
ATMS		574
Employees		+ 5.1 k



Holding Davivienda Internacional (HDI) integrates our operations across Central America, combining local expertise with greater scale to deliver a stronger, more efficient, and more connected financial platform for our clients.

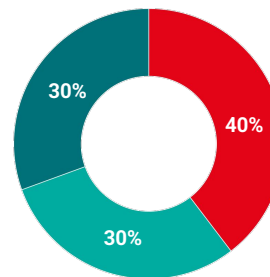
A regional platform with a comprehensive portfolio of financial services, holding relevant market positions across the countries where we operate, with a strong focus on customer proximity and adaptation to each market's local dynamics.

Market Share and Ranking

	Costa Rica		Panama		El Salvador		Honduras	
Assets	11.7%	2 ²	3.5%	7 ³	13.1%	4	6.2%	6
Gross Loans¹	13.0%	2 ²	3.2%	9 ³	14.3%	4	7.5%	6
Deposits	11.6%	2 ²	4.1%	6 ³	13.1%	4	6.2%	6

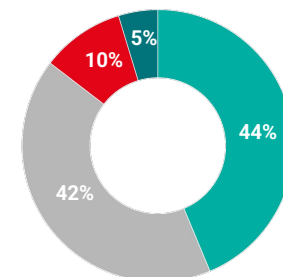
Financial Figures

Gross Loans Mix (%)



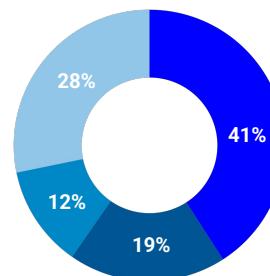
■ Commercial ■ Mortgage ■ Consumer

Funding Sources Mix (%)



■ Term Deposits ■ Demand Deposits ■ Credits ■ Bonds

Assets by Country (%)



■ Costa Rica ■ El Salvador ■ Honduras ■ Panama

Footprint⁴

Customers		+ 2.2 M
Branches		167
ATMS		779
Employees		+ 6.6 K

1. Market share includes the securitized mortgage portfolio. 2. Ranking when considering only private institutions in Costa Rica. 3. Ranking excluding some relevant public institutions in Panama

4. Holding Davivienda Internacional (HDI) figures. Closing exchange rate as of December 2025: COP/USD: 3,757.08.

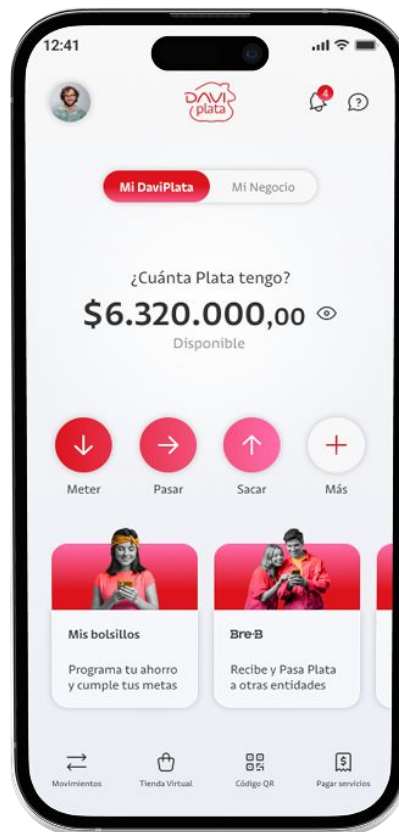
Our Businesses - DaviPlata



Beyond a wallet, DaviPlata is our neobank for everyone. Simple, reliable, and always available.

Our Segments

- ▶ **Young Adults**
- ▶ **Migrants**
- ▶ **Foreign Residents**
- ▶ **Low-Income Individuals**
- ▶ **Entrepreneurs**
- ▶ **Merchants (Microbusinesses)**
- ▶ **Employees**
- ▶ **Davienda Group Customers**
- ▶ **People with products in the system**
- ▶ **Corporates and Government**



▶ Payment Methods

Digital Debit Card (NFC)
Digital Credit Card (NFC)
QR & POS Transactions
PSE
Bre-B



▶ Wallet

P2P
Mobile top-up
Remittances
Pay bills

▶ Businesses & Government

Payroll
Subsidies
Payment APIs

▶ Cities Services

Mobility
Education
Tourism
City Services

▶ Financial Offering

Saving: Digital Pockets
Credit: Nanocredits, Payroll
Advance, Credit Cards and
Insurance

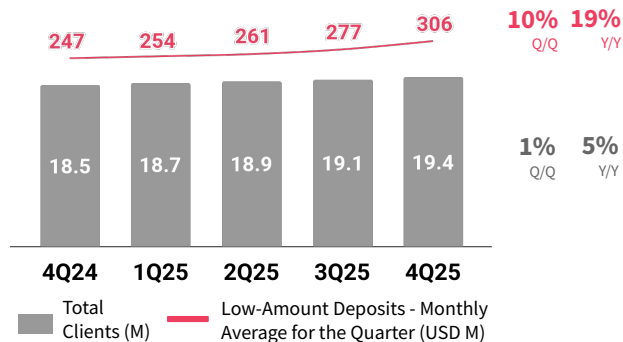
▶ Entertainment & Loyalty

Entertainment alliances: Cinemark, Royal Films,
Cine Colombia
Concerts
Full brand offers available in the app

