

# DAVIVIENDA GROUP

Consolidated  
Financial Results  
4Q25

March 2026



DAVIVIENDA  
Group ■

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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 and Banco Davivienda** as of the date of this conference and, therefore, **Davivienda Group and Banco Davivienda** assume 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 and Banco Davivienda** expressly disclose that they 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:**

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



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## Basis of Presentation and Integration Accounting Effects

- 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 of BNS' operations 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 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.
- In this context, the *consolidated financial statements* as of December 2025 reflect the following impacts:
  - **Banco Davivienda's balance sheet** reflects the consolidation of DAVIbank Costa Rica and the incorporation of BNS's assets and liabilities in Panama into Banco Davivienda Panama.
  - **Davivienda Group's balance sheet** reflects the full consolidation of all BNS businesses (Colombia, Costa Rica and Panama).
  - In the **income statement**, both Banco Davivienda and Davivienda Group include only one month of results from the integrated operations, generating a temporary mismatch between the scale of the company and the income and expense contribution reflected in the P&L.
- Financial ratios calculated based on the official financial statements at the transaction closing date will not fully reflect the company's underlying performance, as they incorporate only one month of results from the integrated operations in the income statement, while the balance sheet reflects the full consolidation of the acquired operations.
- For purposes of presenting the performance of Davivienda's businesses (prior to the transaction with BNS), this presentation includes a "**Managerial**" view (represented by an asterisk "\*" across all the slides), 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 is presented for informational and analytical purposes only. It 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.



# Content

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**Davivienda Group Overview**

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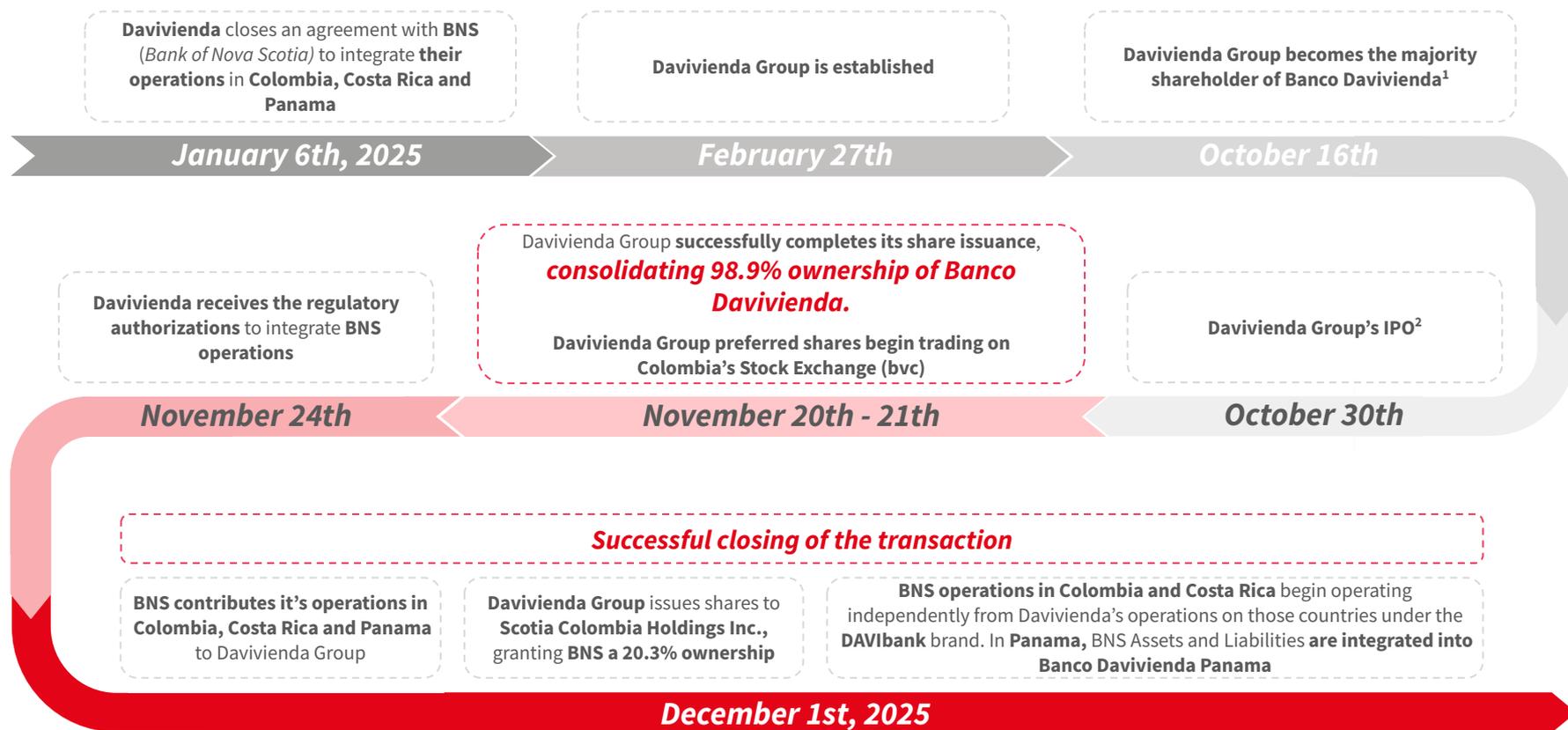
**Appendix**



# 1. Davivienda Group Overview



# Corporate Structure Reorganization Summary



1. Banco Davivienda's main common shareholders exchanged their shares for Davivienda Group shares, resulting in Davivienda Group holding a 76% stake in Banco Davivienda.

2. Davivienda Group begins two simultaneous share offerings (common and preferred), allowing Banco Davivienda shareholders to acquire Davivienda Group Shares by paying with their current Banco Davivienda shares, under a one-to-one exchange term.

# Legal Day One Execution



*LD1 was a large-scale operational, reputational and strategic milestone executed with discipline and control.*

After **10 months** of work, we combined:



Local Expertise,  
Innovation and  
Positioned Franchise

Global and  
Sophisticated  
Experience

and created

**DAVI**bank

## 1.8M

customers contacted and monitored to control churn, and assess brand perception

## 125

branches, **424** ATMs, **111** convenience networks, **14** administrative offices, and the digital channels in the 3 countries underwent a rebranding process.

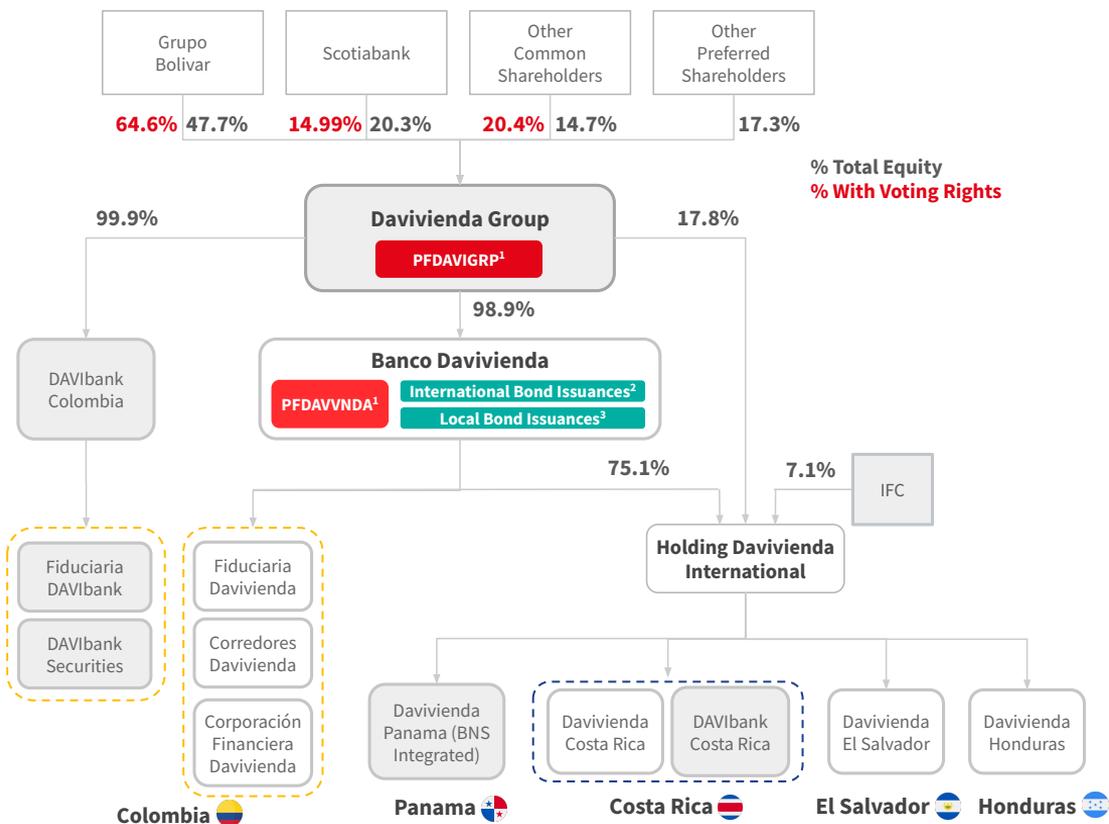
## Over 7k

employees welcomed to Davivienda Group through memorable onboarding experiences and welcome kits



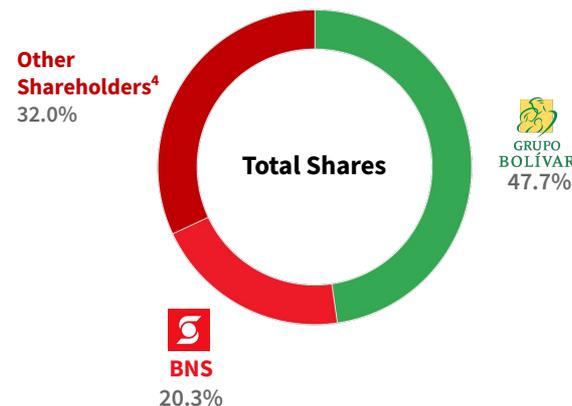
In just one night, with  
**FLAWLESS EXECUTION,**  
operational precision and no disruptions,  
we successfully completed the full brand  
transition across the 3 countries

# Our new Corporate Structure



## Davivienda Group Total Ownership Structure

Share type	#	%
Common	436,008,931	72%
Preferred	169,443,753	28%
<b>Total</b>	<b>605,452,684</b>	<b>100%</b>



1. Preferred shares listed on Colombia Stock Exchange (bvc). 2. AT1 (DAVIVI 6.65% PERP) and Tier II (DAVIVI 8.125% 10NC5) issuances listed on Singapore Exchange. 3. Senior and Subordinated local bonds. 4. Other Shareholders include: Local Pension Funds, Index Tracking Funds, Foreign investors and Retail.

