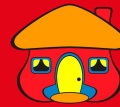


DAVIVIENDA GROUP

Consolidated
Financial Results
1Q26

May 2026



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 **March 31st, 2026** shall not be necessarily indicative of results expected for any other period.

Davivienda Group expressly discloses that it does 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:

	1Q25	4Q25	1Q26	Q/Q	Y/Y
Closing	4,191.8	3,757.1	3,660.1	-2.6%	-12.7%
Average	4,190.8	4,050.9	3,698.4	-8.7%	-11.7%

Exchange Rate

CRC/USD:

	1Q25	4Q25	1Q26	Q/Q	Y/Y
Closing	504.07	501.42	467.52	-6.8%	-7.3%
Average	507.50	506.44	485.34	-4.2%	-4.4%



Basis of Presentation and Comparability Considerations

- During October 2025, Davivienda Group S.A. transformed into the new holding company of Davivienda's businesses, by becoming the majority shareholder of Banco Davivienda S.A. Additionally, on December 1st, 2025, Davivienda Group successfully integrated BNS operations in Colombia, Costa Rica, and Panama.

The integration was conducted as follows:

- BNS operations in Costa Rica and Panama, were integrated by Banco Davivienda through Holding Davivienda Internacional (HDI).
- BNS operations in Colombia, were directly integrated by Davivienda Group.
- BNS integrated companies in Colombia and Costa Rica are currently operating independently from Davivienda's businesses in each country, under the DAVIbank brand.

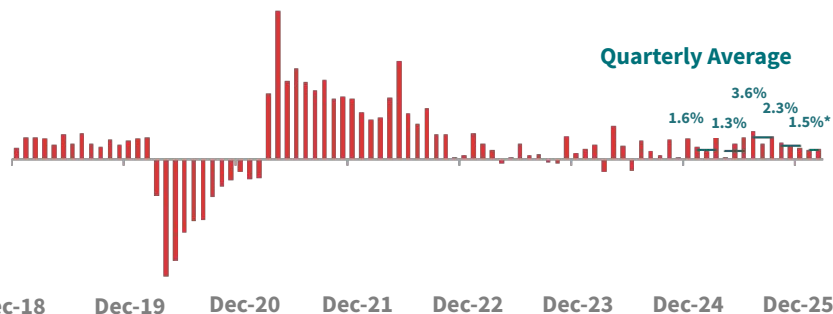
In this sense, under the current corporate structure, Davivienda Group's main subsidiaries are Banco Davivienda S.A. and DAVIbank Colombia.

- Given that the integration is reflected on Davivienda Group's balance sheet since the 4Q25, and since December 1st, 2025 in the P&L, comparability across periods is affected. In this context, financial information is presented as follows:
 - **Balance Sheet Comparisons:** Davivienda Group's fully comparable periods are 4Q25 and 1Q26, since both incorporate the effects of the integration. In this sense, financial ratios derived from the balance sheet such as asset quality, coverage, liquidity and capital ratios are comparable for those periods.
 - **Income Statement Comparisons:** Davivienda Group's 1Q26 P&L does not have yet a fully comparable period, since 4Q25 incorporates just one month of the integrated operations. As a result, there are no comparisons shown for the income statement in this presentation.
 - **P&L Financial Ratios:** 1Q26 quarterly annualized ratios are the only ones that fully reflect Davivienda Group's performance and therefore, do not have comparable periods.
- For reference purposes only when there is not available information for Davivienda Group, we maintained in this presentation historic information from Banco Davivienda Consolidated prior to the transaction with BNS. For the specific period of 4Q25 in the P&L, we provide the "**Managerial**" view (represented by an asterisk "**"), which excludes the balance sheet and P&L of the integrated operations, the non-recurring income generated from the transaction, as well as intercompany transactions and other actions carried out as part of the integration process. This **Managerial** view does not constitute an official set of financial statements, nor does it replace the Bank's or the Group's reported financial information. Rather, it is intended to provide a clearer management perspective on the year's performance prior to the integration effects.





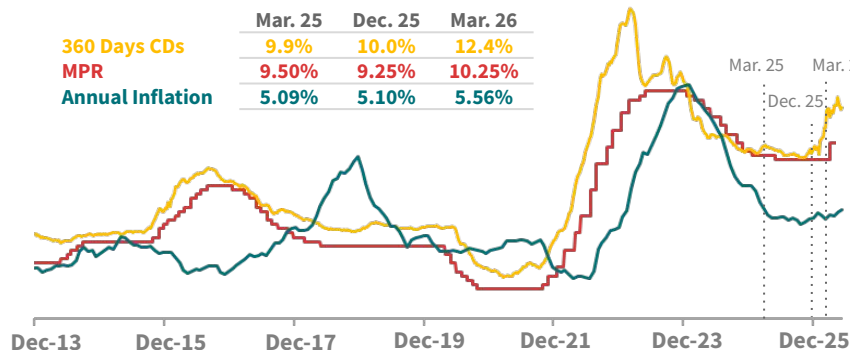
Economic Activity Index (Y/Y)



Source: National Administrative Department of Statistics (DANE). * January and February 2026 average.

Monetary Policy Rate, Inflation and Funding Rate

	Mar. 25	Dec. 25	Mar. 26
360 Days CDs	9.9%	10.0%	12.4%
MPR	9.50%	9.25%	10.25%
Annual Inflation	5.09%	5.10%	5.56%



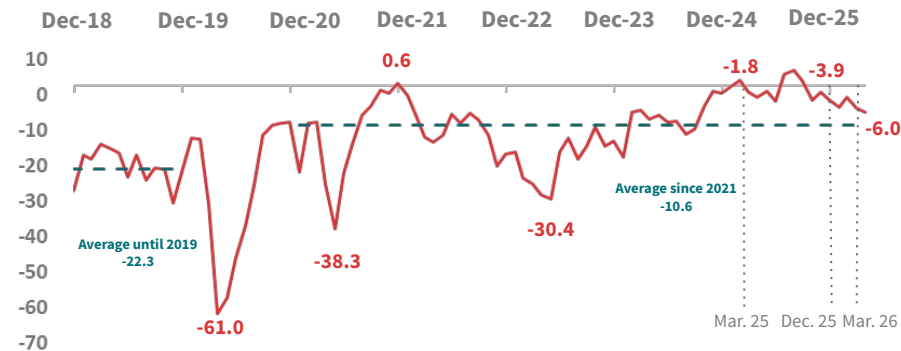
Source: National Administrative Department of Statistics (DANE) and Central Bank of Colombia. Latest available data: CDs 360 days 12.3% (May 11th, 2026); MPR 11.25% (May 11th, 2026); Annual Inflation 5.68% (April 30th, 2026).

Exchange Rate and Oil Prices



Source: Financial Superintendence of Colombia and FED St. Louis FRED. *Data as of March 31st, 2026. Latest available data: 3,729.27 COP / USD; 101.3 US\$/brr. (May 8th, 2026).

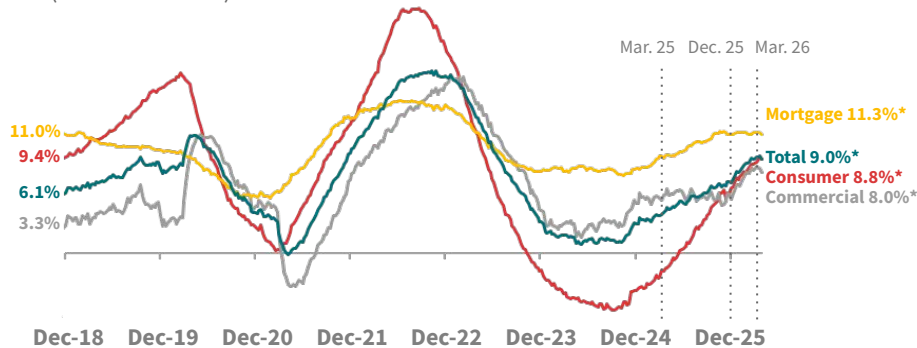
Confidence Index



Source: Confidence Index developed by Davivienda. Latest available data: -7.2 (April 30th, 2026).