Our Businesses - DaviPlata

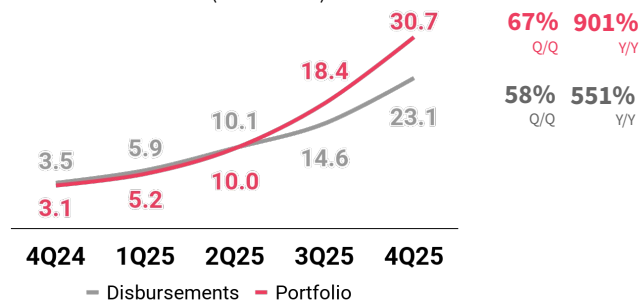


Customers and Deposits

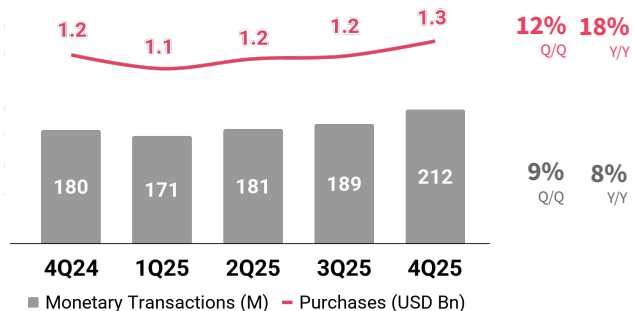


Credits¹

(USD Million)

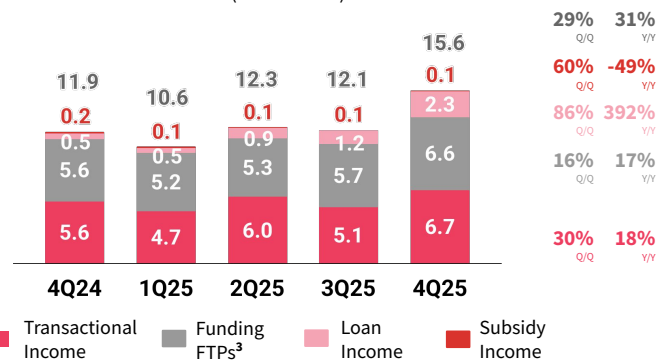


Transactions and Purchases²



Income

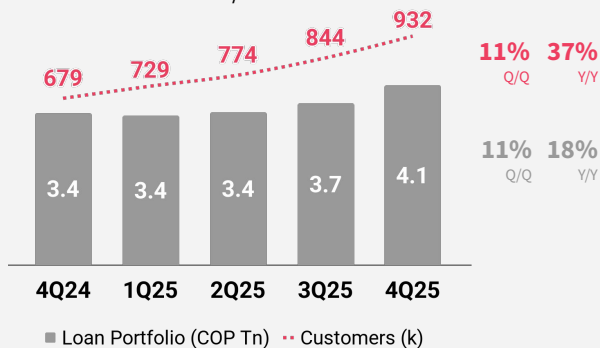
(USD Million)



1. DaviPlata's Credits include Nanocredits and Paycheck Advance. For 4Q25's portfolio balance, 97% corresponds to Nanocredits and the remaining 3% corresponds to Paycheck Advance. 2. PSE + QR Payment + QR POS + API + eCards + Public Services + Mobile top-up + MarketPlace + Vehicle Compulsory Third Party Insurances + Micro Insurances. 3. Funding Funds Transfer Pricing refers to income generated by DaviPlata as a result of providing funding to DaviVienda. Closing exchange rate as of December 2025: COP/USD: 3,757.08. Average exchange rate as of December 2025: COP/USD 4,050.92.

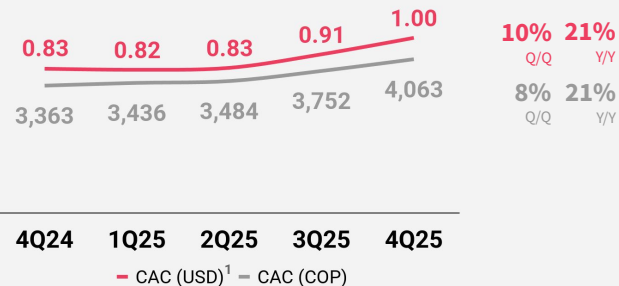
Cross-Selling Results

DaviPlata / Davivienda



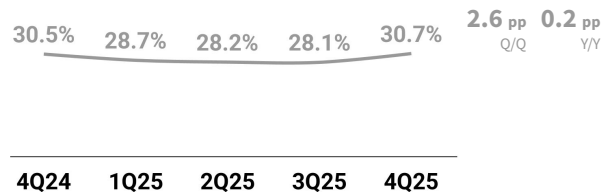
CAC

(12 Months)

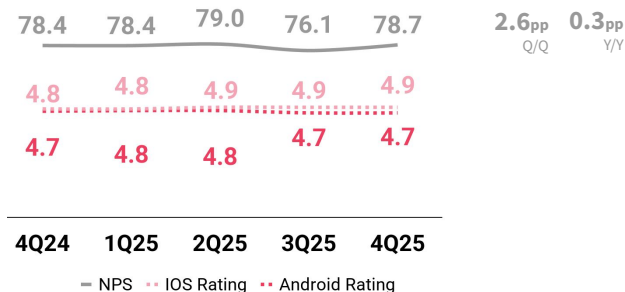


Active Users

(30 Days)



Customer Satisfaction



1. CAC in USD estimated with the average exchange rate. Closing exchange rate as of December 2025: COP/USD: 3,757.08. Average exchange rate as of December 2025: COP/USD 4,050.92.

> 3. Sustainable Strategy



Our Business Strategy is Sustainable

Our strategy is sustainable and aligned with various standards and reporting frameworks. We have prioritized 8 SDGs to which we contribute through various initiatives across different lines of business.



PROSPEROUS

Prosperity

We help **people** achieve their goals through innovative solutions that contribute to their **progress**.

Economic Capital

We create **long-term value** for our shareholders and investors.

