CORPORATE PRESENTATION GRUPO AVAL - 2Q26

June, 2026

Grupo AVAL

DISCLAIMER

Grupo Aval Acciones y Valores S.A. (“Grupo Aval”) is an issuer of securities in Colombia and in the United States (“SEC”). As such, it is subject to compliance with securities regulation in Colombia and applicable U.S. securities regulation. Grupo Aval is also subject to the inspection and supervision of the Superintendency of Finance as holding company of the Aval financial conglomerate.

The consolidated financial information included in this document is presented in accordance with IFRS as currently issued by the IASB. Unconsolidated financial information of our subsidiaries and the Colombian banking system are presented in accordance with Colombian IFRS as reported the Superintendency of finance. Details of the calculations of non-IFRS measures such as ROAA and ROAE, among others, are explained when required in this report.

On November 27, 2025, Banco de Bogotá’s subsidiary Multi Financial Holding, Inc. (“MFG”) entered into a share purchase agreement with BAC International Corporation (BIC), a subsidiary of BAC Holding International Corp., for the disposal of 99.57% of the issued and outstanding shares of Multi Financial Group Inc. (“MFG”), the parent company of Multibank, Inc.

For comparability purposes only, we have prepared and present supplemental unaudited pro forma financial information for the periods prior to 4Q25, which reflects the reclassification of the operations relating to MFG as non-current assets and liabilities held for sale and discontinued operations. This supplemental unaudited pro forma financial information does not intended to represent, and should not be considered indicative of, the results of operations or financial position that would have been achieved had the transaction occurred on the dates assumed, nor is it intended to project our results of operations or financial position for any future period or date. The pro forma financial information is unaudited and the completion of the external audit for the year ended December 31, 2025, may result in adjustments to the unaudited pro forma financial information presented herein

This report includes forward-looking statements. In some cases, you can identify these forward-looking statements by words such as “may,” “will,” “should,” “expects,” “plans,” “anticipates,” “believes,” “estimates,” “predicts,” “potential,” or “continue,” or the negative of these and other comparable words. Actual results and events may differ materially from those anticipated herein as a consequence of changes in general, economic and business conditions, changes in interest and currency rates and other risk described from time to time in our filings with the Registro Nacional de Valores y Emisores and the SEC.

Recipients of this document are responsible for the assessment and use of the information provided herein. Matters described in this presentation and our knowledge of them may change extensively and materially over time, but we expressly disclaim any obligation to review, update or correct the information provided in this report, including any forward looking statements, and do not intend to provide any update for such material developments prior to our next earnings report.

The financial statements of Grupo Aval Acciones y Valores S.A., in accordance with Colombian regulations, must be filed with the market and with the Superintendency of Finance with the opinion of an external auditor. At the time of this quarterly call, this process is still ongoing.

The content of this document and the figures included herein are intended to provide a summary of the subjects discussed rather than a comprehensive description.

When applicable, in this document we refer to billions as thousands of millions.

Grupo AVAL

A LEADING FINANCIAL CONGLOMERATE IN COLOMBIA

Key Consolidated Figures (June 30)

Ps 350.7 Tn I US$ 101.6 Bn[1]
Total assets

Ps 508.8 Tn[2] I US$ 147.8 Bn[1]
Assets under management

Ps 197.7 Tn I US$ 57.4 Bn[1]
Gross loans

Ps 221.5 Tn I US$ 64.3 Bn[1]
Deposits

Ps 18.6 Tn I US$ 5.4 Bn[1]
Attributable equity

+18 MM[3]
Banking clients

+15 MM[3]
Pension fund clients

Colombia[3]

67,585 Employees

965 Branches

2,725 ATM's

116,594 Banking correspondents

Red Aval

Fully Integrated
and **inter-operable** network

Banco de Bogotá

Banco de Occidente

banco popular

Banco AV Villas

corfi colombiana

porvenir

AVAL Fiduciaria

AVAL Casa de Bolsa

AVAL Banca de Inversión

AVAL VALOR COMPARTIDO

gou Payments

Peru

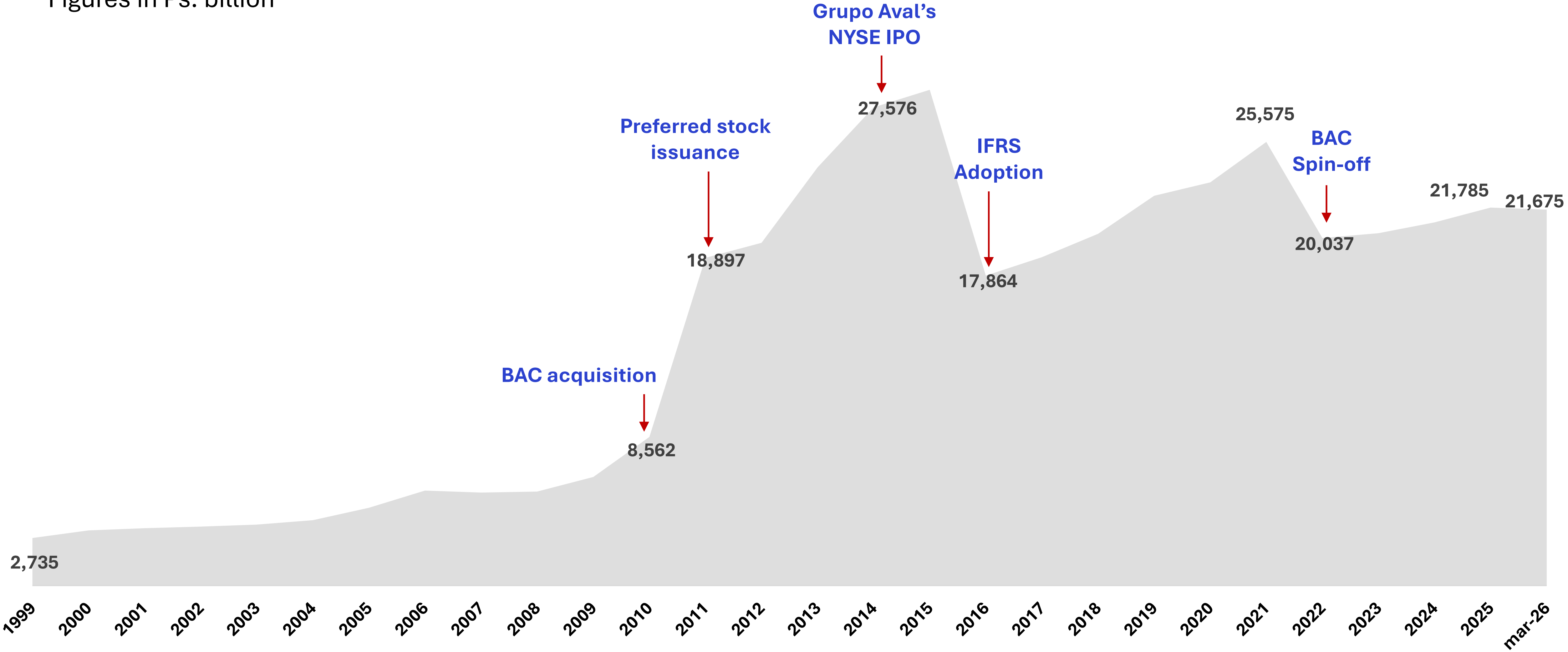
PROMIGAS Perú

Note: 1) Exchange rate of Ps 3,443.59 as of June 30th, 2026 2). Includes the sum of AUMs for Provenir and Fiduciaries. 3). Figures as of December 31st, 2025

A STORY OF CONTINUOUS GROWTH AND EXCELLENCE

Evolution of Grupo Aval's unconsolidated assets

Figures in Ps. billion



LEVERAGED ON ORGANIC AND INORGANIC GROWTH

1971 - 1972	Acquisitions and entrance to the banking industry
1991 - 1998	Acquisition of Banco de Bogotá to strengthen our position in the banking sector
1991 - 1994	Entrance to the pension and severance business
1997 - 1999	Privatization of Banco Popular Acquisition of Corfi
1998 - 1999	Grupo Aval is created to consolidate investments in the financial sector
2000 - 2007	Further M&A and consolidation
2010 - 2011	Strategic reorganization of Banco Popular International Expansion to Central America
2012 - 2013	Bond and stock issuances Strategic acquisitions
2014 - 2018	NYSE IPO
2019 - 2020	Grupo Aval's US$1 bn bond issuance Strategic acquisitions
2021 - 2024	Strategic reorganization Spin-off and sale of BHI Purchase of Aval Fiduciaria and Aval Casa de Bolsa
2025	Strategic reorganization of Fiduciary and Trust management services Divestment of MFG BdB's purchase of Itaú Colombia's retail banking Corfi acquisition of 100% of Zelestra and 51% of Sencia

WE HOLD CONTROLLING STAKES IN OUR MAIN SUBSIDIARIES

Grupo AVAL

Figures at June 30, 2026

	Banco de Bogotá	Banco de Occidente	banco popular	AV Villas	porvenir	AVAL Casa de Bolsa	AVAL Fiduciaria	AVAL Banca de Inversión	AVAL Valor Compartido	gou Payments	Grupo AVAL Limited
Direct ownership	68.9%	72.7%	93.9%	79.9%	20%	40.8%	28.1%	70.0%			100%

corfi colombiana Ficentro*

16.5%

Total Shares

Indirect ownership structure	Ficentro	Porvenir	Aval Casa de Bolsa	Aval Fiduciaria	Aval Banca de Inversión	Aval Valor Compartido	Gou Payments	GAL
Banco de Bogotá	65.8%	46.5%	22.8%	41.6%		20.0%	20.0%	
Banco de Occidente	7.9%	32.7%	7.9%	24.5%		20.0%	20.0%	
Banco Popular	9.8%	0.02%	27.3%	2.9%		20.0%	20.0%	
AV Villas						40.0%	40.0%	
Corfi		0.4%		1.2%				
Total	100.0%	100.0%	98.8%	98.8%	30.0%	100.0%	100.0%	
% Consolidated by Aval	40.5%	75.9%	87.9%	77.5%	82.2%	79.0%	79.0%	100.0%

*Grupo Aval S.A., Banco de Bogotá S.A., Banco de Occidente S.A., and Banco Popular S.A. (collectively, the "Contributing Shareholders") transferred, by means of in-kind contributions at book value, all of their common shares in Corporación Financiera Colombiana S.A. ("Corficolombiana"), representing 52.80% of its outstanding share capital, to Corporación Financiera Centroamericana S.A. ("Ficentro"), a company incorporated under the laws of the Republic of Panama and part of the Aval Financial Conglomerate. Banco Popular S.A. will continue to serve as the consolidating entity of Corficolombiana pursuant to a shareholders' voting agreement among the Contributing Shareholders, who collectively hold, directly, 100% of Ficentro's share capital and, indirectly, through Ficentro, 52.80% of Corficolombiana's share capital.

GENERATING VALUE THROUGH 3 MAIN OPERATING SEGMENTS

Banking services

Commercial Banking Strategic Focus

Segments	Banco de Bogotá	Banco de Occidente	banco popular	Banco AV Villas
Corporate	●	◕	◑	◔
Medium enterprises	●	●	◑	◑
SMEs and very small businesses	●	◕	◔	◕
Government	◕	◕	●	◑
Affluent	●	●	◔	◔
Mass consumer market	●	◑	◔	●
Silver economy and public employees	◑	◑	●	◑

Products and Services	Banco de Bogotá	Banco de Occidente	banco popular	Banco AV Villas
Term loans and working capital	●	◕	●	◕
Treasury operations	●	◕	◔	○
Financial leases	◑	●	◔	○
International operations	●	◕	◔	○
Factoring	●	◔	○	●
Personal loans	●	◕	◔	●
Credit cards	●	◕	◔	◕
Automobile	◕	●	○	○
Payroll lending	◕	◕	●	◕
Mortgages and housing leases	●	◑	◔	●
Trust services	●	●	◑	◑

Financial Services and Sinergies

AVAL Fiduciaria | AVAL Casa de Bolsa | Asset Management

AVAL Banca de Inversión

dale!

goo Payments

AVAL VALOR COMPARTIDO

Merchant banking

corfi colombiana

- Infrastructure
- Entertainment infrastructure
- Energy & gas
- Agribusiness
- Hotels

Pension and severance fund management

porvenir

- Mandatory pension funds
- Voluntary pension funds
- Severance funds
- Other

CONSOLIDATING A LEADING FINANCIAL CONGLOMERATE IN COLOMBIA

Figures as June 30th, 2026

Market Share

Complete suite of banking and non-banking products offered[1]

- 24.8% in gross loans
- 25.8% in deposits
- 26.8% in commercial loans
- 28.4% in consumer lending #1
- 17.6% in mortgage lending
- 24.3% in AUMs* #1
- 25.9% in corporate lending
- 27.4% in medium enterprises
- 41.1% in payroll lending #1
- 23.1% in vehicle loans
- 22.6% in personal lending
- 17.2% in credit cards

Leading private pension and severance fund manager in Colombia

- 46.3% in AUMs #1
- 62.1% in clients** #1

Leading merchant bank in Colombia (corporación financiera)

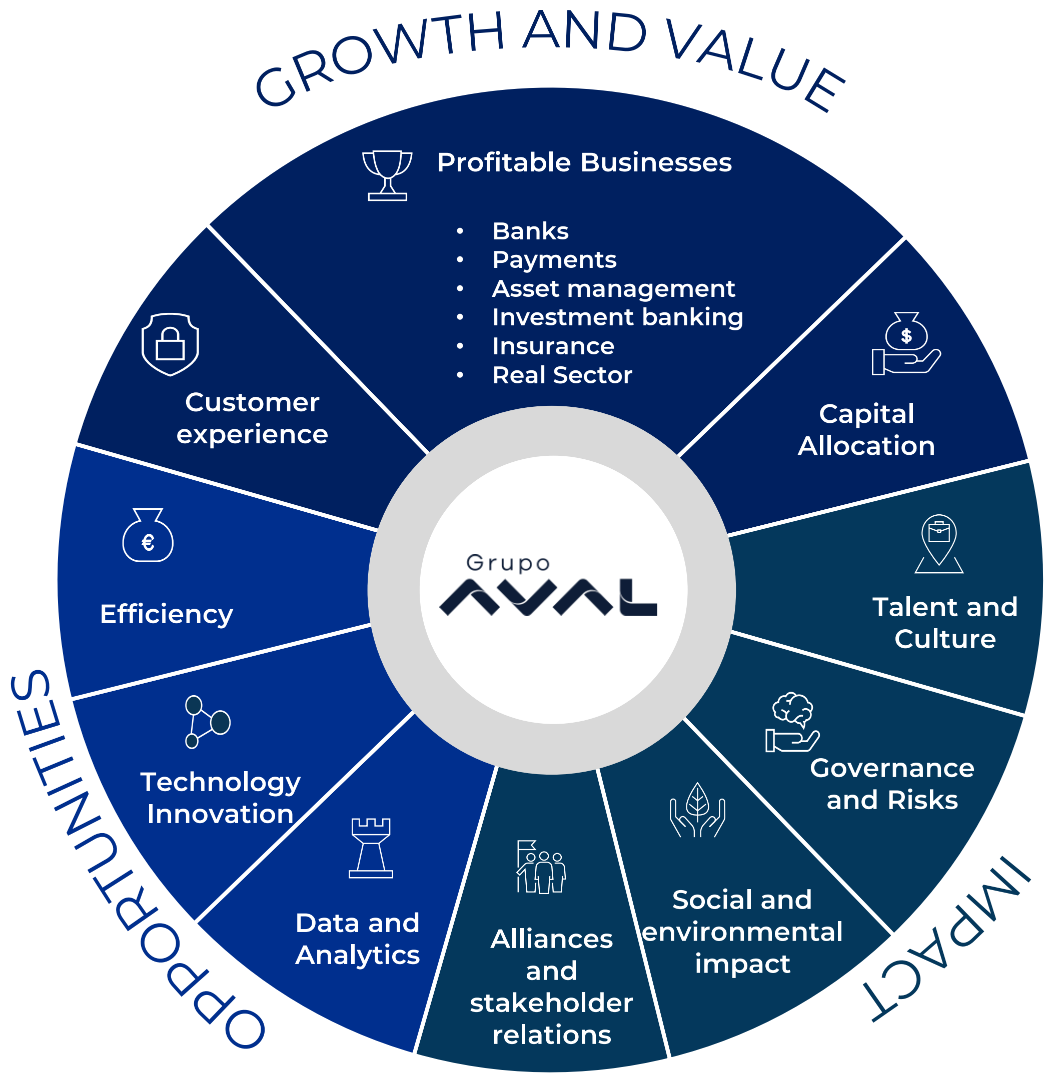
- Largest toll road operator in Colombia #1
- Largest gas transportation and distribution company in Colombia #1
- Largest business hotel chain in Colombia #1
- +26 thousand hectares of agribusiness farmable land

(1) Source: Unconsolidated monthly financial information filed with the Superintendency of Finance. System defined as Banks. Grupo Aval is the sum of Banco de Bogotá, Banco de Occidente, Banco Popular and Banco Av Villas. (*) Information as of April-2026 (**) Clients in the mandatory pension fund

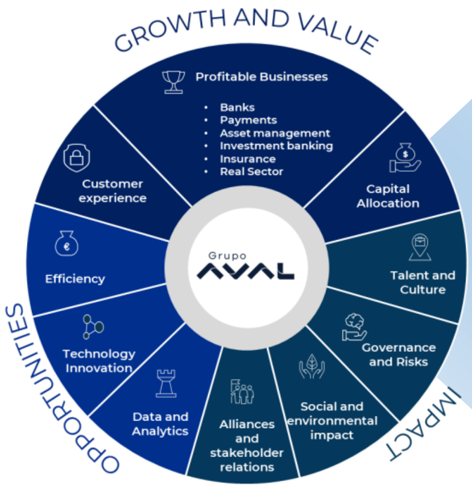
GRUPO AVAL STRATEGY (2026 -2031).