Loan Portfolio

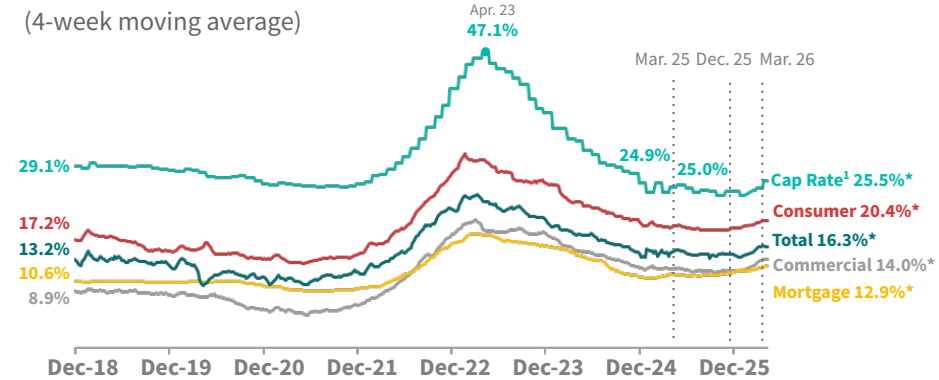
(Annual Growth)



Weekly data. Source: Central Bank of Colombia. *Data as of March 27th, 2026.
 Latest available data: Mortgage: 11.2%; Commercial: 7.8%; Consumer: 8.9%; Total: 8.9% (April 24th, 2026).

Interest Rates on Loans

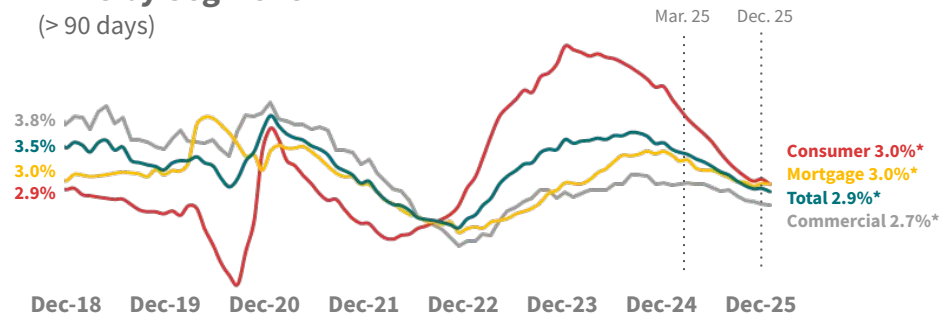
(4-week moving average)



Weekly data. Source: Central Bank of Colombia. *Data as of March 27th, 2026.
 Latest available data: Consumer: 21.0%; Mortgage: 13.4%; Commercial: 14.6%; Total: 17.1% (May 1st, 2026); Applicable Cap Rate for May 2026: 28.2%.

PDLs by Segment

(> 90 days)

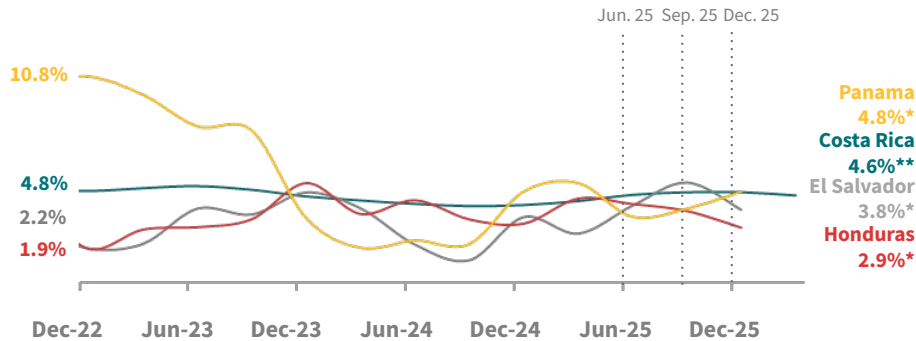


Monthly data. Source: Financial Superintendence of Colombia. *Data as of February 28th, 2026.

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.

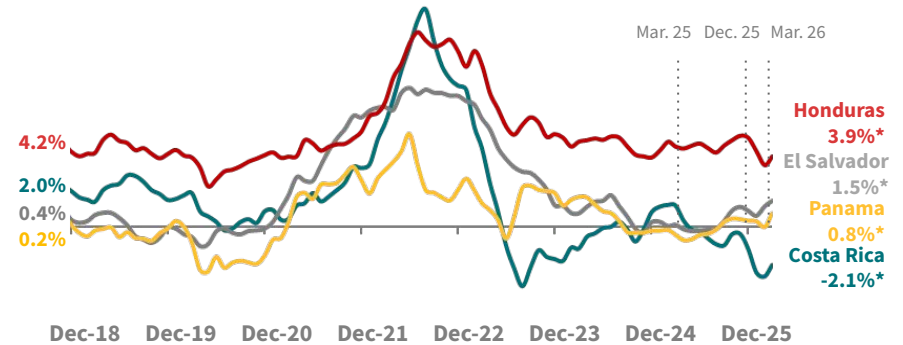


Quarterly Gross Domestic Product (Y/Y)



Source: Central Banks of Central America. *Data as of December 31st, 2025. **Data as of March 31st, 2026.

Annual Inflation (Y/Y)



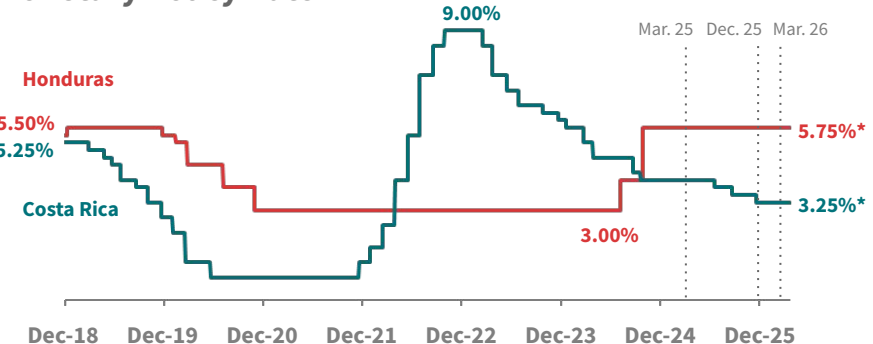
Source: Central Banks of Central America. *Data as of March 1st, 2026. Latest available data: Costa Rica -1.64%, El Salvador 2.16%, Honduras 5.56% (April 1st, 2026).

Exchange Rate



Source: Central Banks of Central America. *Data as of March 31st, 2026. Latest available data: 457.6 CRC / USD; 26.7 HNL / USD (May 10th, 2026).

Monetary Policy Rate

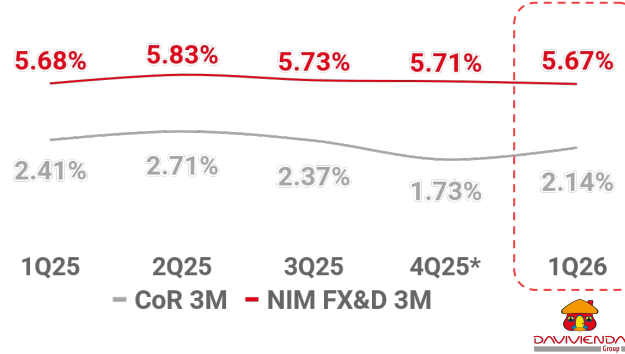


Source: Central Banks of Central America. *Data as of March 31st, 2026. Latest available data: Honduras 5.75%, Costa Rica 3.25% (May 10th, 2026).