# Value Generation for our Shareholders

	Equity (COP Tn)	Proportion
Integrated Operations (COL+CR+PN) <sup>1</sup>	6.4	27.7%
Banco Davivienda <sup>2</sup>	16.7	72.3%
<b>Combined Operations</b>	<b>23.1</b>	<b>100.0%</b>
<b>x Times</b>	<b>1.38</b>	
<b>BNS Share in Combined Operations</b>	<b>20.32%</b>	

Value Generation for Davivienda Group's Shareholders	%	Equity (COP Tn)	Value of Equity Held (COP Tn)
Previous share in Davivienda	100.00%	16.7	16.7
Share in Combined Operations	79.68%	23.1	18.4
<b>Increase in Value</b>			<b>10.2%</b>

Value Generation for Davivienda Group's Shareholders	# Shares	%	Market Cap (COP Tn)
Previous share in Davivienda	487,670,413	100.0%	12.9 <sup>3</sup>
Share in Davivienda Group	482,412,902	79.68%	14.2 <sup>4</sup>
<b>Increase in Value</b>			<b>10.1%</b>

## > From an Accounting Standpoint....

Out of Davivienda Group's Total Equity, **27.7%** was contributed by BNS. In exchange, they received **20.32%** of the shares.

Banco Davivienda shareholders who participated in Davivienda Group's share offering saw a **10.2% increase in the value of the operation**, by owning an operation **1.38 times** bigger in terms of equity, and benefitting from the exchange terms.

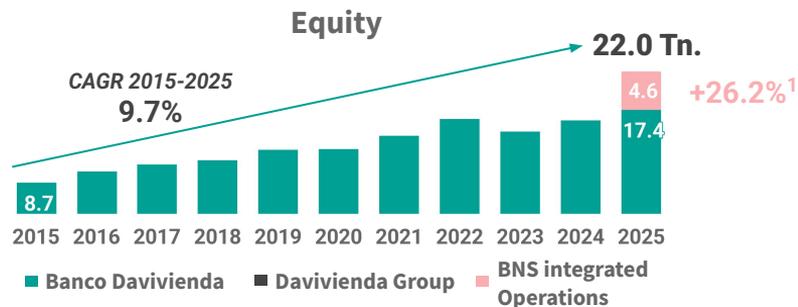
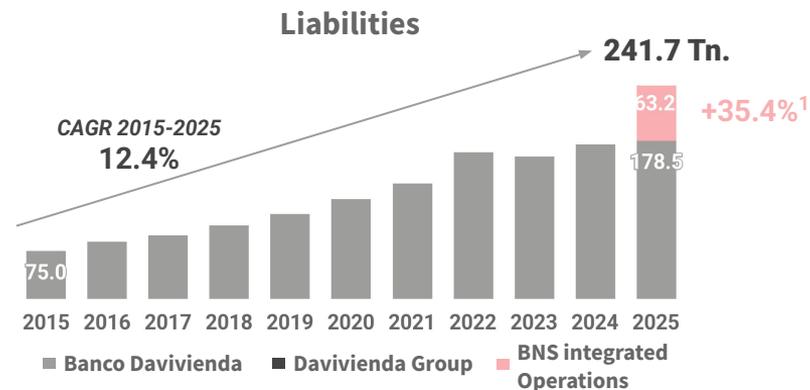
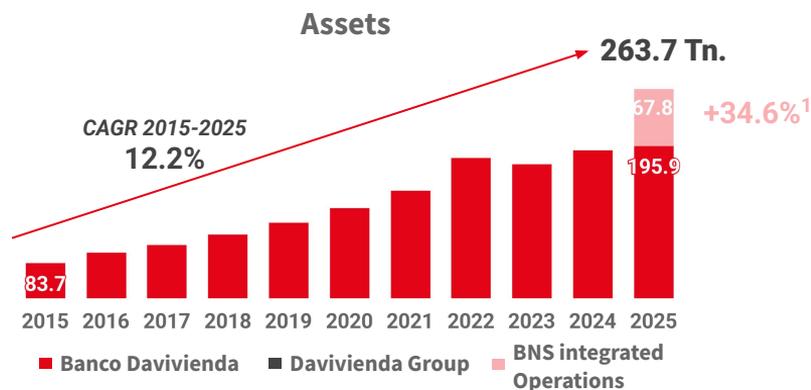
## > From a Market Value Standpoint....

In terms of the company's market value, they saw a **10.1% increase in their holdings**, supported by Davivienda Group's preferred share spread over Banco Davivienda's share, reflecting the new scale and potential of the Holding Company.

**Trading volumes have also increased** compared to Banco Davivienda's trading volume, supported by higher interest and **higher number of listed shares (+45.3%)**.

# Significantly Greater Scale

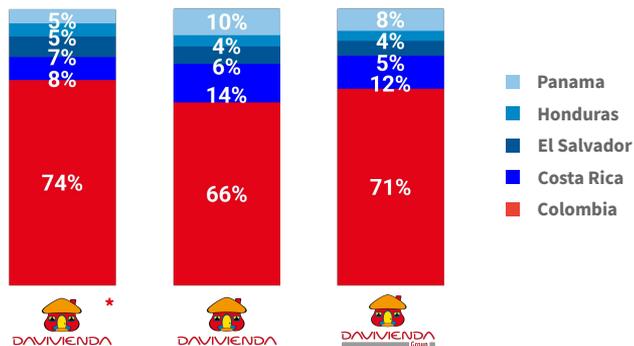
~30% growth across the balance sheet, reflecting bigger scale and capacity to efficiently execute our strategy, while maintaining a strong capital structure.



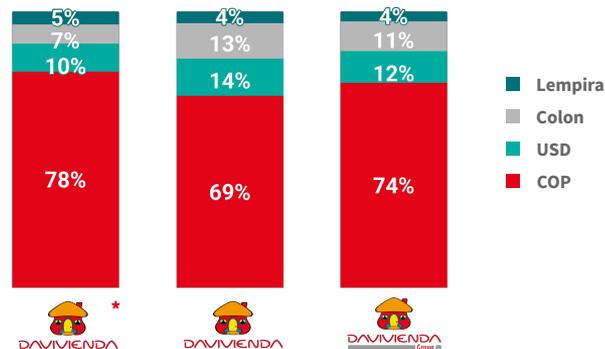
# Increased Diversification

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

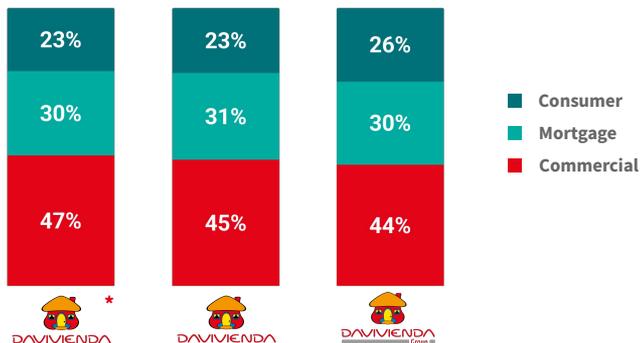
### Assets by Country (%)



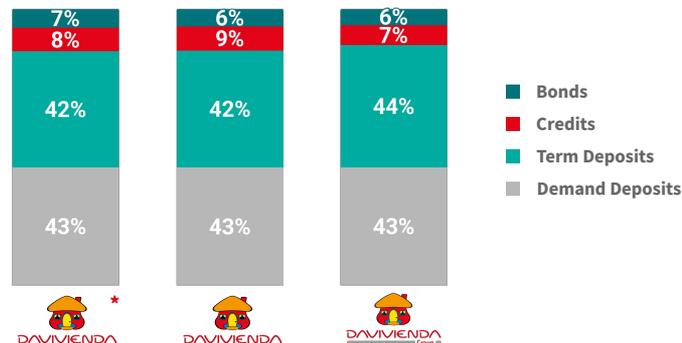
### Loans by Currency (%)