Our mission:

We support and transform businesses, creating opportunities, sustainable development, and long-term value for all our stakeholders



PROFITABLE BUSINESSES.



Banco de Bogotá

itaú

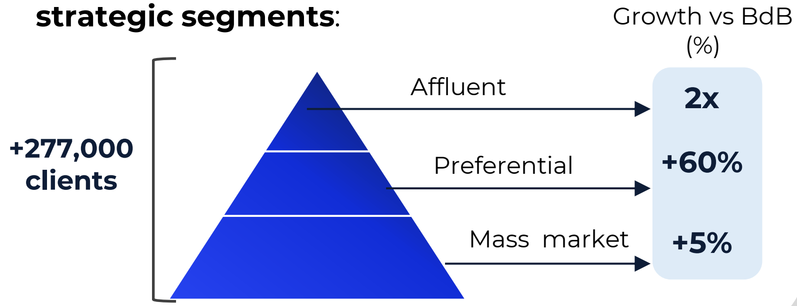
- Structural repositioning of BdB in Colombian retail banking
- Accelerate retail strategy by **34 months** of organic growth

Figures at Dec-25

Colombia	**COP 6 Tn**	Gross loans
	COP 4 Tn	Deposits
Panama	**US$ 7 m**	Gross loans
	US$ 141 m	Deposits

Client Franchise Value:

- Itau's customer base is concentrated in our **strategic segments**:



AVAL Fiduciaria | Asset Management

Market Leadership:

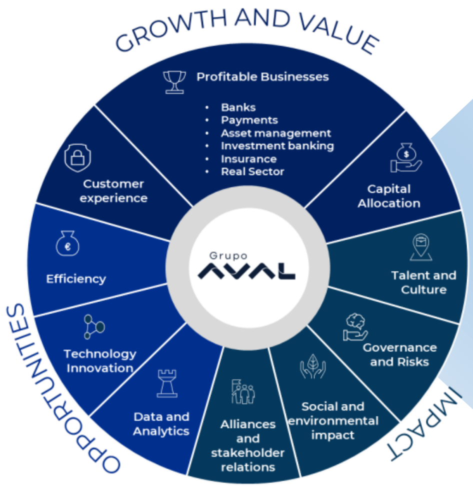
Ps 206.5 Tn in AUMs	+4.2% growth YoY
Ps 152.8 Bn in fees in 1Q26	+12.5% growth YoY **N°1 in fees**

- Clients increased **13% YoY.**
- Rating AAA – BRC Ratings – S&P Global

Operational Excellence:

- **+1.4 million** transactions processed
- Operational integration at **99.7% effectiveness**
- Initial efficiency consolidation achieved
- IT migration advancing towards single integrated infrastructure.

PROFITABLE BUSINESSES | EFFICIENCY.



Grupo Aval's core interoperable payments platform

Regulatory Milestones:

- Certified by the Superintendency of Finance and the Central Bank of Colombia.
- Authorized to operate within the Bre-B ecosystem.

Product portfolio:

- Proprietary infrastructure driving payments digitalization in Colombia.
- Growing collection, payments and cash management solutions portfolio.
- Controlled pilots underway to scale interoperable instant payments.

AVAL VALOR COMPARTIDO

Strategic pillars:

Value creation	Client experience
Operational excellence	Control framework enhancement

Key Process:

Supply Chain - Procurement	**Ps 62 Bn** in projected savings
Property Mgmt.	**Ps 720 Bn** inventory of assets.
Facility Management	**+4,110** properties under management
Physical Security	**11%** of projected savings
Talent Attraction & Selection	**750** job openings handled
Payroll Mgmt.	**40,000** payrolls managed

TECHNOLOGY & INNOVATION

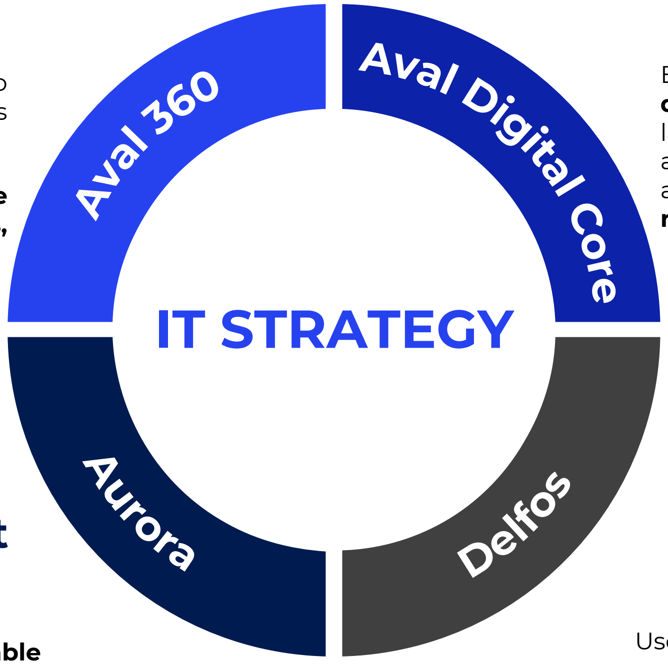
Know and serve our customers better

Aval 360 turns every **interaction** into **insight,** enabling more relevant solutions and deeper customer relationships.

Through **Nexa**, we are **agentizing service calls** to improve **responsiveness, scalability** and **customer experience**

Accelerate digital business

Enables Grupo Aval to **launch and scale digital products** faster. We are close to launching **payroll loans,** while **credit cards** and **personal loans** are already in execution, addressing the **transactional services of retail banking**

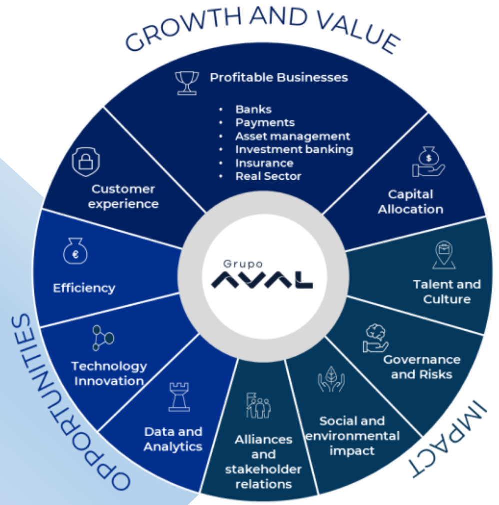


Modern and resilient cloud formation

Provides a **modern, resilient and scalable processing** platform**.** It raises **availability** and **operational resilience,** eliminates **infrastructure obsolescence** and is expected to generate **at least u200M** in efficiencies over the **next five years.**

Turn data into real-time decisions

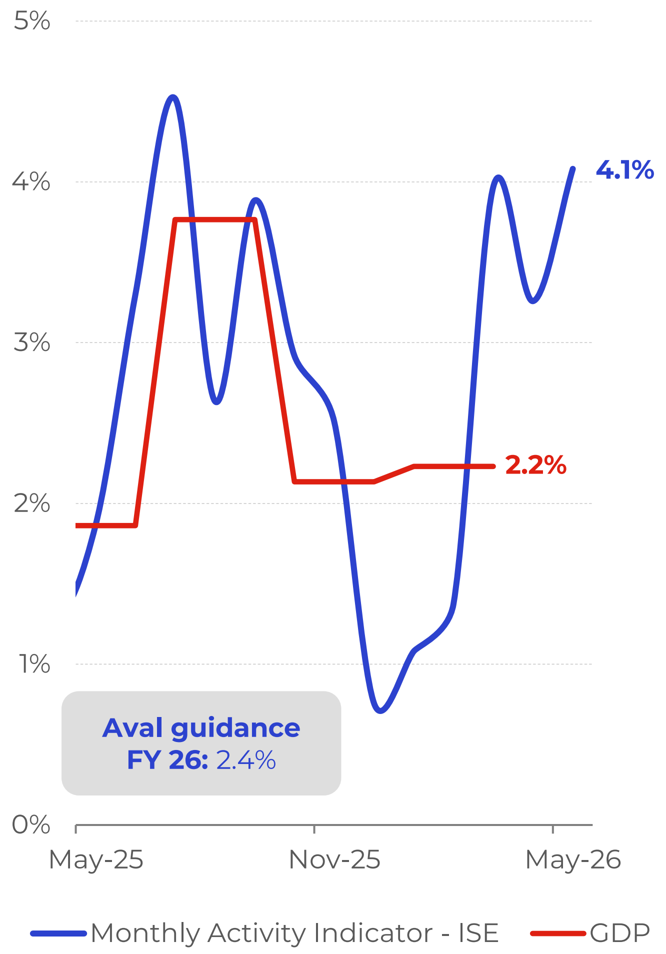
Uses data and analytics to improve **decision-making, risk management** and **capital allocation.** Its **first version** already covers **9 business dimensions** and integrates with **Augusta** to provide better visibility across **customer interactions.**



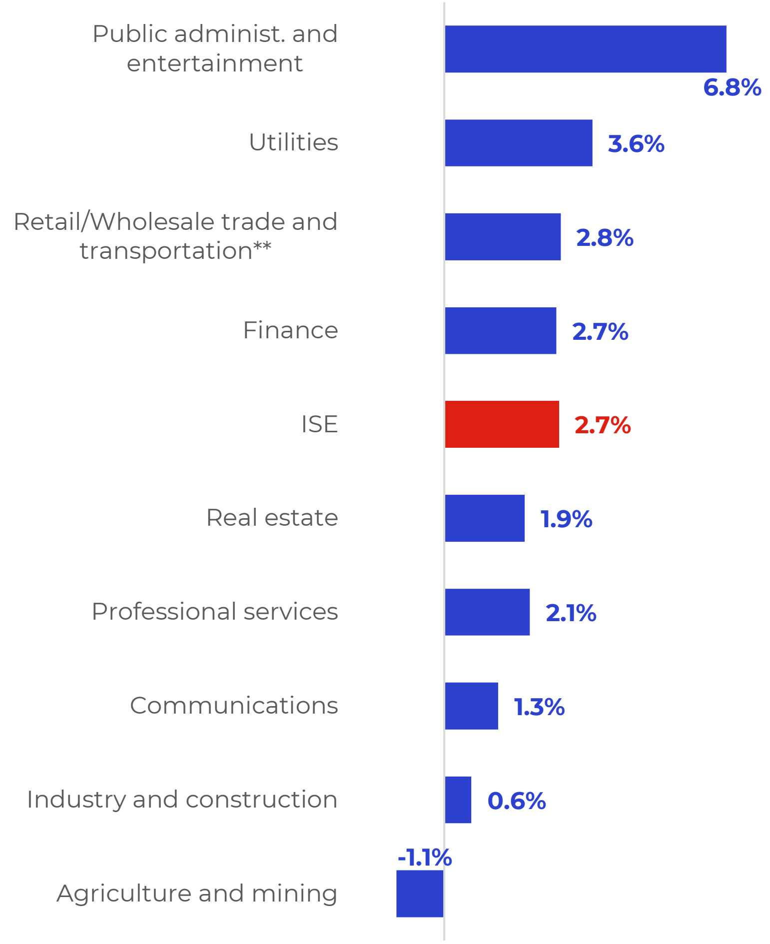
We are transforming into a real-time organization, with a portfolio of digitally native products and the customer always at the center: we build the capabilities, but our customers decide how, when and through which channel they engage with Grupo Aval.

MACROECONOMIC CONTEXT I COLOMBIA (1 I 2)

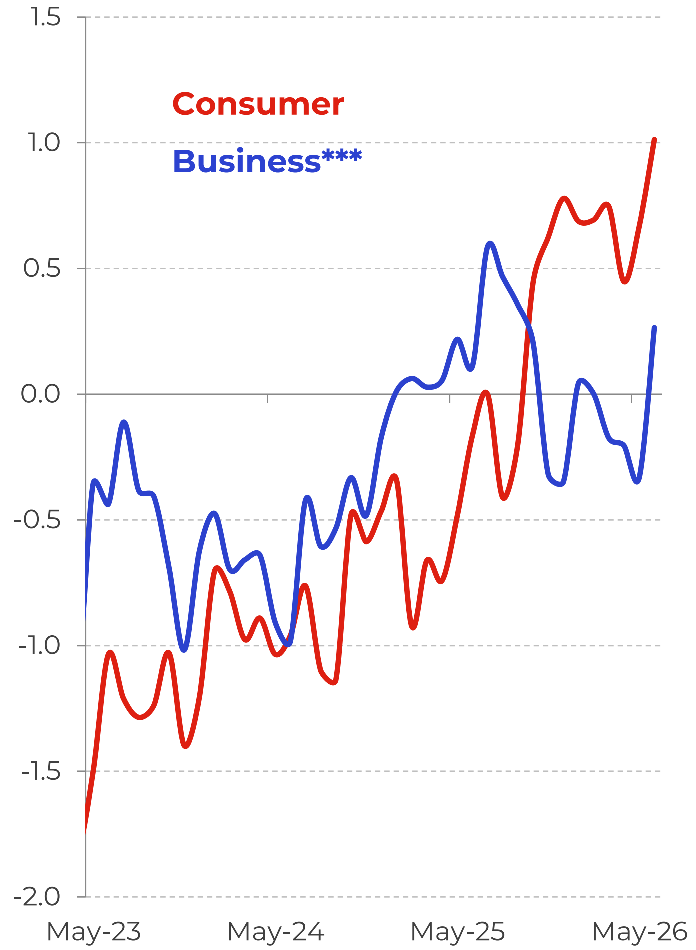
GDP vs. Monthly Activity Indicator -ISE* (YoY%)



Monthly Activity Indicator - ISE (Year-to-date May, YoY%)