Trust

We act with **ethics** and **transparency**, under the highest standards of sound **corporate governance**.

Service

We create **reliable, friendly** and **simple** experiences.

INCLUSIVE

Well-being

We provide a **safe, diverse, equitable and inclusive** work environment.

Inclusion

We facilitate access for **everyone** to financial and non-financial services, promoting their **financial well-being**.

GREEN

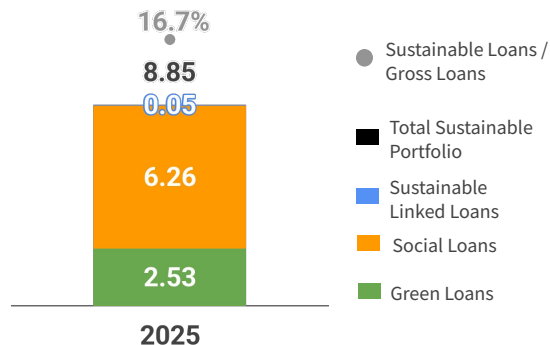
Natural Capital

We promote business-led initiatives that contribute to a **resilient and low-carbon** economy and generate **positive outcomes for nature**.

Results of Our Sustainable Strategy

PROSPEROUS

Sustainable Portfolio (USD Bn)



Sustainable and human leadership



Top 10% of sustainable banks worldwide and 4th in the Americas (2026)

S&P Global

Gallup Exceptional Workplace Award



INCLUSIVE



+5.3 M

individual clients and independent business with access to financial services



+420k

SMEs supported in their growth, **+43k** with credit



+244k

Individuals with active low income housing



+28k

SMEs with at least one financial solution



8.1k

Women-led SMEs



2k

Individuals with low income housing

GREEN



0.38 M Ton CO₂e / Bn USD

Intensity of financed, invested and insured emissions¹



1st financial product

Carbon Neutral - ICONTEC



ICONTEC Certifications

Greenhouse Gas Inventory Verification Statement



9.1 M Ton CO₂

Market Based Total GHG emissions²



+8.3 M m² Certified under

Sustainable Construction



Decarbonization targets³ established for 2030



114.266 MWh/year

Renewable Energy Generated⁴

1. In Colombia and Central America. 2. Considering scopes 1,2 and 3 across applicable categories in Colombia and Central America. 3. For scopes 1,2, and 3 (category 15), which were submitted to SBTi for assessment and validation. 4. Approximate acumulative figure based on information reported by customers. Closing exchange rate as of December 2025: COP/USD: 3,757.08.

> 4. Corporate Governance



Members of the BoD



Álvaro Carrillo
BSc Economy



Francisco Aristeguieta
BD in Management



Álvaro Peláez
BSc Civil Engineering



Andrés Flórez (Chairman)
Lawyer



Diego Molano
MBA MSc Economics



María Claudia Lacouture
MSc Agricultural Economy



Elsa Noguera de la Espriella
MBA Finance and Economics



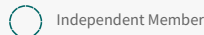
Salvador Said Somavia
Commercial Engineer



Irene Arias Hofman
BSc Economy



Non-independent Member



Independent Member



Audit Committee

- > Supports BoD in supervising effectiveness of internal controls.
- > Composed of five directors, Three are independents members of the BoD.
- > Reviews financial audited statements prior submission to the BoD.



Corporate Governance & Sustainability Committee

- > Provides assistance, supervision, review and implementation of policies, guidelines and procedures regarding of corporate governance and compliance best practices and sustainability with the objective to guarantee accomplishment of international standards and internal goal.
- > Composed by five directors.



Compliance Committee

- > Supports the management team in the implementation, supervision, and monitoring of the compliance program regarding the prevention of money laundering and financing of terrorism.
- > Composed by five directors.



Corporate Risk Committee

- > Defines risk management guidelines and informs the BoD and senior management of the corporate risks.
- > Composed by five directors.

Experienced Management Team



Javier Suárez
CEO

- Civil Engineer from Universidad de los Andes, with a Master's degree in Finance and a Master's degree in Actuarial Sciences from Georgia State University.
- Over 30 years of experience in the financial sector, with a strong track record at Grupo Bolívar including roles in marketing, actuarial, and financial risk, as well as President of Seguros Bolívar.



Pedro Uribe
Treasurer

- Industrial Engineer from Universidad de los Andes, with a specialization in Finance from the same university and Executive MBA (MEDEX) at INALDE.
- Over 30 years of experience in the financial sector, with a strong track record at Grupo Bolívar and Banco Davivienda, where he has held multiple leadership roles across planning, risk, payments, and corporate banking.



Álvaro Montero Agón
Secretary

- Lawyer from Universidad Nacional de Colombia, with a specialization in Financial Law from Universidad de los Andes and a Master's degree in Social Security Systems Management from Universidad de Alcalá de Henares.
- Over 30 years of experience in the financial sector, with a strong legal background including roles in pensions, regulatory entities, and financial institutions, as well as senior legal and compliance positions.



Yaneth Riveros
VP. Corporate Credit

- Business Administrator from Universidad Central, with a specialization in Markets from Universidad EAFIT and World-Class Management studies at INALDE.
- 30 years of experience in the financial sector, with a strong track record in commercial leadership, credit structuring, risk management, and portfolio development across corporate, business, SME, and agribusiness segments.



Paula Reyes
VP. Credit Risk

- Civil Engineer from Universidad de los Andes (undergraduate and master's degrees), with Master's degrees in Mathematical Risk Management and Actuarial Sciences from Georgia State University.
- 20 years of experience in the financial sector, starting her career in Seguros Bolívar and later holding various roles in credit risk at Banco Davivienda.