### Loans by Segments (%)

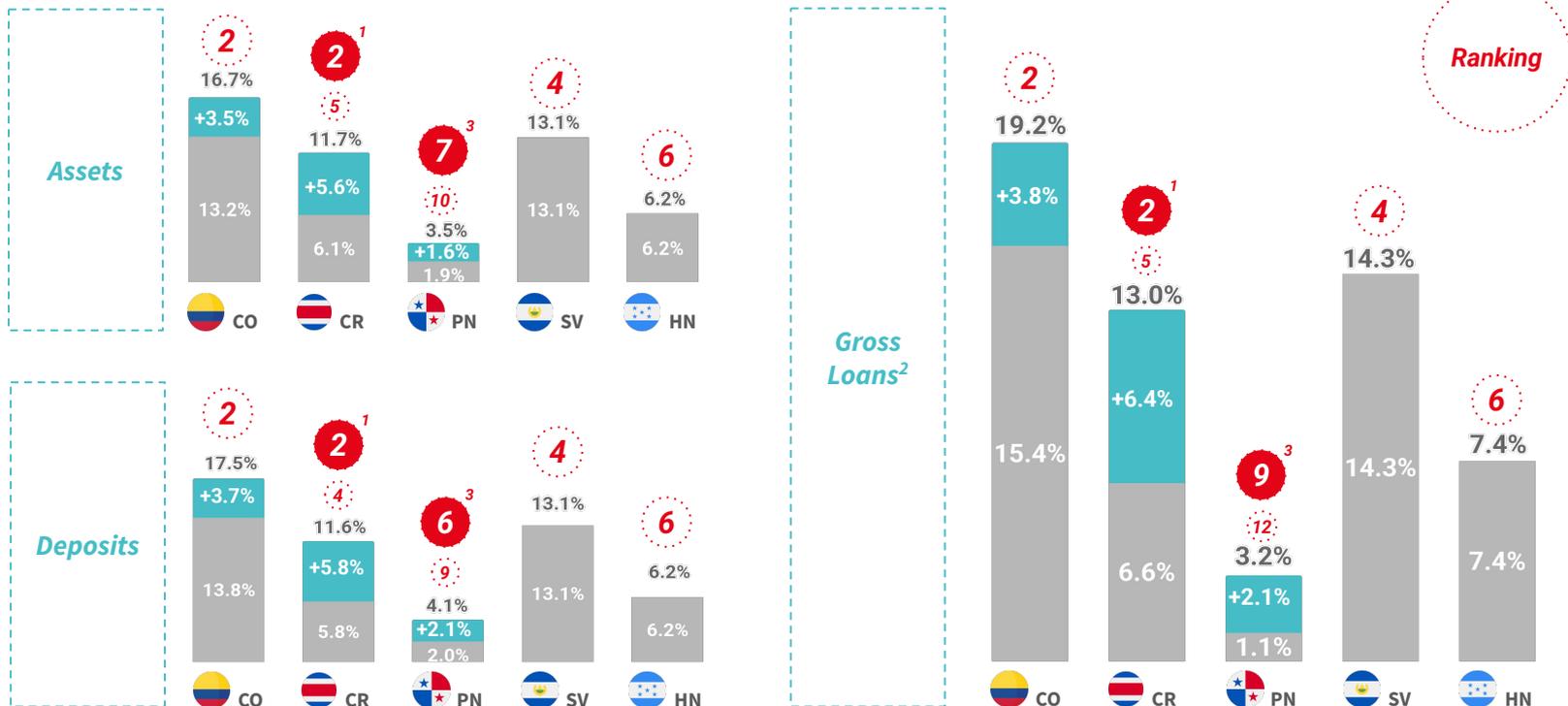


### Funding Sources Mix (%)



# Strengthened Market Positions

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



Market share and rankings for Davivienda Group in each market. Ranking figures are as of December 2025. 1. Ranking when considering only private institutions in Costa Rica. 2. Market share includes the securitized mortgage portfolio. 3. Ranking excluding some relevant Public institutions in Panama.

## **2. Banco Davivienda & Davivienda Group Managerial Results**





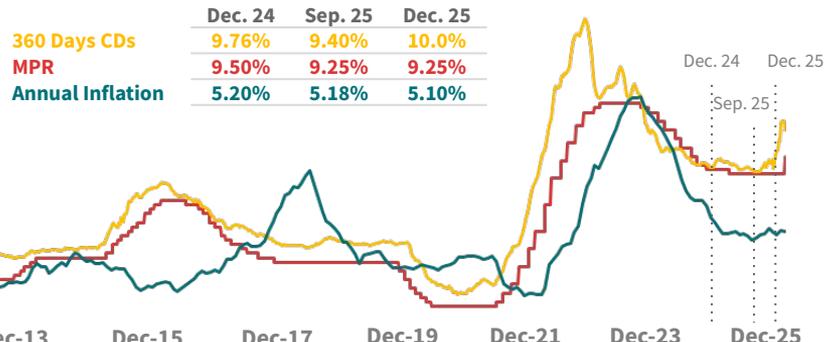
# Macroeconomic Fundamentals Colombia

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



Source: National Administrative Department of Statistics (DANE).

## Monetary Policy Rate, Inflation and Funding Rate



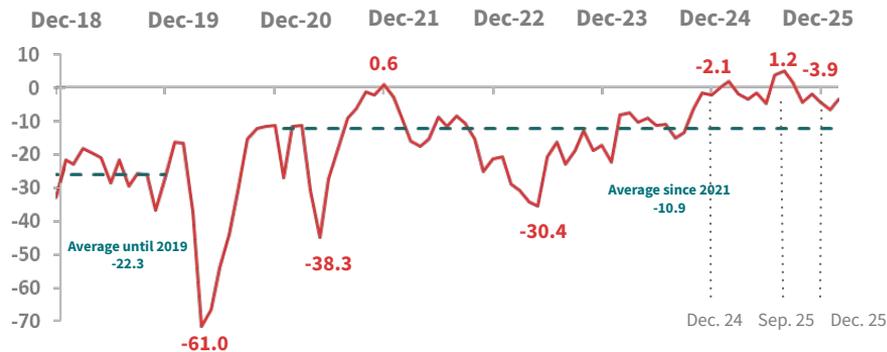
Source: National Administrative Department of Statistics (DANE) and Central Bank of Colombia. Latest available data: CDs 360 days 11.78% (March 9th, 2026); MPR 10.25% (March 9th, 2025); Annual Inflation 5.29% (February 28th, 2026).

## 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

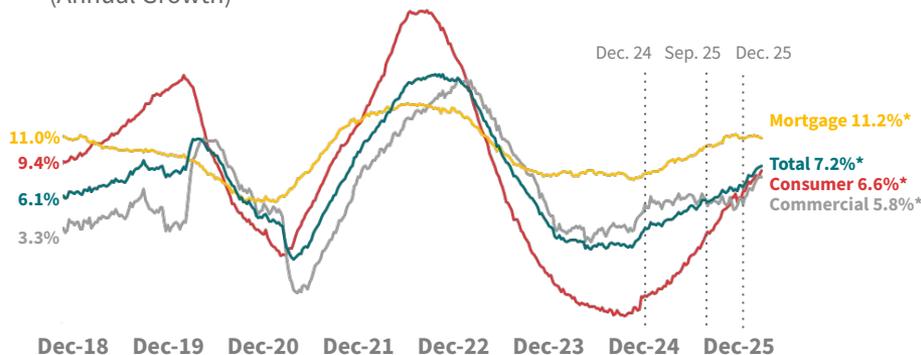


Source: Confidence Index developed by Davivienda. Latest available data: -3.1 (February 28th, 2026).



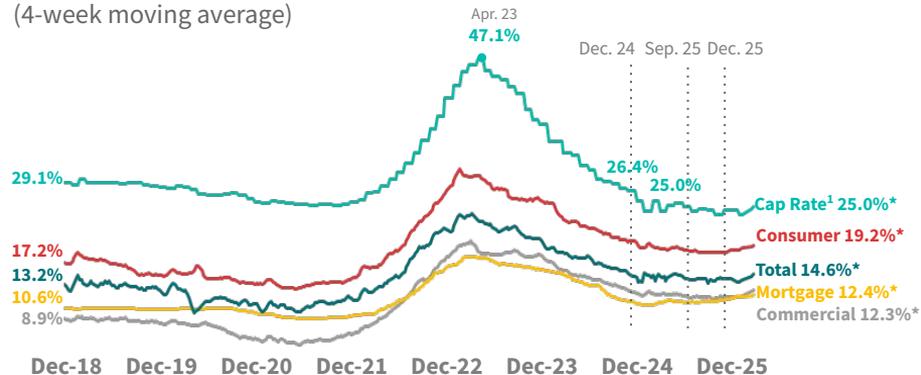
# Financial System Colombia

## Loan Portfolio (Annual Growth)



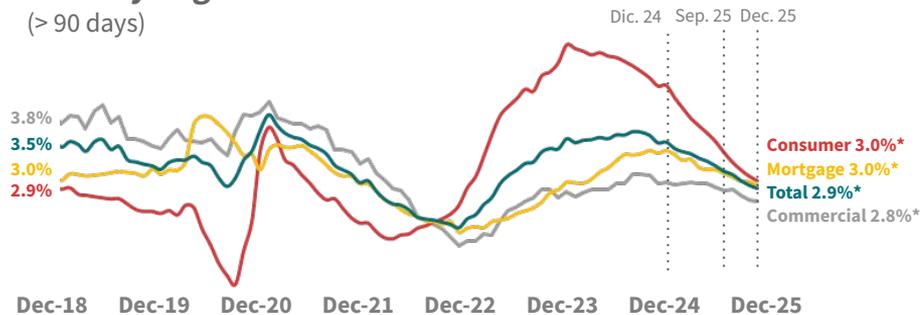
Weekly data. Source: Central Bank of Colombia. \*Data as of December 26th, 2025.  
Latest available data: Mortgage: 11.1%; Commercial: 7.5%; Consumer: 8.1%; Total: 8.5% (February 20th, 2026).

