CORPORATE COMMITMENT TO THE ETHICAL, RESPONSIBLE, AND SECURE USE OF ARTIFICIAL INTELLIGENCE

Under our strategies, we adopt Artificial Intelligence (AI) not to replace human experience, reasoning, or judgment, but to enhance them under the firm conviction of believing and creating together. With this commitment, we implement a binding and structured corporate governance framework set forth in the Manual for the Ethical and Responsible Use of Artificial Intelligence Tools, ensuring that every technological solution meets the highest ethical, legal, and digital sustainability standards. Thus, the following declaration synthesizes our strategic pillars. Given that we are in an active phase of organizational deployment and adoption, this document provides a high-level overview of the binding internal directives governing all employees.

Transition Framework and AI Governance Deployment

As part of our analytical transformation strategy, the Group is in an active phase of adopting and formalizing its governance scheme, structuring the progressive adoption of all Artificial Intelligence tools toward a centralized, controlled, and properly regulated ecosystem.

Commitment to Security, Privacy, and Bias Mitigation

Our organization safeguards information confidentiality with absolute rigor. We apply strict *Privacy by Design and Default* guidelines through our subsidiaries, protecting sensitive data prior to Artificial Intelligence processing in compliance with legal and regulatory authority requirements; likewise, we expressly prohibit the use of public platforms or third-party AI tools outside the defined corporate ecosystem for storing or processing organizational information and customer data. This robustness extends to our cybersecurity and digital resilience ecosystem.

Trust and respect for our customers and employees constitute the guiding principles of our algorithmic decision-making. Conscious of the discrimination risks inherent in technology use, we actively defend the principle of Fairness and Non-Discrimination. To safeguard it, we have established a mandatory process to implement Bias and Fairness Audits through periodic technical tests designed to detect, monitor, and mitigate in real time any deviation associated with gender, race, socioeconomic status, or social condition variables.

Human Oversight, Transparency, and Algorithmic Accountability

We guarantee, progressively and with increasing precision, Effective Human Oversight (Human-in-the-loop) across all our processes. As part of our AI policy development, we promote the scheduled implementation of a meaningful human supervision framework. To this end, we are developing a confidence threshold alert system that will restrict full AI autonomy in critical decisions that could materially impact our customers or users. As deployments consolidate, if a model experiences a drop in its technical certainty level, the system will safely degrade (Fail-safe), transferring control directly to a specialized employee. Furthermore, clear procedural channels will be enabled so that any customer or third party affected by an AI-assisted decision can request a human review process.

Additionally, the Group strictly prohibits the development, use, or deployment of AI systems that employ manipulative or deceptive techniques to distort human behavior, exploit vulnerabilities related to age, social condition, or disability, or are used for social scoring and unauthorized remote biometric surveillance.

We operate under the concept of Digital Transparency and the "White Box" principle, ensuring that new developments incorporate explainability, traceability, and verifiability scenarios into their algorithms. Through the external transparency guidelines currently under design—tailored to the use case's criticality level—our end users will be notified whenever they interact with an AI system or consume artificially generated content.

Technological deployment will strictly adhere to the principle of Proportionality and Necessity, limiting AI usage solely to legitimate and authorized purposes within private corporate platforms under strict access and authentication controls. Improper or negligent conduct will be subject to a rigorous regime of disciplinary or contractual responsibilities and sanctions, reaffirming that future automation will never exempt individual responsibility or the organization's lines of defense.

Training, Monitoring, and Sustainable Evolution

The adoption of these technologies is grounded in a Continuous Digital Literacy Training Plan designed to prevent automation bias, mitigate hallucinations, and ensure ethical human judgment in data interpretation. To guide day-to-day deployment, we will continue to enhance the knowledge of our analytical teams and "Genius" AI experts responsible for guiding the rest of the Organization through the sequential stages of exploration, experimentation, and evolution of Artificial Intelligence capabilities.

To ensure the ongoing validity and stability of these tools over time, we will implement an AI control and health system designed to measure model drift or contamination, triggering early warnings based on parameterized Key Risk Indicators (KRIs). Consistent with our Environmental and Social Sustainability pillar, we continuously prioritize the acquisition of

energy-efficient technologies and the engagement of vendors to minimize ecological impact throughout the systems' lifecycle.

Future Vision and Continuous Improvement

Recognizing the pace at which global standards evolve, our declaration represents a dynamic commitment that will be updated periodically. Currently, the organization works proactively and in coordination with AI Corporate Governance bodies to complement our technical, action, and reaction framework regarding AI Innovation, aligning with national and international regulatory frameworks, technological and security standards, and best practice benchmarks. Likewise, we are structuring advanced quantitative methodologies to measure and report the specific carbon footprint of training complex models, designing ESG (Environmental, Social, and Governance) impact indicators on our dashboards, and steadily advancing gap analyses to formally certify our management system.

At Davivienda Group, innovating means believing and creating together, ensuring that every step toward the digital future safeguards transparency, fairness, and society's trust.

This declaration on the Group's policies and programs for the corporate governance of AI tools within the organization underwent a process of discussion and approval by the Board of Directors of Davivienda Group prior to its publication.

Approval Date	Approving Body
October 20th 2026	Board of Directors