Pedro Bohorquez
VP. Strategic Risk and Financial Planning

- Industrial Engineer from Universidad de los Andes, with a specialization in Finance and a Master's degree in Applied Finance from the University of Melbourne.
- 25 years of experience in the financial sector, holding leadership roles at Banco Davivienda including Director of Strategic Risk and Planning, Head of Private Banking and Treasury, and General Manager of Davivalores.

> 5. Investment Thesis





Strong Financial Profile

A solid operating platform supported by healthy capital and liquidity levels, as well as sustainable leverage levels.



Innovation in Our DNA

We foster a culture of continuous innovation, supported by patents, research and innovation laboratories, and an ecosystem that accelerates value creation for our clients.



Digital, Analytical, and Technological Capabilities

We operate a robust digital, analytics, and technology ecosystem that enables us to deliver differentiated value to our clients.



Growth Potential

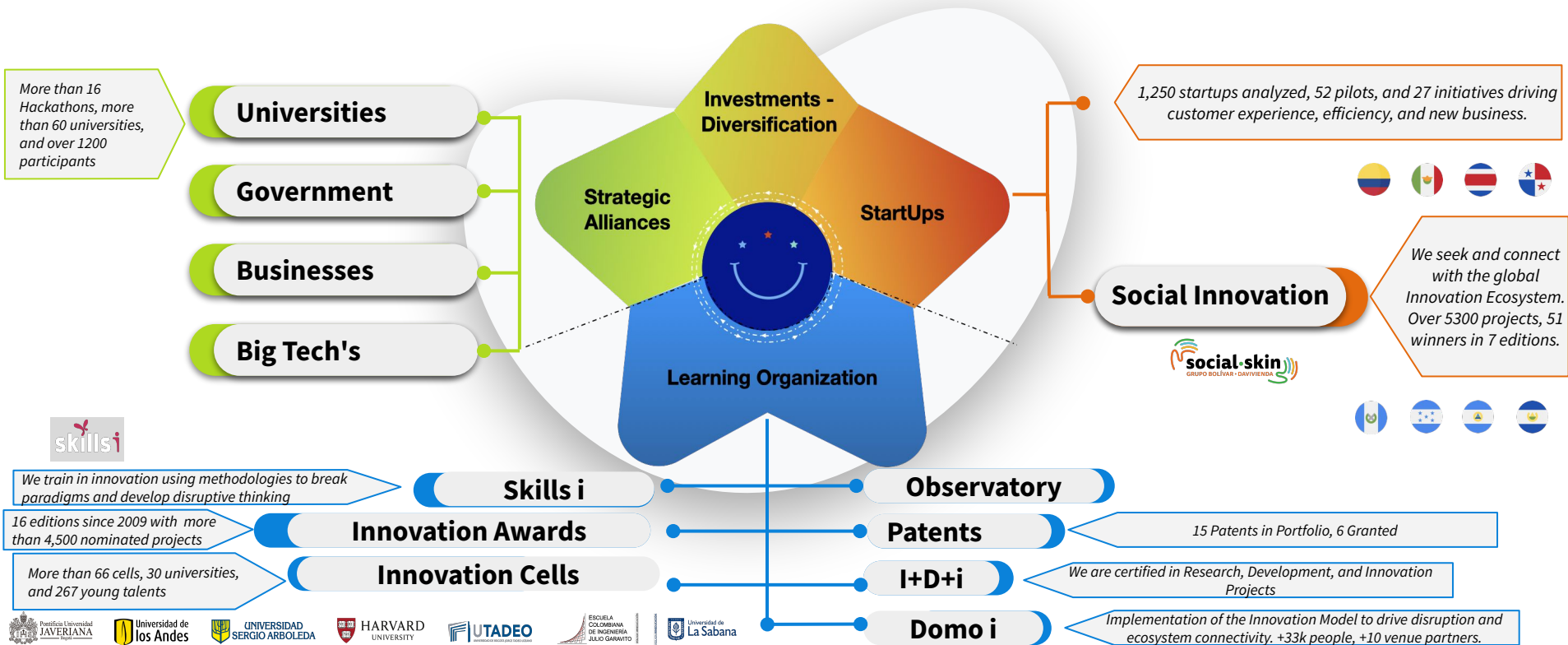
Favorable macroeconomic trends and strong growth potential across the markets where we operate.



Institutional Backing

Supported by the strength and strategic synergies of two leading global financial institutions, Grupo Bolívar and Scotiabank (BNS).

Grupo Bolivar Innovation Model



*Innovation is a core capability developed by Grupo Bolivar and is integrated across all of its companies.

Our Digital, Analytical, and Technological Capabilities

Products¹



Complete digital offering for individuals and businesses.

Credit
Savings and Investment
Payment Methods
Insurance



Loans

\$3.2 Bn

Digital Products Balance



Deposits

\$4.2 Bn

Digital Products Balance



Investments

\$460 M

Digital Products Balance



Payment Methods

24.2 Bn

Billing²

Channels



Super App for Individuals

Integrates financial and non-financial services.



App for Businesses

High standards of security and accessibility.



Digital³
Trx

67% 37%

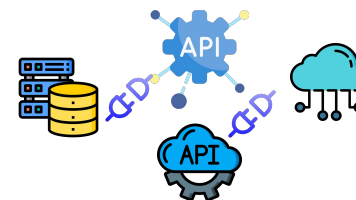


Back



Hybrid Structure: On-Premise / Cloud.

Balance: Cost - Scalability.



- > A hybrid structure that seeks the optimal combination to achieve the best balance between cost and scalability.
- > Development of APIs with the possibility of connecting to different cores and structures.