## 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)



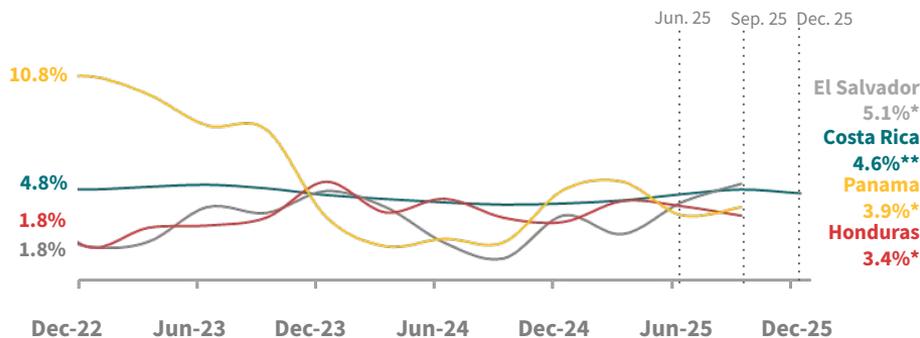
Monthly data. Source: Financial Superintendence of Colombia. \*Data as of December 31st, 2025.

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.



# Macroeconomic Fundamentals CAM

## Quarterly Gross Domestic Product (Y/Y)



Source: Central Banks of Central America. \*Data as of September 30th, 2025. \*\*Data as of December 31st, 2025.

## Annual Inflation (Y/Y)



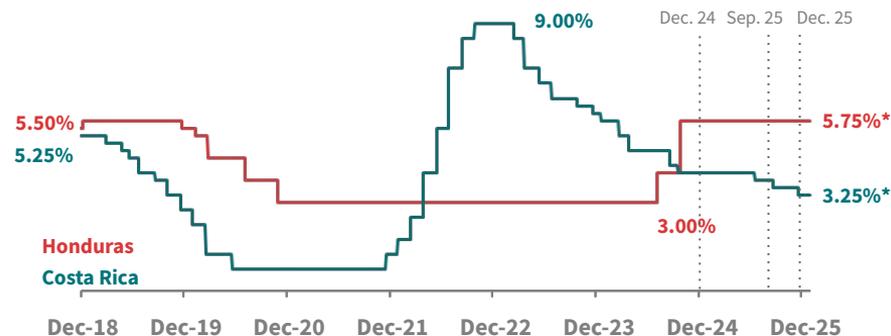
Source: Central Banks of Central America. \*Data as of December 31st, 2025. Latest available data: Honduras 4.23%, El Salvador 0.65%; Costa Rica -2.53%; Panama 0.36% (January 31st, 2026).

## 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).



# 2025 Main Financial Results\*

**\$149.0 Tn**

**Gross Loans**  
 Q/Q: 3.0% Ex. FX: 3.9%  
 Y/Y: 2.4% Ex. FX: 6.1%

**5.74%**

**12M NIM FX&D**  
 Q/Q: 4 bps Y/Y: 9 bps

**2.25%**

**12M Cost of Risk**  
 Q/Q: -24 bps Y/Y: -132 bps

**\$1.49 Tn**

**Accum. Net Profit**  
 Y/Y: \$1.58 Tn

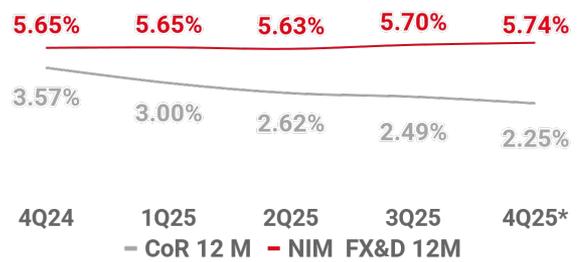
**8.98%**

**12M ROAE**  
 Q/Q: 121 bps Y/Y: 956 bps

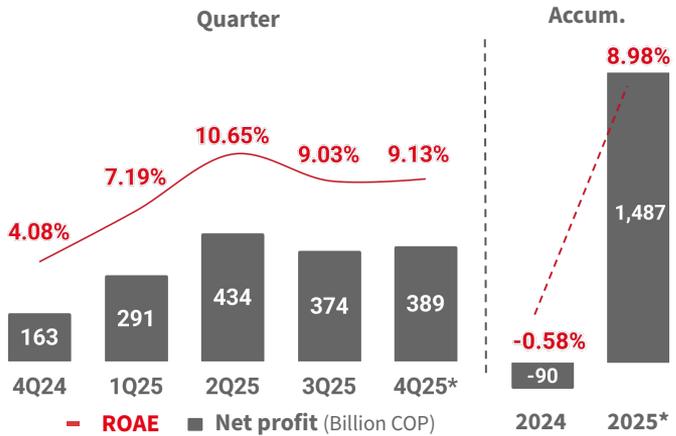
**11.78%**

**CET1 Banco Davivienda**  
 Q/Q: -1 bps Y/Y: 83 bps

## NIM & Cost of Risk



## Profitability



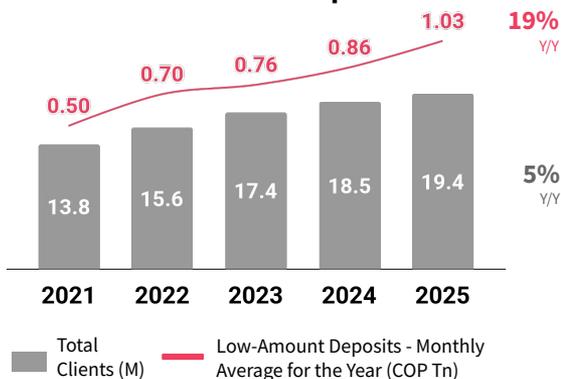
- “Move the Money” strategy increased transactional flows, thereby improving cost of funds and fee income.
- Active Interest Rate Risk Management supporting NIM under a changing cycle.
- Enhanced Credit Risk models supported high-quality growth and lower provisions.
- Efficiency initiatives supported productivity and a leaner organization.
- Capital ratios replenished, reinforcing balance sheet resilience and growth capacity.

\*Managerial Results for Banco Davivienda Consolidated.



# DaviPlata - Our NeoBank

## Customers and Deposits



## Credits<sup>1</sup>

(COP Billion)

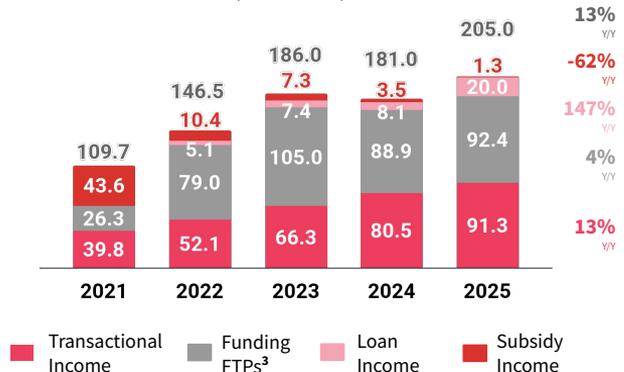


## Transactions and Purchases<sup>2</sup>



## Income

(COP Billion)



**Innovation**  
Re-launched as a **neobank**, enhancing our financial offering and accelerating portfolio growth.

**Everyday Engagement**  
Always-on digital service (99.89% uptime), driving confidence and higher usability. Active users +2.6 p.p Q/Q.

**Strategic Segments**  
Focused on **high-potential segments**, strengthening our positioning among **young customers**

NPS 2025

78.7



4.85

Rating



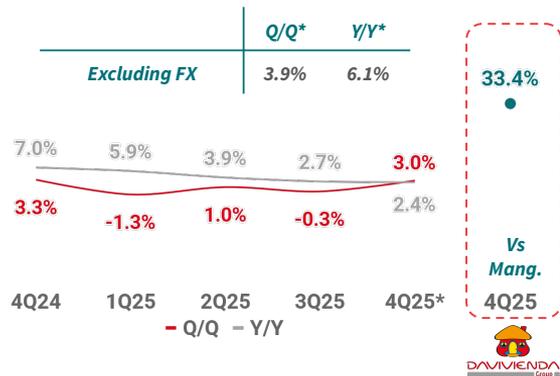
4.68

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. 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.