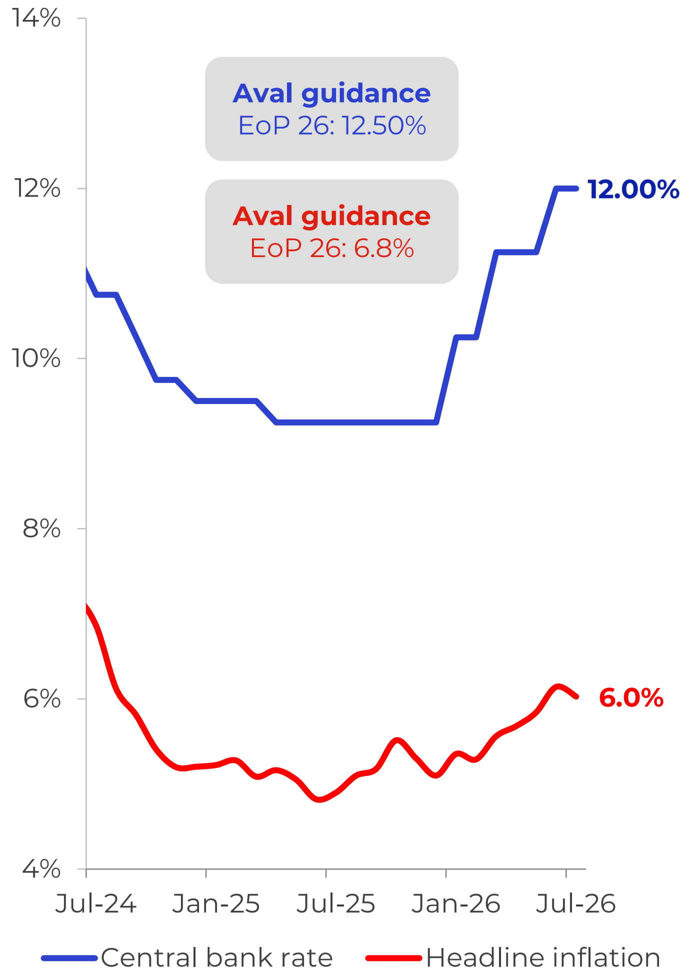
Consumer and Business Confidence*** (Normalized 2002-25)



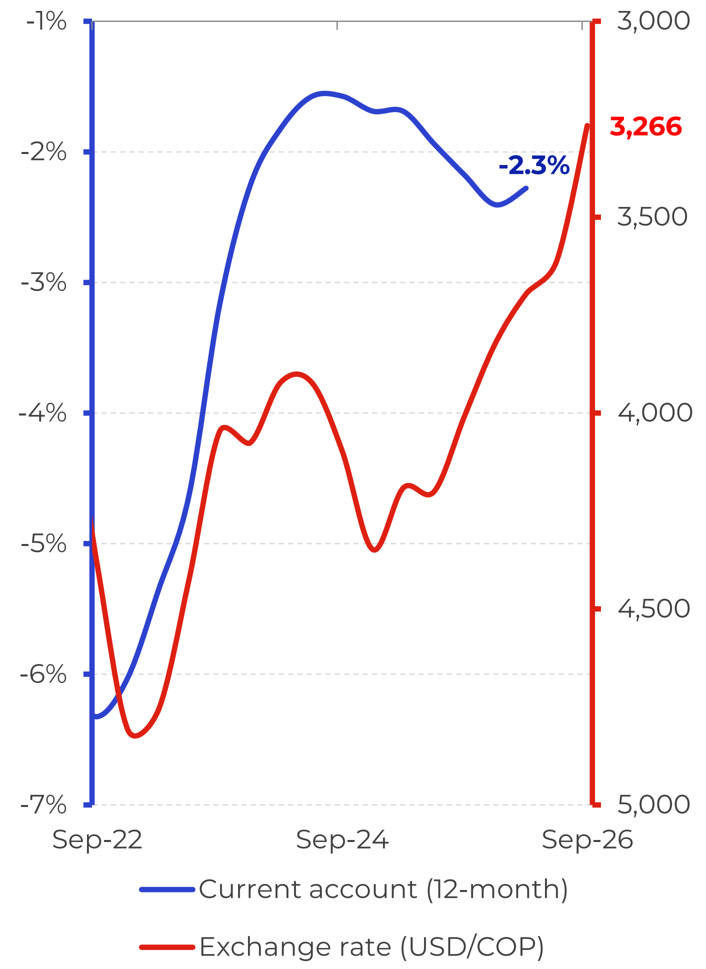
Source: DANE. * Seasonally adjusted. ** Includes storage, lodging and restaurants. *** Business includes industry and commerce.

MACROECONOMIC CONTEXT I COLOMBIA (2 I 2)

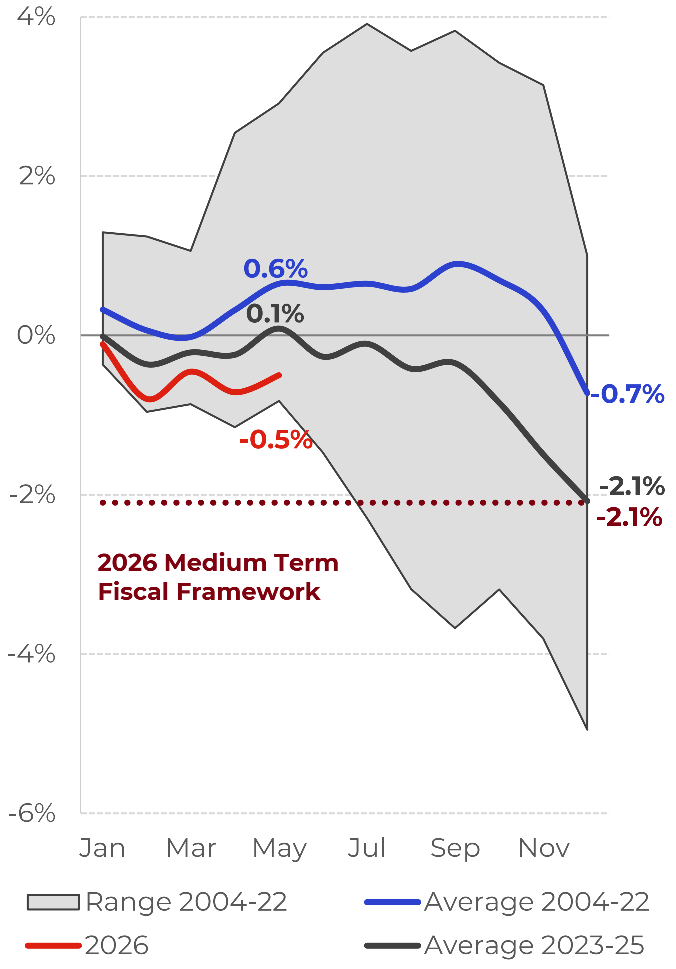
Inflation vs. Central Bank Interest Rate (YoY%, %)



Current Account vs. Exchange Rate (12-month %GDP, USD/COP avg. inverted)



Primary Fiscal Deficit Central Government (% GDP, YTD)

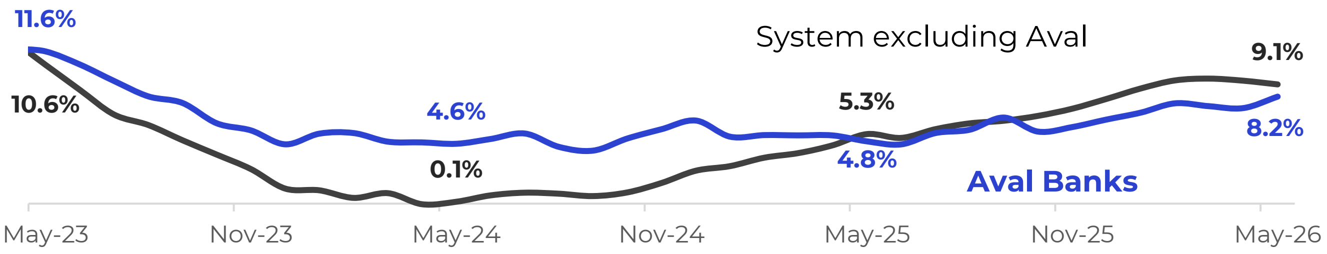


Source: DANE, Banco de la República, MinHacienda. Calculations and estimates by Banco de Bogotá Economic Research and Markets Analysis.

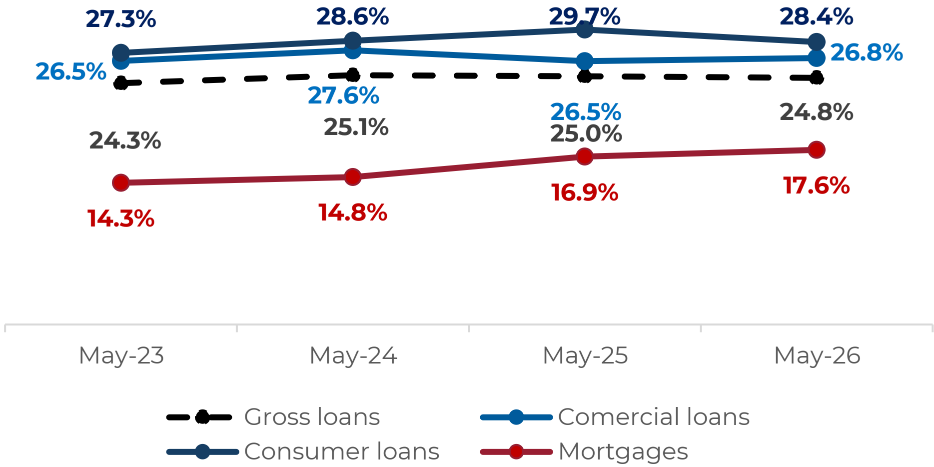
COLOMBIAN BANKING SYSTEM – LTM LOAN GROWTH

(Unconsolidated results under Colombian IFRS)

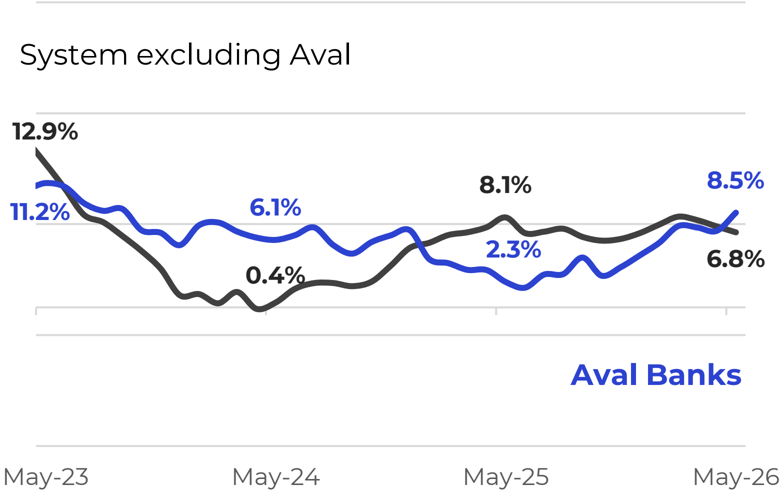
Gross Loans



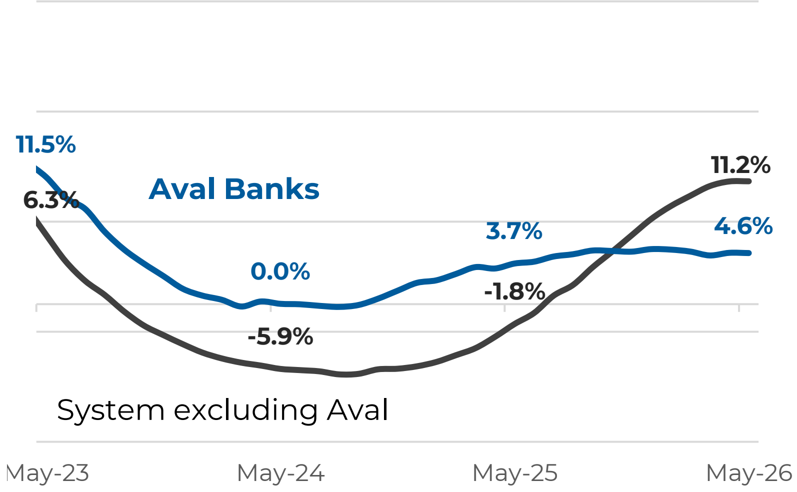
Market Share (%)



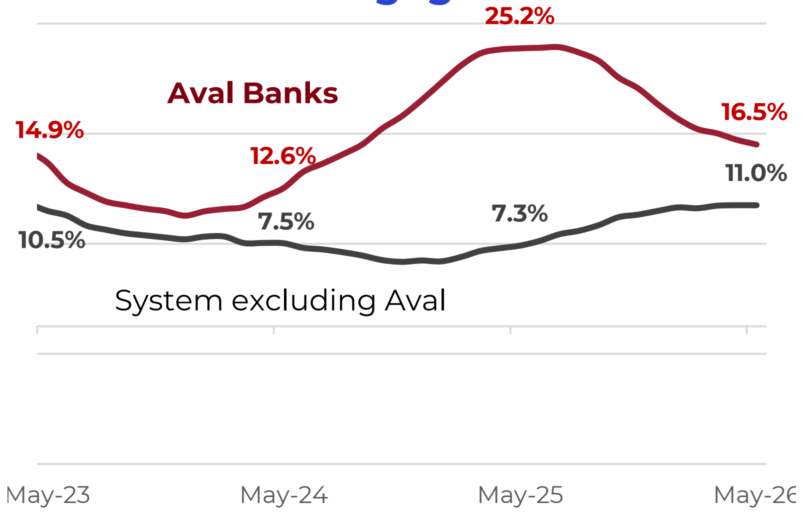
Commercial loans



Consumer loans



Mortgages

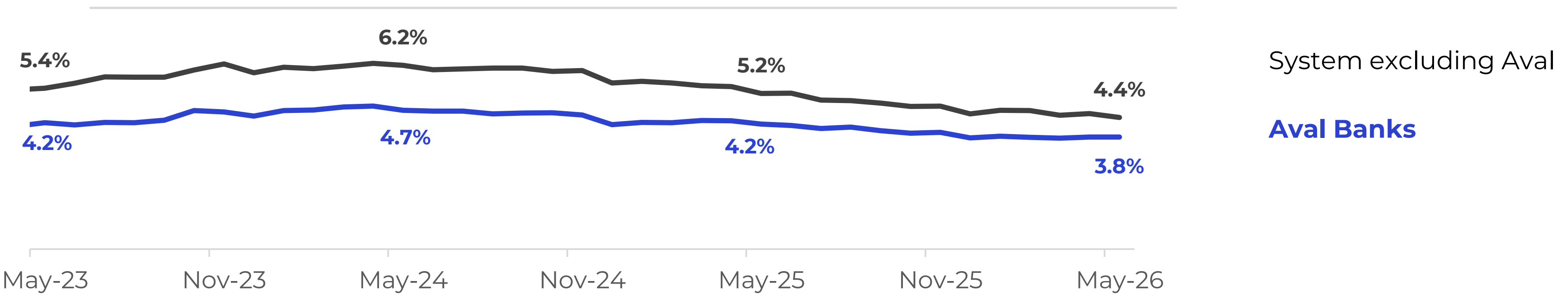


Source: Superintendencia Financiera. Note: System defined as Banks, market share calculated relative to the defined system based on gross loans (capital). Aval Banks defined as aggregated unconsolidated results of Banco de Bogota, Banco de Occidente, Banco Popular y Banco AV Villas.