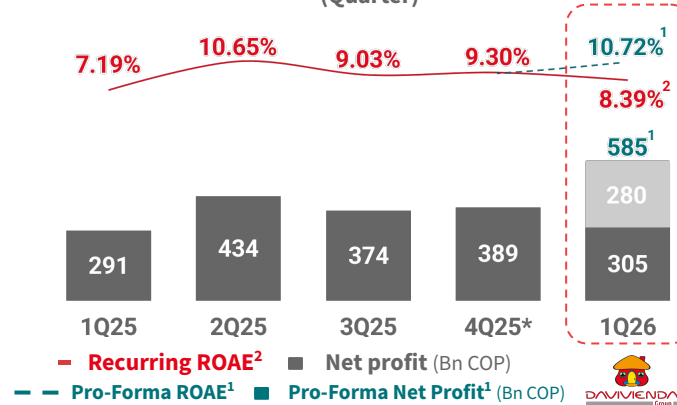
1Q26 Main Financial Results

\$202.3 Tn	Gross Loans Q/Q: 1.8%
5.67%	3M NIM FX&D
2.14%	3M Cost of Risk
\$585 Bn ¹ \$305 Bn	Net Profit
10.72% ¹ 8.39% ²	3M ROAE
11.95%	CET1 Banco Davivienda Q/Q: 32 bps Y/Y: 77 bps

NIM & Cost of Risk

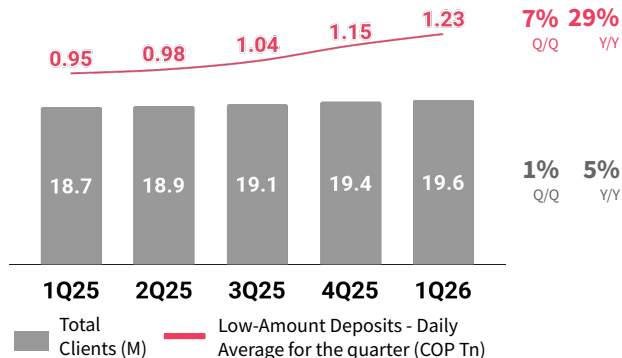


Profitability (Quarter)



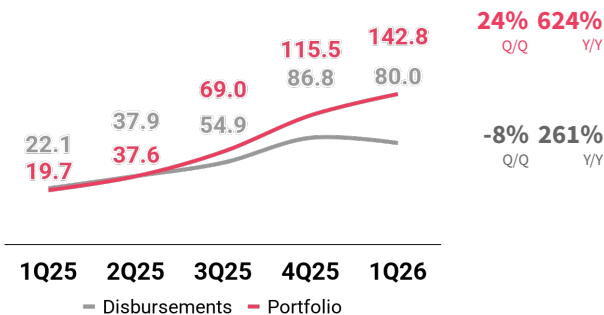
- ▶ **Well-positioned for a shifting macro environment**, supported by a neutral stance in the short term to interest rate shocks.
- ▶ **Strong credit risk profile**, supported by Davivienda's ongoing improvement and DAVIbank's gradual normalization in provision expenses.
- ▶ **Stable earnings generation** after the integration, supporting the Group's growth potential going forward.

Customers and Deposits

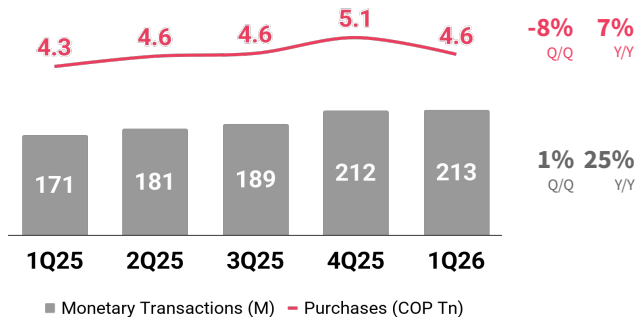


Credits¹

(COP Billion)

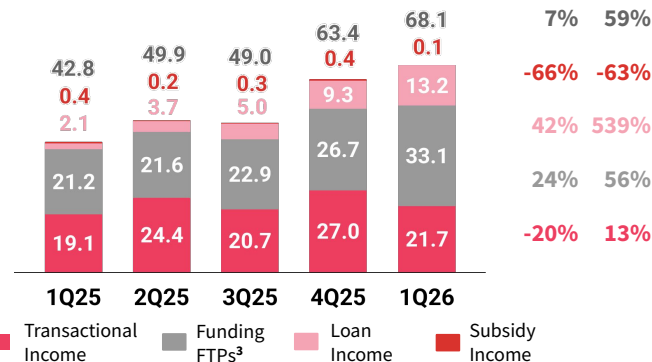


Transactions and Purchases²



Income

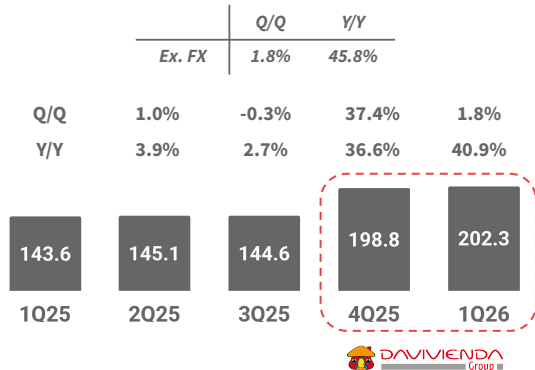
(COP Billion)



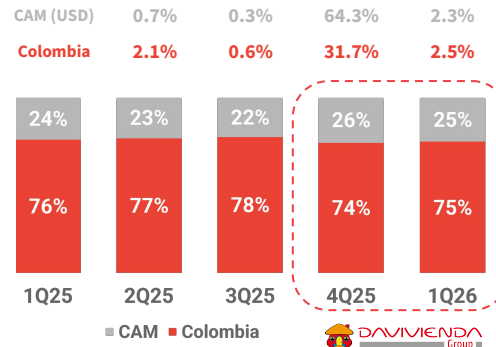
1. DaviPlata's Credits include Nanocredits and Paycheck Advance. For 1Q26's portfolio balance, 97% corresponds to Nanocredits and the remaining 3% corresponds to Paycheck Advance. 2. Purchases include PSE + QR Payment + QR POS + API + eCards + Public Services + Mobile top-up + MarketPlace + Vehicle Compulsory Third Party Insurances + Micro Insurances. 3. Funding Funds Transfer Pricing refers to income generated by DaviPlata as a result of providing funding to Davivienda.

Balance Sheet - Gross Loans

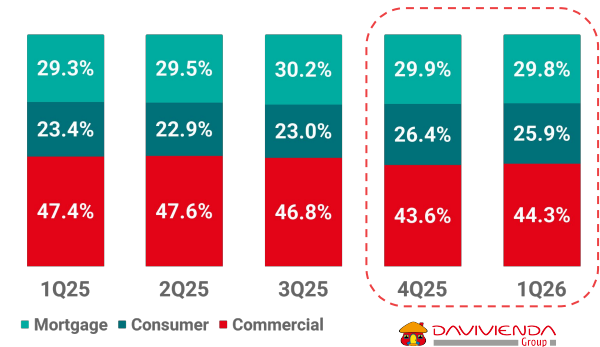
Total Loan Portfolio



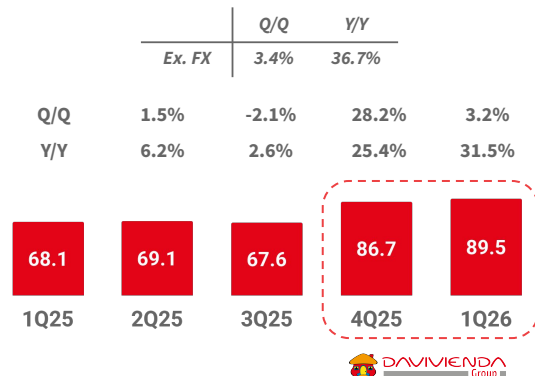
Growth by Operation (% Q/Q)¹



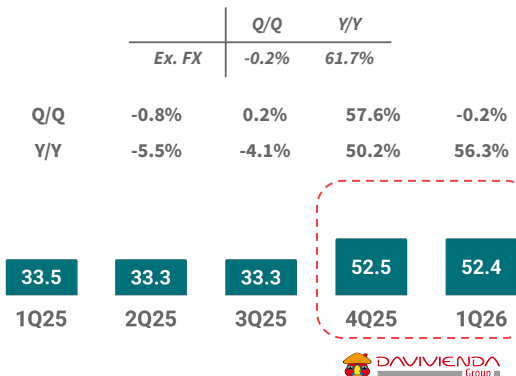
Gross Loans Mix (%)