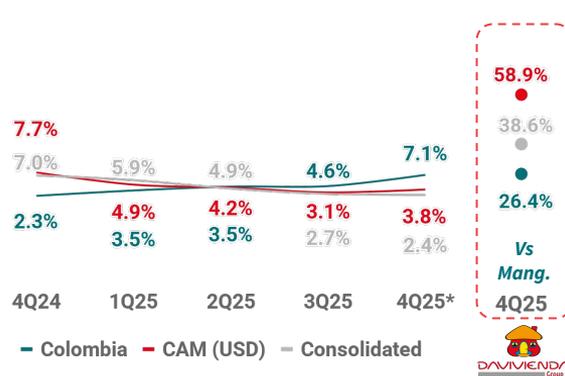


# Balance Sheet - Gross Loans

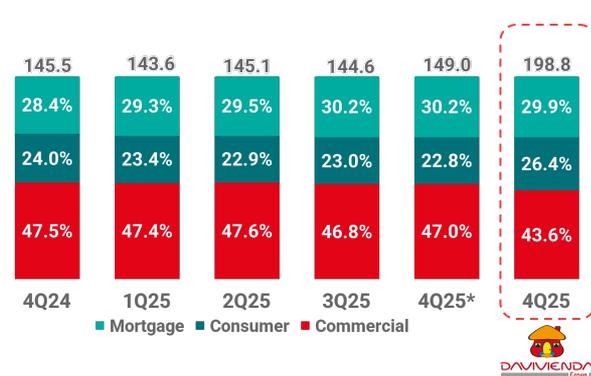
## Total Portfolio Growth



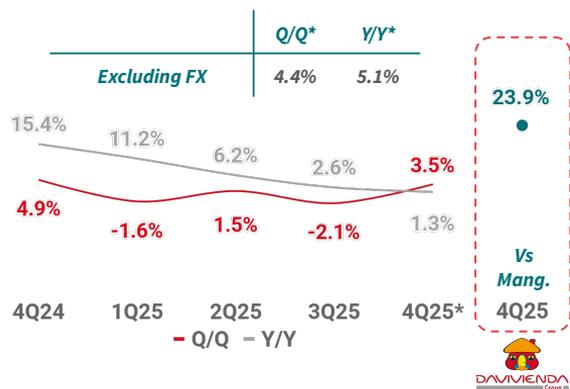
## Growth by Operation (% Y/Y)



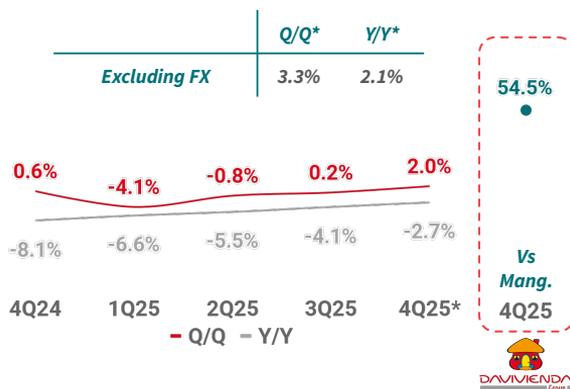
## Gross Loans Mix (%)



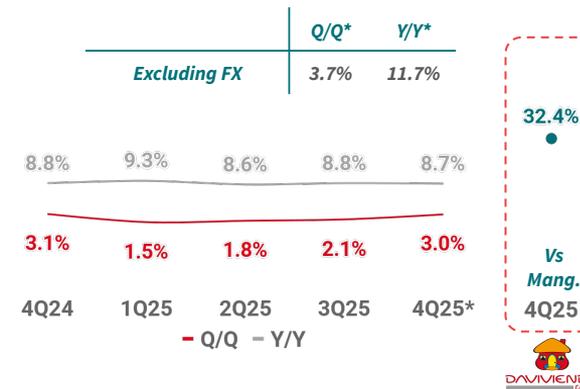
## Commercial Loans



## Consumer Loans



## Mortgage Loans





# Credit Risk Management - PDL & Coverage

## Total



## Commercial



## Consumer



## Mortgage



— PDL > 90   
 - - - PDL > 120<sup>1</sup>   
 — Coverage<sup>2</sup>   
 — Coverage + Collaterals<sup>3</sup>

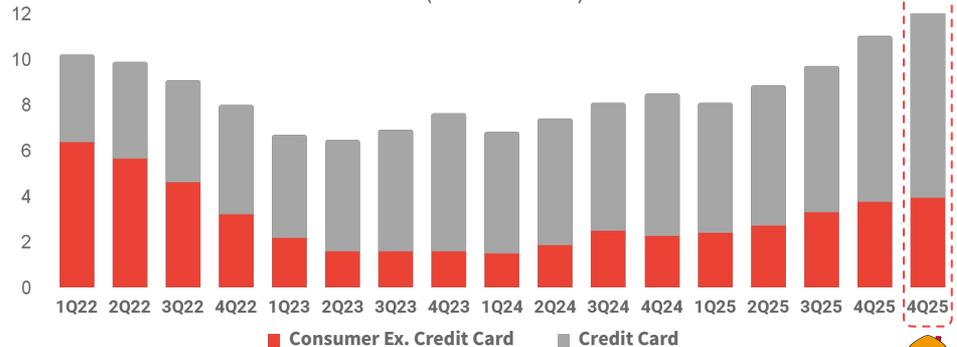
\* Managerial Results for Banco Davivienda Consolidated. 1. PDL >120: (Mortgage > 120 days + Commercial > 90 days + Consumer > 90 days) / Gross Loans. 2. Coverage: Loan Loss Reserves / Loans > 90 days. 3. Coverage + Collaterals = (Loan Loss Reserves + Collateral Value) / Loans > 90 days. The collateral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



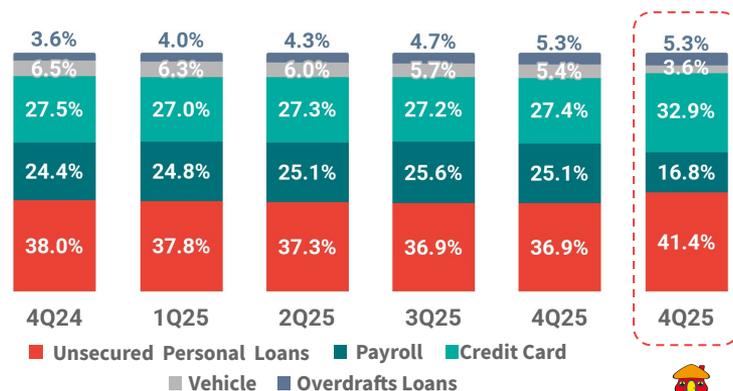
# Credit Risk Management - Consumer Portfolio



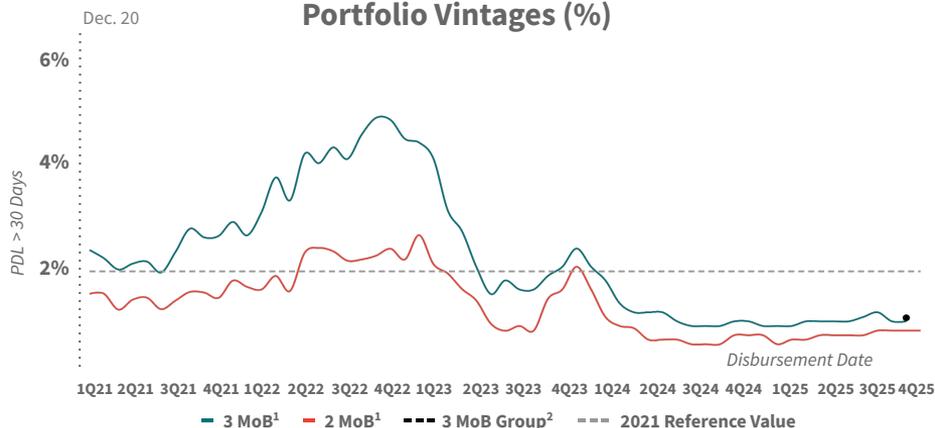
### Disbursements (Trillion COP)



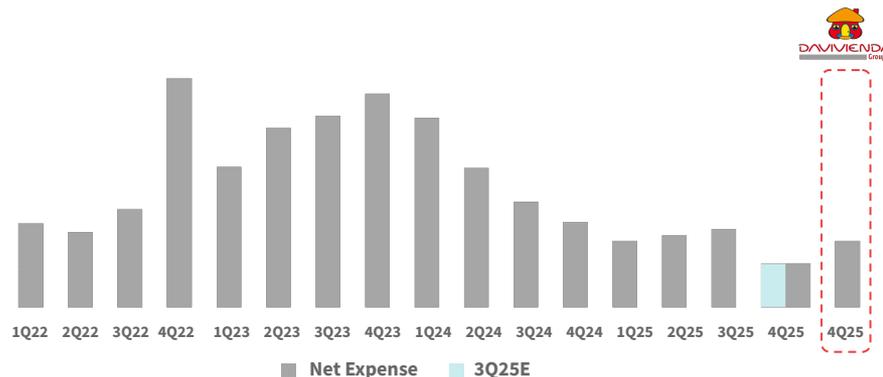
### Loan Mix (%)



