

REGULATIONS OF THE GENERAL SHAREHOLDERS' MEETING

DAVIVIENDA GROUP



CONTENT

Preliminary Chapter. PRELIMINARY ASPECTS	3
Chapter I. QUORUM	6
Chapter II. SHAREHOLDER REPRESENTATION	7
Chapter III. DUTIES OF THE SHAREHOLDERS' MEETING	7
Chapter IV. TAX AUDITOR (External Auditor)	8
Chapter V. CELEBRATION AND DEVELOPMENT OF THE GENERAL SHAREHOLDERS' MEETING	9
Chapter VI. FINAL PROVISIONS	10

REGULATIONS OF THE GENERAL SHAREHOLDERS' MEETING OF DAVIVIENDA GROUP S.A.

Without prejudice to compliance with the current legal and statutory regulations related to the Shareholders' Meeting, the shareholders of Davivienda Group S.A. (hereinafter the "Company") have approved this regulation, under the following terms.

Preliminary Chapter. PRELIMINARY ASPECTS

Article 1. Composition. In accordance with the Company's Articles of Incorporation, the General Shareholders' Meeting shall be composed by the shareholders registered in the respective physical and/or digital books, or their representatives or agents meeting with the quorum and under the conditions established by Law and the Articles of Incorporation.

Article 2. President. The General Shareholders' Meeting shall be presided over by the registered President of the Company and in his or her absence, by the person designated by the Shareholders present at the meeting.

Article 3. Meetings. General Shareholders' Meetings shall be ordinary and extraordinary. Ordinary meetings shall be held between January and March of each year, at the company's registered office or at any other location or country, which must be specified, along with the date and time, in the respective notice of meeting. If the General Shareholders' Meeting is not convened, it shall meet automatically on the first business day of April, at ten o'clock in the morning (10:00 a.m.) at the offices located on the 10th Floor of Avenida El Dorado No. 68C - 61 - Torre Central, in the city of Bogotá. Extraordinary meetings shall be held by virtue of a notice issued by the President of the Company, the Board of Directors, the Tax Auditor, or when requested by a number of Shareholders representing no less than fifteen percent (15%) of the issued and outstanding common shares.

Similarly, General Shareholders' Meetings may be held remotely under the terms established by Law and the Articles of Incorporation.

Article 4. Notice of Meeting. Notice of meetings for ordinary General Shareholders' Meetings shall be given at least fifteen (15) business days in advance, by means of a notice published in a newspaper of general circulation or by personal written communication sent to each common shareholder by certified mail to the address they have registered with the Company.

For extraordinary meetings, notice shall be given in the same manner at least five (5) calendar days in advance.

If it is necessary to convene preferred shareholders in the exceptional cases provided for in Article 29 of the Articles of Incorporation, the respective notice shall be given in the same manner as provided in this article.

Similarly, in order to facilitate informed decision-making by shareholders at the Meeting, the necessary documentation to properly inform the shareholders on the matters to be discussed will be made available within the term of the Notice and at the registered office of the Company.

Article 5. Agenda. The agenda must be clear and properly itemized so that shareholders are fully aware of the topics to be discussed. This is without prejudice to the Meeting's power to address additional items, subject to a prior vote on their inclusion.

Article 6. Inclusion of Items on the Agenda of an Ordinary General Meeting. In order to increase the transparency of the decision-making process during the General Meeting, in addition to the meeting's Agenda, which lists each item to be discussed, the Company has established that, concurrently with the notice of meeting, the Proposed Resolutions will be made available to shareholders for each item on the agenda, which the Board of Directors will present to the General Meeting, if applicable.

Shareholders who individually hold five percent (5%) or more of the share capital have the right to propose including one or more items for discussion on the Agenda of the Ordinary General Meeting. Similarly, and up to five (5) business days prior to the scheduled date of the Ordinary General Meeting, Shareholders may submit written requests regarding the items to be included on the Agenda, without prejudice to their respective right of inspection.