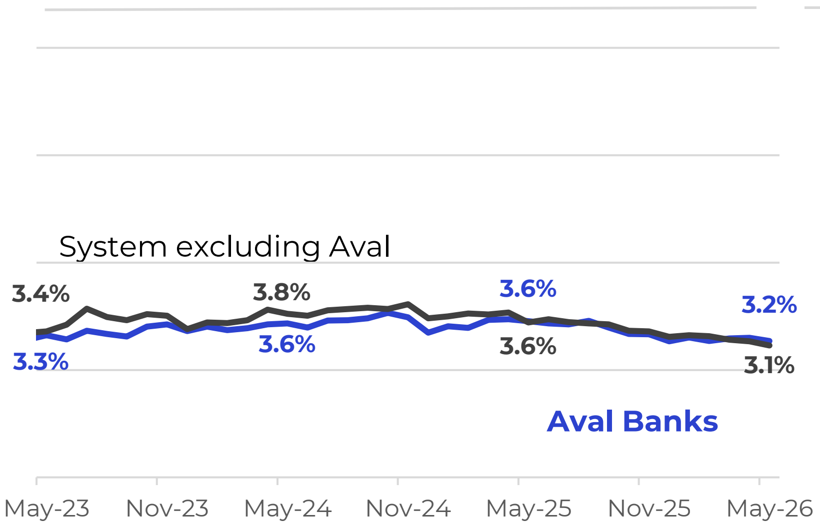
COLOMBIAN BANKING SYSTEM – LOAN QUALITY

30 days PDLS / Gross loans (Unconsolidated results under Colombian IFRS)

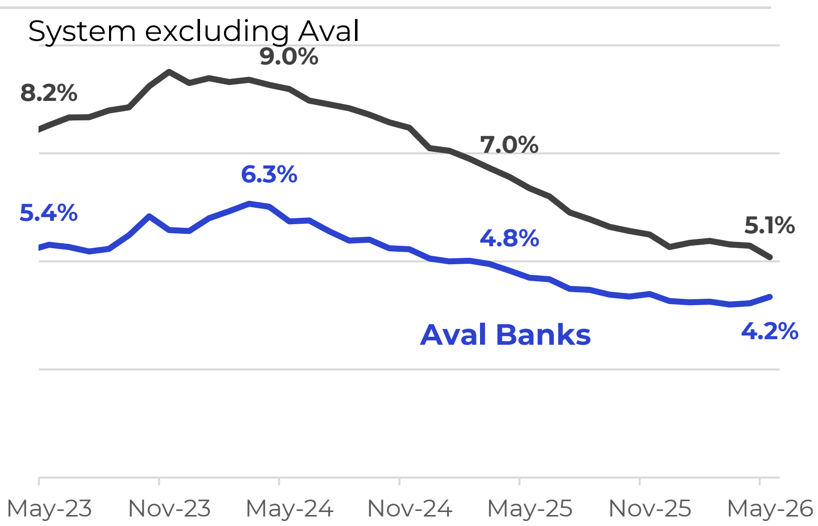
Gross Loans



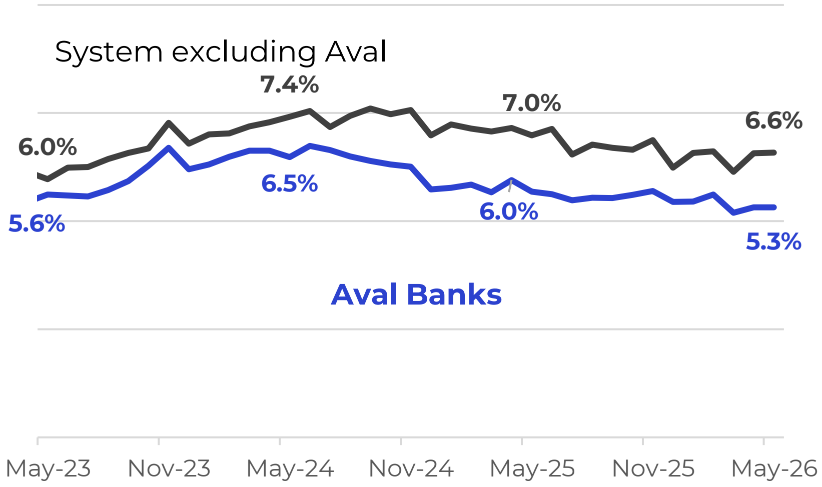
Commercial Loans



Consumer Loans



Mortgages

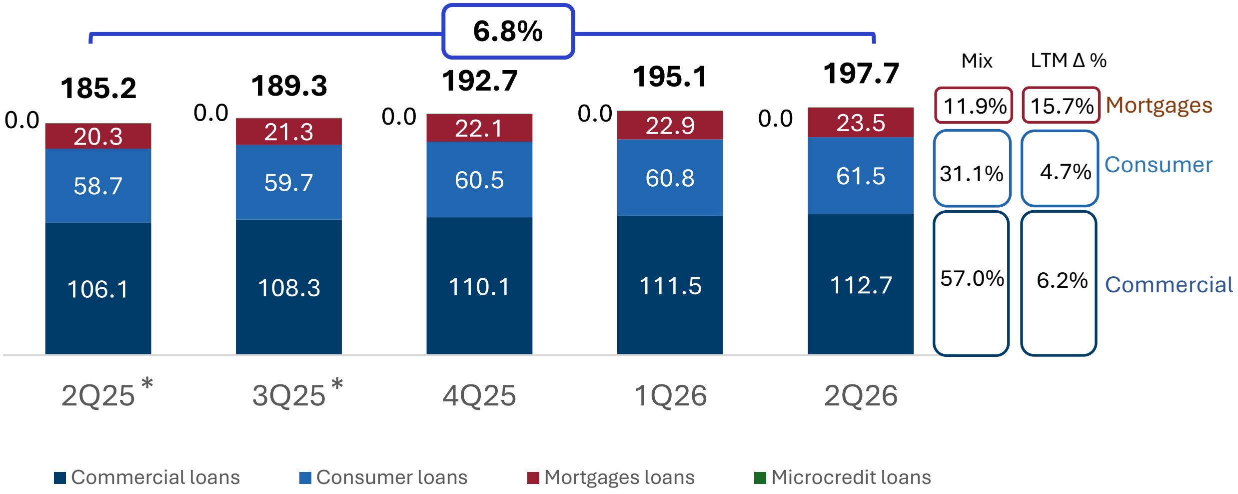


Source: Superintendencia Financiera. Note: System defined as Banks, market share calculated relative to the defined system based on gross loans (capital). Aval Banks defined as aggregated unconsolidated results of Banco de Bogota, Banco de Occidente, Banco Popular y Banco AV Villas.

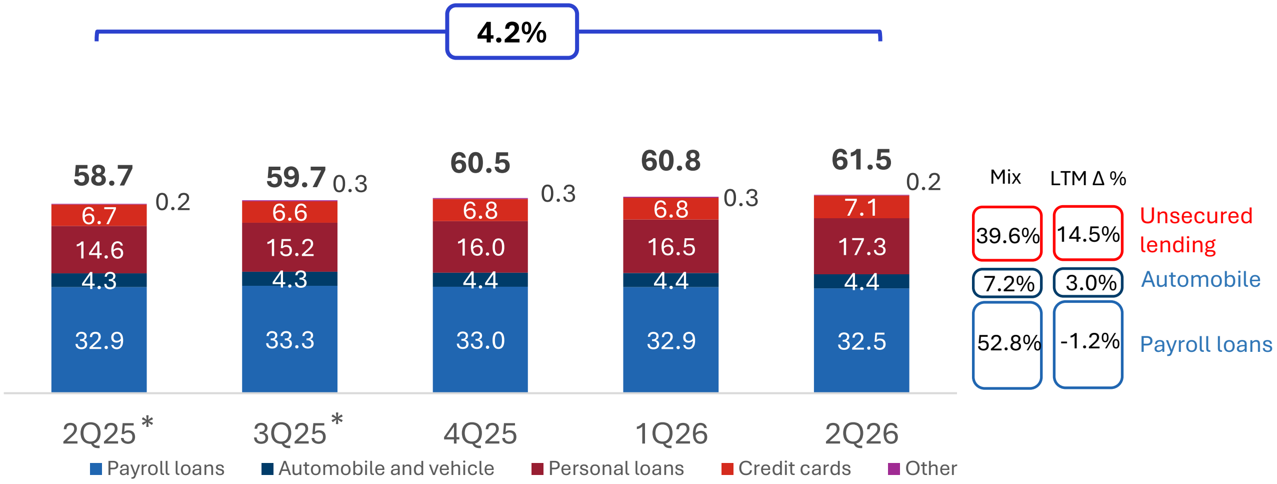
WITH A DIVERSIFIED LOAN PORTFOLIO AND DEPOSITS BASE

Figures in Ps. Trillion

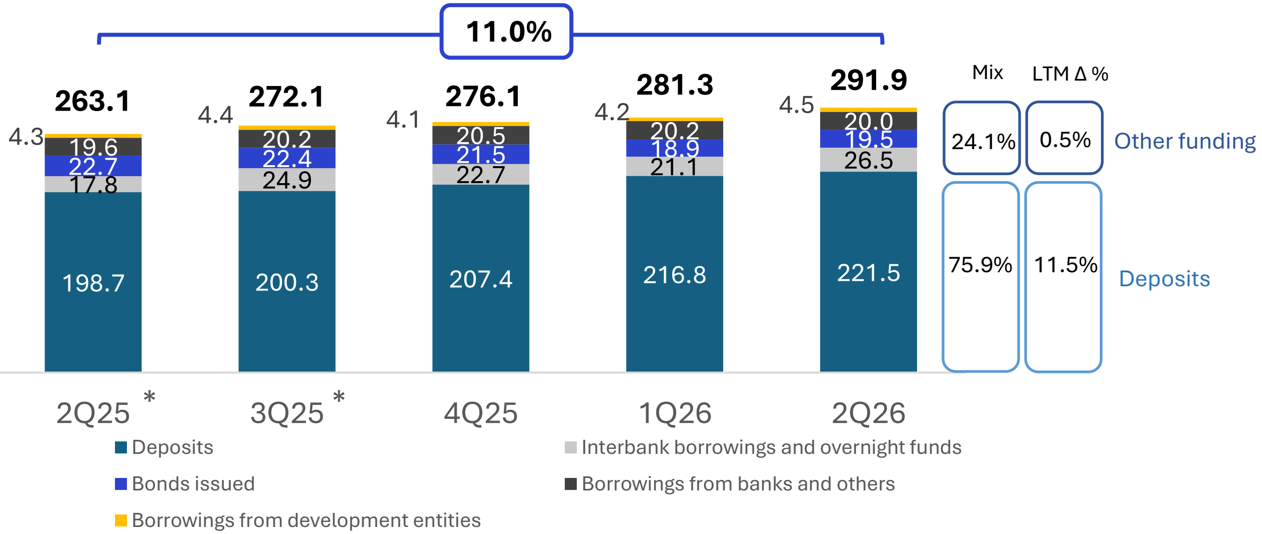
Gross loans



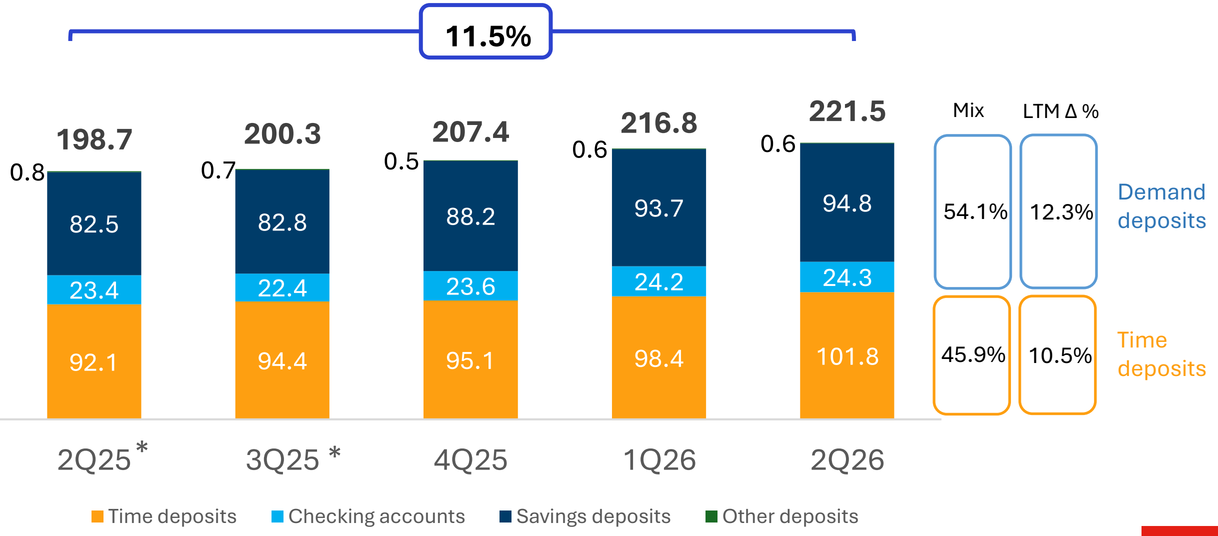
Consumer loans



Funding



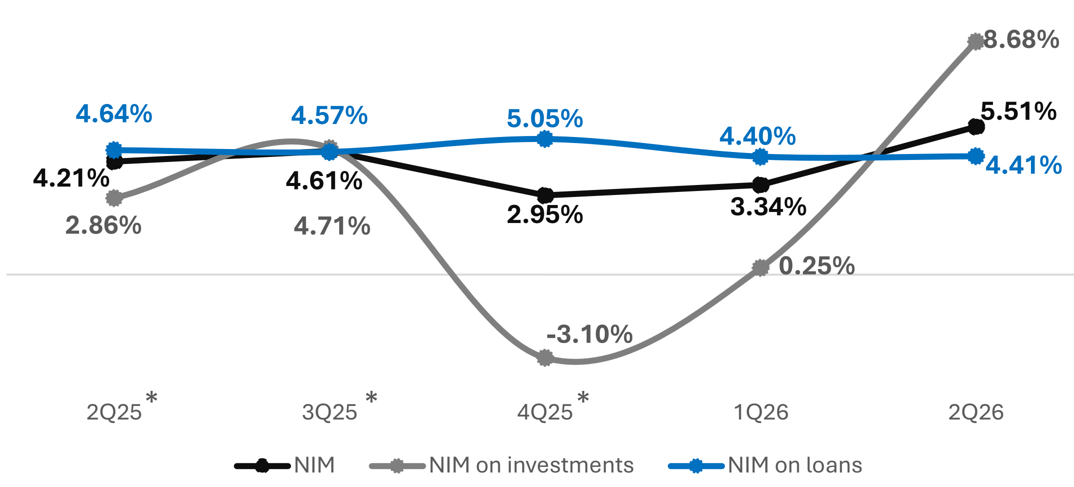
Deposits



(*)Pro-Forma Information reclassifying MFG's operations as non-current assets and liabilities held for sale

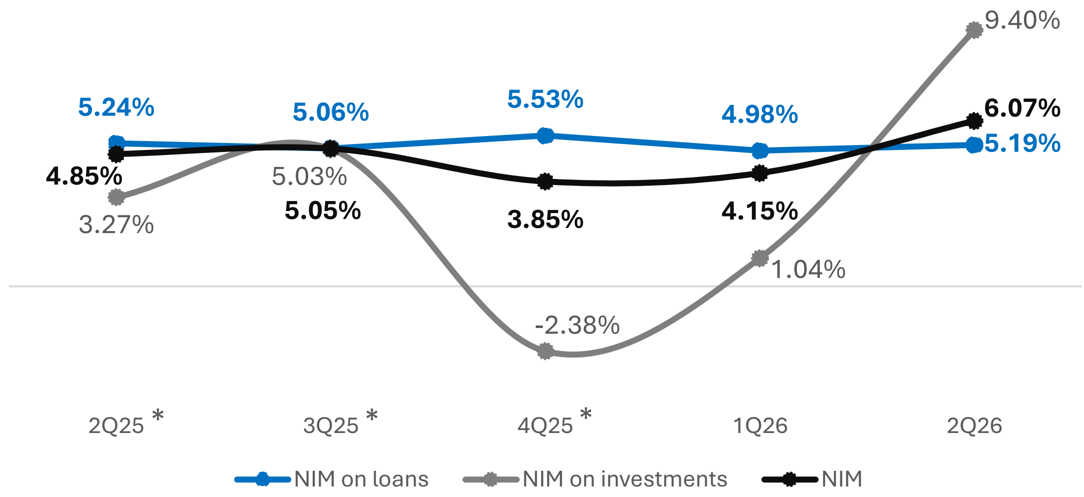
NIM RECOVERY DRIVEN BY NIM ON INVESTMENTS