### Portfolio Vintages (%)



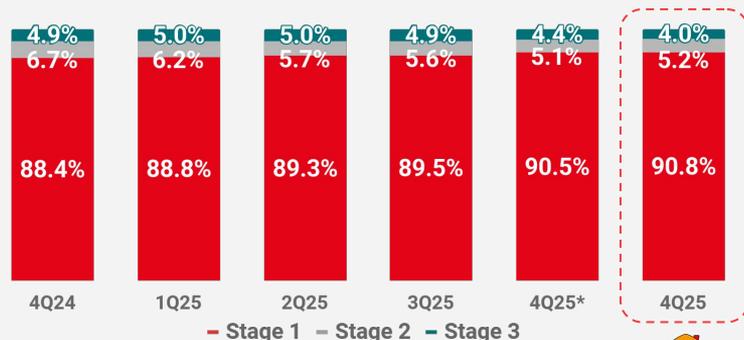
### Net Provision Expenses





# Credit Risk Management - Loans by Stages and Provision Expenses

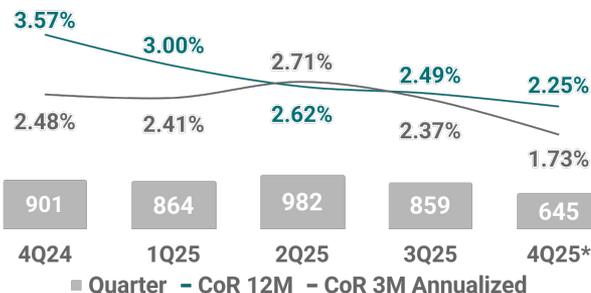
### Loans by Stages



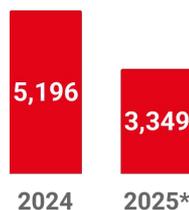
### Coverage by Stages



### CoR<sup>1</sup> & Provision Expenses<sup>2</sup>



### Accumulated

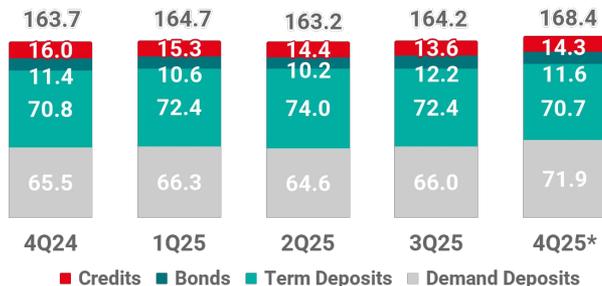


	4Q25		Accumulated	
	\$	Q/Q	\$	Y/Y
Provision Expenses*	645	-24.9%	3,349	-35.5%



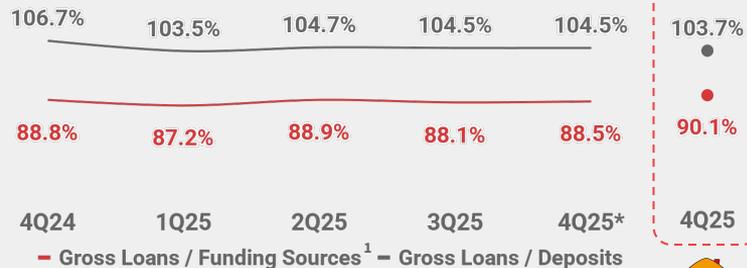
# Balance Sheet - Funding Sources and Liquidity

## Funding Sources<sup>1</sup> (COP Tn)

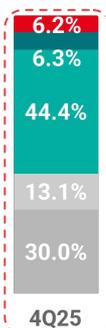
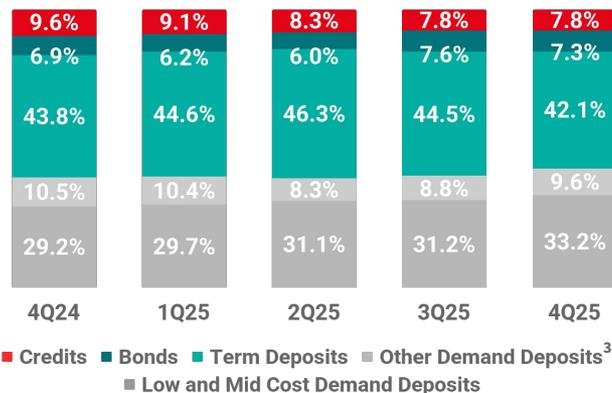


Q/Q*	Y/Y*	Vs Mang.
2.6%	2.8%	31.0%
5.3%	-10.9%	13.0%
-5.1%	1.5%	10.3%
-2.5%	-0.2%	38.0%
8.9%	9.7%	31.0%

## Funding Ratios



## Funding Mix (%)<sup>2</sup>



## Liquidity Ratios



\* Managerial Results for Banco Davivienda Consolidated. 1. Consolidated Funding Sources = Demand deposits + Term Deposits + Bonds + Credits. 2. Colombia Full IFRS. 3. Includes high cost deposits. 4. Liquidity Coverage Ratios for the Individual Financial Statements. 5. Net Stable Funding Ratio (NSFR) for Banco Davivienda Colombia and Davivienda Group.



# Balance Sheet - Capital Structure

## Shareholders Equity

(COP Tn)

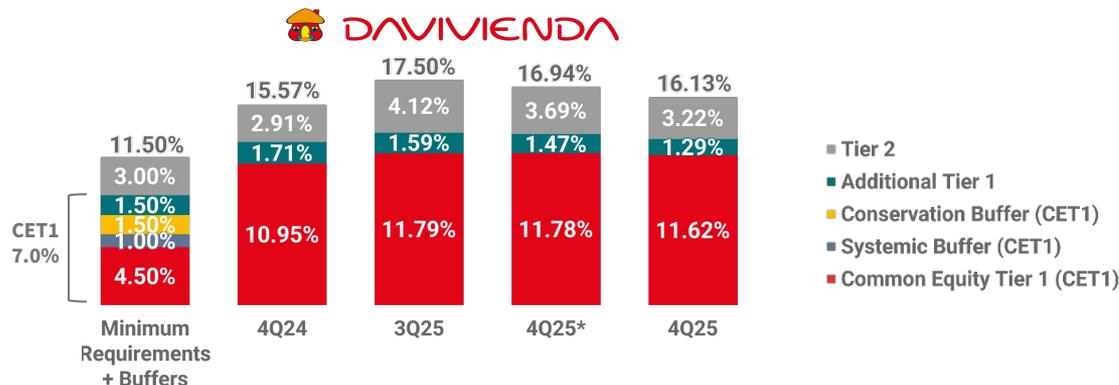


## Capital Ratios



	4Q25
<b>Tangible Equity Ratio<sup>1</sup></b>	7.6%
<b>Double Leverage<sup>2</sup></b>	99.5%

## Capital Adequacy Ratios<sup>3</sup>



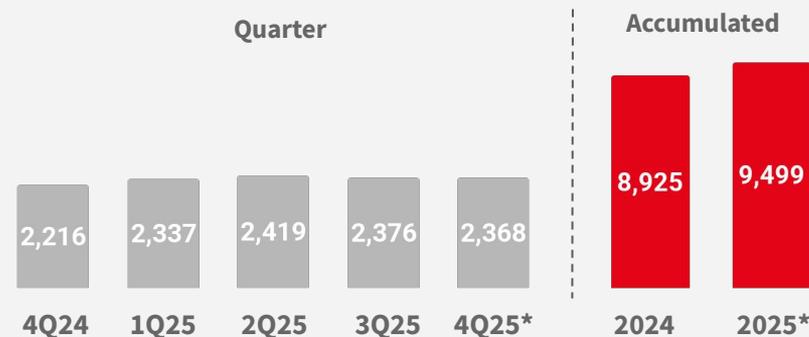
\* Managerial Results for Banco Davivienda Consolidated. 1. Tangible Equity Ratio (Consolidated Financial Statements) = (Equity - Goodwill - Other Intangible Assets) / (Assets - Goodwill - Other Intangible Assets). 2. Double Leverage (Individual Financial Statements) = Investments in Equity and debt Instruments / Equity. 3. Full Basel III Capital Ratios for Banco Davivienda Consolidated, Davivienda Group's main subsidiary.



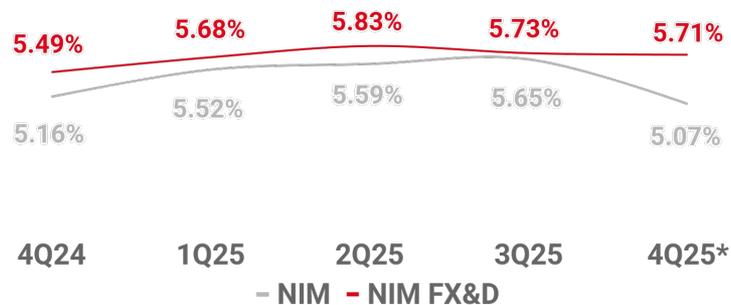
# P&L - Financial Margin\*

	4Q25		Accumulated	
	\$	Q/Q	\$	Y/Y
Loan Income	4,171	-0.6%	17,013	-4.5%
Investment and Interbank Income	379	-44.0%	2,178	-4.4%
<b>Financial Income</b>	<b>4,550</b>	<b>-6.6%</b>	<b>19,192</b>	<b>-4.5%</b>
Financial Expenses	2,449	-3.2%	10,160	-11.0%
<b>Gross Financial Margin</b>	<b>2,101</b>	<b>-10.3%</b>	<b>9,032</b>	<b>4.1%</b>
FX Changes, Derivatives	268	>100%	467	87.5%
<b>GFM<sup>1</sup> + FX&amp;D</b>	<b>2,368</b>	<b>-0.3%</b>	<b>9,499</b>	<b>6.4%</b>

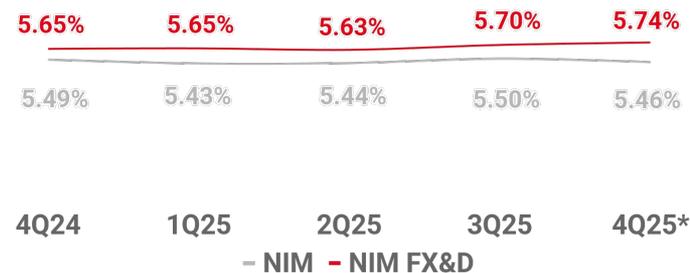
## Gross Financial Margin<sup>1</sup> + FX & Derivatives