Both Proposed Additional Items to be included on the Agenda and Proposed Resolutions must be submitted to the Secretary General in writing through the Investor Relations Office within five (5) calendar days following the publication of the respective notice of meeting, who will then forward these to the Board of Directors.

If the Board of Directors accepts the requests, the new items will be communicated to the shareholders no later than the day after the Board has met to consider the Proposed Additional Items to be included on the Agenda, as well as the Proposed Resolutions. In the event that the Board of Directors does not consider it appropriate to accept the Proposals for Additional Items on the Agenda or Proposed Resolutions, the Board, through the General Secretary, will respond in writing explaining its reasoning and informing the Shareholders of their right to raise their proposals during the Meeting in accordance with the Law and the Articles of Incorporation.

Article 7. Request for Information on Items Included on the Agenda of the Ordinary General Meeting. Within five business days prior to the scheduled date of the Ordinary General Meeting, Shareholders may, by means of a communication addressed to the Investor Relations Office, submit requests regarding the items included on the Agenda, without prejudice to their respective right of inspection.

The Company will address these requests as appropriate and will refrain from providing information that is reserved and/or confidential, or that may be considered: i) unreasonable; ii) irrelevant to understanding the Company's operations or interests; iii) the disclosure of which would pose an imminent and serious threat to the Company's competitiveness.

If the response is provided to the interested party, it will be made available to all shareholders under equal conditions through the channels that Management deems appropriate for this purpose.

Article 8. Right of Inspection. The Company shall facilitate shareholders' decision-making by making available, within the notice period and at the company's registered office, the information required by Law or the Articles of Incorporation for the exercise of the right of inspection.

Under no circumstances shall this right extend to documents concerning trade secrets, legal confidentiality, or data that, if disclosed, could be used to the detriment of the Company.

Common shareholders may exercise the right of inspection during the fifteen (15) business days preceding the ordinary General Shareholders' Meeting.

Art. 9°. Secretary. The General Shareholders' Meeting shall have a Secretary as established in the Articles of Incorporation, without prejudice to the Meeting being able to appoint another secretary for the meeting.

Article 10. Minutes. The proceedings of the General Shareholders' Meeting shall be recorded in minutes, which shall be signed by the President and the Secretary of the meeting. The minutes shall begin with the place, date and time of the meeting; the number of subscribed shares; the time and advance notice given; the list of attendees, indicating the number of shares each represents; the matters discussed; the decisions adopted and the number of votes cast in favor, against, or blank; the written statements left by the attendees; the appointments made; and the date and time of adjournment. The minutes shall be kept in a Register of Minutes, which may be maintained mechanically or electronically.

Art. 11°. Board of Directors: The members of the Board of Directors of the Company may attend the Shareholders' Meetings and together with the President, the Secretary, the Treasurer and the Senior Management officials who are invited, will form the steering committee and will be available to resolve doubts that shareholders may have.

Chapter I. QUORUM

Article 12. Deliberative Quorum. Except in cases where the Articles of Incorporation require a special quorum, all other decisions shall be made, provided there is a deliberative quorum, by an absolute majority of the votes present at the meeting.

The quorum for ordinary or extraordinary meetings of the General Shareholders' Meeting shall be met when a number of persons representing at least sixty percent (60%) of the issued and outstanding common shares are present.

If the quorum described in the preceding paragraph is not met at any meeting of the General Shareholders' Meeting, a new meeting shall be called, which shall be validly constituted and decide with any number of persons present, regardless of the number of shares represented. The new meeting must be held no earlier than ten (10) business days and no later than thirty (30) business days from the date set for the first meeting, following a notice that will be published or announced in accordance with the Articles of Incorporation. The Ordinary General Meeting, held automatically on the first business day of April, may deliberate and validly decide in accordance with the terms of this article.