Analytics and Technology

Traditional Architecture

Analytical Repositories

Big Data Architecture

Data Lake

Serverless Architecture

Data Lake 2.0

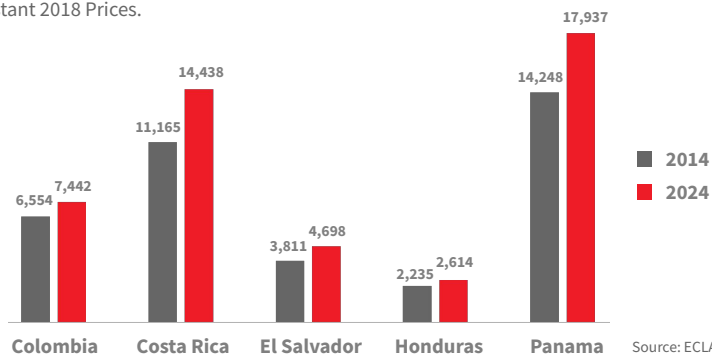
Data Ecosystem

Data Applications

Growth Potential of the Countries Where We Operate

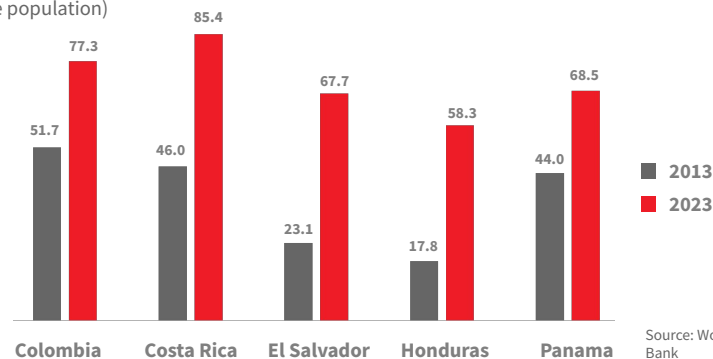
GDP per Capita (USD)

Constant 2018 Prices.



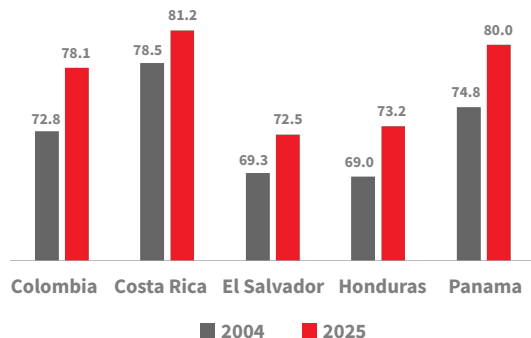
Internet use

(% of the population)



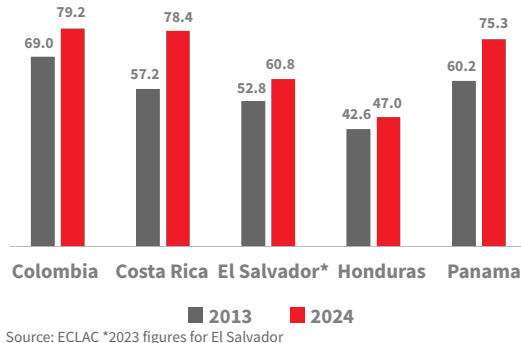
Life expectancy

(years)



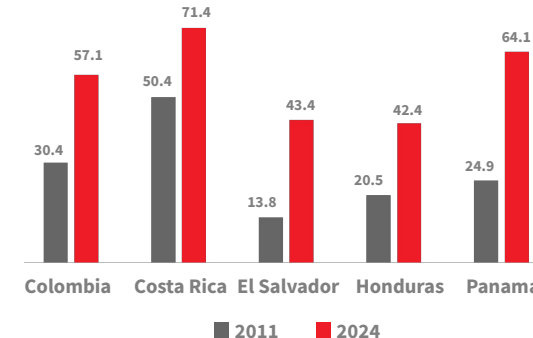
Secondary Education

% of the population between 20 to 24 years old



Bank Accounts or digital wallets

(% of the sample > 15 years old)



Support From Two Experienced Financial Groups



Grupo Bolívar: one of the most important business groups in Colombia

A relevant player in the sector, with over 80 years of experience

Consolidated figures ¹

Assets	USD 77.0 Billion
Equity	USD 6.6 Billion

Main Business Lines



Belonging to Grupo Bolívar strengthens Davivienda Group by allowing it to capitalize on **important operational and strategic synergies**. This includes both the cross-selling of products, such as insurance and loans for housing construction, and access to a shared culture of innovation and risk management, which positions us more solidly to face market challenges.



BNS: one of the most important banks in North America

Over 190 years of experience in the financial sector

Consolidated figures ²

Assets	USD 1,037 Billion
Equity	USD 63.0 Billion

Main Business Lines



Strong International Presence: It has a global platform with a strategic focus on key, high-growth markets in North America (Canada, USA, Mexico) and the Pacific Alliance (Chile, Peru, Colombia).

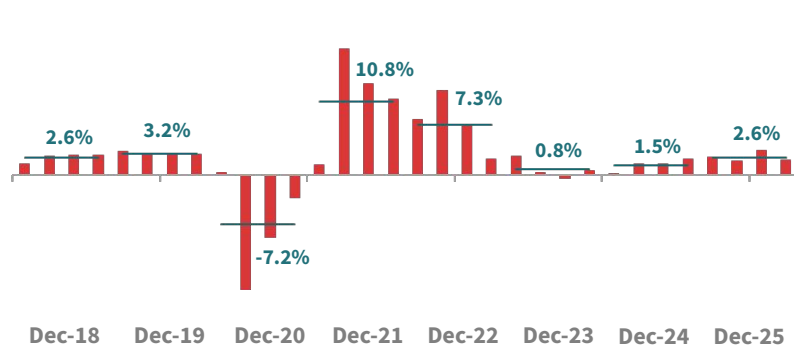
1. Figures as of December 31, 2025. 2. Figures as of October 31, 2025. Calculations by Davivienda Group with an exchange rate of 2,670.1 CAD/COP, corresponding to the end of October 2025. Closing exchange rate as of December 2025: COP/USD: 3,757.08.