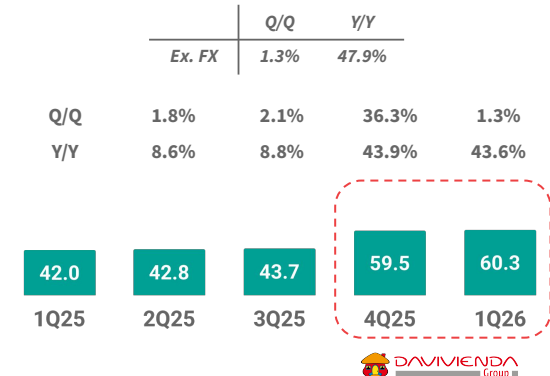
Commercial Loans



Consumer Loans



Mortgage Loans

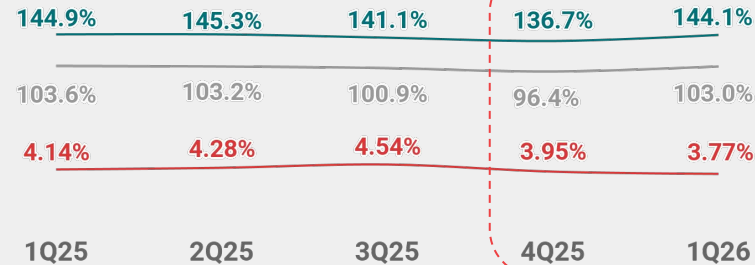


Credit Risk Management - PDL & Coverage

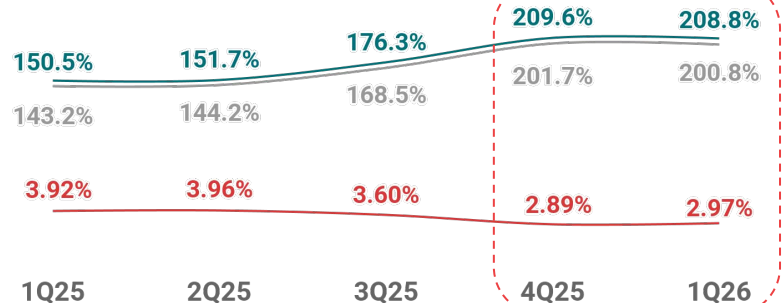
Total



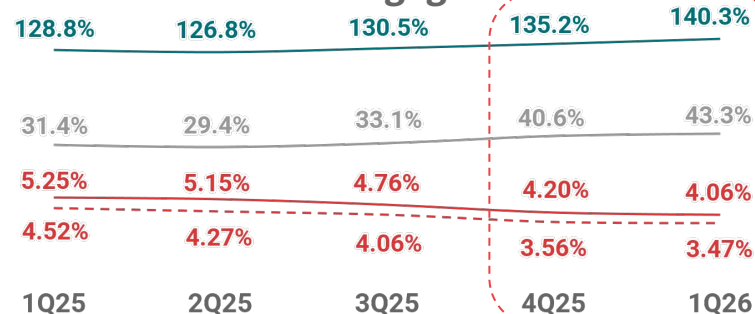
Commercial



Consumer



Mortgage

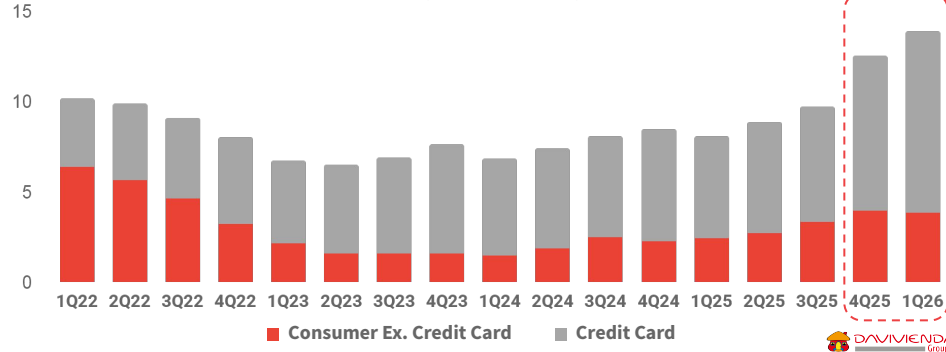


— PDL > 90
 — PDL > 120¹
 — Coverage²
 — Coverage + Collaterals³

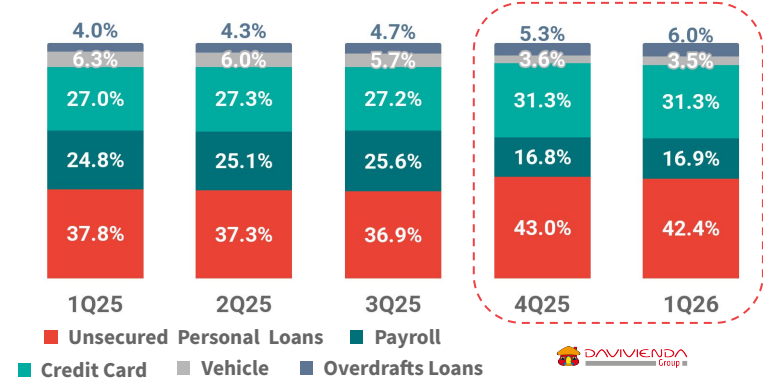
1Q25 to 3Q25 data for Banco Davivienda Consolidated. 1. PDL > 120: (Mortgage > 120 days + Commercial > 90 days + Consumer > 90 days) / Gross Loans. 2. Coverage: Loan Loss Reserves / Loans > 90 days. 3. Coverage + Collaterals = (Loan Loss Reserves + Collateral Value) / Loans > 90 days. The collateral value corresponds to the value of the collaterals covering each loan > 90 days, applying haircuts according to the type of collateral in each case.



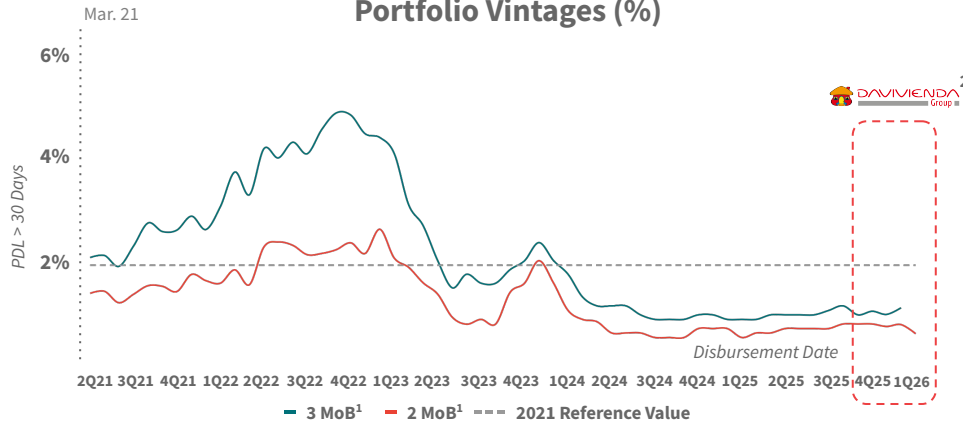
Disbursements (Trillion COP)



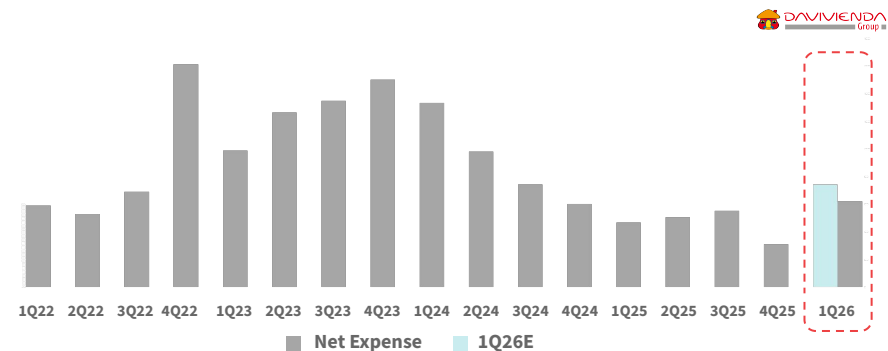
Loan Mix (%)