However, for the decisions specified in Article 32 of the Articles of Incorporation, a majority of no less than fifty percent (50%) of the issued and outstanding common shares will be required.

Article 13. Voting Rights. In the deliberations of the General Shareholders' Meeting, each Shareholder with common shares shall have as many votes as the number of common shares they hold, without prejudice to legal restrictions. Shareholders with preferred shares shall not have the right to vote on the deliberations of the General Shareholders' Meeting, except in the following cases:

1. When approving modifications that imply a significant deterioration of the conditions or rights established for preferred shares, in which case the favorable vote of seventy percent (70%) of the shares into which the subscribed capital is divided will be required, including in said percentage, and in the same proportion, the favorable vote of the preferred shares. It will be understood that the following events, among others, imply a significant deterioration of the conditions or rights of preferred shares:
 - (i) Significant and adverse modification of the terms and conditions of the preferred shares, including, for the purposes of clarity, those modifications related to a merger, transformation or change in the corporate purpose of the Company, or with the suspension or cancellation of the registration of the issuer and/or the preferred shares in the stock exchange in which they are listed.

(ii) When voting on the early dissolution of the Company.

2. When, in accordance with applicable law, a competent authority determines that the holders of preferred shares may participate and vote in the General Shareholders' Meeting, in the event that benefits have been hidden or diverted that reduce the profits to be distributed. In this case, the right to vote shall be limited to the matters required by applicable law and shall be held only for the period determined by the respective competent authority.

Exclusively for cases that grant voting rights to preferred shareholders as provided for in this Article 13, holders of preferred shares will be called to the General Shareholders' Meeting so that they may exercise their corresponding voting right.

Chapter II. SHAREHOLDER REPRESENTATION

Article 14. Representation at Meetings. Any shareholder may be represented at General Shareholders' Meetings by means of a written power of attorney stating the name of the attorney-in-fact, the person who may be substituted by the attorney-in-fact, and the date of the meeting or meetings for which it is granted. It is understood that a power of attorney granted for one meeting is valid for the various sessions corresponding to that meeting. The principals and agents shall identify themselves in accordance with legal requirements.

Article 15. Restrictions on Representation. Except in cases of legal representation, current managers and employees of the Company may not represent shares other than their own at General Shareholders' Meetings, nor may they delegate the powers conferred upon them. They may also not vote on the financial statements and year-end accounts or the liquidation accounts.

No employee of the Company may, either directly or through an intermediary, solicit or collect proxies for ordinary or extraordinary General Shareholders' Meetings, nor recommend or induce, through any means, the granting of proxies to specific candidates.

Additionally, each Shareholder, whether a natural or legal person, may appoint only one principal representative to the General Shareholders' Meeting, regardless of the number of shares held. The representative or agent of a Shareholder cannot split the vote of their represented party or principal, which means that the vote is indivisible, but this indivisibility does not prevent the representative of several Shareholders from voting in each case following separately the instructions of each person or group of represented parties.

Chapter III. DUTIES AND POWERS OF THE GENERAL SHAREHOLDERS' MEETING

Article 16. Duties and Powers. The General Shareholders' Meeting shall have the following duties and powers:

- a. Elect the principal directors who will comprise the Board of Directors for a two-year term.
- b. Elect the Tax Auditor and his or her alternate for a two-year term. The appointment shall be made from firms with a recognized track record and reputation, and shall enjoy complete independence.
- c. Freely remove both the principal members of the Board of Directors and the Tax Auditor.
- d. Set compensation for the members of the Board of Directors and the Tax Auditor.
- e. Approve or reject the financial statements, which, along with any other applicable annexes and explanations, shall be submitted for consideration by the Board of Directors and the President of the Company.
- f. Order the distribution of profits, set the dividend payment, and establish any reserves to be made.
- g. Approve amendments to the Articles of Incorporation. Each group of articles that are substantially independent may be voted on separately. In any case, an article will be voted on separately if any Shareholder or group of Shareholders representing at least five percent (5%) of the share capital so requests during the General Shareholders' Meeting. This right will be notified to the Shareholders in advance.
- h. Order issuance of any type of shares, increases in authorized capital, approve the valuation of in-kind contributions made after incorporation, expand or modify the corporate purpose, change of domicile, early dissolution of the Company, mergers, spin-offs, or transformations, disposal of the social enterprise, and changes to the Company's name.
- i. Direct the general progress and direction of the business and take any measures in favor of the Company's interests, and perform the other functions set forth in these Articles of Incorporation.
- j. Authorize the Board of Directors, either generally or specifically, when circumstances so require, to make donations in cash or in kind that it deems necessary for the fulfillment of the corporate purpose and the Company's management. The general authorization granted shall be deemed valid until revoked.
- k. Approve the Board of Directors' general remuneration and succession policy.

Chapter IV. TAX AUDITOR - EXTERNAL AUDITOR

Article 17. Election of the Tax Auditor. The Company will seek to have the same Tax Audit firm elected by the General Shareholders' Meeting perform as Tax Auditor for the other Companies of the Conglomerate, in particular those subject to the oversight and

control of the Financial Superintendency of Colombia and its counterpart entities in other countries.

Article 18. Information on the relevant findings made by the Tax Auditor. If there are any objections in the Tax Auditor's year-end financial statement report, said objections and the actions the Company proposes to address the situation will be communicated to the shareholders at a General Meeting.

When, despite the Tax Auditor's objections and/or emphasized paragraphs, the Board of Directors believes it should hold its position, this position must be adequately explained and justified in a written report to the General Meeting, specifying the content and scope of the disagreement.

Chapter V. CELEBRATION AND DEVELOPMENT OF THE MEETING

Article 19. Shareholder Participation. Shareholders wishing to participate shall identify themselves by stating their name, surname, and the number of shares they own or represent.

The requested information or clarification shall be provided by the President or, if applicable, by whomever he/she designates.

Article 20. Temporary Suspension. Exceptionally, if any occurrence substantially alters the normal development of the General Shareholders' Meeting, or if other extraordinary circumstances arise that prevent its normal development, the President of the Meeting may halt proceedings for the time necessary to restore the conditions that allow for its normal development.

Article 21. Adoption of Resolutions. Resolutions shall be adopted by the majorities required by Law and the Articles of Association. Each shareholder attending the Meeting shall have as many votes as the number of shares they hold, without prejudice to legal restrictions.

The President of the Meeting shall inform the shareholders of the approval or rejection of the resolutions presented to the General Meeting when there is confirmation that sufficient votes exist to reach the majorities required for each resolution.

Article 22. Binding Nature of Decisions. The decisions of the General Shareholders' Meeting taken in accordance with the Articles of Incorporation and the Law, are binding on all shareholders, even those absent or dissenting.

Article 23. Information on the Development of the Meeting. In order to keep shareholders who cannot attend the General Shareholders' Meeting informed, the Company will publish on its website, during the meeting, a summary of the main aspects decided by the Meeting, such as the time it started, the place of the meeting,

the deliberative quorum, and the main topics to be addressed during the meeting, among others.

Chapter VI. FINAL PROVISIONS

Article 24. Approval. These Regulations shall be approved by the General Shareholders' Meeting and shall be communicated to the market as relevant information.

Article 25. Interpretation and Modifications. These Regulations develop the Company's provisions from the Articles of Incorporation and the Corporate Governance Code with regard to the General Shareholders' Meeting; their interpretation and modification shall be the responsibility of the General Shareholders' Meeting.

Article 26. Approval and Effective Date. These Regulations, which form part of the Company's Corporate Governance System, shall be applicable as of the General Shareholders' Meeting following the one which approved these Regulations.

Minutes	Date	Matter
02	September 23, 2025	Approval of the Regulations