> 6. Appendix





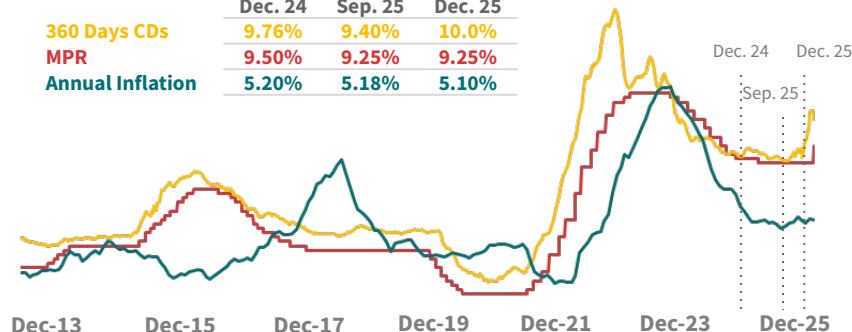
Annual Gross Domestic Product (GDP) (Y/Y)



Source: National Administrative Department of Statistics (DANE).

Monetary Policy Rate, Inflation and Funding Rate

	Dec. 24	Sep. 25	Dec. 25
360 Days CDs	9.76%	9.40%	10.0%
MPR	9.50%	9.25%	9.25%
Annual Inflation	5.20%	5.18%	5.10%



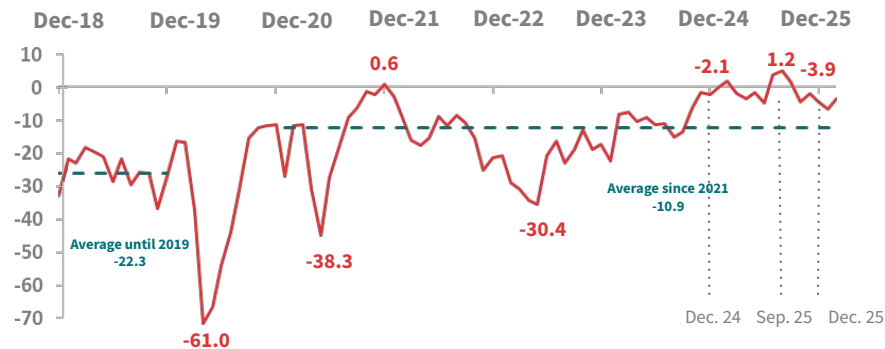
Source: National Administrative Department of Statistics (DANE) and Central Bank of Colombia. Latest available data: CDs 360 days 11.78% (March 9th, 2026); MPR 10.25% (March 9th, 2025); Annual Inflation 5.29% (February 28th, 2026).

Exchange Rate and Oil Prices



Source: Financial Superintendence of Colombia and FED St. Louis FRED. *Data as of December 31st, 2025. Latest available data: 3,767.94 COP / USD; 92.7 US\$/brr. (March 6th, 2026).

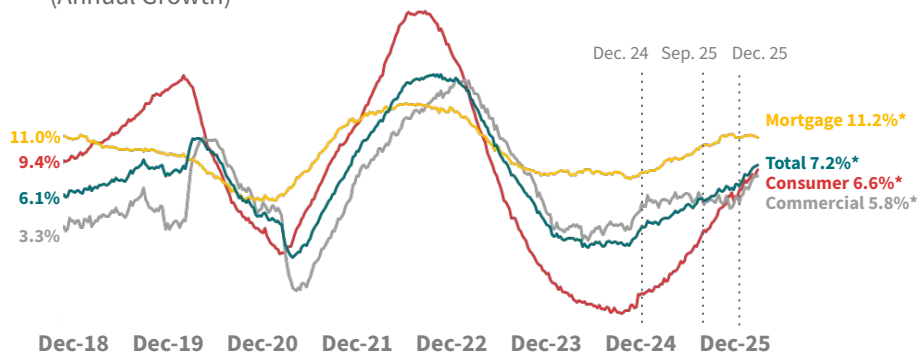
Confidence Index



Source: Confidence Index developed by Davivienda. Latest available data: -3.1 (February 28th, 2026).

Loan Portfolio

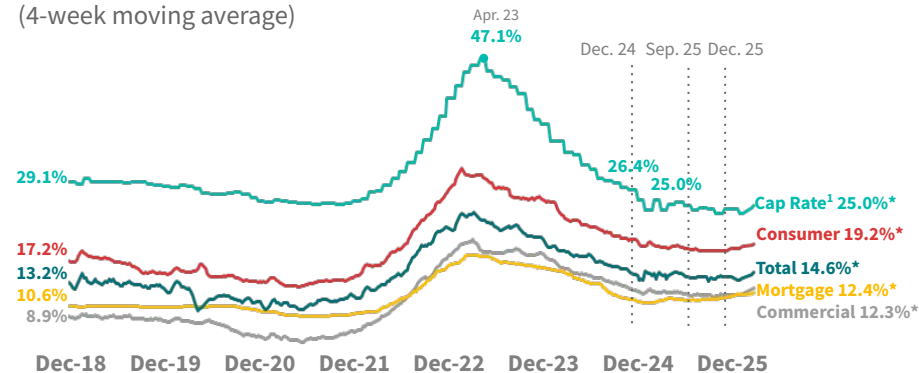
(Annual Growth)



Weekly data. Source: Central Bank of Colombia. *Data as of December 26th, 2025.
 Latest available data: Mortgage: 11.1%; Commercial: 7.5%; Consumer: 8.1%; Total: 8.5% (February 20th, 2026).