Consolidated



	FY24 Pro Forma	FY25 Pro Forma
NIM	3.51%	3.88%
NIM on loans	4.43%	4.71%
NIM on investments	0.13%	1.32%

Banking segment

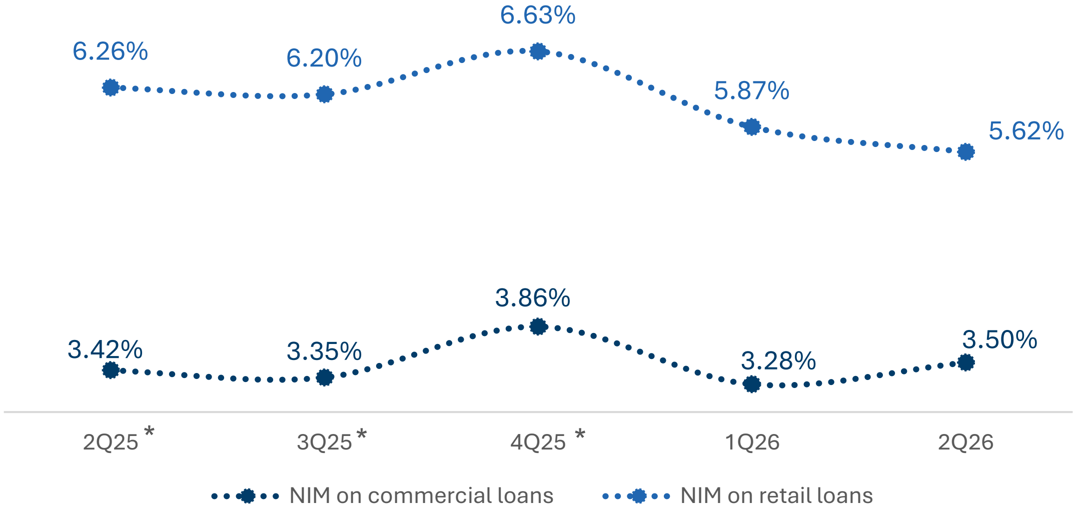


	FY24 Pro Forma	FY25 Pro Forma
NIM	4.39%	4.57%
NIM on loans	5.15%	5.24%
NIM on investments	0.76%	1.93%

NIM: Includes net interest income plus net trading income from investment securities held for trading through profit or loss divided by total average interest-earning assets. **NIM on Loans**: Net Interest Income on Loans to Average loans and financial leases. **NIM on Investments:** Net Interest income on fixed income securities, net trading income from equity and fixed income investment securities held for trading through profit and on interbank and overnight funds to Average securities and Interbank and overnight funds. (*)Pro-Forma Information reclassifying MFG's operations as non-current assets and discontinued operations

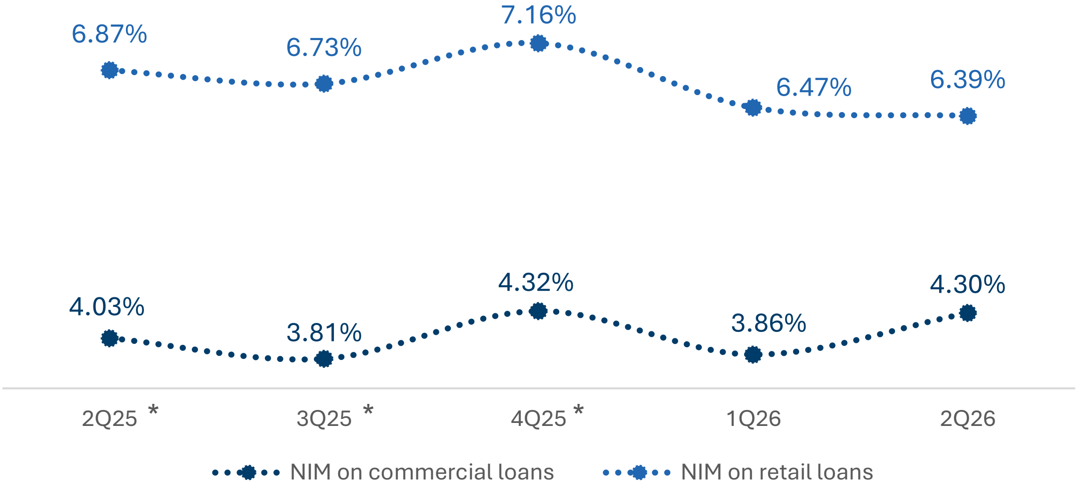
SUPPORTED BY THE RECOVERY OF COMMERCIAL LOANS NIM

Consolidated



	FY24	FY25
NIM on commercial loans	3.68%	3.50%
NIM on retail loans	5.49%	6.33%

Banking segment



	FY24	FY25
NIM on commercial loans	4.41%	4.02%
NIM on retail loans	6.21%	6.90%

NIM on Loans: Net Interest Income on Loans to Average loans and financial leases. **NIM on commercial loans**: Net Interest Income on commercial loans to Average commercial loans and financial leases. **NIM on retail loans**: Net Interest Income on retail loans to Average retail loans and financial leases. (*) Pro-Forma Information reclassifying MFG's operations as non-current assets and discontinued operations

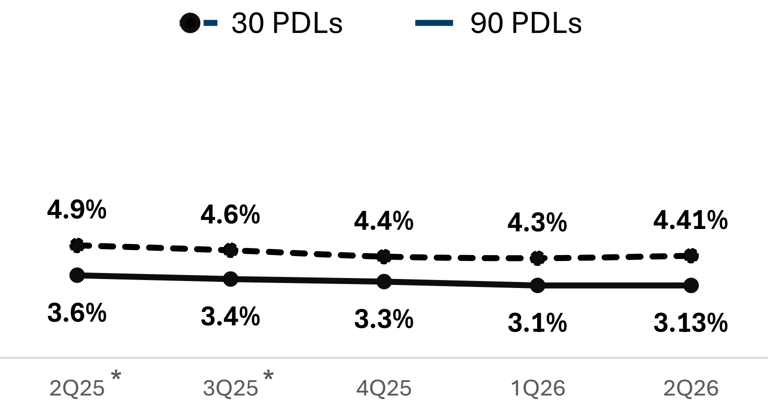
GRUPO AVAL STRATEGY (2026 -2031).

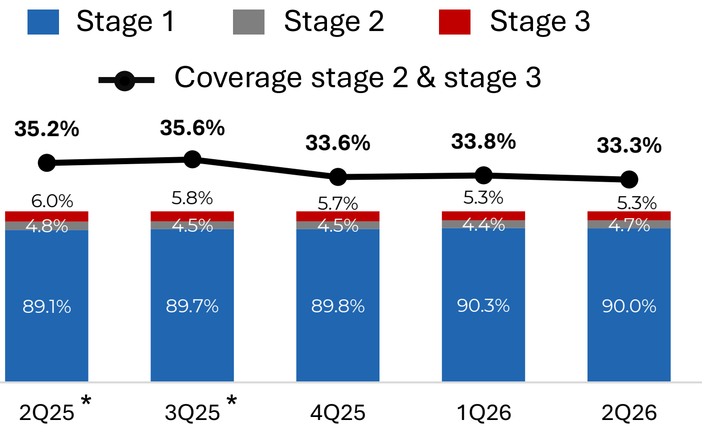
PDLS +30 & PDLS +90

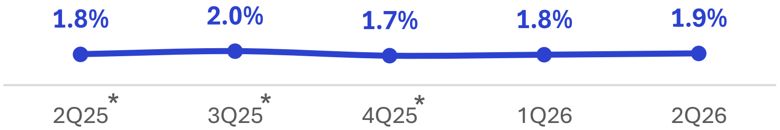
Asset quality measured by stages

Cost of risk, net

Gross loans

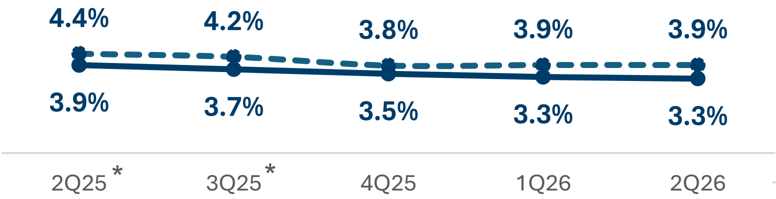


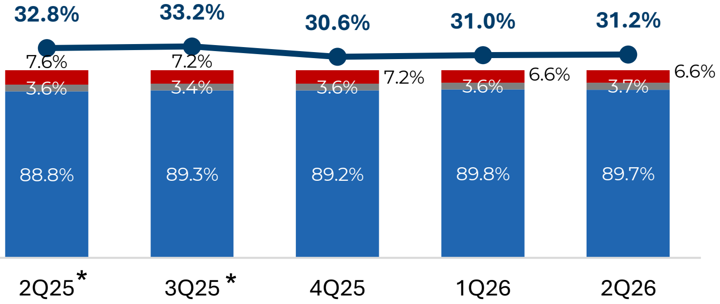


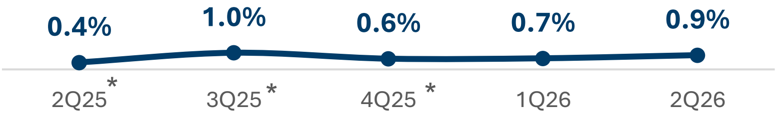


FY24: 2.3% | FY25: 1.9%

Commercial

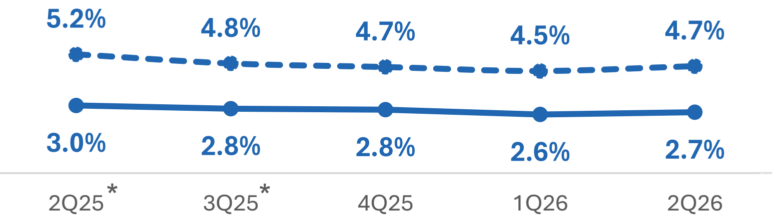


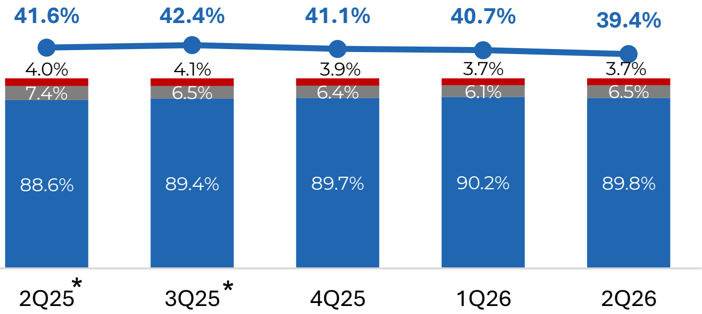


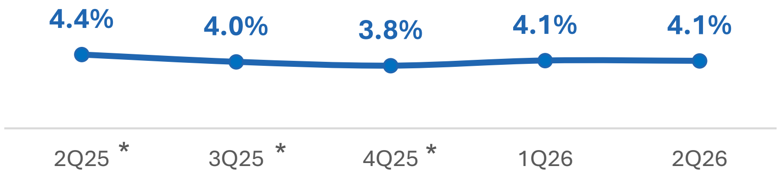


FY24: 0.6% | FY25: 0.7%

Consumer





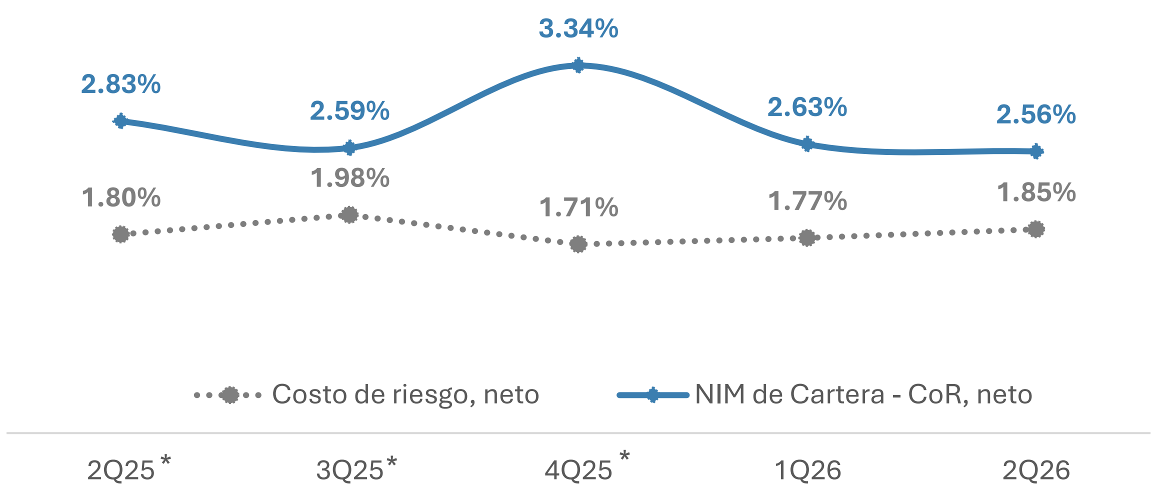


FY24: 5.8% | FY25: 4.2%

(*)Pro-Forma Information reclassifying MFG's operations as non-current assets held for sale

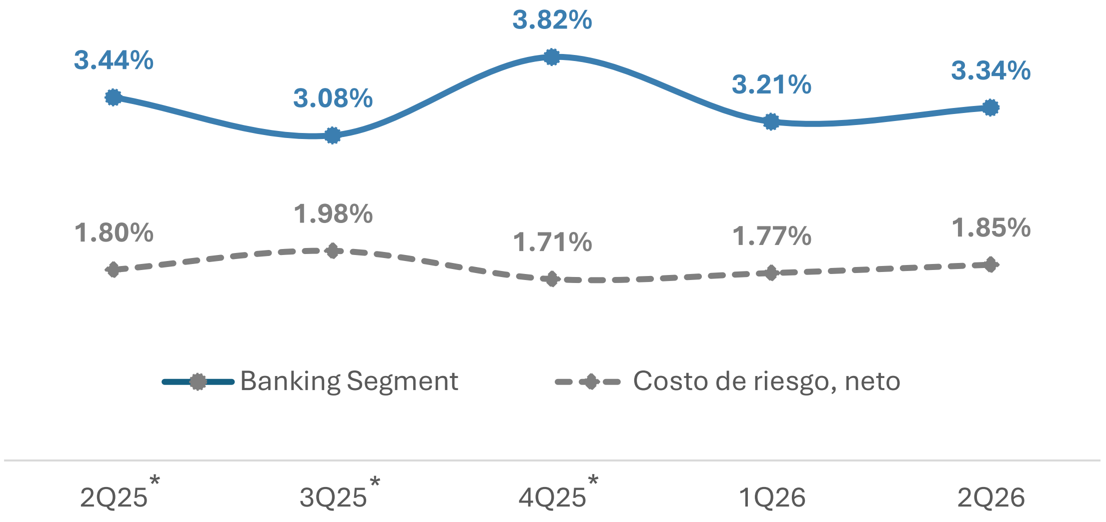
REFLECTED ON A RECOVERY OF RISK ADJUSTED NIM ON LOANS