Portfolio Vintages (%)

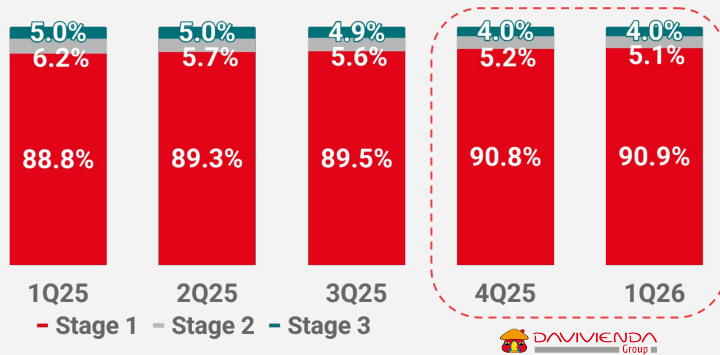


Net Provision Expenses

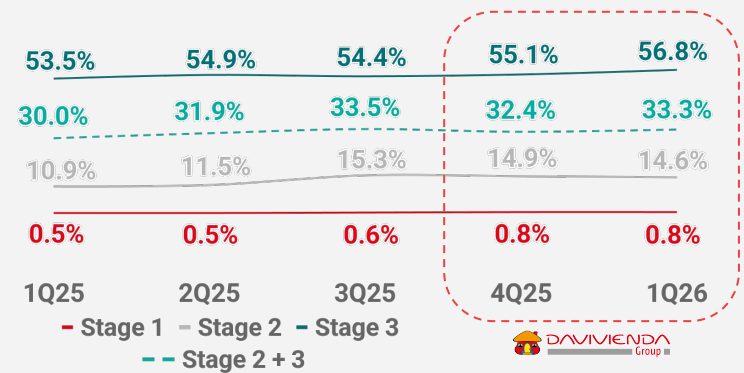


Historical information up to 3Q25 for Disbursements, Loan Mix and Vintages corresponds to Banco Davivienda. For Net Provision Expenses, historical information up to 4Q25 corresponds to Banco Davivienda. 1. MoB: Months on Books. 2MoB Update: Jan 2026. 3MoB Update: Dec 2025. 2. Vintage figures for Davivienda Group are calculated as a weighted average of Banco Davivienda and DAVIbank vintages.

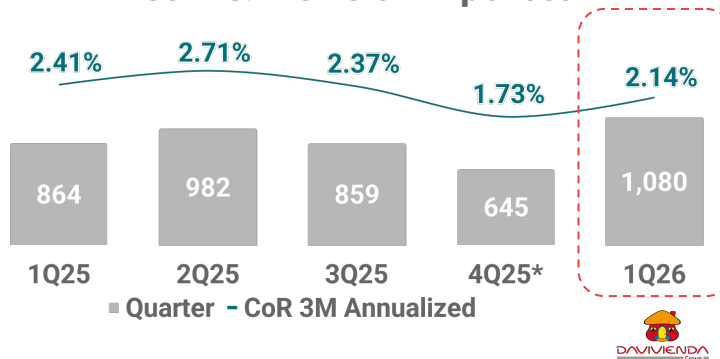
Loans by Stages



Coverage by Stages

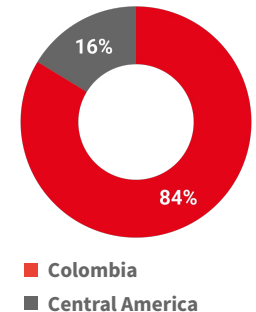


CoR¹ & Provision Expenses²



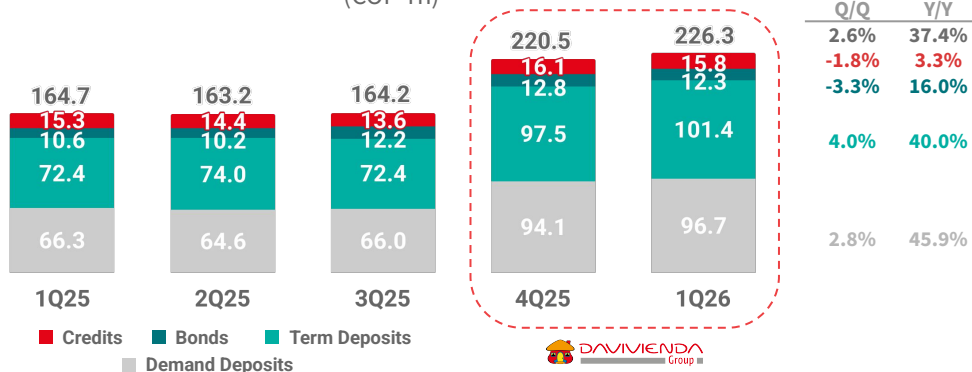
Provision Expenses Mix by Region³

	1Q26
Provision Expenses	\$ 1,080

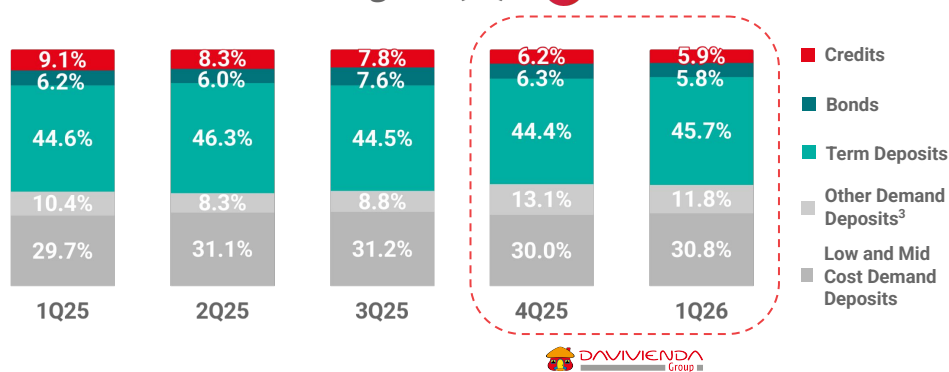


Balance Sheet - Funding Sources and Liquidity

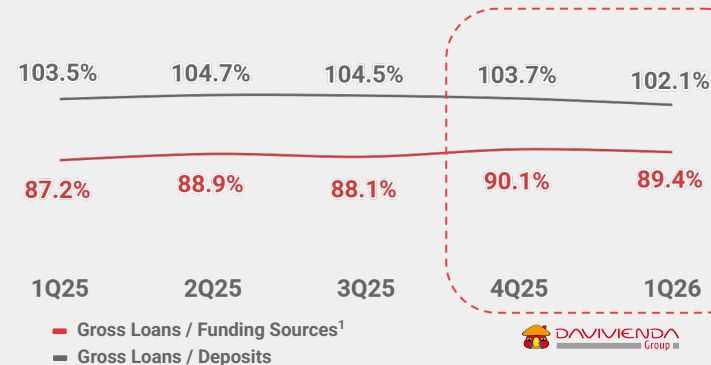
Funding Sources¹ (COP Tn)