## NIM<sup>2</sup> & NIM (FX&D)<sup>3</sup> (3M Annualized)



## NIM<sup>2</sup> & NIM (FX&D)<sup>3</sup> (12-month)





# P&L - Other Income & OPEX\*

## Non Financial Income

	4Q25		Accumulated	
	\$	Q/Q	\$	Y/Y
Fee Income <sup>1</sup>	576	6.2%	2,175	10.1%
Other Net Income & Expenses	24	-73.1%	273	-32.4%
<b>Non Financial Income</b>	<b>600</b>	<b>-4.9%</b>	<b>2,448</b>	<b>2.8%</b>

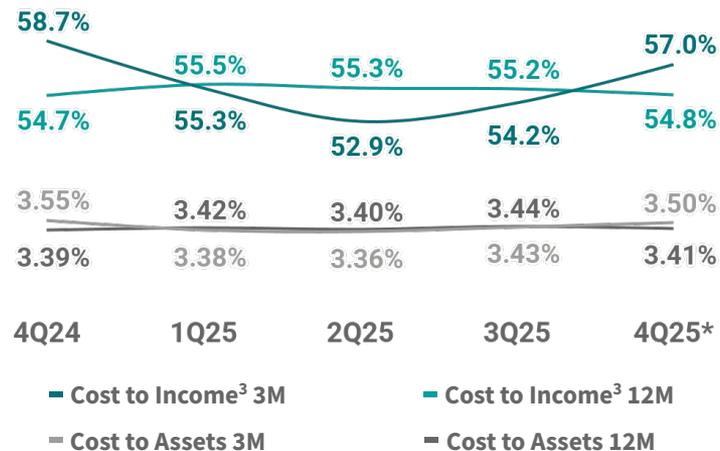
## Expenses

	4Q25		Accumulated	
	\$	Q/Q	\$	Y/Y
Personnel Expenses	672	2.6%	2,660	6.5%
Operating Expenses and Others	1,020	4.5%	3,868	5.2%
<b>Total Expenses</b>	<b>1,691</b>	<b>3.7%</b>	<b>6,528</b>	<b>5.8%</b>

## Non Financial Income Ratio<sup>2</sup>



## Efficiency Ratios

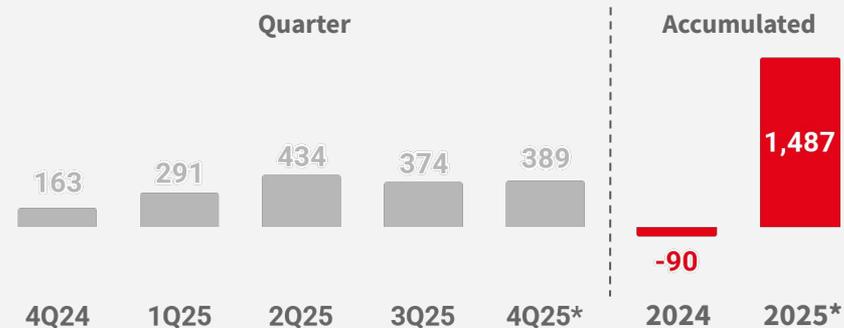




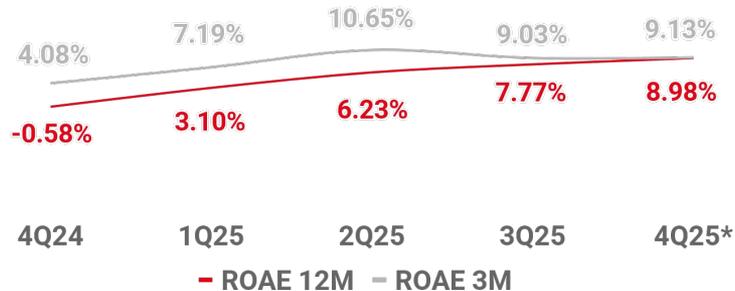
# P&L - Net Profit\*

	4Q25*		Accumulated	
	\$	Q/Q	\$	Y/Y
<b>Gross Financial Margin</b>	<b>2,101</b>	<b>-10.3%</b>	<b>9,032</b>	<b>4.1%</b>
Provision Expenses	645	-24.9%	3,349	-35.5%
<b>Net Financial Margin</b>	<b>1,456</b>	<b>-1.9%</b>	<b>5,683</b>	<b>63.3%</b>
FX Changes & Derivatives	268	>100%	467	87.5%
Non Financial Income <sup>1</sup>	600	-4.9%	2,448	2.8%
Operating Expenses	1,691	3.7%	6,528	5.8%
<b>Income Before Tax</b>	<b>632</b>	<b>22.4%</b>	<b>2,070</b>	<b>N.A.</b>
Taxes	243	69.9%	583	N.A.
<b>Net Profit</b>	<b>389</b>	<b>4.2%</b>	<b>1,487</b>	<b>N.A.</b>

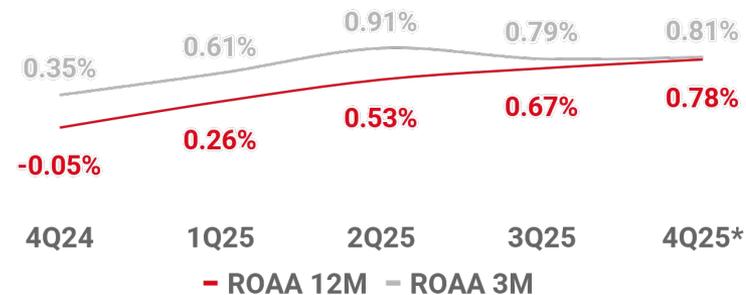
## Net Profit<sup>2</sup>



## ROAE<sup>3</sup>



## ROAA<sup>4</sup>



### **3. Davivienda Group Strategy and Guidance for 2026**



# Our Strategic Focus Areas



## Davivienda Group, regionally recognized for its Innovation and Service Model

### Providing the most comprehensive product offering

#### Universal, multichannel bank

Selective loan growth through deepening current relationships.  
 “Move the money” strategy to increase low-cost funding and fee income.  
 Strengthening other income sources: Wealth Management, Investment Banking,  
 Bancassurance, DaviPlata.

### Providing the best customer experience

#### Frictionless, reliable and trustworthy service model

Innovation capacity at the core.  
 Increased performance of our digital channels.  
 Secure interactions.  
 Lower frictions.

## Increase our customers' engagement and become their primary bank

### Integration Project

#### Prioritize customer care

Strategic design, service model definition, risk policy alignment.  
 Preparing and testing for integrations in Colombia and Costa Rica.  
 Materialize synergy opportunities (physical presence, procurement, technology).

# 2026 Guidance

						
		FY 2024	2025 E Guided	FY 2025*	2026 E	
Balance Sheet	Loan Growth	7.0% $\Delta$ Y/Y	4% - 6% $\Delta$ Y/Y	1.7% $\Delta$ Y/Y 6.1% $\Delta$ Y/Y Excluding FX	8% - 10% $\Delta$ Y/Y	
	PDL > 90	4.41%	3.5% - 4.0%	4.11%	3.3% - 3.8%	
P&L	NIM FX&D	5.65%	5.6% - 5.8%	5.74% ✓	5.7% - 6.0%	
	Cost of Risk	3.57%	2.3% - 2.5%	2.25% ✓	2.1% - 2.3%	
	Non Financial Income Growth	9.0% $\Delta$ Accum. Y/Y	3% - 5% $\Delta$ Accum. Y/Y	2.8% $\Delta$ Accum. Y/Y	8% - 10% $\Delta$ Accum. Y/Y	
	Cost to Income	54.7%	53% - 55%	54.8% ✓	Around 55%	
	ROAE	-0.58%	8.5% - 9.0%	8.98% ✓	8.0% - 10%	



**Davivienda Group**  
**Investor Relations**  
[daviviendagroup.com](http://daviviendagroup.com)  
[ir@daviviendagroup.com](mailto:ir@daviviendagroup.com)  
Bogota - Colombia



## 4. Appendix





# 2025 Main Results on Our Business Lines\*



## Retail and Commercial Banking

-  **+7.1% Y/Y** Gross Loans
-  **+14.0% Y/Y** Demand Deposits
- Bre-B 22%** Market Share<sup>1</sup>
-  **+10 pts** Personal Banking NPS
-  **+5 pts** Commercial Banking NPS

## Central America

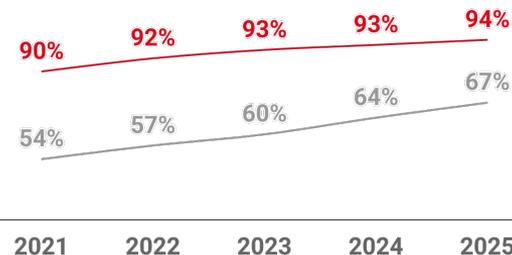
-  **3.8% Y/Y** Gross Loans<sup>2</sup>
-  **+4** Personal Banking NPS
-  **15.8% Y/Y** Demand Deposits<sup>2</sup>
-  **+6** Commercial Banking NPS

## Investment Banking and Client Investments

-  **6.7% Y/Y** AUM<sup>3</sup>
- Expanded to 77 investment products** with 6 new opportunities
- 3.4M Investor Transactions**  **30% Y/Y** generating COP 92Tn Mobilized

## Digital Adoption - Colombia

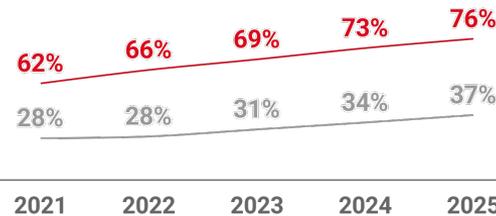
(% of total)



- Digital Clients<sup>4</sup> - Digital Transactions

## Digital Adoption - Central America

(% of total)



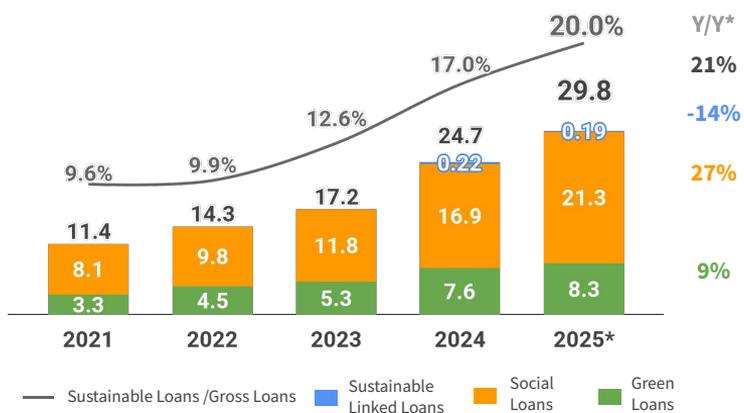
- Digital Clients<sup>4</sup> - Digital Transactions



# Our Sustainable Strategy\*

We continue advancing our purpose of making the world a more **Prosperous, Inclusive, and Green** home.