Grupo Aval



NIM on loans – CoR Net:
FY24: 2.15%
FY25: 2.81%

Banking segment



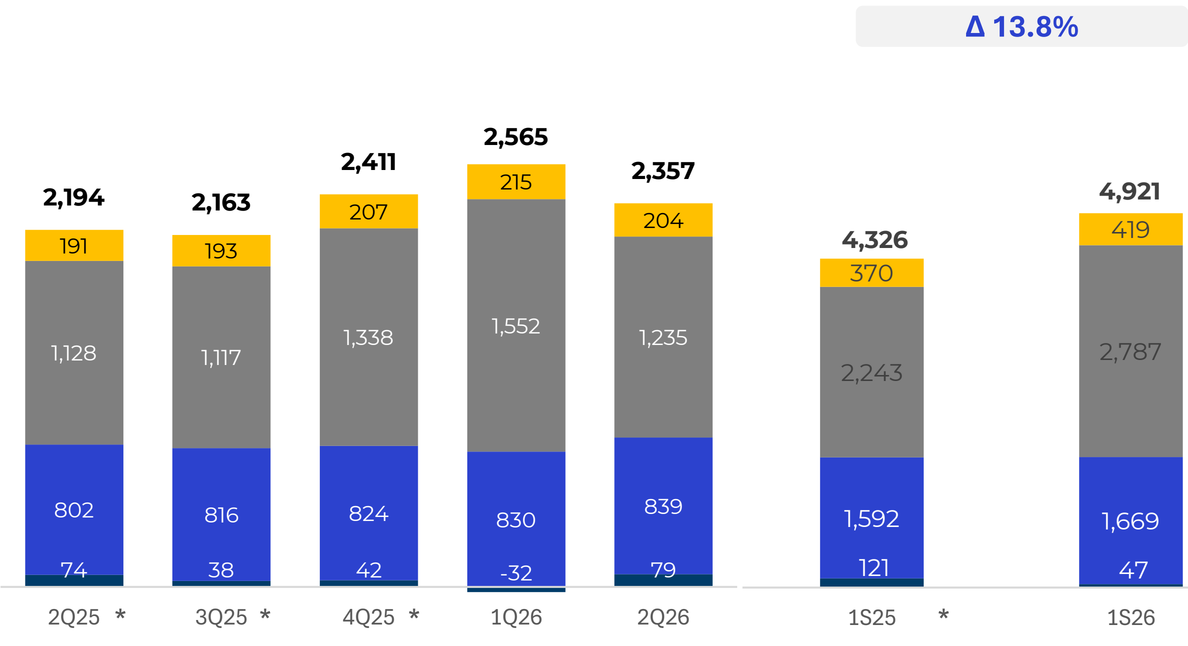
NIM on loans – CoR Net:
FY24: 2.87%
FY25: 3.34%

(*)Pro-Forma Information reclassifying MFG's operations as non-current assets and discontinued operations

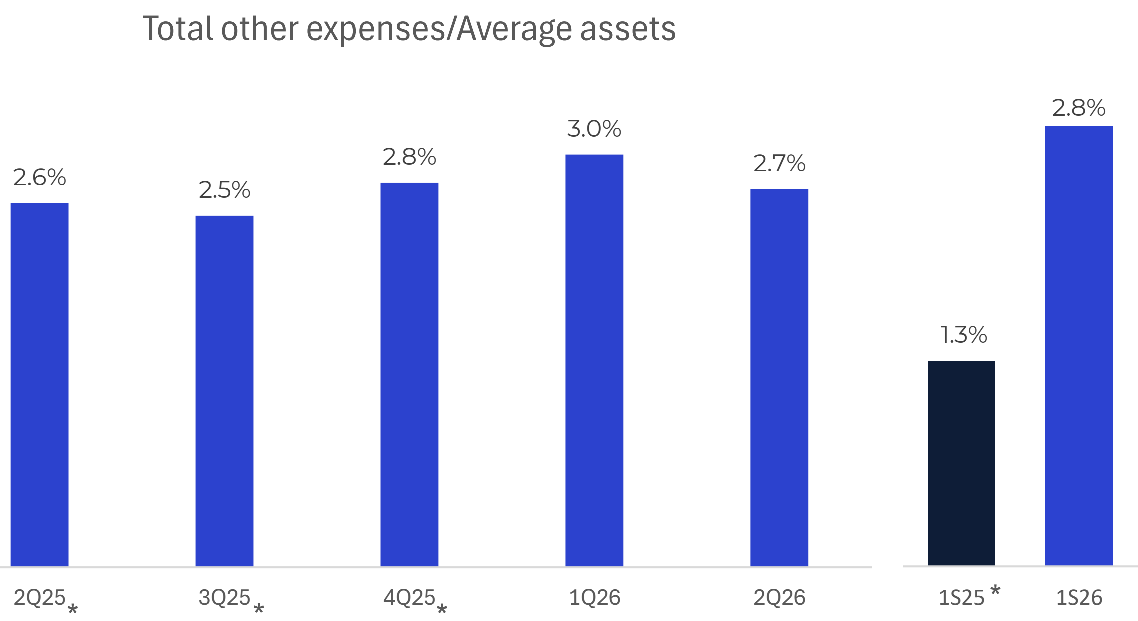
WITH CONTAINED OPEX METRICS

Figures in Ps. Billions

Total other expenses



Cost to assets (1)



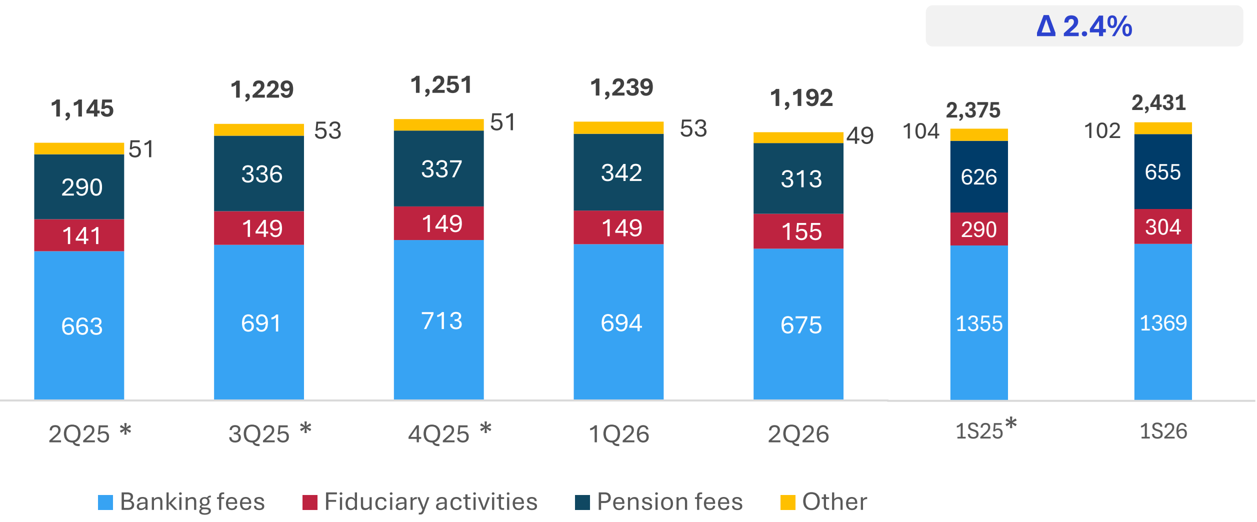
(1) Cost to assets efficiency ratio is calculated as annualized total other expenses divided by average total assets.

(*)Pro-Forma Information reclassifying MFG's operations as non-current assets and discontinued operations

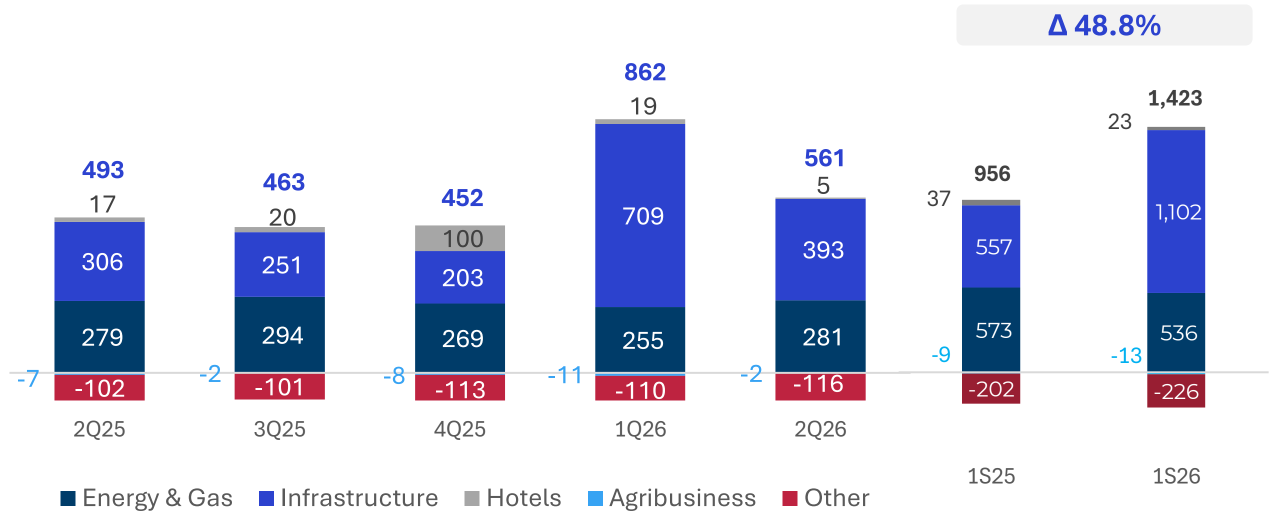
AND DIVERSIFIED REVENUES FROM FEES & NON-FINANCIAL INCOME

Figures in Ps. Billions

Gross fee income



Non- financial sector



Other operating income

	2Q25 *	3Q25 *	4Q25	1Q26	2Q26	1S25 *	1S26
Total derivatives income	-16	-511	346	296	-646	-93	-53
Foreign exchange gains (losses), net	3	245	172	28	117	167	145
Derivatives and foreign exchange gains (losses), net (1)	**-13**	**-266**	**519**	**324**	**-529**	**74**	**92**
Gains on valuation of assets	12	19	33	8	13	20	21
Net income from other financial instruments mandatory at FVTPL	89	89	348	92	57	186	149
Net gain on sale of investments and OCI realization	-57	30	14	83	-26	-62	57
Gain on the sale of non-current assets held for sale	6	2	3	1	0	6	1
Income from non-consolidated investments (2)	94	85	74	193	84	318	277
Other income from operations	80	66	100	84	81	121	165
Total other income from operations	**213**	**26**	**1,091**	**785**	**-319**	**664**	**762**

Includes a one-time effect of $303.2 or $(55.5) net of tax -> $(11.5) attributable to Aval

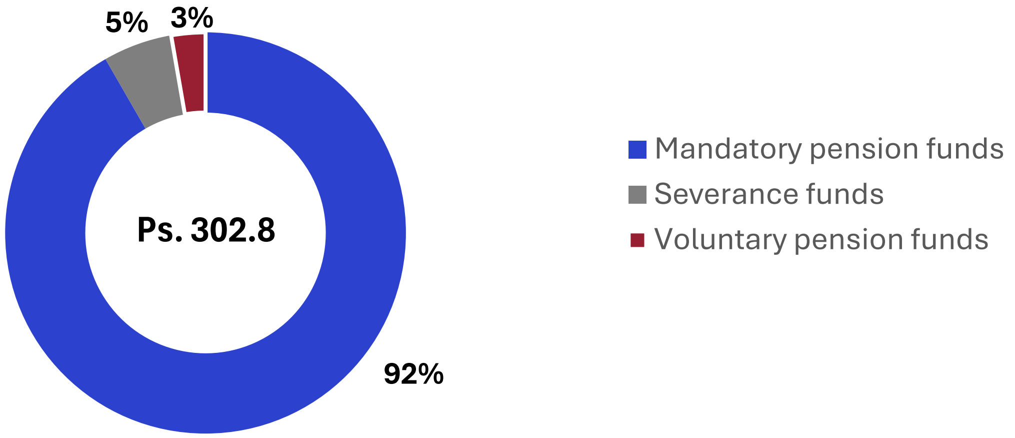
(1) Includes income from trading and hedging derivatives reflected as part of the net trading income on the Statement of Profit or Loss. (2) Includes share of profit of equity accounted investees, net of tax (equity method), and dividend income. (*)Pro-Forma Information reclassifying MFG's operations as discontinued operations

INCLUDING THE LARGEST PENSION AND SEVERANCE FUND MANAGER

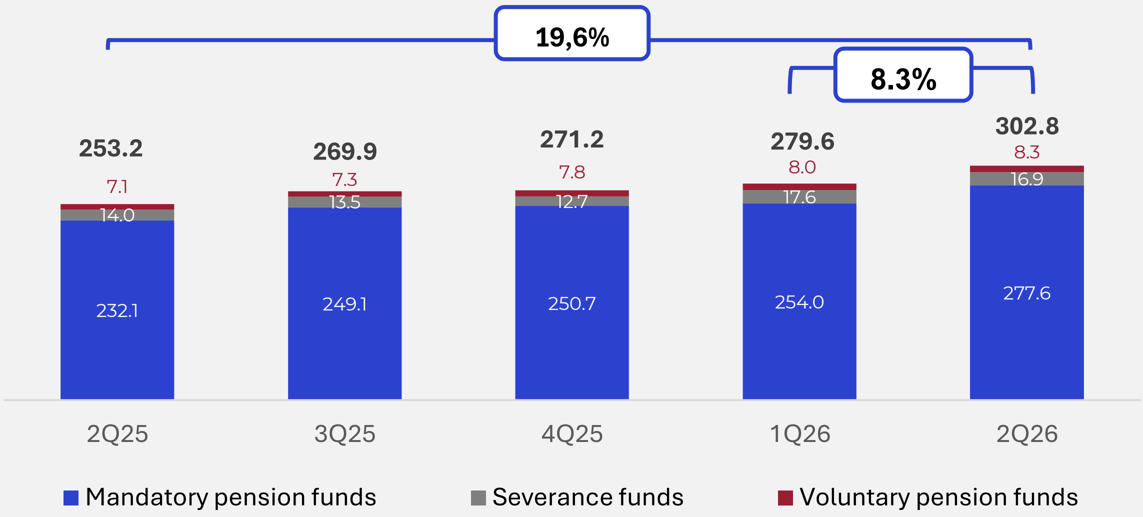
Figures in Ps. Trillion; as of June 31, 2026