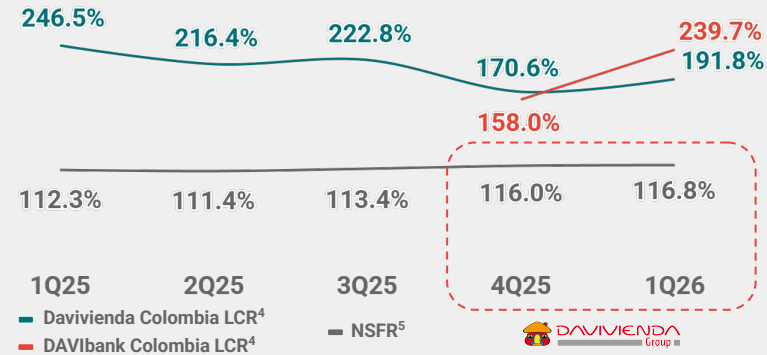
Funding Mix (%)²



Funding Ratios



Liquidity Ratios

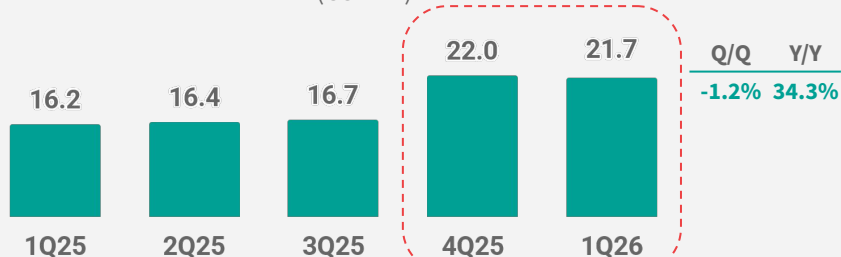


1Q25 to 3Q25 data for Banco Davivienda Consolidated. Annual comparisons between Davivienda Group and Banco Davivienda Consolidated. 1. Consolidated Funding Sources = Demand deposits + Term Deposits + Bonds + Credits. 2. Banco Davivienda Colombia FULL IFRS up to 3Q25. For the remaining periods, Davivienda Group Colombia estimated figures. 3. Includes high cost deposits. 4. 30 days LCR for the Individual Financial Statements. 5. Net Stable Funding Ratio (NSFR) for Banco Davivienda Colombia up to 3Q25 and for Davivienda Group since 4Q25.

Balance Sheet - Capital Structure

Consolidated Equity¹

(COP Tn)

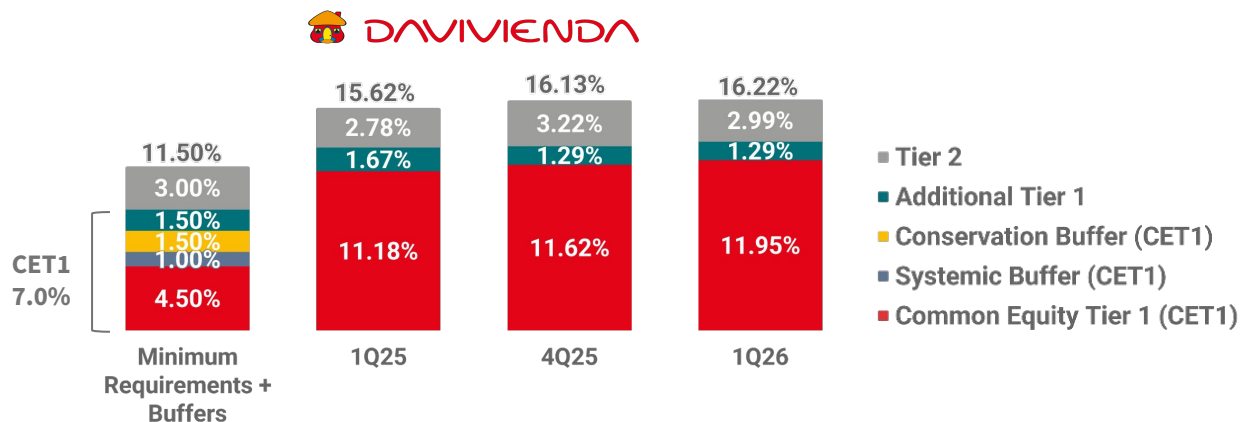


Capital Ratios

	4Q25	1Q26	Q/Q (bps)
Tangible Equity Ratio²	7.6%	7.4%	-20
Double Leverage³	99.5%	101.6%	214



Capital Adequacy Ratios⁴

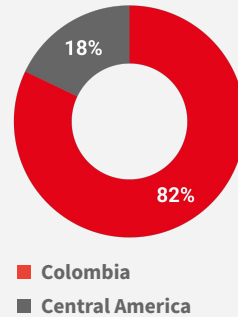


1. 1Q25 to 3Q25 data for Banco Davivienda Consolidated. Annual comparisons between Davivienda Group and Banco Davivienda Consolidated. 2. Tangible Equity Ratio (Consolidated Financial Statements) = (Equity - Goodwill - Other Intangible Assets) / (Assets - Goodwill - Other Intangible Assets). 3. Double Leverage (Individual Financial Statements) = Investments in Equity and debt Instruments / Equity. 4. Full Basel III Capital Ratios for Banco Davivienda Consolidated, Davivienda Group's main subsidiary.

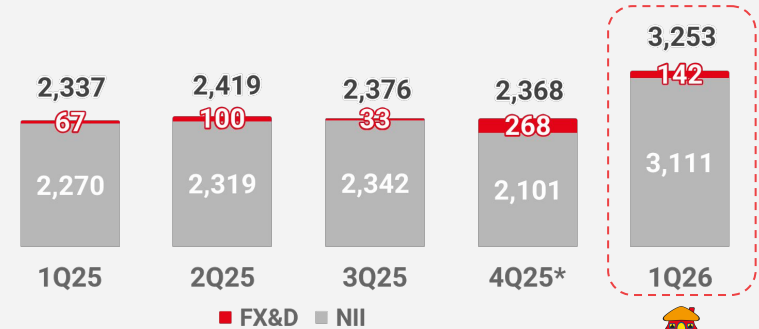
P&L - Financial Margin

	1Q26
	\$
Loan Income	5,943
Investment and Interbank Income	659
Financial Income	6,602
Financial Expenses	3,491
Net Interest Income	3,111
FX Changes, Derivatives	142
NII¹ + FX&D	3,253

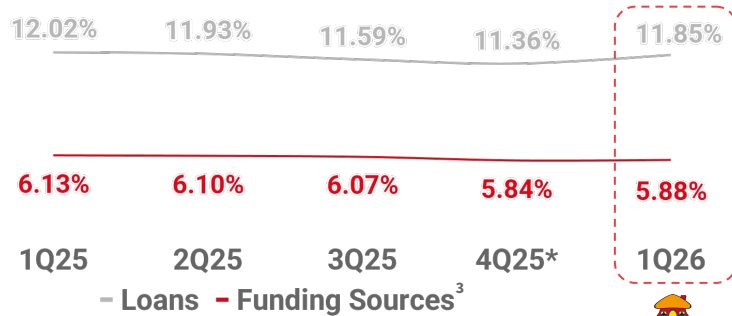
**NII + FX&D
Mix by Region²**



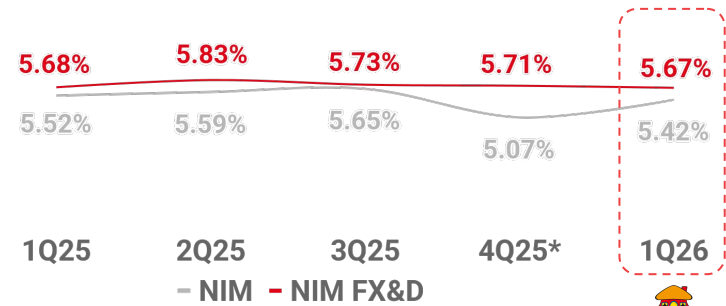
NII¹ + FX & Derivatives



Implicit Rates (3M Annualized)



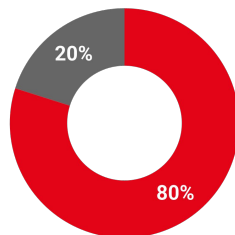
NIM⁴ & NIM (FX&D)⁵ (3M Annualized)



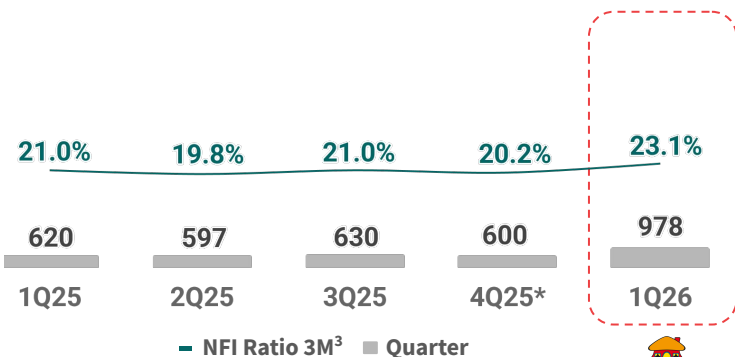
Non Financial Income

	1Q26
	\$
Fee Income ¹	814
Other Net Income & Expenses	165
Non Financial Income	978