## Sustainable Portfolio (Tn COP)



## \$50.8 Tn<sup>1</sup>

disbursed in sustainable business from **2020 to 2025**

Achieving **46%** of our **110Tn target** set for 2030

## Achievements

- 1 We ranked in the **top 10% of sustainable banks worldwide and 4th in the Americas** (S&P 2026).
- 2 We Launched **7 Sustainable Pathways** to deepen client relationships and drive sustainable growth.
- 3 We became the **first bank in Latin America** to align our reports **with TCFD and TNFD**, strengthening disclosure and **natural capital risk management**.

## Sustainable Funding

# 7 Tn

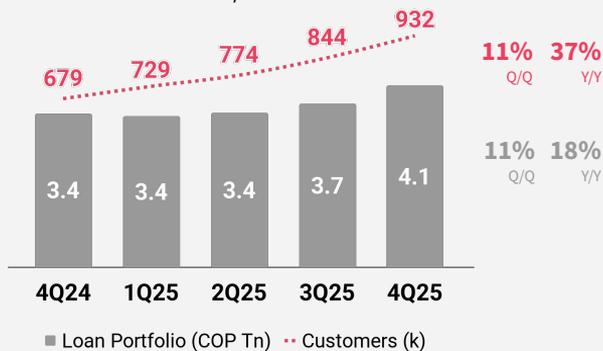
Successfully issued our **first Sustainability-Linked Bonds (SLB) for 80 M USD**, advancing our Just Transition strategy, **financing certified sustainable Low-income Housing projects**

Closed a **120 M USD sustainable funding** facility with BID Invest to **accelerate SMEs financial inclusion in El Salvador**

# DaviPlata

## Cross-Selling Results

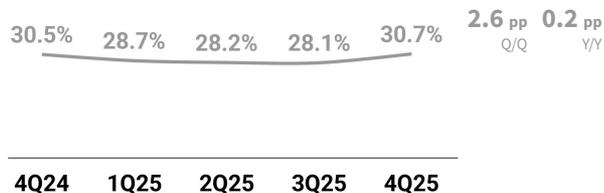
DaviPlata / Davivienda



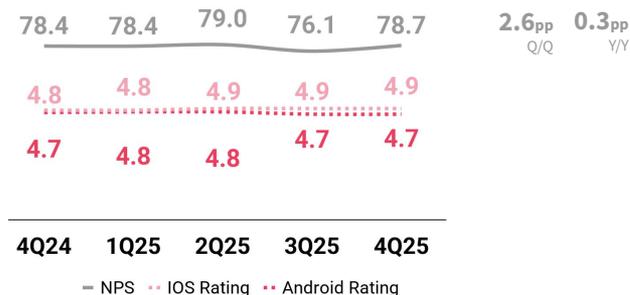
## CAC (12 Months)



## Active Users (30 Days)



## Customer Satisfaction



# Davivienda Group - Main Figures<sup>1</sup>

## Balance Sheet (COP Trillion)

<b>ASSETS</b>	<b>2025</b>
Cash and Interbank funds	27.7
Investments	29.2
Gross Loans	198.8
Loan Loss Reserves	-7.4
Other Assets	15.4
<b>Total Assets</b>	<b>263.7</b>
<b>LIABILITIES</b>	
Repos and Interbank Liabilities	8.2
Demand Deposits	97.5
Term Deposits	94.1
Bonds	12.8
Credits	16.1
Other Liabilities	13.0
<b>Total Liabilities</b>	<b>241.7</b>
<b>EQUITY</b>	
Non-controlling Interest	1.0
Equity	21.0
<b>Total Equity</b>	<b>22.0</b>
<b>Total Liabilities and Equity</b>	<b>263.7</b>

<b>P&amp;L (COP Billion)</b>	<b>4Q25</b>	<b>2025</b>
<b>Gross Financial Margin</b>	<b>2,211</b>	<b>9,142</b>
Provision Expenses	659	3,363
<b>Net Financial Margin</b>	<b>1,551</b>	<b>5,778</b>
Non Financial Income	1,458	3,306
FX&D	329	529
Operating Expenses	1,961	6,798
<b>Profit Before Taxes</b>	<b>1,377</b>	<b>2,815</b>
Taxes	413	753
<b>Net Profit</b>	<b>964</b>	<b>2,062</b>

<b>Footprint</b>	<b>2025</b>
<b>Countries</b>	<b>6</b>
<b>Customers</b>	<b>+ 27 M</b>
<b>Branches</b>	<b>+ 776</b>
<b>ATMs</b>	<b>+ 3.4 k</b>
<b>Employees</b>	<b>+ 25 k</b>

1. Official Consolidated Financial Statements for Davivienda Group under Full IFRS.

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.

# Banco Davivienda - Main Figures<sup>1</sup>

## Balance Sheet (COP Trillion)

ASSETS	2025
Cash and Interbank funds	24.9
Investments	22.8
Gross Loans	170.8
Loan Loss Reserves	-6.1
Other Assets	12.1
<b>Total Assets</b>	<b>224.5</b>
LIABILITIES	
Repos and Interbank Liabilities	4.0
Demand Deposits	81.2
Term Deposits	81.7
Bonds	12.3
Credits	16.4
Other Liabilities	10.1
<b>Total Liabilities</b>	<b>205.7</b>
EQUITY	
Non-controlling Interest	2.5
Equity	16.4
<b>Total Equity</b>	<b>18.8</b>
<b>Total Liabilities and Equity</b>	<b>224.5</b>

P&L (COP Billion)	4Q25	2025
<b>Gross Financial Margin</b>	<b>2,081</b>	<b>9,012</b>
Provision Expenses	602	3,307
<b>Net Financial Margin</b>	<b>1,479</b>	<b>5,706</b>
Non Financial Income	812	2,661
FX&D	291	491
Operating Expenses	1,799	6,636
<b>Profit Before Taxes</b>	<b>783</b>	<b>2,221</b>
Taxes	266	606
<b>Net Profit</b>	<b>517</b>	<b>1,615</b>

Main Ratios	4Q25
<b>PDLs &gt; 90 days</b>	<b>3.79%</b>
<b>Coverage + Collaterals<sup>2</sup></b>	<b>144.09%</b>
<b>CET1 Ratio</b>	<b>11.62%</b>
<b>Total Capital Ratio</b>	<b>16.13%</b>

1. Official Consolidated Financial Statements for Banco Davivienda under Full IFRS.

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.

2. Coverage + Collaterals = (Loan Loss Reserve + Collateral Value) / Portfolio over 90 days. The value of the collaterals corresponds to the value of the collaterals covering each loan over 90 days, applying haircuts according to the type of collateral in each case.

# DAVIbank Colombia - Main Figures<sup>1</sup>

## Balance Sheet (COP Trillion)

ASSETS	2025
Cash and Interbank funds	2.8
Investments	6.4
Gross Loans	29.7
Loan Loss Reserves	-1.3
Other Assets	0.8
<b>Total Assets</b>	<b>41.0</b>
LIABILITIES	
Repos and Interbank Liabilities	4.2
Demand Deposits	13.0
Term Deposits	15.8
Bonds	0.8
Credits	1.5
Other Liabilities	3.2
<b>Total Liabilities</b>	<b>38.5</b>
EQUITY	
Non-controlling Interest	0.0
Equity	2.5
<b>Total Equity</b>	<b>2.5</b>
<b>Total Liabilities and Equity</b>	<b>41.0</b>

## P&L (1M) (COP Billion) Dec 25

<b>Gross Financial Margin</b>	<b>119</b>
Provision Expenses	57
<b>Net Financial Margin</b>	<b>62</b>
Non Financial Income	203
FX&D	42
Operating Expenses	151
<b>Profit Before Taxes</b>	<b>156</b>
Taxes	146
<b>Net Profit</b>	<b>10</b>

## Main Ratios Dec 25

<b>PDLs &gt; 90 days</b>	<b>3.29%</b>
<b>Coverage + Collaterals<sup>2</sup></b>	<b>176.51%</b>

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.

2. Coverage + Collaterals = (Loan Loss Reserve + Collateral Value) / Portfolio over 90 days. The value of the collaterals corresponds to the value of the collaterals covering each loan over 90 days, applying haircuts according to the type of collateral in each case.