porvenir
sólo hay uno

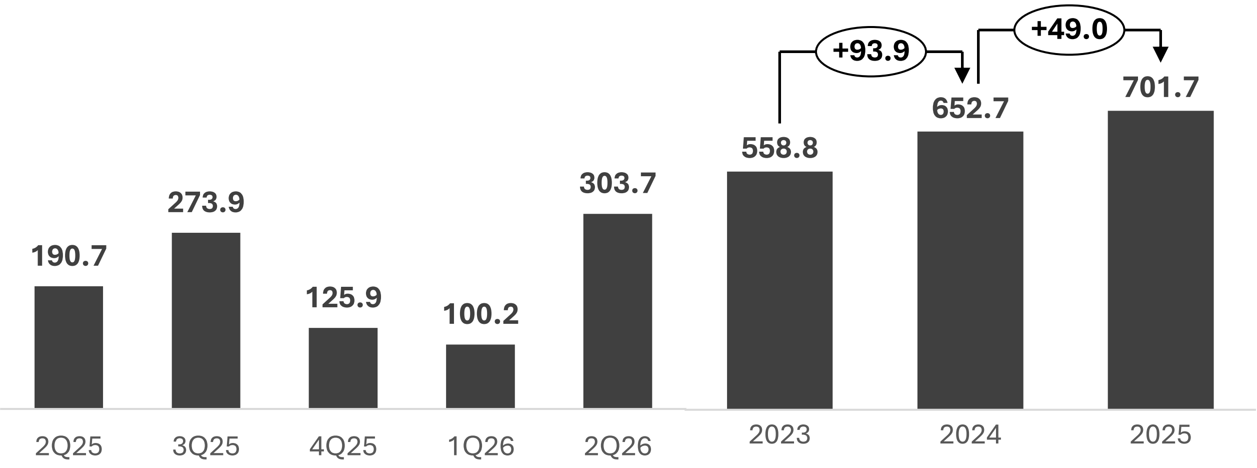
Assets under management



AUMs evolution

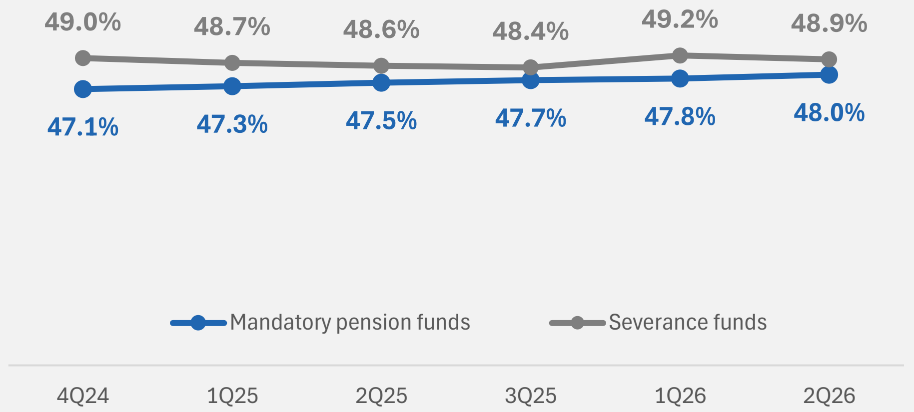


Net Income



Figures in Ps. Billions; as of March 31, 2026

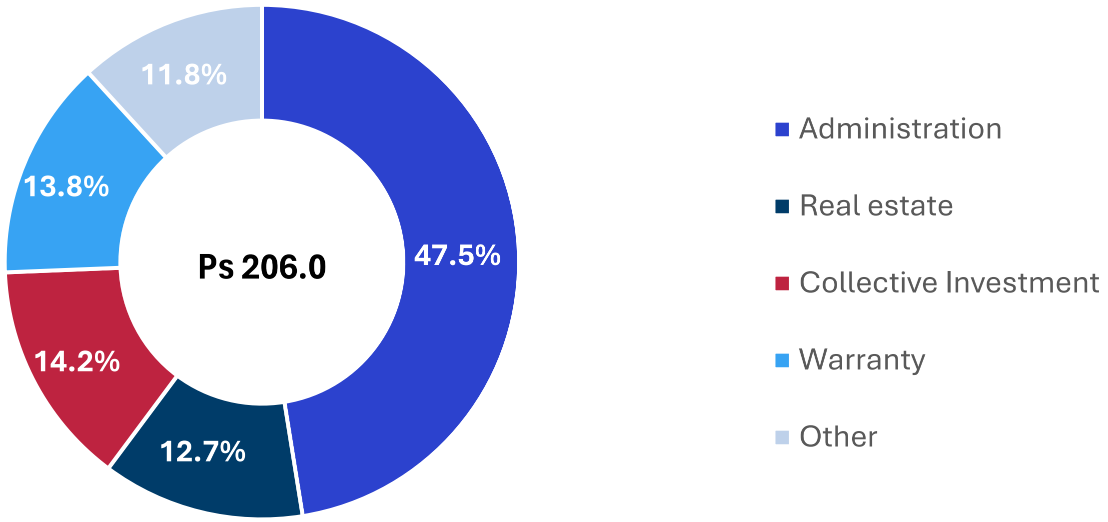
Market share evolution



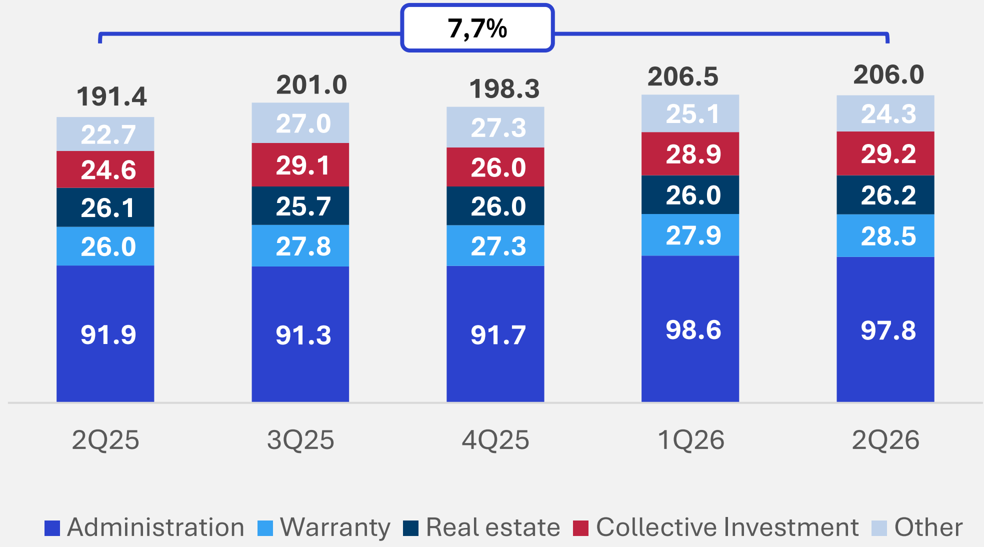
AND THE LARGEST TRUST & FIDUCIARY MANAGEMENT COMPANY

Figures in Ps. Trillion; as of April 30, 2026

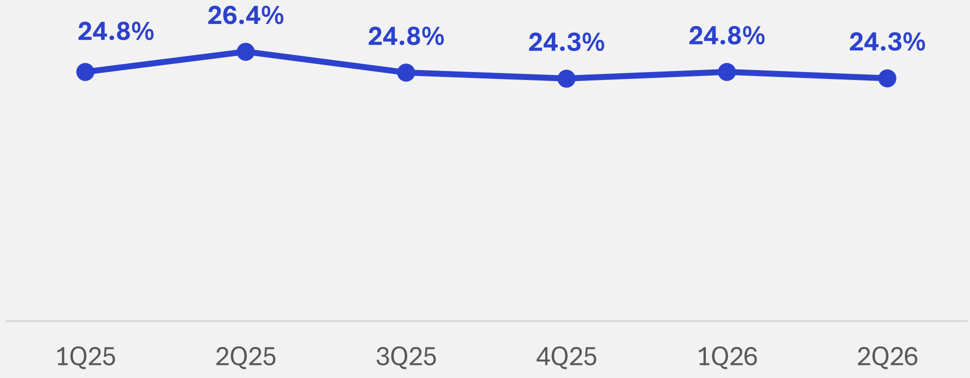
Assets under management



AUM evolution



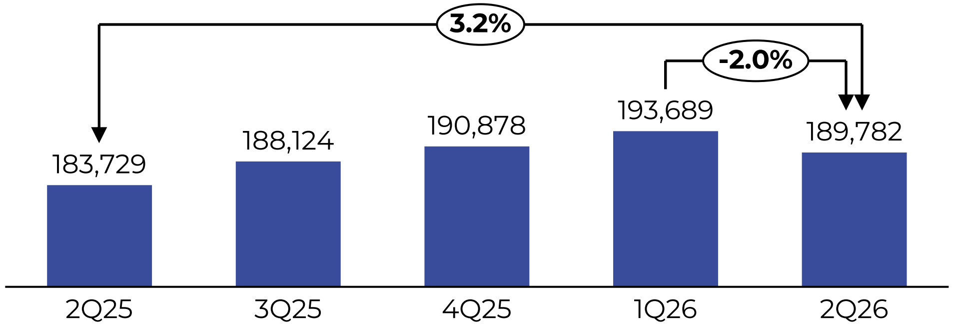
Market share evolution



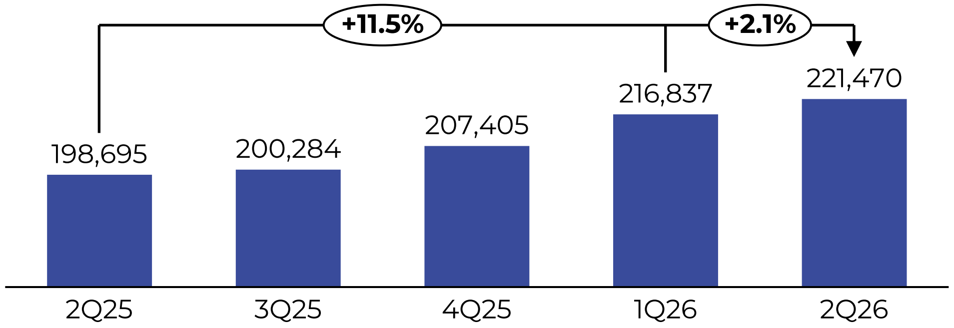
GRUPO AVAL CONSOLIDATED RESULTS (1 I 2)

Figures in Ps. Billion; as of June 30, 2026

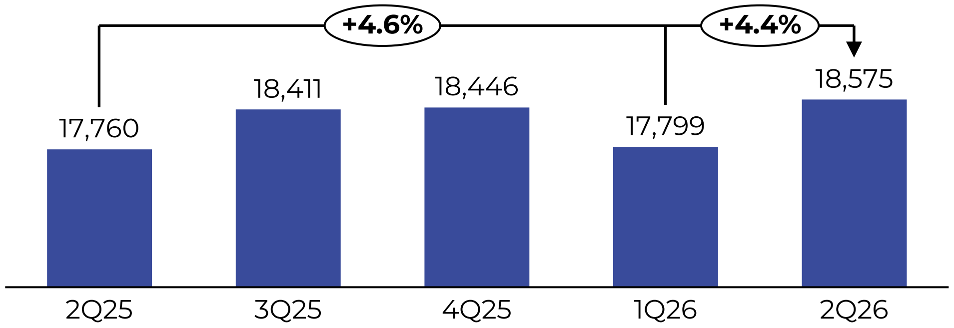
Net Loans and Leases



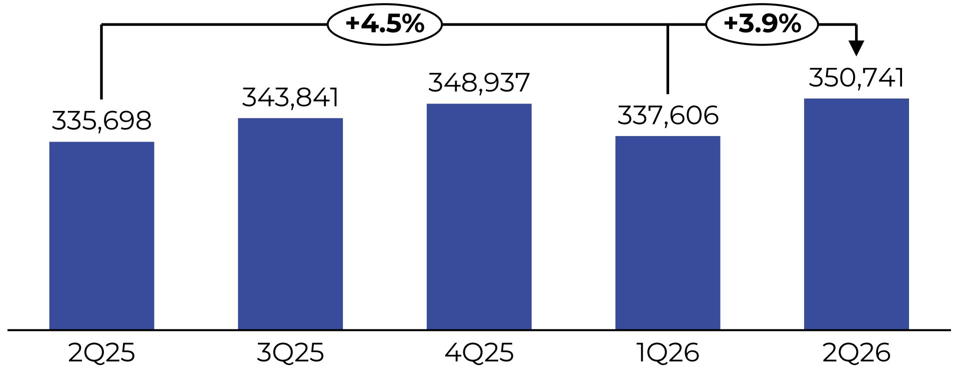
Deposits



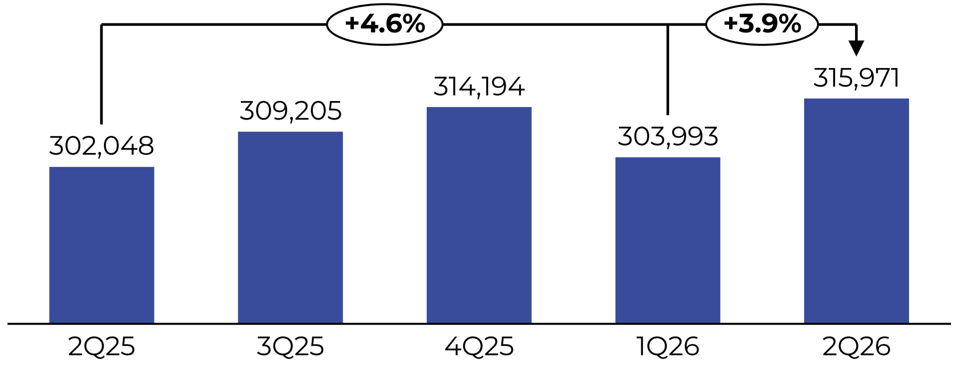
Attributable Equity



Assets



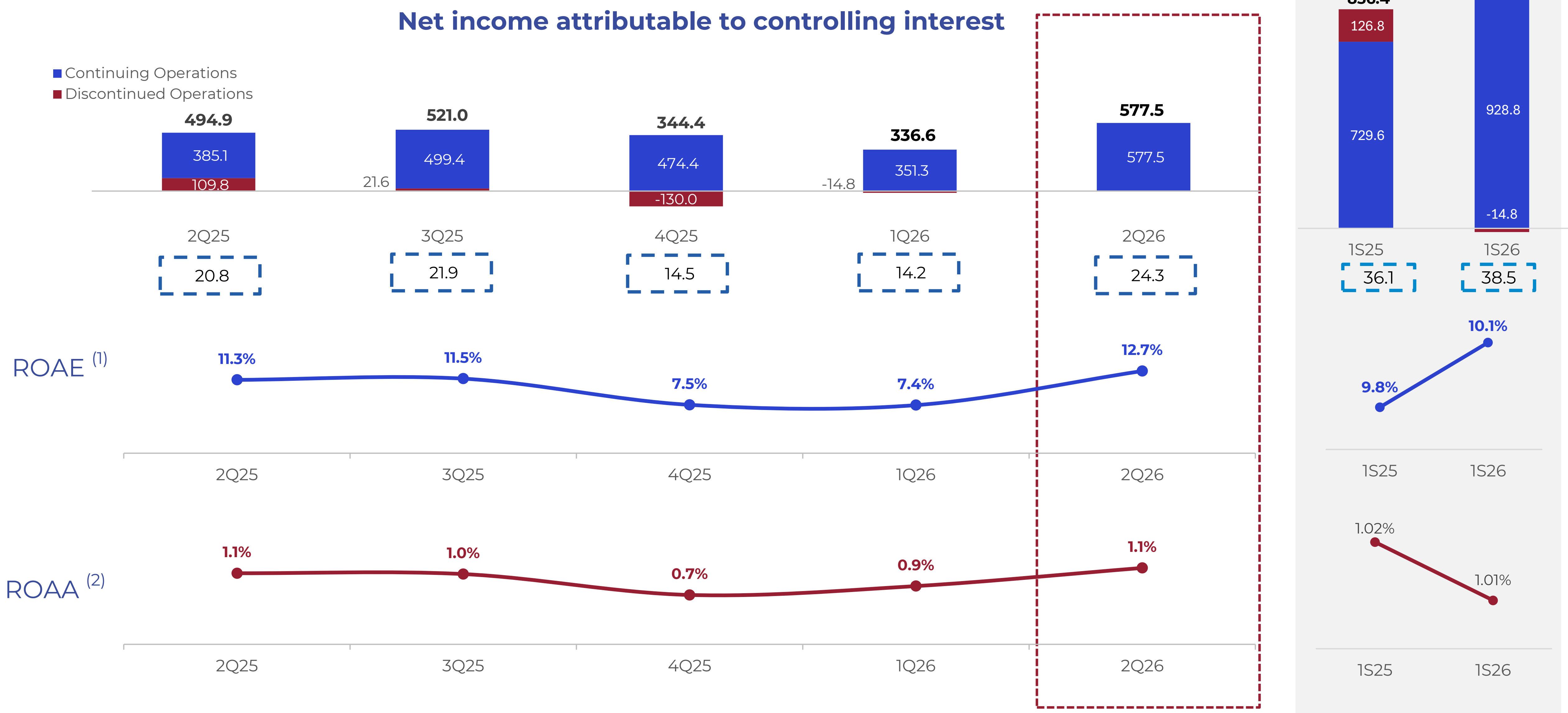
Liabilities



(*)Pro-Forma Information reclassifying MFG's operations as non-current assets and discontinued operations

GRUPO AVAL CONSOLIDATED RESULTS (2 I 2)

Figures in Ps. Billions



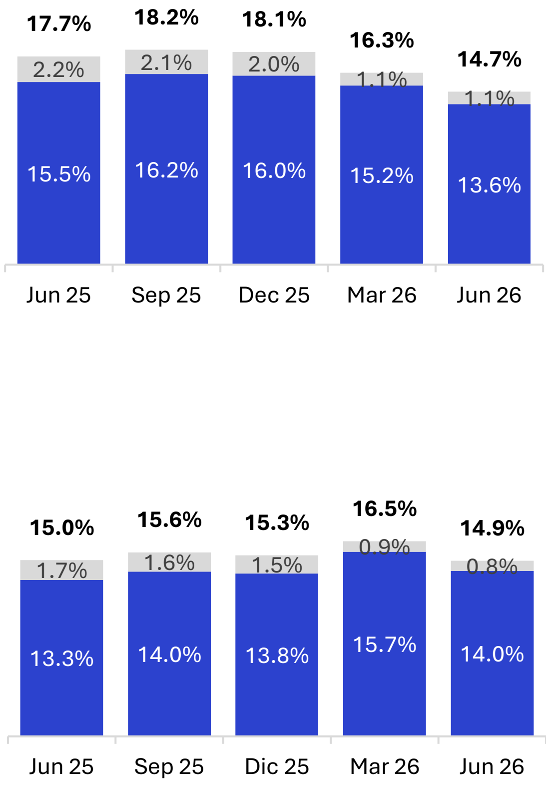
(1) ROAE for each quarter is calculated as annualized Net Income attributable to Aval's shareholders divided by average attributable shareholders' equity. (2) ROAA for each quarter is calculated as annualized Net Income divided by average of total assets.