NFI Mix by Region²



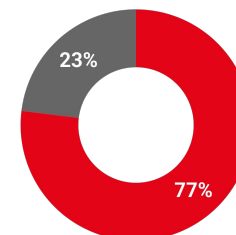
■ Colombia
■ Central America



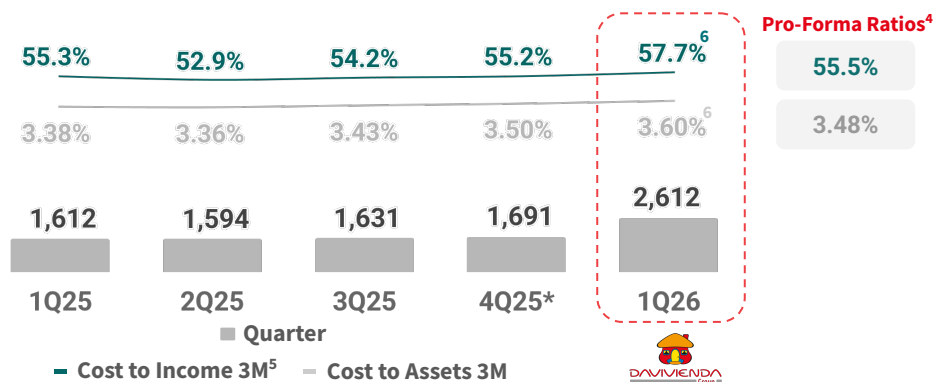
Expenses

	1Q26
	\$
Personnel Expenses	993
Operating Expenses and Others	1,618
Total Expenses	2,612
Pro-Forma Total Expenses⁴	2,332

OPEX Mix by Region²



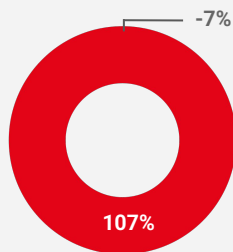
■ Colombia
■ Central America



Figures in COP Billion. 1Q25 to 4Q25 data for Banco Davivienda Consolidated (4Q25* Managerial excluding BNS Integration). 1. Fee Income = Net Income from Commissions and Fees + Income from Services. 2. Estimated mix based on Colombia and CAM regional figures for Davivienda Group. 3. Non Financial Income Ratio = Non Financial Income / (Gross Financial Margin + Non Financial Income + FX&D). 4. Pro-Forma figures fully excluding the wealth tax. 5. Cost-to-income = Operational Expenses / (Gross Financial Margin + Non Financial Income + FX&D). 6. Recurring figures excluding one-offs and amortizing the Wealth Tax throughout the year.

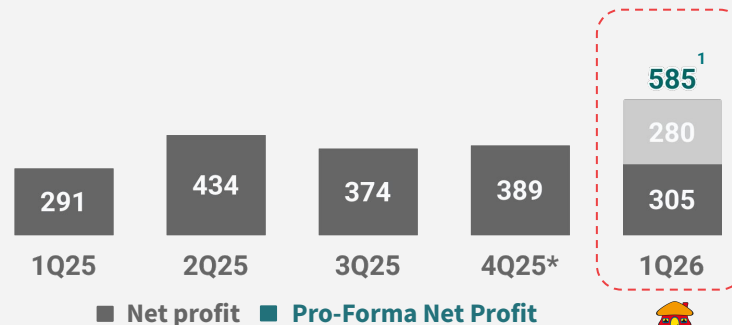
	1Q26
	\$
Gross Financial Margin	3,111
Provision Expenses	1,080
Net Financial Margin	2,030
FX Changes, Derivatives	142
Non Financial Income	978
Operating Expenses	2,612
Income Before Tax	539
Taxes	234
Net Profit	305
Pro-Forma Net Profit¹	585

Net Profit Mix by Region²



■ Colombia
■ Central America

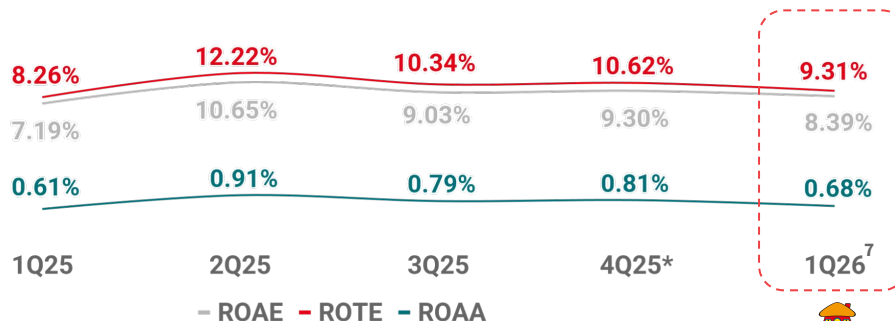
Net Profit³



■ Net profit ■ Pro-Forma Net Profit



ROAE⁴, ROTE⁵ & ROAA⁶ (3M Annualized)



Pro-Forma Ratios¹

ROTE	11.89%
ROAE	10.72%
ROAA	0.87%

Figures in COP Billion. 1Q25 to 4Q25 data for Banco Davivienda Consolidated (4Q25* Managerial excluding BNS Integration). 1. Pro-Forma figures fully excluding the wealth tax.
2. Estimated mix based on Colombia and CAM regional figures for Davivienda Group. 3. Net Profit after eliminations, homologations and homogenization. 4. ROAE = Net Profit / Average Equity. 5. ROTE= Net Profit/ (Equity - Goodwill - Other Intangible Assets)(Average). 6. ROAA = Net Profit / Average Assets. 7. Recurring figures excluding one-offs and amortizing the Wealth Tax throughout the year.

2026 Guidance

2026 E
(Previous / Mar.26)

1Q26
(Current)

2026 E
(May.26)

Balance Sheet

Loan Growth

8% - 10% Δ Y/Y

1.8% Δ Q/Q

8% - 10% Δ Y/Y

PDL > 90

3.3% - 3.8%

3.65%

3.3% - 3.8%

NIM FX&D

5.7% - 6.0%
12 Months

5.67%
3M Annualized

5.7% - 6.0%
12 Months

Cost of Risk

2.1% - 2.3%
12 Months

2.14%
3M Annualized

2.1% - 2.3%
12 Months

P&L

Non Financial Income Growth

8% - 10%
 Δ Accum. Y/Y

N.A.

8% - 10%
 Δ Accum. Y/Y

Cost to Income

Around 55%
12 Months

57.7%¹
3M Annualized

Around 55%
12 Months

ROAE

8.0% - 10.0%
12 Months

8.39%¹
3M Annualized

8.0% - 10%
12 Months

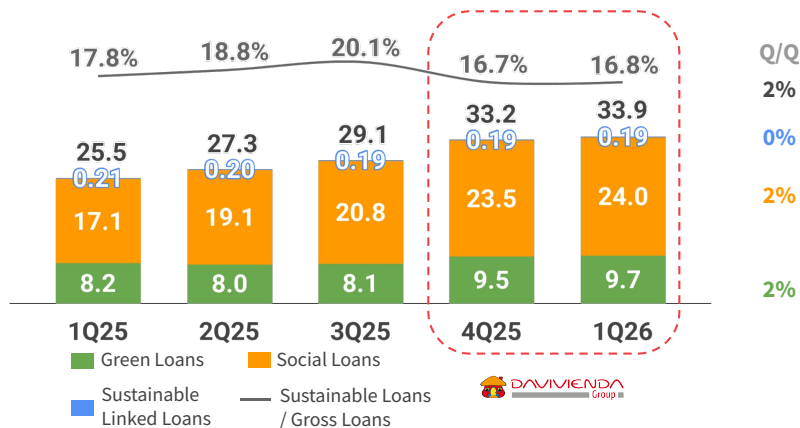


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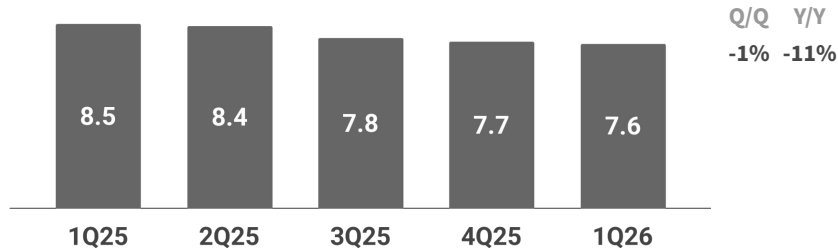


Our Sustainable Strategy

Sustainable Portfolio



Sustainable Funding



Achievements



210.5 COP Bn

Biodiversity Bond funds' allocation completed in projects focused on the conservation and sustainable use of nature in Colombia.