Interest Rates on Loans

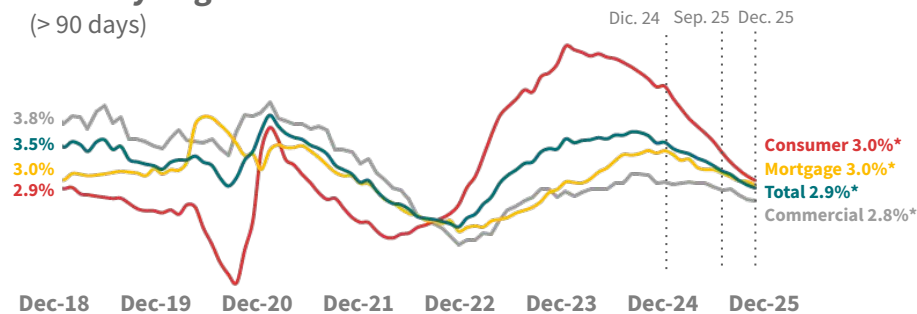
(4-week moving average)



Weekly data. Source: Central Bank of Colombia. *Data as of December 26th, 2025.
 Latest available data: Consumer: 19.8%; Mortgage: 12.6%; Commercial: 13.3%; Total: 15.6% (February 27th, 2026); Applicable Cap Rate for March 2026: 25.5%.

PDLs by Segment

(> 90 days)

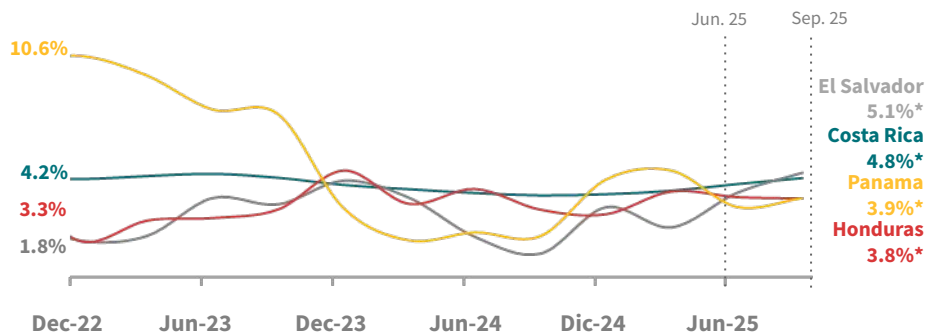


Monthly data. Source: Financial Superintendence of Colombia. *Data as of December 31st, 2025.

1. Cap Rate for Ordinary Credit: The cap rate represents the maximum interest rate that an entity can charge to the agents of the economy, and is defined by the Financial Superintendence of Colombia for consumer and ordinary credit, microcredit, and low-amount consumer credits.

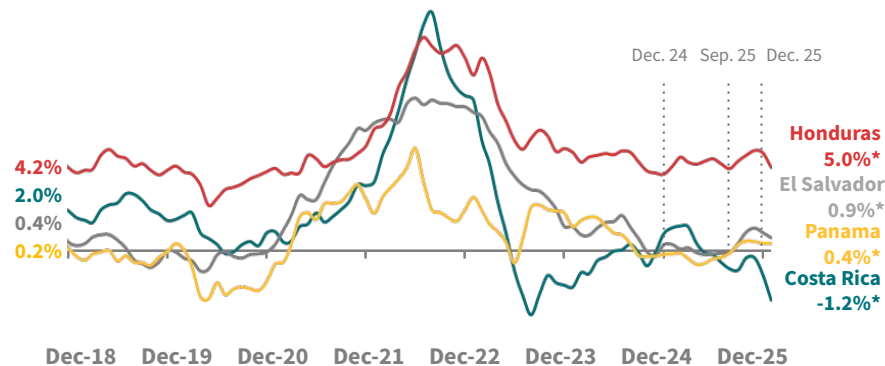


Quarterly Gross Domestic Product (Y/Y)



Source: Central Banks of Central America. *Data as of September 30th, 2025.

Annual Inflation (Y/Y)



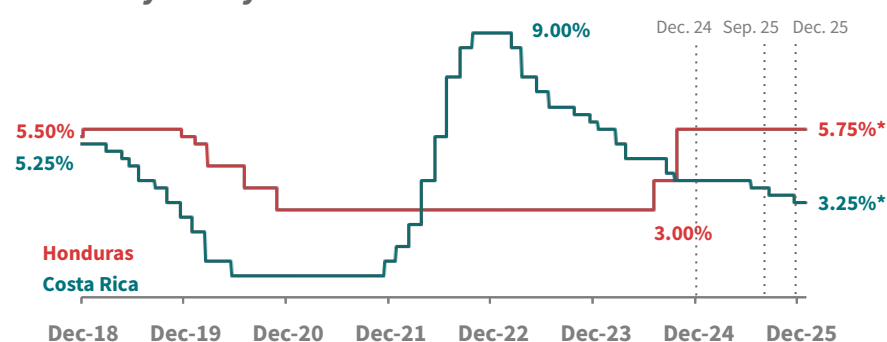
Source: Central Banks of Central America. *Data as of December 31st, 2025. Latest available data: Honduras 4.2%, El Salvador 0.65%; Costa Rica -2.53%; Panama 0.36%.

Exchange Rate



Source: Central Banks of Central America. *Data as of December 31st, 2025. Latest available data: 474.2 CRC / USD; 26.6 HNL / USD (March 8th, 2026).