SUPPORTED ON A SOUND CAPITAL STRUCTURE

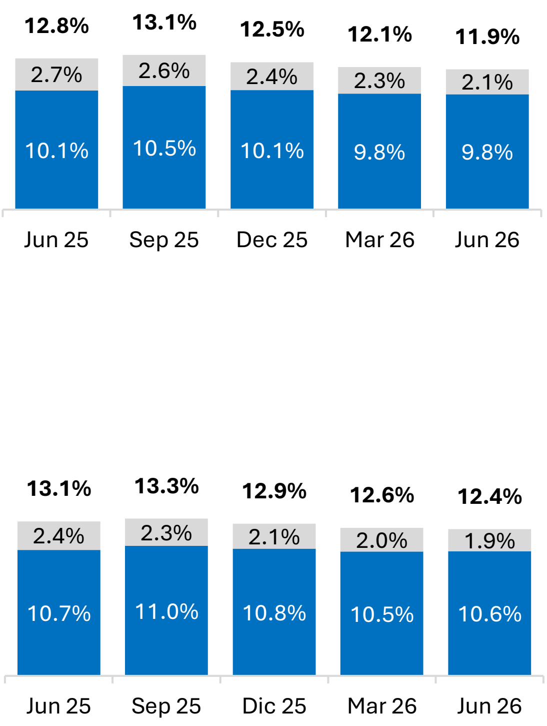
Separate basis

Consolidated basis

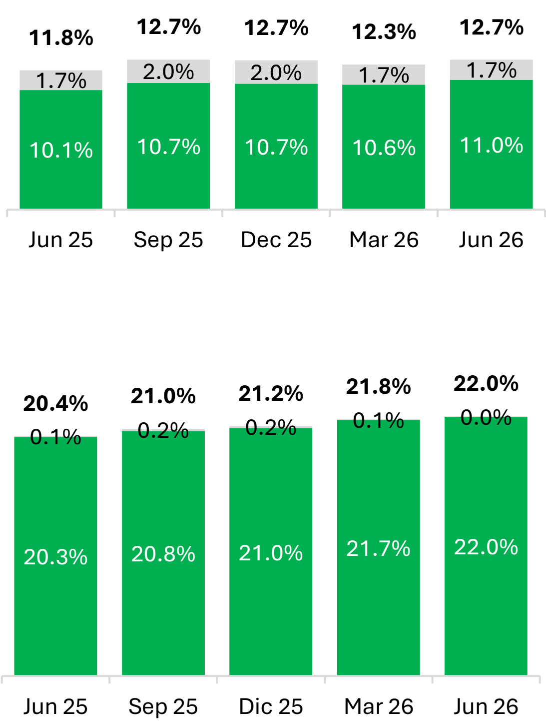
Banco de Bogotá



Banco de Occidente

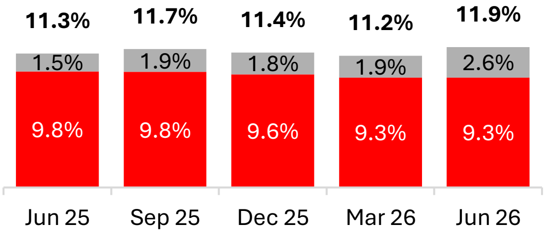


banco popular



Banco AV Villas

Ps 100 billion bonds (Tier II) issued during June-26



Regulatory min.	Sistemic entities	Non-Sistemic entities
CET1 total	7.0	6.0
Tier 1	8.5	7.5
Tier 2	3.0	3.0
Total Solvency	**11.5**	**10.5**

Banco de Bogotá is a systemically important financial institution (SIFI) required to comply with a 1.0% CET1 SIFI buffer. Banco de Occidente was declared a SIFI on November, 2024 and was given a 2-year period to comply with the 1.0% CET1 SIFI buffer in 6-month increments.

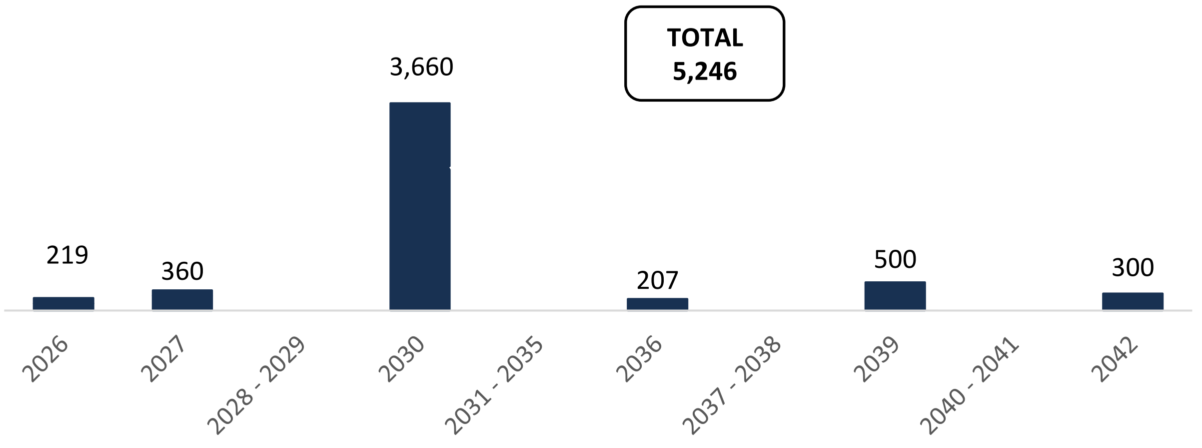
GRUPO AVAL'S DEBT PROFILE AND TOTAL ASSETS (COMBINED FIGURES)*

Asset composition (June 30, 2026)

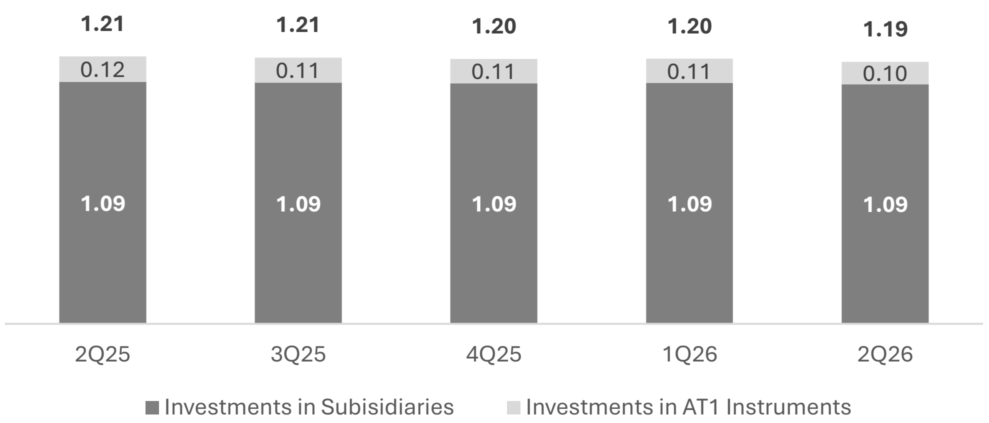
Figures in Ps. Billion

Cash and equivalents	752
Fixed income investments	-
Investments in AT1 instruments	1,898
Senior Loans to related parties	879
Subtotal	**3,530**
Investments in subsidiaries	20,472
Other assets	585
Total assets	**24,586**
Total equity	**18,863**

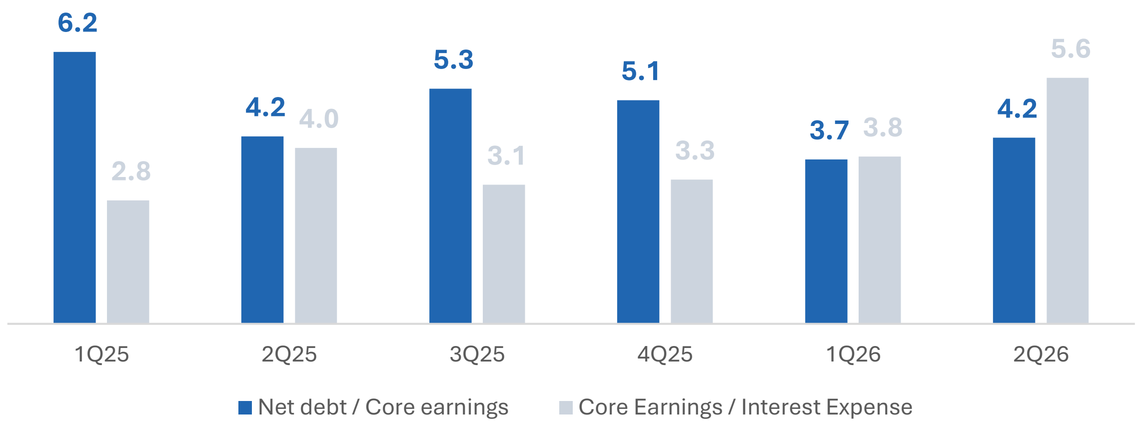
Maturity schedule of our combined gross debt



Double leverage(1)



Debt service coverage and leverage metrics



(*)Combined figures for Grupo Aval Acciones y Valores S.A. and Grupo Aval Limited. (1) Double leverage is calculated as investments in subsidiaries at book value (excluding revaluations), subordinated and AT1 instruments extended to subsidiaries and goodwill as a percentage of shareholders' equity. (2) Core earnings are defined as annualized recurring cash flow from dividends, investments and net operating income. (3) Net debt is calculated as total gross debt minus cash and cash equivalents and fixed income investments.

Investor Relations contacts

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nnorena@grupoaval.com

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sfranky@grupoaval.com

GRUPO AVAL STRATEGY (2026 -2031).

WE HOLD CONTROLLING STAKES IN OUR MAIN SUBSIDIARIES

SINERGIES AND EFFICIENCIES | AVC

Administrative Synergies and Physical Channels

1 Supply Chair
2 Property M
3 Facility Ma
4 Talent Attr
5 Payroll Ma
6 Physical Cl
7 Physical Se
8 Cybersecur

First wave - 2025
Productivity and Standardization

2025 Achievements

Supply Chain - Procurement

- Launch of Aval Talent Portal

Physical Channels Management

ement NFC
ATMs
f a Machine
to optimize
Banks' physical

C operations
s
ecurity
vices increased
mpanies

IMMEDIATE PAYMENTS (BRE-B) | GOU PAYMENTS

Bre-B[1]

+9.

Keys t

60%

+45.6

share

mercha

State of the art processing capabilities

Value proposition: autonomy and time to market

- Traditional and instant payments processing
- d third parties
- e Central Bank

n to third parties

(new players):

solutions such as cash management, payment collections, and QR.

ased and unrestricted services to fintechs, asset managers, payment gateways, credit unions , etc

1. Data From October 6, 2025 to January 31,2026

Source: Banco de la República and internal calculations.

DIGITAL WALLET | dale!

+4.3 M

custome

starting from age

MISSION

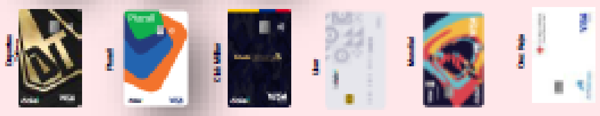
Provide a **fast, in**
and highly stabl
(compared to competi
financial inclusion and supports the **development and formalization of businesses**, reducing the use of cash.

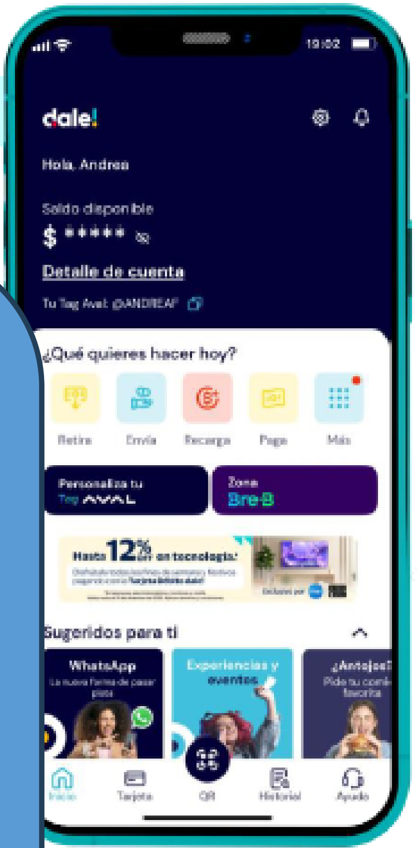
Features and benefits

Free and instant transfers with

Foreigners' enrollment

- Contactless & NFC (including Apple Pay and Google Pay)
- International acceptance
- Online payments





Awards and recognitions

PAN-FINANCE

INNOVADORES

KEY EVENTS FOR 2025 (1 | 2)

Banco de Bogotá

multibank

The divestmen
pursue strong
toward busine
potential.

Estimate

446.

BV of MFH's i

The sale proces
following months,
quarter, Multi Financial Group's statement of financial and P&L have been classified as discontinued operations.

mbia's retail banking(2) , by
anco de Bogotá's focus on
ients), enhances the quality
competitive positioning in

25

US$ 7	Gross loans
US$ 140	Deposits

		arket Share
		1.7%
		2.4%
		2.9%
		2.1%
		0.5%
		1.6%
Term deposits	2.3	1.8%
Savings and Checking accounts	1.6	1.3%

(1) Includes purchase price recovery and cash dividends.

(2) The deal excludes Itaú's corporate banking and is pending regulatory approval.

KEY EVENTS FOR 2025 (2 | 2)

Acquisition of
presence in Co
1.4 Gw.

Acquisition of
Partnership re
and maintenar

The project w

- COP 2.4 tr
(CAPEX)
- 46,500 spec
- 167,000 sq
area
- 29.2 years of co
- Hospital, hotel, commercial
real estate, food court and
auditorium

Asset Management

ted all the fiduciary
ria de Occidente and

200 trillion. Complete
500 trust and fiduciary

se direct control over Aval
and will receive economic