- 76% Agribusiness
- 14% Utilities
- 9% Industrial (Metallurgy)
- <1% Apparel Retail

Successful completion of the sustainable coffee partnership, driving scalable green financing and climate-resilient practices for small-scale producers in Antioquia.

1,200 farmers

(89% small scale producers)

110% Green Credit Target

166% training goal



Most sustainable Bank in Colombia

"Sustainable Finance Awards 2026"

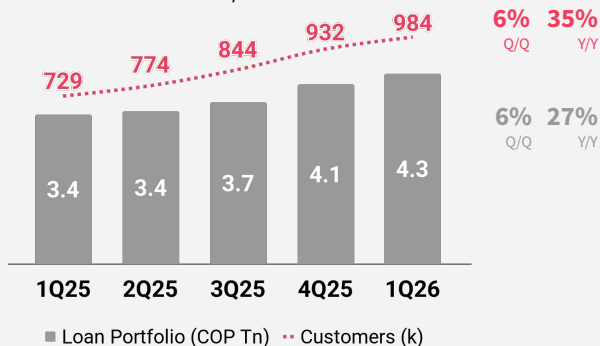


1st Biodiversity Bond in Colombia and 2nd in the world

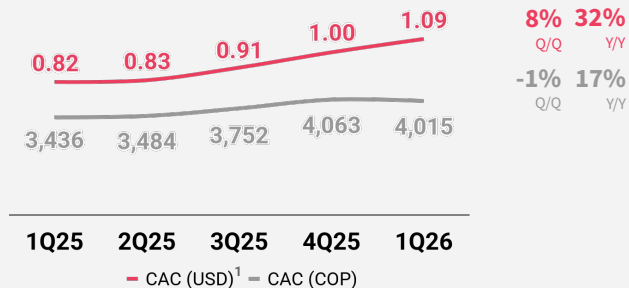
"Sustainable Debt Awards 2026"

Cross-Selling Results

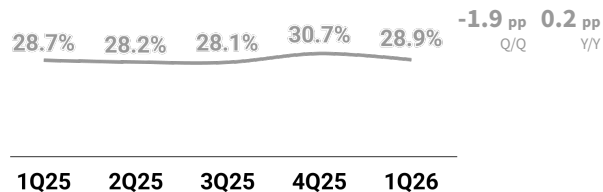
DaviPlata / Davivienda



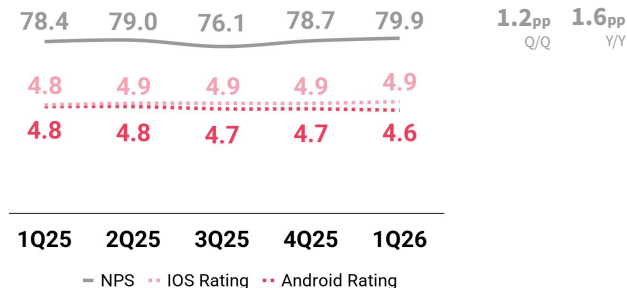
CAC (12 Months)



Active Users (30 Days)



Customer Satisfaction



1. CAC in USD estimated with the average exchange rate.

Davivienda Group - Main Figures¹

Balance Sheet (COP Trillion)

ASSETS	1Q26	Q/Q(%)
Cash and Interbank funds	24.6	-11.1%
Investments	32.9	12.4%
Gross Loans	202.3	1.8%
Loan Loss Reserves	-7.7	3.8%
Other Assets	16.2	5.3%
Total Assets	268.3	1.7%
LIABILITIES		
Repos and Interbank Liabilities	7.3	-10.0%
Demand Deposits	101.4	4.0%
Term Deposits	96.7	2.7%
Bonds	12.3	-3.3%
Credits	15.8	-1.8%
Other Liabilities	12.9	-0.7%
Total Liabilities	246.6	2.0%
EQUITY		
Non-controlling Interest	1.1	10.7%
Equity	20.6	-1.8%
Total Equity	21.7	-1.2%
Total Liabilities and Equity	268.3	1.7%

P&L (COP Billion)

	1Q26
Total income	6,602
Loans	5,943
Commercial	2,389
Consumer	2,035
Mortgage	1,518
Investment	500
Other Income	159
Financial expenses	3,491
Demand deposits	691
Term deposits	2,071
Credits	263
Bonds	261
Other Expenses	205
Net Interest Income	3,111
Provision Expenses	1,080
Net Financial Margin	2,030
Non Financial Income	978
FX & Derivatives	142
Operating Expenses	2,612
Profit Before Taxes	539
Taxes	234
Net Profit	305

Banco Davivienda - Main Figures¹

Balance Sheet (COP Trillion)

ASSETS	1Q26	Q/Q(%)	Y/Y(%)
Cash and Interbank funds	22.0	-11.6%	22.9%
Investments	26.1	14.2%	10.4%
Gross Loans	174.2	2.0%	21.3%
Loan Loss Reserves	-6.4	4.3%	15.7%
Other Assets	12.5	3.8%	22.1%
Total Assets	228.5	1.8%	20.3%
LIABILITIES			
Repos and Interbank Liabilities	4.9	24.9%	62.7%
Demand Deposits	84.6	3.6%	16.8%
Term Deposits	83.2	2.5%	25.6%
Bonds	11.9	-3.4%	11.9%
Credits	15.7	-4.0%	2.4%
Other Liabilities	9.0	-11.1%	49.5%
Total Liabilities	209.3	1.8%	20.5%
EQUITY			
Non-controlling Interest	2.6	4.2%	>100%
Equity	16.5	1.1%	3.6%
Total Equity	19.1	1.5%	18.4%
Total Liabilities and Equity	228.5	1.8%	20.3%

P&L (COP Billion)

	1Q26
Total income	5,502
Loans	4,977
Commercial	2,083
Consumer	1,538
Mortgage	1,356
Investment	385
Other Income	140
Financial expenses	2,821
Demand deposits	519
Term deposits	1,683
Credits	247
Bonds	250
Other Expenses	123
Net Interest Income	2,680
Provision Expenses	817
Net Financial Margin	1,863
Non Financial Income	715
FX & Derivatives	4
Operating Expenses	2,096
Profit Before Taxes	485
Taxes	203
Net Profit	283

DAVIbank Colombia - Main Figures¹

Balance Sheet (COP Trillion)

ASSETS	1Q26	Q/Q(%)
Cash and Interbank funds	2.8	-1.0%
Investments	6.8	6.1%
Gross Loans	29.3	-1.0%
Loan Loss Reserves	-1.3	1.5%
Other Assets	3.4	1.1%
Total Assets	41.1	0.2%
LIABILITIES		
Repos and Interbank Liabilities	2.4	-42.9%
Demand Deposits	16.8	6.3%
Term Deposits	13.8	5.8%
Bonds	0.8	2.6%
Credits	1.4	-3.3%
Other Liabilities	3.4	6.6%
Total Liabilities	38.7	0.4%
EQUITY		
Non-controlling Interest	0.0	0%
Equity	2.4	-2.6%
Total Equity	2.4	-2.6%
Total Liabilities and Equity	41.1	0.2%

P&L (COP Billion)

	1Q26
Total income	1,113
Loans	984
Commercial	325
Consumer	497
Mortgage	162
Investment	112
Other Income	16
Financial expenses	699
Demand deposits	172
Term deposits	388
Credits	31
Bonds	25
Other Expenses	82
Net Interest Income	414
Provision Expenses	260
Net Financial Margin	154
Non Financial Income	254
FX & Derivatives	140
Operating Expenses	498
Profit Before Taxes	51
Taxes	23
Net Profit	28