Monetary Policy Rate



Source: Central Banks of Central America. *Data as of December 31st, 2025. Latest available data: Honduras 5.75%, Costa Rica 3.25% (March 9th, 2026).

Davivienda Group - Main Figures¹

Balance Sheet (USD Billion)

	2025
ASSETS	
Cash and Interbank funds	7.4
Investments	7.8
Gross Loans	52.9
Loan Loss Reserves	- 2.0
Other Assets	0.2
Total Assets	70.2
LIABILITIES	
Repos and Interbank Liabilities	2.2
Demand Deposits	25.1
Term Deposits	26.0
Bonds	3.4
Credits	4.3
Other Liabilities	3.5
Total Liabilities	64.3
EQUITY	
Non-controlling Interest	0.3
Equity	5.6
Total Equity	5.9
Total Liabilities and Equity	70.2

P&L (USD Million)

	4Q25	2025
Total income	1,247	4,862
Loans	1,144	4,314
Commercial	439	1,801
Consumer	405	1,412
Mortgage	300	1,101
Investment	69	436
Other Income	34	112
Financial expenses	702	2,605
Demand deposits	119	419
Term deposits	416	1,618
Credit with entities	60	246
Bonds	58	223
Repos	48	100
Gross financial margin	546	2,257
New allowances	163	830
Net interest margin	383	1,426
Non financial Income	360	816
Operating expenses	484	1,678
Exchange and derivatives	81	131
Income before taxes and minority interest	340	695
Taxes	102	186
Net Profit	238	509

1. Official Consolidated Financial Statements for Davivienda Group under Full IFRS. Closing Exchange rate as of December 2025: COP/USD: 3,757.08. Average exchange rate as of December 2025: COP/USD 4,050.92. The balance sheet reflects the full consolidation of the integrated operations (BNS in Colombia, Costa Rica and Panama). The P&L includes only one month (December 2025) of results from the integrated operations, as well as non-recurring impacts from the transaction and from valuation adjustments of the acquired businesses. Therefore, financial ratios estimations will not reflect the company's underlying performance, not be necessarily indicative of results expected for any other period.

Consolidated Banco Davivienda - Main Figures¹

Balance Sheet (USD Billion)

ASSETS	2025
Cash and Interbank funds	6.6
Investments	6.1
Gross Loans	45.5
Loan Loss Reserves	- 1.6
Other Assets	3.2
Total Assets	59.8
LIABILITIES	
Repos and Interbank Liabilities	1.1
Demand Deposits	21.6
Term Deposits	21.7
Bonds	3.3
Credits	4.4
Other Liabilities	2.7
Total Liabilities	54.7
EQUITY	
Non-controlling Interest	0.7
Equity	4.4
Total Equity	5.1
Total Liabilities and Equity	59.8

P&L (USD Million)	4Q25	2025
Total income	1,166	4,781
Loans	1,067	4,237
Commercial	424	1,787
Consumer	356	1,363
Mortgage	287	1,087
Investment	66	433
Other Income	33	110
Financial expenses	652	2,556
Demand deposits	106	406
Term deposits	388	1,589
Credit with entities	59	245
Bonds	58	222
Repos	42	94
Gross financial margin	514	2,225
New allowances	149	816
Net interest margin	365	1,408
Non financial Income	201	657
Operating expenses	444	1,638
Exchange and derivatives	72	121
Income before taxes and minority interest	193	548
Taxes	66	150
Net Profit	128	399

1. Official Consolidated Financial Statements for Banco Davivienda under Full IFRS. Closing Exchange rate as of December 2025: COP/USD: 3,757.08. Average Exchange rate as of December 2025: COP/USD 4,050.92. The balance sheet reflects the full consolidation of the integrated operations (BNS in Costa Rica and Panama). The P&L includes only one month (December 2025) of results from the integrated operations, as well as non-recurring impacts from the transaction and from valuation adjustments of the acquired businesses. Therefore, financial ratios estimations will not reflect the company's underlying performance, not be necessarily indicative of results expected for any other period.

DAVIbank Colombia - Main Figures¹

Balance Sheet (USD Billion)

ASSETS	2025
Cash and Interbank funds	0.7
Investments	1.7
Gross Loans	7.9
Loan Loss Reserves	- 0.3
Other Assets	0.2
Total Assets	10.9
LIABILITIES	
Repos and Interbank Liabilities	1.1
Demand Deposits	3.5
Term Deposits	4.2
Bonds	0.2
Credits	0.4
Other Liabilities	0.9
Total Liabilities	10.3
EQUITY	
Non-controlling Interest	0.0
Equity	0.7
Total Equity	0.7
Total Liabilities and Equity	10.9

P&L (1M) (USD Million)

Dec 25

Total income	82
Loans	78
Commercial	16
Consumer	48
Mortgage	13
Investment	3
Other Income	1
Financial expenses	53
Demand deposits	13
Term deposits	30
Credit with entities	2
Bonds	2
Repos	6
Gross financial margin	29
New allowances	14
Net interest margin	15
Non financial Income	50
Operating expenses	37
Exchange and derivatives	10
Income before taxes and minority interest	39
Taxes	36
Net Profit	3

1. Official Consolidated Financial Statements for DAVIbank Colombia under Full IFRS. The acquired operations went through a market price valuation to be consolidated within Davivienda's financial statements.

The balance sheet reflects figures as of year-end. The P&L includes only one month (December 2025) of results.

Therefore, financial ratios estimations will not reflect the company's underlying performance, not be necessarily indicative of results expected for any other period.

Closing Exchange rate as of December 2025: COP/USD: 3,757.08. Average Exchange rate as of December 2025: COP/USD 4,050.92.



Davivienda Group
Investor Relations
daviviendagroup.com
ir@daviviendagroup.com
Bogota - Colombia

bvc
xnuam

ir